

BANCA D'ITALIA

**Summary Report of
the Statistical Bulletin**

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



III - 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.

The magnetic media available is an IBM Model 3480 magnetic cartridge for mainframes. Statistics are distributed in optical format on CD-ROM.

All the media have a standardized content, consisting of the time series published in the Statistical Bulletin, the Summary Report and the Supplements. It is not possible to obtain "customized" subsets of the data.

The magnetic cartridge, which comes complete with documentation describing the technical structure of the data, is shipped on a monthly basis, with one copy for each applicant organization.

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Additional information can be found in the Bank of Italy publication "L'informazione statistica nell'attività della Banca Centrale" - Tematiche istituzionali - October 1996.

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Direttore Responsabile: CARLO CHIESA

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

Starting with this issue the tables on individual portfolio management services contain data for asset management companies in addition to those for banks and SIMs.

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):

1	CD-ROM	○	Table distributed on CD-ROM with the same characteristics
		●	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
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		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
		[am]	Asset management companies
5			Table appearing in this issue
6	Table identification code		
7	Description of the table		
8	Identification code for table on CD-ROM		
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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

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL STOCKS					
Loans	1,533,210	1,531,514	1,607,488	1,640,318	1,700,658
<i>of which: bad debts</i>	121,208	120,769	115,761	114,726	111,048
Deposits	990,241	966,877	1,020,367	1,008,164	1,009,250
Guarantees	217,665	221,169	239,169	244,557	250,312
Asset management services	3,074,457	3,104,664	2,949,392	3,064,829	3,074,196
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,501,176	1,501,031	1,571,200	1,604,431	1,661,089
<i>of which: in non-euro-area currencies</i>	51,929	50,882	51,896	59,634	62,246
medium and long-term	697,100	713,679	743,536	755,176	781,387
bad debts	120,725	120,283	115,201	113,858	110,174
Deposits	974,550	951,516	1,003,233	989,135	989,420
<i>of which: in non-euro-area currencies</i>	22,791	23,471	24,833	25,650	26,124
medium and long-term	46,097	42,472	38,548	33,754	30,323
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	32,034	30,483	36,288	35,887	39,569
<i>of which: bad debts</i>	483	485	560	868	874
Deposits	15,691	15,360	17,134	19,029	19,829

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

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL STOCKS					
Loans	791,837	790,961	830,198	847,154	878,316
<i>of which: bad debts</i>	62,599	62,372	59,785	59,251	57,351
Deposits	511,417	499,350	526,976	520,673	521,234
Guarantees	112,415	114,224	123,520	126,303	129,275
Asset management services	1,587,825	1,603,425	1,523,234	1,582,852	1,587,690
b. TRANSACTIONS WITH RESIDENTS					
Loans	775,293	775,218	811,457	828,620	857,881
<i>of which: in non-euro-area currencies</i>	26,819	26,278	26,802	30,799	32,148
medium and long-term	360,022	368,585	384,004	390,016	403,553
bad debts	62,349	62,121	59,496	58,803	56,900
Deposits	503,313	491,417	518,127	510,846	510,993
<i>of which: in non-euro-area currencies</i>	11,771	12,122	12,825	13,247	13,492
medium and long-term	23,807	21,935	19,908	17,433	15,660
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	16,544	15,743	18,741	18,534	20,436
<i>of which: bad debts</i>	249	251	289	448	451
Deposits	8,104	7,933	8,849	9,827	10,241

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

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL LOANS	1,501,175	1,501,031	1,571,199	1,604,431	1,661,084
b. CUSTOMER LOCATION					
North-West Italy	554,425	550,706	586,425	603,645	632,725
North-East Italy	321,042	325,025	344,955	362,624	372,825
Central Italy	387,295	384,827	395,433	389,587	404,903
Southern Italy	158,165	158,471	159,792	164,742	165,524
Islands	80,246	81,994	84,586	83,818	85,043
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	115,959	114,000	119,537	111,860	110,545
Financial companies	191,221	185,686	204,073	216,286	230,837
Non-financial companies	795,275	790,777	820,990	833,960	865,195
<i>of which: industry</i>	<i>352,444</i>	<i>346,978</i>	<i>360,477</i>	<i>364,833</i>	<i>380,977</i>
building	105,837	106,247	106,425	108,056	108,821
services	318,193	318,715	334,456	341,461	355,958
Producer households	108,001	109,698	112,235	114,251	115,107
Consumer households and nec	290,714	300,859	314,357	328,062	339,336

Notes:

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

TDC40020

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL LOANS	775,292	775,218	811,457	828,619	857,878
b. CUSTOMER LOCATION					
North-West Italy	286,336	284,416	302,863	311,757	326,775
North-East Italy	165,804	167,861	178,155	187,279	192,548
Central Italy	200,021	198,747	204,224	201,205	209,115
Southern Italy	81,685	81,844	82,526	85,082	85,486
Islands	41,443	42,346	43,685	43,288	43,921
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	59,888	58,876	61,736	57,771	57,092
Financial companies	98,757	95,899	105,395	111,703	119,217
Non-financial companies	410,725	408,402	424,006	430,704	446,836
<i>of which: industry</i>	<i>182,022</i>	<i>179,199</i>	<i>186,171</i>	<i>188,420</i>	<i>196,758</i>
building	54,660	54,872	54,964	55,806	56,201
services	164,333	164,603	172,732	176,350	183,837
Producer households	55,778	56,654	57,965	59,006	59,448
Consumer households and nec	150,141	155,381	162,352	169,430	175,253



Notes:

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

TDC40030

Banks

Source: Supervisory returns
Stocks in billions of lire

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL DEPOSITS	974,549	951,512	1,003,231	989,131	989,417
b. CUSTOMER LOCATION					
North-West Italy	343,615	327,437	358,293	352,817	349,221
North-East Italy	202,224	198,947	205,872	198,884	196,601
Central Italy	221,082	214,058	226,010	227,507	234,787
Southern Italy	141,377	143,634	145,686	144,117	142,522
Islands	66,243	67,431	67,363	65,797	66,279
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	34,647	34,064	36,130	34,966	35,982
Financial companies	65,551	52,394	86,567	84,978	90,296
Non-financial companies	142,271	137,729	148,352	146,419	156,112
<i>of which: industry</i>	<i>56,395</i>	<i>55,722</i>	<i>59,407</i>	<i>59,726</i>	<i>62,265</i>
building	12,434	12,726	14,687	14,004	14,713
services	70,038	65,952	70,894	69,481	75,840
Producer households	53,953	53,441	53,178	52,523	53,799
Consumer households and nec	678,053	673,757	678,950	670,218	653,119

Notes:

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

TDC40030

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL DEPOSITS	503,312	491,415	518,126	510,843	510,991
b. CUSTOMER LOCATION					
North-West Italy	177,462	169,107	185,043	182,215	180,358
North-East Italy	104,440	102,747	106,324	102,715	101,536
Central Italy	114,179	110,552	116,724	117,498	121,257
Southern Italy	73,015	74,181	75,241	74,430	73,607
Islands	34,212	34,825	34,790	33,981	34,230
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	17,894	17,593	18,659	18,058	18,583
Financial companies	33,854	27,059	44,708	43,888	46,634
Non-financial companies	73,477	71,131	76,617	75,619	80,625
<i>of which: industry</i>	<i>29,125</i>	<i>28,778</i>	<i>30,681</i>	<i>30,846</i>	<i>32,157</i>
building	6,422	6,572	7,585	7,233	7,598
services	36,171	34,062	36,613	35,884	39,168
Producer households	27,864	27,600	27,464	27,126	27,785
Consumer households and nec	350,185	347,966	350,649	346,139	337,308



