



BANCA D'ITALIA  
EUROSISTEMA

# Statistical Bulletin

quarter 4 - 2016

quarter

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## **Statistical Bulletin**

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## Statistical publications and distribution options

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

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

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

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*Director:* GRAZIA MARCHESE

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## Notice to readers

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

### II. Symbols:

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

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

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

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## Additional information concerning this issue

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

## Key to symbols and information in the index

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

1	<b>BDS on-line:</b>	☒	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	<b>Frequency:</b>	M	Monthly
		Q	Quarterly
		H	Half-yearly
		A	Annual
3	<b>Source:</b>	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	<b>Universe:</b>	[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 Single Register
		[pi]	Payment Institutions
		[sb]	Sample of banks
		[sf]	Securities firms (SIMs)
5			Table appearing in this issue
6	<b>Table identification code</b>		
7	<b>Description of the table</b>		
8	<b>Identification code for table on the “BDS on-line statistical database”</b>		
9	<b>Page on which table appears in this issue</b>		

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# Structural information

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

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

September 2016

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>a. TOTAL</b>	<b>613</b>	<b>29,335</b>	<b>165</b>	<b>19,500</b>
<b>b. PIEDMONT</b>	<b>29</b>	<b>2,386</b>	<b>18</b>	<b>1,845</b>
Alessandria	-	261	-	181
Asti	1	154	1	127
Biella	4	131	4	120
Cuneo	13	480	5	321
Novara	-	187	-	122
Turin	11	977	8	842
Verbano-Cusio-Ossola	-	80	-	46
Vercelli	-	116	-	86
<b>c. VALLE D'AOSTA</b>	<b>1</b>	<b>94</b>	<b>-</b>	<b>62</b>
Aosta	1	94	-	62
<b>d. LIGURIA</b>	<b>5</b>	<b>824</b>	<b>4</b>	<b>669</b>
Genoa	4	438	3	352
Imperia	-	103	-	86
La Spezia	1	125	1	109
Savona	-	158	-	122
<b>e. LOMBARDY</b>	<b>153</b>	<b>5,852</b>	<b>49</b>	<b>3,354</b>
Bergamo	8	685	2	386
Brescia	12	881	4	461
Como	3	354	-	195
Cremona	3	257	-	110
Lecco	2	242	1	119
Lodi	3	148	-	51
Mantua	3	301	1	216
Milan	112	1,710	40	1,084
Monza-Brianza	5	424	1	231
Pavia	-	301	-	201
Sondrio	2	139	-	20
Varese	-	410	-	280
<b>f. TRENTINO-ALTO ADIGE</b>	<b>93</b>	<b>851</b>	<b>6</b>	<b>232</b>
Bolzano	55	371	4	110
Trento	38	480	2	122
<b>g. VENETO</b>	<b>37</b>	<b>2,996</b>	<b>7</b>	<b>1,909</b>
Belluno	1	152	-	100
Padua	7	559	2	398
Rovigo	2	147	-	93
Treviso	7	513	2	332
Venice	5	464	1	307
Verona	7	610	1	343
Vicenza	8	551	1	336

## Banks

Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>29</b>	<b>5,295</b>	<b>337</b>	<b>4,378</b>	<b>82</b>	<b>162</b>	<b>5,637</b>
-	<b>332</b>	<b>9</b>	<b>197</b>	<b>2</b>	<b>12</b>	<b>612</b>
-	75	-	5	-	-	84
-	16	-	11	-	-	60
-	11	-	-	-	-	42
-	31	8	128	-	-	136
-	65	-	-	-	-	57
-	73	1	51	2	11	167
-	32	-	2	-	-	26
-	29	-	-	-	1	40
-	<b>10</b>	<b>1</b>	<b>22</b>	-	-	<b>31</b>
-	10	1	22	-	-	31
-	<b>128</b>	-	<b>25</b>	<b>1</b>	<b>2</b>	<b>132</b>
-	82	-	2	1	2	50
-	7	-	10	-	-	21
-	13	-	3	-	-	25
-	26	-	10	-	-	36
<b>4</b>	<b>1,609</b>	<b>34</b>	<b>803</b>	<b>66</b>	<b>86</b>	<b>1,173</b>
-	156	6	141	-	2	197
1	191	7	227	-	2	181
-	111	3	47	-	1	105
-	74	3	73	-	-	82
-	93	1	30	-	-	67
-	50	3	47	-	-	53
-	44	2	41	-	-	68
1	460	5	89	66	77	127
-	122	4	69	-	2	55
-	73	-	26	-	1	90
2	117	-	2	-	-	53
-	118	-	11	-	1	95
<b>1</b>	<b>121</b>	<b>83</b>	<b>491</b>	<b>3</b>	<b>7</b>	<b>273</b>
1	66	47	189	3	6	111
-	55	36	302	-	1	162
<b>2</b>	<b>455</b>	<b>28</b>	<b>621</b>	-	<b>11</b>	<b>516</b>
-	26	1	26	-	-	45
1	46	4	112	-	3	100
-	8	2	46	-	-	39
-	55	5	126	-	-	92
-	70	4	85	-	2	44
1	165	5	98	-	4	90
-	85	7	128	-	2	106



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

[TDB10207](#)

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
<b>h. FRIULI-VENEZIA GIULIA</b>	<b>22</b>	<b>835</b>	<b>5</b>	<b>504</b>
Gorizia	4	92	-	47
Pordenone	3	192	1	120
Trieste	3	115	1	90
Udine	12	436	3	247
<b>i. EMILIA ROMAGNA</b>	<b>41</b>	<b>3,056</b>	<b>18</b>	<b>2,015</b>
Bologna	11	700	5	461
Ferrara	3	212	2	174
Forlì	7	301	3	194
Modena	4	413	2	233
Parma	2	317	1	249
Piacenza	1	200	-	124
Ravenna	3	290	1	204
Reggio Emilia	5	357	3	230
Rimini	5	266	1	146
<b>l. MARCHE</b>	<b>25</b>	<b>1,031</b>	<b>6</b>	<b>796</b>
Ancona	9	318	3	252
Ascoli Piceno	3	135	-	97
Fermo	3	135	-	97
Macerata	4	213	1	175
Pesaro e Urbino	7	267	1	189
<b>m. TUSCANY</b>	<b>38</b>	<b>2,196</b>	<b>14</b>	<b>1,573</b>
Arezzo	4	206	1	160
Florence	11	574	6	438
Grosseto	3	147	-	102
Livorno	2	195	-	128
Lucca	3	236	2	152
Massa Carrara	-	104	-	92
Pisa	5	270	2	173
Pistoia	6	161	1	107
Prato	-	109	-	85
Siena	4	194	2	136
<b>n. UMBRIA</b>	<b>5</b>	<b>498</b>	<b>3</b>	<b>436</b>
Perugia	3	382	1	335
Terni	2	116	2	101
<b>o. LAZIO</b>	<b>53</b>	<b>2,481</b>	<b>18</b>	<b>1,759</b>
Frosinone	5	204	-	116
Latina	4	179	-	107
Rieti	1	75	-	64
Rome	39	1,837	17	1,348
Viterbo	4	186	1	124
<b>p. ABRUZZO</b>	<b>9</b>	<b>607</b>	<b>1</b>	<b>308</b>
Chieti	3	164	1	100
L'Aquila	1	131	-	62
Pescara	1	150	-	79
Teramo	4	162	-	67

						<b>Banks</b>
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>81</b>	<b>15</b>	<b>246</b>	<b>1</b>	<b>4</b>	<b>170</b>
-	8	4	37	-	-	20
-	19	2	53	-	-	38
-	6	1	17	1	2	4
1	48	8	139	-	2	108
<b>4</b>	<b>626</b>	<b>19</b>	<b>408</b>	<b>-</b>	<b>7</b>	<b>324</b>
-	119	6	116	-	4	56
-	21	1	17	-	-	24
-	40	4	67	-	-	30
2	166	-	11	-	3	47
-	50	1	18	-	-	45
1	59	-	17	-	-	41
-	40	2	46	-	-	18
-	86	2	41	-	-	42
1	45	3	75	-	-	21
-	<b>45</b>	<b>19</b>	<b>190</b>	<b>-</b>	<b>-</b>	<b>202</b>
-	9	6	57	-	-	46
-	8	3	30	-	-	27
-	8	3	30	-	-	27
-	7	3	31	-	-	47
-	18	6	60	-	-	54
<b>2</b>	<b>258</b>	<b>22</b>	<b>362</b>	<b>-</b>	<b>3</b>	<b>263</b>
1	13	2	33	-	-	34
-	44	5	91	-	1	42
-	9	3	36	-	-	28
-	43	2	24	-	-	18
-	60	1	24	-	-	26
-	9	-	2	-	1	15
1	57	2	39	-	1	38
-	11	5	43	-	-	20
-	10	-	14	-	-	6
-	2	2	56	-	-	36
-	<b>14</b>	<b>2</b>	<b>48</b>	<b>-</b>	<b>-</b>	<b>82</b>
-	7	2	40	-	-	51
-	7	-	8	-	-	31
<b>5</b>	<b>408</b>	<b>21</b>	<b>291</b>	<b>9</b>	<b>23</b>	<b>258</b>
2	58	3	29	-	1	61
1	47	3	25	-	-	30
-	3	1	8	-	-	31
2	289	11	178	9	22	83
-	11	3	51	-	-	53
-	<b>207</b>	<b>8</b>	<b>92</b>	<b>-</b>	<b>-</b>	<b>164</b>
-	48	2	16	-	-	54
-	47	1	22	-	-	41
-	48	1	23	-	-	28
-	64	4	31	-	-	41

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

[TDB10207](#)

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
q.	<b>MOLISE</b>	<b>2</b>	<b>130</b>	<b>-</b>	<b>82</b>
	Campobasso	2	101	-	62
	Isernia	-	29	-	20
r.	<b>CAMPANIA</b>	<b>28</b>	<b>1,432</b>	<b>8</b>	<b>1,003</b>
	Avellino	2	120	-	52
	Benevento	2	90	1	50
	Caserta	3	178	2	141
	Naples	9	702	5	578
	Salerno	12	342	-	182
s.	<b>APULIA</b>	<b>28</b>	<b>1,257</b>	<b>1</b>	<b>809</b>
	Bari	14	437	1	273
	Barletta - Andria - Trani	3	113	-	73
	Brindisi	2	112	-	75
	Foggia	1	205	-	119
	Lecce	3	242	-	173
	Taranto	5	148	-	96
t.	<b>BASILICATA</b>	<b>3</b>	<b>228</b>	<b>-</b>	<b>99</b>
	Matera	-	74	-	32
	Potenza	3	154	-	67
u.	<b>CALABRIA</b>	<b>9</b>	<b>443</b>	<b>1</b>	<b>318</b>
	Catanzaro	3	92	-	61
	Cosenza	3	176	1	127
	Crotone	1	34	-	17
	Reggio Calabria	1	109	-	94
	Vibo Valentia	1	32	-	19
v.	<b>SICILY</b>	<b>28</b>	<b>1,536</b>	<b>4</b>	<b>1,136</b>
	Agrigento	4	140	-	93
	Caltanissetta	6	90	-	55
	Catania	3	311	2	220
	Enna	1	58	-	42
	Messina	3	197	1	154
	Palermo	7	373	1	306
	Ragusa	1	105	-	63
	Syracuse	1	116	-	80
	Trapani	2	146	-	123
z.	<b>SARDINIA</b>	<b>4</b>	<b>602</b>	<b>2</b>	<b>591</b>
	Cagliari	1	188	-	184
	Carbonia Iglesias	-	31	-	31
	Medio Campidano	-	32	-	32
	Nuoro	-	62	-	62
	Ogliastra	-	25	-	25
	Olbia Tempio	-	65	-	64
	Oristano	1	74	-	68
	Sassari	2	125	2	125

						<b>Banks</b>
Cooperative banks		Mutual banks		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>31</b>	<b>1</b>	<b>17</b>	-	-	<b>44</b>
1	25	1	14	-	-	33
-	6	-	3	-	-	11
<b>4</b>	<b>282</b>	<b>16</b>	<b>144</b>	-	<b>3</b>	<b>316</b>
-	47	2	21	-	-	47
-	27	1	13	-	-	42
-	30	1	6	-	1	54
3	119	1	4	-	1	80
1	59	11	100	-	1	93
<b>3</b>	<b>326</b>	<b>24</b>	<b>122</b>	-	-	<b>221</b>
2	112	11	52	-	-	39
-	30	3	10	-	-	10
-	26	2	11	-	-	20
-	75	1	11	-	-	48
1	57	2	12	-	-	78
-	26	5	26	-	-	26
-	<b>84</b>	<b>3</b>	<b>45</b>	-	-	<b>87</b>
-	30	-	12	-	-	25
-	54	3	33	-	-	62
-	<b>52</b>	<b>8</b>	<b>72</b>	-	<b>1</b>	<b>160</b>
-	12	3	19	-	-	34
-	21	2	27	-	1	63
-	8	1	9	-	-	16
-	7	1	8	-	-	32
-	4	1	9	-	-	15
<b>2</b>	<b>225</b>	<b>22</b>	<b>174</b>	-	<b>1</b>	<b>313</b>
-	20	4	27	-	-	36
-	6	6	29	-	-	20
-	70	1	20	-	1	54
-	2	1	14	-	-	18
-	31	2	12	-	-	61
1	28	5	39	-	-	70
1	37	-	5	-	-	12
-	27	1	9	-	-	19
-	4	2	19	-	-	23
-	<b>1</b>	<b>2</b>	<b>8</b>	-	<b>2</b>	<b>296</b>
-	-	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

September 2016

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	14	14
Customer trading	20	20
Underwriting	5	4
Placement	41	39
Individual portfolio management	36	36
Reception of orders	40	38
Investment advice	68	64
Multilateral trading facilities management	3	3

## b. NUMBER of SIMs

77

75

## 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

	2016 June	2016 Sept.
<b>a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>822</b>	<b>843</b>
Equity	92	90
Balanced	64	67
Bond	254	257
Liquidity	12	12
Flexible	400	417
<b>c. NUMBER OF ASSET MANAGEMENT COMPANIES</b>	<b>40</b>	<b>41</b>

**Notes:**

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

## Distribution by prevalent activity

TDB40230

Financial int.(single register), Payment Institutions and ELMI

	2016 June	2016 Sept.
<b>a. NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>177</b>	<b>178</b>
Leasing	26	26
Factoring	16	17
Consumer credit and loan secured by 1/5 of salary	18	18
Guarantees and loans granted excl.leasing,factoring,consumer credit and loans secured by 1/5 of salary	15	15
Acquisition of shareholdings	4	4
Issue and management of credit cards	1	1
Securitization: servicer	10	10
Collective loan guarantee consortiums	63	63
Bad Finance	22	22
Foreign exchange trading and other activities	2	2
<b>b. NUMBER OF PAYMENT INSTITUTIONS</b>	<b>63</b>	<b>63</b>
<b>c. NUMBER OF E-MONEY INSTITUTIONS</b>	<b>4</b>	<b>4</b>

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

Source: Central Credit Register  
Stocks in millions of euro

	Total		Banks		Financial intermediaries	
	2016 June	2016 Sept.	2016 June	2016 Sept.	2016 June	2016 Sept.
<b>a. NUMBER OF BORROWERS</b>	<b>7,909,335</b>	<b>7,969,386</b>	<b>4,577,315</b>	<b>4,608,811</b>	<b>3,332,020</b>	<b>3,360,575</b>
<i>of which: joint borrowers</i>	2,255,323	2,270,906	1,025,038	1,045,059	1,230,285	1,225,847
<b>b. LOAN FACILITIES</b>						
facilities granted	2,078,202	2,072,215	1,723,307	1,724,611	354,895	347,604
used margin	1,640,897	1,629,754	1,296,337	1,292,486	344,559	337,268
overshoot	53,447	53,316	49,628	49,654	3,819	3,663
unused margin	490,753	495,777	476,598	481,778	14,154	13,999
<i>of which: matched loans</i>						
facilities granted	270,517	265,062	238,793	233,898	31,724	31,164
used margin	135,610	128,209	114,858	107,838	20,752	20,371
<b>term loans</b>						
facilities granted	1,580,395	1,584,770	1,257,380	1,268,475	323,016	316,295
used margin	1,394,760	1,396,994	1,071,715	1,080,795	323,045	316,200
<b>revocable loans</b>						
facilities granted	227,157	222,254	227,002	222,109	155	145
used margin	110,440	104,455	109,677	103,758	762	697
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
facilities granted	393,691	393,177	381,305	380,938	12,386	12,239
used margin	188,274	187,869	176,347	176,111	11,928	11,758
<b>d. BAD DEBTS</b>	<b>250,662</b>	<b>252,282</b>	<b>185,750</b>	<b>187,534</b>	<b>64,912</b>	<b>64,748</b>
<b>e. NUMBER OF GUARANTORS</b>	<b>3,958,472</b>	<b>3,951,576</b>	<b>2,585,683</b>	<b>2,586,326</b>	<b>1,372,789</b>	<b>1,365,250</b>
<i>of which: joint guarantors</i>	1,372,405	1,368,942	910,372	908,283	462,033	460,659
<b>f. GUARANTEES RECEIVED</b>	<b>802,421</b>	<b>790,434</b>	<b>605,816</b>	<b>598,840</b>	<b>196,605</b>	<b>191,595</b>

Note: I 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 Sept.	2015 Dec.	2016 Mar.	2016 June	2016 Sept.
<b>a. TOTAL STOCKS</b>					
Loans	1,856,113	1,858,978	1,857,295	1,855,095	1,840,695
<i>of which: bad debts</i>	201,507	201,705	197,744	198,672	199,753
Deposits	1,402,542	1,407,191	1,434,918	1,442,622	1,427,541
<b>b. TRANSACTIONS WITH RESIDENTS</b>					
Loans	1,820,946	1,824,272	1,819,568	1,816,167	1,802,311
<i>of which: in non-euro-area currencies</i>	15,005	14,589	14,022	14,019	13,971
more than 12 months	-	-	-	-	-
bad debts	200,469	200,727	196,982	197,919	198,969
Deposits	1,380,713	1,385,612	1,413,947	1,419,534	1,406,507
<i>of which: in non-euro-area currencies</i>	14,764	17,257	15,149	16,453	16,735
<b>c. TRANSACTIONS WITH NON-RESIDENTS</b>					
Loans	35,159	34,682	37,707	38,911	38,381
<i>of which: bad debts</i>	1,037	977	761	753	783
Deposits	21,806	21,570	20,964	23,083	21,029

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

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

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

September 2016		Total	General government	Financial companies
a.	<b>TOTAL</b>	<b>1,802,311</b>	<b>261,923</b>	<b>139,746</b>
b.	<b>NORTH-WEST ITALY</b>	<b>591,701</b>	<b>20,644</b>	<b>85,988</b>
	Piedmont	112,675	9,953	4,837
	Valle d'Aosta	2,808	102	305
	Liguria	36,045	1,733	1,280
	Lombardy	440,174	8,857	79,565
c.	<b>NORTH-EAST ITALY</b>	<b>376,517</b>	<b>8,812</b>	<b>24,232</b>
	Trentino-Alto Adige	40,826	628	1,061
	Veneto	155,008	3,209	13,091
	Friuli-Venezia Giulia	31,230	1,527	1,516
	Emilia-Romagna	149,454	3,448	8,564
d.	<b>CENTRAL ITALY</b>	<b>555,003</b>	<b>210,115</b>	<b>25,865</b>
	Marche	40,192	1,648	202
	Tuscany	109,938	4,535	874
	Umbria	21,360	986	134
	Lazio	383,513	202,946	24,655
e.	<b>SOUTHERN ITALY</b>	<b>187,779</b>	<b>15,106</b>	<b>722</b>
	Abruzzo	24,688	1,215	119
	Molise	3,667	251	13
	Campania	76,669	6,870	286
	Apulia	55,699	2,755	258
	Basilicata	6,900	592	17
	Calabria	20,155	3,423	28
f.	<b>ISLANDS</b>	<b>91,310</b>	<b>7,246</b>	<b>2,940</b>
	Sicily	64,632	6,267	272
	Sardinia	26,678	979	2,668

Note:

**Banks and CDP**

Non-financial companies	<i>of which:</i>			Producer households (up to 5 employees)	Consumer households and nec
	industry	building	services		
<b>778,020</b>	<b>240,637</b>	<b>129,219</b>	<b>389,705</b>	<b>89,825</b>	<b>532,765</b>
<b>285,425</b>	<b>92,135</b>	<b>43,656</b>	<b>145,349</b>	<b>26,116</b>	<b>173,517</b>
51,000	18,011	7,374	24,661	6,972	39,910
1,315	478	278	553	221	865
17,103	4,713	2,897	9,379	2,076	13,852
216,006	68,933	33,108	110,756	16,847	118,890
<b>205,172</b>	<b>72,739</b>	<b>32,101</b>	<b>94,186</b>	<b>24,250</b>	<b>114,045</b>
24,143	7,565	3,946	11,839	3,866	11,128
81,610	30,720	11,460	37,184	9,590	47,503
14,814	6,238	2,125	5,928	2,156	11,218
84,605	28,215	14,570	39,234	8,638	44,196
<b>176,579</b>	<b>46,054</b>	<b>33,426</b>	<b>92,918</b>	<b>17,973</b>	<b>124,464</b>
21,700	8,444	4,241	8,558	2,989	13,652
58,628	16,980	8,872	30,509	7,577	38,321
11,282	4,254	1,824	4,702	1,622	7,337
84,969	16,376	18,488	49,150	5,785	65,154
<b>78,339</b>	<b>22,220</b>	<b>14,469</b>	<b>39,236</b>	<b>13,866</b>	<b>79,743</b>
12,466	4,850	2,675	4,609	1,930	8,957
1,443	408	329	640	388	1,572
33,495	8,224	5,243	19,441	3,978	32,041
21,717	6,383	4,296	10,092	5,033	25,935
2,967	807	699	1,312	719	2,606
6,252	1,547	1,227	3,141	1,818	8,633
<b>32,506</b>	<b>7,489</b>	<b>5,567</b>	<b>18,016</b>	<b>7,620</b>	<b>40,996</b>
22,417	5,127	3,439	12,870	5,506	30,169
10,089	2,362	2,129	5,146	2,114	10,827

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

TDB10255

Banks and CDP

Source: Supervisory returns  
Stocks in millions of euro

September 2016		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>867,845</b>	<b>311,541</b>	<b>229,422</b>	<b>194,552</b>	<b>92,204</b>	<b>40,126</b>
	Agricultural, forestry and fishing	43,591	12,292	14,881	8,265	5,110	3,044
	Mining and quarrying	2,972	1,023	579	1,084	182	104
	Manufacturing	208,765	80,884	65,706	36,148	19,762	6,264
	Electricity, gas, steam and air conditioning supply	27,198	9,358	6,229	7,824	2,547	1,241
	Water supply, sewerage, waste management and remediation activities	9,186	3,039	2,071	2,584	1,001	492
	Construction	138,741	46,657	34,539	35,299	15,869	6,376
	Wholesale and retail trade, repair of motor vehicles and motorcycles	142,469	45,087	35,477	30,123	21,710	10,072
	Transportation and storage	33,879	10,009	6,305	8,621	6,091	2,853
	Accommodation and food service activities	35,464	8,072	11,396	7,960	5,090	2,947
	Information and communication	16,524	8,411	2,320	4,541	791	460
	Financial and insurance activities	8,759	3,918	2,230	1,809	537	265
	Real estate activities	114,178	46,410	29,395	29,853	6,021	2,499
	Professional, scientific and technical activities	42,655	21,524	9,005	8,922	2,227	976
	Administrative and support service activities	20,396	7,636	4,206	5,966	1,910	680
	All remaining activities (sections O, P,Q,R,S,T)	23,068	7,222	5,084	5,553	3,356	1,853

