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2

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Director: GRAZIA MARCHESE

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Notice to readers

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

II. Symbols:

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

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

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


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

Key to symbols and information in the index

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

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

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Distribution by location (province) and institutional category of bank

[TDB10207](#)Source: Archives of intermediary
identification data

March 2016

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
a. TOTAL	641	30,064	167	19,616
b. PIEDMONT	29	2,438	18	1,870
Alessandria	-	268	-	183
Asti	1	158	1	127
Biella	4	136	4	121
Cuneo	13	485	5	322
Novara	-	188	-	123
Turin	11	997	8	856
Verbano-Cusio-Ossola	-	82	-	48
Vercelli	-	124	-	90
c. VALLE D'AOSTA	1	96	-	64
Aosta	1	96	-	64
d. LIGURIA	5	837	4	669
Genoa	4	449	3	357
Imperia	-	103	-	82
La Spezia	1	125	1	108
Savona	-	160	-	122
e. LOMBARDY	156	5,972	49	3,325
Bergamo	8	701	2	379
Brescia	12	894	4	433
Como	3	358	-	198
Cremona	4	261	-	111
Lecco	2	246	1	121
Lodi	3	155	-	50
Mantua	4	306	1	216
Milan	113	1,747	40	1,081
Monza-Brianza	5	435	1	236
Pavia	-	308	-	198
Sondrio	2	142	-	22
Varese	-	419	-	280
f. TRENTINO-ALTO ADIGE	98	880	6	246
Bolzano	55	386	4	122
Trento	43	494	2	124
g. VENETO	38	3,114	6	1,740
Belluno	1	160	-	92
Padua	8	573	2	376
Rovigo	2	151	-	90
Treviso	7	535	2	306
Venice	5	479	1	295
Verona	7	638	1	309
Vicenza	8	578	-	272

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>	
31	5,773	359	4,421	84	254	5,703
-	352	9	195	2	21	624
-	78	-	6	-	1	85
-	19	-	11	-	1	60
-	14	-	-	-	1	43
-	35	8	127	-	1	137
-	65	-	-	-	-	57
-	76	1	49	2	16	171
-	32	-	2	-	-	26
-	33	-	-	-	1	45
-	10	1	22	-	-	31
-	10	1	22	-	-	31
-	138	-	25	1	5	132
-	87	-	2	1	3	50
-	10	-	10	-	1	21
-	13	-	3	-	1	25
-	28	-	10	-	-	36
4	1,714	36	805	67	128	1,187
-	178	6	141	-	3	197
1	222	7	229	-	10	181
-	112	3	46	-	2	106
-	77	4	73	-	-	83
-	94	1	30	-	1	70
-	57	3	47	-	1	56
-	48	3	42	-	-	68
1	476	5	89	67	101	128
-	125	4	69	-	5	55
-	83	-	26	-	1	94
2	118	-	2	-	-	53
-	124	-	11	-	4	96
1	127	88	500	3	7	276
1	68	47	190	3	6	111
-	59	41	310	-	1	165
3	703	29	657	-	14	524
-	42	1	26	-	-	47
1	75	5	118	-	4	100
-	14	2	47	-	-	39
-	95	5	133	-	1	93
-	97	4	85	-	2	44
1	206	5	118	-	5	92
1	174	7	130	-	2	109

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	856	5	466
Gorizia	4	93	-	42
Pordenone	3	202	1	116
Trieste	3	117	1	84
Udine	12	444	3	224
i. EMILIA ROMAGNA	41	3,121	18	2,048
Bologna	11	716	5	469
Ferrara	3	214	2	175
Forlì	7	310	3	201
Modena	4	424	2	241
Parma	2	321	1	247
Piacenza	1	201	-	125
Ravenna	3	298	1	209
Reggio Emilia	5	366	3	232
Rimini	5	271	1	149
l. MARCHE	26	1,058	7	839
Ancona	9	328	3	266
Ascoli Piceno	4	137	1	105
Fermo	4	137	1	105
Macerata	4	217	1	183
Pesaro e Urbino	7	274	1	196
m. TUSCANY	44	2,259	14	1,552
Arezzo	4	209	1	161
Florence	13	595	6	442
Grosseto	3	148	-	101
Livorno	2	200	-	128
Lucca	3	246	2	153
Massa Carrara	-	105	-	90
Pisa	5	280	2	175
Pistoia	7	167	1	105
Prato	1	113	-	62
Siena	6	196	2	135
n. UMBRIA	6	510	3	445
Perugia	4	390	1	342
Terni	2	120	2	103
o. LAZIO	56	2,534	18	1,765
Frosinone	6	204	-	115
Latina	4	182	-	108
Rieti	1	76	-	64
Rome	40	1,881	17	1,350
Viterbo	5	191	1	128
p. ABRUZZO	12	629	3	434
Chieti	3	168	1	112
L'Aquila	1	134	-	71
Pescara	2	160	1	123
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	139	15	246	1	5	170
-	14	4	37	-	-	20
-	33	2	53	-	-	38
-	13	1	17	1	3	4
1	79	8	139	-	2	108
4	649	19	411	-	13	326
-	124	6	117	-	6	56
-	22	1	17	-	-	24
-	41	4	68	-	-	30
2	168	-	12	-	3	47
-	55	1	18	-	1	45
1	60	-	15	-	1	41
-	42	2	46	-	1	18
-	91	2	42	-	1	44
1	46	3	76	-	-	21
-	29	19	190	-	-	204
-	5	6	57	-	-	46
-	3	3	29	-	-	28
-	3	3	29	-	-	28
-	3	3	31	-	-	47
-	17	6	61	-	-	55
2	342	28	360	-	5	266
1	17	2	31	-	-	34
-	59	7	92	-	2	42
-	11	3	36	-	-	28
-	48	2	24	-	-	19
-	69	1	24	-	-	28
-	12	-	2	-	1	15
1	66	2	38	-	1	38
-	18	6	43	-	1	20
-	37	1	14	-	-	6
-	5	4	56	-	-	36
-	17	3	48	-	-	82
-	8	3	40	-	-	51
-	9	-	8	-	-	31
5	432	23	292	10	45	259
2	59	4	29	-	1	61
1	49	3	25	-	-	30
-	4	1	8	-	-	31
2	308	11	179	10	44	83
-	12	4	51	-	-	54
-	105	9	90	-	-	168
-	40	2	16	-	-	55
-	41	1	22	-	-	41
-	15	1	22	-	-	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	137	-	89
	Campobasso	2	106	-	69
	Isernia	-	31	-	20
r.	CAMPANIA	31	1,457	8	1,020
	Avellino	3	123	-	55
	Benevento	2	91	1	50
	Caserta	4	184	2	147
	Naples	9	711	5	581
	Salerno	13	348	-	187
s.	APULIA	28	1,278	1	826
	Bari	14	447	1	279
	Barletta - Andria - Trani	3	111	-	72
	Brindisi	2	113	-	76
	Foggia	1	208	-	122
	Lecce	3	246	-	176
	Taranto	5	153	-	101
t.	BASILICATA	3	226	-	100
	Matera	-	71	-	32
	Potenza	3	155	-	68
u.	CALABRIA	10	455	1	328
	Catanzaro	4	94	-	63
	Cosenza	3	180	1	130
	Crotone	1	35	-	17
	Reggio Calabria	1	110	-	95
	Vibo Valentia	1	36	-	23
v.	SICILY	29	1,566	4	1,160
	Agrigento	4	143	-	95
	Caltanissetta	6	92	-	57
	Catania	3	321	2	228
	Enna	1	61	-	44
	Messina	3	201	1	158
	Palermo	7	379	1	310
	Ragusa	2	107	-	65
	Syracuse	1	115	-	79
	Trapani	2	147	-	124
z.	SARDINIA	4	641	2	630
	Cagliari	1	199	-	195
	Carbonia Iglesias	-	34	-	34
	Medio Campidano	-	36	-	36
	Nuoro	-	66	-	66
	Ogliastra	-	25	-	25
	Olbia Tempio	-	70	-	69
	Oristano	1	75	-	69
	Sassari	2	136	2	136

						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	32	1	16	-	-	46
1	24	1	13	-	-	34
-	8	-	3	-	-	12
4	288	19	143	-	6	318
-	47	3	21	-	-	48
-	28	1	13	-	-	42
-	30	2	6	-	1	55
3	122	1	4	-	4	80
1	61	12	99	-	1	93
3	329	24	122	-	1	223
2	114	11	53	-	1	39
-	30	3	9	-	-	10
-	26	2	11	-	-	20
-	75	1	11	-	-	48
1	58	2	12	-	-	79
-	26	5	26	-	-	27
-	82	3	44	-	-	86
-	28	-	11	-	-	24
-	54	3	33	-	-	62
1	53	8	73	-	1	167
1	12	3	19	-	-	35
-	21	2	28	-	1	64
-	9	1	9	-	-	16
-	7	1	8	-	-	34
-	4	1	9	-	-	18
2	231	23	174	-	1	318
-	21	4	27	-	-	36
-	6	6	29	-	-	20
-	72	1	20	-	1	56
-	3	1	14	-	-	19
-	31	2	12	-	-	62
1	30	5	39	-	-	71
1	37	1	5	-	-	12
-	27	1	9	-	-	19
-	4	2	19	-	-	23
-	1	2	8	-	2	296
-	-	1	2	-	2	64
-	-	-	-	-	-	19
-	-	-	-	-	-	21
-	-	-	-	-	-	42
-	-	-	-	-	-	19
-	1	-	-	-	-	26
-	-	1	6	-	-	49
-	-	-	-	-	-	56

Distribution by authorized activities

[TDB40210](#)

Securities firms

Source: Archives of intermediary identification data

March 2016

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	15	15
Customer trading	22	21
Underwriting	5	4
Placement	41	40
Individual portfolio management	37	37
Reception of orders	42	41
Investment advice	71	70
Multilateral trading facilities management	3	3

b. NUMBER of SIMs

79

79

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 Dec.	2016 Mar.
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	761	796
Equity	104	104
Balanced	50	53
Bond	247	252
Liquidity	12	12
Flexible	348	375
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 Dec.	2016 Mar.
a. NUMBER OF FINANCIAL INTERMEDIARIES	175	175
Leasing	35	35
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	14
Acquisition of shareholdings	4	4
Issue and management of credit cards	1	1
Securitization: servicer	9	9
Collective loan guarantee consortiums	64	64
Bad Finance	6	6
Foreign exchange trading and other activities	2	2
b. NUMBER OF PAYMENT INSTITUTIONS	59	61
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 Dec.	2016 Mar.	2015 Dec.	2016 Mar.	2015 Dec.	2016 Mar.
a. NUMBER OF BORROWERS	7,735,147	7,771,231	4,581,223	4,622,314	3,153,924	3,148,917
of which: joint borrowers	2,230,095	2,247,418	1,028,848	1,052,917	1,201,247	1,194,501
b. LOAN FACILITIES						
facilities granted	2,093,780	2,084,884	1,739,137	1,736,660	354,643	348,224
used margin	1,642,628	1,640,266	1,297,020	1,301,327	345,608	338,939
overshoot	60,624	56,831	55,954	52,380	4,671	4,451
unused margin	511,777	501,449	498,071	487,713	13,706	13,736
of which: matched loans						
facilities granted	274,699	270,485	242,850	239,985	31,849	30,500
used margin	139,282	134,558	118,008	114,996	21,273	19,561
term loans						
facilities granted	1,587,767	1,585,804	1,265,194	1,268,290	322,572	317,514
used margin	1,386,328	1,390,274	1,062,856	1,071,741	323,472	318,534
revocable loans						
facilities granted	231,185	228,478	230,963	228,268	222	211
used margin	116,931	115,358	116,068	114,514	863	844
c. GUARANTEES GRANTED TO CUSTOMERS						
facilities granted	380,059	389,458	366,105	376,154	13,953	13,304
used margin	184,909	188,557	171,432	175,717	13,477	12,840
d. BAD DEBTS	253,953	249,622	187,999	184,034	65,954	65,588
e. NUMBER OF GUARANTORS	3,985,061	3,985,768	2,628,372	2,621,020	1,356,689	1,364,748
of which: joint guarantors	1,383,990	1,385,096	923,775	922,606	460,215	462,490
f. GUARANTEES RECEIVED	808,461	809,503	613,928	610,766	194,533	198,737

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

[TDC40010](#)

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

	2015 Mar.	2015 June	2015 Sept.	2015 Dec.	2016 Mar.
a. TOTAL STOCKS					
Loans	1,859,845	1,873,766	1,856,113	1,859,072	1,857,219
<i>of which:</i> bad debts	190,919	196,976	201,507	201,806	197,744
Deposits	1,385,344	1,396,525	1,402,542	1,406,236	1,433,788
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,826,235	1,838,089	1,820,946	1,824,365	1,819,491
<i>of which:</i> in non-euro-area currencies	17,170	15,663	15,005	14,586	14,016
more than 12 months	-	-	-	-	-
bad debts	189,624	195,908	200,469	200,827	196,982
Deposits	1,364,250	1,375,571	1,380,713	1,384,658	1,412,817
<i>of which:</i> in non-euro-area currencies	14,328	14,900	14,764	17,142	15,006
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	33,604	35,672	35,159	34,683	37,707
<i>of which:</i> bad debts	1,294	1,067	1,037	978	761
Deposits	20,954	20,947	21,806	21,570	20,964

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

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

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

March 2016		Total	General government	Financial companies
a. TOTAL		1,819,491	271,755	145,002
b. NORTH-WEST ITALY		589,934	20,680	87,093
Piedmont		112,794	9,953	5,042
Valle d'Aosta		2,759	108	268
Liguria		36,418	1,820	1,270
Lombardy		437,963	8,798	80,513
c. NORTH-EAST ITALY		383,439	9,231	27,407
Trentino-Alto Adige		41,087	654	1,132
Veneto		158,120	3,362	13,775
Friuli-Venezia Giulia		31,720	1,611	1,454
Emilia-Romagna		152,512	3,604	11,045
d. CENTRAL ITALY		565,168	219,064	26,257
Marche		40,433	1,675	1,866
Tuscany		110,996	4,705	853
Umbria		21,324	996	125
Lazio		392,416	211,687	23,413
e. SOUTHERN ITALY		188,768	15,408	1,334
Abruzzo		24,855	1,255	125
Molise		3,791	279	13
Campania		77,002	7,026	912
Apulia		56,046	2,830	242
Basilicata		7,012	619	16
Calabria		20,061	3,399	26
f. ISLANDS		92,183	7,372	2,912
Sicily		65,354	6,327	282
Sardinia		26,829	1,045	2,629

Note:

**Banks and CDP**

Non-financial companies	<i>of which:</i>			Producer households (up to 5 employees)	Consumer households and nec
	industry	building	services		
783,595	245,536	134,375	385,144	91,271	527,778
283,775	93,438	45,969	140,116	26,479	171,845
51,368	18,501	7,737	24,232	7,029	39,397
1,312	474	286	544	224	847
17,436	4,931	3,059	9,332	2,151	13,740
213,660	69,533	34,887	106,009	17,076	117,860
209,106	73,863	33,710	95,558	24,736	112,950
24,451	7,545	4,179	11,968	3,886	10,962
84,004	31,973	12,182	37,734	9,822	47,155
15,310	6,475	2,203	6,083	2,203	11,142
85,342	27,869	15,147	39,772	8,826	43,693
178,214	47,606	34,031	92,243	18,205	123,419
20,309	8,047	3,945	7,846	3,031	13,551
59,857	17,781	9,343	30,419	7,729	37,847
11,321	4,321	1,895	4,579	1,651	7,230
86,727	17,457	18,849	49,399	5,794	64,791
79,051	22,789	14,779	39,035	14,092	78,876
12,628	4,973	2,724	4,580	1,981	8,865
1,532	460	362	645	398	1,568
33,395	8,227	5,171	19,401	3,998	31,668
22,190	6,748	4,526	9,958	5,115	25,668
3,063	849	714	1,351	740	2,574
6,242	1,531	1,283	3,099	1,860	8,533
33,450	7,840	5,885	18,192	7,759	40,687
23,172	5,421	3,584	13,148	5,593	29,978
10,278	2,419	2,302	5,044	2,167	10,709

Distribution by customer location (geographical area) and economic activity

[TDB10255](#)

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

March 2016		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	874,867	310,254	233,842	196,418	93,143	41,209
	Agricultural, forestry and fishing	44,019	12,388	14,809	8,461	5,189	3,172
	Mining and quarrying	2,981	1,012	632	1,023	200	114
	Manufacturing	212,325	81,561	67,082	36,807	20,388	6,487
	Electricity, gas, steam and air conditioning supply	28,894	10,057	6,030	8,900	2,532	1,375
	Water supply, sewerage, waste management and remediation activities	9,100	3,051	2,054	2,529	973	493
	Construction	144,230	49,054	36,252	35,964	16,232	6,728
	Wholesale and retail trade, repair of motor vehicles and motorcycles	142,737	44,437	35,673	30,861	21,552	10,214
	Transportation and storage	34,802	10,117	6,570	9,127	5,978	3,009
	Accommodation and food service activities	36,593	8,051	11,990	8,188	5,304	3,061
	Information and communication	17,090	8,594	2,429	4,869	817	381
	Financial and insurance activities	9,384	4,729	1,982	1,841	544	288
	Real estate activities	112,882	45,698	30,164	28,870	5,815	2,334
	Professional, scientific and technical activities	36,479	17,041	8,973	7,195	2,259	1,012
	Administrative and support service activities	20,112	7,168	4,112	6,068	2,057	707
	All remaining activities (sections O, P,Q,R,S,T)	23,239	7,297	5,091	5,714	3,303	1,834

