

BANCA D'ITALIA

Statistical Bulletin



II - 2001

Statistical publications and distribution options

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

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

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

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

The CD-ROM is mailed to subscribers monthly and contains the necessary software. An English translation of the help files, commands and the tutorial is included.

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

Requests for Bank of Italy statistical publications should be addressed to:

Banca d'Italia
Servizio Studi - Divisione Biblioteca e Pubblicazioni
Via Nazionale, 91 - 00184 Rome - Italy
Fax ++39/06/47922059

The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.

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

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

1	CD-ROM	○	Table distributed on CD-ROM with the same characteristics
		●	Table distributed on CD-ROM with greater disaggregation of data
		⊙	Table distributed on CD-ROM only
2	Frequency	Q	Quarterly
		H	Half-yearly
		A	Annual
3	Source	1	Supervisory returns
		2	Central Credit Register
		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
		6	Bank of Italy
4	Universe	[ba]	Banks
		[bs]	Banks raising mainly short-term funds
		[sb]	Sample of banks
		[fi]	Financial intermediaries referred to in Art. 107 of the 1993 Banking Law
		[ci]	Collective investment undertakings
		[sf]	Securities firms (SIMs)
		[bi]	Bank of Italy
		[am]	Asset management companies
5			Table appearing in this issue
6	Table identification code		
7	Description of the table		
8	Identification code for table on CD-ROM		
9	Page on which table appears in this issue		

A DATA ON CREDIT, SECURITIES BUSINESS AND INTEREST RATES

A1 INFORMATION ON BANKING BUSINESS

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

A2 INFORMATION ON SECURITIES BUSINESS

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

A3 INFORMATION ON CUSTOMERS

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

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

A4 LENDING RATES

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

A5 NOMINAL DEPOSIT RATES

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

B INFORMATION ON BANKS

B1 STRUCTURAL DATA

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

B2 ACCOUNTING DATA

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

B3 RISK DATA

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

C INFORMATION ON NON-BANK INTERMEDIARIES

C1 STRUCTURAL DATA

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

C2 ACCOUNTING DATA

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

D INFORMATION ON BANKING BUSINESS

D1 LOANS

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

D2 DEPOSITS

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

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

E INFORMATION ON SECURITIES BUSINESS

E1 ACTIVITY OF BANKS AND SECURITIES FIRMS (SIMs)

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

F INFORMATION ON CUSTOMERS

F1 SUMMARY OUTLINE

○ Q 2 [ba - fi]	F1 5.1	Summary data based on Central Credit Register observations distribution by type of security and derivative instrument	[TDB30100]	p.	142
-----------------	---------------	---	------------	----	-----

F2 LOAN FACILITIES

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

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

F3 BAD DEBTS

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

F4 GUARANTEES GRANTED TO CUSTOMERS

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

F5 LEASING AND FACTORING

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

F6 RISK CONCENTRATION

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

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

F7 MULTIPLE-BANK BORROWING

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

F8 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

⊙ A 2 [ba-fi]	F8 7.1	One-year default rates for loan facilities distribution by customer sector of economic activity and total credit used	[TDB30480]	
⊙ A 2 [ba-fi]	F8 7.2	Historical default rates for cohorts of borrowers distribution by cohort's year of formation	[TDB30530]	
⊙ A 2 [ba-fi]		One-year default rates for loan facilities distribution by customer location (geographical area) and sector of economic activity	[TDB30490]	
⊙ A 2 [ba-fi]		One-year default rates for loan facilities distribution by customer location (region)	[TDB30500]	
⊙ A 2 [ba-fi]		One-year default rates for loan facilities distribution by customer location (geographical area) and total credit used	[TDB30510]	
⊙ A 2 [ba-fi]		One-year default rates for loan facilities distribution by customer branch of economic activity	[TDB30520]	
⊙ A 2 [ba-fi]		One-year default rates for loan facilities distribution by customer location (geographical area) , total credit used and branch of economic activity	[TDB30525]	
⊙ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer sector of economic activity and total credit used	[TDB30540]	
⊙ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and sector of economic activity	[TDB30550]	
⊙ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation and customer location (province)	[TDB30560]	
⊙ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and total credit used	[TDB30570]	
⊙ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and branch of economic activity	[TDB30580]	

G LENDING AND DEPOSIT RATES

G1 LENDING RATES

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

G2 NOMINAL DEPOSIT RATES

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

G3 EFFECTIVE DEPOSIT RATES

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

○ A 4 [sb]	G3 7.4	Effective current account deposit rates		
		distribution by branch location (region) and size of deposit	[TDB30750]	
⊙ 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	[TDB40605] p. 224
○ Q 6 [bi]		H1 5.2	Liabilities	[TDB40615] p. 232

METHODOLOGICAL APPENDIX

p. 241

GLOSSARY

p. 249

Information on banks

B.1.5.1

BANKS AND BRANCHES

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

March 2001		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	843	28,400	24	100	243	20,542
b.	PIEDMONT	32	2,351	1	6	18	1,898
	Alessandria	3	266	-	-	2	235
	Asti	1	144	-	-	1	123
	Biella	2	124	-	-	2	107
	Cuneo	14	431	-	1	5	304
	Novara	1	189	-	-	-	98
	Turin	9	988	1	5	8	904
	Verbano-Cusio-Ossola	2	81	-	-	-	33
	Vercelli	-	128	-	-	-	94
c.	VALLE D'AOSTA	3	93	-	1	1	72
	Aosta	3	93	-	1	1	72
d.	LIGURIA	8	865	-	1	6	796
	Genoa	5	474	-	1	4	441
	Imperia	-	101	-	-	-	90
	La Spezia	1	124	-	-	1	117
	Savona	2	166	-	-	1	148
e.	LOMBARDY	170	5,480	4	9	61	3,474
	Bergamo	13	589	-	-	2	330
	Brescia	17	734	-	1	5	501
	Como	3	313	-	-	-	201
	Cremona	8	240	-	-	1	136
	Lecco	4	196	-	-	1	115
	Lodi	4	121	-	-	-	53
	Mantua	5	294	-	-	2	231
	Milan	112	2,189	4	8	48	1,438
	Pavia	-	286	-	-	-	204
	Sondrio	3	113	-	-	1	28
	Varese	1	405	-	-	1	237
f.	TRENTINO-ALTO ADIGE	129	883	1	2	7	286
	Bolzano	58	401	-	1	2	143
	Trento	71	482	1	1	5	143
g.	VENETO	63	2,968	1	10	11	1,681
	Belluno	2	176	-	-	1	119
	Padua	13	537	-	3	2	295
	Rovigo	7	161	-	-	-	95
	Treviso	11	562	-	3	3	284
	Venice	5	436	-	1	1	309
	Verona	13	558	1	2	4	314
	Vicenza	12	538	-	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>	
44	4,757	492	2,967	6	30	58	104	5,937
2	332	12	118	-	1	-	2	663
-	30	1	1	-	-	-	-	92
-	15	-	6	-	-	-	-	61
-	17	-	-	-	-	-	-	39
-	32	9	95	-	-	-	-	150
1	91	-	-	-	-	-	-	60
-	66	1	15	-	1	-	2	187
1	47	1	1	-	-	-	-	29
-	34	-	-	-	-	-	-	45
-	7	2	13	-	1	-	-	34
-	7	2	13	-	1	-	-	34
-	59	2	9	-	1	-	-	132
-	30	1	2	-	1	-	-	51
-	9	-	2	-	-	-	-	22
-	5	-	2	-	-	-	-	25
-	15	1	3	-	-	-	-	34
11	1,437	49	503	2	4	47	62	1,141
1	167	10	91	-	-	-	1	185
1	106	11	126	-	-	-	1	178
-	76	3	35	-	-	-	1	98
1	45	6	59	-	-	-	-	89
1	65	2	16	-	-	-	-	65
1	37	3	31	-	-	-	-	44
-	37	3	26	-	-	-	-	69
4	588	11	101	2	4	47	58	180
-	70	-	12	-	-	-	-	98
2	82	-	2	-	-	-	1	41
-	164	-	4	-	-	-	-	94
2	85	117	509	-	-	3	3	300
1	64	52	191	-	-	3	3	111
1	21	65	318	-	-	-	-	189
6	863	46	416	-	2	-	6	552
-	42	1	15	-	-	-	-	59
2	149	9	89	-	1	-	3	101
-	20	7	46	-	-	-	-	46
1	189	7	87	-	-	-	2	95
-	83	4	43	-	1	-	-	44
1	183	8	60	-	-	-	1	96
2	197	10	76	-	-	-	-	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	31	837	2	4	11	551
	Gorizia	7	90	-	-	2	56
	Pordenone	3	192	-	-	1	140
	Trieste	5	132	1	3	3	99
	Udine	16	423	1	1	5	256
i.	EMILIA ROMAGNA	60	2,872	-	6	26	2,020
	Bologna	17	670	-	6	8	484
	Ferrara	4	200	-	-	3	149
	Forlì	11	289	-	-	4	188
	Modena	7	402	-	-	3	250
	Parma	2	294	-	-	2	230
	Piacenza	2	193	-	-	-	126
	Ravenna	5	284	-	-	3	227
	Reggio Emilia	5	340	-	-	2	240
	Rimini	7	200	-	-	1	126
l.	MARCHE	29	932	1	6	9	772
	Ancona	12	282	1	3	5	234
	Ascoli Piceno	6	210	-	1	2	176
	Macerata	3	189	-	1	-	161
	Pesaro e Urbino	8	251	-	1	2	201
m.	TUSCANY	59	2,065	3	8	19	1,672
	Arezzo	5	190	-	-	-	123
	Florence	16	575	3	4	8	469
	Grosseto	4	121	-	1	-	89
	Livorno	3	167	-	-	1	148
	Lucca	5	231	-	1	2	208
	Massa Carrara	1	92	-	-	1	91
	Pisa	7	229	-	1	3	196
	Pistoia	8	152	-	-	1	107
	Prato	2	123	-	-	1	111
	Siena	8	185	-	1	2	130
n.	UMBRIA	12	469	1	3	9	416
	Perugia	10	362	1	3	7	318
	Terni	2	107	-	-	2	98
o.	LAZIO	70	2,195	8	12	24	1,704
	Frosinone	6	161	-	-	1	116
	Latina	6	148	-	-	2	110
	Rieti	2	77	-	-	1	59
	Rome	49	1,631	8	12	19	1,283
	Viterbo	7	178	-	-	1	136
p.	ABRUZZO	14	559	-	3	5	500
	Chieti	4	148	-	-	2	140
	L'Aquila	2	136	-	1	1	113
	Pescara	2	130	-	2	1	115
	Teramo	6	145	-	-	1	132

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	132	18	152	-	1	1	1	
-	9	5	25	-	-	-	-	20
-	24	2	28	-	-	-	-	39
-	25	1	6	-	1	1	1	5
1	74	10	93	-	-	-	-	112
4	574	29	270	-	2	1	6	328
-	94	9	85	-	2	-	5	58
-	38	1	13	-	-	-	-	26
-	39	7	62	-	-	-	-	30
2	145	1	6	-	-	1	1	47
-	58	-	6	-	-	-	-	46
1	60	1	7	-	-	-	-	40
-	25	2	32	-	-	-	-	18
-	83	3	17	-	-	-	-	45
1	32	5	42	-	-	-	-	18
-	45	20	114	-	1	-	-	214
-	13	7	34	-	1	-	-	47
-	9	4	25	-	-	-	-	58
-	7	3	21	-	-	-	-	49
-	16	6	34	-	-	-	-	60
3	182	37	206	-	2	-	3	276
2	52	3	15	-	-	-	-	38
-	49	8	52	-	2	-	3	44
-	14	4	18	-	-	-	-	28
-	10	2	9	-	-	-	-	20
-	7	3	16	-	-	-	-	29
-	1	-	-	-	-	-	-	15
1	16	3	17	-	-	-	-	38
-	14	7	31	-	-	-	-	22
-	4	1	8	-	-	-	-	6
-	15	6	40	-	-	-	-	36
-	23	3	29	-	1	-	-	85
-	17	3	26	-	1	-	-	53
-	6	-	3	-	-	-	-	32
6	315	30	154	4	4	6	18	266
2	30	3	15	-	-	-	-	63
1	29	3	9	-	-	-	-	30
-	10	1	8	-	-	-	-	32
2	234	18	92	4	4	6	18	84
1	12	5	30	-	-	-	-	57
-	5	9	53	-	1	-	-	173
-	-	2	8	-	-	-	-	54
-	1	1	21	-	1	-	-	46
-	4	1	11	-	-	-	-	29
-	-	5	13	-	-	-	-	44

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
q.	MOLISE	4	126	-	1	1	110
	Campobasso	4	94	-	1	1	80
	Isernia	-	32	-	-	-	30
r.	CAMPANIA	40	1,456	-	4	9	1,213
	Avellino	8	121	-	-	1	93
	Benevento	4	79	-	-	1	52
	Caserta	5	186	-	-	2	173
	Naples	5	751	-	4	3	676
	Salerno	18	319	-	-	2	219
s.	PUGLIA	31	1,243	-	4	6	930
	Bari	17	532	-	4	1	394
	Brindisi	2	107	-	-	-	85
	Foggia	3	219	-	-	2	161
	Lecce	5	238	-	-	2	175
	Taranto	4	147	-	-	1	115
t.	BASILICATA	10	229	-	1	2	188
	Matera	3	79	-	-	1	66
	Potenza	7	150	-	1	1	122
u.	CALABRIA	28	478	-	1	4	378
	Catanzaro	5	95	-	1	-	78
	Cosenza	14	172	-	-	3	128
	Crotone	4	40	-	-	1	32
	Reggio Calabria	2	132	-	-	-	110
	Vibo Valentia	3	39	-	-	-	30
v.	SICILY	46	1,655	1	7	11	1,241
	Agrigento	5	172	-	-	-	111
	Caltanissetta	8	90	-	-	-	55
	Catania	4	331	-	2	3	241
	Enna	2	62	-	-	-	44
	Messina	2	226	-	1	-	179
	Palermo	14	383	1	3	5	317
	Ragusa	2	106	-	-	-	66
	Siracusa	3	112	-	1	2	93
	Trapani	6	173	-	-	1	135
z.	SARDINIA	4	644	1	11	3	640
	Cagliari	1	256	1	7	1	255
	Nuoro	-	116	-	1	-	116
	Oristano	1	82	-	1	-	79
	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>	
-	3	3	12	-	1	-	-	46
-	3	3	10	-	1	-	-	33
-	-	-	2	-	-	-	-	13
3	138	28	101	-	2	-	2	345
1	13	6	15	-	-	-	-	55
-	17	3	10	-	-	-	-	42
-	7	3	6	-	-	-	-	68
2	70	-	2	-	1	-	2	85
-	31	16	68	-	1	-	-	95
4	242	21	69	-	1	-	1	232
3	95	13	41	-	1	-	1	47
-	17	2	5	-	-	-	-	20
-	51	1	7	-	-	-	-	55
1	55	2	8	-	-	-	-	84
-	24	3	8	-	-	-	-	26
-	11	8	29	-	1	-	-	91
-	4	2	9	-	-	-	-	26
-	7	6	20	-	1	-	-	65
-	25	24	74	-	1	-	-	201
-	3	5	13	-	1	-	-	39
-	4	11	40	-	-	-	-	75
-	-	3	8	-	-	-	-	20
-	15	2	7	-	-	-	-	47
-	3	3	6	-	-	-	-	20
2	279	33	133	-	2	-	-	347
-	32	5	29	-	-	-	-	41
-	14	8	21	-	-	-	-	21
-	82	1	8	-	-	-	-	58
-	5	2	13	-	-	-	-	19
-	36	2	11	-	-	-	-	76
1	35	8	29	-	2	-	-	77
1	39	1	1	-	-	-	-	12
-	15	1	4	-	-	-	-	19
-	21	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

March 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	42,012	41,979	33
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	3,205	3,194	11
Receivables from BI-ECB	13,938	13,541	396
Receivables from banks	499,606	482,443	17,163
<i>of which: time deposits and interbank CDs</i>	177,762	172,780	4,982
repos	152,965	150,871	2,094
Receivables from non-bank customers:			
current account receivables	405,370	404,673	698
repos	39,224	38,787	437
personal loans	30,656	30,635	22
export credits	35,114	35,091	23
import credits	25,666	25,573	93
mortgage loans	666,030	547,156	118,873
other loans	523,575	491,185	32,391
bad debts	101,354	92,889	8,466
unpaid and protested own bills	1,413	1,377	37
Securities	410,283	392,952	17,332
<i>of which: not held as fixed assets</i>	333,109	318,432	14,678
Subordinated loans	18,839	18,207	632
Participating interests	147,611	138,817	8,794
Fixed assets	88,192	86,303	1,889
<i>of which: buildings</i>	51,330	49,848	1,482
Bills, other credit instruments and documents	238,504	228,695	9,809
Sundry debtors net of items in suspense accounts	291,862	285,178	6,684
Negative capital items	1,655	1,621	34
Items in transit or in suspense accounts	61,383	60,592	791
Remaining asset items	432,200	406,618	25,583
TOTAL	4,078,854	3,828,650	250,205
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	290,046	263,837	26,209
Guarantees applied for	10,740	10,740	..
Commitments and contingent liabilities	1,960,909	1,873,753	87,156
Credit implicit in leasing contracts with customers	17,282	16,685	596
Customer bill portfolio	29,668	20,248	9,420
Undrawn customer credit lines	1,074,936	1,024,854	50,082
Securities and the like on deposit	3,902,798	3,873,505	29,292

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
22,859	9,632	9,521	38,991	3,021
1,462	320	1,423	2,784	421
5,547	3,589	4,801	11,943	1,994
266,009	76,597	157,001	463,373	36,233
99,215	25,765	52,782	166,793	10,969
86,338	18,381	48,246	148,959	4,006
203,308	87,755	114,308	377,387	27,984
24,565	2,391	12,267	33,222	6,001
17,568	4,205	8,883	27,413	3,244
23,189	7,039	4,887	34,463	652
15,056	5,500	5,110	24,614	1,052
346,485	131,588	187,957	612,141	53,889
309,195	80,571	133,809	499,848	23,727
54,397	18,407	28,551	83,724	17,630
917	204	292	1,097	316
159,033	58,036	193,215	361,771	48,512
114,659	46,928	171,522	300,256	32,853
14,415	2,000	2,424	17,635	1,204
103,923	25,176	18,513	145,156	2,456
44,979	18,416	24,798	79,032	9,161
29,161	9,319	12,849	46,311	5,019
124,597	56,245	57,662	226,717	11,786
186,610	38,577	66,675	275,917	15,944
747	271	636	1,600	55
36,958	10,808	13,617	54,235	7,147
245,892	43,666	142,642	407,896	24,305
2,207,710	681,009	1,190,135	3,781,853	297,001
195,075	41,647	53,325	280,405	9,641
7,694	1,236	1,811	10,381	359
1,165,722	198,664	596,523	1,888,052	72,857
4,505	618	12,158	17,282	-
11,022	11,635	7,012	26,725	2,943
623,738	198,006	253,192	1,014,910	60,026
2,208,592	661,871	1,032,335	3,734,483	168,315

Distribution by major category of bank

TDB10014

Source: Supervisory returns
Stocks in millions of euros

March 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	21,697	21,680	17
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	1,655	1,650	6
Receivables from BI-ECB	7,198	6,994	205
Receivables from banks	258,025	249,161	8,864
<i>of which:</i> time deposits and interbank CDs	91,806	89,233	2,573
repos	79,000	77,919	1,081
Receivables from non-bank customers:			
current account receivables	209,356	208,996	360
repos	20,257	20,032	226
personal loans	15,833	15,822	11
export credits	18,135	18,123	12
import credits	13,255	13,208	48
mortgage loans	343,976	282,583	61,393
other loans	270,404	253,676	16,728
bad debts	52,345	47,973	4,372
unpaid and protested own bills	730	711	19
Securities	211,894	202,943	8,951
<i>of which:</i> not held as fixed assets	172,037	164,456	7,580
Subordinated loans	9,730	9,403	326
Participating interests	76,235	71,693	4,542
Fixed assets	45,548	44,572	976
<i>of which:</i> buildings	26,510	25,744	765
Bills, other credit instruments and documents	123,177	118,111	5,066
Sundry debtors net of items in suspense accounts	150,734	147,282	3,452
Negative capital items	855	837	17
Items in transit or in suspense accounts	31,701	31,293	408
Remaining asset items	223,213	210,001	13,212
TOTAL	2,106,553	1,977,333	129,220
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	149,796	136,261	13,536
Guarantees applied for	5,547	5,547	..
Commitments and contingent liabilities	1,012,725	967,713	45,012
Credit implicit in leasing contracts with customers	8,925	8,617	308
Customer bill portfolio	15,322	10,457	4,865
Undrawn customer credit lines	555,158	529,293	25,865
Securities and the like on deposit	2,015,627	2,000,499	15,128

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
11,806	4,975	4,917	20,137	1,560
755	165	735	1,438	217
2,865	1,854	2,480	6,168	1,030
137,382	39,559	81,084	239,312	18,713
51,240	13,306	27,260	86,141	5,665
44,590	9,493	24,917	76,931	2,069
105,000	45,322	59,035	194,904	14,452
12,687	1,235	6,336	17,158	3,099
9,073	2,172	4,588	14,157	1,675
11,976	3,635	2,524	17,799	337
7,776	2,840	2,639	12,712	543
178,944	67,960	97,072	316,144	27,831
159,686	41,611	69,107	258,150	12,254
28,093	9,506	14,745	43,240	9,105
474	106	151	567	163
82,134	29,973	99,787	186,839	25,054
59,217	24,237	88,584	155,069	16,967
7,445	1,033	1,252	9,108	622
53,672	13,002	9,561	74,967	1,268
23,230	9,511	12,807	40,816	4,731
15,060	4,813	6,636	23,918	2,592
64,349	29,048	29,780	117,090	6,087
96,376	19,923	34,435	142,499	8,235
386	140	329	826	28
19,087	5,582	7,032	28,010	3,691
126,993	22,552	73,668	210,660	12,552
1,140,187	351,712	614,653	1,953,164	153,388
100,748	21,509	27,540	144,817	4,979
3,974	638	935	5,362	185
602,045	102,601	308,079	975,097	37,628
2,327	319	6,279	8,925	-
5,692	6,009	3,621	13,802	1,520
322,134	102,261	130,763	524,157	31,001
1,140,643	341,828	533,156	1,928,700	86,927

€

Distribution by major category of bank

TDB10024

Source: Supervisory returns
Stocks in billions of lire

March 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	1,180,939	1,169,646	11,293
<i>of which:</i> savings deposits	121,274	120,874	399
time savings deposits	14,097	13,701	397
savings certificates and CDs	92,716	87,130	5,586
current account deposits	770,904	767,669	3,235
time current account deposits	9,535	9,156	378
repos	169,001	167,995	1,006
Payables to BI-ECB	43,082	41,543	1,539
Payables to banks	786,918	727,826	59,092
<i>of which:</i> time deposits and interbank CDs	394,050	381,092	12,958
repos	115,314	113,811	1,503
Funds raised in the market	619,102	511,327	107,775
<i>of which:</i> bonds in issue	539,190	435,884	103,306
Provision for employee severance benefits	17,351	17,080	272
Supplementary pension fund	13,029	12,824	205
Provision for writedown of securities	136	95	41
Provision for writedown of investments	1,308	1,279	29
Accumulated depreciation	37,172	36,365	806
<i>of which:</i> accumulated depreciation of buildings	15,594	15,057	537
Provision for writedown of loans	64,246	59,477	4,769
Provision for writedown of commitments and guarantees granted	1,050	1,045	5
Sundry provisions for losses and charges	33,621	32,181	1,440
Provision for loan losses	7,076	4,744	2,332
Capital, reserves and provisions included in capital	249,224	230,048	19,176
Sundry creditors net of items in suspense accounts	219,901	205,918	13,983
Discounted bills, other credit instruments and documents	314,717	314,349	368
Items in transit or in suspense accounts	50,278	49,311	967
Remaining liabilities items	439,098	412,984	26,114
TOTAL	4,078,854	3,828,650	250,205

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
632,992	205,143	342,805	1,038,636	142,303
50,709	20,553	50,012	85,480	35,794
7,063	909	6,125	6,860	7,238
44,802	23,580	24,335	73,320	19,396
449,068	126,619	195,217	702,763	68,142
7,025	660	1,850	9,244	290
73,576	30,813	64,612	151,869	17,132
21,620	966	20,496	41,167	1,915
382,524	103,833	300,561	770,316	16,602
193,770	56,518	143,762	389,664	4,385
54,138	8,574	52,601	109,076	6,238
337,788	144,022	137,292	575,041	44,061
281,266	128,312	129,612	497,599	41,591
10,316	3,074	3,961	15,070	2,281
7,247	3,224	2,559	9,155	3,874
109	18	9	135	1
724	32	553	1,202	107
19,859	6,548	10,764	33,864	3,308
8,631	2,977	3,986	14,561	1,033
34,700	11,757	17,789	51,620	12,625
768	126	155	885	165
21,950	4,590	7,080	30,470	3,151
3,154	1,068	2,854	6,916	160
127,804	40,901	80,519	231,440	17,784
132,982	29,557	57,361	209,379	10,522
172,203	69,213	73,301	304,199	10,518
33,003	6,806	10,469	44,353	5,925
267,967	49,809	121,322	417,401	21,697
2,207,710	681,009	1,190,135	3,781,853	297,001



Distribution by major category of bank

TDB10024

Source: Supervisory returns
Stocks in millions of euros

March 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	609,904	604,072	5,832
<i>of which:</i> savings deposits	62,633	62,426	206
time savings deposits	7,281	7,076	205
savings certificates and CDs	47,884	44,999	2,885
current account deposits	398,139	396,468	1,671
time current account deposits	4,924	4,729	195
repos	87,282	86,762	520
Payables to BI-ECB	22,250	21,455	795
Payables to banks	406,409	375,891	30,519
<i>of which:</i> time deposits and interbank CDs	203,510	196,817	6,692
repos	59,555	58,778	776
Funds raised in the market	319,740	264,078	55,661
<i>of which:</i> bonds in issue	278,468	225,115	53,353
Provision for employee severance benefits	8,961	8,821	140
Supplementary pension fund	6,729	6,623	106
Provision for writedown of securities	70	49	21
Provision for writedown of investments	676	661	15
Accumulated depreciation	19,198	18,781	416
<i>of which:</i> accumulated depreciation of buildings	8,054	7,776	277
Provision for writedown of loans	33,180	30,717	2,463
Provision for writedown of commitments and guarantees granted	542	540	2
Sundry provisions for losses and charges	17,364	16,620	744
Provision for loan losses	3,654	2,450	1,204
Capital, reserves and provisions included in capital	128,713	118,810	9,903
Sundry creditors net of items in suspense accounts	113,569	106,348	7,222
Discounted bills, other credit instruments and documents	162,538	162,348	190
Items in transit or in suspense accounts	25,966	25,467	499
Remaining liabilities items	226,775	213,288	13,487
TOTAL	2,106,553	1,977,333	129,220

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
326,913	105,947	177,044	536,411	73,493
26,189	10,615	25,829	44,147	18,486
3,648	470	3,163	3,543	3,738
23,138	12,178	12,568	37,867	10,017
231,924	65,393	100,821	362,947	35,192
3,628	341	955	4,774	150
37,999	15,914	33,369	78,434	8,848
11,166	499	10,585	21,261	989
197,557	53,625	155,227	397,835	8,574
100,074	29,189	74,247	201,245	2,265
27,960	4,428	27,166	56,333	3,222
174,453	74,381	70,905	296,984	22,756
145,262	66,268	66,939	256,988	21,480
5,328	1,588	2,046	7,783	1,178
3,743	1,665	1,321	4,728	2,001
56	9	5	70	1
374	16	285	621	55
10,256	3,382	5,559	17,489	1,708
4,458	1,537	2,058	7,520	534
17,921	6,072	9,188	26,660	6,520
397	65	80	457	85
11,336	2,371	3,657	15,736	1,627
1,629	552	1,474	3,572	83
66,005	21,124	41,585	119,529	9,185
68,679	15,265	29,625	108,135	5,434
88,935	35,745	37,857	157,106	5,432
17,045	3,515	5,407	22,907	3,060
138,394	25,724	62,658	215,570	11,206
1,140,187	351,712	614,653	1,953,164	153,388



Distribution by residual maturity

TDB10030		Banks					
Source: Supervisory returns Percentages							
March 2001	Total	of which: 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	60.03	28.85	20.60	11.77	21.85	16.93
Receivables from BI-ECB and other banks	100.00	6.80	28.95	52.32	12.16	4.43	2.14
Securities portfolio	100.00	54.61	1.75	4.31	16.53	51.51	25.89
b. LIABILITIES							
Payables to non-bank customers	100.00	0.84	81.44	16.44	1.91	0.12	0.10
Payables to BI-ECB and other banks	100.00	13.09	20.22	54.32	12.52	7.41	5.53
Bonds, savings certificates and CDs	100.00	44.05	0.94	9.63	17.95	51.78	19.70

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							
March 2001		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	147,611	103,923	25,176	18,513	145,156	2,456
	Banks	94,350	67,020	16,887	10,443	92,685	1,664
	<i>of which:</i> non-resident	14,190	13,020	710	459	14,141	49
	Other financial intermediaries	34,361	25,477	3,430	5,454	33,851	510
	<i>of which:</i> non-resident	14,469	12,038	667	1,763	14,377	91
	Financial auxiliaries	4,214	1,631	1,991	592	4,107	107
	Insurance companies	4,613	3,357	829	427	4,556	57
	Non-financial companies	10,074	6,438	2,038	1,598	9,956	117
	<i>of which:</i> qualified holdings	3,162	2,323	557	282	3,156	6

Notes:

Distribution by type of investee company and major category of bank

TDB10032

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2001

	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	76,235	53,672	13,002	9,561	74,967	1,268
Banks	48,728	34,613	8,722	5,393	47,868	860
<i>of which: non-resident</i>	7,328	6,724	367	237	7,303	25
Other financial intermediaries	17,746	13,158	1,772	2,817	17,483	263
<i>of which: non-resident</i>	7,472	6,217	345	911	7,425	47
Financial auxiliaries	2,176	842	1,028	306	2,121	55
Insurance companies	2,382	1,734	428	220	2,353	29
Non-financial companies	5,203	3,325	1,052	825	5,142	61
<i>of which: qualified holdings</i>	1,633	1,200	288	146	1,630	3

€

Notes:

TDB10033		Banks	
Source: Supervisory returns Stocks in billions of lire			
		Dec. 2000	Mar. 2001
a. ASSETS			
Cash		28	28
Receivables from parent bank and other foreign branches		104,498	127,871
Receivables from banks and central banks		102,679	104,631
<i>of which:</i> from non-residents		64,426	67,575
repos with banks		8,009	5,020
Receivables from non-bank customers		122,981	120,363
<i>of which:</i> from non-residents		114,651	112,976
repos		8,284	9,687
Subordinated loans		8,284	9,687
Securities and participating interests		77,405	94,138
<i>of which:</i> securities not held as fixed assets		38,572	55,299
Bad debts		739	736
Other liabilities items		74,521	100,403
TOTAL		480,233	548,169
b. LIABILITIES			
Payables to parent bank and other foreign branches		85,524	93,102
Payables to banks and central banks		192,609	208,096
<i>of which:</i> to non-residents		166,811	184,335
repos with banks		20,712	22,440
Payables to non-bank customers		110,959	129,922
<i>of which:</i> to non-residents		95,527	111,987
repos		5,949	7,049
Subordinated loans		10,694	10,938
Endowment funds and capital reserves		3,959	4,253
Other liabilities items		78,644	103,057
TOTAL		480,233	548,169
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees		33,072	35,815
Commitments and contingent liabilities		692,146	835,632
Bill portfolio		2,044	2,139

Notes:

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

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	Dec. 2000	Mar. 2001
a. ASSETS		
Cash	15	14
Receivables from parent bank and other foreign branches	53,969	66,040
Receivables from banks and central banks	53,029	54,037
<i>of which:</i> from non-residents	33,273	34,899
repos with banks	4,136	2,592
Receivables from non-bank customers	63,515	62,162
<i>of which:</i> from non-residents	59,213	58,347
repos	4,278	5,003
Subordinated loans	4,278	5,003
Securities and participating interests	39,976	48,618
<i>of which:</i> securities not held as fixed assets	19,921	28,560
Bad debts	382	380
Other liabilities items	38,487	51,854
TOTAL	248,019	283,106
b. LIABILITIES		
Payables to parent bank and other foreign branches	44,170	48,083
Payables to banks and central banks	99,474	107,473
<i>of which:</i> to non-residents	86,151	95,201
repos with banks	10,697	11,589
Payables to non-bank customers	57,306	67,099
<i>of which:</i> to non-residents	49,336	57,836
repos	3,072	3,641
Subordinated loans	5,523	5,649
Endowment funds and capital reserves	2,045	2,196
Other liabilities items	40,616	53,224
TOTAL	248,019	283,106
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	17,080	18,497
Commitments and contingent liabilities	357,464	431,568
Bill portfolio	1,055	1,105

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						
March 2001						
		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	579,257	108,966	1.07	34,012	3,774
b.	NORTH-WEST ITALY	125,027	23,458	1.08	8,583	953
	Piedmont	36,448	5,176	1.08	2,235	362
	Valle d'Aosta	1,103	157	1.00	97	2
	Liguria	15,486	2,384	1.05	1,119	62
	Lombardy	71,990	15,742	1.08	5,132	527
c.	NORTH-EAST ITALY	75,747	14,135	1.07	4,826	685
	Trentino-Alto Adige	4,356	805	1.11	328	43
	Veneto	28,561	6,167	1.07	1,792	321
	Friuli-Venezia Giulia	9,236	1,290	1.13	459	54
	Emilia-Romagna	33,594	5,875	1.05	2,247	265
d.	CENTRAL ITALY	131,874	29,981	1.09	8,315	1,303
	Marche	14,285	2,089	1.06	769	91
	Tuscany	41,402	5,567	1.06	2,468	209
	Umbria	7,662	1,551	1.20	504	62
	Lazio	68,525	20,774	1.09	4,574	943
e.	SOUTHERN ITALY	147,877	25,284	1.07	8,299	606
	Abruzzo	14,684	2,343	1.04	898	89
	Molise	2,692	501	1.04	159	15
	Campania	52,156	8,605	1.07	3,796	230
	Puglia	43,431	8,208	1.09	2,089	157
	Basilicata	9,151	1,721	1.05	245	43
	Calabria	25,763	3,904	1.03	1,112	74
f.	ISLANDS	98,732	16,108	1.02	3,989	227
	Sicily	78,439	12,231	1.01	2,853	126
	Sardinia	20,293	3,876	1.03	1,136	101

Notes:

Distribution by customer location (region)

TDB30260

Banks

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

March 2001

		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	579,257	56,276	1.07	34,012	1,949
b.	NORTH-WEST ITALY	125,027	12,115	1.08	8,583	492
	Piedmont	36,448	2,673	1.08	2,235	187
	Valle d'Aosta	1,103	81	1.00	97	1
	Liguria	15,486	1,231	1.05	1,119	32
	Lombardy	71,990	8,130	1.08	5,132	272
c.	NORTH-EAST ITALY	75,747	7,300	1.07	4,826	354
	Trentino-Alto Adige	4,356	416	1.11	328	22
	Veneto	28,561	3,185	1.07	1,792	166
	Friuli-Venezia Giulia	9,236	666	1.13	459	28
	Emilia-Romagna	33,594	3,034	1.05	2,247	137
d.	CENTRAL ITALY	131,874	15,484	1.09	8,315	673
	Marche	14,285	1,079	1.06	769	47
	Tuscany	41,402	2,875	1.06	2,468	108
	Umbria	7,662	801	1.20	504	32
	Lazio	68,525	10,729	1.09	4,574	487
e.	SOUTHERN ITALY	147,877	13,058	1.07	8,299	313
	Abruzzo	14,684	1,210	1.04	898	46
	Molise	2,692	259	1.04	159	8
	Campania	52,156	4,444	1.07	3,796	119
	Puglia	43,431	4,239	1.09	2,089	81
	Basilicata	9,151	889	1.05	245	22
	Calabria	25,763	2,016	1.03	1,112	38
f.	ISLANDS	98,732	8,319	1.02	3,989	117
	Sicily	78,439	6,317	1.01	2,853	65
	Sardinia	20,293	2,002	1.03	1,136	52

€

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

March 2001

	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	579,257	108,966	1.07	34,012	3,774
General government	40	76	1.13	-	-
Financial companies	1,171	2,757	1.21	22	106
Non-financial companies	112,918	64,489	1.10	4,343	2,583
<i>of which:</i> industry	32,434	19,217	1.11	1,178	1,199
building	17,138	17,634	1.10	563	401
services	60,583	24,385	1.08	2,522	939
Producer households	103,344	16,576	1.02	3,798	327
Consumer households and nec	345,302	22,503	1.01	25,100	720

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

March 2001

	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	579,257	56,276	1.07	34,012	1,949
General government	40	39	1.13	-	-
Financial companies	1,171	1,424	1.21	22	55
Non-financial companies	112,918	33,306	1.10	4,343	1,334
<i>of which:</i> industry	32,434	9,925	1.11	1,178	619
building	17,138	9,107	1.10	563	207
services	60,583	12,594	1.08	2,522	485
Producer households	103,344	8,561	1.02	3,798	169
Consumer households and nec	345,302	11,622	1.01	25,100	372

€

Notes:

Distribution by country, type of customer and residual maturity

TDB30274		Banks				
Source: Supervisory returns Stocks in billions of lire						
March 2001		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	520,656	226,005	44,299	109,576	140,777
b.	EUROPE	372,756	176,931	33,544	80,238	82,043
of which: Albania		164	52	13	11	89
Austria		8,600	7,557	758	132	154
Belgium		16,178	9,530	309	5,513	826
Bulgaria		270	4	15	62	189
Czech Republic		210	44	20	59	87
Croatia		6,728	754	978	918	4,077
Denmark		1,896	1,633	58	117	88
Finland		1,044	141	49	471	383
France		46,255	23,435	2,761	10,339	9,719
Germany		55,255	32,564	7,298	6,064	9,329
Greece		4,427	1,028	81	704	2,614
Ireland		8,957	3,321	920	1,901	2,814
Yugoslavia		28	20	6	1	..
Liechtenstein		88	2	14	58	13
Luxemburg		45,935	18,524	6,058	11,084	10,268
Malta		364	4	40	124	196
Norway		1,322	559	313	281	170
Netherlands		24,775	6,952	691	5,923	11,209
Poland		8,479	416	261	3,856	3,946
Portugal		15,950	6,625	5,024	723	3,578
United Kingdom		90,401	54,585	3,135	22,223	10,458
Romania		408	32	21	106	248
Russia		4,806	529	450	411	3,416
Slovenia		522	139	216	104	64
Spain		11,627	2,336	2,694	3,288	3,310
Sweden		2,704	791	11	1,272	629
Switzerland		7,634	3,630	310	2,220	1,473
Turkey		4,037	1,213	38	1,319	1,467
Hungary		2,484	359	600	622	903
c.	ASIA	17,352	7,834	2,412	2,415	4,691
of which: Saudi Arabia		748	199	1	30	517
China		1,929	735	525	266	404
South Korea		1,770	817	312	229	413
Philippines		231	12	58	32	129
Japan		6,205	4,290	68	635	1,212
India		726	72	152	241	261
Indonesia		276	11	81	50	133
Iran		1,733	887	825	3	19
Iraq		177	86	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	465	136	5	29	296
	Malaysia	323	75	98	76	73
	Pakistan	329	..	-	215	114
<hr/>						
	Qatar	823	..	12	245	565
	Taiwan	492	213	93	31	155
	Thailand	346	11	13	94	228
d.	AFRICA	2,204	799	295	487	622
<hr/>						
of which:	Algeria	449	341	51	23	35
	Egypt	268	96	54	35	83
	Morocco	454	167	14	63	210
<hr/>						
	Nigeria	69	7	21	27	15
	South Africa	287	40	37	74	137
	Tunisia	157	42	83	10	22
e.	AMERICA	88,022	21,907	4,410	22,401	39,304
<hr/>						
of which:	Argentina	13,286	2,087	161	6,431	4,606
	Brazil	9,581	1,397	977	2,970	4,238
	Canada	1,819	178	124	496	1,020
<hr/>						
	Chile	1,547	50	111	696	690
	Colombia	586	22	3	307	253
	Cuba	218	101	110	2	5
<hr/>						
	Ecuador	61	..	-	3	58
	Mexico	4,541	192	43	942	3,363
	Paraguay	325	64	7	193	61
<hr/>						
	Peru	10,019	5,041	45	2,880	2,053
	United States	43,436	12,565	2,752	6,740	21,379
	Uruguay	1,009	201	71	458	278
<hr/>						
	Venezuela	1,512	4	1	220	1,288
f.	OCEANIA	3,315	706	535	929	1,145
<hr/>						
of which:	Australia	2,144	360	533	899	352
g.	OFFSHORE CENTRES	30,043	17,731	2,295	2,711	7,305
<hr/>						
of which:	Cayman Islands	11,282	5,163	1,679	579	3,862
	Hong Kong	3,161	1,368	265	622	907
	Singapore	5,568	4,255	125	466	722
h.	INTERNATIONAL ORGANIZATIONS	6,804	98	804	391	5,512

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

March 2001

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	268,897	116,722	22,879	56,591	72,705
b.	EUROPE	192,512	91,377	17,324	41,440	42,372
	<i>of which:</i>					
	Albania	85	27	7	5	46
	Austria	4,442	3,903	391	68	79
	Belgium	8,355	4,922	160	2,847	427
	Bulgaria	140	2	8	32	98
	Czech Republic	109	23	11	30	45
	Croatia	3,475	390	505	474	2,106
	Denmark	979	843	30	60	46
	Finland	539	73	25	243	198
	France	23,889	12,103	1,426	5,340	5,020
	Germany	28,537	16,818	3,769	3,132	4,818
	Greece	2,286	531	42	363	1,350
	Ireland	4,626	1,715	475	982	1,453
	Yugoslavia	15	10	3	1	..
	Liechtenstein	45	1	7	30	7
	Luxemburg	23,723	9,567	3,129	5,725	5,303
	Malta	188	2	21	64	101
	Norway	683	289	161	145	88
	Netherlands	12,795	3,591	357	3,059	5,789
	Poland	4,379	215	135	1,991	2,038
	Portugal	8,237	3,421	2,595	373	1,848
	United Kingdom	46,688	28,191	1,619	11,477	5,401
	Romania	210	17	11	55	128
	Russia	2,482	273	233	212	1,764
	Slovenia	270	72	111	54	33
	Spain	6,005	1,206	1,391	1,698	1,710
	Sweden	1,397	409	6	657	325
	Switzerland	3,942	1,875	160	1,147	761
	Turkey	2,085	627	19	681	758
	Hungary	1,283	185	310	321	466
c.	ASIA	8,962	4,046	1,246	1,247	2,423
	<i>of which:</i>					
	Saudi Arabia	386	103	1	16	267
	China	996	380	271	137	208
	South Korea	914	422	161	118	213
	Philippines	119	6	30	17	67
	Japan	3,204	2,216	35	328	626
	India	375	37	79	125	135
	Indonesia	142	6	42	26	69
	Iran	895	458	426	2	10
	Iraq	92	44	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
ASIA (cont.)						
	Israel	240	70	3	15	153
	Malaysia	167	39	51	39	38
	Pakistan	170	..	-	111	59
	Qatar	425	..	6	126	292
	Taiwan	254	110	48	16	80
	Thailand	179	6	7	48	118
d.	AFRICA	1,138	413	153	252	321
	of which: Algeria	232	176	26	12	18
	Egypt	138	49	28	18	43
	Morocco	234	86	7	32	108
	Nigeria	36	3	11	14	8
	South Africa	148	21	19	38	71
	Tunisia	81	22	43	5	11
e.	AMERICA	45,459	11,314	2,278	11,569	20,299
	of which: Argentina	6,862	1,078	83	3,321	2,379
	Brazil	4,948	721	504	1,534	2,189
	Canada	939	92	64	256	527
	Chile	799	26	57	359	356
	Colombia	302	12	2	159	131
	Cuba	113	52	57	1	3
	Ecuador	32	..	-	2	30
	Mexico	2,345	99	22	487	1,737
	Paraguay	168	33	3	100	31
	Peru	5,174	2,604	23	1,487	1,060
	United States	22,433	6,489	1,421	3,481	11,041
	Uruguay	521	104	37	237	144
	Venezuela	781	2	..	114	665
f.	OCEANIA	1,712	365	276	480	592
	of which: Australia	1,108	186	275	464	182
g.	OFFSHORE CENTRES	15,516	9,157	1,186	1,400	3,773
	of which: Cayman Islands	5,827	2,666	867	299	1,994
	Hong Kong	1,633	706	137	321	469
	Singapore	2,875	2,198	64	240	373
h.	INTERNATIONAL ORGANIZATIONS	3,514	50	415	202	2,847

€

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

March 2001

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	58	53
Customer trading	68	62
Underwriting	42	37
Placement	116	107
Individual portfolio management	94	88
Reception of orders	91	80

b. NUMBER OF SIMs

177

168

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

March 2001

		Companies authorized	Companies operating
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	1,170	973
	Equity	589	469
	<i>of which:</i> foreign-oriented	413	334
	Balanced	92	76
	<i>of which:</i> foreign-oriented	42	33
	Bond	489	428
	<i>of which:</i> foreign-oriented	243	216
b.	NUMBER OF SICAV SUB-FUNDS	8	7
	Equity	2	2
	<i>of which:</i> foreign-oriented	1	1
	Balanced	3	2
	<i>of which:</i> foreign-oriented	-	-
	Bond	3	3
	<i>of which:</i> foreign-oriented	3	3
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	59	55
d.	NUMBER OF SICAVs	2	1

Notes:

The data refer to Italian harmonized open-end collective investment undertakings. 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

		Dec. 2000	Mar. 2001
a.	NUMBER OF FINANCIAL INTERMEDIARIES	208	205
	Leasing	70	68
	Factoring	38	36
	Consumer credit	20	19
	Other forms of finance	25	25
	Acquisition of shareholdings	17	16
	Issue and/or management of credit cards	7	7
	Securitization	21	24
	Foreign exchange trading and other activities	10	10

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

	Dec. 2000	Mar. 2001
a. ASSETS		
Cash and liquid assets	3	2
Receivables from banks and financial institutions	18,424	11,366
Receivables from customers	349	228
Bonds and other debt securities	26,933	29,650
Shares, capital parts and other equity securities	770	1,173
Options bought and the like	2,177	2,260
Participating interests	250	305
Fixed assets	529	644
Remaining asset items	8,217	2,218
TOTAL	57,651	47,846
b. LIABILITIES		
Payables to banks and financial institutions	37,948	36,225
Payables to customers	2,570	193
Debt securities in issue	-	-
Options sold and the like	2,197	2,153
Provision for employee severance benefits	91	91
Provisions for risks	1,330	1,373
Subordinated liabilities	183	183
Capital, reserves and share premiums	3,183	3,072
Remaining liabilities items	10,149	4,555
TOTAL	57,651	47,846

Notes:

The data include transactions with non-resident customers.

TDB40240

Securities firms

Source: Supervisory returns
Stocks in millions of euros

	Dec. 2000	Mar. 2001
a. ASSETS		
Cash and liquid assets	1	1
Receivables from banks and financial institutions	9,515	5,870
Receivables from customers	180	118
Bonds and other debt securities	13,910	15,313
Shares, capital parts and other equity securities	398	606
Options bought and the like	1,124	1,167
Participating interests	129	158
Fixed assets	273	333
Remaining asset items	4,243	1,145
TOTAL	29,774	24,710
b. LIABILITIES		
Payables to banks and financial institutions	19,598	18,708
Payables to customers	1,327	100
Debt securities in issue	-	-
Options sold and the like	1,135	1,112
Provision for employee severance benefits	47	47
Provisions for risks	687	709
Subordinated liabilities	95	95
Capital, reserves and share premiums	1,644	1,587
Remaining liabilities items	5,241	2,353
TOTAL	29,774	24,710

€

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

	Dec. 2000	Mar. 2001
a. ASSETS		
Cash and liquid assets	38	75
Current account receivables from banks and deposits	2,451	2,860
Receivables from customers	162,376	167,976
Bad debts	1,895	1,921
Securities portfolio	4,042	5,251
Participating interests	5,717	6,046
<i>of which: held for merchant banking purposes</i>	1,139	1,088
Tangible and intangible fixed assets	8,773	9,281
Remaining asset items	12,698	14,774
TOTAL	197,990	208,184
b. LIABILITIES		
Current account payables to banks	52,895	51,552
Financial payables	103,577	110,962
Securities in issue	5,946	7,588
Provisions for liabilities and charges and provision for employee severance benefits	1,674	1,940
Loan loss provision	740	745
Provision for general financial risks	345	640
Subordinated loans	1,442	1,436
Capital and reserves	13,110	13,367
Remaining liabilities items	18,260	19,954
TOTAL	197,990	208,184
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	4,440	18,329
Derivative contracts	37,262	40,685

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

	Dec. 2000	Mar. 2001
a. ASSETS		
Cash and liquid assets	20	39
Current account receivables from banks and deposits	1,266	1,477
Receivables from customers	83,860	86,752
Bad debts	979	992
Securities portfolio	2,087	2,712
Participating interests	2,953	3,122
<i>of which: held for merchant banking purposes</i>	588	562
Tangible and intangible fixed assets	4,531	4,793
Remaining asset items	6,558	7,630
TOTAL	102,253	107,518
b. LIABILITIES		
Current account payables to banks	27,318	26,624
Financial payables	53,493	57,307
Securities in issue	3,071	3,919
Provisions for liabilities and charges and provision for employee severance benefits	864	1,002
Loan loss provision	382	385
Provision for general financial risks	178	331
Subordinated loans	745	742
Capital and reserves	6,771	6,903
Remaining liabilities items	9,430	10,305
TOTAL	102,253	107,518
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	2,293	9,466
Derivative contracts	19,244	21,012

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

March 2001		Total	General government	Financial companies
a. TOTAL		1,788,805	111,642	251,484
b. NORTH-WEST ITALY		698,752	17,488	162,267
Piedmont		157,754	4,728	18,485
Valle d'Aosta		2,940	132	157
Liguria		34,569	2,541	818
Lombardy		503,490	10,087	142,808
c. NORTH-EAST ITALY		398,309	12,147	34,780
Trentino-Alto Adige		37,635	666	2,214
Veneto		156,340	4,839	11,744
Friuli-Venezia Giulia		36,628	1,798	3,161
Emilia-Romagna		167,705	4,844	17,661
d. CENTRAL ITALY		437,869	70,272	44,710
Marche		41,238	1,915	2,301
Tuscany		112,084	3,958	12,256
Umbria		21,683	1,028	647
Lazio		262,864	63,372	29,505
e. SOUTHERN ITALY		167,855	9,519	8,149
Abruzzo		22,334	594	376
Molise		4,431	334	60
Campania		66,046	3,113	7,330
Puglia		48,685	3,694	331
Basilicata		8,483	552	46
Calabria		17,877	1,233	6
f. ISLANDS		86,097	2,216	1,579
Sicily		59,509	1,415	612
Sardinia		26,588	801	967

Notes:

Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
948,740	410,067	112,053	406,859	118,432	358,494
375,381	163,303	33,897	174,561	32,259	111,327
97,591	37,159	7,654	51,827	8,689	28,260
1,663	418	453	783	367	622
18,120	5,369	2,463	10,126	2,772	10,317
258,006	120,358	23,327	111,826	20,430	72,129
238,410	113,050	24,983	93,834	31,589	81,383
21,490	6,173	3,287	11,265	4,460	8,805
95,555	47,804	8,374	36,706	11,969	32,233
20,100	10,440	1,567	7,568	2,711	8,859
101,266	48,632	11,755	38,295	12,449	31,486
216,645	90,951	31,374	89,671	22,378	83,805
23,089	12,657	2,752	7,151	4,205	9,719
59,967	27,700	6,165	24,131	9,057	26,847
12,450	5,742	1,860	4,464	2,185	5,373
121,139	44,852	20,596	53,924	6,932	41,866
79,285	30,650	14,158	31,299	20,568	50,333
13,155	6,830	1,920	4,016	2,427	5,780
2,300	1,284	314	603	593	1,144
31,936	11,607	5,244	14,356	5,171	18,497
21,207	7,164	4,792	7,936	7,193	16,261
4,296	2,265	635	1,115	1,415	2,173
6,391	1,500	1,252	3,273	3,769	6,478
39,018	12,114	7,641	17,494	11,639	31,646
26,110	7,066	4,959	12,711	8,066	23,306
12,907	5,048	2,682	4,783	3,573	8,340

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

TDB10231

Source: Supervisory returns
Stocks in millions of euros

March 2001

Total

General
governmentFinancial
companies

a. TOTAL	923,841	57,658	129,881
b. NORTH-WEST ITALY	360,875	9,032	83,804
Piedmont	81,473	2,442	9,547
Valle d'Aosta	1,518	68	81
Liguria	17,853	1,312	423
Lombardy	260,031	5,209	73,754
c. NORTH-EAST ITALY	205,709	6,273	17,962
Trentino-Alto Adige	19,437	344	1,144
Veneto	80,743	2,499	6,065
Friuli-Venezia Giulia	18,917	929	1,632
Emilia-Romagna	86,613	2,502	9,121
d. CENTRAL ITALY	226,141	36,292	23,091
Marche	21,298	989	1,189
Tuscany	57,887	2,044	6,330
Umbria	11,198	531	334
Lazio	135,758	32,729	15,238
e. SOUTHERN ITALY	86,690	4,916	4,208
Abruzzo	11,534	307	194
Molise	2,288	172	31
Campania	34,110	1,608	3,785
Puglia	25,144	1,908	171
Basilicata	4,381	285	24
Calabria	9,233	637	3
f. ISLANDS	44,466	1,144	815
Sicily	30,734	731	316
Sardinia	13,732	414	499

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
489,983	211,782	57,871	210,125	61,165	185,147
193,868	84,339	17,506	90,153	16,660	57,496
50,402	19,191	3,953	26,766	4,488	14,595
859	216	234	404	189	321
9,358	2,773	1,272	5,230	1,432	5,328
133,249	62,160	12,048	57,753	10,551	37,251
123,129	58,385	12,903	48,461	16,314	42,031
11,099	3,188	1,698	5,818	2,304	4,547
49,350	24,689	4,325	18,957	6,181	16,647
10,381	5,392	809	3,909	1,400	4,575
52,300	25,117	6,071	19,778	6,429	16,261
111,888	46,972	16,203	46,311	11,557	43,281
11,925	6,537	1,421	3,693	2,171	5,019
30,970	14,306	3,184	12,463	4,677	13,865
6,430	2,966	961	2,306	1,129	2,775
62,563	23,164	10,637	27,850	3,580	21,622
40,947	15,829	7,312	16,164	10,623	25,995
6,794	3,527	992	2,074	1,254	2,985
1,188	663	162	311	306	591
16,494	5,995	2,708	7,414	2,670	9,553
10,952	3,700	2,475	4,098	3,715	8,398
2,219	1,170	328	576	731	1,122
3,301	775	647	1,690	1,946	3,346
20,151	6,256	3,946	9,035	6,011	16,344
13,485	3,650	2,561	6,565	4,166	12,037
6,666	2,607	1,385	2,470	1,845	4,307

€

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

TDB10233

Source: Supervisory returns
Stocks in billions of lire

March 2001		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	1,788,805	1,628,059	160,746
b.	NORTH-WEST ITALY	698,752	633,728	65,024
	Piedmont	157,754	142,770	14,984
	Valle d'Aosta	2,940	2,390	550
	Liguria	34,569	32,636	1,932
	Lombardy	503,490	455,932	47,558
c.	NORTH-EAST ITALY	398,309	375,198	23,110
	Trentino-Alto Adige	37,635	35,844	1,791
	Veneto	156,340	147,817	8,524
	Friuli-Venezia Giulia	36,628	32,964	3,664
	Emilia-Romagna	167,705	158,574	9,131
d.	CENTRAL ITALY	437,869	385,934	51,936
	Marche	41,238	37,092	4,147
	Tuscany	112,084	103,587	8,498
	Umbria	21,683	18,360	3,323
	Lazio	262,864	226,895	35,968
e.	SOUTHERN ITALY	167,855	152,793	15,062
	Abruzzo	22,334	19,947	2,386
	Molise	4,431	3,897	534
	Campania	66,046	60,086	5,960
	Puglia	48,685	44,569	4,116
	Basilicata	8,483	7,594	888
	Calabria	17,877	16,698	1,179
f.	ISLANDS	86,097	80,483	5,614
	Sicily	59,509	57,275	2,235
	Sardinia	26,588	23,209	3,380

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
962,391	338,524	487,890	1,658,547	130,258
410,986	142,483	145,284	688,642	10,110
93,026	23,331	41,397	154,530	3,224
1,909	379	652	2,872	68
16,275	10,376	7,918	33,870	699
299,776	108,397	95,317	497,370	6,120
158,973	100,429	138,907	393,448	4,861
3,870	1,047	32,718	37,603	32
63,676	49,669	42,996	154,391	1,949
13,587	4,427	18,614	36,021	607
77,840	45,286	44,579	165,432	2,273
245,910	58,489	133,470	423,605	14,265
11,955	10,297	18,986	40,643	595
52,850	22,580	36,654	110,581	1,504
8,412	1,975	11,295	21,106	577
172,692	23,637	66,534	251,274	11,589
94,965	20,384	52,505	109,143	58,712
9,376	1,943	11,015	14,718	7,616
2,715	289	1,426	3,398	1,032
45,562	6,005	14,478	43,810	22,236
25,600	6,304	16,781	31,445	17,240
3,977	1,262	3,244	4,654	3,828
7,735	4,581	5,561	11,117	6,760
51,555	16,820	17,722	43,785	42,312
40,044	5,091	14,374	30,638	28,871
11,510	11,730	3,348	13,147	13,441

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

TDB10233

Source: Supervisory returns
Stocks in millions of euros

March 2001

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

€	a. TOTAL	923,841	840,822	83,018
	b. NORTH-WEST ITALY	360,875	327,293	33,582
	Piedmont	81,473	73,734	7,739
	Valle d'Aosta	1,518	1,234	284
	Liguria	17,853	16,855	998
	Lombardy	260,031	235,469	24,562
	c. NORTH-EAST ITALY	205,709	193,774	11,935
	Trentino-Alto Adige	19,437	18,512	925
	Veneto	80,743	76,341	4,402
	Friuli-Venezia Giulia	18,917	17,024	1,892
	Emilia-Romagna	86,613	81,897	4,716
	d. CENTRAL ITALY	226,141	199,318	26,822
	Marche	21,298	19,156	2,142
	Tuscany	57,887	53,498	4,389
	Umbria	11,198	9,482	1,716
	Lazio	135,758	117,182	18,576
	e. SOUTHERN ITALY	86,690	78,911	7,779
	Abruzzo	11,534	10,302	1,232
	Molise	2,288	2,013	276
	Campania	34,110	31,032	3,078
	Puglia	25,144	23,018	2,126
	Basilicata	4,381	3,922	459
	Calabria	9,233	8,624	609
	f. ISLANDS	44,466	41,566	2,899
	Sicily	30,734	29,580	1,154
	Sardinia	13,732	11,986	1,745

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
497,034	174,833	251,974	856,568	67,273
212,256	73,586	75,033	355,654	5,221
48,044	12,049	21,380	79,808	1,665
986	196	337	1,483	35
8,405	5,359	4,089	17,492	361
154,821	55,982	49,227	256,870	3,161
82,103	51,867	71,739	203,199	2,510
1,999	541	16,898	19,420	16
32,886	25,652	22,205	79,736	1,007
7,017	2,286	9,613	18,603	314
40,201	23,388	23,023	85,439	1,174
127,002	30,207	68,932	218,774	7,367
6,174	5,318	9,806	20,991	307
27,295	11,661	18,930	57,110	777
4,345	1,020	5,834	10,900	298
89,188	12,208	34,362	129,772	5,985
49,045	10,527	27,117	56,368	30,322
4,842	1,003	5,689	7,601	3,933
1,402	149	737	1,755	533
23,531	3,101	7,477	22,626	11,484
13,221	3,256	8,667	16,240	8,903
2,054	652	1,675	2,404	1,977
3,995	2,366	2,872	5,741	3,491
26,626	8,687	9,153	22,613	21,853
20,681	2,629	7,424	15,823	14,911
5,945	6,058	1,729	6,790	6,942



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

TDB10235		Banks				
Source: Supervisory returns Stocks in billions of lire						
March 2001	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	1,067,172	407,640	269,999	239,023	99,853	50,656
Agricultural, forestry and fishery products	44,328	10,220	14,241	8,556	6,912	4,399
Fuel and power products	47,054	9,828	2,201	29,083	1,478	4,465
Ores and metals	18,897	12,354	3,351	2,009	899	285
Non-metallic minerals and products	25,130	6,299	9,974	5,023	2,612	1,222
Chemical products	22,293	13,702	3,342	3,059	1,591	599
Metal products, except transport equipment	42,717	21,224	13,349	4,696	2,779	671
Agricultural and industrial machinery	39,719	18,044	16,019	3,786	1,566	304
Office and data processing machines, etc.	10,723	6,001	2,933	1,099	517	173
Electrical goods	28,252	13,754	7,557	5,028	1,504	409
Transport equipment	18,184	6,443	3,768	3,557	3,912	504
Food and tobacco products	48,464	12,956	19,121	6,963	6,740	2,684
Textiles, clothing and footwear	55,613	21,326	14,328	14,282	5,093	583
Paper and paper products	24,062	10,652	5,300	6,475	1,245	391
Rubber and plastic products	16,939	7,920	4,578	2,542	1,532	367
Other manufactured products	32,508	8,913	12,668	7,655	2,443	828
Building and construction	125,981	37,430	28,038	33,901	17,239	9,373
Wholesale and retail trade services, recovery and repair services	181,155	65,319	46,159	36,816	21,719	11,141
Lodging and catering services	34,344	8,008	12,262	7,662	4,043	2,369
Inland transport services	20,592	6,141	5,545	6,039	1,909	957
Maritime and air transport services	10,383	2,067	1,405	2,393	2,654	1,865
Auxiliary transport services	11,549	4,695	2,422	2,938	893	602
Communication services	31,468	23,639	179	7,498	89	63
Other market services	176,814	80,702	41,259	37,962	10,485	6,405

Notes:

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2001

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	551,148	210,528	139,443	123,445	51,570	26,162
Agricultural, forestry and fishery products	22,893	5,278	7,355	4,419	3,570	2,272
Fuel and power products	24,302	5,076	1,137	15,020	763	2,306
Ores and metals	9,759	6,380	1,731	1,037	464	147
Non-metallic minerals and products	12,979	3,253	5,151	2,594	1,349	631
Chemical products	11,514	7,077	1,726	1,580	822	309
Metal products, except transport equipment	22,062	10,961	6,894	2,425	1,435	346
Agricultural and industrial machinery	20,513	9,319	8,273	1,955	809	157
Office and data processing machines, etc.	5,538	3,099	1,515	568	267	89
Electrical goods	14,591	7,103	3,903	2,597	777	211
Transport equipment	9,391	3,328	1,946	1,837	2,020	260
Food and tobacco products	25,029	6,691	9,875	3,596	3,481	1,386
Textiles, clothing and footwear	28,722	11,014	7,400	7,376	2,630	301
Paper and paper products	12,427	5,501	2,737	3,344	643	202
Rubber and plastic products	8,748	4,090	2,364	1,313	791	189
Other manufactured products	16,789	4,603	6,543	3,954	1,262	427
Building and construction	65,064	19,331	14,480	17,509	8,903	4,841
Wholesale and retail trade services, recovery and repair services	93,559	33,735	23,839	19,014	11,217	5,754
Lodging and catering services	17,737	4,136	6,333	3,957	2,088	1,223
Inland transport services	10,635	3,172	2,864	3,119	986	494
Maritime and air transport services	5,363	1,067	726	1,236	1,371	963
Auxiliary transport services	5,965	2,425	1,251	1,518	461	311
Communication services	16,252	12,209	93	3,872	46	33
Other market services	91,317	41,679	21,309	19,606	5,415	3,308

€

Notes:

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

TDB10237			Banks					
Source: Supervisory returns Stocks in billions of lire								
March 2001		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	1,788,805	698,752	398,309	437,869	167,855	86,097
	Piedmont	106,969	126,683	116,708	3,820	4,588	1,086	482
	Valle d'Aosta	1,658	1,766	1,751	3	7	3	1
	Liguria	27,908	35,824	31,106	663	2,623	252	1,180
	Lombardy	447,050	594,377	480,808	33,162	54,120	19,455	6,832
	Trentino-Alto Adige	32,850	36,908	1,420	34,456	957	41	33
	Veneto	131,775	147,570	7,698	136,520	2,490	677	184
	Friuli-Venezia Giulia	27,971	32,207	991	29,884	1,240	67	25
	Emilia-Romagna	138,337	156,781	7,332	140,143	6,200	2,051	1,055
	Marche	36,279	41,807	592	1,194	38,849	1,137	36
	Tuscany	97,175	120,671	8,768	2,834	102,882	3,980	2,207
	Umbria	17,380	20,176	496	235	19,256	166	23
	Lazio	190,791	266,394	37,699	13,869	197,531	13,152	4,144
	Abruzzo	16,341	18,280	233	241	936	16,779	92
	Molise	3,016	3,323	17	22	112	3,171	1
	Campania	49,462	54,373	1,265	191	2,042	50,145	730
	Puglia	36,494	39,659	469	489	1,290	37,299	112
	Basilicata	4,746	5,277	46	88	102	5,018	24
	Calabria	12,764	13,840	193	41	547	12,989	71
	Sicily	49,514	51,909	660	281	1,195	250	49,524
	Sardinia	19,300	21,058	501	174	902	139	19,343

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2001

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.

TOTAL

-

923,841

360,875

205,709

226,141

86,690

44,466

Piedmont

55,245

65,426

60,275

1,973

2,369

561

249

Valle d'Aosta

856

912

905

1

4

2

1

Liguria

14,413

18,502

16,065

342

1,355

130

609

Lombardy

230,882

306,970

248,317

17,127

27,950

10,048

3,528

Trentino-Alto Adige

16,966

19,061

733

17,795

494

21

17

Veneto

68,056

76,213

3,975

70,507

1,286

350

95

Friuli-Venezia Giulia

14,446

16,633

512

15,434

640

35

13

Emilia-Romagna

71,445

80,971

3,787

72,378

3,202

1,059

545

Marche

18,736

21,592

305

617

20,064

587

19

Tuscany

50,187

62,322

4,528

1,464

53,134

2,055

1,140

Umbria

8,976

10,420

256

121

9,945

86

12

Lazio

98,535

137,581

19,470

7,163

102,016

6,792

2,140

Abruzzo

8,440

9,441

120

124

483

8,666

47

Molise

1,557

1,716

9

11

58

1,637

..

Campania

25,545

28,082

653

99

1,055

25,898

377

Puglia

18,848

20,482

242

252

666

19,263

58

Basilicata

2,451

2,726

24

45

53

2,591

13

Calabria

6,592

7,148

100

21

282

6,708

37

Sicily

25,572

26,809

341

145

617

129

25,577

Sardinia

9,968

10,876

259

90

466

72

9,990

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

March 2001

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	49,674	22,401	7,904	12,140	5,630	1,600
<i>of which:</i> without recourse	22,497	9,188	3,174	6,509	2,884	742
with recourse	27,177	13,213	4,730	5,631	2,746	857
Credit implicit in leasing contracts	73,984	32,724	20,006	13,997	4,927	2,330
Receivables for consumer credit and the issue or management of credit cards	33,184	10,739	4,474	6,942	6,872	4,157
Other finance	18,244	5,820	3,090	5,789	2,239	1,306

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

March 2001

Total

North-West

North-East

Centre

South

Islands

Nominal value of receivables acquired
for factoring

25,655

11,569

4,082

6,270

2,908

826

of which: without recourse

11,619

4,745

1,639

3,362

1,489

383

with recourse

14,036

6,824

2,443

2,908

1,418

443

Credit implicit in leasing contracts

38,210

16,901

10,332

7,229

2,545

1,203

Receivables for consumer credit and
the issue or management of credit cards

17,138

5,546

2,311

3,585

3,549

2,147

Other finance

9,422

3,006

1,596

2,990

1,157

674



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

March 2001

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	49,674	2,490	1,275	44,696	431	782
<i>of which:</i> without recourse	22,497	2,478	192	19,165	260	401
with recourse	27,177	12	1,083	25,531	171	381
Credit implicit in leasing contracts	73,984	403	1,267	62,707	8,198	1,409
Receivables for consumer credit and the issue or management of credit cards	33,184					
Other finance	18,244	235	2,794	10,187	1,675	3,352

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

March 2001

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	25,655	1,286	659	23,084	223	404
<i>of which:</i> without recourse	11,619	1,280	99	9,898	134	207
with recourse	14,036	6	559	13,185	88	197
Credit implicit in leasing contracts	38,210	208	654	32,386	4,234	728
Receivables for consumer credit and the issue or management of credit cards	17,138					
Other finance	9,422	121	1,443	5,261	865	1,731



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

March 2001		Total	General government	Financial companies
a. TOTAL		960,661	34,467	74,029
b. NORTH-WEST ITALY		337,170	4,268	49,117
Piedmont		73,591	913	4,949
Valle d'Aosta		2,441	280	134
Liguria		25,581	441	452
Lombardy		235,556	2,634	43,582
c. NORTH-EAST ITALY		196,872	5,728	6,254
Trentino-Alto Adige		20,777	1,245	132
Veneto		75,583	1,448	1,881
Friuli-Venezia Giulia		23,593	2,029	1,902
Emilia-Romagna		76,918	1,006	2,338
d. CENTRAL ITALY		222,286	17,365	17,129
Marche		23,171	368	236
Tuscany		63,250	1,325	919
Umbria		12,088	313	128
Lazio		123,777	15,358	15,847
e. SOUTHERN ITALY		139,152	3,182	1,057
Abruzzo		15,742	263	46
Molise		2,640	84	32
Campania		57,864	1,448	886
Puglia		41,609	557	49
Basilicata		5,711	210	5
Calabria		15,586	621	38
f. ISLANDS		65,167	3,923	471
Sicily		45,766	1,543	377
Sardinia		19,401	2,381	94

Notes:



Banks					
Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
163,539	65,421	15,032	79,728	52,137	636,407
67,414	28,765	4,892	33,157	15,009	201,346
12,872	5,567	1,168	5,950	4,072	50,771
339	97	44	193	127	1,560
3,706	1,084	301	2,292	1,279	19,703
50,497	22,018	3,380	24,723	9,531	129,312
36,969	15,857	3,458	16,650	13,149	134,739
3,115	1,089	288	1,608	1,340	14,946
14,791	6,420	1,259	6,740	5,095	52,338
3,501	1,361	322	1,735	988	15,171
15,562	6,987	1,590	6,567	5,726	52,283
36,792	13,187	3,823	18,872	10,098	140,890
3,759	2,108	356	1,227	1,541	17,266
10,716	4,248	1,106	5,008	4,071	46,219
1,501	586	195	666	706	9,441
20,816	6,245	2,166	11,972	3,780	67,964
16,395	6,211	2,067	7,517	9,420	109,090
2,866	1,753	225	811	1,021	11,546
275	104	40	103	174	2,074
7,030	2,340	905	3,638	3,541	44,958
4,532	1,582	637	2,067	3,108	33,362
510	183	89	208	407	4,579
1,180	249	171	690	1,168	12,570
5,970	1,401	791	3,532	4,461	50,342
3,699	881	537	2,128	2,628	37,518
2,270	519	254	1,404	1,833	12,824

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

TDB10262

Source: Supervisory returns
Stocks in millions of euros

March 2001

Total

General
governmentFinancial
companies

a. TOTAL	496,140	17,801	38,233
b. NORTH-WEST ITALY	174,134	2,204	25,367
Piedmont	38,007	471	2,556
Valle d'Aosta	1,260	145	69
Liguria	13,212	228	234
Lombardy	121,655	1,361	22,508
c. NORTH-EAST ITALY	101,676	2,958	3,230
Trentino-Alto Adige	10,731	643	68
Veneto	39,035	748	972
Friuli-Venezia Giulia	12,185	1,048	983
Emilia-Romagna	39,725	519	1,208
d. CENTRAL ITALY	114,801	8,968	8,847
Marche	11,967	190	122
Tuscany	32,666	684	475
Umbria	6,243	162	66
Lazio	63,925	7,932	8,184
e. SOUTHERN ITALY	71,866	1,644	546
Abruzzo	8,130	136	24
Molise	1,363	43	17
Campania	29,884	748	458
Puglia	21,489	288	26
Basilicata	2,950	108	3
Calabria	8,049	321	20
f. ISLANDS	33,656	2,026	243
Sicily	23,636	797	195
Sardinia	10,020	1,230	48

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
84,461	33,787	7,763	41,176	26,926	328,677
34,817	14,856	2,527	17,124	7,752	103,987
6,648	2,875	603	3,073	2,103	26,221
175	50	23	99	66	806
1,914	560	155	1,184	661	10,176
26,079	11,371	1,745	12,768	4,922	66,784
19,093	8,189	1,786	8,599	6,791	69,587
1,609	562	149	831	692	7,719
7,639	3,316	650	3,481	2,631	27,031
1,808	703	166	896	510	7,835
8,037	3,609	821	3,392	2,957	27,002
19,002	6,811	1,974	9,747	5,215	72,764
1,942	1,088	184	634	796	8,917
5,534	2,194	571	2,586	2,102	23,870
775	303	101	344	365	4,876
10,751	3,225	1,119	6,183	1,952	35,100
8,467	3,208	1,068	3,882	4,865	56,340
1,480	906	116	419	528	5,963
142	54	21	53	90	1,071
3,631	1,209	467	1,879	1,829	23,219
2,341	817	329	1,067	1,605	17,230
264	95	46	107	210	2,365
610	129	89	356	603	6,492
3,083	723	408	1,824	2,304	25,999
1,911	455	277	1,099	1,357	19,377
1,173	268	131	725	947	6,623

