

BANCA D'ITALIA

Statistical Bulletin



IV - 2000

Statistical publications and distribution options

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

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Direttore Responsabile: CARLO CHIESA

Statistical Bulletin

Notice to readers

- I. The appendices of the Statistical Bulletin and the Summary Report contain methodological notes with general information on the statistical data and the sources from which they are drawn. More specific notes regarding individual tables are given at the foot of the tables themselves. The publications also include a glossary of the statistical concepts used in the tables.
- II. Symbols
 - the phenomenon does not exist, or exists and is observed but no cases were recorded;
 - the phenomenon exists but its value is not known;
 - .. the value is known but is less than the minimum considered significant;
 - = = the data are confidential;
 - : : the data are not statistically significant.


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

Additional information concerning this issue

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

Key to symbols and information in the index

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		⊙	Table distributed on CD-ROM only
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		A	Annual
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		3	Survey of lending rates
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		[bs]	Banks raising mainly short-term funds
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⊙ A 4 [sb]		Effective deposit rates		
		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

	H1	BALANCE SHEET		
○ Q 6 [bi]		H1 5.1	Assets	[TDB40600] p. 224
○ Q 6 [bi]		H1 5.2	Liabilities	[TDB40610] p. 228

METHODOLOGICAL APPENDIX

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GLOSSARY

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	Branches	Banks raising medium and long-term funds		Banks	Branches
				Banks	Branches		
a.	TOTAL	861	27,829	25	105	238	20,458
b.	PIEDMONT	31	2,323	1	5	17	1,907
	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
c.	VALLE D'AOSTA	4	91	-	1	1	72
	Aosta	4	91	-	1	1	72
d.	LIGURIA	10	858	-	1	6	801
	Genoa	5	472	-	1	4	449
	Imperia	1	98	-	-	-	89
	La Spezia	2	123	-	-	1	116
	Savona	2	165	-	-	1	147
e.	LOMBARDY	168	5,391	5	10	58	3,446
	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
f.	TRENTINO-ALTO ADIGE	128	879	1	2	7	285
	Bolzano	57	400	-	1	2	143
	Trento	71	479	1	1	5	142
g.	VENETO	64	2,907	1	9	10	1,737
	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>	
46	4,330	517	2,916	6	30	54	95	5,937
2	302	12	112	-	1	-	1	663
-	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
-	6	3	12	-	1	-	-	34
-	6	3	12	-	1	-	-	34
-	47	4	9	-	1	-	-	132
-	20	1	2	-	1	-	-	51
-	7	1	2	-	-	-	-	22
-	5	1	2	-	-	-	-	25
-	15	1	3	-	-	-	-	34
11	1,391	53	494	2	4	44	56	1,138
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
2	83	117	509	-	-	2	2	300
1	63	52	192	-	-	2	2	111
1	20	65	317	-	-	-	-	189
6	759	47	403	-	2	1	6	552
-	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

B.1.5.1

BANKS AND BRANCHES

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
h.	FRIULI-VENEZIA GIULIA	30	819	2	4	10	564
	Gorizia	7	89	-	-	2	56
	Pordenone	3	183	-	-	1	142
	Trieste	5	133	1	3	3	107
	Udine	15	414	1	1	4	259
i.	EMILIA ROMAGNA	62	2,792	-	7	26	2,028
	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
l.	MARCHE	29	903	1	6	9	776
	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
m.	TUSCANY	58	2,010	3	8	18	1,645
	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
n.	UMBRIA	13	451	1	3	9	399
	Perugia	10	345	1	3	7	302
	Terni	3	106	-	-	2	97
o.	LAZIO	70	2,132	8	13	24	1,704
	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
p.	ABRUZZO	16	537	-	4	6	478
	Chieti	5	143	-	-	2	133
	L'Aquila	3	130	-	1	2	107
	Pescara	2	122	-	2	1	109
	Teramo	6	142	-	1	1	129

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>	
1	106	18	147	-	1	1	1	
-	9	5	24	-	-	-	-	20
-	14	2	27	-	-	-	-	39
-	18	1	6	-	1	1	1	5
1	65	10	90	-	-	-	-	112
4	495	32	262	-	2	-	5	328
-	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
-	18	20	108	-	1	-	-	214
-	4	7	33	-	1	-	-	47
-	-	4	23	-	-	-	-	58
-	2	3	20	-	-	-	-	49
-	12	6	32	-	-	-	-	60
3	165	37	196	-	2	-	2	276
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
-	22	4	29	-	1	-	-	85
-	16	3	26	-	1	-	-	53
-	6	1	3	-	-	-	-	32
6	256	30	150	4	4	6	18	266
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
-	4	10	54	-	1	-	-	172
-	-	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
q.	MOLISE	5	125	-	1	1	110
	Campobasso	5	93	-	1	1	80
	Isernia	-	32	-	-	-	30
r.	CAMPANIA	48	1,428	-	6	8	1,150
	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
s.	PUGLIA	32	1,206	-	4	7	907
	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
t.	BASILICATA	12	226	-	2	3	184
	Matera	3	78	-	-	1	65
	Potenza	9	148	-	2	2	119
u.	CALABRIA	28	473	-	2	4	379
	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
v.	SICILY	49	1,639	1	7	11	1,251
	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
z.	SARDINIA	4	639	1	10	3	635
	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

COMMITMENTS, CONTINGENT LIABILITIES AND
OFF-BALANCE-SHEET ITEMS

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.

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
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:</i> time deposits and interbank CDs	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:</i> not held as fixed assets	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:</i> buildings	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
TOTAL	1,972,145	1,844,169	127,976
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
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

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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:</i> savings deposits	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:</i> time deposits and interbank CDs	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:</i> bonds in issue	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:</i> accumulated depreciation of buildings	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
TOTAL	1,972,145	1,844,169	127,976

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		Banks					
Source: Supervisory returns Percentages							
September 2000	Total	<i>of which:</i> variable rate	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
a. ASSETS							
Receivables from non-bank customers	100.00	59.99	29.35	19.91	10.89	22.72	17.14
Receivables from BI-ECB and other banks	100.00	5.60	30.99	49.75	13.12	3.69	2.45
Securities portfolio	100.00	51.32	0.89	2.99	14.18	52.24	29.69
b. LIABILITIES							
Payables to non-bank customers	100.00	1.04	83.53	13.74	2.40	0.21	0.12
Payables to BI-ECB and other banks	100.00	12.05	23.56	50.90	12.62	8.11	4.80
Bonds, savings certificates and CDs	100.00	43.69	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
a.	TOTAL	141,330	99,617	24,810	16,904	138,942	2,388
	Banks	90,895	64,653	16,112	10,130	89,359	1,536
	<i>of which:</i> non-resident	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:</i> non-resident	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:</i> qualified holdings	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
a. TOTAL	72,991	51,448	12,813	8,730	71,758	1,233
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		Banks	
Source: Supervisory returns Stocks in billions of lire			
		June 2000	Sept. 2000
a. ASSETS			
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
TOTAL		468,929	507,373
b. LIABILITIES			
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
TOTAL		468,929	507,373
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
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
a. ASSETS		
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:</i> from non-residents	45,854	47,949
repos with banks	4,455	6,230
Receivables from non-bank customers	57,628	63,072
<i>of which:</i> from non-residents	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:</i> securities not held as fixed assets	19,390	18,645
Bad debts	394	379
Other liabilities items	26,565	34,192
TOTAL	242,182	262,036
b. LIABILITIES		
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:</i> to non-residents	98,329	102,729
repos with banks	8,530	10,807
Payables to non-bank customers	51,914	59,282
<i>of which:</i> to non-residents	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
TOTAL	242,182	262,036
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
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.



B.3.5.1

ADJUSTED BAD DEBTS

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
a.	TOTAL	596,230	123,267	1.07	27,924	3,129
b.	NORTH-WEST ITALY	128,872	26,074	1.09	7,625	1,111
	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
c.	NORTH-EAST ITALY	76,474	14,909	1.06	4,210	476
	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
d.	CENTRAL ITALY	130,756	33,403	1.09	6,715	823
	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
e.	SOUTHERN ITALY	152,115	30,944	1.05	6,416	472
	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
f.	ISLANDS	108,013	17,938	1.03	2,958	244
	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
a.	TOTAL	596,230	63,662	1.07	27,924	1,616
b.	NORTH-WEST ITALY	128,872	13,466	1.09	7,625	574
	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
c.	NORTH-EAST ITALY	76,474	7,700	1.06	4,210	246
	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
d.	CENTRAL ITALY	130,756	17,251	1.09	6,715	425
	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
e.	SOUTHERN ITALY	152,115	15,981	1.05	6,416	244
	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
f.	ISLANDS	108,013	9,264	1.03	2,958	126
	Sicily	88,175	7,286	1.02	2,156	55
	Sardinia	19,838	1,978	1.04	802	71

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Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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
a. TOTAL	596,230	123,267	1.07	27,924	3,129
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
a. TOTAL	596,230	63,662	1.07	27,924	1,616
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

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Notes:

Distribution by country, type of customer and residual maturity

TDB30274		Banks				
Source: Supervisory returns Stocks in billions of lire						
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
a.	TOTAL	491,612	224,829	37,837	103,464	125,482
b.	EUROPE	342,973	176,860	27,566	69,216	69,330
of which: 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
c.	ASIA	17,235	7,799	2,744	2,276	4,416
of which: 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				
		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
<hr/>						
ASIA (cont.)						
	Israel	236	55	8	39	134
	Malaysia	180	60	51	21	48
	Pakistan	401	..	..	229	172
<hr/>						
	Qatar	904	12	-	243	649
	Taiwan	799	628	64	13	95
	Thailand	545	174	73	69	228
d.	AFRICA	2,853	952	375	592	933
<hr/>						
of which:	Algeria	866	672	115	25	55
	Egypt	226	80	49	17	80
	Morocco	658	6	14	186	452
<hr/>						
	Nigeria	147	6	89	21	32
	South Africa	296	45	31	85	134
	Tunisia	229	115	74	33	7
e.	AMERICA	88,057	21,040	3,846	26,310	36,860
<hr/>						
of which:	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
<hr/>						
	Chile	1,354	29	109	621	595
	Colombia	546	20	1	289	237
	Cuba	218	96	122	..	-
<hr/>						
	Ecuador	92	2	-	10	80
	Mexico	4,233	162	30	570	3,472
	Paraguay	301	61	-	156	84
<hr/>						
	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
<hr/>						
	Venezuela	1,476	10	1	220	1,245
f.	OCEANIA	2,078	1,319	421	82	256
<hr/>						
of which:	Australia	1,639	918	404	72	245
g.	OFFSHORE CENTRES	29,073	16,645	2,482	4,172	5,775
<hr/>						
of which:	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
h.	INTERNATIONAL ORGANIZATIONS	9,337	213	403	814	7,908

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 maturitynon-banks
residual maturity

up to 1 year

more than 1 year

up to 1 year

more than 1 year

a.	TOTAL	253,896	116,114	19,541	53,435	64,806
b.	EUROPE	177,131	91,340	14,237	35,747	35,806
	<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
c.	ASIA	8,901	4,028	1,417	1,176	2,281
	<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				
		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
<hr/>						
ASIA (cont.)						
	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
d.	AFRICA	1,473	492	194	306	482
	of which: 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
e.	AMERICA	45,478	10,866	1,987	13,588	19,037
	of which: 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
f.	OCEANIA	1,073	681	218	42	132
	of which: Australia	846	474	208	37	126
g.	OFFSHORE CENTRES	15,015	8,597	1,282	2,154	2,982
	of which: 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
h.	INTERNATIONAL ORGANIZATIONS	4,822	110	208	420	4,084

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

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

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
a.	NUMBER OF FINANCIAL INTERMEDIARIES	205	213
	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
a. ASSETS		
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
TOTAL	35,545	32,199
b. LIABILITIES		
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
TOTAL	35,545	32,199

Notes:

The data include transactions with non-resident customers.