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euro

March 2016

March 2016		of which:				Local claims in local currency		
		International claims	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	405,675	70,951	42,407	70,035	222,283	335,320	
b.	EUROPE	344,723	63,264	38,831	56,244	186,385	315,297	
of which:		Albania	490	65	8	109	307	542
		Austria	16,008	932	731	2,853	11,491	54,528
		Belgium	9,151	4,037	466	260	4,388	1,059
		Bosnia and Herzegovina	874	1	..	165	709	2,737
		Bulgaria	4,594	16	6	469	4,104	5,276
		Czech Republic	4,462	59	128	525	3,750	13,309
		Croatia	13,296	57	35	2,015	11,189	8,803
		Denmark	3,902	2,925	378	135	464	151
		Finland	909	233	273	66	337	1
		France	48,267	10,777	12,055	3,580	21,855	-
		Germany	40,646	11,748	2,799	8,714	17,385	138,016
		Greece	370	7	1	74	288	270
		Ireland	6,154	69	245	1,303	4,537	936
		Liechtenstein	94	-	-	35	59	-
		Luxembourg	16,115	2,352	1,267	3,389	9,107	5,513
		Malta	928	280	129	159	360	-
		Montenegro	1	..	..	..	1	-
		Norway	1,477	162	367	192	756	..
		Netherlands	17,202	1,779	2,624	2,262	10,537	517
		Poland	8,901	152	21	2,329	6,399	30,325
		Portugal	2,467	909	86	106	1,367	148
		United Kingdom	41,398	14,385	5,600	14,671	6,742	6,031
		Romania	6,859	142	426	1,316	4,975	3,913
		Russia	9,923	239	389	1,411	7,885	7,459
		Serbia	3,099	123	245	915	1,816	3,467
		Slovakia	5,905	9	186	1,159	4,551	11,028
		Slovenia	705	4	17	74	610	4,064
		Spain	49,176	6,949	3,997	2,032	36,199	2,653
		Sweden	1,719	289	603	149	678	35
		Switzerland	10,292	1,416	3,462	2,359	3,056	5,578
		Turkey	9,350	2,652	1,905	1,795	2,999	201
		Hungary	5,123	61	229	1,035	3,798	7,790
c.	ASIA	9,732	1,804	1,260	2,286	4,382	4,163	
of which:		Saudi Arabia	146	48	6	68	24	-
		China	1,847	580	610	291	366	550
		South Korea	145	36	50	24	35	-
		Philippines	187	2	..	4	182	-
		Japan	2,394	291	262	791	1,050	3,590
		India	685	319	12	114	239	7
		Indonesia	684	20	2	48	614	-

Distribution by country, type of customer and residual maturity

TDB30274						Banks	
		of which:					
		International claims	banks		non-banks		Local claims in local currency
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Iran	78	11	17	21	29	-
	Israel	347	17	1	22	306	..
	Kazakhstan	273	1	1	67	205	-
	Malaysia	35	6	-	3	26	-
	Pakistan	14	4	..	3	6	-
	Qatar	398	8	62	33	295	-
	Taiwan	10	6	2	2	1	16
	Thailand	47	8	..	36	3	-
d.	AFRICA	3,238	402	459	604	1,773	4,082
	of which: Algeria	110	7	..	88	15	-
	Egypt	1,247	236	160	286	565	4,082
	Morocco	214	81	88	10	35	-
	South Africa	263	26	2	41	195	-
	Tunisia	216	20	183	8	5	-
e.	AMERICA	26,060	2,791	1,469	6,808	14,992	11,605
	of which: Argentina	81	11	..	11	59	..
	Brazil	1,258	389	105	297	467	-
	Canada	2,498	275	709	551	962	-
	Chile	59	3	2	16	38	..
	Colombia	56	..	-	16	40	-
	Cuba	135	90	45	..	..	-
	Mexico	881	9	1	239	632	1
	Peru	463	2	1	272	188	-
	United States	19,678	1,983	590	5,300	11,805	11,576
	Uruguay	42	..	-	4	37	-
	Venezuela	77	-	..	10	67	-
f.	OCEANIA	3,142	92	147	586	2,318	1
	of which: Australia	2,107	70	144	543	1,349	1
	New Zealand	55	21	3	7	25	-
g.	OFF-SHORE CENTRES	10,944	2,598	240	2,337	5,768	172
	of which: Bahamas	1,340	852	26	152	310	-
	Cayman Islands	2,284	606	20	182	1,475	-
	Gibraltar	6	-	-	..	5	-
	Hong Kong	1,406	542	25	519	321	105
	Jersey, C.I.	767	-	6	17	744	-
	Singapore	1,684	127	6	884	667	66
h.	INTERNATIONAL ORGANIZATIONS	7,835	-	..	1,170	6,665	

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

March 2016

		Investment in construction			
		Total	Residential buildings		Other
			Subsidized	Non-subsidized	Subsidized Non-subsidized
a. TOTAL		1,128,271	1,886	64,351	825 52,587
b. NORTH-WEST ITALY		388,984	32	20,737	260 14,873
Piedmont		80,352	9	4,089	118 2,821
Valle d'Aosta		2,139	5	172	3 163
Liguria		27,669	1	1,133	12 792
Lombardy		278,824	17	15,343	127 11,097
c. NORTH-EAST ITALY		256,536	161	15,362	268 14,294
Trentino-Alto Adige		28,892	100	3,083	143 2,207
Veneto		104,706	18	6,172	53 6,143
Friuli-Venezia Giulia		22,900	30	1,289	27 940
Emilia-Romagna		100,038	13	4,817	46 5,003
d. CENTRAL ITALY		285,154	52	15,762	81 13,707
Marche		27,833	10	1,940	49 1,188
Tuscany		75,267	8	4,538	13 5,219
Umbria		14,271	1	1,262	10 1,038
Lazio		167,782	33	8,023	10 6,261
e. SOUTHERN ITALY		133,197	23	8,533	96 7,018
Abruzzo		18,258	2	1,803	14 941
Molise		2,578	..	208	6 164
Campania		53,160	9	2,181	16 3,060
Apulia		40,326	8	3,204	53 2,072
Basilicata		4,560	1	315	5 231
Calabria		14,315	3	821	2 549
f. ISLANDS		64,399	1,617	3,956	119 2,695
Sicily		45,741	1,198	2,500	64 1,563
Sardinia		18,658	419	1,456	56 1,132

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
1,079	86,686	1,876	293,270	2,322	63,043	4,480	555,866
466	32,499	85	104,358	272	23,286	1,193	190,921
111	7,061	10	22,666	89	3,981	339	39,057
8	236	..	500	22	150	47	833
29	1,452	9	9,293	28	2,861	99	11,960
318	23,750	66	71,899	133	16,294	708	139,071
298	22,096	478	63,453	578	14,382	1,499	123,664
56	1,235	304	4,354	120	1,841	238	15,209
109	9,847	38	26,549	48	5,622	277	49,829
60	1,990	33	6,380	26	1,083	157	10,885
73	9,024	104	26,171	383	5,835	827	47,741
129	17,453	226	69,863	179	15,283	802	151,616
53	1,615	12	6,463	51	1,603	310	14,538
42	5,209	38	21,454	84	5,119	87	33,456
17	1,099	8	3,272	13	858	39	6,654
17	9,530	168	38,673	30	7,703	366	96,967
132	11,260	56	37,571	1,132	6,835	616	59,924
35	1,432	5	4,151	1,044	928	66	7,839
3	208	..	681	6	122	12	1,166
29	5,204	46	15,322	15	3,043	102	24,133
44	3,255	3	13,199	63	2,000	272	16,153
2	417	..	943	2	230	37	2,375
19	745	1	3,275	3	513	126	8,258
53	3,377	1,031	18,024	160	3,258	370	29,739
38	2,354	86	13,372	93	2,054	314	22,105
16	1,023	945	4,652	67	1,204	56	7,634

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

TDB10430

Source: Supervisory returns
Flows in millions of euro

1st quarter 2016

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		929,229	195	17,272	154	21,478
b. NORTH-WEST ITALY		320,974	1	5,572	10	7,063
Piedmont	64,876	-	855	4	1,379	
Valle d'Aosta	1,482	-	33	1	31	
Liguria	18,990	..	331	1	298	
Lombardy	235,626	1	4,353	3	5,355	
c. NORTH-EAST ITALY		275,815	50	4,628	86	6,171
Trentino-Alto Adige	19,987	49	1,177	72	650	
Veneto	166,123	..	1,772	7	2,652	
Friuli-Venezia Giulia	17,954	-	406	4	843	
Emilia-Romagna	71,751	1	1,273	4	2,026	
d. CENTRAL ITALY		198,165	8	4,117	6	4,814
Marche	19,243	-	578	6	578	
Tuscany	50,275	..	603	..	2,334	
Umbria	8,570	-	175	-	331	
Lazio	120,077	8	2,760	..	1,572	
e. SOUTHERN ITALY		94,737	1	2,172	46	2,397
Abruzzo	10,929	-	438	1	399	
Molise	1,769	-	16	-	105	
Campania	38,611	1	515	3	817	
Apulia	28,167	-	962	43	842	
Basilicata	3,133	..	91	-	56	
Calabria	12,128	..	151	-	178	
f. ISLANDS		39,539	135	782	6	1,032
Sicily	29,084	65	540	4	636	
Sardinia	10,455	70	242	2	396	

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
645	87,526	987	109,043	546	15,114	1,878	674,393
282	35,983	188	36,283	26	4,923	410	230,232
58	11,489	11	8,298	10	1,043	88	41,641
2	95	-	236	-	71	63	948
4	1,180	26	3,602	1	789	8	12,751
218	23,219	152	24,147	16	3,020	250	174,891
203	20,504	245	22,810	485	3,955	691	215,986
45	1,198	104	2,710	26	493	91	13,372
123	9,015	106	8,989	11	1,373	104	141,970
16	1,359	1	2,470	..	781	120	11,953
19	8,931	34	8,641	448	1,307	376	48,691
70	19,440	68	27,522	6	4,340	236	137,537
31	1,676	-	2,194	5	517	142	13,515
24	6,988	46	8,322	..	927	53	30,978
9	791	13	1,382	-	171	3	5,695
6	9,985	10	15,625	..	2,725	38	87,348
58	9,020	53	15,916	14	1,469	436	63,155
6	1,106	6	1,690	..	150	11	7,122
..	153	-	262	-	27	5	1,199
2	3,555	43	6,356	-	568	145	26,606
45	3,421	1	5,754	14	493	232	16,361
..	251	3	514	-	119	6	2,095
5	533	1	1,340	-	111	37	9,772
31	2,578	432	6,512	15	427	106	27,483
13	1,863	148	4,720	2	282	103	20,707
18	715	284	1,791	12	145	3	6,776

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

Source: Supervisory returns
Stocks in millions of euro

March 2016

		Total			Construction of farm building		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	12,409	412	11,997	5,164	89	5,075
b.	NORTH-WEST ITALY	3,651	138	3,513	1,681	67	1,614
	Piedmont	957	20	937	371	2	369
	Valle d'Aosta	33	..	33	25	..	25
	Liguria	58	..	57	26	..	25
	Lombardy	2,603	117	2,486	1,260	64	1,196
c.	NORTH-EAST ITALY	3,978	126	3,852	1,460	11	1,449
	Trentino-Alto Adige	485	51	435	210	4	206
	Veneto	1,589	22	1,567	558	1	557
	Friuli-Venezia Giulia	389	36	352	135	6	129
	Emilia-Romagna	1,515	17	1,498	558	..	557
d.	CENTRAL ITALY	2,488	51	2,437	1,154	7	1,147
	Marche	304	23	281	100	3	97
	Tuscany	1,164	14	1,150	560	3	557
	Umbria	261	6	255	144	..	144
	Lazio	758	8	750	350	1	349
e.	SOUTHERN ITALY	1,584	49	1,535	619	3	615
	Abruzzo	150	3	147	54	-	54
	Molise	41	3	38	15	..	15
	Campania	400	9	391	198	1	197
	Apulia	676	16	660	286	2	284
	Basilicata	135	3	132	29	..	29
	Calabria	182	15	167	37	1	36
f.	ISLANDS	709	49	660	249	1	248
	Sicily	414	43	371	133	..	133
	Sardinia	294	6	289	116	..	115

Notes:

Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,614	194	4,420	2,631	129	2,502
1,303	66	1,237	667	5	662
378	17	360	208	1	208
6	..	5	3	-	3
22	..	22	10	..	10
898	48	849	446	4	441
1,580	60	1,520	938	55	883
90	2	88	185	44	141
723	20	703	308	1	307
168	22	146	85	9	76
599	16	583	359	1	358
739	24	716	594	20	574
100	9	91	104	11	93
397	4	393	207	7	201
71	5	67	46	1	44
171	6	165	237	1	236
697	34	663	268	11	257
69	2	66	28	..	27
21	1	20	5	2	3
121	5	116	82	3	79
280	9	271	109	4	104
76	2	74	30	1	29
131	15	116	15	..	15
295	10	285	164	38	126
160	5	155	121	38	83
135	5	130	43	..	43

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

TDB10470

Source: Supervisory returns
Flows in millions of euro

1st quarter 2016

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
a.	TOTAL	399	9	390	114	..	113
b.	NORTH-WEST ITALY	98	5	94	30	-	30
	Piedmont	28	1	27	6	-	6
	Valle d'Aosta	..	-	..	..	-	..
	Liguria	1	-	1	1	-	1
	Lombardy	69	3	65	24	-	24
c.	NORTH-EAST ITALY	159	2	157	39	..	39
	Trentino-Alto Adige	15	..	15	6	..	6
	Veneto	43	1	42	7	-	7
	Friuli-Venezia Giulia	10	..	10	2	-	2
	Emilia-Romagna	91	..	91	24	-	24
d.	CENTRAL ITALY	58	1	57	22	..	22
	Marche	8	1	8	1	..	1
	Tuscany	24	..	24	13	-	13
	Umbria	10	..	10	6	-	6
	Lazio	16	..	15	3	-	3
e.	SOUTHERN ITALY	61	1	60	13	-	13
	Abruzzo	5	..	4	2	-	2
	Molise	1	..	1	..	-	..
	Campania	17	..	17	4	-	4
	Apulia	31	..	30	6	-	6
	Basilicata	3	-	3	..	-	..
	Calabria	4	..	4	1	-	1
f.	ISLANDS	23	1	22	9	-	9
	Sicily	15	..	15	5	-	5
	Sardinia	8	..	8	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
200	8	192	86	1	86
53	5	48	16	-	16
17	1	16	5	-	5
..	-	-	..
1	-	1	..	-	..
34	3	31	10	-	10
83	1	82	37	-	37
4	..	4	5	-	5
24	1	23	12	-	12
4	..	3	5	-	5
52	..	51	15	-	15
24	1	23	12	1	12
4	..	4	4	1	3
7	..	7	4	-	4
3	..	3	1	-	1
9	..	9	3	-	3
29	1	28	19	-	19
2	..	2	..	-	..
1	..	1	-	-	-
6	..	6	8	-	8
15	..	15	9	-	9
2	-	2	1	-	1
3	..	3	1	-	1
10	1	10	3	..	3
7	..	7	2	-	2
3	..	3	1	..	1

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

TDB10425

Banks and CDP

Source: Supervisory returns
Stocks in millions of euro

March 2016

Type of contract

Non-renegotiated

Renegotiated

a. TOTAL	258,647	36,109
b. NORTH-WEST ITALY	91,098	13,218
Piedmont	19,900	2,735
Valle d'Aosta	442	55
Liguria	8,114	1,173
Lombardy	62,642	9,254
c. NORTH-EAST ITALY	55,509	8,341
Trentino-Alto Adige	4,213	441
Veneto	23,780	2,797
Friuli-Venezia Giulia	5,774	638
Emilia-Romagna	21,742	4,465
d. CENTRAL ITALY	61,406	8,627
Marche	5,548	922
Tuscany	18,922	2,563
Umbria	2,868	411
Lazio	34,067	4,731
e. SOUTHERN ITALY	33,401	4,193
Abruzzo	3,597	547
Molise	613	67
Campania	13,559	1,796
Apulia	11,826	1,372
Basilicata	832	112
Calabria	2,975	299
f. ISLANDS	17,234	1,731
Sicily	12,166	1,208
Sardinia	5,068	523

Notes:

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

TDB10435

Banks and CDP

Source: Supervisory returns
Flows in millions of euro

1st quarter 2016

		Type of contract		
		New contracts	subrogations	Substitutions
a.	TOTAL	8,497	2,330	146
b.	NORTH-WEST ITALY	2,809	800	29
	Piedmont	628	192	7
	Valle d'Aosta	18	6	..
	Liguria	272	87	2
	Lombardy	1,891	516	19
c.	NORTH-EAST ITALY	1,904	381	17
	Trentino-Alto Adige	254	26	1
	Veneto	749	152	8
	Friuli-Venezia Giulia	204	41	2
	Emilia-Romagna	697	161	6
d.	CENTRAL ITALY	2,037	664	54
	Marche	157	48	14
	Tuscany	642	190	4
	Umbria	102	34	3
	Lazio	1,136	391	33
e.	SOUTHERN ITALY	1,190	369	33
	Abruzzo	125	38	2
	Molise	19	6	1
	Campania	459	164	17
	Apulia	439	127	10
	Basilicata	43	9	..
	Calabria	106	25	3
f.	ISLANDS	557	117	14
	Sicily	394	76	10
	Sardinia	162	41	4

Notes:

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

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

March 2016

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	12,586	56	450	569
b.	NORTH-WEST ITALY	2,335	28	91	202
	Piedmont	700	7	24	30
	Valle d'Aosta	84	..	..	48
	Liguria	178	..	5	..
	Lombardy	1,372	21	61	125
c.	NORTH-EAST ITALY	3,342	..	107	204
	Trentino-Alto Adige	962	..	8	52
	Veneto	563	..	74	50
	Friuli-Venezia Giulia	334	-	1	25
	Emilia-Romagna	1,483	..	25	75
d.	CENTRAL ITALY	1,478	4	92	88
	Marche	487	3	71	41
	Tuscany	287	..	7	14
	Umbria	88	..	10	6
	Lazio	616	1	4	27
e.	SOUTHERN ITALY	2,069	15	153	64
	Abruzzo	1,170	..	2	5
	Molise	28	1	..	..
	Campania	217	2	28	5
	Apulia	450	9	110	43
	Basilicata	48	3	6	6
	Calabria	155	..	6	4
f.	ISLANDS	3,363	8	7	12
	Sicily	1,804	5	5	10
	Sardinia	1,558	3	2	2

Notes:

Banks

Medium and long-term						of which:	
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
450	342	3,393	793	1,750	4,668	114	66
58	84	90	339	67	1,350	25	23
4	18	19	187	27	359	24	22
3	..	..	..	-	32	..	-
23	..	41	51	-	57	..	-
27	66	31	100	40	901	1	1
243	146	587	118	651	1,229	58	28
122	31	372	18	..	358	..	-
17	33	36	68	6	259	19	2
43	63	55	10	-	136	2	1
61	18	124	22	644	477	37	25
64	48	214	191	1	767	9	..
53	24	23	172	..	98	..	..
4	9	25	6	..	213	8	..
..	6	11	3	-	52	..	-
6	9	154	11	..	404	1	..
13	33	72	104	1,030	573	11	7
11	3	5	36	1,030	73	6	6
-	2	..	8	..	16	..	-
..	10	51	1	-	119	..	..
1	13	3	38	..	228	5	..
-	2	1	5	-	25	..	..
1	3	12	16	-	112	..	-
72	32	2,430	41	1	749	11	9
39	26	1,052	27	..	629	11	9
33	6	1,378	14	..	120	..	..

