

BANCA D'ITALIA

**Statistical Bulletin**



**IV - 2000**

## Statistical publications and distribution options

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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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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

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# Statistical Bulletin

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## Notice to readers

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- 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**

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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

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

<b>1</b>	<b>CD-ROM</b>	○	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
<b>2</b>	<b>Frequency</b>	<b>Q</b>	Quarterly
		<b>H</b>	Half-yearly
		<b>A</b>	Annual
<b>3</b>	<b>Source</b>	<b>1</b>	Supervisory returns
		<b>2</b>	Central Credit Register
		<b>3</b>	Survey of lending rates
		<b>4</b>	Survey of deposit rates
		<b>5</b>	Archives of intermediary identification data
		<b>6</b>	Bank of Italy
<b>4</b>	<b>Universe</b>	[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
<b>5</b>			Table appearing in this issue
<b>6</b>	<b>Table identification code</b>		
<b>7</b>	<b>Description of the table</b>		
<b>8</b>	<b>Identification code for table on CD-ROM</b>		
<b>9</b>	<b>Page on which table appears in this issue</b>		

## A DATA ON CREDIT, SECURITIES BUSINESS AND INTEREST RATES

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### A1 INFORMATION ON BANKING BUSINESS

○ Q 1 [ba]	<b>A1 5.1</b>	<b>Summary data on credit</b>	[TDC40010]
○ Q 1 [ba]	<b>A1 5.2</b>	<b>Loans</b> distribution by: - customer location (geographical area) - customer segment of economic activity	[TDC40020]
○ Q 1 [ba]	<b>A1 5.3</b>	<b>Deposits</b> distribution by: - customer location (geographical area) - customer segment of economic activity	[TDC40030]
○ Q 1 [ba]	<b>A1 5.4</b>	<b>Guarantees</b> distribution by: - customer location (geographical area) - customer segment of economic activity	[TDC40040]
○ Q 1 [ba]	<b>A1 5.5</b>	<b>Bad debts</b> distribution by: - customer location (geographical area) - customer segment of economic activity	[TDC40050]
○ Q 1 [ba]	<b>A1 5.6</b>	<b>Medium and long-term loans</b> distribution by: - location of the investment (geographical area) - economic purpose of the investment	[TDC40060]
○ Q 1 [ba]	<b>A1 5.7</b>	<b>Asset management services</b> distribution by: - customer location (geographical area) - customer segment of economic activity - type of security	[TDC40070]

### A2 INFORMATION ON SECURITIES BUSINESS

○ Q 1 [ba - sf]	<b>A2 5.1</b>	<b>Securities placement and trading</b> distribution by type of security and derivative instrument	[TDC40080]
○ Q 1 [ba - sf - am]	<b>A2 5.2</b>	<b>Individual portfolio management services</b> distribution by type of security	[TDC40090]
○ Q 1 [ci]	<b>A2 5.3</b>	<b>Collective asset management</b> distribution by type of security	[TDC40100]

### A3 INFORMATION ON CUSTOMERS

○ Q 2 [ba]	<b>A3 5.1</b>	<b>Summary of central credit register data</b>	[TDC30010]
○ Q 2 [ba]	<b>A3 5.2</b>	<b>Loan facilities</b> distribution by total credit granted	[TDB30110]
○ Q 2 [ba]	<b>A3 5.3</b>	<b>Loan facilities</b> distribution by customer location (geographical area) and total credit granted	[TDC30015]

○ Q 2 [ba]	<b>A3 5.4</b>	<b>Loan facilities</b> distribution by customer location (region)	[TDC30025]
○ Q 2 [ba]	<b>A3 5.5</b>	<b>Bad debts</b> distribution by amount	[TDB30200]
○ Q 2 [ba]	<b>A3 5.6</b>	<b>Bad debts</b> distribution by customer location (region)	[TDC30035]
○ Q 2 [ba]	<b>A3 5.7</b>	<b>Risk concentration - Largest borrowers' shares of loan facilities</b> distribution by customer location (region)	[TDB30350]
○ Q 2 [ba]	<b>A3 5.8</b>	<b>Multiple-bank borrowing - Average number of banks per borrower</b> distribution by customer location (geographical area) and total credit granted	[TDB30450]

## A4 LENDING RATES

○ Q 3 [sb]	<b>A4 5.1</b>	<b>Summary data on lending rates</b>	[TDC30040]
○ Q 3 [sb]	<b>A4 5.2</b>	<b>Short-term lending rates on loan facilities</b> distribution by branch location(region) and type of transaction	[TDC30045]
○ Q 3 [sb]	<b>A4 5.3</b>	<b>Medium and long-term lending rates on loan facilities</b> distribution by branch location (region)	[TDC30070]
○ Q 3 [sb]	<b>A4 5.4</b>	<b>Lending rates on loan facilities</b> distribution by customer segment of economic activity and branch location (major geographical area)	[TDC30075]
○ Q 3 [sb]	<b>A4 5.5</b>	<b>Short-term lending rates on revocable loans</b> distribution by customer location (geographical area) and interest rate	[TDC30065]

## A5 NOMINAL DEPOSIT RATES

○ Q 4 [sb]	<b>A5 5.1</b>	<b>Summary data on nominal deposit rates</b>	[TDC20008]
○ Q 4 [sb]	<b>A5 5.2</b>	<b>Nominal deposit rates</b> distribution by branch location (region) and type of deposit	[TDC20012]
○ Q 4 [sb]	<b>A5 5.3</b>	<b>Nominal deposit rates</b> distribution by branch location (region) and size of deposit	[TDC20640]

## B INFORMATION ON BANKS

---

### B1 STRUCTURAL DATA

○ Q 5 [ba]	<b>B1 5.1</b>	<b>Banks and branches</b> distribution by location (province) and institutional category of bank	[TDB10207]	p.	2
○ A 1 [ba]	<b>B1 7.1</b>	<b>Automated devices and telematic services</b> distribution by device and customer location (province)	[TDB10211]		
⊙ Q 5 [bs]		<b>Banks and branches</b> distribution by location (province) and geographical coverage of bank	[TDB10209]		
⊙ Q 5 [ba]		<b>Banks and branches</b> distribution by location (province) and size of bank	[TDB10205]		
⊙ A 5 [ba]		<b>Branches</b> distribution by location (municipality)	[TDB10194]		

## B2 ACCOUNTING DATA

○ Q 1 [ba]	<b>B2 5.1</b>	<b>Assets</b> distribution by major category of bank	[TDB10014]	p.	8
○ Q 1 [ba]	<b>B2 5.2</b>	<b>Liabilities</b> distribution by major category of bank	[TDB10024]	p.	12
○ Q 1 [ba]	<b>B2 5.3</b>	<b>Assets and liabilities</b> distribution by residual maturity	[TDB10030]	p.	17
○ Q 1 [ba]	<b>B2 5.4</b>	<b>Participating interests</b> distribution by type of investee company and major category of bank	[TDB10032]	p.	18
○ Q 1 [ba]	<b>B2 5.5</b>	<b>Foreign branches of Italian banks - Accounting data</b>	[TDB10033]	p.	20
⊙ Q 1 [ba]		<b>Assets</b> distribution by size of bank	[TDB10016]		
⊙ Q 1 [ba]		<b>Assets</b> distribution by geographical coverage of bank	[TDB10018]		
⊙ Q 1 [ba]		<b>Liabilities</b> distribution by size of bank	[TDB10026]		
⊙ Q 1 [ba]		<b>Liabilities</b> distribution by geographical coverage of bank	[TDB10028]		

## B3 RISK DATA

○ Q 2 [ba]	<b>B3 5.1</b>	<b>Adjusted bad debts</b> distribution by customer location (region)	[TDB30260]	p.	22
○ Q 2 [ba]	<b>B3 5.2</b>	<b>Adjusted bad debts</b> distribution by customer segment of economic activity	[TDB30270]	p.	24
○ Q 1 [ba]	<b>B3 5.3</b>	<b>Foreign exposure</b> distribution by country, type of customer and residual maturity	[TDB30274]	p.	26
○ H 1 [ba]	<b>B3 6.1</b>	<b>Non-performing loans</b> distribution by major category of bank	[TDB30254]		
○ H 1 [ba]	<b>B3 6.2</b>	<b>Non-performing loans</b> distribution by customer location (region)	[TDB30256]		
○ H 1 [ba]	<b>B3 6.3</b>	<b>Non-performing loans</b> distribution by customer segment of economic activity	[TDB30258]		

## C INFORMATION ON NON-BANK INTERMEDIARIES

---

### C1 STRUCTURAL DATA

○ Q 5 [sf]	<b>C1 5.1</b>	<b>Securities firms</b> distribution by authorized activities	[TDB40210]	p.	33
○ Q 5 [ci]	<b>C1 5.2</b>	<b>Open-end securities investment funds and SICAVs</b> distribution by operational specialization	[TDB40220]	p.	34
○ Q 5 [fi]	<b>C1 5.3</b>	<b>Financial intermediaries referred to in Article 107 of the 1993 Banking Law</b> distribution by prevalent activity	[TDB40230]	p.	35

### C2 ACCOUNTING DATA

○ Q 1 [sf]	<b>C2 5.1</b>	<b>Securities firms - Accounting data</b>	[TDB40240]	p.	36
○ Q 1 [fi]	<b>C2 5.2</b>	<b>Financial intermediaries - Accounting data</b>	[TDB40250]	p.	38

## D INFORMATION ON BANKING BUSINESS

---

### D1 LOANS

○ Q 1 [ba]	<b>D1 5.1</b>	<b>Loans</b> distribution by customer location (region) and segment of economic activity	[TDB10231]	p.	42
○ Q 1 [ba]	<b>D1 5.2</b>	<b>Loans</b> distribution by customer location (region) and major category of bank	[TDB10233]	p.	46
○ Q 1 [ba]	<b>D1 5.3</b>	<b>Loans</b> distribution by customer location (geographical area) and branch of economic activity	[TDB10235]	p.	50
○ Q 1 [ba]	<b>D1 5.4</b>	<b>Loans</b> distribution by branch location (region) and customer location (geographical area)	[TDB10237]	p.	52
○ Q 1 [fi]	<b>D1 5.5</b>	<b>Non-bank finance</b> distribution by technical form and customer location (geographical area)	[TDB10277]	p.	54
○ Q 1 [fi]	<b>D1 5.6</b>	<b>Non-bank finance</b> distribution by technical form and customer segment of economic activity	[TDB10278]	p.	56
○ A 1 [ba]	<b>D1 7.1</b>	<b>Loans</b> distribution by branch location (municipality)	[TDB10194]		
○ Q 1 [ba]		<b>Loans</b> distribution by branch location (geographical area) and customer location (geographical area) and branch of economic activity	[TDB10239]		
○ Q 1 [ba]		<b>Loans</b> distribution by customer location (province) and size of bank	[TDB10244]		
○ Q 1 [bs]		<b>Loans</b> distribution by branch location (province) and geographical coverage of bank	[TDB10074]		
○ Q 1 [ba]		<b>Loans</b> distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10275]		

### D2 DEPOSITS

○ Q 1 [ba]	<b>D2 5.1</b>	<b>Deposits</b> distribution by customer location (region) and segment of economic activity	[TDB10262]	p.	58
○ Q 1 [ba]	<b>D2 5.2</b>	<b>Deposits</b> distribution by customer location (region) and major category of bank	[TDB10264]	p.	62
○ Q 1 [ba]	<b>D2 5.3</b>	<b>Deposits</b> distribution by customer location (geographical area) and branch of economic activity	[TDB10266]	p.	66
○ Q 1 [ba]	<b>D2 5.4</b>	<b>Deposits</b> distribution by technical form and customer location (region)	[TDB10268]	p.	68
○ Q 1 [ba]	<b>D2 5.5</b>	<b>Deposits</b> distribution by branch location (region) and customer location (geographical area)	[TDB10271]	p.	70
○ A 1 [ba]	<b>D1 7.1</b>	<b>Deposits</b> distribution by branch location (municipality)	[TDB10194]		
○ Q 1 [ba]		<b>Deposits</b> distribution by branch location (geographical area) and customer location (geographical area) and segment of economic activity	[TDB10273]		
○ Q 1 [ba]		<b>Deposits</b> distribution by customer location (province) and size of bank	[TDB10274]		

○ Q 1 [bs]		<b>Deposits</b> distribution by branch location (province) and geographical coverage of bank	[TDB10114]	
○ Q 1 [ba]		<b>Deposits</b> distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10279]	
	<b>D3</b>	<b>LEASING AND FACTORING</b>		
○ Q 1 [ba - fj]	<b>D3 5.1</b>	<b>Leasing and factoring receivables</b>	[TDB40150]	p. 72
	<b>D4</b>	<b>SECURITIES ON DEPOSIT AND CUSTOMER ASSETS UNDER MANAGEMENT</b>		
○ Q 1 [ba]	<b>D4 5.1</b>	<b>Customer assets under management</b> distribution by type of security and type of account	[TDB40080]	p. 74
○ Q 1 [ba]	<b>D4 5.2</b>	<b>Customer assets under management</b> distribution by customer location (region) and type of account	[TDB40085]	p. 78
○ Q 1 [ba]	<b>D4 5.3</b>	<b>Securities on deposit</b> distribution by type of security and customer segment of economic activity	[TDB40055]	p. 82
○ Q 1 [ba]	<b>D4 5.4</b>	<b>Securities on deposit</b> distribution by type of security and customer location (geographical area)	[TDB40060]	p. 84
○ H 1 [ba]	<b>D4 6.1</b>	<b>Securities on deposit</b> distribution by size of deposits of types of securities	[TDB40065]	
○ H 1 [ba]	<b>D4 6.2</b>	<b>Securities on deposit</b> distribution by size of depositi	[TDB40070]	
	<b>D5</b>	<b>GUARANTEES</b>		
○ Q 1 [ba]	<b>D5 5.1</b>	<b>Guarantees</b> distribution by customer location (region) and segment of economic activity	[TDB40100]	p. 86
○ Q 1 [ba]	<b>D5 5.2</b>	<b>Guarantees</b> distribution by branch location (region) and customer location (geographical area)	[TDB40110]	p. 88
	<b>D6</b>	<b>SUBSIDIZED AND MEDIUM AND LONG-TERM LOANS</b>		
○ Q 1 [ba]	<b>D6 5.1</b>	<b>Medium and long-term loans</b> distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding	[TDB10420]	p. 90
○ Q 1 [ba]	<b>D6 5.2</b>	<b>Medium and long-term loans</b> distribution by economic purpose and location (region) of the investment and by terms – disbursements	[TDB10430]	p. 94
○ Q 1 [ba]	<b>D6 5.3</b>	<b>Medium and long-term loans to agriculture</b> distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding	[TDB10460]	p. 98
○ Q 1 [ba]	<b>D6 5.4</b>	<b>Medium and long-term loans to agriculture</b> distribution by economic purpose and location (region) of the investment and by terms – disbursements	[TDB10470]	p. 102
○ Q 1 [ba]	<b>D6 5.5</b>	<b>Subsidized loans</b> distribution by original maturity, location (region) of the investment and type of incentive law – amounts outstanding	[TDB10440]	p. 106
○ Q 1 [ba]	<b>D6 5.6</b>	<b>Subsidized loans</b> distribution by original maturity, location (region) of the investment and type of incentive law – disbursements	[TDB10450]	p. 110

## E INFORMATION ON SECURITIES BUSINESS

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### E1 ACTIVITY OF BANKS AND SECURITIES FIRMS (SIMs)

○ Q 1 [ba - sf]	<b>E1 5.1</b>	<b>Securities and derivatives trading</b> distribution by type of security and derivative instrument	[TDB40500]	p.	116
○ Q 1 [ba - sf - am]	<b>E1 5.2</b>	<b>Individual portfolio management services</b> assets under management and net fund-raising	[TDB40525]	p.	120
○ Q 1 [ba - sf - am]	<b>E1 5.3</b>	<b>Individual portfolio management services</b> distribution of portfolio by type of security	[TDB40520]	p.	122
○ Q 1 [sf]	<b>E1 5.4</b>	<b>Individual portfolio management services</b> distribution of portfolio by type of security and customer sector of economic activity	[TDB40530]	p.	126
○ Q 1 [ci]	<b>E1 5.5</b>	<b>Collective asset management</b> assets under management and net fund-raising	[TDB40545]	p.	128
○ Q 1 [ci]	<b>E1 5.6</b>	<b>Collective asset management</b> distribution of portfolio by type of security and operational specialization	[TDB40540]	p.	130
○ Q 1 [ba - sf]	<b>E1 5.7</b>	<b>Derivatives business</b> distribution by type of instrument	[TDB40580]	p.	134
○ Q 1 [ba - sf]	<b>E1 5.8</b>	<b>Securities placement</b> distribution by type of security and manner of placement	[TDB40560]	p.	138

## F INFORMATION ON CUSTOMERS

---

### F1 SUMMARY OUTLINE

○ Q 2 [ba - fi]	<b>F1 5.1</b>	<b>Summary data based on Central Credit Register observations</b> distribution by type of security and derivative instrument	[TDB30100]	p.	142
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### F2 LOAN FACILITIES

○ Q 2 [ba]	<b>F2 5.1</b>	<b>Loan facilities</b> distribution by customer location (geographical area) and segment of economic activity	[TDC30020]	p.	144
○ Q 2 [ba - fi]	<b>F2 5.2</b>	<b>Loan facilities</b> distribution by total credit granted	[TDB30115]	p.	148
○ Q 2 [ba]	<b>F2 5.3</b>	<b>Loan facilities</b> distribution by total credit used	[TDB30120]	p.	150
○ Q 2 [ba]	<b>F2 5.4</b>	<b>Loan facilities</b> distribution by type of transaction and total credit granted	[TDB30130]	p.	152
○ Q 2 [ba]	<b>F2 5.5</b>	<b>Loan facilities</b> distribution by customer location (region) and total credit granted	[TDB30140]	p.	154
○ Q 2 [ba - fi]	<b>F2 5.6</b>	<b>Loan facilities</b> distribution by customer sector and sub-sector of economic activity	[TDB30170]	p.	158
○ Q 2 [ba - fi]	<b>F2 5.7</b>	<b>Loan facilities</b> distribution by customer branch of economic activity	[TDB30180]	p.	162
○ Q 2 [ba]	<b>F2 5.8</b>	<b>Loan facilities</b> distribution by customer segment of economic activity and total credit granted	[TDB30150]	p.	166
○ Q 2 [ba]		<b>Loan facilities</b> distribution by customer location (province)	[TDB30190]		

⊙ Q 2 [ba]	<b>Loan facilities</b> distribution by customer branch of economic activity and total credit granted	[TDB30160]	
⊙ Q 2 [fi]	<b>Loan facilities</b> distribution by customer location (province)	[TDB30195]	

### F3 BAD DEBTS

○ Q 2 [ba]	<b>F3 5.1</b> <b>Bad debts</b> distribution by customer location (geographical area) and segment of economic activity	[TDC30030]	p. 168
○ Q 2 [ba]	<b>F3 5.2</b> <b>Bad debts</b> distribution by customer branch of economic activity	[TDB30220]	p. 170
○ Q 2 [ba - fi]	<b>F3 5.3</b> <b>Bad debts</b> distribution by customer sector and sub-sector of economic activity	[TDB30230]	p. 172
○ Q 2 [ba]	<b>F3 5.4</b> <b>Bad debts - Flows</b> distribution by customer location (region)	[TDB30240]	p. 174
○ Q 2 [ba]	<b>F3 5.5</b> <b>Bad debts - Flows</b> distribution by customer segment of economic activity	[TDB30250]	p. 176
⊙ Q 2 [ba]	<b>Bad debts</b> distribution by customer location (province)	[TDB30210]	

### F4 GUARANTEES GRANTED TO CUSTOMERS

○ Q 2 [ba]	<b>F4 5.1</b> <b>Guarantees granted to customers</b> distribution by customer segment of economic activity	[TDB30280]	p. 178
○ Q 2 [ba]	<b>F4 5.2</b> <b>Guarantees granted to customers</b> distribution by customer location (region)	[TDB30300]	p. 180
○ Q 2 [ba]	<b>F4 5.3</b> <b>Guarantees granted to customers</b> distribution by customer branch of economic activity	[TDB30290]	p. 182
⊙ Q 2 [ba]	<b>Guarantees granted to customers</b> distribution by customer location (province)	[TDB30310]	

### F5 LEASING AND FACTORING

○ Q 2 [ba - fi]	<b>F5 5.1</b> <b>Leasing</b> distribution by customer branch of economic activity	[TDB30304]	p. 184
○ Q 2 [ba - fi]	<b>F5 5.2</b> <b>Leasing</b> distribution by customer location (region)	[TDB30308]	p. 186
○ Q 2 [ba - fi]	<b>F5 5.3</b> <b>Factoring</b> distribution by customer branch of economic activity	[TDB30312]	p. 188
○ Q 2 [ba - fi]	<b>F5 5.4</b> <b>Factoring</b> distribution by customer location (region)	[TDB30316]	p. 190

### F6 RISK CONCENTRATION

○ Q 2 [ba]	<b>F6 5.1</b> <b>Largest borrowers' loan facilities</b> distribution by customer location (region)	[TDB30320]	p. 192
○ Q 2 [ba]	<b>F6 5.2</b> <b>Largest borrowers' loan facilities</b> distribution by size of bank	[TDB30340]	p. 194
○ Q 2 [ba]	<b>F6 5.3</b> <b>Largest borrowers' share of loan facilities</b> distribution by customer segment of economic activity	[TDB30370]	p. 196
○ Q 2 [ba]	<b>F6 5.4</b> <b>Largest borrowers' share of bad debts</b> distribution by customer location (region)	[TDB30390]	p. 198

○ Q 2 [ba]	<b>F6 5.5</b>	<b>Largest borrowers' share of bad debts</b> distribution by customer segment of economic activity	[TDB30410]	p. 200
⊙ Q 2 [ba]		<b>Largest borrowers' loan facilities</b> distribution by customer location (province)	[TDB30330]	
⊙ Q 2 [ba]		<b>Largest borrowers' share of loan facilities</b> distribution by customer location (province)	[TDB30360]	
⊙ Q 2 [ba]		<b>Largest borrowers' share of loan facilities</b> distribution by customer branch of economic activity	[TDB30380]	
⊙ Q 2 [ba]		<b>Largest borrowers' share of bad debts</b> distribution by customer location (province)	[TDB30400]	
⊙ Q 2 [ba]		<b>Largest borrowers' share of bad debts</b> distribution by customer branch of economic activity	[TDB30420]	

## F7 MULTIPLE-BANK BORROWING

○ Q 2 [ba]	<b>F7 5.1</b>	<b>Number of borrowers</b> distribution by customer location (region) and number of facilities	[TDB30430]	p. 202
○ Q 2 [ba]	<b>F7 5.2</b>	<b>Number of borrowers</b> distribution by customer segment of economic activity, number of facilities and total credit granted	[TDB30440]	p. 206
○ Q 2 [ba]	<b>F7 5.3</b>	<b>Average number of banks per borrower</b> distribution by customer segment of economic activity and total credit granted	[TDB30460]	p. 207
⊙ Q 2 [ba]		<b>Average number of banks per borrower</b> distribution by customer branch of economic activity and total credit granted	[TDB30470]	

## F8 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

⊙ A 2 [ba-fi]	<b>F8 7.1</b>	<b>One-year default rates for loan facilities</b> distribution by customer sector of economic activity and total credit used	[TDB30480]	
⊙ A 2 [ba-fi]	<b>F8 7.2</b>	<b>One-year default rates for loan facilities</b> distribution by customer location (geographical area) and sector of economic activity	[TDB30490]	
⊙ A 2 [ba-fi]	<b>F8 7.3</b>	<b>One-year default rates for loan facilities</b> distribution by customer location (region)	[TDB30500]	
⊙ A 2 [ba-fi]	<b>F8 7.4</b>	<b>One-year default rates for loan facilities</b> distribution by customer location (geographical area) and total credit used	[TDB30510]	
⊙ A 2 [ba-fi]	<b>F8 7.5</b>	<b>One-year default rates for loan facilities</b> distribution by customer branch of economic activity	[TDB30520]	
⊙ A 2 [ba-fi]	<b>F8 7.6</b>	<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation	[TDB30530]	
A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer sector of economic activity and total credit used	[TDB30540]	
A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and sector of economic activity	[TDB30550]	
A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation and customer location (province)	[TDB30560]	
A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and total credit used	[TDB30570]	
A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and branch of economic activity	[TDB30580]	

## G LENDING AND DEPOSIT RATES

### G1 LENDING RATES

○ Q 3 [sb]	<b>G1 5.1</b>	<b>Short-term lending rates on loan facilities</b> distribution by branch location (region) and total credit granted	[TDB30600]	p. 210
○ Q 3 [sb]	<b>G1 5.2</b>	<b>Short-term lending rates on revocable loans</b> distribution by branch location (region) and total credit granted	[TDB30610]	p. 211
○ Q 3 [sb]	<b>G1 5.3</b>	<b>Short-term lending rates on loan facilities</b> distribution by customer location (geographical area) and segment of economic activity and total credit granted	[TDC30060]	p. 212
○ Q 3 [sb]	<b>G1 5.4</b>	<b>Short-term lending rates on loan facilities</b> distribution by branch location (region) and customer segment of economic activity	[TDC30050]	p. 214
○ Q 3 [sb]	<b>G1 5.5</b>	<b>Medium and long-term lending rates on loan facilities</b> distribution by branch location (geographical area) and total credit granted	[TDB30620]	p. 215
○ Q 3 [sb]	<b>G1 5.6</b>	<b>Medium and long-term lending rates on loan facilities</b> distribution by branch location (geographical area) and customer segment of economic activity	[TDB30630]	p. 216
○ Q 3 [sb]	<b>G1 5.7</b>	<b>Lending rates on loan facilities</b> distribution by customer branch of economic activity	[TDB30640]	p. 217
○ Q 3 [sb]	<b>G1 5.8</b>	<b>Lending rates (arithmetic means) on loan facilities</b> distribution by branch location (region) and partial credit granted	[TDB30650]	p. 218
⊙ Q 3 [sb]		<b>Short-term lending rates on loan facilities</b> distribution by branch location (region) and customer segment of economic activity (rates, products, charges)	[TDC30055]	
⊙ Q 3 [sb]		<b>Medium and long-term lending rates on loan facilities</b> distribution by branch location (geographical area) and customer segment of economic activity (rates, products, charges)	[TDB30660]	

### G2 NOMINAL DEPOSIT RATES

○ Q 4 [sb]	<b>G2 5.1</b>	<b>Nominal deposit rates</b> distribution by branch location (region) and customer segment of economic activity	[TDC20013]	p. 219
○ Q 4 [sb]	<b>G2 5.2</b>	<b>Nominal deposit rates</b> distribution by customer location (geographical area) and segment of economic activity and size of deposit	[TDC20014]	p. 220
○ Q 4 [sb]	<b>G2 5.3</b>	<b>Nominal deposit rates</b> distribution by branch location (geographical area) and customer segment of economic activity	[TDB30700]	p. 221
○ Q 4 [sb]	<b>G2 5.4</b>	<b>Nominal current account deposit rates</b> distribution by branch location (region) and size of deposit	[TDB30710]	p. 222
⊙ Q 4 [sb]		<b>Nominal deposit rates</b> distribution by branch location (region) and customer segment of economic activity (rates, number of accounts and total deposits)	[TDB20013]	

### G3 EFFECTIVE DEPOSIT RATES

○ A 4 [sb]	<b>G3 7.1</b>	<b>Effective deposit rates</b> distribution by branch location (region) and customer segment of economic activity	[TDB30720]	
○ A 4 [sb]	<b>G3 7.2</b>	<b>Effective deposit rates</b> distribution by customer location (geographical area) and segment of economic activity and size of deposit	[TDB30730]	
○ A 4 [sb]	<b>G3 7.3</b>	<b>Effective deposit rates</b> distribution by branch location (geographical area) and customer branch of economic activity	[TDB30740]	

○ A 4 [sb]	<b>G3 7.4</b>	<b>Effective current account deposit rates</b>		
		distribution by branch location (region) and size of deposit	[TDB30750]	
⊙ A 4 [sb]		<b>Effective deposit rates</b>		
		distribution by branch location (region) and customer segment of economic activity (rates, number of accounts and total deposits)	[TDB30760]	

## H INFORMATION ON THE BANK OF ITALY

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	<b>H1</b>	<b>BALANCE SHEET</b>		
○ Q 6 [bi]		<b>H1 5.1</b>	<b>Assets</b>	[TDB40600] p. 224
○ Q 6 [bi]		<b>H1 5.2</b>	<b>Liabilities</b>	[TDB40610] p. 228
		<b>METHODOLOGICAL APPENDIX</b>		p. 233
		<b>GLOSSARY</b>		p. 241

# Information on banks

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

TDB10207

Source: Archives of intermediary  
identification data

September 2000		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds		Banks	Branches
		Banks	Branches	Banks	Branches		
<b>a.</b>	<b>TOTAL</b>	<b>861</b>	<b>27,829</b>	<b>25</b>	<b>105</b>	<b>238</b>	<b>20,458</b>
<b>b.</b>	<b>PIEDMONT</b>	<b>31</b>	<b>2,323</b>	<b>1</b>	<b>5</b>	<b>17</b>	<b>1,907</b>
	Alessandria	2	265	-	-	2	242
	Asti	1	141	-	-	1	124
	Biella	2	126	-	-	2	110
	Cuneo	15	420	-	-	5	298
	Novara	1	187	-	-	-	101
	Turin	8	977	1	5	7	902
	Verbano-Cusio-Ossola	2	80	-	-	-	33
	Vercelli	-	127	-	-	-	97
<b>c.</b>	<b>VALLE D'AOSTA</b>	<b>4</b>	<b>91</b>	<b>-</b>	<b>1</b>	<b>1</b>	<b>72</b>
	Aosta	4	91	-	1	1	72
<b>d.</b>	<b>LIGURIA</b>	<b>10</b>	<b>858</b>	<b>-</b>	<b>1</b>	<b>6</b>	<b>801</b>
	Genoa	5	472	-	1	4	449
	Imperia	1	98	-	-	-	89
	La Spezia	2	123	-	-	1	116
	Savona	2	165	-	-	1	147
<b>e.</b>	<b>LOMBARDY</b>	<b>168</b>	<b>5,391</b>	<b>5</b>	<b>10</b>	<b>58</b>	<b>3,446</b>
	Bergamo	13	576	-	-	2	323
	Brescia	17	711	-	1	5	487
	Como	3	306	-	-	-	197
	Cremona	10	236	-	-	-	111
	Lecco	5	194	-	-	1	114
	Lodi	4	119	-	-	-	50
	Mantua	5	288	-	-	2	229
	Milan	106	2,167	5	9	46	1,460
	Pavia	1	281	-	-	-	211
	Sondrio	3	113	-	-	1	28
	Varese	1	400	-	-	1	236
<b>f.</b>	<b>TRENTINO-ALTO ADIGE</b>	<b>128</b>	<b>879</b>	<b>1</b>	<b>2</b>	<b>7</b>	<b>285</b>
	Bolzano	57	400	-	1	2	143
	Trento	71	479	1	1	5	142
<b>g.</b>	<b>VENETO</b>	<b>64</b>	<b>2,907</b>	<b>1</b>	<b>9</b>	<b>10</b>	<b>1,737</b>
	Belluno	2	173	-	-	1	136
	Padua	13	527	-	4	2	302
	Rovigo	7	157	-	-	-	92
	Treviso	11	547	-	2	2	326
	Venice	5	421	-	1	1	304
	Verona	14	552	1	1	4	312
	Vicenza	12	530	-	1	-	265

## Banks

Cooperative banks		Mutual banks		Central institutes		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>46</b>	<b>4,330</b>	<b>517</b>	<b>2,916</b>	<b>6</b>	<b>30</b>	<b>54</b>	<b>95</b>	<b>5,937</b>
<b>2</b>	<b>302</b>	<b>12</b>	<b>112</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>663</b>
-	23	-	-	-	-	-	-	92
-	12	-	5	-	-	-	-	61
-	16	-	-	-	-	-	-	41
-	32	10	90	-	-	-	-	149
1	86	-	-	-	-	-	-	59
-	57	1	16	-	1	-	1	187
1	46	1	1	-	-	-	-	29
-	30	-	-	-	-	-	-	45
-	<b>6</b>	<b>3</b>	<b>12</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>34</b>
-	6	3	12	-	1	-	-	34
-	<b>47</b>	<b>4</b>	<b>9</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>132</b>
-	20	1	2	-	1	-	-	51
-	7	1	2	-	-	-	-	22
-	5	1	2	-	-	-	-	25
-	15	1	3	-	-	-	-	34
<b>11</b>	<b>1,391</b>	<b>53</b>	<b>494</b>	<b>2</b>	<b>4</b>	<b>44</b>	<b>56</b>	<b>1,138</b>
1	161	10	91	-	-	-	1	185
1	101	11	123	-	-	-	-	177
-	74	3	34	-	-	-	1	98
2	68	8	57	-	-	-	-	87
1	64	3	16	-	-	-	-	65
1	38	3	31	-	-	-	-	44
-	33	3	26	-	-	-	-	69
3	552	11	98	2	4	44	53	180
-	58	1	12	-	-	-	-	98
2	82	-	2	-	-	-	1	41
-	160	-	4	-	-	-	-	94
<b>2</b>	<b>83</b>	<b>117</b>	<b>509</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>2</b>	<b>300</b>
1	63	52	192	-	-	2	2	111
1	20	65	317	-	-	-	-	189
<b>6</b>	<b>759</b>	<b>47</b>	<b>403</b>	<b>-</b>	<b>2</b>	<b>1</b>	<b>6</b>	<b>552</b>
-	23	1	14	-	-	-	-	59
2	135	9	86	-	1	-	3	101
-	20	7	45	-	-	-	-	46
1	135	8	85	-	-	-	1	95
-	74	4	42	-	1	-	-	44
1	181	8	57	-	-	1	2	96
2	191	10	74	-	-	-	-	111

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

TDB10207

	Total	of which:		Banks established as società per azioni		
		Banks raising medium and long-term funds		Banks	Branches	
		Banks	Branches			
<b>h. FRIULI-VENEZIA GIULIA</b>	<b>30</b>	<b>819</b>	<b>2</b>	<b>4</b>	<b>10</b>	<b>564</b>
Gorizia	7	89	-	-	2	56
Pordenone	3	183	-	-	1	142
Trieste	5	133	1	3	3	107
Udine	15	414	1	1	4	259
<b>i. EMILIA ROMAGNA</b>	<b>62</b>	<b>2,792</b>	<b>-</b>	<b>7</b>	<b>26</b>	<b>2,028</b>
Bologna	18	653	-	6	8	480
Ferrara	4	196	-	-	3	170
Forlì	13	281	-	-	4	185
Modena	6	385	-	-	3	237
Parma	2	287	-	1	2	244
Piacenza	2	185	-	-	-	124
Ravenna	5	278	-	-	3	225
Reggio Emilia	5	333	-	-	2	238
Rimini	7	194	-	-	1	125
<b>l. MARCHE</b>	<b>29</b>	<b>903</b>	<b>1</b>	<b>6</b>	<b>9</b>	<b>776</b>
Ancona	12	269	1	3	5	231
Ascoli Piceno	6	203	-	1	2	180
Macerata	3	183	-	1	-	161
Pesaro e Urbino	8	248	-	1	2	204
<b>m. TUSCANY</b>	<b>58</b>	<b>2,010</b>	<b>3</b>	<b>8</b>	<b>18</b>	<b>1,645</b>
Arezzo	5	184	-	-	-	119
Florence	16	558	3	4	8	465
Grosseto	4	120	-	1	-	90
Livorno	3	164	-	-	1	145
Lucca	5	227	-	1	2	205
Massa Carrara	1	91	-	-	1	90
Pisa	7	225	-	1	3	194
Pistoia	8	142	-	-	1	103
Prato	2	117	-	-	1	105
Siena	7	182	-	1	1	129
<b>n. UMBRIA</b>	<b>13</b>	<b>451</b>	<b>1</b>	<b>3</b>	<b>9</b>	<b>399</b>
Perugia	10	345	1	3	7	302
Terni	3	106	-	-	2	97
<b>o. LAZIO</b>	<b>70</b>	<b>2,132</b>	<b>8</b>	<b>13</b>	<b>24</b>	<b>1,704</b>
Frosinone	6	159	-	-	1	115
Latina	6	146	-	-	2	108
Rieti	2	74	-	-	1	57
Rome	49	1,576	8	13	19	1,287
Viterbo	7	177	-	-	1	137
<b>p. ABRUZZO</b>	<b>16</b>	<b>537</b>	<b>-</b>	<b>4</b>	<b>6</b>	<b>478</b>
Chieti	5	143	-	-	2	133
L'Aquila	3	130	-	1	2	107
Pescara	2	122	-	2	1	109
Teramo	6	142	-	1	1	129

								<b>Banks</b>
Cooperative banks		Mutual banks		Central institutes		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>106</b>	<b>18</b>	<b>147</b>	-	<b>1</b>	<b>1</b>	<b>1</b>	<b>176</b>
-	9	5	24	-	-	-	-	20
-	14	2	27	-	-	-	-	39
-	18	1	6	-	1	1	1	5
1	65	10	90	-	-	-	-	112
<b>4</b>	<b>495</b>	<b>32</b>	<b>262</b>	-	<b>2</b>	-	<b>5</b>	<b>328</b>
-	84	10	82	-	2	-	5	58
-	13	1	13	-	-	-	-	26
-	36	9	60	-	-	-	-	30
2	142	1	6	-	-	-	-	47
-	38	-	5	-	-	-	-	46
1	55	1	6	-	-	-	-	40
-	21	2	32	-	-	-	-	18
-	79	3	16	-	-	-	-	45
1	27	5	42	-	-	-	-	18
-	<b>18</b>	<b>20</b>	<b>108</b>	-	<b>1</b>	-	-	<b>214</b>
-	4	7	33	-	1	-	-	47
-	-	4	23	-	-	-	-	58
-	2	3	20	-	-	-	-	49
-	12	6	32	-	-	-	-	60
<b>3</b>	<b>165</b>	<b>37</b>	<b>196</b>	-	<b>2</b>	-	<b>2</b>	<b>276</b>
2	52	3	13	-	-	-	-	38
-	41	8	48	-	2	-	2	44
-	12	4	18	-	-	-	-	28
-	10	2	9	-	-	-	-	20
-	7	3	15	-	-	-	-	29
-	1	-	-	-	-	-	-	15
1	16	3	15	-	-	-	-	38
-	9	7	30	-	-	-	-	22
-	4	1	8	-	-	-	-	6
-	13	6	40	-	-	-	-	36
-	<b>22</b>	<b>4</b>	<b>29</b>	-	<b>1</b>	-	-	<b>85</b>
-	16	3	26	-	1	-	-	53
-	6	1	3	-	-	-	-	32
<b>6</b>	<b>256</b>	<b>30</b>	<b>150</b>	<b>4</b>	<b>4</b>	<b>6</b>	<b>18</b>	<b>266</b>
2	29	3	15	-	-	-	-	63
1	29	3	9	-	-	-	-	30
-	10	1	7	-	-	-	-	32
2	177	18	90	4	4	6	18	84
1	11	5	29	-	-	-	-	57
-	<b>4</b>	<b>10</b>	<b>54</b>	-	<b>1</b>	-	-	<b>172</b>
-	-	3	10	-	-	-	-	53
-	1	1	21	-	1	-	-	46
-	3	1	10	-	-	-	-	29
-	-	5	13	-	-	-	-	44

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

TDB10207

		Total		of which:		Banks established as società per azioni	
				Banks raising medium and long-term funds		Banks	Branches
		Banks	Branches	Banks	Branches		
<b>q.</b>	<b>MOLISE</b>	<b>5</b>	<b>125</b>	<b>-</b>	<b>1</b>	<b>1</b>	<b>110</b>
	Campobasso	5	93	-	1	1	80
	Isernia	-	32	-	-	-	30
<b>r.</b>	<b>CAMPANIA</b>	<b>48</b>	<b>1,428</b>	<b>-</b>	<b>6</b>	<b>8</b>	<b>1,150</b>
	Avellino	11	119	-	-	-	63
	Benevento	7	80	-	-	1	46
	Caserta	5	186	-	-	2	170
	Naples	5	728	-	5	3	655
	Salerno	20	315	-	1	2	216
<b>s.</b>	<b>PUGLIA</b>	<b>32</b>	<b>1,206</b>	<b>-</b>	<b>4</b>	<b>7</b>	<b>907</b>
	Bari	18	516	-	4	2	383
	Brindisi	2	106	-	-	-	84
	Foggia	3	214	-	-	2	157
	Lecce	5	230	-	-	2	172
	Taranto	4	140	-	-	1	111
<b>t.</b>	<b>BASILICATA</b>	<b>12</b>	<b>226</b>	<b>-</b>	<b>2</b>	<b>3</b>	<b>184</b>
	Matera	3	78	-	-	1	65
	Potenza	9	148	-	2	2	119
<b>u.</b>	<b>CALABRIA</b>	<b>28</b>	<b>473</b>	<b>-</b>	<b>2</b>	<b>4</b>	<b>379</b>
	Catanzaro	5	95	-	2	-	78
	Cosenza	14	169	-	-	3	127
	Crotone	4	40	-	-	1	32
	Reggio Calabria	2	130	-	-	-	112
	Vibo Valentia	3	39	-	-	-	30
<b>v.</b>	<b>SICILY</b>	<b>49</b>	<b>1,639</b>	<b>1</b>	<b>7</b>	<b>11</b>	<b>1,251</b>
	Agrigento	5	172	-	-	-	115
	Caltanissetta	9	88	-	-	-	54
	Catania	5	328	-	2	4	272
	Enna	2	62	-	-	-	44
	Messina	2	225	-	1	-	190
	Palermo	15	373	1	3	5	295
	Ragusa	2	103	-	-	-	63
	Siracusa	3	115	-	1	2	103
	Trapani	6	173	-	-	-	115
<b>z.</b>	<b>SARDINIA</b>	<b>4</b>	<b>639</b>	<b>1</b>	<b>10</b>	<b>3</b>	<b>635</b>
	Cagliari	1	252	1	6	1	251
	Nuoro	-	116	-	1	-	116
	Oristano	1	81	-	1	-	78
	Sassari	2	190	-	2	2	190

Notes:

**Banks**

Cooperative banks		Mutual banks		Central institutes		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
-	2	4	12	-	1	-	-	46
-	2	4	10	-	1	-	-	33
-	-	-	2	-	-	-	-	13
4	165	36	108	-	2	-	3	346
2	39	9	17	-	-	-	-	55
-	20	6	14	-	-	-	-	42
-	10	3	6	-	-	-	-	69
2	67	-	2	-	1	-	3	85
-	29	18	69	-	1	-	-	95
4	225	21	72	-	1	-	1	233
3	87	13	44	-	1	-	1	47
-	17	2	5	-	-	-	-	20
-	50	1	7	-	-	-	-	55
1	50	2	8	-	-	-	-	85
-	21	3	8	-	-	-	-	26
-	11	9	30	-	1	-	-	91
-	4	2	9	-	-	-	-	26
-	7	7	21	-	1	-	-	65
-	21	24	72	-	1	-	-	202
-	3	5	13	-	1	-	-	39
-	3	11	39	-	-	-	-	76
-	-	3	8	-	-	-	-	20
-	12	2	6	-	-	-	-	47
-	3	3	6	-	-	-	-	20
3	252	35	134	-	2	-	-	348
-	28	5	29	-	-	-	-	41
-	13	9	21	-	-	-	-	21
-	48	1	8	-	-	-	-	58
-	5	2	13	-	-	-	-	19
-	24	2	11	-	-	-	-	77
1	46	9	30	-	2	-	-	77
1	39	1	1	-	-	-	-	12
-	8	1	4	-	-	-	-	19
1	41	5	17	-	-	-	-	24
-	-	1	3	-	1	-	-	335
-	-	-	-	-	1	-	-	98
-	-	-	-	-	-	-	-	90
-	-	1	3	-	-	-	-	60
-	-	-	-	-	-	-	-	87

## Distribution by major category of bank

TDB10014

Source: Supervisory returns  
Stocks in billions of lire

## September 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	45,036	45,019	17
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	3,771	3,762	9
Receivables from BI-ECB	14,750	14,470	279
Receivables from banks	470,645	454,224	16,422
<i>of which: time deposits and interbank CDs</i>	199,543	195,843	3,700
repos	111,948	111,510	438
Receivables from non-bank customers:			
current account receivables	371,350	370,582	768
repos	26,544	25,764	780
personal loans	29,478	29,456	22
export credits	33,516	33,491	25
import credits	27,506	27,403	103
mortgage loans	636,766	514,273	122,492
other loans	474,595	446,051	28,544
bad debts	109,951	97,563	12,388
unpaid and protested own bills	1,229	1,192	37
Securities	432,785	416,474	16,310
<i>of which: not held as fixed assets</i>	341,707	328,363	13,344
Subordinated loans	19,242	18,929	313
Participating interests	141,330	132,722	8,608
Fixed assets	84,362	82,421	1,940
<i>of which: buildings</i>	50,177	48,636	1,540
Bills, other credit instruments and documents	222,202	213,257	8,945
Sundry debtors net of items in suspense accounts	245,555	237,969	7,586
Negative capital items	1,142	1,096	46
Items in transit or in suspense accounts	48,362	47,888	474
Remaining asset items	377,430	355,744	21,686
TOTAL	3,818,606	3,570,810	247,796
<b>COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>			
Guarantees granted	260,438	238,285	22,153
Guarantees applied for	12,317	12,317	..
Commitments and contingent liabilities	1,697,901	1,617,889	80,012
Credit implicit in leasing contracts with customers	16,065	15,622	442
Customer bill portfolio	29,348	20,280	9,068
Undrawn customer credit lines	1,039,038	990,228	48,811
Securities and the like on deposit	3,765,160	3,730,772	34,388

**Notes:**

The data include transactions with non-resident customers and interbank transactions.

<b>Banks</b>				
Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
25,531	9,570	9,936	41,826	3,210
1,857	363	1,551	3,352	419
8,122	2,137	4,491	13,534	1,215
269,604	63,288	137,753	436,112	34,534
126,202	23,273	50,068	190,164	9,379
68,302	10,473	33,173	109,057	2,891
189,164	75,489	106,698	343,023	28,327
18,373	1,927	6,245	25,096	1,448
17,058	4,055	8,366	26,298	3,181
22,878	6,189	4,449	32,875	641
17,043	5,293	5,170	26,413	1,092
331,911	129,786	175,069	583,122	53,643
297,400	66,203	110,992	450,634	23,961
60,613	20,783	28,554	90,894	19,056
729	200	299	931	298
185,667	71,868	175,250	382,221	50,563
136,110	58,863	146,734	310,127	31,580
15,698	1,417	2,127	18,094	1,148
99,617	24,810	16,904	138,942	2,388
46,021	15,923	22,418	75,044	9,318
29,670	8,596	11,911	45,085	5,092
119,860	47,842	54,499	210,674	11,528
153,636	37,820	54,099	227,354	18,200
339	196	607	1,028	115
25,105	10,579	12,678	42,653	5,709
206,104	30,391	140,935	359,075	18,355
2,112,328	626,127	1,080,150	3,529,861	288,745
174,019	39,106	47,313	250,722	9,716
8,818	1,168	2,331	11,897	420
1,040,562	170,498	486,842	1,629,822	68,079
3,989	489	11,586	16,065	-
11,841	10,638	6,869	26,275	3,073
609,638	183,507	245,893	976,034	63,005
2,148,901	667,144	949,115	3,591,038	174,121

## Distribution by major category of bank

TDB10014

Source: Supervisory returns  
Stocks in millions of euros

## September 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	23,259	23,250	9
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	1,948	1,943	5
Receivables from BI-ECB	7,618	7,473	144
Receivables from banks	243,068	234,587	8,481
<i>of which: time deposits and interbank CDs</i>	103,055	101,144	1,911
repos	57,816	57,590	226
Receivables from non-bank customers:			
current account receivables	191,786	191,390	397
repos	13,709	13,306	403
personal loans	15,224	15,213	11
export credits	17,309	17,297	13
import credits	14,206	14,152	53
mortgage loans	328,862	265,600	63,262
other loans	245,108	230,366	14,742
bad debts	56,785	50,387	6,398
unpaid and protested own bills	635	616	19
Securities	223,515	215,091	8,424
<i>of which: not held as fixed assets</i>	176,477	169,586	6,891
Subordinated loans	9,938	9,776	162
Participating interests	72,991	68,545	4,446
Fixed assets	43,569	42,567	1,002
<i>of which: buildings</i>	25,914	25,119	796
Bills, other credit instruments and documents	114,758	110,138	4,620
Sundry debtors net of items in suspense accounts	126,819	122,901	3,918
Negative capital items	590	566	24
Items in transit or in suspense accounts	24,977	24,732	245
Remaining asset items	194,926	183,726	11,200
<b>TOTAL</b>	<b>1,972,145</b>	<b>1,844,169</b>	<b>127,976</b>
<b>COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>			
Guarantees granted	134,505	123,064	11,441
Guarantees applied for	6,361	6,361	..
Commitments and contingent liabilities	876,893	835,570	41,323
Credit implicit in leasing contracts with customers	8,297	8,068	228
Customer bill portfolio	15,157	10,474	4,683
Undrawn customer credit lines	536,618	511,410	25,209
Securities and the like on deposit	1,944,543	1,926,783	17,760

**Notes:**

The data include transactions with non-resident customers and interbank transactions.

