

BANCA D'ITALIA

**Summary Report of
the Statistical Bulletin**

**Data on credit,
securities business and interest rates**



II - 2000

Statistical publications and distribution options

The Bank of Italy publishes a quarterly statistical bulletin, together with a summary report that comes out separately some weeks before the bulletin, and several monthly supplements. The statistical information is produced in paper form and on magnetic and optical media.

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Summary Report of the Statistical Bulletin

**Data on credit,
securities business
and interest rates**

Notice to readers

- I. The appendices of the Statistical Bulletin and the Summary Report contain 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 publications also include a glossary of the statistical concepts used in the tables.
- II. Symbols
 - the phenomenon does not exist, or exists and is observed but no cases were recorded;
 - the phenomenon exists but its value is not known;
 - .. the value is known but is less than the minimum considered significant;
 - = = the data are confidential;
 - : : the data are not statistically significant.


The thin lines separating data within tables serve solely to make consultation easier.
- III. The intervals for the classification by size include the lower limit and exclude the upper limit.

Additional information concerning this issue

There may be discrepancies between the sums of columns and rows and the totals given owing to the impossibility of allocating certain items.

Key to symbols and information in the index

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

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		●	Table distributed on CD-ROM with greater disaggregation of data
		⊙	Table distributed on CD-ROM only
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		H	Half-yearly
		A	Annual
3	Source	1	Supervisory returns
		2	Central Credit Register
		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
		6	Bank of Italy
4	Universe	[ba]	Banks
		[bs]	Banks raising mainly short-term funds
		[sb]	Sample of banks
		[fi]	Financial intermediaries referred to in Art. 107 of the 1993 Banking Law
		[ci]	Collective investment undertakings
		[sf]	Securities firms (SIMs)
		[bi]	Bank of Italy
5			Table appearing in this issue
6	Table identification code		
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A DATA ON CREDIT, SECURITIES BUSINESS AND INTEREST RATES

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Tables

TDC40010

Banks

Source: Supervisory returns
Stocks in billions of lire

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL STOCKS					
Loans	1,476,417	1,533,211	1,531,516	1,607,489	1,641,207
<i>of which:</i> bad debts	123,883	121,210	120,770	115,762	114,726
Deposits	968,466	990,241	966,877	1,020,367	1,008,165
Guarantees	219,229	217,665	221,169	239,166	244,557
Asset management services	2,990,953	3,074,589	3,104,664	2,950,117	3,082,292
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,446,971	1,501,177	1,501,033	1,571,201	1,604,431
<i>of which:</i> in non-euro-area currencies	49,254	51,929	50,882	51,896	59,634
medium and long-term	665,188	697,100	713,679	743,535	755,205
bad debts	123,416	120,726	120,285	115,202	113,858
Deposits	951,906	974,550	951,516	1,003,233	989,137
<i>of which:</i> in non-euro-area currencies	22,617	22,791	23,471	24,833	25,650
medium and long-term	54,007	46,097	42,472	38,552	33,751
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	29,446	32,034	30,483	36,288	36,775
<i>of which:</i> bad debts	467	483	485	560	868
Deposits	16,559	15,691	15,360	17,134	19,029

Notes:

The figures for total stocks include transactions with non-resident customers. Securities included in asset management services are stated at face value.

TDC40010

Banks

Source: Supervisory returns
Stocks in millions of euros

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL STOCKS					
Loans	762,506	791,837	790,962	830,199	847,613
<i>of which:</i> bad debts	63,980	62,599	62,373	59,786	59,251
Deposits	500,171	511,417	499,350	526,976	520,674
Guarantees	113,222	112,415	114,224	123,519	126,303
Asset management services	1,544,698	1,587,892	1,603,425	1,523,608	1,591,871
b. TRANSACTIONS WITH RESIDENTS					
Loans	747,298	775,293	775,219	811,457	828,620
<i>of which:</i> in non-euro-area currencies	25,438	26,819	26,278	26,802	30,799
medium and long-term	343,541	360,022	368,585	384,004	390,031
bad debts	63,739	62,350	62,122	59,497	58,803
Deposits	491,619	503,313	491,417	518,127	510,846
<i>of which:</i> in non-euro-area currencies	11,681	11,771	12,122	12,825	13,247
medium and long-term	27,892	23,807	21,935	19,910	17,431
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	15,208	16,544	15,743	18,741	18,993
<i>of which:</i> bad debts	241	249	251	289	448
Deposits	8,552	8,104	7,933	8,849	9,827

Notes:

The figures for total stocks include transactions with non-resident customers. Securities included in asset management services are stated at face value.



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

TDC40020

Banks

Source: Supervisory returns
Stocks in billions of lire

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL LOANS	1,446,970	1,501,176	1,501,032	1,571,200	1,604,431
b. CUSTOMER LOCATION					
North-West Italy	521,721	554,425	550,706	586,425	603,644
North-East Italy	306,758	321,042	325,025	344,951	362,695
Central Italy	383,134	387,295	384,827	395,432	389,515
Southern Italy	156,482	158,165	158,471	159,787	164,742
Islands	78,854	80,246	81,996	84,588	83,818
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	115,013	115,959	114,000	119,537	111,860
Financial companies	177,774	191,221	185,686	204,073	216,286
Non-financial companies	772,526	795,275	790,777	820,990	833,959
<i>of which: industry</i>	<i>341,584</i>	<i>352,411</i>	<i>346,978</i>	<i>360,476</i>	<i>364,832</i>
building	105,253	105,837	106,247	106,425	108,056
services	306,645	318,193	318,715	334,456	341,461
Producer households	107,772	108,001	109,698	112,235	114,251
Consumer households and nec	273,864	290,714	300,861	314,349	328,062

Notes:

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

TDC40020

Banks

Source: Supervisory returns
Stocks in millions of euros

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL LOANS	747,298	775,293	775,219	811,457	828,620
b. CUSTOMER LOCATION					
North-West Italy	269,447	286,336	284,416	302,863	311,756
North-East Italy	158,427	165,804	167,861	178,152	187,317
Central Italy	197,872	200,021	198,747	204,224	201,168
Southern Italy	80,816	81,685	81,844	82,523	85,082
Islands	40,725	41,443	42,347	43,686	43,288
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	59,399	59,888	58,876	61,736	57,771
Financial companies	91,813	98,757	95,899	105,395	111,703
Non-financial companies	398,976	410,725	408,402	424,006	430,704
<i>of which: industry</i>	<i>176,413</i>	<i>182,005</i>	<i>179,199</i>	<i>186,170</i>	<i>188,420</i>
building	54,359	54,660	54,872	54,964	55,806
services	158,369	164,333	164,603	172,732	176,350
Producer households	55,660	55,778	56,654	57,965	59,006
Consumer households and nec	141,439	150,141	155,382	162,348	169,430



Notes:

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

TDC40030

Banks

Source: Supervisory returns
Stocks in billions of lire

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL DEPOSITS	951,904	974,549	951,512	1,003,231	989,132
b. CUSTOMER LOCATION					
North-West Italy	337,186	343,615	327,437	358,293	352,817
North-East Italy	197,526	202,224	198,947	205,872	198,884
Central Italy	210,302	221,082	214,058	226,010	227,507
Southern Italy	141,396	141,377	143,634	145,686	144,119
Islands	65,488	66,243	67,431	67,363	65,797
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	32,066	34,647	34,064	36,130	34,966
Financial companies	57,492	65,551	52,394	86,567	84,978
Non-financial companies	123,534	142,271	137,729	148,352	146,419
<i>of which: industry</i>	<i>51,589</i>	<i>56,395</i>	<i>55,722</i>	<i>59,407</i>	<i>59,726</i>
building	11,737	12,434	12,726	14,687	14,004
services	57,255	70,038	65,952	70,894	69,481
Producer households	52,352	53,953	53,441	53,178	52,523
Consumer households and nec	686,325	678,053	673,757	678,950	670,219

Notes:

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

TDC40030

Banks

Source: Supervisory returns
Stocks in millions of euros

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL DEPOSITS	491,617	503,312	491,415	518,126	510,844
b. CUSTOMER LOCATION					
North-West Italy	174,142	177,462	169,107	185,043	182,215
North-East Italy	102,013	104,440	102,747	106,324	102,715
Central Italy	108,612	114,179	110,552	116,724	117,498
Southern Italy	73,025	73,015	74,181	75,241	74,431
Islands	33,822	34,212	34,825	34,790	33,981
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	16,560	17,894	17,593	18,659	18,058
Financial companies	29,692	33,854	27,059	44,708	43,888
Non-financial companies	63,800	73,477	71,131	76,617	75,619
<i>of which: industry</i>	<i>26,643</i>	<i>29,125</i>	<i>28,778</i>	<i>30,681</i>	<i>30,846</i>
building	6,062	6,422	6,572	7,585	7,233
services	29,570	36,171	34,062	36,613	35,884
Producer households	27,037	27,864	27,600	27,464	27,126
Consumer households and nec	354,457	350,185	347,966	350,649	346,139



Notes:

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

TDC40040

Banks

Source: Supervisory returns
Stocks in billions of lire

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL GUARANTEES	163,485	162,319	163,055	173,253	174,344
b. CUSTOMER LOCATION					
North-West Italy	71,091	70,150	69,302	71,722	74,355
North-East Italy	39,050	38,495	38,316	41,608	43,284
Central Italy	39,400	39,440	38,983	43,593	40,851
Southern Italy	9,368	9,565	10,930	10,195	9,674
Islands	4,725	4,733	5,552	6,185	6,202
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	1,590	1,547	1,639	1,827	1,839
Financial companies	18,197	17,430	16,404	18,844	19,490
Non-financial companies	131,481	130,639	132,319	139,259	139,657
<i>of which: industry</i>	<i>62,390</i>	<i>63,353</i>	<i>62,667</i>	<i>67,262</i>	<i>67,672</i>
building	26,429	25,702	26,437	25,839	25,440
services	41,063	39,980	41,648	44,657	44,951
Producer households	4,429	4,481	4,529	5,090	4,706
Consumer households and nec	7,936	8,286	8,191	8,283	8,675

Notes:

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

TDC40040

Banks

Source: Supervisory returns
Stocks in millions of euros

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL GUARANTEES	84,433	83,831	84,211	89,478	90,041
b. CUSTOMER LOCATION					
North-West Italy	36,715	36,229	35,792	37,042	38,401
North-East Italy	20,167	19,881	19,788	21,489	22,354
Central Italy	20,348	20,369	20,133	22,514	21,098
Southern Italy	4,838	4,940	5,645	5,265	4,996
Islands	2,440	2,445	2,867	3,194	3,203
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	821	799	846	943	950
Financial companies	9,398	9,002	8,472	9,732	10,066
Non-financial companies	67,904	67,469	68,337	71,921	72,127
<i>of which: industry</i>	<i>32,222</i>	<i>32,719</i>	<i>32,365</i>	<i>34,738</i>	<i>34,949</i>
building	13,650	13,274	13,654	13,344	13,139
services	21,207	20,648	21,509	23,064	23,215
Producer households	2,287	2,314	2,339	2,629	2,430
Consumer households and nec	4,099	4,279	4,231	4,278	4,480



Notes:

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

TDC40050

Banks

Source: Supervisory returns
Stocks in billions of lire

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL BAD DEBTS	123,416	120,726	120,285	115,202	113,858
b. CUSTOMER LOCATION					
North-West Italy	24,996	24,532	24,406	23,776	24,075
North-East Italy	14,448	13,990	14,004	13,264	13,388
Central Italy	35,427	32,698	32,579	29,001	29,517
Southern Italy	28,176	28,616	28,509	28,196	28,433
Islands	20,366	20,891	20,783	20,963	18,443
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	113	120	124	144	92
Financial companies	3,989	3,817	3,791	3,413	3,369
Non-financial companies	71,432	69,837	69,727	67,185	66,603
<i>of which: industry</i>	<i>19,358</i>	<i>18,919</i>	<i>19,187</i>	<i>18,579</i>	<i>18,784</i>
building	20,582	20,391	20,155	20,084	19,603
services	27,638	26,717	26,742	25,004	24,830
Producer households	20,650	20,256	20,069	19,686	19,077
Consumer households and nec	27,231	26,696	26,572	24,773	24,716

Notes:

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

TDC40050

Banks

Source: Supervisory returns
Stocks in millions of euros

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL BAD DEBTS	63,739	62,350	62,122	59,497	58,803
b. CUSTOMER LOCATION					
North-West Italy	12,909	12,670	12,605	12,279	12,434
North-East Italy	7,462	7,225	7,233	6,850	6,914
Central Italy	18,297	16,887	16,826	14,978	15,244
Southern Italy	14,552	14,779	14,724	14,562	14,684
Islands	10,518	10,790	10,733	10,827	9,525
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	58	62	64	74	47
Financial companies	2,060	1,971	1,958	1,763	1,740
Non-financial companies	36,891	36,068	36,011	34,698	34,397
<i>of which: industry</i>	<i>9,998</i>	<i>9,771</i>	<i>9,909</i>	<i>9,595</i>	<i>9,701</i>
building	<i>10,630</i>	<i>10,531</i>	<i>10,409</i>	<i>10,373</i>	<i>10,124</i>
services	<i>14,274</i>	<i>13,798</i>	<i>13,811</i>	<i>12,913</i>	<i>12,823</i>
Producer households	10,665	10,461	10,365	10,167	9,852
Consumer households and nec	14,063	13,787	13,723	12,794	12,765



Notes:

Distribution by: - location of the investment (geographical area)
- economic purpose of the investment

TDC40060

Banks

Source: Supervisory returns
Stocks in billions of lire

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL MEDIUM AND LONG-TERM LOANS	663,731	695,074	711,481	741,117	752,683
<i>of which:</i> subsidized	76,911	76,619	74,624	73,932	72,672
b. LOCATION OF THE INVESTMENT					
North-West Italy	207,909	219,430	226,758	237,773	246,156
North-East Italy	136,821	147,415	153,178	163,477	167,349
Central Italy	198,892	204,112	205,419	210,235	207,270
Southern Italy	79,830	82,385	83,618	85,810	86,802
Islands	40,211	41,673	42,508	43,705	44,977
c. ECONOMIC PURPOSE OF THE INVESTMENT					
Civil engineering works	145,798	146,381	147,065	149,898	150,080
Machinery, equipment, transport equipment and sundry products	143,881	147,012	150,803	155,799	156,240
Purchase of buildings	141,049	154,968	163,954	173,529	181,620
<i>of which:</i> dwellings of consumer households	97,469	107,513	114,263	120,874	129,174
other buildings	43,581	47,455	49,692	52,655	52,446
Other	233,003	246,712	249,659	261,892	264,743

Notes:

Distribution by: - location of the investment (geographical area)
- economic purpose of the investment

TDC40060

Banks

Source: Supervisory returns
Stocks in millions of euros

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL MEDIUM AND LONG-TERM LOANS	342,789	358,976	367,449	382,755	388,728
<i>of which:</i> subsidized	39,721	39,570	38,540	38,183	37,532
b. LOCATION OF THE INVESTMENT					
North-West Italy	107,376	113,326	117,111	122,800	127,129
North-East Italy	70,662	76,133	79,110	84,429	86,429
Central Italy	102,719	105,415	106,090	108,577	107,046
Southern Italy	41,229	42,548	43,185	44,317	44,830
Islands	20,767	21,522	21,954	22,572	23,228
c. ECONOMIC PURPOSE OF THE INVESTMENT					
Civil engineering works	75,298	75,599	75,952	77,416	77,510
Machinery, equipment, transport equipment and sundry products	74,309	75,925	77,883	80,463	80,691
Purchase of buildings	72,846	80,035	84,675	89,620	93,799
<i>of which:</i> dwellings of consumer households	50,338	55,526	59,012	62,426	66,713
other buildings	22,508	24,509	25,664	27,194	27,086
Other	120,336	127,416	128,938	135,256	136,728

€

Notes:

Distribution by:

- customer location (geographical area)
- customer segment of economic activity
- type of security

TDC40070

Banks

Source: Supervisory returns
Stocks in billions of lire

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL ASSET MANAGEMENT SERVICES	2,264,884	2,299,760	2,330,874	2,280,158	2,269,162
b. CUSTOMER LOCATION					
North-West Italy	1,303,317	1,341,560	1,363,138	1,326,460	1,319,529
North-East Italy	420,473	415,898	417,699	415,384	402,697
Central Italy	391,818	390,244	401,484	387,839	385,167
Southern Italy	107,953	115,005	110,440	111,981	108,428
Islands	40,514	38,523	39,345	39,358	52,611
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	31,551	26,209	26,514	28,591	30,080
Financial companies	926,303	984,023	1,015,506	961,640	973,379
Non-financial companies	63,925	70,085	68,411	72,039	71,176
Producer households	71,659	66,832	92,994	66,023	68,360
Consumer households and nec	1,170,638	1,154,082	1,128,687	1,152,734	1,125,442
d. TYPE OF SECURITY					
Italian government securities	1,015,516	993,465	961,012	902,406	890,198
Other debt securities	593,371	634,548	609,387	601,210	615,276
Equity securities	117,111	120,426	129,159	155,933	150,475
Other	538,886	551,320	631,314	620,609	613,213

Notes:

Securities are stated at face value.

Distribution by: - customer location (geographical area)
 - customer segment of economic activity
 - type of security

TDC40070

Banks

Source: Supervisory returns
 Stocks in millions of euros

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL ASSET MANAGEMENT SERVICES	1,169,715	1,187,727	1,203,796	1,177,603	1,171,924
b. CUSTOMER LOCATION					
North-West Italy	673,107	692,858	704,002	685,059	681,480
North-East Italy	217,156	214,794	215,724	214,528	207,976
Central Italy	202,357	201,544	207,349	200,302	198,922
Southern Italy	55,753	59,395	57,038	57,833	55,998
Islands	20,924	19,896	20,320	20,327	27,171
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	16,295	13,536	13,693	14,766	15,535
Financial companies	478,395	508,206	524,465	496,646	502,708
Non-financial companies	33,014	36,196	35,331	37,205	36,759
Producer households	37,009	34,516	48,028	34,098	35,305
Consumer households and nec	604,584	596,034	582,918	595,338	581,242
d. TYPE OF SECURITY					
Italian government securities	524,470	513,082	496,322	466,054	459,749
Other debt securities	306,451	327,717	314,722	310,499	317,764
Equity securities	60,483	62,195	66,705	80,533	77,714
Other	278,312	284,733	326,047	320,518	316,698

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Notes:

Securities are stated at face value.