Notes:

A.1.5.4

GUARANTEES

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

TDC40040

Banks

Source: Supervisory returns
Stocks in billions of lire

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL GUARANTEES	162,319	163,055	173,253	174,344	178,295
b. CUSTOMER LOCATION					
North-West Italy	70,150	69,302	71,697	74,355	77,288
North-East Italy	38,495	38,316	41,608	43,284	45,862
Central Italy	39,440	38,983	43,593	40,851	39,654
Southern Italy	9,565	10,930	10,195	9,674	9,630
Islands	4,733	5,552	6,185	6,202	6,002
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	1,547	1,639	1,827	1,839	1,825
Financial companies	17,430	16,404	18,819	19,490	21,953
Non-financial companies	130,639	132,319	139,259	139,657	140,964
<i>of which: industry</i>	<i>63,353</i>	<i>62,667</i>	<i>67,262</i>	<i>67,672</i>	<i>66,736</i>
building	25,702	26,437	25,839	25,440	25,757
services	39,980	41,648	44,657	44,951	46,897
Producer households	4,481	4,529	5,090	4,706	4,997
Consumer households and nec	8,286	8,191	8,283	8,675	8,697

Notes:

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

TDC40040

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL GUARANTEES	83,831	84,211	89,478	90,041	92,081
b. CUSTOMER LOCATION					
North-West Italy	36,229	35,792	37,028	38,401	39,916
North-East Italy	19,881	19,788	21,489	22,354	23,686
Central Italy	20,369	20,133	22,514	21,098	20,480
Southern Italy	4,940	5,645	5,265	4,996	4,974
Islands	2,445	2,867	3,194	3,203	3,100
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	799	846	943	950	943
Financial companies	9,002	8,472	9,719	10,066	11,338
Non-financial companies	67,469	68,337	71,921	72,127	72,802
<i>of which: industry</i>	<i>32,719</i>	<i>32,365</i>	<i>34,738</i>	<i>34,949</i>	<i>34,466</i>
building	13,274	13,654	13,344	13,139	13,303
services	20,648	21,509	23,064	23,215	24,220
Producer households	2,314	2,339	2,629	2,430	2,581
Consumer households and nec	4,279	4,231	4,278	4,480	4,492



Notes:

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

TDC40050

Banks

Source: Supervisory returns
Stocks in billions of lire

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL BAD DEBTS	120,725	120,283	115,201	113,858	110,174
b. CUSTOMER LOCATION					
North-West Italy	24,532	24,406	23,776	24,098	22,784
North-East Italy	13,990	14,004	13,264	13,425	13,373
Central Italy	32,698	32,579	29,001	29,514	28,524
Southern Italy	28,616	28,509	28,197	28,378	27,119
Islands	20,891	20,783	20,962	18,443	18,318
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	120	124	144	92	65
Financial companies	3,817	3,791	3,413	3,369	3,169
Non-financial companies	69,837	69,727	67,185	66,372	64,080
<i>of which: industry</i>	<i>18,919</i>	<i>19,187</i>	<i>18,580</i>	<i>18,731</i>	<i>18,497</i>
building	20,391	20,155	20,084	19,574	18,335
services	26,717	26,742	25,004	24,740	23,945
Producer households	20,256	20,069	19,686	19,276	18,775
Consumer households and nec	26,696	26,572	24,772	24,748	24,028

Notes:

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

TDC40050

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL BAD DEBTS	62,349	62,121	59,496	58,803	56,900
b. CUSTOMER LOCATION					
North-West Italy	12,670	12,605	12,279	12,445	11,767
North-East Italy	7,225	7,233	6,850	6,933	6,906
Central Italy	16,887	16,826	14,978	15,243	14,731
Southern Italy	14,779	14,724	14,562	14,656	14,006
Islands	10,790	10,733	10,826	9,525	9,460
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	62	64	74	47	34
Financial companies	1,971	1,958	1,763	1,740	1,637
Non-financial companies	36,068	36,011	34,698	34,278	33,095
<i>of which: industry</i>	<i>9,771</i>	<i>9,909</i>	<i>9,596</i>	<i>9,674</i>	<i>9,553</i>
building	<i>10,531</i>	<i>10,409</i>	<i>10,373</i>	<i>10,109</i>	<i>9,469</i>
services	<i>13,798</i>	<i>13,811</i>	<i>12,913</i>	<i>12,777</i>	<i>12,367</i>
Producer households	10,461	10,365	10,167	9,955	9,696
Consumer households and nec	13,787	13,723	12,794	12,781	12,409



Notes:

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

TDC40060

Banks

Source: Supervisory returns
Stocks in billions of lire

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL MEDIUM AND LONG-TERM LOANS	695,074	711,485	741,114	752,767	779,111
<i>of which:</i> subsidized	76,619	74,624	73,931	72,675	72,882
b. LOCATION OF THE INVESTMENT					
North-West Italy	219,430	226,758	237,770	246,245	255,448
North-East Italy	147,415	153,178	163,478	167,353	172,806
Central Italy	204,112	205,419	210,236	207,270	212,359
Southern Italy	82,385	83,623	85,809	86,792	90,875
Islands	41,673	42,508	43,705	44,978	47,428
c. ECONOMIC PURPOSE OF THE INVESTMENT					
Civil engineering works	146,381	147,066	149,894	150,094	152,373
Machinery, equipment, transport equipment and sundry products	147,012	150,803	155,799	156,247	157,971
Purchase of buildings	155,927	165,248	175,134	183,482	193,092
<i>of which:</i> dwellings of consumer households	108,472	115,556	122,480	131,036	138,982
other buildings	47,455	49,692	52,654	52,446	54,110
Other	245,753	248,368	260,287	262,944	275,675

Notes:

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

TDC40060

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL MEDIUM AND LONG-TERM LOANS	358,976	367,451	382,754	388,772	402,377
<i>of which:</i> subsidized	39,570	38,540	38,182	37,534	37,640
b. LOCATION OF THE INVESTMENT					
North-West Italy	113,326	117,111	122,798	127,175	131,928
North-East Italy	76,133	79,110	84,429	86,431	89,247
Central Italy	105,415	106,090	108,578	107,046	109,674
Southern Italy	42,548	43,187	44,317	44,824	46,933
Islands	21,522	21,954	22,572	23,229	24,495
c. ECONOMIC PURPOSE OF THE INVESTMENT					
Civil engineering works	75,599	75,953	77,414	77,517	78,694
Machinery, equipment, transport equipment and sundry products	75,925	77,883	80,463	80,695	81,585
Purchase of buildings	80,530	85,343	90,449	94,761	99,724
<i>of which:</i> dwellings of consumer households	56,021	59,680	63,256	67,675	71,778
other buildings	24,509	25,664	27,194	27,086	27,946
Other	126,921	128,271	134,427	135,799	142,374