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
13,186	4,942	5,131	21,601	1,658
959	188	801	1,731	216
4,195	1,104	2,319	6,990	628
139,239	32,686	71,143	225,233	17,835
65,178	12,020	25,858	98,212	4,844
35,275	5,409	17,132	56,323	1,493
97,695	38,987	55,105	177,157	14,630
9,489	995	3,225	12,961	748
8,810	2,094	4,321	13,582	1,643
11,815	3,196	2,298	16,978	331
8,802	2,733	2,670	13,641	564
171,417	67,029	90,416	301,157	27,704
153,594	34,191	57,322	232,733	12,375
31,304	10,734	14,747	46,943	9,842
377	103	155	481	154
95,889	37,117	90,509	197,401	26,114
70,295	30,400	75,782	160,167	16,310
8,107	732	1,099	9,345	593
51,448	12,813	8,730	71,758	1,233
23,768	8,223	11,578	38,757	4,812
15,323	4,439	6,152	23,284	2,630
61,903	24,708	28,147	108,804	5,954
79,346	19,532	27,940	117,419	9,400
175	101	314	531	59
12,966	5,463	6,548	22,028	2,948
106,444	15,696	72,787	185,447	9,479
1,090,927	323,368	557,851	1,823,021	149,124
89,873	20,197	24,435	129,487	5,018
4,554	603	1,204	6,144	217
537,405	88,055	251,433	841,733	35,160
2,060	253	5,984	8,297	-
6,115	5,494	3,548	13,570	1,587
314,852	94,774	126,993	504,079	32,539
1,109,815	344,551	490,177	1,854,617	89,926



## Distribution by major category of bank

TDB10024

Source: Supervisory returns  
Stocks in billions of lire

## September 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	1,159,453	1,143,215	16,238
<i>of which: savings deposits</i>	126,208	125,838	369
time savings deposits	14,500	14,132	368
savings certificates and CDs	101,051	93,505	7,546
current account deposits	767,844	764,988	2,856
time current account deposits	11,147	10,925	222
repos	137,320	136,207	1,113
Payables to BI-ECB	46,242	44,303	1,939
Payables to banks	719,420	658,450	60,970
<i>of which: time deposits and interbank CDs</i>	385,054	368,594	16,460
repos	78,756	77,044	1,711
Funds raised in the market	583,778	476,784	106,994
<i>of which: bonds in issue</i>	518,004	413,087	104,917
Provision for employee severance benefits	15,942	15,680	262
Supplementary pension fund	13,377	13,190	188
Provision for writedown of securities	167	139	28
Provision for writedown of investments	890	863	27
Accumulated depreciation	35,396	34,579	817
<i>of which: accumulated depreciation of buildings</i>	14,658	14,094	564
Provision for writedown of loans	66,903	59,639	7,264
Provision for writedown of commitments and guarantees granted	813	807	6
Sundry provisions for losses and charges	18,717	17,626	1,091
Provision for loan losses	7,265	4,832	2,433
Capital, reserves and provisions included in capital	247,653	228,922	18,731
Sundry creditors net of items in suspense accounts	182,050	174,768	7,282
Discounted bills, other credit instruments and documents	293,376	293,162	214
Items in transit or in suspense accounts	36,082	35,511	571
Remaining liabilities items	389,998	367,256	22,743
TOTAL	3,818,606	3,570,810	247,796

## Notes:

The data include transactions with non-resident customers and interbank transactions.



## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
642,014	197,101	320,338	1,016,402	143,051
53,341	20,028	52,838	88,163	38,045
7,099	910	6,491	7,234	7,266
51,784	24,084	25,183	80,064	20,987
460,918	120,240	186,686	696,518	71,326
9,137	336	1,675	10,937	210
62,676	27,733	46,911	126,646	10,674
23,451	443	22,347	44,717	1,525
377,642	91,349	250,430	706,694	12,726
202,134	53,054	129,866	381,517	3,537
44,316	7,930	26,510	74,840	3,916
321,391	135,965	126,422	539,370	44,408
274,074	123,978	119,951	475,970	42,034
9,503	2,658	3,782	13,688	2,254
8,204	2,699	2,474	8,980	4,397
109	37	20	155	11
796	36	58	784	106
19,776	5,851	9,768	32,209	3,187
8,381	2,787	3,489	13,714	944
37,558	12,834	16,510	52,026	14,877
588	119	106	627	186
13,853	2,168	2,697	16,877	1,840
3,433	1,120	2,712	7,074	191
130,147	41,455	76,051	229,154	18,499
116,235	21,908	43,908	172,993	9,057
163,492	62,326	67,558	283,596	9,780
19,606	8,231	8,246	31,492	4,590
224,531	38,919	126,548	371,939	18,059
2,112,328	626,127	1,080,150	3,529,861	288,745

## Distribution by major category of bank

TDB10024

Source: Supervisory returns  
Stocks in millions of euros

September 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	598,807	590,421	8,386
<i>of which:</i> savings deposits	65,181	64,990	191
time savings deposits	7,489	7,299	190
savings certificates and CDs	52,188	48,291	3,897
current account deposits	396,558	395,083	1,475
time current account deposits	5,757	5,642	115
repos	70,920	70,345	575
Payables to BI-ECB	23,882	22,881	1,001
Payables to banks	371,550	340,061	31,489
<i>of which:</i> time deposits and interbank CDs	198,864	190,363	8,501
repos	40,674	39,790	884
Funds raised in the market	301,496	246,238	55,258
<i>of which:</i> bonds in issue	267,527	213,342	54,185
Provision for employee severance benefits	8,233	8,098	135
Supplementary pension fund	6,909	6,812	97
Provision for writedown of securities	86	72	14
Provision for writedown of investments	460	446	14
Accumulated depreciation	18,280	17,859	422
<i>of which:</i> accumulated depreciation of buildings	7,570	7,279	291
Provision for writedown of loans	34,552	30,801	3,751
Provision for writedown of commitments and guarantees granted	420	417	3
Sundry provisions for losses and charges	9,667	9,103	564
Provision for loan losses	3,752	2,496	1,256
Capital, reserves and provisions included in capital	127,902	118,228	9,674
Sundry creditors net of items in suspense accounts	94,021	90,260	3,761
Discounted bills, other credit instruments and documents	151,516	151,406	110
Items in transit or in suspense accounts	18,635	18,340	295
Remaining liabilities items	201,417	189,672	11,746
<b>TOTAL</b>	<b>1,972,145</b>	<b>1,844,169</b>	<b>127,976</b>

**Notes:**

The data include transactions with non-resident customers and interbank transactions.

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
331,572	101,794	165,441	524,928	73,880
27,549	10,343	27,289	45,532	19,648
3,666	470	3,352	3,736	3,753
26,744	12,438	13,006	41,349	10,839
238,044	62,099	96,415	359,721	36,837
4,719	173	865	5,648	108
32,369	14,323	24,228	65,407	5,513
12,112	229	11,541	23,094	787
195,036	47,178	129,336	364,977	6,572
104,393	27,400	67,070	197,037	1,827
22,887	4,095	13,691	38,652	2,022
165,985	70,220	65,292	278,561	22,935
141,548	64,029	61,949	245,818	21,709
4,908	1,373	1,953	7,069	1,164
4,237	1,394	1,278	4,638	2,271
56	19	10	80	6
411	19	30	405	55
10,214	3,022	5,045	16,634	1,646
4,329	1,440	1,802	7,083	488
19,397	6,628	8,527	26,869	7,683
304	61	55	324	96
7,154	1,120	1,393	8,716	950
1,773	578	1,401	3,653	99
67,215	21,410	39,277	118,348	9,554
60,030	11,314	22,676	89,343	4,678
84,436	32,189	34,891	146,465	5,051
10,125	4,251	4,259	16,264	2,371
115,960	20,100	65,357	192,090	9,327
1,090,927	323,368	557,851	1,823,021	149,124





## Distribution by residual maturity

TDB10030		<b>Banks</b>						
Source: Supervisory returns Percentages								
September 2000	Total	<i>of which:</i>		Sight and revocable	Up to 3 months	More than 3 months up to 12 months	More than 1 year up to 5 years	More than 5 years
			variable rate					
<b>a. ASSETS</b>								
Receivables from non-bank customers	<b>100.00</b>	<i>59.99</i>		29.35	19.91	10.89	22.72	17.14
Receivables from BI-ECB and other banks	<b>100.00</b>	<i>5.60</i>		30.99	49.75	13.12	3.69	2.45
Securities portfolio	<b>100.00</b>	<i>51.32</i>		0.89	2.99	14.18	52.24	29.69
<b>b. LIABILITIES</b>								
Payables to non-bank customers	<b>100.00</b>	<i>1.04</i>		83.53	13.74	2.40	0.21	0.12
Payables to BI-ECB and other banks	<b>100.00</b>	<i>12.05</i>		23.56	50.90	12.62	8.11	4.80
Bonds, savings certificates and CDs	<b>100.00</b>	<i>43.69</i>		1.84	8.76	18.97	49.85	20.59

**Notes:**

The data include transactions with non-resident customers and interbank transactions. "Receivables/Payables: BI-ECB and other banks" do not include amounts in connection with compulsory reserve requirements.

## Distribution by type of investee company and major category of bank

TDB10032					Banks	
Source: Supervisory returns Stocks in billions of lire						
September 2000	Entire banking system	Major and large banks	Medium- sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
	<b>a. TOTAL</b>	<b>141,330</b>	<b>99,617</b>	<b>24,810</b>	<b>16,904</b>	<b>138,942</b>
Banks	90,895	64,653	16,112	10,130	89,359	1,536
<i>of which: non-resident</i>	12,163	11,316	442	406	12,114	49
Other financial intermediaries	30,976	22,888	3,557	4,531	30,527	449
<i>of which: non-resident</i>	13,720	11,501	785	1,433	13,628	91
Financial auxiliaries	3,391	1,439	1,339	613	3,187	204
Insurance companies	5,888	4,848	607	433	5,829	59
Non-financial companies	10,181	5,789	3,195	1,197	10,041	141
<i>of which: qualified holdings</i>	2,920	2,052	613	254	2,908	11

Notes:

## Distribution by type of investee company and major category of bank

TDB10032

Banks

Source: Supervisory returns  
Stocks in millions of euros

## September 2000

	Entire banking system	Major and large banks	Medium- sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>a. TOTAL</b>	<b>72,991</b>	<b>51,448</b>	<b>12,813</b>	<b>8,730</b>	<b>71,758</b>	<b>1,233</b>
Banks	46,943	33,390	8,321	5,232	46,150	793
<i>of which: non-resident</i>	6,282	5,844	228	210	6,256	25
Other financial intermediaries	15,998	11,820	1,837	2,340	15,766	232
<i>of which: non-resident</i>	7,086	5,940	406	740	7,038	47
Financial auxiliaries	1,751	743	691	316	1,646	105
Insurance companies	3,041	2,504	314	224	3,011	31
Non-financial companies	5,258	2,990	1,650	618	5,186	73
<i>of which: qualified holdings</i>	1,508	1,060	317	131	1,502	6

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Notes:

TDB10033	<b>Banks</b>	
Source: Supervisory returns Stocks in billions of lire		
	June 2000	Sept. 2000
<b>a. ASSETS</b>		
Cash	19	19
Receivables from parent bank and other foreign branches	98,042	104,299
Receivables from banks and central banks	129,225	135,630
<i>of which:</i> from non-residents	88,786	92,842
repos with banks	8,625	12,064
Receivables from non-bank customers	111,584	122,124
<i>of which:</i> from non-residents	104,928	114,850
repos	10,167	11,170
Subordinated loans	10,167	11,170
Securities and participating interests	77,860	78,363
<i>of which:</i> securities not held as fixed assets	37,544	36,102
Bad debts	762	733
Other liabilities items	51,437	66,205
<b>TOTAL</b>	<b>468,929</b>	<b>507,373</b>
<b>b. LIABILITIES</b>		
Payables to parent bank and other foreign branches	81,663	84,226
Payables to banks and central banks	218,999	225,927
<i>of which:</i> to non-residents	190,391	198,911
repos with banks	16,516	20,926
Payables to non-bank customers	100,519	114,786
<i>of which:</i> to non-residents	83,659	99,896
repos	7,203	7,422
Subordinated loans	9,260	8,872
Endowment funds and capital reserves	4,405	4,717
Other liabilities items	54,084	68,844
<b>TOTAL</b>	<b>468,929</b>	<b>507,373</b>
<b>c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>		
Guarantees	33,060	31,718
Commitments and contingent liabilities	725,471	675,508
Bill portfolio	1,604	1,684

**Notes:**

The data include transactions with non-resident customers and interbank transactions.

TDB10033

Banks

Source: Supervisory returns  
Stocks in millions of euros

	June 2000	Sept. 2000
<b>a. ASSETS</b>		
Cash	10	10
Receivables from parent bank and other foreign branches	50,634	53,866
Receivables from banks and central banks	66,739	70,047
<i>of which: from non-residents</i>	45,854	47,949
repos with banks	4,455	6,230
Receivables from non-bank customers	57,628	63,072
<i>of which: from non-residents</i>	54,191	59,315
repos	5,251	5,769
Subordinated loans	5,251	5,769
Securities and participating interests	40,212	40,471
<i>of which: securities not held as fixed assets</i>	19,390	18,645
Bad debts	394	379
Other liabilities items	26,565	34,192
<b>TOTAL</b>	<b>242,182</b>	<b>262,036</b>
<b>b. LIABILITIES</b>		
Payables to parent bank and other foreign branches	42,175	43,499
Payables to banks and central banks	113,103	116,682
<i>of which: to non-residents</i>	98,329	102,729
repos with banks	8,530	10,807
Payables to non-bank customers	51,914	59,282
<i>of which: to non-residents</i>	43,206	51,592
repos	3,720	3,833
Subordinated loans	4,782	4,582
Endowment funds and capital reserves	2,275	2,436
Other liabilities items	27,932	35,555
<b>TOTAL</b>	<b>242,182</b>	<b>262,036</b>
<b>c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>		
Guarantees	17,074	16,381
Commitments and contingent liabilities	374,675	348,871
Bill portfolio	829	870

**Notes:**

The data include transactions with non-resident customers and interbank transactions.



## Distribution by customer location (region)

TDB30260

Banks

Source: Central Credit Register  
Stocks and flows in billions of lire

September 2000		Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>596,230</b>	<b>123,267</b>	<b>1.07</b>	<b>27,924</b>	<b>3,129</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>128,872</b>	<b>26,074</b>	<b>1.09</b>	<b>7,625</b>	<b>1,111</b>
	Piedmont	37,448	5,522	1.05	2,283	128
	Valle d'Aosta	1,077	174	1.02	58	4
	Liguria	16,047	2,885	1.07	975	50
	Lombardy	74,300	17,492	1.11	4,309	929
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>76,474</b>	<b>14,909</b>	<b>1.06</b>	<b>4,210</b>	<b>476</b>
	Trentino-Alto Adige	4,330	833	1.10	331	41
	Veneto	28,981	6,517	1.06	1,461	207
	Friuli-Venezia Giulia	9,406	1,377	1.11	468	39
	Emilia-Romagna	33,757	6,184	1.05	1,950	190
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>130,756</b>	<b>33,403</b>	<b>1.09</b>	<b>6,715</b>	<b>823</b>
	Marche	14,290	2,356	1.07	495	33
	Tuscany	41,608	6,095	1.06	2,046	263
	Umbria	7,556	1,384	1.13	464	70
	Lazio	67,302	23,564	1.10	3,710	457
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>152,115</b>	<b>30,944</b>	<b>1.05</b>	<b>6,416</b>	<b>472</b>
	Abruzzo	15,428	2,748	1.04	669	56
	Molise	2,647	579	1.02	155	27
	Campania	53,080	11,145	1.05	2,617	192
	Puglia	46,114	10,309	1.05	1,901	122
	Basilicata	9,049	1,787	1.04	323	29
	Calabria	25,797	4,378	1.03	751	48
<b>f.</b>	<b>ISLANDS</b>	<b>108,013</b>	<b>17,938</b>	<b>1.03</b>	<b>2,958</b>	<b>244</b>
	Sicily	88,175	14,108	1.02	2,156	106
	Sardinia	19,838	3,830	1.04	802	137

Notes:

## Distribution by customer location (region)

TDB30260

Banks

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

## September 2000

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>596,230</b>	<b>63,662</b>	<b>1.07</b>	<b>27,924</b>	<b>1,616</b>
<b>b. NORTH-WEST ITALY</b>	<b>128,872</b>	<b>13,466</b>	<b>1.09</b>	<b>7,625</b>	<b>574</b>
Piedmont	37,448	2,852	1.05	2,283	66
Valle d'Aosta	1,077	90	1.02	58	2
Liguria	16,047	1,490	1.07	975	26
Lombardy	74,300	9,034	1.11	4,309	480
<b>c. NORTH-EAST ITALY</b>	<b>76,474</b>	<b>7,700</b>	<b>1.06</b>	<b>4,210</b>	<b>246</b>
Trentino-Alto Adige	4,330	430	1.10	331	21
Veneto	28,981	3,366	1.06	1,461	107
Friuli-Venezia Giulia	9,406	711	1.11	468	20
Emilia-Romagna	33,757	3,194	1.05	1,950	98
<b>d. CENTRAL ITALY</b>	<b>130,756</b>	<b>17,251</b>	<b>1.09</b>	<b>6,715</b>	<b>425</b>
Marche	14,290	1,217	1.07	495	17
Tuscany	41,608	3,148	1.06	2,046	136
Umbria	7,556	715	1.13	464	36
Lazio	67,302	12,170	1.10	3,710	236
<b>e. SOUTHERN ITALY</b>	<b>152,115</b>	<b>15,981</b>	<b>1.05</b>	<b>6,416</b>	<b>244</b>
Abruzzo	15,428	1,419	1.04	669	29
Molise	2,647	299	1.02	155	14
Campania	53,080	5,756	1.05	2,617	99
Puglia	46,114	5,324	1.05	1,901	63
Basilicata	9,049	923	1.04	323	15
Calabria	25,797	2,261	1.03	751	25
<b>f. ISLANDS</b>	<b>108,013</b>	<b>9,264</b>	<b>1.03</b>	<b>2,958</b>	<b>126</b>
Sicily	88,175	7,286	1.02	2,156	55
Sardinia	19,838	1,978	1.04	802	71



Notes:

## Distribution by customer segment of economic activity

Banks

TDB30270

Source: Central Credit Register  
Stocks and flows in billions of lire  
Percentages

September 2000	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>596,230</b>	<b>123,267</b>	<b>1.07</b>	<b>27,924</b>	<b>3,129</b>
General government	47	105	1.27	2	2
Financial companies	1,226	3,791	1.14	24	45
Non-financial companies	115,171	73,836	1.10	3,843	2,202
<i>of which:</i> industry	32,911	21,626	1.13	1,042	974
building	17,885	20,921	1.09	504	368
services	61,512	27,733	1.08	2,205	815
Producer households	105,477	18,110	1.03	3,251	281
Consumer households and nec	355,607	24,473	1.01	20,159	560

Notes:

## Distribution by customer segment of economic activity

TDB30270

Banks

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

## September 2000

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>596,230</b>	<b>63,662</b>	<b>1.07</b>	<b>27,924</b>	<b>1,616</b>
General government	47	54	1.27	2	1
Financial companies	1,226	1,958	1.14	24	23
Non-financial companies	115,171	38,133	1.10	3,843	1,137
<i>of which:</i> industry	32,911	11,169	1.13	1,042	503
building	17,885	10,805	1.09	504	190
services	61,512	14,323	1.08	2,205	421
Producer households	105,477	9,353	1.03	3,251	145
Consumer households and nec	355,607	12,639	1.01	20,159	289



Notes:

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

TDB30274		<b>Banks</b>				
Source: Supervisory returns Stocks in billions of lire						
	September 2000	<i>of which:</i>				
		Total	banks residual maturity		non-banks residual maturity	
			up to 1 year	more than 1 year	up to 1 year	more than 1 year
<b>a. TOTAL</b>		<b>491,612</b>	<b>224,829</b>	<b>37,837</b>	<b>103,464</b>	<b>125,482</b>
<b>b. EUROPE</b>		<b>342,973</b>	<b>176,860</b>	<b>27,566</b>	<b>69,216</b>	<b>69,330</b>
<i>of which:</i>						
Albania		186	57	11	10	109
Austria		8,059	6,984	646	153	276
Belgium		20,135	10,957	350	7,406	1,423
Bulgaria		265	4	15	62	184
Czech Republic		322	50	65	97	110
Croatia		460	110	22	73	256
Denmark		1,573	1,312	36	113	111
Finland		854	124	39	230	461
France		46,823	23,290	2,559	11,744	9,230
Germany		38,571	22,526	5,420	3,636	6,989
Greece		5,266	1,334	92	578	3,262
Ireland		9,926	5,341	416	2,372	1,796
Yugoslavia		57	22	8	1	25
Liechtenstein		114	25	15	61	14
Luxemburg		37,483	15,864	3,202	8,988	9,428
Malta		383	27	40	119	197
Norway		1,268	547	312	231	179
Netherlands		21,926	4,746	848	6,215	10,118
Poland		1,304	181	363	268	492
Portugal		15,048	5,796	4,270	854	4,128
United Kingdom		97,806	67,165	3,310	17,633	9,697
Romania		421	112	18	80	210
Russia		5,790	607	912	391	3,880
Slovenia		219	46	39	87	47
Spain		10,385	2,655	2,687	3,040	2,003
Sweden		3,403	1,702	21	1,091	589
Switzerland		7,968	3,920	790	2,220	1,038
Turkey		3,592	826	29	755	1,982
Hungary		2,228	321	645	503	759
<b>c. ASIA</b>		<b>17,235</b>	<b>7,799</b>	<b>2,744</b>	<b>2,276</b>	<b>4,416</b>
<i>of which:</i>						
Saudi Arabia		759	207	1	37	513
China		2,002	550	682	330	440
South Korea		1,177	811	195	53	118
Philippines		251	7	-	20	224
Japan		4,822	2,759	186	589	1,289
India		747	95	144	292	216
Indonesia		308	8	89	83	127
Iran		1,917	848	1,063	5	..
Iraq		176	84	1	90	-

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

TDB30274		Banks				
		<i>of which:</i>				
	Total	banks residual maturity		non-banks residual maturity		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>ASIA (cont.)</b>						
	Israel	236	55	8	39	134
	Malaysia	180	60	51	21	48
	Pakistan	401	..	..	229	172
	Qatar	904	12	-	243	649
	Taiwan	799	628	64	13	95
	Thailand	545	174	73	69	228
<b>d.</b>	<b>AFRICA</b>	<b>2,853</b>	<b>952</b>	<b>375</b>	<b>592</b>	<b>933</b>
	<i>of which:</i> Algeria	866	672	115	25	55
	Egypt	226	80	49	17	80
	Morocco	658	6	14	186	452
	Nigeria	147	6	89	21	32
	South Africa	296	45	31	85	134
	Tunisia	229	115	74	33	7
<b>e.</b>	<b>AMERICA</b>	<b>88,057</b>	<b>21,040</b>	<b>3,846</b>	<b>26,310</b>	<b>36,860</b>
	<i>of which:</i> Argentina	13,858	2,206	645	5,962	5,046
	Brazil	10,415	1,632	1,057	3,721	4,006
	Canada	1,488	386	147	409	547
	Chile	1,354	29	109	621	595
	Colombia	546	20	1	289	237
	Cuba	218	96	122	..	-
	Ecuador	92	2	-	10	80
	Mexico	4,233	162	30	570	3,472
	Paraguay	301	61	-	156	84
	Peru	9,051	4,065	12	3,285	1,689
	United States	43,888	12,137	1,670	10,470	19,611
	Uruguay	1,040	232	44	520	244
	Venezuela	1,476	10	1	220	1,245
<b>f.</b>	<b>OCEANIA</b>	<b>2,078</b>	<b>1,319</b>	<b>421</b>	<b>82</b>	<b>256</b>
	<i>of which:</i> Australia	1,639	918	404	72	245
<b>g.</b>	<b>OFFSHORE CENTRES</b>	<b>29,073</b>	<b>16,645</b>	<b>2,482</b>	<b>4,172</b>	<b>5,775</b>
	<i>of which:</i> Cayman Islands	11,175	6,000	1,646	455	3,074
	Hong Kong	4,629	1,768	233	2,116	512
	Singapore	4,876	3,949	82	521	324
<b>h.</b>	<b>INTERNATIONAL ORGANIZATIONS</b>	<b>9,337</b>	<b>213</b>	<b>403</b>	<b>814</b>	<b>7,908</b>

**Notes:**

The aggregate refers to the claims of Italian banks, including those of their foreign branches and subsidiaries, on non-residents.

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

TDB30274

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2000

of which:

Total	banks residual maturity		non-banks residual maturity	
	up to 1 year	more than 1 year	up to 1 year	more than 1 year

<b>a. TOTAL</b>	<b>253,896</b>	<b>116,114</b>	<b>19,541</b>	<b>53,435</b>	<b>64,806</b>
<b>b. EUROPE</b>	<b>177,131</b>	<b>91,340</b>	<b>14,237</b>	<b>35,747</b>	<b>35,806</b>
<i>of which:</i> Albania	96	29	6	5	56
Austria	4,162	3,607	334	79	142
Belgium	10,399	5,659	181	3,825	735
Bulgaria	137	2	8	32	95
Czech Republic	166	26	34	50	57
Croatia	238	57	11	38	132
Denmark	812	678	19	58	58
Finland	441	64	20	119	238
France	24,182	12,028	1,322	6,065	4,767
Germany	19,920	11,634	2,799	1,878	3,610
Greece	2,720	689	48	299	1,685
Ireland	5,126	2,759	215	1,225	928
Yugoslavia	29	11	4	1	13
Liechtenstein	59	13	7	31	7
Luxemburg	19,359	8,193	1,654	4,642	4,869
Malta	198	14	21	62	102
Norway	655	282	161	119	92
Netherlands	11,324	2,451	438	3,210	5,226
Poland	673	94	187	139	254
Portugal	7,772	2,994	2,205	441	2,132
United Kingdom	50,513	34,688	1,710	9,106	5,008
Romania	217	58	10	41	109
Russia	2,990	313	471	202	2,004
Slovenia	113	24	20	45	24
Spain	5,363	1,371	1,388	1,570	1,035
Sweden	1,758	879	11	564	304
Switzerland	4,115	2,024	408	1,147	536
Turkey	1,855	427	15	390	1,024
Hungary	1,151	166	333	260	392
<b>c. ASIA</b>	<b>8,901</b>	<b>4,028</b>	<b>1,417</b>	<b>1,176</b>	<b>2,281</b>
<i>of which:</i> Saudi Arabia	392	107	..	19	265
China	1,034	284	352	170	227
South Korea	608	419	101	28	61
Philippines	130	4	-	10	116
Japan	2,490	1,425	96	304	666
India	386	49	74	151	111
Indonesia	159	4	46	43	66
Iran	990	438	549	3	..
Iraq	91	43	1	47	-

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

TDB30274

Banks

	Total	of which:			
		banks residual maturity		non-banks residual maturity	
		up to 1 year	more than 1 year	up to 1 year	more than 1 year
<b>ASIA (cont.)</b>					
Israel	122	28	4	20	69
Malaysia	93	31	27	11	25
Pakistan	207	..	..	118	89
Qatar	467	6	-	126	335
Taiwan	413	324	33	7	49
Thailand	281	90	38	36	118
<b>d. AFRICA</b>	<b>1,473</b>	<b>492</b>	<b>194</b>	<b>306</b>	<b>482</b>
<i>of which:</i> Algeria	447	347	59	13	28
Egypt	117	41	25	9	42
Morocco	340	3	7	96	233
Nigeria	76	3	46	11	16
South Africa	153	23	16	44	69
Tunisia	118	60	38	17	4
<b>e. AMERICA</b>	<b>45,478</b>	<b>10,866</b>	<b>1,987</b>	<b>13,588</b>	<b>19,037</b>
<i>of which:</i> Argentina	7,157	1,139	333	3,079	2,606
Brazil	5,379	843	546	1,922	2,069
Canada	769	199	76	211	282
Chile	699	15	57	321	307
Colombia	282	10	1	149	122
Cuba	113	50	63	..	-
Ecuador	47	1	-	5	41
Mexico	2,186	83	15	294	1,793
Paraguay	155	32	-	80	43
Peru	4,675	2,099	6	1,697	872
United States	22,666	6,268	862	5,408	10,128
Uruguay	537	120	23	269	126
Venezuela	762	5	1	113	643
<b>f. OCEANIA</b>	<b>1,073</b>	<b>681</b>	<b>218</b>	<b>42</b>	<b>132</b>
<i>of which:</i> Australia	846	474	208	37	126
<b>g. OFFSHORE CENTRES</b>	<b>15,015</b>	<b>8,597</b>	<b>1,282</b>	<b>2,154</b>	<b>2,982</b>
<i>of which:</i> Cayman Islands	5,771	3,098	850	235	1,587
Hong Kong	2,390	913	120	1,093	265
Singapore	2,518	2,040	42	269	167
<b>h. INTERNATIONAL ORGANIZATIONS</b>	<b>4,822</b>	<b>110</b>	<b>208</b>	<b>420</b>	<b>4,084</b>



## Notes:

The aggregate refers to the claims of Italian banks, including those of their foreign branches and subsidiaries, on non-residents.



## **Information on non-bank intermediaries**



## Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

September 2000

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	54	52
Customer trading	63	59
Underwriting	38	35
Placement	114	109
Individual portfolio management	93	87
Reception of orders	84	73

## b. NUMBER OF SIMs

178

171

**Notes:**

SIMs include trust companies operating in the asset management field. There are more activities authorized than SIMs because each intermediary is normally authorized to engage in more than one activity.

## Distribution by operational specialization

TDB40220

## Collective investment undertakings

Source: Archives of intermediary identification data

September 2000

	Companies authorized	Companies operating
<b>a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>1,104</b>	<b>945</b>
Equity	542	454
<i>of which:</i> foreign-oriented	394	322
Balanced	87	67
<i>of which:</i> foreign-oriented	45	28
Bond	475	424
<i>of which:</i> foreign-oriented	243	217
<b>b. NUMBER OF SICAV SUB-FUNDS</b>	<b>7</b>	<b>7</b>
Equity	2	2
<i>of which:</i> foreign-oriented	1	1
Balanced	2	2
<i>of which:</i> foreign-oriented	-	-
Bond	3	3
<i>of which:</i> foreign-oriented	3	3
<b>c. NUMBER OF ASSET MANAGEMENT COMPANIES</b>	<b>57</b>	<b>55</b>
<b>d. NUMBER OF SICAVs</b>	<b>1</b>	<b>1</b>

**Notes:**

Only asset management companies that have set up open-end securities investment funds are included. The number of funds includes the number of their sub-funds.

## Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

	June 2000	Sept. 2000
<b>a. NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>205</b>	<b>213</b>
Leasing	72	72
Factoring	41	41
Consumer credit	20	20
Other forms of finance	27	29
Acquisition of shareholdings	16	17
Issue and/or management of credit cards	7	7
Foreign exchange trading and other activities	22	27

**Notes:**

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

TDB40240

Securities firms

Source: Supervisory returns  
Stocks in billions of lire

	June 2000	Sept. 2000
<b>a. ASSETS</b>		
Cash and liquid assets	1	1
Receivables from banks and financial institutions	14,379	11,743
Receivables from customers	344	562
Bonds and other debt securities	10,929	10,850
Shares, capital parts and other equity securities	3,160	2,240
Options bought and the like	3,859	3,764
Participating interests	192	275
Fixed assets	502	557
Remaining asset items	2,178	2,207
<b>TOTAL</b>	<b>35,545</b>	<b>32,199</b>
<b>b. LIABILITIES</b>		
Payables to banks and financial institutions	20,513	19,791
Payables to customers	803	357
Debt securities in issue	-	-
Options sold and the like	4,350	4,001
Provision for employee severance benefits	90	85
Provisions for risks	835	797
Subordinated liabilities	198	198
Capital, reserves and share premiums	2,897	2,986
Remaining liabilities items	5,859	3,985
<b>TOTAL</b>	<b>35,545</b>	<b>32,199</b>

**Notes:**

The data include transactions with non-resident customers.

TDB40240

Securities firms

Source: Supervisory returns  
Stocks in millions of euros

	June 2000	Sept. 2000
<b>a. ASSETS</b>		
Cash and liquid assets	1	1
Receivables from banks and financial institutions	7,426	6,065
Receivables from customers	178	290
Bonds and other debt securities	5,645	5,604
Shares, capital parts and other equity securities	1,632	1,157
Options bought and the like	1,993	1,944
Participating interests	99	142
Fixed assets	259	288
Remaining asset items	1,125	1,140
<b>TOTAL</b>	<b>18,357</b>	<b>16,629</b>
<b>b. LIABILITIES</b>		
Payables to banks and financial institutions	10,594	10,221
Payables to customers	415	184
Debt securities in issue	-	-
Options sold and the like	2,247	2,066
Provision for employee severance benefits	47	44
Provisions for risks	431	412
Subordinated liabilities	102	102
Capital, reserves and share premiums	1,496	1,542
Remaining liabilities items	3,026	2,058
<b>TOTAL</b>	<b>18,357</b>	<b>16,629</b>

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**Notes:**

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns  
Stocks in billions of lire

	June 2000	Sept. 2000
<b>a. ASSETS</b>		
Cash and liquid assets	56	63
Current account receivables from banks and deposits	2,696	2,163
Receivables from customers	146,694	146,921
Bad debts	2,017	2,037
Securities portfolio	4,316	4,299
Participating interests	4,569	4,961
<i>of which: held for merchant banking purposes</i>	<i>810</i>	<i>756</i>
Tangible and intangible fixed assets	7,912	8,443
Remaining asset items	11,740	11,049
<b>TOTAL</b>	<b>179,999</b>	<b>179,935</b>
<b>b. LIABILITIES</b>		
Current account payables to banks	42,943	43,567
Financial payables	96,281	95,145
Securities in issue	7,894	8,796
Provisions for liabilities and charges and provision for employee severance benefits	1,726	1,759
Loan loss provision	776	839
Provision for general financial risks	339	343
Subordinated loans	1,388	1,398
Capital and reserves	12,716	12,605
Remaining liabilities items	15,936	15,482
<b>TOTAL</b>	<b>179,999</b>	<b>179,935</b>
<b>c. OFF-BALANCE-SHEET ACTIVITIES</b>		
Guarantees	3,752	4,082
Derivative contracts	30,680	33,024

**Notes:**

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns  
Stocks in millions of euros

	June 2000	Sept. 2000
<b>a. ASSETS</b>		
Cash and liquid assets	29	32
Current account receivables from banks and deposits	1,392	1,117
Receivables from customers	75,761	75,879
Bad debts	1,042	1,052
Securities portfolio	2,229	2,220
Participating interests	2,360	2,562
<i>of which: held for merchant banking purposes</i>	418	390
Tangible and intangible fixed assets	4,086	4,360
Remaining asset items	6,063	5,706
<b>TOTAL</b>	<b>92,962</b>	<b>92,929</b>
<b>b. LIABILITIES</b>		
Current account payables to banks	22,178	22,501
Financial payables	49,725	49,138
Securities in issue	4,077	4,543
Provisions for liabilities and charges and provision for employee severance benefits	891	909
Loan loss provision	401	433
Provision for general financial risks	175	177
Subordinated loans	717	722
Capital and reserves	6,567	6,510
Remaining liabilities items	8,231	7,996
<b>TOTAL</b>	<b>92,962</b>	<b>92,929</b>
<b>c. OFF-BALANCE-SHEET ACTIVITIES</b>		
Guarantees	1,937	2,108
Derivative contracts	15,845	17,056

**Notes:**

The data include transactions with non-resident customers.



# **Information on banking business**

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

TDB10231

Source: Supervisory returns  
Stocks in billions of lire

<b>September 2000</b>		<b>Total</b>	<b>General government</b>	<b>Financial companies</b>
<b>a.</b>	<b>TOTAL</b>	<b>1,687,312</b>	<b>107,699</b>	<b>225,350</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>652,053</b>	<b>15,324</b>	<b>143,333</b>
	Piedmont	150,547	3,843	18,733
	Valle d'Aosta	2,702	60	181
	Liguria	33,411	2,464	933
	Lombardy	465,393	8,957	123,486
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>373,870</b>	<b>11,085</b>	<b>29,657</b>
	Trentino-Alto Adige	34,607	625	2,020
	Veneto	147,288	3,948	9,733
	Friuli-Venezia Giulia	34,638	1,424	3,572
	Emilia-Romagna	157,338	5,088	14,331
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>409,503</b>	<b>70,912</b>	<b>41,364</b>
	Marche	37,943	1,864	1,725
	Tuscany	105,277	3,860	10,440
	Umbria	20,329	965	354
	Lazio	245,954	64,223	28,845
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>166,978</b>	<b>8,213</b>	<b>9,495</b>
	Abruzzo	21,672	628	396
	Molise	4,353	290	64
	Campania	67,498	2,821	8,482
	Puglia	47,683	2,867	497
	Basilicata	8,270	493	49
	Calabria	17,502	1,114	7
<b>f.</b>	<b>ISLANDS</b>	<b>84,924</b>	<b>2,164</b>	<b>1,501</b>
	Sicily	59,708	1,375	611
	Sardinia	25,216	790	890

Notes:

## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>891,910</b>	<b>382,050</b>	<b>110,241</b>	<b>380,555</b>	<b>116,225</b>	<b>346,119</b>
<b>355,622</b>	<b>156,212</b>	<b>32,516</b>	<b>163,370</b>	<b>31,268</b>	<b>106,505</b>
92,405	37,151	6,789	47,588	8,433	27,132
1,521	403	371	737	357	582
17,324	5,177	2,498	9,483	2,768	9,922
244,372	113,480	22,857	105,561	19,709	68,870
<b>225,153</b>	<b>108,150</b>	<b>23,358</b>	<b>87,368</b>	<b>30,558</b>	<b>77,416</b>
19,372	5,262	3,043	10,443	4,226	8,363
91,133	46,462	7,781	34,256	11,686	30,789
18,595	9,673	1,493	6,925	2,579	8,466
96,053	46,752	11,041	35,744	12,067	29,798
<b>194,489</b>	<b>76,337</b>	<b>31,446</b>	<b>82,236</b>	<b>21,799</b>	<b>80,914</b>
21,088	11,676	2,551	6,338	4,068	9,198
56,642	26,212	5,931	22,710	8,699	25,636
11,730	5,362	1,790	4,209	2,123	5,157
105,028	33,086	21,173	48,979	6,910	40,924
<b>78,419</b>	<b>29,598</b>	<b>15,060</b>	<b>30,585</b>	<b>20,841</b>	<b>50,011</b>
12,654	6,465	1,888	3,899	2,399	5,595
2,281	1,270	320	580	598	1,120
31,990	11,372	5,837	14,096	5,367	18,838
20,902	6,675	5,064	7,854	7,422	15,995
4,228	2,257	630	1,055	1,359	2,142
6,365	1,558	1,321	3,101	3,696	6,320
<b>38,227</b>	<b>11,754</b>	<b>7,862</b>	<b>16,996</b>	<b>11,759</b>	<b>31,272</b>
26,211	7,239	5,166	12,587	8,245	23,266
12,016	4,515	2,695	4,409	3,514	8,006

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

TDB10231

Source: Supervisory returns  
Stocks in millions of euros

<b>September 2000</b>		<b>Total</b>	<b>General government</b>	<b>Financial companies</b>
<b>a.</b>	<b>TOTAL</b>	<b>871,424</b>	<b>55,622</b>	<b>116,383</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>336,757</b>	<b>7,914</b>	<b>74,025</b>
	Piedmont	77,751	1,985	9,675
	Valle d'Aosta	1,395	31	94
	Liguria	17,255	1,272	482
	Lombardy	240,355	4,626	63,775
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>193,088</b>	<b>5,725</b>	<b>15,317</b>
	Trentino-Alto Adige	17,873	323	1,043
	Veneto	76,068	2,039	5,027
	Friuli-Venezia Giulia	17,889	736	1,845
	Emilia-Romagna	81,258	2,628	7,402
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>211,491</b>	<b>36,623</b>	<b>21,363</b>
	Marche	19,596	963	891
	Tuscany	54,371	1,993	5,392
	Umbria	10,499	498	183
	Lazio	127,025	33,169	14,897
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>86,237</b>	<b>4,242</b>	<b>4,904</b>
	Abruzzo	11,193	324	205
	Molise	2,248	150	33
	Campania	34,860	1,457	4,380
	Puglia	24,626	1,481	256
	Basilicata	4,271	254	25
	Calabria	9,039	575	3
<b>f.</b>	<b>ISLANDS</b>	<b>43,859</b>	<b>1,118</b>	<b>775</b>
	Sicily	30,836	710	316
	Sardinia	13,023	408	460

Notes:

## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>460,633</b>	<b>197,313</b>	<b>56,935</b>	<b>196,540</b>	<b>60,025</b>	<b>178,756</b>
<b>183,663</b>	<b>80,677</b>	<b>16,793</b>	<b>84,374</b>	<b>16,148</b>	<b>55,005</b>
47,723	19,187	3,506	24,577	4,356	14,012
785	208	192	381	185	301
8,947	2,674	1,290	4,898	1,429	5,124
126,208	58,608	11,805	54,518	10,179	35,568
<b>116,282</b>	<b>55,855</b>	<b>12,063</b>	<b>45,122</b>	<b>15,782</b>	<b>39,982</b>
10,005	2,718	1,572	5,393	2,183	4,319
47,066	23,996	4,019	17,692	6,035	15,901
9,604	4,996	771	3,576	1,332	4,372
49,607	24,146	5,702	18,460	6,232	15,390
<b>100,445</b>	<b>39,425</b>	<b>16,240</b>	<b>42,471</b>	<b>11,258</b>	<b>41,789</b>
10,891	6,030	1,318	3,273	2,101	4,750
29,253	13,537	3,063	11,729	4,493	13,240
6,058	2,769	925	2,174	1,096	2,663
54,242	17,088	10,935	25,296	3,569	21,135
<b>40,500</b>	<b>15,286</b>	<b>7,778</b>	<b>15,796</b>	<b>10,763</b>	<b>25,828</b>
6,535	3,339	975	2,014	1,239	2,890
1,178	656	165	299	309	579
16,521	5,873	3,015	7,280	2,772	9,729
10,795	3,448	2,616	4,056	3,833	8,261
2,184	1,166	325	545	702	1,106
3,287	805	682	1,602	1,909	3,264
<b>19,743</b>	<b>6,070</b>	<b>4,060</b>	<b>8,778</b>	<b>6,073</b>	<b>16,151</b>
13,537	3,739	2,668	6,501	4,258	12,016
6,206	2,332	1,392	2,277	1,815	4,135



## Distribution by customer location (region) and major category of bank

TDB10233

Source: Supervisory returns  
Stocks in billions of lire

<b>September 2000</b>		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
<b>a.</b>	<b>TOTAL</b>	<b>1,687,312</b>	<b>1,522,546</b>	<b>164,766</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>652,053</b>	<b>590,228</b>	<b>61,825</b>
	Piedmont	150,547	135,066	15,481
	Valle d'Aosta	2,702	2,180	522
	Liguria	33,411	31,425	1,986
	Lombardy	465,393	421,557	43,836
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>373,870</b>	<b>350,549</b>	<b>23,321</b>
	Trentino-Alto Adige	34,607	32,883	1,724
	Veneto	147,288	138,922	8,366
	Friuli-Venezia Giulia	34,638	30,703	3,935
	Emilia-Romagna	157,338	148,041	9,297
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>409,503</b>	<b>352,744</b>	<b>56,760</b>
	Marche	37,943	33,864	4,079
	Tuscany	105,277	96,066	9,210
	Umbria	20,329	16,771	3,558
	Lazio	245,954	206,042	39,912
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>166,978</b>	<b>150,345</b>	<b>16,633</b>
	Abruzzo	21,672	19,061	2,611
	Molise	4,353	3,785	568
	Campania	67,498	60,653	6,845
	Puglia	47,683	43,239	4,444
	Basilicata	8,270	7,397	873
	Calabria	17,502	16,211	1,291
<b>f.</b>	<b>ISLANDS</b>	<b>84,924</b>	<b>78,698</b>	<b>6,225</b>
	Sicily	59,708	56,790	2,918
	Sardinia	25,216	21,908	3,308

Notes:



## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>928,809</b>	<b>311,370</b>	<b>447,132</b>	<b>1,555,337</b>	<b>131,974</b>
<b>390,929</b>	<b>127,375</b>	<b>133,748</b>	<b>642,460</b>	<b>9,592</b>
91,666	21,447	37,434	147,610	2,937
1,663	423	616	2,631	70
16,070	10,007	7,333	32,779	631
281,530	95,498	88,365	459,439	5,954
<b>153,638</b>	<b>92,879</b>	<b>127,354</b>	<b>369,318</b>	<b>4,553</b>
3,287	851	30,468	34,575	31
59,735	48,033	39,520	145,735	1,553
13,271	4,080	17,287	34,064	573
77,344	39,915	40,078	154,943	2,395
<b>238,624</b>	<b>54,700</b>	<b>116,179</b>	<b>395,289</b>	<b>14,214</b>
11,449	9,180	17,314	37,419	524
50,994	20,189	34,094	103,797	1,480
8,053	1,762	10,514	19,778	552
168,128	23,568	54,258	234,296	11,658
<b>94,261</b>	<b>20,965</b>	<b>51,752</b>	<b>106,719</b>	<b>60,259</b>
8,823	2,007	10,843	13,960	7,712
2,676	320	1,356	3,350	1,003
47,208	6,377	13,913	44,767	22,732
23,885	6,330	17,468	29,199	18,484
3,937	1,223	3,111	4,524	3,746
7,732	4,708	5,062	10,920	6,583
<b>51,352</b>	<b>15,474</b>	<b>18,097</b>	<b>41,568</b>	<b>43,356</b>
40,561	4,176	14,971	29,260	30,448
10,792	11,298	3,126	12,308	12,908

## Distribution by customer location (region) and major category of bank

TDB10233

Source: Supervisory returns  
Stocks in millions of euros

<b>September 2000</b>		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
<b>a.</b>	<b>TOTAL</b>	<b>871,424</b>	<b>786,329</b>	<b>85,095</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>336,757</b>	<b>304,827</b>	<b>31,930</b>
	Piedmont	77,751	69,756	7,995
	Valle d'Aosta	1,395	1,126	270
	Liguria	17,255	16,229	1,026
	Lombardy	240,355	217,716	22,639
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>193,088</b>	<b>181,044</b>	<b>12,044</b>
	Trentino-Alto Adige	17,873	16,983	890
	Veneto	76,068	71,747	4,321
	Friuli-Venezia Giulia	17,889	15,857	2,032
	Emilia-Romagna	81,258	76,457	4,801
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>211,491</b>	<b>182,177</b>	<b>29,314</b>
	Marche	19,596	17,489	2,107
	Tuscany	54,371	49,614	4,757
	Umbria	10,499	8,662	1,838
	Lazio	127,025	106,412	20,613
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>86,237</b>	<b>77,647</b>	<b>8,590</b>
	Abruzzo	11,193	9,844	1,349
	Molise	2,248	1,955	293
	Campania	34,860	31,324	3,535
	Puglia	24,626	22,331	2,295
	Basilicata	4,271	3,820	451
	Calabria	9,039	8,372	667
<b>f.</b>	<b>ISLANDS</b>	<b>43,859</b>	<b>40,644</b>	<b>3,215</b>
	Sicily	30,836	29,329	1,507
	Sardinia	13,023	11,315	1,708

Notes:

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>479,690</b>	<b>160,809</b>	<b>230,925</b>	<b>803,265</b>	<b>68,159</b>
<b>201,898</b>	<b>65,784</b>	<b>69,075</b>	<b>331,803</b>	<b>4,954</b>
47,342	11,077	19,333	76,234	1,517
859	219	318	1,359	36
8,300	5,168	3,787	16,929	326
145,398	49,320	45,637	237,281	3,075
<b>79,347</b>	<b>47,968</b>	<b>65,773</b>	<b>190,737</b>	<b>2,351</b>
1,698	440	15,735	17,857	16
30,851	24,807	20,410	75,266	802
6,854	2,107	8,928	17,593	296
39,945	20,614	20,699	80,021	1,237
<b>123,239</b>	<b>28,250</b>	<b>60,002</b>	<b>204,150</b>	<b>7,341</b>
5,913	4,741	8,942	19,325	271
26,336	10,427	17,608	53,607	764
4,159	910	5,430	10,214	285
86,831	12,172	28,022	121,004	6,021
<b>48,682</b>	<b>10,828</b>	<b>26,728</b>	<b>55,116</b>	<b>31,121</b>
4,556	1,036	5,600	7,210	3,983
1,382	165	700	1,730	518
24,381	3,294	7,185	23,120	11,740
12,336	3,269	9,021	15,080	9,546
2,033	631	1,607	2,336	1,935
3,993	2,432	2,614	5,640	3,400
<b>26,521</b>	<b>7,992</b>	<b>9,346</b>	<b>21,468</b>	<b>22,391</b>
20,948	2,157	7,732	15,112	15,725
5,573	5,835	1,615	6,356	6,666



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

TDB10235		Banks					
Source: Supervisory returns Stocks in billions of lire							
September 2000		Total	North-West	North-East	Centre	South	Islands
<b>a.</b>	<b>TOTAL</b>	<b>1,008,135</b>	<b>386,890</b>	<b>255,711</b>	<b>216,288</b>	<b>99,260</b>	<b>49,986</b>
	Agricultural, forestry and fishery products	42,966	9,861	13,800	8,215	6,837	4,253
	Fuel and power products	33,851	9,210	1,657	17,242	1,341	4,401
	Ores and metals	17,547	11,059	3,314	1,984	906	284
	Non-metallic minerals and products	24,505	6,098	9,536	5,076	2,634	1,163
	Chemical products	21,527	12,934	3,584	2,848	1,565	596
	Metal products, except transport equipment	40,946	20,317	12,803	4,528	2,658	638
	Agricultural and industrial machinery	38,541	17,923	15,096	3,614	1,611	297
	Office and data processing machines, etc.	11,165	6,675	2,776	1,038	518	157
	Electrical goods	26,201	12,690	7,366	4,332	1,417	396
	Transport equipment	16,951	6,597	3,205	2,876	3,787	486
	Food and tobacco products	46,218	12,050	18,414	6,663	6,479	2,612
	Textiles, clothing and footwear	54,721	20,989	14,489	13,579	5,086	578
	Paper and paper products	22,249	9,160	4,687	6,838	1,195	368
	Rubber and plastic products	16,182	7,809	4,210	2,418	1,389	355
	Other manufactured products	31,587	8,646	12,350	7,510	2,272	809
	Building and construction	124,215	35,981	26,268	33,907	18,391	9,669
	Wholesale and retail trade services, recovery and repair services	176,000	64,197	44,285	35,133	21,564	10,822
	Lodging and catering services	31,720	7,413	11,146	7,075	3,798	2,289
	Inland transport services	19,643	5,566	5,368	5,869	1,893	947
	Maritime and air transport services	9,733	2,131	1,238	2,154	2,369	1,841
	Auxiliary transport services	10,981	4,318	2,243	2,992	821	606
	Communication services	26,368	21,772	114	4,382	69	30
	Other market services	164,304	73,477	37,762	36,014	10,659	6,392

Notes:

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

TDB10235

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2000		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>520,658</b>	<b>199,812</b>	<b>132,064</b>	<b>111,704</b>	<b>51,263</b>	<b>25,816</b>
	Agricultural, forestry and fishery products	22,190	5,093	7,127	4,243	3,531	2,196
	Fuel and power products	17,483	4,757	856	8,905	692	2,273
	Ores and metals	9,062	5,711	1,711	1,025	468	147
	Non-metallic minerals and products	12,656	3,149	4,925	2,621	1,360	600
	Chemical products	11,118	6,680	1,851	1,471	808	308
	Metal products, except transport equipment	21,147	10,493	6,612	2,339	1,373	330
	Agricultural and industrial machinery	19,905	9,257	7,796	1,866	832	153
	Office and data processing machines, etc.	5,766	3,448	1,434	536	268	81
	Electrical goods	13,531	6,554	3,804	2,237	732	204
	Transport equipment	8,755	3,407	1,655	1,485	1,956	251
	Food and tobacco products	23,870	6,223	9,510	3,441	3,346	1,349
	Textiles, clothing and footwear	28,261	10,840	7,483	7,013	2,627	298
	Paper and paper products	11,490	4,731	2,421	3,532	617	190
	Rubber and plastic products	8,357	4,033	2,174	1,249	717	184
	Other manufactured products	16,313	4,465	6,378	3,879	1,173	418
	Building and construction	64,152	18,583	13,566	17,511	9,498	4,994
	Wholesale and retail trade services, recovery and repair services	90,896	33,155	22,871	18,145	11,137	5,589
	Lodging and catering services	16,382	3,829	5,757	3,654	1,961	1,182
	Inland transport services	10,145	2,875	2,772	3,031	978	489
	Maritime and air transport services	5,027	1,101	639	1,113	1,223	951
	Auxiliary transport services	5,671	2,230	1,158	1,545	424	313
	Communication services	13,618	11,244	59	2,263	36	16
	Other market services	84,856	37,948	19,502	18,600	5,505	3,301



Notes:

## Distribution by branch location (region) and customer location (geographical area)

TDB10237		Banks					
Source: Supervisory returns Stocks in billions of lire							
September 2000	Same region as branch	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	-	<b>1,687,312</b>	<b>652,053</b>	<b>373,870</b>	<b>409,504</b>	<b>166,978</b>	<b>84,924</b>
Piedmont	103,919	123,917	114,658	3,297	4,424	1,087	451
Valle d'Aosta	1,599	1,701	1,688	2	7	3	1
Liguria	26,847	34,133	29,613	681	2,295	288	1,256
Lombardy	414,919	550,662	449,580	32,493	43,067	19,262	6,260
Trentino-Alto Adige	30,688	34,289	1,272	32,170	784	38	24
Veneto	124,515	136,898	6,204	128,235	1,683	651	126
Friuli-Venezia Giulia	26,161	29,915	964	27,813	1,046	68	25
Emilia-Romagna	129,884	147,665	7,171	131,751	5,996	1,866	882
Marche	33,383	39,293	608	1,409	35,640	1,597	39
Tuscany	90,606	111,558	7,512	2,410	95,905	3,684	2,047
Umbria	16,229	18,942	540	230	18,024	129	19
Lazio	185,861	254,334	29,356	12,060	193,335	14,645	4,939
Abruzzo	15,046	16,828	183	210	882	15,454	99
Molise	2,919	3,238	18	12	123	3,085	1
Campania	49,928	54,262	903	169	2,040	50,511	639
Puglia	35,414	38,089	392	281	1,168	36,165	84
Basilicata	4,576	5,093	39	115	93	4,820	26
Calabria	12,570	13,641	160	42	577	12,793	69
Sicily	49,314	51,875	677	283	1,327	263	49,325
Sardinia	18,564	20,471	515	207	999	137	18,613

Notes:

## Distribution by branch location (region) and customer location (geographical area)

TDB10237

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	-	<b>871,424</b>	<b>336,757</b>	<b>193,088</b>	<b>211,491</b>	<b>86,237</b>	<b>43,859</b>
	Piedmont	53,670	63,998	59,216	1,703	2,285	561	233
	Valle d'Aosta	826	879	872	1	4	1	1
	Liguria	13,865	17,628	15,294	352	1,185	149	649
	Lombardy	214,288	284,393	232,189	16,781	22,242	9,948	3,233
	Trentino-Alto Adige	15,849	17,709	657	16,614	405	20	13
	Veneto	64,306	70,702	3,204	66,228	869	336	65
	Friuli-Venezia Giulia	13,511	15,450	498	14,364	540	35	13
	Emilia-Romagna	67,079	76,263	3,703	68,044	3,096	964	455
	Marche	17,241	20,293	314	728	18,406	825	20
	Tuscany	46,794	57,615	3,879	1,245	49,531	1,903	1,057
	Umbria	8,381	9,783	279	119	9,309	66	10
	Lazio	95,989	131,353	15,161	6,228	99,849	7,564	2,551
	Abruzzo	7,771	8,691	95	109	455	7,981	51
	Molise	1,508	1,672	9	6	64	1,593	..
	Campania	25,786	28,024	466	87	1,054	26,087	330
	Puglia	18,290	19,671	202	145	603	18,677	43
	Basilicata	2,363	2,631	20	59	48	2,490	14
	Calabria	6,492	7,045	83	22	298	6,607	36
	Sicily	25,469	26,791	350	146	685	136	25,474
	Sardinia	9,587	10,572	266	107	516	71	9,613



Notes:

## Distribution by technical form and customer location (geographical area)

TDB10277

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

Source: Supervisory returns  
Stocks in billions of lire

September 2000

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	<b>42,359</b>	20,648	6,458	9,644	4,289	1,320
<i>of which:</i> without recourse	<b>18,147</b>	8,003	2,595	4,840	2,135	574
with recourse	<b>24,211</b>	12,644	3,863	4,804	2,155	745
Credit implicit in leasing contracts	<b>65,812</b>	28,859	17,791	12,729	4,333	2,100
Receivables for consumer credit and the issue or management of credit cards	<b>31,313</b>	10,403	4,115	6,481	6,306	4,008
Other finance	<b>14,273</b>	5,888	1,854	3,958	1,535	1,038

## Notes:

The distribution by customer location of the nominal value of receivables acquired for factoring is determined with reference to the assignors for assignments with recourse and to the debtors assigned for those without recourse.