Distribution by type of security and derivative instrument

TDC40080		Banks and securities firms				
Source: Supervisory returns Flows in billions of lire						
		1999-Q1	1999-Q2	1999-Q3	1999-Q4	2000-Q1
a. TOTAL PLACEMENT		48,254	41,875	45,586	99,375	98,433
Italian government securities		24,269	16,060	12,608	14,046	17,220
Other debt securities		15,606	15,797	14,473	21,945	18,212
Equity securities		360	2,080	3,912	43,124	2,235
Other securities		8,018	7,937	14,593	20,259	60,766
b. TOTAL SECURITIES TRADING		5,609,219	5,383,807	4,019,426	3,775,641	4,451,173
Italian government securities		4,292,547	3,984,096	3,026,359	2,548,606	2,733,935
Other debt securities		626,432	757,666	519,482	466,331	432,910
Equity securities		649,601	537,425	444,433	684,148	1,232,755
Other securities		40,639	104,620	29,152	76,556	51,573
c. TOTAL DERIVATIVES TRADING		2,421,262	2,251,941	2,089,789	1,957,063	3,722,646
Futures		1,148,976	1,002,689	1,013,889	812,784	1,470,509
Swaps and FRAs		701,094	667,352	577,759	725,536	1,135,819
Options		560,648	575,438	489,746	394,051	1,080,905
Other derivatives		10,544	6,462	8,394	24,693	35,409

Notes:

The data include transactions with non-resident customers and interbank transactions. Securities trading is measured at contract prices (ex coupon for debt securities). For the methods of measuring derivatives trading, see the item "Proprietary trading" in the glossary. Securities placement business is measured at the placement price. Amounts are stated net of commissions.

Distribution by type of security and derivative instrument

TDC40080

Banks and securities firms

Source: Supervisory returns
Flows in millions of euros

	1999-Q1	1999-Q2	1999-Q3	1999-Q4	2000-Q1
a. TOTAL PLACEMENT	24,921	21,626	23,543	51,323	50,837
Italian government securities	12,534	8,294	6,512	7,254	8,893
Other debt securities	8,060	8,159	7,475	11,334	9,406
Equity securities	186	1,074	2,020	22,272	1,154
Other securities	4,141	4,099	7,537	10,463	31,383
b. TOTAL SECURITIES TRADING	2,896,920	2,780,504	2,075,860	1,949,956	2,298,839
Italian government securities	2,216,916	2,057,614	1,562,984	1,316,245	1,411,960
Other debt securities	323,525	391,302	268,290	240,840	223,580
Equity securities	335,491	277,557	229,531	353,333	636,665
Other securities	20,988	54,032	15,056	39,538	26,635
c. TOTAL DERIVATIVES TRADING	1,250,478	1,163,030	1,079,286	1,010,739	1,922,586
Futures	593,397	517,846	523,630	419,768	759,455
Swaps and FRAs	362,085	344,658	298,388	374,708	586,602
Options	289,550	297,189	252,933	203,510	558,241
Other derivatives	5,446	3,337	4,335	12,753	18,287

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Notes:

The data include transactions with non-resident customers and interbank transactions. Securities trading is measured at contract prices (ex coupon for debt securities). For the methods of measuring derivatives trading, see the item "Proprietary trading" in the glossary. Securities placement business is measured at the placement price. Amounts are stated net of commissions.

Distribution by type of security

TDC40090		Banks and securities firms				
Source: Supervisory returns Stocks in billions of lire		Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a.	TOTAL ASSETS UNDER MANAGEMENT	552,398	591,047	591,893	525,426	547,492
b.	PORTFOLIO	525,993	555,180	565,460	506,034	526,102
	Italian government securities	214,115	209,736	186,475	150,873	129,788
	Other debt securities	73,280	71,129	63,776	46,386	44,898
	Equity securities	38,491	40,383	39,071	40,403	38,982
	Units of UCITS	199,266	232,867	270,413	266,096	311,457
	Other financial instruments	843	1,065	5,724	2,277	977

Notes:

The data include transactions with non-resident customers. The portfolio is measured at market prices (ex coupon for debt securities) at the end of the reference period and includes all transactions for which cash settlement has been made at that date.

Distribution by type of security

TDC40090

Banks and securities firms

Source: Supervisory returns
Stocks in millions of euros

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL ASSETS UNDER MANAGEMENT	285,290	305,250	305,687	271,360	282,756
b. PORTFOLIO	271,653	286,727	292,036	261,345	271,709
Italian government securities	110,581	108,320	96,306	77,919	67,030
Other debt securities	37,846	36,735	32,937	23,956	23,188
Equity securities	19,879	20,856	20,179	20,866	20,133
Units of UCITS	102,912	120,266	139,657	137,427	160,854
Other financial instruments	435	550	2,956	1,176	505

€

Notes:

The data include transactions with non-resident customers. The portfolio is measured at market prices (ex coupon for debt securities) at the end of the reference period and includes all transactions for which cash settlement has been made at that date.

Distribution by type of security

TDC40100		Collective investment undertakings				
Source: Supervisory returns Stocks in billions of lire		Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a.	TOTAL NET ASSETS	814,372	873,893	880,014	919,778	945,068
b.	PORTFOLIO	741,242	799,175	810,610	868,621	880,347
	Italian government securities	365,889	375,479	357,250	313,120	270,806
	Other debt securities	198,128	226,222	235,374	226,342	221,126
	Equity securities	176,207	195,201	215,979	324,604	383,420
	Other securities	1,017	2,273	2,007	4,555	4,996

Notes:

The data include transactions with non-resident customers. The portfolio is measured at market prices (ex coupon for debt securities) at the end of the reference period and includes contracts concluded but still to be settled.

Distribution by type of security

TDC40100

Collective investment undertakings

Source: Supervisory returns
Stocks in millions of euros

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. TOTAL NET ASSETS	420,588	451,328	454,489	475,026	488,087
b. PORTFOLIO	382,819	412,739	418,645	448,605	454,661
Italian government securities	188,966	193,919	184,504	161,713	139,860
Other debt securities	102,325	116,834	121,560	116,896	114,202
Equity securities	91,004	100,813	111,544	167,644	198,020
Other securities	525	1,174	1,037	2,352	2,580

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Notes:

The data include transactions with non-resident customers. The portfolio is measured at market prices (ex coupon for debt securities) at the end of the reference period and includes contracts concluded but still to be settled.

TDC30010		Banks				
Source: Central Credit Register Stocks in billions of lire		Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a.	NUMBER OF BORROWERS	1,559,264	1,629,495	1,661,461	1,667,122	1,719,195
b.	LOAN FACILITIES					
	Facilities granted	1,704,123	1,790,399	1,793,838	1,871,728	1,914,034
	Used margin	1,112,596	1,170,928	1,163,154	1,246,892	1,263,352
c.	GUARANTEES GRANTED TO CUSTOMERS					
	Facilities granted	196,456	203,407	202,758	217,919	220,764
	Used margin	159,117	160,579	159,696	171,095	171,761
d.	BAD DEBTS	127,780	124,097	124,630	119,143	118,616

Notes:

The data include transactions with non-resident customers.

TDC30010

Banks

Source: Central Credit Register
Stocks in millions of euros

	Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a. NUMBER OF BORROWERS	1,559,264	1,629,495	1,661,461	1,667,122	1,719,195
b. LOAN FACILITIES					
Facilities granted	880,106	924,664	926,440	966,667	988,516
Used margin	574,608	604,734	600,719	643,966	652,467
c. GUARANTEES GRANTED TO CUSTOMERS					
Facilities granted	101,461	105,051	104,716	112,546	114,015
Used margin	82,177	82,932	82,476	88,363	88,707
d. BAD DEBTS	65,993	64,091	64,366	61,532	61,260

**Notes:**

The data include transactions with non-resident customers.