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

[TDB10450](#)Source: Supervisory returns
Flows in millions of euro

1st quarter 2016

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	412	1	45	15
b.	NORTH-WEST ITALY	80	-	5	9
	Piedmont	22	-	1	..
	Valle d'Aosta	7	-	-	6
	Liguria	1	-	..	-
	Lombardy	50	-	4	3
c.	NORTH-EAST ITALY	176	-	8	5
	Trentino-Alto Adige	35	-	1	3
	Veneto	30	-	7	..
	Friuli-Venezia Giulia	16	-	-	1
	Emilia-Romagna	95	-	..	1
d.	CENTRAL ITALY	43	-	4	1
	Marche	19	-	3	..
	Tuscany	17	-	..	..
	Umbria	1	-	..	-
	Lazio	6	-	..	..
e.	SOUTHERN ITALY	56	1	28	..
	Abruzzo	2	-	-	-
	Molise	1	-	-	-
	Campania	15	-	12	-
	Apulia	34	1	15	..
	Basilicata	1	-	1	-
	Calabria	4	-	1	-
f.	ISLANDS	58	-	..	-
	Sicily	23	-	..	-
	Sardinia	35	-	..	-

Notes:

Banks

Medium and long-term						of which:	
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
17	13	51	16	52	167	36	14
4	4	1	7	1	43	7	5
..	2	..	4	-	9	6	5
..	-	-	-	-	..	-	-
-	-	1	1	-	..	-	-
4	2	..	1	1	34	1	..
12	6	10	2	51	68	14	6
9	1	6	1	-	14	..	-
1	1	1	..	-	14	5	-
-	4	-	..	-	8	2	1
1	1	3	..	51	32	8	5
1	1	1	7	-	19	9	..
1	1	-	7	-	7	..	..
..	..	..	-	-	8	9	..
-	..	..	-	-	1	-	-
-	..	1	-	-	4	..	..
..	1	..	1	-	24	1	-
..	..	-	1	-	1	..	-
-	..	-	..	-	..	-	-
-	..	..	-	-	3	..	-
-	..	-	-	-	17	1	-
-	-	..	-	-	-
..	..	..	-	-	3	..	-
1	1	40	..	-	13	4	3
..	..	7	-	-	12	4	3
..	..	33	..	-	1	..	-

Distribution by customer location (region)

[TDB10254](#)

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

Source: Supervisory returns
Stocks in millions of euro

March 2016

	Total	Banks	Financial intermediaries
a. TOTAL	106,668	76,202	30,466
b. NORTH-WEST ITALY	27,733	19,450	8,283
Piedmont	8,044	5,897	2,146
Valle d'Aosta	227	167	60
Liguria	2,666	1,631	1,035
Lombardy	16,796	11,754	5,042
c. NORTH-EAST ITALY	17,363	12,447	4,916
Trentino-Alto Adige	936	741	196
Veneto	7,289	5,231	2,058
Friuli-Venezia Giulia	1,932	1,344	588
Emilia-Romagna	7,205	5,131	2,073
d. CENTRAL ITALY	23,375	16,817	6,558
Marche	2,361	1,748	614
Tuscany	7,205	5,138	2,067
Umbria	1,702	1,238	464
Lazio	12,107	8,693	3,414
e. SOUTHERN ITALY	24,107	17,758	6,349
Abruzzo	2,370	1,665	705
Molise	534	394	140
Campania	9,704	7,316	2,389
Apulia	6,930	5,167	1,762
Basilicata	898	681	218
Calabria	3,671	2,536	1,135
f. ISLANDS	14,090	9,730	4,359
Sicily	10,298	7,068	3,229
Sardinia	3,792	2,662	1,130

Notes:

The loans, excluding bad debts, are those disbursed to consumer households.

As of March 2011 loans in connection with the issuance/management of credit cards have been excluded.

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

TDB10281

Banks and CDP

Source: Supervisory returns
Stocks: in millions of euro

March 2016		Total	North West	North East	Centre	South	Islands
a.	CURRENT ACCOUNTS	324,930	66,247	47,698	189,203	14,412	7,369
	General Government	158,469	858	402	155,722	728	758
	Financial and insurance corporations	18,257	11,349	2,115	3,250	828	715
	Non-financial corporations	113,109	42,448	35,331	22,596	8,871	3,864
	Producer households (up to 5 emp)	12,198	3,481	3,524	2,411	1,800	982
	Consumer households	22,896	8,110	6,326	5,225	2,186	1,049
b.	MORTGAGE LOANS	871,880	293,299	196,923	231,191	101,745	48,721
	General government	103,693	18,849	8,257	58,232	12,608	5,748
	Financial and insurance corporations	25,470	18,313	3,187	2,884	260	826
	Non-financial corporations	311,151	111,594	85,977	69,840	30,729	13,010
	Producer households (up to 5 emp)	52,506	15,939	15,211	10,525	7,067	3,765
	of which: for house purchase	18,593	5,312	4,607	4,285	2,755	1,634
	Consumer households	379,060	128,604	84,291	89,709	51,081	25,374
	of which: for house purchase	323,627	112,196	71,560	75,610	42,481	21,780
c.	LOANS SECURED BY PLEDGE OF SALARY	10,921	2,326	1,286	2,119	3,388	1,801
	Producer households (up to 5 emp)	47	23	7	6	7	5
	Consumer households	10,874	2,303	1,279	2,114	3,382	1,796
d.	PERSONAL LOANS	46,186	11,423	7,989	10,372	10,434	5,967
	Producer households (up to 5 emp)	1,484	372	281	351	290	189
	Consumer households	44,697	11,050	7,708	10,019	10,143	5,778
e.	FACTORING	17,812	5,062	2,338	6,359	3,003	1,051
	General government	3,826	375	271	1,341	1,302	537
	Financial and insurance corporations	179	97	24	58	..	..
	Non-financial corporations	13,434	4,493	1,978	4,880	1,603	481
	Producer households (up to 5 emp)	310	71	63	58	89	29
	Consumer households	63	27	3	22	8	3
f.	FINANCIAL LEASING	35,486	13,895	8,789	7,896	3,331	1,576
	General government	284	49	101	38	84	12
	Financial and insurance corporations	591	197	135	234	14	11
	Non-financial corporations	31,618	12,609	7,803	7,015	2,828	1,364
	Producer households (up to 5 emp)	2,010	725	491	357	295	142
	Consumer households	982	314	260	252	109	47

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

March 2016

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	10,434	3,162	1,670	4,254	955	393
Factoring: advances to assignor	8,245	4,219	1,126	1,858	833	208
nominal value of credits acquired pro-solvendo	14,383	6,728	2,003	3,616	1,650	386
Total exposure in respect of finance leases	52,333	19,620	15,331	10,964	4,459	1,959
Receivables for consumer credit	30,466	8,283	4,916	6,558	6,349	4,359
Other finance	5,420	1,776	1,126	1,826	435	256

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

Distribution by technical form and customer segment of economic activity

[TDB10288](#)

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

Source: Supervisory returns
Stocks in millions of euro

March 2016

	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	10,434	3,162	173	6,538	178	382
Factoring: advances to assignor	8,245	339	913	6,904	61	27
Nominal value of receivables acquired pro-solvendo	14,383	471	1,440	11,718	89	666
Total exposure in respect of finance leases	52,333	498	946	46,841	2,566	1,483
Receivables for consumer credit	-	-	-	-	-	30,466
Other finance	5,419	1,005	987	2,120	477	830

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

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

Banks

TDC30021

Source: Central Credit Register
Stocks in millions of euro

March 2016

	Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
a. ITALY	1,513,743	599,221	1,135,439	313,553	14,629	423,717
General government	50,943	18,128	32,610	8,044	74	380
Financial companies	308,215	80,705	240,617	51,649	2,397	16,009
Non-Financial companies	882,442	450,436	605,387	220,321	10,063	202,574
of which: industry	339,579	204,889	201,847	86,261	3,642	31,211
building	101,940	37,710	92,425	27,139	421	53,301
services	421,089	200,573	294,582	102,753	5,974	110,535
Producer households	56,871	17,479	51,402	11,377	152	31,944
Consumer households and nec	213,894	32,044	204,232	21,920	1,932	172,043
b. NORTH-WEST ITALY	659,905	249,518	484,784	130,065	7,110	148,445
General government	9,397	1,874	5,884	369	73	79
Financial companies	215,710	51,509	167,104	32,840	2,237	9,062
Non-Financial companies	348,905	178,529	231,876	85,389	3,366	74,213
of which: industry	134,144	82,321	80,807	34,867	1,346	12,228
building	39,027	12,919	34,164	9,164	163	20,131
services	170,886	81,633	112,850	40,375	1,843	39,976
Producer households	16,491	5,128	14,710	3,244	69	9,316
Consumer households and nec	69,000	12,357	64,860	8,157	1,361	55,559
c. NORTH-EAST ITALY	383,824	163,957	287,957	80,512	2,507	110,164
General government	6,236	1,887	3,225	429	-	76
Financial companies	66,216	15,071	53,062	9,727	39	2,981
Non-Financial companies	239,577	132,536	164,593	60,693	2,208	54,731
of which: industry	105,901	66,415	63,048	26,020	1,285	10,429
building	25,138	11,263	22,335	7,716	69	12,427
services	101,167	51,767	73,460	25,404	845	29,275
Producer households	18,204	5,647	16,249	3,603	59	10,055
Consumer households and nec	53,214	8,699	50,505	5,992	201	42,102
d. CENTRAL ITALY	305,968	123,157	224,684	66,130	2,339	95,571
General government	25,545	9,609	17,902	5,211	1	194
Financial companies	20,621	9,577	16,704	6,483	121	3,765
Non-Financial companies	199,400	93,535	132,783	47,421	2,049	45,199
of which: industry	69,719	39,057	36,511	16,170	788	4,441
building	23,849	8,113	23,193	6,533	46	13,376
services	101,344	45,069	69,074	23,884	1,214	25,369
Producer households	10,937	3,239	10,117	2,213	15	6,521
Consumer households and nec	49,242	7,124	46,985	4,763	153	39,755

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

TDC30021

Banks

		Facilities granted		Used margin			
		of which:		of which:			
			short-term		short-term	in non-euro area currencies	with real security
e.	SOUTHERN ITALY	110,822	44,540	92,401	25,696	2,401	45,374
	General government	6,528	3,626	4,057	1,511	-	15
	Financial companies	2,158	1,911	1,072	820	..	151
	Non-Financial companies	67,277	33,900	53,498	19,685	2,220	19,152
	of which: industry	22,264	13,108	15,780	6,959	131	3,018
	building	10,402	4,271	9,400	2,911	143	5,195
	services	32,707	15,759	26,659	9,323	1,944	10,257
	Producer households	7,216	2,298	6,612	1,539	8	3,837
	Consumer households and nec	27,360	2,714	26,919	2,092	166	22,075
f.	ISLANDS	53,225	18,050	45,614	11,149	272	24,163
	General government	3,237	1,132	1,541	525	-	16
	Financial companies	3,509	2,637	2,675	1,780	-	51
	Non-Financial companies	27,284	11,936	22,637	7,132	219	9,278
	of which: industry	7,552	3,988	5,701	2,245	92	1,095
	building	3,524	1,145	3,333	814	..	2,171
	services	14,986	6,345	12,540	3,766	127	5,658
	Producer households	4,024	1,167	3,715	778	1	2,215
	Consumer households and nec	15,079	1,149	14,963	917	51	12,552

Note: .

Distribution by total credit used

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

March 2016

	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	5,547,658	2,022,155	1,468,586	1,015,278	242,473
Facilities granted	1,858,893	110,017	150,036	178,276	94,533
used margin	1,471,658	101,818	143,214	167,025	80,489
<i>of which: backed by real security</i>	667,167	79,993	129,549	142,966	51,492
Unused margin	438,199	10,731	8,509	14,015	16,690
Overshoot	50,964	2,533	1,686	2,763	2,647

Note:

Distribution by total credit used

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

	da 500,000 a 1,000,000	da 1,000,000 a 2,500,000	da 2,500,000 a 5,000,000	da 5,000,000 a 25,000,000	oltre 25,000,000
Number of borrowers	103,187	69,756	25,285	20,100	3,941
Facilities granted	87,567	131,412	106,316	247,807	706,656
used margin	69,484	103,556	83,609	188,547	529,758
<i>of which: backed by real security</i>	<i>34,419</i>	<i>46,018</i>	<i>34,676</i>	<i>67,636</i>	<i>79,855</i>
Unused margin	20,995	32,626	26,888	70,581	194,956
Overshoot	2,912	4,770	4,180	11,321	18,058

Note:

Distribution by type of transaction and total credit granted

TDB30136

Banks

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

March 2016	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. SHORT-TERM LOANS in euro						
Facilities granted	591,663	11,547	9,759	17,868	25,508	33,063
Used margin	307,361	6,008	5,209	9,824	14,048	17,969
of which:backed by real security	34,506	538	717	1,476	2,589	3,504
Overshoot	25,489	772	608	985	1,124	1,298
unused margin	309,791	6,311	5,158	9,029	12,584	16,392
b. SHORT-TERM LOANS: in non-euro-area currencies						
Facilities granted	7,557	14	23	52	98	138
Used margin	6,191	13	21	46	81	126
of which:backed by real security	293	1	3	8	17	25
Overshoot	480	2	2	2	2	11
unused margin	1,845	2	4	9	18	23
c. MEDIUM AND LONG-TERM LOANS: in euro						
Facilities granted	905,536	41,353	58,908	80,166	40,014	33,495
Used margin	813,449	41,703	59,236	80,451	40,126	33,554
of which:backed by real security	384,216	29,670	53,108	70,787	30,643	22,786
Overshoot	20,390	642	673	1,031	911	952
unused margin	112,476	291	344	747	799	893
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies						
Facilities granted	8,987	129	267	950	410	143
Used margin	8,438	130	266	949	410	148
of which:backed by real security	4,702	122	250	865	316	38
Overshoot	241	2	1	4	4	6
unused margin	790	1	2	5	4	2

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	54,095	46,053	119,275	273,449
Used margin	28,831	23,886	58,044	136,674
of which: backed by real security	5,854	4,575	8,350	5,846
Overshoot	1,991	1,480	3,873	6,982
unused margin	27,254	23,647	65,104	143,757
b. SHORT-TERM LOANS: in non-euro-area currencies				
Facilities granted	337	370	1,273	5,252
Used margin	282	294	1,016	4,296
of which: backed by real security	63	29	79	67
Overshoot	10	8	11	417
unused margin	64	84	268	1,372
c. MEDIUM AND LONG-TERM LOANS: in euro				
Facilities granted	51,365	43,068	100,053	456,133
Used margin	51,403	43,032	99,114	359,241
of which: backed by real security	32,818	25,566	52,475	63,294
Overshoot	1,714	1,502	4,268	4,074
unused margin	1,676	1,538	5,207	100,965
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies				
Facilities granted	233	148	511	6,195
Used margin	238	146	489	5,648
of which: backed by real security	39	31	200	2,840
Overshoot	12	2	24	174
unused margin	6	4	45	721

Note:

Distribution by type of transaction

[TDB30136](#)

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

March 2016

	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
Facilities granted	1,858,893	103,969	144,443	170,503	88,279
Used margin	1,471,658	98,965	140,387	162,868	76,926
<i>of which: backed by real security</i>	<i>667,167</i>	<i>79,306</i>	<i>128,378</i>	<i>141,811</i>	<i>51,512</i>
Unused margin	438,199	6,660	5,576	9,931	13,658
Overshoot	50,964	1,657	1,520	2,295	2,305

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	80,443	123,820	102,720	248,792	793,785
Used margin	65,307	98,196	80,061	184,231	550,704
<i>of which: backed by real security</i>	<i>33,804</i>	<i>45,618</i>	<i>34,219</i>	<i>67,295</i>	<i>80,819</i>
Unused margin	17,674	29,648	25,897	73,328	255,256
Overshoot	2,538	4,024	3,239	8,767	12,175

Note:

Distribution by customer location (region) and total credit granted

TDB30146

Banks

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

March 2016	from 30,000 to 75,000	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL									
Number of borrowers	1,131,97	752,983	662,878	232,624	114,870	81,716	30,751	25,811	5,662
Facilities granted	53,043	68,956	99,036	66,030	66,840	106,030	89,639	221,112	741,028
Used margin	47,854	64,733	91,269	54,665	51,798	80,755	67,358	158,663	505,860
b. PIEMONTE									
Number of borrowers	87,320	58,397	48,658	17,058	8,591	6,008	2,249	1,797	388
Facilities granted	4,090	5,314	7,136	4,815	4,999	7,782	6,633	15,022	39,046
Used margin	3,637	4,920	6,441	3,859	3,702	5,632	4,830	10,030	24,401
c. VALLE D'AOSTA									
Number of borrowers	2,594	1,625	1,765	661	295	195	79	60	10
Facilities granted	118	139	238	175	150	204	178	395	698
Used margin	104	125	217	146	125	159	134	300	436
d. LIGURIA									
Number of borrowers	24,989	16,757	15,378	5,589	2,356	1,554	545	467	128
Facilities granted	1,160	1,508	2,236	1,475	1,300	1,904	1,546	3,986	11,655
Used margin	1,018	1,400	2,049	1,219	1,004	1,438	1,133	3,002	8,229
e. LOMBARDY									
Number of borrowers	184,340	145,500	143,748	51,945	27,325	21,048	8,539	7,670	1,949
Facilities granted	8,748	13,454	21,735	14,867	16,056	27,863	25,335	67,394	340,076
Used margin	7,660	12,459	19,778	11,987	12,009	20,720	18,497	47,169	241,535
f. TRENTINO-ALTO ADIGE									
Number of borrowers	32,148	22,442	27,099	11,339	5,596	3,819	1,333	1,009	154
Facilities granted	1,538	2,115	4,343	3,363	3,357	5,207	3,971	8,505	10,429
Used margin	1,283	1,925	3,995	2,897	2,795	4,316	3,258	6,691	6,988
g. VENETO									
Number of borrowers	97,159	72,806	63,698	24,006	12,998	9,441	3,598	3,058	641
Facilities granted	4,588	6,674	9,364	6,791	7,510	12,124	10,405	26,010	80,665
Used margin	4,063	6,232	8,501	5,531	5,648	8,951	7,417	17,497	64,292
h. FRIULI-VENEZIA GIULIA									
Number of borrowers	35,274	23,337	15,671	5,033	2,557	1,798	658	518	104
Facilities granted	1,700	2,138	2,313	1,446	1,507	2,354	1,954	4,455	10,117
Used margin	1,589	2,047	2,137	1,206	1,196	1,844	1,442	3,221	5,828
i. EMILIA-ROMAGNA									
Number of borrowers	101,949	71,373	63,895	23,926	12,635	9,278	3,545	3,096	704
Facilities granted	4,789	6,549	9,550	6,902	7,466	12,276	10,435	27,364	63,029
Used margin	4,146	6,010	8,543	5,397	5,489	8,936	7,546	18,849	37,265
l. MARCHE									
Number of borrowers	36,758	24,073	20,111	7,835	3,831	2,720	891	700	113
Facilities granted	1,743	2,202	2,970	2,242	2,223	3,391	2,505	5,646	8,658
Used margin	1,560	2,071	2,704	1,859	1,738	2,574	1,808	3,972	5,735