## Distribution by technical form and customer location (geographical area)

TDB10277

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

Source: Supervisory returns  
Stocks in millions of euros

## September 2000

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	<b>21,876</b>	10,664	3,335	4,981	2,215	682
<i>of which:</i> without recourse	<b>9,372</b>	4,133	1,340	2,500	1,102	297
with recourse	<b>12,504</b>	6,530	1,995	2,481	1,113	385
Credit implicit in leasing contracts	<b>33,989</b>	14,904	9,188	6,574	2,238	1,084
Receivables for consumer credit and the issue or management of credit cards	<b>16,172</b>	5,373	2,125	3,347	3,257	2,070
Other finance	<b>7,372</b>	3,041	958	2,044	793	536



## Notes:

The distribution by customer location of the nominal value of receivables acquired for factoring is determined with reference to the assignors for assignments with recourse and to the debtors assigned for those without recourse.

## Distribution by technical form and customer segment of economic activity

TDB10278

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

Source: Supervisory returns  
Stocks in billions of lire

September 2000

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	<b>42,359</b>	2,059	844	38,062	356	1,038
<i>of which:</i> without recourse	<b>18,147</b>	2,044	290	15,114	225	473
with recourse	<b>24,211</b>	15	554	22,947	131	564
Credit implicit in leasing contracts	<b>65,812</b>	353	1,077	55,364	7,682	1,336
Receivables for consumer credit and the issue or management of credit cards	<b>31,313</b>					
Other finance	<b>14,273</b>	188	2,218	7,255	1,392	3,222

## Notes:

The distribution by customer segment of economic activity of the nominal value of receivables acquired for factoring is determined with reference to the assignors for assignments with recourse and to the debtors assigned for those without recourse. Receivables for consumer credit and the issue or management of credit cards can be largely attributed to the "Consumer households" sector.

## Distribution by technical form and customer segment of economic activity

TDB10278

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

Source: Supervisory returns  
Stocks in millions of euros

## September 2000

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	<b>21,876</b>	1,063	436	19,657	184	536
<i>of which:</i> without recourse	<b>9,372</b>	1,056	150	7,806	116	244
with recourse	<b>12,504</b>	8	286	11,851	68	291
Credit implicit in leasing contracts	<b>33,989</b>	182	556	28,593	3,967	690
Receivables for consumer credit and the issue or management of credit cards	<b>16,172</b>					
Other finance	<b>7,372</b>	97	1,145	3,747	719	1,664



## Notes:

The distribution by customer segment of economic activity of the nominal value of receivables acquired for factoring is determined with reference to the assignors for assignments with recourse and to the debtors assigned for those without recourse. Receivables for consumer credit and the issue or management of credit cards can be largely attributed to the "Consumer households" sector.

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

TDB10262

Source: Supervisory returns  
Stocks in billions of lire

<b>September 2000</b>		<b>Total</b>	<b>General government</b>	<b>Financial companies</b>
<b>a.</b>	<b>TOTAL</b>	<b>973,265</b>	<b>33,518</b>	<b>82,557</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>338,399</b>	<b>3,785</b>	<b>50,458</b>
	Piedmont	74,210	889	4,858
	Valle d'Aosta	2,383	213	114
	Liguria	26,334	370	360
	Lombardy	235,472	2,313	45,127
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>195,724</b>	<b>5,174</b>	<b>6,153</b>
	Trentino-Alto Adige	20,931	1,039	172
	Veneto	76,250	1,378	2,630
	Friuli-Venezia Giulia	21,941	1,800	787
	Emilia-Romagna	76,602	958	2,564
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>233,178</b>	<b>17,169</b>	<b>24,234</b>
	Marche	23,071	506	194
	Tuscany	64,927	1,323	1,024
	Umbria	12,072	272	61
	Lazio	133,108	15,067	22,956
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>140,552</b>	<b>3,854</b>	<b>1,173</b>
	Abruzzo	15,914	333	62
	Molise	2,726	115	20
	Campania	58,536	1,794	997
	Puglia	41,625	820	55
	Basilicata	5,830	191	7
	Calabria	15,921	600	31
<b>f.</b>	<b>ISLANDS</b>	<b>65,409</b>	<b>3,537</b>	<b>539</b>
	Sicily	46,138	1,375	464
	Sardinia	19,271	2,162	75

Notes:

## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>163,339</b>	<b>63,220</b>	<b>16,538</b>	<b>79,160</b>	<b>53,097</b>	<b>640,660</b>
<b>64,672</b>	<b>27,376</b>	<b>5,267</b>	<b>31,482</b>	<b>15,154</b>	<b>204,296</b>
12,518	5,709	1,192	5,442	4,073	51,839
339	87	40	207	129	1,588
3,991	1,124	332	2,509	1,450	20,163
47,824	20,456	3,703	23,324	9,502	130,706
<b>35,892</b>	<b>15,933</b>	<b>3,453</b>	<b>15,509</b>	<b>13,487</b>	<b>134,983</b>
2,968	1,054	283	1,449	1,391	15,360
14,485	6,482	1,298	6,331	5,252	52,475
3,725	1,663	351	1,620	1,024	14,605
14,714	6,735	1,521	6,108	5,820	52,543
<b>40,024</b>	<b>12,310</b>	<b>4,919</b>	<b>20,789</b>	<b>10,162</b>	<b>141,575</b>
3,704	1,932	368	1,339	1,574	17,092
11,153	4,361	1,047	5,406	4,162	47,263
1,547	529	191	766	688	9,504
23,620	5,488	3,313	13,278	3,737	67,716
<b>16,263</b>	<b>6,175</b>	<b>2,082</b>	<b>7,373</b>	<b>9,589</b>	<b>109,664</b>
2,806	1,659	241	828	1,061	11,652
313	125	54	109	176	2,102
6,985	2,400	892	3,528	3,522	45,238
4,333	1,500	600	1,994	3,216	33,200
598	226	106	229	425	4,608
1,228	265	188	684	1,189	12,863
<b>6,487</b>	<b>1,426</b>	<b>818</b>	<b>4,007</b>	<b>4,706</b>	<b>50,141</b>
3,967	887	530	2,409	2,711	37,622
2,520	540	288	1,598	1,995	12,519

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

TDB10262

Source: Supervisory returns  
Stocks in millions of euros

<b>September 2000</b>		<b>Total</b>	<b>General government</b>	<b>Financial companies</b>
<b>a.</b>	<b>TOTAL</b>	<b>502,649</b>	<b>17,310</b>	<b>42,637</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>174,769</b>	<b>1,955</b>	<b>26,060</b>
	Piedmont	38,326	459	2,509
	Valle d'Aosta	1,231	110	59
	Liguria	13,600	191	186
	Lombardy	121,611	1,195	23,306
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>101,083</b>	<b>2,672</b>	<b>3,178</b>
	Trentino-Alto Adige	10,810	536	89
	Veneto	39,380	712	1,358
	Friuli-Venezia Giulia	11,331	929	406
	Emilia-Romagna	39,562	495	1,324
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>120,426</b>	<b>8,867</b>	<b>12,516</b>
	Marche	11,915	262	100
	Tuscany	33,532	683	529
	Umbria	6,235	141	31
	Lazio	68,744	7,781	11,856
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>72,589</b>	<b>1,990</b>	<b>606</b>
	Abruzzo	8,219	172	32
	Molise	1,408	59	10
	Campania	30,231	927	515
	Puglia	21,497	424	29
	Basilicata	3,011	99	4
	Calabria	8,223	310	16
<b>f.</b>	<b>ISLANDS</b>	<b>33,781</b>	<b>1,826</b>	<b>278</b>
	Sicily	23,829	710	240
	Sardinia	9,953	1,117	39

Notes:

## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>84,357</b>	<b>32,651</b>	<b>8,541</b>	<b>40,883</b>	<b>27,422</b>	<b>330,873</b>
<b>33,400</b>	<b>14,139</b>	<b>2,720</b>	<b>16,259</b>	<b>7,827</b>	<b>105,510</b>
6,465	2,949	616	2,811	2,104	26,773
175	45	21	107	66	820
2,061	581	172	1,296	749	10,413
24,699	10,565	1,912	12,046	4,907	67,504
<b>18,537</b>	<b>8,229</b>	<b>1,783</b>	<b>8,010</b>	<b>6,965</b>	<b>69,713</b>
1,533	544	146	748	718	7,933
7,481	3,348	670	3,270	2,712	27,101
1,924	859	181	837	529	7,543
7,599	3,478	786	3,155	3,006	27,136
<b>20,671</b>	<b>6,357</b>	<b>2,540</b>	<b>10,736</b>	<b>5,248</b>	<b>73,117</b>
1,913	998	190	692	813	8,827
5,760	2,252	541	2,792	2,150	24,409
799	273	99	395	356	4,909
12,199	2,834	1,711	6,858	1,930	34,972
<b>8,399</b>	<b>3,189</b>	<b>1,075</b>	<b>3,808</b>	<b>4,952</b>	<b>56,637</b>
1,449	857	125	428	548	6,018
162	65	28	57	91	1,086
3,607	1,239	461	1,822	1,819	23,363
2,238	775	310	1,030	1,661	17,146
309	117	55	118	220	2,380
634	137	97	353	614	6,643
<b>3,350</b>	<b>737</b>	<b>423</b>	<b>2,069</b>	<b>2,430</b>	<b>25,896</b>
2,049	458	274	1,244	1,400	19,430
1,302	279	149	825	1,030	6,465



## Distribution by customer location (region) and major category of bank

TDB10264

Source: Supervisory returns  
Stocks in billions of lire

<b>September 2000</b>		<b>Entire banking system</b>	<b>Banks raising short-term funds</b>	<b>Banks raising medium and long-term funds</b>
<b>a.</b>	<b>TOTAL</b>	<b>973,265</b>	<b>962,501</b>	<b>10,764</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>338,399</b>	<b>332,626</b>	<b>5,773</b>
	Piedmont	74,210	73,312	898
	Valle d'Aosta	2,383	2,371	12
	Liguria	26,334	26,141	193
	Lombardy	235,472	230,802	4,670
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>195,724</b>	<b>194,268</b>	<b>1,456</b>
	Trentino-Alto Adige	20,931	20,840	91
	Veneto	76,250	75,610	640
	Friuli-Venezia Giulia	21,941	21,683	258
	Emilia-Romagna	76,602	76,135	467
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>233,178</b>	<b>231,001</b>	<b>2,177</b>
	Marche	23,071	22,861	210
	Tuscany	64,927	64,595	333
	Umbria	12,072	11,990	83
	Lazio	133,108	131,555	1,552
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>140,552</b>	<b>139,872</b>	<b>680</b>
	Abruzzo	15,914	15,852	62
	Molise	2,726	2,723	3
	Campania	58,536	58,158	378
	Puglia	41,625	41,473	151
	Basilicata	5,830	5,822	8
	Calabria	15,921	15,844	78
<b>f.</b>	<b>ISLANDS</b>	<b>65,409</b>	<b>64,732</b>	<b>677</b>
	Sicily	46,138	46,023	116
	Sardinia	19,271	18,709	562

Notes:



## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>551,119</b>	<b>162,752</b>	<b>259,394</b>	<b>843,354</b>	<b>129,911</b>
<b>217,966</b>	<b>57,561</b>	<b>62,872</b>	<b>335,740</b>	<b>2,660</b>
52,533	5,719	15,958	73,829	382
1,933	21	430	2,381	2
12,949	7,159	6,226	26,120	214
150,551	44,662	40,259	233,410	2,062
<b>69,599</b>	<b>49,136</b>	<b>76,989</b>	<b>194,934</b>	<b>790</b>
1,273	151	19,507	20,923	8
28,523	26,906	20,821	75,846	404
5,904	2,438	13,600	21,813	128
33,900	19,642	23,060	76,352	250
<b>144,401</b>	<b>28,954</b>	<b>59,823</b>	<b>224,470</b>	<b>8,708</b>
5,237	6,747	11,086	22,829	242
30,946	13,960	20,021	64,468	459
3,660	628	7,784	11,901	172
104,557	7,619	20,932	125,272	7,836
<b>80,627</b>	<b>15,557</b>	<b>44,368</b>	<b>64,794</b>	<b>75,758</b>
4,512	529	10,872	5,816	10,098
1,892	13	821	1,714	1,012
45,284	2,584	10,668	33,669	24,867
20,346	5,539	15,740	16,449	25,176
1,630	966	3,234	856	4,973
6,963	5,926	3,032	6,289	9,632
<b>38,523</b>	<b>11,544</b>	<b>15,343</b>	<b>23,415</b>	<b>41,994</b>
30,493	2,010	13,635	16,075	30,063
8,030	9,534	1,708	7,340	11,931

## Distribution by customer location (region) and major category of bank

TDB10264

Source: Supervisory returns  
Stocks in millions of euros

<b>September 2000</b>		<b>Entire banking system</b>	<b>Banks raising short-term funds</b>	<b>Banks raising medium and long-term funds</b>
<b>a.</b>	<b>TOTAL</b>	<b>502,649</b>	<b>497,090</b>	<b>5,559</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>174,769</b>	<b>171,787</b>	<b>2,982</b>
	Piedmont	38,326	37,862	464
	Valle d'Aosta	1,231	1,225	6
	Liguria	13,600	13,500	100
	Lombardy	121,611	119,199	2,412
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>101,083</b>	<b>100,331</b>	<b>752</b>
	Trentino-Alto Adige	10,810	10,763	47
	Veneto	39,380	39,049	331
	Friuli-Venezia Giulia	11,331	11,198	133
	Emilia-Romagna	39,562	39,321	241
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>120,426</b>	<b>119,302</b>	<b>1,124</b>
	Marche	11,915	11,807	108
	Tuscany	33,532	33,360	172
	Umbria	6,235	6,192	43
	Lazio	68,744	67,943	802
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>72,589</b>	<b>72,238</b>	<b>351</b>
	Abruzzo	8,219	8,187	32
	Molise	1,408	1,406	2
	Campania	30,231	30,036	195
	Puglia	21,497	21,419	78
	Basilicata	3,011	3,007	4
	Calabria	8,223	8,183	40
<b>f.</b>	<b>ISLANDS</b>	<b>33,781</b>	<b>33,431</b>	<b>350</b>
	Sicily	23,829	23,769	60
	Sardinia	9,953	9,663	290

Notes:

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>284,629</b>	<b>84,055</b>	<b>133,966</b>	<b>435,556</b>	<b>67,094</b>
<b>112,570</b>	<b>29,728</b>	<b>32,471</b>	<b>173,395</b>	<b>1,374</b>
27,131	2,954	8,242	38,129	197
998	11	222	1,230	1
6,688	3,697	3,215	13,490	110
77,753	23,066	20,792	120,546	1,065
<b>35,945</b>	<b>25,377</b>	<b>39,761</b>	<b>100,675</b>	<b>408</b>
657	78	10,075	10,806	4
14,731	13,896	10,753	39,171	209
3,049	1,259	7,024	11,266	66
17,508	10,144	11,910	39,432	129
<b>74,577</b>	<b>14,954</b>	<b>30,896</b>	<b>115,929</b>	<b>4,497</b>
2,705	3,485	5,725	11,790	125
15,982	7,210	10,340	33,295	237
1,890	324	4,020	6,146	89
53,999	3,935	10,810	64,697	4,047
<b>41,640</b>	<b>8,034</b>	<b>22,914</b>	<b>33,463</b>	<b>39,126</b>
2,330	273	5,615	3,004	5,215
977	7	424	885	523
23,387	1,334	5,510	17,389	12,843
10,508	2,861	8,129	8,495	13,002
842	499	1,670	442	2,568
3,596	3,061	1,566	3,248	4,975
<b>19,895</b>	<b>5,962</b>	<b>7,924</b>	<b>12,093</b>	<b>21,688</b>
15,748	1,038	7,042	8,302	15,526
4,147	4,924	882	3,791	6,162



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

TDB10266

Banks

Source: Supervisory returns  
Stocks in billions of lire

September 2000		Total	North-West	North-East	Centre	South	Islands
<b>a.</b>	<b>TOTAL</b>	<b>216,436</b>	<b>79,827</b>	<b>49,379</b>	<b>50,186</b>	<b>25,852</b>	<b>11,193</b>
	Agricultural, forestry and fishery products	13,046	2,570	4,138	3,254	1,866	1,218
	Fuel and power products	4,470	1,597	607	1,452	598	216
	Ores and metals	1,740	1,025	278	162	168	108
	Non-metallic minerals and products	3,805	970	1,379	777	471	208
	Chemical products	3,906	2,109	701	607	412	77
	Metal products, except transport equipment	7,371	3,785	2,213	786	477	110
	Agricultural and industrial machinery	9,492	4,562	3,210	1,169	488	64
	Office and data processing machines, etc.	2,099	1,094	529	262	173	40
	Electrical goods	6,461	3,402	1,430	1,084	451	95
	Transport equipment	3,787	1,344	830	1,111	397	104
	Food and tobacco products	5,842	1,599	1,583	1,043	1,179	439
	Textiles, clothing and footwear	8,817	3,052	1,927	2,708	1,044	87
	Paper and paper products	3,952	1,894	777	909	254	118
	Rubber and plastic products	2,919	1,434	683	422	317	62
	Other manufactured products	5,641	1,717	1,555	1,290	935	145
	Building and construction	21,655	6,719	4,662	5,890	3,125	1,259
	Wholesale and retail trade services, recovery and repair services	42,468	14,393	9,401	9,367	6,357	2,950
	Lodging and catering services	6,550	1,763	1,967	1,514	798	507
	Inland transport services	5,173	1,637	1,203	1,503	579	252
	Maritime and air transport services	1,655	459	175	548	150	323
	Auxiliary transport services	6,589	1,691	874	3,226	479	319
	Communication services	2,495	1,360	76	842	139	78
	Other market services	46,500	19,652	9,180	10,261	4,995	2,413

Notes:

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

TDB10266

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2000		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>111,780</b>	<b>41,227</b>	<b>25,502</b>	<b>25,919</b>	<b>13,351</b>	<b>5,781</b>
	Agricultural, forestry and fishery products	6,738	1,327	2,137	1,681	964	629
	Fuel and power products	2,309	825	313	750	309	112
	Ores and metals	899	529	144	84	87	56
	Non-metallic minerals and products	1,965	501	712	401	243	108
	Chemical products	2,018	1,089	362	314	213	40
	Metal products, except transport equipment	3,807	1,955	1,143	406	246	57
	Agricultural and industrial machinery	4,902	2,356	1,658	604	252	33
	Office and data processing machines, etc.	1,084	565	273	136	89	21
	Electrical goods	3,337	1,757	738	560	233	49
	Transport equipment	1,956	694	429	574	205	54
	Food and tobacco products	3,017	826	818	539	609	227
	Textiles, clothing and footwear	4,554	1,576	995	1,399	539	45
	Paper and paper products	2,041	978	401	470	131	61
	Rubber and plastic products	1,508	741	353	218	164	32
	Other manufactured products	2,914	887	803	666	483	75
	Building and construction	11,184	3,470	2,408	3,042	1,614	650
	Wholesale and retail trade services, recovery and repair services	21,933	7,433	4,855	4,837	3,283	1,524
	Lodging and catering services	3,383	911	1,016	782	412	262
	Inland transport services	2,672	845	621	776	299	130
	Maritime and air transport services	855	237	91	283	77	167
	Auxiliary transport services	3,403	873	451	1,666	247	165
	Communication services	1,288	703	39	435	72	40
	Other market services	24,015	10,149	4,741	5,299	2,580	1,246



Notes:

## Distribution by technical form and customer location (region)

TDB10268							Banks
Source: Supervisory returns Stocks in billions of lire							
September 2000	Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits	
		Savings deposits	Current accounts	Up to 18 months	Beyond 18 months		
<b>a. TOTAL</b>	<b>973,265</b>	<b>111,630</b>	<b>743,315</b>	<b>69,521</b>	<b>27,681</b>	<b>21,118</b>	
<b>b. NORTH-WEST ITALY</b>	<b>338,400</b>	<b>20,736</b>	<b>285,831</b>	<b>17,522</b>	<b>9,071</b>	<b>5,241</b>	
Piedmont	74,211	6,661	59,880	4,824	1,962	883	
Valle d'Aosta	2,383	243	1,952	122	44	21	
Liguria	26,334	2,324	20,955	1,955	676	423	
Lombardy	235,472	11,507	203,043	10,620	6,388	3,913	
<b>c. NORTH-EAST ITALY</b>	<b>195,725</b>	<b>25,503</b>	<b>146,515</b>	<b>15,240</b>	<b>5,439</b>	<b>3,028</b>	
Trentino-Alto Adige	20,931	3,588	14,777	1,341	535	691	
Veneto	76,250	10,527	55,890	5,708	2,880	1,245	
Friuli-Venezia Giulia	21,941	3,066	16,801	1,384	288	403	
Emilia-Romagna	76,602	8,323	59,047	6,808	1,736	689	
<b>d. CENTRAL ITALY</b>	<b>233,180</b>	<b>22,423</b>	<b>189,552</b>	<b>13,309</b>	<b>4,268</b>	<b>3,628</b>	
Marche	23,071	4,458	14,438	3,179	587	408	
Tuscany	64,928	6,771	49,501	5,543	2,146	965	
Umbria	12,072	2,228	7,703	1,605	319	217	
Lazio	133,109	8,965	117,910	2,981	1,215	2,038	
<b>e. SOUTHERN ITALY</b>	<b>140,554</b>	<b>27,679</b>	<b>82,818</b>	<b>17,928</b>	<b>4,907</b>	<b>7,221</b>	
Abruzzo	15,914	3,979	9,719	1,436	260	521	
Molise	2,726	505	1,715	276	89	142	
Campania	58,536	9,072	37,919	6,093	2,464	2,988	
Puglia	41,625	9,271	21,804	6,728	1,386	2,437	
Basilicata	5,830	1,404	3,017	917	129	363	
Calabria	15,922	3,448	8,644	2,479	579	771	
<b>f. ISLANDS</b>	<b>65,410</b>	<b>15,293</b>	<b>38,598</b>	<b>5,522</b>	<b>3,997</b>	<b>2,000</b>	
Sicily	46,139	12,212	25,352	3,325	3,599	1,651	
Sardinia	19,271	3,081	13,246	2,197	398	349	

Notes:

## Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns  
Stocks in millions of euros

	September 2000	Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits
			Savings deposits	Current accounts	Up to 18 months	Beyond 18 months	
<b>a. TOTAL</b>		<b>502,650</b>	<b>57,652</b>	<b>383,890</b>	<b>35,905</b>	<b>14,296</b>	<b>10,907</b>
<b>b. NORTH-WEST ITALY</b>		<b>174,769</b>	<b>10,709</b>	<b>147,619</b>	<b>9,049</b>	<b>4,685</b>	<b>2,707</b>
Piedmont		38,327	3,440	30,926	2,491	1,013	456
Valle d'Aosta		1,231	126	1,008	63	23	11
Liguria		13,600	1,200	10,822	1,010	349	219
Lombardy		121,611	5,943	104,863	5,485	3,299	2,021
<b>c. NORTH-EAST ITALY</b>		<b>101,084</b>	<b>13,171</b>	<b>75,669</b>	<b>7,871</b>	<b>2,809</b>	<b>1,564</b>
Trentino-Alto Adige		10,810	1,853	7,632	693	276	357
Veneto		39,380	5,437	28,865	2,948	1,488	643
Friuli-Venezia Giulia		11,332	1,583	8,677	715	149	208
Emilia-Romagna		39,562	4,298	30,495	3,516	897	356
<b>d. CENTRAL ITALY</b>		<b>120,427</b>	<b>11,580</b>	<b>97,896</b>	<b>6,873</b>	<b>2,204</b>	<b>1,874</b>
Marche		11,915	2,303	7,456	1,642	303	211
Tuscany		33,532	3,497	25,565	2,863	1,108	499
Umbria		6,235	1,151	3,978	829	165	112
Lazio		68,745	4,630	60,896	1,539	627	1,052
<b>e. SOUTHERN ITALY</b>		<b>72,590</b>	<b>14,295</b>	<b>42,772</b>	<b>9,259</b>	<b>2,534</b>	<b>3,729</b>
Abruzzo		8,219	2,055	5,019	741	134	269
Molise		1,408	261	886	143	46	73
Campania		30,232	4,685	19,583	3,147	1,273	1,543
Puglia		21,498	4,788	11,261	3,475	716	1,259
Basilicata		3,011	725	1,558	473	67	187
Calabria		8,223	1,781	4,465	1,280	299	398
<b>f. ISLANDS</b>		<b>33,781</b>	<b>7,898</b>	<b>19,934</b>	<b>2,852</b>	<b>2,064</b>	<b>1,033</b>
Sicily		23,829	6,307	13,093	1,717	1,859	853
Sardinia		9,953	1,591	6,841	1,135	205	180

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Notes:

## Distribution by branch location (region) and customer location (geographical area)

TDB10271		<b>Banks</b>					
Source: Supervisory returns Stocks in billions of lire							
<b>September 2000</b>	Same region as branch	<b>Total</b>	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>-</b>	<b>973,265</b>	<b>338,399</b>	<b>195,724</b>	<b>233,178</b>	<b>140,552</b>	<b>65,409</b>
Piedmont	70,365	75,492	74,598	234	393	181	87
Valle d'Aosta	2,213	2,288	2,270	2	9	5	4
Liguria	24,945	26,555	25,919	90	317	50	178
Lombardy	221,103	237,196	224,055	4,057	6,680	1,637	768
Trentino-Alto Adige	20,484	21,105	316	20,693	63	22	11
Veneto	73,156	77,853	3,328	73,841	351	267	66
Friuli-Venezia Giulia	20,735	21,556	235	21,109	143	52	18
Emilia-Romagna	73,205	77,166	2,584	73,468	659	334	121
Marche	22,007	22,925	138	186	22,348	245	7
Tuscany	62,539	65,033	862	234	63,395	432	110
Umbria	11,520	12,155	110	29	11,942	64	9
Lazio	123,913	130,199	2,403	1,028	124,844	1,526	398
Abruzzo	14,962	15,658	87	28	471	15,069	3
Molise	2,536	2,675	8	6	55	2,605	1
Campania	56,051	57,337	292	233	523	56,221	68
Puglia	40,391	41,821	609	125	336	40,728	23
Basilicata	5,566	5,744	24	20	22	5,677	2
Calabria	15,322	15,772	183	72	114	15,358	46
Sicily	44,765	45,679	232	247	369	63	44,768
Sardinia	18,717	19,053	146	25	145	16	18,722

Notes:

## Distribution by branch location (region) and customer location (geographical area)

TDB10271

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	-	<b>502,650</b>	<b>174,769</b>	<b>101,083</b>	<b>120,426</b>	<b>72,589</b>	<b>33,781</b>
	Piedmont	36,340	38,988	38,526	121	203	93	45
	Valle d'Aosta	1,143	1,182	1,172	1	4	2	2
	Liguria	12,883	13,715	13,386	47	164	26	92
	Lombardy	114,190	122,502	115,715	2,095	3,450	846	397
	Trentino-Alto Adige	10,579	10,900	163	10,687	33	12	5
	Veneto	37,782	40,208	1,719	38,136	182	138	34
	Friuli-Venezia Giulia	10,709	11,133	121	10,902	74	27	9
	Emilia-Romagna	37,807	39,853	1,335	37,943	341	172	62
	Marche	11,366	11,840	71	96	11,542	127	4
	Tuscany	32,298	33,587	445	121	32,741	223	57
	Umbria	5,950	6,277	57	15	6,168	33	5
	Lazio	63,996	67,242	1,241	531	64,477	788	206
	Abruzzo	7,727	8,087	45	14	243	7,783	2
	Molise	1,310	1,381	4	3	28	1,345	..
	Campania	28,948	29,612	151	120	270	29,036	35
	Puglia	20,860	21,599	314	64	174	21,034	12
	Basilicata	2,875	2,967	12	10	11	2,932	1
	Calabria	7,913	8,146	95	37	59	7,932	24
	Sicily	23,119	23,591	120	127	191	32	23,121
	Sardinia	9,666	9,840	75	13	75	8	9,669



Notes:

TDB40150

**Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law**Source: Supervisory returns  
Stocks in billions of lire

<b>September 2000</b>		<b>Total</b>	<b>Financial intermediaries</b>	<b>Banks</b>
<b>a.</b>	<b>LEASING</b>	<b>85,141</b>	<b>68,007</b>	<b>17,135</b>
	Credit implicit in leasing contracts	81,860	65,921	15,939
	Overdue instalments	822	687	135
	Bad debts and substandard assets	2,459	1,399	1,060
<b>b.</b>	<b>FACTORING</b>	<b>36,311</b>	<b>33,320</b>	<b>2,990</b>
	Advances against acquired claims	29,899	27,031	2,868
	Advances against future claims	1,582	1,460	122
	Claims assumed at less than nominal value or acquired outright	3,432	3,432	-
	Bad debts	....	1,397	....

**Notes:**

The data include transactions with non-resident customers and interbank transactions.

TDB40150

**Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law**Source: Supervisory returns  
Stocks in millions of euros

<b>September 2000</b>	<b>Total</b>	Financial intermediaries	Banks
<b>a. LEASING</b>	<b>43,972</b>	<b>35,123</b>	<b>8,849</b>
Credit implicit in leasing contracts	42,277	34,045	8,232
Overdue instalments	424	355	70
Bad debts and substandard assets	1,270	723	547
<b>b. FACTORING</b>	<b>18,753</b>	<b>17,208</b>	<b>1,544</b>
Advances against acquired claims	15,442	13,960	1,481
Advances against future claims	817	754	63
Claims assumed at less than nominal value or acquired outright	1,772	1,772	-
Bad debts	....	722	....

**Notes:**

The data include transactions with non-resident customers and interbank transactions.

## Distribution by type of security and type of account

TDB40080

Source: Supervisory returns  
Stocks in billions of lire

September 2000

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>2,331,307</b>	<b>1,167,925</b>	<b>136,712</b>
Italian government securities	904,936	398,574	44,308
<i>of which:</i> BOTs	131,549	110,021	5,710
CCTs	216,711	81,537	13,980
BTPs	486,122	185,706	21,263
Other debt securities	629,150	247,080	35,379
<i>of which:</i> in non-euro-area currencies	135,698	34,809	4,119
Equity securities	165,000	61,797	19,625
<i>of which:</i> in non-euro-area currencies	26,181	3,106	1,883
Units of collective investment undertakings	578,550	424,398	29,986
Other securities and the like	53,670	36,076	7,413

**Notes:**

Securities are stated at face value.

**Banks**

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>267,626</b>	<b>200,529</b>	<b>27,252</b>	<b>2,063,682</b>	<b>967,396</b>	<b>109,459</b>
86,507	50,630	11,661	818,429	347,944	32,647
2,827	1,780	446	128,723	108,240	5,264
31,108	21,335	4,267	185,603	60,202	9,713
43,961	21,460	5,442	442,160	164,245	15,820
29,669	17,452	2,876	599,481	229,628	32,504
5,264	3,757	548	130,434	31,052	3,571
5,164	3,757	565	159,837	58,040	19,060
1,256	976	46	24,925	2,130	1,837
143,322	126,383	11,601	435,228	298,015	18,386
2,963	2,307	550	50,707	33,769	6,863

## Distribution by type of security and type of account

TDB40080

Source: Supervisory returns  
Stocks in millions of euros

September 2000

of which:

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>1,204,020</b>	<b>603,183</b>	<b>70,606</b>
Italian government securities	467,360	205,846	22,883
of which: BOTs	67,939	56,821	2,949
CCTs	111,922	42,110	7,220
BTPs	251,061	95,909	10,981
Other debt securities	324,929	127,606	18,272
of which: in non-euro-area currencies	70,082	17,978	2,127
Equity securities	85,216	31,915	10,136
of which: in non-euro-area currencies	13,521	1,604	973
Units of collective investment undertakings	298,796	219,183	15,487
Other securities and the like	27,718	18,632	3,828

## Notes:

Securities are stated at face value.

## Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>138,217</b>	<b>103,565</b>	<b>14,075</b>	<b>1,065,803</b>	<b>499,618</b>	<b>56,531</b>
44,677	26,148	6,022	422,683	179,698	16,861
1,460	919	230	66,480	55,901	2,718
16,066	11,019	2,204	95,856	31,092	5,016
22,704	11,083	2,811	228,357	84,826	8,170
15,323	9,013	1,485	309,606	118,593	16,787
2,719	1,940	283	67,363	16,037	1,844
2,667	1,940	292	82,549	29,975	9,844
649	504	24	12,873	1,100	949
74,020	65,271	5,991	224,777	153,912	9,495
1,531	1,192	284	26,188	17,440	3,544

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## Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns  
Stocks in billions of lire

September 2000

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>2,331,307</b>	<b>1,167,925</b>	<b>136,712</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1,363,713</b>	<b>564,332</b>	<b>53,930</b>
	Piedmont	231,290	135,080	15,095
	Valle d'Aosta	3,258	2,602	188
	Liguria	59,493	50,058	4,152
	Lombardy	1,069,672	376,592	34,495
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>406,372</b>	<b>270,323</b>	<b>38,076</b>
	Trentino-Alto Adige	20,279	16,424	2,132
	Veneto	136,929	90,424	10,972
	Friuli-Venezia Giulia	46,495	26,122	2,983
	Emilia-Romagna	202,669	137,354	21,989
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>396,514</b>	<b>196,023</b>	<b>28,812</b>
	Marche	26,787	23,924	2,303
	Tuscany	102,056	78,839	10,847
	Umbria	14,904	12,549	1,438
	Lazio	252,767	80,711	14,224
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>121,325</b>	<b>100,109</b>	<b>11,741</b>
	Abruzzo	12,124	10,622	1,376
	Molise	1,451	1,353	89
	Campania	51,578	39,541	4,017
	Puglia	40,937	34,883	4,759
	Basilicata	4,184	3,751	428
	Calabria	11,052	9,959	1,072
<b>f.</b>	<b>ISLANDS</b>	<b>42,740</b>	<b>37,130</b>	<b>4,153</b>
	Sicily	32,643	29,390	2,684
	Sardinia	10,098	7,740	1,469

## Notes:

Securities are stated at face value.

## Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>267,626</b>	<b>200,529</b>	<b>27,252</b>	<b>2,063,682</b>	<b>967,396</b>	<b>109,459</b>
<b>126,311</b>	<b>92,416</b>	<b>12,406</b>	<b>1,237,402</b>	<b>471,916</b>	<b>41,524</b>
26,962	22,859	1,832	204,328	112,221	13,263
454	434	20	2,804	2,168	168
8,099	6,867	369	51,395	43,192	3,783
90,796	62,257	10,185	978,875	314,335	24,310
<b>80,300</b>	<b>62,276</b>	<b>8,041</b>	<b>326,072</b>	<b>208,048</b>	<b>30,035</b>
3,761	2,728	255	16,518	13,696	1,877
29,608	20,939	3,225	107,321	69,485	7,747
5,202	4,208	509	41,292	21,914	2,475
41,729	34,401	4,053	160,940	102,953	17,936
<b>44,451</b>	<b>31,862</b>	<b>4,302</b>	<b>352,063</b>	<b>164,161</b>	<b>24,511</b>
3,261	2,948	238	23,525	20,975	2,065
20,077	16,240	2,341	81,979	62,599	8,506
2,428	2,116	199	12,477	10,433	1,239
18,685	10,558	1,524	234,082	70,153	12,700
<b>12,774</b>	<b>10,638</b>	<b>2,021</b>	<b>108,552</b>	<b>89,472</b>	<b>9,720</b>
968	860	108	11,156	9,762	1,268
153	145	8	1,298	1,208	81
5,079	4,386	588	46,498	35,155	3,428
5,478	4,348	1,123	35,460	30,535	3,637
333	277	56	3,850	3,474	371
762	622	138	10,290	9,338	934
<b>3,867</b>	<b>3,338</b>	<b>483</b>	<b>38,873</b>	<b>33,792</b>	<b>3,670</b>
2,481	2,226	232	30,162	27,164	2,452
1,386	1,112	251	8,711	6,628	1,218

## Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns  
Stocks in millions of euros

September 2000

of which:

	Total	Consumer households and nec	Non-financial companies and producer households
<b>a. TOTAL</b>	<b>1,204,020</b>	<b>603,183</b>	<b>70,606</b>
<b>b. NORTH-WEST ITALY</b>	<b>704,299</b>	<b>291,453</b>	<b>27,852</b>
Piedmont	119,451	69,763	7,796
Valle d'Aosta	1,683	1,344	97
Liguria	30,726	25,853	2,145
Lombardy	552,439	194,494	17,815
<b>c. NORTH-EAST ITALY</b>	<b>209,874</b>	<b>139,610</b>	<b>19,665</b>
Trentino-Alto Adige	10,473	8,482	1,101
Veneto	70,718	46,700	5,667
Friuli-Venezia Giulia	24,012	13,491	1,541
Emilia-Romagna	104,670	70,937	11,356
<b>d. CENTRAL ITALY</b>	<b>204,782</b>	<b>101,237</b>	<b>14,880</b>
Marche	13,834	12,356	1,190
Tuscany	52,707	40,717	5,602
Umbria	7,697	6,481	742
Lazio	130,543	41,684	7,346
<b>e. SOUTHERN ITALY</b>	<b>62,659</b>	<b>51,702</b>	<b>6,064</b>
Abruzzo	6,261	5,486	711
Molise	749	699	46
Campania	26,638	20,421	2,074
Puglia	21,142	18,016	2,458
Basilicata	2,161	1,937	221
Calabria	5,708	5,144	554
<b>f. ISLANDS</b>	<b>22,073</b>	<b>19,176</b>	<b>2,145</b>
Sicily	16,859	15,179	1,386
Sardinia	5,215	3,998	759

## Notes:

Securities are stated at face value.

## Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>138,217</b>	<b>103,565</b>	<b>14,075</b>	<b>1,065,803</b>	<b>499,618</b>	<b>56,531</b>
<b>65,234</b>	<b>47,729</b>	<b>6,407</b>	<b>639,065</b>	<b>243,724</b>	<b>21,445</b>
13,925	11,806	946	105,527	57,957	6,850
235	224	10	1,448	1,120	87
4,183	3,546	191	26,543	22,307	1,954
46,892	32,153	5,260	505,547	162,341	12,555
<b>41,472</b>	<b>32,163</b>	<b>4,153</b>	<b>168,402</b>	<b>107,448</b>	<b>15,512</b>
1,942	1,409	132	8,531	7,073	969
15,291	10,814	1,665	55,427	35,886	4,001
2,687	2,173	263	21,326	11,318	1,278
21,551	17,767	2,093	83,119	53,171	9,263
<b>22,957</b>	<b>16,455</b>	<b>2,222</b>	<b>181,825</b>	<b>84,782</b>	<b>12,659</b>
1,684	1,523	123	12,150	10,833	1,067
10,369	8,387	1,209	42,338	32,330	4,393
1,254	1,093	103	6,444	5,388	640
9,650	5,453	787	120,893	36,231	6,559
<b>6,597</b>	<b>5,494</b>	<b>1,044</b>	<b>56,062</b>	<b>46,208</b>	<b>5,020</b>
500	444	56	5,762	5,042	655
79	75	4	670	624	42
2,623	2,265	304	24,014	18,156	1,771
2,829	2,245	580	18,314	15,770	1,878
172	143	29	1,988	1,794	192
394	321	71	5,314	4,823	482
<b>1,997</b>	<b>1,724</b>	<b>250</b>	<b>20,076</b>	<b>17,452</b>	<b>1,895</b>
1,281	1,150	120	15,577	14,029	1,266
716	574	130	4,499	3,423	629

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## Distribution by type of security and customer segment of economic activity

TDB40055								Banks
Source: Supervisory returns Stocks in billions of lire								
September 2000	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec	Rest of the world	
<b>a. TOTAL</b>	<b>3,762,748</b>	<b>33,293</b>	<b>1,464,363</b>	<b>104,653</b>	<b>87,734</b>	<b>1,502,063</b>	<b>570,615</b>	
Italian government securities	1,456,780	15,439	615,265	26,362	21,202	406,828	371,674	
<i>of which:</i> BOTs	181,356	589	37,611	1,311	4,552	111,153	26,140	
CCTs	334,933	4,906	172,606	10,686	4,819	83,239	58,678	
BTPs	815,242	7,005	349,088	12,366	10,297	189,527	246,957	
Other debt securities	1,143,417	7,629	471,216	37,114	33,890	522,592	70,976	
<i>of which:</i> in non-euro-area currencies	162,712	575	103,695	2,719	2,667	37,337	15,718	
Equity securities	294,395	7,983	132,601	20,201	5,746	77,351	50,512	
<i>of which:</i> in non-euro-area currencies	35,189	65	29,464	1,594	346	3,164	556	
Units of collective investment undertakings	674,276	646	210,765	9,755	22,292	428,986	1,832	
Other securities and the like	193,880	1,596	34,517	11,220	4,604	66,306	75,620	

**Notes:**

Securities are stated at face value. The data include transactions with non-resident customers and interbank transactions.

## Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2000	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec	Rest of the world
<b>a. TOTAL</b>	<b>1,943,297</b>	<b>17,194</b>	<b>756,281</b>	<b>54,049</b>	<b>45,311</b>	<b>775,751</b>	<b>294,698</b>
Italian government securities	752,364	7,974	317,758	13,615	10,950	210,109	191,954
<i>of which:</i> BOTs	93,662	304	19,424	677	2,351	57,406	13,500
CCTs	172,979	2,534	89,144	5,519	2,489	42,989	30,304
BTPs	421,037	3,618	180,289	6,387	5,318	97,883	127,543
Other debt securities	590,525	3,940	243,363	19,168	17,503	269,896	36,656
<i>of which:</i> in non-euro-area currencies	84,034	297	53,554	1,404	1,377	19,283	8,117
Equity securities	152,043	4,123	68,483	10,433	2,967	39,949	26,087
<i>of which:</i> in non-euro-area currencies	18,174	33	15,217	823	179	1,634	287
Units of collective investment undertakings	348,234	333	108,851	5,038	11,513	221,553	946
Other securities and the like	100,131	824	17,827	5,795	2,378	34,244	39,055



## Notes:

Securities are stated at face value. The data include transactions with non-resident customers and interbank transactions.

## Distribution by type of security and customer location (geographical area)

TDB40060							Banks
Source: Supervisory returns Stocks in billions of lire							
September 2000	Total	North-West	North-East	Centre	South	Islands	
<b>a. TOTAL</b>	<b>3,192,069</b>	<b>1,748,868</b>	<b>623,395</b>	<b>539,573</b>	<b>198,979</b>	<b>80,107</b>	
Italian government securities	1,085,096	592,819	179,717	217,755	67,910	25,379	
<i>of which:</i> BOTs	155,215	62,987	29,897	31,936	22,728	7,331	
CCTs	276,255	153,012	53,226	54,583	10,682	4,291	
BTPs	568,285	323,325	84,087	116,618	30,731	12,808	
Other debt securities	1,072,411	591,601	225,312	167,073	56,877	31,307	
<i>of which:</i> in non-euro-area currencies	146,994	106,639	18,763	18,474	2,989	891	
Equity securities	243,876	140,513	52,263	32,597	14,155	4,966	
<i>of which:</i> in non-euro-area currencies	34,633	30,284	2,333	1,726	189	60	
Units of collective investment undertakings	672,443	380,266	143,776	96,839	37,495	14,062	
Other securities and the like	118,242	43,668	22,326	25,310	22,542	4,393	

**Note:**

Securities are stated at face value. The data include interbank transactions.

## Distribution by type of security and customer location (geographical area)

TDB40060

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2000	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>1,648,566</b>	<b>903,215</b>	<b>321,957</b>	<b>278,666</b>	<b>102,764</b>	<b>41,372</b>
Italian government securities	560,405	306,165	92,816	112,461	35,073	13,107
<i>of which:</i> BOTs	80,162	32,530	15,441	16,494	11,738	3,786
CCTs	142,674	79,024	27,489	28,190	5,517	2,216
BTPs	293,494	166,984	43,427	60,228	15,871	6,615
Other debt securities	553,854	305,537	116,364	86,286	29,375	16,169
<i>of which:</i> in non-euro-area currencies	75,916	55,074	9,690	9,541	1,544	460
Equity securities	125,952	72,569	26,991	16,835	7,310	2,565
<i>of which:</i> in non-euro-area currencies	17,886	15,640	1,205	891	97	31
Units of collective investment undertakings	347,288	196,391	74,254	50,013	19,365	7,262
Other securities and the like	61,067	22,553	11,531	13,072	11,642	2,269

**Note:**

Securities are stated at face value. The data include interbank transactions.