Distribution by total credit granted

TDB30110					Banks	
Source: Central Credit Register Stocks in billions of lire						
March 2000	Number of borrowers	Facilities granted	Used margin	<i>of which:</i> backed by real security	Overshooting	Unused margin
from 150 to 250 million lire	409,895	75,985	64,054	44,106	2,281	14,210
from 250 to 500 million lire	221,421	75,334	57,854	29,904	3,282	20,763
from 500 million to 1 billion lire	129,816	89,477	63,382	23,624	4,703	30,798
from 1 to 5 billion lire	133,757	275,887	187,414	63,879	12,824	101,298
from 5 to 10 billion lire	19,020	131,027	85,426	27,894	5,476	51,077
from 10 to 50 billion lire	14,797	293,103	180,393	52,591	12,197	124,909
more than 50 billion lire	3,169	877,641	555,204	63,208	24,473	346,910

Notes:

Distribution by total credit granted

TDB30110

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2000

	Number of borrowers	Facilities granted	Used margin	<i>of which:</i> backed by real security	Overshooting	Unused margin
from 150 to 250 million lire	409,895	39,243	33,081	22,779	1,178	7,339
from 250 to 500 million lire	221,421	38,907	29,879	15,444	1,695	10,723
from 500 million to 1 billion lire	129,816	46,211	32,734	12,201	2,429	15,906
from 1 to 5 billion lire	133,757	142,484	96,791	32,991	6,623	52,316
from 5 to 10 billion lire	19,020	67,670	44,119	14,406	2,828	26,379
from 10 to 50 billion lire	14,797	151,375	93,165	27,161	6,299	64,510
more than 50 billion lire	3,169	453,264	286,739	32,644	12,639	179,164

€

Notes:

Lire:	from 150 to 250 million	Euros:	from 77,469 to 129,114
	from 250 to 500 million		from 129,114 to 258,228
	from 500 million to 1 billion		from 258,228 to 516,457
	from 1 to 5 billion		from 516,457 to 2,582,284
	from 5 to 10 billion		from 2,582,284 to 5,164,569
	from 10 to 50 billion		from 5,164,569 to 25,822,845
	more than 50 billion		more than 25,822,845

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

TDC30015				Banks		
Source: Central Credit Register Stocks in billions of lire						
March 2000		Number of borrowers	Facilities <i>of which:</i> granted		Used <i>of which:</i> margin	
				short- term		short- term
a.	TOTAL	931,875	1,818,452	1,235,540	1,193,724	664,402
	from 150 to 500 million lire	631,316	151,318	65,868	121,908	37,478
	from 500 million to 5 billion lire	263,573	365,364	255,357	250,795	147,395
	from 5 to 50 billion lire	33,817	424,130	308,266	265,817	161,934
	more than 50 billion lire	3,169	877,641	606,049	555,204	317,597
b.	NORTH-WEST ITALY	326,647	798,502	596,116	493,820	309,540
	from 150 to 500 million lire	218,905	52,399	22,707	41,769	12,425
	from 500 million to 5 billion lire	92,964	131,012	95,518	86,584	52,831
	from 5 to 50 billion lire	13,284	171,676	130,009	101,950	64,284
	more than 50 billion lire	1,494	443,416	347,880	263,517	180,001
c.	NORTH-EAST ITALY	277,168	445,942	314,803	285,935	165,650
	from 150 to 500 million lire	181,347	44,166	20,710	34,899	11,682
	from 500 million to 5 billion lire	84,386	117,220	83,161	78,721	46,612
	from 5 to 50 billion lire	10,585	131,558	98,364	79,716	49,836
	more than 50 billion lire	850	152,996	112,567	92,598	57,523
d.	CENTRAL ITALY	189,518	396,688	217,493	285,350	125,391
	from 150 to 500 million lire	133,479	31,581	12,115	26,537	7,369
	from 500 million to 5 billion lire	49,392	67,940	45,253	49,232	28,343
	from 5 to 50 billion lire	6,059	74,426	49,824	51,685	30,320
	more than 50 billion lire	588	222,739	110,302	157,899	59,358
e.	SOUTHERN ITALY	92,904	125,956	79,980	90,509	47,636
	from 150 to 500 million lire	64,551	15,351	7,007	12,419	4,091
	from 500 million to 5 billion lire	25,416	34,289	22,949	25,202	14,357
	from 5 to 50 billion lire	2,759	33,443	22,387	22,945	12,803
	more than 50 billion lire	178	42,873	27,636	29,944	16,385
f.	ISLANDS	45,638	51,365	27,150	38,110	16,185
	from 150 to 500 million lire	33,034	7,823	3,325	6,283	1,913
	from 500 million to 5 billion lire	11,415	14,900	8,477	11,058	5,249
	from 5 to 50 billion lire	1,130	13,025	7,683	9,523	4,694
	more than 50 billion lire	59	15,616	7,666	11,246	4,331

Notes:

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

TDC30015

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2000

	Number of borrowers	Facilities granted	of which: short- term	Used margin	of which: short- term
a. TOTAL	931,875	939,152	638,103	616,507	343,135
from 150 to 500 million lire	631,316	78,149	34,018	62,960	19,356
from 500 million to 5 billion lire	263,573	188,695	131,881	129,525	76,123
from 5 to 50 billion lire	33,817	219,045	159,206	137,283	83,632
more than 50 billion lire	3,169	453,264	312,998	286,739	164,025
b. NORTH-WEST ITALY	326,647	412,392	307,868	255,037	159,864
from 150 to 500 million lire	218,905	27,062	11,727	21,572	6,417
from 500 million to 5 billion lire	92,964	67,662	49,331	44,717	27,285
from 5 to 50 billion lire	13,284	88,663	67,144	52,653	33,200
more than 50 billion lire	1,494	229,005	179,665	136,095	92,963
c. NORTH-EAST ITALY	277,168	230,310	162,582	147,673	85,551
from 150 to 500 million lire	181,347	22,810	10,696	18,024	6,033
from 500 million to 5 billion lire	84,386	60,539	42,949	40,656	24,073
from 5 to 50 billion lire	10,585	67,944	50,801	41,170	25,738
more than 50 billion lire	850	79,016	58,136	47,823	29,708
d. CENTRAL ITALY	189,518	204,872	112,326	147,371	64,759
from 150 to 500 million lire	133,479	16,310	6,257	13,705	3,806
from 500 million to 5 billion lire	49,392	35,088	23,371	25,426	14,638
from 5 to 50 billion lire	6,059	38,438	25,732	26,693	15,659
more than 50 billion lire	588	115,035	56,966	81,548	30,656
e. SOUTHERN ITALY	92,904	65,051	41,306	46,744	24,602
from 150 to 500 million lire	64,551	7,928	3,619	6,414	2,113
from 500 million to 5 billion lire	25,416	17,709	11,852	13,016	7,415
from 5 to 50 billion lire	2,759	17,272	11,562	11,850	6,612
more than 50 billion lire	178	22,142	14,273	15,465	8,462
f. ISLANDS	45,638	26,528	14,022	19,682	8,359
from 150 to 500 million lire	33,034	4,040	1,717	3,245	988
from 500 million to 5 billion lire	11,415	7,695	4,378	5,711	2,711
from 5 to 50 billion lire	1,130	6,727	3,968	4,918	2,424
more than 50 billion lire	59	8,065	3,959	5,808	2,237

Notes:

Lire: from 150 to 500 million
from 500 million to 5 billion
from 5 to 50 billion
more than 50 billion

Euros: from 77,469 to 258,228
from 258,228 to 2,582,284
from 2,582,284 to 25,822,845
more than 25,822,845



Distribution by customer location (region)

TDC30025			Banks			
Source: Central Credit Register Stocks in billions of lire						
March 2000			Facilities granted		Used margin	
			of which:		of which:	
				short-term	short-term	non-euro-area currencies backed by real security
a.	TOTAL		1,914,034	1,303,507	1,263,352	710,735
	Italy		1,827,481	1,240,841	1,210,705	676,103
	Abroad		86,553	62,665	52,647	34,632
b.	NORTH-WEST ITALY		801,143	597,690	498,338	312,562
	Piedmont		164,610	117,061	100,328	56,777
	Valle d'Aosta		2,893	1,826	1,932	898
	Liguria		32,423	19,628	21,435	9,751
	Lombardy		601,216	459,175	374,641	245,134
c.	NORTH-EAST ITALY		448,868	316,694	290,127	168,475
	Trentino-Alto Adige		40,224	26,924	27,032	15,025
	Veneto		167,183	116,529	108,845	63,022
	Friuli-Venezia Giulia		43,078	29,112	28,000	15,194
	Emilia-Romagna		198,384	144,130	126,249	75,236
d.	CENTRAL ITALY		398,641	218,514	290,183	128,934
	Marche		39,144	25,582	24,918	13,269
	Tuscany		98,326	64,034	71,541	39,974
	Umbria		17,581	10,138	13,583	6,779
	Lazio		243,589	118,759	180,141	68,912
e.	SOUTHERN ITALY		126,971	80,541	93,059	49,381
	Campania		56,721	38,787	40,063	23,622
	Abruzzo		19,611	12,553	13,449	6,882
	Molise		3,297	2,039	2,486	1,282
	Puglia		31,999	19,183	24,236	11,918
	Basilicata		5,687	2,544	4,601	1,553
	Calabria		9,658	5,435	8,225	4,124
f.	ISLANDS		51,857	27,402	38,998	16,749
	Sicily		35,798	20,263	26,262	11,895
	Sardinia		16,059	7,139	12,737	4,854

Notes:

The data include transactions with non-resident customers.