€

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

TDB10264

Source: Supervisory returns
Stocks in billions of lire

March 2001		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	960,661	951,475	9,186
b.	NORTH-WEST ITALY	337,170	332,578	4,591
	Piedmont	73,591	72,839	752
	Valle d'Aosta	2,441	2,431	10
	Liguria	25,581	25,400	182
	Lombardy	235,556	231,909	3,647
c.	NORTH-EAST ITALY	196,872	195,447	1,425
	Trentino-Alto Adige	20,777	20,712	65
	Veneto	75,583	74,899	684
	Friuli-Venezia Giulia	23,593	23,334	260
	Emilia-Romagna	76,918	76,501	417
d.	CENTRAL ITALY	222,286	220,420	1,867
	Marche	23,171	22,981	190
	Tuscany	63,250	62,942	308
	Umbria	12,088	12,039	49
	Lazio	123,777	122,458	1,319
e.	SOUTHERN ITALY	139,152	138,531	621
	Abruzzo	15,742	15,684	59
	Molise	2,640	2,636	4
	Campania	57,864	57,550	315
	Puglia	41,609	41,453	156
	Basilicata	5,711	5,688	24
	Calabria	15,586	15,522	64
f.	ISLANDS	65,167	64,485	682
	Sicily	45,766	45,658	108
	Sardinia	19,401	18,827	574

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
528,807	168,932	262,922	837,950	122,711
214,361	58,452	64,357	334,830	2,340
51,070	6,004	16,517	73,180	411
1,966	21	453	2,435	5
12,150	7,183	6,248	25,361	220
149,174	45,244	41,138	233,853	1,703
68,379	51,226	77,267	196,102	770
1,263	146	19,368	20,769	8
27,737	26,556	21,290	75,227	356
7,570	2,424	13,599	23,450	144
31,808	22,100	23,010	76,656	262
130,525	28,847	62,915	215,311	6,976
4,862	6,875	11,434	22,926	245
30,055	13,258	19,937	62,801	449
3,569	551	7,968	11,900	188
92,038	8,163	23,577	117,683	6,094
78,267	16,176	44,709	66,053	73,099
4,613	461	10,668	6,008	9,734
1,784	28	828	1,669	971
43,076	3,612	11,176	33,624	24,240
20,346	5,853	15,410	17,524	24,084
1,570	893	3,249	883	4,829
6,879	5,330	3,377	6,345	9,241
37,272	14,230	13,665	25,642	39,525
29,630	4,188	11,949	18,397	27,369
7,643	10,043	1,716	7,245	12,156



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

TDB10264

Source: Supervisory returns
Stocks in millions of euros

March 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a. TOTAL	496,140	491,396	4,744
b. NORTH-WEST ITALY	174,134	171,762	2,371
Piedmont	38,007	37,618	389
Valle d'Aosta	1,260	1,255	5
Liguria	13,212	13,118	94
Lombardy	121,655	119,771	1,884
c. NORTH-EAST ITALY	101,676	100,940	736
Trentino-Alto Adige	10,731	10,697	33
Veneto	39,035	38,682	353
Friuli-Venezia Giulia	12,185	12,051	134
Emilia-Romagna	39,725	39,510	215
d. CENTRAL ITALY	114,801	113,837	964
Marche	11,967	11,868	98
Tuscany	32,666	32,507	159
Umbria	6,243	6,218	25
Lazio	63,925	63,244	681
e. SOUTHERN ITALY	71,866	71,545	321
Abruzzo	8,130	8,100	30
Molise	1,363	1,361	2
Campania	29,884	29,722	163
Puglia	21,489	21,408	81
Basilicata	2,950	2,937	12
Calabria	8,049	8,016	33
f. ISLANDS	33,656	33,304	352
Sicily	23,636	23,580	56
Sardinia	10,020	9,723	296

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
273,106	87,246	135,788	432,765	63,375
110,708	30,188	33,238	172,925	1,208
26,376	3,101	8,530	37,794	212
1,015	11	234	1,258	3
6,275	3,710	3,227	13,098	114
77,042	23,366	21,246	120,775	879
35,315	26,456	39,905	101,278	398
652	75	10,003	10,726	4
14,325	13,715	10,995	38,851	184
3,910	1,252	7,023	12,111	74
16,428	11,414	11,884	39,589	135
67,410	14,898	32,493	111,199	3,603
2,511	3,551	5,905	11,840	126
15,522	6,847	10,297	32,434	232
1,843	284	4,115	6,146	97
47,534	4,216	12,176	60,778	3,147
40,422	8,354	23,090	34,114	37,753
2,383	238	5,510	3,103	5,027
921	14	428	862	501
22,247	1,865	5,772	17,366	12,519
10,508	3,023	7,959	9,051	12,439
811	461	1,678	456	2,494
3,553	2,753	1,744	3,277	4,773
19,250	7,349	7,057	13,243	20,413
15,302	2,163	6,171	9,501	14,135
3,947	5,187	886	3,742	6,278



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

TDB10266		Banks				
Source: Supervisory returns Stocks in billions of lire						
March 2001	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	215,676	82,423	50,118	46,890	25,815	10,431
Agricultural, forestry and fishery products	12,176	2,638	4,215	2,236	1,866	1,222
Fuel and power products	5,824	2,433	707	1,813	572	298
Ores and metals	2,135	1,225	309	302	195	105
Non-metallic minerals and products	3,443	912	1,175	734	443	179
Chemical products	4,415	2,315	729	612	677	82
Metal products, except transport equipment	6,959	3,478	2,113	746	513	110
Agricultural and industrial machinery	9,664	4,578	3,451	1,135	420	79
Office and data processing machines, etc.	2,171	1,104	522	305	196	43
Electrical goods	7,156	3,977	1,530	1,173	393	84
Transport equipment	3,753	1,292	641	1,217	516	87
Food and tobacco products	5,749	1,584	1,608	1,177	1,004	375
Textiles, clothing and footwear	8,769	2,967	1,824	2,888	999	90
Paper and paper products	4,083	2,008	794	899	272	109
Rubber and plastic products	2,787	1,341	687	393	322	43
Other manufactured products	5,414	1,700	1,451	1,256	874	134
Building and construction	19,969	6,331	4,637	4,779	3,021	1,202
Wholesale and retail trade services, recovery and repair services	41,988	14,635	9,246	9,022	6,314	2,771
Lodging and catering services	4,748	1,362	1,415	1,095	541	335
Inland transport services	5,599	1,788	1,530	1,262	776	243
Maritime and air transport services	1,486	281	163	671	136	235
Auxiliary transport services	4,274	1,466	841	1,315	397	254
Communication services	2,466	1,682	113	524	106	41
Other market services	50,648	21,325	10,416	11,336	5,261	2,311

Notes:

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2001

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	111,387	42,568	25,884	24,216	13,332	5,387
Agricultural, forestry and fishery products	6,288	1,362	2,177	1,155	964	631
Fuel and power products	3,008	1,257	365	936	295	154
Ores and metals	1,103	633	159	156	100	54
Non-metallic minerals and products	1,778	471	607	379	229	92
Chemical products	2,280	1,196	377	316	349	42
Metal products, except transport equipment	3,594	1,796	1,091	385	265	57
Agricultural and industrial machinery	4,991	2,365	1,782	586	217	41
Office and data processing machines, etc.	1,121	570	270	158	101	22
Electrical goods	3,696	2,054	790	606	203	44
Transport equipment	1,938	667	331	628	267	45
Food and tobacco products	2,969	818	831	608	519	194
Textiles, clothing and footwear	4,529	1,532	942	1,492	516	46
Paper and paper products	2,109	1,037	410	464	141	56
Rubber and plastic products	1,440	693	355	203	167	22
Other manufactured products	2,796	878	750	648	451	69
Building and construction	10,313	3,270	2,395	2,468	1,560	621
Wholesale and retail trade services, recovery and repair services	21,685	7,559	4,775	4,659	3,261	1,431
Lodging and catering services	2,452	703	731	565	280	173
Inland transport services	2,892	923	790	652	401	125
Maritime and air transport services	768	145	84	346	70	121
Auxiliary transport services	2,207	757	434	679	205	131
Communication services	1,274	869	58	271	55	21
Other market services	26,158	11,013	5,379	5,854	2,717	1,193

€

Notes:

Distribution by technical form and customer location (region)

TDB10268						Banks	
Source: Supervisory returns Stocks in billions of lire							
March 2001		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	960,662	107,097	745,260	69,736	20,057	18,512
b.	NORTH-WEST ITALY	337,177	18,809	291,545	17,254	6,049	3,520
	Piedmont	73,596	6,317	60,775	4,441	1,294	768
	Valle d'Aosta	2,441	231	2,048	108	34	19
	Liguria	25,582	2,212	20,835	1,817	480	238
	Lombardy	235,559	10,049	207,887	10,887	4,241	2,495
c.	NORTH-EAST ITALY	196,873	25,047	149,221	15,829	4,215	2,561
	Trentino-Alto Adige	20,777	3,468	14,872	1,364	435	639
	Veneto	75,584	10,565	55,995	5,760	2,250	1,014
	Friuli-Venezia Giulia	23,593	2,931	18,762	1,334	247	318
	Emilia-Romagna	76,918	8,082	59,592	7,371	1,283	590
d.	CENTRAL ITALY	222,289	21,551	181,547	13,430	2,380	3,382
	Marche	23,172	4,314	14,482	3,603	436	337
	Tuscany	63,251	6,518	49,534	5,289	1,137	773
	Umbria	12,088	2,155	7,870	1,686	185	192
	Lazio	123,777	8,564	109,660	2,852	622	2,080
e.	SOUTHERN ITALY	139,154	26,990	83,628	17,696	3,610	7,229
	Abruzzo	15,743	3,812	9,735	1,484	229	482
	Molise	2,640	498	1,668	269	67	137
	Campania	57,865	8,963	38,231	5,772	1,797	3,103
	Puglia	41,609	9,081	22,333	6,777	970	2,448
	Basilicata	5,711	1,342	3,000	909	101	359
	Calabria	15,586	3,294	8,662	2,485	446	699
f.	ISLANDS	65,168	14,700	39,318	5,527	3,803	1,820
	Sicily	45,766	11,740	25,969	3,157	3,469	1,430
	Sardinia	19,401	2,960	13,348	2,370	334	390

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2001

	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	496,140	55,311	384,895	36,015	10,359	9,561
b. NORTH-WEST ITALY	174,137	9,714	150,570	8,911	3,124	1,818
Piedmont	38,009	3,262	31,388	2,294	668	397
Valle d'Aosta	1,260	119	1,058	56	18	10
Liguria	13,212	1,142	10,760	939	248	123
Lombardy	121,656	5,190	107,365	5,623	2,190	1,289
c. NORTH-EAST ITALY	101,676	12,936	77,066	8,175	2,177	1,323
Trentino-Alto Adige	10,731	1,791	7,681	705	224	330
Veneto	39,036	5,456	28,919	2,975	1,162	524
Friuli-Venezia Giulia	12,185	1,514	9,690	689	128	164
Emilia-Romagna	39,725	4,174	30,777	3,807	663	305
d. CENTRAL ITALY	114,803	11,130	93,761	6,936	1,229	1,747
Marche	11,968	2,228	7,479	1,861	225	174
Tuscany	32,666	3,366	25,582	2,732	587	399
Umbria	6,243	1,113	4,065	871	95	99
Lazio	63,926	4,423	56,634	1,473	321	1,074
e. SOUTHERN ITALY	71,867	13,939	43,190	9,139	1,865	3,733
Abruzzo	8,130	1,969	5,028	767	118	249
Molise	1,363	257	861	139	35	71
Campania	29,885	4,629	19,745	2,981	928	1,602
Puglia	21,489	4,690	11,534	3,500	501	1,264
Basilicata	2,950	693	1,550	469	52	185
Calabria	8,049	1,701	4,473	1,283	230	361
f. ISLANDS	33,656	7,592	20,306	2,855	1,964	940
Sicily	23,636	6,063	13,412	1,631	1,792	738
Sardinia	10,020	1,528	6,894	1,224	172	202



Notes:

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

TDB10271			Banks					
Source: Supervisory returns Stocks in billions of lire								
March 2001		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	960,662	337,170	196,872	222,286	139,153	65,167
	Piedmont	69,375	74,599	73,636	181	480	181	121
	Valle d'Aosta	2,273	2,351	2,332	2	9	5	3
	Liguria	24,065	25,712	25,033	76	372	52	180
	Lombardy	221,807	237,743	224,592	3,983	6,449	1,831	888
	Trentino-Alto Adige	20,293	20,919	294	20,493	87	21	24
	Veneto	72,074	76,351	2,621	72,741	561	384	44
	Friuli-Venezia Giulia	20,511	21,669	396	21,005	174	69	25
	Emilia-Romagna	73,362	78,109	2,880	73,876	676	356	321
	Marche	22,217	23,011	145	170	22,458	227	11
	Tuscany	60,838	63,418	841	250	61,774	426	126
	Umbria	11,423	11,989	71	22	11,834	52	11
	Lazio	114,400	124,171	3,452	3,259	115,342	1,607	511
	Abruzzo	14,808	15,468	92	28	439	14,903	5
	Molise	2,451	2,597	8	6	49	2,531	4
	Campania	55,363	56,600	208	209	580	55,532	70
	Puglia	40,126	41,087	188	227	298	40,333	41
	Basilicata	5,432	5,610	16	16	23	5,549	6
	Calabria	14,946	15,317	92	70	94	15,009	52
	Sicily	44,052	44,956	194	236	403	66	44,056
	Sardinia	18,661	18,963	74	21	184	18	18,666

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2001

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	-	496,140	174,134	101,676	114,801	71,866	33,656
	Piedmont	35,829	38,527	38,030	93	248	93	63
	Valle d'Aosta	1,174	1,214	1,204	1	5	2	2
	Liguria	12,428	13,279	12,928	39	192	27	93
	Lombardy	114,554	122,784	115,992	2,057	3,331	945	459
	Trentino-Alto Adige	10,480	10,804	152	10,584	45	11	12
	Veneto	37,223	39,432	1,354	37,567	290	198	23
	Friuli-Venezia Giulia	10,593	11,191	204	10,848	90	36	13
	Emilia-Romagna	37,888	40,340	1,487	38,154	349	184	166
	Marche	11,474	11,884	75	88	11,598	117	6
	Tuscany	31,420	32,753	435	129	31,904	220	65
	Umbria	5,900	6,192	37	11	6,112	27	6
	Lazio	59,082	64,129	1,783	1,683	59,569	830	264
	Abruzzo	7,648	7,988	48	14	227	7,697	3
	Molise	1,266	1,341	4	3	25	1,307	2
	Campania	28,593	29,231	108	108	299	28,680	36
	Puglia	20,723	21,220	97	117	154	20,830	21
	Basilicata	2,805	2,897	8	8	12	2,866	3
	Calabria	7,719	7,911	48	36	48	7,752	27
	Sicily	22,751	23,218	100	122	208	34	22,753
	Sardinia	9,637	9,794	38	11	95	9	9,640



Notes:

TDB40150

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

March 2001		Total	Financial intermediaries	Banks
a.	LEASING	94,215	75,985	18,230
	Credit implicit in leasing contracts	91,258	74,148	17,110
	Overdue instalments	759	604	156
	Bad debts and substandard assets	2,198	1,233	965
b.	FACTORING	42,711	39,254	3,457
	Advances against acquired claims	35,909	32,612	3,297
	Advances against future claims	1,598	1,438	159
	Claims assumed at less than nominal value or acquired outright	3,736	3,736	-
	Bad debts	....	1,468	....

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**March 2001**

	Total	Financial intermediaries	Banks
a. LEASING	48,658	39,243	9,415
Credit implicit in leasing contracts	47,131	38,294	8,837
Overdue instalments	392	312	80
Bad debts and substandard assets	1,135	637	498
b. FACTORING	22,058	20,273	1,785
Advances against acquired claims	18,545	16,842	1,703
Advances against future claims	825	743	82
Claims assumed at less than nominal value or acquired outright	1,930	1,930	-
Bad debts	....	758	....

€

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

March 2001

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	2,423,084	1,200,493	132,368
	Italian government securities	924,327	410,276	40,581
	<i>of which:</i> BOTs	145,532	124,612	6,048
	CCTs	201,271	78,101	13,017
	BTPs	522,192	188,461	19,238
	Other debt securities	673,953	259,646	37,851
	<i>of which:</i> in non-euro-area currencies	116,361	26,758	3,356
	Equity securities	187,395	63,031	19,770
	<i>of which:</i> in non-euro-area currencies	31,835	2,603	1,838
	Units of collective investment undertakings	611,249	452,894	29,720
	Other securities and the like	26,293	14,649	4,446

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
249,078	190,983	20,153	2,174,006	1,009,510	112,215
70,930	44,863	6,263	853,397	365,413	34,318
1,959	1,488	238	143,573	123,124	5,810
26,104	18,035	2,465	175,167	60,066	10,552
36,402	20,849	2,970	485,790	167,612	16,268
30,987	18,100	2,342	642,966	241,546	35,509
3,819	2,680	326	112,541	24,078	3,030
6,707	5,090	258	180,688	57,941	19,512
904	686	48	30,931	1,917	1,790
137,233	120,413	10,704	474,016	332,480	19,015
3,224	2,519	586	23,069	12,130	3,860

Distribution by type of security and type of account

TDB40080

Source: Supervisory returns
Stocks in millions of euros

March 2001

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	1,251,419	620,003	68,362
	Italian government securities	477,375	211,890	20,959
	of which: BOTs	75,161	64,357	3,123
	CCTs	103,948	40,336	6,723
	BTPs	269,690	97,332	9,935
	Other debt securities	348,068	134,096	19,548
	of which: in non-euro-area currencies	60,095	13,819	1,733
	Equity securities	96,781	32,553	10,210
	of which: in non-euro-area currencies	16,441	1,344	949
	Units of collective investment undertakings	315,684	233,900	15,349
	Other securities and the like	13,579	7,566	2,296

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
128,638	98,634	10,408	1,122,781	521,368	57,954
36,632	23,170	3,235	440,743	188,720	17,724
1,012	769	123	74,150	63,588	3,000
13,482	9,314	1,273	90,466	31,021	5,450
18,800	10,767	1,534	250,890	86,564	8,402
16,003	9,348	1,209	332,064	124,748	18,339
1,972	1,384	168	58,123	12,435	1,565
3,464	2,629	133	93,318	29,924	10,077
467	354	25	15,975	990	924
70,875	62,188	5,528	244,809	171,712	9,821
1,665	1,301	302	11,914	6,265	1,994

€

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in billions of lire

March 2001

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	2,423,084	1,200,493	132,368
b.	NORTH-WEST ITALY	1,449,946	593,141	49,942
	Piedmont	235,578	132,543	14,339
	Valle d'Aosta	3,360	2,615	196
	Liguria	61,090	51,971	3,933
	Lombardy	1,149,917	406,012	31,474
c.	NORTH-EAST ITALY	437,322	273,806	36,365
	Trentino-Alto Adige	19,767	15,991	2,015
	Veneto	145,513	99,339	10,314
	Friuli-Venezia Giulia	76,466	26,084	3,196
	Emilia-Romagna	195,576	132,392	20,840
d.	CENTRAL ITALY	372,818	196,699	32,232
	Marche	27,344	24,610	2,165
	Tuscany	107,434	81,591	13,616
	Umbria	15,380	12,691	1,560
	Lazio	222,659	77,806	14,891
e.	SOUTHERN ITALY	114,855	95,322	9,771
	Abruzzo	12,305	10,849	1,341
	Molise	1,450	1,351	97
	Campania	52,046	39,328	3,379
	Puglia	36,733	32,636	3,813
	Basilicata	3,527	3,221	301
	Calabria	8,794	7,938	840
f.	ISLANDS	47,367	41,524	4,058
	Sicily	36,843	33,183	2,633
	Sardinia	10,524	8,342	1,425

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
249,078	190,983	20,153	2,174,006	1,009,510	112,215
118,553	88,467	7,991	1,331,393	504,674	41,952
28,383	20,413	1,915	207,195	112,129	12,423
411	392	18	2,949	2,223	177
7,747	6,862	280	53,343	45,109	3,653
82,012	60,800	5,777	1,067,905	345,212	25,698
77,097	58,293	7,162	360,226	215,513	29,203
3,917	2,991	269	15,850	13,000	1,745
28,967	19,022	2,886	116,546	80,317	7,427
5,317	4,387	441	71,149	21,697	2,755
38,895	31,893	3,565	156,681	100,500	17,275
37,682	30,305	3,282	335,136	166,394	28,950
3,821	3,375	285	23,523	21,235	1,879
18,750	15,121	2,155	88,684	66,471	11,461
2,400	2,093	190	12,980	10,598	1,370
12,710	9,716	652	209,949	68,090	14,239
10,830	9,568	1,220	104,025	85,755	8,550
826	751	74	11,479	10,097	1,266
144	136	8	1,306	1,215	89
4,500	4,072	395	47,546	35,256	2,984
4,464	3,811	647	32,269	28,824	3,166
209	190	19	3,318	3,031	282
687	607	77	8,107	7,331	763
4,879	4,350	498	42,488	37,174	3,560
3,589	3,332	240	33,253	29,850	2,393
1,290	1,018	258	9,235	7,324	1,167

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

March 2001

of which:

Total

Consumer
households
and necNon-financial
companies and
producer households

€	a. TOTAL	1,251,419	620,003	68,362
	b. NORTH-WEST ITALY	748,835	306,332	25,793
	Piedmont	121,666	68,453	7,405
	Valle d'Aosta	1,735	1,351	101
	Liguria	31,551	26,841	2,031
	Lombardy	593,883	209,688	16,255
	c. NORTH-EAST ITALY	225,858	141,409	18,781
	Trentino-Alto Adige	10,209	8,259	1,040
	Veneto	75,151	51,304	5,327
	Friuli-Venezia Giulia	39,492	13,471	1,651
	Emilia-Romagna	101,007	68,375	10,763
	d. CENTRAL ITALY	192,544	101,587	16,646
	Marche	14,122	12,710	1,118
	Tuscany	55,485	42,138	7,032
	Umbria	7,943	6,554	806
	Lazio	114,994	40,184	7,691
	e. SOUTHERN ITALY	59,317	49,230	5,046
	Abruzzo	6,355	5,603	692
	Molise	749	698	50
	Campania	26,880	20,311	1,745
	Puglia	18,971	16,855	1,969
	Basilicata	1,821	1,663	155
	Calabria	4,542	4,100	434
	f. ISLANDS	24,463	21,446	2,096
	Sicily	19,028	17,137	1,360
	Sardinia	5,435	4,308	736

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
128,638	98,634	10,408	1,122,781	521,368	57,954
61,228	45,689	4,127	687,607	260,642	21,666
14,659	10,543	989	107,007	57,910	6,416
212	202	10	1,523	1,148	92
4,001	3,544	145	27,549	23,297	1,887
42,355	31,400	2,983	551,527	178,287	13,272
39,817	30,106	3,699	186,041	111,303	15,082
2,023	1,545	139	8,186	6,714	901
14,960	9,824	1,491	60,191	41,480	3,836
2,746	2,266	228	36,745	11,206	1,423
20,088	16,471	1,841	80,919	51,904	8,922
19,461	15,651	1,695	173,083	85,935	14,951
1,973	1,743	147	12,149	10,967	971
9,684	7,809	1,113	45,801	34,329	5,919
1,240	1,081	98	6,704	5,474	708
6,564	5,018	337	108,430	35,166	7,354
5,593	4,941	630	53,724	44,289	4,416
426	388	38	5,928	5,215	654
74	70	4	675	628	46
2,324	2,103	204	24,556	18,208	1,541
2,305	1,968	334	16,666	14,886	1,635
108	98	10	1,713	1,565	145
355	314	40	4,187	3,786	394
2,520	2,247	257	21,943	19,199	1,839
1,854	1,721	124	17,174	15,416	1,236
666	526	133	4,769	3,783	603

€

Distribution by type of security and customer segment of economic activity

TDB40055		Banks						
Source: Supervisory returns Stocks in billions of lire								
March 2001		Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec	Rest of the world
a.	TOTAL	3,826,679	36,657	1,531,941	106,797	84,623	1,546,514	520,140
	Italian government securities	1,480,423	14,756	636,488	23,195	20,653	418,347	366,984
	of which: BOTs	189,903	602	37,460	1,486	4,786	125,441	20,127
	CCTs	325,672	4,686	167,394	9,946	4,645	79,737	59,264
	BTPs	863,095	6,056	385,269	10,553	10,005	192,438	258,773
	Other debt securities	1,230,008	8,769	506,911	40,821	34,194	548,880	90,434
	of which: in non-euro-area currencies	144,916	552	93,386	2,711	1,970	29,615	16,682
	Equity securities	302,731	9,907	130,455	22,635	4,593	76,759	58,381
	of which: in non-euro-area currencies	33,868	81	28,618	1,555	377	2,725	511
	Units of collective investment undertakings	730,857	637	237,639	10,499	21,628	458,907	1,548
	Other securities and the like	83,242	2,587	20,812	9,816	3,558	43,668	2,794

Notes:

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

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2001

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	1,976,315	18,932	791,181	55,156	43,704	798,708	268,630
Italian government securities	764,575	7,621	328,719	11,979	10,666	216,058	189,531
of which: BOTs	98,077	311	19,346	768	2,472	64,785	10,395
CCTs	168,196	2,420	86,452	5,137	2,399	41,181	30,607
BTPs	445,751	3,128	198,975	5,450	5,167	99,386	133,645
Other debt securities	635,246	4,529	261,798	21,082	17,660	283,473	46,705
of which: in non-euro-area currencies	74,843	285	48,230	1,400	1,017	15,295	8,616
Equity securities	156,348	5,117	67,375	11,690	2,372	39,643	30,151
of which: in non-euro-area currencies	17,491	42	14,780	803	195	1,407	264
Units of collective investment undertakings	377,456	329	122,730	5,422	11,170	237,006	799
Other securities and the like	42,991	1,336	10,749	5,070	1,837	22,553	1,443

€

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						
March 2001	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	3,306,456	1,862,660	645,225	514,594	192,934	89,809
Italian government securities	1,113,438	621,888	201,128	193,469	69,201	26,547
<i>of which:</i> BOTs	169,776	69,273	33,660	33,846	24,763	8,233
CCTs	266,409	154,667	52,917	43,897	10,180	4,287
BTPs	604,321	353,329	103,260	102,779	30,933	13,279
Other debt securities	1,139,501	646,365	230,308	166,774	60,099	35,929
<i>of which:</i> in non-euro-area currencies	128,233	92,994	15,523	12,055	2,380	1,159
Equity securities	244,344	147,593	54,635	31,785	5,786	4,521
<i>of which:</i> in non-euro-area currencies	33,357	22,417	2,628	1,087	187	45
Units of collective investment undertakings	729,309	427,891	142,921	100,934	37,891	19,700
Other securities and the like	80,446	19,387	16,253	21,731	19,956	3,113

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

March 2001

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	1,707,642	961,984	333,231	265,766	99,642	46,383
	Italian government securities	575,043	321,178	103,874	99,918	35,739	13,710
	<i>of which:</i> BOTs	87,682	35,777	17,384	17,480	12,789	4,252
	CCTs	137,589	79,879	27,330	22,671	5,257	2,214
	BTPs	312,106	182,479	53,329	53,081	15,976	6,858
	Other debt securities	588,503	333,820	118,944	86,132	31,039	18,556
	<i>of which:</i> in non-euro-area currencies	66,227	48,028	8,017	6,226	1,229	599
	Equity securities	126,193	76,226	28,216	16,416	2,988	2,335
	<i>of which:</i> in non-euro-area currencies	17,227	11,577	1,357	561	97	23
	Units of collective investment undertakings	376,657	220,987	73,813	52,128	19,569	10,174
	Other securities and the like	41,547	10,013	8,394	11,223	10,307	1,608

€

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						
March 2001	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. TOTAL	193,045	1,920	21,798	155,383	4,909	9,036
b. NORTH-WEST ITALY	81,972	177	14,034	62,969	1,664	3,128
Piedmont	15,576	71	2,035	12,491	357	622
Valle d'Aosta	281	2	4	230	11	34
Liguria	5,819	26	88	5,422	69	215
Lombardy	60,295	77	11,907	44,825	1,227	2,257
c. NORTH-EAST ITALY	47,695	717	4,099	37,758	1,864	3,258
Trentino-Alto Adige	5,965	571	156	4,110	565	563
Veneto	12,132	70	2,818	8,037	396	811
Friuli-Venezia Giulia	6,407	37	582	5,415	134	238
Emilia-Romagna	23,191	39	542	20,196	769	1,645
d. CENTRAL ITALY	43,481	887	3,319	36,876	638	1,762
Marche	1,990	25	222	1,478	88	176
Tuscany	9,616	93	556	8,131	275	560
Umbria	1,411	44	39	1,184	41	102
Lazio	30,464	724	2,501	26,083	233	922
e. SOUTHERN ITALY	13,554	102	240	11,896	542	774
Abruzzo	1,349	9	26	931	101	282
Molise	245	17	..	192	20	16
Campania	8,521	55	82	8,009	150	224
Puglia	2,342	11	14	2,045	174	99
Basilicata	390	5	22	276	32	54
Calabria	707	7	96	443	64	97
f. ISLANDS	6,345	37	107	5,885	201	115
Sicily	3,922	5	44	3,653	139	80
Sardinia	2,423	31	63	2,231	62	35

Notes:

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2001		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	99,699	992	11,258	80,249	2,535	4,667
b.	NORTH-WEST ITALY	42,335	91	7,248	32,521	859	1,615
	Piedmont	8,045	37	1,051	6,451	184	321
	Valle d'Aosta	145	1	2	119	6	17
	Liguria	3,005	14	45	2,800	36	111
	Lombardy	31,140	40	6,150	23,150	634	1,166
c.	NORTH-EAST ITALY	24,633	370	2,117	19,500	963	1,682
	Trentino-Alto Adige	3,081	295	81	2,122	292	291
	Veneto	6,266	36	1,455	4,151	204	419
	Friuli-Venezia Giulia	3,309	19	301	2,797	69	123
	Emilia-Romagna	11,977	20	280	10,431	397	850
d.	CENTRAL ITALY	22,456	458	1,714	19,045	330	910
	Marche	1,028	13	115	763	46	91
	Tuscany	4,966	48	287	4,200	142	289
	Umbria	729	23	20	612	21	53
	Lazio	15,733	374	1,292	13,471	120	476
e.	SOUTHERN ITALY	7,000	53	124	6,144	280	400
	Abruzzo	697	4	14	481	52	146
	Molise	126	9	..	99	10	8
	Campania	4,401	28	42	4,136	78	116
	Puglia	1,209	6	7	1,056	90	51
	Basilicata	201	2	11	143	17	28
	Calabria	365	3	49	229	33	50
f.	ISLANDS	3,277	19	55	3,039	104	59
	Sicily	2,025	3	23	1,887	72	41
	Sardinia	1,251	16	32	1,152	32	18



Notes:

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

TDB40110			Banks				
Source: Supervisory returns Stocks in billions of lire							
March 2001	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	-	193,045	81,972	47,695	43,481	13,554	6,345
Piedmont	9,757	13,033	11,337	612	1,005	37	43
Valle d'Aosta	211	216	214	..	2	-	-
Liguria	3,950	5,989	4,213	459	690	66	561
Lombardy	55,227	73,820	61,033	3,833	5,614	899	2,441
Trentino-Alto Adige	5,557	5,730	89	5,619	20	2	..
Veneto	10,772	12,815	849	11,326	388	158	95
Friuli-Venezia Giulia	4,876	5,208	104	4,982	115	7	..
Emilia-Romagna	19,488	21,155	919	19,581	472	143	41
Marche	1,771	1,987	62	48	1,851	24	..
Tuscany	7,389	9,750	469	53	8,179	1,029	20
Umbria	962	1,101	26	9	1,064	1	2
Lazio	22,018	30,840	2,110	1,127	22,815	3,978	811
Abruzzo	1,007	1,419	346	2	38	1,033	..
Molise	180	190	..	..	7	182	..
Campania	3,453	4,538	123	31	874	3,470	39
Puglia	1,624	1,789	12	1	31	1,746	..
Basilicata	279	300	5	1	3	291	..
Calabria	484	514	10	1	11	485	6
Sicily	1,580	1,907	34	9	281	3	1,581
Sardinia	701	745	18	1	23	..	704

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2001

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	-	99,699	42,335	24,633	22,456	7,000	3,277
	Piedmont	5,039	6,731	5,855	316	519	19	22
	Valle d'Aosta	109	112	111	..	1	-	-
	Liguria	2,040	3,093	2,176	237	356	34	290
	Lombardy	28,522	38,125	31,521	1,980	2,900	464	1,261
	Trentino-Alto Adige	2,870	2,960	46	2,902	10	1	..
	Veneto	5,563	6,618	438	5,849	200	81	49
	Friuli-Venezia Giulia	2,518	2,690	53	2,573	60	3	..
	Emilia-Romagna	10,065	10,925	474	10,113	244	74	21
	Marche	914	1,026	32	25	956	13	..
	Tuscany	3,816	5,036	242	27	4,224	532	10
	Umbria	497	569	13	4	549	1	1
	Lazio	11,372	15,928	1,090	582	11,783	2,054	419
	Abruzzo	520	733	178	1	20	534	..
	Molise	93	98	..	..	4	94	..
	Campania	1,783	2,344	64	16	452	1,792	20
	Puglia	839	924	6	1	16	901	..
	Basilicata	144	155	3	1	1	150	..
	Calabria	250	265	5	..	6	251	3
	Sicily	816	985	18	4	145	1	816
	Sardinia	362	385	9	..	12	..	364

€

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**March 2001**

March 2001		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	825,213	12,732	64,443	6,850	69,615
b.	NORTH-WEST ITALY	276,918	2,181	24,260	1,782	25,476
	Piedmont	69,367	695	5,696	1,018	7,823
	Valle d'Aosta	1,760	98	124	57	274
	Liguria	22,268	292	1,494	123	2,275
	Lombardy	183,524	1,096	16,945	583	15,104
c.	NORTH-EAST ITALY	186,930	2,219	11,616	1,839	12,453
	Trentino-Alto Adige	18,200	416	1,537	511	1,395
	Veneto	72,577	782	5,112	488	5,609
	Friuli-Venezia Giulia	20,958	278	1,359	144	1,318
	Emilia-Romagna	75,195	743	3,609	697	4,131
d.	CENTRAL ITALY	218,802	2,125	15,999	1,106	20,985
	Marche	21,425	382	1,037	318	1,227
	Tuscany	55,247	683	3,761	317	5,334
	Umbria	11,697	210	705	108	1,169
	Lazio	130,432	851	10,497	363	13,254
e.	SOUTHERN ITALY	93,192	1,695	8,557	1,176	7,161
	Abruzzo	11,944	240	1,177	180	730
	Molise	2,360	51	187	28	99
	Campania	37,601	400	2,977	566	2,969
	Puglia	27,109	629	2,928	186	2,504
	Basilicata	4,743	122	356	95	388
	Calabria	9,434	253	933	121	471
f.	ISLANDS	49,369	4,513	4,011	946	3,541
	Sicily	32,180	2,885	2,326	410	1,379
	Sardinia	17,189	1,628	1,685	536	2,162

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
28,654	134,845	3,085	146,973	2,563	56,057	12,608	286,787
7,775	54,041	253	54,882	411	18,971	2,368	84,519
2,162	16,291	91	14,307	163	3,394	863	16,864
40	260	5	243	7	142	24	485
271	3,866	19	5,943	68	1,757	192	5,967
5,302	33,625	139	34,389	172	13,678	1,289	61,203
6,857	30,934	680	35,093	734	11,145	3,419	69,941
651	2,170	345	2,097	149	793	536	7,600
2,637	13,072	27	14,748	195	4,650	902	24,355
740	4,070	190	3,895	165	1,233	412	7,154
2,829	11,622	118	14,353	225	4,469	1,570	30,832
4,505	32,983	92	35,668	303	16,318	2,629	86,090
991	3,165	9	3,669	117	3,409	508	6,594
1,390	7,350	27	11,605	114	6,694	1,172	16,801
462	2,074	14	2,094	40	768	213	3,839
1,662	20,393	42	18,300	33	5,447	735	58,856
6,956	11,014	44	14,568	400	6,062	2,074	33,485
1,152	1,560	9	1,924	57	804	353	3,758
177	363	2	275	40	139	72	928
2,481	4,607	13	5,777	104	2,500	526	14,682
1,520	2,974	17	5,152	99	1,474	539	9,086
1,213	514	2	429	33	248	213	1,132
413	996	2	1,011	68	897	371	3,899
2,561	5,872	2,015	6,762	716	3,562	2,119	12,751
1,843	4,748	577	5,185	224	2,250	1,289	9,064
718	1,124	1,438	1,577	492	1,312	830	3,687

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

TDB10420

 Source: Supervisory returns
 Stocks in millions of euros
March 2001**Total**

Investment in construction

Residential buildings

Other

Subsidized

Non-subsidized

Subsidized

Non-subsidized

€

a. TOTAL	426,187	6,576	33,282	3,538	35,953
b. NORTH-WEST ITALY	143,016	1,126	12,529	920	13,157
Piedmont	35,825	359	2,942	526	4,040
Valle d'Aosta	909	51	64	30	142
Liguria	11,500	151	772	64	1,175
Lombardy	94,782	566	8,751	301	7,801
c. NORTH-EAST ITALY	96,541	1,146	5,999	950	6,431
Trentino-Alto Adige	9,399	215	794	264	720
Veneto	37,483	404	2,640	252	2,897
Friuli-Venezia Giulia	10,824	144	702	74	680
Emilia-Romagna	38,835	384	1,864	360	2,133
d. CENTRAL ITALY	113,002	1,098	8,263	571	10,838
Marche	11,065	197	535	164	634
Tuscany	28,533	353	1,942	164	2,755
Umbria	6,041	109	364	56	604
Lazio	67,363	439	5,421	187	6,845
e. SOUTHERN ITALY	48,130	875	4,420	607	3,698
Abruzzo	6,169	124	608	93	377
Molise	1,219	26	96	14	51
Campania	19,419	207	1,537	292	1,534
Puglia	14,001	325	1,512	96	1,293
Basilicata	2,450	63	184	49	200
Calabria	4,872	131	482	62	243
f. ISLANDS	25,497	2,331	2,071	489	1,829
Sicily	16,619	1,490	1,201	212	712
Sardinia	8,877	841	870	277	1,117