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

TDB40100							Banks
Source: Supervisory returns Stocks in billions of lire							
September 2000		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a.</b>	<b>TOTAL</b>	<b>180,980</b>	<b>1,861</b>	<b>20,755</b>	<b>145,439</b>	<b>4,988</b>	<b>8,731</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>80,208</b>	<b>163</b>	<b>14,025</b>	<b>61,154</b>	<b>1,739</b>	<b>3,127</b>
	Piedmont	15,789	67	2,140	12,597	368	616
	Valle d'Aosta	232	2	8	182	10	28
	Liguria	5,859	22	109	5,388	73	267
	Lombardy	58,329	72	11,767	42,986	1,288	2,216
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>45,213</b>	<b>705</b>	<b>3,516</b>	<b>36,036</b>	<b>1,831</b>	<b>3,126</b>
	Trentino-Alto Adige	5,567	552	66	3,908	527	514
	Veneto	11,504	68	2,309	7,965	409	753
	Friuli-Venezia Giulia	5,211	33	549	4,303	131	194
	Emilia-Romagna	22,932	51	593	19,860	764	1,664
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>40,127</b>	<b>852</b>	<b>2,884</b>	<b>34,101</b>	<b>635</b>	<b>1,655</b>
	Marche	1,772	23	65	1,451	84	148
	Tuscany	9,473	93	434	8,208	276	463
	Umbria	1,323	15	44	1,112	48	104
	Lazio	27,559	721	2,342	23,330	227	940
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>9,643</b>	<b>105</b>	<b>218</b>	<b>8,048</b>	<b>572</b>	<b>699</b>
	Abruzzo	1,369	5	30	957	101	276
	Molise	235	11	..	185	23	16
	Campania	4,631	66	58	4,157	153	198
	Puglia	2,393	12	13	2,077	198	92
	Basilicata	364	3	22	251	33	54
	Calabria	651	7	96	421	64	64
<b>f.</b>	<b>ISLANDS</b>	<b>6,583</b>	<b>36</b>	<b>111</b>	<b>6,100</b>	<b>212</b>	<b>123</b>
	Sicily	4,156	6	26	3,896	144	84
	Sardinia	2,427	31	85	2,205	68	39

Notes:

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

TDB40100

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2000		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a.</b>	<b>TOTAL</b>	<b>93,468</b>	<b>961</b>	<b>10,719</b>	<b>75,113</b>	<b>2,576</b>	<b>4,509</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>41,424</b>	<b>84</b>	<b>7,244</b>	<b>31,583</b>	<b>898</b>	<b>1,615</b>
	Piedmont	8,154	35	1,105	6,506	190	318
	Valle d'Aosta	120	1	4	94	5	15
	Liguria	3,026	11	57	2,783	38	138
	Lombardy	30,124	37	6,077	22,200	665	1,144
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>23,351</b>	<b>364</b>	<b>1,816</b>	<b>18,611</b>	<b>945</b>	<b>1,614</b>
	Trentino-Alto Adige	2,875	285	34	2,018	272	266
	Veneto	5,941	35	1,192	4,113	211	389
	Friuli-Venezia Giulia	2,691	17	283	2,223	68	100
	Emilia-Romagna	11,843	26	306	10,257	395	860
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>20,724</b>	<b>440</b>	<b>1,490</b>	<b>17,612</b>	<b>328</b>	<b>855</b>
	Marche	915	12	34	749	43	77
	Tuscany	4,893	48	224	4,239	143	239
	Umbria	683	8	22	574	25	54
	Lazio	14,233	372	1,209	12,049	117	486
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>4,980</b>	<b>54</b>	<b>113</b>	<b>4,157</b>	<b>295</b>	<b>361</b>
	Abruzzo	707	3	15	494	52	142
	Molise	121	6	..	96	12	8
	Campania	2,392	34	30	2,147	79	102
	Puglia	1,236	6	7	1,073	102	48
	Basilicata	188	2	11	130	17	28
	Calabria	336	3	49	217	33	33
<b>f.</b>	<b>ISLANDS</b>	<b>3,400</b>	<b>19</b>	<b>57</b>	<b>3,151</b>	<b>110</b>	<b>64</b>
	Sicily	2,146	3	14	2,012	74	43
	Sardinia	1,253	16	44	1,139	35	20

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Notes:

## Distribution by branch location (region) and customer location (geographical area)

TDB40110								Banks
Source: Supervisory returns Stocks in billions of lire								
September 2000	Same region as branch	Total	North-West	North-East	Centre	South	Islands	
<b>a. TOTAL</b>	-	<b>180,980</b>	<b>80,208</b>	<b>45,213</b>	<b>40,127</b>	<b>9,643</b>	<b>6,583</b>	
Piedmont	10,956	14,083	12,374	481	1,066	74	89	
Valle d'Aosta	164	171	168	..	3	-	-	
Liguria	3,894	6,163	4,243	275	780	67	798	
Lombardy	53,393	68,579	59,135	3,292	2,943	814	2,395	
Trentino-Alto Adige	5,225	5,390	68	5,298	20	3	..	
Veneto	10,684	12,054	391	11,129	314	128	92	
Friuli-Venezia Giulia	4,109	4,383	58	4,200	120	5	..	
Emilia-Romagna	19,548	21,156	735	19,650	527	183	61	
Marche	1,613	1,935	69	58	1,769	38	..	
Tuscany	8,591	9,817	341	58	9,370	30	18	
Umbria	882	1,016	28	7	977	1	2	
Lazio	20,725	25,313	2,001	727	20,937	884	765	
Abruzzo	1,012	1,456	347	2	70	1,037	..	
Molise	163	169	..	..	5	164	..	
Campania	3,602	4,675	141	13	861	3,623	38	
Puglia	1,700	1,878	15	8	32	1,819	4	
Basilicata	293	318	12	2	3	301	..	
Calabria	463	507	20	1	12	467	7	
Sicily	1,581	1,917	30	10	294	1	1,582	
Sardinia	729	793	33	1	25	1	732	

Notes:

## Distribution by branch location (region) and customer location (geographical area)

TDB40110

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	-	<b>93,468</b>	<b>41,424</b>	<b>23,351</b>	<b>20,724</b>	<b>4,980</b>	<b>3,400</b>
	Piedmont	5,658	7,273	6,391	249	550	38	46
	Valle d'Aosta	85	88	87	..	1	-	-
	Liguria	2,011	3,183	2,191	142	403	35	412
	Lombardy	27,575	35,418	30,541	1,700	1,520	421	1,237
	Trentino-Alto Adige	2,699	2,783	35	2,736	10	2	..
	Veneto	5,518	6,225	202	5,748	162	66	48
	Friuli-Venezia Giulia	2,122	2,264	30	2,169	62	3	..
	Emilia-Romagna	10,096	10,926	380	10,149	272	95	31
	Marche	833	999	35	30	914	20	..
	Tuscany	4,437	5,070	176	30	4,839	16	9
	Umbria	455	525	15	4	505	1	1
	Lazio	10,704	13,073	1,033	376	10,813	456	395
	Abruzzo	523	752	179	1	36	536	..
	Molise	84	87	..	..	2	85	..
	Campania	1,860	2,414	73	7	445	1,871	20
	Puglia	878	970	8	4	16	940	2
	Basilicata	151	164	6	1	2	156	..
	Calabria	239	262	11	..	6	241	4
	Sicily	816	990	15	5	152	1	817
	Sardinia	376	409	17	1	13	1	378



Notes:

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

TDB10420

Source: Supervisory returns  
Stocks in billions of lire

September 2000		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>786,699</b>	<b>13,290</b>	<b>63,361</b>	<b>7,318</b>	<b>66,462</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>258,697</b>	<b>2,349</b>	<b>23,591</b>	<b>1,960</b>	<b>23,594</b>
	Piedmont	64,711	746	5,597	1,170	7,669
	Valle d'Aosta	1,551	101	125	61	260
	Liguria	21,356	306	1,481	132	2,134
	Lombardy	171,079	1,196	16,388	598	13,531
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>175,851</b>	<b>2,407</b>	<b>10,908</b>	<b>1,970</b>	<b>11,715</b>
	Trentino-Alto Adige	16,722	432	1,353	528	1,354
	Veneto	68,249	815	4,852	513	5,026
	Friuli-Venezia Giulia	19,581	335	1,230	147	1,312
	Emilia-Romagna	71,299	826	3,473	782	4,024
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>212,338</b>	<b>2,322</b>	<b>16,127</b>	<b>1,173</b>	<b>21,080</b>
	Marche	19,239	417	957	335	1,168
	Tuscany	52,302	729	3,710	350	5,063
	Umbria	11,071	233	719	114	1,096
	Lazio	129,726	943	10,742	374	13,754
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>91,649</b>	<b>1,781</b>	<b>8,623</b>	<b>1,253</b>	<b>6,653</b>
	Abruzzo	11,730	263	1,206	203	714
	Molise	2,310	57	201	31	101
	Campania	37,687	422	3,121	606	2,752
	Puglia	26,040	762	3,250	198	2,304
	Basilicata	4,676	110	284	102	354
	Calabria	9,207	167	561	113	428
<b>f.</b>	<b>ISLANDS</b>	<b>48,163</b>	<b>4,431</b>	<b>4,112</b>	<b>962</b>	<b>3,420</b>
	Sicily	31,593	2,840	2,446	414	1,409
	Sardinia	16,570	1,591	1,665	548	2,011

Notes:

## Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>31,817</b>	<b>125,346</b>	<b>2,973</b>	<b>139,977</b>	<b>2,571</b>	<b>51,988</b>	<b>12,962</b>	<b>268,635</b>
<b>9,148</b>	<b>47,331</b>	<b>149</b>	<b>52,387</b>	<b>350</b>	<b>17,944</b>	<b>2,402</b>	<b>77,492</b>
2,996	13,004	94	13,371	156	3,142	830	15,936
45	271	7	227	7	147	22	280
310	3,594	19	5,831	40	1,772	241	5,496
5,797	30,462	29	32,959	147	12,884	1,309	55,780
<b>7,580</b>	<b>29,041</b>	<b>719</b>	<b>32,860</b>	<b>790</b>	<b>10,801</b>	<b>3,351</b>	<b>63,709</b>
730	1,769	365	1,989	161	783	432	6,827
2,966	12,713	33	14,075	207	4,516	904	21,629
723	3,515	207	3,655	169	1,175	386	6,727
3,162	11,045	114	13,141	252	4,326	1,628	28,525
<b>4,976</b>	<b>33,600</b>	<b>117</b>	<b>34,399</b>	<b>306</b>	<b>14,488</b>	<b>2,578</b>	<b>81,172</b>
1,037	2,918	9	3,341	120	2,203	513	6,219
1,494	6,665	56	11,204	111	6,410	1,201	15,309
502	1,929	16	1,990	41	728	242	3,462
1,943	22,087	35	17,864	34	5,147	621	56,182
<b>7,505</b>	<b>9,930</b>	<b>48</b>	<b>13,683</b>	<b>408</b>	<b>5,482</b>	<b>2,394</b>	<b>33,888</b>
1,391	1,431	9	1,790	58	761	377	3,528
240	288	2	269	40	140	65	877
2,660	4,335	15	5,734	110	2,449	561	14,924
1,593	2,727	20	4,536	107	1,313	547	8,683
1,257	395	2	393	32	167	266	1,314
365	754	1	962	62	652	578	4,563
<b>2,607</b>	<b>5,444</b>	<b>1,940</b>	<b>6,648</b>	<b>717</b>	<b>3,273</b>	<b>2,236</b>	<b>12,373</b>
1,838	4,502	554	5,103	220	2,029	1,331	8,907
770	943	1,386	1,545	497	1,243	905	3,466

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

TDB10420

 Source: Supervisory returns  
 Stocks in millions of euros

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>September 2000</b>						
<b>a.</b>	<b>TOTAL</b>	<b>406,296</b>	<b>6,864</b>	<b>32,723</b>	<b>3,780</b>	<b>34,325</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>133,606</b>	<b>1,213</b>	<b>12,184</b>	<b>1,012</b>	<b>12,185</b>
	Piedmont	33,421	385	2,891	604	3,961
	Valle d'Aosta	801	52	64	31	134
	Liguria	11,029	158	765	68	1,102
	Lombardy	88,355	618	8,464	309	6,988
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>90,820</b>	<b>1,243</b>	<b>5,633</b>	<b>1,018</b>	<b>6,050</b>
	Trentino-Alto Adige	8,636	223	699	273	699
	Veneto	35,248	421	2,506	265	2,596
	Friuli-Venezia Giulia	10,112	173	635	76	677
	Emilia-Romagna	36,823	426	1,793	404	2,078
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>109,663</b>	<b>1,199</b>	<b>8,329</b>	<b>606</b>	<b>10,887</b>
	Marche	9,936	216	494	173	603
	Tuscany	27,012	377	1,916	181	2,615
	Umbria	5,718	120	371	59	566
	Lazio	66,998	487	5,548	193	7,103
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>47,333</b>	<b>920</b>	<b>4,453</b>	<b>647</b>	<b>3,436</b>
	Abruzzo	6,058	136	623	105	369
	Molise	1,193	29	104	16	52
	Campania	19,464	218	1,612	313	1,421
	Puglia	13,449	394	1,679	102	1,190
	Basilicata	2,415	57	147	53	183
	Calabria	4,755	86	290	58	221
<b>f.</b>	<b>ISLANDS</b>	<b>24,874</b>	<b>2,289</b>	<b>2,123</b>	<b>497</b>	<b>1,766</b>
	Sicily	16,316	1,467	1,263	214	728
	Sardinia	8,558	822	860	283	1,039

Notes:

## Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>16,432</b>	<b>64,736</b>	<b>1,535</b>	<b>72,292</b>	<b>1,328</b>	<b>26,849</b>	<b>6,694</b>	<b>138,738</b>
<b>4,724</b>	<b>24,444</b>	<b>77</b>	<b>27,056</b>	<b>181</b>	<b>9,267</b>	<b>1,240</b>	<b>40,021</b>
1,548	6,716	49	6,906	80	1,623	429	8,230
23	140	4	117	4	76	11	145
160	1,856	10	3,011	21	915	125	2,839
2,994	15,732	15	17,022	76	6,654	676	28,808
<b>3,915</b>	<b>14,999</b>	<b>371</b>	<b>16,971</b>	<b>408</b>	<b>5,578</b>	<b>1,731</b>	<b>32,903</b>
377	914	188	1,027	83	404	223	3,526
1,532	6,566	17	7,269	107	2,333	467	11,171
373	1,815	107	1,888	87	607	199	3,474
1,633	5,704	59	6,787	130	2,234	841	14,732
<b>2,570</b>	<b>17,353</b>	<b>60</b>	<b>17,766</b>	<b>158</b>	<b>7,483</b>	<b>1,331</b>	<b>41,922</b>
536	1,507	4	1,726	62	1,138	265	3,212
772	3,442	29	5,786	57	3,311	620	7,906
259	996	8	1,028	21	376	125	1,788
1,003	11,407	18	9,226	18	2,658	321	29,015
<b>3,876</b>	<b>5,128</b>	<b>25</b>	<b>7,067</b>	<b>211</b>	<b>2,831</b>	<b>1,237</b>	<b>17,502</b>
718	739	5	924	30	393	195	1,822
124	149	1	139	21	72	34	453
1,374	2,239	8	2,961	57	1,265	290	7,707
823	1,408	10	2,343	55	678	282	4,485
649	204	1	203	17	86	137	679
188	389	1	497	32	337	299	2,357
<b>1,347</b>	<b>2,812</b>	<b>1,002</b>	<b>3,433</b>	<b>370</b>	<b>1,690</b>	<b>1,155</b>	<b>6,390</b>
949	2,325	286	2,636	113	1,048	687	4,600
398	487	716	798	257	642	468	1,790

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

TDB10430

Source: Supervisory returns  
Flows in billions of lire

3rd quarter 2000		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>79,229</b>	<b>448</b>	<b>7,175</b>	<b>190</b>	<b>4,913</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>31,339</b>	<b>58</b>	<b>2,771</b>	<b>80</b>	<b>1,824</b>
	Piedmont	10,089	8	409	46	552
	Valle d'Aosta	140	1	12	-	10
	Liguria	1,845	4	112	2	155
	Lombardy	19,265	45	2,237	33	1,107
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>19,504</b>	<b>113</b>	<b>1,433</b>	<b>51</b>	<b>805</b>
	Trentino-Alto Adige	2,156	13	199	8	192
	Veneto	8,019	21	799	15	393
	Friuli-Venezia Giulia	1,641	55	128	5	44
	Emilia-Romagna	7,688	24	306	23	176
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>17,075</b>	<b>90</b>	<b>1,881</b>	<b>20</b>	<b>923</b>
	Marche	1,575	10	97	4	32
	Tuscany	4,584	26	435	5	304
	Umbria	820	2	68	1	59
	Lazio	10,096	53	1,281	10	529
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>7,122</b>	<b>52</b>	<b>724</b>	<b>17</b>	<b>308</b>
	Abruzzo	1,126	8	134	1	51
	Molise	141	2	13	-	5
	Campania	2,544	3	264	6	131
	Puglia	2,379	31	237	3	75
	Basilicata	254	1	22	..	26
	Calabria	678	7	55	6	19
<b>f.</b>	<b>ISLANDS</b>	<b>4,189</b>	<b>135</b>	<b>365</b>	<b>22</b>	<b>1,053</b>
	Sicily	2,291	97	236	11	24
	Sardinia	1,899	38	129	11	1,029

Notes:

## Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>2,010</b>	<b>14,944</b>	<b>91</b>	<b>12,457</b>	<b>115</b>	<b>3,776</b>	<b>738</b>	<b>32,374</b>
<b>628</b>	<b>5,886</b>	<b>4</b>	<b>5,211</b>	<b>8</b>	<b>1,388</b>	<b>126</b>	<b>13,354</b>
207	1,103	2	1,671	1	179	25	5,886
3	44	..	35	..	2	1	32
15	294	1	430	3	184	16	628
403	4,444	1	3,074	4	1,023	84	6,807
<b>545</b>	<b>3,939</b>	<b>27</b>	<b>2,691</b>	<b>59</b>	<b>742</b>	<b>179</b>	<b>8,921</b>
41	426	12	140	47	59	32	988
229	1,895	..	1,236	4	284	50	3,094
59	488	5	258	4	79	30	487
217	1,131	9	1,057	4	321	68	4,352
<b>291</b>	<b>3,585</b>	<b>4</b>	<b>2,892</b>	<b>8</b>	<b>1,148</b>	<b>142</b>	<b>6,092</b>
94	313	1	275	2	155	31	562
77	712	2	829	3	555	67	1,569
20	137	..	143	2	59	12	316
99	2,423	..	1,645	1	378	32	3,645
<b>385</b>	<b>1,274</b>	<b>1</b>	<b>1,121</b>	<b>16</b>	<b>316</b>	<b>95</b>	<b>2,813</b>
34	239	1	157	2	45	16	438
8	16	-	18	1	9	4	65
172	413	..	450	10	106	23	966
112	457	..	386	3	106	18	950
35	37	-	24	..	8	11	90
24	112	..	87	..	44	23	303
<b>161</b>	<b>261</b>	<b>55</b>	<b>543</b>	<b>24</b>	<b>181</b>	<b>196</b>	<b>1,194</b>
112	185	14	423	15	115	164	896
49	76	42	120	9	66	32	299

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

TDB10430

Source: Supervisory returns  
Flows in millions of euros

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>3rd quarter 2000</b>						
<b>a.</b>	<b>TOTAL</b>	<b>40,918</b>	<b>232</b>	<b>3,705</b>	<b>98</b>	<b>2,537</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>16,185</b>	<b>30</b>	<b>1,431</b>	<b>42</b>	<b>942</b>
	Piedmont	5,211	4	211	24	285
	Valle d'Aosta	72	1	6	-	5
	Liguria	953	2	58	1	80
	Lombardy	9,949	23	1,156	17	571
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>10,073</b>	<b>58</b>	<b>740</b>	<b>26</b>	<b>416</b>
	Trentino-Alto Adige	1,113	7	103	4	99
	Veneto	4,142	11	413	8	203
	Friuli-Venezia Giulia	848	29	66	2	23
	Emilia-Romagna	3,971	13	158	12	91
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>8,819</b>	<b>47</b>	<b>972</b>	<b>10</b>	<b>477</b>
	Marche	813	5	50	2	16
	Tuscany	2,367	13	225	3	157
	Umbria	424	1	35	..	30
	Lazio	5,214	27	662	5	273
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>3,678</b>	<b>27</b>	<b>374</b>	<b>9</b>	<b>159</b>
	Abruzzo	582	4	69	1	27
	Molise	73	1	6	-	3
	Campania	1,314	1	136	3	68
	Puglia	1,228	16	123	2	39
	Basilicata	131	..	11	..	13
	Calabria	350	3	28	3	10
<b>f.</b>	<b>ISLANDS</b>	<b>2,164</b>	<b>70</b>	<b>189</b>	<b>11</b>	<b>544</b>
	Sicily	1,183	50	122	6	12
	Sardinia	981	20	67	6	531

Notes:

## Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>1,038</b>	<b>7,718</b>	<b>47</b>	<b>6,433</b>	<b>60</b>	<b>1,950</b>	<b>381</b>	<b>16,720</b>
<b>324</b>	<b>3,040</b>	<b>2</b>	<b>2,691</b>	<b>4</b>	<b>717</b>	<b>65</b>	<b>6,897</b>
107	570	1	863	1	92	13	3,040
2	23	..	18	..	1	..	16
8	152	1	222	1	95	8	324
208	2,295	1	1,588	2	529	43	3,516
<b>282</b>	<b>2,034</b>	<b>14</b>	<b>1,390</b>	<b>30</b>	<b>383</b>	<b>93</b>	<b>4,607</b>
21	220	6	72	24	30	16	510
118	979	..	639	2	147	26	1,598
31	252	3	133	2	41	15	251
112	584	5	546	2	166	35	2,248
<b>150</b>	<b>1,851</b>	<b>2</b>	<b>1,494</b>	<b>4</b>	<b>593</b>	<b>73</b>	<b>3,146</b>
49	162	1	142	1	80	16	290
40	368	1	428	2	287	34	810
10	71	..	74	1	31	6	163
51	1,251	..	850	1	195	16	1,883
<b>199</b>	<b>658</b>	<b>..</b>	<b>579</b>	<b>8</b>	<b>163</b>	<b>49</b>	<b>1,453</b>
17	123	..	81	1	23	8	226
4	8	-	9	..	4	2	34
89	213	..	232	5	55	12	499
58	236	..	199	2	55	9	491
18	19	-	12	..	4	6	46
12	58	..	45	..	23	12	157
<b>83</b>	<b>135</b>	<b>29</b>	<b>280</b>	<b>12</b>	<b>93</b>	<b>101</b>	<b>617</b>
58	95	7	218	8	59	85	463
25	39	21	62	5	34	16	154

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

TDB10460

Source: Supervisory returns  
Stocks in billions of lire

September 2000		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>14,876</b>	<b>5,576</b>	<b>9,300</b>	<b>5,654</b>	<b>2,557</b>	<b>3,097</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>3,365</b>	<b>885</b>	<b>2,479</b>	<b>1,329</b>	<b>541</b>	<b>788</b>
	Piedmont	1,189	368	821	579	282	297
	Valle d'Aosta	82	63	18	64	59	6
	Liguria	187	80	107	98	53	45
	Lombardy	1,906	373	1,533	588	147	441
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4,880</b>	<b>2,001</b>	<b>2,879</b>	<b>1,600</b>	<b>759</b>	<b>842</b>
	Trentino-Alto Adige	554	286	268	135	55	80
	Veneto	1,602	503	1,099	460	241	218
	Friuli-Venezia Giulia	409	213	196	114	43	72
	Emilia-Romagna	2,315	999	1,315	891	420	472
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>3,357</b>	<b>919</b>	<b>2,438</b>	<b>1,426</b>	<b>486</b>	<b>940</b>
	Marche	366	151	216	85	33	52
	Tuscany	1,557	391	1,167	900	239	662
	Umbria	287	96	191	126	53	74
	Lazio	1,146	281	864	315	162	153
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,919</b>	<b>968</b>	<b>951</b>	<b>663</b>	<b>378</b>	<b>285</b>
	Abruzzo	219	78	141	99	36	63
	Molise	86	69	18	22	18	3
	Campania	482	241	242	139	83	56
	Puglia	684	284	400	210	100	110
	Basilicata	162	108	54	57	45	12
	Calabria	285	188	97	137	97	40
<b>f.</b>	<b>ISLANDS</b>	<b>1,356</b>	<b>803</b>	<b>552</b>	<b>635</b>	<b>392</b>	<b>243</b>
	Sicily	575	304	272	108	36	72
	Sardinia	780	500	281	527	356	171

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
<b>6,967</b>	<b>1,957</b>	<b>5,010</b>	<b>2,254</b>	<b>1,062</b>	<b>1,192</b>
<b>1,658</b>	<b>303</b>	<b>1,355</b>	<b>377</b>	<b>41</b>	<b>336</b>
512	66	445	99	20	78
15	3	12	2	2	1
77	23	54	13	4	9
1,055	210	844	263	16	248
<b>2,489</b>	<b>837</b>	<b>1,652</b>	<b>790</b>	<b>405</b>	<b>385</b>
275	137	137	145	93	51
904	133	772	238	129	109
153	46	107	141	124	17
1,157	521	636	267	59	207
<b>1,516</b>	<b>306</b>	<b>1,210</b>	<b>415</b>	<b>126</b>	<b>289</b>
182	78	104	100	39	60
443	85	358	214	67	147
129	34	94	33	9	23
762	109	654	68	11	57
<b>918</b>	<b>374</b>	<b>544</b>	<b>338</b>	<b>216</b>	<b>122</b>
96	34	63	24	9	15
29	16	13	36	34	2
273	107	167	70	51	19
357	135	222	117	50	68
76	43	33	29	20	9
87	39	48	61	52	9
<b>386</b>	<b>138</b>	<b>248</b>	<b>334</b>	<b>273</b>	<b>61</b>
238	96	142	229	172	57
148	42	106	105	102	4

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

TDB10460

Source: Supervisory returns  
Stocks in millions of euros

September 2000		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>7,683</b>	<b>2,880</b>	<b>4,803</b>	<b>2,920</b>	<b>1,320</b>	<b>1,600</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1,738</b>	<b>457</b>	<b>1,280</b>	<b>687</b>	<b>280</b>	<b>407</b>
	Piedmont	614	190	424	299	146	153
	Valle d'Aosta	42	33	10	33	30	3
	Liguria	97	41	55	51	28	23
	Lombardy	985	193	792	304	76	228
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>2,520</b>	<b>1,033</b>	<b>1,487</b>	<b>827</b>	<b>392</b>	<b>435</b>
	Trentino-Alto Adige	286	148	138	70	29	41
	Veneto	827	260	568	237	125	113
	Friuli-Venezia Giulia	211	110	101	59	22	37
	Emilia-Romagna	1,195	516	679	460	217	244
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>1,734</b>	<b>475</b>	<b>1,259</b>	<b>737</b>	<b>251</b>	<b>485</b>
	Marche	189	78	111	44	17	27
	Tuscany	804	202	603	465	123	342
	Umbria	148	50	99	65	27	38
	Lazio	592	145	446	163	84	79
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>991</b>	<b>500</b>	<b>491</b>	<b>342</b>	<b>195</b>	<b>147</b>
	Abruzzo	113	40	73	51	18	32
	Molise	45	35	9	11	9	2
	Campania	249	124	125	72	43	29
	Puglia	353	147	206	108	51	57
	Basilicata	84	56	28	29	23	6
	Calabria	147	97	50	71	50	21
<b>f.</b>	<b>ISLANDS</b>	<b>700</b>	<b>415</b>	<b>285</b>	<b>328</b>	<b>203</b>	<b>125</b>
	Sicily	297	157	140	56	19	37
	Sardinia	403	258	145	272	184	88

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>3,598</b>	<b>1,011</b>	<b>2,587</b>	<b>1,164</b>	<b>549</b>	<b>616</b>
<b>856</b>	<b>156</b>	<b>700</b>	<b>195</b>	<b>21</b>	<b>174</b>
264	34	230	51	10	41
8	1	6	1	1	..
40	12	28	7	2	5
545	109	436	136	8	128
<b>1,285</b>	<b>432</b>	<b>853</b>	<b>408</b>	<b>209</b>	<b>199</b>
142	71	71	75	48	27
467	68	399	123	66	56
79	24	55	73	64	9
597	269	328	138	31	107
<b>783</b>	<b>158</b>	<b>625</b>	<b>214</b>	<b>65</b>	<b>149</b>
94	40	54	52	20	31
229	44	185	111	35	76
66	18	49	17	5	12
394	56	338	35	6	30
<b>474</b>	<b>193</b>	<b>281</b>	<b>175</b>	<b>112</b>	<b>63</b>
50	17	32	12	4	8
15	8	7	19	18	1
141	55	86	36	27	10
184	70	115	61	26	35
39	22	17	15	10	5
45	20	25	32	27	5
<b>199</b>	<b>71</b>	<b>128</b>	<b>173</b>	<b>141</b>	<b>31</b>
123	49	73	118	89	30
77	22	55	54	53	2



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

TDB10470

Source: Supervisory returns  
Flows in billions of lire

3rd quarter 2000		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>1,129</b>	<b>190</b>	<b>939</b>	<b>182</b>	<b>17</b>	<b>164</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>277</b>	<b>26</b>	<b>251</b>	<b>68</b>	<b>2</b>	<b>66</b>
	Piedmont	83	3	80	18	..	18
	Valle d'Aosta	2	..	2	..	-	..
	Liguria	8	..	8	2	..	2
	Lombardy	184	23	162	47	1	46
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>415</b>	<b>58</b>	<b>357</b>	<b>41</b>	<b>4</b>	<b>38</b>
	Trentino-Alto Adige	67	14	53	10	..	10
	Veneto	162	9	153	15	1	15
	Friuli-Venezia Giulia	36	10	26	5	1	4
	Emilia-Romagna	151	26	125	11	2	9
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>203</b>	<b>32</b>	<b>171</b>	<b>42</b>	<b>2</b>	<b>40</b>
	Marche	25	7	18	1	..	1
	Tuscany	102	9	93	33	..	32
	Umbria	20	3	18	4	-	4
	Lazio	56	14	42	4	1	3
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>139</b>	<b>46</b>	<b>94</b>	<b>15</b>	<b>7</b>	<b>8</b>
	Abruzzo	13	5	8	2	..	2
	Molise	4	2	2	-	-	-
	Campania	35	8	28	2	..	2
	Puglia	57	17	40	4	2	2
	Basilicata	11	5	5	..	..	..
	Calabria	19	9	10	5	5	1
<b>f.</b>	<b>ISLANDS</b>	<b>94</b>	<b>27</b>	<b>67</b>	<b>16</b>	<b>3</b>	<b>13</b>
	Sicily	57	21	37	4	..	4
	Sardinia	37	6	30	11	3	8

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>806</b>	<b>156</b>	<b>650</b>	<b>141</b>	<b>16</b>	<b>125</b>
<b>176</b>	<b>25</b>	<b>152</b>	<b>32</b>	<b>-</b>	<b>32</b>
61	3	58	4	-	4
2	..	1	..	-	..
5	..	5	1	-	1
110	21	88	27	-	27
<b>331</b>	<b>50</b>	<b>281</b>	<b>42</b>	<b>4</b>	<b>39</b>
52	12	39	5	1	4
142	8	134	4	..	4
28	7	21	4	2	1
110	23	87	29	1	29
<b>132</b>	<b>29</b>	<b>103</b>	<b>29</b>	<b>2</b>	<b>27</b>
15	6	9	9	1	8
55	9	46	14	..	14
15	2	12	2	1	1
48	12	36	4	..	4
<b>109</b>	<b>37</b>	<b>73</b>	<b>15</b>	<b>2</b>	<b>13</b>
8	3	4	3	1	1
4	2	2	..	..	..
30	7	23	3	..	3
47	15	32	6	-	6
9	5	4	1	-	1
12	5	7	2	..	2
<b>57</b>	<b>16</b>	<b>41</b>	<b>22</b>	<b>9</b>	<b>13</b>
32	12	20	21	9	12
	4	21	1	-	1
25					

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

TDB10470

Source: Supervisory returns  
Flows in millions of euros

3rd quarter 2000		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>583</b>	<b>98</b>	<b>485</b>	<b>94</b>	<b>9</b>	<b>85</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>143</b>	<b>14</b>	<b>129</b>	<b>35</b>	<b>1</b>	<b>34</b>
	Piedmont	43	2	41	9	..	9
	Valle d'Aosta	1	..	1	..	-	..
	Liguria	4	..	4	1	..	1
	Lombardy	95	12	83	24	1	24
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>215</b>	<b>30</b>	<b>185</b>	<b>21</b>	<b>2</b>	<b>19</b>
	Trentino-Alto Adige	35	7	27	5	..	5
	Veneto	83	4	79	8	..	8
	Friuli-Venezia Giulia	19	5	13	3	1	2
	Emilia-Romagna	78	13	65	6	1	5
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>105</b>	<b>17</b>	<b>88</b>	<b>22</b>	<b>1</b>	<b>21</b>
	Marche	13	4	9	1	..	1
	Tuscany	53	5	48	17	..	17
	Umbria	10	1	9	2	-	2
	Lazio	29	7	22	2	1	1
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>72</b>	<b>24</b>	<b>48</b>	<b>8</b>	<b>4</b>	<b>4</b>
	Abruzzo	7	2	4	1	..	1
	Molise	2	1	1	-	-	-
	Campania	18	4	14	1	..	1
	Puglia	29	9	21	2	1	1
	Basilicata	6	3	3	..	..	..
	Calabria	10	5	5	3	2	..
<b>f.</b>	<b>ISLANDS</b>	<b>49</b>	<b>14</b>	<b>35</b>	<b>8</b>	<b>2</b>	<b>7</b>
	Sicily	30	11	19	2	..	2
	Sardinia	19	3	16	6	1	4

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>416</b>	<b>80</b>	<b>336</b>	<b>73</b>	<b>8</b>	<b>65</b>
<b>91</b>	<b>13</b>	<b>78</b>	<b>17</b>	<b>-</b>	<b>17</b>
31	1	30	2	-	2
1	..	1	..	-	..
2	..	2	..	-	..
57	11	46	14	-	14
<b>171</b>	<b>26</b>	<b>145</b>	<b>22</b>	<b>2</b>	<b>20</b>
27	6	20	3	..	2
73	4	69	2	..	2
14	3	11	2	1	1
57	12	45	15	..	15
<b>68</b>	<b>15</b>	<b>53</b>	<b>15</b>	<b>1</b>	<b>14</b>
8	3	4	5	..	4
28	5	24	7	..	7
7	1	6	1	..	1
25	6	19	2	..	2
<b>57</b>	<b>19</b>	<b>37</b>	<b>8</b>	<b>1</b>	<b>7</b>
4	2	2	1	1	1
2	1	1	..	..	..
16	4	12	2	..	1
24	7	17	3	-	3
5	3	2	1	-	1
6	2	4	1	..	1
<b>29</b>	<b>8</b>	<b>21</b>	<b>11</b>	<b>4</b>	<b>7</b>
17	6	10	11	4	6
13	2	11	1	-	1



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

TDB10440

Source: Supervisory returns  
Stocks in billions of lire

September 2000

	Total	South and depressed areas	Industry		Exports
			SMEs	Other firms	
<b>a. TOTAL</b>	<b>71,722</b>	<b>7,306</b>	<b>12,591</b>	<b>3,698</b>	<b>77</b>
<b>b. NORTH-WEST ITALY</b>	<b>16,671</b>	<b>685</b>	<b>5,019</b>	<b>1,830</b>	<b>44</b>
Piedmont	6,064	610	1,689	514	6
Valle d'Aosta	243	..	6	..	-
Liguria	1,097	1	47	35	32
Lombardy	9,267	74	3,277	1,281	5
<b>c. NORTH-EAST ITALY</b>	<b>17,227</b>	<b>85</b>	<b>3,480</b>	<b>574</b>	<b>28</b>
Trentino-Alto Adige	2,711	1	137	165	-
Veneto	5,532	61	1,636	181	7
Friuli-Venezia Giulia	2,000	2	289	69	-
Emilia-Romagna	6,986	22	1,418	159	21
<b>d. CENTRAL ITALY</b>	<b>11,049</b>	<b>540</b>	<b>1,997</b>	<b>485</b>	<b>5</b>
Marche	2,511	41	658	33	-
Tuscany	3,399	5	611	150	..
Umbria	1,086	4	236	5	-
Lazio	4,053	489	493	297	5
<b>e. SOUTHERN ITALY</b>	<b>13,777</b>	<b>4,776</b>	<b>1,438</b>	<b>695</b>	<b>-</b>
Abruzzo	2,386	995	290	119	-
Molise	464	175	46	4	-
Campania	4,538	1,608	526	140	-
Puglia	3,301	841	353	219	-
Basilicata	1,794	1,037	75	120	-
Calabria	1,293	120	147	91	-
<b>f. ISLANDS</b>	<b>12,997</b>	<b>1,219</b>	<b>657</b>	<b>114</b>	<b>-</b>
Sicily	7,267	846	314	57	-
Sardinia	5,730	374	342	57	-

Notes:

## Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>2,517</b>	<b>6,877</b>	<b>15,955</b>	<b>6,286</b>	<b>1,393</b>	<b>13,476</b>	<b>1,546</b>	<b>1,328</b>
<b>275</b>	<b>992</b>	<b>2,247</b>	<b>1,586</b>	<b>721</b>	<b>3,101</b>	<b>171</b>	<b>146</b>
79	455	882	658	341	773	57	55
1	132	36	19	..	48	1	1
23	87	164	165	4	521	18	13
172	318	1,165	744	375	1,758	96	77
<b>555</b>	<b>2,125</b>	<b>3,412</b>	<b>2,030</b>	<b>415</b>	<b>4,142</b>	<b>381</b>	<b>329</b>
78	237	1,036	72	31	890	63	55
106	487	903	926	15	1,122	88	72
138	177	540	182	16	554	32	20
233	1,223	933	849	353	1,577	198	181
<b>244</b>	<b>1,219</b>	<b>2,142</b>	<b>1,395</b>	<b>70</b>	<b>2,461</b>	<b>490</b>	<b>401</b>
14	189	397	723	14	358	84	70
40	478	791	467	39	677	141	84
5	132	256	125	8	288	27	27
186	420	699	80	9	1,137	238	220
<b>266</b>	<b>1,085</b>	<b>1,584</b>	<b>495</b>	<b>94</b>	<b>2,943</b>	<b>403</b>	<b>373</b>
104	89	229	110	7	336	108	104
9	78	52	9	..	60	29	29
75	273	327	117	14	1,295	164	140
57	258	715	191	20	578	70	69
2	165	67	49	42	212	24	24
19	223	194	18	12	462	7	7
<b>1,176</b>	<b>1,457</b>	<b>6,569</b>	<b>781</b>	<b>93</b>	<b>831</b>	<b>100</b>	<b>79</b>
710	972	3,490	178	90	540	69	57
466	485	3,079	603	3	290	31	23

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

TDB10440

Source: Supervisory returns  
Stocks in millions of euros

September 2000

	Total	South and depressed areas	Industry		Exports
			SMEs	Other firms	
<b>a. TOTAL</b>	<b>37,041</b>	<b>3,773</b>	<b>6,503</b>	<b>1,910</b>	<b>40</b>
<b>b. NORTH-WEST ITALY</b>	<b>8,610</b>	<b>354</b>	<b>2,592</b>	<b>945</b>	<b>23</b>
Piedmont	3,132	315	872	265	3
Valle d'Aosta	126	..	3	..	-
Liguria	566	..	25	18	17
Lombardy	4,786	38	1,692	662	3
<b>c. NORTH-EAST ITALY</b>	<b>8,897</b>	<b>44</b>	<b>1,797</b>	<b>297</b>	<b>14</b>
Trentino-Alto Adige	1,400	..	71	85	-
Veneto	2,857	31	845	94	4
Friuli-Venezia Giulia	1,033	1	149	36	-
Emilia-Romagna	3,608	11	732	82	11
<b>d. CENTRAL ITALY</b>	<b>5,706</b>	<b>279</b>	<b>1,032</b>	<b>251</b>	<b>2</b>
Marche	1,297	21	340	17	-
Tuscany	1,755	3	315	77	..
Umbria	561	2	122	3	-
Lazio	2,093	253	254	154	2
<b>e. SOUTHERN ITALY</b>	<b>7,115</b>	<b>2,467</b>	<b>742</b>	<b>359</b>	<b>-</b>
Abruzzo	1,233	514	150	62	-
Molise	240	90	24	2	-
Campania	2,344	831	272	72	-
Puglia	1,705	434	182	113	-
Basilicata	926	536	39	62	-
Calabria	668	62	76	47	-
<b>f. ISLANDS</b>	<b>6,713</b>	<b>630</b>	<b>339</b>	<b>59</b>	<b>-</b>
Sicily	3,753	437	162	30	-
Sardinia	2,959	193	177	29	-

Notes:

## Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>1,300</b>	<b>3,552</b>	<b>8,240</b>	<b>3,247</b>	<b>719</b>	<b>6,960</b>	<b>798</b>	<b>686</b>
<b>142</b>	<b>512</b>	<b>1,161</b>	<b>819</b>	<b>372</b>	<b>1,601</b>	<b>89</b>	<b>75</b>
41	235	456	340	176	399	29	28
..	68	19	10	..	25	..	..
12	45	85	85	2	269	9	7
89	164	602	384	194	908	50	40
<b>287</b>	<b>1,097</b>	<b>1,762</b>	<b>1,048</b>	<b>215</b>	<b>2,139</b>	<b>197</b>	<b>170</b>
40	123	535	37	16	460	32	28
55	252	467	478	8	579	45	37
71	91	279	94	8	286	17	11
120	632	482	438	182	814	102	94
<b>126</b>	<b>629</b>	<b>1,106</b>	<b>720</b>	<b>36</b>	<b>1,271</b>	<b>253</b>	<b>207</b>
7	97	205	373	7	185	43	36
20	247	408	241	20	350	73	43
2	68	132	64	4	149	14	14
96	217	361	41	5	587	123	113
<b>137</b>	<b>560</b>	<b>818</b>	<b>256</b>	<b>48</b>	<b>1,520</b>	<b>208</b>	<b>193</b>
54	46	118	57	3	173	56	54
5	40	27	5	..	31	15	15
39	141	169	60	7	669	85	73
30	133	369	99	10	298	36	36
1	85	35	25	22	109	13	12
10	115	100	9	6	239	4	3
<b>608</b>	<b>752</b>	<b>3,393</b>	<b>403</b>	<b>48</b>	<b>429</b>	<b>52</b>	<b>41</b>
367	502	1,802	92	46	279	36	29
241	250	1,590	311	2	150	16	12



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

TDB10450

Source: Supervisory returns  
Flows in billions of lire

3rd quarter 2000		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
<b>a.</b>	<b>TOTAL</b>	<b>4,119</b>	<b>109</b>	<b>1,214</b>	<b>136</b>	<b>5</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>991</b>	<b>3</b>	<b>483</b>	<b>70</b>	<b>3</b>
	Piedmont	310	3	147	42	..
	Valle d'Aosta	7	-	..	-	-
	Liguria	56	..	6	-	-
	Lombardy	618	..	330	27	3
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>1,037</b>	<b>7</b>	<b>347</b>	<b>29</b>	<b>2</b>
	Trentino-Alto Adige	120	-	13	21	-
	Veneto	351	7	169	3	..
	Friuli-Venezia Giulia	133	-	33	2	-
	Emilia-Romagna	432	..	133	3	2
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>804</b>	<b>5</b>	<b>165</b>	<b>6</b>	<b>-</b>
	Marche	169	1	54	1	-
	Tuscany	346	..	39	2	-
	Umbria	48	..	11	-	-
	Lazio	241	3	60	3	-
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>670</b>	<b>51</b>	<b>176</b>	<b>20</b>	<b>-</b>
	Abruzzo	97	1	21	2	-
	Molise	17	..	6	..	-
	Campania	243	2	65	3	-
	Puglia	192	32	52	10	-
	Basilicata	60	16	14	2	-
	Calabria	62	..	19	3	-
<b>f.</b>	<b>ISLANDS</b>	<b>617</b>	<b>43</b>	<b>42</b>	<b>12</b>	<b>-</b>
	Sicily	426	18	32	1	-
	Sardinia	192	24	11	11	-

Notes:

## Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>165</b>	<b>286</b>	<b>308</b>	<b>457</b>	<b>75</b>	<b>740</b>	<b>625</b>	<b>411</b>
<b>14</b>	<b>23</b>	<b>12</b>	<b>109</b>	<b>43</b>	<b>161</b>	<b>68</b>	<b>55</b>
..	7	4	50	9	27	20	20
..	1	1	1	-	4	..	..
2	..	..	11	-	22	15	4
12	16	7	46	34	109	33	31
<b>43</b>	<b>38</b>	<b>49</b>	<b>176</b>	<b>20</b>	<b>190</b>	<b>134</b>	<b>127</b>
2	7	23	5	..	29	19	17
3	4	11	62	..	60	32	31
18	7	4	18	..	43	7	5
20	20	11	91	19	58	75	73
<b>23</b>	<b>45</b>	<b>37</b>	<b>84</b>	<b>1</b>	<b>134</b>	<b>304</b>	<b>115</b>
..	6	2	46	-	31	27	26
7	11	26	23	..	27	209	28
..	3	..	7	-	12	14	14
15	25	9	8	1	63	54	46
<b>8</b>	<b>27</b>	<b>13</b>	<b>41</b>	<b>4</b>	<b>234</b>	<b>96</b>	<b>94</b>
5	3	3	10	..	17	35	35
..	1	..	1	-	6	2	2
..	8	1	7	1	134	22	21
..	7	-	15	1	51	22	21
-	2	..	7	1	5	13	13
2	5	9	1	..	20	2	2
<b>76</b>	<b>152</b>	<b>196</b>	<b>48</b>	<b>7</b>	<b>20</b>	<b>23</b>	<b>21</b>
58	148	112	20	7	16	12	11
18	3	83	27	..	4	10	10

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

TDB10450

Source: Supervisory returns  
Flows in millions of euros

## 3rd quarter 2000

	Total	South and depressed areas	Industry		Exports
			SMEs	Other firms	
<b>a. TOTAL</b>	<b>2,127</b>	<b>56</b>	<b>627</b>	<b>70</b>	<b>3</b>
<b>b. NORTH-WEST ITALY</b>	<b>512</b>	<b>2</b>	<b>250</b>	<b>36</b>	<b>2</b>
Piedmont	160	2	76	22	..
Valle d'Aosta	4	-	..	-	-
Liguria	29	..	3	-	-
Lombardy	319	..	171	14	2
<b>c. NORTH-EAST ITALY</b>	<b>535</b>	<b>4</b>	<b>179</b>	<b>15</b>	<b>1</b>
Trentino-Alto Adige	62	-	6	11	-
Veneto	181	4	87	2	..
Friuli-Venezia Giulia	69	-	17	1	-
Emilia-Romagna	223	..	69	1	1
<b>d. CENTRAL ITALY</b>	<b>415</b>	<b>2</b>	<b>85</b>	<b>3</b>	<b>-</b>
Marche	87	..	28	1	-
Tuscany	179	..	20	1	-
Umbria	25	..	6	-	-
Lazio	125	2	31	1	-
<b>e. SOUTHERN ITALY</b>	<b>346</b>	<b>26</b>	<b>91</b>	<b>10</b>	<b>-</b>
Abruzzo	50	..	11	1	-
Molise	9	..	3	..	-
Campania	126	1	33	2	-
Puglia	99	17	27	5	-
Basilicata	31	8	7	1	-
Calabria	32	..	10	1	-
<b>f. ISLANDS</b>	<b>319</b>	<b>22</b>	<b>22</b>	<b>6</b>	<b>-</b>
Sicily	220	10	16	1	-
Sardinia	99	12	6	5	-

Notes:

## Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>85</b>	<b>147</b>	<b>159</b>	<b>236</b>	<b>39</b>	<b>382</b>	<b>323</b>	<b>212</b>
<b>7</b>	<b>12</b>	<b>6</b>	<b>56</b>	<b>22</b>	<b>83</b>	<b>35</b>	<b>29</b>
..	3	2	26	4	14	10	10
..	..	..	1	-	2	..	..
1	..	..	6	-	11	8	2
6	8	4	24	18	56	17	16
<b>22</b>	<b>20</b>	<b>26</b>	<b>91</b>	<b>10</b>	<b>98</b>	<b>69</b>	<b>66</b>
1	4	12	3	..	15	10	9
2	2	6	32	..	31	17	16
9	3	2	9	..	22	4	3
10	10	6	47	10	30	39	38
<b>12</b>	<b>23</b>	<b>19</b>	<b>43</b>	<b>1</b>	<b>69</b>	<b>157</b>	<b>59</b>
..	3	1	24	-	16	14	13
4	6	14	12	..	14	108	14
..	1	..	3	-	6	7	7
8	13	5	4	1	33	28	24
<b>4</b>	<b>14</b>	<b>7</b>	<b>21</b>	<b>2</b>	<b>121</b>	<b>49</b>	<b>48</b>
3	2	2	5	..	9	18	18
..	1	..	1	-	3	1	1
..	4	..	4	1	69	11	11
..	4	-	8	1	27	12	11
-	1	..	4	1	3	7	7
1	3	5	1	..	10	1	1
<b>39</b>	<b>78</b>	<b>101</b>	<b>25</b>	<b>4</b>	<b>10</b>	<b>12</b>	<b>11</b>
30	77	58	11	4	8	6	5
9	2	43	14	..	2	5	5





## **Information on securities business**

## Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns  
Flows in billions of lire

3rd quarter 2000		Total	Banks	SIMs
<b>a.</b>	<b>TOTAL SECURITIES</b>	<b>3,712,007</b>	<b>2,894,254</b>	<b>817,754</b>
	Italian government securities	2,307,579	1,996,787	310,792
	<i>of which:</i> BOTs	256,732	207,755	48,977
	CCTs	426,562	356,370	70,192
	BTPs	1,425,198	1,274,417	150,780
	Other debt securities	397,734	328,833	68,901
	Equity securities	853,942	417,422	436,520
	Other securities	152,752	151,212	1,540
<b>b.</b>	<b>TOTAL DERIVATIVE INSTRUMENTS</b>	<b>3,299,124</b>	<b>2,489,960</b>	<b>809,164</b>
	Futures	1,079,919	638,302	441,618
	<i>of which:</i> on Italian government securities	142,559	102,052	40,507
	on interest rates	298,741	283,735	15,006
	on stock indices	467,718	162,388	305,331
	Swaps and forward rate agreements	1,091,350	914,138	177,211
	<i>of which:</i> interest rate swaps	795,289	770,921	24,368
	currency swaps	94,965	8,514	86,451
	forward rate agreements	122,986	121,925	1,061
	Options on securities	157,091	68,249	88,842
	<i>of which:</i> on Italian government securities	3,150	2,456	694
	on debt securities	26,070	25,521	550
	on equity securities	120,396	39,773	80,622
	Options on futures or stock indices	271,482	198,812	72,671
	<i>of which:</i> on futures on Italian government securities	13,066	11,048	2,018
	on stock indices or futures on stock indices	200,135	130,782	69,353
	Foreign currency options	93,513	88,189	5,324
	Interest rate options	340,612	319,514	21,098
	Other derivative instruments	265,154	262,753	2,401

**Notes:**

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

## Banks and securities firms

Banks			SIMs		
July 2000	Aug. 2000	Sept. 2000	July 2000	Aug. 2000	Sept. 2000
<b>938,872</b>	<b>914,391</b>	<b>1,040,990</b>	<b>260,463</b>	<b>240,455</b>	<b>316,836</b>
623,285	633,486	740,017	101,396	82,784	126,612
72,725	64,308	70,722	18,556	14,370	16,051
113,163	119,057	124,150	21,458	19,456	29,278
385,328	397,895	491,194	45,053	38,321	67,406
112,314	93,074	123,444	22,302	22,782	23,817
153,442	152,926	111,054	136,181	134,410	165,929
49,831	34,905	66,476	583	479	478
<b>642,516</b>	<b>760,927</b>	<b>1,086,517</b>	<b>233,373</b>	<b>244,286</b>	<b>331,506</b>
183,168	198,292	256,842	129,571	123,368	188,678
34,748	29,371	37,933	13,507	10,284	16,716
70,963	103,349	109,422	5,804	4,020	5,183
48,438	41,201	72,749	85,918	81,399	138,014
222,261	302,836	389,041	54,897	58,120	64,195
192,058	259,533	319,330	8,983	3,123	12,262
2,193	2,651	3,670	27,868	29,193	29,390
23,870	36,645	61,410	208	259	595
15,750	14,366	38,133	20,375	30,754	37,713
694	557	1,206	111	371	212
7,316	6,998	11,207	166	286	98
7,632	6,657	25,484	18,388	26,297	35,938
35,767	42,670	120,374	19,540	22,132	30,999
4,514	2,414	4,120	643	577	799
6,812	31,372	92,597	18,717	21,355	29,280
16,517	21,748	49,925	2,110	1,695	1,518
100,519	101,570	117,424	5,944	7,484	7,670
68,532	79,443	114,778	935	733	733

## Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns  
Flows in millions of euros

## 3rd quarter 2000

	Total	Banks	SIMs
<b>a. TOTAL SECURITIES</b>	<b>1,917,092</b>	<b>1,494,757</b>	<b>422,334</b>
Italian government securities	1,191,765	1,031,254	160,510
<i>of which:</i> BOTs	132,591	107,297	25,295
CCTs	220,301	184,050	36,251
BTPs	736,053	658,182	77,872
Other debt securities	205,413	169,828	35,585
Equity securities	441,024	215,580	225,444
Other securities	78,890	78,095	795
<b>b. TOTAL DERIVATIVE INSTRUMENTS</b>	<b>1,703,856</b>	<b>1,285,957</b>	<b>417,898</b>
Futures	557,732	329,655	228,077
<i>of which:</i> on Italian government securities	73,625	52,705	20,920
on interest rates	154,287	146,537	7,750
on stock indices	241,556	83,866	157,690
Swaps and forward rate agreements	563,635	472,113	91,522
<i>of which:</i> interest rate swaps	410,732	398,147	12,585
currency swaps	49,045	4,397	44,648
forward rate agreements	63,517	62,969	548
Options on securities	81,131	35,248	45,883
<i>of which:</i> on Italian government securities	1,627	1,268	359
on debt securities	13,464	13,180	284
on equity securities	62,179	20,541	41,638
Options on futures or stock indices	140,209	102,678	37,531
<i>of which:</i> on futures on Italian government securities	6,748	5,706	1,042
on stock indices or futures on stock indices	103,361	67,543	35,818
Foreign currency options	48,296	45,546	2,749
Interest rate options	175,911	165,015	10,896
Other derivative instruments	136,941	135,701	1,240

## Notes:

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

## Banks and securities firms

Banks			SIMs		
July 2000	Aug. 2000	Sept. 2000	July 2000	Aug. 2000	Sept. 2000
<b>484,887</b>	<b>472,244</b>	<b>537,627</b>	<b>134,518</b>	<b>124,184</b>	<b>163,632</b>
321,900	327,168	382,187	52,367	42,754	65,389
37,559	33,212	36,525	9,584	7,421	8,290
58,444	61,488	64,118	11,082	10,048	15,121
199,006	205,495	253,681	23,268	19,791	34,812
58,006	48,069	63,753	11,518	11,766	12,301
79,246	78,980	57,354	70,332	69,417	85,695
25,736	18,027	34,332	301	247	247
<b>331,832</b>	<b>392,986</b>	<b>561,139</b>	<b>120,527</b>	<b>126,163</b>	<b>171,208</b>
94,599	102,409	132,648	66,918	63,714	97,444
17,946	15,169	19,591	6,976	5,311	8,633
36,650	53,376	56,512	2,997	2,076	2,677
25,016	21,278	37,572	44,373	42,039	71,278
114,788	156,402	200,923	28,352	30,016	33,154
99,190	134,038	164,920	4,639	1,613	6,333
1,133	1,369	1,895	14,392	15,077	15,179
12,328	18,925	31,716	107	134	307
8,134	7,420	19,694	10,523	15,883	19,477
358	287	623	57	192	109
3,778	3,614	5,788	86	148	51
3,942	3,438	13,161	9,497	13,581	18,560
18,472	22,037	62,168	10,091	11,430	16,010
2,331	1,247	2,128	332	298	412
3,518	16,203	47,823	9,667	11,029	15,122
8,530	11,232	25,784	1,090	875	784
51,914	52,457	60,644	3,070	3,865	3,961
35,394	41,029	59,278	483	379	378



## Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns  
Stocks and flows in billions of lire

## 3rd quarter 2000

	Total	Banks	SIMs	AMCs
Assets under management	782,865	437,540	82,363	262,962
Fund-raising	51,597	27,579	5,914	18,104
Redemptions	45,550	31,177	3,830	10,543
Net fund-raising	6,047	-3,598	2,084	7,561

## Notes:

The data include transactions with non-residents and interbank transactions.

## Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns  
Stocks and flows in millions of euros

## 3rd quarter 2000

	Total	Banks	SIMs	AMCs
Assets under management	404,316	225,970	42,537	135,809
Fund-raising	26,647	14,243	3,054	9,350
Redemptions	23,524	16,101	1,978	5,445
Net fund-raising	3,123	-1,858	1,076	3,905



## Notes:

The data include transactions with non-residents and interbank transactions.

## Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns  
Stocks and flows in billions of lire

## 3rd quarter 2000

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a. TOTAL PORTFOLIO</b>	<b>182,292</b>	<b>181,326</b>	<b>758,469</b>
Italian government securities	46,819	45,900	194,027
<i>of which:</i> BOTs	3,241	2,201	5,207
CCTs	13,387	14,751	58,607
BTPs	25,354	23,313	114,598
Other debt securities	16,571	15,958	81,662
<i>of which:</i> in non-euro-area currencies	3,458	4,584	18,252
Equity securities	34,010	32,729	64,669
<i>of which:</i> in non-euro-area currencies	11,415	9,467	13,394
Units of collective investment undertakings	64,259	54,831	414,115
Other securities and the like	20,633	31,908	3,997

**Note:**

The data include transactions with non-residents. The portfolio, stated at market values (ex coupon for debt securities), is that resulting at the end of the period from transactions that have been settled.

## Banks, securities firms and asset management companies

Banks			SIMs			AMCs		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>68,147</b>	<b>64,444</b>	<b>425,359</b>	<b>34,972</b>	<b>34,498</b>	<b>79,580</b>	<b>79,174</b>	<b>82,385</b>	<b>253,530</b>
24,385	23,725	93,576	3,779	4,068	17,511	18,655	18,107	82,941
1,565	905	3,094	298	469	293	1,379	827	1,820
7,154	9,226	32,872	1,242	1,134	5,018	4,991	4,391	20,717
12,171	9,902	47,813	1,830	1,987	10,764	11,353	11,424	56,020
7,821	7,930	33,800	1,306	1,296	7,226	7,443	6,733	40,636
1,535	2,284	5,296	190	359	1,346	1,733	1,941	11,610
14,352	14,586	27,118	4,190	4,194	7,807	15,468	13,949	29,743
2,862	2,491	3,694	736	683	1,523	7,817	6,293	8,177
20,840	17,200	267,317	15,534	13,970	46,745	27,885	23,661	100,052
748	1,004	3,548	10,162	10,971	290	9,723	19,934	159

## Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns  
Stocks and flows in millions of euros

## 3rd quarter 2000

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a. TOTAL PORTFOLIO</b>	<b>94,146</b>	<b>93,647</b>	<b>391,717</b>
Italian government securities	24,180	23,705	100,207
<i>of which:</i> BOTs	1,674	1,137	2,689
CCTs	6,914	7,618	30,268
BTPs	13,094	12,040	59,185
Other debt securities	8,558	8,242	42,175
<i>of which:</i> in non-euro-area currencies	1,786	2,367	9,426
Equity securities	17,565	16,903	33,399
<i>of which:</i> in non-euro-area currencies	5,896	4,889	6,917
Units of collective investment undertakings	33,187	28,318	213,872
Other securities and the like	10,656	16,479	2,064

**Note:**

The data include transactions with non-residents. The portfolio, stated at market values (ex coupon for debt securities), is that resulting at the end of the period from transactions that have been settled.

## Banks, securities firms and asset management companies

Banks			SIMs			AMCs		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>35,195</b>	<b>33,283</b>	<b>219,680</b>	<b>18,061</b>	<b>17,816</b>	<b>41,100</b>	<b>40,890</b>	<b>42,548</b>	<b>130,937</b>
12,594	12,253	48,328	1,952	2,101	9,043	9,634	9,352	42,835
808	467	1,598	154	242	151	712	427	940
3,695	4,765	16,977	642	586	2,592	2,577	2,268	10,699
6,286	5,114	24,693	945	1,026	5,559	5,863	5,900	28,932
4,039	4,095	17,456	674	669	3,732	3,844	3,477	20,987
793	1,180	2,735	98	185	695	895	1,003	5,996
7,412	7,533	14,006	2,164	2,166	4,032	7,988	7,204	15,361
1,478	1,286	1,908	380	353	787	4,037	3,250	4,223
10,763	8,883	138,058	8,023	7,215	24,142	14,401	12,220	51,672
386	518	1,832	5,248	5,666	150	5,022	10,295	82



## Distribution of portfolio by type of security and customer sectors of economic activity

TDB40530		Securities firms				
Source: Supervisory returns Percentages						
September 2000		Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
<b>a.</b>	<b>TOTAL PORTFOLIO</b>	<b>100.00</b>	<b>12.39</b>	<b>4.72</b>	<b>79.94</b>	<b>2.96</b>
	Italian government securities	100.00	28.88	9.12	60.17	1.84
	<i>of which:</i> BOTs	100.00	1.92	3.37	92.64	2.07
	CCTs	100.00	18.11	13.17	66.99	1.74
	BTPs	100.00	44.97	5.62	47.33	2.08
	Other debt securities	100.00	16.34	3.12	71.20	9.34
	Equity securities	100.00	6.53	3.59	86.15	3.74
	Units of collective investment undertakings	100.00	9.72	4.22	83.69	2.37
	Other financial instruments	100.00	0.43	2.80	96.64	0.13

**Notes:**

Shares are stated at market values, debt securities at nominal value. Transactions carried out by intermediaries with their own dealing and portfolio asset management units are allocated to the "Other sectors of economic activity".



## Assets under management and net fund-raising

TDB40545

## Collective investment undertakings

Source: Supervisory returns  
Stocks and flows in billions of lire

## 3rd quarter 2000

	Total	Equity	Balanced	Bond
Net assets	910,074	346,379	113,648	450,047
Subscriptions	111,284	46,025	11,330	53,929
Redemptions	119,699	36,889	6,558	76,253
Net fund-raising	-8,416	9,136	4,772	-22,324
Income/profit distributed	-	-	-	-

## Notes:

The data include transactions with non-residents.

## Assets under management and net fund-raising

TDB40545

## Collective investment undertakings

Source: Supervisory returns  
Stocks and flows in millions of euros

## 3rd quarter 2000

	Total	Equity	Balanced	Bond
Net assets	470,014	178,890	58,694	232,430
Subscriptions	57,473	23,770	5,851	27,852
Redemptions	61,820	19,051	3,387	39,381
Net fund-raising	-4,346	4,719	2,464	-11,529
Income/profit distributed	-	-	-	-



## Notes:

The data include transactions with non-residents.

## Distribution of portfolio by type of security and operational specialization

TDB40540

Source: Supervisory returns  
Stocks and flows in billions of lire

3rd quarter 2000	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a. TOTAL PORTFOLIO</b>	<b>448,429</b>	<b>454,025</b>	<b>850,384</b>
Italian government securities	137,266	151,840	248,737
<i>of which:</i> BOTs	6,888	8,358	13,985
CCTs	29,041	32,265	54,267
BTPs	74,479	79,583	153,950
Other debt securities	95,372	94,345	225,981
<i>of which:</i> in non-euro-area currencies	36,736	41,323	80,546
Equity securities	212,514	203,867	372,956
<i>of which:</i> in non-euro-area currencies	103,044	100,986	199,922
Other securities	3,277	3,973	2,709

**Note:**

The data include transactions with non-residents. The portfolio, stated at market values (ex coupon for debt securities), is that resulting at the end of the period, including transactions that have still to be settled.

## Collective investment undertakings

Equity			Balanced			Bond		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>212,033</b>	<b>207,007</b>	<b>322,418</b>	<b>59,687</b>	<b>54,664</b>	<b>105,920</b>	<b>176,710</b>	<b>192,354</b>	<b>422,046</b>
29,657	30,144	6,229	16,037	14,737	25,353	91,572	106,959	217,155
935	759	562	74	254	195	5,879	7,345	13,227
6,451	6,442	1,596	4,184	2,166	5,236	18,406	23,656	47,436
6,418	6,932	3,280	9,865	10,547	18,054	58,196	62,104	132,617
2,581	2,714	5,701	15,743	13,353	28,493	77,048	78,278	191,787
1,293	1,512	2,423	4,477	3,947	10,604	30,965	35,864	67,520
177,487	171,587	308,913	27,642	25,907	51,251	7,385	6,373	12,792
85,451	84,999	170,085	14,447	13,207	24,089	3,146	2,779	5,748
2,307	2,562	1,575	265	667	823	704	744	312

## Distribution of portfolio by type of security and operational specialization

TDB40540

Source: Supervisory returns  
Stocks and flows in millions of euros

## 3rd quarter 2000

## Total

	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a. TOTAL PORTFOLIO</b>	<b>231,594</b>	<b>234,485</b>	<b>439,186</b>
Italian government securities	70,892	78,419	128,462
<i>of which:</i> BOTs	3,557	4,316	7,223
CCTs	14,998	16,663	28,027
BTPs	38,465	41,101	79,508
Other debt securities	49,256	48,725	116,709
<i>of which:</i> in non-euro-area currencies	18,972	21,342	41,599
Equity securities	109,755	105,289	192,616
<i>of which:</i> in non-euro-area currencies	53,218	52,155	103,251
Other securities	1,692	2,052	1,399

**Note:**

The data include transactions with non-residents. The portfolio, stated at market values (ex coupon for debt securities), is that resulting at the end of the period, including transactions that have still to be settled.

## Collective investment undertakings

Equity			Balanced			Bond		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>109,506</b>	<b>106,910</b>	<b>166,515</b>	<b>30,826</b>	<b>28,232</b>	<b>54,703</b>	<b>91,263</b>	<b>99,343</b>	<b>217,968</b>
15,317	15,568	3,217	8,282	7,611	13,094	47,293	55,240	112,151
483	392	290	38	131	101	3,036	3,793	6,831
3,332	3,327	824	2,161	1,119	2,704	9,506	12,217	24,498
3,314	3,580	1,694	5,095	5,447	9,324	30,056	32,074	68,491
1,333	1,402	2,944	8,131	6,896	14,715	39,792	40,427	99,049
668	781	1,251	2,312	2,038	5,476	15,992	18,522	34,871
91,665	88,617	159,540	14,276	13,380	26,469	3,814	3,292	6,607
44,132	43,898	87,841	7,461	6,821	12,441	1,625	1,435	2,969
1,192	1,323	813	137	345	425	364	384	161



## Distribution by type of instrument

TDB40580

Source: Supervisory returns  
Stocks in billions of lire

		SIMs		
		July 2000	Aug. 2000	Sept. 2000
<b>a.</b>	<b>TOTAL</b>	<b>308,593</b>	<b>316,168</b>	<b>317,834</b>
<b>b.</b>	<b>ON DEBT SECURITIES AND INTEREST RATES</b>			
	Futures	2,464	2,547	1,211
	Options bought	42,580	46,351	48,578
	Options sold	43,354	46,978	50,739
	Interest rate swaps	137,498	136,854	144,645
	Forward rate agreements	2,429	1,686	1,926
<b>c.</b>	<b>ON EQUITY SECURITIES</b>			
	Futures	1,441	1,776	434
	Options bought	14,287	14,093	10,284
	Options sold	18,391	18,599	17,428
<b>d.</b>	<b>ON EXCHANGE RATES AND GOLD</b>			
	Options bought	7,111	7,197	6,412
	Options sold	7,201	7,059	6,783
	Currency swaps	13,146	14,740	11,303
	Domestic currency swaps	3,494	3,522	3,373
<b>e.</b>	<b>OTHER DERIVATIVE INSTRUMENTS</b>	<b>15,197</b>	<b>14,767</b>	<b>14,717</b>

**Notes:**

The data include transactions with non-residents and interbank transactions. Transactions "with exchange of capital" are valued at the agreed price, those "without exchange of capital", at their notional value. The transactions involving gold carried out by SIMs are included in the residual item "Other derivative instruments".

## Banks and securities firms

### Banks

Units operating in Italy			Units operating abroad		
July 2000	Aug. 2000	Sept. 2000	July 2000	Aug. 2000	Sept. 2000
<b>3,051,399</b>	<b>3,098,474</b>	<b>3,183,075</b>	<b>888,468</b>	<b>831,522</b>	<b>805,648</b>
100,205	109,220	101,183	178,117	130,250	104,683
158,310	159,196	140,992	26,110	23,773	25,538
186,813	193,831	177,456	25,283	21,097	24,166
1,873,138	2,011,675	2,099,239	574,792	573,867	570,613
165,894	175,539	200,081	58,919	56,301	54,977
5,954	6,793	5,892	1,001	1,012	1,081
163,689	85,631	92,210	3,395	3,206	3,114
188,667	115,919	130,989	2,946	2,746	2,715
46,517	65,899	57,666	1,236	2,000	2,169
44,544	49,718	54,912	1,307	2,197	2,171
38,989	40,112	42,017	13,331	14,868	14,421
13,872	14,212	13,801	-	-	-
<b>64,808</b>	<b>70,731</b>	<b>66,639</b>	<b>2,030</b>	<b>205</b>	..

## Distribution by type of instrument

TDB40580

Source: Supervisory returns  
Stocks in millions of euros

		SIMs		
		July 2000	Aug. 2000	Sept. 2000
<b>a.</b>	<b>TOTAL</b>	<b>159,375</b>	<b>163,287</b>	<b>164,147</b>
<b>b.</b>	<b>ON DEBT SECURITIES AND INTEREST RATES</b>			
	Futures	1,273	1,315	626
	Options bought	21,991	23,938	25,088
	Options sold	22,390	24,262	26,205
	Interest rate swaps	71,012	70,679	74,703
	Forward rate agreements	1,254	871	995
<b>c.</b>	<b>ON EQUITY SECURITIES</b>			
	Futures	744	917	224
	Options bought	7,379	7,278	5,311
	Options sold	9,498	9,606	9,001
<b>d.</b>	<b>ON EXCHANGE RATES AND GOLD</b>			
	Options bought	3,672	3,717	3,311
	Options sold	3,719	3,646	3,503
	Currency swaps	6,790	7,612	5,838
	Domestic currency swaps	1,805	1,819	1,742
<b>e.</b>	<b>OTHER DERIVATIVE INSTRUMENTS</b>	<b>7,848</b>	<b>7,627</b>	<b>7,601</b>

**Notes:**

The data include transactions with non-residents and interbank transactions. Transactions "with exchange of capital" are valued at the agreed price, those "without exchange of capital", at their notional value. The transactions involving gold carried out by SIMs are included in the residual item "Other derivative instruments".

## Banks and securities firms

### Banks

#### Units operating in Italy

#### Units operating abroad

July 2000	Aug. 2000	Sept. 2000	July 2000	Aug. 2000	Sept. 2000
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<b>1,575,916</b>	<b>1,600,228</b>	<b>1,643,921</b>	<b>458,855</b>	<b>429,446</b>	<b>416,082</b>
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51,752	56,407	52,257	91,990	67,269	54,065
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81,760	82,218	72,816	13,485	12,278	13,189
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96,481	100,105	91,648	13,058	10,896	12,481
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967,395	1,038,943	1,084,167	296,855	296,378	294,697
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85,677	90,658	103,333	30,429	29,077	28,393
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3,075	3,508	3,043	517	522	558
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84,539	44,224	47,622	1,754	1,656	1,608
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97,438	59,867	67,650	1,521	1,418	1,402
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24,024	34,034	29,782	638	1,033	1,120
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23,005	25,677	28,360	675	1,134	1,121
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20,136	20,716	21,700	6,885	7,679	7,448
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7,164	7,340	7,128	-	-	-
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<b>33,470</b>	<b>36,530</b>	<b>34,416</b>	<b>1,048</b>	<b>106</b>	<b>..</b>
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## Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns  
Stocks and flows in billions of lire

3rd quarter 2000	Securities placed in the quarter					Securities to be placed
	Totale	Banks		SIMs		
		with guarantee	without guarantee	with guarantee	without guarantee	
<b>a. TOTAL</b>	<b>93,253</b>	<b>15,154</b>	<b>71,241</b>	<b>1,500</b>	<b>5,358</b>	<b>769</b>
Italian government securities	17,966	9,753	5,859	-	2,354	461
<i>of which:</i> BOTs	5,348	1,091	1,918	-	2,339	-
CCTs	1,005	376	628	-	1	3
BTPs	6,143	3,821	2,311	-	10	10
Other debt securities	12,750	4,047	7,394	1,119	190	261
Equity securities	2,078	898	566	381	233	15
Other securities	60,459	456	57,422	-	2,581	32

**Notes:**

The data include transactions with non-residents and interbank transactions. Securities placed are valued at the placement price, those to be placed at the issue price. The data for SIMs do not include transactions involving warrants.

## Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns  
Stocks and flows in millions of euros

## 3rd quarter 2000

## Securities placed in the quarter

	Totale	Securities placed in the quarter				Securities to be placed
		Banks		SIMs		
		with guarantee	without guarantee	with guarantee	without guarantee	
<b>a. TOTAL</b>	<b>48,161</b>	<b>7,826</b>	<b>36,793</b>	<b>775</b>	<b>2,767</b>	<b>397</b>
Italian government securities	9,279	5,037	3,026	-	1,216	238
<i>of which:</i> BOTs	2,762	563	991	-	1,208	-
CCTs	519	194	324	-	1	2
BTPs	3,172	1,974	1,193	-	5	5
Other debt securities	6,585	2,090	3,818	578	98	135
Equity securities	1,073	464	293	197	120	8
Other securities	31,224	235	29,656	-	1,333	17

€

## Notes:

The data include transactions with non-residents and interbank transactions. Securities placed are valued at the placement price, those to be placed at the issue price. The data for SIMs do not include transactions involving warrants.



## **Information on customers**

TDB30100

**Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law**Source: Central Credit Register  
Stocks in billions of lire

	Total		Banks		Financial intermediaries	
	June 2000	Sept. 2000	June 2000	Sept. 2000	June 2000	Sept. 2000
<b>a. NUMBER OF BORROWERS</b>	<b>1,827,004</b>	<b>1,867,749</b>	<b>1,765,514</b>	<b>1,797,102</b>	<b>164,674</b>	<b>179,278</b>
<i>of which: joint</i>	351,988	363,055	345,093	353,654	8,950	12,140
<b>b. LOAN FACILITIES</b>						
<i>facilities granted</i>	2,086,976	2,126,631	1,974,397	2,011,515	112,579	115,115
<i>used margin</i>	1,411,380	1,439,590	1,314,683	1,342,737	96,695	96,852
<i>overshoot</i>	88,652	87,370	81,234	80,828	7,416	6,543
<i>unused margin</i>	764,248	774,409	740,949	749,604	23,297	24,806
<i>of which: matched loans</i>						
<i>facilities granted</i>	421,398	426,243	377,131	382,400	44,267	43,841
<i>used margin</i>	221,232	215,530	191,222	187,642	30,010	27,890
<b>term loans</b>						
<i>facilities granted</i>	1,186,883	1,217,426	1,119,371	1,147,374	67,512	70,052
<i>used margin</i>	970,005	1,004,457	905,053	937,470	64,952	66,985
<b>revocable loans</b>						
<i>facilities granted</i>	478,694	482,962	477,895	481,740	800	1,222
<i>used margin</i>	220,140	219,602	218,407	217,625	1,733	1,977
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
<i>facilities granted</i>	229,870	241,827	227,876	239,803	1,994	2,025
<i>used margin</i>	179,907	187,683	177,883	185,630	2,023	2,054
<b>d. BAD DEBTS</b>	<b>139,404</b>	<b>141,607</b>	<b>117,069</b>	<b>115,963</b>	<b>22,335</b>	<b>25,646</b>
<i>of which: backed by real security</i>	33,314	35,825	29,637	30,169	3,677	5,656
backed by personal security	38,729	39,339	35,136	34,963	3,594	4,376
<b>e. NUMBER OF GUARANTORS</b>	<b>1,093,778</b>	<b>1,119,156</b>	<b>1,046,936</b>	<b>1,069,286</b>	<b>71,577</b>	<b>76,004</b>
<i>of which: joint</i>	402,009	409,437	387,574	394,060	21,133	22,395
<b>f. PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	<b>539,863</b>	<b>552,615</b>	<b>503,934</b>	<b>513,357</b>	<b>35,929</b>	<b>39,258</b>

**Notes:**

The data include transactions with non-resident customers.

TDB30100

**Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law**Source: Central Credit Register  
Stocks in millions of euros

	Total		Banks		Financial intermediaries	
	June 2000	Sept. 2000	June 2000	Sept. 2000	June 2000	Sept. 2000
<b>a. NUMBER OF BORROWERS</b>	<b>1,827,004</b>	<b>1,867,749</b>	<b>1,765,514</b>	<b>1,797,102</b>	<b>164,674</b>	<b>179,278</b>
<i>of which: joint</i>	351,988	363,055	345,093	353,654	8,950	12,140
<b>b. LOAN FACILITIES</b>						
<i>facilities granted</i>	1,077,833	1,098,313	1,019,691	1,038,861	58,142	59,452
<i>used margin</i>	728,917	743,486	678,977	693,466	49,939	50,020
<i>overshoot</i>	45,785	45,123	41,954	41,744	3,830	3,379
<i>unused margin</i>	394,701	399,949	382,668	387,138	12,032	12,811
<i>of which: matched loans</i>						
<i>facilities granted</i>	217,634	220,136	194,772	197,493	22,862	22,642
<i>used margin</i>	114,257	111,312	98,758	96,909	15,499	14,404
<b>term loans</b>						
<i>facilities granted</i>	612,974	628,748	578,107	592,569	34,867	36,179
<i>used margin</i>	500,966	518,759	467,421	484,163	33,545	34,595
<b>revocable loans</b>						
<i>facilities granted</i>	247,225	249,429	246,812	248,798	413	631
<i>used margin</i>	113,693	113,415	112,798	112,394	895	1,021
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
<i>facilities granted</i>	118,718	124,893	117,688	123,848	1,030	1,046
<i>used margin</i>	92,914	96,930	91,869	95,870	1,045	1,061
<b>d. BAD DEBTS</b>	<b>71,996</b>	<b>73,134</b>	<b>60,461</b>	<b>59,890</b>	<b>11,535</b>	<b>13,245</b>
<i>of which: backed by real security</i>	17,205	18,502	15,306	15,581	1,899	2,921
backed by personal security	20,002	20,317	18,146	18,057	1,856	2,260
<b>e. NUMBER OF GUARANTORS</b>	<b>1,093,778</b>	<b>1,119,156</b>	<b>1,046,936</b>	<b>1,069,286</b>	<b>71,577</b>	<b>76,004</b>
<i>of which: joint</i>	402,009	409,437	387,574	394,060	21,133	22,395
<b>f. PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	<b>278,816</b>	<b>285,402</b>	<b>260,260</b>	<b>265,127</b>	<b>18,556</b>	<b>20,275</b>

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**Notes:**

The data include transactions with non-resident customers.

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

TDC30020							Banks
Source: Central Credit Register Stocks in billions of lire							
September 2000		<i>of which:</i>		<i>of which:</i>			
	Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security	
<b>a. ITALY</b>	<b>1,930,513</b>	<b>1,304,484</b>	<b>1,291,037</b>	<b>720,426</b>	<b>66,610</b>	<b>340,768</b>	
General government	133,605	28,696	101,805	8,192	300	11,259	
Financial companies	334,723	275,978	229,680	176,063	7,685	14,708	
Non-financial companies	1,270,784	915,941	796,270	478,931	51,654	212,459	
<i>of which: industry</i>	<i>620,036</i>	<i>470,272</i>	<i>358,880</i>	<i>223,461</i>	<i>30,518</i>	<i>72,415</i>	
building	118,440	68,728	87,010	45,096	2,289	38,640	
services	513,685	365,151	336,409	203,004	18,389	95,911	
Producer households	60,588	33,974	48,457	22,358	1,431	23,408	
Consumer households and nec	121,348	44,364	108,050	31,977	5,422	75,861	
<b>b. NORTH-WEST ITALY</b>	<b>858,401</b>	<b>636,489</b>	<b>544,301</b>	<b>340,282</b>	<b>29,358</b>	<b>128,404</b>	
General government	20,952	7,236	14,692	1,661	31	3,830	
Financial companies	222,685	187,696	146,324	113,866	4,947	10,133	
Non-financial companies	549,299	413,103	327,532	205,429	21,890	78,158	
<i>of which: industry</i>	<i>273,961</i>	<i>212,033</i>	<i>150,816</i>	<i>95,733</i>	<i>12,568</i>	<i>29,760</i>	
building	37,728	22,279	27,861	14,226	869	11,980	
services	233,828	176,245	145,966	93,772	8,245	35,391	
Producer households	18,275	10,504	14,603	7,019	364	7,155	
Consumer households and nec	43,489	15,498	38,627	11,008	2,070	28,155	
<b>c. NORTH-EAST ITALY</b>	<b>468,322</b>	<b>327,381</b>	<b>303,596</b>	<b>174,576</b>	<b>20,315</b>	<b>87,634</b>	
General government	18,484	6,665	10,808	821	2	759	
Financial companies	47,108	38,377	35,244	27,450	1,001	2,780	
Non-financial companies	345,553	254,503	209,311	126,926	16,336	56,808	
<i>of which: industry</i>	<i>184,377</i>	<i>143,491</i>	<i>103,585</i>	<i>66,038</i>	<i>10,642</i>	<i>21,014</i>	
building	31,886	21,504	20,848	12,601	714	7,772	
services	121,470	84,400	79,606	45,609	4,835	25,934	
Producer households	19,626	11,308	15,645	7,443	707	7,102	
Consumer households and nec	35,864	15,659	31,304	11,457	2,231	19,578	
<b>d. CENTRAL ITALY</b>	<b>421,722</b>	<b>232,709</b>	<b>307,313</b>	<b>138,796</b>	<b>11,652</b>	<b>75,644</b>	
General government	79,697	9,048	66,197	3,898	267	6,130	
Financial companies	53,009	39,227	37,792	25,528	1,576	1,487	
Non-financial companies	250,062	170,090	168,992	99,416	8,765	44,838	
<i>of which: industry</i>	<i>110,425</i>	<i>81,732</i>	<i>69,667</i>	<i>43,690</i>	<i>5,363</i>	<i>11,490</i>	
building	29,240	15,372	22,815	11,484	405	10,872	
services	107,058	71,183	73,689	42,881	2,926	21,291	
Producer households	10,568	5,394	8,653	3,590	197	4,413	
Consumer households and nec	26,932	8,299	24,546	6,020	831	18,203	

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

TDC30020		Banks					
		<i>of which:</i>		<i>of which:</i>			
		Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>128,100</b>	<b>79,772</b>	<b>95,468</b>	<b>49,847</b>	<b>4,130</b>	<b>31,834</b>
	General government	11,004	4,134	8,096	1,522	2	445
	Financial companies	10,636	10,094	9,162	8,702	118	157
	Non-financial companies	86,422	56,411	61,194	33,519	3,683	20,730
	<i>of which: industry</i>	37,329	25,867	24,806	14,028	1,590	6,306
	building	12,685	6,899	10,177	4,994	248	4,773
	services	33,906	22,058	24,147	13,372	1,816	8,818
	Producer households	8,249	4,754	6,525	3,061	132	3,191
	Consumer households and nec	10,162	3,387	9,306	2,486	190	6,736
<b>f.</b>	<b>ISLANDS</b>	<b>53,968</b>	<b>28,134</b>	<b>40,360</b>	<b>16,925</b>	<b>1,156</b>	<b>17,254</b>
	General government	3,468	1,611	2,010	290	-	93
	Financial companies	1,284	587	1,160	517	43	151
	Non-financial companies	39,450	21,833	29,240	13,641	980	11,924
	<i>of which: industry</i>	13,943	7,149	10,009	3,971	352	3,845
	building	6,901	2,674	5,309	1,793	52	3,243
	services	17,423	11,263	13,002	7,371	569	4,477
	Producer households	3,869	2,014	3,030	1,245	29	1,545
	Consumer households and nec	4,903	1,522	4,268	1,005	101	3,189

Notes:

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

TDC30020

Banks

Source: Central Credit Register  
Stocks in millions of euros

## September 2000

	Facilities granted	of which:		Used margin	of which:		with real security
			short-term		short-term	in non-euro-area currencies	
<b>a. ITALY</b>	<b>997,027</b>	<b>673,710</b>		<b>666,765</b>	<b>372,069</b>	<b>34,401</b>	<b>175,992</b>
General government	69,001	14,820		52,578	4,231	155	5,815
Financial companies	172,870	142,531		118,620	90,929	3,969	7,596
Non-financial companies	656,305	473,044		411,239	247,347	26,677	109,726
<i>of which: industry</i>	<i>320,222</i>	<i>242,875</i>		<i>185,346</i>	<i>115,408</i>	<i>15,761</i>	<i>37,399</i>
building	61,169	35,495		44,937	23,290	1,182	19,956
services	265,296	188,585		173,741	104,843	9,497	49,534
Producer households	31,291	17,546		25,026	11,547	739	12,089
Consumer households and nec	62,671	22,912		55,803	16,515	2,800	39,179
<b>b. NORTH-WEST ITALY</b>	<b>443,327</b>	<b>328,719</b>		<b>281,108</b>	<b>175,741</b>	<b>15,162</b>	<b>66,315</b>
General government	10,821	3,737		7,588	858	16	1,978
Financial companies	115,007	96,937		75,570	58,807	2,555	5,233
Non-financial companies	283,689	213,350		169,156	106,095	11,305	40,365
<i>of which: industry</i>	<i>141,489</i>	<i>109,506</i>		<i>77,890</i>	<i>49,442</i>	<i>6,491</i>	<i>15,370</i>
building	19,485	11,506		14,389	7,347	449	6,187
services	120,762	91,023		75,385	48,429	4,258	18,278
Producer households	9,438	5,425		7,542	3,625	188	3,695
Consumer households and nec	22,460	8,004		19,949	5,685	1,069	14,541
<b>c. NORTH-EAST ITALY</b>	<b>241,868</b>	<b>169,078</b>		<b>156,794</b>	<b>90,161</b>	<b>10,492</b>	<b>45,259</b>
General government	9,546	3,442		5,582	424	1	392
Financial companies	24,329	19,820		18,202	14,177	517	1,436
Non-financial companies	178,463	131,440		108,100	65,552	8,437	29,339
<i>of which: industry</i>	<i>95,223</i>	<i>74,107</i>		<i>53,497</i>	<i>34,106</i>	<i>5,496</i>	<i>10,853</i>
building	16,468	11,106		10,767	6,508	369	4,014
services	62,734	43,589		41,113	23,555	2,497	13,394
Producer households	10,136	5,840		8,080	3,844	365	3,668
Consumer households and nec	18,522	8,087		16,167	5,917	1,152	10,111
<b>d. CENTRAL ITALY</b>	<b>217,801</b>	<b>120,184</b>		<b>158,714</b>	<b>71,682</b>	<b>6,018</b>	<b>39,067</b>
General government	41,160	4,673		34,188	2,013	138	3,166
Financial companies	27,377	20,259		19,518	13,184	814	768
Non-financial companies	129,146	87,844		87,277	51,344	4,527	23,157
<i>of which: industry</i>	<i>57,030</i>	<i>42,211</i>		<i>35,980</i>	<i>22,564</i>	<i>2,770</i>	<i>5,934</i>
building	15,101	7,939		11,783	5,931	209	5,615
services	55,291	36,763		38,057	22,146	1,511	10,996
Producer households	5,458	2,786		4,469	1,854	102	2,279
Consumer households and nec	13,909	4,286		12,677	3,109	429	9,401

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

TDC30020							Banks
		<i>of which:</i>		<i>of which:</i>			
		Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>66,158</b>	<b>41,199</b>	<b>49,305</b>	<b>25,744</b>	<b>2,133</b>	<b>16,441</b>
	General government	5,683	2,135	4,181	786	1	230
	Financial companies	5,493	5,213	4,732	4,494	61	81
	Non-financial companies	44,633	29,134	31,604	17,311	1,902	10,706
	<i>of which: industry</i>	<i>19,279</i>	<i>13,359</i>	<i>12,811</i>	<i>7,245</i>	<i>821</i>	<i>3,257</i>
	building	6,551	3,563	5,256	2,579	128	2,465
	services	17,511	11,392	12,471	6,906	938	4,554
	Producer households	4,260	2,455	3,370	1,581	68	1,648
	Consumer households and nec	5,248	1,749	4,806	1,284	98	3,479
<b>f.</b>	<b>ISLANDS</b>	<b>27,872</b>	<b>14,530</b>	<b>20,844</b>	<b>8,741</b>	<b>597</b>	<b>8,911</b>
	General government	1,791	832	1,038	150	-	48
	Financial companies	663	303	599	267	22	78
	Non-financial companies	20,374	11,276	15,101	7,045	506	6,158
	<i>of which: industry</i>	<i>7,201</i>	<i>3,692</i>	<i>5,169</i>	<i>2,051</i>	<i>182</i>	<i>1,986</i>
	building	3,564	1,381	2,742	926	27	1,675
	services	8,998	5,817	6,715	3,807	294	2,312
	Producer households	1,998	1,040	1,565	643	15	798
	Consumer households and nec	2,532	786	2,204	519	52	1,647



Notes:

## Distribution by total credit granted

TDB30115

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

Source: Central Credit Register  
Stocks in billions of lire

## September 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
Number of borrowers	453,427	238,191	137,731	146,000	21,566	16,742	3,534
Facilities granted	84,187	81,002	95,057	303,152	148,626	333,244	989,277
Used margin	71,921	63,037	68,172	207,440	98,157	211,855	646,401
<i>of which:</i> backed by real security	50,788	33,178	25,026	66,929	29,654	56,775	75,429
Unused margin	14,601	21,376	31,987	108,133	56,423	135,303	367,864
Overshoot	2,335	3,412	5,102	12,421	5,954	13,916	24,988

Notes:

## Distribution by total credit granted

TDB30115

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

Source: Central Credit Register  
Stocks in millions of euros

## September 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
Number of borrowers	453,427	238,191	137,731	146,000	21,566	16,742	3,534
Facilities granted	43,479	41,834	49,093	156,565	76,759	172,106	510,919
Used margin	37,144	32,556	35,208	107,134	50,694	109,414	333,838
<i>of which: backed by real security</i>	26,230	17,135	12,925	34,566	15,315	29,322	38,956
Unused margin	7,541	11,040	16,520	55,846	29,140	69,878	189,986
Overshoot	1,206	1,762	2,635	6,415	3,075	7,187	12,905



## Note:

Lire: from 150 to 250 million  
from 250 to 500 million  
from 500 million to 1 billion  
from 1 to 5 billion  
from 5 to 10 billion  
from 10 to 50 billion  
more than 50 billion

Euros: from 77,469 to 129,114  
from 129,114 to 258,228  
from 258,228 to 516,457  
from 516,457 to 2,582,284  
from 2,582,284 to 5,164,569  
from 5,164,569 to 25,822,845  
more than 25,822,845

## Distribution by total credit used

TDB30120

Banks

Source: Central Credit Register  
Stocks in billions of lire

## September 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
Number of borrowers	393,526	202,892	103,858	99,604	13,286	9,687	1,884
Facilities granted	88,017	94,658	105,451	297,370	138,093	290,812	813,015
Used margin	74,026	69,485	72,318	204,211	91,624	190,740	571,190
<i>of which: backed by real security</i>	<i>51,394</i>	<i>34,781</i>	<i>27,189</i>	<i>70,705</i>	<i>29,658</i>	<i>55,377</i>	<i>66,619</i>
Unused margin	17,235	29,356	38,195	107,680	53,519	114,610	267,017
Overshoot	3,245	4,184	5,059	14,520	7,050	14,538	25,193

Notes:

## Distribution by total credit used

TDB30120

Banks

Source: Central Credit Register  
Stocks in millions of euros

## September 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
Number of borrowers	393,526	202,892	103,858	99,604	13,286	9,687	1,884
Facilities granted	45,457	48,887	54,461	153,579	71,319	150,192	419,887
Used margin	38,231	35,886	37,349	105,466	47,320	98,509	294,995
<i>of which: backed by real security</i>	26,543	17,963	14,042	36,516	15,317	28,600	34,406
Unused margin	8,901	15,161	19,726	55,612	27,640	59,191	137,903
Overshoot	1,676	2,161	2,613	7,499	3,641	7,508	13,011



## Notes:

Lire: from 150 to 250 million  
from 250 to 500 million  
from 500 million to 1 billion  
from 1 to 5 billion  
from 5 to 10 billion  
from 10 to 50 billion  
more than 50 billion

Euros: from 77,469 to 129,114  
from 129,114 to 258,228  
from 258,228 to 516,457  
from 516,457 to 2,582,284  
from 2,582,284 to 5,164,569  
from 5,164,569 to 25,822,845  
more than 25,822,845

## Distribution by type of transaction and total credit granted

TDB30130		Banks						
Source: Central Credit Register Stocks in billions of lire								
September 2000		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a.</b>	<b>SHORT-TERM LOANS: in euros and other euro-area currencies</b>							
	Facilities granted	26,029	40,311	60,276	192,978	92,106	210,043	617,730
	Used margin	13,742	21,996	32,829	104,348	47,570	102,799	331,025
	<i>of which:</i> backed by real security	1,423	2,356	3,251	9,768	3,940	7,048	12,113
	Overshoot	1,623	2,473	3,619	9,329	3,950	9,563	17,800
<b>b.</b>	<b>SHORT-TERM LOANS: in non-euro-area currencies</b>							
	Facilities granted	407	935	1,696	8,233	5,414	14,617	28,393
	Used margin	507	1,057	1,878	8,585	5,538	14,187	23,204
	<i>of which:</i> backed by real security	70	188	339	1,450	840	1,654	2,027
	Overshoot	134	188	341	1,377	906	2,416	3,328
<b>c.</b>	<b>MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies</b>							
	Facilities granted	56,922	38,698	30,461	83,949	38,491	81,074	279,894
	Used margin	56,419	38,174	29,586	77,581	34,528	72,496	245,188
	<i>of which:</i> backed by real security	48,933	30,496	21,407	55,559	24,412	46,709	57,441
	Overshoot	505	612	618	1,359	703	1,224	1,992
<b>d.</b>	<b>MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>							
	Facilities granted	372	281	259	931	614	1,667	8,504
	Used margin	368	279	259	931	618	1,630	7,048
	<i>of which:</i> backed by real security	318	184	116	438	368	848	2,424
	Overshoot	6	10	15	56	33	62	157

Notes:

## Distribution by type of transaction and total credit granted

TDB30130

Banks

Source: Central Credit Register  
Stocks in millions of euros

## September 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. SHORT-TERM LOANS: in euros and other euro-area currencies</b>							
Facilities granted	13,443	20,819	31,130	99,665	47,569	108,478	319,031
Used margin	7,097	11,360	16,955	53,891	24,568	53,091	170,960
<i>of which: backed by real security</i>	735	1,217	1,679	5,045	2,035	3,640	6,256
Overshoot	838	1,277	1,869	4,818	2,040	4,939	9,193
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>							
Facilities granted	210	483	876	4,252	2,796	7,549	14,664
Used margin	262	546	970	4,434	2,860	7,327	11,984
<i>of which: backed by real security</i>	36	97	175	749	434	854	1,047
Overshoot	69	97	176	711	468	1,248	1,719
<b>c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies</b>							
Facilities granted	29,398	19,986	15,732	43,356	19,879	41,871	144,553
Used margin	29,138	19,715	15,280	40,067	17,832	37,441	126,629
<i>of which: backed by real security</i>	25,272	15,750	11,056	28,694	12,608	24,123	29,666
Overshoot	261	316	319	702	363	632	1,029
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>							
Facilities granted	192	145	134	481	317	861	4,392
Used margin	190	144	134	481	319	842	3,640
<i>of which: backed by real security</i>	164	95	60	226	190	438	1,252
Overshoot	3	5	8	29	17	32	81

## Note:

Lire: from 150 to 250 million  
from 250 to 500 million  
from 500 million to 1 billion  
from 1 to 5 billion  
from 5 to 10 billion  
from 10 to 50 billion  
more than 50 billion

Euros: from 77,469 to 129,114  
from 129,114 to 258,228  
from 258,228 to 516,457  
from 516,457 to 2,582,284  
from 2,582,284 to 5,164,569  
from 5,164,569 to 25,822,845  
more than 25,822,845

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

TDB30140		Banks						
Source: Central Credit Register Stocks in billions of lire								
September 2000	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire	
<b>a. TOTAL</b>								
Number of borrowers	451,060	236,265	134,541	138,665	19,843	15,485	3,263	
Facilities granted	83,730	80,225	92,691	286,092	136,623	307,400	934,521	
Used margin	71,036	61,508	64,553	191,443	88,251	191,114	606,463	
<b>b. PIEMONTE</b>								
Number of borrowers	38,802	19,681	10,636	10,672	1,530	1,184	289	
Facilities granted	7,191	6,663	7,323	21,882	10,527	23,892	107,812	
Used margin	6,070	5,001	4,930	14,005	6,403	13,881	71,197	
<b>c. VALLE D'AOSTA</b>								
Number of borrowers	1,222	690	364	253	31	21	6	
Facilities granted	228	228	248	490	211	472	1,181	
Used margin	188	180	176	323	139	323	554	
<b>d. LIGURIA</b>								
Number of borrowers	13,464	6,361	2,960	2,698	346	273	60	
Facilities granted	2,504	2,132	2,020	5,514	2,420	5,482	12,611	
Used margin	2,196	1,706	1,456	3,762	1,499	3,419	7,654	
<b>e. LOMBARDY</b>								
Number of borrowers	104,215	54,876	32,280	36,068	5,650	4,784	1,160	
Facilities granted	19,363	18,652	22,294	75,414	38,894	96,939	363,097	
Used margin	16,416	13,889	14,770	48,203	23,998	57,317	219,528	
<b>f. TRENTO-ALTO ADIGE</b>								
Number of borrowers	16,222	10,956	6,090	5,514	651	419	49	
Facilities granted	3,038	3,698	4,147	10,996	4,436	7,433	8,152	
Used margin	2,372	2,810	3,005	7,952	3,053	4,765	4,095	
<b>g. VENETO</b>								
Number of borrowers	47,842	27,608	16,945	18,175	2,554	1,911	336	
Facilities granted	8,907	9,437	11,697	37,475	17,616	37,781	53,036	
Used margin	7,546	7,257	8,173	25,257	11,259	23,289	32,218	
<b>h. FRIULI-VENEZIA GIULIA</b>								
Number of borrowers	11,022	5,572	3,320	3,383	473	370	68	
Facilities granted	2,041	1,898	2,296	7,046	3,257	7,668	18,925	
Used margin	1,743	1,491	1,557	4,560	2,052	4,328	9,664	
<b>i. EMILIA-ROMAGNA</b>								
Number of borrowers	49,615	27,590	16,532	17,610	2,586	2,123	436	
Facilities granted	9,250	9,391	11,393	36,501	17,761	41,624	78,434	
Used margin	7,611	6,953	7,594	22,703	10,700	24,387	51,150	
<b>l. MARCHE</b>								
Number of borrowers	14,043	7,738	4,733	4,842	648	440	58	
Facilities granted	2,620	2,657	3,294	9,863	4,481	8,715	9,430	
Used margin	2,180	1,996	2,233	6,386	2,786	5,284	5,695	
<b>m. TUSCANY</b>								
Number of borrowers	37,920	18,820	10,585	10,898	1,510	986	178	
Facilities granted	7,050	6,394	7,321	22,385	10,477	19,109	32,074	
Used margin	6,144	5,141	5,383	15,856	7,263	12,504	23,508	

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

TDB30140		Banks						
		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>n.</b>	<b>UMBRIA</b>							
	Number of borrowers	6,561	3,670	2,039	2,016	267	197	35
	Facilities granted	1,224	1,262	1,415	4,126	1,872	3,805	5,274
	Used margin	1,057	1,040	1,067	3,023	1,261	2,651	3,991
<b>o.</b>	<b>LAZIO</b>							
	Number of borrowers	40,236	17,462	8,246	8,050	1,188	1,093	332
	Facilities granted	7,449	5,836	5,625	16,634	8,183	21,979	189,197
	Used margin	6,705	4,827	4,299	12,272	6,057	16,726	135,632
<b>p.</b>	<b>ABRUZZO</b>							
	Number of borrowers	6,030	3,199	2,005	2,104	306	239	47
	Facilities granted	1,113	1,092	1,398	4,397	2,091	4,792	5,495
	Used margin	910	813	968	2,992	1,417	3,098	3,334
<b>q.</b>	<b>MOLISE</b>							
	Number of borrowers	1,108	602	371	334	49	37	6
	Facilities granted	203	207	259	685	345	848	914
	Used margin	168	161	184	540	246	581	753
<b>r.</b>	<b>CAMPANIA</b>							
	Number of borrowers	17,345	8,653	4,942	4,707	636	490	80
	Facilities granted	3,199	2,930	3,392	9,705	4,347	9,282	21,694
	Used margin	2,732	2,258	2,455	7,065	3,174	6,291	16,605
<b>s.</b>	<b>PUGLIA</b>							
	Number of borrowers	14,666	7,255	4,205	3,910	459	322	42
	Facilities granted	2,699	2,465	2,891	7,981	3,104	6,066	7,437
	Used margin	2,312	1,901	2,250	5,602	2,085	4,175	5,710
<b>t.</b>	<b>BASILICATA</b>							
	Number of borrowers	1,813	1,030	566	547	70	53	10
	Facilities granted	335	352	387	1,129	486	1,051	2,111
	Used margin	283	273	285	811	333	755	1,853
<b>u.</b>	<b>CALABRIA</b>							
	Number of borrowers	5,280	2,773	1,521	1,316	134	89	7
	Facilities granted	968	949	1,040	2,598	941	1,688	1,992
	Used margin	804	732	744	1,952	738	1,297	1,555
<b>v.</b>	<b>SICILY</b>							
	Number of borrowers	16,545	8,091	4,329	3,791	523	294	42
	Facilities granted	3,040	2,740	2,972	7,739	3,567	5,491	11,184
	Used margin	2,451	2,029	2,018	5,416	2,550	3,654	8,380
<b>z.</b>	<b>SARDINIA</b>							
	Number of borrowers	7,109	3,638	1,872	1,777	232	160	22
	Facilities granted	1,309	1,245	1,280	3,534	1,611	3,284	4,473
	Used margin	1,146	1,051	1,011	2,763	1,239	2,389	3,387