Distribution by customer location (region)

TDC30025

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2000

	Facilities granted	of which: short-term	Used margin	of which: short-term	non-euro-area currencies	backed by real security
a. TOTAL	988,516	673,205	652,467	367,064	41,420	163,087
Italy	943,815	640,841	625,277	349,178	31,668	159,895
Abroad	44,701	32,364	27,190	17,886	9,751	3,192
b. NORTH-WEST ITALY	413,756	308,681	257,370	161,425	15,042	58,624
Piedmont	85,014	60,457	51,815	29,323	3,317	10,505
Valle d'Aosta	1,494	943	998	464	24	280
Liguria	16,745	10,137	11,070	5,036	776	4,031
Lombardy	310,502	237,144	193,486	126,601	10,926	43,808
c. NORTH-EAST ITALY	231,821	163,559	149,838	87,010	8,853	41,680
Trentino-Alto Adige	20,774	13,905	13,961	7,760	599	4,944
Veneto	86,343	60,182	56,214	32,548	3,997	16,818
Friuli-Venezia Giulia	22,248	15,035	14,461	7,847	833	3,058
Emilia-Romagna	102,457	74,437	65,202	38,856	3,424	16,860
d. CENTRAL ITALY	205,881	112,853	149,867	66,589	5,131	36,001
Marche	20,216	13,212	12,869	6,853	689	3,925
Tuscany	50,781	33,071	36,948	20,645	2,382	11,124
Umbria	9,080	5,236	7,015	3,501	322	2,454
Lazio	125,803	61,334	93,035	35,590	1,738	18,499
e. SOUTHERN ITALY	65,575	41,596	48,061	25,503	1,888	15,224
Campania	29,294	20,032	20,691	12,200	1,128	6,098
Abruzzo	10,128	6,483	6,946	3,554	188	2,383
Molise	1,703	1,053	1,284	662	17	401
Puglia	16,526	9,907	12,517	6,155	422	4,221
Basilicata	2,937	1,314	2,376	802	51	632
Calabria	4,988	2,807	4,248	2,130	83	1,489
f. ISLANDS	26,782	14,152	20,141	8,650	754	8,365
Sicily	18,488	10,465	13,563	6,143	615	5,821
Sardinia	8,294	3,687	6,578	2,507	139	2,544



Notes:

The data include transactions with non-resident customers.

Distribution by amount

TDB30200			Banks
Source: Central Credit Register Stocks in billions of lire			
March 2000	Number of borrowers	Bad debts	<i>of which:</i> backed by real security
a. TOTAL	591,226	117,750	30,688
from 0 to 150 million lire	470,108	16,726	2,389
from 150 to 250 million lire	46,276	8,918	2,223
from 250 to 500 million lire	39,484	13,682	3,510
from 500 million to 1 billion lire	19,436	13,422	3,435
from 1 to 5 billion lire	13,499	26,573	7,646
from 5 to 10 billion lire	1,413	9,805	2,995
from 10 to 50 billion lire	911	16,803	5,770
more than 50 billion lire	99	11,823	2,719

Notes:

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 amount

TDB30200

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2000

	Number of borrowers	Bad debts <i>of which:</i>	
			backed by real security
a. TOTAL	591,226	60,813	15,849
from 0 to 150 million lire	470,108	8,638	1,234
from 150 to 250 million lire	46,276	4,606	1,148
from 250 to 500 million lire	39,484	7,066	1,813
from 500 million to 1 billion lire	19,436	6,932	1,774
from 1 to 5 billion lire	13,499	13,724	3,949
from 5 to 10 billion lire	1,413	5,064	1,547
from 10 to 50 billion lire	911	8,678	2,980
more than 50 billion lire	99	6,106	1,404

€

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.

Lire: from 0 to 150 million	Euros: from 0 to 77.469
from 150 to 250 million	from 77.469 to 129.114
from 250 to 500 million	from 129.114 to 258.228
from 500 million to 1 billion	from 258.228 to 516.457
from 1 to 5 billion	from 516.457 to 2.582.284
from 5 to 10 billion	from 2.582.284 to 5.164.569
from 10 to 50 billion	from 5.164.569 to 25.822.845
more than 50 billion	more than 25.822.845

Distribution by customer location (region)

TDC30035		Banks		
Source: Central Credit Register Stocks in billions of lire				
March 2000		Number of borrowers	Bad debts	of which:
				backed by real security
a.	TOTAL	591,812	118,616	30,732
	Italy	591,226	117,750	30,688
	Abroad	586	866	45
b.	NORTH-WEST ITALY	124,126	24,440	7,701
	Piedmont	35,601	5,222	1,857
	Valle d'Aosta	1,087	174	54
	Liguria	15,327	2,806	986
	Lombardy	72,111	16,238	4,806
c.	NORTH-EAST ITALY	74,895	13,848	4,029
	Trentino-Alto Adige	4,075	724	240
	Veneto	28,888	6,237	1,952
	Friuli-Venezia Giulia	9,313	1,261	302
	Emilia-Romagna	32,619	5,629	1,535
d.	CENTRAL ITALY	128,930	30,549	8,291
	Marche	14,297	2,258	629
	Tuscany	41,609	5,940	1,193
	Umbria	7,461	1,216	372
	Lazio	65,563	21,132	6,097
e.	SOUTHERN ITALY	152,764	30,502	8,262
	Campania	51,281	11,401	3,150
	Abruzzo	15,181	2,618	676
	Molise	2,502	486	112
	Puglia	47,935	10,016	3,340
	Basilicata	9,073	1,741	296
	Calabria	26,792	4,242	687
f.	ISLANDS	110,511	18,414	2,405
	Sicily	91,241	14,836	1,859
	Sardinia	19,270	3,578	546

Notes:

The data include transactions with non-resident customers.

Distribution by customer location (region)

TDC30035

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2000

	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	591,812	61,260	15,872
Italy	591,226	60,813	15,849
Abroad	586	447	23
b. NORTH-WEST ITALY	124,126	12,622	3,977
Piedmont	35,601	2,697	959
Valle d'Aosta	1,087	90	28
Liguria	15,327	1,449	509
Lombardy	72,111	8,386	2,482
c. NORTH-EAST ITALY	74,895	7,152	2,081
Trentino-Alto Adige	4,075	374	124
Veneto	28,888	3,221	1,008
Friuli-Venezia Giulia	9,313	651	156
Emilia-Romagna	32,619	2,907	793
d. CENTRAL ITALY	128,930	15,777	4,282
Marche	14,297	1,166	325
Tuscany	41,609	3,068	616
Umbria	7,461	628	192
Lazio	65,563	10,914	3,149
e. SOUTHERN ITALY	152,764	15,753	4,267
Campania	51,281	5,888	1,627
Abruzzo	15,181	1,352	349
Molise	2,502	251	58
Puglia	47,935	5,173	1,725
Basilicata	9,073	899	153
Calabria	26,792	2,191	355
f. ISLANDS	110,511	9,510	1,242
Sicily	91,241	7,662	960
Sardinia	19,270	1,848	282

€

Notes:

The data include transactions with non-resident customers.

Distribution by customer location (region)

TDB30350						Banks
Source: Central Credit Register Stocks in billions of lire Percentages						
March 2000	Number of borrowers	first 0.5% of borrowers	first 1% of borrowers	first 5% of borrowers	first 10% of borrowers	Total used margin
a. TOTAL	1,012,244	51.14	57.17	72.84	79.93	1,210,705
Piedmont	81,677	55.08	60.68	74.83	81.18	100,328
Valle d'Aosta	2,702	44.43	50.45	64.48	71.87	1,932
Liguria	26,623	43.37	49.96	66.52	74.12	21,435
Lombardy	232,676	56.44	62.49	77.34	83.65	374,641
Trentino-Alto Adige	41,035	25.23	31.98	53.12	64.36	27,032
Veneto	116,958	32.92	40.40	61.46	71.57	108,845
Friuli-Venezia Giulia	25,106	50.65	56.34	71.68	78.93	28,000
Emilia-Romagna	119,743	42.96	50.33	68.91	77.22	126,249
Marche	33,448	30.73	37.69	58.36	68.70	24,918
Tuscany	83,600	37.33	43.89	63.10	72.38	71,541
Umbria	15,562	35.98	43.14	62.83	72.31	13,583
Lazio	78,349	74.06	78.32	87.17	90.52	180,141
Abruzzo	14,432	31.86	40.69	63.08	73.10	13,449
Molise	2,599	33.90	42.55	64.97	74.17	2,486
Campania	38,391	48.05	53.79	70.25	77.97	40,063
Puglia	32,163	38.00	44.24	62.27	71.33	24,236
Basilicata	4,511	47.45	53.94	70.18	77.81	4,601
Calabria	12,138	34.79	40.92	59.58	69.05	8,225
Sicily	34,863	41.53	47.36	65.32	73.73	26,262
Sardinia	15,668	34.96	41.95	61.72	71.12	12,737

Notes:

Distribution by customer location (region)