Distribution by customer location (region) and total granted

TDB30146		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
m. TUSCANY									
Number of borrowers		76,788	51,047	51,705	19,020	9,424	6,398	2,388	307
Facilities granted		3,561	4,599	7,587	5,292	5,462	8,283	6,931	23,436
Used margin		3,149	4,278	6,974	4,432	4,337	6,448	5,361	16,546
n. UMBRIA									
Number of borrowers		21,384	13,244	9,836	3,600	1,777	1,249	401	77
Facilities granted		1,012	1,208	1,446	1,047	1,053	1,647	1,171	3,661
Used margin		928	1,148	1,343	883	847	1,338	910	2,730
o. LAZIO									
Number of borrowers		108,241	70,739	72,664	22,283	8,853	6,037	2,227	567
Facilities granted		5,026	6,602	11,259	6,255	5,034	7,665	6,371	112,208
Used margin		4,658	6,323	10,877	5,563	4,251	6,249	5,393	64,615
p. ABRUZZO									
Number of borrowers		26,256	15,253	11,419	4,036	1,955	1,357	503	59
Facilities granted		1,233	1,382	1,688	1,181	1,135	1,745	1,441	3,436
Used margin		1,145	1,316	1,577	1,014	915	1,397	1,126	2,133
q. MOLISE									
Number of borrowers		4,861	2,759	1,966	659	313	188	70	7
Facilities granted		220	251	290	192	177	241	175	215
Used margin		205	237	268	160	137	188	144	191
r. CAMPANIA									
Number of borrowers		67,545	38,927	32,533	10,932	5,258	3,455	1,232	165
Facilities granted		3,077	3,541	4,818	3,059	2,993	4,234	3,474	13,439
Used margin		2,850	3,359	4,532	2,559	2,410	3,319	2,658	10,089
s. APULIA									
Number of borrowers		64,608	39,785	28,333	8,451	3,858	2,631	958	97
Facilities granted		3,001	3,574	4,064	2,365	2,249	3,326	2,761	4,794
Used margin		2,823	3,451	3,803	2,022	1,829	2,635	2,215	3,281
t. BASILICATA									
Number of borrowers		8,727	4,448	3,436	1,113	542	375	142	13
Facilities granted		399	400	504	315	314	458	408	513
Used margin		369	374	462	254	235	353	284	374
u. CALABRIA									
Number of borrowers		24,989	12,381	9,418	2,875	1,343	769	252	24
Facilities granted		1,140	1,109	1,384	815	784	968	692	1,477
Used margin		1,057	1,054	1,280	666	603	737	558	1,233
v. SICILY									
Number of borrowers		90,590	44,700	29,725	8,964	3,857	2,498	786	103
Facilities granted		4,179	4,047	4,360	2,515	2,232	3,238	2,257	6,840
Used margin		3,967	3,909	4,109	2,182	1,831	2,578	1,828	5,105
z. SARDINIA									
Number of borrowers		35,457	23,390	11,820	3,299	1,506	898	355	52
Facilities granted		1,723	2,151	1,751	918	837	1,120	992	6,635
Used margin		1,644	2,094	1,680	829	696	941	816	4,854

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30171

Source: Central Credit Register
Stocks in millions of euros

March 2016

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	2,084,884	1,640,266	56,831
b. GENERAL GOVERNMENT	58,198	40,392	2,227
Central government	18,644	15,674	419
Local government	38,867	24,108	1,756
Social security funds	686	611	52
c. FINANCIAL COMPANIES	444,465	354,473	5,958
Monetary financial institutions	130,255	107,997	565
Other financial intermediaries	265,763	209,267	3,264
Financial auxiliaries	8,872	6,353	81
Insurance companies	3,422	1,471	20
Pension funds	159	13	..
d. NON-FINANCIAL COMPANIES	996,686	709,955	35,306
Public companies	55,549	22,552	352
Private companies	860,177	619,658	31,972
Associations of non-financial companies	1,132	723	17
Craft non-financial quasi-companies	25,891	20,262	804
Other non-financial quasi-companies	53,937	46,759	2,161
e. HOUSEHOLDS	477,434	464,726	7,771
Producer households	78,454	72,895	2,544
Consumer households	398,980	391,831	5,228
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	10,096	8,091	218
g. REST OF THE WORLD	95,732	60,607	5,302
General government	1,485	1,048	36
Monetary financial institutions	41,596	25,057	4,195
Other financial institutions	23,232	14,046	630
Non-financial companies	27,779	19,118	408
Households	1,380	1,311	29
Non-profit institutions serving households	6	5	1
International organizations and other institutions	254	21	3
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	156	98	4

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
1,736,660	1,301,327	52,380	348,224	338,939	4,451
50,943	32,610	1,631	7,254	7,783	596
15,835	12,689	242	2,809	2,985	177
34,433	19,332	1,348	4,434	4,775	408
675	588	41	11	22	11
438,179	348,314	5,847	6,286	6,159	110
129,964	107,696	555	291	300	10
265,244	208,694	3,206	519	573	58
7,416	4,893	76	1,457	1,461	6
3,417	1,466	20	5	5	..
159	13	..	..	..	-
882,442	605,387	32,653	114,244	104,568	2,653
52,603	19,850	322	2,946	2,702	29
761,349	530,206	29,677	98,827	89,452	2,295
1,067	663	17	64	60	..
22,204	16,557	709	3,687	3,705	96
45,218	38,112	1,929	8,719	8,648	232
260,766	247,697	6,786	216,668	217,029	985
56,871	51,402	2,270	21,582	21,493	273
203,894	196,295	4,516	195,086	195,536	712
9,855	7,852	203	240	239	16
92,948	58,187	5,225	2,783	2,419	77
1,470	1,024	27	15	24	9
41,512	25,019	4,194	84	39	..
22,955	13,873	629	277	174	1
25,541	17,111	349	2,238	2,007	59
1,211	1,136	22	169	175	7
6	5	1	-	-	-
254	20	3	..	..	-

Distribution by customer economic activity

[TDB30181](#)

Source: Central Credit Register
Stocks in millions of euro

March 2016

		Total		
		Facilities granted	Used Margin	Overshoot
a.	TOTAL	1,077,257	784,774	37,894
	Agricultural, forestry and fishing	40,859	36,959	1,150
	Mining and quarrying	2,494	1,917	112
	Manufacturing	328,311	199,107	6,084
	Electricity, gas, steam and air conditioning supply	39,022	29,311	503
	Water supply, sewerage, waste management and remediation activities	13,277	9,165	246
	Construction	120,617	110,276	11,109
	Wholesale and retail trade, repair of motor vehicles and motorcycles	182,332	122,922	4,113
	Transportation and storage	47,110	35,893	1,409
	Accommodation and food service activities	33,416	30,884	1,360
	Information and communication	29,631	16,734	1,696
	Financial and insurance activities	12,945	8,848	262
	Real estate activities	104,399	103,623	7,081
	Professional, scientific and technical activities	60,933	30,508	1,015
	Administrative and support service activities	28,141	21,056	902
	All remaining activities (sections O, P,Q,R,S,T)	26,885	21,568	628

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
940,695	657,984	34,955	136,562	126,790	2,939
36,183	32,359	1,095	4,676	4,600	55
2,255	1,674	100	240	243	11
296,232	171,556	5,574	32,079	27,551	510
33,596	24,392	455	5,426	4,919	48
11,900	7,923	225	1,376	1,242	21
107,073	97,029	10,537	13,544	13,247	572
159,581	102,763	3,719	22,751	20,160	394
41,345	30,478	1,292	5,765	5,416	117
27,989	25,357	1,220	5,428	5,527	141
26,718	14,196	1,628	2,912	2,538	68
12,064	7,971	258	881	877	4
79,396	78,212	6,393	25,003	25,411	688
56,070	25,803	936	4,863	4,705	79
23,618	17,290	805	4,523	3,765	97
21,086	16,273	512	5,800	5,295	116

Distribution by customer segment of economic activity and total credit granted

TDB30156

Banks

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

March 2016

		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
	Total					
a. TOTAL						
Number of borrowers	3,379,673	1,131,977	752,983	662,878	232,624	114,870
Facilities granted	1,513,743	53,043	68,956	99,036	66,030	66,840
Used margin	1,135,439	47,854	64,733	91,269	54,665	51,798
b. GENERAL GOVERNMENT						
Number of borrowers	7,604	702	488	877	1,125	1,183
Facilities granted	50,943	25	38	139	373	766
Used margin	32,610	38	63	106	201	401
c. FINANCIAL COMPANIES						
Number of borrowers	9,813	2,180	1,209	1,306	959	681
Facilities granted	308,215	99	112	208	279	401
Used margin	240,617	87	86	171	246	299
d. NON-FINANCIAL COMPANIES						
Number of borrowers	740,643	178,442	95,534	122,092	106,461	80,572
Facilities granted	882,442	8,185	8,771	19,721	32,844	48,199
Used margin	605,387	5,962	6,530	14,941	24,532	35,774
<i>of which: industry</i>						
Number of borrowers	161,358	27,288	17,158	24,922	25,310	21,439
Facilities granted	339,579	1,275	1,599	4,116	8,048	13,209
Used margin	201,847	851	1,070	2,731	5,156	8,220
<i>of which: building</i>						
Number of borrowers	113,686	24,367	13,722	18,417	17,539	14,033
Facilities granted	101,940	1,123	1,269	3,032	5,502	8,500
Used margin	92,425	813	963	2,410	4,438	7,136
<i>of which: services</i>						
Number of borrowers	447,405	122,966	62,548	75,841	60,943	43,091
Facilities granted	421,089	5,613	5,710	12,096	18,451	25,235
Used margin	294,582	4,158	4,331	9,379	14,215	19,326
e. PRODUCER HOUSEHOLDS						
Number of borrowers	429,515	157,382	82,677	82,594	36,322	13,856
Facilities granted	56,871	7,213	7,369	12,193	10,040	7,612
Used margin	51,402	6,153	6,647	11,068	8,858	6,657
f. CONSUMER HOUSEHOLDS AND NEC						
Number of borrowers	2,177,603	786,598	570,576	453,972	86,962	18,341
Facilities granted	213,894	37,227	52,448	66,482	22,286	9,742
Used margin	204,232	35,378	51,218	64,719	20,649	8,563

Note:

Distribution by customer segment of economic activity and total credit granted

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. TOTAL					
Number of borrowers		81,716	30,751	25,811	5,662
Facilities granted		106,030	89,639	221,112	741,028
Used margin		80,755	67,358	158,663	505,860
b. GENERAL GOVERNMENT					
Number of borrowers		1,203	575	563	260
Facilities granted		1,765	1,731	5,498	40,607
Used margin		868	953	2,688	27,159
c. FINANCIAL COMPANIES					
Number of borrowers		781	443	758	537
Facilities granted		1,090	1,376	7,751	296,893
Used margin		772	1,011	5,151	231,826
d. NON-FINANCIAL COMPANIES					
Number of borrowers		67,185	27,174	23,341	4,782
Facilities granted		87,918	78,938	198,666	398,919
Used margin		66,007	58,913	143,137	243,089
<i>of which:industry</i>					
Number of borrowers		20,142	9,112	9,103	2,247
Facilities granted		27,356	27,327	82,442	174,179
Used margin		17,165	16,995	50,445	98,544
<i>of which:building</i>					
Number of borrowers		11,651	4,616	3,301	393
Facilities granted		15,154	13,086	25,744	28,505
Used margin		13,476	12,042	25,049	23,661
<i>of which:services</i>					
Number of borrowers		33,377	12,360	10,170	2,053
Facilities granted		42,599	35,208	84,147	191,808
Used margin		32,899	26,951	62,379	117,669
e. PRODUCER HOUSEHOLDS					
Number of borrowers		5,681	1,033	303	6
Facilities granted		6,718	2,886	2,142	293
Used margin		5,994	2,606	1,945	283
f. CONSUMER HOUSEHOLDS AND NEC					
Number of borrowers		6,766	1,509	835	76
Facilities granted		8,432	4,669	6,972	4,315
Used margin		7,020	3,843	5,672	3,502

Note:

Distribution by customer location (region)

[TDB30309](#)

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

Source: Central Credit Register
Stocks in millions of euro

March 2016		Facilities granted	Used margin	Overshoot
a.	TOTAL	84,340	84,077	3,175
	<i>of which: transactions of financial intermediaries</i>	<i>54,517</i>	<i>55,059</i>	<i>2,000</i>
	Piedmont	5,970	5,774	133
	Valle d'Aosta	220	211	3
	Liguria	1,398	1,351	34
	Lombardy	25,017	25,013	897
	Trentino-Alto Adige	3,191	3,126	33
	Veneto	10,342	10,233	268
	Friuli-Venezia Giulia	1,655	1,657	55
	Emilia-Romagna	8,523	8,375	238
	Marche	3,070	3,097	165
	Tuscany	5,251	5,192	217
	Umbria	1,074	1,067	46
	Lazio	8,369	8,644	471
	Abruzzo	1,249	1,213	52
	Molise	135	138	11
	Campania	3,045	3,144	243
	Apulia	1,746	1,723	101
	Basilicata	193	186	8
	Calabria	629	669	71
	Sicily	1,673	1,678	85
	Sardinia	1,588	1,586	44

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

Distribution by customer location (region)

[TDB30315](#)**Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law**Source: Central Credit Register
Stocks in millions of euro

March 2016		Nominal value of receivables assigned			Advances granted	
		<i>of which:</i>			facilities granted	used margin
		Totale	with recourse	without recourse		
a. TOTAL		38,793	17,675	21,118	45,863	33,773
	<i>of which: transactions of financial intermediaries</i>	<i>21,058</i>	<i>11,257</i>	<i>9,802</i>	<i>27,528</i>	<i>17,466</i>
	Piedmont	4,661	2,385	2,276	5,518	4,320
	Valle d'Aosta	26	26	-	38	18
	Liguria	573	413	160	734	444
	Lombardy	11,367	4,713	6,654	13,400	9,956
	Trentino-Alto Adige	193	93	100	294	167
	Veneto	1,584	1,054	530	2,159	1,264
	Friuli-Venezia Giulia	591	263	329	692	508
	Emilia-Romagna	2,285	1,312	973	3,413	1,854
	Marche	396	278	119	409	280
	Tuscany	1,414	778	636	1,684	1,149
	Umbria	718	269	449	929	638
	Lazio	10,458	2,877	7,581	11,913	9,885
	Abruzzo	934	490	445	909	809
	Molise	38	38	..	46	36
	Campania	1,632	1,378	254	1,516	1,002
	Apulia	466	387	79	559	306
	Basilicata	137	85	53	215	129
	Calabria	195	144	50	166	90
	Sicily	625	576	48	647	439
	Sardinia	500	117	382	622	477

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

	2016-Q1	2015-Q4	2015-Q3
a. IMPAIRED LOANS			
Bad debts			
- Loans subject to forbearance	6,966	5,915	3,850
- Other loans	189,066	194,279	196,392
Likely defaults			
- Loans subject to forbearance	51,929	50,278	47,586
- Other loans	73,252	76,558	81,015
Non-performing past due loans/exposures			
- Loans subject to forbearance	2,111	2,293	2,935
- Other loans	9,832	11,643	12,818
b. OTHER LOANS			
- Performing loans: subject to forbearance	33,641	33,393	31,743
- Performing loans: others	1,663,818	1,629,879	1,633,434
b. TOTAL LOANS TO CUSTOMERS	2,030,751	2,004,333	2,009,772

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

March 2016
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	194,988	138,396	15,648	2,976	15,675
b. NORTH-WEST ITALY	56,862	39,949	3,808	769	6,043
Piedmont and Valle d'Aosta	11,727	8,060	1,048	181	1,123
Liguria	3,795	2,659	331	50	384
Lombardy	41,340	29,230	2,429	538	4,536
c. NORTH-EAST ITALY	44,361	33,369	3,012	327	2,884
Trentino-Alto Adige	3,270	2,364	222	14	59
Veneto	19,362	14,526	1,304	131	1,429
Friuli-Venezia Giulia	3,307	2,473	277	34	168
Emilia-Romagna	18,422	14,006	1,209	149	1,229
d. CENTRAL ITALY	48,818	36,739	3,291	562	2,915
Marche	5,864	4,282	507	52	358
Tuscany	16,368	12,617	1,444	141	727
Umbria	3,319	2,363	372	35	236
Lazio	23,267	17,478	968	335	1,595
e. SOUTHERN ITALY	29,793	19,385	3,344	869	2,579
Abruzzo and Molise	4,895	3,529	528	83	267
Campania	11,940	7,910	907	436	1,236
Apulia and Basilicata	9,714	6,070	1,333	227	814
Calabria	3,245	1,876	576	124	262
f. ISLANDS	15,154	8,955	2,193	449	1,253
Sicily	10,992	6,023	1,568	368	1,053
Sardinia	4,162	2,933	625	81	200