TDB40240

Securities firms

Source: Supervisory returns
Stocks in millions of euros

	June 2000	Sept. 2000
a. ASSETS		
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
TOTAL	18,357	16,629
b. LIABILITIES		
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
TOTAL	18,357	16,629

€

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
a. ASSETS		
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
TOTAL	179,999	179,935
b. LIABILITIES		
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
TOTAL	179,999	179,935
c. OFF-BALANCE-SHEET ACTIVITIES		
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
a. ASSETS		
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
TOTAL	92,962	92,929
b. LIABILITIES		
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
TOTAL	92,962	92,929
c. OFF-BALANCE-SHEET ACTIVITIES		
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

September 2000		Total	General government	Financial companies
a.	TOTAL	1,687,312	107,699	225,350
b.	NORTH-WEST ITALY	652,053	15,324	143,333
	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
c.	NORTH-EAST ITALY	373,870	11,085	29,657
	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
d.	CENTRAL ITALY	409,503	70,912	41,364
	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
e.	SOUTHERN ITALY	166,978	8,213	9,495
	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
f.	ISLANDS	84,924	2,164	1,501
	Sicily	59,708	1,375	611
	Sardinia	25,216	790	890

Notes:



Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
891,910	382,050	110,241	380,555	116,225	346,119
355,622	156,212	32,516	163,370	31,268	106,505
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
225,153	108,150	23,358	87,368	30,558	77,416
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
194,489	76,337	31,446	82,236	21,799	80,914
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
78,419	29,598	15,060	30,585	20,841	50,011
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
38,227	11,754	7,862	16,996	11,759	31,272
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

September 2000

Total

General
governmentFinancial
companies

a. TOTAL	871,424	55,622	116,383
b. NORTH-WEST ITALY	336,757	7,914	74,025
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
c. NORTH-EAST ITALY	193,088	5,725	15,317
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
d. CENTRAL ITALY	211,491	36,623	21,363
Marche	19,596	963	891
Tuscany	54,371	1,993	5,392
Umbria	10,499	498	183
Lazio	127,025	33,169	14,897
e. SOUTHERN ITALY	86,237	4,242	4,904
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
f. ISLANDS	43,859	1,118	775
Sicily	30,836	710	316
Sardinia	13,023	408	460

Notes:

Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
460,633	197,313	56,935	196,540	60,025	178,756
183,663	80,677	16,793	84,374	16,148	55,005
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
116,282	55,855	12,063	45,122	15,782	39,982
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
100,445	39,425	16,240	42,471	11,258	41,789
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
40,500	15,286	7,778	15,796	10,763	25,828
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
19,743	6,070	4,060	8,778	6,073	16,151
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

September 2000		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	1,687,312	1,522,546	164,766
b.	NORTH-WEST ITALY	652,053	590,228	61,825
	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
c.	NORTH-EAST ITALY	373,870	350,549	23,321
	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
d.	CENTRAL ITALY	409,503	352,744	56,760
	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
e.	SOUTHERN ITALY	166,978	150,345	16,633
	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
f.	ISLANDS	84,924	78,698	6,225
	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
928,809	311,370	447,132	1,555,337	131,974
390,929	127,375	133,748	642,460	9,592
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
153,638	92,879	127,354	369,318	4,553
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
238,624	54,700	116,179	395,289	14,214
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
94,261	20,965	51,752	106,719	60,259
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
51,352	15,474	18,097	41,568	43,356
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

September 2000

Entire banking
systemBanks raising
short-term fundsBanks raising
medium and
long-term funds

a. TOTAL	871,424	786,329	85,095
b. NORTH-WEST ITALY	336,757	304,827	31,930
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
c. NORTH-EAST ITALY	193,088	181,044	12,044
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
d. CENTRAL ITALY	211,491	182,177	29,314
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
e. SOUTHERN ITALY	86,237	77,647	8,590
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
f. ISLANDS	43,859	40,644	3,215
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
479,690	160,809	230,925	803,265	68,159
201,898	65,784	69,075	331,803	4,954
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
79,347	47,968	65,773	190,737	2,351
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
123,239	28,250	60,002	204,150	7,341
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
48,682	10,828	26,728	55,116	31,121
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
26,521	7,992	9,346	21,468	22,391
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
a. TOTAL	1,008,135	386,890	255,711	216,288	99,260	49,986
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.	TOTAL	520,658	199,812	132,064	111,704	51,263	25,816
	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

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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
a.	TOTAL	-	1,687,312	652,053	373,870	409,504	166,978	84,924
	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.	TOTAL	-	871,424	336,757	193,088	211,491	86,237	43,859
	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	42,359	20,648	6,458	9,644	4,289	1,320
<i>of which:</i> without recourse	18,147	8,003	2,595	4,840	2,135	574
with recourse	24,211	12,644	3,863	4,804	2,155	745
Credit implicit in leasing contracts	65,812	28,859	17,791	12,729	4,333	2,100
Receivables for consumer credit and the issue or management of credit cards	31,313	10,403	4,115	6,481	6,306	4,008
Other finance	14,273	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**21,876**

10,664

3,335

4,981

2,215

682

of which: without recourse**9,372**

4,133

1,340

2,500

1,102

297

with recourse

12,504

6,530

1,995

2,481

1,113

385

Credit implicit in leasing contracts

33,989

14,904

9,188

6,574

2,238

1,084

Receivables for consumer credit and
the issue or management of credit cards**16,172**

5,373

2,125

3,347

3,257

2,070

Other finance

7,372

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	42,359	2,059	844	38,062	356	1,038
<i>of which:</i> without recourse	18,147	2,044	290	15,114	225	473
with recourse	24,211	15	554	22,947	131	564
Credit implicit in leasing contracts	65,812	353	1,077	55,364	7,682	1,336
Receivables for consumer credit and the issue or management of credit cards	31,313					
Other finance	14,273	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	21,876	1,063	436	19,657	184	536
<i>of which:</i> without recourse	9,372	1,056	150	7,806	116	244
with recourse	12,504	8	286	11,851	68	291
Credit implicit in leasing contracts	33,989	182	556	28,593	3,967	690
Receivables for consumer credit and the issue or management of credit cards	16,172					
Other finance	7,372	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

September 2000		Total	General government	Financial companies
a.	TOTAL	973,265	33,518	82,557
b.	NORTH-WEST ITALY	338,399	3,785	50,458
	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
c.	NORTH-EAST ITALY	195,724	5,174	6,153
	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
d.	CENTRAL ITALY	233,178	17,169	24,234
	Marche	23,071	506	194
	Tuscany	64,927	1,323	1,024
	Umbria	12,072	272	61
	Lazio	133,108	15,067	22,956
e.	SOUTHERN ITALY	140,552	3,854	1,173
	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
f.	ISLANDS	65,409	3,537	539
	Sicily	46,138	1,375	464
	Sardinia	19,271	2,162	75

Notes:

Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
163,339	63,220	16,538	79,160	53,097	640,660
64,672	27,376	5,267	31,482	15,154	204,296
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
35,892	15,933	3,453	15,509	13,487	134,983
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
40,024	12,310	4,919	20,789	10,162	141,575
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
16,263	6,175	2,082	7,373	9,589	109,664
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
6,487	1,426	818	4,007	4,706	50,141
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

September 2000

Total

General
governmentFinancial
companies

a. TOTAL	502,649	17,310	42,637
b. NORTH-WEST ITALY	174,769	1,955	26,060
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
c. NORTH-EAST ITALY	101,083	2,672	3,178
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
d. CENTRAL ITALY	120,426	8,867	12,516
Marche	11,915	262	100
Tuscany	33,532	683	529
Umbria	6,235	141	31
Lazio	68,744	7,781	11,856
e. SOUTHERN ITALY	72,589	1,990	606
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
f. ISLANDS	33,781	1,826	278
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		
84,357	32,651	8,541	40,883	27,422	330,873
33,400	14,139	2,720	16,259	7,827	105,510
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
18,537	8,229	1,783	8,010	6,965	69,713
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
20,671	6,357	2,540	10,736	5,248	73,117
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
8,399	3,189	1,075	3,808	4,952	56,637
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
3,350	737	423	2,069	2,430	25,896
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

September 2000		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	973,265	962,501	10,764
b.	NORTH-WEST ITALY	338,399	332,626	5,773
	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
c.	NORTH-EAST ITALY	195,724	194,268	1,456
	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
d.	CENTRAL ITALY	233,178	231,001	2,177
	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
e.	SOUTHERN ITALY	140,552	139,872	680
	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
f.	ISLANDS	65,409	64,732	677
	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
551,119	162,752	259,394	843,354	129,911
217,966	57,561	62,872	335,740	2,660
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
69,599	49,136	76,989	194,934	790
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
144,401	28,954	59,823	224,470	8,708
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
80,627	15,557	44,368	64,794	75,758
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
38,523	11,544	15,343	23,415	41,994
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

September 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a. TOTAL	502,649	497,090	5,559
b. NORTH-WEST ITALY	174,769	171,787	2,982
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
c. NORTH-EAST ITALY	101,083	100,331	752
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
d. CENTRAL ITALY	120,426	119,302	1,124
Marche	11,915	11,807	108
Tuscany	33,532	33,360	172
Umbria	6,235	6,192	43
Lazio	68,744	67,943	802
e. SOUTHERN ITALY	72,589	72,238	351
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
f. ISLANDS	33,781	33,431	350
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
284,629	84,055	133,966	435,556	67,094
112,570	29,728	32,471	173,395	1,374
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
35,945	25,377	39,761	100,675	408
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
74,577	14,954	30,896	115,929	4,497
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
41,640	8,034	22,914	33,463	39,126
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
19,895	5,962	7,924	12,093	21,688
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
a.	TOTAL	216,436	79,827	49,379	50,186	25,852	11,193
	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.	TOTAL	111,780	41,227	25,502	25,919	13,351	5,781
	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

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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	
a. TOTAL	973,265	111,630	743,315	69,521	27,681	21,118
b. NORTH-WEST ITALY	338,400	20,736	285,831	17,522	9,071	5,241
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
c. NORTH-EAST ITALY	195,725	25,503	146,515	15,240	5,439	3,028
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
d. CENTRAL ITALY	233,180	22,423	189,552	13,309	4,268	3,628
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
e. SOUTHERN ITALY	140,554	27,679	82,818	17,928	4,907	7,221
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
f. ISLANDS	65,410	15,293	38,598	5,522	3,997	2,000
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 eurosSeptember
2000

	Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits
		Savings deposits	Current accounts	Up to 18 months	Beyond 18 months	
a. TOTAL	502,650	57,652	383,890	35,905	14,296	10,907
b. NORTH-WEST ITALY	174,769	10,709	147,619	9,049	4,685	2,707
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
c. NORTH-EAST ITALY	101,084	13,171	75,669	7,871	2,809	1,564
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
d. CENTRAL ITALY	120,427	11,580	97,896	6,873	2,204	1,874
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
e. SOUTHERN ITALY	72,590	14,295	42,772	9,259	2,534	3,729
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
f. ISLANDS	33,781	7,898	19,934	2,852	2,064	1,033
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			Banks					
Source: Supervisory returns Stocks in billions of lire								
September 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	973,265	338,399	195,724	233,178	140,552	65,409
	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.	TOTAL	-	502,650	174,769	101,083	120,426	72,589	33,781
	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 LawSource: Supervisory returns
Stocks in billions of lire