TDB30350

Banks

Source: Central Credit Register
Stocks in millions of euros
Percentages

March 2000		Number of borrowers	first 0.5% of borrowers	first 1% of borrowers	first 5% of borrowers	first 10% of borrowers	Total used margin
a.	TOTAL	1,012,244	51.14	57.17	72.84	79.93	625,277
	Piedmont	81,677	55.08	60.68	74.83	81.18	51,815
	Valle d'Aosta	2,702	44.43	50.45	64.48	71.87	998
	Liguria	26,623	43.37	49.96	66.52	74.12	11,070
	Lombardy	232,676	56.44	62.49	77.34	83.65	193,486
	Trentino-Alto Adige	41,035	25.23	31.98	53.12	64.36	13,961
	Veneto	116,958	32.92	40.40	61.46	71.57	56,214
	Friuli-Venezia Giulia	25,106	50.65	56.34	71.68	78.93	14,461
	Emilia-Romagna	119,743	42.96	50.33	68.91	77.22	65,202
	Marche	33,448	30.73	37.69	58.36	68.70	12,869
	Tuscany	83,600	37.33	43.89	63.10	72.38	36,948
	Umbria	15,562	35.98	43.14	62.83	72.31	7,015
	Lazio	78,349	74.06	78.32	87.17	90.52	93,035
	Abruzzo	14,432	31.86	40.69	63.08	73.10	6,946
	Molise	2,599	33.90	42.55	64.97	74.17	1,284
	Campania	38,391	48.05	53.79	70.25	77.97	20,691
	Puglia	32,163	38.00	44.24	62.27	71.33	12,517
	Basilicata	4,511	47.45	53.94	70.18	77.81	2,376
	Calabria	12,138	34.79	40.92	59.58	69.05	4,248
	Sicily	34,863	41.53	47.36	65.32	73.73	13,563
	Sardinia	15,668	34.96	41.95	61.72	71.12	6,578

€

Notes:

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

TDB30450		Banks						
Source: Central Credit Register								
March 2000	Total	from 150 to 250 mn lire	from 250 to 500 mn lire	from 500 mn to 1 bn lire	from 1 to 5 bn lire	from 5 to 10 bn lire	from 10 to 50 bn lire	more than 50 bn lire
a. ITALY								
Average number of banks per borrower	1.69	1.01	1.21	1.83	3.07	5.24	7.47	12.44
% of total credit granted by first bank	50	99	90	74	60	50	43	38
b. NORTH-WEST ITALY								
Average number of banks per borrower	1.73	1.00	1.20	1.81	3.09	5.26	7.54	12.03
% of total credit granted by first bank	47	99	90	74	59	49	42	39
c. NORTH-EAST ITALY								
Average number of banks per borrower	1.74	1.01	1.21	1.81	3.05	5.33	7.94	14.08
% of total credit granted by first bank	50	99	90	74	60	49	40	33
d. CENTRAL ITALY								
Average number of banks per borrower	1.65	1.01	1.22	1.87	3.18	5.38	7.11	12.27
% of total credit granted by first bank	47	99	89	73	59	51	48	36
e. SOUTHERN ITALY								
Average number of banks per borrower	1.61	1.01	1.24	1.85	3.08	4.99	6.76	10.32
% of total credit granted by first bank	61	99	89	73	59	51	47	58
f. ISLANDS								
Average number of banks per borrower	1.45	1.01	1.23	1.77	2.61	4.03	5.42	7.54
% of total credit granted by first bank	68	99	89	75	69	60	57	62

Notes:

Lire: from 150 to 250 million	Euros: from 77,469 to 129,114
from 250 to 500 million	from 129,114 to 258,228
from 500 million to 1 billion	from 258,228 to 516,457
from 1 to 5 billion	from 516,457 to 2,582,284
from 5 to 10 billion	from 2,582,284 to 5,164,569
from 10 to 50 billion	from 5,164,569 to 25,822,845
more than 50 billion	more than 25,822,845

TDC30040

Sample of banks

Source: Survey of lending rates
Percentages

	1999-Q1	1999-Q2	1999-Q3	1999-Q4	2000-Q1
a. Short-term loan facilities	5.96	5.43	5.08	5.30	5.66
<i>of which:</i> in euros and other euro-area currencies	6.02	5.49	5.12	5.37	5.70
<i>of which:</i> matched term	5.60	4.98	4.54	4.88	5.18
revocable	4.50	4.08	3.69	3.95	4.25
in non-euro-area currencies	7.30	6.87	6.69	6.76	7.14
	4.67	4.35	4.19	4.21	4.92
b. Medium and long-term loan facilities	6.26	5.96	5.19	5.56	6.00
<i>of which:</i> in euros and other euro-area currencies	6.27	5.98	5.18	5.58	6.00
<i>of which:</i> on amount disbursed in the quarter	4.73	4.59	3.98	4.05	4.61
on total outstanding at end of period	6.33	6.01	5.50	5.80	6.10
in non-euro-area currencies	5.85	4.89	5.79	4.76	6.08
<i>of which:</i> on amount disbursed in the quarter	4.30	3.77	3.92	3.09	5.18
on total outstanding at end of period	5.90	4.93	5.94	4.84	6.12

Notes:

Distribution by customer location (region) and type of transaction

TDC30045		Sample of banks					
Source: Survey of lending rates Percentages							
March 2000		Total	Loans in euros and other euro-area currencies	of which:			Loans in non- euro-area currencies
				matched	term	revocable	
a.	TOTAL	5.66	5.70	5.18	4.25	7.14	4.92
b.	NORTH-WEST ITALY	5.17	5.19	4.97	3.92	6.38	4.85
	Piedmont	5.51	5.55	5.26	4.14	6.50	4.94
	Valle d'Aosta	6.57	6.63	5.52	3.87	8.21	5.37
	Liguria	6.45	6.51	6.00	4.76	7.89	5.99
	Lombardy	5.00	5.02	4.86	3.83	6.24	4.70
c.	NORTH-EAST ITALY	5.77	5.83	4.92	4.67	7.44	4.88
	Trentino-Alto Adige	5.82	5.98	5.49	4.87	6.58	3.31
	Veneto	6.02	6.11	4.98	5.03	8.12	4.73
	Friuli-Venezia Giulia	5.80	5.85	5.00	4.54	7.70	5.00
	Emilia-Romagna	5.47	5.49	4.78	4.29	6.87	5.17
d.	CENTRAL ITALY	6.00	6.03	5.64	4.27	7.87	5.25
	Marche	5.71	5.75	4.55	4.40	7.46	4.95
	Tuscany	5.89	5.94	5.27	4.20	8.01	5.25
	Umbria	6.92	7.01	5.69	5.76	8.64	4.55
	Lazio	6.07	6.08	6.76	4.25	7.83	5.57
e.	SOUTHERN ITALY	7.34	7.39	6.12	5.67	8.98	5.33
	Campania	7.42	7.48	6.15	5.61	8.78	5.55
	Abruzzo	6.68	6.74	5.58	4.71	8.59	4.66
	Molise	8.54	8.60	7.58	5.29	9.95	6.73
	Puglia	7.06	7.09	5.65	4.91	8.95	5.89
	Basilicata	7.68	7.68	6.18	5.50	9.56	::
	Calabria	7.62	7.68	7.37	6.46	9.82	2.09
f.	ISLANDS	7.30	7.39	6.92	5.71	7.79	5.02
	Sicily	7.16	7.22	6.95	5.68	7.49	5.59
	Sardinia	7.63	7.78	6.85	5.74	8.67	3.43

Notes:

Distribution by branch location (region)

TDC30070		Sample of banks		
Source: Survey of lending rates Percentages				
March 2000		Total	On amount disbursed in the quarter	On prior-period transactions
a.	TOTAL	6.00	4.61	6.10
b.	NORTH-WEST ITALY	5.15	4.51	5.17
	Piedmont	5.51	4.76	5.53
	Valle d'Aosta	6.11	5.22	6.12
	Liguria	5.09	4.60	5.10
	Lombardy	4.98	4.44	5.01
c.	NORTH-EAST ITALY	4.88	4.40	4.90
	Trentino-Alto Adige	5.25	5.18	5.25
	Veneto	4.98	4.80	4.99
	Friuli-Venezia Giulia	5.57	4.64	5.60
	Emilia-Romagna	4.62	4.05	4.65
d.	CENTRAL ITALY	6.60	5.35	6.65
	Marche	4.96	4.61	4.99
	Tuscany	4.93	5.07	4.92
	Umbria	5.08	4.54	5.15
	Lazio	6.89	5.55	6.94
e.	SOUTHERN ITALY	6.81	4.43	7.25
	Campania	5.00	4.41	6.27
	Abruzzo	5.17	6.73	5.08
	Molise	5.26	4.99	5.27
	Puglia	7.45	5.59	7.46
	Basilicata	7.70	5.96	7.70
	Calabria	7.24	6.39	7.24
f.	ISLANDS	5.52	5.45	5.52
	Sicily	5.88	5.57	5.89
	Sardinia	4.95	5.28	4.94

Notes:

The data refer exclusively to lending in euros and in other euro-area currencies.