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

TDB30274

Banks

Source: Supervisory returns  
Stocks in millions of euro

September 2016

September 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	376,042	62,379	27,162	76,002	210,500	345,804	
b.	EUROPE	315,214	55,422	23,941	61,748	174,103	322,816	
of which:		Albania	525	89	14	107	314	526
		Austria	15,175	1,037	633	2,724	10,781	57,547
		Belgium	7,557	3,782	252	407	3,115	988
		Bosnia and Herzegovina	881	1	1	167	713	2,920
		Bulgaria	5,287	903	1	568	3,815	4,794
		Czech Republic	4,567	168	80	948	3,371	13,790
		Croatia	13,021	168	12	1,853	10,988	9,295
		Denmark	2,719	1,857	362	116	384	157
		Finland	901	184	237	46	435	1
		France	39,024	10,599	5,341	3,923	19,161	-
		Germany	37,492	5,282	2,096	10,161	19,953	141,614
		Greece	290	7	..	71	212	234
		Ireland	6,926	192	445	2,235	4,054	718
		Liechtenstein	85	1	-	25	59	-
		Luxembourg	15,574	2,471	1,378	3,195	8,530	5,047
		Malta	842	105	129	182	426	-
		Montenegro	1	..	..	..	..	-
		Norway	1,689	176	288	360	865	..
		Netherlands	17,489	2,053	2,263	2,014	11,158	516
		Poland	9,218	326	16	2,395	6,480	30,981
		Portugal	2,295	1,001	13	165	1,117	172
		United Kingdom	39,341	15,388	2,558	15,887	5,509	5,354
		Romania	6,099	133	352	1,352	4,263	4,170
		Russia	10,037	704	365	1,475	7,492	8,040
		Serbia	3,311	179	290	940	1,902	3,699
		Slovakia	5,959	9	202	1,264	4,484	11,227
		Slovenia	665	2	8	92	563	4,180
		Spain	39,781	3,747	3,618	2,993	29,422	2,554
		Sweden	1,776	245	540	243	748	18
		Switzerland	7,364	1,374	492	2,569	2,929	5,466
		Turkey	9,550	2,387	1,728	1,825	3,611	259
		Hungary	4,863	371	107	741	3,644	7,598
c.	ASIA	11,267	1,849	1,607	2,281	5,529	6,188	
of which:		Saudi Arabia	283	67	15	133	67	-
		China	1,663	415	594	390	265	870
		South Korea	190	72	10	68	40	-
		Philippines	224	4	..	1	219	-
		Japan	1,978	174	140	720	944	5,272
		India	666	376	12	92	186	6
		Indonesia	685	14	2	36	633	-

## 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	58	8	7	..	43	-
	Israel	175	23	..	17	135	..
	Kazakhstan	276	1	1	8	267	-
	Malaysia	42	3	-	3	36	-
	Pakistan	14	7	..	3	5	-
	Qatar	831	123	389	32	287	..
	Taiwan	10	7	-	2	..	17
	Thailand	20	15	-	2	4	-
d.	AFRICA	3,297	420	133	652	2,093	4,619
	of which: Algeria	115	5	..	108	3	-
	Egypt	1,199	264	-	370	565	4,619
	Morocco	119	80	-	26	12	-
	South Africa	517	13	50	19	435	-
	Tunisia	115	27	75	10	3	-
e.	AMERICA	27,279	2,618	1,153	7,186	16,322	12,011
	of which: Argentina	111	8	..	15	88	..
	Brazil	1,149	456	92	236	365	114
	Canada	2,347	336	584	315	1,112	-
	Chile	111	5	2	8	95	..
	Colombia	53	1	1	14	38	-
	Cuba	178	125	52	..	..	-
	Mexico	1,020	9	..	300	710	..
	Peru	450	2	1	275	173	-
	United States	20,821	1,664	418	5,888	12,851	11,869
	Uruguay	77	1	-	29	47	-
	Venezuela	70	-	..	11	59	-
f.	OCEANIA	2,562	82	232	289	1,959	..
	of which: Australia	1,403	64	229	209	901	..
	New Zealand	102	18	3	8	73	-
g.	OFF-SHORE CENTRES	9,649	1,988	96	2,143	5,422	169
	of which: Bahamas	878	388	-	160	331	-
	Cayman Islands	2,530	782	-	151	1,598	-
	Gibraltar	6	-	-	1	5	-
	Hong Kong	722	108	8	333	272	119
	Jersey, C.I.	695	-	-	13	683	-
	Singapore	1,752	84	6	985	677	50
h.	INTERNATIONAL ORGANIZATIONS	6,774	-	-	1,703	5,071	

Notes:





**Distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding**
[TDB10420](#)

Source: Supervisory returns  
Stocks in millions of euro

**September 2016**

September 2016		Investment in construction				
		Total	Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	1,127,984	1,810	61,453	905	52,989
b.	NORTH-WEST ITALY	392,420	27	19,824	281	15,356
	Piedmont	80,879	8	3,892	133	2,960
	Valle d'Aosta	2,141	5	172	4	116
	Liguria	27,580	..	1,105	12	800
	Lombardy	281,820	15	14,656	133	11,480
c.	NORTH-EAST ITALY	253,296	159	14,584	273	14,113
	Trentino-Alto Adige	29,042	104	3,125	145	2,156
	Veneto	103,408	17	5,967	52	6,128
	Friuli-Venezia Giulia	22,589	26	1,214	23	915
	Emilia-Romagna	98,257	12	4,279	53	4,915
d.	CENTRAL ITALY	284,551	47	15,141	148	14,124
	Marche	27,020	9	1,838	107	1,587
	Tuscany	75,179	8	4,217	15	5,246
	Umbria	14,326	1	1,177	9	1,039
	Lazio	168,025	30	7,910	18	6,252
e.	SOUTHERN ITALY	133,713	21	8,174	95	6,794
	Abruzzo	18,282	1	1,681	20	965
	Molise	2,525	..	197	5	155
	Campania	53,768	8	2,101	14	3,004
	Apulia	40,292	8	3,068	50	1,936
	Basilicata	4,590	..	305	5	218
	Calabria	14,256	3	821	2	516
f.	ISLANDS	63,957	1,556	3,729	106	2,602
	Sicily	45,312	1,144	2,355	56	1,505
	Sardinia	18,645	412	1,374	51	1,097

**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
1,097	89,170	1,859	299,715	2,342	61,292	4,534	550,819
471	34,102	79	106,164	243	22,584	1,163	192,125
105	7,526	10	23,046	85	3,883	329	38,903
7	291	-	506	21	146	45	830
26	1,441	8	9,491	26	2,727	84	11,860
334	24,844	61	73,121	112	15,829	704	140,531
319	22,233	464	64,587	650	13,935	1,521	120,458
65	1,281	302	4,498	110	1,828	233	15,196
126	9,521	36	27,026	44	5,405	274	48,813
59	1,907	29	6,557	24	1,103	146	10,586
70	9,525	97	26,506	471	5,599	868	45,862
145	17,939	210	71,776	184	15,045	778	149,013
68	1,743	11	6,530	63	1,825	283	12,956
44	5,243	36	21,985	81	4,977	87	33,240
16	1,118	7	3,388	11	840	38	6,681
17	9,834	155	39,873	29	7,403	369	96,136
115	11,466	51	38,771	1,109	6,623	730	59,763
30	1,427	4	4,267	1,022	912	150	7,801
3	191	..	690	5	125	11	1,142
23	5,319	43	15,941	14	2,949	104	24,246
40	3,402	3	13,535	62	1,917	299	15,974
2	415	..	981	3	232	42	2,386
17	711	1	3,357	2	488	123	8,214
46	3,430	1,054	18,416	156	3,104	343	29,413
31	2,360	85	13,611	91	1,938	291	21,843
15	1,070	969	4,805	66	1,166	51	7,571

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

TDB10430

Source: Supervisory returns  
Flows in millions of euro

## 3rd quarter 2016

		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
<b>a. TOTAL</b>	<b>906,609</b>	<b>220</b>	<b>19,395</b>	<b>164</b>	<b>18,410</b>
<b>b. NORTH-WEST ITALY</b>	<b>307,844</b>	<b>3</b>	<b>6,832</b>	<b>20</b>	<b>5,377</b>
Piedmont	56,257	1	1,087	1	1,019
Valle d'Aosta	1,271	-	59	1	55
Liguria	18,890	..	364	2	202
Lombardy	231,425	2	5,322	15	4,102
<b>c. NORTH-EAST ITALY</b>	<b>266,128</b>	<b>42</b>	<b>4,388</b>	<b>120</b>	<b>4,735</b>
Trentino-Alto Adige	20,851	41	1,104	109	883
Veneto	149,829	..	1,878	3	1,835
Friuli-Venezia Giulia	14,681	-	410	-	275
Emilia-Romagna	80,766	..	996	9	1,742
<b>d. CENTRAL ITALY</b>	<b>211,025</b>	<b>7</b>	<b>4,928</b>	<b>1</b>	<b>5,288</b>
Marche	16,895	-	509	..	441
Tuscany	49,760	1	831	..	2,054
Umbria	9,647	-	225	1	446
Lazio	134,722	5	3,364	-	2,346
<b>e. SOUTHERN ITALY</b>	<b>86,467</b>	<b>5</b>	<b>2,484</b>	<b>19</b>	<b>2,249</b>
Abruzzo	10,005	..	473	-	336
Molise	1,485	-	25	-	32
Campania	35,070	..	532	3	899
Apulia	25,895	5	898	16	709
Basilicata	2,878	-	84	-	64
Calabria	11,134	-	473	-	209
<b>f. ISLANDS</b>	<b>35,146</b>	<b>163</b>	<b>762</b>	<b>4</b>	<b>761</b>
Sicily	25,299	89	432	3	502
Sardinia	9,848	73	330	1	259

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
995	109,361	950	113,599	480	16,753	2,209	624,073
470	45,653	233	38,497	9	5,242	620	204,889
106	10,047	13	8,819	1	1,099	163	33,901
4	127	-	252	-	46	3	726
13	2,146	20	3,832	1	530	19	11,761
347	33,332	200	25,595	6	3,567	436	158,501
345	25,910	174	24,691	427	3,675	914	200,706
23	1,302	50	2,363	9	315	128	14,523
218	9,305	119	9,989	1	1,661	206	124,614
29	2,846	-	2,741	-	484	61	7,835
75	12,457	4	9,598	417	1,215	520	53,733
118	27,336	80	28,089	2	4,307	209	140,662
59	1,500	..	2,433	2	310	97	11,544
32	5,531	40	8,852	-	1,042	57	31,320
4	841	26	1,492	-	493	7	6,112
23	19,463	13	15,312	-	2,462	48	91,685
51	8,271	39	15,424	28	2,999	411	54,484
4	893	5	1,578	6	187	19	6,503
..	73	-	270	-	20	6	1,059
16	2,776	34	6,395	-	2,217	19	22,178
28	3,841	-	5,460	13	399	289	14,237
1	245	-	458	9	88	50	1,879
3	443	-	1,263	-	88	28	8,627
11	2,192	424	6,897	14	530	56	23,333
4	1,595	63	4,892	1	271	56	17,391
7	597	361	2,005	13	258	..	5,941

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

Source: Supervisory returns  
Stocks in millions of euro

**September 2016**

	Total			Construction of farm building		
	Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a. TOTAL</b>	<b>12,130</b>	<b>391</b>	<b>11,739</b>	<b>4,972</b>	<b>82</b>	<b>4,890</b>
<b>b. NORTH-WEST ITALY</b>	<b>3,543</b>	<b>130</b>	<b>3,412</b>	<b>1,604</b>	<b>62</b>	<b>1,542</b>
Piedmont	945	19	926	352	2	350
Valle d'Aosta	24	..	24	16	..	16
Liguria	51	..	51	24	..	24
Lombardy	2,522	110	2,412	1,211	59	1,152
<b>c. NORTH-EAST ITALY</b>	<b>3,951</b>	<b>122</b>	<b>3,829</b>	<b>1,425</b>	<b>10</b>	<b>1,415</b>
Trentino-Alto Adige	476	46	430	195	4	192
Veneto	1,577	21	1,556	530	1	529
Friuli-Venezia Giulia	371	39	332	125	5	119
Emilia-Romagna	1,527	16	1,511	575	..	575
<b>d. CENTRAL ITALY</b>	<b>2,400</b>	<b>51</b>	<b>2,349</b>	<b>1,106</b>	<b>7</b>	<b>1,100</b>
Marche	289	22	267	92	3	89
Tuscany	1,133	14	1,119	549	3	546
Umbria	241	7	235	130	..	130
Lazio	737	8	729	335	1	335
<b>e. SOUTHERN ITALY</b>	<b>1,544</b>	<b>42</b>	<b>1,502</b>	<b>595</b>	<b>3</b>	<b>592</b>
Abruzzo	157	3	154	50	-	50
Molise	39	2	37	14	..	14
Campania	399	6	393	190	..	190
Apulia	656	14	641	279	2	277
Basilicata	116	2	113	27	..	27
Calabria	177	14	163	35	..	35
<b>f. ISLANDS</b>	<b>693</b>	<b>46</b>	<b>647</b>	<b>242</b>	<b>1</b>	<b>241</b>
Sicily	412	41	371	133	..	133
Sardinia	281	5	276	109	..	108

**Notes:**

## Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>4,548</b>	<b>189</b>	<b>4,359</b>	<b>2,611</b>	<b>120</b>	<b>2,490</b>
<b>1,273</b>	<b>64</b>	<b>1,209</b>	<b>666</b>	<b>5</b>	<b>661</b>
379	17	363	214	1	213
5	..	5	3	-	3
17	..	17	10	..	10
871	47	824	440	4	436
<b>1,589</b>	<b>62</b>	<b>1,527</b>	<b>937</b>	<b>50</b>	<b>887</b>
103	2	101	177	40	137
731	19	712	316	1	315
159	26	133	87	8	79
596	15	581	356	1	355
<b>712</b>	<b>24</b>	<b>688</b>	<b>581</b>	<b>20</b>	<b>561</b>
93	8	85	103	11	92
383	5	378	200	6	194
70	5	65	42	2	40
166	7	160	235	1	235
<b>687</b>	<b>30</b>	<b>657</b>	<b>262</b>	<b>9</b>	<b>253</b>
83	3	81	24	..	24
20	1	20	5	2	3
123	3	119	86	2	84
261	8	253	115	4	111
73	1	72	15	1	14
126	13	112	17	..	17
<b>287</b>	<b>9</b>	<b>278</b>	<b>165</b>	<b>36</b>	<b>128</b>
159	4	155	120	36	84
128	5	123	45	..	45

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

TDB10470

Source: Supervisory returns  
Flows in millions of euro

## 3rd quarter 2016

		Total			Construction of farm buildings		
		Total	Subsidized	Non - subsidized	Total	Subsidized	Non - subsidized
<b>a.</b>	<b>TOTAL</b>	<b>507</b>	<b>12</b>	<b>495</b>	<b>99</b>	<b>..</b>	<b>99</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>132</b>	<b>5</b>	<b>127</b>	<b>30</b>	<b>..</b>	<b>30</b>
	Piedmont	40	2	38	5	-	5
	Valle d'Aosta	1	-	1	..	-	..
	Liguria	2	-	2	1	-	1
	Lombardy	89	3	86	24	..	24
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>193</b>	<b>4</b>	<b>189</b>	<b>30</b>	<b>-</b>	<b>30</b>
	Trentino-Alto Adige	23	-	23	4	-	4
	Veneto	63	2	61	10	-	10
	Friuli-Venezia Giulia	12	1	11	2	-	2
	Emilia-Romagna	95	2	93	15	-	15
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>76</b>	<b>2</b>	<b>74</b>	<b>18</b>	<b>..</b>	<b>18</b>
	Marche	10	1	9	1	-	1
	Tuscany	40	..	39	14	-	14
	Umbria	6	..	6	1	..	1
	Lazio	20	..	20	3	-	3
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>83</b>	<b>1</b>	<b>82</b>	<b>15</b>	<b>-</b>	<b>15</b>
	Abruzzo	23	..	23	3	-	3
	Molise	2	-	2	..	-	..
	Campania	20	..	20	4	-	4
	Apulia	28	..	28	6	-	6
	Basilicata	3	..	3	..	-	..
	Calabria	7	..	7	1	-	1
<b>f.</b>	<b>ISLANDS</b>	<b>23</b>	<b>..</b>	<b>23</b>	<b>6</b>	<b>-</b>	<b>6</b>
	Sicily	17	..	16	5	-	5
	Sardinia	7	..	7	1	-	1

Notes:

## Banks and CDP

Machinery, equipment, transport equipment and sundry farm products			Purchase of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>326</b>	<b>12</b>	<b>314</b>	<b>82</b>	<b>..</b>	<b>82</b>
<b>79</b>	<b>5</b>	<b>74</b>	<b>23</b>	<b>-</b>	<b>23</b>
26	2	24	9	-	9
1	-	1	..	-	..
1	-	1	..	-	..
52	3	49	13	-	13
<b>134</b>	<b>4</b>	<b>130</b>	<b>28</b>	<b>-</b>	<b>28</b>
16	-	16	3	-	3
42	2	40	11	-	11
7	1	6	3	-	3
69	2	68	11	-	11
<b>45</b>	<b>1</b>	<b>43</b>	<b>13</b>	<b>..</b>	<b>13</b>
6	1	6	3	..	2
25	..	24	1	-	1
4	..	4	1	-	1
10	..	9	8	-	8
<b>56</b>	<b>1</b>	<b>55</b>	<b>12</b>	<b>-</b>	<b>12</b>
19	..	19	1	-	1
1	-	1	..	-	..
14	..	14	2	-	2
15	..	14	7	-	7
3	..	2	1	-	1
5	..	5	1	-	1
<b>12</b>	<b>..</b>	<b>11</b>	<b>6</b>	<b>-</b>	<b>6</b>
8	..	8	4	-	4
4	..	3	2	-	2



## 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

September 2016

Type of contract

Non-renegotiated

Renegotiated

<b>a. TOTAL</b>	<b>258,237</b>	<b>42,842</b>
<b>b. NORTH-WEST ITALY</b>	<b>90,720</b>	<b>15,375</b>
Piedmont	19,677	3,338
Valle d'Aosta	436	67
Liguria	8,069	1,408
Lombardy	62,538	10,562
<b>c. NORTH-EAST ITALY</b>	<b>55,318</b>	<b>9,598</b>
Trentino-Alto Adige	4,262	536
Veneto	23,797	3,249
Friuli-Venezia Giulia	5,763	768
Emilia-Romagna	21,496	5,045
<b>d. CENTRAL ITALY</b>	<b>61,630</b>	<b>10,282</b>
Marche	5,472	1,064
Tuscany	19,001	3,008
Umbria	2,864	529
Lazio	34,293	5,680
<b>e. SOUTHERN ITALY</b>	<b>33,419</b>	<b>5,374</b>
Abruzzo	3,671	597
Molise	596	93
Campania	13,733	2,235
Apulia	11,643	1,888
Basilicata	836	145
Calabria	2,941	416
<b>f. ISLANDS</b>	<b>17,149</b>	<b>2,213</b>
Sicily	12,021	1,573
Sardinia	5,128	640

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

## 3rd quarter 2016

		Type of contract		
		New contracts	subrogations	Substitutions
<b>a.</b>	<b>TOTAL</b>	<b>9,408</b>	<b>1,724</b>	<b>193</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>3,214</b>	<b>519</b>	<b>35</b>
	Piedmont	748	124	9
	Valle d'Aosta	21	4	..
	Liguria	315	65	4
	Lombardy	2,130	325	22
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>2,126</b>	<b>337</b>	<b>20</b>
	Trentino-Alto Adige	216	23	2
	Veneto	867	134	8
	Friuli-Venezia Giulia	237	36	1
	Emilia-Romagna	806	144	8
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>2,253</b>	<b>494</b>	<b>64</b>
	Marche	195	40	8
	Tuscany	730	152	7
	Umbria	122	28	1
	Lazio	1,206	274	47
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,218</b>	<b>271</b>	<b>54</b>
	Abruzzo	129	26	3
	Molise	22	5	..
	Campania	497	116	27
	Apulia	432	94	19
	Basilicata	37	8	1
	Calabria	101	22	4
<b>f.</b>	<b>ISLANDS</b>	<b>598</b>	<b>103</b>	<b>21</b>
	Sicily	407	63	14
	Sardinia	191	39	6

Notes:



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

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

## September 2016

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	12,692	73	500	630
b.	NORTH-WEST ITALY	2,291	29	94	196
	Piedmont	691	7	23	38
	Valle d'Aosta	81	..	..	46
	Liguria	157	..	4	1
	Lombardy	1,362	22	66	111
c.	NORTH-EAST ITALY	3,442	1	122	218
	Trentino-Alto Adige	960	..	11	57
	Veneto	563	..	87	48
	Friuli-Venezia Giulia	309	-	1	26
	Emilia-Romagna	1,610	1	24	88
d.	CENTRAL ITALY	1,517	20	88	139
	Marche	541	16	63	84
	Tuscany	286	3	10	13
	Umbria	81	..	10	6
	Lazio	609	1	5	36
e.	SOUTHERN ITALY	2,166	15	190	65
	Abruzzo	1,264	..	2	10
	Molise	25	1	..	..
	Campania	208	1	34	5
	Apulia	468	10	135	41
	Basilicata	53	3	13	6
	Calabria	148	..	6	4
f.	ISLANDS	3,275	8	5	11
	Sicily	1,712	5	4	9
	Sardinia	1,563	3	1	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
<b>432</b>	<b>317</b>	<b>3,323</b>	<b>776</b>	<b>1,906</b>	<b>4,590</b>	<b>145</b>	<b>77</b>
<b>56</b>	<b>78</b>	<b>82</b>	<b>328</b>	<b>64</b>	<b>1,339</b>	<b>25</b>	<b>19</b>
3	17	17	186	24	353	24	19
3	..	..	..	-	31	..	-
19	..	37	38	-	58	..	-
30	60	28	104	41	897	2	..
<b>242</b>	<b>136</b>	<b>561</b>	<b>113</b>	<b>745</b>	<b>1,249</b>	<b>55</b>	<b>24</b>
130	29	363	21	..	348	2	-
16	30	34	64	6	262	15	..
35	61	48	8	-	129	2	1
60	17	117	19	738	509	36	24
<b>58</b>	<b>47</b>	<b>194</b>	<b>204</b>	<b>1</b>	<b>757</b>	<b>9</b>	<b>..</b>
51	23	21	185	..	98	..	..
2	9	22	7	..	212	8	..
..	6	10	2	-	47	-	-
5	9	141	10	1	400	1	..
<b>13</b>	<b>28</b>	<b>65</b>	<b>97</b>	<b>1,096</b>	<b>556</b>	<b>42</b>	<b>24</b>
10	3	4	38	1,096	66	36	24
-	2	..	7	..	15	..	-
..	8	47	1	-	112	..	..
1	11	2	33	1	229	5	..
-	2	1	5	-	25	..	..
1	3	11	13	-	110	..	-
<b>64</b>	<b>28</b>	<b>2,421</b>	<b>34</b>	<b>..</b>	<b>690</b>	<b>13</b>	<b>9</b>
33	23	1,018	22	..	585	13	9
30	5	1,403	12	..	106	..	-

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

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

## 3rd quarter 2016

		Total	South and depressed areas	Industry	
				SMEs	Other firms
a.	TOTAL	471	1	78	18
b.	NORTH-WEST ITALY	118	..	14	8
	Piedmont	32	..	2	4
	Valle d'Aosta	1	-	-	..
	Liguria	4	-	-	-
	Lombardy	81	-	12	3
c.	NORTH-EAST ITALY	196	..	27	6
	Trentino-Alto Adige	36	-	3	1
	Veneto	44	-	19	1
	Friuli-Venezia Giulia	9	-	1	3
	Emilia-Romagna	106	..	5	..
d.	CENTRAL ITALY	37	-	10	4
	Marche	16	-	5	1
	Tuscany	11	-	3	..
	Umbria	1	-	1	-
	Lazio	8	-	2	3
e.	SOUTHERN ITALY	54	1	27	1
	Abruzzo	3	-	1	..
	Molise	1	-	..	-
	Campania	4	-	1	1
	Apulia	37	1	21	..
	Basilicata	6	-	4	-
	Calabria	3	-	..	-
f.	ISLANDS	67	-	..	-
	Sicily	25	-	..	-
	Sardinia	42	-	-	-