€

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

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL ASSET MANAGEMENT SERVICES	2,299,630	2,330,874	2,279,435	2,253,514	2,255,666
b. CUSTOMER LOCATION					
North-West Italy	1,341,522	1,363,138	1,326,462	1,318,686	1,301,904
North-East Italy	415,898	417,699	415,383	401,920	406,042
Central Italy	390,114	401,484	387,117	383,870	390,576
Southern Italy	115,005	110,440	111,979	108,382	116,211
Islands	38,523	39,345	39,359	40,068	40,024
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	26,209	26,514	28,591	29,081	27,828
Financial companies	984,023	1,015,506	961,640	973,363	983,187
Non-financial companies	70,085	68,411	72,038	71,096	70,745
Producer households	66,831	92,994	66,017	68,229	64,074
Consumer households and nec	1,153,915	1,128,687	1,152,021	1,111,161	1,108,931
d. TYPE OF SECURITY					
Italian government securities	993,465	961,012	902,095	889,808	887,052
Other debt securities	634,418	609,388	601,054	601,486	602,585
Equity securities	120,426	129,159	155,934	148,981	161,914
Other	551,320	631,314	620,352	613,239	604,115

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

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL ASSET MANAGEMENT SERVICES	1,187,660	1,203,796	1,177,230	1,163,843	1,164,954
b. CUSTOMER LOCATION					
North-West Italy	692,838	704,002	685,061	681,045	672,378
North-East Italy	214,793	215,724	214,527	207,574	209,703
Central Italy	201,477	207,349	199,929	198,252	201,716
Southern Italy	59,395	57,038	57,832	55,975	60,018
Islands	19,896	20,320	20,327	20,693	20,671
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	13,536	13,693	14,766	15,019	14,372
Financial companies	508,206	524,465	496,646	502,700	507,774
Non-financial companies	36,196	35,331	37,205	36,718	36,537
Producer households	34,515	48,028	34,095	35,237	33,091
Consumer households and nec	595,947	582,918	594,969	573,867	572,715
d. TYPE OF SECURITY					
Italian government securities	513,082	496,322	465,893	459,547	458,124
Other debt securities	327,650	314,722	310,419	310,642	311,209
Equity securities	62,195	66,705	80,533	76,942	83,621
Other	284,733	326,047	320,385	316,711	312,000

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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-Q2	1999-Q3	1999-Q4	2000-Q1	2000-Q2
a. TOTAL PLACEMENT		41,875	45,586	99,375	98,433	104,400
Italian government securities		16,060	12,608	14,046	17,220	18,667
Other debt securities		15,797	14,473	21,945	18,212	13,225
Equity securities		2,080	3,912	43,124	2,235	7,311
Other securities		7,937	14,593	20,259	60,766	65,198
b. TOTAL SECURITIES TRADING		5,383,807	4,019,426	3,775,641	4,451,173	3,801,695
Italian government securities		3,984,096	3,026,359	2,548,606	2,733,935	2,501,043
Other debt securities		757,666	519,482	466,331	432,910	431,600
Equity securities		537,425	444,433	684,148	1,232,755	842,285
Other securities		104,620	29,152	76,556	51,573	26,766
c. TOTAL DERIVATIVES TRADING		2,251,941	2,089,789	1,957,063	3,722,646	3,426,509
Futures		1,002,689	1,013,889	812,784	1,470,509	1,381,244
Swaps and FRAs		667,352	577,759	725,536	1,135,819	1,102,538
Options		575,438	489,746	394,051	1,080,905	902,867
Other derivatives		6,462	8,394	24,693	35,409	39,847

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-Q2	1999-Q3	1999-Q4	2000-Q1	2000-Q2
a. TOTAL PLACEMENT	21,626	23,543	51,323	50,837	53,918
Italian government securities	8,294	6,512	7,254	8,893	9,641
Other debt securities	8,159	7,475	11,334	9,406	6,830
Equity securities	1,074	2,020	22,272	1,154	3,776
Other securities	4,099	7,537	10,463	31,383	33,672
b. TOTAL SECURITIES TRADING	2,780,504	2,075,860	1,949,956	2,298,839	1,963,411
Italian government securities	2,057,614	1,562,984	1,316,245	1,411,960	1,291,681
Other debt securities	391,302	268,290	240,840	223,580	222,903
Equity securities	277,557	229,531	353,333	636,665	435,004
Other securities	54,032	15,056	39,538	26,635	13,823
c. TOTAL DERIVATIVES TRADING	1,163,030	1,079,286	1,010,739	1,922,586	1,769,644
Futures	517,846	523,630	419,768	759,455	713,353
Swaps and FRAs	344,658	298,388	374,708	586,602	569,413
Options	297,189	252,933	203,510	558,241	466,292
Other derivatives	3,337	4,335	12,753	18,287	20,579

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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, securities firms and asset management companies				
Source: Supervisory returns Stocks in billions of lire		June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a.	TOTAL ASSETS UNDER MANAGEMENT	653,525	663,072	716,616	767,982	793,365
b.	PORTFOLIO	616,067	634,825	692,181	739,278	768,117
	Italian government securities	236,726	215,812	220,889	203,015	203,819
	Other debt securities	77,473	71,611	74,621	78,506	81,280
	Equity securities	44,835	44,791	64,537	66,457	66,392
	Units of UCITS	255,954	296,882	329,889	390,147	412,958
	Other financial instruments	1,078	5,730	2,245	1,154	3,667

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, securities firms and asset management companies

Source: Supervisory returns
Stocks in millions of euros

	June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a. TOTAL ASSETS UNDER MANAGEMENT	337,518	342,448	370,101	396,630	409,739
b. PORTFOLIO	318,172	327,860	357,481	381,805	396,699
Italian government securities	122,259	111,457	114,079	104,848	105,264
Other debt securities	40,012	36,984	38,539	40,545	41,978
Equity securities	23,155	23,133	33,331	34,322	34,288
Units of UCITS	132,189	153,327	170,374	201,494	213,275
Other financial instruments	557	2,959	1,159	596	1,894



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						
		June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a.	TOTAL NET ASSETS	873,893	880,014	919,778	945,177	914,893
b.	PORTFOLIO	799,175	810,610	868,621	880,358	855,049
	Italian government securities	375,479	357,250	313,120	270,841	263,662
	Other debt securities	226,222	235,374	226,342	221,077	220,568
	Equity securities	195,201	215,979	324,604	383,475	367,313
	Other securities	2,273	2,007	4,555	4,964	3,506

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

		June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a.	TOTAL NET ASSETS	451,328	454,489	475,026	488,143	472,503
b.	PORTFOLIO	412,739	418,645	448,605	454,667	441,596
	Italian government securities	193,919	184,504	161,713	139,878	136,170
	Other debt securities	116,834	121,560	116,896	114,177	113,914
	Equity securities	100,813	111,544	167,644	198,048	189,701
	Other securities	1,174	1,037	2,352	2,564	1,811

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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						
		June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a.	NUMBER OF BORROWERS	1,629,495	1,661,461	1,667,122	1,719,195	1,765,514
b.	LOAN FACILITIES					
	Facilities granted	1,790,399	1,793,838	1,871,728	1,914,034	1,974,397
	Used margin	1,170,928	1,163,154	1,246,892	1,263,352	1,314,683
c.	GUARANTEES GRANTED TO CUSTOMERS					
	Facilities granted	203,407	202,758	217,919	220,764	227,876
	Used margin	160,579	159,696	171,095	171,761	177,883
d.	BAD DEBTS	124,097	124,630	119,143	118,616	117,069

Notes:

The data include transactions with non-resident customers.