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

TDC30075

Sample of banks

Source: Survey of lending rates
Percentages

March 2000

	Total			Branches located in the Centre and North			Branches located in the South		
	facilities:			facilities:			facilities:		
	short-term	medium and long-term		short-term	medium and long-term		short-term	medium and long-term	
		on total outstanding at end of period	on amount disbursed in the quarter		on total outstanding at end of period	on amount disbursed in the quarter		on total outstanding at end of period	on amount disbursed in the quarter
a. TOTAL	5.70	6.00	4.61	5.52	5.73	4.85	7.39	6.74	4.44
General government	5.57	7.74	5.79	5.16	7.71	5.79	6.39	7.77	::
Financial companies	3.76	4.33	4.32	3.74	4.26	3.44	4.41	4.38	::
Non-financial companies	6.01	5.35	4.68	5.84	5.24	4.63	7.59	6.23	5.06
<i>of which:</i> industry	5.47	5.27	4.51	5.34	5.24	4.47	7.31	5.90	5.39
building	7.45	5.55	5.32	7.26	5.28	5.26	8.63	6.22	5.59
services	6.30	5.37	4.62	6.14	5.22	4.58	7.47	6.37	4.83
Producer households	8.60	5.95	5.24	8.40	5.69	5.13	9.32	6.99	6.08
Consumer households and nec	7.41	5.13	4.92	7.38	5.09	4.86	7.64	5.33	5.63

Notes:

Only lending in euros and other euro-area currencies is considered.

Distribution by customer location (geographical area) and interest rate

TDC30065

Sample of banks

Source: Survey of lending rates
Stocks in billions of lire

March 2000		Total	up to PR	from PR to PR+2	from PR+2 to PR+4	from PR+4 to PR+6	from PR+6 to PR+8	above PR+8
Prime rate (PR) = 6.75								
a. TOTAL								
Number of facilities	720,828	129,981	159,577	133,749	95,152	64,962	137,407	
Percentage composition	100.00	18.03	22.14	18.55	13.20	9.01	19.06	
Used margin	147,086	80,869	27,782	16,599	9,734	5,559	6,544	
Percentage composition	100.00	54.98	18.89	11.29	6.62	3.78	4.45	
b. NORTH-WEST ITALY								
Number of facilities	292,223	53,482	65,842	57,018	41,204	27,154	47,523	
Percentage composition	100.00	18.30	22.53	19.51	14.10	9.29	16.26	
Used margin	73,277	48,030	11,303	6,546	3,773	1,939	1,685	
Percentage composition	100.00	65.55	15.43	8.93	5.15	2.65	2.30	
c. NORTH-EAST ITALY								
Number of facilities	194,649	47,825	44,753	30,891	21,116	14,441	35,623	
Percentage composition	100.00	24.57	22.99	15.87	10.85	7.42	18.30	
Used margin	27,589	13,747	6,047	3,174	2,031	1,082	1,507	
Percentage composition	100.00	49.83	21.92	11.51	7.36	3.92	5.46	
d. CENTRAL ITALY								
Number of facilities	134,936	19,115	27,356	26,038	18,468	12,953	31,006	
Percentage composition	100.00	14.17	20.27	19.30	13.69	9.60	22.98	
Used margin	27,241	12,251	5,970	3,891	2,091	1,275	1,764	
Percentage composition	100.00	44.97	21.91	14.28	7.68	4.68	6.48	
e. SOUTHERN ITALY								
Number of facilities	64,533	5,762	12,308	12,409	9,860	7,267	16,927	
Percentage composition	100.00	8.93	19.07	19.23	15.28	11.26	26.23	
Used margin	11,620	3,707	2,637	1,873	1,289	910	1,204	
Percentage composition	100.00	31.90	22.70	16.12	11.09	7.83	10.36	
f. ISLANDS								
Number of facilities	34,487	3,797	9,318	7,393	4,504	3,147	6,328	
Percentage composition	100.00	11.01	27.02	21.44	13.06	9.13	18.35	
Used margin	7,359	3,134	1,824	1,115	549	353	384	
Percentage composition	100.00	42.59	24.78	15.15	7.46	4.79	5.22	

Notes:

Distribution by customer location (geographical area) and interest rate

TDC30065

Sample of banks

Source: Survey of lending rates
Stocks in millions of euros

March 2000

Total

up
to PRfrom PR
to PR+2from PR+2
to PR+4from PR+4
to PR+6from PR+6
to PR+8above
PR+8

Prime rate (PR) = 6.75

a. TOTAL

Number of facilities	720,828	129,981	159,577	133,749	95,152	64,962	137,407
Percentage composition	100.00	18.03	22.14	18.55	13.20	9.01	19.06
Used margin	75,964	41,765	14,348	8,573	5,027	2,871	3,380
Percentage composition	100.00	54.98	18.89	11.29	6.62	3.78	4.45

b. NORTH-WEST ITALY

Number of facilities	292,223	53,482	65,842	57,018	41,204	27,154	47,523
Percentage composition	100.00	18.30	22.53	19.51	14.10	9.29	16.26
Used margin	37,845	24,805	5,838	3,381	1,949	1,001	870
Percentage composition	100.00	65.55	15.43	8.93	5.15	2.65	2.30

c. NORTH-EAST ITALY

Number of facilities	194,649	47,825	44,753	30,891	21,116	14,441	35,623
Percentage composition	100.00	24.57	22.99	15.87	10.85	7.42	18.30
Used margin	14,248	7,100	3,123	1,639	1,049	559	778
Percentage composition	100.00	49.83	21.92	11.51	7.36	3.92	5.46

d. CENTRAL ITALY

Number of facilities	134,936	19,115	27,356	26,038	18,468	12,953	31,006
Percentage composition	100.00	14.17	20.27	19.30	13.69	9.60	22.98
Used margin	14,069	6,327	3,083	2,009	1,080	659	911
Percentage composition	100.00	44.97	21.91	14.28	7.68	4.68	6.48

e. SOUTHERN ITALY

Number of facilities	64,533	5,762	12,308	12,409	9,860	7,267	16,927
Percentage composition	100.00	8.93	19.07	19.23	15.28	11.26	26.23
Used margin	6,001	1,914	1,362	967	666	470	622
Percentage composition	100.00	31.90	22.70	16.12	11.09	7.83	10.36

f. ISLANDS

Number of facilities	34,487	3,797	9,318	7,393	4,504	3,147	6,328
Percentage composition	100.00	11.01	27.02	21.44	13.06	9.13	18.35
Used margin	3,800	1,619	942	576	284	182	198
Percentage composition	100.00	42.59	24.78	15.15	7.46	4.79	5.22

Notes:

TDC20008		Sample of banks				
Source: Survey of deposit rates Percentages						
		Mar. 1999	June 1999	Sept. 1999	Dec. 1999	Mar. 2000
a.	TOTAL	2.03	1.69	1.65	1.79	1.87
	Sight savings deposits	1.30	1.02	1.02	1.12	1.24
	Sight current accounts	1.53	1.24	1.22	1.45	1.49
	Time deposits	3.53	3.27	3.16	3.27	3.38
	<i>of which: savings certificates and CDs</i>	<i>4.10</i>	<i>3.83</i>	<i>3.70</i>	<i>3.56</i>	<i>3.57</i>
	Time current accounts	4.30	4.32	4.23	3.08	3.55

Notes:

Distribution by branch location (region) and type of deposit

TDC20012		Sample of banks					
Source: Survey of deposit rates Percentages							
March 2000		Total	Sight savings deposits	Sight current accounts	Time deposits	Time current accounts	
					of which:		
		Savings certificates and CDs					
a.	TOTAL	1.87	1.24	1.49	3.38	3.57	3.55
b.	NORTH-WEST ITALY	1.78	1.11	1.41	3.38	3.55	3.59
	Piedmont	1.80	1.11	1.34	3.31	3.36	3.29
	Valle d'Aosta	1.85	0.96	1.40	3.31	3.39	-
	Liguria	1.59	0.88	1.24	3.30	3.44	==
	Lombardy	1.79	1.21	1.44	3.43	3.67	3.59
c.	NORTH-EAST ITALY	1.75	1.36	1.37	3.15	3.15	2.93
	Trentino-Alto Adige	2.03	1.25	1.55	3.43	3.08	2.65
	Veneto	1.81	1.43	1.40	3.13	3.20	2.92
	Friuli-Venezia Giulia	1.82	1.35	1.65	2.91	2.92	2.92
	Emilia-Romagna	1.65	1.27	1.25	3.18	3.12	3.03
d.	CENTRAL ITALY	2.14	1.54	1.81	3.51	4.03	3.58
	Marche	1.95	1.67	1.55	3.26	3.27	==
	Tuscany	2.25	1.36	1.60	3.64	4.10	3.06
	Umbria	2.21	1.59	1.58	4.05	4.25	==
	Lazio	2.09	1.57	1.93	3.33	4.30	3.59
e.	SOUTHERN ITALY	1.76	1.04	1.30	3.42	3.52	3.15
	Campania	1.71	1.05	1.25	3.66	3.80	3.00
	Abruzzo	1.66	1.16	1.35	3.63	3.87	==
	Molise	1.71	1.15	1.29	3.16	3.26	==
	Puglia	1.81	1.01	1.34	3.06	3.11	==
	Basilicata	2.07	1.12	1.69	3.48	3.57	==
	Calabria	1.84	0.97	1.34	3.50	3.61	==
f.	ISLANDS	1.89	1.19	1.46	3.48	3.63	0.79
	Sicily	1.93	1.23	1.41	3.60	3.82	0.74
	Sardinia	1.81	1.04	1.55	3.17	3.13	==

Notes:

Distribution by branch location (region) and size of deposit

TDC20640		Sample of banks						
Source: Survey of deposit rates Percentages								
March 2000		Total	up to 50 mn lire	from 50 to 100 mn lire	from 100 to 250 mn lire	from 250 to 500 mn lire	from 500 mn to 1 bn lire	more than 1 bn lire
a.	TOTAL	1.87	1.25	1.50	1.74	1.87	2.07	2.48
b.	NORTH-WEST ITALY	1.78	1.09	1.33	1.59	1.77	1.93	2.32
	Piedmont	1.80	1.15	1.40	1.67	1.91	2.07	2.44
	Valle d'Aosta	1.85	0.94	1.22	1.55	1.96	2.27	3.13
	Liguria	1.59	1.13	1.37	1.65	1.83	2.10	2.24
	Lombardy	1.79	1.06	1.29	1.55	1.71	1.86	2.29
c.	NORTH-EAST ITALY	1.75	1.15	1.44	1.71	1.86	2.07	2.41
	Trentino-Alto Adige	2.03	1.09	1.40	1.83	2.02	2.16	3.09
	Veneto	1.81	1.16	1.44	1.73	1.86	2.09	2.63
	Friuli-Venezia Giulia	1.82	1.28	1.45	1.67	1.78	2.02	2.70
	Emilia-Romagna	1.65	1.11	1.43	1.69	1.85	2.05	2.06
d.	CENTRAL ITALY	2.14	1.46	1.72	1.93	2.03	2.21	2.72
	Marche	1.95	1.53	1.84	2.00	2.04	2.24	2.71
	Tuscany	2.25	1.71	2.04	2.23	2.34	2.52	2.88
	Umbria	2.21	1.84	2.19	2.25	2.26	2.69	2.61
	Lazio	2.09	1.20	1.41	1.63	1.78	1.95	2.68
e.	SOUTHERN ITALY	1.76	1.31	1.56	1.81	1.89	2.18	2.40
	Campania	1.71	1.24	1.47	1.72	1.83	2.20	2.36
	Abruzzo	1.66	1.29	1.57	1.71	1.79	1.81	2.01
	Molise	1.71	1.26	1.54	1.84	1.77	2.11	2.53
	Puglia	1.81	1.36	1.64	1.89	1.97	2.17	2.52
	Basilicata	2.07	1.49	1.71	1.99	1.99	2.35	3.73
	Calabria	1.84	1.40	1.70	2.00	2.03	2.22	2.28
f.	ISLANDS	1.89	1.48	1.64	1.80	1.87	2.20	2.92
	Sicily	1.93	1.51	1.70	1.85	1.94	2.25	3.00
	Sardinia	1.81	1.40	1.53	1.70	1.74	2.09	2.78

Notes:

Lire: up to 50 million
 from 50 to 100 million
 from 100 to 250 million
 from 250 to 500 million
 from 500 million to 1 billion
 more than 1 billion

Euros: up to 25,823
 from 25,823 to 51,646
 from 51,646 to 129,114
 from 129,114 to 258,228
 from 258,228 to 516,457
 more than 516,457

Methodological appendix

1. Content of the publication

The Statistical Bulletin and the Summary contain 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 denominated in non-euro-area currencies are recorded in euros/lire 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 euros/lire; other transactions are recorded at the end-of-period exchange rate.

Exceptions to the general rules are indicated 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 on CD-ROM.

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.

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

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

2.2 Reports to the Central Credit Register

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

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

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

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

The whole position relative to a given customer must be reported where even one of the following conditions applies:

- the sum of credit granted or used for all loans and guarantees granted to the customer is at least 150 million lire;
- the total value of personal guarantees provided by the customer is at least 150 million lire;
- the customer's position is classified among bad debts or is written off during the reference month, regardless of the amount;
- the face value of factoring claims the intermediary has acquired from the customer is at least 150 million lire;
- the value of the transactions carried out by the intermediary on behalf of third parties is at least 150 million lire.

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

The present report form, adopted on 1 January 1997, 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), an informational section (transactions carried out on behalf of third parties, factoring claims acquired, claims written off) 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.).

Loans include all balance sheet loan assets except for bad debts.

2.3 Surveys of lending and deposit rates

Pursuant to Article 51 of the Banking Law, two groups of banks participate in the quarterly survey of interest rates: around 70 banks for lending rates and 60 for deposit rates. Both groups include the principal banks at national level.

The information on lending rates refers to the rates charged to resident non-bank customers reported to the Central Credit Register in the last month of the reference quarter, provided the related loans and guarantees exceed the reporting threshold (see Section 2.2).

For each name and with reference to each reporting category, banks must report the interest products and the amount received or debited for interest, commissions and fees. On the basis of these data, interest rates are calculated as the weighted average of the effective rate charged to customers, according to the formula:

$$r(\%) = \text{charges} * 36.5 / \text{products}$$

This weighted average is used for the data on interest rates published in the Bulletin unless otherwise specified in the notes to the tables.

Deposit rates refer to deposits in euros and other euro-area currencies of 20 million lire or more (of resident non-bank customers, as for lending rates).

Deposit rates are calculated by weighting the presumed rate, gross of withholding tax, with the end-of-period balance of the account to which the rate refers. They therefore constitute an indicator of the nominal rate in effect at the end of the reporting period.

Since current banking practice calls for the amounts payable on most accounts to be settled at the end of the year, effective weighted average rates are computed only for the fourth quarter of each year on the basis of the products and the amounts paid.

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 open-end investment companies (SICAVs). Under Article 45, SICAVs authorized in Italy are entered in a register kept by the Bank of Italy.

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 interest-bearing certificates (except post office savings certificates) and non-interbank certificates of deposit are included in the securities portfolio.

As of January 1995: the despecialization 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 CD-ROM). 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 for 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 CD-ROM.

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".

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: assignments 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.

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.

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 last 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 subjection of Isveimer to bankruptcy proceedings, 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 loans drawn from supervisory returns owing to the disposal and subsequent securitization of a portfolio of non-performing mortgage loans (initially 200 billion lire; from March 1997 onwards an additional 280 billion).

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

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

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

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 trillion lire is attributable to the disposal and subsequent securitization of non-performing loans.

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 securities firms (SIMs) to asset management companies (SGRs).

Glossary

Glossary of terms in the tables

ASSET MANAGEMENT SERVICES: TOTAL (NOMINAL VALUE)	total of securities and the like, net of own liabilities in issue, that the intermediary receives from customers for safekeeping, administration or in connection with the management of securities portfolios.
ASSETS UNDER MANAGEMENT (INDIVIDUAL PORTFOLIO MANAGEMENT SERVICES)	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers.
BAD DEBTS	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation regardless of the security held and gross of writedowns effected 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.
BORROWERS (NUMBER)	physical and legal persons and holders of joint accounts 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.
BRANCH LOCATION	location – geographical area, region, province or municipality – of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
CLASSIFICATION OF CUSTOMERS BY BRANCH OF ECONOMIC ACTIVITY	grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual " <i>Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica</i> ", published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA).
CLASSIFICATION OF CUSTOMERS BY SECTOR AND SEGMENT OF ECONOMIC ACTIVITY	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, sub-sectors and branches (see above) of economic activity are called segments. The method of classifying customers is described in detail in the manual " <i>Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica</i> ", published by the Bank of Italy. The present classification, which has been in force since June 1998, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95).
COLLECTIVE INVESTMENT UNDERTAKINGS	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.
CURRENT ACCOUNTS	current accounts (deposit accounts opened with the issue of an account book, from which withdrawals are normally made by cheque), current accounts with guaranteed cheques and current accounts with storage agencies, of non-bank residents in euros and other euro-area currencies.
CUSTOMER LOCATION	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.

DEPOSITS	funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.
DERIVATIVESB TRADING (QUARTERLY FLOWS)	contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.
ECONOMIC PURPOSE AND LOCATION OF THE INVESTMENT	designed to identify the nature and location of the investment or durable goods being financed independently of the economic classification and location of the customer.
FACILITIES GRANTED	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial and/or financial transactions undertaken by their customers.
ISLANDS	comprises the following regions: Sicily and Sardinia.
LOAN FACILITIES	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. 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.
LOANS	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker's acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
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.
MEDIUM AND LONG-TERM LOANS	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
NET ASSETS (COLLECTIVE ASSET MANAGEMENT)	the difference between the value of the portfolio, the liquidity and the other assets managed by a collective investment undertaking and any debts and other liabilities the same may have.
NOMINAL DEPOSIT RATES	calculated by weighting the presumed rates (corresponding to the rates, gross of withholding tax, agreed with customers) by the end-of-period amounts of the deposits to which such rates apply.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
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.

RESIDENTS	bank customers are classified as residents on the basis of the foreign exchange provisions in force.
REVOCABLE LOANS	classification used by the Central Credit Register for overdrafts.
SECURITIES	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
SIGHT DEPOSITS	sight savings deposits of non-bank residents in euros and other euro-area currencies.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
TERM LOANS	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
TIME DEPOSITS	time savings deposits, savings certificates, certificates of deposit, and reverse repurchase agreements, in euros and other euro-area currencies.
TOTAL CREDIT GRANTED (SIZE CLASSES)	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
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.
USED MARGIN	the amount of credit actually disbursed to a customer; in the case of “guarantees issued to customers”, the amount of the guarantees actually granted.