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
22	10	65	10	51	193	24	9
3	3	1	4	1	79	6	4
-	1	..	3	-	16	6	4
..	-	-	-	-	..	-	-
-	-	1	1	-	2	..	-
3	2	..	..	1	60	..	..
18	5	9	4	50	71	7	2
14	-	9	2	-	6	1	-
1	1	..	1	..	18	1	-
-	2	-	-	-	3	..	-
3	2	..	..	50	43	4	2
1	1	1	1	..	17	2	..
..	..	..	1	-	8	..	..
..	..	..	..	-	6	2	..
-	..	-	-	-	..	-	-
..	..	1	-	..	2	..	..
..	1	..	..	-	21	2	..
..	..	..	..	-	2	..	..
-	-	-	-	-	..	..	-
-	..	..	-	-	2	..	-
-	..	-	-	-	13	2	-
-	..	..	-	-	2	-	-
-	..	..	-	-	3	..	-
..	..	54	..	-	6	6	3
..	..	13	..	-	6	6	3
-	..	41	..	-	..	..	-



## Distribution by customer location (region)

[TDB10254](#)

Banks and financial intermediaries referred to in Single Register

Source: Supervisory returns  
Stocks in millions of euro

September 2016

	Total	Banks	Financial intermediaries
<b>a. TOTAL</b>	<b>107,705</b>	<b>79,214</b>	<b>28,491</b>
<b>b. NORTH-WEST ITALY</b>	<b>28,309</b>	<b>20,357</b>	<b>7,952</b>
Piedmont	8,159	6,176	1,983
Valle d'Aosta	231	174	57
Liguria	2,671	1,690	981
Lombardy	17,247	12,317	4,930
<b>c. NORTH-EAST ITALY</b>	<b>17,810</b>	<b>13,086</b>	<b>4,724</b>
Trentino-Alto Adige	961	773	188
Veneto	7,477	5,507	1,970
Friuli-Venezia Giulia	1,964	1,401	562
Emilia-Romagna	7,408	5,404	2,004
<b>d. CENTRAL ITALY</b>	<b>23,472</b>	<b>17,377</b>	<b>6,094</b>
Marche	2,377	1,815	562
Tuscany	7,235	5,292	1,943
Umbria	1,701	1,289	413
Lazio	12,158	8,982	3,177
<b>e. SOUTHERN ITALY</b>	<b>24,225</b>	<b>18,340</b>	<b>5,886</b>
Abruzzo	2,369	1,721	648
Molise	533	405	128
Campania	9,814	7,548	2,266
Apulia	6,971	5,335	1,637
Basilicata	905	704	201
Calabria	3,633	2,627	1,006
<b>f. ISLANDS</b>	<b>13,889</b>	<b>10,054</b>	<b>3,835</b>
Sicily	10,102	7,304	2,798
Sardinia	3,787	2,750	1,037

## Notes:

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

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

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

TDB10281

Banks and CDP

Source: Supervisory returns  
Stocks: in millions of euro

September 2016		Total	North West	North East	Centre	South	Islands
<b>a.</b>	<b>CURRENT ACCOUNTS</b>	<b>306,377</b>	<b>64,315</b>	<b>43,707</b>	<b>178,116</b>	<b>12,964</b>	<b>7,275</b>
	General Government	150,934	985	300	148,058	800	791
	Financial and insurance corporations	17,312	12,461	1,882	1,775	155	1,039
	Non-financial corporations	104,135	39,549	32,119	20,802	8,153	3,511
	Producer households (up to 5 emp)	11,452	3,288	3,286	2,264	1,710	903
	Consumer households	22,543	8,031	6,120	5,216	2,145	1,031
<b>b.</b>	<b>MORTGAGE LOANS</b>	<b>868,489</b>	<b>293,227</b>	<b>195,400</b>	<b>230,296</b>	<b>101,372</b>	<b>48,195</b>
	General government	101,722	18,380	7,994	57,435	12,303	5,610
	Financial and insurance corporations	24,927	17,788	3,077	3,026	288	748
	Non-financial corporations	308,428	111,732	84,434	69,100	30,439	12,723
	Producer households (up to 5 emp)	51,794	15,759	15,009	10,352	6,965	3,708
	of which: for house purchase	18,437	5,277	4,554	4,261	2,743	1,602
	Consumer households	381,618	129,567	84,887	90,382	51,376	25,406
	of which: for house purchase	326,735	113,296	72,325	76,387	42,874	21,853
<b>c.</b>	<b>LOANS SECURED BY PLEDGE OF SALARY</b>	<b>11,354</b>	<b>2,397</b>	<b>1,369</b>	<b>2,208</b>	<b>3,485</b>	<b>1,894</b>
	Producer households (up to 5 emp)	47	22	7	6	7	5
	Consumer households	11,307	2,375	1,362	2,202	3,478	1,889
<b>d.</b>	<b>PERSONAL LOANS</b>	<b>47,956</b>	<b>12,019</b>	<b>8,364</b>	<b>10,666</b>	<b>10,771</b>	<b>6,136</b>
	Producer households (up to 5 emp)	1,491	387	282	345	287	189
	Consumer households	46,461	11,631	8,081	10,319	10,484	5,946
<b>e.</b>	<b>FACTORING</b>	<b>16,334</b>	<b>4,920</b>	<b>2,262</b>	<b>5,270</b>	<b>2,853</b>	<b>1,029</b>
	General government	3,542	339	215	1,284	1,182	522
	Financial and insurance corporations	142	127	13	..	2	..
	Non-financial corporations	12,286	4,359	1,979	3,907	1,563	477
	Producer households (up to 5 emp)	271	60	52	51	81	27
	Consumer households	92	34	3	27	25	3
<b>f.</b>	<b>FINANCIAL LEASING</b>	<b>38,188</b>	<b>14,958</b>	<b>9,217</b>	<b>8,941</b>	<b>3,490</b>	<b>1,582</b>
	General government	389	88	149	60	81	12
	Financial and insurance corporations	588	163	164	234	16	11
	Non-financial corporations	33,901	13,565	8,054	7,962	2,959	1,360
	Producer households (up to 5 emp)	2,229	806	542	414	318	149
	Consumer households	1,080	336	308	270	117	50

**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 Single Register

Source: Supervisory returns  
Stocks in millions of euro

## September 2016

	Total	North-West	North-East	Centre	South	Islands
Factoring: nominal value of credits acquired pro-soluto	10,512	3,315	1,662	4,230	913	391
Factoring: advances to assignor	7,705	4,104	1,110	1,442	835	214
nominal value of credits acquired pro-solvendo	14,184	6,708	2,026	3,287	1,686	476
Total exposure in respect of finance leases	46,948	17,588	14,420	8,950	4,086	1,905
Receivables for consumer credit	28,491	7,952	4,724	6,094	5,886	3,835
Other finance	4,847	2,759	539	873	411	266

**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 Single Register

Source: Supervisory returns  
Stocks in millions of euro

September 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	10,511	2,733	36	7,172	145	426
Factoring: advances to assignor	7,705	114	603	6,910	59	19
Nominal value of receivables acquired pro-solvendo	14,184	157	1,209	12,071	84	663
Total exposure in respect of finance leases	46,948	363	884	41,970	2,657	1,074
Receivables for consumer credit	-	-	-	-	-	28,491
Other finance	4,847	1,075	678	1,883	481	731

**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

[TDC30021](#)

Banks

Source: Central Credit Register  
Stocks in millions of euro

## September 2016

	Facilities granted	of which: short-term	Used margin	of which: short-term	In non-euro-area currencies	with real security
<b>a. ITALY</b>	<b>1,497,460</b>	<b>593,200</b>	<b>1,123,372</b>	<b>297,499</b>	<b>14,884</b>	<b>411,793</b>
General government	53,129	22,052	30,478	6,897	73	359
Financial companies	294,938	79,441	236,740	47,702	3,004	15,573
Non-Financial companies	877,833	442,086	600,633	210,018	9,831	193,767
of which: industry	336,568	200,116	197,274	80,018	2,714	29,328
building	91,164	35,371	82,602	24,826	280	46,999
services	431,759	199,603	305,662	101,434	6,827	110,515
Producer households	56,046	16,959	50,361	10,775	140	31,336
Consumer households and nec	213,359	32,004	203,423	21,766	1,828	169,771
<b>b. NORTH-WEST ITALY</b>	<b>655,123</b>	<b>252,327</b>	<b>489,696</b>	<b>128,865</b>	<b>8,049</b>	<b>143,563</b>
General government	11,067	3,874	6,015	484	71	69
Financial companies	209,204	55,082	171,393	34,842	2,965	8,894
Non-Financial companies	350,445	175,680	234,201	82,199	3,657	71,750
of which: industry	134,443	80,696	80,116	32,563	912	11,423
building	33,169	11,781	29,513	8,086	49	17,864
services	178,629	81,793	120,961	40,759	2,694	40,757
Producer households	16,273	5,032	14,407	3,129	65	9,078
Consumer households and nec	67,412	12,415	63,080	8,093	1,285	53,417
<b>c. NORTH-EAST ITALY</b>	<b>376,881</b>	<b>159,278</b>	<b>277,396</b>	<b>73,557</b>	<b>2,079</b>	<b>107,065</b>
General government	6,424	2,159	3,131	375	-	77
Financial companies	61,428	12,454	46,849	6,346	29	2,771
Non-Financial companies	237,081	130,426	160,256	57,480	1,807	51,856
of which: industry	104,631	64,970	60,435	23,816	957	9,693
building	22,752	10,659	20,038	7,201	72	10,708
services	101,998	51,447	73,915	24,891	771	28,910
Producer households	17,892	5,427	15,913	3,362	52	9,919
Consumer households and nec	53,527	8,647	50,795	5,901	191	42,180
<b>d. CENTRAL ITALY</b>	<b>301,983</b>	<b>119,327</b>	<b>220,199</b>	<b>60,127</b>	<b>2,113</b>	<b>92,799</b>
General government	24,862	9,982	15,838	3,972	2	179
Financial companies	19,558	8,232	15,355	4,441	10	3,694
Non-Financial companies	197,102	90,848	131,801	44,822	1,939	42,956
of which: industry	67,736	37,616	35,536	14,943	664	4,288
building	22,421	7,852	21,474	6,154	15	11,842
services	103,312	44,233	71,565	23,021	1,259	25,094
Producer households	10,756	3,118	9,875	2,060	15	6,389
Consumer households and nec	49,221	7,035	47,001	4,775	147	39,421

## 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
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>111,096</b>	<b>44,103</b>	<b>91,786</b>	<b>24,176</b>	<b>2,396</b>	<b>45,261</b>
	General government	7,002	4,271	3,931	1,477	..	18
	Financial companies	1,478	1,192	455	176	-	173
	Non-Financial companies	66,872	33,524	52,853	18,890	2,234	18,577
	of which: industry	22,206	12,896	15,587	6,593	109	2,907
	building	9,733	4,050	8,652	2,658	143	4,738
	services	33,130	15,874	27,082	9,192	1,982	10,302
	Producer households	7,188	2,247	6,562	1,493	7	3,811
	Consumer households and nec	28,236	2,764	27,714	2,087	154	22,522
<b>f.</b>	<b>ISLANDS</b>	<b>52,378</b>	<b>18,164</b>	<b>44,294</b>	<b>10,774</b>	<b>247</b>	<b>23,105</b>
	General government	3,774	1,766	1,562	588	-	16
	Financial companies	3,270	2,481	2,688	1,898	-	42
	Non-Financial companies	26,334	11,608	21,522	6,627	194	8,628
	of which: industry	7,552	3,939	5,601	2,104	72	1,016
	building	3,090	1,030	2,924	727	1	1,848
	services	14,689	6,257	12,139	3,571	122	5,452
	Producer households	3,937	1,135	3,604	731	1	2,140
	Consumer households and nec	14,962	1,142	14,832	910	51	12,232

Note: .

## Distribution by total credit used

[TDB30126](#)

Banks and financial intermediaries referred to in Single Register

Source: Central Credit Register

Stocks in millions of euro

Size classes in euro

## September 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	5,646,136	2,105,799	1,485,471	1,015,848	239,759
Facilities granted	1,842,007	112,758	151,171	179,116	94,527
used margin	1,457,798	105,138	144,697	166,919	79,299
<i>of which: backed by real security</i>	<i>656,871</i>	<i>80,664</i>	<i>130,769</i>	<i>142,901</i>	<i>51,080</i>
Unused margin	433,382	10,192	8,105	14,807	17,651
Overshoot	49,173	2,571	1,631	2,610	2,423

Note:

## Distribution by total credit used

[TDB30126](#)Banks and financial intermediaries referred to in  
Single Register

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

	da 500,000 a 1,000,000	da 1,000,000 a 2,500,000	da 2,500,000 a 5,000,000	da 5,000,000 a 25,000,000	oltre 25,000,000
Number of borrowers	100,683	67,655	24,534	19,461	3,807
Facilities granted	85,663	128,883	105,772	244,794	691,608
used margin	67,562	100,252	81,032	183,420	525,237
<i>of which: backed by real security</i>	33,314	44,209	32,911	63,989	76,475
Unused margin	20,742	32,960	28,629	71,953	184,783
Overshoot	2,642	4,329	3,889	10,579	18,412

Note:



## Distribution by type of transaction and total credit granted

TDB30136

Banks

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

## September 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
<b>a. SHORT-TERM LOANS in euro</b>						
Facilities granted	586,134	11,307	9,599	17,514	25,074	32,201
Used margin	291,453	5,723	4,921	9,224	13,251	16,843
of which:backed by real security	32,894	527	707	1,441	2,519	3,348
Overshoot	24,705	736	528	847	987	1,170
unused margin	319,385	6,320	5,206	9,137	12,809	16,528
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>						
Facilities granted	7,066	13	22	48	90	129
Used margin	6,046	15	19	43	78	117
of which:backed by real security	299	1	3	8	17	21
Overshoot	518	4	1	2	3	6
unused margin	1,538	2	4	8	15	18
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>						
Facilities granted	894,904	41,915	58,308	79,496	40,090	33,337
Used margin	817,035	42,291	58,561	79,644	40,131	33,345
of which:backed by real security	374,226	29,288	52,107	69,596	30,295	22,121
Overshoot	20,116	661	602	907	863	912
unused margin	97,985	286	348	759	822	904
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>						
Facilities granted	9,356	124	258	907	384	124
Used margin	8,838	126	259	906	385	129
of which:backed by real security	4,375	118	243	832	303	35
Overshoot	323	2	2	4	5	7
unused margin	841	..	1	5	3	1

Note:

## Distribution by type of transaction and total credit granted

[TDB30136](#)

Banks

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

	from 1.000.000 to 2.500.000	from 2.500.000 to 5.000.000	from 5.000.000 to 25.000.000	more than 25.000.000
<b>a. SHORT-TERM LOANS in euro</b>				
Facilities granted	52,823	45,244	118,314	273,041
Used margin	27,064	22,507	54,798	130,620
of which: backed by real security	5,543	4,283	7,584	5,986
Overshoot	1,757	1,372	3,579	7,703
unused margin	27,517	24,108	67,094	150,124
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>				
Facilities granted	301	343	1,220	4,900
Used margin	261	273	970	4,250
of which: backed by real security	56	33	56	103
Overshoot	11	7	15	448
unused margin	51	76	265	1,099
<b>c. MEDIUM AND LONG-TERM LOANS: in euro</b>				
Facilities granted	51,623	42,843	100,382	445,947
Used margin	51,558	42,736	98,771	364,113
of which: backed by real security	31,800	24,530	50,058	61,052
Overshoot	1,675	1,488	3,874	4,197
unused margin	1,741	1,595	5,485	86,031
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>				
Facilities granted	211	132	463	6,753
Used margin	216	125	477	6,205
of which: backed by real security	38	20	219	2,564
Overshoot	11	2	35	244
unused margin	6	10	21	793

Note:

## Distribution by type of transaction

[TDB30136](#)

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

## September 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	1,842,007	107,322	145,881	170,574	87,717
Used margin	1,457,798	102,223	141,598	162,485	75,897
<i>of which: backed by real security</i>	<i>656,871</i>	<i>79,959</i>	<i>129,358</i>	<i>141,585</i>	<i>51,133</i>
Unused margin	433,382	6,702	5,646	10,073	13,910
Overshoot	49,173	1,603	1,363	1,984	2,091

Note:

## Distribution by type of transaction

[TDB30136](#)

Banks and financial intermediaries referred to in Single Register

Source: 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	78,793	121,363	100,707	245,779	781,776
Used margin	63,227	95,074	77,329	178,142	548,211
<i>of which:</i> backed by real security	32,759	43,883	32,549	63,420	77,593
Unused margin	17,828	29,976	26,450	75,586	246,655
Overshoot	2,261	3,688	3,072	7,949	13,090

Note:

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

TDB30146

Banks

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

September 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 1,000,00	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>									
Number of borrowers	1,135,25	746,068	658,306	232,355	113,125	80,563	30,227	25,518	5,687
Facilities granted	53,359	68,187	97,964	65,638	65,790	104,958	88,561	220,379	730,641
Used margin	48,155	63,760	89,816	53,846	50,434	79,098	65,641	155,016	505,187
<b>b. PIEMONTE</b>									
Number of borrowers	87,717	57,731	48,520	17,293	8,578	5,956	2,202	1,799	389
Facilities granted	4,123	5,224	7,108	4,879	5,039	7,768	6,518	15,149	39,473
Used margin	3,676	4,824	6,389	3,894	3,750	5,586	4,656	10,054	24,324
<b>c. VALLE D'AOSTA</b>									
Number of borrowers	2,608	1,593	1,793	649	296	204	73	63	11
Facilities granted	120	135	239	170	150	211	169	404	750
Used margin	104	121	218	144	123	160	121	309	479
<b>d. LIGURIA</b>									
Number of borrowers	24,766	16,448	15,293	5,554	2,342	1,521	534	467	123
Facilities granted	1,148	1,466	2,189	1,452	1,260	1,847	1,545	3,999	11,236
Used margin	1,003	1,352	2,002	1,191	939	1,351	1,139	3,045	7,873
<b>e. LOMBARDY</b>									
Number of borrowers	182,282	139,088	138,681	51,865	26,900	20,761	8,429	7,664	1,974
Facilities granted	8,607	12,758	20,799	14,702	15,787	27,602	25,127	67,976	337,532
Used margin	7,521	11,747	18,804	11,762	11,657	20,397	18,166	46,307	251,004
<b>f. TRENTINO-ALTO ADIGE</b>									
Number of borrowers	32,015	22,552	27,176	11,544	5,582	3,807	1,347	966	162
Facilities granted	1,532	2,119	4,338	3,389	3,304	5,134	3,933	8,205	10,326
Used margin	1,277	1,916	3,963	2,887	2,712	4,228	3,152	6,482	6,651
<b>g. VENETO</b>									
Number of borrowers	97,586	72,816	64,293	23,850	12,597	9,358	3,502	3,033	646
Facilities granted	4,622	6,662	9,393	6,699	7,269	12,013	10,016	25,631	75,981
Used margin	4,094	6,189	8,562	5,373	5,411	8,741	6,999	16,906	60,231
<b>h. FRIULI-VENEZIA GIULIA</b>									
Number of borrowers	35,945	23,974	16,034	5,008	2,525	1,734	622	508	105
Facilities granted	1,746	2,196	2,370	1,448	1,486	2,299	1,865	4,351	9,971
Used margin	1,632	2,106	2,193	1,204	1,168	1,748	1,357	3,078	5,522
<b>i. EMILIA-ROMAGNA</b>									
Number of borrowers	101,557	70,603	63,420	23,704	12,400	9,054	3,478	3,054	710
Facilities granted	4,790	6,475	9,456	6,847	7,375	12,041	10,348	26,903	63,837
Used margin	4,149	5,918	8,458	5,332	5,418	8,600	7,349	17,963	35,675
<b>l. MARCHE</b>									
Number of borrowers	36,957	23,859	19,898	7,751	3,709	2,711	870	708	107
Facilities granted	1,754	2,175	2,928	2,231	2,159	3,447	2,511	5,948	6,995
Used margin	1,585	2,024	2,658	1,840	1,672	2,592	1,816	4,212	4,224

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

<a href="#">TDB30146</a>		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
<b>m. TUSCANY</b>									
Number of borrowers		78,161	52,387	52,548	18,939	9,372	6,281	2,357	296
Facilities granted		3,649	4,766	7,753	5,247	5,441	8,171	6,915	23,199
Used margin		3,237	4,431	7,112	4,333	4,260	6,267	5,238	15,733
<b>n. UMBRIA</b>									
Number of borrowers		21,810	13,415	9,878	3,609	1,707	1,240	380	78
Facilities granted		1,040	1,222	1,457	1,038	1,012	1,657	1,122	3,719
Used margin		958	1,158	1,346	870	812	1,290	882	2,758
<b>o. LAZIO</b>									
Number of borrowers		105,844	68,567	71,569	22,146	8,760	5,897	2,164	566
Facilities granted		4,951	6,369	11,022	6,201	4,934	7,520	6,318	111,054
Used margin		4,572	6,089	10,475	5,470	4,117	6,191	5,258	64,443
<b>p. ABRUZZO</b>									
Number of borrowers		26,363	15,081	11,321	3,957	1,935	1,362	486	58
Facilities granted		1,232	1,361	1,662	1,140	1,123	1,765	1,408	3,232
Used margin		1,144	1,292	1,540	969	885	1,422	1,080	2,050
<b>q. MOLISE</b>									
Number of borrowers		4,904	2,673	1,908	689	301	194	65	8
Facilities granted		224	238	280	192	173	247	162	290
Used margin		207	227	254	153	131	200	127	170
<b>r. CAMPANIA</b>									
Number of borrowers		69,641	40,344	33,338	11,071	5,269	3,405	1,254	169
Facilities granted		3,203	3,696	4,949	3,097	3,022	4,240	3,551	12,873
Used margin		2,975	3,504	4,627	2,564	2,371	3,284	2,721	9,519
<b>s. APULIA</b>									
Number of borrowers		66,736	40,939	28,682	8,473	3,805	2,603	963	100
Facilities granted		3,129	3,728	4,145	2,367	2,215	3,337	2,805	4,956
Used margin		2,936	3,582	3,866	2,010	1,776	2,607	2,218	3,306
<b>t. BASILICATA</b>									
Number of borrowers		8,958	4,559	3,424	1,101	540	368	150	13
Facilities granted		412	414	509	316	320	442	422	511
Used margin		381	389	465	251	245	326	305	397
<b>u. CALABRIA</b>									
Number of borrowers		25,409	12,263	9,287	2,899	1,308	784	251	23
Facilities granted		1,160	1,102	1,360	819	755	976	716	1,455
Used margin		1,076	1,041	1,241	669	603	746	567	1,243
<b>v. SICILY</b>									
Number of borrowers		90,880	44,286	29,718	8,974	3,740	2,428	769	98
Facilities granted		4,210	3,988	4,330	2,502	2,160	3,141	2,199	6,689
Used margin		4,005	3,822	4,050	2,143	1,723	2,476	1,771	4,529
<b>z. SARDINIA</b>									
Number of borrowers		35,113	22,890	11,525	3,279	1,459	895	331	51
Facilities granted		1,706	2,093	1,678	901	806	1,100	911	6,561
Used margin		1,622	2,027	1,594	788	659	884	718	5,058

Note:

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

TDB30171

Source: Central Credit Register  
Stocks in millions of euros

September 2016

	Total		
	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>2,072,215</b>	<b>1,629,754</b>	<b>53,316</b>
<b>b. GENERAL GOVERNMENT</b>	<b>60,510</b>	<b>38,155</b>	<b>2,062</b>
Central government	18,365	14,246	411
Local government	41,409	23,357	1,599
Social security funds	736	551	51
<b>c. FINANCIAL COMPANIES</b>	<b>440,352</b>	<b>361,252</b>	<b>5,843</b>
Monetary financial institutions	139,186	118,629	523
Other financial intermediaries	256,655	208,753	3,120
Financial auxiliaries	8,451	6,221	45
Insurance companies	3,514	1,523	19
Pension funds	166	3	..
<b>d. NON-FINANCIAL COMPANIES</b>	<b>984,532</b>	<b>696,907</b>	<b>33,796</b>
Public companies	55,850	24,130	393
Private companies	850,291	608,168	30,722
Associations of non-financial companies	1,131	707	17
Craft non-financial quasi-companies	24,954	19,150	713
Other non-financial quasi-companies	52,305	44,752	1,952
<b>e. HOUSEHOLDS</b>	<b>482,679</b>	<b>469,477</b>	<b>7,720</b>
Producer households	77,390	71,632	2,414
Consumer households	405,289	397,845	5,306
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>10,023</b>	<b>7,997</b>	<b>218</b>
<b>g. REST OF THE WORLD</b>	<b>91,000</b>	<b>53,305</b>	<b>3,620</b>
General government	1,363	1,006	36
Monetary financial institutions	36,766	18,523	2,239
Other financial institutions	24,832	14,489	895
Non-financial companies	26,304	17,849	418
Households	1,470	1,401	28
Non-profit institutions serving households	5	5	1
International organizations and other institutions	260	31	3
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>120</b>	<b>93</b>	<b>5</b>

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

## Banks and financial intermediaries referred to in Single Register

Banks			Financial companies		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,724,611</b>	<b>1,292,486</b>	<b>49,654</b>	<b>347,604</b>	<b>337,268</b>	<b>3,663</b>
<b>53,129</b>	<b>30,478</b>	<b>1,574</b>	<b>7,381</b>	<b>7,677</b>	<b>488</b>
15,097	10,950	247	3,268	3,296	164
37,309	19,000	1,286	4,100	4,358	314
723	528	41	13	23	10
<b>433,841</b>	<b>355,071</b>	<b>5,739</b>	<b>6,511</b>	<b>6,181</b>	<b>104</b>
138,903	118,331	507	283	298	15
255,192	207,404	3,057	1,462	1,349	62
7,081	4,856	41	1,370	1,365	4
3,509	1,518	19	5	5	..
<b>166</b>	<b>3</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>-</b>
877,833	600,633	31,899	106,699	96,274	1,897
52,911	21,466	369	2,939	2,664	24
758,081	525,910	29,088	92,211	82,258	1,634
1,070	651	17	61	56	..
21,480	15,714	655	3,474	3,436	58
<b>44,292</b>	<b>36,892</b>	<b>1,771</b>	<b>8,014</b>	<b>7,860</b>	<b>181</b>
259,515	245,928	6,700	223,164	223,549	1,020
56,046	50,361	2,143	21,345	21,270	271
<b>203,469</b>	<b>195,566</b>	<b>4,557</b>	<b>201,820</b>	<b>202,279</b>	<b>749</b>
<b>9,780</b>	<b>7,775</b>	<b>213</b>	<b>243</b>	<b>222</b>	<b>4</b>
88,243	50,778	3,485	2,757	2,526	135
1,337	974	30	26	32	6
36,733	18,510	2,239	33	13	..
24,459	14,208	864	374	282	30
24,169	15,843	324	2,135	2,006	94
1,281	1,208	23	189	193	4
5	5	1	-	-	-
<b>259</b>	<b>31</b>	<b>3</b>	<b>..</b>	<b>..</b>	<b>-</b>



## Distribution by customer economic activity

[TDB30181](#)

Source: Central Credit Register  
Stocks in millions of euro

## September 2016

		Total		
		Facilities granted	Used Margin	Overshoot
a.	<b>TOTAL</b>	<b>1,064,921</b>	<b>771,108</b>	<b>36,263</b>
	Agricultural, forestry and fishing	41,009	36,437	1,084
	Mining and quarrying	2,016	1,510	111
	Manufacturing	323,828	193,626	5,506
	Electricity, gas, steam and air conditioning supply	39,140	28,915	591
	Water supply, sewerage, waste management and remediation activities	13,794	9,493	274
	Construction	106,999	97,410	9,792
	Wholesale and retail trade, repair of motor vehicles and motorcycles	184,130	122,487	3,837
	Transportation and storage	48,636	37,153	1,474
	Accommodation and food service activities	32,580	29,212	1,280
	Information and communication	28,114	16,074	1,852
	Financial and insurance activities	15,169	10,906	268
	Real estate activities	106,129	105,857	7,570
	Professional, scientific and technical activities	65,045	36,646	997
	Administrative and support service activities	26,809	19,714	877
	All remaining activities (sections O, P,Q,R,S,T)	26,627	21,288	583

## Banks and financial intermediaries referred to in Single Register

Banks			Financial intermediaries		
Facilities granted	Used Margin	Overshoot	Facilities granted	Used Margin	Overshoot
<b>936,040</b>	<b>652,736</b>	<b>34,082</b>	<b>128,882</b>	<b>118,371</b>	<b>2,181</b>
36,642	32,189	1,030	4,367	4,247	53
1,817	1,313	101	199	197	10
292,973	167,394	5,127	30,855	26,231	379
33,761	23,949	557	5,379	4,965	34
12,386	8,246	256	1,409	1,246	18
96,144	87,062	9,469	10,855	10,348	323
162,402	103,541	3,505	21,728	18,946	332
43,026	31,988	1,357	5,610	5,164	117
27,362	23,957	1,182	5,219	5,255	98
25,360	13,756	1,812	2,754	2,318	39
14,310	10,047	263	860	859	6
82,138	81,581	7,024	23,992	24,276	546
60,237	31,991	937	4,809	4,655	60
22,786	16,433	802	4,023	3,282	75
21,070	16,168	510	5,557	5,120	73

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

TDB30156

Banks

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

September 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
<b>a. TOTAL</b>							
Number of borrowers		3,365,961	1,135,252	746,068	658,306	232,355	113,125
Facilities granted		1,497,460	53,359	68,187	97,964	65,638	65,790
Used margin		1,123,372	48,155	63,760	89,816	53,846	50,434
<b>b. GENERAL GOVERNMENT</b>							
Number of borrowers		7,635	657	451	859	1,172	1,246
Facilities granted		53,129	24	37	140	390	819
Used margin		30,478	38	41	86	183	424
<b>c. FINANCIAL COMPANIES</b>							
Number of borrowers		9,767	2,170	1,180	1,337	930	656
Facilities granted		294,938	99	109	211	269	392
Used margin		236,740	85	83	214	240	294
<b>d. NON-FINANCIAL COMPANIES</b>							
Number of borrowers		728,820	175,842	94,327	120,027	104,928	78,840
Facilities granted		877,833	8,066	8,629	19,337	32,338	47,226
Used margin		600,633	5,822	6,260	14,277	23,764	34,598
<i>of which: industry</i>							
Number of borrowers		154,979	25,643	16,205	23,691	24,108	20,822
Facilities granted		336,568	1,197	1,501	3,907	7,690	12,840
Used margin		197,274	797	968	2,497	4,748	7,821
<i>of which: building</i>							
Number of borrowers		105,701	23,273	13,134	17,079	16,199	12,657
Facilities granted		91,164	1,074	1,210	2,804	5,087	7,657
Used margin		82,602	784	924	2,176	4,075	6,368
<i>of which: services</i>							
Number of borrowers		451,046	123,471	63,050	76,489	62,058	43,382
Facilities granted		431,759	5,637	5,739	12,168	18,744	25,485
Used margin		305,662	4,116	4,217	9,214	14,238	19,331
<b>e. PRODUCER HOUSEHOLDS</b>							
Number of borrowers		424,997	156,250	81,601	81,334	35,844	13,642
Facilities granted		56,046	7,164	7,266	12,002	9,886	7,522
Used margin		50,361	6,100	6,522	10,849	8,684	6,545
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Number of borrowers		2,178,235	792,623	565,709	452,442	88,522	18,405
Facilities granted		213,359	37,666	51,903	65,937	22,499	9,662
Used margin		203,423	35,841	50,643	64,094	20,758	8,430

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
<b>a. TOTAL</b>					
Number of borrowers		80,563	30,227	25,518	5,687
Facilities granted		104,958	88,561	220,379	730,641
Used margin		79,098	65,641	155,016	505,187
<b>b. GENERAL GOVERNMENT</b>					
Number of borrowers		1,286	595	588	289
Facilities granted		1,932	1,871	5,909	42,007
Used margin		898	960	2,649	25,070
<b>c. FINANCIAL COMPANIES</b>					
Number of borrowers		746	436	808	543
Facilities granted		1,047	1,363	8,292	283,150
Used margin		702	938	5,032	228,150
<b>d. NON-FINANCIAL COMPANIES</b>					
Number of borrowers		66,114	26,679	22,969	4,763
Facilities granted		86,828	77,830	196,939	400,376
Used margin		64,527	57,387	139,754	247,892
<i>of which: industry</i>					
Number of borrowers		19,926	9,000	9,104	2,233
Facilities granted		27,199	26,922	82,744	172,544
Used margin		16,877	16,581	49,993	96,363
<i>of which: building</i>					
Number of borrowers		10,606	4,147	2,927	366
Facilities granted		13,772	11,781	22,911	24,845
Used margin		12,086	10,749	21,891	21,203
<i>of which: services</i>					
Number of borrowers		33,632	12,514	10,237	2,079
Facilities granted		43,141	36,027	85,612	198,992
Used margin		33,185	27,408	63,259	127,438
<b>e. PRODUCER HOUSEHOLDS</b>					
Number of borrowers		5,564	978	300	6
Facilities granted		6,618	2,762	2,129	304
Used margin		5,886	2,476	1,876	244
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>					
Number of borrowers		6,668	1,509	826	79
Facilities granted		8,349	4,652	6,936	4,454
Used margin		6,924	3,811	5,556	3,636

Note:

## Distribution by customer location (region)

[TDB30309](#)

## Banks and financial intermediaries referred to i Single Register

Source: Central Credit Register  
Stocks in millions of euro

September 2016

Facilities granted

Used margin

Overshoot

<b>a. TOTAL</b>	<b>83,090</b>	<b>82,031</b>	<b>2,663</b>
<i>of which: transactions of financial intermediaries</i>	<i>50,802</i>	<i>50,250</i>	<i>1,099</i>
Piedmont	5,794	5,600	117
Valle d'Aosta	219	203	3
Liguria	1,396	1,364	36
Lombardy	24,671	24,433	758
Trentino-Alto Adige	3,182	3,091	24
Veneto	10,123	9,900	218
Friuli-Venezia Giulia	1,613	1,599	49
Emilia-Romagna	8,520	8,229	206
Marche	3,011	3,005	131
Tuscany	5,167	5,091	193
Umbria	1,066	1,050	43
Lazio	8,124	8,286	392
Abruzzo	1,267	1,214	40
Molise	142	142	11
Campania	3,022	3,055	206
Apulia	1,762	1,733	75
Basilicata	204	192	3
Calabria	601	624	48
Sicily	1,651	1,672	77
Sardinia	1,556	1,548	33

**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 Single Register

Source: Central Credit Register  
Stocks in millions of euro

September 2016		Nominal value of receivables assigned			Advances granted	
		of which:			facilities granted	used margin
		Totale	with recourse	without recourse		
<b>a. TOTAL</b>		<b>39,603</b>	<b>18,179</b>	<b>21,424</b>	<b>46,272</b>	<b>34,019</b>
	<i>of which: transactions of financial intermediaries</i>	22,609	11,789	10,820	29,027	18,936
	Piedmont	5,167	2,726	2,442	6,032	4,828
	Valle d'Aosta	40	32	8	58	36
	Liguria	569	408	161	709	437
	Lombardy	10,807	4,617	6,190	12,913	9,354
	Trentino-Alto Adige	193	73	120	293	170
	Veneto	1,523	989	534	2,137	1,205
	Friuli-Venezia Giulia	572	211	360	681	521
	Emilia-Romagna	2,442	1,368	1,073	3,466	1,921
	Marche	396	294	102	434	288
	Tuscany	1,395	787	608	1,667	1,106
	Umbria	691	217	474	857	634
	Lazio	10,952	3,132	7,820	12,224	9,986
	Abruzzo	1,056	491	565	1,008	931
	Molise	34	33	1	42	31
	Campania	1,724	1,470	254	1,516	1,060
	Apulia	524	438	85	569	299
	Basilicata	152	110	41	198	140
	Calabria	159	134	26	149	67
	Sicily	597	527	70	660	425
	Sardinia	611	119	491	659	578

**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-Q3	2016-Q2	2016-Q1
<b>a. IMPAIRED LOANS</b>			
Bad debts			
- Loans subject to forbearance	9,708	8,130	6,966
- Other loans	188,509	189,117	189,066
Likely defaults			
- Loans subject to forbearance	54,586	51,431	51,936
- Other loans	65,807	71,624	73,249
Non-performing past due loans/exposures			
- Loans subject to forbearance	1,780	1,840	2,107
- Other loans	8,604	8,379	9,826
<b>b. OTHER LOANS</b>			
- Performing loans: subject to forbearance	32,272	33,389	33,657
- Performing loans: others	1,631,639	1,650,809	1,663,818
<b>b. TOTAL LOANS TO CUSTOMERS</b>	<b>1,993,095</b>	<b>2,014,853</b>	<b>2,030,762</b>

**Notes:** The data are shown at book value and gross of value adjustments. They include assets disposed of and not cancelled and transactions with non-resident customers. Loans covered by concessions are credit exposures that fall into the categories of "Non-performing exposures with forbearance measures" and "Forborne performing exposures" as defined by the EBA's International Technical Standards.



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

Source: supervisory returns  
Stocks in millions of euro

**September 2016**
**Bad debts**

	Total	Non-financial corporations	Producer households (up to 5 employees)	Consumer households and others	
				for consumer credit	for purchase of buildings
<b>a. TOTAL</b>	<b>197,081</b>	<b>140,476</b>	<b>15,646</b>	<b>2,309</b>	<b>16,413</b>
<b>b. NORTH-WEST ITALY</b>	<b>57,578</b>	<b>40,552</b>	<b>3,804</b>	<b>539</b>	<b>6,225</b>
Piedmont and Valle d'Aosta	11,884	8,170	1,051	142	1,164
Liguria	3,801	2,666	321	42	408
Lombardy	41,893	29,716	2,432	355	4,653
<b>c. NORTH-EAST ITALY</b>	<b>44,803</b>	<b>33,792</b>	<b>2,990</b>	<b>259</b>	<b>3,021</b>
Trentino-Alto Adige	3,300	2,339	226	11	118
Veneto	19,363	14,573	1,276	103	1,458
Friuli-Venezia Giulia	3,250	2,425	276	27	176
Emilia-Romagna	18,890	14,455	1,212	118	1,270
<b>d. CENTRAL ITALY</b>	<b>49,479</b>	<b>37,360</b>	<b>3,351</b>	<b>443</b>	<b>3,067</b>
Marche	6,749	5,101	532	40	392
Tuscany	16,533	12,712	1,459	113	760
Umbria	3,458	2,487	381	29	250
Lazio	22,738	17,060	980	261	1,667
<b>e. SOUTHERN ITALY</b>	<b>30,010</b>	<b>19,706</b>	<b>3,309</b>	<b>712</b>	<b>2,751</b>
Abruzzo and Molise	4,881	3,549	515	66	310
Campania	11,993	8,012	897	349	1,294
Apulia and Basilicata	9,793	6,166	1,321	193	871
Calabria	3,344	1,979	576	105	276
<b>f. ISLANDS</b>	<b>15,212</b>	<b>9,066</b>	<b>2,191</b>	<b>357</b>	<b>1,348</b>
Sicily	11,101	6,153	1,594	290	1,143
Sardinia	4,110	2,913	597	66	205

**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
<b>118,207</b>	<b>90,007</b>	<b>5,963</b>	<b>1,795</b>	<b>8,098</b>	<b>10,314</b>	<b>4,818</b>	<b>1,118</b>	<b>894</b>	<b>1,481</b>
<b>39,347</b>	<b>30,878</b>	<b>1,406</b>	<b>420</b>	<b>2,468</b>	<b>2,659</b>	<b>1,337</b>	<b>258</b>	<b>186</b>	<b>377</b>
4,559	3,143	341	108	490	469	191	73	60	74
3,253	2,606	136	31	204	206	116	20	16	29
31,535	25,129	929	281	1,773	1,984	1,031	164	109	274
<b>28,748</b>	<b>21,845</b>	<b>1,481</b>	<b>237</b>	<b>1,621</b>	<b>1,882</b>	<b>1,049</b>	<b>205</b>	<b>121</b>	<b>205</b>
2,903	2,317	254	10	108	176	102	32	6	14
12,379	9,021	632	105	761	806	439	77	50	88
1,990	1,485	138	25	130	152	82	22	11	16
11,477	9,023	457	97	621	747	426	74	54	87
<b>29,227</b>	<b>22,921</b>	<b>1,432</b>	<b>404</b>	<b>1,834</b>	<b>2,998</b>	<b>1,397</b>	<b>312</b>	<b>219</b>	<b>426</b>
3,843	2,929	259	43	250	342	182	47	20	36
9,224	7,197	681	103	548	830	375	124	67	100
1,761	1,347	121	25	124	234	92	30	16	24
14,400	11,448	372	233	912	1,592	749	111	116	265
<b>14,485</b>	<b>10,476</b>	<b>1,064</b>	<b>482</b>	<b>1,375</b>	<b>1,842</b>	<b>671</b>	<b>234</b>	<b>249</b>	<b>297</b>
2,041	1,410	199	52	201	304	114	46	27	54
7,218	5,679	313	210	586	748	296	66	117	107
4,018	2,673	399	145	443	574	194	92	69	111
1,208	715	154	75	144	216	66	30	35	25
<b>6,399</b>	<b>3,887</b>	<b>580</b>	<b>251</b>	<b>801</b>	<b>932</b>	<b>364</b>	<b>109</b>	<b>120</b>	<b>178</b>
4,584	2,506	462	197	636	790	311	91	98	151
1,815	1,381	117	54	166	142	53	17	22	26

## Distribution by amount

[TDB30206](#)

Banks

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

September 2016		Number of borrowers	Net used
a.	<b>TOTAL</b>	<b>1,267,184</b>	<b>186,729</b>
	from 250 to 30,000	775,717	5,434
	from 30,000 to 75,000	160,005	7,013
	from 75,000 to 125,000	97,909	8,703
	from 125,000 to 250,000	123,889	19,285
	from 250,000 to 500,000	49,568	15,069
	from 500,000 to 1,000,000	26,616	16,147
	from 1,000,000 to 2,500,000	20,009	26,721
	from 2,500,000 to 5,000,000	7,642	22,965
	from 5,000,000 to 25,000,000	5,257	42,891
	more than 25,000,000	572	22,502

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

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

[TDC30031](#)

Banks

Source: Central Credit Register  
Stocks in millions of euro

September 2016		General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
					industry	building	services		
<b>a. ITALY</b>									
Number of borrowers		98	2,154	245,258	46,714	49,730	144,956	183,461	830,276
Bad debts		214	2,983	136,487	31,794	39,126	62,969	14,754	32,060
<b>b. NORTH-WEST ITALY</b>									
Number of borrowers		8	665	66,182	12,998	13,483	39,211	39,921	200,706
Bad debts		136	1,238	39,110	9,474	10,996	18,175	3,465	9,986
<b>c. NORTH-EAST ITALY</b>									
Number of borrowers		2	427	46,910	10,143	10,053	26,183	28,490	117,849
Bad debts		3	893	33,247	7,702	10,840	14,248	2,808	6,296
<b>d. CENTRAL ITALY</b>									
Number of borrowers		13	518	62,415	11,050	12,132	38,378	39,311	171,136
Bad debts		25	596	36,225	7,628	10,511	17,395	3,220	6,800
<b>e. SOUTHERN ITALY</b>									
Number of borrowers		52	361	46,736	9,049	9,455	27,029	46,197	219,339
Bad debts		33	165	19,087	5,214	4,533	8,755	3,127	5,727
<b>f. ISLANDS</b>									
Number of borrowers		23	183	23,015	3,474	4,607	14,155	29,542	121,246
Bad debts		17	91	8,818	1,776	2,245	4,395	2,135	3,251

Note:

## Distribution by customer branch of economic activity

TDB30221

Banks

Source: Central Credit Register  
Stocks in millions of euro

## September 2016

	Number of borrowers	Bad debts
<b>a. TOTAL</b>	<b>434,663</b>	<b>151,473</b>
Agricultural, forestry and fishing	19,105	5,798
Mining and quarrying	547	412
Manufacturing	64,567	31,137
Electricity, gas, steam and air conditioning supply	369	749
Water supply, sewerage, waste management and remediation activities	1,139	938
Construction	88,392	41,933
Wholesale and retail trade, repair of motor vehicles and	118,902	25,083
Transportation and storage	16,716	3,602
Accommodation and food service activities	37,510	5,597
Information and communication	7,530	1,616
Financial and insurance activities	2,080	571
Real estate activities	22,377	24,096
Professional, scientific and technical activities	14,546	3,562
Administrative and support service activities	15,636	3,494
All remaining activities (sections O, P,Q,R,S,T)	17,617	2,523

Note:

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

[TDB30231](#)

## Banks and financial intermediaries referred to in Single Register

Source: Central Credit Register  
Stocks in millions of euro

September 2016		Total	Banks	Financial intermediaries
<b>a.</b>	<b>TOTAL</b>	<b>252,282</b>	<b>187,534</b>	<b>64,748</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>293</b>	<b>214</b>	<b>80</b>
	Central government	20	12	8
	Local government	273	202	71
	Social security funds	-	-	-
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>3,821</b>	<b>2,983</b>	<b>838</b>
	Monetary financial institutions	-	-	-
	Other financial intermediaries	932	471	461
	Financial auxiliaries	517	413	105
	Insurance companies	1	..	1
	Pension funds	..	..	-
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>180,465</b>	<b>136,487</b>	<b>43,978</b>
	Public companies	378	246	132
	Private companies	158,029	120,670	37,359
	Associations of non-financial companies	148	81	67
	Craft non-financial quasi-companies	5,645	4,240	1,405
	Other non-financial quasi-companies	16,266	11,251	5,014
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>65,192</b>	<b>46,266</b>	<b>18,927</b>
	Producer households	21,471	14,754	6,717
	Consumer households	43,721	31,511	12,210
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>911</b>	<b>540</b>	<b>371</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>1,011</b>	<b>804</b>	<b>207</b>
	General government	-	-	-
	Monetary financial institutions	72	65	7
	Other financial institutions	129	96	33
	Non-financial companies	707	559	148
	Households	102	82	20
	Non-profit institutions serving households	1	1	..
	International organizations and the other institutions	1	1	..
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>12</b>	<b>9</b>	<b>3</b>