TDC30010

Banks

Source: Central Credit Register
Stocks in millions of euros

		June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a.	NUMBER OF BORROWERS	1,629,495	1,661,461	1,667,122	1,719,195	1,765,514
b.	LOAN FACILITIES					
	Facilities granted	924,664	926,440	966,667	988,516	1,019,691
	Used margin	604,734	600,719	643,966	652,467	678,977
c.	GUARANTEES GRANTED TO CUSTOMERS					
	Facilities granted	105,051	104,716	112,546	114,015	117,688
	Used margin	82,932	82,476	88,363	88,707	91,869
d.	BAD DEBTS	64,091	64,366	61,532	61,260	60,461

**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						
June 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	437,528	81,126	68,453	48,076	2,372	15,045
from 250 to 500 million lire	230,484	78,264	59,707	31,582	3,338	21,895
from 500 million to 1 billion lire	133,120	91,698	64,060	24,536	4,655	32,293
from 1 to 5 billion lire	136,625	282,331	189,629	65,545	12,301	105,004
from 5 to 10 billion lire	19,333	133,475	86,441	28,597	5,638	52,672
from 10 to 50 billion lire	15,088	300,087	185,808	54,349	12,806	127,085
more than 50 billion lire	3,211	915,463	591,490	73,315	24,426	348,401

Notes:

Distribution by total credit granted

TDB30110

Banks

Source: Central Credit Register
Stocks in millions of euros

June 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	437,528	41,898	35,353	24,829	1,225	7,770
from 250 to 500 million lire	230,484	40,420	30,836	16,311	1,724	11,308
from 500 million to 1 billion lire	133,120	47,358	33,084	12,672	2,404	16,678
from 1 to 5 billion lire	136,625	145,812	97,935	33,851	6,353	54,230
from 5 to 10 billion lire	19,333	68,934	44,643	14,769	2,912	27,203
from 10 to 50 billion lire	15,088	154,982	95,962	28,069	6,614	65,634
more than 50 billion lire	3,211	472,797	305,479	37,864	12,615	179,934



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

June 2000

	Number of borrowers	Facilities granted	of which: short- term	Used margin	of which: short- term
a. TOTAL	975,389	1,882,444	1,284,978	1,245,589	702,909
from 150 to 500 million lire	668,012	159,390	67,022	128,162	37,242
from 500 million to 5 billion lire	269,745	374,029	260,179	253,688	147,271
from 5 to 50 billion lire	34,421	433,562	315,244	272,251	166,529
more than 50 billion lire	3,211	915,463	642,532	591,490	351,865
b. NORTH-WEST ITALY	342,481	832,877	621,206	522,456	328,906
from 150 to 500 million lire	232,536	55,372	23,063	44,215	12,253
from 500 million to 5 billion lire	94,933	133,839	97,092	87,554	52,736
from 5 to 50 billion lire	13,518	175,647	132,942	104,967	66,420
more than 50 billion lire	1,494	468,020	368,106	285,720	197,498
c. NORTH-EAST ITALY	290,022	458,770	323,111	297,188	172,969
from 150 to 500 million lire	191,703	46,538	21,237	36,673	11,705
from 500 million to 5 billion lire	86,634	120,409	85,331	80,189	47,264
from 5 to 50 billion lire	10,822	135,008	100,791	81,848	51,358
more than 50 billion lire	863	156,817	115,754	98,479	62,640
d. CENTRAL ITALY	198,181	409,161	230,803	297,033	137,524
from 150 to 500 million lire	141,001	33,211	12,307	27,857	7,199
from 500 million to 5 billion lire	50,463	69,348	45,820	49,534	27,818
from 5 to 50 billion lire	6,108	75,387	50,856	52,533	31,021
more than 50 billion lire	609	231,216	121,820	167,108	71,483
e. SOUTHERN ITALY	97,203	129,405	82,412	90,453	46,703
from 150 to 500 million lire	68,133	16,104	7,071	12,899	3,917
from 500 million to 5 billion lire	26,077	35,097	23,309	25,323	14,121
from 5 to 50 billion lire	2,807	33,987	22,827	23,183	12,963
more than 50 billion lire	186	44,217	29,205	29,048	15,703
f. ISLANDS	47,502	52,233	27,449	38,458	16,807
from 150 to 500 million lire	34,639	8,167	3,344	6,517	2,169
from 500 million to 5 billion lire	11,638	15,339	8,628	11,087	5,331
from 5 to 50 billion lire	1,166	13,533	7,830	9,720	4,769
more than 50 billion lire	59	15,196	7,644	11,135	4,541

Notes:

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

TDC30015

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2000

	Number of borrowers	Facilities granted	of which: short- term	Used margin	of which: short- term
a. TOTAL	975,389	972,201	663,636	643,293	363,022
from 150 to 500 million lire	668,012	82,318	34,614	66,190	19,234
from 500 million to 5 billion lire	269,745	193,170	134,371	131,019	76,059
from 5 to 50 billion lire	34,421	223,916	162,810	140,606	86,005
more than 50 billion lire	3,211	472,797	331,840	305,479	181,723
b. NORTH-WEST ITALY	342,481	430,145	320,826	269,826	169,866
from 150 to 500 million lire	232,536	28,597	11,911	22,835	6,328
from 500 million to 5 billion lire	94,933	69,122	50,144	45,218	27,236
from 5 to 50 billion lire	13,518	90,714	68,659	54,211	34,303
more than 50 billion lire	1,494	241,712	190,111	147,562	101,999
c. NORTH-EAST ITALY	290,022	236,935	166,873	153,485	89,331
from 150 to 500 million lire	191,703	24,035	10,968	18,940	6,045
from 500 million to 5 billion lire	86,634	62,186	44,070	41,414	24,410
from 5 to 50 billion lire	10,822	69,726	52,054	42,271	26,524
more than 50 billion lire	863	80,989	59,782	50,860	32,351
d. CENTRAL ITALY	198,181	211,314	119,200	153,405	71,025
from 150 to 500 million lire	141,001	17,152	6,356	14,387	3,718
from 500 million to 5 billion lire	50,463	35,815	23,664	25,582	14,367
from 5 to 50 billion lire	6,108	38,934	26,265	27,131	16,021
more than 50 billion lire	609	119,413	62,915	86,304	36,918
e. SOUTHERN ITALY	97,203	66,832	42,562	46,715	24,120
from 150 to 500 million lire	68,133	8,317	3,652	6,662	2,023
from 500 million to 5 billion lire	26,077	18,126	12,038	13,078	7,293
from 5 to 50 billion lire	2,807	17,553	11,789	11,973	6,695
more than 50 billion lire	186	22,836	15,083	15,002	8,110
f. ISLANDS	47,502	26,976	14,176	19,862	8,680
from 150 to 500 million lire	34,639	4,218	1,727	3,366	1,120
from 500 million to 5 billion lire	11,638	7,922	4,456	5,726	2,753
from 5 to 50 billion lire	1,166	6,989	4,044	5,020	2,463
more than 50 billion lire	59	7,848	3,948	5,751	2,345