September 2000		Total	Financial intermediaries	Banks
a. LEASING		85,141	68,007	17,135
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. FACTORING		36,311	33,320	2,990
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 LawSource: Supervisory returns
Stocks in millions of euros**September 2000****Total**Financial
intermediaries

Banks

a. LEASING**43,972****35,123****8,849**

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. FACTORING**18,753****17,208****1,544**

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

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**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

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	2,331,307	1,167,925	136,712
	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
267,626	200,529	27,252	2,063,682	967,396	109,459
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

Consumer
households
and necNon-financial
companies and
producer households

a.	TOTAL	of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
	TOTAL	1,204,020	603,183	70,606
	Italian government securities	467,360	205,846	22,883
	<i>of which:</i> 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
	<i>of which:</i> in non-euro-area currencies	70,082	17,978	2,127
	Equity securities	85,216	31,915	10,136
	<i>of which:</i> 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
138,217	103,565	14,075	1,065,803	499,618	56,531
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
a.	TOTAL	2,331,307	1,167,925	136,712
b.	NORTH-WEST ITALY	1,363,713	564,332	53,930
	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
c.	NORTH-EAST ITALY	406,372	270,323	38,076
	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
d.	CENTRAL ITALY	396,514	196,023	28,812
	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
e.	SOUTHERN ITALY	121,325	100,109	11,741
	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
f.	ISLANDS	42,740	37,130	4,153
	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
267,626	200,529	27,252	2,063,682	967,396	109,459
126,311	92,416	12,406	1,237,402	471,916	41,524
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
80,300	62,276	8,041	326,072	208,048	30,035
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
44,451	31,862	4,302	352,063	164,161	24,511
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
12,774	10,638	2,021	108,552	89,472	9,720
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
3,867	3,338	483	38,873	33,792	3,670
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 necNon-financial
companies and
producer households

€	a. TOTAL	1,204,020	603,183	70,606
	b. NORTH-WEST ITALY	704,299	291,453	27,852
	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
	c. NORTH-EAST ITALY	209,874	139,610	19,665
	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
	d. CENTRAL ITALY	204,782	101,237	14,880
	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
	e. SOUTHERN ITALY	62,659	51,702	6,064
	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
	f. ISLANDS	22,073	19,176	2,145
	Sicily	16,859	15,179	1,386
	Sardinia	5,215	3,998	759

Notes:

Securities are stated at face value.

Banks

Securities under management	of which:		Securities held for custody or administration	of which:	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
138,217	103,565	14,075	1,065,803	499,618	56,531
65,234	47,729	6,407	639,065	243,724	21,445
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
41,472	32,163	4,153	168,402	107,448	15,512
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
22,957	16,455	2,222	181,825	84,782	12,659
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
6,597	5,494	1,044	56,062	46,208	5,020
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
1,997	1,724	250	20,076	17,452	1,895
1,281	1,150	120	15,577	14,029	1,266
716	574	130	4,499	3,423	629

€

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
a. TOTAL	3,762,748	33,293	1,464,363	104,653	87,734	1,502,063	570,615
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 eurosSeptember
2000

Total

General
governmentFinancial
companiesNon-
financial
companiesProducer
householdsConsumer
households
and necRest
of the
world

a.	TOTAL	1,943,297	17,194	756,281	54,049	45,311	775,751	294,698
	Italian government securities	752,364	7,974	317,758	13,615	10,950	210,109	191,954
	of which: 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
	of which: 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
	of which: 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
a. TOTAL	3,192,069	1,748,868	623,395	539,573	198,979	80,107
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

a. TOTAL	1,648,566	903,215	321,957	278,666	102,764	41,372
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
a. TOTAL	180,980	1,861	20,755	145,439	4,988	8,731
b. NORTH-WEST ITALY	80,208	163	14,025	61,154	1,739	3,127
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
c. NORTH-EAST ITALY	45,213	705	3,516	36,036	1,831	3,126
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
d. CENTRAL ITALY	40,127	852	2,884	34,101	635	1,655
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
e. SOUTHERN ITALY	9,643	105	218	8,048	572	699
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
f. ISLANDS	6,583	36	111	6,100	212	123
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
a.	TOTAL	93,468	961	10,719	75,113	2,576	4,509
b.	NORTH-WEST ITALY	41,424	84	7,244	31,583	898	1,615
	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
c.	NORTH-EAST ITALY	23,351	364	1,816	18,611	945	1,614
	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
d.	CENTRAL ITALY	20,724	440	1,490	17,612	328	855
	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
e.	SOUTHERN ITALY	4,980	54	113	4,157	295	361
	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
f.	ISLANDS	3,400	19	57	3,151	110	64
	Sicily	2,146	3	14	2,012	74	43
	Sardinia	1,253	16	44	1,139	35	20



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
a.	TOTAL	-	180,980	80,208	45,213	40,127	9,643	6,583
	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.	TOTAL	-	93,468	41,424	23,351	20,724	4,980	3,400
	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
a.	TOTAL	786,699	13,290	63,361	7,318	66,462
b.	NORTH-WEST ITALY	258,697	2,349	23,591	1,960	23,594
	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
c.	NORTH-EAST ITALY	175,851	2,407	10,908	1,970	11,715
	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
d.	CENTRAL ITALY	212,338	2,322	16,127	1,173	21,080
	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
e.	SOUTHERN ITALY	91,649	1,781	8,623	1,253	6,653
	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
f.	ISLANDS	48,163	4,431	4,112	962	3,420
	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
31,817	125,346	2,973	139,977	2,571	51,988	12,962	268,635
9,148	47,331	149	52,387	350	17,944	2,402	77,492
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
7,580	29,041	719	32,860	790	10,801	3,351	63,709
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
4,976	33,600	117	34,399	306	14,488	2,578	81,172
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
7,505	9,930	48	13,683	408	5,482	2,394	33,888
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
2,607	5,444	1,940	6,648	717	3,273	2,236	12,373
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
September 2000**Total**

Investment in construction

Residential buildings

Other

Subsidized

Non-subsidized

Subsidized

Non-subsidized

€

a. TOTAL	406,296	6,864	32,723	3,780	34,325
b. NORTH-WEST ITALY	133,606	1,213	12,184	1,012	12,185
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
c. NORTH-EAST ITALY	90,820	1,243	5,633	1,018	6,050
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
d. CENTRAL ITALY	109,663	1,199	8,329	606	10,887
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
e. SOUTHERN ITALY	47,333	920	4,453	647	3,436
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
f. ISLANDS	24,874	2,289	2,123	497	1,766
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
16,432	64,736	1,535	72,292	1,328	26,849	6,694	138,738
4,724	24,444	77	27,056	181	9,267	1,240	40,021
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
3,915	14,999	371	16,971	408	5,578	1,731	32,903
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
2,570	17,353	60	17,766	158	7,483	1,331	41,922
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
3,876	5,128	25	7,067	211	2,831	1,237	17,502
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
1,347	2,812	1,002	3,433	370	1,690	1,155	6,390
949	2,325	286	2,636	113	1,048	687	4,600
398	487	716	798	257	642	468	1,790

€

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		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	79,229	448	7,175	190	4,913
b. NORTH-WEST ITALY	31,339	58	2,771	80	1,824
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
c. NORTH-EAST ITALY	19,504	113	1,433	51	805
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
d. CENTRAL ITALY	17,075	90	1,881	20	923
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
e. SOUTHERN ITALY	7,122	52	724	17	308
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
f. ISLANDS	4,189	135	365	22	1,053
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
2,010	14,944	91	12,457	115	3,776	738	32,374
628	5,886	4	5,211	8	1,388	126	13,354
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
545	3,939	27	2,691	59	742	179	8,921
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
291	3,585	4	2,892	8	1,148	142	6,092
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
385	1,274	1	1,121	16	316	95	2,813
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
161	261	55	543	24	181	196	1,194
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

3rd quarter 2000

3rd quarter 2000		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	40,918	232	3,705	98	2,537
b.	NORTH-WEST ITALY	16,185	30	1,431	42	942
	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
c.	NORTH-EAST ITALY	10,073	58	740	26	416
	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
d.	CENTRAL ITALY	8,819	47	972	10	477
	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
e.	SOUTHERN ITALY	3,678	27	374	9	159
	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
f.	ISLANDS	2,164	70	189	11	544
	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
1,038	7,718	47	6,433	60	1,950	381	16,720
324	3,040	2	2,691	4	717	65	6,897
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
282	2,034	14	1,390	30	383	93	4,607
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
150	1,851	2	1,494	4	593	73	3,146
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
199	658	..	579	8	163	49	1,453
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
83	135	29	280	12	93	101	617
58	95	7	218	8	59	85	463
25	39	21	62	5	34	16	154

