

**Tabella integrativa del documento
della Banca Centrale Europea**

Italian banking system - NPLs (as of Dec 2015; €bn)

Italian significant institutions (1)	
Total NPLs (a)	274
<i>of which: Past due > 90 days (b)</i>	241
<i>of which: Unlikely to pay that are not past due or past due ≤ 90 days (c)</i>	33
Total loans (d)	1,665
NPL ratio (a/d)	16.5%
Other Italian banks (2)	
Total NPLs (e)	68
Total loans (f)	325
NPL ratio (e/f)	20.9%
Italian banking system	
Total NPLs (g=a+e)	360
Total loans (h=d+f)	1,990
NPL ratio (g/h)	18.1%

(1) Source: ECB. A credit institution is considered significant if either of the following conditions is met: 1. the total value of its assets exceeds EUR 30 billion; 2. the ratio of its total assets over the GDP of the participating Member State of establishment exceeds 20 %, unless the total value of its assets is below EUR 5 billion; 3. following a notification by its national competent authority that it considers such an institution of significant relevance with regard to the domestic economy, the ECB takes a decision confirming such significance following a comprehensive assessment by the ECB, including a balance-sheet assessment, of that credit institution. The ECB may also, on its own initiative, consider an institution to be of significant relevance where it has established banking subsidiaries in more than one participating Member States and its cross-border assets or liabilities represent a significant part of its total assets or liabilities subject to the conditions laid down in the methodology. Significant institutions are also those for which public financial assistance has been requested or received directly from the EFSF or the ESM shall not be considered less significant.

(2) Source: Banca d'Italia. This category comprises less significant institutions and Italian subsidiaries of non-Italian significant institutions. For this category the FINREP-based breakdown of NPLs (between past due and unlikely to pay) is not available.