**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

## 3rd quarter 2016

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>54,361</b>	<b>4,194</b>	<b>50,055</b>	<b>1,541</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>12,179</b>	<b>1,290</b>	<b>9,499</b>	<b>406</b>
	Piedmont	3,174	249	2,519	64
	Valle d'Aosta	71	4	47	1
	Liguria	1,324	82	1,280	20
	Lombardy	7,610	955	5,653	320
<b>c.</b>	<b>NORD-EAST ITALY</b>	<b>8,220</b>	<b>839</b>	<b>8,400</b>	<b>276</b>
	Trentino-Alto Adige	460	52	405	36
	Veneto	3,417	306	2,154	70
	Friuli-Venezia Giulia	820	72	629	12
	Emilia-Romagna	3,523	409	5,212	159
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>13,112</b>	<b>1,168</b>	<b>8,958</b>	<b>360</b>
	Marche	1,540	343	801	25
	Tuscany	4,656	365	2,107	38
	Umbria	800	55	399	13
	Lazio	6,116	404	5,651	283
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>13,748</b>	<b>622</b>	<b>14,715</b>	<b>330</b>
	Abruzzo	1,146	109	2,148	67
	Molise	242	13	289	11
	Campania	6,331	223	6,792	111
	Apulia	3,462	156	2,587	86
	Basilicata	352	12	508	31
	Calabria	2,215	109	2,391	24
<b>f.</b>	<b>ISLANDS</b>	<b>7,102</b>	<b>274</b>	<b>8,483</b>	<b>169</b>
	Sicily	5,804	206	4,972	83
	Sardinia	1,298	69	3,511	86

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

## Distribution by customer segment of economic activity

[TDB30251](#)

Banks

Source: Central Credit Register  
Flows in millions of euro

3rd quarter 2016		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>		<b>54,361</b>	<b>4,194</b>	<b>50,055</b>	<b>1,541</b>
General government		11	2	5	4
Financial companies		74	133	57	38
Non-financial companies		8,762	2,812	6,509	909
<i>of which: industry</i>		<i>1,252</i>	<i>320</i>	<i>1,204</i>	<i>115</i>
building		1,729	1,172	1,227	206
services		5,637	1,275	3,979	570
Producer households		6,839	329	5,833	150
Consumer households and nec		38,309	912	37,395	434

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



## Distribution by customer economic activity

TDB30226

Banks

Source: Central Credit Register  
Stocks in millions of euro

## September 2016

a.	TOTAL	Bad debts (gross of writeoffs)	of which: backed by real security
		173,582	65,397
	Agricultural, forestry and fishing	6,263	3,462
	Mining and quarrying	466	166
	Manufacturing	38,431	9,321
	Electricity, gas, steam and air conditioning supply	906	162
	Water supply, sewerage, waste management and remediation activities	1,091	244
	Construction	46,712	21,770
	Wholesale and retail trade, repair of motor vehicles and	29,333	6,613
	Transportation and storage	4,278	1,090
	Accommodation and food service activities	5,978	3,397
	Information and communication	1,965	339
	Financial and insurance activities	637	211
	Real estate activities	26,236	15,147
	Professional, scientific and technical activities	3,977	1,236
	Administrative and support service activities	4,056	1,067
	All remaining activities (sections O, P,Q,R,S,T)	2,843	1,006

Note:

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

[TDC30033](#)

Banks

Source: Central Credit Register  
Stocks in millions of euro

## September 2016

	General government	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Bad debts (gross of writeoffs)	219	3,578	157,285	39,315	43,663	71,469	16,028	36,188
of which: backed by real security	15	1,852	69,552	11,555	24,104	32,115	8,284	21,853
<b>b. NORTH-WEST ITALY</b>								
Bad debts (gross of writeoffs)	136	1,565	46,144	12,079	12,572	20,978	3,726	10,814
of which: backed by real security	7	893	20,902	3,406	7,448	9,676	2,079	7,428
<b>c. NORTH-EAST ITALY</b>								
Bad debts (gross of writeoffs)	3	1,001	38,344	9,562	12,086	16,193	2,983	6,748
of which: backed by real security	-	587	18,434	2,798	7,029	8,275	1,791	4,603
<b>d. CENTRAL ITALY</b>								
Bad debts (gross of writeoffs)	30	716	41,038	9,167	11,551	19,589	3,479	7,585
of which: backed by real security	7	267	17,004	2,485	5,910	8,136	1,846	4,412
<b>e. SOUTHERN ITALY</b>								
Bad debts (gross of writeoffs)	33	201	21,929	6,413	4,982	9,875	3,490	7,040
of which: backed by real security	1	59	8,712	2,089	2,341	3,922	1,541	3,465
<b>f. ISLANDS</b>								
Bad debts (gross of writeoffs)	17	95	9,830	2,094	2,472	4,834	2,351	4,002
of which: backed by real security	..	46	4,500	777	1,376	2,106	1,026	1,945

Note:

## Distribution by customer location (region)

Banks

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

## September 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
<b>a.</b>	<b>TOTAL</b>	<b>1,260,729</b>	<b>199,784</b>	<b>1.07</b>	<b>52,859</b>	<b>6,834</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>304,950</b>	<b>58,329</b>	<b>1.08</b>	<b>12,037</b>	<b>2,080</b>
	Piedmont	81,178	11,340	1.05	3,097	316
	Valle d'Aosta	1,669	196	1.10	76	8
	Liguria	29,558	3,893	1.11	1,291	134
	Lombardy	192,545	42,900	1.09	7,573	1,622
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>194,130</b>	<b>46,299</b>	<b>1.07</b>	<b>7,899</b>	<b>1,820</b>
	Trentino-Alto Adige	9,908	3,583	1.09	490	73
	Veneto	79,886	19,897	1.07	3,359	726
	Friuli-Venezia Giulia	17,902	3,334	1.07	835	152
	Emilia-Romagna	86,434	19,485	1.07	3,215	868
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>270,045</b>	<b>49,965</b>	<b>1.07</b>	<b>12,694</b>	<b>1,714</b>
	Marche	32,089	6,501	1.00	1,378	218
	Tuscany	83,155	17,119	1.07	4,548	571
	Umbria	21,197	3,416	1.06	797	166
	Lazio	133,604	22,929	1.08	5,971	758
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>315,274</b>	<b>30,000</b>	<b>1.06</b>	<b>13,277</b>	<b>815</b>
	Abruzzo	31,553	4,314	1.09	1,134	141
	Molise	5,973	640	1.08	239	27
	Campania	139,510	12,010	1.05	6,132	312
	Apulia	81,504	8,515	1.08	3,381	207
	Basilicata	9,586	1,190	1.07	347	16
	Calabria	47,148	3,331	1.03	2,044	111
<b>f.</b>	<b>ISLANDS</b>	<b>176,330</b>	<b>15,192</b>	<b>1.06</b>	<b>6,952</b>	<b>406</b>
	Sicily	136,644	10,999	1.06	5,656	311
	Sardinia	39,686	4,193	1.05	1,296	96

Notes:

## Distribution by customer location (region)

[TDB30265](#)

Banks

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

## September 2016

Ceased to be adjusted bad debts

		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>4,618</b>	<b>919</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>994</b>	<b>286</b>
	Piedmont	224	16
	Valle d'Aosta	11	1
	Liguria	105	31
	Lombardy	654	239
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>711</b>	<b>253</b>
	Trentino-Alto Adige	64	89
	Veneto	273	48
	Friuli-Venezia Giulia	60	5
	Emilia-Romagna	314	110
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>1,082</b>	<b>158</b>
	Marche	151	23
	Tuscany	284	41
	Umbria	112	16
	Lazio	535	78
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,165</b>	<b>161</b>
	Abruzzo	174	27
	Molise	24	2
	Campania	437	60
	Apulia	322	53
	Basilicata	29	2
	Calabria	179	16
<b>f.</b>	<b>ISLANDS</b>	<b>666</b>	<b>59</b>
	Sicily	529	50
	Sardinia	137	9

Notes:

## Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

## September 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
<b>a. TOTAL</b>	<b>1,260,729</b>	<b>199,784</b>	<b>1.07</b>	<b>52,859</b>	<b>6,834</b>
General government	105	309	1.45	9	11
Financial companies	2,120	3,192	1.07	79	211
Non-financial companies	242,997	146,689	1.08	8,266	4,994
<i>of which: industry</i>	<i>46,619</i>	<i>33,995</i>	<i>1.07</i>	<i>1,194</i>	<i>905</i>
building	49,232	41,898	1.07	1,630	1,933
services	129,072	64,318	1.06	4,763	1,964
Producer households	182,665	15,912	1.08	6,507	506
Consumer households and nec	826,986	33,440	1.04	37,646	1,102

Notes:

## Distribution by customer segment of economic activity

[TDB30271](#)

Banks

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

## September 2016

Ceased to be adjusted bad debts

		Number of borrowers	Amount
a.	<b>TOTAL</b>	<b>4,618</b>	<b>919</b>
	General government	8	19
	Financial companies	6	2
	Non-financial companies	657	609
	<i>of which: industry</i>	<i>123</i>	<i>56</i>
	building	146	213
	services	339	307
	Producer households	787	84
	Consumer households and nec	3,144	203

Notes:

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

TDB40100

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2016		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	<b>TOTAL</b>	<b>127,552</b>	<b>1,960</b>	<b>8,674</b>	<b>111,968</b>	<b>1,653</b>	<b>3,297</b>
b.	<b>NORTH-WEST ITALY</b>	<b>53,570</b>	<b>196</b>	<b>6,386</b>	<b>44,985</b>	<b>460</b>	<b>1,542</b>
	Piedmont	6,442	35	425	5,651	142	189
	Valle d'Aosta	257	..	1	242	3	11
	Liguria	4,647	13	11	4,547	27	50
	Lombardy	42,223	148	5,949	34,545	288	1,293
c.	<b>NORTH-EAST ITALY</b>	<b>27,119</b>	<b>500</b>	<b>767</b>	<b>24,194</b>	<b>729</b>	<b>930</b>
	Trentino-Alto Adige	3,407	58	43	2,811	212	284
	Veneto	6,806	45	318	5,960	187	295
	Friuli-Venezia Giulia	5,113	17	88	4,831	134	44
	Emilia-Romagna	11,794	380	319	10,592	196	307
d.	<b>CENTRAL ITALY</b>	<b>40,348</b>	<b>1,139</b>	<b>1,294</b>	<b>37,111</b>	<b>230</b>	<b>575</b>
	Marche	899	6	27	753	44	68
	Tuscany	5,498	242	42	4,987	97	131
	Umbria	445	3	18	382	17	24
	Lazio	33,506	889	1,207	30,988	72	351
e.	<b>SOUTHERN ITALY</b>	<b>4,675</b>	<b>112</b>	<b>43</b>	<b>4,211</b>	<b>151</b>	<b>158</b>
	Abruzzo	807	10	5	728	29	36
	Molise	61	18	3	33	3	4
	Campania	2,525	51	17	2,370	35	52
	Apulia	969	11	12	843	54	48
	Basilicata	107	..	..	92	9	6
	Calabria	205	22	5	146	21	11
f.	<b>ISLANDS</b>	<b>1,840</b>	<b>12</b>	<b>184</b>	<b>1,468</b>	<b>84</b>	<b>92</b>
	Sicily	934	..	15	841	52	27
	Sardinia	906	12	170	627	32	65

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

<b>September 2016</b>		<b>Total</b>	<b>North West</b>	<b>North East</b>	<b>Centre</b>	<b>South</b>	<b>Islands</b>
<b>a.</b>	<b>SIGHT AND OVERNIGHT DEPOSITS</b>	<b>8,601</b>	<b>3,265</b>	<b>1,625</b>	<b>1,521</b>	<b>1,569</b>	<b>622</b>
	General government	82	4	10	42	5	21
	Financial corporations	485	202	140	136	6	..
	Non-financial corporation	1,026	459	187	213	139	28
	Producer households (up to 5 employees)	148	36	28	28	39	17
	Consumer households	6,860	2,563	1,259	1,102	1,381	555
<b>b.</b>	<b>WITH AGREED MATURITY</b>	<b>140,008</b>	<b>33,683</b>	<b>34,350</b>	<b>57,316</b>	<b>11,167</b>	<b>3,493</b>
	General government	32,774	37	65	32,626	36	10
	Financial corporations	26,333	9,250	13,705	3,076	169	133
	Non-financial corporation	10,163	3,400	2,914	3,170	427	253
	Producer households (up to 5 employees)	2,637	691	783	559	486	117
	Consumer households	68,101	20,305	16,882	17,885	10,048	2,981
<b>c.</b>	<b>UNREDEEMABLE AT NOTICE</b>	<b>302,508</b>	<b>69,157</b>	<b>50,948</b>	<b>60,316</b>	<b>92,117</b>	<b>29,969</b>
	General government	7,269	992	631	3,333	1,840	472
	Financial corporations	887	703	114	42	21	7
	Non-financial corporation	2,619	422	551	925	532	190
	Producer households (up to 5 employees)	3,750	629	870	810	1,042	399
	Consumer households	287,982	66,411	48,783	55,206	88,681	28,901
<b>d.</b>	<b>CUSTOMER CURRENT ACCOUNTS</b>	<b>934,275</b>	<b>354,514</b>	<b>217,975</b>	<b>215,007</b>	<b>101,988</b>	<b>44,791</b>
	General government	27,641	2,582	4,176	18,062	1,431	1,390
	Financial corporations	85,439	51,015	18,580	13,691	1,148	1,005
	Non-financial corporation	215,564	81,835	53,605	51,893	20,311	7,920
	Producer households (up to 5 employees)	44,519	13,690	11,647	8,395	7,507	3,280
	Consumer households	561,112	205,393	129,967	122,965	71,591	31,195
<b>e.</b>	<b>SAVING CERTIFICATES AND CDs ISSUED</b>	<b>21,115</b>	<b>3,751</b>	<b>7,314</b>	<b>5,377</b>	<b>3,654</b>	<b>1,019</b>
	General government	34	1	5	28	..	..
	Financial corporations	365	138	98	113	14	2
	Non-financial corporation	1,240	461	454	186	119	21
	Producer households (up to 5 employees)	762	87	313	207	126	28
	Consumer households	18,714	3,065	6,443	4,843	3,394	968

Notes:



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

TDB10163

Banks and Bancoposta

Source: Supervisory returns  
Stocks in millions of euros

September 2016

	Total	of which: Non-financial corporations	of which: Producer households (up to 5 employees)	of which: Consumer households and nec
<b>a. TOTAL</b>	<b>1,360,623</b>	<b>226,726</b>	<b>51,775</b>	<b>938,736</b>
<b>b. NORTH-WEST ITALY</b>	<b>460,800</b>	<b>86,572</b>	<b>15,123</b>	<b>295,715</b>
Piedmont	104,273	15,374	4,177	75,193
Valle d'Aosta	3,760	870	141	2,326
Liguria	35,441	4,688	1,330	28,218
Lombardy	317,327	65,640	9,475	189,979
<b>c. NORTH-EAST ITALY</b>	<b>310,910</b>	<b>57,709</b>	<b>13,634</b>	<b>202,371</b>
Trentino-Alto Adige	33,638	6,371	1,960	22,538
Veneto	133,226	23,201	5,318	80,751
Friuli-Venezia Giulia	27,913	4,346	993	19,331
Emilia-Romagna	116,132	23,790	5,362	79,750
<b>d. CENTRAL ITALY</b>	<b>300,435</b>	<b>52,508</b>	<b>9,988</b>	<b>201,220</b>
Marche	34,544	4,427	1,391	27,711
Tuscany	78,098	13,470	3,599	58,858
Umbria	15,736	2,507	636	12,194
Lazio	172,057	32,104	4,361	102,458
<b>e. SOUTHERN ITALY</b>	<b>209,089</b>	<b>21,527</b>	<b>9,192</b>	<b>175,058</b>
Abruzzo	25,151	2,842	1,108	20,772
Molise	5,682	327	174	5,048
Campania	86,322	9,962	3,550	71,670
Apulia	57,410	6,049	2,937	47,314
Basilicata	10,008	737	391	8,724
Calabria	24,516	1,609	1,031	21,530
<b>f. ISLANDS</b>	<b>79,389</b>	<b>8,411</b>	<b>3,839</b>	<b>64,371</b>
Sicily	57,046	5,085	2,495	47,902
Sardinia	22,344	3,326	1,344	16,469

Notes: The table replaces table TDB10263.

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

[TDB30595](#)

Banks

Source: supervisory returns  
Stocks in millions of euro

## September 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	-	530	53,747	-	253	52,569
Credit default swap	965	520	15,900	-	1,541	19,433
Credit default option	-	-	600	-	77	950
Total rate of return swap	-	-	-	-	-	17
Other credit derivatives	-	126	4	-	-	15

Notes:

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

[TDB30586](#)

Banks

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

## September 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
<b>a. TOTAL</b>						
Number of holders	19,878	219	1,051	3,539	7,331	7,479
Intrinsic value	7,546	3	6	68	489	6,904
<b>b. NORTH-WEST ITALY</b>						
Number of holders	6,901	70	337	1,128	2,450	2,843
Intrinsic value	2,868	..	2	23	161	2,656
<b>c. NORTH-EAST ITALY</b>						
Number of holders	5,727	51	258	967	2,082	2,331
Intrinsic value	1,276	1	2	17	130	1,103
<b>d. CENTRAL ITALY</b>						
Number of holders	4,493	60	274	891	1,742	1,469
Intrinsic value	2,914	..	1	19	129	2,747
<b>e. SOUTHERN ITALY</b>						
Number of holders	1,861	23	114	342	726	594
Intrinsic value	278	..	..	5	48	215
<b>f. ISLAND</b>						
Number of holders	896	15	68	211	331	242
Intrinsic value	209	1	..	3	22	182

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

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

TDB30591

Banks

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

## September 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
<b>a. TOTAL</b>						
Number of holders	22,137	361	1,527	3,889	7,603	8,177
Intrinsic value	48,345	51	25	800	991	42,024
<b>b. GENERAL GOVERNMENT</b>						
Number of holders	135	3	4	10	28	85
Intrinsic value	9,833	43	2	17	24	9,746
<b>c. FINANCIAL COMPANIES</b>						
Number of holders	370	1	7	22	85	216
Intrinsic value	4,855	..	3	18	8	3,885
<b>d. NON-FINANCIAL COMPANIES</b>						
Number of holders	18,475	147	800	3,005	6,872	7,419
Intrinsic value	7,499	3	5	60	464	6,892
<i>of which: industry</i>						
Number of holders	7,682	17	131	667	2,799	4,022
Intrinsic value	2,376	1	..	11	208	2,142
<b>building</b>						
Number of holders	1,109	13	69	230	428	341
Intrinsic value	436	..	..	4	18	396
<b>services</b>						
Number of holders	8,928	116	573	2,009	3,261	2,815
Intrinsic value	4,553	2	4	43	195	4,265
<b>e. PRODUCER HOUSEHOLDS</b>						
Number of holders	1,403	72	251	534	459	60
Intrinsic value	47	..	1	8	25	12
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>						
Number of holders	1,106	133	450	286	119	42
Intrinsic value	69	1	2	5	10	42
<b>g. REST OF THE WORLD</b>						
Number of holders	391	-	8	15	24	159
Intrinsic value	15,509	-	12	689	52	11,381

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

## Distribution by type of security and type of deposit

[TDB40082](#)

Source: Supervisory returns  
Stocks in millions of euro

September 2016

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>2,145,255</b>	<b>733,555</b>	<b>168,349</b>
Italian government securities	730,165	159,000	62,597
<i>of which:</i> BOTs	20,707	2,777	256
CCTs	49,797	9,160	2,617
BTPs	632,952	144,262	59,056
Other debt securities	527,247	145,096	23,522
<i>of which:</i> in non-euro-area currencies	88,110	33,020	4,169
Equity securities	239,277	66,260	51,230
<i>of which:</i> in non-euro-area currencies	42,438	9,075	1,879
Units of collective investment undertakings	635,801	358,480	27,625
Other securities and the like	4,982	757	2,078

Notes:

## Banks and CDP

securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>98,490</b>	<b>60,185</b>	<b>7,246</b>	<b>1,660,738</b>	<b>656,990</b>	<b>145,735</b>
24,643	10,618	1,289	568,872	144,115	54,903
45	37	2	7,282	2,733	248
4,377	3,146	454	29,234	5,675	1,568
18,174	6,806	766	517,174	133,777	52,530
16,906	6,987	922	413,282	133,637	21,075
3,017	2,149	206	54,528	29,918	3,823
4,681	2,825	593	187,215	61,115	45,925
1,481	802	256	21,180	7,997	1,475
52,075	39,629	4,426	481,783	313,725	21,833
..	..	-	3,075	642	939

## Distribution by customer location (region)

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

September 2016

		of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>2,145,255</b>	<b>733,555</b>	<b>168,349</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1,041,694</b>	<b>349,723</b>	<b>47,739</b>
	Piedmont	231,964	92,961	11,168
	Valle d'Aosta	2,600	1,778	134
	Liguria	39,538	30,866	1,775
	Lombardy	767,593	224,118	34,661
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>470,227</b>	<b>170,279</b>	<b>25,690</b>
	Trentino-Alto Adige	17,837	9,188	1,734
	Veneto	189,750	59,115	9,099
	Friuli-Venezia Giulia	84,218	13,393	1,178
	Emilia-Romagna	178,422	88,583	13,679
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>533,728</b>	<b>127,803</b>	<b>85,685</b>
	Marche	18,024	14,740	2,141
	Tuscany	63,480	46,605	8,882
	Umbria	9,963	7,673	606
	Lazio	442,262	58,785	74,055
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>69,199</b>	<b>60,755</b>	<b>6,436</b>
	Abruzzo	7,367	6,398	636
	Molise	1,063	934	118
	Campania	31,941	27,706	2,985
	Apulia	19,907	17,732	1,842
	Basilicata	2,211	2,047	159
	Calabria	6,709	5,939	696
<b>f.</b>	<b>ISLANDS</b>	<b>30,406</b>	<b>24,995</b>	<b>2,799</b>
	Sicily	22,285	19,069	1,900
	Sardinia	8,121	5,926	899

Notes:

## Banks and CDP

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>98,490</b>	<b>60,185</b>	<b>7,246</b>	<b>1,660,738</b>	<b>656,990</b>	<b>145,735</b>
<b>58,780</b>	<b>28,614</b>	<b>3,520</b>	<b>734,938</b>	<b>313,595</b>	<b>40,267</b>
25,552	6,643	539	194,066	84,816	10,028
130	128	2	2,349	1,629	129
1,837	1,666	63	36,934	28,685	1,520
31,261	20,178	2,916	501,588	198,464	28,590
<b>19,195</b>	<b>16,170</b>	<b>1,689</b>	<b>433,461</b>	<b>150,923</b>	<b>20,700</b>
2,246	1,300	120	13,182	7,743	1,513
5,683	4,806	646	178,897	53,105	7,145
1,368	1,108	178	81,029	12,062	904
9,898	8,956	745	160,353	78,013	11,139
<b>14,708</b>	<b>10,888</b>	<b>1,357</b>	<b>403,136</b>	<b>113,843</b>	<b>77,653</b>
834	725	65	16,409	13,756	1,898
4,423	3,663	390	55,374	41,930	7,888
597	532	32	9,122	6,990	488
8,854	5,967	871	322,231	51,168	67,379
<b>4,273</b>	<b>3,204</b>	<b>478</b>	<b>61,381</b>	<b>55,525</b>	<b>4,963</b>
369	329	40	6,801	5,926	553
24	21	3	1,005	890	104
2,451	1,654	237	27,425	24,949	2,285
1,140	951	159	17,889	16,279	1,317
45	40	5	2,092	1,951	136
244	210	34	6,170	5,530	568
<b>1,535</b>	<b>1,309</b>	<b>200</b>	<b>27,822</b>	<b>23,105</b>	<b>2,152</b>
937	815	104	20,508	17,789	1,437
599	494	97	7,314	5,315	715





## **Information on securities business**

## Distribution by type of security and derivative instrument

TDB40500

Banks and securities firms

Source: Supervisory returns  
Flows in millions of euro

## 3rd quarter 2016

	Total	Banks	SIMs
<b>a. TOTAL SECURITIES</b>	<b>761,026</b>	<b>730,718</b>	<b>30,308</b>
Italian government securities	386,889	384,113	2,776
<i>of which:</i> BOTs	79,017	78,803	213
CCT	50,222	50,061	161
BTPs	230,340	228,007	2,333
Other debt securities	253,055	243,769	9,286
Equity securities	99,656	83,230	16,426
Other securities	3,468	1,648	1,820
<b>b. TOTAL DERIVATIVE INSTRUMENTS</b>	<b>1,292,701</b>	<b>1,273,866</b>	<b>18,835</b>
Futures	480,190	463,034	17,156
<i>of which:</i> on interest rates	117,997	117,997	-
on stock indices	120,487	104,499	15,988
Swaps and forward rate agreements	622,695	622,695	-
<i>of which:</i> interest rate swaps	492,015	492,015	-
currency swaps	33,454	33,454	-
Forward rate agreements	94,821	94,821	-
Options on securities	16,409	15,141	1,267
<i>of which:</i> on equity securities	9,896	8,630	1,266
Options on futures or stock indices	126,621	126,209	412
<i>of which:</i> on stock indices or futures on stock indices	120,189	119,777	412
Interest rate options	10,768	10,768	-
Foreign currency options and other derivative instruments	36,018	36,018	..