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
122,860	94,091	6,169	1,749	8,048	11,787	5,466	1,330	1,145	1,842
40,492	31,915	1,424	398	2,494	2,970	1,530	302	228	470
4,895	3,424	352	104	498	488	190	75	70	88
3,087	2,541	136	32	196	287	156	40	19	39
32,509	25,950	936	262	1,801	2,195	1,183	188	139	343
29,834	23,127	1,514	225	1,603	2,348	1,301	251	158	255
2,973	2,354	275	11	107	191	94	43	7	15
12,954	9,824	630	95	743	1,035	547	98	72	115
1,980	1,492	141	24	127	172	92	23	13	21
11,926	9,458	468	95	626	950	567	86	66	104
30,653	24,404	1,514	380	1,820	3,286	1,480	373	291	517
3,913	2,954	285	43	260	344	154	53	25	52
9,528	7,477	700	97	533	972	399	169	97	134
1,779	1,378	132	24	123	237	101	32	24	28
15,433	12,594	397	216	904	1,733	826	119	145	303
15,350	10,636	1,105	490	1,341	2,226	870	273	316	378
2,091	1,448	210	54	202	356	151	54	36	61
7,771	5,572	317	215	578	852	350	70	142	139
4,220	2,852	416	144	419	761	303	114	92	147
1,268	765	162	78	142	257	65	35	45	32
6,531	4,009	612	256	790	957	285	130	152	222
4,662	2,589	487	202	624	814	234	112	126	194
1,869	1,420	126	55	166	143	51	18	26	28

Distribution by amount

[TDB30206](#)

Banks

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

March 2016		Number of borrowers	Net used
a.	TOTAL	1,269,305	183,268
	from 250 to 30,000	784,532	5,903
	from 30,000 to 75,000	160,636	7,079
	from 75,000 to 125,000	94,363	8,363
	from 125,000 to 250,000	121,671	18,913
	from 250,000 to 500,000	48,982	14,769
	from 500,000 to 1,000,000	26,260	15,824
	from 1,000,000 to 2,500,000	19,587	26,015
	from 2,500,000 to 5,000,000	7,455	22,121
	from 5,000,000 to 25,000,000	5,254	42,294
	more than 25,000,000	565	21,987

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

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

[TDC30031](#)

Banks

Source: Central Credit Register
Stocks in millions of euro

March 2016		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
a. ITALY									
Number of borrowers		68	2,095	238,295	47,857	49,408	136,770	181,121	842,064
Bad debts		206	2,776	133,185	33,780	39,135	57,368	14,683	32,200
b. NORTH-WEST ITALY									
Number of borrowers		4	658	64,430	13,336	13,481	37,018	39,494	204,263
Bad debts		135	1,092	38,552	9,943	11,184	16,908	3,457	9,982
c. NORTH-EAST ITALY									
Number of borrowers		1	413	45,908	10,602	10,195	24,523	28,414	123,390
Bad debts		3	923	32,524	8,610	11,162	12,275	2,778	6,388
d. CENTRAL ITALY									
Number of borrowers		6	506	60,129	11,275	11,851	36,055	37,856	171,940
Bad debts		22	553	34,612	7,984	10,003	15,763	3,104	6,693
e. SOUTHERN ITALY									
Number of borrowers		44	345	45,445	9,177	9,333	25,606	45,872	220,910
Bad debts		29	157	18,804	5,422	4,552	8,222	3,180	5,858
f. ISLANDS									
Number of borrowers		13	173	22,383	3,467	4,548	13,568	29,485	121,561
Bad debts		17	50	8,693	1,820	2,235	4,199	2,164	3,280

Note:

Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register
Stocks in millions of euro

March 2016		Number of borrowers	Bad debts
a.	TOTAL	425,084	148,085
	Agricultural, forestry and fishing	18,489	6,019
	Mining and quarrying	533	423
	Manufacturing	65,837	33,423
	Electricity, gas, steam and air conditioning supply	318	628
	Water supply, sewerage, waste management and remediation activities	1,054	780
	Construction	87,953	41,971
	Wholesale and retail trade, repair of motor vehicles and	115,505	25,150
	Transportation and storage	16,491	3,600
	Accommodation and food service activities	36,435	5,627
	Information and communication	7,549	1,685
	Financial and insurance activities	2,061	517
	Real estate activities	18,281	18,759
	Professional, scientific and technical activities	13,398	2,912
	Administrative and support service activities	14,974	3,584
	All remaining activities (sections O, P,Q,R,S,T)	16,805	2,479

Note:

Distribution by customer sector and sub-sector of economic activity

[TDB30231](#)

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

Source: Central Credit Register
Stocks in millions of euro

March 2016		Total	Banks	Financial intermediaries
a.	TOTAL	249,622	184,034	65,588
b.	GENERAL GOVERNMENT	278	206	72
	Central government	14	12	3
	Local government	264	195	69
	Social security funds	-	-	-
c.	FINANCIAL COMPANIES	3,695	2,776	919
	Monetary financial institutions	-	-	-
	Other financial intermediaries	922	420	503
	Financial auxiliaries	518	412	106
	Insurance companies	1	..	1
	Pension funds	..	..	-
d.	NON-FINANCIAL COMPANIES	178,251	133,185	45,066
	Public companies	378	245	133
	Private companies	155,913	117,707	38,205
	Associations of non-financial companies	159	89	70
	Craft non-financial quasi-companies	5,576	4,120	1,456
	Other non-financial quasi-companies	16,226	11,024	5,202
e.	HOUSEHOLDS	64,912	46,309	18,603
	Producer households	21,594	14,683	6,912
	Consumer households	43,318	31,626	11,692
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	940	565	375
g.	REST OF THE WORLD	959	766	193
	General government	-	-	-
	Monetary financial institutions	73	66	7
	Other financial institutions	150	104	46
	Non-financial companies	630	507	122
	Households	104	87	17
	Non-profit institutions serving households	1	1	..
	International organizations and the other institutions	1	1	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	13	10	3

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

Distribution by customer location (region)

TDB30241

Banks

Source: Central Credit Register
Flows in millions of euro

1st quarter 2016		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	74,977	4,273	57,928	3,158
b.	NORTH-WEST ITALY	16,930	1,074	9,795	430
	Piedmont	4,466	194	2,496	53
	Valle d'Aosta	92	7	48	5
	Liguria	1,660	67	1,140	25
	Lombardy	10,712	806	6,111	348
c.	NORD-EAST ITALY	11,411	997	8,574	539
	Trentino-Alto Adige	573	93	341	26
	Veneto	5,035	374	2,387	123
	Friuli-Venezia Giulia	1,062	74	469	12
	Emilia-Romagna	4,741	455	5,377	379
d.	CENTRAL ITALY	15,876	1,118	20,633	1,637
	Marche	1,664	119	6,309	766
	Tuscany	4,529	334	5,213	239
	Umbria	1,164	63	1,546	108
	Lazio	8,519	602	7,565	525
e.	SOUTHERN ITALY	20,635	720	12,000	432
	Abruzzo	1,802	77	2,595	178
	Molise	346	12	336	15
	Campania	9,056	284	4,509	158
	Apulia	6,125	244	2,668	59
	Basilicata	595	34	303	4
	Calabria	2,711	69	1,589	19
f.	ISLANDS	10,125	365	6,926	119
	Sicily	8,066	290	5,901	74
	Sardinia	2,059	75	1,025	45

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

Distribution by customer segment of economic activity

[TDB30251](#)

Banks

Source: Central Credit Register
Flows in millions of euro

1st quarter 2016		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL		74,977	4,273	57,928	3,158
General government		1	..	7	8
Financial companies		120	87	94	32
Non-financial companies		10,595	2,644	10,991	1,922
<i>of which: industry</i>		<i>1,640</i>	<i>379</i>	<i>1,861</i>	<i>209</i>
building		2,172	955	2,128	834
services		6,571	1,249	6,810	852
Producer households		8,554	396	9,114	342
Consumer households and nec		55,284	1,139	37,485	849

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

Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register
Stocks in millions of euro

March 2016

	Bad debts (gross of writeoffs)	<i>of which:</i> backed by real security
a. TOTAL	170,233	64,053
Agricultural, forestry and fishing	6,325	3,534
Mining and quarrying	472	196
Manufacturing	41,503	9,932
Electricity, gas, steam and air conditioning supply	706	111
Water supply, sewerage, waste management and remediation activities	896	200
Construction	46,845	22,387
Wholesale and retail trade, repair of motor vehicles and	29,438	6,621
Transportation and storage	4,315	1,149
Accommodation and food service activities	5,900	3,410
Information and communication	2,117	388
Financial and insurance activities	563	182
Real estate activities	20,307	12,566
Professional, scientific and technical activities	3,366	989
Administrative and support service activities	4,104	1,066
All remaining activities (sections O, P,Q,R,S,T)	2,800	1,081

Note:

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

[TDC30033](#)

Banks

Source: Central Credit Register
Stocks in millions of euro

March 2016	General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Bad debts (gross of writeoffs)	211	3,412	154,400	41,997	43,803	65,484	15,576	35,264
of which: backed by real security	8	1,752	66,793	11,998	24,213	28,657	7,881	21,025
b. NORTH-WEST ITALY								
Bad debts (gross of writeoffs)	135	1,417	45,467	12,675	12,746	19,477	3,636	10,604
of which: backed by real security	7	782	20,190	3,528	7,530	8,749	2,017	7,240
c. NORTH-EAST ITALY								
Bad debts (gross of writeoffs)	3	1,074	37,586	10,805	12,395	13,876	2,895	6,716
of which: backed by real security	-	611	17,725	3,039	7,195	7,146	1,707	4,531
d. CENTRAL ITALY								
Bad debts (gross of writeoffs)	27	675	40,101	9,805	11,116	18,276	3,270	7,311
of which: backed by real security	-	273	16,000	2,510	5,677	7,190	1,679	4,109
e. SOUTHERN ITALY								
Bad debts (gross of writeoffs)	29	191	21,527	6,555	5,012	9,296	3,442	6,799
of which: backed by real security	1	60	8,508	2,169	2,380	3,652	1,492	3,313
f. ISLANDS								
Bad debts (gross of writeoffs)	17	54	9,718	2,157	2,535	4,558	2,332	3,834
of which: backed by real security	-	26	4,370	752	1,430	1,920	987	1,832

Note:

Distribution by customer location (region)

TDB30265

Banks

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

March 2016		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		1,248,127	197,193	1.08	73,005	7,754
b. NORTH-WEST ITALY		301,153	57,507	1.08	16,585	2,081
	Piedmont	81,008	11,311	1.06	4,378	324
	Valle d'Aosta	1,681	201	1.08	92	10
	Liguria	29,073	3,821	1.07	1,618	97
	Lombardy	189,391	42,173	1.09	10,497	1,651
c. NORTH-EAST ITALY		194,898	45,534	1.07	11,146	1,954
	Trentino-Alto Adige	9,686	3,574	1.08	603	145
	Veneto	79,665	19,710	1.06	4,839	716
	Friuli-Venezia Giulia	17,562	3,332	1.06	1,052	168
	Emilia-Romagna	87,985	18,918	1.07	4,652	925
d. CENTRAL ITALY		274,801	49,007	1.09	15,727	2,073
	Marche	36,001	6,044	1.12	1,707	312
	Tuscany	82,732	16,989	1.07	4,514	699
	Umbria	21,480	3,294	1.08	1,161	139
	Lazio	134,588	22,680	1.09	8,345	922
e. SOUTHERN ITALY		305,923	30,078	1.06	19,617	1,098
	Abruzzo	31,929	4,218	1.06	1,788	134
	Molise	6,020	661	1.07	348	29
	Campania	133,657	12,029	1.05	8,901	463
	Apulia	78,853	8,557	1.07	5,452	345
	Basilicata	9,250	1,258	1.06	493	26
	Calabria	46,214	3,354	1.07	2,635	100
f. ISLANDS		171,352	15,068	1.06	9,930	548
	Sicily	132,606	10,837	1.06	7,885	440
	Sardinia	38,746	4,231	1.05	2,045	108

Notes:

Distribution by customer location (region)

[TDB30265](#)

Banks

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

March 2016

Ceased to be adjusted bad debts

		Number of borrowers	Amount
a.	TOTAL	5,321	1,255
b.	NORTH-WEST ITALY	1,111	331
	Piedmont	296	37
	Valle d'Aosta	12	1
	Liguria	96	28
	Lombardy	707	266
c.	NORTH-EAST ITALY	672	252
	Trentino-Alto Adige	47	16
	Veneto	253	128
	Friuli-Venezia Giulia	57	10
	Emilia-Romagna	315	98
d.	CENTRAL ITALY	1,257	364
	Marche	198	78
	Tuscany	365	144
	Umbria	93	9
	Lazio	601	133
e.	SOUTHERN ITALY	1,436	192
	Abruzzo	143	17
	Molise	42	4
	Campania	588	44
	Apulia	390	107
	Basilicata	40	3
	Calabria	233	17
f.	ISLANDS	845	115
	Sicily	681	100
	Sardinia	164	16

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

March 2016		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	1,248,127	197,193	1.08	73,005	7,754
	General government	85	354	0.81	9	7
	Financial companies	2,063	3,169	1.11	109	155
	Non-financial companies	238,168	144,628	1.09	10,340	5,613
	<i>of which: industry</i>	<i>47,997</i>	<i>36,678</i>	<i>1.08</i>	<i>1,570</i>	<i>1,010</i>
	building	49,225	42,745	1.09	2,158	2,116
	services	122,745	58,368	1.06	5,689	2,209
	Producer households	181,265	15,657	1.07	8,139	606
	Consumer households and nec	821,053	33,159	1.03	54,007	1,367

Notes:

Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

March 2016

Ceased to be adjusted bad debts

		Number of borrowers	Amount
a.	TOTAL	5,321	1,255
	General government	9	27
	Financial companies	6	1
	Non-financial companies	719	904
	<i>of which: industry</i>	<i>141</i>	<i>153</i>
	building	159	304
	services	366	413
	Producer households	833	91
	Consumer households and nec	3,740	231

Notes:

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2016		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	127,541	3,430	8,130	110,962	1,776	3,244
b.	NORTH-WEST ITALY	53,044	181	5,929	44,895	553	1,485
	Piedmont	6,140	36	352	5,413	142	197
	Valle d'Aosta	263	..	1	247	3	11
	Liguria	4,475	17	11	4,369	28	50
	Lombardy	42,166	127	5,565	34,866	380	1,227
c.	NORTH-EAST ITALY	27,537	496	807	24,574	742	919
	Trentino-Alto Adige	3,253	55	40	2,662	219	277
	Veneto	7,022	53	346	6,132	188	303
	Friuli-Venezia Giulia	5,479	17	87	5,197	134	44
	Emilia-Romagna	11,784	371	334	10,583	202	295
d.	CENTRAL ITALY	40,141	2,630	1,161	35,523	236	590
	Marche	1,015	4	27	865	46	73
	Tuscany	5,329	272	35	4,780	99	143
	Umbria	435	4	18	374	18	23
	Lazio	33,362	2,350	1,081	29,505	73	353
e.	SOUTHERN ITALY	4,955	111	48	4,484	156	156
	Abruzzo	753	12	5	678	29	29
	Molise	47	..	3	36	3	4
	Campania	2,877	57	25	2,707	38	51
	Apulia	962	11	10	829	57	55
	Basilicata	104	..	1	88	9	6
	Calabria	212	30	5	146	20	11
f.	ISLANDS	1,864	12	185	1,485	87	94
	Sicily	1,012	..	15	913	54	30
	Sardinia	852	12	170	572	34	64

Notes:

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

TDB10269

Banks and CDP

Source: supervisory returns
Stocks in millions of euro

March 2016		Total	North West	North East	Centre	South	Islands
a.	SIGHT AND OVERNIGHT DEPOSITS	8,518	3,122	1,765	1,448	1,596	586
	General government	145	6	5	120	6	9
	Financial corporations	438	247	152	33	5	..
	Non-financial corporation	1,019	446	200	179	154	40
	Producer households (up to 5 employees)	140	29	28	26	41	15
	Consumer households	6,775	2,394	1,380	1,089	1,390	522
b.	WITH AGREED MATURITY	170,631	39,179	39,069	76,689	11,922	3,772
	General government	48,100	47	44	47,976	27	5
	Financial corporations	32,096	12,831	16,397	2,605	159	104
	Non-financial corporation	14,578	3,646	3,244	6,784	580	325
	Producer households (up to 5 employees)	3,097	674	957	720	597	150
	Consumer households	72,760	21,981	18,427	18,604	10,559	3,188
c.	UNREDEEMABLE AT NOTICE	310,549	70,675	51,619	64,406	93,330	30,519
	General government	10,768	1,041	682	6,615	1,929	502
	Financial corporations	894	726	97	44	20	8
	Non-financial corporation	2,664	513	580	849	533	189
	Producer households (up to 5 employees)	3,354	556	802	703	930	363
	Consumer households	292,868	67,838	49,458	56,196	89,917	29,458
d.	CUSTOMER CURRENT ACCOUNTS	899,389	340,772	207,538	209,676	97,718	43,686
	General government	28,087	2,509	3,827	18,867	1,378	1,507
	Financial corporations	84,785	48,737	18,803	14,879	1,237	1,129
	Non-financial corporation	199,255	77,003	48,993	47,534	18,265	7,460
	Producer households (up to 5 employees)	42,449	13,266	11,017	7,808	7,274	3,086
	Consumer households	544,812	199,258	124,898	120,589	69,565	30,504
e.	SAVING CERTIFICATES AND CDs ISSUED	23,731	3,878	8,173	5,973	4,366	1,340
	General government	15	2	10	1	..	2
	Financial corporations	404	162	30	114	93	5
	Non-financial corporation	1,102	310	457	176	138	21
	Producer households (up to 5 employees)	924	110	354	240	182	38
	Consumer households	21,286	3,294	7,323	5,442	3,952	1,273

Notes:

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

TDB10163

Banks and Bancoposta

Source: Supervisory returns
Stocks in millions of euros

March 2016

	Total	of which: Non-financial corporations	of which: Producer households (up to 5 employees)	of which: Consumer households and nec
a. TOTAL	1,348,597	214,618	49,934	935,505
b. NORTH-WEST ITALY	454,063	81,913	14,629	292,992
Piedmont	105,616	14,261	3,999	75,051
Valle d'Aosta	3,698	823	143	2,371
Liguria	34,951	4,329	1,225	28,258
Lombardy	309,798	62,499	9,262	187,311
c. NORTH-EAST ITALY	306,963	53,471	13,152	200,678
Trentino-Alto Adige	31,681	5,772	1,827	21,827
Veneto	133,335	21,239	5,119	80,158
Friuli-Venezia Giulia	28,209	4,219	952	19,190
Emilia-Romagna	113,738	22,241	5,253	79,503
d. CENTRAL ITALY	300,325	51,529	9,487	201,315
Marche	34,436	4,203	1,379	27,825
Tuscany	76,352	12,221	3,392	58,515
Umbria	15,601	2,352	637	12,277
Lazio	173,937	32,752	4,080	102,698
e. SOUTHERN ITALY	207,775	19,669	9,016	175,710
Abruzzo	25,053	2,613	1,229	20,675
Molise	5,734	289	173	5,107
Campania	85,884	9,176	3,394	72,188
Apulia	56,497	5,461	2,837	47,194
Basilicata	10,006	708	370	8,773
Calabria	24,601	1,422	1,013	21,774
f. ISLANDS	79,471	8,036	3,650	64,810
Sicily	57,221	4,836	2,388	48,362
Sardinia	22,251	3,200	1,263	16,448

Notes: The table replaces table TDB10263.