€

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
a.	TOTAL	14,876	5,576	9,300	5,654	2,557	3,097
b.	NORTH-WEST ITALY	3,365	885	2,479	1,329	541	788
	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
c.	NORTH-EAST ITALY	4,880	2,001	2,879	1,600	759	842
	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
d.	CENTRAL ITALY	3,357	919	2,438	1,426	486	940
	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
e.	SOUTHERN ITALY	1,919	968	951	663	378	285
	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
f.	ISLANDS	1,356	803	552	635	392	243
	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
6,967	1,957	5,010	2,254	1,062	1,192
1,658	303	1,355	377	41	336
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
2,489	837	1,652	790	405	385
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
1,516	306	1,210	415	126	289
182	78	104	100	39	60
443	85	358	214	67	147
129	34	94	33	9	23
762	109	654	68	11	57
918	374	544	338	216	122
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
386	138	248	334	273	61
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
a.	TOTAL	7,683	2,880	4,803	2,920	1,320	1,600
b.	NORTH-WEST ITALY	1,738	457	1,280	687	280	407
	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
c.	NORTH-EAST ITALY	2,520	1,033	1,487	827	392	435
	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
d.	CENTRAL ITALY	1,734	475	1,259	737	251	485
	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
e.	SOUTHERN ITALY	991	500	491	342	195	147
	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
f.	ISLANDS	700	415	285	328	203	125
	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
3,598	1,011	2,587	1,164	549	616
856	156	700	195	21	174
264	34	230	51	10	41
8	1	6	1	1	..
40	12	28	7	2	5
545	109	436	136	8	128
1,285	432	853	408	209	199
142	71	71	75	48	27
467	68	399	123	66	56
79	24	55	73	64	9
597	269	328	138	31	107
783	158	625	214	65	149
94	40	54	52	20	31
229	44	185	111	35	76
66	18	49	17	5	12
394	56	338	35	6	30
474	193	281	175	112	63
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
199	71	128	173	141	31
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
a.	TOTAL	1,129	190	939	182	17	164
b.	NORTH-WEST ITALY	277	26	251	68	2	66
	Piedmont	83	3	80	18	..	18
	Valle d'Aosta	2	..	2	..	-	..
	Liguria	8	..	8	2	..	2
	Lombardy	184	23	162	47	1	46
c.	NORTH-EAST ITALY	415	58	357	41	4	38
	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
d.	CENTRAL ITALY	203	32	171	42	2	40
	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
e.	SOUTHERN ITALY	139	46	94	15	7	8
	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
f.	ISLANDS	94	27	67	16	3	13
	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
806	156	650	141	16	125
176	25	152	32	-	32
61	3	58	4	-	4
2	..	1	..	-	..
5	..	5	1	-	1
110	21	88	27	-	27
331	50	281	42	4	39
52	12	39	5	1	4
142	8	134	4	..	4
28	7	21	4	2	1
110	23	87	29	1	29
132	29	103	29	2	27
15	6	9	9	1	8
55	9	46	14	..	14
15	2	12	2	1	1
48	12	36	4	..	4
109	37	73	15	2	13
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
57	16	41	22	9	13
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
a.	TOTAL	583	98	485	94	9	85
b.	NORTH-WEST ITALY	143	14	129	35	1	34
	Piedmont	43	2	41	9	..	9
	Valle d'Aosta	1	..	1	..	-	..
	Liguria	4	..	4	1	..	1
	Lombardy	95	12	83	24	1	24
c.	NORTH-EAST ITALY	215	30	185	21	2	19
	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
d.	CENTRAL ITALY	105	17	88	22	1	21
	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
e.	SOUTHERN ITALY	72	24	48	8	4	4
	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	..
f.	ISLANDS	49	14	35	8	2	7
	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
416	80	336	73	8	65
91	13	78	17	-	17
31	1	30	2	-	2
1	..	1	..	-	..
2	..	2	..	-	..
57	11	46	14	-	14
171	26	145	22	2	20
27	6	20	3	..	2
73	4	69	2	..	2
14	3	11	2	1	1
57	12	45	15	..	15
68	15	53	15	1	14
8	3	4	5	..	4
28	5	24	7	..	7
7	1	6	1	..	1
25	6	19	2	..	2
57	19	37	8	1	7
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
29	8	21	11	4	7
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	
a.	TOTAL	71,722	7,306	12,591	3,698	77
b.	NORTH-WEST ITALY	16,671	685	5,019	1,830	44
	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
c.	NORTH-EAST ITALY	17,227	85	3,480	574	28
	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
d.	CENTRAL ITALY	11,049	540	1,997	485	5
	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
e.	SOUTHERN ITALY	13,777	4,776	1,438	695	-
	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	-
f.	ISLANDS	12,997	1,219	657	114	-
	Sicily	7,267	846	314	57	-
	Sardinia	5,730	374	342	57	-

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
2,517	6,877	15,955	6,286	1,393	13,476	1,546	1,328
275	992	2,247	1,586	721	3,101	171	146
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
555	2,125	3,412	2,030	415	4,142	381	329
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
244	1,219	2,142	1,395	70	2,461	490	401
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
266	1,085	1,584	495	94	2,943	403	373
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
1,176	1,457	6,569	781	93	831	100	79
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	
a.	TOTAL	37,041	3,773	6,503	1,910	40
b.	NORTH-WEST ITALY	8,610	354	2,592	945	23
	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
c.	NORTH-EAST ITALY	8,897	44	1,797	297	14
	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
d.	CENTRAL ITALY	5,706	279	1,032	251	2
	Marche	1,297	21	340	17	-
	Tuscany	1,755	3	315	77	..
	Umbria	561	2	122	3	-
	Lazio	2,093	253	254	154	2
e.	SOUTHERN ITALY	7,115	2,467	742	359	-
	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	-
f.	ISLANDS	6,713	630	339	59	-
	Sicily	3,753	437	162	30	-
	Sardinia	2,959	193	177	29	-

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
1,300	3,552	8,240	3,247	719	6,960	798	686
142	512	1,161	819	372	1,601	89	75
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
287	1,097	1,762	1,048	215	2,139	197	170
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
126	629	1,106	720	36	1,271	253	207
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
137	560	818	256	48	1,520	208	193
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
608	752	3,393	403	48	429	52	41
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	
a.	TOTAL	4,119	109	1,214	136	5
b.	NORTH-WEST ITALY	991	3	483	70	3
	Piedmont	310	3	147	42	..
	Valle d'Aosta	7	-	..	-	-
	Liguria	56	..	6	-	-
	Lombardy	618	..	330	27	3
c.	NORTH-EAST ITALY	1,037	7	347	29	2
	Trentino-Alto Adige	120	-	13	21	-
	Veneto	351	7	169	3	..
	Friuli-Venezia Giulia	133	-	33	2	-
	Emilia-Romagna	432	..	133	3	2
d.	CENTRAL ITALY	804	5	165	6	-
	Marche	169	1	54	1	-
	Tuscany	346	..	39	2	-
	Umbria	48	..	11	-	-
	Lazio	241	3	60	3	-
e.	SOUTHERN ITALY	670	51	176	20	-
	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	-
f.	ISLANDS	617	43	42	12	-
	Sicily	426	18	32	1	-
	Sardinia	192	24	11	11	-

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
165	286	308	457	75	740	625	411
14	23	12	109	43	161	68	55
..	7	4	50	9	27	20	20
..	1	1	1	-	4	..	..
2	..	..	11	-	22	15	4
12	16	7	46	34	109	33	31
43	38	49	176	20	190	134	127
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
23	45	37	84	1	134	304	115
..	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
8	27	13	41	4	234	96	94
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
76	152	196	48	7	20	23	21
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	
a.	TOTAL	2,127	56	627	70	3
b.	NORTH-WEST ITALY	512	2	250	36	2
	Piedmont	160	2	76	22	..
	Valle d'Aosta	4	-	..	-	-
	Liguria	29	..	3	-	-
	Lombardy	319	..	171	14	2
c.	NORTH-EAST ITALY	535	4	179	15	1
	Trentino-Alto Adige	62	-	6	11	-
	Veneto	181	4	87	2	..
	Friuli-Venezia Giulia	69	-	17	1	-
	Emilia-Romagna	223	..	69	1	1
d.	CENTRAL ITALY	415	2	85	3	-
	Marche	87	..	28	1	-
	Tuscany	179	..	20	1	-
	Umbria	25	..	6	-	-
	Lazio	125	2	31	1	-
e.	SOUTHERN ITALY	346	26	91	10	-
	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	-
f.	ISLANDS	319	22	22	6	-
	Sicily	220	10	16	1	-
	Sardinia	99	12	6	5	-

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
85	147	159	236	39	382	323	212
7	12	6	56	22	83	35	29
..	3	2	26	4	14	10	10
..	..	..	1	-	2	..	..
1	..	..	6	-	11	8	2
6	8	4	24	18	56	17	16
22	20	26	91	10	98	69	66
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
12	23	19	43	1	69	157	59
..	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
4	14	7	21	2	121	49	48
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
39	78	101	25	4	10	12	11
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
a. TOTAL SECURITIES		3,712,007	2,894,254	817,754
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. TOTAL DERIVATIVE INSTRUMENTS		3,299,124	2,489,960	809,164
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
938,872	914,391	1,040,990	260,463	240,455	316,836
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
642,516	760,927	1,086,517	233,373	244,286	331,506
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
a. TOTAL SECURITIES	1,917,092	1,494,757	422,334
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. TOTAL DERIVATIVE INSTRUMENTS	1,703,856	1,285,957	417,898
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
484,887	472,244	537,627	134,518	124,184	163,632
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
331,832	392,986	561,139	120,527	126,163	171,208
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
a.	TOTAL PORTFOLIO	182,292	181,326	758,469
	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
68,147	64,444	425,359	34,972	34,498	79,580	79,174	82,385	253,530
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
a.	TOTAL PORTFOLIO	94,146	93,647	391,717
	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
35,195	33,283	219,680	18,061	17,816	41,100	40,890	42,548	130,937
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

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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
a. TOTAL PORTFOLIO	100.00	12.39	4.72	79.94	2.96
Italian government securities	100.00	28.88	9.12	60.17	1.84
<i>of which: BOTs</i>	<i>100.00</i>	<i>1.92</i>	<i>3.37</i>	<i>92.64</i>	<i>2.07</i>
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	-	-	-	-

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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
a.	TOTAL PORTFOLIO	448,429	454,025	850,384
	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
212,033	207,007	322,418	59,687	54,664	105,920	176,710	192,354	422,046
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
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a. TOTAL PORTFOLIO

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
109,506	106,910	166,515	30,826	28,232	54,703	91,263	99,343	217,968
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

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Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in billions of lire

		SIMs		
		July 2000	Aug. 2000	Sept. 2000
a.	TOTAL	308,593	316,168	317,834
b.	ON DEBT SECURITIES AND INTEREST RATES			
	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
c.	ON EQUITY SECURITIES			
	Futures	1,441	1,776	434
	Options bought	14,287	14,093	10,284
	Options sold	18,391	18,599	17,428
d.	ON EXCHANGE RATES AND GOLD			
	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
e.	OTHER DERIVATIVE INSTRUMENTS	15,197	14,767	14,717

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

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		July 2000	Aug. 2000	Sept. 2000
a.	TOTAL	159,375	163,287	164,147
b.	ON DEBT SECURITIES AND INTEREST RATES			
	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
c.	ON EQUITY SECURITIES			
	Futures	744	917	224
	Options bought	7,379	7,278	5,311
	Options sold	9,498	9,606	9,001
d.	ON EXCHANGE RATES AND GOLD			
	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
e.	OTHER DERIVATIVE INSTRUMENTS	7,848	7,627	7,601

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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1,575,916	1,600,228	1,643,921	458,855	429,446	416,082
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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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33,470	36,530	34,416	1,048	106	..
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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

3rd quarter 2000		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	93,253	15,154	71,241	1,500	5,358	769
	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

a.	TOTAL	48,161	7,826	36,793	775	2,767	397
	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

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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 LawSource: Central Credit Register
Stocks in billions of lire

	Total		Banks		Financial intermediaries	
	June 2000	Sept. 2000	June 2000	Sept. 2000	June 2000	Sept. 2000
a. NUMBER OF BORROWERS	1,827,004	1,867,749	1,765,514	1,797,102	164,674	179,278
<i>of which: joint</i>	351,988	363,055	345,093	353,654	8,950	12,140
b. LOAN FACILITIES						
<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
<i>term loans</i>						
<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
<i>revocable loans</i>						
<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
c. GUARANTEES GRANTED TO CUSTOMERS						
<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
d. BAD DEBTS	139,404	141,607	117,069	115,963	22,335	25,646
<i>of which: backed by real security</i>	33,314	35,825	29,637	30,169	3,677	5,656
<i>backed by personal security</i>	38,729	39,339	35,136	34,963	3,594	4,376
e. NUMBER OF GUARANTORS	1,093,778	1,119,156	1,046,936	1,069,286	71,577	76,004
<i>of which: joint</i>	402,009	409,437	387,574	394,060	21,133	22,395
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	539,863	552,615	503,934	513,357	35,929	39,258

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
a. NUMBER OF BORROWERS	1,827,004	1,867,749	1,765,514	1,797,102	164,674	179,278
<i>of which: joint</i>	351,988	363,055	345,093	353,654	8,950	12,140
b. LOAN FACILITIES						
<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
<i>term loans</i>						
<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
<i>revocable loans</i>						
<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
c. GUARANTEES GRANTED TO CUSTOMERS						
<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
d. BAD DEBTS	71,996	73,134	60,461	59,890	11,535	13,245
<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
e. NUMBER OF GUARANTORS	1,093,778	1,119,156	1,046,936	1,069,286	71,577	76,004
<i>of which: joint</i>	402,009	409,437	387,574	394,060	21,133	22,395
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	278,816	285,402	260,260	265,127	18,556	20,275