Notes:

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

TDB30140

Banks

Source: Central Credit Register  
Stocks in millions of euros

## September 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. TOTAL</b>							
Number of borrowers	451,060	236,265	134,541	138,665	19,843	15,485	3,263
Facilities granted	43,243	41,433	47,871	147,754	70,560	158,759	482,640
Used margin	36,687	31,766	33,339	98,872	45,578	98,702	313,212
<b>b. PIEMONTE</b>							
Number of borrowers	38,802	19,681	10,636	10,672	1,530	1,184	289
Facilities granted	3,714	3,441	3,782	11,301	5,437	12,339	55,680
Used margin	3,135	2,583	2,546	7,233	3,307	7,169	36,770
<b>c. VALLE D'AOSTA</b>							
Number of borrowers	1,222	690	364	253	31	21	6
Facilities granted	118	118	128	253	109	244	610
Used margin	97	93	91	167	72	167	286
<b>d. LIGURIA</b>							
Number of borrowers	13,464	6,361	2,960	2,698	346	273	60
Facilities granted	1,293	1,101	1,043	2,848	1,250	2,831	6,513
Used margin	1,134	881	752	1,943	774	1,766	3,953
<b>e. LOMBARDY</b>							
Number of borrowers	104,215	54,876	32,280	36,068	5,650	4,784	1,160
Facilities granted	10,000	9,633	11,514	38,948	20,087	50,065	187,524
Used margin	8,478	7,173	7,628	24,895	12,394	29,602	113,377
<b>f. TRENTO-ALTO ADIGE</b>							
Number of borrowers	16,222	10,956	6,090	5,514	651	419	49
Facilities granted	1,569	1,910	2,142	5,679	2,291	3,839	4,210
Used margin	1,225	1,451	1,552	4,107	1,577	2,461	2,115
<b>g. VENETO</b>							
Number of borrowers	47,842	27,608	16,945	18,175	2,554	1,911	336
Facilities granted	4,600	4,874	6,041	19,354	9,098	19,512	27,391
Used margin	3,897	3,748	4,221	13,044	5,815	12,028	16,639
<b>h. FRIULI-VENEZIA GIULIA</b>							
Number of borrowers	11,022	5,572	3,320	3,383	473	370	68
Facilities granted	1,054	980	1,186	3,639	1,682	3,960	9,774
Used margin	900	770	804	2,355	1,060	2,235	4,991
<b>i. EMILIA-ROMAGNA</b>							
Number of borrowers	49,615	27,590	16,532	17,610	2,586	2,123	436
Facilities granted	4,777	4,850	5,884	18,851	9,173	21,497	40,508
Used margin	3,931	3,591	3,922	11,725	5,526	12,595	26,417
<b>l. MARCHE</b>							
Number of borrowers	14,043	7,738	4,733	4,842	648	440	58
Facilities granted	1,353	1,372	1,701	5,094	2,314	4,501	4,870
Used margin	1,126	1,031	1,153	3,298	1,439	2,729	2,941
<b>m. TUSCANY</b>							
Number of borrowers	37,920	18,820	10,585	10,898	1,510	986	178
Facilities granted	3,641	3,302	3,781	11,561	5,411	9,869	16,565
Used margin	3,173	2,655	2,780	8,189	3,751	6,458	12,141

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

TDB30140		Banks						
		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>n.</b>	<b>UMBRIA</b>							
	Number of borrowers	6,561	3,670	2,039	2,016	267	197	35
	Facilities granted	632	652	731	2,131	967	1,965	2,724
	Used margin	546	537	551	1,561	651	1,369	2,061
<b>o.</b>	<b>LAZIO</b>							
	Number of borrowers	40,236	17,462	8,246	8,050	1,188	1,093	332
	Facilities granted	3,847	3,014	2,905	8,591	4,226	11,351	97,712
	Used margin	3,463	2,493	2,220	6,338	3,128	8,638	70,048
<b>p.</b>	<b>ABRUZZO</b>							
	Number of borrowers	6,030	3,199	2,005	2,104	306	239	47
	Facilities granted	575	564	722	2,271	1,080	2,475	2,838
	Used margin	470	420	500	1,545	732	1,600	1,722
<b>q.</b>	<b>MOLISE</b>							
	Number of borrowers	1,108	602	371	334	49	37	6
	Facilities granted	105	107	134	354	178	438	472
	Used margin	87	83	95	279	127	300	389
<b>r.</b>	<b>CAMPANIA</b>							
	Number of borrowers	17,345	8,653	4,942	4,707	636	490	80
	Facilities granted	1,652	1,513	1,752	5,012	2,245	4,794	11,204
	Used margin	1,411	1,166	1,268	3,649	1,639	3,249	8,576
<b>s.</b>	<b>PUGLIA</b>							
	Number of borrowers	14,666	7,255	4,205	3,910	459	322	42
	Facilities granted	1,394	1,273	1,493	4,122	1,603	3,133	3,841
	Used margin	1,194	982	1,162	2,893	1,077	2,156	2,949
<b>t.</b>	<b>BASILICATA</b>							
	Number of borrowers	1,813	1,030	566	547	70	53	10
	Facilities granted	173	182	200	583	251	543	1,090
	Used margin	146	141	147	419	172	390	957
<b>u.</b>	<b>CALABRIA</b>							
	Number of borrowers	5,280	2,773	1,521	1,316	134	89	7
	Facilities granted	500	490	537	1,342	486	872	1,029
	Used margin	415	378	384	1,008	381	670	803
<b>v.</b>	<b>SICILY</b>							
	Number of borrowers	16,545	8,091	4,329	3,791	523	294	42
	Facilities granted	1,570	1,415	1,535	3,997	1,842	2,836	5,776
	Used margin	1,266	1,048	1,042	2,797	1,317	1,887	4,328
<b>z.</b>	<b>SARDINIA</b>							
	Number of borrowers	7,109	3,638	1,872	1,777	232	160	22
	Facilities granted	676	643	661	1,825	832	1,696	2,310
	Used margin	592	543	522	1,427	640	1,234	1,749

## Note:

Lire: from 150 to 250 million  
 from 250 to 500 million  
 from 500 million to 1 billion  
 from 1 to 5 billion  
 from 5 to 10 billion  
 from 10 to 50 billion  
 more than 50 billion

Euros: from 77,469 to 129,114  
 from 129,114 to 258,228  
 from 258,228 to 516,457  
 from 516,457 to 2,582,284  
 from 2,582,284 to 5,164,569  
 from 5,164,569 to 25,822,845  
 more than 25,822,845

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

TDB30170

Source: Central Credit Register  
Stocks in billions of lire

	September 2000	Total		
		Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>		<b>2,330,123</b>	<b>1,571,825</b>	<b>102,404</b>
<b>b. GENERAL GOVERNMENT</b>		<b>134,828</b>	<b>103,015</b>	<b>1,381</b>
Central government		58,040	49,268	383
Local government		76,461	53,679	991
Social security funds		329	68	8
<b>c. FINANCIAL COMPANIES</b>		<b>466,041</b>	<b>328,360</b>	<b>21,462</b>
Monetary financial institutions		123,594	93,131	11,137
Other financial intermediaries		315,279	222,683	8,005
Financial auxiliaries		19,866	8,227	1,830
Insurance companies and pension funds		7,302	4,320	492
<b>d. NON-FINANCIAL COMPANIES</b>		<b>1,370,695</b>	<b>880,093</b>	<b>58,396</b>
Public companies		47,301	27,671	713
Private companies		1,165,423	740,166	51,160
Associations of non-financial companies		5,234	3,079	337
Craft non-financial quasi-companies		56,481	38,873	1,839
Other non-financial quasi-companies		96,254	70,306	4,347
<b>e. HOUSEHOLDS</b>		<b>175,399</b>	<b>153,579</b>	<b>10,115</b>
Producer households		63,153	51,267	3,696
Consumer households		112,246	102,311	6,419
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>		<b>9,889</b>	<b>6,878</b>	<b>333</b>
<b>g. REST OF THE WORLD</b>		<b>160,974</b>	<b>91,313</b>	<b>10,276</b>
General government		2,231	1,235	298
Monetary financial institutions		81,455	39,798	3,904
Other financial institutions		47,564	28,086	3,919
Non-financial companies		27,619	21,191	2,103
Households		976	887	50
Non-profit institutions serving households		39	27	..
International organizations and other institutions		1,086	87	2
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>		<b>548</b>	<b>277</b>	<b>4</b>

## Notes:

The data include transactions with non-resident customers and interbank transactions.

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>2,039,378</b>	<b>1,310,932</b>	<b>93,431</b>	<b>174,673</b>	<b>163,071</b>	<b>2,389</b>	<b>116,072</b>	<b>97,820</b>	<b>6,583</b>
<b>99,313</b>	<b>70,081</b>	<b>1,340</b>	<b>34,291</b>	<b>31,724</b>	<b>25</b>	<b>1,224</b>	<b>1,212</b>	<b>15</b>
36,865	30,270	372	21,032	18,853	8	143	145	2
62,162	39,785	962	13,260	12,870	17	1,040	1,024	12
289	25	6	..	..	-	41	43	2
<b>422,575</b>	<b>288,543</b>	<b>20,772</b>	<b>34,895</b>	<b>33,339</b>	<b>114</b>	<b>8,570</b>	<b>6,479</b>	<b>575</b>
114,306	84,509	11,072	8,384	7,693	25	904	929	41
283,567	194,318	7,751	24,302	23,437	87	7,408	4,930	165
19,634	7,633	1,460	112	112	..	120	484	370
5,069	2,085	490	2,097	2,097	..	136	137	2
<b>1,181,702</b>	<b>713,771</b>	<b>51,470</b>	<b>89,082</b>	<b>82,499</b>	<b>1,861</b>	<b>99,913</b>	<b>83,825</b>	<b>5,065</b>
40,460	21,932	635	4,275	3,774	8	2,566	1,967	70
999,303	594,404	44,906	79,395	73,681	1,694	86,727	72,082	4,560
4,424	2,447	289	587	391	2	225	240	46
50,510	33,418	1,752	931	891	21	5,042	4,562	66
87,006	61,568	3,888	3,894	3,764	136	5,354	4,974	323
<b>168,347</b>	<b>146,070</b>	<b>9,162</b>	<b>3,708</b>	<b>3,683</b>	<b>197</b>	<b>3,346</b>	<b>3,826</b>	<b>755</b>
58,473	46,393	3,127	2,114	2,064	101	2,567	2,810	469
109,874	99,677	6,035	1,594	1,619	97	778	1,017	287
<b>8,682</b>	<b>5,879</b>	<b>302</b>	<b>658</b>	<b>606</b>	<b>4</b>	<b>548</b>	<b>395</b>	<b>29</b>
<b>148,026</b>	<b>79,385</b>	<b>10,043</b>	<b>11,101</b>	<b>10,485</b>	<b>157</b>	<b>1,845</b>	<b>1,444</b>	<b>76</b>
1,553	707	279	680	529	21	-	-	-
79,490	37,914	3,888	1,915	1,847	15	52	37	..
45,460	26,027	3,917	2,021	1,973	2	85	85	..
19,535	13,796	1,911	6,454	6,103	118	1,628	1,291	74
871	827	48	31	33	..	74	29	..
39	27	..	-	-	-	-	-	-
1,079	85	2	2	2	-	8	..	-
<b>532</b>	<b>263</b>	<b>4</b>	<b>8</b>	<b>8</b>	<b>-</b>	<b>8</b>	<b>6</b>	<b>-</b>

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

TDB30170

Source: Central Credit Register  
Stocks in millions of euros

September 2000

Total

	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>1,203,408</b>	<b>811,780</b>	<b>52,887</b>
<b>b. GENERAL GOVERNMENT</b>	<b>69,633</b>	<b>53,203</b>	<b>713</b>
Central government	29,975	25,445	198
Local government	39,489	27,723	512
Social security funds	170	35	4
<b>c. FINANCIAL COMPANIES</b>	<b>240,690</b>	<b>169,584</b>	<b>11,084</b>
Monetary financial institutions	63,831	48,098	5,752
Other financial intermediaries	162,828	115,006	4,134
Financial auxiliaries	10,260	4,249	945
Insurance companies and pension funds	3,771	2,231	254
<b>d. NON-FINANCIAL COMPANIES</b>	<b>707,905</b>	<b>454,530</b>	<b>30,159</b>
Public companies	24,429	14,291	368
Private companies	601,891	382,264	26,422
Associations of non-financial companies	2,703	1,590	174
Craft non-financial quasi-companies	29,170	20,076	950
Other non-financial quasi-companies	49,711	36,310	2,245
<b>e. HOUSEHOLDS</b>	<b>90,586</b>	<b>79,317</b>	<b>5,224</b>
Producer households	32,616	26,477	1,909
Consumer households	57,970	52,839	3,315
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>5,107</b>	<b>3,552</b>	<b>172</b>
<b>g. REST OF THE WORLD</b>	<b>83,136</b>	<b>47,159</b>	<b>5,307</b>
General government	1,152	638	154
Monetary financial institutions	42,068	20,554	2,016
Other financial institutions	24,565	14,505	2,024
Non-financial companies	14,264	10,944	1,086
Households	504	458	26
Non-profit institutions serving households	20	14	..
International organizations and other institutions	561	45	1
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>283</b>	<b>143</b>	<b>2</b>

## Notes:

The data include transactions with non-resident customers and interbank transactions.

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,053,251</b>	<b>677,040</b>	<b>48,253</b>	<b>90,211</b>	<b>84,219</b>	<b>1,234</b>	<b>59,946</b>	<b>50,520</b>	<b>3,400</b>
<b>51,291</b>	<b>36,194</b>	<b>692</b>	<b>17,710</b>	<b>16,384</b>	<b>13</b>	<b>632</b>	<b>626</b>	<b>8</b>
19,039	15,633	192	10,862	9,737	4	74	75	1
32,104	20,547	497	6,848	6,647	9	537	529	6
149	13	3	..	..	-	21	22	1
<b>218,242</b>	<b>149,020</b>	<b>10,728</b>	<b>18,022</b>	<b>17,218</b>	<b>59</b>	<b>4,426</b>	<b>3,346</b>	<b>297</b>
59,034	43,645	5,718	4,330	3,973	13	467	480	21
146,450	100,357	4,003	12,551	12,104	45	3,826	2,546	85
10,140	3,942	754	58	58	..	62	250	191
2,618	1,077	253	1,083	1,083	..	70	71	1
<b>610,298</b>	<b>368,632</b>	<b>26,582</b>	<b>46,007</b>	<b>42,607</b>	<b>961</b>	<b>51,601</b>	<b>43,292</b>	<b>2,616</b>
20,896	11,327	328	2,208	1,949	4	1,325	1,016	36
516,097	306,984	23,192	41,004	38,053	875	44,791	37,227	2,355
2,285	1,264	149	303	202	1	116	124	24
26,086	17,259	905	481	460	11	2,604	2,356	34
44,935	31,797	2,008	2,011	1,944	70	2,765	2,569	167
<b>86,944</b>	<b>75,439</b>	<b>4,732</b>	<b>1,915</b>	<b>1,902</b>	<b>102</b>	<b>1,728</b>	<b>1,976</b>	<b>390</b>
30,199	23,960	1,615	1,092	1,066	52	1,326	1,451	242
56,745	51,479	3,117	823	836	50	402	525	148
<b>4,484</b>	<b>3,036</b>	<b>156</b>	<b>340</b>	<b>313</b>	<b>2</b>	<b>283</b>	<b>204</b>	<b>15</b>
<b>76,449</b>	<b>40,999</b>	<b>5,187</b>	<b>5,733</b>	<b>5,415</b>	<b>81</b>	<b>953</b>	<b>746</b>	<b>39</b>
802	365	144	351	273	11	-	-	-
41,053	19,581	2,008	989	954	8	27	19	..
23,478	13,442	2,023	1,044	1,019	1	44	44	..
10,089	7,125	987	3,333	3,152	61	841	667	38
450	427	25	16	17	..	38	15	..
20	14	..	-	-	-	-	-	-
557	44	1	1	1	-	4	..	-
<b>275</b>	<b>136</b>	<b>2</b>	<b>4</b>	<b>4</b>	<b>-</b>	<b>4</b>	<b>3</b>	<b>-</b>



## Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register  
Stocks in billions of lire

September 2000	Total		
	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>1,433,849</b>	<b>931,361</b>	<b>62,092</b>
Agricultural, forestry and fishery products	31,712	25,737	1,876
Fuel and power products	53,474	34,274	643
Ores and metals	31,077	18,803	1,214
Non-metallic minerals and products	38,449	23,262	1,421
Chemical products	44,190	23,611	1,456
Metal products, except transport equipment	69,770	42,522	2,294
Agricultural and industrial machinery	72,455	41,516	2,637
Office and data processing machines, etc.	14,731	9,207	449
Electrical goods	57,046	29,780	1,789
Transport equipment	33,573	21,400	1,193
Food and tobacco products	69,621	43,144	2,641
Textiles, clothing and footwear	87,945	53,975	4,192
Paper and paper products	39,585	23,576	1,528
Rubber and plastic products	31,598	18,571	1,018
Other manufactured products	43,167	27,989	2,176
Building and construction	132,394	99,416	10,138
Wholesale and retail trade services, recovery and repair services	239,923	150,667	9,662
Lodging and catering services	31,009	25,243	1,315
Inland transport services	29,118	19,030	995
Maritime and air transport services	14,706	11,287	581
Auxiliary transport services	17,312	11,397	589
Communication services	45,438	28,678	1,572
Other market services	205,554	148,278	10,710

Notes:

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,240,175</b>	<b>760,162</b>	<b>54,595</b>	<b>91,194</b>	<b>84,563</b>	<b>1,961</b>	<b>102,479</b>	<b>86,635</b>	<b>5,534</b>
28,122	22,135	1,574	3,272	3,127	81	318	472	221
46,776	28,483	622	5,172	4,928	10	1,528	862	12
27,170	15,589	1,129	1,832	1,762	31	2,076	1,452	54
33,126	18,257	1,262	3,491	3,365	70	1,832	1,640	89
39,624	19,607	1,270	2,339	2,172	27	2,227	1,832	159
58,040	32,136	2,060	3,892	3,727	60	7,836	6,657	176
58,715	29,629	2,506	7,021	6,543	50	6,719	5,344	79
11,974	7,052	420	476	455	4	2,283	1,700	25
46,288	21,493	1,539	2,327	2,223	21	8,432	6,064	227
25,323	14,210	951	2,949	2,780	31	5,302	4,409	211
61,653	35,817	2,159	4,943	4,746	132	3,024	2,581	352
76,868	43,975	4,006	5,869	5,836	70	5,207	4,165	116
32,783	17,711	1,319	2,885	2,631	116	3,917	3,234	93
26,587	14,143	958	1,770	1,686	12	3,241	2,742	48
38,716	24,056	2,097	2,378	2,207	35	2,072	1,725	43
117,597	85,331	7,975	8,570	7,559	503	6,227	6,525	1,657
213,311	127,530	8,951	9,643	9,162	217	16,969	13,974	494
26,978	21,446	1,084	2,804	2,581	56	1,228	1,216	176
23,733	14,220	914	1,590	1,363	21	3,795	3,447	60
11,426	8,491	558	1,733	1,456	8	1,547	1,340	15
14,514	8,986	523	1,470	1,233	12	1,328	1,177	54
41,097	24,902	1,547	2,000	1,706	4	2,343	2,070	19
179,752	124,967	9,170	12,768	11,310	383	13,033	12,003	1,156

## Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register  
Stocks in millions of euros

September 2000

Total

Facilities  
grantedUsed  
margin

Overshoot

a.	TOTAL	740,521	481,008	32,068
	Agricultural, forestry and fishery products	16,378	13,292	969
	Fuel and power products	27,617	17,701	332
	Ores and metals	16,050	9,711	627
	Non-metallic minerals and products	19,857	12,014	734
	Chemical products	22,822	12,194	752
	Metal products, except transport equipment	36,033	21,961	1,185
	Agricultural and industrial machinery	37,420	21,441	1,362
	Office and data processing machines, etc.	7,608	4,755	232
	Electrical goods	29,462	15,380	924
	Transport equipment	17,339	11,052	616
	Food and tobacco products	35,956	22,282	1,364
	Textiles, clothing and footwear	45,420	27,876	2,165
	Paper and paper products	20,444	12,176	789
	Rubber and plastic products	16,319	9,591	526
	Other manufactured products	22,294	14,455	1,124
	Building and construction	68,376	51,344	5,236
	Wholesale and retail trade services, recovery and repair services	123,910	77,813	4,990
	Lodging and catering services	16,015	13,037	679
	Inland transport services	15,038	9,828	514
	Maritime and air transport services	7,595	5,829	300
	Auxiliary transport services	8,941	5,886	304
	Communication services	23,467	14,811	812
	Other market services	106,160	76,579	5,531

Notes:

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>640,497</b>	<b>392,591</b>	<b>28,196</b>	<b>47,098</b>	<b>43,673</b>	<b>1,013</b>	<b>52,926</b>	<b>44,743</b>	<b>2,858</b>
14,524	11,432	813	1,690	1,615	42	164	244	114
24,158	14,710	321	2,671	2,545	5	789	445	6
14,032	8,051	583	946	910	16	1,072	750	28
17,108	9,429	652	1,803	1,738	36	946	847	46
20,464	10,126	656	1,208	1,122	14	1,150	946	82
29,975	16,597	1,064	2,010	1,925	31	4,047	3,438	91
30,324	15,302	1,294	3,626	3,379	26	3,470	2,760	41
6,184	3,642	217	246	235	2	1,179	878	13
23,906	11,100	795	1,202	1,148	11	4,355	3,132	117
13,078	7,339	491	1,523	1,436	16	2,738	2,277	109
31,841	18,498	1,115	2,553	2,451	68	1,562	1,333	182
39,699	22,711	2,069	3,031	3,014	36	2,689	2,151	60
16,931	9,147	681	1,490	1,359	60	2,023	1,670	48
13,731	7,304	495	914	871	6	1,674	1,416	25
19,995	12,424	1,083	1,228	1,140	18	1,070	891	22
60,734	44,070	4,119	4,426	3,904	260	3,216	3,370	856
110,166	65,864	4,623	4,980	4,732	112	8,764	7,217	255
13,933	11,076	560	1,448	1,333	29	634	628	91
12,257	7,344	472	821	704	11	1,960	1,780	31
5,901	4,385	288	895	752	4	799	692	8
7,496	4,641	270	759	637	6	686	608	28
21,225	12,861	799	1,033	881	2	1,210	1,069	10
92,834	64,540	4,736	6,594	5,841	198	6,731	6,199	597



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

TDB30150		Banks						
Source: Central Credit Register Stocks in billions of lire								
September 2000		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. TOTAL</b>								
Number of borrowers		451,060	236,265	134,541	138,665	19,843	15,485	3,263
Facilities granted		83,730	80,225	92,691	286,092	136,623	307,400	934,521
Used margin		71,036	61,508	64,553	191,443	88,251	191,114	606,463
<b>b. GENERAL GOVERNMENT</b>								
Number of borrowers		768	1,274	1,330	2,069	423	524	184
Facilities granted		149	467	945	4,546	2,932	11,821	112,739
Used margin		93	298	538	2,608	1,595	6,415	90,199
<b>c. FINANCIAL COMPANIES</b>								
Number of borrowers		603	647	636	1,066	332	485	438
Facilities granted		112	225	430	2,382	2,252	10,498	318,809
Used margin		81	174	306	1,679	1,609	7,203	217,377
<b>d. NON-FINANCIAL COMPANIES</b>								
Number of borrowers		103,146	106,494	94,072	117,941	18,216	14,014	2,581
Facilities granted		19,235	37,507	65,773	248,722	125,674	276,662	495,007
Used margin		12,797	25,462	43,783	163,280	80,493	171,406	293,188
<i>of which: industry</i>								
<i>Number of borrowers</i>		28,931	31,733	31,427	45,121	8,163	7,408	1,561
<i>Facilities granted</i>		5,416	11,333	22,275	97,456	56,770	150,599	275,642
<i>Used margin</i>		3,342	7,081	13,596	58,371	33,333	85,924	155,968
<i>of which: building</i>								
<i>Number of borrowers</i>		13,637	15,310	14,514	18,061	2,407	1,341	172
<i>Facilities granted</i>		2,548	5,383	10,072	37,343	16,361	24,782	21,673
<i>Used margin</i>		1,665	3,758	7,122	26,602	11,724	18,077	16,737
<i>of which: services</i>								
<i>Number of borrowers</i>		58,062	56,901	46,002	52,207	7,217	5,020	817
<i>Facilities granted</i>		10,801	19,899	31,948	108,491	49,538	96,994	194,684
<i>Used margin</i>		7,412	13,900	21,895	74,115	33,277	64,172	118,507
<b>e. PRODUCER HOUSEHOLDS</b>								
Number of borrowers		64,611	40,822	18,482	9,070	317	96	5
Facilities granted		12,096	13,902	12,504	15,651	2,068	1,503	1,040
Used margin		9,923	11,058	9,463	12,100	1,588	1,191	908
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>								
Number of borrowers		269,469	81,380	18,279	7,867	515	316	47
Facilities granted		49,826	26,248	11,889	13,691	3,441	5,851	5,544
Used margin		46,300	23,067	9,625	10,983	2,808	4,451	3,921

Notes:

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

TDB30150

Banks

Source: Central Credit Register  
Stocks in millions of euros

## September 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. TOTAL</b>							
Number of borrowers	451,060	236,265	134,541	138,665	19,843	15,485	3,263
Facilities granted	43,243	41,433	47,871	147,754	70,560	158,759	482,640
Used margin	36,687	31,766	33,339	98,872	45,578	98,702	313,212
<b>b. GENERAL GOVERNMENT</b>							
Number of borrowers	768	1,274	1,330	2,069	423	524	184
Facilities granted	77	241	488	2,348	1,514	6,105	58,225
Used margin	48	154	278	1,347	824	3,313	46,584
<b>c. FINANCIAL COMPANIES</b>							
Number of borrowers	603	647	636	1,066	332	485	438
Facilities granted	58	116	222	1,230	1,163	5,422	164,651
Used margin	42	90	158	867	831	3,720	112,266
<b>d. NON-FINANCIAL COMPANIES</b>							
Number of borrowers	103,146	106,494	94,072	117,941	18,216	14,014	2,581
Facilities granted	9,934	19,371	33,969	128,454	64,905	142,884	255,650
Used margin	6,609	13,150	22,612	84,327	41,571	88,524	151,419
<i>of which: industry</i>							
Number of borrowers	28,931	31,733	31,427	45,121	8,163	7,408	1,561
Facilities granted	2,797	5,853	11,504	50,332	29,319	77,778	142,357
Used margin	1,726	3,657	7,022	30,146	17,215	44,376	80,551
<i>of which: building</i>							
Number of borrowers	13,637	15,310	14,514	18,061	2,407	1,341	172
Facilities granted	1,316	2,780	5,202	19,286	8,450	12,799	11,193
Used margin	860	1,941	3,678	13,739	6,055	9,336	8,644
<i>of which: services</i>							
Number of borrowers	58,062	56,901	46,002	52,207	7,217	5,020	817
Facilities granted	5,578	10,277	16,500	56,031	25,584	50,093	100,546
Used margin	3,828	7,179	11,308	38,277	17,186	33,142	61,204
<b>e. PRODUCER HOUSEHOLDS</b>							
Number of borrowers	64,611	40,822	18,482	9,070	317	96	5
Facilities granted	6,247	7,180	6,458	8,083	1,068	776	537
Used margin	5,125	5,711	4,887	6,249	820	615	469
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Number of borrowers	269,469	81,380	18,279	7,867	515	316	47
Facilities granted	25,733	13,556	6,140	7,071	1,777	3,022	2,863
Used margin	23,912	11,913	4,971	5,672	1,450	2,299	2,025

## 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 segment of economic activity

TDC30030									Banks
Source: Central Credit Register Stocks in billions of lire									
September 2000		General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
					industry	building	services		
<b>a.</b>	<b>ITALY</b>								
	Number of borrowers	53	1,235	115,934	33,113	18,056	61,871	105,875	356,386
	Bad debts	81	3,301	67,061	19,086	19,092	25,650	17,574	24,019
	of which: backed by real security	43	480	19,082	4,393	6,736	7,286	3,764	6,421
<b>b.</b>	<b>NORTH-WEST ITALY</b>								
	Number of borrowers	-	506	30,567	9,698	3,564	16,968	20,744	75,496
	Bad debts	-	1,293	14,625	5,139	2,550	6,574	2,918	4,730
	of which: backed by real security	-	136	4,713	1,164	1,154	2,281	891	1,789
<b>c.</b>	<b>NORTH-EAST ITALY</b>								
	Number of borrowers	4	204	19,113	6,685	2,132	9,869	13,129	43,537
	Bad debts	..	368	8,862	3,782	1,408	3,342	1,894	2,794
	of which: backed by real security	-	172	2,506	840	434	1,111	550	798
<b>d.</b>	<b>CENTRAL ITALY</b>								
	Number of borrowers	5	323	29,649	8,231	4,848	15,979	20,982	77,931
	Bad debts	31	904	20,110	4,560	7,114	7,449	3,418	5,704
	of which: backed by real security	17	134	5,352	995	2,262	1,958	747	1,654
<b>e.</b>	<b>SOUTHERN ITALY</b>								
	Number of borrowers	33	115	23,763	6,121	4,797	11,835	30,873	91,786
	Bad debts	43	563	16,096	4,155	5,625	5,358	5,836	6,167
	of which: backed by real security	23	25	5,238	1,170	2,324	1,520	1,179	1,526
<b>f.</b>	<b>ISLANDS</b>								
	Number of borrowers	11	87	12,842	2,378	2,715	7,220	20,147	67,636
	Bad debts	8	172	7,369	1,448	2,395	2,932	3,509	4,624
	of which: backed by real security	..	14	1,274	225	563	416	397	654

Notes:

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

TDC30030

Banks

Source: Central Credit Register  
Stocks in millions of euros

## September 2000

	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Number of borrowers	53	1,235	115,934	33,113	18,056	61,871	105,875	356,386
Bad debts	42	1,705	34,634	9,857	9,860	13,247	9,076	12,405
of which: backed by real security	22	248	9,855	2,269	3,479	3,763	1,944	3,316
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	-	506	30,567	9,698	3,564	16,968	20,744	75,496
Bad debts	-	668	7,553	2,654	1,317	3,395	1,507	2,443
of which: backed by real security	-	70	2,434	601	596	1,178	460	924
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	4	204	19,113	6,685	2,132	9,869	13,129	43,537
Bad debts	..	190	4,577	1,953	727	1,726	978	1,443
of which: backed by real security	-	89	1,294	434	224	574	284	412
<b>d. CENTRAL ITALY</b>								
Number of borrowers	5	323	29,649	8,231	4,848	15,979	20,982	77,931
Bad debts	16	467	10,386	2,355	3,674	3,847	1,765	2,946
of which: backed by real security	9	69	2,764	514	1,168	1,011	386	854
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	33	115	23,763	6,121	4,797	11,835	30,873	91,786
Bad debts	22	291	8,313	2,146	2,905	2,767	3,014	3,185
of which: backed by real security	12	13	2,705	604	1,200	785	609	788
<b>f. ISLANDS</b>								
Number of borrowers	11	87	12,842	2,378	2,715	7,220	20,147	67,636
Bad debts	4	89	3,806	748	1,237	1,514	1,812	2,388
of which: backed by real security	..	7	658	116	291	215	205	338

Notes:

## Distribution by customer branch of economic activity

TDB30220		<b>Banks</b>	
Source: Central Credit Register Stocks in billions of lire			
September 2000	Number of borrowers	Bad debts	<i>of which:</i>
			backed by real security
<b>a. TOTAL</b>	<b>221,809</b>	<b>84,634</b>	<b>22,846</b>
Agricultural, forestry and fishery products	13,632	5,766	1,231
Fuel and power products	264	101	19
Ores and metals	695	476	106
Non-metallic minerals and products	3,463	1,801	465
Chemical products	1,115	532	165
Metal products, except transport equipment	5,934	2,194	432
Agricultural and industrial machinery	3,375	1,932	438
Office and data processing machines, etc.	1,212	457	108
Electrical goods	3,110	1,286	256
Transport equipment	1,552	836	203
Food and tobacco products	6,220	4,320	974
Textiles, clothing and footwear	13,363	4,196	937
Paper and paper products	2,977	1,001	184
Rubber and plastic products	1,781	662	155
Other manufactured products	8,056	2,231	523
Building and construction	32,663	22,596	7,493
Wholesale and retail trade services, recovery and repair services	73,346	16,803	3,237
Lodging and catering services	13,225	3,162	1,034
Inland transport services	6,395	1,011	159
Maritime and air transport services	231	159	14
Auxiliary transport services	1,625	474	68
Communication services	219	54	4
Other market services	27,356	12,580	4,641

Notes:

## Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register  
Stocks in millions of euros

## September 2000

	Number of borrowers	Bad debts	of which:
			backed by real security
<b>a. TOTAL</b>	<b>221,809</b>	<b>43,710</b>	<b>11,799</b>
Agricultural, forestry and fishery products	13,632	2,978	636
Fuel and power products	264	52	10
Ores and metals	695	246	55
Non-metallic minerals and products	3,463	930	240
Chemical products	1,115	275	85
Metal products, except transport equipment	5,934	1,133	223
Agricultural and industrial machinery	3,375	998	226
Office and data processing machines, etc.	1,212	236	56
Electrical goods	3,110	664	132
Transport equipment	1,552	432	105
Food and tobacco products	6,220	2,231	503
Textiles, clothing and footwear	13,363	2,167	484
Paper and paper products	2,977	517	95
Rubber and plastic products	1,781	342	80
Other manufactured products	8,056	1,152	270
Building and construction	32,663	11,670	3,870
Wholesale and retail trade services, recovery and repair services	73,346	8,678	1,672
Lodging and catering services	13,225	1,633	534
Inland transport services	6,395	522	82
Maritime and air transport services	231	82	7
Auxiliary transport services	1,625	245	35
Communication services	219	28	2
Other market services	27,356	6,497	2,397



Notes:

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

TDB30230		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law				
Source: Central Credit Register Stocks in billions of lire						
September 2000						
	Total	<i>of which:</i> backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries	
<b>a. TOTAL</b>	<b>141,721</b>	<b>35,825</b>	<b>101,110</b>	<b>14,965</b>	<b>25,646</b>	
<b>b. GENERAL GOVERNMENT</b>	<b>103</b>	<b>43</b>	<b>79</b>	<b>2</b>	<b>19</b>	
Central government	14	12	12	-	..	
Local government	72	25	48	2	19	
Social security funds	17	6	17	-	-	
<b>c. FINANCIAL COMPANIES</b>	<b>4,097</b>	<b>527</b>	<b>2,780</b>	<b>521</b>	<b>796</b>	
Monetary financial institutions	-	-	-	-	-	
Other financial intermediaries	3,565	482	2,362	498	705	
Financial auxiliaries	517	39	410	19	87	
Insurance companies and pension funds	17	4	10	4	4	
<b>d. NON-FINANCIAL COMPANIES</b>	<b>83,585</b>	<b>22,027</b>	<b>56,223</b>	<b>10,839</b>	<b>16,524</b>	
Public companies	656	62	587	48	21	
Private companies	67,671	18,699	44,625	9,418	13,627	
Associations of non-financial companies	316	23	209	8	99	
Craft non-financial quasi-companies	3,261	656	2,597	221	441	
Other non-financial quasi-companies	11,683	2,587	8,206	1,142	2,335	
<b>e. HOUSEHOLDS</b>	<b>48,742</b>	<b>12,737</b>	<b>37,833</b>	<b>3,377</b>	<b>7,534</b>	
Producer households	21,086	4,659	15,968	1,605	3,512	
Consumer households	27,658	8,078	21,864	1,770	4,022	
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>424</b>	<b>17</b>	<b>376</b>	<b>8</b>	<b>41</b>	
<b>g. REST OF THE WORLD</b>	<b>1,131</b>	<b>46</b>	<b>1,015</b>	<b>87</b>	<b>29</b>	
General government	2	-	2	-	-	
Monetary financial institutions	120	-	118	2	..	
Other financial institution	54	6	39	15	-	
Non-financial companies	879	33	788	66	25	
Households	77	8	68	6	4	
Non-profit institutions serving households	-	-	-	-	-	
International organizations and other institutions	..	-	..	-	..	
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>2</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>..</b>	

## Notes:

The data include transactions with non-resident customers and interbank transactions.

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

TDB30230

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

Source: Central Credit Register  
Stocks in millions of euros

## September 2000

	Total	of which: backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries
<b>a. TOTAL</b>	<b>73,193</b>	<b>18,502</b>	<b>52,219</b>	<b>7,729</b>	<b>13,245</b>
<b>b. GENERAL GOVERNMENT</b>	<b>53</b>	<b>22</b>	<b>41</b>	<b>1</b>	<b>10</b>
Central government	7	6	6	-	..
Local government	37	13	25	1	10
Social security funds	9	3	9	-	-
<b>c. FINANCIAL COMPANIES</b>	<b>2,116</b>	<b>272</b>	<b>1,436</b>	<b>269</b>	<b>411</b>
Monetary financial institutions	-	-	-	-	-
Other financial intermediaries	1,841	249	1,220	257	364
Financial auxiliaries	267	20	212	10	45
Insurance companies and pension funds	9	2	5	2	2
<b>d. NON-FINANCIAL COMPANIES</b>	<b>43,168</b>	<b>11,376</b>	<b>29,037</b>	<b>5,598</b>	<b>8,534</b>
Public companies	339	32	303	25	11
Private companies	34,949	9,657	23,047	4,864	7,038
Associations of non-financial companies	163	12	108	4	51
Craft non-financial quasi-companies	1,684	339	1,341	114	228
Other non-financial quasi-companies	6,034	1,336	4,238	590	1,206
<b>e. HOUSEHOLDS</b>	<b>25,173</b>	<b>6,578</b>	<b>19,539</b>	<b>1,744</b>	<b>3,891</b>
Producer households	10,890	2,406	8,247	829	1,814
Consumer households	14,284	4,172	11,292	914	2,077
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>219</b>	<b>9</b>	<b>194</b>	<b>4</b>	<b>21</b>
<b>g. REST OF THE WORLD</b>	<b>584</b>	<b>24</b>	<b>524</b>	<b>45</b>	<b>15</b>
General government	1	-	1	-	-
Monetary financial institutions	62	-	61	1	..
Other financial institution	28	3	20	8	-
Non-financial companies	454	17	407	34	13
Households	40	4	35	3	2
Non-profit institutions serving households	-	-	-	-	-
International organizations and other institutions	..	-	..	-	..
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>..</b>

## Notes:

The data include transactions with non-resident customers and interbank transactions.

## Distribution by customer location (region)

TDB30240		Banks			
Source: Central Credit Register Flows in billions of lire					
3rd quarter 2000		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>27,703</b>	<b>1,783</b>	<b>20,617</b>	<b>1,055</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>7,606</b>	<b>482</b>	<b>4,213</b>	<b>228</b>
	Piedmont	2,268	79	1,139	45
	Valle d'Aosta	58	2	39	2
	Liguria	971	39	499	14
	Lombardy	4,309	362	2,536	170
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4,218</b>	<b>298</b>	<b>2,717</b>	<b>143</b>
	Trentino-Alto Adige	339	29	184	8
	Veneto	1,445	116	1,025	77
	Friuli-Venezia Giulia	466	25	311	15
	Emilia-Romagna	1,968	130	1,197	43
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>6,609</b>	<b>542</b>	<b>3,662</b>	<b>188</b>
	Marche	496	21	422	17
	Tuscany	2,031	163	1,202	46
	Umbria	465	41	164	10
	Lazio	3,617	318	1,874	114
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>6,322</b>	<b>300</b>	<b>4,776</b>	<b>314</b>
	Abruzzo	659	29	412	12
	Molise	154	19	73	2
	Campania	2,580	128	1,612	91
	Puglia	1,857	70	1,382	137
	Basilicata	324	25	423	33
	Calabria	748	29	874	39
<b>f.</b>	<b>ISLANDS</b>	<b>2,948</b>	<b>161</b>	<b>5,249</b>	<b>182</b>
	Sicily	2,146	68	4,654	161
	Sardinia	802	93	595	21

**Notes:**

The bad debts deleted in the quarter include the positions written off.

## Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register  
Flows in millions of euros

3rd quarter 2000	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>27,703</b>	<b>921</b>	<b>20,617</b>	<b>545</b>
<b>b. NORTH-WEST ITALY</b>	<b>7,606</b>	<b>249</b>	<b>4,213</b>	<b>118</b>
Piedmont	2,268	41	1,139	23
Valle d'Aosta	58	1	39	1
Liguria	971	20	499	7
Lombardy	4,309	187	2,536	88
<b>c. NORTH-EAST ITALY</b>	<b>4,218</b>	<b>154</b>	<b>2,717</b>	<b>74</b>
Trentino-Alto Adige	339	15	184	4
Veneto	1,445	60	1,025	40
Friuli-Venezia Giulia	466	13	311	8
Emilia-Romagna	1,968	67	1,197	22
<b>d. CENTRAL ITALY</b>	<b>6,609</b>	<b>280</b>	<b>3,662</b>	<b>97</b>
Marche	496	11	422	9
Tuscany	2,031	84	1,202	24
Umbria	465	21	164	5
Lazio	3,617	164	1,874	59
<b>e. SOUTHERN ITALY</b>	<b>6,322</b>	<b>155</b>	<b>4,776</b>	<b>162</b>
Abruzzo	659	15	412	6
Molise	154	10	73	1
Campania	2,580	66	1,612	47
Puglia	1,857	36	1,382	71
Basilicata	324	13	423	17
Calabria	748	15	874	20
<b>f. ISLANDS</b>	<b>2,948</b>	<b>83</b>	<b>5,249</b>	<b>94</b>
Sicily	2,146	35	4,654	83
Sardinia	802	48	595	11



## Notes:

The bad debts deleted in the quarter include the positions written off.

## Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register  
Stocks in billions of lire

3rd quarter 2000	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>27,703</b>	<b>1,783</b>	<b>20,617</b>	<b>1,055</b>
General government	2	..	1	..
Financial companies	21	29	21	10
Non-financial companies	3,754	1,034	2,476	532
<i>of which: industry</i>	1,002	300	653	91
building	508	197	339	225
services	2,148	509	1,435	213
Producer households	3,203	186	2,424	153
Consumer households and nec	20,103	501	14,637	319

**Notes:**

The bad debts deleted in the quarter include the positions written off.

## Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register  
Stocks in millions of euros

## 3rd quarter 2000

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>27,703</b>	<b>921</b>	<b>20,617</b>	<b>545</b>
General government	2	..	1	..
Financial companies	21	15	21	5
Non-financial companies	3,754	534	2,476	275
<i>of which:</i> industry	1,002	155	653	47
building	508	102	339	116
services	2,148	263	1,435	110
Producer households	3,203	96	2,424	79
Consumer households and nec	20,103	259	14,637	165



## Notes:

The bad debts deleted in the quarter include the positions written off.

## Distribution by customer segment of economic activity

TDB30280		<b>Banks</b>	
Source: Central Credit Register Stocks in billions of lire			
<b>September 2000</b>	<b>Total</b>	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>185,630</b>	<b>122,781</b>	<b>62,849</b>
<i>of which:</i> in non-euro-area currencies	37,598	25,051	12,547
General government	1,756	569	1,187
Financial companies	19,117	7,366	11,749
Non-financial companies	140,544	105,141	35,403
<i>of which:</i> industry	67,556	50,237	17,320
building	23,015	19,783	3,232
services	48,626	34,245	14,383
Producer households	2,871	1,975	896
Consumer households and nec	5,296	3,317	1,979
Rest of the world	16,046	4,413	11,633

**Notes:**

The data include transactions with non-resident customers. The data refer to the "used" margin of the guarantees granted.

## Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register  
Stocks in millions of euros

September 2000	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>95,870</b>	<b>63,411</b>	<b>32,459</b>
<i>of which:</i> in non-euro-area currencies	19,418	12,938	6,480
General government	907	294	613
Financial companies	9,873	3,804	6,068
Non-financial companies	72,585	54,301	18,284
<i>of which:</i> industry	34,890	25,945	8,945
building	11,886	10,217	1,669
services	25,113	17,686	7,428
Producer households	1,483	1,020	463
Consumer households and nec	2,735	1,713	1,022
Rest of the world	8,287	2,279	6,008

**Notes:**

The data include transactions with non-resident customers. The data refer to the "used" margin of the guarantees granted.

## Distribution by customer location (region)

TDB30300		Banks		
Source: Central Credit Register Stocks in billions of lire				
September 2000		Total	For commercial transactions	For financial transactions
<b>a.</b>	<b>TOTAL</b>	<b>170,411</b>	<b>118,753</b>	<b>51,656</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>75,085</b>	<b>52,961</b>	<b>22,124</b>
	Piedmont	13,151	8,814	4,337
	Valle d'Aosta	223	108	116
	Liguria	5,290	4,672	618
	Lombardy	56,421	39,366	17,055
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>42,997</b>	<b>30,227</b>	<b>12,772</b>
	Trentino-Alto Adige	4,845	3,530	1,315
	Veneto	10,849	6,812	4,037
	Friuli-Venezia Giulia	4,992	3,214	1,777
	Emilia-Romagna	22,314	16,671	5,640
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>36,357</b>	<b>26,508</b>	<b>9,850</b>
	Marche	1,642	1,077	563
	Tuscany	8,690	5,185	3,507
	Umbria	1,239	678	563
	Lazio	24,786	19,568	5,218
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>9,432</b>	<b>5,830</b>	<b>3,601</b>
	Abruzzo	1,102	660	441
	Molise	197	118	77
	Campania	4,881	3,390	1,491
	Puglia	2,262	982	1,280
	Basilicata	298	132	167
	Calabria	691	546	145
<b>f.</b>	<b>ISLANDS</b>	<b>6,539</b>	<b>3,228</b>	<b>3,309</b>
	Sicily	3,969	2,097	1,870
	Sardinia	2,569	1,131	1,439

**Notes:**

The data refer to the "used" margin of the guarantees granted.

## Distribution by customer location (region)

TDB30300

Banks

Source: Central Credit Register  
Stocks in millions of euros

September 2000		Total	For commercial transactions	For financial transactions
<b>a.</b>	<b>TOTAL</b>	<b>88,010</b>	<b>61,331</b>	<b>26,678</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>38,778</b>	<b>27,352</b>	<b>11,426</b>
	Piedmont	6,792	4,552	2,240
	Valle d'Aosta	115	56	60
	Liguria	2,732	2,413	319
	Lombardy	29,139	20,331	8,808
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>22,206</b>	<b>15,611</b>	<b>6,596</b>
	Trentino-Alto Adige	2,502	1,823	679
	Veneto	5,603	3,518	2,085
	Friuli-Venezia Giulia	2,578	1,660	918
	Emilia-Romagna	11,524	8,610	2,913
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>18,777</b>	<b>13,690</b>	<b>5,087</b>
	Marche	848	556	291
	Tuscany	4,488	2,678	1,811
	Umbria	640	350	291
	Lazio	12,801	10,106	2,695
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>4,871</b>	<b>3,011</b>	<b>1,860</b>
	Abruzzo	569	341	228
	Molise	102	61	40
	Campania	2,521	1,751	770
	Puglia	1,168	507	661
	Basilicata	154	68	86
	Calabria	357	282	75
<b>f.</b>	<b>ISLANDS</b>	<b>3,377</b>	<b>1,667</b>	<b>1,709</b>
	Sicily	2,050	1,083	966
	Sardinia	1,327	584	743



## Notes:

The data refer to the "used" margin of the guarantees granted.

## Distribution by customer segment of economic activity

TDB30290		<b>Banks</b>	
Source: Central Credit Register Stocks in billions of lire			
<b>September 2000</b>	<b>Total</b>	<b>For commercial transactions</b>	<b>For financial transactions</b>
<b>a. TOTAL</b>	<b>143,416</b>	<b>107,114</b>	<b>36,299</b>
Agricultural, forestry and fishery products	1,989	1,305	684
Fuel and power products	9,141	5,656	3,485
Ores and metals	1,987	1,352	635
Non-metallic minerals and products	2,554	1,743	811
Chemical products	2,618	1,663	955
Metal products, except transport equipment	3,327	2,440	887
Agricultural and industrial machinery	13,484	11,536	1,946
Office and data processing machines, etc.	937	695	242
Electrical goods	11,869	9,023	2,846
Transport equipment	8,152	7,180	972
Food and tobacco products	4,800	2,831	1,971
Textiles, clothing and footwear	3,861	2,676	1,183
Paper and paper products	1,475	879	596
Rubber and plastic products	916	612	304
Other manufactured products	2,775	2,174	600
Building and construction	23,406	20,091	3,313
Wholesale and retail trade services, recovery and repair services	16,145	11,734	4,411
Lodging and catering services	2,068	1,381	687
Inland transport services	1,832	1,326	507
Maritime and air transport services	1,007	778	228
Auxiliary transport services	1,824	1,522	300
Communication services	2,308	1,446	864
Other market services	24,941	17,076	7,865

**Notes:**

The data refer to the "used" margin of the guarantees granted.

## Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register  
Stocks in millions of euros

September 2000

	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>74,068</b>	<b>55,320</b>	<b>18,747</b>
Agricultural, forestry and fishery products	1,027	674	353
Fuel and power products	4,721	2,921	1,800
Ores and metals	1,026	698	328
Non-metallic minerals and products	1,319	900	419
Chemical products	1,352	859	493
Metal products, except transport equipment	1,718	1,260	458
Agricultural and industrial machinery	6,964	5,958	1,005
Office and data processing machines, etc.	484	359	125
Electrical goods	6,130	4,660	1,470
Transport equipment	4,210	3,708	502
Food and tobacco products	2,479	1,462	1,018
Textiles, clothing and footwear	1,994	1,382	611
Paper and paper products	762	454	308
Rubber and plastic products	473	316	157
Other manufactured products	1,433	1,123	310
Building and construction	12,088	10,376	1,711
Wholesale and retail trade services, recovery and repair services	8,338	6,060	2,278
Lodging and catering services	1,068	713	355
Inland transport services	946	685	262
Maritime and air transport services	520	402	118
Auxiliary transport services	942	786	155
Communication services	1,192	747	446
Other market services	12,881	8,819	4,062

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## Notes:

The data refer to the "used" margin of the guarantees granted.