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



## Distribution of portfolio by type of security

[TDB40520](#)

Source: Supervisory returns  
Stocks and flows in millions of euro

## 3rd quarter 2016

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a.</b>	<b>TOTAL PORTFOLIO</b>	<b>68,704</b>	<b>60,913</b>	<b>837,662</b>
	Italian government securities	15,808	14,772	252,876
	<i>of which:</i> BOTs	968	1,823	1,794
	CCTs	2,734	1,870	18,060
	BTPs	11,411	8,577	222,508
	Other debt securities	13,705	10,260	302,075
	<i>of which:</i> in non-euro-area currencies	1,788	2,138	4,625
	Equity securities	3,505	3,763	58,018
	<i>of which:</i> in non-euro-area currencies	892	928	2,497
	Units of collective investment undertakings	31,520	28,151	224,489
	Other securities and the like	4,166	3,967	203

**Notes:** The data include transactions with non-residents.

## Banks, securities firms and collective investment undertakings

Banks			Securities firms			Collective investment undertakings		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>21,085</b>	<b>19,152</b>	<b>117,749</b>	<b>3,698</b>	<b>3,832</b>	<b>9,509</b>	<b>43,921</b>	<b>37,928</b>	<b>710,403</b>
4,612	4,781	29,199	302	350	1,044	10,894	9,641	222,633
71	66	57	96	113	116	801	1,644	1,621
1,135	1,084	5,006	18	43	209	1,581	743	12,845
2,930	2,753	22,008	157	158	672	8,325	5,666	199,828
3,474	3,198	21,387	962	1,047	2,945	9,270	6,015	277,743
1,012	919	3,699	138	176	903	638	1,042	23
1,744	1,771	5,234	244	270	989	1,517	1,722	51,795
343	369	1,728	35	54	363	514	505	407
10,761	9,211	61,923	776	694	4,519	19,983	18,246	158,046
494	191	6	1,413	1,471	12	2,258	2,304	186



## **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

September 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.	<b>TOTAL</b>	<b>3,365,961</b>	<b>1,135,252</b>	<b>746,068</b>	<b>658,306</b>	<b>232,355</b>	<b>113,125</b>
	<i>of which:</i> 1 facility	2,923,342	1,114,823	697,340	562,807	139,565	43,582
	2 facilities	271,073	19,689	46,345	79,160	61,140	32,039
	3-4 facilities	123,298	730	2,364	16,190	29,957	31,955
	more than 4 facilities	48,248	10	19	149	1,693	5,549
b.	<b>GENERAL GOVERNMENT</b>	<b>7,635</b>	<b>657</b>	<b>451</b>	<b>859</b>	<b>1,172</b>	<b>1,246</b>
	<i>of which:</i> 1 facility	4,379	614	393	705	800	660
	2 facilities	1,857	35	51	134	300	429
	3-4 facilities	1,121	7	6	20	69	152
	more than 4 facilities	278	1	1	-	3	5
c.	<b>FINANCIAL COMPANIES</b>	<b>9,767</b>	<b>2,170</b>	<b>1,180</b>	<b>1,337</b>	<b>930</b>	<b>656</b>
	<i>of which:</i> 1 facility	6,849	2,041	944	912	542	369
	2 facilities	1,768	126	225	313	254	167
	3-4 facilities	790	1	11	110	120	97
	more than 4 facilities	360	2	-	2	14	23
d.	<b>NON-FINANCIAL COMPANIES</b>	<b>728,820</b>	<b>175,842</b>	<b>94,327</b>	<b>120,027</b>	<b>104,928</b>	<b>78,840</b>
	<i>of which:</i> 1 facility	434,889	169,185	71,101	69,278	44,314	24,265
	2 facilities	151,025	6,416	22,047	40,207	36,907	23,153
	3-4 facilities	97,746	238	1,173	10,448	22,409	26,595
	more than 4 facilities	45,160	3	6	94	1,298	4,827
e.	<b>PRODUCER HOUSEHOLDS</b>	<b>424,997</b>	<b>156,250</b>	<b>81,601</b>	<b>81,334</b>	<b>35,844</b>	<b>13,642</b>
	<i>of which:</i> 1 facility	357,589	151,254	70,202	61,141	19,703	5,260
	2 facilities	50,154	4,816	10,774	16,549	10,871	4,198
	3-4 facilities	15,408	180	620	3,607	4,983	3,640
	more than 4 facilities	1,846	-	5	37	287	544
f.	<b>CONSUMER HOUSEHOLDS AND NEC</b>	<b>2,178,235</b>	<b>792,623</b>	<b>565,709</b>	<b>452,442</b>	<b>88,522</b>	<b>18,405</b>
	<i>of which:</i> 1 facility	2,104,246	784,144	552,176	428,796	73,443	12,798
	2 facilities	65,287	8,172	12,979	21,652	12,657	4,016
	3-4 facilities	8,108	303	547	1,978	2,332	1,443
	more than 4 facilities	594	4	7	16	90	148

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

Banks

[TDB30446](#)

Source: Central Credit Register

Size classes in euro

Numbers in unit

September 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
<b>a. TOTAL</b>	<b>80,563</b>	<b>30,227</b>	<b>25,518</b>	<b>5,687</b>
of which: 1 facility	22,609	6,079	3,840	558
2 facilities	17,965	5,059	2,942	448
3-4 facilities	26,872	8,809	5,272	730
more than 4 facilities	13,117	10,280	13,464	3,951
<b>b. GENERAL GOVERNMENT</b>	<b>1,286</b>	<b>595</b>	<b>588</b>	<b>289</b>
of which: 1 facility	479	163	111	13
2 facilities	502	194	132	40
3-4 facilities	291	214	260	92
more than 4 facilities	14	24	85	144
<b>c. FINANCIAL COMPANIES</b>	<b>746</b>	<b>436</b>	<b>808</b>	<b>543</b>
of which: 1 facility	426	196	337	195
2 facilities	186	137	206	102
3-4 facilities	105	71	157	102
more than 4 facilities	29	32	108	144
<b>d. NON-FINANCIAL COMPANIES</b>	<b>66,114</b>	<b>26,679</b>	<b>22,969</b>	<b>4,763</b>
of which: 1 facility	15,862	4,741	2,978	328
2 facilities	14,189	4,115	2,346	291
3-4 facilities	23,750	7,899	4,583	517
more than 4 facilities	12,313	9,924	13,062	3,627
<b>e. PRODUCER HOUSEHOLDS</b>	<b>5,564</b>	<b>978</b>	<b>300</b>	<b>6</b>
of which: 1 facility	1,583	184	41	2
2 facilities	1,502	194	48	1
3-4 facilities	1,852	374	94	1
more than 4 facilities	627	226	117	2
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>	<b>6,668</b>	<b>1,509</b>	<b>826</b>	<b>79</b>
of which: 1 facility	4,117	775	355	15
2 facilities	1,559	411	205	14
3-4 facilities	861	249	176	18
more than 4 facilities	131	74	90	32

Note:

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

[TDB30431](#)

Source: Central Credit Register  
Stocks in millions of euro

September 2016		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilitites granted	used margin	number of borrowers
a.	TOTAL	1,497,460	1,123,372	3,365,961	459,256	420,134	2,923,342
b.	NORTH-WEST ITALY	655,123	489,696	964,633	183,322	161,541	824,867
	Piedmont	95,402	67,706	250,760	25,300	22,497	217,928
	Valle d'Aosta	2,353	1,791	7,960	891	772	7,008
	Liguria	26,180	20,133	74,138	8,861	8,159	65,334
	Lombardy	531,188	400,067	631,775	148,270	130,113	534,597
c.	NORTH-EAST ITALY	376,881	277,396	842,091	128,053	118,452	718,322
	Trentino-Alto Adige	42,368	33,408	114,443	17,929	15,741	102,310
	Veneto	158,457	124,121	315,211	68,164	64,555	265,997
	Friuli-Venezia Giulia	27,790	20,205	94,827	8,552	8,076	84,044
	Emilia-Romagna	148,266	99,663	317,610	33,408	30,080	265,971
d.	CENTRAL ITALY	301,983	220,199	736,591	81,240	76,690	641,479
	Marche	30,234	22,917	108,531	9,431	8,782	91,460
	Tuscany	81,006	62,635	248,579	25,041	23,499	209,419
	Umbria	15,338	12,395	59,387	4,636	4,408	50,787
	Lazio	175,405	122,252	320,094	42,132	40,002	289,813
e.	SOUTHERN ITALY	111,096	91,786	526,101	43,956	41,370	468,321
	Abruzzo	16,171	12,861	69,896	5,675	5,425	60,965
	Molise	2,012	1,629	12,195	892	822	10,693
	Campania	46,850	38,660	188,797	17,466	15,923	168,365
	Apulia	32,301	26,896	171,893	13,868	13,391	154,010
	Basilicata	4,128	3,385	21,862	1,751	1,678	19,219
	Calabria	9,634	8,355	61,458	4,305	4,130	55,069
f.	ISLANDS	52,378	44,294	296,545	22,685	22,080	270,353
	Sicily	34,383	28,966	211,371	15,817	15,447	191,591
	Sardinia	17,995	15,329	85,174	6,868	6,634	78,762

**Note:** Only loan facilities are considered.

# Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	'usedmargin'	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>164,991</b>	<b>126,876</b>	<b>271,073</b>	<b>202,115</b>	<b>150,990</b>	<b>123,298</b>	<b>671,098</b>	<b>425,371</b>	<b>48,248</b>
<b>64,673</b>	<b>51,074</b>	<b>82,381</b>	<b>91,192</b>	<b>68,667</b>	<b>40,352</b>	<b>315,936</b>	<b>208,415</b>	<b>17,033</b>
9,922	7,312	20,208	12,799	8,601	9,182	47,381	29,296	3,442
371	232	675	457	350	224	634	437	53
2,730	2,224	5,601	2,794	1,895	2,328	11,794	7,855	875
51,650	41,306	55,897	75,142	57,821	28,618	256,126	170,827	12,663
<b>46,260</b>	<b>31,184</b>	<b>73,140</b>	<b>48,129</b>	<b>33,675</b>	<b>35,746</b>	<b>154,440</b>	<b>94,085</b>	<b>14,883</b>
6,537	5,112	8,591	6,416	5,082	2,777	11,486	7,474	765
13,739	11,145	28,367	19,379	13,051	14,570	57,175	35,371	6,277
2,485	2,062	6,647	3,401	2,558	2,890	13,353	7,508	1,246
23,499	12,865	29,535	18,933	12,985	15,509	72,426	43,733	6,595
<b>33,433</b>	<b>27,832</b>	<b>58,794</b>	<b>36,951</b>	<b>28,813</b>	<b>26,131</b>	<b>150,359</b>	<b>86,864</b>	<b>10,187</b>
3,505	2,850	10,126	4,600	3,369	4,915	12,698	7,917	2,030
9,252	7,362	23,055	12,149	8,755	11,387	34,565	23,019	4,718
1,953	1,653	5,166	2,143	1,666	2,429	6,606	4,669	1,005
18,723	15,967	20,447	18,059	15,024	7,400	96,490	51,259	2,434
<b>14,384</b>	<b>11,604</b>	<b>38,227</b>	<b>18,245</b>	<b>14,040</b>	<b>14,869</b>	<b>34,510</b>	<b>24,772</b>	<b>4,684</b>
2,080	1,621	5,755	2,595	1,937	2,356	5,821	3,878	820
281	233	1,013	354	273	394	485	300	95
5,800	4,644	13,427	7,312	5,743	5,177	16,272	12,350	1,828
4,259	3,511	11,852	5,219	3,979	4,619	8,955	6,016	1,412
596	470	1,759	763	535	702	1,018	702	182
1,368	1,126	4,421	2,003	1,573	1,621	1,958	1,526	347
<b>6,241</b>	<b>5,183</b>	<b>18,531</b>	<b>7,598</b>	<b>5,796</b>	<b>6,200</b>	<b>15,853</b>	<b>11,235</b>	<b>1,461</b>
4,286	3,545	13,824	5,119	3,795	4,794	9,161	6,178	1,162
1,955	1,638	4,707	2,479	2,001	1,406	6,692	5,057	299

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

Banks

Source: Central Credit Register  
Size classes in euro

## September 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
<b>a. TOTAL</b>						
Average number of banks per borrower	1.25	1.02	1.07	1.17	1.58	2.16
First banks share of total credit granted(%)	64	99	98	95	85	75
<b>b. GENERAL GOVERNMENT</b>						
Average number of banks per borrower	1.77	1.09	1.16	1.20	1.39	1.62
First banks share of total credit granted(%)	69	99	96	96	94	92
<b>c. FINANCIAL COMPANIES</b>						
Average number of banks per borrower	1.70	1.06	1.21	1.42	1.63	1.75
First banks share of total credit granted(%)	76	98	92	88	85	86
<b>d. NON-FINANCIAL COMPANIES</b>						
Average number of banks per borrower	1.88	1.04	1.26	1.52	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	2.53	1.04	1.28	1.61	2.10	2.73
First banks share of total credit granted(%)	40	98	89	80	71	62
<i>of which: building</i>						
Average number of banks per borrower	1.68	1.04	1.23	1.48	1.76	2.07
First banks share of total credit granted(%)	66	99	91	85	81	77
<i>of which: services</i>						
Average number of banks per borrower	1.71	1.04	1.26	1.51	1.83	2.26
First banks share of total credit granted(%)	54	98	90	84	79	73
<b>e. PRODUCER HOUSEHOLDS</b>						
Average number of banks per borrower	1.22	1.03	1.15	1.30	1.64	2.10
First banks share of total credit granted(%)	86	99	95	91	84	79
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>						
Average number of banks per borrower	1.04	1.01	1.02	1.06	1.20	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

## September 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	2.81	3.75	5.25	8.26
First banks share of total credit granted(%)	69	62	53	54

## b. GENERAL GOVERNMENT

Average number of banks per borrower	1.94	2.34	2.97	4.97
First banksshare of total credit granted(%)	89	87	88	64

## c. FINANCIAL COMPANIES

Average number of banks per borrower	1.77	2.07	2.58	5.38
First banks share of total credit granted(%)	86	82	80	76

## d. NON-FINANCIAL COMPANIES

Average number of banks per borrower	2.98	3.93	5.52	8.87
First banks share of total credit granted(%)	66	59	50	37

of which: industry

Average number of banks per borrower	3.53	4.69	6.57	9.99
First banks share of total credit granted(%)	56	49	39	31

of which: building

Average number of banks per borrower	2.40	2.93	3.79	6.64
First banks share of total credit granted(%)	76	73	68	46

of which: services

Average number of banks per borrower	2.85	3.73	5.10	7.98
First banks share of total credit granted(%)	68	62	54	40

## e. PRODUCER HOUSEHOLDS

Average number of banks per borrower	2.59	3.35	4.10	3.67
First banks share of total credit granted(%)	77	73	68	60

## f. CONSUMER HOUSEHOLDS AND NEC

Average number of banks per borrower	1.62	1.89	2.33	4.33
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-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4
<b>a. TOTAL</b>	<b>0.79</b>	<b>0.61</b>	<b>0.65</b>	<b>0.62</b>	<b>0.79</b>
up to 125,000	0.31	0.28	0.33	0.29	0.35
from 125,000 to 500,000	0.59	0.49	0.64	0.55	0.68
more than 500,000	0.95	0.72	0.72	0.71	0.92
<b>b. GENERAL GOVERNMENT</b>	<b>0.22</b>	<b>0.33</b>	<b>0.03</b>	<b>0.07</b>	<b>0.01</b>
up to 125,000	0.08	0.10	0.19	0.14	0.08
from 125,000 to 500,000	0.17	0.04	0.13	0.10	0.22
more than 500,000	0.22	0.33	0.03	0.07	0.01
<b>c. FINANCIAL COMPANIES</b>	<b>0.08</b>	<b>0.07</b>	<b>0.03</b>	<b>0.05</b>	<b>0.06</b>
up to 125,000	0.93	0.67	0.92	0.56	0.80
from 125,000 to 500,000	0.78	0.44	1.07	1.07	0.95
more than 500,000	0.07	0.07	0.02	0.05	0.05
<b>d. NON-FINANCIAL COMPANIES</b>	<b>1.31</b>	<b>0.99</b>	<b>1.02</b>	<b>1.06</b>	<b>1.29</b>
up to 125,000	0.92	0.75	0.91	0.87	1.09
from 125,000 to 500,000	1.04	0.86	1.07	0.95	1.11
more than 500,000	1.34	1.01	1.02	1.07	1.31
<b>e. PRODUCER HOUSEHOLDS</b>	<b>0.85</b>	<b>0.79</b>	<b>1.02</b>	<b>0.82</b>	<b>1.08</b>
up to 125,000	0.59	0.52	0.64	0.58	0.72
from 125,000 to 500,000	0.82	0.71	0.91	0.83	1.09
more than 500,000	1.16	1.17	1.56	1.06	1.46
<b>f. CONSUMER HOUSEHOLDS</b>	<b>0.33</b>	<b>0.28</b>	<b>0.37</b>	<b>0.30</b>	<b>0.39</b>
up to 125,000	0.21	0.20	0.25	0.21	0.25
from 125,000 to 500,000	0.38	0.32	0.45	0.35	0.45
more than 500,000	0.94	0.59	0.83	0.63	1.10
<b>g. OTHER SECTORS</b>	<b>0.07</b>	<b>0.12</b>	<b>0.10</b>	<b>0.10</b>	<b>0.15</b>
up to 125,000	0.32	0.18	0.22	0.20	0.31
from 125,000 to 500,000	0.19	0.15	0.24	0.25	0.24
more than 500,000	0.03	0.11	0.07	0.07	0.12

**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 Single Register

2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q3
<b>0.59</b>	<b>0.75</b>	<b>0.59</b>	<b>0.75</b>	<b>0.58</b>	<b>0.60</b>	<b>0.52</b>
0.31	0.36	0.30	0.38	0.34	0.40	0.29
0.58	0.70	0.57	0.68	0.67	0.66	0.53
0.66	0.85	0.67	0.86	0.63	0.63	0.57
<b>0.13</b>	<b>0.05</b>	<b>0.20</b>	<b>0.04</b>	<b>0.03</b>	<b>0.04</b>	<b>0.03</b>
0.20	0.08	0.01	-	-	..	0.13
0.62	0.16	0.12	0.05	0.12	0.21	..
0.13	0.04	0.20	0.04	0.03	0.04	0.03
<b>0.04</b>	<b>0.13</b>	<b>0.13</b>	<b>0.04</b>	<b>0.07</b>	<b>0.12</b>	<b>0.09</b>
0.62	0.64	0.43	0.39	0.61	0.80	0.36
0.63	0.71	0.92	1.24	0.74	0.79	0.98
0.04	0.13	0.13	0.04	0.06	0.12	0.09
<b>0.93</b>	<b>1.15</b>	<b>0.90</b>	<b>1.19</b>	<b>0.89</b>	<b>0.87</b>	<b>0.78</b>
0.82	0.93	1.04	0.89	1.05	0.87	0.78
0.93	1.05	0.97	1.07	1.12	0.99	0.87
0.93	1.17	0.89	1.21	0.87	0.85	0.78
<b>0.84</b>	<b>0.94</b>	<b>0.86</b>	<b>0.98</b>	<b>0.90</b>	<b>0.95</b>	<b>0.78</b>
0.55	0.67	0.59	0.65	0.62	0.75	0.53
0.79	0.96	0.84	0.95	0.93	0.98	0.79
1.24	1.21	1.19	1.39	1.16	1.12	1.05
<b>0.35</b>	<b>0.41</b>	<b>0.31</b>	<b>0.42</b>	<b>0.36</b>	<b>0.43</b>	<b>0.31</b>
0.23	0.28	0.21	0.30	0.24	0.32	0.22
0.42	0.52	0.38	0.49	0.46	0.49	0.37
0.80	0.80	0.71	0.95	0.67	0.85	0.68
<b>0.17</b>	<b>1.59</b>	<b>0.10</b>	<b>0.22</b>	<b>0.35</b>	<b>0.15</b>	<b>0.14</b>
0.21	0.24	0.26	0.24	0.24	0.26	0.18
0.10	0.38	0.05	0.33	0.21	0.33	0.16
0.18	1.93	0.10	0.20	0.39	0.10	0.13





## **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

<b>September 2016</b>		<b>Total</b>	<b>Società non finanziarie</b>	<b>of which:</b>			<b>Producer households</b>	<b>Consumer households and nec</b>
				<b>industry</b>	<b>building</b>	<b>services</b>		
<b>a. ITALY</b>								
Initial period of rate fixation:								
up to 1 year		2.24	2.84	2.60	3.59	2.78	3.42	2.12
from 1 to 5 years		0.53	0.66	0.84	0.78	0.57	3.78	2.90
more than 5 years		2.09	1.35	0.88	1.33	1.88	4.05	3.27
<b>b. NORTH-WEST ITALY</b>								
Initial period of rate fixation:								
up to 1 year		1.96	2.69	2.55	3.35	2.59	3.26	2.09
from 1 to 5 years		0.80	0.64	0.65	2.14	0.51	3.48	3.02
more than 5 years		1.75	0.94	0.40	3.21	2.12	3.74	3.11
<b>c. NORTH-EAST ITALY</b>								
Initial period of rate fixation:								
up to 1 year		2.58	2.75	2.51	3.60	2.72	3.13	2.18
from 1 to 5 years		1.20	1.16	0.64	1.75	2.12	2.95	2.22
more than 5 years		2.44	2.96	2.95	2.56	3.04	3.66	3.08
<b>d. CENTRAL ITALY</b>								
Initial period of rate fixation:								
up to 1 year		2.18	3.01	2.68	3.69	2.94	3.45	2.16
from 1 to 5 years		0.31	0.61	1.72	0.26	0.69	4.16	3.08
more than 5 years		1.67	1.24	2.81	0.82	0.98	4.12	3.40
<b>e. SHOUTERN ITALY</b>								
Initial period of rate fixation:								
up to 1 year		2.94	3.29	2.84	4.09	3.34	4.40	1.91
from 1 to 5 years		0.70	0.56	2.19	3.66	0.35	4.72	3.47
more than 5 years		3.80	4.46	4.98	3.92	4.44	4.37	3.38
<b>f. ISLANDS</b>								
Initial period of rate fixation:								
up to 1 year		2.69	3.05	3.04	3.94	2.84	4.22	2.32
from 1 to 5 years		0.57	0.45	2.33	2.78	0.27	4.92	4.07
more than 5 years		2.57	1.35	0.88	0.34	4.65	4.75	3.70

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

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

TDB30830

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

September 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
<b>a. ITALY</b>	<b>5.12</b>	<b>9.22</b>	<b>8.46</b>	<b>7.41</b>	<b>6.14</b>	<b>5.15</b>	<b>2.09</b>
<b>b. NORTH-WEST ITALY</b>	<b>4.22</b>	<b>8.67</b>	<b>8.08</b>	<b>7.05</b>	<b>5.68</b>	<b>4.70</b>	<b>1.59</b>
Piedmont	5.05	8.23	7.68	6.71	5.51	5.01	2.34
Valle d'Aosta	6.11	8.76	8.06	7.24	6.40	3.03	4.76
Liguria	5.09	9.04	8.33	7.25	6.24	3.84	1.79
Lombardy	3.95	8.79	8.23	7.16	5.68	4.71	1.46
<b>c. NORTH-EAST ITALY</b>	<b>5.19</b>	<b>8.45</b>	<b>7.52</b>	<b>6.69</b>	<b>5.66</b>	<b>4.63</b>	<b>2.74</b>
Trentino-Alto Adige	4.38	6.89	6.04	5.51	4.49	3.50	3.05
Veneto	5.54	8.93	7.87	6.86	5.95	4.53	3.07
Friuli-Venezia Giulia	5.91	8.12	8.05	6.79	6.02	5.27	3.59
Emilia-Romagna	5.12	8.46	7.72	7.05	5.97	5.18	2.42
<b>d. CENTRAL ITALY</b>	<b>5.51</b>	<b>9.44</b>	<b>8.75</b>	<b>7.63</b>	<b>6.69</b>	<b>6.08</b>	<b>2.48</b>
Marche	7.08	8.49	8.41	7.66	7.18	6.81	4.05
Tuscany	6.08	9.95	8.80	7.78	6.73	6.13	2.16
Umbria	8.38	9.79	9.83	8.90	8.06	8.61	6.06
Lazio	4.86	9.29	8.64	7.34	6.37	5.68	2.41
<b>e. SOUTHERN ITALY</b>	<b>7.83</b>	<b>10.47</b>	<b>9.75</b>	<b>8.68</b>	<b>7.49</b>	<b>6.65</b>	<b>5.19</b>
Abruzzo	8.05	10.10	9.22	8.39	8.25	7.27	5.85
Molise	7.83	7.61	9.95	8.49	8.06	7.21	3.14
Campania	7.78	10.29	9.27	8.34	7.39	7.02	5.51
Apulia	7.52	10.58	10.07	9.04	7.10	5.62	4.77
Basilicata	8.19	11.19	9.82	8.86	7.08	8.60	6.04
Calabria	8.72	11.78	11.29	9.35	8.07	7.27	3.47
<b>f. ISLANDS</b>	<b>5.94</b>	<b>10.01</b>	<b>9.72</b>	<b>8.80</b>	<b>7.58</b>	<b>6.01</b>	<b>1.81</b>
Sicily	7.71	9.95	9.60	8.70	7.48	6.11	4.92
Sardinia	3.79	10.22	10.07	9.10	7.83	5.79	1.02

Notes: Only lending in euros is considered.