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		of which:		of which:			
	Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security	
a.	ITALY	1,930,513	1,304,484	1,291,037	720,426	66,610	340,768
	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
	of which: industry	620,036	470,272	358,880	223,461	30,518	72,415
	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.	NORTH-WEST ITALY	858,401	636,489	544,301	340,282	29,358	128,404
	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
	of which: industry	273,961	212,033	150,816	95,733	12,568	29,760
	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
c.	NORTH-EAST ITALY	468,322	327,381	303,596	174,576	20,315	87,634
	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
	of which: industry	184,377	143,491	103,585	66,038	10,642	21,014
	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
d.	CENTRAL ITALY	421,722	232,709	307,313	138,796	11,652	75,644
	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
	of which: industry	110,425	81,732	69,667	43,690	5,363	11,490
	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				
	Facilities granted	<i>of which:</i>	Used margin	<i>of which:</i>	in non-euro-area currencies	with real security
		short-term		short-term		
e. SOUTHERN ITALY	128,100	79,772	95,468	49,847	4,130	31,834
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:</i> industry	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
f. ISLANDS	53,968	28,134	40,360	16,925	1,156	17,254
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:</i> industry	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

		of which:		of which:		
		Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies
						with real security
a.	ITALY	997,027	673,710	666,765	372,069	34,401
	General government	69,001	14,820	52,578	4,231	155
	Financial companies	172,870	142,531	118,620	90,929	3,969
	Non-financial companies	656,305	473,044	411,239	247,347	26,677
	<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>
	building	61,169	35,495	44,937	23,290	1,182
	services	265,296	188,585	173,741	104,843	9,497
	Producer households	31,291	17,546	25,026	11,547	739
	Consumer households and nec	62,671	22,912	55,803	16,515	2,800
b.	NORTH-WEST ITALY	443,327	328,719	281,108	175,741	15,162
	General government	10,821	3,737	7,588	858	16
	Financial companies	115,007	96,937	75,570	58,807	2,555
	Non-financial companies	283,689	213,350	169,156	106,095	11,305
	<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>
	building	19,485	11,506	14,389	7,347	449
	services	120,762	91,023	75,385	48,429	4,258
	Producer households	9,438	5,425	7,542	3,625	188
	Consumer households and nec	22,460	8,004	19,949	5,685	1,069
c.	NORTH-EAST ITALY	241,868	169,078	156,794	90,161	10,492
	General government	9,546	3,442	5,582	424	1
	Financial companies	24,329	19,820	18,202	14,177	517
	Non-financial companies	178,463	131,440	108,100	65,552	8,437
	<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>
	building	16,468	11,106	10,767	6,508	369
	services	62,734	43,589	41,113	23,555	2,497
	Producer households	10,136	5,840	8,080	3,844	365
	Consumer households and nec	18,522	8,087	16,167	5,917	1,152
d.	CENTRAL ITALY	217,801	120,184	158,714	71,682	6,018
	General government	41,160	4,673	34,188	2,013	138
	Financial companies	27,377	20,259	19,518	13,184	814
	Non-financial companies	129,146	87,844	87,277	51,344	4,527
	<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>
	building	15,101	7,939	11,783	5,931	209
	services	55,291	36,763	38,057	22,146	1,511
	Producer households	5,458	2,786	4,469	1,854	102
	Consumer households and nec	13,909	4,286	12,677	3,109	429

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
e.	SOUTHERN ITALY	66,158	41,199	49,305	25,744	2,133
	General government	5,683	2,135	4,181	786	1
	Financial companies	5,493	5,213	4,732	4,494	61
	Non-financial companies	44,633	29,134	31,604	17,311	1,902
	<i>of which: industry</i>	<i>19,279</i>	<i>13,359</i>	<i>12,811</i>	<i>7,245</i>	<i>821</i>
	building	6,551	3,563	5,256	2,579	128
	services	17,511	11,392	12,471	6,906	938
	Producer households	4,260	2,455	3,370	1,581	68
	Consumer households and nec	5,248	1,749	4,806	1,284	98
f.	ISLANDS	27,872	14,530	20,844	8,741	597
	General government	1,791	832	1,038	150	-
	Financial companies	663	303	599	267	22
	Non-financial companies	20,374	11,276	15,101	7,045	506
	<i>of which: industry</i>	<i>7,201</i>	<i>3,692</i>	<i>5,169</i>	<i>2,051</i>	<i>182</i>
	building	3,564	1,381	2,742	926	27
	services	8,998	5,817	6,715	3,807	294
	Producer households	1,998	1,040	1,565	643	15
	Consumer households and nec	2,532	786	2,204	519	52

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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:</i> backed by real security	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:</i> backed by real security		51,394	34,781	27,189	70,705	29,658	55,377	66,619
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
a. SHORT-TERM LOANS: in euros and other euro-area currencies								
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
of which: 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. SHORT-TERM LOANS: in non-euro-area currencies								
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
of which: 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
c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies								
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
of which: 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
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies								
Facilities granted		372	281	259	931	614	1,667	8,504
Used margin		368	279	259	931	618	1,630	7,048
of which: 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
a. SHORT-TERM LOANS: in euros and other euro-area currencies							
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
of which: backed by real security	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. SHORT-TERM LOANS: in non-euro-area currencies							
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
of which: backed by real security	36	97	175	749	434	854	1,047
Overshoot	69	97	176	711	468	1,248	1,719
c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies							
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
of which: backed by real security	25,272	15,750	11,056	28,694	12,608	24,123	29,666
Overshoot	261	316	319	702	363	632	1,029
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies							
Facilities granted	192	145	134	481	317	861	4,392
Used margin	190	144	134	481	319	842	3,640
of which: backed by real security	164	95	60	226	190	438	1,252
Overshoot	3	5	8	29	17	32	81



Note:

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

Distribution by customer location (region) 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
a. TOTAL								
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. PIEMONTE								
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
c. VALLE D'AOSTA								
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
d. LIGURIA								
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
e. LOMBARDY								
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
f. TRENTO-ALTO ADIGE								
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
g. VENETO								
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
h. FRIULI-VENEZIA GIULIA								
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
i. EMILIA-ROMAGNA								
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
l. MARCHE								
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
m. TUSCANY								
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
n.	UMBRIA							
	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
o.	LAZIO							
	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
p.	ABRUZZO							
	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
q.	MOLISE							
	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
r.	CAMPANIA							
	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
s.	PUGLIA							
	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
t.	BASILICATA							
	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
u.	CALABRIA							
	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
v.	SICILY							
	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
z.	SARDINIA							
	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
a. TOTAL							
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. PIEMONTE							
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
c. VALLE D'AOSTA							
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
d. LIGURIA							
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
e. LOMBARDY							
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
f. TRENTINO-ALTO ADIGE							
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
g. VENETO							
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
h. FRIULI-VENEZIA GIULIA							
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
i. EMILIA-ROMAGNA							
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
l. MARCHE							
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
m. TUSCANY							
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
n.	UMBRIA							
	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
o.	LAZIO							
	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
p.	ABRUZZO							
	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
q.	MOLISE							
	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
r.	CAMPANIA							
	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
s.	PUGLIA							
	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
t.	BASILICATA							
	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
u.	CALABRIA							
	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
v.	SICILY							
	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
z.	SARDINIA							
	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
a.	TOTAL	2,330,123	1,571,825	102,404
b.	GENERAL GOVERNMENT	134,828	103,015	1,381
	Central government	58,040	49,268	383
	Local government	76,461	53,679	991
	Social security funds	329	68	8
c.	FINANCIAL COMPANIES	466,041	328,360	21,462
	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
d.	NON-FINANCIAL COMPANIES	1,370,695	880,093	58,396
	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
e.	HOUSEHOLDS	175,399	153,579	10,115
	Producer households	63,153	51,267	3,696
	Consumer households	112,246	102,311	6,419
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	9,889	6,878	333
g.	REST OF THE WORLD	160,974	91,313	10,276
	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
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	548	277	4

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
2,039,378	1,310,932	93,431	174,673	163,071	2,389	116,072	97,820	6,583
99,313	70,081	1,340	34,291	31,724	25	1,224	1,212	15
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
422,575	288,543	20,772	34,895	33,339	114	8,570	6,479	575
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
1,181,702	713,771	51,470	89,082	82,499	1,861	99,913	83,825	5,065
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
168,347	146,070	9,162	3,708	3,683	197	3,346	3,826	755
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
8,682	5,879	302	658	606	4	548	395	29
148,026	79,385	10,043	11,101	10,485	157	1,845	1,444	76
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	..	-
532	263	4	8	8	-	8	6	-

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

September 2000

Total

Facilities
grantedUsed
margin

Overshoot

a. TOTAL	1,203,408	811,780	52,887
b. GENERAL GOVERNMENT	69,633	53,203	713
Central government	29,975	25,445	198
Local government	39,489	27,723	512
Social security funds	170	35	4
c. FINANCIAL COMPANIES	240,690	169,584	11,084
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
d. NON-FINANCIAL COMPANIES	707,905	454,530	30,159
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
e. HOUSEHOLDS	90,586	79,317	5,224
Producer households	32,616	26,477	1,909
Consumer households	57,970	52,839	3,315
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	5,107	3,552	172
g. REST OF THE WORLD	83,136	47,159	5,307
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
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	283	143	2

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
1,053,251	677,040	48,253	90,211	84,219	1,234	59,946	50,520	3,400
51,291	36,194	692	17,710	16,384	13	632	626	8
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
218,242	149,020	10,728	18,022	17,218	59	4,426	3,346	297
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
610,298	368,632	26,582	46,007	42,607	961	51,601	43,292	2,616
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
86,944	75,439	4,732	1,915	1,902	102	1,728	1,976	390
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
4,484	3,036	156	340	313	2	283	204	15
76,449	40,999	5,187	5,733	5,415	81	953	746	39
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	..	-
275	136	2	4	4	-	4	3	-



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
a.	TOTAL	1,433,849	931,361	62,092
	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
1,240,175	760,162	54,595	91,194	84,563	1,961	102,479	86,635	5,534
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	Total		
		Facilities granted	Used margin	Overshoot
		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
640,497	392,591	28,196	47,098	43,673	1,013	52,926	44,743	2,858
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
a. TOTAL								
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. GENERAL GOVERNMENT								
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
c. FINANCIAL COMPANIES								
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
d. NON-FINANCIAL COMPANIES								
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>								
Number of borrowers		28,931	31,733	31,427	45,121	8,163	7,408	1,561
Facilities granted		5,416	11,333	22,275	97,456	56,770	150,599	275,642
Used margin		3,342	7,081	13,596	58,371	33,333	85,924	155,968
<i>of which: building</i>								
Number of borrowers		13,637	15,310	14,514	18,061	2,407	1,341	172
Facilities granted		2,548	5,383	10,072	37,343	16,361	24,782	21,673
Used margin		1,665	3,758	7,122	26,602	11,724	18,077	16,737
<i>of which: services</i>								
Number of borrowers		58,062	56,901	46,002	52,207	7,217	5,020	817
Facilities granted		10,801	19,899	31,948	108,491	49,538	96,994	194,684
Used margin		7,412	13,900	21,895	74,115	33,277	64,172	118,507
e. PRODUCER HOUSEHOLDS								
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
f. CONSUMER HOUSEHOLDS AND NEC								
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
a. TOTAL							
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. GENERAL GOVERNMENT							
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
c. FINANCIAL COMPANIES							
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
d. NON-FINANCIAL COMPANIES							
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
e. PRODUCER HOUSEHOLDS							
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
f. CONSUMER HOUSEHOLDS AND NEC							
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
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 (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		
a. ITALY								
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. NORTH-WEST ITALY								
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
c. NORTH-EAST ITALY								
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
d. CENTRAL ITALY								
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
e. SOUTHERN ITALY								
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
f. ISLANDS								
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 govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
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. NORTH-WEST ITALY								
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
c. NORTH-EAST ITALY								
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
d. CENTRAL ITALY								
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
e. SOUTHERN ITALY								
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
f. ISLANDS								
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