## Distribution by customer branch of economic activity

TDB30304

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

Source: Central Credit Register  
Stocks in billions of lire

September 2000	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>71,861</b>	<b>65,216</b>	<b>805</b>
<i>of which: transactions of financial intermediaries</i>	<i>56,400</i>	<i>52,060</i>	<i>519</i>
Agricultural, forestry and fishery products	205	196	15
Fuel and power products	835	581	4
Ores and metals	887	775	6
Non-metallic minerals and products	1,954	1,760	23
Chemical products	1,332	1,216	8
Metal products, except transport equipment	7,263	6,560	45
Agricultural and industrial machinery	4,945	4,331	31
Office and data processing machines, etc.	587	531	6
Electrical goods	2,651	2,409	27
Transport equipment	1,278	1,100	23
Food and tobacco products	1,597	1,402	48
Textiles, clothing and footwear	4,419	4,082	52
Paper and paper products	3,944	3,348	48
Rubber and plastic products	2,922	2,620	31
Other manufactured products	2,296	2,045	23
Building and construction	4,132	3,809	81
Wholesale and retail trade services, recovery and repair services	10,173	9,445	79
Lodging and catering services	1,106	1,046	31
Inland transport services	3,656	3,472	35
Maritime and air transport services	1,779	1,723	25
Auxiliary transport services	1,166	1,065	27
Communication services	1,413	1,338	2
Other market services	11,321	10,363	134

Notes:

## Distribution by customer branch of economic activity

TDB30304

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

Source: Central Credit Register  
Stocks in millions of euros

September 2000	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>37,113</b>	<b>33,681</b>	<b>416</b>
<i>of which: transactions of financial intermediaries</i>	<i>29,128</i>	<i>26,887</i>	<i>268</i>
Agricultural, forestry and fishery products	106	101	8
Fuel and power products	431	300	2
Ores and metals	458	400	3
Non-metallic minerals and products	1,009	909	12
Chemical products	688	628	4
Metal products, except transport equipment	3,751	3,388	23
Agricultural and industrial machinery	2,554	2,237	16
Office and data processing machines, etc.	303	274	3
Electrical goods	1,369	1,244	14
Transport equipment	660	568	12
Food and tobacco products	825	724	25
Textiles, clothing and footwear	2,282	2,108	27
Paper and paper products	2,037	1,729	25
Rubber and plastic products	1,509	1,353	16
Other manufactured products	1,186	1,056	12
Building and construction	2,134	1,967	42
Wholesale and retail trade services, recovery and repair services	5,254	4,878	41
Lodging and catering services	571	540	16
Inland transport services	1,888	1,793	18
Maritime and air transport services	919	890	13
Auxiliary transport services	602	550	14
Communication services	730	691	1
Other market services	5,847	5,352	69



Notes:

## Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register  
Stocks in billions of lire

<b>September 2000</b>		Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>		<b>74,463</b>	<b>67,651</b>	<b>877</b>
	<i>of which: transactions of financial intermediaries</i>	58,487	54,030	562
	Piedmont	7,598	6,942	41
	Valle d'Aosta	163	155	2
	Liguria	1,108	1,109	52
	Lombardy	25,824	23,193	157
	Trentino-Alto Adige	2,171	2,010	17
	Veneto	10,193	9,071	70
	Friuli-Venezia Giulia	1,836	1,652	25
	Emilia-Romagna	8,289	7,443	45
	Marche	2,134	1,884	14
	Tuscany	4,794	4,271	66
	Umbria	565	548	27
	Lazio	4,785	4,579	134
	Abruzzo	701	647	14
	Molise	62	60	4
	Campania	1,394	1,322	76
	Puglia	804	782	50
	Basilicata	139	137	2
	Calabria	161	170	23
	Sicily	850	794	31
	Sardinia	896	877	31

Notes:

## Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register  
Stocks in millions of euros

September 2000

	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>38,457</b>	<b>34,939</b>	<b>453</b>
<i>of which: transactions of financial intermediaries</i>	30,206	27,904	290
Piedmont	3,924	3,585	21
Valle d'Aosta	84	80	1
Liguria	572	573	27
Lombardy	13,337	11,978	81
Trentino-Alto Adige	1,121	1,038	9
Veneto	5,264	4,685	36
Friuli-Venezia Giulia	948	853	13
Emilia-Romagna	4,281	3,844	23
Marche	1,102	973	7
Tuscany	2,476	2,206	34
Umbria	292	283	14
Lazio	2,471	2,365	69
Abruzzo	362	334	7
Molise	32	31	2
Campania	720	683	39
Puglia	415	404	26
Basilicata	72	71	1
Calabria	83	88	12
Sicily	439	410	16
Sardinia	463	453	16



Notes:

## Distribution by customer branch of economic activity

TDB30312

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

Source: Central Credit Register  
Stocks in billions of lire

September 2000	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>41,312</b>	<b>23,884</b>	<b>17,428</b>	<b>40,238</b>	<b>26,157</b>
<i>of which: transactions of financial intermediaries</i>	37,662	21,318	16,344	35,745	22,931
Agricultural, forestry and fishery products	143	136	8	130	66
Fuel and power products	532	432	101	732	333
Ores and metals	1,212	484	728	1,648	1,160
Non-metallic minerals and products	296	209	87	285	151
Chemical products	1,224	635	587	941	556
Metal products, except transport equipment	2,376	1,355	1,020	2,178	1,413
Agricultural and industrial machinery	2,107	970	1,137	2,587	1,665
Office and data processing machines, etc.	689	500	192	986	486
Electrical goods	5,454	2,138	3,315	6,190	4,076
Transport equipment	4,967	1,758	3,208	4,333	3,563
Food and tobacco products	1,781	1,160	622	1,609	1,102
Textiles, clothing and footwear	1,634	1,069	565	1,450	807
Paper and paper products	1,154	844	310	987	643
Rubber and plastic products	926	441	484	933	629
Other manufactured products	565	391	176	484	294
Building and construction	2,368	2,124	244	2,571	1,522
Wholesale and retail trade services, recovery and repair services	7,517	4,297	3,222	6,330	3,751
Lodging and catering services	167	132	35	126	93
Inland transport services	513	457	56	587	302
Maritime and air transport services	196	190	6	105	60
Auxiliary transport services	484	281	203	418	285
Communication services	500	196	304	306	192
Other market services	4,510	3,687	821	4,328	3,015

## Notes:

The distribution by customer branch of economic activity of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse.

## Distribution by customer branch of economic activity

TDB30312

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

Source: Central Credit Register  
Stocks in millions of euros

## September 2000

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>21,336</b>	<b>12,335</b>	<b>9,001</b>	<b>20,781</b>	<b>13,509</b>
<i>of which: transactions of financial intermediaries</i>	<i>19,451</i>	<i>11,010</i>	<i>8,441</i>	<i>18,461</i>	<i>11,843</i>
Agricultural, forestry and fishery products	74	70	4	67	34
Fuel and power products	275	223	52	378	172
Ores and metals	626	250	376	851	599
Non-metallic minerals and products	153	108	45	147	78
Chemical products	632	328	303	486	287
Metal products, except transport equipment	1,227	700	527	1,125	730
Agricultural and industrial machinery	1,088	501	587	1,336	860
Office and data processing machines, etc.	356	258	99	509	251
Electrical goods	2,817	1,104	1,712	3,197	2,105
Transport equipment	2,565	908	1,657	2,238	1,840
Food and tobacco products	920	599	321	831	569
Textiles, clothing and footwear	844	552	292	749	417
Paper and paper products	596	436	160	510	332
Rubber and plastic products	478	228	250	482	325
Other manufactured products	292	202	91	250	152
Building and construction	1,223	1,097	126	1,328	786
Wholesale and retail trade services, recovery and repair services	3,882	2,219	1,664	3,269	1,937
Lodging and catering services	86	68	18	65	48
Inland transport services	265	236	29	303	156
Maritime and air transport services	101	98	3	54	31
Auxiliary transport services	250	145	105	216	147
Communication services	258	101	157	158	99
Other market services	2,329	1,904	424	2,235	1,557



## Notes:

The distribution by customer branch of economic activity of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse.

## Distribution by customer location (region)

TDB30316

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

Source: Central Credit Register  
Stocks in billions of lire

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>September 2000</b>					
<b>a. TOTAL</b>	<b>44,813</b>	<b>25,280</b>	<b>19,533</b>	<b>44,571</b>	<b>29,152</b>
<i>of which: transactions of financial intermediaries</i>	<i>41,059</i>	<i>22,610</i>	<i>18,449</i>	<i>40,038</i>	<i>25,894</i>
Piedmont	8,638	3,632	5,005	7,658	5,977
Valle d'Aosta	190	168	21	265	141
Liguria	1,255	794	461	1,419	819
Lombardy	13,118	7,625	5,493	12,971	7,689
Trentino-Alto Adige	221	62	159	205	130
Veneto	2,080	1,278	802	1,810	1,022
Friuli-Venezia Giulia	656	426	230	860	447
Emilia-Romagna	3,433	2,225	1,208	3,499	2,052
Marche	500	325	174	434	265
Tuscany	2,577	1,357	1,220	2,558	1,685
Umbria	360	261	99	823	722
Lazio	7,106	3,758	3,348	7,550	5,567
Abruzzo	418	215	203	374	258
Molise	174	62	112	137	89
Campania	1,832	1,344	488	1,642	1,034
Puglia	753	594	159	682	416
Basilicata	258	116	141	223	153
Calabria	277	230	46	242	153
Sicily	728	620	108	924	409
Sardinia	240	186	54	292	124

**Notes:**

The distribution by customer location of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse.

## Distribution by customer location (region)

TDB30316

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

Source: Central Credit Register  
Stocks in millions of euros

## September 2000

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>23,144</b>	<b>13,056</b>	<b>10,088</b>	<b>23,019</b>	<b>15,056</b>
<i>of which: transactions of financial intermediaries</i>	<i>21,205</i>	<i>11,677</i>	<i>9,528</i>	<i>20,678</i>	<i>13,373</i>
Piedmont	4,461	1,876	2,585	3,955	3,087
Valle d'Aosta	98	87	11	137	73
Liguria	648	410	238	733	423
Lombardy	6,775	3,938	2,837	6,699	3,971
Trentino-Alto Adige	114	32	82	106	67
Veneto	1,074	660	414	935	528
Friuli-Venezia Giulia	339	220	119	444	231
Emilia-Romagna	1,773	1,149	624	1,807	1,060
Marche	258	168	90	224	137
Tuscany	1,331	701	630	1,321	870
Umbria	186	135	51	425	373
Lazio	3,670	1,941	1,729	3,899	2,875
Abruzzo	216	111	105	193	133
Molise	90	32	58	71	46
Campania	946	694	252	848	534
Puglia	389	307	82	352	215
Basilicata	133	60	73	115	79
Calabria	143	119	24	125	79
Sicily	376	320	56	477	211
Sardinia	124	96	28	151	64



## Notes:

The distribution by customer location of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse.

## Distribution by customer location (region)

TDB30320		<b>Banks</b>					
Source: Central Credit Register Stocks in billions of lire							
September 2000	Total borrowers		First 20 borrowers		First 50 borrowers		
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin	
<b>a. TOTAL</b>	<b>1,930,513</b>	<b>1,291,037</b>	<b>222,861</b>	<b>166,887</b>	<b>315,711</b>	<b>230,490</b>	
Piedmont	185,928	122,740	71,019	50,593	83,233	57,350	
Valle d'Aosta	3,084	1,913	1,574	813	1,820	986	
Liguria	32,915	22,083	9,288	5,549	12,067	7,290	
Lombardy	636,475	397,565	109,601	75,824	166,808	110,344	
Trentino-Alto Adige	42,325	28,436	6,274	2,947	8,200	4,138	
Veneto	176,969	116,643	19,789	12,843	28,424	17,384	
Friuli-Venezia Giulia	43,419	25,783	14,834	7,319	17,878	9,116	
Emilia-Romagna	205,607	132,733	31,993	24,846	42,017	31,335	
Marche	41,386	26,939	7,034	4,188	9,021	5,369	
Tuscany	105,585	76,955	16,981	13,699	22,590	17,469	
Umbria	19,130	14,305	4,362	3,499	5,942	4,401	
Lazio	255,619	189,114	120,333	88,358	148,514	107,145	
Abruzzo	20,528	13,773	3,826	2,190	5,638	3,419	
Molise	3,485	2,689	1,375	1,077	1,828	1,386	
Campania	54,920	41,498	16,478	12,994	19,897	15,432	
Puglia	32,955	24,722	5,942	4,870	7,817	5,979	
Basilicata	5,900	4,694	2,463	2,130	3,015	2,511	
Calabria	10,311	8,094	2,446	1,930	3,083	2,387	
Sicily	37,099	27,108	9,730	7,472	11,552	8,564	
Sardinia	16,871	13,252	4,370	3,292	5,604	4,149	

Notes:

## Distribution by customer location (region)

TDB30320

Banks

Source: Central Credit Register  
Stocks in millions of euros

## September 2000

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
<b>a. TOTAL</b>	<b>997,027</b>	<b>666,765</b>	<b>115,098</b>	<b>86,190</b>	<b>163,051</b>	<b>119,038</b>
Piedmont	96,024	63,390	36,678	26,129	42,986	29,619
Valle d'Aosta	1,593	988	813	420	940	509
Liguria	16,999	11,405	4,797	2,866	6,232	3,765
Lombardy	328,712	205,325	56,604	39,160	86,149	56,988
Trentino-Alto Adige	21,859	14,686	3,240	1,522	4,235	2,137
Veneto	91,397	60,241	10,220	6,633	14,680	8,978
Friuli-Venezia Giulia	22,424	13,316	7,661	3,780	9,233	4,708
Emilia-Romagna	106,187	68,551	16,523	12,832	21,700	16,183
Marche	21,374	13,913	3,633	2,163	4,659	2,773
Tuscany	54,530	39,744	8,770	7,075	11,667	9,022
Umbria	9,880	7,388	2,253	1,807	3,069	2,273
Lazio	132,016	97,669	62,147	45,633	76,701	55,336
Abruzzo	10,602	7,113	1,976	1,131	2,912	1,766
Molise	1,800	1,389	710	556	944	716
Campania	28,364	21,432	8,510	6,711	10,276	7,970
Puglia	17,020	12,768	3,069	2,515	4,037	3,088
Basilicata	3,047	2,424	1,272	1,100	1,557	1,297
Calabria	5,325	4,180	1,263	997	1,592	1,233
Sicily	19,160	14,000	5,025	3,859	5,966	4,423
Sardinia	8,713	6,844	2,257	1,700	2,894	2,143



Notes:

## Distribution by size of bank

TDB30340		Banks				
Source: Central Credit Register Stocks in billions of lire						
September 2000	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
<b>a. TOTAL</b>						
Facilities granted	<b>1,930,513</b>	657,325	435,878	362,985	253,330	220,996
Used margin	<b>1,291,037</b>	438,538	285,489	245,759	163,985	157,266
<b>b. FIRST 10 BORROWERS</b>						
Facilities granted	<b>162,194</b>	66,021	61,238	20,641	18,863	31,728
Used margin	<b>131,707</b>	55,991	51,052	17,018	14,139	26,490
<b>c. FIRST 20 BORROWERS</b>						
Facilities granted	<b>220,423</b>	96,444	78,754	26,937	23,805	38,280
Used margin	<b>170,200</b>	76,568	67,727	22,412	18,654	32,990
<b>d. FIRST 50 BORROWERS</b>						
Facilities granted	<b>306,240</b>	140,656	108,363	42,437	36,239	44,846
Used margin	<b>238,446</b>	109,421	90,639	32,605	26,016	38,847
<b>e. FIRST 100 BORROWERS</b>						
Facilities granted	<b>394,211</b>	178,780	133,750	54,587	44,858	49,993
Used margin	<b>302,687</b>	134,927	107,899	41,994	31,867	43,105

Notes:

## Distribution by size of bank

TDB30340

Banks

Source: Central Credit Register  
Stocks in millions of euros

## September 2000

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
<b>a. TOTAL</b>						
Facilities granted	<b>997,027</b>	339,480	225,112	187,466	130,834	114,135
Used margin	<b>666,765</b>	226,486	147,443	126,924	84,691	81,221
<b>b. FIRST 10 BORROWERS</b>						
Facilities granted	<b>83,766</b>	34,097	31,627	10,660	9,742	16,386
Used margin	<b>68,021</b>	28,917	26,366	8,789	7,302	13,681
<b>c. FIRST 20 BORROWERS</b>						
Facilities granted	<b>113,839</b>	49,809	40,673	13,912	12,294	19,770
Used margin	<b>87,901</b>	39,544	34,978	11,575	9,634	17,038
<b>d. FIRST 50 BORROWERS</b>						
Facilities granted	<b>158,160</b>	72,643	55,965	21,917	18,716	23,161
Used margin	<b>123,147</b>	56,511	46,811	16,839	13,436	20,063
<b>e. FIRST 100 BORROWERS</b>						
Facilities granted	<b>203,593</b>	92,332	69,076	28,192	23,167	25,819
Used margin	<b>156,325</b>	69,684	55,725	21,688	16,458	22,262



Notes:

## Distribution by customer segment of economic activity

TDB30370							Banks
Source: Central Credit Register							
Stocks in billions of lire							
Percentages							
September 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	1,074,412	52.42	58.35	73.66	80.51	1,291,037	
General government	5,560	77.74	82.94	91.82	94.79	101,805	
Financial companies	3,856	42.54	56.56	89.30	95.28	229,680	
Non-financial companies	440,498	36.97	44.19	64.37	74.17	796,270	
<i>of which:</i> industry	146,918	36.71	44.66	66.68	76.69	358,880	
building	63,291	25.64	32.33	53.18	64.92	87,010	
services	219,842	39.13	45.60	64.11	73.52	336,409	
Producer households	150,606	10.68	14.78	31.51	42.96	48,457	
Consumer households and nec	450,581	14.91	18.31	30.18	38.48	108,050	

Notes:

## Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register  
Stocks in millions of euros  
Percentages

## September 2000

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total used margin
<b>a. TOTAL</b>	<b>1,074,412</b>	<b>52.42</b>	<b>58.35</b>	<b>73.66</b>	<b>80.51</b>	<b>666,765</b>
General government	5,560	77.74	82.94	91.82	94.79	52,578
Financial companies	3,856	42.54	56.56	89.30	95.28	118,620
Non-financial companies	440,498	36.97	44.19	64.37	74.17	411,239
<i>of which: industry</i>	<i>146,918</i>	<i>36.71</i>	<i>44.66</i>	<i>66.68</i>	<i>76.69</i>	<i>185,346</i>
building	63,291	25.64	32.33	53.18	64.92	44,937
services	219,842	39.13	45.60	64.11	73.52	173,741
Producer households	150,606	10.68	14.78	31.51	42.96	25,026
Consumer households and nec	450,581	14.91	18.31	30.18	38.48	55,803



Notes:

## Distribution by customer location (region)

TDB30390							Banks
Source: Central Credit Register							
Stocks in billions of lire							
Percentages							
September 2000	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts	
<b>a. TOTAL</b>	<b>598,220</b>	<b>33.77</b>	<b>41.81</b>	<b>63.44</b>	<b>74.18</b>	<b>114,962</b>	
Piedmont	37,560	27.27	35.00	58.10	70.75	5,218	
Valle d'Aosta	1,079	28.26	34.56	58.46	71.62	168	
Liguria	16,116	31.09	39.02	62.32	73.98	2,689	
Lombardy	74,667	34.62	43.29	65.59	76.13	15,746	
Trentino-Alto Adige	4,396	24.60	34.99	60.24	73.67	755	
Veneto	29,088	29.13	37.97	61.95	73.70	6,140	
Friuli-Venezia Giulia	9,435	24.24	31.81	55.59	68.89	1,230	
Emilia-Romagna	33,890	31.26	40.16	63.14	74.55	5,849	
Marche	14,339	22.63	29.90	53.88	67.13	2,198	
Tuscany	41,727	27.96	35.23	58.07	70.56	5,747	
Umbria	7,589	26.91	34.89	58.26	70.17	1,218	
Lazio	67,561	42.40	51.67	72.64	80.88	21,251	
Abruzzo	15,479	28.35	36.64	60.66	72.34	2,637	
Molise	2,650	27.03	36.23	62.24	73.79	562	
Campania	53,239	35.94	43.97	65.27	75.75	10,524	
Puglia	46,228	35.91	44.21	65.66	75.57	9,749	
Basilicata	9,084	21.99	30.19	55.68	67.92	1,708	
Calabria	25,865	21.52	29.11	53.14	65.81	4,217	
Sicily	88,334	28.88	35.21	56.18	68.04	13,699	
Sardinia	19,894	29.40	37.51	59.75	70.86	3,658	

Notes:

## Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register  
Stocks in millions of euros  
Percentages

## September 2000

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
<b>a. TOTAL</b>	<b>598,220</b>	<b>33.77</b>	<b>41.81</b>	<b>63.44</b>	<b>74.18</b>	<b>59,373</b>
Piedmont	37,560	27.27	35.00	58.10	70.75	2,695
Valle d'Aosta	1,079	28.26	34.56	58.46	71.62	87
Liguria	16,116	31.09	39.02	62.32	73.98	1,389
Lombardy	74,667	34.62	43.29	65.59	76.13	8,132
Trentino-Alto Adige	4,396	24.60	34.99	60.24	73.67	390
Veneto	29,088	29.13	37.97	61.95	73.70	3,171
Friuli-Venezia Giulia	9,435	24.24	31.81	55.59	68.89	635
Emilia-Romagna	33,890	31.26	40.16	63.14	74.55	3,021
Marche	14,339	22.63	29.90	53.88	67.13	1,135
Tuscany	41,727	27.96	35.23	58.07	70.56	2,968
Umbria	7,589	26.91	34.89	58.26	70.17	629
Lazio	67,561	42.40	51.67	72.64	80.88	10,975
Abruzzo	15,479	28.35	36.64	60.66	72.34	1,362
Molise	2,650	27.03	36.23	62.24	73.79	290
Campania	53,239	35.94	43.97	65.27	75.75	5,435
Puglia	46,228	35.91	44.21	65.66	75.57	5,035
Basilicata	9,084	21.99	30.19	55.68	67.92	882
Calabria	25,865	21.52	29.11	53.14	65.81	2,178
Sicily	88,334	28.88	35.21	56.18	68.04	7,075
Sardinia	19,894	29.40	37.51	59.75	70.86	1,889



Notes:

## Distribution by customer segment of economic activity

TDB30410							<b>Banks</b>
Source: Central Credit Register							
Stocks in billions of lire							
Percentages							
<b>September 2000</b>	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	<b>Total bad debts</b>	
<b>a. TOTAL</b>	<b>598,220</b>	<b>33.77</b>	<b>41.81</b>	<b>63.44</b>	<b>74.18</b>	<b>114,962</b>	
General government	53	41.28	41.28	68.65	84.56	81	
Financial companies	1,235	27.12	39.97	73.38	84.24	3,301	
Non-financial companies	115,934	28.13	36.83	62.48	74.38	67,061	
<i>of which:</i> industry	33,113	23.76	32.34	58.92	71.76	19,086	
building	18,056	28.18	36.69	62.88	75.39	19,092	
services	61,871	28.44	36.83	60.98	72.66	25,650	
Producer households	105,875	13.96	19.43	40.70	54.70	17,574	
Consumer households and nec	356,386	15.73	21.51	44.46	59.64	24,019	

Notes:

## Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

September 2000		Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
a.	<b>TOTAL</b>	<b>598,220</b>	<b>33.77</b>	<b>41.81</b>	<b>63.44</b>	<b>74.18</b>	<b>59,373</b>
	General government	53	41.28	41.28	68.65	84.56	42
	Financial companies	1,235	27.12	39.97	73.38	84.24	1,705
	Non-financial companies	115,934	28.13	36.83	62.48	74.38	34,634
	<i>of which: industry</i>	33,113	23.76	32.34	58.92	71.76	9,857
	building	18,056	28.18	36.69	62.88	75.39	9,860
	services	61,871	28.44	36.83	60.98	72.66	13,247
	Producer households	105,875	13.96	19.43	40.70	54.70	9,076
	Consumer households and nec	356,386	15.73	21.51	44.46	59.64	12,405

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Notes:

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

TDB30430

Source: Central Credit Register  
Stocks in billions of lire

September 2000		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>a.</b>	<b>TOTAL</b>	<b>1,930,513</b>	<b>1,291,037</b>	<b>1,173,499</b>	<b>341,517</b>	<b>264,125</b>	<b>894,742</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>858,401</b>	<b>544,301</b>	<b>400,671</b>	<b>130,936</b>	<b>92,687</b>	<b>303,169</b>
	Piedmont	185,928	122,740	93,737	25,975	19,163	72,170
	Valle d'Aosta	3,084	1,913	3,032	707	556	2,447
	Liguria	32,915	22,083	30,186	8,020	6,512	24,550
	Lombardy	636,475	397,565	273,716	96,235	66,457	204,002
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>468,322</b>	<b>303,596</b>	<b>350,372</b>	<b>90,385</b>	<b>70,625</b>	<b>262,518</b>
	Trentino-Alto Adige	42,325	28,436	47,132	14,042	10,651	38,709
	Veneto	176,969	116,643	134,772	34,187	27,389	98,909
	Friuli-Venezia Giulia	43,419	25,783	29,242	7,627	6,227	22,019
	Emilia-Romagna	205,607	132,733	139,226	34,530	26,357	102,881
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>421,722</b>	<b>307,313</b>	<b>243,330</b>	<b>66,000</b>	<b>55,908</b>	<b>189,122</b>
	Marche	41,386	26,939	39,030	7,999	6,134	28,407
	Tuscany	105,585	76,955	95,633	20,480	17,343	71,964
	Umbria	19,130	14,305	17,910	4,099	3,479	13,328
	Lazio	255,619	189,114	90,757	33,422	28,953	75,423
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>128,100</b>	<b>95,468</b>	<b>120,660</b>	<b>36,352</b>	<b>30,835</b>	<b>92,872</b>
	Abruzzo	20,528	13,773	16,974	3,605	2,879	12,309
	Molise	3,485	2,689	3,011	631	550	2,279
	Campania	54,920	41,498	44,246	19,082	16,425	34,460
	Puglia	32,955	24,722	37,457	8,645	7,389	28,927
	Basilicata	5,900	4,694	5,118	1,257	1,055	3,923
	Calabria	10,311	8,094	13,854	3,133	2,537	10,974
<b>f.</b>	<b>ISLANDS</b>	<b>53,968</b>	<b>40,360</b>	<b>58,466</b>	<b>17,845</b>	<b>14,069</b>	<b>47,061</b>
	Sicily	37,099	27,108	41,173	12,632	9,577	33,202
	Sardinia	16,871	13,252	17,293	5,211	4,492	13,859

Notes:

## Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>186,089</b>	<b>131,736</b>	<b>140,701</b>	<b>247,972</b>	<b>162,412</b>	<b>87,489</b>	<b>1,154,935</b>	<b>732,762</b>	<b>50,567</b>
<b>69,919</b>	<b>48,445</b>	<b>47,552</b>	<b>104,892</b>	<b>64,104</b>	<b>30,762</b>	<b>552,654</b>	<b>339,062</b>	<b>19,188</b>
13,219	8,425	11,051	19,458	12,433	6,632	127,277	82,717	3,884
318	232	332	391	228	178	1,669	896	75
3,019	2,124	2,991	3,954	2,581	1,654	17,920	10,866	991
53,364	37,666	33,178	81,089	48,860	22,298	405,788	244,582	14,238
<b>53,100</b>	<b>35,794</b>	<b>44,473</b>	<b>68,149</b>	<b>43,835</b>	<b>27,422</b>	<b>256,687</b>	<b>153,339</b>	<b>15,959</b>
9,118	6,587	5,561	6,885	4,603	2,119	12,280	6,593	743
20,416	14,100	17,916	27,135	17,992	11,414	95,230	57,163	6,533
4,318	2,664	3,376	4,542	2,974	2,331	26,934	13,918	1,516
19,248	12,444	17,620	29,586	18,269	11,558	122,243	75,664	7,167
<b>40,249</b>	<b>30,738</b>	<b>27,387</b>	<b>45,231</b>	<b>32,556</b>	<b>16,995</b>	<b>270,241</b>	<b>188,111</b>	<b>9,826</b>
4,724	3,086	5,204	6,202	3,944	3,351	22,461	13,777	2,068
11,149	8,276	11,142	15,459	10,506	7,659	58,499	40,830	4,868
2,120	1,694	2,228	2,600	1,876	1,452	10,311	7,253	902
22,254	17,680	8,813	20,972	16,230	4,533	178,973	126,251	1,988
<b>15,318</b>	<b>11,240</b>	<b>14,646</b>	<b>21,752</b>	<b>15,936</b>	<b>8,809</b>	<b>54,678</b>	<b>37,457</b>	<b>4,333</b>
2,074	1,551	2,156	3,452	2,511	1,501	11,397	6,829	1,008
426	333	378	542	395	239	1,886	1,412	115
5,530	4,008	5,235	8,132	5,853	3,121	22,176	15,211	1,430
4,465	3,210	4,490	6,858	5,030	2,701	12,987	9,093	1,339
734	548	688	945	682	370	2,964	2,409	137
2,089	1,588	1,699	1,820	1,464	877	3,268	2,506	304
<b>7,503</b>	<b>5,518</b>	<b>6,643</b>	<b>7,948</b>	<b>5,981</b>	<b>3,501</b>	<b>20,674</b>	<b>14,793</b>	<b>1,261</b>
4,839	3,536	4,657	5,393	3,915	2,424	14,234	10,080	890
2,664	1,983	1,986	2,556	2,066	1,077	6,440	4,713	371

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

TDB30430

Source: Central Credit Register  
Stocks in millions of euros

September 2000		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>a.</b>	<b>TOTAL</b>	<b>997,027</b>	<b>666,765</b>	<b>1,173,499</b>	<b>176,379</b>	<b>136,409</b>	<b>894,742</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>443,327</b>	<b>281,108</b>	<b>400,671</b>	<b>67,623</b>	<b>47,869</b>	<b>303,169</b>
	Piedmont	96,024	63,390	93,737	13,415	9,897	72,170
	Valle d'Aosta	1,593	988	3,032	365	287	2,447
	Liguria	16,999	11,405	30,186	4,142	3,363	24,550
	Lombardy	328,712	205,325	273,716	49,701	34,322	204,002
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>241,868</b>	<b>156,794</b>	<b>350,372</b>	<b>46,680</b>	<b>36,475</b>	<b>262,518</b>
	Trentino-Alto Adige	21,859	14,686	47,132	7,252	5,501	38,709
	Veneto	91,397	60,241	134,772	17,656	14,145	98,909
	Friuli-Venezia Giulia	22,424	13,316	29,242	3,939	3,216	22,019
	Emilia-Romagna	106,187	68,551	139,226	17,833	13,612	102,881
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>217,801</b>	<b>158,714</b>	<b>243,330</b>	<b>34,086</b>	<b>28,874</b>	<b>189,122</b>
	Marche	21,374	13,913	39,030	4,131	3,168	28,407
	Tuscany	54,530	39,744	95,633	10,577	8,957	71,964
	Umbria	9,880	7,388	17,910	2,117	1,797	13,328
	Lazio	132,016	97,669	90,757	17,261	14,953	75,423
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>66,158</b>	<b>49,305</b>	<b>120,660</b>	<b>18,774</b>	<b>15,925</b>	<b>92,872</b>
	Abruzzo	10,602	7,113	16,974	1,862	1,487	12,309
	Molise	1,800	1,389	3,011	326	284	2,279
	Campania	28,364	21,432	44,246	9,855	8,483	34,460
	Puglia	17,020	12,768	37,457	4,465	3,816	28,927
	Basilicata	3,047	2,424	5,118	649	545	3,923
	Calabria	5,325	4,180	13,854	1,618	1,310	10,974
<b>f.</b>	<b>ISLANDS</b>	<b>27,872</b>	<b>20,844</b>	<b>58,466</b>	<b>9,216</b>	<b>7,266</b>	<b>47,061</b>
	Sicily	19,160	14,000	41,173	6,524	4,946	33,202
	Sardinia	8,713	6,844	17,293	2,691	2,320	13,859

Notes:

## Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>96,107</b>	<b>68,036</b>	<b>140,701</b>	<b>128,067</b>	<b>83,879</b>	<b>87,489</b>	<b>596,474</b>	<b>378,440</b>	<b>50,567</b>
<b>36,110</b>	<b>25,020</b>	<b>47,552</b>	<b>54,172</b>	<b>33,107</b>	<b>30,762</b>	<b>285,422</b>	<b>175,111</b>	<b>19,188</b>
6,827	4,351	11,051	10,049	6,421	6,632	65,733	42,720	3,884
164	120	332	202	118	178	862	463	75
1,559	1,097	2,991	2,042	1,333	1,654	9,255	5,612	991
27,560	19,453	33,178	41,879	25,234	22,298	209,572	126,316	14,238
<b>27,424</b>	<b>18,486</b>	<b>44,473</b>	<b>35,196</b>	<b>22,639</b>	<b>27,422</b>	<b>132,568</b>	<b>79,193</b>	<b>15,959</b>
4,709	3,402	5,561	3,556	2,377	2,119	6,342	3,405	743
10,544	7,282	17,916	14,014	9,292	11,414	49,182	29,522	6,533
2,230	1,376	3,376	2,346	1,536	2,331	13,910	7,188	1,516
9,941	6,427	17,620	15,280	9,435	11,558	63,133	39,077	7,167
<b>20,787</b>	<b>15,875</b>	<b>27,387</b>	<b>23,360</b>	<b>16,814</b>	<b>16,995</b>	<b>139,568</b>	<b>97,151</b>	<b>9,826</b>
2,440	1,594	5,204	3,203	2,037	3,351	11,600	7,115	2,068
5,758	4,274	11,142	7,984	5,426	7,659	30,212	21,087	4,868
1,095	875	2,228	1,343	969	1,452	5,325	3,746	902
11,493	9,131	8,813	10,831	8,382	4,533	92,432	65,203	1,988
<b>7,911</b>	<b>5,805</b>	<b>14,646</b>	<b>11,234</b>	<b>8,230</b>	<b>8,809</b>	<b>28,239</b>	<b>19,345</b>	<b>4,333</b>
1,071	801	2,156	1,783	1,297	1,501	5,886	3,527	1,008
220	172	378	280	204	239	974	729	115
2,856	2,070	5,235	4,200	3,023	3,121	11,453	7,856	1,430
2,306	1,658	4,490	3,542	2,598	2,701	6,707	4,696	1,339
379	283	688	488	352	370	1,531	1,244	137
1,079	820	1,699	940	756	877	1,688	1,294	304
<b>3,875</b>	<b>2,850</b>	<b>6,643</b>	<b>4,105</b>	<b>3,089</b>	<b>3,501</b>	<b>10,677</b>	<b>7,640</b>	<b>1,261</b>
2,499	1,826	4,657	2,785	2,022	2,424	7,351	5,206	890
1,376	1,024	1,986	1,320	1,067	1,077	3,326	2,434	371



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

TDB30440		Banks						
Source: Central Credit Register								
September 2000	Total	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. TOTAL</b>	<b>1,019,725</b>	<b>463,523</b>	<b>241,913</b>	<b>136,283</b>	<b>139,317</b>	<b>19,883</b>	<b>15,535</b>	<b>3,271</b>
of which: 1 facility	747,639	459,338	193,984	58,516	31,774	2,301	1,473	253
2 facilities	136,351	3,941	45,832	50,800	32,047	2,373	1,168	190
3-4 facilities	85,970	240	2,078	26,494	49,870	4,705	2,315	268
more than 4 facilities	49,765	4	19	473	25,626	10,504	10,579	2,560
<b>b. GENERAL GOVERNMENT</b>	<b>6,572</b>	<b>768</b>	<b>1,274</b>	<b>1,330</b>	<b>2,069</b>	<b>423</b>	<b>524</b>	<b>184</b>
of which: 1 facility	3,697	762	1,136	836	688	84	151	40
2 facilities	1,614	6	138	423	831	96	90	30
3-4 facilities	934	-	-	71	512	182	144	25
more than 4 facilities	327	-	-	-	38	61	139	89
<b>c. FINANCIAL COMPANIES</b>	<b>4,207</b>	<b>603</b>	<b>647</b>	<b>636</b>	<b>1,066</b>	<b>332</b>	<b>485</b>	<b>438</b>
of which: 1 facility	2,314	587	519	407	496	102	126	77
2 facilities	741	12	117	164	269	65	66	48
3-4 facilities	555	4	9	64	217	86	118	57
more than 4 facilities	597	-	2	1	84	79	175	256
<b>d. NON-FINANCIAL COMPANIES</b>	<b>456,464</b>	<b>103,146</b>	<b>106,494</b>	<b>94,072</b>	<b>117,941</b>	<b>18,216</b>	<b>14,014</b>	<b>2,581</b>
of which: 1 facility	238,335	101,968	75,912	34,527	23,051	1,794	974	109
2 facilities	97,123	1,145	29,373	37,448	26,166	1,995	901	95
3-4 facilities	73,727	33	1,208	21,706	44,397	4,238	1,971	174
more than 4 facilities	47,279	-	1	391	24,327	10,189	10,168	2,203
<b>e. PRODUCER HOUSEHOLDS</b>	<b>133,403</b>	<b>64,611</b>	<b>40,822</b>	<b>18,482</b>	<b>9,070</b>	<b>317</b>	<b>96</b>	<b>5</b>
of which: 1 facility	104,649	63,550	31,576	7,442	2,027	41	12	1
2 facilities	19,988	1,008	8,802	7,603	2,516	47	12	-
3-4 facilities	7,500	52	435	3,385	3,506	98	21	3
more than 4 facilities	1,266	1	9	52	1,021	131	51	1
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>	<b>377,873</b>	<b>269,469</b>	<b>81,380</b>	<b>18,279</b>	<b>7,867</b>	<b>515</b>	<b>316</b>	<b>47</b>
of which: 1 facility	360,738	267,667	74,957	13,018	4,730	226	126	14
2 facilities	13,957	1,648	6,008	4,136	1,915	152	85	13
3-4 facilities	2,892	151	408	1,096	1,074	95	59	9
more than 4 facilities	286	3	7	29	148	42	46	11

## Notes:

Lire: from 150 to 250 million  
 from 250 to 500 million  
 from 500 million to 1 billion  
 from 1 to 5 billion  
 from 5 to 10 billion  
 from 10 to 50 billion  
 more than 50 billion

Euros: from 77,469 to 129,114  
 from 129,114 to 258,228  
 from 258,228 to 516,457  
 from 516,457 to 2,582,284  
 from 2,582,284 to 5,164,569  
 from 5,164,569 to 25,822,845  
 more than 25,822,845

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

TDB30460		Banks							
Source: Central Credit Register									
September 2000		Total	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a.</b>	<b>TOTAL</b>								
	Average number of banks per borrower	<b>1.66</b>	1.00	1.20	1.81	3.02	5.12	7.30	12.30
	First bank's share of total credit granted (%)	<b>49</b>	99	90	74	60	51	44	37
<b>b.</b>	<b>GENERAL GOVERNMENT</b>								
	Average number of banks per borrower	<b>1.88</b>	1.00	1.10	1.42	2.04	2.96	3.26	6.19
	First bank's share of total credit granted (%)	<b>46</b>	99	95	85	76	73	76	41
<b>c.</b>	<b>FINANCIAL COMPANIES</b>								
	Average number of banks per borrower	<b>3.19</b>	1.03	1.22	1.48	2.12	3.26	4.51	12.66
	First bank's share of total credit granted (%)	<b>49</b>	99	91	84	76	69	63	48
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>								
	Average number of banks per borrower	<b>2.26</b>	1.01	1.29	1.91	3.16	5.30	7.69	12.88
	First bank's share of total credit granted (%)	<b>44</b>	99	86	71	58	49	41	29
	<i>of which: industry</i>								
	Average number of banks per borrower	<b>2.87</b>	1.01	1.36	2.12	3.72	6.19	8.70	13.86
	First bank's share of total credit granted (%)	<b>36</b>	99	83	65	49	40	34	27
	<i>of which: building</i>								
	Average number of banks per borrower	<b>1.85</b>	1.00	1.24	1.70	2.49	3.78	5.59	11.35
	First bank's share of total credit granted (%)	<b>64</b>	99	89	77	70	65	58	43
	<i>of which services</i>								
	Average number of banks per borrower	<b>1.98</b>	1.01	1.27	1.84	2.94	4.85	6.77	11.15
	First bank's share of total credit granted (%)	<b>49</b>	99	87	73	62	54	47	31
<b>e.</b>	<b>PRODUCER HOUSEHOLDS</b>								
	Average number of banks per borrower	<b>1.32</b>	1.01	1.23	1.81	2.72	4.42	5.39	4.00
	First bank's share of total credit granted (%)	<b>79</b>	99	89	75	65	59	59	60
<b>f.</b>	<b>CONSUMER HOUSEHOLDS AND NEC</b>								
	Average number of banks per borrower	<b>1.05</b>	1.00	1.08	1.36	1.64	2.15	2.57	3.48
	First bank's share of total credit granted (%)	<b>93</b>	99	96	89	85	81	78	69

**Notes:**

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

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



## **Lending and deposit rates**

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

TDB30600		Sample of banks						
Source: Survey of lending rates Percentages								
September 2000		Total	up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 50 bn lire	more than 50 bn lire
a.	<b>TOTAL</b>	<b>6.49</b>	<b>10.32</b>	<b>9.71</b>	<b>9.15</b>	<b>8.04</b>	<b>6.56</b>	<b>5.18</b>
b.	<b>LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES</b>	<b>6.55</b>	<b>10.49</b>	<b>9.88</b>	<b>9.33</b>	<b>8.22</b>	<b>6.67</b>	<b>5.12</b>
	<b>NORTH-WEST ITALY</b>	<b>6.03</b>	<b>10.25</b>	<b>9.66</b>	<b>9.11</b>	<b>8.00</b>	<b>6.44</b>	<b>4.92</b>
	Piedmont	6.30	10.52	9.80	9.22	8.05	6.49	5.02
	Valle d'Aosta	7.48	10.25	9.92	9.22	8.50	6.74	5.07
	Liguria	7.25	11.01	10.15	9.58	8.64	7.11	5.17
	Lombardy	5.89	10.04	9.54	9.01	7.92	6.38	4.89
	<b>NORTH-EAST ITALY</b>	<b>6.68</b>	<b>10.04</b>	<b>9.44</b>	<b>8.81</b>	<b>7.74</b>	<b>6.34</b>	<b>5.22</b>
	Trentino-Alto Adige	6.98	9.09	8.75	8.26	7.46	6.48	5.71
	Veneto	6.97	10.63	10.11	9.34	8.14	6.51	5.21
	Friuli-Venezia Giulia	6.45	10.15	9.61	9.01	7.96	6.49	5.01
	Emilia-Romagna	6.37	9.41	8.70	8.20	7.23	6.12	5.25
	<b>CENTRAL ITALY</b>	<b>7.02</b>	<b>10.78</b>	<b>10.13</b>	<b>9.66</b>	<b>8.53</b>	<b>7.14</b>	<b>5.60</b>
	Marche	6.41	8.74	8.27	7.99	6.99	6.12	5.03
	Tuscany	6.81	10.46	10.02	9.31	8.22	6.71	4.99
	Umbria	7.97	10.21	10.05	9.93	8.87	7.45	5.51
	Lazio	7.22	11.45	10.99	10.71	9.55	7.87	5.88
	<b>SOUTHERN ITALY</b>	<b>8.43</b>	<b>11.42</b>	<b>10.97</b>	<b>10.40</b>	<b>9.52</b>	<b>7.65</b>	<b>6.00</b>
	Abruzzo	8.00	10.72	10.46	9.89	9.12	7.10	6.49
	Molise	8.84	11.86	10.93	10.59	9.84	7.66	7.51
	Campania	8.33	11.92	11.51	10.53	9.58	7.68	5.88
	Puglia	8.31	10.98	10.86	10.30	9.26	7.39	6.07
	Basilicata	8.82	11.45	10.67	10.36	9.12	7.85	6.21
	Calabria	9.44	10.98	10.03	10.37	10.19	8.68	5.02
	<b>ISLANDS</b>	<b>8.29</b>	<b>11.01</b>	<b>10.58</b>	<b>10.22</b>	<b>9.50</b>	<b>8.06</b>	<b>5.12</b>
	Sicily	8.12	11.24	10.68	10.31	9.64	8.19	4.87
	Sardinia	8.70	10.57	10.38	10.04	9.23	7.80	6.46
c.	<b>LENDING IN NON-EURO-AREA CURRENCIES</b>	<b>5.49</b>	<b>3.84</b>	<b>3.61</b>	<b>3.81</b>	<b>4.63</b>	<b>5.42</b>	<b>6.01</b>

## Notes:

Lire: up to 250 million  
 from 250 to 500 million  
 from 500 million to 1 billion  
 from 1 to 5 billion  
 from 5 to 50 billion  
 more than 50 billion

Euros: up to 129,114  
 from 129,114 to 258,228  
 from 258,228 to 516,457  
 from 516,457 to 2,582,284  
 from 2,582,284 to 25,822,845  
 more than 25,822,845

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

TDB30610		Sample of banks						
Source: Survey of lending rates Percentages								
<b>September 2000</b>		<b>Total</b>	up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 50 bn lire	more than 50 bn lire
<b>a.</b>	<b>ITALY</b>	<b>8.14</b>	<b>11.44</b>	<b>10.97</b>	<b>10.62</b>	<b>9.84</b>	<b>8.31</b>	<b>5.58</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>7.49</b>	<b>11.05</b>	<b>10.62</b>	<b>10.28</b>	<b>9.53</b>	<b>8.07</b>	<b>5.36</b>
	Piedmont	7.53	11.30	10.67	10.34	9.50	8.02	5.38
	Valle d'Aosta	9.08	10.49	10.26	9.75	9.56	7.74	5.86
	Liguria	8.53	11.70	10.88	10.29	9.62	8.29	5.51
	Lombardy	7.38	10.86	10.56	10.27	9.54	8.07	5.35
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>8.40</b>	<b>11.18</b>	<b>10.69</b>	<b>10.30</b>	<b>9.49</b>	<b>7.94</b>	<b>5.91</b>
	Trentino-Alto Adige	7.78	9.54	9.09	8.68	8.10	7.24	6.43
	Veneto	9.17	11.92	11.68	11.22	10.29	8.42	6.26
	Friuli-Venezia Giulia	7.67	11.32	10.77	10.39	9.60	8.01	5.05
	Emilia-Romagna	7.81	10.46	9.82	9.52	8.74	7.49	5.82
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>8.53</b>	<b>11.62</b>	<b>11.28</b>	<b>11.08</b>	<b>10.24</b>	<b>8.68</b>	<b>5.94</b>
	Marche	7.83	10.62	10.16	9.99	9.23	7.78	5.21
	Tuscany	9.14	11.77	11.48	11.16	10.54	9.11	5.56
	Umbria	10.04	11.42	11.38	11.27	10.71	9.71	6.41
	Lazio	8.36	11.74	11.45	11.32	10.32	8.66	6.14
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>9.89</b>	<b>12.63</b>	<b>12.24</b>	<b>11.51</b>	<b>10.92</b>	<b>9.40</b>	<b>6.13</b>
	Abruzzo	10.08	11.67	11.45	11.34	10.75	9.29	8.07
	Molise	9.99	12.57	11.66	11.63	10.49	8.48	9.22
	Campania	9.71	13.06	12.67	11.41	11.02	9.58	5.91
	Puglia	9.74	11.88	11.85	11.47	10.80	9.22	5.99
	Basilicata	10.46	12.48	11.39	11.63	10.57	9.13	9.05
	Calabria	10.77	13.10	12.24	12.04	11.12	9.65	5.16
<b>f.</b>	<b>ISLANDS</b>	<b>8.77</b>	<b>11.72</b>	<b>11.10</b>	<b>10.80</b>	<b>10.25</b>	<b>9.13</b>	<b>4.96</b>
	Sicily	8.47	12.04	11.29	10.92	10.46	9.25	4.77
	Sardinia	9.63	11.12	10.72	10.56	9.85	8.87	6.97

**Note:**

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

Lire: up to 250 million

from 250 to 500 million

from 500 million to 1 billion

from 1 to 5 billion

from 5 to 50 billion

more than 50 billion

Euros: up to 129,114

from 129,114 to 258,228

from 258,228 to 516,457

from 516,457 to 2,582,284

from 2,582,284 to 25,822,845

more than 25,822,845

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

TDC30060

Source: Survey of lending rates  
Percentages

September 2000		Total	of which:		
			Lending in euros and other euro-area currencies	General government	Financial companies
<b>a.</b>	<b>ITALY</b>	<b>6.49</b>	<b>6.55</b>	<b>5.02</b>	<b>4.92</b>
	up to 500 million lire	10.00	10.17	7.97	8.98
	from 500 million to 5 billion lire	8.29	8.47	6.10	7.57
	from 5 billion to 50 billion lire	6.56	6.67	4.97	6.07
	more than 50 billion lire	5.18	5.12	4.94	4.84
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>6.05</b>	<b>6.07</b>	<b>4.81</b>	<b>4.81</b>
	up to 500 million lire	9.79	9.94	7.06	8.90
	from 500 million to 5 billion lire	8.09	8.25	6.71	7.39
	from 5 billion to 50 billion lire	6.38	6.44	4.71	5.71
	more than 50 billion lire	4.94	4.88	4.79	4.76
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>6.45</b>	<b>6.55</b>	<b>3.97</b>	<b>5.09</b>
	up to 500 million lire	9.46	9.71	5.52	9.34
	from 500 million to 5 billion lire	7.74	7.96	4.15	7.35
	from 5 billion to 50 billion lire	6.22	6.33	4.03	5.71
	more than 50 billion lire	5.27	5.20	3.84	5.03
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>6.83</b>	<b>6.91</b>	<b>5.05</b>	<b>5.14</b>
	up to 500 million lire	10.32	10.46	6.29	8.81
	from 500 million to 5 billion lire	8.62	8.79	8.97	8.13
	from 5 billion to 50 billion lire	6.99	7.15	6.31	7.29
	more than 50 billion lire	5.42	5.39	4.95	4.96
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>8.13</b>	<b>8.24</b>	<b>5.65</b>	<b>5.30</b>
	up to 500 million lire	11.12	11.18	8.77	10.64
	from 500 million to 5 billion lire	9.60	9.71	7.21	9.01
	from 5 billion to 50 billion lire	7.42	7.56	5.37	8.05
	more than 50 billion lire	5.71	5.67	5.41	4.98
<b>f.</b>	<b>ISLANDS</b>	<b>8.26</b>	<b>8.37</b>	<b>5.49</b>	<b>5.45</b>
	up to 500 million lire	10.50	10.79	5.74	11.27
	from 500 million to 5 billion lire	9.53	9.69	5.97	7.64
	from 5 billion to 50 billion lire	7.71	7.88	5.22	7.38
	more than 50 billion lire	7.12	7.13	::	::