Distribution by type of derivative and customer sector of economic activity

[TDB30595](#)

Banks

Source: supervisory returns
Stocks in millions of euro

March 2016

	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	-	200	43,577	-	16	43,325
Credit default swap	945	1,106	22,835	-	1,962	25,158
Credit default option	-	-	325	-	78	200
Total rate of return swap	-	-	-	-	-	8
Other credit derivatives	-	240	19	-	-	20

Notes:

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

[TDB30586](#)

Banks

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

March 2016

	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	21,029	257	1,223	3,827	7,614	7,783
Intrinsic value	7,680	3	13	71	523	7,011
b. NORTH-WEST ITALY						
Number of holders	7,516	81	426	1,302	2,619	2,992
Intrinsic value	3,118	1	3	26	174	2,895
c. NORTH-EAST ITALY						
Number of holders	5,856	56	290	1,007	2,093	2,359
Intrinsic value	1,405	..	2	16	135	1,240
d. CENTRAL ITALY						
Number of holders	4,758	74	324	960	1,804	1,525
Intrinsic value	2,587	..	4	20	139	2,411
e. SOUTHERN ITALY						
Number of holders	1,967	21	112	346	757	662
Intrinsic value	336	1	1	6	51	266
f. ISLAND						
Number of holders	932	25	71	212	341	245
Intrinsic value	234	..	3	3	24	199

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

Distribution by customer segment of economic activity and total credit granted

TDB30591

Banks

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

March 2016		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		23,620	455	1,958	4,214	7,869	8,474
Intrinsic value		49,414	20	36	913	720	41,119
b. GENERAL GOVERNMENT							
Number of holders		142	3	4	11	30	88
Intrinsic value		9,336	13	2	11	69	9,211
c. FINANCIAL COMPANIES							
Number of holders		329	1	12	23	68	190
Intrinsic value		6,702	..	1	21	87	3,396
d. NON-FINANCIAL COMPANIES							
Number of holders		19,416	162	881	3,221	7,133	7,719
Intrinsic value		7,627	3	12	62	495	6,997
<i>of which: industry</i>							
Number of holders		7,892	18	143	733	2,831	4,094
Intrinsic value		2,828	1	1	10	194	2,605
building							
Number of holders		1,396	18	85	284	562	409
Intrinsic value		993	..	1	6	37	939
services							
Number of holders		9,344	123	622	2,096	3,360	2,958
Intrinsic value		3,645	2	10	43	222	3,336
e. PRODUCER HOUSEHOLDS							
Number of holders		1,613	95	342	606	481	64
Intrinsic value		53	..	1	9	27	14
f. CONSUMER HOUSEHOLDS AND NEC							
Number of holders		1,448	187	698	330	117	34
Intrinsic value		72	1	3	6	9	45
g. REST OF THE WORLD							
Number of holders		398	-	11	12	28	162
Intrinsic value		15,930	-	17	803	24	11,824

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

Distribution by type of security and type of deposit

[TDB40082](#)

Source: Supervisory returns
Stocks in millions of euro

March 2016

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	2,110,695	730,329	173,404
	Italian government securities	754,807	169,752	60,747
	<i>of which:</i> BOTs	24,102	3,247	298
	CCTs	52,821	10,332	2,688
	BTPs	643,936	152,352	56,985
	Other debt securities	508,148	148,375	23,543
	<i>of which:</i> in non-euro-area currencies	76,022	27,668	3,551
	Equity securities	255,920	70,674	59,290
	<i>of which:</i> in non-euro-area currencies	40,560	8,712	1,638
	Units of collective investment undertakings	578,796	338,702	25,660
	Other securities and the like	4,222	728	1,200

Notes:

Banks and CDP

securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
95,746	58,212	7,213	1,633,403	655,168	150,174
25,686	11,130	1,440	576,880	153,897	53,610
204	122	20	8,505	3,117	267
4,205	2,998	429	32,857	6,890	1,687
18,254	6,759	797	516,955	141,569	51,117
15,801	6,731	908	409,411	137,129	21,121
2,492	1,805	158	49,856	24,994	3,287
5,069	3,130	636	206,629	64,973	53,732
1,526	857	250	20,027	7,599	1,195
48,916	37,067	4,200	431,955	296,696	20,106
..	..	-	3,460	618	741

Distribution by customer location (region)

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

March 2016

		of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	2,110,695	730,329	173,404
b.	NORTH-WEST ITALY	988,286	348,804	49,147
	Piedmont	228,771	92,510	10,919
	Valle d'Aosta	2,576	1,746	149
	Liguria	40,073	30,891	1,770
	Lombardy	716,866	223,657	36,310
c.	NORTH-EAST ITALY	467,460	168,760	25,055
	Trentino-Alto Adige	17,276	8,874	1,778
	Veneto	188,943	59,237	9,277
	Friuli-Venezia Giulia	84,379	13,452	1,209
	Emilia-Romagna	176,863	87,197	12,791
d.	CENTRAL ITALY	555,566	127,339	90,284
	Marche	18,786	15,065	2,442
	Tuscany	62,798	45,843	8,704
	Umbria	9,913	7,651	594
	Lazio	464,069	58,779	78,543
e.	SOUTHERN ITALY	69,559	60,834	6,237
	Abruzzo	7,165	6,149	648
	Molise	1,070	929	129
	Campania	32,462	27,799	2,961
	Apulia	19,946	17,943	1,671
	Basilicata	2,238	2,072	162
	Calabria	6,678	5,942	667
f.	ISLANDS	29,824	24,593	2,681
	Sicily	21,865	18,890	1,817
	Sardinia	7,958	5,703	864

Notes:

Banks and CDP

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
95,746	58,212	7,213	1,633,403	655,168	150,174
57,700	27,892	3,688	708,786	313,235	39,924
25,238	6,447	540	192,078	84,511	9,753
123	121	2	2,341	1,604	145
1,798	1,634	55	37,499	28,727	1,539
30,541	19,690	3,092	476,868	198,393	28,486
18,373	15,560	1,588	431,645	149,812	20,586
2,056	1,195	102	12,983	7,533	1,603
5,402	4,616	583	178,505	53,358	7,432
1,284	1,030	162	81,332	12,187	942
9,632	8,719	740	158,825	76,733	10,609
14,058	10,402	1,303	404,080	113,785	82,803
728	621	54	17,261	14,173	2,196
4,141	3,413	387	55,150	41,406	7,642
581	516	40	9,083	6,970	479
8,609	5,852	823	322,586	51,236	72,485
4,123	3,078	444	61,624	55,617	4,806
312	282	30	6,634	5,719	565
24	21	3	993	878	104
2,347	1,553	216	27,739	25,082	2,154
1,164	985	156	17,991	16,427	1,297
46	41	5	2,110	1,967	139
230	196	34	6,158	5,543	548
1,491	1,279	189	27,268	22,718	2,056
897	788	92	20,122	17,627	1,379
594	491	97	7,146	5,090	677

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Banks and securities firms

Source: Supervisory returns
Flows in millions of euro

1st quarter 2016		Total	Banks	SIMs
a. TOTAL SECURITIES		849,199	808,333	40,866
Italian government securities		472,541	468,773	3,768
<i>of which:</i> BOTs		104,346	104,011	335
CCT		46,510	46,074	436
BTPs		289,607	286,966	2,641
Other debt securities		216,772	205,995	10,777
Equity securities		137,368	113,560	23,808
Other securities		4,496	1,985	2,511
b. TOTAL DERIVATIVE INSTRUMENTS		1,342,371	1,321,655	20,716
Futures		533,915	515,410	18,505
<i>of which:</i> on interest rates		87,994	87,994	..
on stock indices		180,214	162,897	17,317
Swaps and forward rate agreements		615,773	615,773	-
<i>of which:</i> interest rate swaps		442,354	442,354	-
currency swaps		32,704	32,704	-
Forward rate agreements		135,408	135,408	-
Options on securities		24,526	23,138	1,388
<i>of which:</i> on equity securities		17,926	16,542	1,384
Options on futures or stock indices		122,727	122,101	626
<i>of which:</i> on stock indices or futures on stock indices		102,634	102,007	626
Interest rate options		15,232	15,232	-
Foreign currency options and other derivative instruments		30,198	30,002	197

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

Distribution of portfolio by type of security

[TDB40520](#)

Source: Supervisory returns
Stocks and flows in millions of euro

1st quarter 2016

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	82,492	72,275	798,268
	Italian government securities	13,963	13,941	249,027
	<i>of which:</i> BOTs	794	1,360	2,441
	CCTs	3,098	1,825	18,611
	BTPs	9,300	9,197	214,703
	Other debt securities	19,023	17,644	277,482
	<i>of which:</i> in non-euro-area currencies	2,344	3,212	3,913
	Equity securities	4,699	5,042	58,497
	<i>of which:</i> in non-euro-area currencies	1,201	1,104	2,496
	Units of collective investment undertakings	40,881	31,979	212,843
	Other securities and the like	3,927	3,669	419

Notes: The data include transactions with non-residents.

Banks, securities firms and collective investment undertakings

Banks			Securities firms			Collective investment undertakings		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
22,949	24,719	115,244	3,692	3,712	9,703	55,851	43,844	673,320
4,269	4,537	33,726	242	420	1,124	9,451	8,984	214,177
159	209	223	78	188	100	557	963	2,117
942	686	4,819	29	23	220	2,127	1,116	13,572
2,624	2,810	25,521	119	169	723	6,556	6,217	188,459
4,061	5,060	19,855	822	845	2,915	14,140	11,738	254,713
652	1,920	2,952	180	202	882	1,513	1,090	79
2,251	2,652	5,481	390	400	1,029	2,058	1,989	51,987
473	638	1,695	55	66	391	673	400	410
11,751	12,050	56,162	1,041	1,135	4,616	28,089	18,794	152,064
617	419	21	1,197	912	18	2,113	2,338	380

Information on customers and on risk

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

TDB30446

Banks

Source: Central Credit Register

Size classes in euro

Numbers in unit

March 2016		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	3,379,673	1,131,977	752,983	662,878	232,624	114,870
	<i>of which:</i> 1 facility	2,930,041	1,110,935	703,170	565,905	138,698	44,143
	2 facilities	274,798	20,212	47,178	80,022	61,473	32,618
	3-4 facilities	126,066	817	2,614	16,770	30,612	32,440
	more than 4 facilities	48,768	13	21	181	1,841	5,669
b.	GENERAL GOVERNMENT	7,604	702	488	877	1,125	1,183
	<i>of which:</i> 1 facility	4,396	647	422	698	746	612
	2 facilities	1,870	50	53	155	305	420
	3-4 facilities	1,061	4	11	23	70	144
	more than 4 facilities	277	1	2	1	4	7
c.	FINANCIAL COMPANIES	9,813	2,180	1,209	1,306	959	681
	<i>of which:</i> 1 facility	6,958	2,060	933	904	571	392
	2 facilities	1,676	114	255	308	252	164
	3-4 facilities	813	6	21	92	121	104
	more than 4 facilities	366	-	-	2	15	21
d.	NON-FINANCIAL COMPANIES	740,643	178,442	95,534	122,092	106,461	80,572
	<i>of which:</i> 1 facility	441,712	171,499	71,762	70,401	44,858	24,963
	2 facilities	153,453	6,662	22,474	40,569	37,317	23,723
	3-4 facilities	99,938	273	1,291	11,008	22,877	26,983
	more than 4 facilities	45,540	8	7	114	1,409	4,903
e.	PRODUCER HOUSEHOLDS	429,515	157,382	82,677	82,594	36,322	13,856
	<i>of which:</i> 1 facility	359,940	152,185	70,772	61,843	19,775	5,247
	2 facilities	51,783	4,988	11,229	17,109	11,082	4,309
	3-4 facilities	15,817	209	668	3,604	5,149	3,699
	more than 4 facilities	1,975	-	8	38	316	601
f.	CONSUMER HOUSEHOLDS AND NEC	2,177,603	786,598	570,576	453,972	86,962	18,341
	<i>of which:</i> 1 facility	2,103,563	777,989	557,037	430,340	72,143	12,772
	2 facilities	65,111	8,280	12,923	21,598	12,362	3,941
	3-4 facilities	8,323	325	612	2,008	2,361	1,492
	more than 4 facilities	606	4	4	26	96	136

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

Banks

[TDB30446](#)

Source: Central Credit Register

Size classes in euro

Numbers in unit

March 2016

	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	81,716	30,751	25,811	5,662
<i>of which:</i> 1 facility	23,131	6,236	3,923	557
2 facilities	18,174	5,144	2,994	435
3-4 facilities	27,202	8,943	5,426	743
more than 4 facilities	13,209	10,428	13,468	3,927
b. GENERAL GOVERNMENT	1,203	575	563	260
<i>of which:</i> 1 facility	437	157	97	11
2 facilities	481	181	138	37
3-4 facilities	272	211	241	76
more than 4 facilities	13	26	87	136
c. FINANCIAL COMPANIES	781	443	758	537
<i>of which:</i> 1 facility	459	221	331	195
2 facilities	186	110	156	84
3-4 facilities	109	79	155	109
more than 4 facilities	27	33	116	149
d. NON-FINANCIAL COMPANIES	67,185	27,174	23,341	4,782
<i>of which:</i> 1 facility	16,426	4,900	3,099	335
2 facilities	14,340	4,212	2,450	297
3-4 facilities	24,047	8,013	4,729	541
more than 4 facilities	12,372	10,049	13,063	3,609
e. PRODUCER HOUSEHOLDS	5,681	1,033	303	6
<i>of which:</i> 1 facility	1,576	195	34	1
2 facilities	1,538	211	48	1
3-4 facilities	1,924	378	106	-
more than 4 facilities	643	249	115	4
f. CONSUMER HOUSEHOLDS AND NEC	6,766	1,509	835	76
<i>of which:</i> 1 facility	4,163	757	356	14
2 facilities	1,609	424	200	16
3-4 facilities	841	257	193	17
more than 4 facilities	153	71	86	29

Note:

Distribution by customer location (region) and number of facilities

[TDB30431](#)

Source: Central Credit Register
Stocks in millions of euro

March 2016		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,513,743	1,135,439	3,379,673	477,766	433,085	2,930,041
b.	NORTH-WEST ITALY	659,905	484,784	982,294	195,884	168,421	841,133
	Piedmont	94,958	68,023	251,508	25,314	22,610	218,489
	Valle d'Aosta	2,300	1,757	7,936	863	776	6,955
	Liguria	26,810	20,723	75,032	9,373	8,657	66,069
	Lombardy	535,837	394,281	647,818	160,334	136,377	549,620
c.	NORTH-EAST ITALY	383,824	287,957	843,310	132,329	122,596	717,129
	Trentino-Alto Adige	42,916	34,276	114,397	17,704	15,649	101,884
	Veneto	164,307	129,938	315,124	72,618	68,560	265,172
	Friuli-Venezia Giulia	28,041	20,697	93,308	8,399	7,965	82,367
	Emilia-Romagna	148,561	103,045	320,481	33,608	30,422	267,706
d.	CENTRAL ITALY	305,968	224,684	739,105	82,475	78,025	641,844
	Marche	31,665	24,331	109,090	10,944	10,282	91,549
	Tuscany	81,249	63,902	244,801	24,585	23,067	205,019
	Umbria	15,363	12,518	58,748	4,649	4,407	49,932
	Lazio	177,691	123,932	326,466	42,297	40,269	295,344
e.	SOUTHERN ITALY	110,822	92,401	517,022	44,076	41,592	458,770
	Abruzzo	16,413	13,179	70,105	5,759	5,523	60,921
	Molise	1,973	1,707	12,198	894	833	10,650
	Campania	46,828	38,915	184,168	17,780	16,224	163,793
	Apulia	31,714	26,783	167,748	13,496	13,128	149,680
	Basilicata	4,186	3,407	21,547	1,726	1,643	18,838
	Calabria	9,708	8,411	61,256	4,422	4,241	54,888
f.	ISLANDS	53,225	45,614	297,942	23,002	22,451	271,165
	Sicily	34,777	29,985	211,762	15,973	15,623	191,678
	Sardinia	18,448	15,630	86,180	7,029	6,828	79,487

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
159,230	124,114	274,798	206,525	156,880	126,066	670,222	421,360	48,768
58,004	44,850	83,172	92,150	70,264	40,832	313,866	201,249	17,157
9,952	7,538	20,449	13,731	9,334	9,164	45,962	28,540	3,406
407	252	713	440	350	218	589	379	50
2,659	2,162	5,699	3,026	2,038	2,384	11,752	7,866	880
44,986	34,898	56,311	74,953	58,542	29,066	255,564	164,464	12,821
47,262	34,371	74,667	50,086	35,767	36,533	154,148	95,222	14,981
6,758	5,406	8,834	6,862	5,431	2,907	11,592	7,790	772
14,431	11,612	28,807	20,195	13,812	14,899	57,064	35,954	6,246
2,525	2,139	6,679	3,625	2,819	3,003	13,493	7,773	1,259
23,549	15,214	30,347	19,404	13,704	15,724	72,000	43,705	6,704
33,213	27,685	59,895	38,241	30,626	26,976	152,039	88,348	10,390
3,566	2,880	10,484	4,342	3,149	5,025	12,814	8,020	2,032
9,453	7,943	23,162	12,511	9,127	11,795	34,700	23,765	4,825
1,744	1,455	5,279	2,384	1,931	2,501	6,587	4,725	1,036
18,450	15,406	20,970	19,005	16,418	7,655	97,938	51,839	2,497
14,283	11,785	38,272	18,358	14,229	15,268	34,105	24,795	4,712
2,019	1,664	5,934	2,590	1,963	2,389	6,045	4,030	861
281	248	1,058	366	272	391	432	355	99
5,666	4,632	13,258	7,276	5,750	5,320	16,107	12,308	1,797
4,366	3,627	11,848	5,333	4,140	4,789	8,519	5,888	1,431
617	498	1,790	749	527	735	1,094	738	184
1,334	1,116	4,384	2,043	1,577	1,644	1,909	1,476	340
6,469	5,423	18,792	7,690	5,995	6,457	16,064	11,745	1,528
4,413	3,675	13,991	5,441	4,144	4,918	8,950	6,543	1,175
2,056	1,748	4,801	2,249	1,851	1,539	7,114	5,202	353