Banks

Source: Central Credit Register
Stocks in billions of lire

September 2000

	Number of borrowers	Bad debts	<i>of which:</i>
			backed by real security
a. TOTAL	221,809	84,634	22,846
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
a. TOTAL	221,809	43,710	11,799
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

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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	of which: backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries
a. TOTAL	141,721	35,825	101,110	14,965	25,646
b. GENERAL GOVERNMENT	103	43	79	2	19
Central government	14	12	12	-	..
Local government	72	25	48	2	19
Social security funds	17	6	17	-	-
c. FINANCIAL COMPANIES	4,097	527	2,780	521	796
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
d. NON-FINANCIAL COMPANIES	83,585	22,027	56,223	10,839	16,524
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
e. HOUSEHOLDS	48,742	12,737	37,833	3,377	7,534
Producer households	21,086	4,659	15,968	1,605	3,512
Consumer households	27,658	8,078	21,864	1,770	4,022
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	424	17	376	8	41
g. REST OF THE WORLD	1,131	46	1,015	87	29
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	..	-	..	-	..
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	2	-	2	-	..

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
a. TOTAL	73,193	18,502	52,219	7,729	13,245
b. GENERAL GOVERNMENT	53	22	41	1	10
Central government	7	6	6	-	..
Local government	37	13	25	1	10
Social security funds	9	3	9	-	-
c. FINANCIAL COMPANIES	2,116	272	1,436	269	411
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
d. NON-FINANCIAL COMPANIES	43,168	11,376	29,037	5,598	8,534
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
e. HOUSEHOLDS	25,173	6,578	19,539	1,744	3,891
Producer households	10,890	2,406	8,247	829	1,814
Consumer households	14,284	4,172	11,292	914	2,077
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	219	9	194	4	21
g. REST OF THE WORLD	584	24	524	45	15
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	..	-	..	-	..
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	1	-	1	-	..

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
a.	TOTAL	27,703	1,783	20,617	1,055
b.	NORTH-WEST ITALY	7,606	482	4,213	228
	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
c.	NORTH-EAST ITALY	4,218	298	2,717	143
	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
d.	CENTRAL ITALY	6,609	542	3,662	188
	Marche	496	21	422	17
	Tuscany	2,031	163	1,202	46
	Umbria	465	41	164	10
	Lazio	3,617	318	1,874	114
e.	SOUTHERN ITALY	6,322	300	4,776	314
	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
f.	ISLANDS	2,948	161	5,249	182
	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
a.	TOTAL	27,703	921	20,617	545
b.	NORTH-WEST ITALY	7,606	249	4,213	118
	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
c.	NORTH-EAST ITALY	4,218	154	2,717	74
	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
d.	CENTRAL ITALY	6,609	280	3,662	97
	Marche	496	11	422	9
	Tuscany	2,031	84	1,202	24
	Umbria	465	21	164	5
	Lazio	3,617	164	1,874	59
e.	SOUTHERN ITALY	6,322	155	4,776	162
	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
f.	ISLANDS	2,948	83	5,249	94
	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	
a. TOTAL	27,703	1,783	20,617	1,055	
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>	<i>1,002</i>	<i>300</i>	<i>653</i>	<i>91</i>	
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
a. TOTAL	27,703	921	20,617	545
General government	2	..	1	..
Financial companies	21	15	21	5
Non-financial companies	3,754	534	2,476	275
<i>of which: industry</i>	<i>1,002</i>	<i>155</i>	<i>653</i>	<i>47</i>
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		Banks	
Source: Central Credit Register Stocks in billions of lire			
September 2000	Total	For commercial transactions	For financial transactions
a. TOTAL	185,630	122,781	62,849
<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
transactionsFor financial
transactions

a.	TOTAL	95,870	63,411	32,459
	<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
a. TOTAL	170,411	118,753	51,656
b. NORTH-WEST ITALY	75,085	52,961	22,124
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
c. NORTH-EAST ITALY	42,997	30,227	12,772
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
d. CENTRAL ITALY	36,357	26,508	9,850
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
e. SOUTHERN ITALY	9,432	5,830	3,601
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
f. ISLANDS	6,539	3,228	3,309
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
a.	TOTAL	88,010	61,331	26,678
b.	NORTH-WEST ITALY	38,778	27,352	11,426
	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
c.	NORTH-EAST ITALY	22,206	15,611	6,596
	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
d.	CENTRAL ITALY	18,777	13,690	5,087
	Marche	848	556	291
	Tuscany	4,488	2,678	1,811
	Umbria	640	350	291
	Lazio	12,801	10,106	2,695
e.	SOUTHERN ITALY	4,871	3,011	1,860
	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
f.	ISLANDS	3,377	1,667	1,709
	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		Banks	
Source: Central Credit Register Stocks in billions of lire			
September 2000	Total	For commercial transactions	For financial transactions
a. TOTAL	143,416	107,114	36,299
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
a. TOTAL	74,068	55,320	18,747
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

€

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
a.	TOTAL	71,861	65,216	805
	<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
a. TOTAL	37,113	33,681	416
<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

September 2000

Facilities granted

Used margin

Overshoot

a. TOTAL	74,463	67,651	877
<i>of which: transactions of financial intermediaries</i>	<i>58,487</i>	<i>54,030</i>	<i>562</i>
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
a. TOTAL	38,457	34,939	453
<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	
		of which:			facilities granted	used margin
		Total	with recourse	without recourse		
a. TOTAL		41,312	23,884	17,428	40,238	26,157
	<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: with recourse	without recourse	facilities granted	used margin
a. TOTAL	21,336	12,335	9,001	20,781	13,509
<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

September 2000		Nominal value of receivables assigned			Advances granted	
		of which:		Total	facilities granted	used margin
		with recourse	without recourse			
a. TOTAL		44,813	25,280	19,533	44,571	29,152
	<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		
a. TOTAL	23,144	13,056	10,088	23,019	15,056
<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		Banks				
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
a. TOTAL	1,930,513	1,291,037	222,861	166,887	315,711	230,490
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
a. TOTAL	997,027	666,765	115,098	86,190	163,051	119,038
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
a.	TOTAL						
	Facilities granted	1,930,513	657,325	435,878	362,985	253,330	220,996
	Used margin	1,291,037	438,538	285,489	245,759	163,985	157,266
b.	FIRST 10 BORROWERS						
	Facilities granted	162,194	66,021	61,238	20,641	18,863	31,728
	Used margin	131,707	55,991	51,052	17,018	14,139	26,490
c.	FIRST 20 BORROWERS						
	Facilities granted	220,423	96,444	78,754	26,937	23,805	38,280
	Used margin	170,200	76,568	67,727	22,412	18,654	32,990
d.	FIRST 50 BORROWERS						
	Facilities granted	306,240	140,656	108,363	42,437	36,239	44,846
	Used margin	238,446	109,421	90,639	32,605	26,016	38,847
e.	FIRST 100 BORROWERS						
	Facilities granted	394,211	178,780	133,750	54,587	44,858	49,993
	Used margin	302,687	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
a. TOTAL						
Facilities granted	997,027	339,480	225,112	187,466	130,834	114,135
Used margin	666,765	226,486	147,443	126,924	84,691	81,221
b. FIRST 10 BORROWERS						
Facilities granted	83,766	34,097	31,627	10,660	9,742	16,386
Used margin	68,021	28,917	26,366	8,789	7,302	13,681
c. FIRST 20 BORROWERS						
Facilities granted	113,839	49,809	40,673	13,912	12,294	19,770
Used margin	87,901	39,544	34,978	11,575	9,634	17,038
d. FIRST 50 BORROWERS						
Facilities granted	158,160	72,643	55,965	21,917	18,716	23,161
Used margin	123,147	56,511	46,811	16,839	13,436	20,063
e. FIRST 100 BORROWERS						
Facilities granted	203,593	92,332	69,076	28,192	23,167	25,819
Used margin	156,325	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: industry</i>	<i>146,918</i>	<i>36.71</i>	<i>44.66</i>	<i>66.68</i>	<i>76.69</i>	<i>358,880</i>
	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
a. TOTAL	1,074,412	52.42	58.35	73.66	80.51	666,765
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:</i> industry	146,918	36.71	44.66	66.68	76.69	185,346
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
a. TOTAL	598,220	33.77	41.81	63.44	74.18	114,962
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
a. TOTAL	598,220	33.77	41.81	63.44	74.18	59,373
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						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
a. TOTAL	598,220	33.77	41.81	63.44	74.18	114,962
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. TOTAL	598,220	33.77	41.81	63.44	74.18	59,373
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:</i> industry	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

€

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
a.	TOTAL	1,930,513	1,291,037	1,173,499	341,517	264,125	894,742
b.	NORTH-WEST ITALY	858,401	544,301	400,671	130,936	92,687	303,169
	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
c.	NORTH-EAST ITALY	468,322	303,596	350,372	90,385	70,625	262,518
	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
d.	CENTRAL ITALY	421,722	307,313	243,330	66,000	55,908	189,122
	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
e.	SOUTHERN ITALY	128,100	95,468	120,660	36,352	30,835	92,872
	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
f.	ISLANDS	53,968	40,360	58,466	17,845	14,069	47,061
	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
186,089	131,736	140,701	247,972	162,412	87,489	1,154,935	732,762	50,567
69,919	48,445	47,552	104,892	64,104	30,762	552,654	339,062	19,188
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
53,100	35,794	44,473	68,149	43,835	27,422	256,687	153,339	15,959
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
40,249	30,738	27,387	45,231	32,556	16,995	270,241	188,111	9,826
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
15,318	11,240	14,646	21,752	15,936	8,809	54,678	37,457	4,333
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
7,503	5,518	6,643	7,948	5,981	3,501	20,674	14,793	1,261
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
a.	TOTAL	997,027	666,765	1,173,499	176,379	136,409	894,742
b.	NORTH-WEST ITALY	443,327	281,108	400,671	67,623	47,869	303,169
	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
c.	NORTH-EAST ITALY	241,868	156,794	350,372	46,680	36,475	262,518
	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
d.	CENTRAL ITALY	217,801	158,714	243,330	34,086	28,874	189,122
	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
e.	SOUTHERN ITALY	66,158	49,305	120,660	18,774	15,925	92,872
	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
f.	ISLANDS	27,872	20,844	58,466	9,216	7,266	47,061
	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
96,107	68,036	140,701	128,067	83,879	87,489	596,474	378,440	50,567
36,110	25,020	47,552	54,172	33,107	30,762	285,422	175,111	19,188
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
27,424	18,486	44,473	35,196	22,639	27,422	132,568	79,193	15,959
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
20,787	15,875	27,387	23,360	16,814	16,995	139,568	97,151	9,826
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
7,911	5,805	14,646	11,234	8,230	8,809	28,239	19,345	4,333
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
3,875	2,850	6,643	4,105	3,089	3,501	10,677	7,640	1,261
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