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

[TDB30840](#)

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

September 2016

September 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.	<b>ITALY</b>	<b>3.60</b>	<b>2.23</b>	<b>0.69</b>	<b>1.51</b>	<b>6.33</b>
	up to 250,000	7.95	2.13	4.02	4.42	10.09
	from 250,000 to 1,000,000	6.69	2.86	2.61	4.44	8.37
	from 1,000,000 to 5,000,000	4.88	2.64	2.51	4.18	6.65
	from 5,000,000 to 25,000,000	3.22	2.38	1.70	2.14	5.49
	more than 25,000,000	1.87	1.78	0.40	0.52	3.37
b.	<b>NORTH-EAST ITALY</b>	<b>3.40</b>	<b>2.16</b>	<b>0.66</b>	<b>1.06</b>	<b>5.72</b>
	up to 250,000	8.35	2.81	3.24	4.12	9.77
	from 250,000 to 1,000,000	6.82	2.75	3.08	4.18	8.15
	from 1,000,000 to 5,000,000	4.78	2.55	2.32	3.94	6.17
	from 5,000,000 to 25,000,000	3.01	2.28	1.55	1.76	5.02
	more than 25,000,000	1.63	1.78	0.34	0.46	3.01
c.	<b>NORTH-WEST ITALY</b>	<b>3.33</b>	<b>2.24</b>	<b>1.17</b>	<b>3.10</b>	<b>5.77</b>
	up to 250,000	7.26	2.81	3.44	3.89	9.13
	from 250,000 to 1,000,000	6.04	2.74	2.82	3.86	7.49
	from 1,000,000 to 5,000,000	4.49	2.60	1.97	3.69	6.11
	from 5,000,000 to 25,000,000	3.00	2.36	1.67	2.98	4.98
	more than 25,000,000	1.86	1.71	0.74	2.34	3.44
d.	<b>CENTRAL ITALY</b>	<b>3.90</b>	<b>2.33</b>	<b>0.61</b>	<b>1.23</b>	<b>6.69</b>
	up to 250,000	7.71	2.66	4.38	4.50	10.49
	from 250,000 to 1,000,000	6.77	2.95	1.38	4.55	8.75
	from 1,000,000 to 5,000,000	5.04	2.78	3.12	4.34	7.29
	from 5,000,000 to 25,000,000	3.57	2.57	1.75	2.97	6.46
	more than 25,000,000	2.25	1.78	0.59	0.35	3.38
e.	<b>SOUTHERN ITALY</b>	<b>4.48</b>	<b>2.32</b>	<b>0.63</b>	<b>4.43</b>	<b>8.26</b>
	up to 250,000	8.66	1.25	4.93	4.73	11.03
	from 250,000 to 1,000,000	7.68	3.19	4.13	4.83	9.42
	from 1,000,000 to 5,000,000	5.83	2.72	3.08	4.74	7.90
	from 5,000,000 to 25,000,000	3.98	2.46	2.21	3.86	7.00
	more than 25,000,000	2.12	1.95	0.13	2.51	5.25
f.	<b>ISLANDS</b>	<b>4.73</b>	<b>2.21</b>	<b>0.52</b>	<b>1.77</b>	<b>8.14</b>
	up to 250,000	7.87	1.06	5.03	4.95	10.58
	from 250,000 to 1,000,000	7.33	3.13	4.35	5.09	9.22
	from 1,000,000 to 5,000,000	6.00	2.91	3.08	4.96	7.90
	from 5,000,000 to 25,000,000	4.14	2.35	2.46	0.86	6.00
	more than 25,000,000	2.54	2.12	0.17	0.31	5.35

Notes: Only lending in euros is considered.

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

TDB30850

Sample of Banks

Source: Survey of lending rates  
Percentages

September 2016

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
<b>a. MATCHED LOANS</b>	<b>3.60</b>	<b>3.40</b>	<b>3.33</b>	<b>3.90</b>	<b>4.48</b>	<b>4.73</b>
<i>of which:</i> discount lending	4.16	2.54	3.47	4.85	6.61	6.83
advance on loan selling for factoring	1.76	1.81	1.41	1.70	2.35	1.23
<b>b. TERM LOANS</b>	<b>2.02</b>	<b>1.88</b>	<b>2.24</b>	<b>1.94</b>	<b>2.26</b>	<b>1.98</b>
Initial period of rate fixation:						
up to 1 year	2.23	2.16	2.24	2.33	2.32	2.21
more than 1 year	1.17	0.92	2.22	0.96	2.03	1.27
<i>of which:</i> leasing	3.78	3.60	3.75	3.89	4.26	4.08
Initial period of rate fixation:						
up to 1 year	3.68	3.48	3.68	3.81	4.08	3.90
more than 1 year	4.79	4.38	4.89	5.38	6.05	5.58
<b>c. REVOCABLE LOANS</b>	<b>6.33</b>	<b>5.72</b>	<b>5.77</b>	<b>6.69</b>	<b>8.26</b>	<b>8.14</b>

Notes: Only lending in euros is considered

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

TDB30861

Sample of banks

Source: Survey of lending rates  
Percentages

September 2016

September 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	3.60	2.08	1.51	6.33	1.87	2.75
Agricultural, forestry and fishing	3.94	2.48	4.13	6.75	2.80	2.79
Mining and quarrying	4.67	2.60	3.27	7.93	2.11	3.13
Manufacturing	3.35	1.93	1.15	7.19	1.98	2.18
Electricity, gas, steam and air conditioning supply	2.54	2.42	0.50	4.22	2.14	4.95
Water supply, sewerage, waste management and remediation activities	3.96	1.44	1.44	6.31	1.93	2.58
Construction	5.06	2.62	1.40	6.21	3.12	3.66
Wholesale and retail trade, repair of motor vehicles and motorcycles	3.31	2.26	3.87	7.41	2.17	3.40
Transportation and storage	4.76	1.14	1.04	6.40	0.81	2.90
Accommodation and food service activities	3.02	2.44	3.94	7.15	2.69	3.10
Information and communication	4.45	1.58	0.21	3.84	1.98	2.31
Financial and insurance activities	1.26	1.95	2.85	4.13	1.47	2.35
Real estate activities	3.82	2.27	2.98	4.79	2.23	2.29
Professional, scientific and technical activities	4.97	1.52	2.88	5.26	0.71	2.55
Administrative and support service activities	3.90	1.60	3.49	6.47	2.09	3.68
All remaining activities (sections O, P,Q,R,S,T)	4.21	2.04	4.22	7.43	2.81	2.95

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



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

[TDB30870](#)

**Sample of banks**

Source: Survey of lending rates  
Percentages

September 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
<b>ITALY</b>	<b>1.85</b>	<b>1.69</b>	<b>2.71</b>	<b>3.16</b>	<b>4.08</b>	<b>3.00</b>
North-west Italy	1.78	1.77	2.92	3.03	3.84	2.81
North-east Italy	1.91	1.56	2.23	2.90	3.54	2.87
Central Italy	1.54	1.45	2.36	3.35	4.43	3.09
Southern Italy	2.97	2.55	3.78	3.97	4.78	3.27
Islands	2.71	2.86	3.40	3.82	5.82	3.52

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

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

[TDB30880](#)

**Sample of banks**

Source: Survey of lending rates  
Percentages

**September 2016**

September 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	2.47	1.91	2.87	3.25	3.82
b.	NORTH-WEST ITALY	2.37	1.89	3.02	3.09	3.54
	Piedmont	2.49	1.99	3.21	3.08	3.77
	Valle d'Aosta	2.57	2.20	3.61	2.82	3.08
	Liguria	2.43	1.76	3.53	3.06	3.74
	Lombardy	2.32	1.86	2.88	3.11	3.45
c.	NORTH-EAST ITALY	2.37	1.96	2.22	3.07	3.82
	Trentino-Alto Adige	2.44	2.23	2.50	2.79	4.38
	Veneto	2.39	1.94	2.75	3.03	3.50
	Friuli-Venezia Giulia	2.50	1.84	3.83	3.24	4.70
	Emilia-Romagna	2.30	1.91	1.96	3.10	4.04
d.	CENTRAL ITALY	2.61	1.97	2.99	3.35	3.72
	Marche	2.51	2.06	3.40	3.28	3.97
	Tuscany	2.45	1.89	3.44	3.19	3.70
	Umbria	2.71	2.03	3.54	3.36	6.08
	Lazio	2.69	1.99	2.84	3.43	3.56
e.	SOUTHERN ITALY	2.51	1.71	3.45	3.36	4.79
	Abruzzo	2.84	2.13	3.66	3.55	5.32
	Molise	2.97	2.21	3.36	3.33	6.66
	Campania	2.14	1.29	3.46	3.28	4.00
	Apulia	2.85	2.20	3.33	3.38	5.11
	Basilicata	2.82	2.20	2.79	3.22	6.19
	Calabria	2.69	1.81	4.13	3.47	7.50
f.	ISLANDS	2.83	2.10	4.02	3.68	6.00
	Sicily	2.80	2.12	3.99	3.72	6.04
	Sardinia	2.90	2.05	4.06	3.62	5.82

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

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

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

**September 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
<b>a.</b>	<b>ITALY</b>	<b>1.89</b>	<b>1.80</b>	<b>3.17</b>	<b>3.02</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1.80</b>	<b>1.72</b>	<b>3.08</b>	<b>2.86</b>
	Piedmont and Valle d'Aosta	1.88	1.82	3.08	2.79
	Liguria	1.67	1.56	3.05	2.82
	Lombardy	1.78	1.71	3.08	2.90
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>1.82</b>	<b>1.79</b>	<b>2.98</b>	<b>2.84</b>
	Trentino-Alto Adige	2.16	2.07	2.71	2.67
	Veneto	1.77	1.74	3.01	2.89
	Friuli-Venezia Giulia	1.73	1.66	3.05	2.80
	Emilia Romagna	1.81	1.75	2.96	2.86
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>1.91</b>	<b>1.83</b>	<b>3.20</b>	<b>3.17</b>
	Marche	1.88	1.85	3.06	3.12
	Tuscany	1.73	1.69	3.00	2.95
	Umbria	2.01	1.94	3.23	3.03
	Lazio	2.03	1.88	3.33	3.27
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>2.11</b>	<b>1.94</b>	<b>3.27</b>	<b>3.12</b>
	Abruzzo and Molise	2.02	1.92	3.34	3.30
	Campania	2.07	1.92	3.21	3.07
	Apulia	2.21	2.01	3.30	3.10
	Basilicata	2.21	1.92	3.01	2.84
	Calabria	2.04	1.87	3.33	3.29
<b>f.</b>	<b>ISLANDS</b>	<b>2.07</b>	<b>1.93</b>	<b>3.63</b>	<b>3.34</b>
	Sicily	2.08	1.92	3.64	3.31
	Sardinia	2.02	1.94	3.63	3.40

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

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

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euro

**September 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
<b>ITALY</b>	<b>2.24</b>	<b>2.00</b>	<b>2.65</b>	<b>2.46</b>
NORTH-WEST ITALY	2.19	1.93	2.63	2.43
NORTH-EAST ITALY	2.19	1.99	2.68	2.47
CENTRAL ITALY	2.26	2.05	2.58	2.45
SOUTHERN ITALY	2.42	2.15	2.66	2.52
ISLANDS	2.37	2.15	2.76	2.52

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

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

TDB30921

Sample of banks

Source: Survey of ending rates  
Percentages

September 2016

	Total	Non-financial companies	di cui:			Producer households	Consumer households and ne
			Industry	building	services		
<b>a. ITALY</b>	<b>4.30</b>	<b>4.60</b>	<b>3.94</b>	<b>5.74</b>	<b>4.79</b>	<b>7.44</b>	<b>3.89</b>
<b>b. NORTH-WEST ITALY</b>	<b>3.75</b>	<b>4.19</b>	<b>3.74</b>	<b>5.39</b>	<b>4.23</b>	<b>7.38</b>	<b>3.67</b>
Piedmont and Valle d'Aosta	4.04	4.22	3.89	5.12	4.23	7.21	3.82
Liguria	4.48	4.72	4.15	6.84	4.53	8.10	3.82
Lombardy	3.63	4.15	3.68	5.39	4.20	7.39	3.60
<b>c. NORTH-EAST ITALY</b>	<b>4.11</b>	<b>4.14</b>	<b>3.59</b>	<b>5.44</b>	<b>4.28</b>	<b>6.54</b>	<b>3.86</b>
Trentino-Alto Adige	3.85	3.83	3.34	4.17	3.96	5.36	4.10
Veneto	4.19	4.20	3.61	5.92	4.53	6.52	3.57
Friuli-Venezia Giulia	4.19	4.02	3.04	5.94	5.07	7.03	4.64
Emilia-Romagna	4.10	4.17	3.72	5.59	4.08	7.04	4.14
<b>d. CENTRAL ITALY</b>	<b>4.71</b>	<b>5.10</b>	<b>4.28</b>	<b>6.02</b>	<b>5.34</b>	<b>7.36</b>	<b>3.81</b>
Marche	4.96	4.89	4.12	6.48	5.25	7.39	3.97
Tuscany	4.70	4.74	4.00	6.98	4.87	7.59	3.80
Umbria	5.27	5.09	3.73	8.30	5.98	8.60	5.89
Lazio	4.58	5.40	4.99	5.40	5.55	6.77	3.69
<b>e. SOUTHERN ITALY</b>	<b>5.99</b>	<b>5.96</b>	<b>5.12</b>	<b>6.56</b>	<b>6.37</b>	<b>8.95</b>	<b>4.58</b>
Campania	5.86	5.92	5.18	6.09	6.29	8.50	4.05
Abruzzo and Molise	5.65	5.55	4.39	6.68	6.63	8.76	5.00
Apulia and Basilicata	6.08	6.04	5.54	6.75	6.08	9.19	4.70
Calabria	7.23	7.16	5.61	7.99	7.80	9.40	6.23
<b>f. ISLANDS</b>	<b>5.47</b>	<b>6.47</b>	<b>5.30</b>	<b>7.37</b>	<b>6.82</b>	<b>8.73</b>	<b>5.29</b>
Sicily	6.56	6.56	5.64	7.23	6.84	8.62	5.43
Sardinia	3.84	6.24	4.61	7.77	6.77	9.18	4.92

Note: Only lending in euros is considered.

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

TDB30951

Sample of banks

Source: Survey of deposit rates  
Percentages

September 2016		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	ITALY	0.10	0.50	0.10	0.12	0.06	0.08
b.	NORTH-EAST ITALY	0.08	0.22	0.07	0.09	0.05	0.07
	Piedmont	0.07	0.12	0.13	0.10	0.05	0.05
	Valle d'Aosta	0.11	0.44	0.13	0.17	0.04	0.03
	Liguria	0.10	0.71	0.19	0.15	0.05	0.08
	Lombardy	0.07	0.12	0.06	0.08	0.06	0.07
c.	NORTH-WEST ITALY	0.09	0.29	0.09	0.12	0.05	0.07
	Trentino-Alto Adige	0.19	0.36	0.15	0.30	0.07	0.11
	Veneto	0.09	0.23	0.11	0.12	0.05	0.07
	Friuli-Venezia Giulia	0.07	0.34	0.05	0.10	0.04	0.04
	Emilia-Romagna	0.08	0.22	0.06	0.09	0.05	0.07
d.	CENTRAL ITALY	0.17	0.61	0.16	0.15	0.08	0.10
	Marche	0.18	0.70	0.36	0.24	0.14	0.13
	Tuscany	0.11	0.25	0.17	0.15	0.06	0.09
	Umbria	0.12	0.14	0.30	0.16	0.08	0.09
	Lazio	0.19	0.62	0.14	0.14	0.09	0.09
e.	SOUTHERN ITALY	0.09	0.17	0.26	0.15	0.07	0.07
	Abruzzo	0.19	0.69	0.58	0.28	0.13	0.15
	Molise	0.10	0.08	0.20	0.18	0.05	0.08
	Campania	0.06	0.15	0.12	0.08	0.04	0.05
	Apulia	0.11	0.09	0.10	0.25	0.09	0.08
	Basilicata	0.12	0.14	0.53	0.16	0.08	0.11
	Calabria	0.06	0.14	0.12	0.07	0.05	0.06
f.	ISLANDS	0.09	0.27	0.59	0.10	0.07	0.06
	Sicily	0.09	0.16	0.23	0.14	0.10	0.07
	Sardinia	0.09	0.40	0.77	0.06	0.04	0.03

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

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

TDB30960

Sample of banks

Source: Survey of deposit rates  
Percentages  
Size classes in euro

## September 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.	<b>TOTAL</b>	<b>0.06</b>	<b>0.05</b>	<b>0.07</b>	<b>0.13</b>	<b>0.03</b>	<b>0.04</b>	<b>0.08</b>	<b>0.16</b>
b.	<b>NORTH-WEST ITALY</b>	<b>0.06</b>	<b>0.05</b>	<b>0.06</b>	<b>0.10</b>	<b>0.03</b>	<b>0.04</b>	<b>0.07</b>	<b>0.14</b>
	Piedmont	0.06	0.05	0.05	0.10	0.02	0.03	0.05	0.10
	Valle d'Aosta	0.08	0.07	0.06	0.18	0.02	0.02	0.04	0.07
	Liguria	0.05	0.04	0.05	0.20	0.03	0.05	0.09	0.15
	Lombardy	0.06	0.05	0.06	0.09	0.03	0.04	0.08	0.15
c.	<b>NORTH-EAST ITALY</b>	<b>0.05</b>	<b>0.05</b>	<b>0.06</b>	<b>0.14</b>	<b>0.03</b>	<b>0.05</b>	<b>0.08</b>	<b>0.14</b>
	Trentino-Alto Adige	0.08	0.07	0.08	0.35	0.11	0.10	0.10	0.17
	Veneto	0.06	0.06	0.07	0.14	0.03	0.04	0.08	0.16
	Friuli-Venezia Giulia	0.07	0.06	0.07	0.10	0.02	0.03	0.05	0.09
	Emilia-Romagna	0.04	0.04	0.05	0.11	0.03	0.05	0.08	0.13
d.	<b>CENTRAL ITALY</b>	<b>0.06</b>	<b>0.06</b>	<b>0.09</b>	<b>0.16</b>	<b>0.04</b>	<b>0.06</b>	<b>0.10</b>	<b>0.19</b>
	Marche	0.07	0.09	0.16	0.30	0.03	0.08	0.16	0.36
	Tuscany	0.05	0.05	0.08	0.18	0.03	0.05	0.11	0.24
	Umbria	0.05	0.05	0.10	0.19	0.03	0.06	0.11	0.24
	Lazio	0.07	0.06	0.08	0.15	0.04	0.05	0.09	0.17
e.	<b>SOUTHERN ITALY</b>	<b>0.06</b>	<b>0.06</b>	<b>0.07</b>	<b>0.19</b>	<b>0.03</b>	<b>0.04</b>	<b>0.07</b>	<b>0.19</b>
	Abruzzo	0.09	0.09	0.15	0.35	0.04	0.06	0.12	0.47
	Molise	0.07	0.05	0.06	0.26	0.03	0.05	0.09	0.20
	Campania	0.06	0.05	0.05	0.08	0.02	0.03	0.05	0.11
	Apulia	0.06	0.05	0.07	0.34	0.02	0.04	0.08	0.22
	Basilicata	0.04	0.05	0.07	0.23	0.03	0.05	0.11	0.35
	Calabria	0.06	0.06	0.05	0.07	0.04	0.04	0.06	0.16
f.	<b>ISLANDS</b>	<b>0.06</b>	<b>0.05</b>	<b>0.06</b>	<b>0.13</b>	<b>0.04</b>	<b>0.04</b>	<b>0.06</b>	<b>0.13</b>
	Sicily	0.07	0.07	0.08	0.18	0.04	0.05	0.07	0.16
	Sardinia	0.05	0.04	0.04	0.07	0.03	0.02	0.04	0.05

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 July	2016 Aug.	2016 Sept.
<b>a. TOTAL</b>	<b>700,807</b>	<b>708,627</b>	<b>733,464</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>93,597</b>	<b>93,597</b>	<b>93,484</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>41,463</b>	<b>41,520</b>	<b>41,722</b>
receivables from the IMF	9,572	9,572	10,024
securities	27,278	26,250	26,615
current accounts and other deposits	4,336	5,693	4,629
reverse operations	273	-	448
other claims	5	5	6
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>1,209</b>	<b>1,095</b>	<b>3,019</b>
financial counterparties	1,209	1,095	3,019
of which: securities	393	392	406
reverse operations	-	-	1,792
other claims	815	702	821
general government	-	-	-
other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>1,539</b>	<b>1,549</b>	<b>1,556</b>
claims on non-euro-area EU central banks	-	-	-
securities	1,539	1,548	1,555
other claims	-	1	1
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>174,664</b>	<b>174,478</b>	<b>186,383</b>
main refinancing operations	13,593	13,407	11,860
longer-term refinancing operations	161,071	161,071	174,523
fine-tuning reverse operations	-	-	-
structural reverse operations	-	-	-
marginal lending facility	-	-	-
credits related to margin calls	-	-	-
<b>g. SECURITIES ISSUED BY EURO-AREA RESIDENTS</b>	<b>279,576</b>	<b>286,249</b>	<b>296,062</b>
securities held for monetary policy purposes	194,227	202,557	213,226
other securities	85,348	83,693	82,836

[TDB40606](#)