Distribution by customer segment of economic activity and total credit granted

Banks

Source: Central Credit Register
Size classes in euro

March 2016		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		1.25	1.02	1.07	1.18	1.59	2.16
First banks share of total credit granted(%)		64	99	98	95	85	75
b. GENERAL GOVERNMENT							
Average number of banks per borrower		1.75	1.10	1.17	1.24	1.42	1.65
First banks share of total credit granted(%)		68	99	97	95	93	92
c. FINANCIAL COMPANIES							
Average number of banks per borrower		1.70	1.06	1.25	1.39	1.61	1.74
First banks share of total credit granted(%)		76	98	91	89	85	87
d. NON-FINANCIAL COMPANIES							
Average number of banks per borrower		1.88	1.04	1.26	1.53	1.88	2.35
First banks share of total credit granted(%)		50	98	90	84	77	71
<i>of which: industry</i>							
Average number of banks per borrower		2.50	1.04	1.28	1.62	2.09	2.72
First banks share of total credit granted(%)		40	98	89	80	71	62
<i>of which: building</i>							
Average number of banks per borrower		1.67	1.04	1.23	1.47	1.75	2.05
First banks share of total credit granted(%)		66	99	91	86	81	78
<i>of which: services</i>							
Average number of banks per borrower		1.71	1.04	1.27	1.51	1.84	2.27
First banks share of total credit granted(%)		54	98	90	84	79	73
e. PRODUCER HOUSEHOLDS							
Average number of banks per borrower		1.22	1.03	1.15	1.30	1.66	2.12
First banks share of total credit granted(%)		86	99	94	91	84	79
f. CONSUMER HOUSEHOLDS AND NEC							
Average number of banks per borrower		1.04	1.01	1.02	1.06	1.21	1.43
First banks share of total credit granted(%)		96	100	99	99	96	92

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

Distribution by customer segment of economic activity and total credit granted

TDB30466

Banks

Source: Central Credit Register
Size classes in euro

March 2016

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
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a. TOTAL

Average number of banks per borrower	2.80	3.73	5.20	8.21
First banks share of total credit granted(%)	69	62	53	54

b. GENERAL GOVERNMENT

Average number of banks per borrower	1.95	2.35	2.97	4.97
First banksshare of total credit granted(%)	90	86	88	63

c. FINANCIAL COMPANIES

Average number of banks per borrower	1.72	2.07	2.69	5.44
First banks share of total credit granted(%)	89	84	79	76

d. NON-FINANCIAL COMPANIES

Average number of banks per borrower	2.97	3.91	5.46	8.76
First banks share of total credit granted(%)	66	60	50	37

of which: industry

Average number of banks per borrower	3.53	4.71	6.55	9.89
First banks share of total credit granted(%)	56	48	40	31

of which: building

Average number of banks per borrower	2.36	2.87	3.69	6.60
First banks share of total credit granted(%)	77	74	69	44

of which: services

Average number of banks per borrower	2.85	3.74	5.08	7.92
First banks share of total credit granted(%)	68	62	54	41

e. PRODUCER HOUSEHOLDS

Average number of banks per borrower	2.60	3.34	4.23	5.67
First banks share of total credit granted(%)	77	73	67	56

f. CONSUMER HOUSEHOLDS AND NEC

Average number of banks per borrower	1.63	1.90	2.34	4.25
First banks share of total credit granted(%)	90	87	81	63

Note:

Distribution by customer sector of economic activity and total credit used

[TDB30486](#)

Source: Central Credit Register
 Percentages
 Size classes in euros

	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2
a. TOTAL	0.78	0.71	0.79	0.61	0.65
up to 125,000	0.29	0.30	0.31	0.28	0.33
from 125,000 to 500,000	0.53	0.54	0.59	0.49	0.64
more than 500,000	0.94	0.84	0.95	0.72	0.72
b. GENERAL GOVERNMENT	0.01	0.02	0.22	0.33	0.03
up to 125,000	-	0.09	0.08	0.10	0.19
from 125,000 to 500,000	0.09	0.06	0.17	0.04	0.13
more than 500,000	0.01	0.02	0.22	0.33	0.03
c. FINANCIAL COMPANIES	0.12	0.02	0.08	0.07	0.03
up to 125,000	0.57	0.84	0.93	0.67	0.92
from 125,000 to 500,000	0.67	0.41	0.78	0.44	1.07
more than 500,000	0.12	0.02	0.07	0.07	0.02
d. NON-FINANCIAL COMPANIES	1.23	1.19	1.31	0.99	1.02
up to 125,000	0.83	0.78	0.92	0.75	0.91
from 125,000 to 500,000	0.93	0.87	1.04	0.86	1.07
more than 500,000	1.26	1.23	1.34	1.01	1.02
e. PRODUCER HOUSEHOLDS	0.88	0.71	0.85	0.79	1.02
up to 125,000	0.57	0.53	0.59	0.52	0.64
from 125,000 to 500,000	0.77	0.72	0.82	0.71	0.91
more than 500,000	1.35	0.87	1.16	1.17	1.56
f. CONSUMER HOUSEHOLDS	0.33	0.33	0.33	0.28	0.37
up to 125,000	0.21	0.23	0.21	0.20	0.25
from 125,000 to 500,000	0.35	0.38	0.38	0.32	0.45
more than 500,000	1.09	0.67	0.94	0.59	0.83
g. OTHER SECTORS	3.16	0.37	0.07	0.12	0.10
up to 125,000	0.30	0.17	0.32	0.18	0.22
from 125,000 to 500,000	0.17	0.17	0.19	0.15	0.24
more than 500,000	3.88	0.42	0.03	0.11	0.07

Notes: It must be considered that the Central Credit register threshold has changed over time (see the Notes to the release).

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

2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1
0.62	0.79	0.59	0.75	0.59	0.75	0.58
0.29	0.35	0.31	0.36	0.30	0.38	0.34
0.55	0.68	0.58	0.70	0.57	0.68	0.67
0.71	0.92	0.66	0.85	0.67	0.86	0.63
0.07	0.01	0.13	0.05	0.20	0.04	0.03
0.14	0.08	0.20	0.08	0.01	-	-
0.10	0.22	0.62	0.16	0.12	0.05	0.12
0.07	0.01	0.13	0.04	0.20	0.04	0.03
0.05	0.06	0.04	0.13	0.13	0.04	0.07
0.56	0.80	0.62	0.64	0.43	0.39	0.61
1.07	0.95	0.63	0.71	0.92	1.24	0.74
0.05	0.05	0.04	0.13	0.13	0.04	0.06
1.06	1.29	0.93	1.15	0.90	1.19	0.89
0.87	1.09	0.82	0.93	1.04	0.89	1.05
0.95	1.11	0.93	1.05	0.97	1.07	1.12
1.07	1.31	0.93	1.17	0.89	1.21	0.87
0.82	1.08	0.84	0.94	0.86	0.98	0.90
0.58	0.72	0.55	0.67	0.59	0.65	0.62
0.83	1.09	0.79	0.96	0.84	0.95	0.93
1.06	1.46	1.24	1.21	1.19	1.39	1.16
0.30	0.39	0.35	0.41	0.31	0.42	0.36
0.21	0.25	0.23	0.28	0.21	0.30	0.24
0.35	0.45	0.42	0.52	0.38	0.49	0.46
0.63	1.10	0.80	0.80	0.71	0.95	0.67
0.10	0.15	0.17	1.59	0.10	0.22	0.35
0.20	0.31	0.21	0.24	0.26	0.24	0.24
0.25	0.24	0.10	0.38	0.05	0.33	0.21
0.07	0.12	0.18	1.93	0.10	0.20	0.39

Lending and deposit rates

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

TDB30821

Sample of banks

Sources: Survey of lending rates
Percentages

March 2016		Total	Società non finanziarie	of which:			Producer households	Consumer households and nec
				industry	building	services		
a. ITALY								
Initial period of rate fixation:								
up to 1 year		2.46	3.11	2.87	3.75	3.08	3.69	2.31
from 1 to 5 years		1.68	1.57	0.98	2.48	1.99	4.12	3.43
more than 5 years		3.21	3.66	3.53	3.61	3.71	4.43	3.62
b. NORTH-WEST ITALY								
Initial period of rate fixation:								
up to 1 year		2.13	2.98	2.83	3.48	2.93	3.54	2.23
from 1 to 5 years		1.82	1.85	1.60	2.29	1.90	3.71	3.26
more than 5 years		3.27	3.34	3.26	3.18	3.44	3.93	3.31
c. NORTH-EAST ITALY								
Initial period of rate fixation:								
up to 1 year		2.84	3.02	2.82	3.78	2.99	3.39	2.31
from 1 to 5 years		1.77	1.94	1.34	2.09	2.71	3.40	3.18
more than 5 years		2.35	3.33	3.35	2.92	3.37	4.15	3.53
d. CENTRAL ITALY								
Initial period of rate fixation:								
up to 1 year		2.44	3.29	2.99	3.88	3.24	3.73	2.33
from 1 to 5 years		1.33	1.17	0.62	2.68	1.73	4.52	3.64
more than 5 years		3.89	3.79	3.47	4.23	3.77	4.61	3.80
e. SHOUTERN ITALY								
Initial period of rate fixation:								
up to 1 year		3.22	3.48	2.86	4.24	3.67	4.67	2.46
from 1 to 5 years		3.68	3.50	3.42	4.02	3.36	5.23	3.83
more than 5 years		4.18	4.70	5.14	4.34	4.61	4.86	3.81
f. ISLANDS								
Initial period of rate fixation:								
up to 1 year		2.87	3.19	3.32	4.08	2.93	4.44	2.46
from 1 to 5 years		3.57	3.30	2.71	3.29	3.80	5.31	4.26
more than 5 years		4.18	4.93	4.43	4.82	5.03	5.11	4.08

Note: Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2016		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	5.47	9.61	8.89	7.85	6.60	5.48	2.30
b.	NORTH-WEST ITALY	4.49	9.24	8.55	7.47	6.11	5.11	1.66
	Piedmont	5.47	8.74	8.16	7.28	6.17	5.41	2.51
	Valle d'Aosta	6.94	9.58	8.19	7.85	7.29	3.54	6.66
	Liguria	5.75	9.72	8.87	7.93	6.77	5.96	1.87
	Lombardy	4.17	9.37	8.68	7.48	6.03	5.00	1.52
c.	NORTH-EAST ITALY	5.52	8.56	7.92	7.05	6.04	4.86	3.06
	Trentino-Alto Adige	4.55	6.91	6.25	5.72	4.79	3.84	2.90
	Veneto	5.69	8.71	8.35	7.30	6.21	4.64	3.15
	Friuli-Venezia Giulia	6.53	8.17	8.37	7.12	6.31	5.69	5.60
	Emilia-Romagna	5.62	8.98	8.14	7.42	6.46	5.46	2.90
d.	CENTRAL ITALY	6.10	10.01	9.20	8.17	7.26	6.30	3.01
	Marche	7.56	9.24	9.11	8.23	7.65	7.04	4.25
	Tuscany	6.59	10.49	9.20	8.13	7.33	6.64	2.78
	Umbria	9.09	10.42	10.17	9.63	8.75	8.60	7.79
	Lazio	5.42	9.85	9.08	7.97	6.92	5.77	2.92
e.	SOUTHERN ITALY	7.75	10.76	10.17	9.20	8.03	7.01	3.83
	Abruzzo	8.09	9.72	9.31	8.58	7.82	7.53	5.78
	Molise	7.97	10.06	8.87	8.65	8.31	7.55	2.66
	Campania	7.09	10.47	9.78	8.99	8.16	7.34	3.35
	Apulia	8.12	11.11	10.73	9.46	7.88	6.25	5.18
	Basilicata	8.33	11.23	10.02	9.24	7.43	7.82	6.76
	Calabria	9.38	11.97	11.48	10.11	8.62	7.58	4.08
f.	ISLANDS	6.28	10.33	10.00	9.20	7.91	6.65	1.98
	Sicily	8.12	10.23	9.88	9.18	7.71	6.79	5.08
	Sardinia	4.11	10.65	10.36	9.27	8.39	6.30	1.26

Notes: Only lending in euros is considered.

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

[TDB30840](#)

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2016

March 2016		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	3.58	2.42	2.34	3.81	6.74
	up to 250,000	8.25	(2.27)	4.31	4.70	10.38
	from 250,000 to 1,000,000	7.00	3.06	3.82	4.56	8.76
	from 1,000,000 to 5,000,000	5.20	2.77	3.15	4.23	7.10
	from 5,000,000 to 25,000,000	3.47	2.55	2.50	3.66	5.78
	more than 25,000,000	1.77	1.99	1.69	2.83	3.72
b.	NORTH-EAST ITALY	3.58	2.38	2.34	3.41	6.07
	up to 250,000	8.59	2.96	3.47	4.17	10.17
	from 250,000 to 1,000,000	7.11	2.96	3.37	3.97	8.49
	from 1,000,000 to 5,000,000	5.07	2.75	2.82	3.68	6.63
	from 5,000,000 to 25,000,000	3.28	2.46	2.24	3.52	5.38
	more than 25,000,000	1.77	2.01	1.72	2.84	3.10
c.	NORTH-WEST ITALY	3.65	2.44	2.36	3.51	6.11
	up to 250,000	7.57	2.97	3.72	4.34	9.35
	from 250,000 to 1,000,000	6.34	2.94	3.24	4.34	7.85
	from 1,000,000 to 5,000,000	4.85	2.81	2.87	4.10	6.52
	from 5,000,000 to 25,000,000	3.10	2.55	2.26	3.30	5.17
	more than 25,000,000	2.29	1.94	1.98	2.74	3.74
d.	CENTRAL ITALY	2.92	2.49	1.97	4.00	7.21
	up to 250,000	8.09	3.04	5.01	4.83	10.82
	from 250,000 to 1,000,000	7.11	3.16	4.28	4.69	9.20
	from 1,000,000 to 5,000,000	5.43	2.95	3.65	4.48	7.79
	from 5,000,000 to 25,000,000	3.94	2.68	3.24	4.09	6.69
	more than 25,000,000	1.25	1.96	1.50	2.90	4.00
e.	SOUTHERN ITALY	4.87	2.41	4.00	4.74	8.78
	up to 250,000	9.02	(1.48)	5.51	5.18	11.23
	from 250,000 to 1,000,000	8.01	3.40	4.88	5.27	9.88
	from 1,000,000 to 5,000,000	5.89	2.40	3.83	5.18	8.39
	from 5,000,000 to 25,000,000	4.37	2.65	3.09	3.85	7.26
	more than 25,000,000	2.54	2.14	2.83	2.78	6.52
f.	ISLANDS	5.16	2.25	3.49	4.98	8.54
	up to 250,000	8.12	(0.97)	5.48	5.26	10.76
	from 250,000 to 1,000,000	7.66	3.24	4.68	5.37	9.58
	from 1,000,000 to 5,000,000	6.41	3.04	3.66	5.23	8.23
	from 5,000,000 to 25,000,000	4.76	2.57	3.69	5.33	6.66
	more than 25,000,000	2.83	2.15	2.26	2.77	5.64

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates
Percentages

March 2016

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	3.58	3.58	3.65	2.92	4.87	5.16
<i>of which:</i> discount lending	5.32	5.50	3.84	4.92	6.89	7.33
advance on loan selling	1.78	1.63	1.83	1.81	2.48	1.53
for factoring						
b. TERM LOANS	2.50	2.45	2.48	2.56	2.62	2.46
Initial period of rate fixation:						
up to 1 year	2.42	2.38	2.44	2.49	2.41	2.25
more than 1 year	3.31	3.08	3.14	3.07	4.59	4.70
<i>of which:</i> leasing	3.84	3.69	3.89	3.81	4.38	4.22
Initial period of rate fixation:						
up to 1 year	3.76	3.59	3.84	3.77	4.20	4.04
more than 1 year	4.46	4.24	4.65	4.19	5.84	5.66
c. REVOCABLE LOANS	6.74	6.07	6.11	7.21	8.78	8.54

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates
Percentages

March 2016

March 2016	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	3.58	2.41	3.81	6.74	2.04	3.44
Agricultural, forestry and fishing	4.41	2.72	4.47	6.99	3.25	3.39
Mining and quarrying	5.32	2.77	4.10	8.77	3.43	4.15
Manufacturing	3.19	2.25	3.57	7.55	2.29	3.57
Electricity, gas, steam and air conditioning supply	1.77	2.50	3.76	4.65	2.25	3.25
Water supply, sewerage, waste management and remediation activities	4.28	1.31	3.43	6.79	2.38	3.09
Construction	5.33	2.90	3.65	6.63	3.21	3.77
Wholesale and retail trade, repair of motor vehicles and motorcycles	3.58	2.60	4.11	7.86	2.47	3.33
Transportation and storage	5.33	1.94	3.93	7.26	0.81	2.84
Accommodation and food service activities	4.24	2.59	4.32	7.39	2.81	3.52
Information and communication	4.54	2.46	3.97	4.26	0.96	3.91
Financial and insurance activities	1.76	2.21	3.22	4.12	2.05	2.85
Real estate activities	3.40	2.46	3.55	5.00	2.63	3.64
Professional, scientific and technical activities	4.99	2.17	3.33	5.95	0.80	3.04
Administrative and support service activities	3.26	1.59	3.78	6.71	2.40	3.94
All remaining activities (sections O, P,Q,R,S,T)	4.59	2.37	4.47	7.71	2.99	3.41

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

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

[TDB30870](#)

Sample of banks

Source: Survey of lending rates
Percentages

March 2016	Non-financial companies			Product households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
ITALY	2.02	1.79	3.45	3.50	4.33	3.42
North-west Italy	1.80	2.50	3.59	3.31	4.14	3.30
North-east Italy	2.20	2.39	3.14	3.23	3.39	3.37
Central Italy	1.82	0.99	3.06	3.61	4.62	3.37
Southern Italy	3.19	3.52	4.44	4.36	5.38	3.59
Islands	3.09	3.83	3.70	4.41	5.79	3.81

Notes: Only lending in euros is considered.