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
14,799	69,642	1,593	75,905	1,324	28,951	6,512	148,113
4,015	27,910	131	28,344	212	9,798	1,223	43,650
1,116	8,413	47	7,389	84	1,753	446	8,709
21	134	2	125	4	73	12	250
140	1,997	10	3,069	35	907	99	3,082
2,738	17,366	72	17,760	89	7,064	666	31,609
3,542	15,976	351	18,124	379	5,756	1,766	36,122
336	1,121	178	1,083	77	410	277	3,925
1,362	6,751	14	7,617	101	2,402	466	12,578
382	2,102	98	2,012	85	637	213	3,695
1,461	6,002	61	7,413	116	2,308	811	15,923
2,327	17,034	48	18,421	157	8,427	1,358	44,462
512	1,635	5	1,895	60	1,760	262	3,405
718	3,796	14	5,993	59	3,457	605	8,677
239	1,071	7	1,082	20	397	110	1,983
858	10,532	22	9,451	17	2,813	380	30,396
3,593	5,688	23	7,524	207	3,131	1,071	17,293
595	806	5	994	29	415	182	1,941
92	188	1	142	21	72	37	479
1,281	2,379	7	2,984	54	1,291	272	7,582
785	1,536	9	2,661	51	761	278	4,692
627	265	1	221	17	128	110	585
213	514	1	522	35	463	192	2,014
1,323	3,033	1,040	3,492	370	1,840	1,094	6,585
952	2,452	298	2,678	116	1,162	666	4,681
371	581	742	814	254	678	429	1,904

€

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

TDB10430

Source: Supervisory returns
Flows in billions of lire

1st quarter 2001		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	90,666	258	5,566	185	5,276
b. NORTH-WEST ITALY	38,792	26	1,925	53	2,724
Piedmont	10,877	4	346	18	354
Valle d'Aosta	158	..	8	2	19
Liguria	2,220	7	152	4	448
Lombardy	25,537	14	1,420	29	1,903
c. NORTH-EAST ITALY	22,182	25	1,201	37	831
Trentino-Alto Adige	3,000	12	187	14	162
Veneto	9,273	5	623	11	387
Friuli-Venezia Giulia	1,804	5	93	5	60
Emilia-Romagna	8,105	3	297	8	222
d. CENTRAL ITALY	18,570	44	1,424	41	1,003
Marche	2,023	6	126	4	95
Tuscany	5,481	21	360	11	485
Umbria	1,120	4	72	1	100
Lazio	9,946	13	866	26	323
e. SOUTHERN ITALY	7,941	11	759	36	562
Abruzzo	1,081	5	117	3	86
Molise	287	1	14	..	28
Campania	3,299	2	354	5	192
Puglia	2,309	1	214	8	219
Basilicata	266	1	20	17	18
Calabria	700	..	41	3	19
f. ISLANDS	3,180	153	257	18	156
Sicily	2,140	108	130	6	49
Sardinia	1,041	45	127	12	107

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
2,081	14,888	149	11,471	68	3,744	964	46,016
485	6,538	52	4,019	16	1,324	158	21,474
109	1,741	..	745	2	188	50	7,319
2	19	..	16	1	6	1	85
16	378	1	396	3	147	9	660
357	4,401	51	2,862	9	983	98	13,411
578	4,116	19	3,220	14	762	234	11,145
24	464	12	165	2	52	63	1,843
237	2,004	..	1,754	4	323	48	3,879
70	533	1	262	4	78	28	664
246	1,115	6	1,039	4	309	96	4,760
289	2,783	10	2,633	13	1,070	256	9,005
109	319	1	295	3	205	48	812
76	859	1	764	6	499	101	2,299
26	130	..	183	3	61	15	525
78	1,476	8	1,390	1	305	92	5,368
563	1,133	2	1,148	8	403	116	3,201
35	128	..	156	1	77	29	445
68	36	1	21	2	13	4	100
330	473	..	445	2	132	31	1,331
84	301	..	427	1	131	27	897
19	51	-	24	1	9	12	94
27	143	..	76	1	41	14	334
168	318	66	452	17	184	199	1,191
142	197	14	346	8	123	163	853
26	121	52	106	9	61	37	338

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

1st quarter 2001

1st quarter 2001		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	46,825	133	2,874	96	2,725
b.	NORTH-WEST ITALY	20,034	13	994	27	1,407
	Piedmont	5,617	2	179	9	183
	Valle d'Aosta	82	..	4	1	10
	Liguria	1,147	3	78	2	231
	Lombardy	13,189	7	733	15	983
c.	NORTH-EAST ITALY	11,456	13	620	19	429
	Trentino-Alto Adige	1,550	6	97	7	83
	Veneto	4,789	2	322	6	200
	Friuli-Venezia Giulia	931	3	48	3	31
	Emilia-Romagna	4,186	2	154	4	115
d.	CENTRAL ITALY	9,591	23	735	21	518
	Marche	1,045	3	65	2	49
	Tuscany	2,831	11	186	6	250
	Umbria	578	2	37	..	52
	Lazio	5,137	7	447	14	167
e.	SOUTHERN ITALY	4,101	5	392	18	290
	Abruzzo	558	2	60	1	44
	Molise	148	..	7	..	15
	Campania	1,704	1	183	3	99
	Puglia	1,193	1	111	4	113
	Basilicata	137	1	10	9	9
	Calabria	361	..	21	1	10
f.	ISLANDS	1,643	79	133	9	81
	Sicily	1,105	56	67	3	25
	Sardinia	537	23	66	6	55

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
1,075	7,689	77	5,924	35	1,933	498	23,765
250	3,377	27	2,076	8	684	82	11,090
56	899	..	385	1	97	26	3,780
1	10	..	8	..	3	..	44
8	195	1	205	2	76	5	341
184	2,273	26	1,478	5	507	51	6,926
298	2,126	10	1,663	7	393	121	5,756
13	240	6	85	1	27	33	952
122	1,035	..	906	2	167	25	2,003
36	275	1	135	2	40	14	343
127	576	3	536	2	159	49	2,458
149	1,437	5	1,360	7	553	132	4,651
56	165	..	152	2	106	25	419
39	443	1	395	3	258	52	1,187
13	67	..	94	1	31	8	271
40	762	4	718	1	158	48	2,773
291	585	1	593	4	208	60	1,653
18	66	..	80	1	40	15	230
35	19	..	11	1	7	2	52
170	245	..	230	1	68	16	688
43	155	..	221	1	68	14	463
10	27	-	12	..	5	6	49
14	74	..	39	..	21	7	173
87	164	34	233	9	95	103	615
73	102	7	179	4	64	84	441
13	62	27	55	5	32	19	174

€

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

TDB10460

Source: Supervisory returns
Stocks in billions of lire

March 2001		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	16,039	5,213	10,826	5,449	2,325	3,124
b.	NORTH-WEST ITALY	3,658	800	2,858	1,326	492	834
	Piedmont	1,279	333	945	570	259	311
	Valle d'Aosta	78	59	20	60	54	6
	Liguria	181	69	112	95	48	47
	Lombardy	2,120	339	1,781	602	131	470
c.	NORTH-EAST ITALY	4,948	1,828	3,120	1,508	686	821
	Trentino-Alto Adige	538	274	265	133	54	79
	Veneto	1,658	474	1,184	436	220	216
	Friuli-Venezia Giulia	434	210	224	113	40	73
	Emilia-Romagna	2,317	870	1,447	825	371	454
d.	CENTRAL ITALY	3,325	792	2,534	1,346	419	926
	Marche	378	149	230	80	29	50
	Tuscany	1,532	313	1,219	846	202	644
	Umbria	296	85	210	122	48	74
	Lazio	1,119	245	874	298	141	158
e.	SOUTHERN ITALY	2,634	1,042	1,592	661	363	298
	Abruzzo	219	70	149	94	32	63
	Molise	91	66	24	20	17	3
	Campania	519	214	305	136	73	64
	Puglia	759	300	460	196	94	102
	Basilicata	275	121	154	56	43	13
	Calabria	772	270	501	158	106	53
f.	ISLANDS	1,474	752	723	609	365	244
	Sicily	708	305	404	105	31	74
	Sardinia	766	447	319	504	334	170

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
7,902	1,869	6,033	2,688	1,019	1,669
1,935	270	1,666	396	38	358
605	55	549	104	19	85
16	3	13	2	2	1
73	18	55	13	3	10
1,242	193	1,049	277	14	262
2,603	761	1,841	837	380	457
268	133	135	137	87	50
981	137	844	241	117	124
182	49	132	139	121	18
1,172	443	730	320	56	264
1,549	261	1,288	430	111	319
193	81	112	105	38	68
467	54	414	219	57	162
138	30	108	35	8	28
751	96	655	71	9	62
1,295	456	839	678	223	455
100	28	71	25	10	14
32	15	18	39	35	4
303	91	212	79	50	29
432	158	274	132	49	83
125	56	69	94	23	71
304	108	196	310	56	253
519	121	398	346	266	80
356	103	253	247	171	76
163	18	145	99	95	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
March 2001

		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	8,283	2,692	5,591	2,814	1,201	1,613
b.	NORTH-WEST ITALY	1,889	413	1,476	685	254	431
	Piedmont	660	172	488	294	134	161
	Valle d'Aosta	41	30	10	31	28	3
	Liguria	93	36	58	49	25	24
	Lombardy	1,095	175	920	311	68	243
c.	NORTH-EAST ITALY	2,555	944	1,611	779	354	424
	Trentino-Alto Adige	278	141	137	69	28	41
	Veneto	856	245	611	225	114	111
	Friuli-Venezia Giulia	224	109	115	58	21	38
	Emilia-Romagna	1,197	449	747	426	192	234
d.	CENTRAL ITALY	1,717	409	1,308	695	217	478
	Marche	195	77	119	41	15	26
	Tuscany	791	161	630	437	104	333
	Umbria	153	44	109	63	25	38
	Lazio	578	127	452	154	73	81
e.	SOUTHERN ITALY	1,360	538	822	341	187	154
	Abruzzo	113	36	77	49	16	32
	Molise	47	34	13	10	9	2
	Campania	268	111	157	70	37	33
	Puglia	392	155	237	101	48	53
	Basilicata	142	62	79	29	22	7
	Calabria	399	140	259	82	55	27
f.	ISLANDS	761	388	373	314	188	126
	Sicily	366	157	209	54	16	38
	Sardinia	396	231	165	260	172	88

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,081	965	3,116	1,388	526	862
1,000	139	860	205	20	185
312	29	284	54	10	44
8	2	7	1	1	..
38	9	28	7	2	5
641	100	542	143	7	136
1,344	393	951	432	196	236
138	69	70	71	45	26
507	71	436	124	60	64
94	25	68	72	62	9
605	229	377	165	29	136
800	135	665	222	58	165
100	42	58	54	19	35
241	28	214	113	30	83
71	15	56	18	4	14
388	49	338	37	5	32
669	235	433	350	115	235
51	15	37	13	5	7
17	8	9	20	18	2
157	47	109	41	26	15
223	81	141	68	25	43
64	29	36	48	12	37
157	56	101	160	29	131
268	63	206	179	137	41
184	53	131	128	88	39
84	10	75	51	49	2

€

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

TDB10470

Source: Supervisory returns
Flows in billions of lire

1st quarter 2001		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	1,181	199	981	226	37	189
b.	NORTH-WEST ITALY	347	24	323	73	2	71
	Piedmont	92	5	87	15	1	14
	Valle d'Aosta	2	..	1	..	-	..
	Liguria	8	..	8	2	-	2
	Lombardy	245	18	227	55	1	54
c.	NORTH-EAST ITALY	398	63	335	50	5	45
	Trentino-Alto Adige	34	13	21	13	4	9
	Veneto	134	13	121	14	-	14
	Friuli-Venezia Giulia	36	7	29	3	..	3
	Emilia-Romagna	194	31	164	20	..	20
d.	CENTRAL ITALY	183	32	152	50	3	47
	Marche	26	12	14	2	1	1
	Tuscany	74	7	66	26	2	23
	Umbria	29	2	28	8	-	8
	Lazio	54	11	43	14	..	14
e.	SOUTHERN ITALY	175	61	114	38	23	16
	Abruzzo	12	3	9	4	2	2
	Molise	8	3	5	2	..	1
	Campania	43	7	36	4	..	4
	Puglia	63	20	43	4	2	2
	Basilicata	30	22	8	19	17	2
	Calabria	19	6	13	5	2	4
f.	ISLANDS	78	20	58	15	5	10
	Sicily	55	15	40	3	..	3
	Sardinia	23	5	18	11	5	7

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
792	149	643	163	14	149
241	21	220	33	..	32
68	4	64	9	..	9
2	..	1	-	-	-
5	..	5	1	-	1
167	17	150	23	-	23
286	55	231	61	3	58
19	9	10	1	-	1
105	13	93	14	..	14
28	4	25	4	3	1
133	30	103	41	..	41
106	28	78	27	..	27
19	11	8	5	..	5
34	5	30	13	-	13
19	2	17	3	..	3
34	11	24	6	..	6
114	34	80	23	5	18
7	1	6	1	1	1
4	1	3	3	2	1
35	5	29	4	2	3
47	19	29	11	-	11
9	5	5	2	..	1
12	4	8	1	1	1
45	10	34	19	5	14
34	10	24	18	5	14
	..	11	..	-	..
11					

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

1st quarter 2001

		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	610	103	507	117	19	97
b.	NORTH-WEST ITALY	179	12	167	38	1	37
	Piedmont	48	3	45	8	1	7
	Valle d'Aosta	1	..	1	..	-	..
	Liguria	4	..	4	1	-	1
	Lombardy	127	9	117	28	..	28
c.	NORTH-EAST ITALY	205	32	173	26	2	23
	Trentino-Alto Adige	17	7	11	7	2	4
	Veneto	69	7	63	7	-	7
	Friuli-Venezia Giulia	18	3	15	2	..	1
	Emilia-Romagna	100	16	85	10	..	10
d.	CENTRAL ITALY	95	16	78	26	2	24
	Marche	13	6	7	1	..	1
	Tuscany	38	4	34	13	1	12
	Umbria	15	1	14	4	-	4
	Lazio	28	6	22	7	..	7
e.	SOUTHERN ITALY	90	32	59	20	12	8
	Abruzzo	6	2	4	2	1	1
	Molise	4	1	3	1	..	1
	Campania	22	4	19	2	..	2
	Puglia	32	10	22	2	1	1
	Basilicata	16	11	4	10	9	1
	Calabria	10	3	7	3	1	2
f.	ISLANDS	40	10	30	8	3	5
	Sicily	29	8	21	2	..	2
	Sardinia	12	3	9	6	2	3

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
409	77	332	84	7	77
125	11	114	17	..	17
35	2	33	5	..	5
1	..	1	-	-	-
3	..	2	..	-	..
86	9	78	12	-	12
148	28	119	32	2	30
10	5	5	1	-	1
54	6	48	7	..	7
15	2	13	2	1	1
69	16	53	21	..	21
55	14	40	14	..	14
10	6	4	3	..	3
18	2	15	7	-	7
10	1	9	1	..	1
18	5	12	3	..	3
59	18	41	12	2	9
3	..	3	1	..	..
2	..	1	1	1	..
18	3	15	2	1	1
24	10	15	6	-	6
5	2	2	1	..	1
6	2	4	1	..	..
23	5	18	10	2	7
17	5	12	10	2	7
6	..	5	..	-	..

€

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

TDB10440

Source: Supervisory returns
Stocks in billions of lire

March 2001

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	67,133	6,485	10,918	3,564	56
b.	NORTH-WEST ITALY	15,019	669	3,868	1,806	8
	Piedmont	5,071	575	853	462	2
	Valle d'Aosta	233	..	6	..	-
	Liguria	981	7	43	31	2
	Lombardy	8,734	87	2,967	1,313	4
c.	NORTH-EAST ITALY	16,098	62	3,086	591	23
	Trentino-Alto Adige	2,656	1	128	185	-
	Veneto	5,126	42	1,444	159	6
	Friuli-Venezia Giulia	1,960	2	264	98	-
	Emilia-Romagna	6,356	17	1,251	149	18
d.	CENTRAL ITALY	10,323	408	1,867	424	25
	Marche	2,405	33	591	34	-
	Tuscany	3,127	2	548	144	25
	Umbria	983	3	219	4	-
	Lazio	3,808	369	509	241	-
e.	SOUTHERN ITALY	12,715	4,226	1,434	622	-
	Abruzzo	2,079	800	260	106	-
	Molise	385	115	44	3	-
	Campania	4,251	1,453	534	126	-
	Puglia	3,069	763	368	193	-
	Basilicata	1,696	988	78	118	-
	Calabria	1,235	106	150	77	-
f.	ISLANDS	12,978	1,120	663	120	-
	Sicily	7,294	786	344	57	-
	Sardinia	5,684	334	319	63	-

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
2,509	6,195	15,587	6,031	1,414	12,943	1,431	1,249
272	891	2,215	1,443	768	2,925	154	138
80	408	836	627	389	773	67	62
1	127	33	16	..	49	1	..
21	74	163	147	4	475	15	12
171	282	1,184	653	375	1,627	71	63
597	1,849	3,231	2,048	388	3,897	324	269
74	223	1,001	65	27	904	48	42
112	452	853	900	13	1,057	88	72
178	182	505	207	15	479	30	17
234	992	873	876	333	1,458	157	138
242	1,087	1,972	1,267	80	2,483	468	401
14	186	377	712	12	362	83	73
58	398	700	362	53	743	94	54
4	112	235	118	7	255	25	24
165	392	660	74	9	1,122	266	250
239	972	1,441	506	89	2,806	380	352
104	82	210	118	7	288	104	101
8	75	47	11	..	67	15	14
56	229	311	108	13	1,261	160	140
51	243	612	202	19	545	75	73
2	150	66	50	39	187	18	17
19	193	196	18	11	458	8	6
1,158	1,396	6,728	768	89	831	105	88
734	943	3,563	168	86	547	64	49
424	453	3,164	600	3	284	41	40

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

March 2001

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	34,671	3,349	5,639	1,840	29
b.	NORTH-WEST ITALY	7,757	346	1,998	933	4
	Piedmont	2,619	297	440	239	1
	Valle d'Aosta	120	..	3	..	-
	Liguria	507	4	22	16	1
	Lombardy	4,511	45	1,532	678	2
c.	NORTH-EAST ITALY	8,314	32	1,594	305	12
	Trentino-Alto Adige	1,372	..	66	96	-
	Veneto	2,647	22	746	82	3
	Friuli-Venezia Giulia	1,012	1	136	51	-
	Emilia-Romagna	3,283	9	646	77	9
d.	CENTRAL ITALY	5,331	211	964	219	13
	Marche	1,242	17	305	18	-
	Tuscany	1,615	1	283	75	13
	Umbria	508	2	113	2	-
	Lazio	1,967	191	263	125	-
e.	SOUTHERN ITALY	6,567	2,183	741	321	-
	Abruzzo	1,074	413	134	55	-
	Molise	199	60	23	2	-
	Campania	2,195	751	276	65	-
	Puglia	1,585	394	190	99	-
	Basilicata	876	510	40	61	-
	Calabria	638	55	77	40	-
f.	ISLANDS	6,702	579	342	62	-
	Sicily	3,767	406	178	30	-
	Sardinia	2,936	173	165	32	-

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
1,296	3,199	8,050	3,115	730	6,684	739	645
141	460	1,144	745	397	1,510	79	71
41	211	432	324	201	399	35	32
..	66	17	8	..	25	..	..
11	38	84	76	2	245	8	6
88	146	611	337	194	840	37	33
309	955	1,669	1,058	200	2,013	167	139
38	115	517	34	14	467	25	22
58	233	440	465	7	546	46	37
92	94	261	107	8	247	16	9
121	512	451	452	172	753	81	71
125	562	1,018	654	42	1,282	242	207
7	96	195	368	6	187	43	38
30	205	361	187	27	384	48	28
2	58	122	61	3	132	13	12
85	202	341	38	5	580	138	129
123	502	744	261	46	1,449	196	182
53	43	108	61	3	149	54	52
4	39	24	6	..	34	8	7
29	118	161	56	7	651	83	72
26	125	316	104	10	281	39	38
1	77	34	26	20	97	9	9
10	100	101	9	6	237	4	3
598	721	3,475	396	46	429	54	46
379	487	1,840	87	44	282	33	25
219	234	1,634	310	2	147	21	20

€

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

TDB10450

Source: Supervisory returns
Flows in billions of lire

1st quarter 2001

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	4,278	111	1,151	96	1
b.	NORTH-WEST ITALY	871	20	395	36	1
	Piedmont	217	1	85	..	..
	Valle d'Aosta	6	-	2	-	-
	Liguria	43	..	3	..	-
	Lombardy	604	19	304	36	1
c.	NORTH-EAST ITALY	1,046	6	352	25	..
	Trentino-Alto Adige	129	-	7	15	-
	Veneto	336	4	164	3	-
	Friuli-Venezia Giulia	156	..	29	2	-
	Emilia-Romagna	424	1	152	4	..
d.	CENTRAL ITALY	886	4	196	13	-
	Marche	201	2	58	..	-
	Tuscany	326	..	49	13	-
	Umbria	64	-	21	-	-
	Lazio	295	3	67	..	-
e.	SOUTHERN ITALY	807	76	153	19	-
	Abruzzo	104	2	18	4	-
	Molise	79	64	2	-	-
	Campania	393	3	57	2	-
	Puglia	121	6	50	4	-
	Basilicata	54	..	7	7	-
	Calabria	56	..	19	3	-
f.	ISLANDS	668	6	56	3	-
	Sicily	473	6	41	1	-
	Sardinia	195	..	14	2	-

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
189	325	400	466	73	878	588	428
5	18	77	84	22	136	77	73
1	7	3	45	12	32	32	29
..	1	..	..	-	2	..	..
1	1	9	8	..	15	5	5
3	10	65	31	9	86	40	39
46	50	46	186	18	195	121	101
2	9	27	3	-	52	14	11
7	8	4	66	..	49	32	28
19	4	5	20	..	62	13	11
18	29	10	98	18	32	62	51
43	45	36	101	22	160	266	134
..	6	5	64	..	32	35	30
24	10	17	23	21	33	136	22
..	2	8	8	-	12	13	13
19	28	6	6	1	83	82	68
10	56	13	39	4	337	100	96
7	5	8	13	..	13	33	31
..	4	1	1	-	3	4	4
..	9	1	5	..	281	35	35
..	7	..	12	1	21	20	20
..	17	1	5	1	11	4	3
2	14	1	2	2	8	4	2
84	155	228	56	7	50	24	24
73	145	130	16	7	45	10	10
11	9	99	40	..	5	14	14

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

1st quarter 2001

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	2,209	58	594	50	1
b.	NORTH-WEST ITALY	450	10	204	19	1
	Piedmont	112	..	44	..	..
	Valle d'Aosta	3	-	1	-	-
	Liguria	22	..	2	..	-
	Lombardy	312	10	157	19	1
c.	NORTH-EAST ITALY	540	3	182	13	..
	Trentino-Alto Adige	67	-	4	8	-
	Veneto	174	2	85	2	-
	Friuli-Venezia Giulia	80	..	15	1	-
	Emilia-Romagna	219	1	78	2	..
d.	CENTRAL ITALY	458	2	101	7	-
	Marche	104	1	30	..	-
	Tuscany	168	..	25	7	-
	Umbria	33	-	11	-	-
	Lazio	152	1	35	..	-
e.	SOUTHERN ITALY	417	39	79	10	-
	Abruzzo	53	1	9	2	-
	Molise	41	33	1	-	-
	Campania	203	2	29	1	-
	Puglia	63	3	26	2	-
	Basilicata	28	..	4	4	-
	Calabria	29	..	10	1	-
f.	ISLANDS	345	3	29	1	-
	Sicily	244	3	21	..	-
	Sardinia	101	..	7	1	-

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
97	168	207	240	38	453	304	221
3	9	40	43	11	70	40	38
1	3	2	23	6	17	16	15
..	..	..	..	-	1	..	..
..	..	5	4	..	8	3	3
2	5	33	16	5	45	20	20
24	26	24	96	9	101	62	52
1	5	14	1	-	27	7	6
3	4	2	34	..	25	16	14
10	2	3	10	..	32	7	6
9	15	5	51	9	17	32	26
22	23	19	52	11	83	137	69
..	3	2	33	..	16	18	15
12	5	9	12	11	17	70	11
..	1	4	4	-	6	7	7
10	14	3	3	..	43	42	35
5	29	7	20	2	174	52	50
4	3	4	7	..	7	17	16
..	2	1	..	-	2	2	2
..	5	..	3	..	145	18	18
..	3	..	6	1	11	10	10
..	9	1	2	..	6	2	2
1	7	1	1	1	4	2	1
43	80	118	29	4	26	13	12
38	75	67	8	4	23	5	5
6	5	51	21	..	3	7	7

€

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in billions of lire

1st quarter 2001		Total	Banks	SIMs
a. TOTAL SECURITIES		5,020,406	4,082,045	938,362
Italian government securities		3,466,049	3,090,991	375,058
<i>of which:</i> BOTs		282,518	240,594	41,924
CCTs		686,401	608,004	78,398
BTPs		2,185,688	1,966,330	219,358
Other debt securities		725,863	600,588	125,275
Equity securities		810,527	372,975	437,552
Other securities		17,976	17,500	476
b. TOTAL DERIVATIVE INSTRUMENTS		4,456,489	3,254,506	1,201,982
Futures		1,980,890	1,238,055	742,835
<i>of which:</i> on Italian government securities		256,376	162,926	93,451
on interest rates		801,452	770,425	31,028
on stock indices		632,652	187,896	444,756
Swaps and forward rate agreements		1,488,598	1,356,776	131,822
<i>of which:</i> interest rate swaps		1,015,347	989,847	25,500
currency swaps		75,922	11,854	64,068
forward rate agreements		343,689	343,366	322
Options on securities		256,517	93,362	163,155
<i>of which:</i> on Italian government securities		1,877	1,721	156
on debt securities		26,888	26,731	158
on equity securities		191,306	57,510	133,795
Options on futures or stock indices		266,376	146,593	119,783
<i>of which:</i> on futures on Italian government securities		17,980	11,275	6,705
on stock indices or futures on stock indices		143,553	34,748	108,805
Foreign currency options		69,817	67,844	1,974
Interest rate options		148,973	108,449	40,524
Other derivative instruments		245,310	243,420	1,889

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		
Jan. 2001	Feb. 2001	Mar. 2001	Jan. 2001	Feb. 2001	Mar. 2001
1,406,477	1,233,903	1,441,664	330,406	280,561	327,394
1,076,184	930,803	1,084,003	135,078	116,805	123,176
91,722	80,504	68,368	16,499	13,387	12,038
204,183	174,001	229,820	29,735	24,365	24,298
677,735	589,417	699,177	75,981	66,151	77,225
204,600	193,262	202,726	40,090	31,787	53,399
119,533	104,891	148,551	155,008	131,802	150,742
6,161	4,952	6,387	231	167	78
881,116	1,047,227	1,326,163	382,978	354,191	464,814
366,366	432,601	439,087	218,718	217,659	306,459
42,492	62,035	58,398	26,879	27,777	38,794
221,302	280,064	269,058	7,852	8,333	14,843
66,129	52,616	69,151	127,371	128,991	188,393
382,156	427,443	547,177	49,499	43,502	38,820
323,087	364,550	302,210	10,142	3,193	12,165
4,262	3,197	4,394	26,025	24,202	13,840
51,160	56,640	235,567	303	-	19
18,912	46,130	28,320	64,876	38,128	60,150
714	424	584	55	74	27
6,325	9,361	11,045	9	40	108
9,501	33,982	14,028	60,521	31,787	41,488
38,390	52,688	55,515	33,858	41,815	44,110
3,553	4,400	3,322	1,832	2,769	2,104
15,443	9,143	10,162	30,215	38,363	40,226
22,689	16,726	28,428	540	738	696
22,036	44,149	42,263	15,020	11,567	13,937
30,566	27,484	185,370	466	782	641

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

1st quarter 2001

Total

Banks

SIMs

a. TOTAL SECURITIES

2,592,823

2,108,200

484,623

Italian government securities

1,790,065

1,596,364

193,702

of which: BOTs

145,908

124,256

21,652

CCTs

354,497

314,008

40,489

BTPs

1,128,814

1,015,525

113,289

Other debt securities

374,877

310,178

64,699

Equity securities

418,602

192,625

225,977

Other securities

9,284

9,038

246

b. TOTAL DERIVATIVE INSTRUMENTS

2,301,584

1,680,812

620,772

Futures

1,023,044

639,402

383,642

of which: on Italian government securities

132,407

84,144

48,263

on interest rates

413,916

397,891

16,025

on stock indices

326,737

97,040

229,697

Swaps and forward rate agreements

768,797

700,716

68,081

of which: interest rate swaps

524,383

511,213

13,170

currency swaps

39,210

6,122

33,088

forward rate agreements

177,500

177,334

166

Options on securities

132,480

48,218

84,262

of which: on Italian government securities

970

889

81

on debt securities

13,887

13,805

82

on equity securities

98,801

29,702

69,100

Options on futures or stock indices

137,572

75,709

61,863

of which: on futures on Italian government securities

9,286

5,823

3,463

on stock indices or futures on stock indices

74,139

17,946

56,193

Foreign currency options

36,058

35,038

1,019

Interest rate options

76,938

56,009

20,929

Other derivative instruments

126,692

125,716

976

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		
Jan. 2001	Feb. 2001	Mar. 2001	Jan. 2001	Feb. 2001	Mar. 2001
726,385	637,258	744,557	170,641	144,898	169,085
555,803	480,720	559,841	69,762	60,325	63,615
47,370	41,577	35,309	8,521	6,914	6,217
105,452	89,864	118,692	15,357	12,584	12,549
350,021	304,409	361,095	39,241	34,164	39,884
105,667	99,811	104,699	20,705	16,416	27,578
61,733	54,172	76,720	80,055	68,070	77,852
3,182	2,557	3,299	119	86	41
455,058	540,848	684,906	197,792	182,924	240,056
189,212	223,420	226,770	112,958	112,412	158,273
21,945	32,039	30,160	13,882	14,346	20,035
114,293	144,641	138,957	4,055	4,304	7,666
34,153	27,174	35,713	65,782	66,618	97,297
197,367	220,756	282,593	25,564	22,467	20,049
166,861	188,274	156,078	5,238	1,649	6,283
2,201	1,651	2,269	13,441	12,500	7,148
26,422	29,252	121,660	156	–	10
9,767	23,824	14,626	33,506	19,691	31,065
368	219	302	28	38	14
3,266	4,834	5,704	5	21	56
4,907	17,550	7,245	31,256	16,416	21,427
19,827	27,211	28,671	17,486	21,596	22,781
1,835	2,272	1,716	946	1,430	1,087
7,976	4,722	5,248	15,605	19,813	20,775
11,718	8,638	14,682	279	381	360
11,381	22,801	21,827	7,757	5,974	7,198
15,786	14,194	95,736	241	404	331

€

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

1st quarter 2001

	Total	Banks	SIMs	AMCs
Assets under management	776,975	395,294	74,094	307,587
Fund-raising	98,042	30,051	7,608	60,383
Redemptions	73,582	39,816	6,803	26,963
Net fund-raising	24,460	-9,765	805	33,420

Notes:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. 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

1st quarter 2001

Total

Banks

SIMs

AMCs

Assets under management

401,274

204,152

38,266

158,855

Fund-raising

50,634

15,520

3,929

31,185

Redemptions

38,002

20,563

3,513

13,925

Net fund-raising

12,633

-5,043

416

17,260



Notes:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. 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

1st quarter 2001

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	223,736	212,809	752,918
	Italian government securities	72,033	58,055	204,660
	<i>of which:</i> BOTs	2,494	1,355	3,976
	CCTs	17,465	20,448	51,190
	BTPs	45,938	30,065	137,291
	Other debt securities	28,203	24,544	98,892
	<i>of which:</i> in non-euro-area currencies	4,763	6,895	13,076
	Equity securities	28,758	28,737	65,507
	<i>of which:</i> in non-euro-area currencies	8,726	7,579	13,168
	Units of collective investment undertakings	72,257	72,185	378,884
	Other securities and the like	22,485	29,288	4,976

Note:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. 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
79,588	77,231	382,852	37,712	36,536	71,152	106,437	99,042	298,914
30,993	27,230	78,198	4,499	3,685	14,879	36,541	27,139	111,583
1,131	438	2,096	87	90	92	1,275	827	1,787
9,335	10,843	27,949	1,209	1,361	3,808	6,920	8,244	19,433
16,329	12,431	40,845	2,596	1,661	10,217	27,013	15,973	86,229
9,559	9,292	41,404	1,949	1,834	5,738	16,694	13,418	51,750
1,430	1,411	4,466	222	228	728	3,111	5,256	7,882
10,132	10,688	23,583	3,325	3,731	4,859	15,302	14,318	37,065
2,038	1,572	2,912	541	644	829	6,147	5,364	9,428
28,614	29,494	236,431	13,670	11,324	44,118	29,974	31,367	98,335
290	527	3,236	14,269	15,962	1,559	7,926	12,799	182

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2001

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	115,550	109,907	388,850
	Italian government securities	37,202	29,983	105,698
	<i>of which:</i> BOTs	1,288	700	2,053
	CCTs	9,020	10,561	26,437
	BTPs	23,725	15,527	70,905
	Other debt securities	14,566	12,676	51,073
	<i>of which:</i> in non-euro-area currencies	2,460	3,561	6,753
	Equity securities	14,852	14,841	33,832
	<i>of which:</i> in non-euro-area currencies	4,506	3,914	6,801
	Units of collective investment undertakings	37,318	37,280	195,677
	Other securities and the like	11,612	15,126	2,570

Note:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. 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
41,104	39,887	197,727	19,476	18,869	36,747	54,970	51,151	154,376
16,006	14,063	40,386	2,324	1,903	7,684	18,872	14,016	57,628
584	226	1,083	45	46	48	658	427	923
4,821	5,600	14,434	625	703	1,967	3,574	4,258	10,036
8,433	6,420	21,095	1,341	858	5,276	13,951	8,249	44,534
4,937	4,799	21,383	1,007	947	2,963	8,622	6,930	26,726
739	729	2,307	115	118	376	1,607	2,714	4,071
5,233	5,520	12,180	1,717	1,927	2,509	7,903	7,395	19,143
1,052	812	1,504	280	333	428	3,174	2,770	4,869
14,778	15,232	122,106	7,060	5,848	22,785	15,480	16,200	50,786
150	272	1,671	7,369	8,244	805	4,093	6,610	94

€

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
March 2001	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	4.38	5.22	87.59	2.81
Italian government securities	100.00	16.32	8.63	73.35	1.71
<i>of which: BOTs</i>	<i>100.00</i>	<i>12.08</i>	<i>16.83</i>	<i>66.10</i>	<i>4.98</i>
CCTs	100.00	14.65	11.67	72.09	1.59
BTPs	100.00	18.83	6.96	72.53	1.68
Other debt securities	100.00	11.35	6.03	76.68	5.95
Equity securities	100.00	3.42	4.91	86.39	5.28
Units of collective investment undertakings	100.00	1.69	4.57	91.29	2.45
Other financial instruments	100.00	0.01	3.01	90.34	6.64

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

1st quarter 2001

	Total	Equity	Balanced	Bond
Net assets	821,482	276,196	100,003	445,283
Subscriptions	122,737	31,884	6,071	84,782
Redemptions	141,226	47,027	14,187	80,012
Net fund-raising	-18,490	-15,143	-8,116	4,770
Income/profit distributed	-	-	-	-

Notes:

The data refer to Italian harmonized open-end collective investment undertakings. 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

1st quarter 2001

	Total	Equity	Balanced	Bond
Net assets	424,260	142,643	51,647	229,970
Subscriptions	63,388	16,467	3,135	43,786
Redemptions	72,937	24,288	7,327	41,323
Net fund-raising	-9,549	-7,821	-4,192	2,464
Income/profit distributed	-	-	-	-



Notes:

The data refer to Italian harmonized open-end collective investment undertakings. 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

1st quarter 2001		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	440,154	449,938	761,773
	Italian government securities	115,963	131,608	229,050
	<i>of which:</i> BOTs	5,963	4,265	9,706
	CCTs	19,780	21,199	47,610
	BTPs	80,116	89,455	155,331
	Other debt securities	123,636	107,091	236,766
	<i>of which:</i> in non-euro-area currencies	36,608	38,324	70,441
	Equity securities	194,850	206,688	292,648
	<i>of which:</i> in non-euro-area currencies	101,058	105,629	152,424
	Other securities	5,705	4,551	3,309

Note:

The data refer to Italian harmonized open-end collective investment undertakings. 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
163,553	176,103	251,844	57,899	64,139	93,542	218,701	209,696	416,388
2,931	4,480	5,305	6,782	12,152	19,383	106,251	114,976	204,362
241	550	204	47	109	59	5,675	3,605	9,443
999	1,155	1,811	1,034	1,935	2,400	17,746	18,109	43,399
1,534	2,073	3,033	5,312	9,353	15,999	73,270	78,029	136,299
2,770	3,194	4,946	16,958	16,943	30,552	103,908	86,953	201,268
1,379	1,231	2,248	5,436	5,709	9,791	29,793	31,383	58,402
154,500	165,307	240,120	32,626	34,177	42,292	7,724	7,204	10,235
78,825	84,129	126,866	18,130	17,574	20,957	4,103	3,926	4,601
3,353	3,122	1,473	1,533	867	1,314	818	562	523

Distribution of portfolio by type of security and operational specialization

TDB40540

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2001

Total

Purchases in the quarter	Sales in the quarter	End-quarter stocks
-----------------------------	-------------------------	-----------------------

a. TOTAL PORTFOLIO

	227,321	232,373	393,423
Italian government securities	59,890	67,970	118,295
<i>of which:</i> BOTs	3,080	2,202	5,013
CCTs	10,216	10,948	24,588
BTPs	41,376	46,200	80,222
Other debt securities	63,853	55,308	122,279
<i>of which:</i> in non-euro-area currencies	18,907	19,792	36,380
Equity securities	100,631	106,745	151,140
<i>of which:</i> in non-euro-area currencies	52,192	54,553	78,720
Other securities	2,946	2,351	1,709

Note:

The data refer to Italian harmonized open-end collective investment undertakings. 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
84,468	90,950	130,066	29,903	33,125	48,310	112,950	108,299	215,046
1,514	2,314	2,740	3,502	6,276	10,011	54,874	59,380	105,544
124	284	105	24	56	30	2,931	1,862	4,877
516	596	935	534	999	1,240	9,165	9,353	22,414
792	1,070	1,567	2,743	4,831	8,263	37,841	40,298	70,392
1,430	1,650	2,554	8,758	8,751	15,779	53,664	44,908	103,946
712	636	1,161	2,807	2,948	5,057	15,387	16,208	30,162
79,793	85,374	124,012	16,850	17,651	21,842	3,989	3,720	5,286
40,710	43,449	65,521	9,364	9,076	10,823	2,119	2,027	2,376
1,732	1,612	760	792	448	679	423	290	270

€

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in billions of lire

		SIMs		
		Jan. 2001	Feb. 2001	Mar. 2001
a.	TOTAL	384,217	386,672	391,790
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	2,343	2,508	2,845
	Options bought	72,480	77,934	84,316
	Options sold	72,138	77,705	84,171
	Interest rate swaps	158,967	148,600	152,472
	Forward rate agreements	1,029	728	583
c.	ON EQUITY SECURITIES			
	Futures	504	1,173	732
	Options bought	7,000	8,456	7,105
	Options sold	38,363	39,315	40,080
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	5,207	5,425	1,934
	Options sold	5,202	5,429	1,900
	Currency swaps	12,230	10,841	8,094
	Domestic currency swaps	1,870	1,845	1,636
e.	OTHER DERIVATIVE INSTRUMENTS	6,884	6,713	5,921

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

Jan. 2001

Feb. 2001

Mar. 2001

Jan. 2001

Feb. 2001

Mar. 2001

3,204,104

4,145,497

4,075,098

757,788

743,386

760,612

151,407

150,519

144,607

113,092

120,694

100,065

133,808

191,086

204,276

39,630

29,763

20,065

150,895

240,643

267,228

19,003

17,960

14,124

2,053,454

2,541,544

2,653,492

493,484

482,672

532,264

115,455

162,255

337,475

65,537

61,969

63,012

4,027

3,986

4,843

438

705

1,323

113,787

217,637

133,949

3,528

4,034

5,352

125,463

232,704

161,700

3,048

3,819

3,562

111,536

144,306

40,122

1,443

1,707

1,392

114,685

147,812

42,430

1,633

1,884

1,400

39,277

38,790

39,669

14,472

15,770

17,513

10,357

11,612

10,282

-

-

-

79,952

62,604

35,024

2,479

2,410

540

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

SIMs

Jan. 2001

Feb. 2001

Mar. 2001

		SIMs		
		Jan. 2001	Feb. 2001	Mar. 2001
a.	TOTAL	198,432	199,699	202,343
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	1,210	1,295	1,469
	Options bought	37,433	40,250	43,546
	Options sold	37,256	40,132	43,471
	Interest rate swaps	82,100	76,746	78,745
	Forward rate agreements	531	376	301
c.	ON EQUITY SECURITIES			
	Futures	260	606	378
	Options bought	3,615	4,367	3,669
	Options sold	19,813	20,304	20,700
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	2,689	2,802	999
	Options sold	2,686	2,804	981
	Currency swaps	6,316	5,599	4,180
	Domestic currency swaps	966	953	845
e.	OTHER DERIVATIVE INSTRUMENTS	3,555	3,467	3,058

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

Jan. 2001	Feb. 2001	Mar. 2001	Jan. 2001	Feb. 2001	Mar. 2001
-----------	-----------	-----------	-----------	-----------	-----------

1,654,781	2,140,971	2,104,612	391,365	383,927	392,823
-----------	-----------	-----------	---------	---------	---------

78,195	77,736	74,683	58,407	62,333	51,679
--------	--------	--------	--------	--------	--------

69,106	98,688	105,500	20,467	15,371	10,363
--------	--------	---------	--------	--------	--------

77,931	124,282	138,012	9,814	9,276	7,294
--------	---------	---------	-------	-------	-------

1,060,521	1,312,598	1,370,414	254,863	249,279	274,892
-----------	-----------	-----------	---------	---------	---------

59,628	83,798	174,292	33,847	32,004	32,543
--------	--------	---------	--------	--------	--------

2,080	2,058	2,501	226	364	684
-------	-------	-------	-----	-----	-----

58,766	112,400	69,179	1,822	2,083	2,764
--------	---------	--------	-------	-------	-------

64,796	120,182	83,511	1,574	1,972	1,840
--------	---------	--------	-------	-------	-------

57,603	74,528	20,721	745	881	719
--------	--------	--------	-----	-----	-----

59,230	76,338	21,913	843	973	723
--------	--------	--------	-----	-----	-----

20,285	20,033	20,487	7,474	8,145	9,045
--------	--------	--------	-------	-------	-------

5,349	5,997	5,310	-	-	-
-------	-------	-------	---	---	---

41,292	32,332	18,089	1,281	1,245	279
--------	--------	--------	-------	-------	-----

Distribution by type of security and manner of placement

TDB40560		Banks and securities firms					
Source: Supervisory returns Stocks and flows in billions of lire							
1st quarter 2001		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	97,150	18,401	74,492	1,347	2,911	2,334
	Italian government securities	20,530	10,616	9,915	-	-	574
	<i>of which:</i> BOTs	1,253	314	939	-	-	-
	CCTs	2,773	1,467	1,306	-	-	45
	BTPs	12,891	6,648	6,243	-	-	309
	Other debt securities	18,638	7,630	9,659	1,261	89	1,295
	Equity securities	1,041	148	761	87	46	440
	Other securities	56,940	8	54,157	-	2,776	26

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

1st quarter 2001

a.	TOTAL	50,174	9,503	38,472	696	1,503	1,205
	Italian government securities	10,603	5,482	5,120	-	-	296
	<i>of which:</i> BOTs	647	162	485	-	-	-
	CCTs	1,432	758	675	-	-	23
	BTPs	6,658	3,434	3,224	-	-	160
	Other debt securities	9,626	3,940	4,988	651	46	669
	Equity securities	538	76	393	45	24	227
	Other securities	29,407	4	27,970	-	1,434	13

€

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	
	Dec. 2000	Mar. 2001	Dec. 2000	Mar. 2001	Dec. 2000	Mar. 2001
a. NUMBER OF BORROWERS	1,886,180	1,954,533	1,807,884	1,851,269	190,017	231,017
<i>of which: joint</i>	370,627	389,770	358,183	369,813	15,586	24,575
b. LOAN FACILITIES						
<i>facilities granted</i>	2,231,830	2,309,409	2,106,919	2,160,056	124,911	149,352
<i>used margin</i>	1,534,145	1,585,648	1,426,125	1,465,075	108,021	120,573
<i>overshoot</i>	99,478	101,937	92,137	94,567	7,340	7,369
<i>unused margin</i>	797,164	825,697	772,934	789,549	24,230	36,148
<i>of which: matched loans</i>						
<i>facilities granted</i>	439,359	455,329	391,388	398,630	47,971	56,700
<i>used margin</i>	239,075	237,119	205,006	203,155	34,069	33,964
term loans						
<i>facilities granted</i>	1,284,905	1,337,192	1,209,113	1,245,707	75,791	91,485
<i>used margin</i>	1,055,730	1,106,803	983,521	1,021,992	72,209	84,811
revocable loans						
<i>facilities granted</i>	507,566	516,887	506,418	515,720	1,148	1,168
<i>used margin</i>	239,340	241,724	237,596	239,925	1,745	1,799
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	280,993	271,004	279,135	254,904	1,859	16,100
<i>used margin</i>	232,035	217,230	230,135	201,264	1,899	15,966
d. BAD DEBTS	141,936	147,325	107,781	102,690	34,156	44,635
<i>of which: backed by real security</i>	34,681	36,239	26,016	22,023	8,667	14,216
backed by personal security	37,761	40,646	32,088	33,594	5,671	7,052
e. NUMBER OF GUARANTORS	1,149,800	1,184,357	1,097,014	1,127,916	79,916	85,504
<i>of which: joint</i>	416,101	425,429	399,606	407,578	23,713	25,683
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	576,912	592,785	533,220	542,802	43,690	49,983

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	
	Dec. 2000	Mar. 2001	Dec. 2000	Mar. 2001	Dec. 2000	Mar. 2001
a. NUMBER OF BORROWERS	1,886,180	1,954,533	1,807,884	1,851,269	190,017	231,017
<i>of which: joint</i>	370,627	389,770	358,183	369,813	15,586	24,575
b. LOAN FACILITIES						
<i>facilities granted</i>	1,152,644	1,192,710	1,088,133	1,115,576	64,511	77,134
<i>used margin</i>	792,320	818,919	736,532	756,648	55,788	62,271
<i>overshoot</i>	51,376	52,646	47,585	48,840	3,791	3,806
<i>unused margin</i>	411,701	426,437	399,187	407,768	12,514	18,669
<i>of which: matched loans</i>						
<i>facilities granted</i>	226,910	235,158	202,135	205,875	24,775	29,283
<i>used margin</i>	123,472	122,462	105,877	104,921	17,595	17,541
<i>term loans</i>						
<i>facilities granted</i>	663,598	690,602	624,455	643,354	39,143	47,248
<i>used margin</i>	545,239	571,616	507,946	527,815	37,293	43,801
<i>revocable loans</i>						
<i>facilities granted</i>	262,136	266,950	261,543	266,347	593	603
<i>used margin</i>	123,609	124,840	122,708	123,911	901	929
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	145,121	139,962	144,161	131,647	960	8,315
<i>used margin</i>	119,836	112,190	118,855	103,944	981	8,246
d. BAD DEBTS	73,304	76,087	55,664	53,035	17,640	23,052
<i>of which: backed by real security</i>	17,911	18,716	13,436	11,374	4,476	7,342
backed by personal security	19,502	20,992	16,572	17,350	2,929	3,642
e. NUMBER OF GUARANTORS	1,149,800	1,184,357	1,097,014	1,127,916	79,916	85,504
<i>of which: joint</i>	416,101	425,429	399,606	407,578	23,713	25,683
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	297,950	306,148	275,385	280,334	22,564	25,814

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							
March 2001		of which:		of which:			
	Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security	
a.	ITALY	2,059,721	1,383,068	1,401,422	790,401	60,491	359,591
	General government	136,492	32,158	104,173	9,856	161	11,186
	Financial companies	392,937	322,559	272,205	208,956	6,847	16,629
	Non-financial companies	1,322,960	939,651	849,107	512,420	47,034	219,710
	of which: industry	647,336	490,943	383,968	243,540	27,075	71,588
	building	124,444	72,670	91,285	48,356	2,335	40,408
	services	531,950	363,885	359,271	212,732	17,190	102,020
	Producer households	64,106	35,515	51,540	23,483	1,293	25,042
	Consumer households and nec	133,866	47,717	117,787	32,901	5,052	83,881
b.	NORTH-WEST ITALY	925,130	671,725	600,672	375,648	26,978	136,989
	General government	22,563	8,030	16,695	2,715	33	3,896
	Financial companies	271,488	225,535	181,696	142,192	4,885	12,634
	Non-financial companies	559,640	407,854	342,197	211,177	19,874	80,568
	of which: industry	280,422	215,389	154,816	97,770	11,304	28,194
	building	40,300	23,127	29,871	15,031	782	12,979
	services	235,052	166,759	154,607	96,693	7,580	38,340
	Producer households	19,206	10,899	15,554	7,397	327	7,615
	Consumer households and nec	48,629	17,088	42,207	11,105	1,816	31,170
c.	NORTH-EAST ITALY	492,943	341,893	326,052	183,473	18,637	93,404
	General government	19,063	6,304	11,945	1,036	2	633
	Financial companies	54,554	45,092	39,719	26,657	802	2,240
	Non-financial companies	357,414	261,346	222,160	135,738	14,919	60,218
	of which: industry	186,614	144,399	107,995	69,260	9,265	21,671
	building	33,825	22,676	22,403	13,548	697	8,676
	services	128,793	88,875	86,199	50,039	4,831	27,722
	Producer households	20,827	11,701	16,708	7,712	645	7,786
	Consumer households and nec	39,391	16,609	34,187	11,834	2,229	21,891
d.	CENTRAL ITALY	452,396	258,144	333,774	162,455	10,022	78,285
	General government	78,762	12,288	64,439	4,527	126	5,780
	Financial companies	55,013	41,283	41,684	32,138	1,061	1,462
	Non-financial companies	276,306	189,313	190,436	115,231	7,863	45,735
	of which: industry	128,013	97,098	84,584	57,124	4,877	11,294
	building	30,281	16,706	23,671	12,681	505	10,946
	services	114,532	73,654	79,215	43,988	2,411	22,261
	Producer households	11,347	5,724	9,327	3,847	186	4,742
	Consumer households and nec	29,594	8,913	26,806	6,365	769	20,035

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	133,481	81,964	98,779	50,997	3,921	33,182
General government	12,638	3,822	9,021	1,152	2	790
Financial companies	10,562	10,134	7,946	7,567	60	197
Non-financial companies	89,026	58,410	63,841	35,898	3,592	21,036
<i>of which:</i> industry	37,951	26,504	26,078	15,248	1,365	6,519
building	13,120	7,464	10,074	5,236	325	4,614
services	35,523	22,922	25,619	14,265	1,870	9,033
Producer households	8,704	5,098	6,783	3,206	112	3,307
Consumer households and nec	10,965	3,514	9,989	2,575	153	7,304
f. ISLANDS	55,772	29,342	42,145	17,825	933	17,730
General government	3,468	1,712	2,074	428	-	87
Financial companies	1,319	517	1,160	403	39	93
Non-financial companies	40,576	22,726	30,473	14,375	788	12,154
<i>of which:</i> industry	14,336	7,553	10,495	4,138	263	3,909
building	6,922	2,697	5,267	1,861	25	3,193
services	18,052	11,676	13,629	7,747	496	4,664
Producer households	4,024	2,093	3,168	1,321	21	1,590
Consumer households and nec	5,288	1,592	4,599	1,022	85	3,479

Notes:

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

TDC30020

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2001

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,063,757	714,295	723,774	408,208	31,241	185,713
General government	70,492	16,608	53,801	5,090	83	5,777
Financial companies	202,935	166,588	140,582	107,917	3,536	8,588
Non-financial companies	683,252	485,289	438,527	264,643	24,291	113,471
<i>of which:</i> industry	334,321	253,551	198,303	125,778	13,983	36,972
building	64,270	37,531	47,145	24,974	1,206	20,869
services	274,729	187,931	185,548	109,867	8,878	52,689
Producer households	33,108	18,342	26,618	12,128	668	12,933
Consumer households and nec	69,136	24,644	60,832	16,992	2,609	43,321
b. NORTH-WEST ITALY	477,790	346,917	310,221	194,006	13,933	70,749
General government	11,653	4,147	8,622	1,402	17	2,012
Financial companies	140,212	116,479	93,838	73,436	2,523	6,525
Non-financial companies	289,030	210,639	176,730	109,064	10,264	41,610
<i>of which:</i> industry	144,826	111,239	79,956	50,494	5,838	14,561
building	20,813	11,944	15,427	7,763	404	6,703
services	121,394	86,124	79,848	49,938	3,915	19,801
Producer households	9,919	5,629	8,033	3,820	169	3,933
Consumer households and nec	25,115	8,825	21,798	5,735	938	16,098
c. NORTH-EAST ITALY	254,584	176,573	168,392	94,756	9,625	48,239
General government	9,845	3,256	6,169	535	1	327
Financial companies	28,175	23,288	20,513	13,767	414	1,157
Non-financial companies	184,589	134,974	114,736	70,103	7,705	31,100
<i>of which:</i> industry	96,378	74,576	55,775	35,770	4,785	11,192
building	17,469	11,711	11,570	6,997	360	4,481
services	66,516	45,900	44,518	25,843	2,495	14,317
Producer households	10,756	6,043	8,629	3,983	333	4,021
Consumer households and nec	20,344	8,578	17,656	6,112	1,151	11,306
d. CENTRAL ITALY	233,643	133,320	172,380	83,901	5,176	40,431
General government	40,677	6,346	33,280	2,338	65	2,985
Financial companies	28,412	21,321	21,528	16,598	548	755
Non-financial companies	142,700	97,772	98,352	59,512	4,061	23,620
<i>of which:</i> industry	66,113	50,147	43,684	29,502	2,519	5,833
building	15,639	8,628	12,225	6,549	261	5,653
services	59,151	38,039	40,911	22,718	1,245	11,497
Producer households	5,860	2,956	4,817	1,987	96	2,449
Consumer households and nec	15,284	4,603	13,844	3,287	397	10,347

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	68,937	42,331	51,015	26,338	2,025
	General government	6,527	1,974	4,659	595	1
	Financial companies	5,455	5,234	4,104	3,908	31
	Non-financial companies	45,978	30,166	32,971	18,540	1,855
	<i>of which: industry</i>	<i>19,600</i>	<i>13,688</i>	<i>13,468</i>	<i>7,875</i>	<i>705</i>
	building	6,776	3,855	5,203	2,704	168
	services	18,346	11,838	13,231	7,367	966
	Producer households	4,495	2,633	3,503	1,656	58
	Consumer households and nec	5,663	1,815	5,159	1,330	79
f.	ISLANDS	28,804	15,154	21,766	9,206	482
	General government	1,791	884	1,071	221	-
	Financial companies	681	267	599	208	20
	Non-financial companies	20,956	11,737	15,738	7,424	407
	<i>of which: industry</i>	<i>7,404</i>	<i>3,901</i>	<i>5,420</i>	<i>2,137</i>	<i>136</i>
	building	3,575	1,393	2,720	961	13
	services	9,323	6,030	7,039	4,001	256
	Producer households	2,078	1,081	1,636	682	11
	Consumer households and nec	2,731	822	2,375	528	44

€

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

March 2001

	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	491,396	252,735	143,935	152,730	22,550	17,598	3,834
Facilities granted	91,347	85,790	99,296	317,837	155,676	349,578	1,095,849
Used margin	78,924	67,769	71,317	222,168	104,022	224,718	726,026
<i>of which:</i> backed by real security	56,295	35,852	26,083	70,389	30,465	59,333	82,801
Unused margin	14,762	21,609	32,136	109,047	57,180	138,070	404,992
Overshoot	2,339	3,590	4,157	13,378	5,526	13,209	35,167

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

March 2001

	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	491,396	252,735	143,935	152,730	22,550	17,598	3,834
Facilities granted	47,177	44,307	51,282	164,149	80,400	180,542	565,959
Used margin	40,761	35,000	36,832	114,740	53,723	116,057	374,961
<i>of which:</i> backed by real security	29,074	18,516	13,471	36,353	15,734	30,643	42,763
Unused margin	7,624	11,160	16,597	56,318	29,531	71,307	209,161
Overshoot	1,208	1,854	2,147	6,909	2,854	6,822	18,162



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								
March 2001		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		427,317	216,718	108,754	104,694	13,880	10,187	2,018
Facilities granted		94,213	100,564	108,086	311,983	143,369	309,526	886,552
Used margin		80,382	74,068	75,700	214,843	95,731	201,134	641,740
<i>of which:</i> backed by real security		56,421	37,393	28,165	74,000	30,390	56,651	71,439
Unused margin		16,950	30,593	37,262	110,886	54,140	122,010	285,799
Overshoot		3,119	4,095	4,876	13,746	6,502	13,618	40,987

Notes:

Distribution by total credit used

TDB30120

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2001

	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	427,317	216,718	108,754	104,694	13,880	10,187	2,018
Facilities granted	48,657	51,937	55,822	161,126	74,044	159,857	457,866
Used margin	41,514	38,253	39,096	110,957	49,441	103,877	331,431
<i>of which:</i> backed by real security	29,139	19,312	14,546	38,218	15,695	29,258	36,895
Unused margin	8,754	15,800	19,244	57,268	27,961	63,013	147,603
Overshoot	1,611	2,115	2,518	7,099	3,358	7,033	21,168



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								
March 2001		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		26,893	41,829	62,538	200,396	96,564	217,515	675,927
Used margin		14,518	23,363	34,646	112,929	51,817	110,365	378,215
of which: backed by real security		1,580	2,558	3,448	10,570	4,339	7,919	11,209
Overshoot		1,659	2,457	3,230	10,702	4,039	9,602	22,997
b. SHORT-TERM LOANS: in non-euro-area currencies								
Facilities granted		389	900	1,648	7,673	5,021	13,323	26,990
Used margin		438	931	1,698	7,534	4,690	12,088	20,538
of which: backed by real security		72	176	325	1,479	747	1,557	1,168
Overshoot		93	114	230	933	567	1,685	3,139
c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies								
Facilities granted		62,683	41,767	32,057	88,218	39,808	85,403	305,040
Used margin		62,131	41,066	31,038	81,428	35,581	75,741	266,491
of which: backed by real security		53,925	32,911	22,257	57,935	24,792	47,632	63,887
Overshoot		531	589	608	1,388	587	1,013	6,014
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies								
Facilities granted		385	275	283	1,055	682	2,078	12,872
Used margin		380	265	271	991	653	1,872	7,685
of which: backed by real security		329	168	116	380	372	922	2,670
Overshoot		6	8	12	43	27	58	64

Notes:

Distribution by type of transaction and total credit granted

TDB30130

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2001

	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	13,889	21,603	32,298	103,496	49,871	112,337	349,087
Used margin	7,498	12,066	17,893	58,323	26,761	56,999	195,332
<i>of which:</i> backed by real security	816	1,321	1,781	5,459	2,241	4,090	5,789
Overshoot	857	1,269	1,668	5,527	2,086	4,959	11,877
b. SHORT-TERM LOANS: in non-euro-area currencies							
Facilities granted	201	465	851	3,963	2,593	6,881	13,939
Used margin	226	481	877	3,891	2,422	6,243	10,607
<i>of which:</i> backed by real security	37	91	168	764	386	804	603
Overshoot	48	59	119	482	293	870	1,621
c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies							
Facilities granted	32,373	21,571	16,556	45,561	20,559	44,107	157,540
Used margin	32,088	21,209	16,030	42,054	18,376	39,117	137,631
<i>of which:</i> backed by real security	27,850	16,997	11,495	29,921	12,804	24,600	32,995
Overshoot	274	304	314	717	303	523	3,106
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies							
Facilities granted	199	142	146	545	352	1,073	6,648
Used margin	196	137	140	512	337	967	3,969
<i>of which:</i> backed by real security	170	87	60	196	192	476	1,379
Overshoot	3	4	6	22	14	30	33



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								
March 2001		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		486,095	250,106	140,263	143,898	20,605	16,058	3,469
Facilities granted		90,350	84,772	96,525	297,343	142,074	318,319	1,020,827
Used margin		77,466	65,626	67,653	202,882	92,738	200,065	672,929
b. PIEMONTE								
Number of borrowers		41,264	20,722	11,136	10,943	1,568	1,215	301
Facilities granted		7,650	7,005	7,646	22,608	10,816	24,631	111,581
Used margin		6,504	5,300	5,189	14,656	6,599	14,663	76,347
c. VALLE D'AOSTA								
Number of borrowers		1,285	721	375	254	32	22	8
Facilities granted		240	238	258	494	217	492	1,317
Used margin		197	184	182	327	149	349	689
d. LIGURIA								
Number of borrowers		14,244	6,738	3,042	2,761	347	284	63
Facilities granted		2,653	2,260	2,068	5,652	2,411	5,712	13,186
Used margin		2,362	1,843	1,524	3,892	1,518	3,756	8,047
e. LOMBARDY								
Number of borrowers		113,890	58,132	33,532	37,173	5,900	4,957	1,251
Facilities granted		21,198	19,696	23,146	77,790	40,642	100,407	410,363
Used margin		18,230	14,880	15,537	51,671	25,313	60,203	250,579
f. TRENTO-ALTO ADIGE								
Number of borrowers		16,860	11,604	6,354	5,837	683	437	55
Facilities granted		3,164	3,913	4,326	11,689	4,707	7,879	9,205
Used margin		2,500	3,019	3,214	8,599	3,319	5,160	5,015
g. VENETO								
Number of borrowers		51,419	28,968	17,724	18,949	2,616	2,006	363
Facilities granted		9,579	9,894	12,239	39,200	18,044	39,035	57,676
Used margin		8,171	7,672	8,667	26,827	11,666	24,110	36,127
h. FRIULI-VENEZIA GIULIA								
Number of borrowers		11,936	5,958	3,428	3,539	518	379	68
Facilities granted		2,209	2,031	2,366	7,315	3,545	7,577	18,234
Used margin		1,907	1,599	1,659	4,877	2,302	4,455	9,941
i. EMILIA-ROMAGNA								
Number of borrowers		54,039	29,326	17,265	18,401	2,645	2,187	462
Facilities granted		10,094	9,964	11,879	38,292	18,249	43,105	84,437
Used margin		8,434	7,462	7,855	24,165	11,174	25,619	56,220
l. MARCHE								
Number of borrowers		15,340	8,223	5,042	5,145	683	475	67
Facilities granted		2,864	2,815	3,495	10,487	4,769	9,248	10,154
Used margin		2,418	2,151	2,401	6,980	3,036	5,828	6,932
m. TUSCANY								
Number of borrowers		40,938	20,362	11,223	11,386	1,585	1,057	173
Facilities granted		7,637	6,912	7,763	23,450	11,004	20,625	34,903
Used margin		6,680	5,590	5,760	16,685	7,551	13,744	26,010

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	6,936	3,873	2,204	2,089	293	210	39
	Facilities granted	1,291	1,332	1,522	4,242	2,039	3,884	5,377
	Used margin	1,123	1,090	1,164	3,137	1,514	2,724	4,041
o.	LAZIO							
	Number of borrowers	43,711	18,643	8,539	8,204	1,231	1,092	354
	Facilities granted	8,105	6,206	5,817	16,952	8,456	22,298	206,699
	Used margin	7,331	5,096	4,351	12,568	6,227	16,408	150,462
p.	ABRUZZO							
	Number of borrowers	6,567	3,404	2,057	2,208	311	255	44
	Facilities granted	1,212	1,158	1,421	4,628	2,140	5,019	5,241
	Used margin	1,003	883	999	3,131	1,423	3,270	3,495
q.	MOLISE							
	Number of borrowers	1,134	609	393	359	49	40	7
	Facilities granted	207	207	275	751	333	833	1,001
	Used margin	174	165	196	558	244	544	850
r.	CAMPANIA							
	Number of borrowers	18,572	9,174	5,062	4,844	671	506	78
	Facilities granted	3,427	3,096	3,470	9,877	4,603	9,552	22,195
	Used margin	2,943	2,384	2,496	7,207	3,334	6,510	16,232
s.	PUGLIA							
	Number of borrowers	15,571	7,475	4,323	4,092	487	304	49
	Facilities granted	2,864	2,540	2,974	8,289	3,321	5,869	8,572
	Used margin	2,465	1,989	2,169	5,981	2,269	4,132	6,620
t.	BASILICATA							
	Number of borrowers	1,951	1,072	607	581	67	51	10
	Facilities granted	360	366	414	1,199	480	1,038	2,873
	Used margin	304	292	306	881	345	720	1,876
u.	CALABRIA							
	Number of borrowers	5,447	2,938	1,615	1,317	146	98	7
	Facilities granted	1,001	997	1,109	2,639	995	1,930	1,934
	Used margin	846	788	823	2,010	734	1,444	1,551
v.	SICILY							
	Number of borrowers	17,514	8,452	4,413	3,977	536	315	44
	Facilities granted	3,218	2,864	3,019	8,111	3,681	5,946	10,835
	Used margin	2,657	2,172	2,097	5,801	2,775	4,006	7,898
z.	SARDINIA							
	Number of borrowers	7,477	3,712	1,929	1,839	237	168	26
	Facilities granted	1,377	1,274	1,324	3,683	1,623	3,239	5,046
	Used margin	1,220	1,071	1,067	2,928	1,245	2,418	3,998

Notes:

Distribution by customer location (region) and total credit granted

TDB30140

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2001

	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	486,095	250,106	140,263	143,898	20,605	16,058	3,469
Facilities granted	46,662	43,781	49,851	153,565	73,375	164,398	527,213
Used margin	40,008	33,893	34,940	104,780	47,895	103,325	347,539
b. PIEMONTE							
Number of borrowers	41,264	20,722	11,136	10,943	1,568	1,215	301
Facilities granted	3,951	3,618	3,949	11,676	5,586	12,721	57,627
Used margin	3,359	2,737	2,680	7,569	3,408	7,573	39,430
c. VALLE D'AOSTA							
Number of borrowers	1,285	721	375	254	32	22	8
Facilities granted	124	123	133	255	112	254	680
Used margin	102	95	94	169	77	180	356
d. LIGURIA							
Number of borrowers	14,244	6,738	3,042	2,761	347	284	63
Facilities granted	1,370	1,167	1,068	2,919	1,245	2,950	6,810
Used margin	1,220	952	787	2,010	784	1,940	4,156
e. LOMBARDY							
Number of borrowers	113,890	58,132	33,532	37,173	5,900	4,957	1,251
Facilities granted	10,948	10,172	11,954	40,175	20,990	51,856	211,935
Used margin	9,415	7,685	8,024	26,686	13,073	31,092	129,413
f. TRENTINO-ALTO ADIGE							
Number of borrowers	16,860	11,604	6,354	5,837	683	437	55
Facilities granted	1,634	2,021	2,234	6,037	2,431	4,069	4,754
Used margin	1,291	1,559	1,660	4,441	1,714	2,665	2,590
g. VENETO							
Number of borrowers	51,419	28,968	17,724	18,949	2,616	2,006	363
Facilities granted	4,947	5,110	6,321	20,245	9,319	20,160	29,787
Used margin	4,220	3,962	4,476	13,855	6,025	12,452	18,658
h. FRIULI-VENEZIA GIULIA							
Number of borrowers	11,936	5,958	3,428	3,539	518	379	68
Facilities granted	1,141	1,049	1,222	3,778	1,831	3,913	9,417
Used margin	985	826	857	2,519	1,189	2,301	5,134
i. EMILIA-ROMAGNA							
Number of borrowers	54,039	29,326	17,265	18,401	2,645	2,187	462
Facilities granted	5,213	5,146	6,135	19,776	9,425	22,262	43,608
Used margin	4,356	3,854	4,057	12,480	5,771	13,231	29,035
l. MARCHE							
Number of borrowers	15,340	8,223	5,042	5,145	683	475	67
Facilities granted	1,479	1,454	1,805	5,416	2,463	4,776	5,244
Used margin	1,249	1,111	1,240	3,605	1,568	3,010	3,580
m. TUSCANY							
Number of borrowers	40,938	20,362	11,223	11,386	1,585	1,057	173
Facilities granted	3,944	3,570	4,009	12,111	5,683	10,652	18,026
Used margin	3,450	2,887	2,975	8,617	3,900	7,098	13,433

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	6,936	3,873	2,204	2,089	293	210	39
	Facilities granted	667	688	786	2,191	1,053	2,006	2,777
	Used margin	580	563	601	1,620	782	1,407	2,087
o.	LAZIO							
	Number of borrowers	43,711	18,643	8,539	8,204	1,231	1,092	354
	Facilities granted	4,186	3,205	3,004	8,755	4,367	11,516	106,751
	Used margin	3,786	2,632	2,247	6,491	3,216	8,474	77,707
p.	ABRUZZO							
	Number of borrowers	6,567	3,404	2,057	2,208	311	255	44
	Facilities granted	626	598	734	2,390	1,105	2,592	2,707
	Used margin	518	456	516	1,617	735	1,689	1,805
q.	MOLISE							
	Number of borrowers	1,134	609	393	359	49	40	7
	Facilities granted	107	107	142	388	172	430	517
	Used margin	90	85	101	288	126	281	439
r.	CAMPANIA							
	Number of borrowers	18,572	9,174	5,062	4,844	671	506	78
	Facilities granted	1,770	1,599	1,792	5,101	2,377	4,933	11,463
	Used margin	1,520	1,231	1,289	3,722	1,722	3,362	8,383
s.	PUGLIA							
	Number of borrowers	15,571	7,475	4,323	4,092	487	304	49
	Facilities granted	1,479	1,312	1,536	4,281	1,715	3,031	4,427
	Used margin	1,273	1,027	1,120	3,089	1,172	2,134	3,419
t.	BASILICATA							
	Number of borrowers	1,951	1,072	607	581	67	51	10
	Facilities granted	186	189	214	619	248	536	1,484
	Used margin	157	151	158	455	178	372	969
u.	CALABRIA							
	Number of borrowers	5,447	2,938	1,615	1,317	146	98	7
	Facilities granted	517	515	573	1,363	514	997	999
	Used margin	437	407	425	1,038	379	746	801
v.	SICILY							
	Number of borrowers	17,514	8,452	4,413	3,977	536	315	44
	Facilities granted	1,662	1,479	1,559	4,189	1,901	3,071	5,596
	Used margin	1,372	1,122	1,083	2,996	1,433	2,069	4,079
z.	SARDINIA							
	Number of borrowers	7,477	3,712	1,929	1,839	237	168	26
	Facilities granted	711	658	684	1,902	838	1,673	2,606
	Used margin	630	553	551	1,512	643	1,249	2,065

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

March 2001

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,592,214	1,770,014	111,930
b.	GENERAL GOVERNMENT	138,732	106,410	1,286
	Central government	56,357	46,608	240
	Local government	81,472	59,589	896
	Social security funds	902	213	149
c.	FINANCIAL COMPANIES	581,235	404,686	30,688
	Monetary financial institutions	176,458	124,961	5,859
	Other financial intermediaries	374,798	267,922	21,696
	Financial auxiliaries	23,897	8,949	2,881
	Insurance companies and pension funds	6,082	2,854	252
d.	NON-FINANCIAL COMPANIES	1,448,132	951,007	58,652
	Public companies	59,298	41,397	2,083
	Private companies	1,224,844	790,734	50,196
	Associations of non-financial companies	4,866	3,359	494
	Craft non-financial quasi-companies	59,331	41,632	1,797
	Other non-financial quasi-companies	99,791	73,884	4,080
e.	HOUSEHOLDS	192,173	166,874	9,168
	Producer households	67,241	54,804	3,576
	Consumer households	124,932	112,069	5,592
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	10,477	7,666	484
g.	REST OF THE WORLD	207,841	124,475	11,197
	General government	2,275	1,119	285
	Monetary financial institutions	110,160	60,247	4,616
	Other financial institutions	55,964	34,326	3,437
	Non-financial companies	37,316	27,960	2,724
	Households	656	656	128
	Non-profit institutions serving households	41	27	..
	International organizations and other institutions	1,429	141	6
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	643	310	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
2,258,512	1,482,966	96,269	172,919	165,412	8,204	160,784	121,635	7,457
102,322	73,851	1,239	34,167	30,322	15	2,240	2,236	29
35,275	28,841	232	20,838	17,519	4	244	246	4
66,188	44,838	862	13,329	12,801	12	1,956	1,950	23
862	172	145	..	..	-	41	41	4
529,645	360,096	23,806	32,415	36,017	6,132	19,173	8,574	749
160,854	116,501	5,491	8,212	7,406	279	7,393	1,053	87
340,450	233,814	15,591	22,856	27,249	5,838	11,494	6,858	267
23,696	8,363	2,473	41	56	14	161	532	395
4,645	1,419	250	1,307	1,307	..	128	130	2
1,234,362	766,560	51,096	88,600	82,547	1,745	125,170	101,900	5,809
51,567	34,615	1,989	5,027	4,635	10	2,705	2,147	85
1,036,935	629,592	43,204	78,316	72,980	1,611	109,595	88,162	5,381
3,878	2,664	463	579	457	6	409	238	27
52,374	35,289	1,723	962	904	17	5,995	5,439	58
89,607	64,400	3,720	3,716	3,570	103	6,469	5,913	258
183,853	158,354	8,436	3,646	3,545	137	4,674	4,974	594
61,879	49,402	3,125	2,227	2,136	83	3,135	3,266	368
121,973	108,952	5,311	1,417	1,408	54	1,541	1,708	227
9,120	6,454	440	713	664	4	643	546	41
187,890	110,394	10,882	12,284	11,409	132	7,668	2,674	182
1,638	620	263	637	500	21	-	-	-
103,486	57,867	4,599	2,637	2,370	15	4,039	8	2
52,752	31,596	3,394	2,120	2,074	39	1,090	656	4
27,989	19,581	2,515	6,883	6,459	56	2,444	1,919	153
558	562	103	6	6	..	95	87	25
41	27	..	-	-	-	-	-	-
1,427	139	6	2	2	-	2	..	-
633	300	4	8	8	-	..	..	..