Bank of Italy

	2016 July	2016 Aug.	2016 Sept.
<i>(cont)</i>			
<b>h. GENERAL GOVERNMENT DEBT</b>	<b>14,123</b>	<b>14,123</b>	<b>14,102</b>
<b>i. INTRA-EUROSISTEM CLAIMS</b>	<b>43,892</b>	<b>43,854</b>	<b>44,529</b>
participating interest in the ECB	1,333	1,333	1,333
claims deriving from the transfer of foreign reserves to the ECB	7,134	7,134	7,134
net claims related to the allocation of euro banknotes within the Eurosystem	35,425	35,388	36,062
other intra-eurosystem claims (net)	-	-	-
<b>l. OTHER ASSETS</b>	<b>49,567</b>	<b>50,810</b>	<b>51,060</b>
<i>of which:</i> investments of reserves and provisions	38,415	40,082	41,285
<b>m EXPENSE FOR THE YEAR</b>	<b>1,177</b>	<b>1,353</b>	<b>1,547</b>

Notes:

[TDB40616](#)

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euro

	2016 July	2016 Aug.	2016 Sept.
<b>a. TOTAL</b>	<b>700,807</b>	<b>708,627</b>	<b>733,464</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>176,503</b>	<b>175,891</b>	<b>176,387</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>23,334</b>	<b>32,100</b>	<b>38,705</b>
current accounts (covering the minimum reserve system)	23,334	32,010	38,507
deposit facility	-	90	198
fixed-term deposits	-	-	-
fine-tuning reverse operations	-	-	-
deposits related to margin calls	-	-	-
<b>d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>56,035</b>	<b>20,149</b>	<b>9,810</b>
general government	54,175	18,354	6,425
of which: treasury payment account	54,112	18,294	6,369
sinking fund for the redemption of government securities	-	-	-
other liabilities	63	60	56
other counterparties	1,860	1,795	3,385
<b>e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>992</b>	<b>928</b>	<b>1,725</b>
liabilities to non-euro-area EU central banks	-	-	-
other liabilities	992	928	1,725
<b>f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>290</b>	<b>281</b>	<b>320</b>
financial sector counterparties	-	-	-
general government	290	281	320
other counterparties	-	-	-
<b>g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>2</b>	<b>2</b>	<b>2</b>
deposits and balances	2	2	2
other liabilities	-	-	-
<b>h. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>8,272</b>	<b>8,272</b>	<b>8,222</b>
<b>i. INTRA-EUROSISTEM LIABILITIES</b>	<b>292,090</b>	<b>326,945</b>	<b>353,940</b>
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)	292,090	326,945	353,940

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Bank of Italy

	2016 July	2016 Aug.	2016 Sept.
<i>(cont.)</i>			
<b>I. OTHER LIABILITIES</b>	<b>1,357</b>	<b>1,335</b>	<b>1,327</b>
<b>m PROVISIONS</b>	<b>7,684</b>	<b>7,684</b>	<b>7,684</b>
provisions for specific risks	864	864	864
sundry staff-related provisions	6,820	6,820	6,820
<b>n. REVALUATION ACCOUNTS</b>	<b>84,486</b>	<b>84,486</b>	<b>84,264</b>
<b>o. PROVISION FOR GENERAL RISKS</b>	<b>19,374</b>	<b>19,374</b>	<b>19,374</b>
<b>p. CAPITAL AND RESERVES</b>	<b>25,346</b>	<b>25,346</b>	<b>25,346</b>
capital	7,500	7,500	7,500
ordinary and extraordinary reserves	10,107	10,107	10,107
other reserves	7,740	7,740	7,740
<b>q. NET PROFITS FOR DISTRIBUTION</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>r. INCOME FOR THE YEAR</b>	<b>5,042</b>	<b>5,833</b>	<b>6,357</b>
<b>s. MEMORANDUM ACCOUNTS</b>	<b>153,176</b>	<b>150,222</b>	<b>156,664</b>

Notes:



# **Methodological Appendix**



## 1. Content of the publication

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

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

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

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

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

## 2. Sources of information

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

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

### 2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

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



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

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

## 2.2 Reports to the Central Credit Register

The Central Credit Register is regulated by the Decree of the Minister of Economy and Finance - Chairman of the Interdepartmental Committee for Credit and Savings (Comitato Interministeriale per il Credito ed il Risparmio, CICR) of 11 July 2021 n. 663 - and instructions issued in accordance with it.

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 referred to Article 106 of the Banking Law;
- securitization companies and covered bond company under Law 30 April 1999, n. 130;
- collective investment undertakings which invest in credits.

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

The CIUs only report the debts they become holders successively to the introduction of the obligation of participation to the CCR.

Financial intermediaries referred to the second point have the right to request a waiver from the obligation to participate if the portion of loans reportable in Cash Credit and Commitments section is equal to or less than 20 percent of total loans granted. The ratio is calculated by applying to the reportable amount granted of that loans (or to the amount withdrawn in case of revocation of the line) the limits set in this legislation.

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 withdrawn for all loans and commitments 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 and its nominal value, net of losses, is at least 250 euros;

a bad debt is completely written-off;

the intrinsic value of financial derivative transactions is at least 30,000 euros;

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.

The present report form, in use since 1 January 2005 and subject to the 15th 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 (originally) acquired from customers other than intermediaries - debtors assigned, matched loans - overdue amounts, write offs of bad debts, claims assigned to third parties) and a series of qualifiers providing a fuller description of the characteristics and riskiness of outstanding transactions (e.g. original and residual maturity, currency, etc.).

## 2.3 Surveys of lending and deposit rates

The quarterly sample survey of deposit and lending rates, introduced under Article 51 of the Consolidate Law on Banking, is currently governed by the Bank of Italy's Circular No. 251 of 17 July 2003, "Rilevazione analitica dei tassi d'interesse. Istruzioni per le banche segnalanti" (Sample Survey of Interest Rates: Instructions for Reporting Banks), which has applied since the first quarter of 2004. The Circular can be found on the Bank of Italy's website under "Statistiche/Raccolta delle informazioni presso gli intermediari/ Segnalazioni creditizie e finanziarie/Normativa di riferimento".

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

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

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

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

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

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

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

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

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

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

## 2.4 Registers of intermediaries

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

- under Article 13 of the Banking Law, the Bank of Italy enters banks authorized in Italy and branches of EU banks established in Italy in a register;
- under Article 19 of the Consolidated Law on Financial Intermediation, Consob, after consulting the Bank of Italy, authorizes Italian securities firms (SIMs) to provide investment services. Under

Article 20 of the Consolidated Law, Consob enters SIMs in a register, communicating such entries to the Bank of Italy;

- under Article 107 of the Banking Law, the Ministry of the Treasury, after consulting the Bank of Italy and Consob, establishes objective standards with reference to the activity carried on, the volume of business and the ratio of debt to equity capital, on the basis of which to determine the financial intermediaries which must be entered in a special register kept by the Bank of Italy;
- under Article 35 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes asset management companies to perform the service of collective asset management and that of individual portfolio management. Such companies are entered in a register kept by the Bank of Italy pursuant to Article 46 of the Consolidated Law;
- under Article 44 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes the establishment of openend investment companies (SICAVs). Under Article 45, SICAVs authorized in Italy are entered in a register kept by the Bank of Italy.

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

### 3. Information for time-series analysis

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

#### 3.1 Supervisory returns

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

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

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

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

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

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

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

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

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

Following the 18th update of the system of automated prudential returns, with effect from the reference date of December 2006, the sections containing financial statement data are now based on IAS/IFRS. At the same time some adjustments were made to the other sections. The changes had the following effects on the statistics published: a. new items have been included in the accounts referring to banks (operating in Italy and abroad). On the assets side they refer to negative revaluation amounts and on the liabilities side to positive revaluation amounts. For banks operating in Italy, these amounts are included respectively in the aggregates "Negative capital items" (tables tdb10017, tdb10018 and tdb10019) and "capital, reserves and provisions included in capital" (tables tdb10027, tdb10028 and tdb10029); for banks operating abroad, they are included respectively in the aggregates "Other asset items" and "Endowment funds and capital reserves" (table tdb10033). b. prudential returns no longer contain the items covering "loan loss provisions", consequently the tables covering liabilities (tables tdb10027, tdb10028 and tdb10029) no longer contain the information in question, nor is it included in the aggregate "other liabilities items" in the table on foreign branches of Italian banks (table 10033). With effect from December 2008 Circular 272/2008 ("Accounting supervisory reports") revised the statistical supervisory reports that banks are required to send to the Bank of Italy. Despite the changes made, the most important aggregates published in the Statistical Bulletin can be seen as basically continuous with the respect to the past. For specific aspects of this matter in relation to single aggregates, reference should be made to the glossary in this edition.

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

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

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

### 3.2 Reports to the Central Credit Register

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

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

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

As of January 1997: the introduction of the new report form has made it possible to add statistical distributions with fuller information on transactions between customers and reporting banks (see Section 2.2). In addition, the aggregated data on loans, bad debts and guarantees provided by customers are no longer adjusted to eliminate individual exposures of less than 150 million lire. The previous report form envisaged nine categories: liquidations of claims, direct loans, current

accounts, foreign transactions, bad debts, transactions backed by real security, medium and long-term transactions and other, guarantees granted to customers, and personal guarantees received from customers. For loans and guarantees granted, both the amount granted and that used were reported. For guarantees received, the guarantee commitment was reported and set equal, unless otherwise specified, to the larger of total credit granted and that used.

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

As of January 2005: in the new form for reporting loans introduced following the 9th update of Circular no. 139 of 11 February 1991, intermediaries are required to report separately: - bad debts for an amount equal to the amount originally disbursed, net of repayments and gross of writedowns and writeoffs; - the stock of amounts written off over the entire duration of the credit relationship. Prior to that date, bad debts were reported gross of writedowns and net of writeoffs. However, unless stated otherwise, the series published continue to refer to bad debts net of writeoffs. A certain discontinuity can nonetheless be observed in the data between December 2004 and March 2005, especially as regards the information on financial intermediaries. It should also be noted that the updating of the rules referred to above also made it impossible to separate out the part of net bad debts backed by real security. Accordingly, as of January 2005 only the part of "gross" bad debts backed by real security is shown. Lastly, in accordance with the New Capital Accord (Basel II), which considers the threshold of 1,000,000 euros as one of the criteria for distinguishing between "retail" and "corporate" customers, wherever possible this threshold has been shown in the tables disaggregated by size class.

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

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

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

### 3.3 Surveys of interest rates

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

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

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

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

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

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

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

As lending rates in the June 2010 reports the earlier ownership classification referred to in Circular 140/1991 is replaced by ISTAT's NACE classification. Accordingly as of that date the

breakdown by "macro-activity" of loans to the productive sector comprises: "Industry" = Sections from B to E, "Construction" = Section F, "Service sector" = Sections from G to T.

### 3.4 Classifications of intermediaries up to 31 December 1994

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

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

On that occasion it was decided to:

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

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

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

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

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

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

### 3.5 Specific events

Time-series analysis of the statistical distributions must take account of specific events (e.g. the initiation of bankruptcy proceedings, disposal of bad debts) regarding individual reporting

intermediaries that can introduce breaks into the time series or misalignments between the information flows from different sources. The most important and most recent events of this kind are as follows:

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

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

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

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

As of June 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 1.5 billion euros (including 1.21 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 September 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 3.5 billion euros (including 3.4 billion of bad debts), which has led to the de-recognition of the loans in question pursuant to the relevant International Accounting Standards.

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



## Glossary



## Glossary of terms in the tables

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<b>Adjusted bad debts (stock): used margin at start of period</b>	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.
<b>Amount backed by real security</b>	AMOUNT BACKED BY REAL SECURITY: this category includes all forms of real security - such as pledges, mortgages and liens - involving assets owned by the borrower (internal guarantees) or by third parties (external guarantees).
<b>Aprc</b>	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
<b>Bad debts ( net used margin)</b>	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.
<b>Bad debts (gross of writeoffs)</b>	the total loans outstanding to borrowers who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns and writeoffs for forecast losses. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount.
<b>Bad debts deleted</b>	the amount of loans outstanding to borrowers no longer reported to the Central Credit Register as bad debts in the reference period. In particular, pursuant to Circular 139/1991, risk positions no longer have to be reported among bad debts when: the state of insolvency or equivalent ceases to exist; the credit is repaid by the debtor or a third party, including in the case of a settlement or a composition with creditors; partial repayments involve a prorated reduction in the amount reported; the credit is transferred to a third party; the competent governing bodies of the bank adopt a resolution acknowledging that the entire credit is unrecoverable or renouncing the start or continuation of recovery proceedings.
<b>Bad debts: number of borrowers</b>	BAD DEBTS - BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
<b>Banks (number)</b>	Number of banks with headquarters in the province.
<b>Branch location</b>	location - geographical area, region, province or municipality - of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
<b>Branches (number)</b>	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
<b>Central Italy</b>	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
<b>Collective investment undertakings (units of)</b>	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.

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<b>Counterpart institutional sector</b>	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, subsectors and NACE sections/division of economic activity (see item) are called "segments". The method of classifying customers is described in detail in the Circ. No.140/1991 "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica" published by the Bank of Italy and available on the website (only in Italian). The present classification, which has been in force since June 1998, is based on criteria consistent with those used by the National Statistical Office (ISTAT), which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95). 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.
<b>Credit derivatives: purchase of protection</b>	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of purchase of protection (sale of the risk), the data refer to the "protection seller".
<b>Credit derivatives: sale of protection</b>	Comprises the notional value of trading credit derivatives for supervisory purposes, derivatives for hedging purposes, IAS trading derivatives not for supervisory purposes, derivatives-commitments on treasury stock, stock options. In the case of sale of protection (purchase of the risk), the data refer to the "protection buyer".
<b>Customer location</b>	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
<b>Customer securities held for custody/management (at fair value)</b>	Comprises third-party securities (net of own liabilities in issue) held for safekeeping or administration in connection with acting as depository bank or portfolio management activity. As of June 2010 securities conventionally include warrants as provided for by supervisory regulation. The assets are valued at fair value (market value calculated in accordance with the rules established by international accounting standards). In the case of unlisted securities held for safekeeping or administration where the fair value is not easily determinable, the valuation is at book value.
<b>Customer trading</b>	It's about activities on buying and selling securities and financial derivatives for customers.
<b>Deposits</b>	Funds raised from non-banks by banks in the form of: deposits (with agreed maturity, sight, overnight and redeemable at notice), saving certificates, certificates of deposit, and current accounts. As of December 2008 the aggregate is calculated at nominal value instead of book value and includes correspondent current accounts, surety deposits by third parties and internal bank cheques.
<b>Derivates trading (quarterly flow)</b>	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.

<b>Economic activity of the customer (nace 2007)</b>	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 ( <a href="http://www.istat.it/strumenti/definizioni/ateco">www.istat.it/strumenti/definizioni/ateco</a> ). 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: <a href="http://ec.europa.eu/eurostat">http://ec.europa.eu/eurostat</a> following the path Statistics/standard code lists/item 36
<b>Economic purpose of the investment</b>	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 <a href="mailto:statistiche@bancaditalia.it">statistiche@bancaditalia.it</a> the detailed breakdown of the "economic purpose of investment".
<b>End-quarter portfolio stocks (portfolio management services)</b>	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).
<b>Factoring - advances on receivables facilities granted</b>	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.
<b>Factoring - advances on receivables facilities used margin</b>	see item FACTORING - ADVANCES ON RECEIVABLES: - FACILITIES GRANTED USED MARGIN: the amount of credit actually disbursed to a customer.
<b>Financial derivatives: intrinsic value</b>	is the positive intrinsic value of the transaction or, in other words, shows the intermediary's claim on the counterparty at the reference date of the report, after taking account of any netting agreement between the parties in the contract.
<b>Flow: adjusted bad debts borrowers returned performing (credit used)</b>	Total loans outstanding of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
<b>Flow: adjusted bad debts borrowers returned performing (number of borrowers)</b>	The number of borrowers who, at the beginning of the reference period, meet the conditions for qualifying as an "adjusted bad debts borrower" and, at the end of the period, return to be classified as "good" borrowers.
<b>Gross customer bad debts (net of securities and repos)</b>	the total loans outstanding to borrowers who have been declared insolvent or who are in a basically comparable situation, regardless of the security held and gross of writedowns effected and net of writeoffs for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
<b>Guarantees granted</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.

<b>Guarantees granted to customers : facilities granted</b>	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.
<b>Guarantees granted to customers : used margin</b>	USED MARGIN: it is the amount of the guarantees actually granted.
<b>Guarantees received - amount guaranteed</b>	Amount of credit for which third parties have given collateral or personal guarantees.
<b>Guarantees received - total number of guarantors</b>	Number of persons who have given collateral or personal guarantees to credit intermediaries with the aim of strengthening the expectation of the fulfilment of customers' obligations towards them. Until March 2010 the information referred exclusively to personal guarantees.
<b>Impaired loans - customers - overdue / overdrawn loans</b>	Amount of loans other than those classified as bad debts, non-performing or restructured loans that, at the reference date of the report, have been overdue and overdrawn for more than 90 days.
<b>Impaired loans - customers - restructured loans</b>	Amount of loans for which a bank, owing to the deterioration in the debtor's financial condition and operating results, accepts changes to the original terms and conditions of loans that cause a loss.
<b>Individual portfolio management</b>	Portfolio management is the service provided by authorized financial intermediaries (banks, investment firms, asset management companies, and other licensed entities), which manage their customers' funds by investing in financial instruments (shares, bonds, etc.). If the authorized entities manage the funds of single individuals or institutions, we speak of managing investment portfolios on an individual basis on behalf of third parties. If the funds to be managed are pooled, we speak of collective savings management, an activity restricted to Undertakings for collective investment in transferable securities (UCITS).
<b>Initial period of rate fixation</b>	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the "variable interest rate or fixed up to 1 year" duration class.
<b>International claims</b>	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
<b>Islands</b>	comprises the following regions: Sicily and Sardinia.
<b>Italian elmi</b>	Companies, other than banks, which engage exclusively in the activity of issuing electronic money. They may also carry out activities related and instrumental to the issuance of electronic money and provide payment services.
<b>Likely defaults</b>	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.

<b>Loan facilities - facilities granted</b>	LOAN FACILITIES: loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. Loans do not include assets that have been transferred but not cancelled. The aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements. The amount shown for the part backed by real security does not include the actual value of the security in the case of liens owing to the difficulty in most cases of determining the amount. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>Loan facilities - overshoot</b>	OVERSHOOT: The positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
<b>Loan facilities - unused margin</b>	UNUSED MARGIN: Positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
<b>Loan facilities - used margin</b>	USED MARGIN: The amount of credit actually disbursed to a customer.
<b>Loan facilities: first bank's share of total credit granted (%)</b>	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.
<b>Loans</b>	Loans disbursed by banks to non-banks calculated at face value (until September 2008 at book value) gross of adjustment items and net of repayments. The aggregate includes mortgage loans, current account overdrafts, loans secured by pledge of salaries, credit card advances, discounting of annuities, personal loans, leasing (from December 2008 according to the IAS17 definition), factoring, other financial investments (e.g. commercial paper, bill portfolio, pledge loans, loans granted from funds administered for third parties), bad debts and unpaid and protested own bills. The aggregate is net of repurchase agreements and, since December 2008, net of stock exchange repos and gross of correspondent current accounts. PERFORMING LOANS: Loans net of bad debts.
<b>Loans facilities: number of borrowers</b>	BORROWERS (NUMBER) physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
<b>Loans level</b>	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
<b>Local claims in local currency</b>	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for "International claims" (see above).
<b>Matched loans: facilities granted</b>	MATCHED LOANS: classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>Matched loans: used margin</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>Municipalities served by banks</b>	Municipalities in which at least one bank branch is in operation.
<b>New adjusted bad debts (number of borrowers)</b>	Number of borrowers who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.
<b>New adjusted bad debts (credit used)</b>	The total loan exposure of persons who, for the first time in the reference quarter, meet one of the conditions for qualifying as an "adjusted bad debt" at system level. Borrowers involved in merge operations or credit transfer which already qualify as "adjusted bad debt" are not included in the flows.

<b>New bad debts</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
<b>Non-performing past due loans/exposures</b>	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.
<b>North-east Italy</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
<b>North-west Italy</b>	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
<b>Offshore centres</b>	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
<b>Performing loans: subject to forbearance</b>	Exposures subject to forbearance: - Non-performing exposures with forbearance measures as per the ITS - Forborne performing exposures as per the ITS
<b>Proprietary trading</b>	It's about activities on buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
<b>Quarterly default rates for loan facilities (number of borrowers)</b>	The default rate of loan facilities in a given quarter is represented by a ratio. The denominator is the number of borrowers covered by the Central Credit Register not classified as "adjusted bad debtors" (see item) at the end of the previous quarter. The numerator is the number of such borrowers who become "adjusted bad debtors" during the quarter in question. The credit considered in the denominator do not include those transferred, in the given quarter, to entities which do not report to the Central Credit Register. The denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.
<b>Quarterly default rates for loan facilities (credit used)</b>	The default rate of loan facilities in a given quarter is represented by a ratio. The denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as "adjusted bad debtors" (see item) at the end of the previous quarter. The numerator is the amount of credit used by such borrowers who become "adjusted bad debtors" during the quarter in question. The denominator does not include the credits that, in the given quarter, have been transferred to institutions not reporting to the Central Credit Register. The denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). The amounts used as the numerator are those at the end of the period so as to represent the actual exposure that is classified as "adjusted bad debts". It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.
<b>Receivables for consumer credit</b>	Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).
<b>Reception of orders</b>	It is about the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.

**Reporting institution**

REPORTING INSTITUTIONS - entities that send in the returns from which the information published is drawn. The data shown in the various tables of the Bulletin may refer to one or more categories of reporting institutions. It includes banks, financial intermediaries referred to in Single Register 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.

<b>Residence</b>	bank customers are classified as residents on the basis of the foreign exchange provisions (D.lgs.148/1988).
<b>Residual maturity</b>	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.).
<b>Revocable loans: facilities granted</b>	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.
<b>Revocable loans: used margin</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>Short term</b>	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.
<b>Size of overall borrowers position, by credit granted</b>	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>Size of overall borrowers position, by credit used</b>	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>Southern Italy</b>	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.

<b>Subsidized loans - amounts outstanding</b>	Transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: current accounts, mortgage loans, the risk associated with the bill portfolio belonging to non-bank customers, advances not settled via current accounts, performing loans granted from funds administered for third parties, finance leases, factoring and import and export advances.
<b>Term loans: facilities granted</b>	TERM LOANS: classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption. FACILITIES GRANTED: the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>Term loans: overshoot</b>	OVERSHOOT: the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
<b>Term loans: used margin</b>	USED MARGIN: the amount of credit actually disbursed to a customer.
<b>Total exposure in respect of finance leases</b>	The definition is based on IAS17. The aggregate includes outstanding contracts and leases involving goods under construction and credits of a non-financial nature (e.g. insurance payments).
<b>Total loans to customers</b>	bank loans disbursed to non-bank entities calculated at book value gross of total value adjustments and gross of repurchase agreements. The aggregate substantially corresponds to the aggregate 1001601 TOTAL LOANS TO THE CLIENT available from June 2015.
<b>Total loans to customers (book value)</b>	bank loans disbursed to non-bank entities calculated at book value gross of total value adjustments and net of repurchase agreements. The aggregate substantially corresponds to the aggregate 1001330 TOTAL CUSTOMER LOANS available from March 2015.
<b>Type of securities</b>	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
<b>Underwriting</b>	It's about activities that regard placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.
<b>banks deposits and postal savings</b>	For "Deposits", see the corresponding item of the glossary. This technical form includes current accounts reported by Bancoposta where they are published jointly with those of banks. "Postal savings" consists of postal savings books and interest-bearing postal savings certificates (including those to be redeemed by the Ministry for the Economy and Finance and Cassa Depositi e Prestiti).
<b>substandard loans</b>	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.