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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
a.	TOTAL	1,019,725	463,523	241,913	136,283	139,317	19,883	15,535	3,271
	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.	GENERAL GOVERNMENT	6,572	768	1,274	1,330	2,069	423	524	184
	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
c.	FINANCIAL COMPANIES	4,207	603	647	636	1,066	332	485	438
	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
d.	NON-FINANCIAL COMPANIES	456,464	103,146	106,494	94,072	117,941	18,216	14,014	2,581
	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
e.	PRODUCER HOUSEHOLDS	133,403	64,611	40,822	18,482	9,070	317	96	5
	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
f.	CONSUMER HOUSEHOLDS AND NEC	377,873	269,469	81,380	18,279	7,867	515	316	47
	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
a.	TOTAL								
	Average number of banks per borrower	1.66	1.00	1.20	1.81	3.02	5.12	7.30	12.30
	First bank's share of total credit granted (%)	49	99	90	74	60	51	44	37
b.	GENERAL GOVERNMENT								
	Average number of banks per borrower	1.88	1.00	1.10	1.42	2.04	2.96	3.26	6.19
	First bank's share of total credit granted (%)	46	99	95	85	76	73	76	41
c.	FINANCIAL COMPANIES								
	Average number of banks per borrower	3.19	1.03	1.22	1.48	2.12	3.26	4.51	12.66
	First bank's share of total credit granted (%)	49	99	91	84	76	69	63	48
d.	NON-FINANCIAL COMPANIES								
	Average number of banks per borrower	2.26	1.01	1.29	1.91	3.16	5.30	7.69	12.88
	First bank's share of total credit granted (%)	44	99	86	71	58	49	41	29
	of which: industry								
	Average number of banks per borrower	2.87	1.01	1.36	2.12	3.72	6.19	8.70	13.86
	First bank's share of total credit granted (%)	36	99	83	65	49	40	34	27
	of which: building								
	Average number of banks per borrower	1.85	1.00	1.24	1.70	2.49	3.78	5.59	11.35
	First bank's share of total credit granted (%)	64	99	89	77	70	65	58	43
	of which: services								
	Average number of banks per borrower	1.98	1.01	1.27	1.84	2.94	4.85	6.77	11.15
	First bank's share of total credit granted (%)	49	99	87	73	62	54	47	31
e.	PRODUCER HOUSEHOLDS								
	Average number of banks per borrower	1.32	1.01	1.23	1.81	2.72	4.42	5.39	4.00
	First bank's share of total credit granted (%)	79	99	89	75	65	59	59	60
f.	CONSUMER HOUSEHOLDS AND NEC								
	Average number of banks per borrower	1.05	1.00	1.08	1.36	1.64	2.15	2.57	3.48
	First bank's share of total credit granted (%)	93	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.	TOTAL	6.49	10.32	9.71	9.15	8.04	6.56	5.18
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	6.55	10.49	9.88	9.33	8.22	6.67	5.12
	NORTH-WEST ITALY	6.03	10.25	9.66	9.11	8.00	6.44	4.92
	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
	NORTH-EAST ITALY	6.68	10.04	9.44	8.81	7.74	6.34	5.22
	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
	CENTRAL ITALY	7.02	10.78	10.13	9.66	8.53	7.14	5.60
	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
	SOUTHERN ITALY	8.43	11.42	10.97	10.40	9.52	7.65	6.00
	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
	ISLANDS	8.29	11.01	10.58	10.22	9.50	8.06	5.12
	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.	LENDING IN NON-EURO-AREA CURRENCIES	5.49	3.84	3.61	3.81	4.63	5.42	6.01

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								
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.	ITALY	8.14	11.44	10.97	10.62	9.84	8.31	5.58
b.	NORTH-WEST ITALY	7.49	11.05	10.62	10.28	9.53	8.07	5.36
	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
c.	NORTH-EAST ITALY	8.40	11.18	10.69	10.30	9.49	7.94	5.91
	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
d.	CENTRAL ITALY	8.53	11.62	11.28	11.08	10.24	8.68	5.94
	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
e.	SOUTHERN ITALY	9.89	12.63	12.24	11.51	10.92	9.40	6.13
	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
f.	ISLANDS	8.77	11.72	11.10	10.80	10.25	9.13	4.96
	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

September 2000		Total	Lending in euros and other euro- area currencies	of which:	
				General government	Financial companies
a.	ITALY	6.49	6.55	5.02	4.92
	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.	NORTH-WEST ITALY	6.05	6.07	4.81	4.81
	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
c.	NORTH-EAST ITALY	6.45	6.55	3.97	5.09
	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
d.	CENTRAL ITALY	6.83	6.91	5.05	5.14
	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
e.	SOUTHERN ITALY	8.13	8.24	5.65	5.30
	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
f.	ISLANDS	8.26	8.37	5.49	5.45
	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			
6.87	6.46	8.34	7.00	9.24	8.20	5.49
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
6.46	6.23	8.09	6.49	8.64	8.01	5.65
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
6.69	6.20	7.83	7.14	8.96	8.04	5.21
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
7.16	6.55	8.53	7.31	9.67	8.54	5.52
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
8.35	7.70	9.24	8.67	10.38	8.24	5.84
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
8.31	8.78	9.74	7.54	10.18	9.46	5.06
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 govern- ment	Financial com- panies	Non- financial companies	of which			Producer house- holds	Con- sumer house- holds and nec
						industry	building	services		
a.	TOTAL	6.49	5.02	4.92	6.79	6.41	8.25	6.92	9.01	7.62
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	6.55	5.02	4.92	6.87	6.46	8.34	7.00	9.24	8.20
	NORTH-WEST ITALY	6.03	4.82	4.87	6.45	6.19	8.13	6.50	8.58	7.96
	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
	NORTH-EAST ITALY	6.68	3.99	4.95	6.70	6.24	7.79	7.11	9.09	8.10
	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
	CENTRAL ITALY	7.02	5.05	5.01	7.27	6.88	8.49	7.29	9.67	8.68
	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
	SOUTHERN ITALY	8.43	5.64	5.73	8.61	8.17	9.39	8.70	10.37	8.09
	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
	ISLANDS	8.29	5.47	5.67	8.21	8.48	9.73	7.71	10.16	9.45
	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.	LENDING IN NON-EURO- AREA CURRENCIES	5.49	-	5.20	5.81	6.00	4.82	5.55	3.18	2.42

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
a. ON TOTAL OUTSTANDING AT END OF PERIOD							
ITALY	5.79	5.74	5.95	6.19	5.98	5.72	5.63
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. ON AMOUNT DISBURSED IN THE QUARTER							
ITALY	5.60	5.58	5.78	5.99	5.97	5.60	5.55
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		
a.	ON TOTAL OUTSTANDING AT END OF PERIOD								
ITALY	5.79	5.71	5.41	5.89	5.99	5.86	5.81	6.23	5.56
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.	ON AMOUNT DISBURSED IN THE QUARTER								
ITALY	5.60	::	5.56	5.65	5.62	5.78	5.66	5.86	5.54
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
a.	TOTAL	6.96	5.92	5.67	5.93
	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
a.	SHORT-TERM LOAN FACILITIES							
	ITALY	11.68	10.10	8.94	8.06	7.34	6.72	6.22
	NORTH-WEST ITALY	11.47	9.86	8.63	7.73	7.02	6.51	6.07
	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
	NORTH-EAST ITALY	11.20	9.68	8.59	7.79	7.06	6.44	6.01
	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
	CENTRAL ITALY	12.22	10.59	9.53	8.73	8.15	7.40	6.74
	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
	SOUTHERN ITALY	12.89	11.40	10.27	9.24	8.63	7.91	7.14
	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
	ISLANDS	12.12	10.84	10.14	9.67	9.21	8.67	7.88
	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.	MEDIUM AND LONG-TERM LOAN FACILITIES							
	Total outstanding at end of period	6.02	6.22	6.25	6.05	5.84	5.62	5.41
	of which: 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		
a.	ITALY	2.40	3.79	3.12	2.48	2.47	2.42	2.46	1.73	2.19
b.	NORTH-WEST ITALY	2.31	3.98	2.98	2.42	2.48	2.33	2.38	1.68	2.05
	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
c.	NORTH-EAST ITALY	2.31	3.91	2.90	2.45	2.55	2.38	2.36	1.78	2.15
	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
d.	CENTRAL ITALY	2.79	3.84	3.57	2.80	2.47	2.87	2.86	1.98	2.51
	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
e.	SOUTHERN ITALY	2.05	3.23	1.34	1.95	2.20	1.65	1.86	1.52	2.05
	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
f.	ISLANDS	2.20	3.73	3.16	2.19	2.26	1.63	2.29	1.64	2.08
	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		
a.	ITALY	2.40	3.79	3.12	2.48	2.47	2.42	2.46	1.73	2.19
	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.	NORTH-WEST ITALY	2.33	4.00	3.00	2.43	2.51	2.30	2.39	1.69	2.06
	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
c.	NORTH-EAST ITALY	2.25	3.93	2.75	2.42	2.50	2.39	2.33	1.76	2.11
	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
d.	CENTRAL ITALY	2.79	3.84	3.49	2.79	2.44	2.91	2.86	1.98	2.51
	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
e.	SOUTHERN ITALY	2.08	3.20	2.50	2.02	2.33	1.65	1.85	1.55	2.07
	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
f.	ISLANDS	2.20	3.74	3.25	2.20	2.20	1.66	2.33	1.64	2.09
	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
a. TOTAL	2.33	2.30	2.31	2.67	1.81	1.99
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								
September 2000		Total	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
a.	ITALY	2.01	1.16	1.34	1.56	1.81	2.07	3.08
b.	NORTH-WEST ITALY	1.91	1.05	1.22	1.46	1.74	2.01	2.85
	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
c.	NORTH-EAST ITALY	1.86	1.14	1.33	1.56	1.85	2.14	2.97
	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
d.	CENTRAL ITALY	2.46	1.45	1.62	1.82	2.02	2.24	3.46
	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
e.	SOUTHERN ITALY	1.55	1.03	1.16	1.34	1.57	1.82	2.77
	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
f.	ISLANDS	1.80	1.16	1.32	1.52	1.75	2.11	3.15
	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
a. TOTAL	356,664	358,082	358,282
b. GOLD AND GOLD RECEIVABLES	46,185	46,185	47,732
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	51,480	51,448	57,777
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
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	6,167	7,232	5,583
Financial counterparties	6,167	7,232	5,583
of which: securities (other than shares)	1,104	1,145	813
reverse operations	-	-	-
other claims	5,063	6,087	4,770
General government	-	-	-
Other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	-	-	-
Claims on non-euro-area EU central banks	-	-	-
Securities (other than shares)	-	-	-
Reverse operations	-	-	-
Other claims	-	-	-
f. LENDING TO FINANCIAL SECTOR COUNTERPARTIES IN THE EURO AREA	50,497	47,713	46,868
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
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	3,001	3,001	2,987
h. GENERAL GOVERNMENT DEBT	78,635	78,635	78,635

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Bank of Italy

	July 2000	Aug. 2000	Sept. 2000
(cont.)			
i. INTRA-EUROSISTEM CLAIMS	21,315	22,989	15,862
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	-
l. ITEMS TO BE SETTLED	21	14	2
m. OTHER ASSETS	95,637	96,678	97,093
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
n. EXPENSE FOR THE YEAR	3,726	4,188	5,744
t. MEMORANDUM ACCOUNTS	2,835,220	2,784,032	2,789,323