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

March 2001

Total

Facilities
grantedUsed
margin

Overshoot

a. TOTAL	1,338,767	914,136	57,807
b. GENERAL GOVERNMENT	71,649	54,956	664
Central government	29,106	24,071	124
Local government	42,077	30,775	463
Social security funds	466	110	77
c. FINANCIAL COMPANIES	300,183	209,003	15,849
Monetary financial institutions	91,133	64,537	3,026
Other financial intermediaries	193,567	138,370	11,205
Financial auxiliaries	12,342	4,622	1,488
Insurance companies and pension funds	3,141	1,474	130
d. NON-FINANCIAL COMPANIES	747,898	491,154	30,291
Public companies	30,625	21,380	1,076
Private companies	632,579	408,380	25,924
Associations of non-financial companies	2,513	1,735	255
Craft non-financial quasi-companies	30,642	21,501	928
Other non-financial quasi-companies	51,538	38,158	2,107
e. HOUSEHOLDS	99,249	86,183	4,735
Producer households	34,727	28,304	1,847
Consumer households	64,522	57,879	2,888
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	5,411	3,959	250
g. REST OF THE WORLD	107,341	64,286	5,783
General government	1,175	578	147
Monetary financial institutions	56,893	31,115	2,384
Other financial institutions	28,903	17,728	1,775
Non-financial companies	19,272	14,440	1,407
Households	339	339	66
Non-profit institutions serving households	21	14	..
International organizations and other institutions	738	73	3
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	332	160	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
1,166,424	765,888	49,719	89,305	85,428	4,237	83,038	62,819	3,851
52,845	38,141	640	17,646	15,660	8	1,157	1,155	15
18,218	14,895	120	10,762	9,048	2	126	127	2
34,183	23,157	445	6,884	6,611	6	1,010	1,007	12
445	89	75	..	..	-	21	21	2
273,539	185,974	12,295	16,741	18,601	3,167	9,902	4,428	387
83,074	60,168	2,836	4,241	3,825	144	3,818	544	45
175,828	120,755	8,052	11,804	14,073	3,015	5,936	3,542	138
12,238	4,319	1,277	21	29	7	83	275	204
2,399	733	129	675	675	..	66	67	1
637,495	395,895	26,389	45,758	42,632	901	64,645	52,627	3,000
26,632	17,877	1,027	2,596	2,394	5	1,397	1,109	44
535,532	325,157	22,313	40,447	37,691	832	56,601	45,532	2,779
2,003	1,376	239	299	236	3	211	123	14
27,049	18,225	890	497	467	9	3,096	2,809	30
46,278	33,260	1,921	1,919	1,844	53	3,341	3,054	133
94,952	81,783	4,357	1,883	1,831	71	2,414	2,569	307
31,958	25,514	1,614	1,150	1,103	43	1,619	1,687	190
62,994	56,269	2,743	732	727	28	796	882	117
4,710	3,333	227	368	343	2	332	282	21
97,037	57,014	5,620	6,344	5,892	68	3,960	1,381	94
846	320	136	329	258	11	-	-	-
53,446	29,886	2,375	1,362	1,224	8	2,086	4	1
27,244	16,318	1,753	1,095	1,071	20	563	339	2
14,455	10,113	1,299	3,555	3,336	29	1,262	991	79
288	290	53	3	3	..	49	45	13
21	14	..	-	-	-	-	-	-
737	72	3	1	1	-	1	..	-
327	155	2	4	4	-	..	..	..



Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in billions of lire

March 2001

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,515,373	1,005,811	62,228
	Agricultural, forestry and fishery products	33,310	27,179	2,126
	Fuel and power products	70,780	48,002	2,052
	Ores and metals	32,034	19,756	1,216
	Non-metallic minerals and products	39,585	24,347	1,309
	Chemical products	44,604	24,147	1,572
	Metal products, except transport equipment	73,882	45,638	2,093
	Agricultural and industrial machinery	75,997	43,959	2,862
	Office and data processing machines, etc.	13,823	8,150	407
	Electrical goods	58,268	32,390	1,923
	Transport equipment	38,214	25,297	1,493
	Food and tobacco products	72,639	45,719	2,790
	Textiles, clothing and footwear	90,058	56,036	3,900
	Paper and paper products	40,009	23,969	1,357
	Rubber and plastic products	33,414	19,653	1,022
	Other manufactured products	44,985	29,282	1,888
	Building and construction	141,197	105,763	9,672
	Wholesale and retail trade services, recovery and repair services	252,554	159,289	9,027
	Lodging and catering services	32,529	27,687	1,603
	Inland transport services	29,935	20,532	1,336
	Maritime and air transport services	15,839	12,729	645
	Auxiliary transport services	18,697	12,229	674
	Communication services	49,648	34,961	469
	Other market services	213,371	159,097	10,791

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
1,296,240	815,962	54,223	90,827	84,683	1,828	128,305	105,167	6,177
29,402	23,295	1,824	3,536	3,367	110	374	519	192
63,492	41,531	2,027	5,617	5,422	14	1,669	1,048	12
27,698	16,166	1,079	1,818	1,776	23	2,517	1,814	114
34,131	19,245	1,150	3,212	3,108	50	2,242	1,994	108
39,399	19,490	1,344	2,372	2,300	41	2,833	2,356	190
59,808	33,834	1,892	3,944	3,772	48	10,131	8,032	153
60,750	31,062	2,176	7,338	6,686	43	7,908	6,212	645
11,333	6,308	378	562	550	6	1,929	1,291	23
45,677	23,293	1,584	2,103	1,975	21	10,489	7,122	319
25,601	15,279	1,094	3,110	2,972	19	9,503	7,046	380
64,375	38,166	2,457	4,777	4,616	106	3,487	2,937	227
78,510	45,471	3,696	5,826	5,807	68	5,722	4,757	136
33,023	17,701	1,220	2,577	2,463	46	4,409	3,805	93
27,536	15,031	931	1,729	1,636	8	4,151	2,988	83
40,315	25,131	1,807	2,263	2,130	23	2,409	2,021	58
124,655	90,476	7,486	7,805	6,909	571	8,738	8,378	1,613
223,548	134,000	8,289	9,646	9,259	248	19,359	16,030	488
28,182	23,562	1,415	2,629	2,496	41	1,716	1,628	147
24,033	15,386	1,224	1,259	1,013	27	4,643	4,134	87
11,854	9,253	616	1,865	1,586	12	2,120	1,890	17
15,215	9,404	629	1,450	1,168	6	2,031	1,657	37
44,317	30,272	457	2,368	2,153	2	2,962	2,537	12
183,390	132,600	9,451	13,018	11,523	294	16,964	14,973	1,046

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

March 2001

Total

Facilities
grantedUsed
margin

Overshoot

a.	TOTAL	Total		
		Facilities granted	Used margin	Overshoot
		782,625	519,458	32,138
	Agricultural, forestry and fishery products	17,203	14,037	1,098
	Fuel and power products	36,555	24,791	1,060
	Ores and metals	16,544	10,203	628
	Non-metallic minerals and products	20,444	12,574	676
	Chemical products	23,036	12,471	812
	Metal products, except transport equipment	38,157	23,570	1,081
	Agricultural and industrial machinery	39,249	22,703	1,478
	Office and data processing machines, etc.	7,139	4,209	210
	Electrical goods	30,093	16,728	993
	Transport equipment	19,736	13,065	771
	Food and tobacco products	37,515	23,612	1,441
	Textiles, clothing and footwear	46,511	28,940	2,014
	Paper and paper products	20,663	12,379	701
	Rubber and plastic products	17,257	10,150	528
	Other manufactured products	23,233	15,123	975
	Building and construction	72,922	54,622	4,995
	Wholesale and retail trade services, recovery and repair services	130,433	82,266	4,662
	Lodging and catering services	16,800	14,299	828
	Inland transport services	15,460	10,604	690
	Maritime and air transport services	8,180	6,574	333
	Auxiliary transport services	9,656	6,316	348
	Communication services	25,641	18,056	242
	Other market services	110,197	82,167	5,573

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
669,452	421,409	28,004	46,908	43,735	944	66,264	54,314	3,190
15,185	12,031	942	1,826	1,739	57	193	268	99
32,791	21,449	1,047	2,901	2,800	7	862	541	6
14,305	8,349	557	939	917	12	1,300	937	59
17,627	9,939	594	1,659	1,605	26	1,158	1,030	56
20,348	10,066	694	1,225	1,188	21	1,463	1,217	98
30,888	17,474	977	2,037	1,948	25	5,232	4,148	79
31,375	16,042	1,124	3,790	3,453	22	4,084	3,208	333
5,853	3,258	195	290	284	3	996	667	12
23,590	12,030	818	1,086	1,020	11	5,417	3,678	165
13,222	7,891	565	1,606	1,535	10	4,908	3,639	196
33,247	19,711	1,269	2,467	2,384	55	1,801	1,517	117
40,547	23,484	1,909	3,009	2,999	35	2,955	2,457	70
17,055	9,142	630	1,331	1,272	24	2,277	1,965	48
14,221	7,763	481	893	845	4	2,144	1,543	43
20,821	12,979	933	1,169	1,100	12	1,244	1,044	30
64,379	46,727	3,866	4,031	3,568	295	4,513	4,327	833
115,453	69,205	4,281	4,982	4,782	128	9,998	8,279	252
14,555	12,169	731	1,358	1,289	21	886	841	76
12,412	7,946	632	650	523	14	2,398	2,135	45
6,122	4,779	318	963	819	6	1,095	976	9
7,858	4,857	325	749	603	3	1,049	856	19
22,888	15,634	236	1,223	1,112	1	1,530	1,310	6
94,713	68,482	4,881	6,723	5,951	152	8,761	7,733	540



Distribution by customer segment of economic activity and total credit granted

TDB30150		Banks						
Source: Central Credit Register Stocks in billions of lire								
March 2001		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		486,095	250,106	140,263	143,898	20,605	16,058	3,469
Facilities granted		90,350	84,772	96,525	297,343	142,074	318,319	1,020,827
Used margin		77,466	65,626	67,653	202,882	92,738	200,065	672,929
b. GENERAL GOVERNMENT								
Number of borrowers		714	1,228	1,290	2,020	412	465	204
Facilities granted		137	451	912	4,477	2,893	11,025	116,585
Used margin		97	314	579	2,831	1,824	6,388	92,010
c. FINANCIAL COMPANIES								
Number of borrowers		649	641	634	1,064	323	490	458
Facilities granted		120	221	428	2,416	2,246	10,481	377,007
Used margin		79	143	300	3,063	1,594	7,048	253,111
d. NON-FINANCIAL COMPANIES								
Number of borrowers		105,049	109,057	97,039	122,126	18,947	14,598	2,731
Facilities granted		19,609	38,404	67,831	258,047	130,843	287,863	518,130
Used margin		13,227	26,376	45,409	171,602	84,545	180,085	321,936
<i>of which: industry</i>								
Number of borrowers		29,274	32,378	32,216	46,292	8,389	7,576	1,600
Facilities granted		5,484	11,563	22,825	100,117	58,375	154,267	294,154
Used margin		3,443	7,366	14,102	61,025	34,886	89,609	172,334
<i>of which: building</i>								
Number of borrowers		13,670	15,698	15,049	18,975	2,505	1,436	174
Facilities granted		2,552	5,514	10,436	39,481	17,006	26,569	22,610
Used margin		1,671	3,822	7,216	28,078	12,100	19,525	17,752
<i>of which: services</i>								
Number of borrowers		59,643	58,456	47,605	54,256	7,603	5,331	922
Facilities granted		11,112	20,445	33,077	112,927	52,314	102,545	198,173
Used margin		7,741	14,476	22,904	78,196	35,211	67,562	129,718
e. PRODUCER HOUSEHOLDS								
Number of borrowers		67,647	42,863	19,400	9,587	337	109	7
Facilities granted		12,683	14,625	13,112	16,573	2,207	1,729	1,295
Used margin		10,485	11,726	10,036	12,928	1,750	1,386	1,003
f. CONSUMER HOUSEHOLDS AND NEC								
Number of borrowers		299,940	90,647	20,134	8,502	554	349	57
Facilities granted		55,555	29,195	13,074	14,816	3,677	6,194	6,297
Used margin		51,782	25,597	10,479	11,701	2,864	4,533	4,287

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30150

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2001

	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	486,095	250,106	140,263	143,898	20,605	16,058	3,469
Facilities granted	46,662	43,781	49,851	153,565	73,375	164,398	527,213
Used margin	40,008	33,893	34,940	104,780	47,895	103,325	347,539
b. GENERAL GOVERNMENT							
Number of borrowers	714	1,228	1,290	2,020	412	465	204
Facilities granted	71	233	471	2,312	1,494	5,694	60,211
Used margin	50	162	299	1,462	942	3,299	47,519
c. FINANCIAL COMPANIES							
Number of borrowers	649	641	634	1,064	323	490	458
Facilities granted	62	114	221	1,248	1,160	5,413	194,708
Used margin	41	74	155	1,582	823	3,640	130,721
d. NON-FINANCIAL COMPANIES							
Number of borrowers	105,049	109,057	97,039	122,126	18,947	14,598	2,731
Facilities granted	10,127	19,834	35,032	133,270	67,575	148,669	267,592
Used margin	6,831	13,622	23,452	88,625	43,664	93,006	166,266
<i>of which: industry</i>							
Number of borrowers	29,274	32,378	32,216	46,292	8,389	7,576	1,600
Facilities granted	2,832	5,972	11,788	51,706	30,148	79,672	151,918
Used margin	1,778	3,804	7,283	31,517	18,017	46,279	89,003
<i>of which: building</i>							
Number of borrowers	13,670	15,698	15,049	18,975	2,505	1,436	174
Facilities granted	1,318	2,848	5,390	20,390	8,783	13,722	11,677
Used margin	863	1,974	3,727	14,501	6,249	10,084	9,168
<i>of which: services</i>							
Number of borrowers	59,643	58,456	47,605	54,256	7,603	5,331	922
Facilities granted	5,739	10,559	17,083	58,322	27,018	52,960	102,348
Used margin	3,998	7,476	11,829	40,385	18,185	34,893	66,994
e. PRODUCER HOUSEHOLDS							
Number of borrowers	67,647	42,863	19,400	9,587	337	109	7
Facilities granted	6,550	7,553	6,772	8,559	1,140	893	669
Used margin	5,415	6,056	5,183	6,677	904	716	518
f. CONSUMER HOUSEHOLDS AND NEC							
Number of borrowers	299,940	90,647	20,134	8,502	554	349	57
Facilities granted	28,692	15,078	6,752	7,652	1,899	3,199	3,252
Used margin	26,743	13,220	5,412	6,043	1,479	2,341	2,214

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								
March 2001	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	46	1,185	113,704	32,657	17,303	60,946	103,757	346,165
Bad debts	66	2,263	58,621	17,161	15,947	22,559	16,102	22,085
of which: backed by real security	17	337	13,517	3,437	4,355	5,158	2,885	4,976
b. NORTH-WEST ITALY								
Number of borrowers	-	487	29,867	9,568	3,428	16,547	19,709	73,511
Bad debts	-	862	13,372	4,970	2,269	5,884	2,686	4,448
of which: backed by real security	-	124	3,580	1,034	866	1,621	682	1,452
c. NORTH-EAST ITALY								
Number of borrowers	3	188	18,918	6,568	2,151	9,776	13,061	43,146
Bad debts	..	339	8,241	3,421	1,350	3,141	1,822	2,724
of which: backed by real security	-	167	2,300	740	414	1,028	534	771
d. CENTRAL ITALY								
Number of borrowers	6	314	29,715	8,262	4,782	16,100	20,913	79,216
Bad debts	25	536	18,216	4,273	6,279	6,686	3,160	5,346
of which: backed by real security	..	31	3,981	790	1,714	1,336	610	1,321
e. SOUTHERN ITALY								
Number of borrowers	27	110	22,719	5,934	4,354	11,463	30,552	89,933
Bad debts	33	368	12,117	3,117	3,981	4,190	5,135	5,458
of which: backed by real security	15	6	2,798	711	1,028	869	778	1,007
f. ISLANDS								
Number of borrowers	10	86	12,485	2,325	2,588	7,060	19,522	60,359
Bad debts	8	159	6,674	1,381	2,066	2,658	3,297	4,107
of which: backed by real security	..	12	858	163	335	306	281	426

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2001

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	46	1,185	113,704	32,657	17,303	60,946	103,757	346,165
Bad debts	34	1,169	30,275	8,863	8,236	11,651	8,316	11,406
of which: backed by real security	9	174	6,981	1,775	2,249	2,664	1,490	2,570
b. NORTH-WEST ITALY								
Number of borrowers	-	487	29,867	9,568	3,428	16,547	19,709	73,511
Bad debts	-	445	6,906	2,567	1,172	3,039	1,387	2,297
of which: backed by real security	-	64	1,849	534	447	837	352	750
c. NORTH-EAST ITALY								
Number of borrowers	3	188	18,918	6,568	2,151	9,776	13,061	43,146
Bad debts	..	175	4,256	1,767	697	1,622	941	1,407
of which: backed by real security	-	86	1,188	382	214	531	276	398
d. CENTRAL ITALY								
Number of borrowers	6	314	29,715	8,262	4,782	16,100	20,913	79,216
Bad debts	13	277	9,408	2,207	3,243	3,453	1,632	2,761
of which: backed by real security	..	16	2,056	408	885	690	315	682
e. SOUTHERN ITALY								
Number of borrowers	27	110	22,719	5,934	4,354	11,463	30,552	89,933
Bad debts	17	190	6,258	1,610	2,056	2,164	2,652	2,819
of which: backed by real security	8	3	1,445	367	531	449	402	520
f. ISLANDS								
Number of borrowers	10	86	12,485	2,325	2,588	7,060	19,522	60,359
Bad debts	4	82	3,447	713	1,067	1,373	1,703	2,121
of which: backed by real security	..	6	443	84	173	158	145	220

Notes:

Distribution by customer branch of economic activity

TDB30220		Banks	
Source: Central Credit Register Stocks in billions of lire			
March 2001	Number of borrowers	Bad debts	<i>of which:</i> backed by real security
a. TOTAL	217,461	74,723	16,400
Agricultural, forestry and fishery products	13,354	5,329	1,073
Fuel and power products	256	95	17
Ores and metals	681	380	62
Non-metallic minerals and products	3,335	1,524	335
Chemical products	1,116	668	128
Metal products, except transport equipment	5,775	1,998	360
Agricultural and industrial machinery	3,342	1,611	321
Office and data processing machines, etc.	1,254	345	68
Electrical goods	3,122	1,121	172
Transport equipment	1,537	854	116
Food and tobacco products	6,222	3,902	912
Textiles, clothing and footwear	13,054	3,766	724
Paper and paper products	2,920	920	143
Rubber and plastic products	1,768	614	118
Other manufactured products	7,848	2,101	434
Building and construction	31,593	19,035	4,850
Wholesale and retail trade services, recovery and repair services	72,126	15,469	2,591
Lodging and catering services	13,128	2,802	875
Inland transport services	6,337	972	141
Maritime and air transport services	217	149	14
Auxiliary transport services	1,619	500	60
Communication services	236	46	12
Other market services	26,621	10,524	2,875

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2001

	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	217,461	38,591	8,470
Agricultural, forestry and fishery products	13,354	2,752	554
Fuel and power products	256	49	9
Ores and metals	681	196	32
Non-metallic minerals and products	3,335	787	173
Chemical products	1,116	345	66
Metal products, except transport equipment	5,775	1,032	186
Agricultural and industrial machinery	3,342	832	166
Office and data processing machines, etc.	1,254	178	35
Electrical goods	3,122	579	89
Transport equipment	1,537	441	60
Food and tobacco products	6,222	2,015	471
Textiles, clothing and footwear	13,054	1,945	374
Paper and paper products	2,920	475	74
Rubber and plastic products	1,768	317	61
Other manufactured products	7,848	1,085	224
Building and construction	31,593	9,831	2,505
Wholesale and retail trade services, recovery and repair services	72,126	7,989	1,338
Lodging and catering services	13,128	1,447	452
Inland transport services	6,337	502	73
Maritime and air transport services	217	77	7
Auxiliary transport services	1,619	258	31
Communication services	236	24	6
Other market services	26,621	5,435	1,485

€

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						
March 2001		Total	<i>of which:</i> backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial intermediaries
a.	TOTAL	147,484	36,239	94,385	8,461	44,637
b.	GENERAL GOVERNMENT	89	19	64	2	23
	Central government	14	..	12	-	..
	Local government	66	17	41	2	21
	Social security funds	12	2	10	-	2
c.	FINANCIAL COMPANIES	3,677	577	2,049	215	1,412
	Monetary financial institutions	-	-	-	-	-
	Other financial intermediaries	3,189	536	1,716	194	1,280
	Financial auxiliaries	471	39	323	19	128
	Insurance companies and pension funds	17	4	10	2	6
d.	NON-FINANCIAL COMPANIES	86,813	21,673	52,324	6,297	28,192
	Public companies	651	29	618	2	31
	Private companies	70,300	18,245	41,353	5,334	23,613
	Associations of non-financial companies	368	29	203	8	157
	Craft non-financial quasi-companies	3,321	676	2,459	190	672
	Other non-financial quasi-companies	12,173	2,693	7,691	763	3,722
e.	HOUSEHOLDS	51,830	13,455	36,022	1,789	14,019
	Producer households	22,137	4,860	15,078	1,026	6,035
	Consumer households	29,693	8,597	20,945	765	7,983
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	432	31	366	8	60
g.	REST OF THE WORLD	1,202	52	1,067	89	46
	General government	2	-	2	-	-
	Monetary financial institutions	167	-	163	2	2
	Other financial institution	54	6	41	12	4
	Non-financial companies	898	37	794	70	35
	Households	81	10	68	6	6
	Non-profit institutions serving households	-	-	-	-	-
	International organizations and other institutions	..	-	..	-	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	4	-	4	-	..

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

March 2001

	Total	of which: backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries
a. TOTAL	76,169	18,716	48,746	4,370	23,053
b. GENERAL GOVERNMENT	46	10	33	1	12
Central government	7	..	6	-	..
Local government	34	9	21	1	11
Social security funds	6	1	5	-	1
c. FINANCIAL COMPANIES	1,899	298	1,058	111	729
Monetary financial institutions	-	-	-	-	-
Other financial intermediaries	1,647	277	886	100	661
Financial auxiliaries	243	20	167	10	66
Insurance companies and pension funds	9	2	5	1	3
d. NON-FINANCIAL COMPANIES	44,835	11,193	27,023	3,252	14,560
Public companies	336	15	319	1	16
Private companies	36,307	9,423	21,357	2,755	12,195
Associations of non-financial companies	190	15	105	4	81
Craft non-financial quasi-companies	1,715	349	1,270	98	347
Other non-financial quasi-companies	6,287	1,391	3,972	394	1,922
e. HOUSEHOLDS	26,768	6,949	18,604	924	7,240
Producer households	11,433	2,510	7,787	530	3,117
Consumer households	15,335	4,440	10,817	395	4,123
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	223	16	189	4	31
g. REST OF THE WORLD	621	27	551	46	24
General government	1	-	1	-	-
Monetary financial institutions	86	-	84	1	1
Other financial institution	28	3	21	6	2
Non-financial companies	464	19	410	36	18
Households	42	5	35	3	3
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 location (region)

TDB30240		Banks			
Source: Central Credit Register Flows in billions of lire					
1st quarter 2001		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	33,691	2,043	18,170	838
b.	NORTH-WEST ITALY	8,539	503	4,776	252
	Piedmont	2,219	143	1,201	45
	Valle d'Aosta	97	2	45	2
	Liguria	1,101	43	572	19
	Lombardy	5,122	314	2,958	186
c.	NORTH-EAST ITALY	4,816	360	2,990	178
	Trentino-Alto Adige	330	17	212	17
	Veneto	1,794	153	1,047	95
	Friuli-Venezia Giulia	455	25	365	12
	Emilia-Romagna	2,237	163	1,366	54
d.	CENTRAL ITALY	8,180	637	3,874	153
	Marche	774	58	496	14
	Tuscany	2,435	139	1,445	45
	Umbria	510	33	239	8
	Lazio	4,461	407	1,694	89
e.	SOUTHERN ITALY	8,164	391	3,964	161
	Abruzzo	865	52	415	19
	Molise	159	10	71	8
	Campania	3,761	149	1,661	56
	Puglia	2,032	112	1,104	31
	Basilicata	241	23	144	6
	Calabria	1,106	45	569	39
f.	ISLANDS	3,992	153	2,566	95
	Sicily	2,857	103	1,937	77
	Sardinia	1,135	50	629	17

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

1st quarter 2001

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	33,691	1,055	18,170	433
b.	NORTH-WEST ITALY	8,539	260	4,776	130
	Piedmont	2,219	74	1,201	23
	Valle d'Aosta	97	1	45	1
	Liguria	1,101	22	572	10
	Lombardy	5,122	162	2,958	96
c.	NORTH-EAST ITALY	4,816	186	2,990	92
	Trentino-Alto Adige	330	9	212	9
	Veneto	1,794	79	1,047	49
	Friuli-Venezia Giulia	455	13	365	6
	Emilia-Romagna	2,237	84	1,366	28
d.	CENTRAL ITALY	8,180	329	3,874	79
	Marche	774	30	496	7
	Tuscany	2,435	72	1,445	23
	Umbria	510	17	239	4
	Lazio	4,461	210	1,694	46
e.	SOUTHERN ITALY	8,164	202	3,964	83
	Abruzzo	865	27	415	10
	Molise	159	5	71	4
	Campania	3,761	77	1,661	29
	Puglia	2,032	58	1,104	16
	Basilicata	241	12	144	3
	Calabria	1,106	23	569	20
f.	ISLANDS	3,992	79	2,566	49
	Sicily	2,857	53	1,937	40
	Sardinia	1,135	26	629	9



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					
1st quarter 2001	New bad debts in the quarter		Bad debts deleted in the quarter		
	Number of borrowers	Amount	Number of borrowers	Amount	
a. TOTAL	33,691	2,043	18,170	838	
General government	-	-	3	..	
Financial companies	23	23	18	6	
Non-financial companies	4,324	1,131	2,674	401	
<i>of which: industry</i>	<i>1,188</i>	<i>383</i>	<i>766</i>	<i>108</i>	
building	572	232	372	77	
services	2,481	494	1,482	196	
Producer households	3,716	234	2,623	122	
Consumer households and nec	24,904	620	12,420	289	

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

1st quarter 2001

New bad debts in the quarter

Bad debts deleted in the quarter

Number of borrowers

Amount

Number of borrowers

Amount

a.	TOTAL	33,691	1,055	18,170	433
	General government	-	-	3	..
	Financial companies	23	12	18	3
	Non-financial companies	4,324	584	2,674	207
	<i>of which: industry</i>	<i>1,188</i>	<i>198</i>	<i>766</i>	<i>56</i>
	building	572	120	372	40
	services	2,481	255	1,482	101
	Producer households	3,716	121	2,623	63
	Consumer households and nec	24,904	320	12,420	149

€

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			
March 2001	Total	For commercial transactions	For financial transactions
a. TOTAL	201,264	129,271	71,994
<i>of which:</i> in non-euro-area currencies	37,810	24,047	13,763
General government	2,093	684	1,410
Financial companies	19,853	7,834	12,018
Non-financial companies	150,198	108,706	41,492
<i>of which:</i> industry	67,210	49,596	17,614
building	24,157	20,463	3,696
services	57,503	37,798	19,705
Producer households	2,769	1,863	906
Consumer households and nec	5,799	3,427	2,374
Rest of the world	20,552	6,758	13,794

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

March 2001

Total

For commercial
transactionsFor financial
transactions

a.	TOTAL	103,944	66,763	37,182
	<i>of which:</i> in non-euro-area currencies	19,527	12,419	7,108
	General government	1,081	353	728
	Financial companies	10,253	4,046	6,207
	Non-financial companies	77,571	56,142	21,429
	<i>of which:</i> industry	34,711	25,614	9,097
	building	12,476	10,568	1,909
	services	29,698	19,521	10,177
	Producer households	1,430	962	468
	Consumer households and nec	2,995	1,770	1,226
	Rest of the world	10,614	3,490	7,124

€

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			
March 2001	Total	For commercial transactions	For financial transactions
a. TOTAL	181,531	122,901	58,632
b. NORTH-WEST ITALY	77,544	54,665	22,879
Piedmont	14,580	9,306	5,274
Valle d'Aosta	271	145	126
Liguria	5,363	4,608	755
Lombardy	57,329	40,607	16,724
c. NORTH-EAST ITALY	45,138	31,265	13,873
Trentino-Alto Adige	5,129	3,793	1,334
Veneto	11,496	7,054	4,442
Friuli-Venezia Giulia	6,173	4,157	2,016
Emilia-Romagna	22,341	16,261	6,082
d. CENTRAL ITALY	39,302	26,715	12,588
Marche	1,799	1,199	600
Tuscany	8,872	5,001	3,869
Umbria	1,303	713	591
Lazio	27,329	19,800	7,528
e. SOUTHERN ITALY	13,451	7,327	6,124
Abruzzo	1,222	656	565
Molise	211	110	103
Campania	8,779	4,769	4,010
Puglia	2,196	1,065	1,131
Basilicata	319	155	163
Calabria	724	571	153
f. ISLANDS	6,097	2,930	3,168
Sicily	3,681	1,929	1,752
Sardinia	2,416	1,001	1,415

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

March 2001		Total	For commercial transactions	For financial transactions
a.	TOTAL	93,753	63,473	30,281
b.	NORTH-WEST ITALY	40,048	28,232	11,816
	Piedmont	7,530	4,806	2,724
	Valle d'Aosta	140	75	65
	Liguria	2,770	2,380	390
	Lombardy	29,608	20,972	8,637
c.	NORTH-EAST ITALY	23,312	16,147	7,165
	Trentino-Alto Adige	2,649	1,959	689
	Veneto	5,937	3,643	2,294
	Friuli-Venezia Giulia	3,188	2,147	1,041
	Emilia-Romagna	11,538	8,398	3,141
d.	CENTRAL ITALY	20,298	13,797	6,501
	Marche	929	619	310
	Tuscany	4,582	2,583	1,998
	Umbria	673	368	305
	Lazio	14,114	10,226	3,888
e.	SOUTHERN ITALY	6,947	3,784	3,163
	Abruzzo	631	339	292
	Molise	109	57	53
	Campania	4,534	2,463	2,071
	Puglia	1,134	550	584
	Basilicata	165	80	84
	Calabria	374	295	79
f.	ISLANDS	3,149	1,513	1,636
	Sicily	1,901	996	905
	Sardinia	1,248	517	731

€

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

March 2001		Total	For commercial transactions	For financial transactions
a.	TOTAL	152,967	110,569	42,399
	Agricultural, forestry and fishery products	1,929	1,241	687
	Fuel and power products	8,839	5,437	3,402
	Ores and metals	2,066	1,520	546
	Non-metallic minerals and products	2,763	1,803	960
	Chemical products	2,550	1,580	970
	Metal products, except transport equipment	3,344	2,453	889
	Agricultural and industrial machinery	13,854	11,852	2,002
	Office and data processing machines, etc.	1,005	805	199
	Electrical goods	11,592	8,758	2,833
	Transport equipment	8,721	7,625	1,096
	Food and tobacco products	4,814	2,808	2,004
	Textiles, clothing and footwear	3,778	2,413	1,363
	Paper and paper products	1,402	823	579
	Rubber and plastic products	1,121	778	343
	Other manufactured products	1,708	1,162	544
	Building and construction	24,548	20,772	3,776
	Wholesale and retail trade services, recovery and repair services	15,850	11,920	3,933
	Lodging and catering services	2,165	1,443	722
	Inland transport services	1,927	1,435	492
	Maritime and air transport services	1,003	788	213
	Auxiliary transport services	2,020	1,590	430
	Communication services	10,700	4,421	6,279
	Other market services	25,274	17,138	8,136

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

March 2001

	Total	For commercial transactions	For financial transactions
a. TOTAL	79,001	57,104	21,897
Agricultural, forestry and fishery products	996	641	355
Fuel and power products	4,565	2,808	1,757
Ores and metals	1,067	785	282
Non-metallic minerals and products	1,427	931	496
Chemical products	1,317	816	501
Metal products, except transport equipment	1,727	1,267	459
Agricultural and industrial machinery	7,155	6,121	1,034
Office and data processing machines, etc.	519	416	103
Electrical goods	5,987	4,523	1,463
Transport equipment	4,504	3,938	566
Food and tobacco products	2,486	1,450	1,035
Textiles, clothing and footwear	1,951	1,246	704
Paper and paper products	724	425	299
Rubber and plastic products	579	402	177
Other manufactured products	882	600	281
Building and construction	12,678	10,728	1,950
Wholesale and retail trade services, recovery and repair services	8,186	6,156	2,031
Lodging and catering services	1,118	745	373
Inland transport services	995	741	254
Maritime and air transport services	518	407	110
Auxiliary transport services	1,043	821	222
Communication services	5,526	2,283	3,243
Other market services	13,053	8,851	4,202

€

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

March 2001		Facilities granted	Used margin	Overshoot
a.	TOTAL	83,339	75,743	902
	<i>of which: transactions of financial intermediaries</i>	<i>66,230</i>	<i>61,372</i>	<i>529</i>
	Agricultural, forestry and fishery products	258	246	14
	Fuel and power products	864	747	27
	Ores and metals	1,005	895	4
	Non-metallic minerals and products	2,238	2,062	23
	Chemical products	1,516	1,408	14
	Metal products, except transport equipment	8,518	7,675	64
	Agricultural and industrial machinery	5,925	5,121	33
	Office and data processing machines, etc.	647	600	4
	Electrical goods	2,916	2,643	27
	Transport equipment	1,359	1,237	19
	Food and tobacco products	1,832	1,613	46
	Textiles, clothing and footwear	5,011	4,649	54
	Paper and paper products	4,409	3,871	50
	Rubber and plastic products	3,278	2,953	33
	Other manufactured products	2,620	2,333	15
	Building and construction	5,137	4,651	97
	Wholesale and retail trade services, recovery and repair services	11,643	10,810	79
	Lodging and catering services	1,408	1,313	31
	Inland transport services	4,192	3,987	35
	Maritime and air transport services	2,010	1,828	33
	Auxiliary transport services	1,199	1,102	25
	Communication services	1,696	1,603	4
	Other market services	13,660	12,398	165

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

March 2001

	Facilities granted	Used margin	Overshoot
a. TOTAL	43,041	39,118	466
<i>of which: transactions of financial intermediaries</i>	<i>34,205</i>	<i>31,696</i>	<i>273</i>
Agricultural, forestry and fishery products	133	127	7
Fuel and power products	446	386	14
Ores and metals	519	462	2
Non-metallic minerals and products	1,156	1,065	12
Chemical products	783	727	7
Metal products, except transport equipment	4,399	3,964	33
Agricultural and industrial machinery	3,060	2,645	17
Office and data processing machines, etc.	334	310	2
Electrical goods	1,506	1,365	14
Transport equipment	702	639	10
Food and tobacco products	946	833	24
Textiles, clothing and footwear	2,588	2,401	28
Paper and paper products	2,277	1,999	26
Rubber and plastic products	1,693	1,525	17
Other manufactured products	1,353	1,205	8
Building and construction	2,653	2,402	50
Wholesale and retail trade services, recovery and repair services	6,013	5,583	41
Lodging and catering services	727	678	16
Inland transport services	2,165	2,059	18
Maritime and air transport services	1,038	944	17
Auxiliary transport services	619	569	13
Communication services	876	828	2
Other market services	7,055	6,403	85

€

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

March 2001		Facilities granted	Used margin	Overshoot
a.	TOTAL	86,141	78,438	968
	<i>of which: transactions of financial intermediaries</i>	68,556	63,632	585
	Piedmont	8,345	7,646	46
	Valle d'Aosta	203	170	2
	Liguria	1,255	1,270	64
	Lombardy	29,627	26,839	219
	Trentino-Alto Adige	2,486	2,341	27
	Veneto	12,309	11,025	112
	Friuli-Venezia Giulia	2,176	1,969	23
	Emilia-Romagna	9,637	8,640	48
	Marche	2,548	2,227	10
	Tuscany	5,509	5,011	76
	Umbria	674	625	12
	Lazio	5,369	5,056	126
	Abruzzo	856	782	14
	Molise	95	76	2
	Campania	1,650	1,530	66
	Puglia	931	904	46
	Basilicata	207	199	4
	Calabria	240	213	21
	Sicily	962	912	27
	Sardinia	1,061	1,003	23

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

March 2001

	Facilities granted	Used margin	Overshoot
a. TOTAL	44,488	40,510	500
<i>of which: transactions of financial intermediaries</i>	35,406	32,863	302
Piedmont	4,310	3,949	24
Valle d'Aosta	105	88	1
Liguria	648	656	33
Lombardy	15,301	13,861	113
Trentino-Alto Adige	1,284	1,209	14
Veneto	6,357	5,694	58
Friuli-Venezia Giulia	1,124	1,017	12
Emilia-Romagna	4,977	4,462	25
Marche	1,316	1,150	5
Tuscany	2,845	2,588	39
Umbria	348	323	6
Lazio	2,773	2,611	65
Abruzzo	442	404	7
Molise	49	39	1
Campania	852	790	34
Puglia	481	467	24
Basilicata	107	103	2
Calabria	124	110	11
Sicily	497	471	14
Sardinia	548	518	12