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							
June 2000		Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	non-euro-area currencies	backed by real security
a.	TOTAL	1,974,397	1,348,471	1,314,683	748,122	79,554	336,878
	Italy	1,891,492	1,290,294	1,262,553	714,637	62,005	330,353
	Abroad	82,905	58,177	52,130	33,486	17,548	6,525
b.	NORTH-WEST ITALY	835,561	622,809	527,666	332,609	29,251	124,765
	Piedmont	173,323	124,041	107,052	61,192	6,459	22,960
	Valle d'Aosta	2,995	1,890	2,033	958	58	492
	Liguria	32,537	19,477	21,824	9,689	1,625	8,096
	Lombardy	626,703	477,401	396,757	260,771	21,109	93,218
c.	NORTH-EAST ITALY	461,702	324,984	301,415	175,806	18,077	85,070
	Trentino-Alto Adige	41,124	27,665	28,029	15,796	1,237	9,912
	Veneto	172,959	121,420	112,490	65,580	8,130	34,574
	Friuli-Venezia Giulia	45,198	30,303	30,148	16,654	2,047	6,448
	Emilia-Romagna	202,422	145,598	130,749	77,778	6,663	34,135
d.	CENTRAL ITALY	411,111	231,828	301,471	140,697	10,129	73,402
	Marche	40,424	26,194	25,766	13,614	1,388	7,939
	Tuscany	102,458	66,854	74,692	41,858	5,089	22,821
	Umbria	18,704	11,058	14,245	7,244	573	4,947
	Lazio	249,525	127,718	186,769	77,981	3,077	37,697
e.	SOUTHERN ITALY	130,394	82,965	92,687	48,182	3,598	30,911
	Campania	59,050	40,416	39,635	22,683	2,273	12,353
	Abruzzo	20,052	12,942	13,573	6,856	397	4,868
	Molise	3,468	2,091	2,637	1,297	33	825
	Puglia	32,138	19,250	24,174	11,840	616	8,531
	Basilicata	5,757	2,707	4,630	1,690	114	1,288
	Calabria	9,927	5,559	8,037	3,814	165	3,048
f.	ISLANDS	52,727	27,708	39,312	17,345	953	16,203
	Sicily	36,131	20,236	26,283	12,495	740	11,170
	Sardinia	16,596	7,472	13,029	4,850	213	5,032

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

June 2000

	Facilities granted	of which: short-term	Used margin	of which: short-term	non-euro-area currencies	backed by real security
a. TOTAL	1,019,691	696,427	678,977	386,373	41,086	173,983
Italy	976,874	666,381	652,054	369,079	32,023	170,613
Abroad	42,817	30,046	26,923	17,294	9,063	3,370
b. NORTH-WEST ITALY	431,531	321,654	272,517	171,778	15,107	64,436
Piedmont	89,514	64,062	55,288	31,603	3,336	11,858
Valle d'Aosta	1,547	976	1,050	495	30	254
Liguria	16,804	10,059	11,271	5,004	839	4,181
Lombardy	323,665	246,557	204,908	134,677	10,902	48,143
c. NORTH-EAST ITALY	238,449	167,840	155,668	90,796	9,336	43,935
Trentino-Alto Adige	21,239	14,288	14,476	8,158	639	5,119
Veneto	89,326	62,708	58,096	33,869	4,199	17,856
Friuli-Venezia Giulia	23,343	15,650	15,570	8,601	1,057	3,330
Emilia-Romagna	104,542	75,195	67,526	40,169	3,441	17,629
d. CENTRAL ITALY	212,321	119,729	155,697	72,664	5,231	37,909
Marche	20,877	13,528	13,307	7,031	717	4,100
Tuscany	52,915	34,527	38,575	21,618	2,628	11,786
Umbria	9,660	5,711	7,357	3,741	296	2,555
Lazio	128,869	65,961	96,458	40,274	1,589	19,469
e. SOUTHERN ITALY	67,343	42,848	47,869	24,884	1,858	15,964
Campania	30,497	20,873	20,470	11,715	1,174	6,380
Abruzzo	10,356	6,684	7,010	3,541	205	2,514
Molise	1,791	1,080	1,362	670	17	426
Puglia	16,598	9,942	12,485	6,115	318	4,406
Basilicata	2,973	1,398	2,391	873	59	665
Calabria	5,127	2,871	4,151	1,970	85	1,574
f. ISLANDS	27,231	14,310	20,303	8,958	492	8,368
Sicily	18,660	10,451	13,574	6,453	382	5,769
Sardinia	8,571	3,859	6,729	2,505	110	2,599

€

Notes:

The data include transactions with non-resident customers.

Distribution by amount

TDB30200		Banks	
Source: Central Credit Register Stocks in billions of lire			
June 2000	Number of borrowers	Bad debts	<i>of which:</i>
			backed by real security
a. TOTAL	591,080	116,194	29,592
from 0 to 150 million lire	469,978	16,648	2,314
from 150 to 250 million lire	46,245	8,911	2,153
from 250 to 500 million lire	39,556	13,717	3,357
from 500 million to 1 billion lire	19,410	13,411	3,299
from 1 to 5 billion lire	13,468	26,477	7,565
from 5 to 10 billion lire	1,423	9,892	2,988
from 10 to 50 billion lire	908	16,545	5,573
more than 50 billion lire	92	10,593	2,345

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

June 2000

Number of
borrowersBad debts *of which:*
backed by real security

a.	TOTAL	Number of borrowers	Bad debts <i>of which:</i>	
			backed by real security	
	TOTAL	591,080	60,009	15,283
	from 0 to 150 million lire	469,978	8,598	1,195
	from 150 to 250 million lire	46,245	4,602	1,112
	from 250 to 500 million lire	39,556	7,084	1,734
	from 500 million to 1 billion lire	19,410	6,926	1,704
	from 1 to 5 billion lire	13,468	13,674	3,907
	from 5 to 10 billion lire	1,423	5,109	1,543
	from 10 to 50 billion lire	908	8,545	2,878
	more than 50 billion lire	92	5,471	1,211

€

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				
June 2000		Number of borrowers	Bad debts	of which:
				backed by real security
a.	TOTAL	591,659	117,069	29,637
	Italy	591,080	116,194	29,592
	Abroad	579	875	45
b.	NORTH-WEST ITALY	126,024	23,822	7,555
	Piedmont	36,426	5,245	1,874
	Valle d'Aosta	1,059	170	54
	Liguria	15,643	2,686	972
	Lombardy	72,896	15,719	4,659
c.	NORTH-EAST ITALY	75,284	13,860	4,029
	Trentino-Alto Adige	4,232	734	238
	Veneto	28,652	6,208	1,954
	Friuli-Venezia Giulia	9,277	1,233	287
	Emilia-Romagna	33,123	5,685	1,551
d.	CENTRAL ITALY	128,255	30,092	7,766
	Marche	14,264	2,229	620
	Tuscany	40,916	5,687	995
	Umbria	7,285	1,189	378
	Lazio	65,790	20,987	5,774
e.	SOUTHERN ITALY	150,978	29,981	7,908
	Campania	52,240	10,977	2,924
	Abruzzo	15,218	2,628	716
	Molise	2,577	538	106
	Puglia	45,754	9,858	3,203
	Basilicata	9,188	1,721	294
	Calabria	26,001	4,260	664
f.	ISLANDS	110,539	18,439	2,331
	Sicily	90,842	14,838	1,785
	Sardinia	19,697	3,601	548