Notes:

TDB40600

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	July 2000	Aug. 2000	Sept. 2000
a. TOTAL	184,201	184,934	185,037
b. GOLD AND GOLD RECEIVABLES	23,852	23,852	24,651
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	26,587	26,571	29,840
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
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	3,185	3,735	2,883
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	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	-	-	-
Claims on non-euro-area EU central banks	-	-	-
Securities (other than shares)	-	-	-
Reverse operations	-	-	-
Other claims	-	-	-
f. LENDING TO FINANCIAL SECTOR COUNTERPARTIES IN THE EURO AREA	26,079	24,642	24,205
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	..	..	..
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,550	1,550	1,542
h. GENERAL GOVERNMENT DEBT	40,611	40,611	40,611

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Bank of Italy

	July 2000	Aug. 2000	Sept. 2000
(cont.)			
i. INTRA-EUROSISTEM CLAIMS	11,008	11,873	8,192
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	-
l. ITEMS TO BE SETTLED	11	7	1
m. OTHER ASSETS	49,393	49,930	50,144
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
n. EXPENSE FOR THE YEAR	1,924	2,163	2,967
t. MEMORANDUM ACCOUNTS	1,464,269	1,437,833	1,440,565



Notes:

TDB40610

Bank of Italy

Source: Bank of Italy
Stocks in billions of lire

	July 2000	Aug. 2000	Sept. 2000
a. TOTAL	356,664	358,082	358,282
b. BANKNOTES IN CIRCULATION	134,163	130,421	131,543
c. LIABILITIES TO EURO-AREA FINANCIAL SECTOR COUNTERPARTIES IN EURO	15,941	15,021	14,827
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	-	..
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	54,337	67,033	53,208
General government	54,222	66,666	52,947
of which: 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
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	32,631	25,325	24,287
Liabilities to non-euro-area EU central banks	32,559	25,256	24,222
Other liabilities	73	69	65
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	..
Financial sector counterparties	-	-	..
General government	-	-	-
Other counterparties	-	-	-
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	628	473	763
Deposits and balances	26	26	28
Other liabilities	602	447	734
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF	1,901	1,901	2,011
i. INTRA-EUROSISTEM LIABILITIES	-	-	5,534
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other liabilities (net)	-	-	5,534

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Bank of Italy

	July 2000	Aug. 2000	Sept. 2000
<i>(cont.)</i>			
I. ITEMS TO BE SETTLED	30	27	156
m. OTHER LIABILITIES	4,203	4,326	5,307
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
n. PROVISIONS	16,540	16,540	16,539
Provisions for specific risks	6,984	6,984	6,984
Sundry staff-related provisions	9,555	9,555	9,555
o. REVALUATION ACCOUNTS	51,434	51,434	56,963
p. PROVISION FOR GENERAL RISKS	17,616	17,616	17,616
q. CAPITAL AND RESERVES	20,230	20,230	20,230
Capital	..	..	..
Ordinary and extraordinary reserves	14,069	14,069	14,069
Other reserves	6,161	6,161	6,161
r. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	-	-	-
s. INCOME FOR THE YEAR	7,009	7,736	9,299
t. MEMORANDUM ACCOUNTS	2,835,220	2,784,032	2,789,323

Notes:

TDB40610

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	July 2000	Aug. 2000	Sept. 2000
a. TOTAL	184,201	184,934	185,037
b. BANKNOTES IN CIRCULATION	69,289	67,357	67,936
c. LIABILITIES TO EURO-AREA FINANCIAL SECTOR COUNTERPARTIES IN EURO	8,233	7,758	7,658
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	-	..
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	28,063	34,619	27,480
General government	28,003	34,430	27,345
of which: 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
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	16,853	13,079	12,543
Liabilities to non-euro-area EU central banks	16,815	13,044	12,510
Other liabilities	38	35	34
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	..
Financial sector counterparties	-	-	..
General government	-	-	-
Other counterparties	-	-	-
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	325	244	394
Deposits and balances	13	13	15
Other liabilities	311	231	379
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF	982	982	1,038
i. INTRA-EUROSISTEM LIABILITIES	-	-	2,858
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other liabilities (net)	-	-	2,858

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Bank of Italy

	July 2000	Aug. 2000	Sept. 2000
<i>(cont.)</i>			
I. ITEMS TO BE SETTLED	16	14	80
m. OTHER LIABILITIES	2,171	2,234	2,741
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
n. PROVISIONS	8,542	8,542	8,542
Provisions for specific risks	3,607	3,607	3,607
Sundry staff-related provisions	4,935	4,935	4,935
o. REVALUATION ACCOUNTS	26,563	26,563	29,419
p. PROVISION FOR GENERAL RISKS	9,098	9,098	9,098
q. CAPITAL AND RESERVES	10,448	10,448	10,448
Capital	..	..	..
Ordinary and extraordinary reserves	7,266	7,266	7,266
Other reserves	3,182	3,182	3,182
r. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	-	-	-
s. INCOME FOR THE YEAR	3,620	3,996	4,803
t. MEMORANDUM ACCOUNTS	1,464,269	1,437,833	1,440,565

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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

ADJUSTED BAD DEBTS	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.
ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding claims.
ADVANCES AGAINST FUTURE CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of future claims.
ADVANCES DISBURSED (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding and/or future claims.
ASSET MANAGEMENT SERVICES: SECURITIES FOR CUSTODY AND ADMINISTRATION (NOMINAL VALUE)	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..
ASSET MANAGEMENT SERVICES: SECURITIES UNDER MANAGEMENT (NOMINAL VALUE)	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their management.
ASSET MANAGEMENT SERVICES: TOTAL (NOMINAL VALUE)	total of securities and the like, net of own liabilities in issue, that the intermediary receives from customers for safekeeping, administration or in connection with the management of securities portfolios.
ASSETS UNDER MANAGEMENT (INDIVIDUAL PORTFOLIO MANAGEMENT SERVICES)	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers.
BAD DEBTS	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation regardless of the security held and gross of writedowns effected for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
BORROWERS (NUMBER)	physical and legal persons and holders of joint accounts who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BRANCH LOCATION	location – geographical area, region, province or municipality – of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
BRANCHES (NUMBER)	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.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.

CLAIMS ASSUMED AT LESS THAN NOMINAL VALUE (FACTORING)	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.
CLASSIFICATION OF CUSTOMERS BY BRANCH OF ECONOMIC ACTIVITY	grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual <i>“Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica”</i> , published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA).
CLASSIFICATION OF CUSTOMERS BY SECTOR AND SEGMENT OF ECONOMIC ACTIVITY	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and branches (see above) of economic activity are called segments. The method of classifying customers is described in detail in the manual <i>“Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica”</i> , published by the Bank of Italy. The present classification, which has been in force since June 1998, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95).
COLLECTIVE INVESTMENT UNDERTAKINGS	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
CREDIT IMPLICIT IN FINANCIAL LEASING CONTRACTS	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.
CUSTOMER LOCATION	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER TRADING	buying and selling securities and financial derivatives for customers.
DELETED BAD DEBTS	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.
DEPOSITS	funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.
DERIVATIVES TRADING (QUARTERLY FLOWS)	contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.
ECONOMIC PURPOSE AND LOCATION OF THE INVESTMENT	designed to identify the nature and location of the investment or durable goods being financed independently of the economic classification and location of the customer.
FACILITIES GRANTED	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
FIRM COMMITMENT UNDERWRITING	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.

FOREIGN EXPOSURE	<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>
FUND-RAISING (INDIVIDUAL PORTFOLIO MANAGEMENT SERVICES)	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
FUND-RAISING IN THE MARKET	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
GUARANTEES APPLIED FOR	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
GUARANTORS (NUMBER)	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
INCOME/PROFIT DISTRIBUTED (COLLECTIVE ASSET MANAGEMENT)	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
ISLANDS	comprises the following regions: Sicily and Sardinia.
JOINT ACCOUNTS (NUMBER)	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.
LIABILITIES TOWARDS BI-ECB	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
LOAN FACILITIES	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements.
LOANS	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker's acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
MATCHED LOANS	classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers.
MEDIUM AND LONG-TERM LOANS	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
MEZZOGIORNO	comprises the regions of Southern Italy and the Islands.

MULTIPLE BANK BORROWING	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
MUNICIPALITIES SERVED BY BANKS (NUMBER)	municipalities in which at least one bank branch is in operation.
NEGATIVE CAPITAL ITEMS	own shares or capital parts, prior-year losses carried forward, amounts due from shareholders for share instalments.
NET ASSETS (COLLECTIVE ASSET MANAGEMENT)	the difference between the value of the portfolio, the liquidity and the other assets managed by a collective investment undertaking and any debts and other liabilities the same may have.
NET FUND-RAISING (PORTFOLIO MANAGEMENT SERVICES)	fund-raising/subscriptions in the reference period net of redemptions.
NEW ADJUSTED BAD DEBTS	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”.
NEW BAD DEBTS	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
NOMINAL DEPOSIT RATES	calculated by weighting the presumed rates (corresponding to the rates, gross of withholding tax, agreed with customers) by the end-of-period amounts of the deposits to which such rates apply.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d’Aosta, Liguria and Lombardy.
OFFSHORE CENTRES	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.
OVERSHOOT	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
PARTIAL CREDIT GRANTED (SIZE CLASSES)	the loan facilities granted to each borrower by the individual intermediary reporting to the Central Credit Register.
PARTICIPATING INTERESTS	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”.
PARTICIPATING INTERESTS IN NON-FINANCIAL COMPANIES: QUALIFIED INTERESTS	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.
PERSONAL SECURITY PROVIDED BY CUSTOMERS	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
PORTFOLIO MANAGEMENT SERVICES	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).
PROPRIETARY TRADING	buying and selling securities and financial derivatives for the intermediaries’ portfolio not held as a fixed asset.
PROVISIONS FOR WRITEDOWNS AND CHARGES	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
RECEPTION OF ORDERS	the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.
REDEMPTIONS (PORTFOLIO MANAGEMENT SERVICES)	the amount of liquid assets and securities or the value of the units of collective investment undertakings returned to customers in the reference period.

REPORTING INTERMEDIARIES

persons that send in the returns from which the information published is drawn. The following classifications are adopted for banks:

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);

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.

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 *società per azioni*, cooperative banks, mutual banks, branches of foreign banks and central credit institutions.

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).

A detailed description of the classifications, which have been in force since 1 January 1995 can be found in *Supplemento al Bollettino statistico*, no. 32 of 16 June 1995.

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.

RESIDENTS

bank customers are classified as residents on the basis of the foreign exchange provisions in force.

RESIDUAL MATURITY OF TRANSACTIONS

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.).

REVOCABLE LOANS

classification used by the Central Credit Register for overdrafts.

SECURITIES

securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.

SECURITIES ON DEPOSIT (NOMINAL VALUE)

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.

SOUTHERN ITALY

comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.

SUBSCRIPTIONS (COLLECTIVE ASSET MANAGEMENT)

the value of the units of collective investment undertakings subscribed for by customers in the reference period.

SUBSIDIZED LOANS

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.

TERM LOANS

classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.

TOTAL CREDIT GRANTED (SIZE CLASSES)

the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.

TOTAL CREDIT USED (SIZE CLASSES)

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.