€

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

March 2001		Nominal value of receivables assigned			Advances granted	
		of which:		Total	facilities granted	used margin
			with recourse	without recourse		
a. TOTAL		50,606	28,959	21,647	50,819	31,581
	<i>of which: transactions of financial intermediaries</i>	46,335	26,610	19,725	45,663	27,876
	Agricultural, forestry and fishery products	145	134	12	124	89
	Fuel and power products	604	395	209	796	426
	Ores and metals	2,002	532	1,470	1,903	1,524
	Non-metallic minerals and products	374	254	120	354	205
	Chemical products	1,508	680	831	1,377	955
	Metal products, except transport equipment	2,660	1,537	1,121	3,259	1,665
	Agricultural and industrial machinery	2,347	1,139	1,208	2,912	1,884
	Office and data processing machines, etc.	1,048	691	356	1,241	689
	Electrical goods	6,589	2,531	4,058	7,859	4,893
	Transport equipment	8,442	4,434	4,010	7,964	5,726
	Food and tobacco products	2,002	1,311	691	1,752	1,309
	Textiles, clothing and footwear	1,774	1,129	645	1,522	898
	Paper and paper products	1,181	844	337	918	556
	Rubber and plastic products	1,108	550	558	1,565	575
	Other manufactured products	631	389	242	594	333
	Building and construction	2,515	2,267	248	2,984	1,685
	Wholesale and retail trade services, recovery and repair services	8,645	4,798	3,847	6,579	3,969
	Lodging and catering services	172	149	23	157	89
	Inland transport services	471	401	70	745	300
	Maritime and air transport services	194	188	6	184	145
	Auxiliary transport services	567	389	180	596	285
	Communication services	579	232	345	519	258
	Other market services	5,046	3,985	1,061	4,916	3,123

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

March 2001

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
a. TOTAL	26,136	14,956	11,180	26,246	16,310
<i>of which: transactions of financial intermediaries</i>	23,930	13,743	10,187	23,583	14,397
Agricultural, forestry and fishery products	75	69	6	64	46
Fuel and power products	312	204	108	411	220
Ores and metals	1,034	275	759	983	787
Non-metallic minerals and products	193	131	62	183	106
Chemical products	779	351	429	711	493
Metal products, except transport equipment	1,374	794	579	1,683	860
Agricultural and industrial machinery	1,212	588	624	1,504	973
Office and data processing machines, etc.	541	357	184	641	356
Electrical goods	3,403	1,307	2,096	4,059	2,527
Transport equipment	4,360	2,290	2,071	4,113	2,957
Food and tobacco products	1,034	677	357	905	676
Textiles, clothing and footwear	916	583	333	786	464
Paper and paper products	610	436	174	474	287
Rubber and plastic products	572	284	288	808	297
Other manufactured products	326	201	125	307	172
Building and construction	1,299	1,171	128	1,541	870
Wholesale and retail trade services, recovery and repair services	4,465	2,478	1,987	3,398	2,050
Lodging and catering services	89	77	12	81	46
Inland transport services	243	207	36	385	155
Maritime and air transport services	100	97	3	95	75
Auxiliary transport services	293	201	93	308	147
Communication services	299	120	178	268	133
Other market services	2,606	2,058	548	2,539	1,613

€

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

March 2001		Nominal value of receivables assigned			Advances granted	
		Total	of which:		facilities granted	used margin
			with recourse	without recourse		
a. TOTAL		54,882	30,438	24,442	55,747	35,509
	<i>of which: transactions of financial intermediaries</i>	<i>50,539</i>	<i>28,049</i>	<i>22,490</i>	<i>50,525</i>	<i>31,747</i>
	Piedmont	13,019	6,574	6,446	13,624	8,731
	Valle d'Aosta	188	151	39	271	145
	Liguria	1,111	742	370	1,344	736
	Lombardy	15,267	7,821	7,447	15,430	9,341
	Trentino-Alto Adige	323	103	221	310	110
	Veneto	2,401	1,477	924	2,277	1,321
	Friuli-Venezia Giulia	656	482	172	751	387
	Emilia-Romagna	4,002	2,695	1,307	3,977	2,411
	Marche	562	364	197	540	254
	Tuscany	3,342	1,808	1,532	2,438	2,120
	Umbria	958	256	703	881	889
	Lazio	7,672	4,049	3,623	8,401	5,921
	Abruzzo	376	227	149	412	207
	Molise	238	81	157	182	122
	Campania	2,130	1,487	643	2,132	1,206
	Puglia	906	749	159	817	472
	Basilicata	300	141	159	352	188
	Calabria	325	290	35	273	203
	Sicily	875	757	118	1,071	629
	Sardinia	227	184	43	263	114

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

March 2001

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	28,344	15,720	12,623	28,791	18,339
<i>of which: transactions of financial intermediaries</i>	<i>26,101</i>	<i>14,486</i>	<i>11,615</i>	<i>26,094</i>	<i>16,396</i>
Piedmont	6,724	3,395	3,329	7,036	4,509
Valle d'Aosta	97	78	20	140	75
Liguria	574	383	191	694	380
Lombardy	7,885	4,039	3,846	7,969	4,824
Trentino-Alto Adige	167	53	114	160	57
Veneto	1,240	763	477	1,176	682
Friuli-Venezia Giulia	339	249	89	388	200
Emilia-Romagna	2,067	1,392	675	2,054	1,245
Marche	290	188	102	279	131
Tuscany	1,726	934	791	1,259	1,095
Umbria	495	132	363	455	459
Lazio	3,962	2,091	1,871	4,339	3,058
Abruzzo	194	117	77	213	107
Molise	123	42	81	94	63
Campania	1,100	768	332	1,101	623
Puglia	468	387	82	422	244
Basilicata	155	73	82	182	97
Calabria	168	150	18	141	105
Sicily	452	391	61	553	325
Sardinia	117	95	22	136	59



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							
March 2001		Total borrowers		First 20 borrowers		First 50 borrowers	
		facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a.	TOTAL	2,059,721	1,401,422	253,919	193,476	356,822	263,102
	Piedmont	192,603	130,141	72,684	54,279	85,666	61,287
	Valle d'Aosta	3,282	2,112	1,683	966	1,956	1,142
	Liguria	34,185	23,346	9,350	5,547	12,446	7,532
	Lombardy	695,061	445,075	126,791	84,985	191,110	124,725
	Trentino-Alto Adige	45,324	31,224	6,880	3,509	8,948	4,808
	Veneto	186,716	124,938	20,914	15,178	30,423	19,804
	Friuli-Venezia Giulia	43,582	27,164	14,096	7,509	17,182	9,248
	Emilia-Romagna	217,319	142,724	34,659	26,854	44,819	33,703
	Marche	44,168	30,130	7,226	5,090	9,238	6,328
	Tuscany	113,127	83,140	19,729	15,837	25,545	19,721
	Umbria	19,853	15,322	4,273	3,330	5,848	4,368
	Lazio	275,247	205,183	136,182	102,934	162,587	119,969
	Abruzzo	20,972	14,452	3,683	2,478	5,505	3,646
	Molise	3,634	2,780	1,429	1,108	1,863	1,408
	Campania	56,599	42,027	16,927	12,748	20,503	15,159
	Puglia	34,758	26,248	6,488	5,294	8,622	6,649
	Basilicata	6,781	4,814	3,210	2,126	3,785	2,521
	Calabria	10,737	8,460	2,422	1,921	3,119	2,407
	Sicily	38,061	27,975	9,184	6,916	11,114	8,109
	Sardinia	17,711	14,170	4,726	3,758	6,016	4,686

Notes:

Distribution by customer location (region)

TDB30320

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2001

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,063,757	723,774	131,138	99,922	184,283	135,881
Piedmont	99,471	67,212	37,538	28,033	44,243	31,652
Valle d'Aosta	1,695	1,091	869	499	1,010	590
Liguria	17,655	12,057	4,829	2,865	6,428	3,890
Lombardy	358,969	229,862	65,482	43,891	98,700	64,415
Trentino-Alto Adige	23,408	16,126	3,553	1,812	4,621	2,483
Veneto	96,431	64,525	10,801	7,839	15,712	10,228
Friuli-Venezia Giulia	22,508	14,029	7,280	3,878	8,874	4,776
Emilia-Romagna	112,236	73,711	17,900	13,869	23,147	17,406
Marche	22,811	15,561	3,732	2,629	4,771	3,268
Tuscany	58,425	42,938	10,189	8,179	13,193	10,185
Umbria	10,253	7,913	2,207	1,720	3,020	2,256
Lazio	142,153	105,968	70,332	53,161	83,969	61,959
Abruzzo	10,831	7,464	1,902	1,280	2,843	1,883
Molise	1,877	1,436	738	572	962	727
Campania	29,231	21,705	8,742	6,584	10,589	7,829
Puglia	17,951	13,556	3,351	2,734	4,453	3,434
Basilicata	3,502	2,486	1,658	1,098	1,955	1,302
Calabria	5,545	4,369	1,251	992	1,611	1,243
Sicily	19,657	14,448	4,743	3,572	5,740	4,188
Sardinia	9,147	7,318	2,441	1,941	3,107	2,420

€

Notes:

Distribution by size of bank

TDB30340		Banks				
Source: Central Credit Register Stocks in billions of lire						
March 2001	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	2,059,721	704,128	436,817	402,775	273,804	242,196
Used margin	1,401,422	471,067	291,662	277,990	184,908	175,796
b. FIRST 10 BORROWERS						
Facilities granted	186,337	76,514	69,766	21,272	23,528	36,133
Used margin	151,407	61,155	56,797	24,008	20,023	31,643
c. FIRST 20 BORROWERS						
Facilities granted	236,502	111,731	85,761	31,619	29,575	43,973
Used margin	196,576	85,368	72,267	31,809	25,408	38,716
d. FIRST 50 BORROWERS						
Facilities granted	347,617	155,845	114,594	46,709	42,195	53,898
Used margin	274,515	123,666	95,476	43,814	33,962	46,538
e. FIRST 100 BORROWERS						
Facilities granted	434,958	192,208	139,295	66,079	50,550	60,051
Used margin	345,467	152,400	113,063	54,452	40,038	51,820

Notes:

Distribution by size of bank

TDB30340

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2001

Total

Banks

Major

Large

Medium-sized

Small

Minor

a. TOTAL

Facilities granted	1,063,757	363,652	225,597	208,016	141,408	125,084
Used margin	723,774	243,286	150,631	143,570	95,497	90,791

b. FIRST 10 BORROWERS

Facilities granted	96,235	39,516	36,031	10,986	12,151	18,661
Used margin	78,195	31,584	29,333	12,399	10,341	16,342

c. FIRST 20 BORROWERS

Facilities granted	122,143	57,704	44,292	16,330	15,274	22,710
Used margin	101,523	44,089	37,323	16,428	13,122	19,995

d. FIRST 50 BORROWERS

Facilities granted	179,529	80,487	59,183	24,123	21,792	27,836
Used margin	141,775	63,868	49,309	22,628	17,540	24,035

e. FIRST 100 BORROWERS

Facilities granted	224,637	99,267	71,940	34,127	26,107	31,014
Used margin	178,419	78,708	58,392	28,122	20,678	26,763



Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in billions of lire
 Percentages

March 2001		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	1,141,787	53.79	59.56	74.40	81.03	1,401,422
	General government	5,641	76.36	81.52	91.29	94.59	104,173
	Financial companies	3,919	42.34	58.07	90.12	95.72	272,205
	Non-financial companies	455,173	37.77	44.98	64.83	74.49	849,107
	<i>of which:</i> industry	150,854	38.30	46.03	67.46	77.20	383,968
	building	65,501	25.74	32.47	53.24	64.94	91,285
	services	228,339	39.45	45.88	64.33	73.69	359,271
	Producer households	158,084	10.94	15.06	31.79	43.19	51,540
	Consumer households and nec	496,074	14.20	17.51	29.22	37.52	117,787

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 2001

	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	1,141,787	53.79	59.56	74.40	81.03	723,774
General government	5,641	76.36	81.52	91.29	94.59	53,801
Financial companies	3,919	42.34	58.07	90.12	95.72	140,582
Non-financial companies	455,173	37.77	44.98	64.83	74.49	438,527
<i>of which:</i> industry	150,854	38.30	46.03	67.46	77.20	198,303
building	65,501	25.74	32.47	53.24	64.94	47,145
services	228,339	39.45	45.88	64.33	73.69	185,548
Producer households	158,084	10.94	15.06	31.79	43.19	26,618
Consumer households and nec	496,074	14.20	17.51	29.22	37.52	60,832

€

Notes:

Distribution by customer location (region)

TDB30390						Banks
Source: Central Credit Register Stocks in billions of lire Percentages						
March 2001	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	581,377	32.51	40.40	62.01	72.98	101,679
Piedmont	36,575	26.56	34.31	57.60	70.45	4,748
Valle d'Aosta	1,107	25.85	32.96	57.33	71.05	155
Liguria	15,546	32.30	40.30	62.99	74.35	2,256
Lombardy	72,360	32.54	41.08	63.64	74.59	14,447
Trentino-Alto Adige	4,406	24.13	33.28	58.70	72.52	722
Veneto	28,680	28.49	37.18	60.93	72.81	5,745
Friuli-Venezia Giulia	9,274	21.83	29.33	53.41	67.04	1,135
Emilia-Romagna	33,742	30.40	39.20	62.14	73.74	5,578
Marche	14,343	20.62	27.68	51.13	64.52	1,961
Tuscany	41,517	27.25	34.21	56.52	69.19	5,218
Umbria	7,700	31.84	38.94	60.43	71.59	1,286
Lazio	68,826	41.72	50.96	71.94	80.29	19,035
Abruzzo	14,742	27.55	35.36	58.72	70.62	2,242
Molise	2,697	28.40	37.54	62.75	74.09	482
Campania	52,318	32.51	40.53	62.58	73.74	8,018
Puglia	43,547	33.18	41.53	63.06	73.39	7,491
Basilicata	9,188	21.52	29.32	54.52	66.91	1,634
Calabria	25,839	21.15	28.16	51.52	64.31	3,758
Sicily	78,611	28.50	34.43	54.69	66.55	12,026
Sardinia	20,359	29.74	37.86	59.93	71.12	3,737

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 2001

	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	581,377	32.51	40.40	62.01	72.98	52,513
Piedmont	36,575	26.56	34.31	57.60	70.45	2,452
Valle d'Aosta	1,107	25.85	32.96	57.33	71.05	80
Liguria	15,546	32.30	40.30	62.99	74.35	1,165
Lombardy	72,360	32.54	41.08	63.64	74.59	7,461
Trentino-Alto Adige	4,406	24.13	33.28	58.70	72.52	373
Veneto	28,680	28.49	37.18	60.93	72.81	2,967
Friuli-Venezia Giulia	9,274	21.83	29.33	53.41	67.04	586
Emilia-Romagna	33,742	30.40	39.20	62.14	73.74	2,881
Marche	14,343	20.62	27.68	51.13	64.52	1,013
Tuscany	41,517	27.25	34.21	56.52	69.19	2,695
Umbria	7,700	31.84	38.94	60.43	71.59	664
Lazio	68,826	41.72	50.96	71.94	80.29	9,831
Abruzzo	14,742	27.55	35.36	58.72	70.62	1,158
Molise	2,697	28.40	37.54	62.75	74.09	249
Campania	52,318	32.51	40.53	62.58	73.74	4,141
Puglia	43,547	33.18	41.53	63.06	73.39	3,869
Basilicata	9,188	21.52	29.32	54.52	66.91	844
Calabria	25,839	21.15	28.16	51.52	64.31	1,941
Sicily	78,611	28.50	34.43	54.69	66.55	6,211
Sardinia	20,359	29.74	37.86	59.93	71.12	1,930

€

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in billions of lire
 Percentages

March 2001		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	581,377	32.51	40.40	62.01	72.98	101,679
	General government	46	38.57	38.57	70.11	80.84	66
	Financial companies	1,185	20.17	34.87	67.79	80.40	2,264
	Non-financial companies	113,704	27.87	36.52	61.81	73.61	58,621
	<i>of which: industry</i>	32,657	25.15	33.37	58.91	71.29	17,161
	building	17,303	28.38	36.87	63.07	75.28	15,947
	services	60,946	26.73	35.17	59.60	71.42	22,559
	Producer households	103,757	13.00	18.31	39.42	53.56	16,102
	Consumer households and nec	346,165	15.92	21.66	44.30	59.48	22,085

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 2001

	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	581,377	32.51	40.40	62.01	72.98	52,513
General government	46	38.57	38.57	70.11	80.84	34
Financial companies	1,185	20.17	34.87	67.79	80.40	1,169
Non-financial companies	113,704	27.87	36.52	61.81	73.61	30,275
<i>of which:</i> industry	32,657	25.15	33.37	58.91	71.29	8,863
building	17,303	28.38	36.87	63.07	75.28	8,236
services	60,946	26.73	35.17	59.60	71.42	11,651
Producer households	103,757	13.00	18.31	39.42	53.56	8,316
Consumer households and nec	346,165	15.92	21.66	44.30	59.48	11,406

€

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in billions of lire

March 2001		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	2,059,721	1,401,422	1,241,703	371,892	290,270	955,399
b.	NORTH-WEST ITALY	925,130	600,672	424,017	143,454	105,560	324,471
	Piedmont	192,603	130,141	98,634	27,900	20,240	76,603
	Valle d'Aosta	3,282	2,112	3,176	707	540	2,592
	Liguria	34,185	23,346	31,739	8,961	7,002	26,021
	Lombardy	695,061	445,075	290,468	105,889	77,780	219,255
c.	NORTH-EAST ITALY	492,943	326,052	370,985	98,200	77,205	280,266
	Trentino-Alto Adige	45,324	31,224	49,462	15,258	11,790	40,772
	Veneto	186,716	124,938	142,411	37,480	29,271	105,502
	Friuli-Venezia Giulia	43,582	27,164	31,071	8,297	7,034	23,560
	Emilia-Romagna	217,319	142,724	148,041	37,167	29,108	110,432
d.	CENTRAL ITALY	452,396	333,774	258,889	73,143	62,148	202,909
	Marche	44,168	30,130	41,817	8,705	6,732	30,694
	Tuscany	113,127	83,140	102,228	21,913	18,563	77,625
	Umbria	19,853	15,322	18,973	4,421	4,169	14,215
	Lazio	275,247	205,183	95,871	38,106	32,684	80,375
e.	SOUTHERN ITALY	133,481	98,779	126,427	38,143	30,734	98,075
	Abruzzo	20,972	14,452	17,882	3,950	3,177	13,135
	Molise	3,634	2,780	3,119	680	583	2,329
	Campania	56,599	42,027	46,587	19,653	15,322	36,595
	Puglia	34,758	26,248	39,140	9,081	7,685	30,472
	Basilicata	6,781	4,814	5,384	1,313	1,123	4,140
	Calabria	10,737	8,460	14,315	3,466	2,844	11,404
f.	ISLANDS	55,772	42,145	61,385	18,950	14,625	49,678
	Sicily	38,061	27,975	43,471	13,564	10,018	35,246
	Sardinia	17,711	14,170	17,914	5,387	4,606	14,432

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
198,930	136,364	145,933	267,345	178,346	89,662	1,221,554	796,442	50,709
84,030	54,167	49,077	112,697	71,642	31,352	584,947	369,303	19,117
15,405	9,356	11,438	18,580	11,374	6,721	130,716	89,171	3,872
432	352	321	432	256	186	1,712	964	77
3,255	2,391	3,079	4,130	2,711	1,665	17,841	11,242	974
64,939	42,067	34,239	89,554	57,300	22,780	434,679	267,927	14,194
53,002	36,204	46,478	73,104	47,638	28,159	268,638	165,007	16,082
7,718	5,669	5,777	9,381	6,517	2,179	12,967	7,247	734
21,564	14,712	18,596	28,552	19,066	11,759	99,120	61,889	6,554
3,164	2,258	3,603	4,907	3,290	2,407	27,216	14,580	1,501
20,555	13,566	18,502	30,262	18,764	11,814	129,335	81,287	7,293
38,381	28,643	28,448	51,183	37,138	17,582	289,687	205,845	9,950
5,271	3,445	5,455	6,812	4,504	3,556	23,380	15,449	2,112
11,137	8,208	11,700	17,756	12,462	7,955	62,323	43,907	4,948
2,244	1,735	2,315	2,802	2,008	1,532	10,386	7,410	911
19,729	15,256	8,978	23,814	18,164	4,539	193,598	139,076	1,979
15,906	11,548	15,059	22,006	15,585	9,020	57,426	40,911	4,273
2,120	1,543	2,212	3,541	2,575	1,533	11,360	7,155	1,002
441	331	434	577	401	238	1,934	1,466	118
5,708	4,012	5,404	7,855	5,462	3,182	23,380	17,231	1,406
4,649	3,433	4,570	7,207	5,042	2,808	13,821	10,088	1,290
778	577	723	953	685	380	3,737	2,428	141
2,207	1,650	1,716	1,872	1,417	879	3,193	2,548	316
7,611	5,801	6,871	8,355	6,345	3,549	20,856	15,376	1,287
4,839	3,656	4,830	5,526	4,165	2,468	14,135	10,136	927
2,773	2,145	2,041	2,829	2,180	1,081	6,721	5,240	360

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

March 2001

		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,063,757	723,774	1,241,703	192,066	149,912	955,399
b.	NORTH-WEST ITALY	477,790	310,221	424,017	74,088	54,517	324,471
	Piedmont	99,471	67,212	98,634	14,409	10,453	76,603
	Valle d'Aosta	1,695	1,091	3,176	365	279	2,592
	Liguria	17,655	12,057	31,739	4,628	3,616	26,021
	Lombardy	358,969	229,862	290,468	54,687	40,170	219,255
c.	NORTH-EAST ITALY	254,584	168,392	370,985	50,716	39,873	280,266
	Trentino-Alto Adige	23,408	16,126	49,462	7,880	6,089	40,772
	Veneto	96,431	64,525	142,411	19,357	15,117	105,502
	Friuli-Venezia Giulia	22,508	14,029	31,071	4,285	3,633	23,560
	Emilia-Romagna	112,236	73,711	148,041	19,195	15,033	110,432
d.	CENTRAL ITALY	233,643	172,380	258,889	37,775	32,097	202,909
	Marche	22,811	15,561	41,817	4,496	3,477	30,694
	Tuscany	58,425	42,938	102,228	11,317	9,587	77,625
	Umbria	10,253	7,913	18,973	2,283	2,153	14,215
	Lazio	142,153	105,968	95,871	19,680	16,880	80,375
e.	SOUTHERN ITALY	68,937	51,015	126,427	19,699	15,873	98,075
	Abruzzo	10,831	7,464	17,882	2,040	1,641	13,135
	Molise	1,877	1,436	3,119	351	301	2,329
	Campania	29,231	21,705	46,587	10,150	7,913	36,595
	Puglia	17,951	13,556	39,140	4,690	3,969	30,472
	Basilicata	3,502	2,486	5,384	678	580	4,140
	Calabria	5,545	4,369	14,315	1,790	1,469	11,404
f.	ISLANDS	28,804	21,766	61,385	9,787	7,553	49,678
	Sicily	19,657	14,448	43,471	7,005	5,174	35,246
	Sardinia	9,147	7,318	17,914	2,782	2,379	14,432

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
102,739	70,426	145,933	138,072	92,108	89,662	630,880	411,328	50,709
43,398	27,975	49,077	58,203	37,000	31,352	302,100	190,729	19,117
7,956	4,832	11,438	9,596	5,874	6,721	67,509	46,053	3,872
223	182	321	223	132	186	884	498	77
1,681	1,235	3,079	2,133	1,400	1,665	9,214	5,806	974
33,538	21,726	34,239	46,251	29,593	22,780	224,493	138,373	14,194
27,373	18,698	46,478	37,755	24,603	28,159	138,740	85,219	16,082
3,986	2,928	5,777	4,845	3,366	2,179	6,697	3,743	734
11,137	7,598	18,596	14,746	9,847	11,759	51,191	31,963	6,554
1,634	1,166	3,603	2,534	1,699	2,407	14,056	7,530	1,501
10,616	7,006	18,502	15,629	9,691	11,814	66,796	41,981	7,293
19,822	14,793	28,448	26,434	19,180	17,582	149,611	106,310	9,950
2,722	1,779	5,455	3,518	2,326	3,556	12,075	7,979	2,112
5,752	4,239	11,700	9,170	6,436	7,955	32,187	22,676	4,948
1,159	896	2,315	1,447	1,037	1,532	5,364	3,827	911
10,189	7,879	8,978	12,299	9,381	4,539	99,985	71,827	1,979
8,215	5,964	15,059	11,365	8,049	9,020	29,658	21,129	4,273
1,095	797	2,212	1,829	1,330	1,533	5,867	3,695	1,002
228	171	434	298	207	238	999	757	118
2,948	2,072	5,404	4,057	2,821	3,182	12,075	8,899	1,406
2,401	1,773	4,570	3,722	2,604	2,808	7,138	5,210	1,290
402	298	723	492	354	380	1,930	1,254	141
1,140	852	1,716	967	732	879	1,649	1,316	316
3,931	2,996	6,871	4,315	3,277	3,549	10,771	7,941	1,287
2,499	1,888	4,830	2,854	2,151	2,468	7,300	5,235	927
1,432	1,108	2,041	1,461	1,126	1,081	3,471	2,706	360

€

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

TDB30440		Banks							
Source: Central Credit Register									
March 2001		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	1,080,716	498,191	255,776	142,029	144,497	20,637	16,105	3,481
	of which: 1 facility	801,412	493,938	206,778	62,381	34,013	2,477	1,520	305
	2 facilities	141,265	4,031	46,836	52,606	33,824	2,553	1,203	212
	3-4 facilities	88,102	219	2,146	26,593	51,350	4,976	2,501	317
	more than 4 facilities	49,937	3	16	449	25,310	10,631	10,881	2,647
b.	GENERAL GOVERNMENT	6,333	714	1,228	1,290	2,020	412	465	204
	of which: 1 facility	3,609	711	1,094	802	729	86	137	50
	2 facilities	1,553	3	132	432	769	111	75	31
	3-4 facilities	861	-	2	56	481	164	124	34
	more than 4 facilities	310	-	-	-	41	51	129	89
c.	FINANCIAL COMPANIES	4,259	649	641	634	1,064	323	490	458
	of which: 1 facility	2,378	639	518	407	507	97	131	79
	2 facilities	727	7	110	159	268	68	68	47
	3-4 facilities	557	3	12	65	216	84	111	66
	more than 4 facilities	597	-	1	3	73	74	180	266
d.	NON-FINANCIAL COMPANIES	469,547	105,049	109,057	97,039	122,126	18,947	14,598	2,731
	of which: 1 facility	246,250	103,911	78,135	36,356	24,731	1,952	1,024	141
	2 facilities	100,277	1,122	29,738	38,597	27,609	2,159	938	114
	3-4 facilities	75,585	16	1,182	21,735	45,783	4,503	2,168	198
	more than 4 facilities	47,435	-	2	351	24,003	10,333	10,468	2,278
e.	PRODUCER HOUSEHOLDS	139,950	67,647	42,863	19,400	9,587	337	109	7
	of which: 1 facility	110,082	66,543	33,303	7,940	2,237	44	13	2
	2 facilities	20,909	1,043	9,068	7,983	2,749	52	14	-
	3-4 facilities	7,673	61	488	3,418	3,569	107	26	4
	more than 4 facilities	1,286	-	4	59	1,032	134	56	1
f.	CONSUMER HOUSEHOLDS AND NEC	420,183	299,940	90,647	20,134	8,502	554	349	57
	of which: 1 facility	401,777	298,052	83,752	14,482	5,077	260	141	13
	2 facilities	15,017	1,746	6,444	4,491	2,085	147	88	16
	3-4 facilities	3,086	139	442	1,125	1,183	110	72	15
	more than 4 facilities	303	3	9	36	157	37	48	13

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								
March 2001	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	1.63	1.00	1.20	1.79	2.96	5.00	7.14	11.76
First bank's share of total credit granted (%)	50	99	91	75	61	51	44	39
b. GENERAL GOVERNMENT								
Average number of banks per borrower	1.86	1.00	1.11	1.42	2.01	2.81	3.27	5.57
First bank's share of total credit granted (%)	47	99	95	85	77	74	76	42
c. FINANCIAL COMPANIES								
Average number of banks per borrower	3.19	1.02	1.21	1.48	2.10	3.22	4.53	12.45
First bank's share of total credit granted (%)	49	99	91	84	77	71	62	49
d. NON-FINANCIAL COMPANIES								
Average number of banks per borrower	2.24	1.01	1.29	1.89	3.11	5.18	7.50	12.34
First bank's share of total credit granted (%)	45	99	86	72	59	50	41	31
<i>of which: industry</i>								
Average number of banks per borrower	2.84	1.01	1.36	2.10	3.67	6.08	8.52	13.47
First bank's share of total credit granted (%)	36	99	83	66	49	40	34	26
<i>of which: building</i>								
Average number of banks per borrower	1.84	1.00	1.24	1.70	2.45	3.73	5.40	10.98
First bank's share of total credit granted (%)	65	99	89	77	71	65	60	44
<i>of which: services</i>								
Average number of banks per borrower	1.96	1.01	1.27	1.82	2.89	4.72	6.64	10.51
First bank's share of total credit granted (%)	51	99	87	74	63	54	48	36
e. PRODUCER HOUSEHOLDS								
Average number of banks per borrower	1.31	1.01	1.23	1.80	2.67	4.24	5.24	3.42
First bank's share of total credit granted (%)	80	99	89	75	66	60	56	75
f. CONSUMER HOUSEHOLDS AND NEC								
Average number of banks per borrower	1.05	1.00	1.08	1.34	1.64	2.05	2.55	3.52
First bank's share of total credit granted (%)	93	99	96	89	85	83	79	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								
March 2001		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	6.89	10.57	10.09	9.56	8.44	7.01	5.55
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	6.96	10.70	10.24	9.71	8.60	7.12	5.52
	NORTH-WEST ITALY	6.48	10.48	10.03	9.47	8.38	6.91	5.38
	Piedmont	6.53	10.77	10.14	9.63	8.41	6.88	5.36
	Valle d'Aosta	8.17	10.61	10.39	9.93	8.64	7.23	6.04
	Liguria	7.63	11.23	10.43	9.97	8.95	7.48	5.59
	Lombardy	6.39	10.26	9.92	9.35	8.31	6.88	5.38
	NORTH-EAST ITALY	7.20	10.41	9.86	9.27	8.23	6.87	5.73
	Trentino-Alto Adige	7.29	9.16	9.04	8.69	7.92	6.79	6.04
	Veneto	7.44	10.96	10.40	9.76	8.58	7.04	5.67
	Friuli-Venezia Giulia	7.25	10.71	10.10	9.59	7.93	6.98	5.73
	Emilia-Romagna	6.89	9.80	9.21	8.60	7.86	6.65	5.76
	CENTRAL ITALY	7.22	10.87	10.52	9.99	8.86	7.53	5.71
	Marche	6.80	9.46	8.74	8.33	7.43	6.61	5.43
	Tuscany	7.23	10.87	10.35	9.76	8.64	7.22	5.61
	Umbria	8.37	10.55	10.40	10.15	9.31	7.86	5.79
	Lazio	7.25	11.24	11.42	10.98	9.79	8.18	5.79
	SOUTHERN ITALY	8.73	11.40	11.17	10.88	9.65	7.91	6.34
	Abruzzo	8.35	10.91	10.63	10.46	9.36	7.61	6.80
	Molise	8.96	10.29	10.94	10.54	9.49	8.60	7.15
	Campania	8.72	11.42	11.38	11.13	9.69	8.11	6.31
	Puglia	8.48	11.24	10.79	10.54	9.47	7.35	6.13
	Basilicata	8.88	11.87	11.31	10.64	9.53	8.20	6.06
	Calabria	9.80	12.15	11.56	11.13	10.34	8.45	6.30
	ISLANDS	8.66	11.27	10.83	10.56	9.79	8.35	5.41
	Sicily	8.48	11.57	11.01	10.74	9.89	8.32	5.18
	Sardinia	9.15	10.66	10.41	10.17	9.57	8.43	6.89
c.	LENDING IN NON-EURO-AREA CURRENCIES	5.65	4.07	3.98	4.38	4.72	5.61	6.11

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								
March 2001		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	8.38	11.70	11.33	11.01	10.20	8.70	5.89
b.	NORTH-WEST ITALY	7.66	11.32	10.98	10.65	9.88	8.47	5.69
	Piedmont	7.74	11.50	11.04	10.75	9.85	8.57	5.59
	Valle d'Aosta	9.59	10.89	10.77	10.37	9.78	7.99	7.60
	Liguria	9.03	11.85	11.06	10.75	10.05	8.76	6.03
	Lombardy	7.54	11.17	10.94	10.60	9.87	8.41	5.71
c.	NORTH-EAST ITALY	8.87	11.73	11.19	10.81	9.93	8.40	6.41
	Trentino-Alto Adige	7.99	9.88	9.30	8.99	8.39	7.37	6.63
	Veneto	9.50	12.45	12.12	11.66	10.63	8.82	6.60
	Friuli-Venezia Giulia	8.62	11.71	11.38	10.89	9.94	8.35	6.06
	Emilia-Romagna	8.31	11.06	10.40	10.05	9.31	8.07	6.30
d.	CENTRAL ITALY	8.79	11.91	11.63	11.35	10.56	9.13	6.15
	Marche	8.20	10.96	10.31	10.09	9.42	8.31	5.55
	Tuscany	9.57	12.28	11.84	11.58	11.06	9.67	6.03
	Umbria	10.37	11.84	11.64	11.46	11.21	10.06	6.40
	Lazio	8.48	11.92	11.87	11.57	10.54	9.01	6.26
e.	SOUTHERN ITALY	10.09	12.28	12.40	12.02	11.19	9.46	6.43
	Abruzzo	10.31	11.98	11.47	11.68	11.00	9.53	8.39
	Molise	9.70	10.35	11.49	11.26	10.04	9.46	7.38
	Campania	10.00	12.15	12.72	12.34	11.55	9.95	6.26
	Puglia	9.77	12.54	12.12	11.58	10.80	8.43	6.07
	Basilicata	10.67	12.84	12.15	11.80	11.09	9.05	9.59
	Calabria	11.18	12.96	12.63	12.33	11.36	10.00	6.52
f.	ISLANDS	9.18	11.86	11.37	11.10	10.56	9.43	5.30
	Sicily	8.90	12.25	11.62	11.31	10.72	9.43	5.11
	Sardinia	10.04	11.11	10.80	10.63	10.22	9.43	7.69

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

March 2001

March 2001		Total	Lending in euros and other euro- area currencies	of which:	
				General government	Financial companies
a.	ITALY	6.89	6.96	5.49	5.32
	up to 500 million lire	10.32	10.46	8.88	9.22
	from 500 million to 5 billion lire	8.69	8.85	7.47	8.13
	from 5 billion to 50 billion lire	7.01	7.12	5.40	6.58
	more than 50 billion lire	5.55	5.52	5.45	5.24
b.	NORTH-WEST ITALY	6.47	6.50	5.11	5.21
	up to 500 million lire	10.12	10.24	8.35	8.80
	from 500 million to 5 billion lire	8.48	8.62	7.65	8.05
	from 5 billion to 50 billion lire	6.85	6.93	5.07	6.42
	more than 50 billion lire	5.40	5.35	5.07	5.15
c.	NORTH-EAST ITALY	6.99	7.13	4.87	5.45
	up to 500 million lire	9.86	10.08	5.90	10.54
	from 500 million to 5 billion lire	8.23	8.45	5.80	7.89
	from 5 billion to 50 billion lire	6.71	6.84	5.08	6.43
	more than 50 billion lire	5.72	5.71	4.59	5.34
d.	CENTRAL ITALY	7.14	7.20	5.76	5.69
	up to 500 million lire	10.58	10.69	9.36	8.89
	from 500 million to 5 billion lire	8.98	9.13	9.09	8.12
	from 5 billion to 50 billion lire	7.41	7.54	6.09	7.14
	more than 50 billion lire	5.77	5.76	5.72	5.59
e.	SOUTHERN ITALY	8.49	8.58	4.99	5.49
	up to 500 million lire	11.33	11.37	11.01	9.81
	from 500 million to 5 billion lire	9.81	9.91	7.39	9.70
	from 5 billion to 50 billion lire	7.72	7.82	4.85	7.64
	more than 50 billion lire	6.14	6.13	4.48	5.15
f.	ISLANDS	8.17	8.25	6.35	5.53
	up to 500 million lire	10.99	11.03	7.02	11.94
	from 500 million to 5 billion lire	9.85	9.98	7.20	8.63
	from 5 billion to 50 billion lire	8.16	8.25	6.87	7.40
	more than 50 billion lire	5.48	5.40	5.74	5.22