## Notes:

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

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

## Sample of banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec	Lending in non-euro-area currencies
	industry	building	services			
<b>6.87</b>	<b>6.46</b>	<b>8.34</b>	<b>7.00</b>	<b>9.24</b>	<b>8.20</b>	<b>5.49</b>
10.27	9.86	10.63	10.41	10.49	9.72	3.72
8.46	8.11	9.05	8.60	9.18	8.05	4.49
6.70	6.39	7.76	6.82	7.83	6.59	5.42
5.34	5.32	6.83	5.23	5.02	6.40	6.01
<b>6.46</b>	<b>6.23</b>	<b>8.09</b>	<b>6.49</b>	<b>8.64</b>	<b>8.01</b>	<b>5.65</b>
9.99	9.73	10.31	10.08	10.44	9.45	4.02
8.24	7.98	8.87	8.31	9.00	7.86	4.72
6.49	6.27	7.59	6.58	7.21	6.22	5.67
4.99	5.07	6.30	4.86	5.00	6.83	5.92
<b>6.69</b>	<b>6.20</b>	<b>7.83</b>	<b>7.14</b>	<b>8.96</b>	<b>8.04</b>	<b>5.21</b>
9.63	9.17	9.92	9.86	10.07	9.65	3.19
7.93	7.65	8.47	8.05	8.67	7.86	3.70
6.35	6.16	7.03	6.48	7.27	6.37	5.17
5.32	5.09	6.98	5.61	::	5.92	6.09
<b>7.16</b>	<b>6.55</b>	<b>8.53</b>	<b>7.31</b>	<b>9.67</b>	<b>8.54</b>	<b>5.52</b>
10.64	10.03	10.91	10.89	10.63	9.97	3.65
8.80	8.32	9.26	9.08	9.15	8.28	5.09
7.14	6.65	8.24	7.28	8.39	7.07	5.35
5.61	5.08	7.18	5.79	-	7.31	6.01
<b>8.35</b>	<b>7.70</b>	<b>9.24</b>	<b>8.67</b>	<b>10.38</b>	<b>8.24</b>	<b>5.84</b>
11.56	11.43	11.71	11.59	11.07	10.21	6.31
9.71	9.48	10.05	9.81	10.21	8.88	5.50
7.61	7.23	8.22	7.81	8.65	7.22	5.59
5.94	5.71	7.01	6.04	-	::	6.49
<b>8.31</b>	<b>8.78</b>	<b>9.74</b>	<b>7.54</b>	<b>10.18</b>	<b>9.46</b>	<b>5.06</b>
11.07	11.25	11.15	10.96	10.77	10.26	3.46
9.75	9.49	9.86	9.87	9.87	9.00	4.14
7.89	7.62	8.98	7.81	9.43	8.21	4.30
7.27	8.89	::	4.85	-	-	6.85

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
September 2000		Total	General government	Financial companies	Non-financial companies	of which			Producer households	Consumer households and nec
						industry	building	services		
a.	<b>TOTAL</b>	<b>6.49</b>	<b>5.02</b>	<b>4.92</b>	<b>6.79</b>	<b>6.41</b>	<b>8.25</b>	<b>6.92</b>	<b>9.01</b>	<b>7.62</b>
b.	<b>LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES</b>	<b>6.55</b>	<b>5.02</b>	<b>4.92</b>	<b>6.87</b>	<b>6.46</b>	<b>8.34</b>	<b>7.00</b>	<b>9.24</b>	<b>8.20</b>
	<b>NORTH-WEST ITALY</b>	<b>6.03</b>	<b>4.82</b>	<b>4.87</b>	<b>6.45</b>	<b>6.19</b>	<b>8.13</b>	<b>6.50</b>	<b>8.58</b>	<b>7.96</b>
	Piedmont	6.30	4.88	4.75	6.76	6.45	8.38	6.84	9.47	8.41
	Valle d'Aosta	7.48	::	4.70	7.69	6.52	8.86	8.35	10.08	8.73
	Liguria	7.25	6.86	4.94	7.30	6.62	8.46	7.49	9.96	9.45
	Lombardy	5.89	4.52	4.90	6.29	6.08	7.99	6.33	8.17	7.73
	<b>NORTH-EAST ITALY</b>	<b>6.68</b>	<b>3.99</b>	<b>4.95</b>	<b>6.70</b>	<b>6.24</b>	<b>7.79</b>	<b>7.11</b>	<b>9.09</b>	<b>8.10</b>
	Trentino-Alto Adige	6.98	::	5.28	6.85	6.66	7.03	6.92	8.37	7.98
	Veneto	6.97	3.07	4.94	7.02	6.53	8.48	7.37	9.66	8.50
	Friuli-Venezia Giulia	6.45	::	4.88	6.66	6.02	8.04	7.68	9.68	8.67
	Emilia-Romagna	6.37	4.84	4.99	6.34	5.94	7.22	6.73	8.46	7.66
	<b>CENTRAL ITALY</b>	<b>7.02</b>	<b>5.05</b>	<b>5.01</b>	<b>7.27</b>	<b>6.88</b>	<b>8.49</b>	<b>7.29</b>	<b>9.67</b>	<b>8.68</b>
	Marche	6.41	4.57	4.83	6.51	6.09	7.73	6.92	8.25	7.75
	Tuscany	6.81	5.52	4.67	7.19	6.80	8.46	7.43	9.54	8.71
	Umbria	7.97	::	6.65	7.81	7.11	9.34	8.15	10.04	8.74
	Lazio	7.22	5.02	5.45	7.44	7.24	8.56	7.24	10.68	8.87
	<b>SOUTHERN ITALY</b>	<b>8.43</b>	<b>5.64</b>	<b>5.73</b>	<b>8.61</b>	<b>8.17</b>	<b>9.39</b>	<b>8.70</b>	<b>10.37</b>	<b>8.09</b>
	Abruzzo	8.00	::	7.64	7.84	7.30	8.00	8.55	9.85	9.28
	Molise	8.84	5.25	8.54	8.80	8.63	9.04	9.01	10.59	7.86
	Campania	8.33	5.38	5.73	8.62	8.20	9.88	8.60	10.72	8.74
	Puglia	8.31	6.27	5.25	8.42	8.18	9.07	8.42	10.28	7.35
	Basilicata	8.82	::	::	8.66	8.56	9.05	8.73	10.28	8.44
	Calabria	9.44	4.88	4.96	9.95	9.69	10.28	9.88	10.11	8.39
	<b>ISLANDS</b>	<b>8.29</b>	<b>5.47</b>	<b>5.67</b>	<b>8.21</b>	<b>8.48</b>	<b>9.73</b>	<b>7.71</b>	<b>10.16</b>	<b>9.45</b>
	Sicily	8.12	5.59	5.67	8.01	8.63	10.04	7.38	10.19	9.35
	Sardinia	8.70	5.00	5.66	8.71	8.22	9.29	8.79	10.11	9.93
c.	<b>LENDING IN NON-EURO-AREA CURRENCIES</b>	<b>5.49</b>	<b>-</b>	<b>5.20</b>	<b>5.81</b>	<b>6.00</b>	<b>4.82</b>	<b>5.55</b>	<b>3.18</b>	<b>2.42</b>

Notes:

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

TDB30620		Sample of banks					
Source: Survey of lending rates Percentages							
September 2000	Total	up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 50 bn lire	more than 50 bn lire
<b>a. ON TOTAL OUTSTANDING AT END OF PERIOD</b>							
<b>ITALY</b>	<b>5.79</b>	<b>5.74</b>	<b>5.95</b>	<b>6.19</b>	<b>5.98</b>	<b>5.72</b>	<b>5.63</b>
North-West Italy	5.77	5.72	6.05	6.38	6.14	5.62	5.51
North-East Italy	5.54	5.58	5.78	5.97	5.75	5.46	5.08
Central Italy	6.08	5.89	5.90	6.10	6.05	6.22	6.13
Southern Italy	6.03	5.98	6.23	6.52	6.43	6.13	5.89
Islands	6.02	6.15	6.40	6.75	6.39	5.95	5.03
<b>b. ON AMOUNT DISBURSED IN THE QUARTER</b>							
<b>ITALY</b>	<b>5.60</b>	<b>5.58</b>	<b>5.78</b>	<b>5.99</b>	<b>5.97</b>	<b>5.60</b>	<b>5.55</b>
North-West Italy	5.19	5.47	5.78	5.98	5.99	5.63	4.96
North-East Italy	5.61	5.34	5.53	6.03	6.02	5.84	5.34
Central Italy	5.65	5.84	5.90	5.74	5.73	5.13	5.68
Southern Italy	5.79	6.38	6.57	6.61	6.24	6.00	5.77
Islands	6.25	6.32	6.68	6.44	6.64	5.78	::

**Notes:**

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

Lire: up to 250 million	Euros: up 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 50 billion	from 2,582,284 to 25,822,845
more than 50 billion	more than 25,822,8455

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

TDB30630		Sample of banks							
Source: Survey of lending rates Percentages									
September 2000	Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
					industry	building	services		
<b>a. ON TOTAL OUTSTANDING AT END OF PERIOD</b>									
<b>ITALY</b>	<b>5.79</b>	<b>5.71</b>	<b>5.41</b>	<b>5.89</b>	<b>5.99</b>	<b>5.86</b>	<b>5.81</b>	<b>6.23</b>	<b>5.56</b>
North-West Italy	5.77	4.98	5.27	5.90	5.94	5.73	5.88	6.41	5.55
North-East Italy	5.54	5.68	4.92	5.55	5.38	5.79	5.63	5.92	5.43
Central Italy	6.09	5.76	5.15	6.31	6.79	5.84	5.85	6.18	5.67
Southern Italy	6.03	8.91	5.75	6.18	6.15	6.33	6.11	6.70	5.75
Islands	6.03	4.49	4.63	6.39	6.28	6.38	6.41	6.80	5.91
<b>b. ON AMOUNT DISBURSED IN THE QUARTER</b>									
<b>ITALY</b>	<b>5.60</b>	<b>::</b>	<b>5.56</b>	<b>5.65</b>	<b>5.62</b>	<b>5.78</b>	<b>5.66</b>	<b>5.86</b>	<b>5.54</b>
North-West Italy	5.19	::	4.18	5.62	5.66	5.95	5.57	5.97	5.43
North-East Italy	5.60	::	5.04	5.80	5.51	6.25	5.98	5.51	5.39
Central Italy	5.66	::	5.08	5.52	5.60	5.26	5.56	5.87	5.73
Southern Italy	5.79	-	::	5.77	5.85	6.18	5.66	6.48	6.24
Islands	6.24	-	::	6.21	6.07	6.54	6.13	6.50	6.34

**Notes:**

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

## Distribution by customer branch of economic activity

TDB30640		Sample of banks			
Source: Survey of lending rates Percentages					
September 2000	Short term rates	Medium and long-term rates			
		on total outstanding at end of period	on amount disbursed in the quarter	on prior-period transactions	
<b>a. TOTAL</b>	<b>6.96</b>	<b>5.92</b>	<b>5.67</b>	<b>5.93</b>	
Agricultural, forestry and fishery products	7.30	5.95	5.74	5.96	
Fuel and power products	6.39	5.49	5.09	5.50	
Ores and metals	5.51	5.74	5.23	5.76	
Non-metallic minerals and products	6.82	5.61	5.68	5.61	
Chemical products	5.67	6.16	4.79	6.22	
Metal products, except transport equipment	6.85	6.01	5.53	6.03	
Agricultural and industrial machinery	6.53	5.94	5.55	5.95	
Office and data processing machines, etc.	6.61	6.21	5.52	6.23	
Electrical goods	6.41	7.88	6.09	7.91	
Transport equipment	6.75	6.91	5.28	6.95	
Food and tobacco products	6.34	5.42	5.28	5.42	
extiles, clothing and footwear	6.73	5.74	5.76	5.74	
Paper and paper products	6.51	5.53	6.53	5.44	
Rubber and plastic products	6.37	5.48	6.35	5.44	
Other manufactured products	7.20	5.87	5.82	5.88	
Building and construction	8.45	5.89	5.84	5.89	
Wholesale and retail trade services, recovery and repair services	7.38	5.95	5.76	5.96	
Lodging and catering services	8.62	6.00	6.09	6.00	
Inland transport services	6.91	6.10	6.31	6.09	
Maritime and air transport services	6.26	5.23	4.88	5.27	
Auxiliary transport services	7.11	5.84	6.45	5.83	
Communication services	5.04	6.10	5.59	6.11	
Other market services	6.87	5.75	5.72	5.75	

**Notes:**

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

## Distribution by branch location (region) and partial credit granted

TDB30650		Sample of banks						
Source: Survey of lending rates Percentages								
September 2000		up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 2 bn lire	2 bn to 5 bn lire	5 bn to 10 bn lire	more than 10 bn lire
<b>a.</b>	<b>SHORT-TERM LOAN FACILITIES</b>							
	<b>ITALY</b>	<b>11.68</b>	<b>10.10</b>	<b>8.94</b>	<b>8.06</b>	<b>7.34</b>	<b>6.72</b>	<b>6.22</b>
	<b>NORTH-WEST ITALY</b>	<b>11.47</b>	<b>9.86</b>	<b>8.63</b>	<b>7.73</b>	<b>7.02</b>	<b>6.51</b>	<b>6.07</b>
	Piedmont	11.86	10.14	8.73	7.82	7.02	6.55	5.95
	Valle d'Aosta	11.63	10.19	9.16	8.20	7.73	6.39	6.02
	Liguria	12.35	10.65	9.31	8.44	7.84	7.25	6.87
	Lombardy	11.21	9.69	8.53	7.65	6.96	6.45	6.06
	<b>NORTH-EAST ITALY</b>	<b>11.20</b>	<b>9.68</b>	<b>8.59</b>	<b>7.79</b>	<b>7.06</b>	<b>6.44</b>	<b>6.01</b>
	Trentino-Alto Adige	10.35	9.26	8.43	7.78	7.17	6.61	6.07
	Veneto	12.49	10.68	9.31	8.35	7.44	6.58	6.10
	Friuli-Venezia Giulia	11.46	9.85	8.68	7.85	7.12	6.37	6.38
	Emilia-Romagna	9.82	8.56	7.76	7.15	6.67	6.30	5.88
	<b>CENTRAL ITALY</b>	<b>12.22</b>	<b>10.59</b>	<b>9.53</b>	<b>8.73</b>	<b>8.15</b>	<b>7.40</b>	<b>6.74</b>
	Marche	10.61	9.24	8.37	7.62	6.81	6.42	5.74
	Tuscany	12.31	10.55	9.44	8.58	7.94	7.15	6.52
	Umbria	11.65	10.56	9.52	8.87	8.37	8.08	7.01
	Lazio	13.33	11.77	10.58	9.69	9.08	7.91	6.99
	<b>SOUTHERN ITALY</b>	<b>12.89</b>	<b>11.40</b>	<b>10.27</b>	<b>9.24</b>	<b>8.63</b>	<b>7.91</b>	<b>7.14</b>
	Abruzzo	12.06	10.50	9.64	8.73	7.74	7.75	6.89
	Molise	12.78	10.73	10.06	9.28	9.06	8.02	7.08
	Campania	13.63	11.98	10.68	9.43	8.81	7.62	6.89
	Puglia	12.38	11.03	9.82	8.96	8.28	7.94	7.66
	Basilicata	12.34	11.11	10.15	8.61	8.82	10.09	6.57
	Calabria	12.93	11.52	10.54	9.68	9.50	8.85	8.88
	<b>ISLANDS</b>	<b>12.12</b>	<b>10.84</b>	<b>10.14</b>	<b>9.67</b>	<b>9.21</b>	<b>8.67</b>	<b>7.88</b>
	Sicily	12.22	10.96	10.25	9.54	9.12	8.73	7.85
	Sardinia	11.85	10.55	9.87	9.97	9.41	8.57	7.91
<b>b.</b>	<b>MEDIUM AND LONG-TERM LOAN FACILITIES</b>							
	Total outstanding at end of period	6.02	6.22	6.25	6.05	5.84	5.62	5.41
	<i>of which:</i> amount disbursed in the quarter	6.08	6.29	6.30	6.05	5.94	5.85	5.43

**Notes:**

Only lending in euros and other euro-area currencies is considered. Average rates are calculated as the arithmetic mean of the rates for each region/size class pair. The highest and lowest 5% of rates are eliminated for each distribution.

Lire: up to 250 million  
from 250 to 500 million  
from 500 million to 1 billion  
from 1 to 2 billion  
from 2 to 5 billion  
from 1 to 5 billion  
from 5 to 50 billion  
more than 50 billion

Euros: up to 129,114  
from 129,114 to 258,228  
from 258,228 to 516,457  
from 516,457 to 1,032,914  
from 1,032,914 to 2,582,284  
from 516,457 to 2,582,284  
from 2,582,284 to 25,822,845  
more than 25,822,845

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

TDC20013		Sample of banks								
Source: Survey of deposit rates Percentages										
September 2000		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
<b>a.</b>	<b>ITALY</b>	<b>2.40</b>	<b>3.79</b>	<b>3.12</b>	<b>2.48</b>	<b>2.47</b>	<b>2.42</b>	<b>2.46</b>	<b>1.73</b>	<b>2.19</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>2.31</b>	<b>3.98</b>	<b>2.98</b>	<b>2.42</b>	<b>2.48</b>	<b>2.33</b>	<b>2.38</b>	<b>1.68</b>	<b>2.05</b>
	Piedmont	2.31	4.14	3.15	2.40	2.40	2.30	2.43	1.64	2.07
	Valle d'Aosta	2.25	4.28	3.43	2.60	1.92	3.75	2.27	1.27	1.81
	Liguria	1.90	2.92	2.42	2.15	2.27	2.21	2.10	1.62	1.81
	Lombardy	2.36	3.96	2.95	2.44	2.52	2.31	2.40	1.72	2.09
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>2.31</b>	<b>3.91</b>	<b>2.90</b>	<b>2.45</b>	<b>2.55</b>	<b>2.38</b>	<b>2.36</b>	<b>1.78</b>	<b>2.15</b>
	Trentino-Alto Adige	2.68	5.20	2.78	2.70	3.18	2.37	2.19	2.44	2.46
	Veneto	2.35	3.77	3.48	2.44	2.53	2.31	2.38	1.78	2.17
	Friuli-Venezia Giulia	2.40	4.13	3.83	2.58	2.46	2.63	2.70	1.74	2.02
	Emilia-Romagna	2.21	3.61	2.17	2.43	2.53	2.41	2.28	1.77	2.13
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>2.79</b>	<b>3.84</b>	<b>3.57</b>	<b>2.80</b>	<b>2.47</b>	<b>2.87</b>	<b>2.86</b>	<b>1.98</b>	<b>2.51</b>
	Marche	2.50	3.27	2.98	2.56	2.72	1.98	2.46	2.00	2.49
	Tuscany	2.76	3.26	3.25	2.41	2.35	2.63	2.42	2.13	2.87
	Umbria	2.60	3.79	2.74	2.17	2.16	1.80	2.26	1.97	2.70
	Lazio	2.85	3.91	3.60	3.03	2.51	3.04	3.08	1.82	2.21
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>2.05</b>	<b>3.23</b>	<b>1.34</b>	<b>1.95</b>	<b>2.20</b>	<b>1.65</b>	<b>1.86</b>	<b>1.52</b>	<b>2.05</b>
	Abruzzo	2.30	2.72	2.35	2.78	3.21	1.56	1.85	1.77	2.08
	Molise	2.10	2.67	3.56	2.08	2.39	2.06	1.82	1.49	2.12
	Campania	1.98	3.14	1.11	1.77	1.97	1.43	1.74	1.53	2.01
	Puglia	2.14	3.46	2.88	1.91	1.71	2.07	1.99	1.58	2.16
	Basilicata	2.18	4.20	==	2.41	2.82	2.02	2.01	1.35	2.14
	Calabria	1.98	3.20	1.68	1.88	1.19	1.53	2.17	1.36	1.97
<b>f.</b>	<b>ISLANDS</b>	<b>2.20</b>	<b>3.73</b>	<b>3.16</b>	<b>2.19</b>	<b>2.26</b>	<b>1.63</b>	<b>2.29</b>	<b>1.64</b>	<b>2.08</b>
	Sicily	2.17	3.64	3.12	2.01	2.20	1.37	2.09	1.56	2.11
	Sardinia	2.26	3.83	3.34	2.41	2.37	1.97	2.54	1.73	2.02

## Notes:

Bearer savings deposits are included under "Consumer households and nec".

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

TDC20014

Sample of banks

Source: Survey of deposit rates  
Percentages

September 2000		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
<b>a.</b>	<b>ITALY</b>	<b>2.40</b>	<b>3.79</b>	<b>3.12</b>	<b>2.48</b>	<b>2.47</b>	<b>2.42</b>	<b>2.46</b>	<b>1.73</b>	<b>2.19</b>
	from 20 to 250 million lire	1.74	2.48	1.71	1.27	1.21	1.16	1.32	1.35	1.83
	from 250 million to 1 billion lire	2.51	3.07	2.18	1.92	1.89	1.79	1.96	2.38	2.86
	more than 1 billion lire	3.39	3.91	3.16	3.24	3.14	3.31	3.27	3.32	3.70
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>2.33</b>	<b>4.00</b>	<b>3.00</b>	<b>2.43</b>	<b>2.51</b>	<b>2.30</b>	<b>2.39</b>	<b>1.69</b>	<b>2.06</b>
	from 20 to 250 million lire	1.59	2.85	1.72	1.21	1.16	1.13	1.26	1.27	1.66
	from 250 million to 1 billion lire	2.44	3.45	2.13	1.86	1.84	1.78	1.89	2.39	2.83
	more than 1 billion lire	3.22	4.17	3.03	3.13	3.16	3.15	3.10	3.40	3.65
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>2.25</b>	<b>3.93</b>	<b>2.75</b>	<b>2.42</b>	<b>2.50</b>	<b>2.39</b>	<b>2.33</b>	<b>1.76</b>	<b>2.11</b>
	from 20 to 250 million lire	1.70	2.59	1.74	1.34	1.25	1.22	1.42	1.36	1.79
	from 250 million to 1 billion lire	2.57	3.03	2.31	2.11	2.03	2.05	2.19	2.60	2.89
	more than 1 billion lire	3.33	4.18	2.80	3.27	3.28	3.40	3.22	3.52	3.49
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>2.79</b>	<b>3.84</b>	<b>3.49</b>	<b>2.79</b>	<b>2.44</b>	<b>2.91</b>	<b>2.86</b>	<b>1.98</b>	<b>2.51</b>
	from 20 to 250 million lire	2.00	2.43	1.74	1.44	1.39	1.34	1.48	1.59	2.09
	from 250 million to 1 billion lire	2.65	2.91	2.26	2.00	2.01	1.83	2.02	2.49	2.96
	more than 1 billion lire	3.65	3.88	3.52	3.45	2.93	3.66	3.58	3.34	3.92
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>2.08</b>	<b>3.20</b>	<b>2.50</b>	<b>2.02</b>	<b>2.33</b>	<b>1.65</b>	<b>1.85</b>	<b>1.55</b>	<b>2.07</b>
	from 20 to 250 million lire	1.72	2.19	1.72	0.97	0.90	0.86	1.03	1.19	1.82
	from 250 million to 1 billion lire	2.42	2.61	2.04	1.56	1.52	1.46	1.62	2.12	2.77
	more than 1 billion lire	3.13	3.37	2.56	2.98	3.21	2.45	2.87	2.97	3.35
<b>f.</b>	<b>ISLANDS</b>	<b>2.20</b>	<b>3.74</b>	<b>3.25</b>	<b>2.20</b>	<b>2.20</b>	<b>1.66</b>	<b>2.33</b>	<b>1.64</b>	<b>2.09</b>
	from 20 to 250 million lire	1.80	2.10	1.37	1.18	1.12	1.06	1.24	1.38	1.88
	from 250 million to 1 billion lire	2.41	3.18	1.86	1.74	1.69	1.54	1.83	2.11	2.67
	more than 1 billion lire	3.55	3.94	3.53	3.07	2.99	2.39	3.21	3.02	3.78

## Notes:

Bearer savings deposits are included under "Consumer households and nec".

Lire: from 20 to 250 million  
from 250 million to 1 billion  
more than 1 billionEuros: from 10,329 to 129,114  
from 129,114 to 516,457  
more than 516,457

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

TDB30700

Sample of banks

Source: Survey of deposit rates  
Percentages

September 2000		Total	North-West	North-East	Centre	South	Islands
<b>a.</b>	<b>TOTAL</b>	<b>2.33</b>	<b>2.30</b>	<b>2.31</b>	<b>2.67</b>	<b>1.81</b>	<b>1.99</b>
	Agricultural, forestry and fishery products	2.27	1.78	1.96	3.40	1.64	1.53
	Fuel and power products	3.27	3.37	3.42	3.23	2.94	3.06
	Ores and metals	2.61	2.76	2.20	2.83	1.45	3.02
	Non-metallic minerals and products	2.47	2.43	2.84	2.24	1.73	1.94
	Chemical products	2.60	2.41	2.96	2.68	3.24	2.22
	Metal products, except transport equipment	2.00	1.96	2.04	2.39	1.56	1.89
	Agricultural and industrial machinery	2.32	2.37	2.46	1.77	2.30	1.27
	Office and data processing machines, etc.	2.17	2.37	2.30	1.53	1.51	1.41
	Electrical goods	2.69	2.88	2.67	2.39	1.49	1.07
	Transport equipment	2.84	2.67	3.39	2.87	1.38	1.33
	Food and tobacco products	2.07	2.02	2.13	2.29	1.90	2.02
	Textiles, clothing and footwear	2.20	2.27	2.33	2.23	1.51	1.86
	Paper and paper products	2.44	2.44	2.54	2.51	1.55	2.79
	Rubber and plastic products	2.34	2.27	2.23	2.47	2.85	1.63
	Other manufactured products	2.13	1.96	1.86	2.35	2.77	1.34
	Building and construction	2.26	2.16	2.21	2.79	1.60	1.62
	Wholesale and retail trade services, recovery and repair services	1.97	2.01	2.06	2.16	1.50	1.76
	Lodging and catering services	1.88	2.11	1.78	1.90	1.45	1.78
	Inland transport services	2.38	2.33	1.85	3.03	1.94	1.85
	Maritime and air transport services	2.88	2.50	2.94	3.36	2.35	2.98
	Auxiliary transport services	3.36	2.52	2.73	4.08	2.58	2.66
	Communication services	3.52	3.64	2.36	3.45	1.39	3.76
	Other market services	2.34	2.30	2.41	2.55	1.90	2.26

Notes:

## Distribution by branch location (region) and size of deposit

TDB30710		Sample of banks						
Source: Survey of deposit rates Percentages								
<b>September 2000</b>		<b>Total</b>	up to 50 mn lire	50 mn to 100 mn lire	100 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	more than 1 bn lire
<b>a.</b>	<b>ITALY</b>	<b>2.01</b>	<b>1.16</b>	<b>1.34</b>	<b>1.56</b>	<b>1.81</b>	<b>2.07</b>	<b>3.08</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1.91</b>	<b>1.05</b>	<b>1.22</b>	<b>1.46</b>	<b>1.74</b>	<b>2.01</b>	<b>2.85</b>
	Piedmont	1.73	1.01	1.17	1.42	1.72	2.04	2.83
	Valle d'Aosta	1.76	0.82	0.96	1.33	1.64	2.43	3.65
	Liguria	1.56	1.02	1.22	1.47	1.75	2.04	2.76
	Lombardy	2.00	1.07	1.25	1.48	1.75	2.00	2.85
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>1.86</b>	<b>1.14</b>	<b>1.33</b>	<b>1.56</b>	<b>1.85</b>	<b>2.14</b>	<b>2.97</b>
	Trentino-Alto Adige	2.19	1.23	1.45	1.78	2.06	2.38	3.73
	Veneto	1.92	1.11	1.30	1.52	1.82	2.08	3.27
	Friuli-Venezia Giulia	2.22	1.29	1.42	1.59	1.83	2.21	3.73
	Emilia-Romagna	1.69	1.14	1.34	1.57	1.87	2.17	2.35
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>2.46</b>	<b>1.45</b>	<b>1.62</b>	<b>1.82</b>	<b>2.02</b>	<b>2.24</b>	<b>3.46</b>
	Marche	2.03	1.42	1.59	1.82	2.07	2.39	3.30
	Tuscany	2.02	1.58	1.71	1.86	2.04	2.28	3.02
	Umbria	2.05	1.56	1.70	1.82	2.17	2.30	3.26
	Lazio	2.68	1.35	1.57	1.80	2.00	2.18	3.53
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1.55</b>	<b>1.03</b>	<b>1.16</b>	<b>1.34</b>	<b>1.57</b>	<b>1.82</b>	<b>2.77</b>
	Abruzzo	1.91	1.19	1.34	1.52	1.64	1.92	3.34
	Molise	1.70	1.03	1.22	1.55	2.00	2.14	3.13
	Campania	1.48	1.01	1.13	1.30	1.53	1.76	2.55
	Puglia	1.63	1.06	1.24	1.45	1.70	1.94	2.92
	Basilicata	1.66	1.02	1.15	1.33	1.74	2.14	3.58
	Calabria	1.48	0.98	1.08	1.22	1.43	1.65	2.93
<b>f.</b>	<b>ISLANDS</b>	<b>1.80</b>	<b>1.16</b>	<b>1.32</b>	<b>1.52</b>	<b>1.75</b>	<b>2.11</b>	<b>3.15</b>
	Sicily	1.68	1.09	1.26	1.49	1.71	1.94	2.93
	Sardinia	2.01	1.29	1.42	1.58	1.82	2.36	3.43

**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

## **Information on the Bank of Italy**

TDB40600

Bank of Italy

Source: Bank of Italy  
Stocks in billions of lire

	July 2000	Aug. 2000	Sept. 2000
<b>a. TOTAL</b>	<b>356,664</b>	<b>358,082</b>	<b>358,282</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>46,185</b>	<b>46,185</b>	<b>47,732</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>51,480</b>	<b>51,448</b>	<b>57,777</b>
Receivables from the IMF	7,453	7,322	7,703
Securities (other than shares)	34,924	37,474	42,783
Reverse operations	602	407	350
Other claims	8,500	6,245	6,942
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>6,167</b>	<b>7,232</b>	<b>5,583</b>
Financial counterparties	6,167	7,232	5,583
<i>of which:</i> securities (other than shares)	1,104	1,145	813
reverse operations	-	-	-
other claims	5,063	6,087	4,770
General government	-	-	-
Other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>-</b>	<b>-</b>	<b>-</b>
Claims on non-euro-area EU central banks	-	-	-
Securities (other than shares)	-	-	-
Reverse operations	-	-	-
Other claims	-	-	-
<b>f. LENDING TO FINANCIAL SECTOR COUNTERPARTIES IN THE EURO AREA</b>	<b>50,497</b>	<b>47,713</b>	<b>46,868</b>
Main refinancing operations	49,979	47,547	46,838
Longer-term refinancing operations	517	164	29
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	-	-	-
Credits related to margin calls	-	..	..
Other claims	1	1	1
<b>g. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	<b>3,001</b>	<b>3,001</b>	<b>2,987</b>
<b>h. GENERAL GOVERNMENT DEBT</b>	<b>78,635</b>	<b>78,635</b>	<b>78,635</b>

TDB40600

Bank of Italy

	July 2000	Aug. 2000	Sept. 2000
<i>(cont.)</i>			
<b>i. INTRA-EUROSYSTEM CLAIMS</b>	<b>21,315</b>	<b>22,989</b>	<b>15,862</b>
Participating interest in the ECB	1,442	1,442	1,442
Claims deriving from the transfer of foreign reserves to the ECB	14,420	14,420	14,420
Other claims (net)	5,453	7,126	-
<b>l. ITEMS TO BE SETTLED</b>	<b>21</b>	<b>14</b>	<b>2</b>
<b>m. OTHER ASSETS</b>	<b>95,637</b>	<b>96,678</b>	<b>97,093</b>
Euro-area coins	5	5	5
UIC endowment fund	500	500	500
Investments of reserves and provisions (including shares)	55,358	56,282	55,872
Intangible fixed assets	78	79	80
Deferred charges	20	20	20
Tangible fixed assets (net of depreciation)	3,826	3,833	3,835
Accrued income and prepaid expenses	1,795	1,824	2,184
Sundry	34,055	34,136	34,597
<b>n. EXPENSE FOR THE YEAR</b>	<b>3,726</b>	<b>4,188</b>	<b>5,744</b>
<b>t. MEMORANDUM ACCOUNTS</b>	<b>2,835,220</b>	<b>2,784,032</b>	<b>2,789,323</b>

Notes:

TDB40600

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	July 2000	Aug. 2000	Sept. 2000
<b>a. TOTAL</b>	<b>184,201</b>	<b>184,934</b>	<b>185,037</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>23,852</b>	<b>23,852</b>	<b>24,651</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>26,587</b>	<b>26,571</b>	<b>29,840</b>
Receivables from the IMF	3,849	3,782	3,978
Securities (other than shares)	18,037	19,353	22,095
Reverse operations	311	210	181
Other claims	4,390	3,225	3,585
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>3,185</b>	<b>3,735</b>	<b>2,883</b>
Financial counterparties	3,185	3,735	2,883
of which: securities (other than shares)	570	591	420
reverse operations	-	-	-
other claims	2,615	3,144	2,463
General government	-	-	-
Other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>-</b>	<b>-</b>	<b>-</b>
Claims on non-euro-area EU central banks	-	-	-
Securities (other than shares)	-	-	-
Reverse operations	-	-	-
Other claims	-	-	-
<b>f. LENDING TO FINANCIAL SECTOR COUNTERPARTIES IN THE EURO AREA</b>	<b>26,079</b>	<b>24,642</b>	<b>24,205</b>
Main refinancing operations	25,812	24,556	24,190
Longer-term refinancing operations	267	85	15
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	-	-	-
Credits related to margin calls	-	..	..
Other claims	..	..	..
<b>g. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	<b>1,550</b>	<b>1,550</b>	<b>1,542</b>
<b>h. GENERAL GOVERNMENT DEBT</b>	<b>40,611</b>	<b>40,611</b>	<b>40,611</b>

TDB40600

Bank of Italy

	July 2000	Aug. 2000	Sept. 2000
<i>(cont.)</i>			
<b>i. INTRA-EUROSISTEM CLAIMS</b>	<b>11,008</b>	<b>11,873</b>	<b>8,192</b>
Participating interest in the ECB	745	745	745
Claims deriving from the transfer of foreign reserves to the ECB	7,448	7,448	7,448
Other claims (net)	2,816	3,680	-
<b>l. ITEMS TO BE SETTLED</b>	<b>11</b>	<b>7</b>	<b>1</b>
<b>m. OTHER ASSETS</b>	<b>49,393</b>	<b>49,930</b>	<b>50,144</b>
Euro-area coins	3	2	2
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	28,590	29,067	28,856
Intangible fixed assets	40	41	41
Deferred charges	10	10	10
Tangible fixed assets (net of depreciation)	1,976	1,979	1,981
Accrued income and prepaid expenses	927	942	1,128
Sundry	17,588	17,630	17,868
<b>n. EXPENSE FOR THE YEAR</b>	<b>1,924</b>	<b>2,163</b>	<b>2,967</b>
<b>t. MEMORANDUM ACCOUNTS</b>	<b>1,464,269</b>	<b>1,437,833</b>	<b>1,440,565</b>



Notes:

TDB40610

Bank of Italy

Source: Bank of Italy  
Stocks in billions of lire

	July 2000	Aug. 2000	Sept. 2000
<b>a. TOTAL</b>	<b>356,664</b>	<b>358,082</b>	<b>358,282</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>134,163</b>	<b>130,421</b>	<b>131,543</b>
<b>c. LIABILITIES TO EURO-AREA FINANCIAL SECTOR COUNTERPARTIES IN EURO</b>	<b>15,941</b>	<b>15,021</b>	<b>14,827</b>
Current accounts (covering the minimum reserve system)	15,935	15,019	14,262
Deposit facility	5	2	565
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	1	-	..
<b>d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>54,337</b>	<b>67,033</b>	<b>53,208</b>
General government	54,222	66,666	52,947
<i>of which:</i> Treasury payments account	50,301	62,743	48,969
sinking fund for the redemption of government securities	3,918	3,918	3,963
other liabilities	4	5	16
Other counterparties	115	366	261
<b>e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>32,631</b>	<b>25,325</b>	<b>24,287</b>
Liabilities to non-euro-area EU central banks	32,559	25,256	24,222
Other liabilities	73	69	65
<b>f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>-</b>	<b>-</b>	<b>..</b>
Financial sector counterparties	-	-	..
General government	-	-	-
Other counterparties	-	-	-
<b>g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>628</b>	<b>473</b>	<b>763</b>
Deposits and balances	26	26	28
Other liabilities	602	447	734
<b>h. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>1,901</b>	<b>1,901</b>	<b>2,011</b>
<b>i. INTRA-EUROSISTEM LIABILITIES</b>	<b>-</b>	<b>-</b>	<b>5,534</b>
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other liabilities (net)	-	-	5,534

TDB40610

Bank of Italy

	July 2000	Aug. 2000	Sept. 2000
<i>(cont.)</i>			
<b>I. ITEMS TO BE SETTLED</b>	<b>30</b>	<b>27</b>	<b>156</b>
<b>m. OTHER LIABILITIES</b>	<b>4,203</b>	<b>4,326</b>	<b>5,307</b>
Bank of Italy drafts	1,144	1,224	1,181
Cashier's department services	..	..	9
Accrued expenses and deferred income	20	20	78
Sundry	3,038	3,082	4,039
<b>n. PROVISIONS</b>	<b>16,540</b>	<b>16,540</b>	<b>16,539</b>
Provisions for specific risks	6,984	6,984	6,984
Sundry staff-related provisions	9,555	9,555	9,555
<b>o. REVALUATION ACCOUNTS</b>	<b>51,434</b>	<b>51,434</b>	<b>56,963</b>
<b>p. PROVISION FOR GENERAL RISKS</b>	<b>17,616</b>	<b>17,616</b>	<b>17,616</b>
<b>q. CAPITAL AND RESERVES</b>	<b>20,230</b>	<b>20,230</b>	<b>20,230</b>
Capital	..	..	..
Ordinary and extraordinary reserves	14,069	14,069	14,069
Other reserves	6,161	6,161	6,161
<b>r. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>s. INCOME FOR THE YEAR</b>	<b>7,009</b>	<b>7,736</b>	<b>9,299</b>
<b>t. MEMORANDUM ACCOUNTS</b>	<b>2,835,220</b>	<b>2,784,032</b>	<b>2,789,323</b>

Notes:

TDB40610

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	July 2000	Aug. 2000	Sept. 2000
<b>a. TOTAL</b>	<b>184,201</b>	<b>184,934</b>	<b>185,037</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>69,289</b>	<b>67,357</b>	<b>67,936</b>
<b>c. LIABILITIES TO EURO-AREA FINANCIAL SECTOR COUNTERPARTIES IN EURO</b>	<b>8,233</b>	<b>7,758</b>	<b>7,658</b>
Current accounts (covering the minimum reserve system)	8,230	7,757	7,366
Deposit facility	3	1	292
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	1	-	..
<b>d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>28,063</b>	<b>34,619</b>	<b>27,480</b>
General government	28,003	34,430	27,345
<i>of which:</i> Treasury payments account	25,978	32,404	25,290
sinking fund for the redemption of government securities	2,023	2,023	2,046
other liabilities	2	3	8
Other counterparties	59	189	135
<b>e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>16,853</b>	<b>13,079</b>	<b>12,543</b>
Liabilities to non-euro-area EU central banks	16,815	13,044	12,510
Other liabilities	38	35	34
<b>f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>-</b>	<b>-</b>	<b>..</b>
Financial sector counterparties	-	-	..
General government	-	-	-
Other counterparties	-	-	-
<b>g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>325</b>	<b>244</b>	<b>394</b>
Deposits and balances	13	13	15
Other liabilities	311	231	379
<b>h. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>982</b>	<b>982</b>	<b>1,038</b>
<b>i. INTRA-EUROSYSTEM LIABILITIES</b>	<b>-</b>	<b>-</b>	<b>2,858</b>
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other liabilities (net)	-	-	2,858

TDB40610

Bank of Italy

	July 2000	Aug. 2000	Sept. 2000
<i>(cont.)</i>			
<b>I. ITEMS TO BE SETTLED</b>	<b>16</b>	<b>14</b>	<b>80</b>
<b>m. OTHER LIABILITIES</b>	<b>2,171</b>	<b>2,234</b>	<b>2,741</b>
Bank of Italy drafts	591	632	610
Cashier's department services	..	..	4
Accrued expenses and deferred income	11	11	40
Sundry	1,569	1,592	2,086
<b>n. PROVISIONS</b>	<b>8,542</b>	<b>8,542</b>	<b>8,542</b>
Provisions for specific risks	3,607	3,607	3,607
Sundry staff-related provisions	4,935	4,935	4,935
<b>o. REVALUATION ACCOUNTS</b>	<b>26,563</b>	<b>26,563</b>	<b>29,419</b>
<b>p. PROVISION FOR GENERAL RISKS</b>	<b>9,098</b>	<b>9,098</b>	<b>9,098</b>
<b>q. CAPITAL AND RESERVES</b>	<b>10,448</b>	<b>10,448</b>	<b>10,448</b>
Capital	..	..	..
Ordinary and extraordinary reserves	7,266	7,266	7,266
Other reserves	3,182	3,182	3,182
<b>r. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>s. INCOME FOR THE YEAR</b>	<b>3,620</b>	<b>3,996</b>	<b>4,803</b>
<b>t. MEMORANDUM ACCOUNTS</b>	<b>1,464,269</b>	<b>1,437,833</b>	<b>1,440,565</b>

€

Notes:



# 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.

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

## **Glossary**



## Glossary of terms in the tables

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<b>ADJUSTED BAD DEBTS</b>	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
<b>ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of outstanding claims.
<b>ADVANCES AGAINST FUTURE CLAIMS (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of future claims.
<b>ADVANCES DISBURSED (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of outstanding and/or future claims.
<b>ASSET MANAGEMENT SERVICES: SECURITIES FOR CUSTODY AND ADMINISTRATION (NOMINAL VALUE)</b>	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their safekeeping, the cashing of coupons, the withdrawal and delivery of certificates, and the implementation of splits and reverse splits, etc..
<b>ASSET MANAGEMENT SERVICES: SECURITIES UNDER MANAGEMENT (NOMINAL VALUE)</b>	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their management.
<b>ASSET MANAGEMENT SERVICES: TOTAL (NOMINAL VALUE)</b>	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.
<b>ASSETS UNDER MANAGEMENT (INDIVIDUAL PORTFOLIO MANAGEMENT SERVICES)</b>	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.
<b>BAD DEBTS</b>	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.
<b>BORROWERS (NUMBER)</b>	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.
<b>BRANCH LOCATION</b>	location - geographical area, region, province or municipality - of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
<b>BRANCHES (NUMBER)</b>	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
<b>CENTRAL ITALY</b>	comprises the following regions: Tuscany, Marche, Umbria and Lazio.

<b>CLAIMS ASSUMED AT LESS THAN NOMINAL VALUE (FACTORING)</b>	claims acquired by the intermediary for a much smaller amount than their nominal value, normally owing to the economic and financial situation of the debtor assigned.
<b>CLASSIFICATION OF CUSTOMERS BY BRANCH OF ECONOMIC ACTIVITY</b>	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).
<b>CLASSIFICATION OF CUSTOMERS BY SECTOR AND SEGMENT OF ECONOMIC ACTIVITY</b>	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, 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).
<b>COLLECTIVE INVESTMENT UNDERTAKINGS</b>	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
<b>CREDIT IMPLICIT IN FINANCIAL LEASING CONTRACTS</b>	the residual amount of principal due implicit in financial leasing contracts, equal to the sum of the principal portions of outstanding lease rentals plus the final purchase prices of the leased goods.
<b>CUSTOMER LOCATION</b>	geographical area, region or province of the registered office or domicile of banks’ counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
<b>CUSTOMER TRADING</b>	buying and selling securities and financial derivatives for customers.
<b>DELETED BAD DEBTS</b>	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.
<b>DEPOSITS</b>	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.
<b>DERIVATIVES TRADING (QUARTERLY FLOWS)</b>	contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.
<b>ECONOMIC PURPOSE AND LOCATION OF THE INVESTMENT</b>	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.
<b>FACILITIES GRANTED</b>	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>FIRM COMMITMENT UNDERWRITING</b>	placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary’s prior subscription to or outright purchase of the securities in question.

<b>FOREIGN EXPOSURE</b>	<p>calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims.</p> <p>The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded.</p> <p>Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties.</p> <p>The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.</p>
<b>FUND-RAISING (INDIVIDUAL PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
<b>FUND-RAISING IN THE MARKET</b>	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
<b>GUARANTEES APPLIED FOR</b>	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
<b>GUARANTEES GRANTED</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
<b>GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
<b>GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
<b>GUARANTORS (NUMBER)</b>	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
<b>INCOME/PROFIT DISTRIBUTED (COLLECTIVE ASSET MANAGEMENT)</b>	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
<b>ISLANDS</b>	comprises the following regions: Sicily and Sardinia.
<b>JOINT ACCOUNTS (NUMBER)</b>	relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.
<b>LIABILITIES TOWARDS BI-ECB</b>	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
<b>LOAN FACILITIES</b>	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.
<b>LOANS</b>	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.
<b>MATCHED LOANS</b>	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.
<b>MEDIUM AND LONG-TERM LOANS</b>	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
<b>MEZZOGIORNO</b>	comprises the regions of Southern Italy and the Islands.

<b>MULTIPLE BANK BORROWING</b>	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
<b>MUNICIPALITIES SERVED BY BANKS (NUMBER)</b>	municipalities in which at least one bank branch is in operation.
<b>NEGATIVE CAPITAL ITEMS</b>	own shares or capital parts, prior-year losses carried forward, amounts due from shareholders for share instalments.
<b>NET ASSETS (COLLECTIVE ASSET MANAGEMENT)</b>	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.
<b>NET FUND-RAISING (PORTFOLIO MANAGEMENT SERVICES)</b>	fund-raising/subscriptions in the reference period net of redemptions.
<b>NEW ADJUSTED BAD DEBTS</b>	the total loan exposure of persons who for the first time in the reference quarter meet one of the conditions for qualifying as an “adjusted bad debt”.
<b>NEW BAD DEBTS</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
<b>NOMINAL DEPOSIT RATES</b>	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.
<b>NORTH-EAST ITALY</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
<b>NORTH-WEST ITALY</b>	comprises the following regions: Piedmont, Valle d’Aosta, Liguria and Lombardy.
<b>OFFSHORE CENTRES</b>	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
<b>OVERSHOOT</b>	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
<b>PARTIAL CREDIT GRANTED (SIZE CLASSES)</b>	the loan facilities granted to each borrower by the individual intermediary reporting to the Central Credit Register.
<b>PARTICIPATING INTERESTS</b>	rights, whether or not represented by securities, with regard to the capital of other enterprises that, by creating a lasting link therewith, serve to promote the activity of the investor. Since 1 January 1994 they include shares acquired as investments of staff pension funds, previously included under “own securities”.
<b>PARTICIPATING INTERESTS IN NON-FINANCIAL COMPANIES: QUALIFIED INTERESTS</b>	interests of 10% or more in the share capital or voting rights and interests that permit the owner to exercise an influence over the operation of the investee company.
<b>PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
<b>PORTFOLIO MANAGEMENT SERVICES</b>	individual portfolio management is the management on a personalized basis of portfolios of investments in financial or credit instruments or other movable assets. It differs from collective asset management in that the latter consists in the management by “asset management companies” of the assets of their own or others’ “undertakings for collective investment in transferable securities” (see below).
<b>PROPRIETARY TRADING</b>	buying and selling securities and financial derivatives for the intermediaries’ portfolio not held as a fixed asset.
<b>PROVISIONS FOR WRITEDOWNS AND CHARGES</b>	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
<b>RECEPTION OF ORDERS</b>	the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.
<b>REDEMPTIONS (PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of liquid assets and securities or the value of the units of collective investment undertakings returned to customers in the reference period.

<b>REPORTING INTERMEDIARIES</b>	<p>persons that send in the returns from which the information published is drawn. The following classifications are adopted for banks:</p> <p>MAJOR CATEGORIES OF BANKS - the classification of banks into three large groups based on type of fund-raising (short, medium and long-term), size (major and large, medium-sized, small and minor) and location of the registered office (the Centre and North or the South of Italy);</p> <p>SIZE CLASSES OF BANKS - the classification of banks into five groups: major, large, medium-sized, small and minor. The variable chosen to summarize the size of banks is an approximation of the total credit it can grant to residents and non-residents.</p> <p>INSTITUTIONAL CATEGORIES OF BANKS - the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the 1993 Banking Law): banks established as <i>società per azioni</i>, cooperative banks, mutual banks, branches of foreign banks and central credit institutions.</p> <p>GEOGRAPHICAL COVERAGE OF BANKS - the classification refers to “banks raising mainly short-term funds” and is based on the extent of the distribution network; it comprises nationwide, interregional, regional, interprovincial and provincial banks (with the last category subdivided into local and non-local banks).</p> <p>A detailed description of the classifications, which have been in force since 1 January 1995 can be found in <i>Supplemento al Bollettino statistico</i>, no. 32 of 16 June 1995.</p> <p>It should be noted that the classifications of banks by “size” and “geographical coverage” that were established with reference to 31 January 1995 only change as the result of the creation of new banks or of mergers and acquisitions. Accordingly, pending a revision of the classifications, the fact that a bank passes a threshold value does not result in its being reclassified.</p>
<b>RESIDENTS</b>	bank customers are classified as residents on the basis of the foreign exchange provisions in force.
<b>RESIDUAL MATURITY OF TRANSACTIONS</b>	the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).
<b>REVOCABLE LOANS</b>	classification used by the Central Credit Register for overdrafts.
<b>SECURITIES</b>	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
<b>SECURITIES ON DEPOSIT (NOMINAL VALUE)</b>	the total value of securities, owned by customers, held on deposit with an intermediary under an agreement for their safekeeping or safekeeping and administration or a portfolio management mandate. Includes securities (other than cheques) held as security deposits for other services and as collateral for credit transactions.
<b>SOUTHERN ITALY</b>	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
<b>SUBSCRIPTIONS (COLLECTIVE ASSET MANAGEMENT)</b>	the value of the units of collective investment undertakings subscribed for by customers in the reference period.
<b>SUBSIDIZED LOANS</b>	transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: the risk associated with the bill portfolio belonging to non-bank customers, current account assets, import and export trade credits, mortgage loans, advances not settled via current accounts, performing loans granted from funds administered for third parties, and the credit implicit in financial leasing contracts.
<b>TERM LOANS</b>	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
<b>TOTAL CREDIT GRANTED (SIZE CLASSES)</b>	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>TOTAL CREDIT USED (SIZE CLASSES)</b>	the sum of the loan facilities disbursed 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.