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

[TDB30880](#)

Sample of banks

Source: Survey of lending rates
Percentages

March 2016

March 2016		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	2.70	2.10	3.42	3.59	4.02
b.	NORTH-WEST ITALY	2.54	2.02	3.25	3.30	3.79
	Piedmont	2.69	2.13	3.62	3.44	4.07
	Valle d'Aosta	2.75	2.43	5.49	3.10	2.85
	Liguria	2.64	1.91	3.00	3.43	4.38
	Lombardy	2.48	1.99	3.20	3.23	3.65
c.	NORTH-EAST ITALY	2.55	2.10	3.17	3.52	3.82
	Trentino-Alto Adige	2.65	2.39	2.25	3.28	4.52
	Veneto	2.52	2.07	3.36	3.50	3.26
	Friuli-Venezia Giulia	2.67	1.96	4.78	3.61	4.82
	Emilia-Romagna	2.51	2.06	3.17	3.54	4.41
d.	CENTRAL ITALY	2.84	2.13	3.62	3.75	4.04
	Marche	2.72	2.23	4.45	3.66	4.27
	Tuscany	2.66	2.04	4.63	3.63	4.26
	Umbria	2.99	2.25	3.89	3.83	6.51
	Lazio	2.91	2.15	3.31	3.80	3.78
e.	SOUTHERN ITALY	3.02	2.24	3.82	3.79	5.28
	Abruzzo	3.04	2.30	4.61	3.89	5.41
	Molise	3.18	2.38	5.00	3.68	6.76
	Campania	2.99	2.21	3.67	3.74	4.50
	Apulia	3.07	2.35	3.69	3.83	5.44
	Basilicata	3.04	2.29	3.22	3.67	6.62
	Calabria	2.91	1.93	4.55	3.88	8.65
f.	ISLANDS	3.03	2.24	4.25	4.06	6.20
	Sicily	3.01	2.25	4.36	4.10	6.14
	Sardinia	3.09	2.20	4.10	3.99	6.51

Notes: Only lending in euros is considered

Distributed by initial period of rate fixation customer location (region) and total credit granted - outstanding transactions
[TDB30890](#)

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2016

		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	2.03	1.95	3.58	3.37
b.	NORTH-WEST ITALY	1.94	1.85	3.36	3.10
	Piedmont and Valle d'Aosta	2.03	1.97	3.43	3.16
	Liguria	1.82	1.71	3.42	3.18
	Lombardy	1.92	1.84	3.31	3.08
c.	NORTH-EAST ITALY	1.94	1.93	3.46	3.28
	Trentino-Alto Adige	2.25	2.20	3.18	3.12
	Veneto	1.91	1.87	3.47	3.29
	Friuli-Venezia Giulia	1.83	1.78	3.46	3.17
	Emilia Romagna	1.94	1.90	3.48	3.34
d.	CENTRAL ITALY	2.08	2.01	3.67	3.56
	Marche	2.05	2.03	3.48	3.52
	Tuscany	1.91	1.87	3.47	3.35
	Umbria	2.14	2.14	3.71	3.44
	Lazio	2.18	2.05	3.78	3.65
e.	SOUTHERN ITALY	2.28	2.12	3.74	3.53
	Abruzzo and Molise	2.18	2.09	3.71	3.65
	Campania	2.26	2.10	3.72	3.49
	Apulia	2.36	2.18	3.80	3.50
	Basilicata	2.33	2.09	3.53	3.27
	Calabria	2.20	2.04	3.77	3.69
f.	ISLANDS	2.21	2.06	4.03	3.72
	Sicily	2.22	2.06	4.04	3.70
	Sardinia	2.18	2.06	4.00	3.76

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

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

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euro

March 2016

	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	2.40	2.18	2.93	2.79
NORTH-WEST ITALY	2.36	2.12	2.89	2.70
NORTH-EAST ITALY	2.28	2.13	2.93	2.77
CENTRAL ITALY	2.38	2.20	2.89	2.82
SOUTHERN ITALY	2.69	2.32	3.00	2.89
ISLANDS	2.49	2.37	3.06	2.95

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

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

TDB30921

Sample of banks

Source: Survey of ending rates
Percentages

March 2016		Total	Non-financial companies	<i>di cui:</i>			Producer households	Consumer households and ne
				Industry	building	services		
a.	ITALY	4.42	4.71	3.82	6.13	5.10	7.76	4.10
b.	NORTH-WEST ITALY	3.98	4.44	3.97	5.75	4.46	7.69	3.91
	Piedmont and Valle d'Aosta	4.45	4.53	4.17	6.04	4.42	7.64	4.13
	Liguria	4.47	4.66	4.49	7.21	4.21	8.64	4.42
	Lombardy	3.83	4.40	3.89	5.57	4.50	7.64	3.80
c.	NORTH-EAST ITALY	4.45	4.50	3.96	5.89	4.63	6.82	3.88
	Trentino-Alto Adige	3.66	3.57	2.55	4.48	4.06	5.59	4.31
	Veneto	4.50	4.58	4.07	6.16	4.82	6.91	3.36
	Friuli-Venezia Giulia	4.96	4.87	3.99	5.95	5.66	6.89	4.75
	Emilia-Romagna	4.57	4.64	4.19	6.24	4.51	7.34	4.50
d.	CENTRAL ITALY	4.18	4.38	2.79	6.36	5.57	7.84	4.10
	Marche	5.49	5.43	4.62	7.15	5.66	7.88	4.27
	Tuscany	5.24	5.32	4.47	7.43	5.56	8.16	4.31
	Umbria	5.95	5.79	4.46	8.88	6.63	8.92	6.26
	Lazio	3.43	3.66	1.67	5.62	5.45	7.16	3.93
e.	SOUTHERN ITALY	6.28	6.50	5.77	6.96	6.82	9.29	4.92
	Campania	5.96	6.54	5.74	6.56	7.01	9.07	4.44
	Abruzzo and Molise	6.01	5.95	4.85	6.80	6.94	8.85	5.05
	Apulia and Basilicata	6.50	6.45	6.27	7.18	6.21	9.48	4.94
	Calabria	8.20	8.27	7.85	8.83	8.25	9.65	6.81
f.	ISLANDS	5.87	6.98	5.90	7.58	7.37	8.93	5.45
	Sicily	7.01	7.07	6.19	7.70	7.37	8.78	5.53
	Sardinia	4.18	6.76	5.30	7.29	7.36	9.56	5.24

Note: Only lending in euros is considered.

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

Sample of banks

TDB30951

Source: Survey of deposit rates
Percentages

March 2016		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.13	0.58	0.14	0.17	0.09	0.10
b.	NORTH-EAST ITALY	0.10	0.32	0.08	0.14	0.07	0.09
	Piedmont	0.08	0.15	0.11	0.14	0.06	0.06
	Valle d'Aosta	0.19	0.50	0.21	0.39	0.05	0.05
	Liguria	0.12	0.77	0.25	0.21	0.06	0.09
	Lombardy	0.10	0.25	0.07	0.13	0.08	0.10
c.	NORTH-WEST ITALY	0.13	0.41	0.14	0.19	0.08	0.10
	Trentino-Alto Adige	0.23	0.42	0.17	0.38	0.09	0.14
	Veneto	0.12	0.29	0.15	0.16	0.08	0.10
	Friuli-Venezia Giulia	0.11	0.45	0.13	0.15	0.07	0.06
	Emilia-Romagna	0.13	0.46	0.13	0.19	0.09	0.11
d.	CENTRAL ITALY	0.20	0.71	0.29	0.20	0.11	0.12
	Marche	0.21	0.72	0.43	0.27	0.18	0.16
	Tuscany	0.13	0.28	0.27	0.21	0.08	0.10
	Umbria	0.15	0.34	0.17	0.22	0.14	0.12
	Lazio	0.23	0.72	0.29	0.19	0.12	0.13
e.	SOUTHERN ITALY	0.11	0.22	0.33	0.21	0.09	0.09
	Abruzzo	0.22	0.70	0.66	0.36	0.17	0.16
	Molise	0.12	0.13	0.43	0.21	0.07	0.09
	Campania	0.07	0.23	0.12	0.11	0.05	0.06
	Apulia	0.14	0.13	0.20	0.36	0.11	0.09
	Basilicata	0.16	0.16	0.58	0.24	0.11	0.13
	Calabria	0.08	0.20	0.22	0.11	0.05	0.07
f.	ISLANDS	0.12	0.31	0.70	0.17	0.09	0.08
	Sicily	0.12	0.15	0.45	0.21	0.12	0.09
	Sardinia	0.13	0.54	0.81	0.12	0.04	0.05

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

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

TDB30960

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euro

March 2016

		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	0.07	0.07	0.09	0.20	0.03	0.06	0.10	0.22
b.	NORTH-WEST ITALY	0.07	0.06	0.08	0.16	0.03	0.06	0.10	0.18
	Piedmont	0.07	0.06	0.07	0.16	0.03	0.04	0.07	0.14
	Valle d'Aosta	0.09	0.09	0.08	0.43	0.02	0.03	0.05	0.12
	Liguria	0.06	0.05	0.07	0.27	0.03	0.06	0.10	0.19
	Lombardy	0.07	0.06	0.08	0.15	0.04	0.06	0.11	0.19
c.	NORTH-EAST ITALY	0.07	0.07	0.10	0.22	0.04	0.06	0.11	0.24
	Trentino-Alto Adige	0.09	0.08	0.11	0.45	0.12	0.11	0.13	0.22
	Veneto	0.07	0.07	0.10	0.18	0.03	0.06	0.11	0.28
	Friuli-Venezia Giulia	0.08	0.07	0.09	0.17	0.03	0.04	0.06	0.13
	Emilia-Romagna	0.06	0.06	0.09	0.22	0.04	0.07	0.11	0.22
d.	CENTRAL ITALY	0.08	0.08	0.12	0.22	0.04	0.07	0.12	0.27
	Marche	0.08	0.12	0.23	0.33	0.04	0.10	0.20	0.45
	Tuscany	0.06	0.06	0.10	0.26	0.03	0.06	0.11	0.24
	Umbria	0.08	0.08	0.15	0.27	0.04	0.07	0.13	0.30
	Lazio	0.09	0.09	0.11	0.20	0.04	0.07	0.11	0.26
e.	SOUTHERN ITALY	0.07	0.07	0.09	0.27	0.02	0.04	0.08	0.25
	Abruzzo	0.09	0.11	0.20	0.46	0.04	0.07	0.15	0.50
	Molise	0.08	0.06	0.08	0.29	0.03	0.06	0.09	0.24
	Campania	0.06	0.06	0.06	0.12	0.02	0.03	0.06	0.16
	Apulia	0.07	0.06	0.10	0.48	0.02	0.04	0.10	0.29
	Basilicata	0.06	0.06	0.09	0.35	0.03	0.06	0.13	0.45
	Calabria	0.06	0.06	0.07	0.13	0.02	0.05	0.08	0.21
f.	ISLANDS	0.07	0.07	0.09	0.22	0.04	0.05	0.09	0.20
	Sicily	0.08	0.08	0.11	0.28	0.04	0.06	0.10	0.23
	Sardinia	0.05	0.05	0.05	0.14	0.03	0.04	0.06	0.09

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

	2016 Jan.	2016 Feb.	2016 Mar.
a. TOTAL	590,678	598,261	612,198
b. GOLD AND GOLD RECEIVABLES	76,718	76,718	85,458
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	43,109	41,362	40,308
receivables from the IMF	11,579	9,813	9,516
securities	27,890	26,960	26,516
current accounts and other deposits	2,054	4,164	3,701
reverse operations	1,579	418	569
other claims	6	6	6
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,324	1,324	1,153
financial counterparties	1,324	1,324	1,153
<i>of which:</i> securities	604	599	500
reverse operations	-	-	-
other claims	720	724	653
general government	-	-	-
other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	1,533	1,542	1,561
claims on non-euro-area EU central banks	-	-	-
securities	1,533	1,542	1,561
other claims	..	..	..
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	150,978	151,503	150,824
main refinancing operations	15,844	17,067	16,555
longer-term refinancing operations	135,134	134,069	134,270
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	367	-
credits related to margin calls	-	-	-
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS	216,474	225,205	233,048
securities held for monetary policy purposes	130,305	139,054	147,056
other securities	86,169	86,150	85,992

[TDB40606](#)

Bank of Italy

	2016 Jan.	2016 Feb.	2016 Mar.
<i>(cont)</i>			
h. GENERAL GOVERNMENT DEBT	14,215	14,165	14,144
i. INTRA-EUROSISTEM CLAIMS	41,675	41,775	41,355
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	33,208	33,308	32,888
other intra-eurosystem claims (net)	-	-	-
l. OTHER ASSETS	44,528	44,337	43,832
<i>of which:</i> investments of reserves and provisions	34,310	34,392	34,121
m EXPENSE FOR THE YEAR	125	331	515

Notes:

[TDB40616](#)

Bank of Italy

Source: Bank of Italy
Stocks in millions of euro

	2016 Jan.	2016 Feb.	2016 Mar.
a. TOTAL	590,678	598,261	612,198
b. BANKNOTES IN CIRCULATION	170,974	171,068	172,319
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	20,860	19,256	20,415
current accounts (covering the minimum reserve system)	20,860	19,256	20,385
deposit facility	-	-	30
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	1
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	13,570	23,820	13,855
general government	10,574	21,258	11,422
of which: treasury payment account	10,493	21,183	11,349
sinking fund for the redemption of government securities	-	-	-
other liabilities	81	75	72
other counterparties	2,995	2,562	2,433
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	206	142	81
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	206	142	81
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	352	333	286
financial sector counterparties	-	-	-
general government	352	333	286
other counterparties	-	-	-
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	3	3	2
deposits and balances	3	3	2
other liabilities	-	-	-
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF	8,370	8,370	8,139
i. INTRA-EUROSISTEM LIABILITIES	251,264	249,533	263,320
promissory notes covering debt certificates issued by the ECB	-	-	-
net liabilities related to the allocation of euro banknotes within the Eurosystem	-	-	-
other intra-Eurosystem liabilities (net)	251,264	249,533	263,320

TDB40616

Bank of Italy

	2016 Jan.	2016 Feb.	2016 Mar.
<i>(cont.)</i>			
I. OTHER LIABILITIES	1,471	1,368	1,403
m PROVISIONS	7,684	7,684	7,684
provisions for specific risks	864	864	864
sundry staff-related provisions	6,820	6,820	6,820
n. REVALUATION ACCOUNTS	67,981	67,981	75,357
o. PROVISION FOR GENERAL RISKS	19,374	19,374	19,374
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	2,797	2,797	2,797
r. INCOME FOR THE YEAR	727	1,487	2,119
s. MEMORANDUM ACCOUNTS	154,582	154,605	165,573

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 Consolidated Law on Banking, is currently governed by the Bank of Italy's Circular No. 251 of 17 July 2003, "Rilevazione analitica dei tassi d'interesse. Istruzioni per le banche segnalanti" (Sample

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

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

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

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

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

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

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

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

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

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

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

2.4 Registers of intermediaries

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

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

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

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

3. Information for time-series analysis

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

3.1 Supervisory returns

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3.2 Reports to the Central Credit Register

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

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

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

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

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

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

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

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

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

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

3.3 Surveys of interest rates

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

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

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

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

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

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

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

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

3.4 Classifications of intermediaries up to 31 December 1994

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

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

On that occasion it was decided to:

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

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

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

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

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

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

3.5 Specific events

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

As of September 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 579 million euros (including 335 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 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 4.025 billion euros (including 3.985 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 2016, 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 580 million euros (including 567 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.
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 derivatives: intrinsic value	is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.
Flow: adjusted bad debts borrowers returned performing (credit used)	Total loans outstanding of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
Flow: adjusted bad debts borrowers returned performing (number of borrowers)	The number of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
Gross customer bad debts (net of securities and repos)	the total loans outstanding to borrowers who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
Guarantees granted	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.

Guarantees granted to customers : facilities granted	GUARANTEES GRANTED TO CUSTOMERS: transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
Guarantees granted to customers : used margin	USED MARGIN: it is the amount of the guarantees actually granted.
Guarantees received - amount guaranteed	Amount of credit for which third parties have given collateral or personal guarantees.
Guarantees received - total number of guarantors	Number of persons who have given collateral or personal guarantees to credit intermediaries with the aim of strengthening the expectation of the fulfilment of customers' obligations towards them. Until March 2010 the information referred exclusively to personal guarantees.
Impaired loans - customers - overdue / overdrawn loans	Amount of loans other than those classified as bad debts, non-performing or restructured loans that, at the reference date of the report, have been overdue and overdrawn for more than 90 days.
Impaired loans - customers - restructured loans	Amount of loans for which a bank, owing to the deterioration in the debtor's financial condition and operating results, accepts changes to the original terms and conditions of loans that cause a loss.
Individual portfolio management	Portfolio management is the service provided by authorized financial intermediaries (banks, investment firms, asset management companies, and other licensed entities), which manage their customers' funds by investing in financial instruments (shares, bonds, etc.). If the authorized entities manage the funds of single individuals or institutions, we speak of managing investment portfolios on an individual basis on behalf of third parties. If the funds to be managed are pooled, we speak of collective savings management, an activity restricted to Undertakings for collective investment in transferable securities (UCITS).
Initial period of rate fixation	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.
International claims	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
Islands	comprises the following regions: Sicily and Sardinia.
Italian elmi	Companies, other than banks, which engage exclusively in the activity of issuing electronic money. They may also carry out activities related and instrumental to the issuance of electronic money and provide payment services.
Likely defaults	credit exposures, other than bad debts, for which the bank decides that the debtor wholly fulfills its credit obligations (principal and/or interest), without recourse to measures such as the enforcement of guarantees.

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 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.
Loans level	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
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.
Non-performing past due loans/exposures	exposures, other than those classified among bad debts or defaults, which are past-due and/or overdue by more than 90 days and which, at the time of reporting, exceed a set materiality threshold.
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.
Performing loans: subject to forbearance	Exposures subject to forbearance: - Non-performing exposures with forbearance measures as per the ITS - Forborne performing exposures as per the ITS
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 default rates for loan facilities (number 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.
Term loans: facilities granted	TERM LOANS: classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
Term loans: overshoot	OVERSHOOT: the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
Term loans: used margin	USED MARGIN: the amount of credit actually disbursed to a customer.
Total exposure in respect of finance leases	The definition is based on IAS17. The aggregate includes outstanding contracts and leases involving goods under construction and credits of a non-financial nature (e.g. insurance payments).
Total loans to customers	
Total loans to customers (book value)	
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.
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).
substandard loans	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.