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	of which:			Producer households	Consumer households and nec	Lending in non-euro-area currencies
	industry	building	services			
7.29	6.91	8.63	7.40	9.83	8.42	5.65
10.54	10.20	10.86	10.66	10.82	9.99	4.02
8.83	8.55	9.24	8.96	9.58	8.43	4.66
7.15	6.91	8.03	7.25	7.85	6.94	5.61
5.73	5.65	7.35	5.64	6.16	6.47	6.11
6.97	6.74	8.50	6.95	9.52	8.10	5.93
10.33	10.15	10.72	10.35	10.66	9.72	4.40
8.61	8.40	9.12	8.67	9.37	8.23	5.15
6.98	6.83	7.82	7.00	7.22	6.63	5.76
5.58	5.60	7.39	5.42	::	6.39	6.26
7.22	6.82	8.13	7.57	9.41	8.38	5.20
10.00	9.50	10.22	10.31	10.45	9.99	3.65
8.41	8.27	8.61	8.50	9.14	8.37	3.91
6.84	6.70	7.35	6.93	7.60	6.96	5.37
5.91	5.71	7.40	6.09	::	6.18	5.75
7.46	6.96	8.77	7.55	10.07	8.75	5.64
10.86	10.44	10.90	11.06	10.94	10.20	3.71
9.13	8.74	9.45	9.36	9.68	8.51	4.98
7.57	7.11	8.53	7.72	8.35	7.20	5.73
5.84	5.53	7.40	5.88	-	7.38	6.03
8.67	8.08	9.40	9.03	10.70	8.84	5.89
11.57	11.61	11.92	11.49	11.56	10.47	5.67
9.89	9.45	10.28	10.12	10.45	9.13	5.42
7.93	7.49	8.63	8.23	8.80	7.54	5.77
6.53	6.55	6.80	6.43	::	5.88	6.38
8.13	7.59	9.95	8.03	10.53	9.62	5.74
11.33	11.45	11.57	11.17	11.11	10.28	5.16
10.04	9.92	10.22	10.11	10.11	9.32	3.57
8.34	8.10	9.03	8.39	10.20	7.97	4.78
5.41	5.53	7.62	5.27	-	-	6.89

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
March 2001		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	6.89	5.50	5.34	7.21	6.84	8.54	7.33	9.64	7.83
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	6.96	5.49	5.32	7.29	6.91	8.63	7.40	9.83	8.42
	NORTH-WEST ITALY	6.48	5.11	5.26	6.93	6.71	8.53	6.92	9.48	8.06
	Piedmont	6.53	5.16	5.12	6.87	6.62	8.78	6.88	9.89	8.87
	Valle d'Aosta	8.17	::	5.27	8.35	7.46	9.31	8.64	10.31	8.64
	Liguria	7.63	6.23	5.49	7.74	7.12	8.86	7.84	10.27	9.63
	Lombardy	6.39	4.90	5.29	6.89	6.71	8.38	6.85	9.23	7.77
	NORTH-EAST ITALY	7.20	4.87	5.44	7.22	6.82	8.10	7.58	9.48	8.46
	Trentino-Alto Adige	7.29	5.61	5.62	7.20	7.04	7.40	7.26	8.52	7.95
	Veneto	7.44	4.39	5.43	7.50	7.05	8.86	7.82	9.98	8.85
	Friuli-Venezia Giulia	7.25	5.92	5.52	7.22	6.78	7.37	8.00	10.16	9.04
	Emilia-Romagna	6.89	4.84	5.44	6.89	6.53	7.60	7.24	8.90	8.08
	CENTRAL ITALY	7.22	5.76	5.48	7.49	7.00	8.76	7.57	10.08	8.83
	Marche	6.80	4.30	5.13	6.92	6.53	7.82	7.42	8.82	7.93
	Tuscany	7.23	5.29	5.46	7.65	7.34	8.90	7.78	9.97	9.07
	Umbria	8.37	::	9.05	8.19	7.50	9.48	8.57	10.21	9.21
	Lazio	7.25	5.80	5.61	7.48	6.82	8.83	7.45	11.05	8.89
	SOUTHERN ITALY	8.73	4.97	5.86	8.84	8.32	9.48	9.10	10.69	8.67
	Abruzzo	8.35	::	7.28	8.17	7.60	8.45	8.98	10.34	9.91
	Molise	8.96	5.94	8.35	8.93	8.43	9.36	9.64	10.85	8.10
	Campania	8.72	5.63	5.77	9.00	8.45	10.12	9.13	11.10	8.74
	Puglia	8.48	4.08	6.72	8.50	8.15	8.66	8.72	10.33	8.14
	Basilicata	8.88	::	::	8.62	8.65	9.58	8.67	10.96	9.50
	Calabria	9.80	6.15	5.33	9.95	9.82	10.69	9.84	10.78	10.17
	ISLANDS	8.66	6.34	5.59	8.66	8.97	9.98	8.20	10.51	9.61
	Sicily	8.48	6.27	5.50	8.46	9.10	10.20	7.87	10.61	9.54
	Sardinia	9.15	7.10	5.86	9.18	8.73	9.61	9.32	10.27	9.94
c.	LENDING IN NON-EURO- AREA CURRENCIES	5.65	::	6.01	5.94	6.09	5.15	5.77	3.44	2.79

Notes:

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

TDB30620		Sample of banks					
Source: Survey of lending rates Percentages							
March 2001	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	6.16	6.09	6.24	6.49	6.40	6.15	6.00
North-West Italy	6.08	5.95	6.10	6.41	6.36	6.15	5.94
North-East Italy	6.06	6.13	6.32	6.44	6.31	5.98	5.54
Central Italy	6.40	6.25	6.28	6.56	6.47	6.37	6.46
Southern Italy	6.31	6.32	6.62	6.92	6.78	6.44	6.03
Islands	6.47	6.48	6.87	7.10	6.97	6.50	5.54
b. ON AMOUNT DISBURSED IN THE QUARTER							
ITALY	6.00	6.16	6.30	6.48	6.29	6.10	5.51
North-West Italy	5.82	6.13	6.38	6.48	6.31	6.06	5.40
North-East Italy	6.11	5.88	6.25	6.40	6.36	6.50	5.43
Central Italy	5.97	6.32	6.11	6.29	6.09	5.67	5.51
Southern Italy	6.44	6.62	6.76	7.13	6.51	6.40	::
Islands	6.96	6.98	6.98	7.59	6.94	5.98	::

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

March 2001

	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	6.16	6.40	5.65	6.29	6.34	6.29	6.23	6.51	5.94
North-West Italy	6.08	5.29	5.62	6.28	6.47	6.11	6.12	6.43	5.82
North-East Italy	6.06	5.45	5.58	6.09	5.97	6.25	6.17	6.45	6.03
Central Italy	6.40	7.19	5.45	6.47	6.62	6.39	6.38	6.46	6.07
Southern Italy	6.31	8.12	5.83	6.61	6.49	6.70	6.64	6.91	6.18
Islands	6.47	5.53	5.15	6.80	6.56	6.86	6.84	7.07	6.30
b. ON AMOUNT DISBURSED IN THE QUARTER									
ITALY	6.00	::	5.28	6.04	5.85	6.19	6.18	6.45	6.07
North-West Italy	5.82	::	5.27	5.88	5.71	6.07	6.03	6.27	6.12
North-East Italy	6.12	-	::	6.30	6.01	6.45	6.51	6.42	5.84
Central Italy	5.97	::	5.29	5.89	5.77	6.07	5.91	6.28	6.20
Southern Italy	6.45	::	-	6.46	6.51	6.30	6.59	7.17	6.36
Islands	6.96	-	::	7.00	6.41	7.41	7.23	7.33	6.71

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					
March 2001		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	7.38	6.30	6.09	6.31
	Agricultural, forestry and fishery products	8.08	6.34	6.23	6.35
	Fuel and power products	5.58	5.81	5.26	5.82
	Ores and metals	6.04	6.08	5.58	6.10
	Non-metallic minerals and products	7.34	5.93	6.21	5.93
	Chemical products	6.18	6.78	5.91	6.79
	Metal products, except transport equipment	7.45	6.33	6.28	6.33
	Agricultural and industrial machinery	7.10	6.43	6.05	6.43
	Office and data processing machines, etc.	7.13	6.36	5.66	6.38
	Electrical goods	7.02	7.71	6.54	7.73
	Transport equipment	7.19	6.99	5.94	7.01
	Food and tobacco products	6.89	5.99	5.76	6.00
	extiles, clothing and footwear	7.21	6.23	5.94	6.24
	Paper and paper products	7.09	5.99	5.82	6.00
	Rubber and plastic products	6.94	6.03	5.81	6.03
	Other manufactured products	7.65	6.28	5.61	6.32
	Building and construction	8.75	6.32	6.24	6.32
	Wholesale and retail trade services, recovery and repair services	7.80	6.38	6.24	6.39
	Lodging and catering services	8.96	6.52	6.33	6.52
	Inland transport services	7.30	6.43	6.24	6.43
	Maritime and air transport services	6.68	5.68	::	5.67
	Auxiliary transport services	7.93	6.35	6.20	6.35
	Communication services	5.59	6.10	5.48	6.13
	Other market services	7.28	6.18	6.34	6.17

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									
March 2001		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	12.22	10.54	9.38	8.55	7.82	7.17	6.67	
	NORTH-WEST ITALY	11.99	10.27	9.05	8.23	7.50	6.97	6.52	
	Piedmont	12.28	10.52	9.15	8.34	7.48	6.96	6.44	
	Valle d'Aosta	12.15	10.69	9.44	8.71	8.36	7.37	7.06	
	Liguria	12.84	11.03	9.71	9.04	8.35	7.81	7.28	
	Lombardy	11.77	10.11	8.96	8.13	7.46	6.92	6.50	
	NORTH-EAST ITALY	11.87	10.13	9.06	8.26	7.51	6.86	6.48	
	Trentino-Alto Adige	10.77	9.69	8.84	8.08	7.63	7.05	6.45	
	Veneto	13.08	10.98	9.69	8.74	7.81	7.02	6.52	
	Friuli-Venezia Giulia	12.58	10.51	9.26	8.37	7.55	6.80	6.78	
	Emilia-Romagna	10.47	9.08	8.26	7.67	7.17	6.69	6.40	
	CENTRAL ITALY	12.76	11.12	10.04	9.25	8.69	7.97	7.18	
	Marche	11.05	9.63	8.80	8.13	7.23	6.89	6.45	
	Tuscany	12.72	11.06	9.94	9.11	8.63	7.72	6.94	
	Umbria	12.00	10.88	9.97	9.16	8.92	7.99	7.10	
	Lazio	14.19	12.55	11.24	10.31	9.65	8.65	7.46	
	SOUTHERN ITALY	13.23	11.74	10.58	9.70	9.10	8.22	7.72	
	Abruzzo	12.49	11.11	10.07	9.25	8.11	7.70	7.15	
	Molise	13.10	11.07	10.32	9.53	9.68	8.41	7.59	
	Campania	13.96	12.38	11.00	10.03	9.29	8.12	7.63	
	Puglia	12.71	11.29	10.13	9.21	8.74	8.43	7.87	
	Basilicata	12.60	11.25	10.43	8.75	10.31	8.36	7.01	
	Calabria	13.31	11.79	10.90	10.23	9.92	8.86	8.86	
	ISLANDS	12.49	11.24	10.44	10.05	9.67	9.05	8.07	
	Sicily	12.65	11.44	10.61	10.05	9.61	8.80	7.69	
	Sardinia	12.11	10.81	10.06	10.03	9.83	9.56	8.86	
	b.	MEDIUM AND LONG-TERM LOAN FACILITIES							
		Total outstanding at end of period	6.36	6.54	6.59	6.44	6.26	6.09	5.88
		of which: amount disbursed in the quarter	6.45	6.62	6.57	6.38	6.10	5.86	5.56

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										
March 2001		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	2.65	4.14	3.53	2.67	2.78	2.41	2.64	2.04	2.43
b.	NORTH-WEST ITALY	2.58	4.02	3.34	2.65	2.77	2.35	2.58	1.98	2.30
	Piedmont	2.52	4.19	3.36	2.68	2.65	2.41	2.75	1.92	2.28
	Valle d'Aosta	2.56	4.65	3.97	2.42	2.15	3.08	2.22	1.46	2.09
	Liguria	2.24	3.02	3.12	2.41	2.46	2.35	2.40	1.92	2.13
	Lombardy	2.63	4.01	3.34	2.66	2.83	2.32	2.54	2.02	2.33
c.	NORTH-EAST ITALY	2.60	4.36	3.46	2.75	2.81	2.66	2.71	2.12	2.41
	Trentino-Alto Adige	2.70	5.55	3.49	2.77	3.16	2.15	2.58	2.75	2.39
	Veneto	2.65	4.31	3.73	2.75	2.78	2.61	2.74	2.22	2.48
	Friuli-Venezia Giulia	2.66	4.61	3.80	2.69	2.48	2.69	2.87	1.89	2.24
	Emilia-Romagna	2.52	3.89	3.03	2.77	2.88	2.73	2.66	2.05	2.39
d.	CENTRAL ITALY	3.00	4.34	4.02	2.89	2.96	2.51	2.93	2.25	2.73
	Marche	2.86	4.31	3.66	3.10	3.39	2.49	2.71	2.35	2.76
	Tuscany	2.90	3.53	3.69	2.61	2.49	2.95	2.63	2.35	2.97
	Umbria	2.53	3.62	3.56	2.29	2.53	1.99	2.12	2.28	2.54
	Lazio	3.09	4.44	4.05	3.02	3.18	2.31	3.10	2.11	2.55
e.	SOUTHERN ITALY	2.27	3.49	3.41	2.13	2.22	2.02	2.09	1.83	2.27
	Abruzzo	2.37	3.78	2.68	2.35	2.58	1.91	1.97	2.09	2.35
	Molise	2.28	3.67	3.79	2.29	2.03	2.47	2.36	1.73	2.24
	Campania	2.20	3.46	3.28	2.01	2.17	1.87	1.95	1.76	2.21
	Puglia	2.39	3.49	2.90	2.26	2.14	2.41	2.30	1.98	2.41
	Basilicata	2.32	2.78	2.50	2.36	2.94	1.82	1.81	1.75	2.35
	Calabria	2.23	3.55	3.82	2.12	1.44	1.72	2.37	1.73	2.16
f.	ISLANDS	2.51	3.86	3.97	2.33	2.36	2.00	2.43	1.89	2.41
	Sicily	2.46	3.82	4.14	2.19	2.31	1.93	2.24	1.86	2.41
	Sardinia	2.60	3.89	2.64	2.53	2.44	2.12	2.69	1.93	2.40

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

March 2001		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	2.65	4.14	3.53	2.67	2.78	2.41	2.64	2.04	2.43
	from 20 to 250 million lire	1.94	2.89	1.88	1.42	1.36	1.31	1.48	1.59	2.02
	from 250 million to 1 billion lire	2.84	3.50	2.39	2.13	2.11	2.02	2.17	2.77	3.20
	more than 1 billion lire	3.70	4.26	3.58	3.43	3.46	3.33	3.41	3.68	3.97
b.	NORTH-WEST ITALY	2.57	3.93	3.27	2.66	2.79	2.39	2.58	1.99	2.31
	from 20 to 250 million lire	1.78	3.22	1.83	1.37	1.32	1.27	1.42	1.50	1.85
	from 250 million to 1 billion lire	2.76	3.79	2.30	2.09	2.06	2.01	2.12	2.73	3.17
	more than 1 billion lire	3.46	4.00	3.31	3.33	3.42	3.32	3.23	3.76	3.95
c.	NORTH-EAST ITALY	2.55	4.38	3.15	2.72	2.77	2.66	2.68	2.11	2.38
	from 20 to 250 million lire	1.94	3.10	2.04	1.54	1.45	1.42	1.63	1.64	2.02
	from 250 million to 1 billion lire	2.92	3.72	2.61	2.33	2.23	2.23	2.43	3.00	3.26
	more than 1 billion lire	3.66	4.58	3.21	3.55	3.53	3.71	3.54	3.90	3.75
d.	CENTRAL ITALY	3.04	4.35	4.28	2.88	2.91	2.44	2.95	2.25	2.74
	from 20 to 250 million lire	2.18	2.84	1.99	1.57	1.51	1.48	1.61	1.81	2.26
	from 250 million to 1 billion lire	2.94	3.51	2.46	2.19	2.21	2.07	2.20	2.87	3.26
	more than 1 billion lire	4.09	4.40	4.33	3.62	3.55	3.13	3.77	3.57	4.13
e.	SOUTHERN ITALY	2.29	3.43	3.63	2.20	2.42	2.04	2.08	1.84	2.28
	from 20 to 250 million lire	1.89	2.63	1.69	1.06	0.99	0.96	1.13	1.43	1.99
	from 250 million to 1 billion lire	2.72	2.97	2.44	1.75	1.73	1.69	1.77	2.52	3.07
	more than 1 billion lire	3.47	3.62	3.95	3.17	3.29	3.18	3.06	3.36	3.75
f.	ISLANDS	2.49	3.79	3.98	2.38	2.47	2.08	2.44	1.89	2.41
	from 20 to 250 million lire	2.07	2.34	1.60	1.33	1.32	1.21	1.39	1.61	2.15
	from 250 million to 1 billion lire	2.82	3.18	2.30	2.00	1.88	1.83	2.12	2.55	3.14
	more than 1 billion lire	3.82	3.96	4.59	3.30	3.31	3.14	3.36	3.58	4.06

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

March 2001

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	2.54	2.54	2.62	2.77	2.03	2.17
Agricultural, forestry and fishery products	2.15	2.09	2.27	2.46	1.88	1.68
Fuel and power products	3.50	3.49	3.43	3.64	3.21	2.93
Ores and metals	2.87	3.06	2.89	2.62	1.80	2.80
Non-metallic minerals and products	2.72	2.78	3.02	2.55	2.01	2.26
Chemical products	2.89	2.91	3.24	2.71	2.22	1.92
Metal products, except transport equipment	2.29	2.20	2.41	2.53	2.02	2.37
Agricultural and industrial machinery	2.66	2.65	2.79	2.48	2.10	1.53
Office and data processing machines, etc.	2.28	2.25	2.66	1.96	1.75	1.72
Electrical goods	2.91	3.05	2.92	2.71	1.77	1.26
Transport equipment	2.74	2.43	3.42	2.96	1.43	1.31
Food and tobacco products	2.84	2.86	2.54	3.72	2.30	2.25
Textiles, clothing and footwear	2.52	2.48	2.47	2.79	1.68	2.16
Paper and paper products	2.76	2.84	2.66	2.82	1.83	2.93
Rubber and plastic products	2.45	2.26	2.50	2.75	3.02	1.88
Other manufactured products	2.25	2.33	2.15	2.41	2.00	1.77
Building and construction	2.28	2.21	2.49	2.46	1.92	1.96
Wholesale and retail trade services, recovery and repair services	2.18	2.18	2.31	2.41	1.72	1.92
Lodging and catering services	2.12	2.15	2.13	2.19	1.75	2.13
Inland transport services	2.76	2.77	2.64	3.39	2.06	1.85
Maritime and air transport services	3.15	2.60	2.83	3.71	2.84	2.96
Auxiliary transport services	2.99	2.73	3.09	3.24	2.79	3.19
Communication services	2.87	2.88	2.25	3.12	0.94	2.53
Other market services	2.69	2.63	2.79	2.92	2.25	2.48

Notes:

Distribution by branch location (region) and size of deposit

TDB30710

Sample of banks

Source: Survey of deposit rates
Percentages

March 2001		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	2.29	1.35	1.59	1.84	2.11	2.37	3.46
b.	NORTH-WEST ITALY	2.21	1.24	1.47	1.73	2.03	2.30	3.23
	Piedmont	1.98	1.16	1.38	1.65	1.99	2.33	3.15
	Valle d'Aosta	2.18	1.00	1.15	1.51	2.01	2.36	4.23
	Liguria	1.89	1.29	1.56	1.83	2.15	2.39	2.95
	Lombardy	2.31	1.27	1.49	1.75	2.02	2.29	3.25
c.	NORTH-EAST ITALY	2.15	1.32	1.56	1.81	2.11	2.43	3.42
	Trentino-Alto Adige	2.39	1.49	1.73	1.98	2.41	2.76	3.83
	Veneto	2.17	1.32	1.55	1.81	2.11	2.40	3.55
	Friuli-Venezia Giulia	2.47	1.38	1.58	1.80	2.09	2.38	4.00
	Emilia-Romagna	2.03	1.30	1.54	1.80	2.10	2.44	3.09
d.	CENTRAL ITALY	2.70	1.64	1.88	2.11	2.33	2.54	3.86
	Marche	2.42	1.62	1.89	2.14	2.42	2.86	4.03
	Tuscany	2.22	1.72	1.89	2.05	2.26	2.47	3.38
	Umbria	1.98	1.77	1.95	2.07	2.24	2.56	1.93
	Lazio	2.95	1.57	1.86	2.15	2.37	2.54	3.95
e.	SOUTHERN ITALY	1.79	1.21	1.41	1.63	1.89	2.11	3.13
	Abruzzo	1.95	1.40	1.63	1.85	2.02	2.07	2.89
	Molise	1.90	1.19	1.38	1.77	2.28	2.52	3.57
	Campania	1.73	1.20	1.37	1.57	1.82	2.03	3.01
	Puglia	1.90	1.27	1.53	1.77	2.05	2.30	3.28
	Basilicata	1.85	1.13	1.37	1.68	2.06	2.69	3.34
	Calabria	1.73	1.10	1.26	1.48	1.80	1.94	3.41
f.	ISLANDS	2.22	1.41	1.67	1.95	2.22	2.51	3.65
	Sicily	2.10	1.36	1.66	1.98	2.25	2.48	3.50
	Sardinia	2.42	1.50	1.67	1.89	2.17	2.57	3.79

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

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in billions of lire

	Oct. 2000	Nov. 2000	Dec. 2000
a. TOTAL	-	-	365,670
b. GOLD AND GOLD RECEIVABLES	-	-	44,723
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	53,223
Receivables from the IMF	-	-	7,714
Securities (other than shares)	-	-	38,462
Current accounts and other deposits	-	-	7,042
Reverse operations	-	-	-
Other claims	-	-	5
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	5,852
Financial counterparties	-	-	5,852
of which: securities (other than shares)	-	-	304
reverse operations	-	-	-
other claims	-	-	5,548
General government	-	-	-
Other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	-	-	-
Claims on non-euro-area EU central banks	-	-	-
Securities (other than shares)	-	-	-
Other claims	-	-	-
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	-	-	50,075
Main refinancing operations	-	-	49,178
Longer-term refinancing operations	-	-	896
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	-	-	-
Credits related to margin calls	-	-	..
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	-	-	1
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	-	-	3,003
i. GENERAL GOVERNMENT DEBT	-	-	78,635

TDB40605

Bank of Italy

	Oct. 2000	Nov. 2000	Dec. 2000
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	-	-	15,862
Participating interest in the ECB	-	-	1,442
Claims deriving from the transfer of foreign reserves to the ECB	-	-	14,420
Other intra-Eurosystem claims (net)	-	-	-
m. ITEMS TO BE SETTLED	-	-	2
n. OTHER ASSETS	-	-	98,694
Euro-area coins	-	-	12
UIC endowment fund	-	-	500
Investments of reserves and provisions (including shares)	-	-	55,523
Intangible fixed assets	-	-	52
Deferred charges	-	-	12
Tangible fixed assets (net of depreciation)	-	-	5,507
Accrued income and prepaid expenses	-	-	2,375
Sundry	-	-	34,713
o. EXPENSE FOR THE YEAR	-	-	15,601
p. MEMORANDUM ACCOUNTS	-	-	1,304,846

Notes:

Starting from December 2000 this table has a new layout. The data for October and November 2000 were published in the previous issue of the Bulletin.

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2000	Nov. 2000	Dec. 2000
a. TOTAL	-	-	188,853
b. GOLD AND GOLD RECEIVABLES	-	-	23,098
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	27,487
Receivables from the IMF	-	-	3,984
Securities (other than shares)	-	-	19,864
Current accounts and other deposits	-	-	3,637
Reverse operations	-	-	-
Other claims	-	-	3
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	3,022
Financial counterparties	-	-	3,022
of which: securities (other than shares)	-	-	157
reverse operations	-	-	-
other claims	-	-	2,865
General government	-	-	-
Other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	-	-	-
Claims on non-euro-area EU central banks	-	-	-
Securities (other than shares)	-	-	-
Other claims	-	-	-
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	-	-	25,862
Main refinancing operations	-	-	25,399
Longer-term refinancing operations	-	-	463
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	-	-	-
Credits related to margin calls	-	-	..
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	-	-	..
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	-	-	1,551
i. GENERAL GOVERNMENT DEBT	-	-	40,611

TDB40605

Bank of Italy

	Oct. 2000	Nov. 2000	Dec. 2000
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	-	-	8,192
Participating interest in the ECB	-	-	745
Claims deriving from the transfer of foreign reserves to the ECB	-	-	7,448
Other intra-Eurosistem claims (net)	-	-	-
m. ITEMS TO BE SETTLED	-	-	1
n. OTHER ASSETS	-	-	50,971
Euro-area coins	-	-	6
UIC endowment fund	-	-	258
Investments of reserves and provisions (including shares)	-	-	28,675
Intangible fixed assets	-	-	27
Deferred charges	-	-	6
Tangible fixed assets (net of depreciation)	-	-	2,844
Accrued income and prepaid expenses	-	-	1,226
Sundry	-	-	17,928
o. EXPENSE FOR THE YEAR	-	-	8,057
p. MEMORANDUM ACCOUNTS	-	-	673,897

**Notes:**

Starting from December 2000 this table has a new layout. The data for October and November 2000 were published in the previous issue of the Bulletin.

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in billions of lire

	Jan. 2001	Feb. 2001	Mar. 2001
a. TOTAL	340,599	343,076	349,807
b. GOLD AND GOLD RECEIVABLES	44,723	44,723	44,769
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	58,520	54,879	56,560
Receivables from the IMF	7,811	7,640	7,568
Securities (other than shares)	40,523	39,015	40,128
Current accounts and other deposits	9,793	8,218	8,859
Reverse operations	388	..	-
Other claims	4	6	5
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	5,589	6,291	6,946
Financial counterparties	5,589	6,291	6,946
of which: securities (other than shares)	241	343	343
reverse operations	-	-	-
other claims	5,348	5,948	6,603
General government	-	-	-
Other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	-	-	-
Claims on non-euro-area EU central banks	-	-	-
Securities (other than shares)	-	-	-
Other claims	-	-	-
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	36,532	31,860	42,900
Main refinancing operations	35,166	30,494	41,341
Longer-term refinancing operations	1,366	1,366	1,558
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	-	-	-
Credits related to margin calls	..	..	1
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	1	1	1
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	3,003	3,003	3,002
i. GENERAL GOVERNMENT DEBT	78,635	78,542	78,542

TDB40605

Bank of Italy

	Jan. 2001	Feb. 2001	Mar. 2001
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	15,862	24,091	19,730
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 intra-Eurosystem claims (net)	-	8,228	3,868
m. ITEMS TO BE SETTLED	2	5	5
n. OTHER ASSETS	97,508	99,108	95,678
Euro-area coins	14	15	16
UIC endowment fund	500	500	500
Investments of reserves and provisions (including shares)	55,224	56,728	52,860
Intangible fixed assets	52	52	53
Deferred charges	13	13	14
Tangible fixed assets (net of depreciation)	5,508	5,514	5,524
Accrued income and prepaid expenses	2,342	2,354	1,818
Sundry	33,856	33,931	34,894
o. EXPENSE FOR THE YEAR	225	575	1,673
p. MEMORANDUM ACCOUNTS	1,254,057	1,268,057	1,305,981

Notes:

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Jan. 2001	Feb. 2001	Mar. 2001
a. TOTAL	175,905	177,184	180,660
b. GOLD AND GOLD RECEIVABLES	23,098	23,098	23,121
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	30,223	28,342	29,211
Receivables from the IMF	4,034	3,946	3,908
Securities (other than shares)	20,929	20,150	20,724
Current accounts and other deposits	5,058	4,244	4,575
Reverse operations	200	..	-
Other claims	2	3	3
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2,887	3,249	3,587
Financial counterparties	2,887	3,249	3,587
of which: securities (other than shares)	125	177	177
reverse operations	-	-	-
other claims	2,762	3,072	3,410
General government	-	-	-
Other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	-	-	-
Claims on non-euro-area EU central banks	-	-	-
Securities (other than shares)	-	-	-
Other claims	-	-	-
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	18,867	16,454	22,156
Main refinancing operations	18,162	15,749	21,351
Longer-term refinancing operations	705	705	805
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	-	-	-
Credits related to margin calls	..	..	..
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	..	..	..
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,551	1,551	1,551
i. GENERAL GOVERNMENT DEBT	40,611	40,563	40,563

TDB40605

Bank of Italy

	Jan. 2001	Feb. 2001	Mar. 2001
(cont.)			
I. INTRA-EUROSISTEM CLAIMS	8,192	12,442	10,190
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 intra-Eurosistem claims (net)	-	4,249	1,998
m. ITEMS TO BE SETTLED	1	3	2
n. OTHER ASSETS	50,359	51,185	49,414
Euro-area coins	7	8	8
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	28,521	29,298	27,300
Intangible fixed assets	27	27	27
Deferred charges	6	7	7
Tangible fixed assets (net of depreciation)	2,845	2,848	2,853
Accrued income and prepaid expenses	1,209	1,216	939
Sundry	17,485	17,524	18,021
o. EXPENSE FOR THE YEAR	116	297	864
p. MEMORANDUM ACCOUNTS	647,666	654,897	674,483



Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in billions of lire

	Oct. 2000	Nov. 2000	Dec. 2000
a. TOTAL	-	-	365,670
b. BANKNOTES IN CIRCULATION	-	-	145,344
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	-	-	15,010
Current accounts (covering the minimum reserve system)	-	-	14,814
Deposit facility	-	-	196
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	-	-	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	-	-	37,667
General government	-	-	37,507
of which: Treasury payments account	-	-	29,288
sinking fund for the redemption of government securities	-	-	8,169
other liabilities	-	-	49
Other counterparties	-	-	161
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	-	-	47
Liabilities to non-euro-area EU central banks	-	-	..
Other liabilities	-	-	46
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	-
Financial sector counterparties	-	-	-
General government	-	-	-
Other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	443
Deposits and balances	-	-	27
Other liabilities	-	-	416
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	-	-	1,904
l. INTRA-EUROSISTEM LIABILITIES	-	-	34,393
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other intra-Eurosystem liabilities (net)	-	-	34,393

TDB40615

Bank of Italy

	Oct. 2000	Nov. 2000	Dec. 2000
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	-	-	52
n. OTHER LIABILITIES	-	-	3,792
Bank of Italy drafts	-	-	1,549
Cashier's department services	-	-	33
Accrued expenses and deferred income	-	-	43
Sundry	-	-	2,167
o. PREVISIONS	-	-	19,129
Provisions for specific risks	-	-	8,913
Sundry staff-related provisions	-	-	10,216
p. REVALUATION ACCOUNTS	-	-	50,635
q. PROVISION FOR GENERAL RISKS	-	-	17,616
r. CAPITAL AND RESERVES	-	-	23,790
Capital	-	-	..
Ordinary and extraordinary reserves	-	-	15,848
Other reserves	-	-	7,942
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	-	-	-
t. INCOME FOR THE YEAR	-	-	15,848
u. MEMORANDUM ACCOUNTS	-	-	1,304,846

Notes:

Starting from December 2000 this table has a new layout. The data for October and November 2000 were published in the previous issue of the Bulletin.

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2000	Nov. 2000	Dec. 2000
a. TOTAL	-	-	188,853
b. BANKNOTES IN CIRCULATION	-	-	75,064
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	-	-	7,752
Current accounts (covering the minimum reserve system)	-	-	7,651
Deposit facility	-	-	101
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	-	-	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	-	-	19,454
General government	-	-	19,371
of which: Treasury payments account	-	-	15,126
sinking fund for the redemption of government securities	-	-	4,219
other liabilities	-	-	26
Other counterparties	-	-	83
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	-	-	24
Liabilities to non-euro-area EU central banks	-	-	..
Other liabilities	-	-	24
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	-
Financial sector counterparties	-	-	-
General government	-	-	-
Other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	229
Deposits and balances	-	-	14
Other liabilities	-	-	215
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	-	-	983
l. INTRA-EUROSISTEM LIABILITIES	-	-	17,763
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other intra-Eurosistem liabilities (net)	-	-	17,763

TDB40615

Bank of Italy

	Oct. 2000	Nov. 2000	Dec. 2000
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	-	-	27
n. OTHER LIABILITIES	-	-	1,959
Bank of Italy drafts	-	-	800
Cashier's department services	-	-	17
Accrued expenses and deferred income	-	-	22
Sundry	-	-	1,119
o. PREVISIONS	-	-	9,879
Provisions for specific risks	-	-	4,603
Sundry staff-related provisions	-	-	5,276
p. REVALUATION ACCOUNTS	-	-	26,151
q. PROVISION FOR GENERAL RISKS	-	-	9,098
r. CAPITAL AND RESERVES	-	-	12,286
Capital	-	-	..
Ordinary and extraordinary reserves	-	-	8,185
Other reserves	-	-	4,102
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	-	-	-
t. INCOME FOR THE YEAR	-	-	8,185
u. MEMORANDUM ACCOUNTS	-	-	673,897

Notes:

Starting from December 2000 this table has a new layout. The data for October and November 2000 were published in the previous issue of the Bulletin.

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in billions of lire

	Jan. 2001	Feb. 2001	Mar. 2001
a. TOTAL	340,599	343,076	349,807
b. BANKNOTES IN CIRCULATION	133,605	133,180	134,548
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	15,819	12,947	14,539
Current accounts (covering the minimum reserve system)	15,817	12,942	14,536
Deposit facility	2	5	3
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	-	-	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	65,412	78,084	77,441
General government	65,041	77,883	77,306
of which: Treasury payments account	56,636	69,478	54,720
sinking fund for the redemption of government securities	8,342	8,342	22,524
other liabilities	63	63	63
Other counterparties	371	201	135
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	145	142	239
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	145	142	239
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	-
Financial sector counterparties	-	-	-
General government	-	-	-
Other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	429	136	28
Deposits and balances	27	27	28
Other liabilities	402	109	-
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	1,904	1,904	1,942
l. INTRA-EUROSISTEM LIABILITIES	7,193	-	-
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other intra-Eurosystem liabilities (net)	7,193	-	-

TDB40615

Bank of Italy

	Jan. 2001	Feb. 2001	Mar. 2001
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	45	41	55
n. OTHER LIABILITIES	3,121	3,126	5,260
Bank of Italy drafts	1,279	1,262	2,659
Cashier's department services	..	..	..
Accrued expenses and deferred income	20	18	176
Sundry	1,823	1,845	2,424
o. PREVISIONS	19,129	19,129	19,129
Provisions for specific risks	8,913	8,913	8,913
Sundry staff-related provisions	10,216	10,216	10,216
p. REVALUATION ACCOUNTS	50,635	50,635	51,096
q. PROVISION FOR GENERAL RISKS	17,616	17,616	17,616
r. CAPITAL AND RESERVES	23,790	23,790	23,790
Capital	..	..	..
Ordinary and extraordinary reserves	15,848	15,848	15,848
Other reserves	7,942	7,942	7,942
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	247	247	247
t. INCOME FOR THE YEAR	1,509	2,101	3,877
u. MEMORANDUM ACCOUNTS	1,254,057	1,268,057	1,305,981

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Jan. 2001	Feb. 2001	Mar. 2001
a. TOTAL	175,905	177,184	180,660
b. BANKNOTES IN CIRCULATION	69,001	68,782	69,488
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	8,170	6,687	7,509
Current accounts (covering the minimum reserve system)	8,169	6,684	7,507
Deposit facility	1	2	1
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	-	-	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	33,783	40,327	39,995
General government	33,591	40,223	39,925
of which: Treasury payments account	29,250	35,882	28,260
sinking fund for the redemption of government securities	4,308	4,308	11,632
other liabilities	33	32	32
Other counterparties	192	104	70
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	75	73	123
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	75	73	123
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	-	-	-
Financial sector counterparties	-	-	-
General government	-	-	-
Other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	221	70	15
Deposits and balances	14	14	15
Other liabilities	208	56	-
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	983	983	1,003
l. INTRA-EUROSISTEM LIABILITIES	3,715	-	-
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other intra-Eurosistem liabilities (net)	3,715	-	-

TDB40615

Bank of Italy

	Jan. 2001	Feb. 2001	Mar. 2001
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	23	21	28
n. OTHER LIABILITIES	1,612	1,614	2,717
Bank of Italy drafts	661	652	1,373
Cashier's department services	..	..	..
Accrued expenses and deferred income	10	10	91
Sundry	941	953	1,252
o. PREVISIONS	9,879	9,879	9,879
Provisions for specific risks	4,603	4,603	4,603
Sundry staff-related provisions	5,276	5,276	5,276
p. REVALUATION ACCOUNTS	26,151	26,151	26,389
q. PROVISION FOR GENERAL RISKS	9,098	9,098	9,098
r. CAPITAL AND RESERVES	12,286	12,286	12,286
Capital	..	..	..
Ordinary and extraordinary reserves	8,185	8,185	8,185
Other reserves	4,102	4,102	4,102
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	127	127	127
t. INCOME FOR THE YEAR	780	1,085	2,002
u. MEMORANDUM ACCOUNTS	647,666	654,897	674,483

€

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.

As of December 2000: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 20,000 billion lire (including 10,000 billion of bad debts). Moreover, following the addition in the supervisory reports submitted by banks of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.

As of March 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 5,600 billion lire.

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 "*Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica*", 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 "*Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica*", 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.

DERIVATIVE INSTRUMENTS

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 (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.
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	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.