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

June 2000

	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	591,659	60,461	15,306
Italy	591,080	60,009	15,283
Abroad	579	452	23
b. NORTH-WEST ITALY	126,024	12,303	3,902
Piedmont	36,426	2,709	968
Valle d'Aosta	1,059	88	28
Liguria	15,643	1,387	502
Lombardy	72,896	8,118	2,406
c. NORTH-EAST ITALY	75,284	7,158	2,081
Trentino-Alto Adige	4,232	379	123
Veneto	28,652	3,206	1,009
Friuli-Venezia Giulia	9,277	637	148
Emilia-Romagna	33,123	2,936	801
d. CENTRAL ITALY	128,255	15,541	4,011
Marche	14,264	1,151	320
Tuscany	40,916	2,937	514
Umbria	7,285	614	195
Lazio	65,790	10,839	2,982
e. SOUTHERN ITALY	150,978	15,484	4,084
Campania	52,240	5,669	1,510
Abruzzo	15,218	1,357	370
Molise	2,577	278	55
Puglia	45,754	5,091	1,654
Basilicata	9,188	889	152
Calabria	26,001	2,200	343
f. ISLANDS	110,539	9,523	1,204
Sicily	90,842	7,663	922
Sardinia	19,697	1,860	283

€

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						
June 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	1,051,905	52.31	58.22	73.53	80.42	1,262,553
Piedmont	84,917	57.36	62.69	76.10	82.07	107,053
Valle d'Aosta	2,790	45.22	51.45	65.61	72.64	2,033
Liguria	27,797	43.98	50.39	66.55	74.00	21,824
Lombardy	243,062	57.92	63.82	78.20	84.26	396,757
Trentino-Alto Adige	42,290	25.21	32.04	53.17	64.40	28,029
Veneto	121,995	33.74	41.27	62.03	71.97	112,490
Friuli-Venezia Giulia	26,221	53.37	58.88	73.44	80.21	30,148
Emilia-Romagna	123,634	43.75	50.95	69.35	77.51	130,749
Marche	34,805	31.18	38.18	58.68	69.04	25,766
Tuscany	86,879	38.71	45.27	64.23	73.25	74,692
Umbria	16,144	38.51	45.50	64.34	73.27	14,245
Lazio	81,328	74.92	79.09	87.53	90.71	186,769
Abruzzo	14,959	31.75	40.86	63.12	73.20	13,573
Molise	2,690	37.84	45.64	66.57	75.29	2,637
Campania	39,529	47.27	53.12	69.91	77.66	39,635
Puglia	33,524	36.44	42.91	61.45	70.73	24,174
Basilicata	4,622	48.65	54.75	70.55	77.96	4,630
Calabria	12,430	33.36	39.50	58.65	68.46	8,037
Sicily	36,192	40.96	46.83	65.01	73.56	26,283
Sardinia	16,097	35.91	42.74	62.22	71.42	13,029

Notes:

Distribution by customer location (region)

TDB30350

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

June 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	1,051,905	52.31	58.22	73.53	80.42	652,054
	Piedmont	84,917	57.36	62.69	76.10	82.07	55,288
	Valle d'Aosta	2,790	45.22	51.45	65.61	72.64	1,050
	Liguria	27,797	43.98	50.39	66.55	74.00	11,271
	Lombardy	243,062	57.92	63.82	78.20	84.26	204,908
	Trentino-Alto Adige	42,290	25.21	32.04	53.17	64.40	14,476
	Veneto	121,995	33.74	41.27	62.03	71.97	58,096
	Friuli-Venezia Giulia	26,221	53.37	58.88	73.44	80.21	15,570
	Emilia-Romagna	123,634	43.75	50.95	69.35	77.51	67,526
	Marche	34,805	31.18	38.18	58.68	69.04	13,307
	Tuscany	86,879	38.71	45.27	64.23	73.25	38,575
	Umbria	16,144	38.51	45.50	64.34	73.27	7,357
	Lazio	81,328	74.92	79.09	87.53	90.71	96,458
	Abruzzo	14,959	31.75	40.86	63.12	73.20	7,010
	Molise	2,690	37.84	45.64	66.57	75.29	1,362
	Campania	39,529	47.27	53.12	69.91	77.66	20,470
	Puglia	33,524	36.44	42.91	61.45	70.73	12,485
	Basilicata	4,622	48.65	54.75	70.55	77.96	2,391
	Calabria	12,430	33.36	39.50	58.65	68.46	4,151
	Sicily	36,192	40.96	46.83	65.01	73.56	13,574
	Sardinia	16,097	35.91	42.74	62.22	71.42	6,729

€

Notes:

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

TDB30450		Banks						
Source: Central Credit Register								
June 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	1.67	1.00	1.21	1.81	3.04	5.17	7.38	12.35
% of total credit granted by first bank	50	99	90	74	60	51	44	38
b. NORTH-WEST ITALY								
Average number of banks per borrower	1.70	1.00	1.20	1.80	3.07	5.20	7.43	11.96
% of total credit granted by first bank	48	99	90	74	59	50	42	39
c. NORTH-EAST ITALY								
Average number of banks per borrower	1.72	1.01	1.21	1.80	3.02	5.25	7.83	13.94
% of total credit granted by first bank	50	99	90	75	60	49	41	32
d. CENTRAL ITALY								
Average number of banks per borrower	1.63	1.01	1.21	1.86	3.15	5.31	7.11	12.11
% of total credit granted by first bank	48	99	90	73	60	52	48	36
e. SOUTHERN ITALY								
Average number of banks per borrower	1.59	1.01	1.23	1.83	3.05	4.96	6.68	10.22
% of total credit granted by first bank	62	99	89	74	60	52	47	60
f. ISLANDS								
Average number of banks per borrower	1.43	1.00	1.22	1.77	2.60	3.94	5.27	8.22
% of total credit granted by first bank	69	99	89	76	69	61	58	61

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-Q2	1999-Q3	1999-Q4	2000-Q1	2000-Q2
a. Short-term loan facilities	5.43	5.08	5.30	5.66	6.06
<i>of which:</i> in euros and other euro-area currencies	5.49	5.12	5.37	5.70	6.11
<i>of which:</i> matched term	4.98	4.54	4.88	5.18	5.57
revocable	4.08	3.69	3.95	4.25	5.08
in non-euro-area currencies	6.87	6.69	6.76	7.14	7.53
	4.35	4.19	4.21	4.92	5.28
b. Medium and long-term loan facilities	5.96	5.19	5.56	6.00	5.66
<i>of which:</i> in euros and other euro-area currencies	5.98	5.18	5.58	6.00	5.67
<i>of which:</i> on amount disbursed in the quarter	4.59	3.98	4.05	4.61	4.73
on total outstanding at end of period	6.01	5.50	5.80	6.10	5.74
in non-euro-area currencies	4.89	5.79	4.76	6.08	5.09
<i>of which:</i> on amount disbursed in the quarter	3.77	3.92	3.09	5.18	4.53
on total outstanding at end of period	4.93	5.94	4.84	6.12	5.12

Notes:

Distribution by customer location (region) and type of transaction

TDC30045		Sample of banks					
Source: Survey of lending rates Percentages							
June 2000		Total	Loans in euros and other euro-area currencies	of which:			Loans in non- euro-area currencies
				matched	term	revocable	
a.	TOTAL	6.06	6.11	5.57	5.08	7.53	5.28
b.	NORTH-WEST ITALY	5.55	5.56	5.29	4.39	6.82	5.43
	Piedmont	5.77	5.83	5.55	4.47	6.89	4.95
	Valle d'Aosta	6.83	6.90	5.81	4.52	8.38	5.38
	Liguria	6.54	6.58	6.18	5.10	7.98	6.21
	Lombardy	5.42	5.42	5.18	4.34	6.70	5.47
c.	NORTH-EAST ITALY	6.05	6.14	5.41	4.74	7.77	4.86
	Trentino-Alto Adige	6.17	6.35	5.85	5.18	7.06	3.25
	Veneto	6.37	6.49	5.53	4.83	8.54	4.78
	Friuli-Venezia Giulia	5.88	5.90	5.46	4.65	7.40	5.39
	Emilia-Romagna	5.74	5.80	5.21	4.63	7.14	4.99
d.	CENTRAL ITALY	6.47	6.50	6.09	5.86	8.09	5.49
	Marche	5.86	5.92	5.12	4.58	7.08	5.18
	Tuscany	6.05	6.11	5.77	4.39	8.33	5.19
	Umbria	7.02	7.10	6.07	5.43	8.73	4.82
	Lazio	6.68	6.68	7.12	6.15	8.18	6.66
e.	SOUTHERN ITALY	7.61	7.68	6.55	5.99	9.35	5.53
	Campania	7.62	7.70	6.43	5.76	9.19	5.99
	Abruzzo	7.25	7.36	6.06	5.33	9.53	4.71
	Molise	8.93	9.01	8.04	7.02	10.08	6.91
	Puglia	7.86	7.92	6.38	7.19	9.03	5.10
	Basilicata	8.30	8.32	6.75	7.14	9.83	::
	Calabria	7.17	7.22	7.80	5.71	10.38	2.14
f.	ISLANDS	7.79	7.88	7.24	6.34	8.32	5.19
	Sicily	7.64	7.70	7.29	6.13	8.05	5.68
	Sardinia	8.17	8.32	7.10	6.67	9.09	4.20

Notes:

Distribution by branch location (region)

TDC30070		Sample of banks		
Source: Survey of lending rates Percentages				
June 2000		Total	On amount disbursed in the quarter	On prior-period transactions
a.	TOTAL	5.67	4.73	5.74
b.	NORTH-WEST ITALY	5.37	4.31	5.41
	Piedmont	5.51	3.75	5.65
	Valle d'Aosta	6.09	5.88	6.09
	Liguria	5.49	5.35	5.50
	Lombardy	5.31	4.61	5.34
c.	NORTH-EAST ITALY	5.13	5.15	5.13
	Trentino-Alto Adige	5.24	5.23	5.24
	Veneto	5.24	5.21	5.24
	Friuli-Venezia Giulia	5.52	5.08	5.53
	Emilia-Romagna	4.89	5.11	4.88
d.	CENTRAL ITALY	6.15	4.09	6.21
	Marche	5.36	5.10	5.38
	Tuscany	5.44	5.41	5.44
	Umbria	5.81	5.42	5.82
	Lazio	6.57	3.15	6.67
e.	SOUTHERN ITALY	6.10	4.86	6.58
	Campania	5.46	4.85	6.28
	Abruzzo	6.29	6.11	6.29
	Molise	5.64	5.44	5.64
	Puglia	6.70	5.59	6.71
	Basilicata	7.16	6.49	7.16
	Calabria	6.66	6.74	6.66
f.	ISLANDS	6.28	5.82	6.29
	Sicily	6.45	5.75	6.47
	Sardinia	6.01	6.00	6.01

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

June 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	6.11	5.67	4.73	5.95	5.54	4.44	7.74	6.13	4.88
General government	6.46	6.33	5.43	6.42	6.10	5.44	7.00	7.12	::
Financial companies	4.26	4.54	4.55	4.23	4.10	2.66	5.44	4.80	::
Non-financial companies	6.40	5.53	5.08	6.24	5.40	4.93	7.90	6.29	5.80
<i>of which: industry</i>	5.97	5.34	4.99	5.86	5.26	4.95	7.66	6.40	5.58
building	7.68	5.75	5.57	7.49	5.57	5.47	8.86	6.35	5.95
services	6.59	5.54	5.00	6.43	5.43	4.79	7.79	6.20	5.77
Producer households	8.50	6.07	5.74	8.48	5.86	5.61	8.58	6.80	6.30
Consumer households and nec	7.62	5.48	5.29	7.66	5.44	5.22	7.39	5.71	5.93

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							
June 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) = 7.50							
a. TOTAL							
Number of facilities	763,166	163,873	162,240	128,632	91,276	63,345	153,800
Percentage composition	100.00	21.47	21.26	16.86	11.96	8.30	20.15
Used margin	158,144	95,122	27,723	15,532	8,700	5,105	5,961
Percentage composition	100.00	60.15	17.53	9.82	5.50	3.23	3.77
b. NORTH-WEST ITALY							
Number of facilities	306,732	68,796	66,284	54,124	37,803	25,305	54,420
Percentage composition	100.00	22.43	21.61	17.65	12.32	8.25	17.74
Used margin	79,352	56,313	10,390	6,000	3,264	1,744	1,642
Percentage composition	100.00	70.97	13.09	7.56	4.11	2.20	2.07
c. NORTH-EAST ITALY							
Number of facilities	218,858	59,663	46,833	31,598	22,355	15,519	42,890
Percentage composition	100.00	27.26	21.40	14.44	10.21	7.09	19.60
Used margin	29,259	15,784	5,965	3,085	1,793	1,104	1,528
Percentage composition	100.00	53.94	20.39	10.54	6.13	3.77	5.22
d. CENTRAL ITALY							
Number of facilities	137,139	23,068	27,309	23,800	17,413	12,533	33,016
Percentage composition	100.00	16.82	19.91	17.35	12.70	9.14	24.07
Used margin	30,619	15,325	7,001	3,612	2,068	1,165	1,448
Percentage composition	100.00	50.05	22.87	11.80	6.75	3.80	4.73
e. SOUTHERN ITALY							
Number of facilities	65,168	7,355	12,552	11,981	9,555	6,897	16,828
Percentage composition	100.00	11.29	19.26	18.38	14.66	10.58	25.82
Used margin	11,645	4,300	2,643	1,805	1,104	773	1,021
Percentage composition	100.00	36.93	22.69	15.50	9.48	6.64	8.76
f. ISLANDS							
Number of facilities	35,269	4,991	9,262	7,129	4,150	3,091	6,646
Percentage composition	100.00	14.15	26.26	20.21	11.77	8.76	18.84
Used margin	7,268	3,400	1,724	1,030	472	319	323
Percentage composition	100.00	46.78	23.72	14.17	6.49	4.39	4.45

Notes:

Distribution by customer location (geographical area) and interest rate

TDC30065

Sample of banks

Source: Survey of lending rates
Stocks in millions of euros

June 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) = 7.50

a. TOTAL

Number of facilities	763,166	163,873	162,240	128,632	91,276	63,345	153,800
Percentage composition	100.00	21.47	21.26	16.86	11.96	8.30	20.15
Used margin	81,674	49,126	14,318	8,022	4,493	2,637	3,079
Percentage composition	100.00	60.15	17.53	9.82	5.50	3.23	3.77

b. NORTH-WEST ITALY

Number of facilities	306,732	68,796	66,284	54,124	37,803	25,305	54,420
Percentage composition	100.00	22.43	21.61	17.65	12.32	8.25	17.74
Used margin	40,982	29,083	5,366	3,099	1,685	901	848
Percentage composition	100.00	70.97	13.09	7.56	4.11	2.20	2.07

c. NORTH-EAST ITALY

Number of facilities	218,858	59,663	46,833	31,598	22,355	15,519	42,890
Percentage composition	100.00	27.26	21.40	14.44	10.21	7.09	19.60
Used margin	15,111	8,152	3,080	1,593	926	570	789
Percentage composition	100.00	53.94	20.39	10.54	6.13	3.77	5.22

d. CENTRAL ITALY

Number of facilities	137,139	23,068	27,309	23,800	17,413	12,533	33,016
Percentage composition	100.00	16.82	19.91	17.35	12.70	9.14	24.07
Used margin	15,814	7,915	3,616	1,866	1,068	602	748
Percentage composition	100.00	50.05	22.87	11.80	6.75	3.80	4.73

e. SOUTHERN ITALY

Number of facilities	65,168	7,355	12,552	11,981	9,555	6,897	16,828
Percentage composition	100.00	11.29	19.26	18.38	14.66	10.58	25.82
Used margin	6,014	2,221	1,365	932	570	399	527
Percentage composition	100.00	36.93	22.69	15.50	9.48	6.64	8.76

f. ISLANDS

Number of facilities	35,269	4,991	9,262	7,129	4,150	3,091	6,646
Percentage composition	100.00	14.15	26.26	20.21	11.77	8.76	18.84
Used margin	3,754	1,756	890	532	244	165	167
Percentage composition	100.00	46.78	23.72	14.17	6.49	4.39	4.45

Notes:

TDC20008

Sample of banks

Source: Survey of deposit rates
Percentages

		June 1999	Sept. 1999	Dec. 1999	Mar. 2000	June 2000
a.	TOTAL	1.69	1.65	1.79	1.87	2.19
	Sight savings deposits	1.02	1.02	1.12	1.24	1.42
	Sight current accounts	1.24	1.22	1.45	1.49	1.80
	Time deposits	3.27	3.16	3.27	3.38	3.71
	<i>of which: savings certificates and CDs</i>	3.83	3.70	3.56	3.57	3.58
	Time current accounts	4.32	4.23	3.08	3.55	4.38

Notes:

Distribution by branch location (region) and type of deposit

TDC20012		Sample of banks					
Source: Survey of deposit rates Percentages							
June 2000		Total	Sight savings deposits	Sight current accounts	Time deposits	Time current accounts	
					of which: Savings certificates and CDs		
a.	TOTAL	2.19	1.42	1.80	3.71	3.58	4.38
b.	NORTH-WEST ITALY	2.11	1.27	1.71	3.77	3.51	4.30
	Piedmont	2.10	1.25	1.57	3.74	3.39	4.17
	Valle d'Aosta	2.08	1.00	1.59	3.74	3.27	-
	Liguria	1.70	0.99	1.39	3.46	3.36	==
	Lombardy	2.16	1.42	1.78	3.81	3.63	4.31
c.	NORTH-EAST ITALY	2.06	1.52	1.64	3.56	3.25	3.93
	Trentino-Alto Adige	2.45	1.63	1.97	3.86	3.04	3.33
	Veneto	2.12	1.53	1.65	3.60	3.31	3.99
	Friuli-Venezia Giulia	2.15	1.53	1.96	3.24	2.97	3.91
	Emilia-Romagna	1.96	1.49	1.54	3.55	3.24	4.08
d.	CENTRAL ITALY	2.53	1.83	2.19	3.90	4.05	4.50
	Marche	2.23	1.91	1.83	3.52	3.48	==
	Tuscany	2.56	1.49	1.80	4.05	4.11	3.47
	Umbria	2.37	1.78	1.77	3.93	4.16	==
	Lazio	2.56	1.96	2.39	3.75	4.31	4.50
e.	SOUTHERN ITALY	1.90	1.17	1.47	3.53	3.54	3.62
	Campania	1.85	1.19	1.41	3.80	3.83	3.28
	Abruzzo	1.95	1.36	1.67	3.82	3.94	==
	Molise	1.90	1.26	1.52	3.36	3.39	==
	Puglia	1.99	1.15	1.57	3.21	3.20	==
	Basilicata	2.00	1.22	1.56	3.53	3.53	==
	Calabria	1.91	1.04	1.47	3.45	3.48	==
f.	ISLANDS	2.07	1.36	1.70	3.52	3.55	4.02
	Sicily	2.07	1.40	1.61	3.59	3.70	4.01
	Sardinia	2.07	1.24	1.86	3.34	3.18	==

Notes:

Distribution by branch location (region) and size of deposit

TDC20640		Sample of banks						
Source: Survey of deposit rates Percentages								
June 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	2.19	1.34	1.63	1.92	2.12	2.36	3.06
b.	NORTH-WEST ITALY	2.11	1.17	1.44	1.77	2.02	2.26	2.91
	Piedmont	2.10	1.23	1.53	1.89	2.21	2.46	3.08
	Valle d'Aosta	2.08	0.96	1.30	1.74	2.10	2.75	3.91
	Liguria	1.70	1.18	1.47	1.76	1.98	2.21	2.50
	Lombardy	2.16	1.14	1.40	1.72	1.95	2.20	2.88
c.	NORTH-EAST ITALY	2.06	1.27	1.59	1.93	2.16	2.41	3.05
	Trentino-Alto Adige	2.45	1.31	1.67	2.21	2.44	2.61	3.60
	Veneto	2.12	1.25	1.56	1.94	2.17	2.44	3.29
	Friuli-Venezia Giulia	2.15	1.38	1.59	1.86	2.07	2.38	3.40
	Emilia-Romagna	1.96	1.26	1.60	1.92	2.14	2.37	2.66
d.	CENTRAL ITALY	2.53	1.60	1.90	2.15	2.30	2.50	3.32
	Marche	2.23	1.71	2.06	2.25	2.34	2.61	3.14
	Tuscany	2.56	1.81	2.16	2.42	2.56	2.80	3.51
	Umbria	2.37	1.95	2.31	2.39	2.54	2.77	2.82
	Lazio	2.56	1.36	1.62	1.89	2.07	2.25	3.28
e.	SOUTHERN ITALY	1.90	1.36	1.64	1.90	2.05	2.35	2.77
	Campania	1.85	1.29	1.53	1.81	2.00	2.35	2.68
	Abruzzo	1.95	1.42	1.75	1.91	1.96	2.08	2.66
	Molise	1.90	1.34	1.65	2.02	2.03	2.40	2.97
	Puglia	1.99	1.44	1.76	2.03	2.18	2.41	2.99
	Basilicata	2.00	1.52	1.76	1.98	2.12	2.36	3.26
	Calabria	1.91	1.42	1.72	2.00	2.07	2.24	2.74
f.	ISLANDS	2.07	1.55	1.74	1.93	2.08	2.40	3.32
	Sicily	2.07	1.56	1.76	1.95	2.13	2.41	3.30
	Sardinia	2.07	1.54	1.69	1.90	1.96	2.37	3.36

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).

As of June 2000: there may be breaks in some of the series derived from supervisory returns owing to securitization transactions involving bad debts for a total nominal value of about 3,000 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.

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.