

BANCA D'ITALIA

**Summary Report of
the Statistical Bulletin**

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



III - 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.

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Summary Report of the Statistical Bulletin

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

Notice to readers


- I. The appendices of the Statistical Bulletin and the Summary Report contain methodological notes with general information on the statistical data and the sources from which they are drawn. More specific notes regarding individual tables are given at the foot of the tables themselves. The publications also include a glossary of the statistical concepts used in the tables.
- II. Symbols
 - the phenomenon does not exist, or exists and is observed but no cases were recorded;
 - the phenomenon exists but its value is not known;
 - .. the value is known but is less than the minimum considered significant;
 - = = the data are confidential;
 - : : the data are not statistically significant.The thin lines separating data within tables serve solely to make consultation easier.
- III. The intervals for the classification by size include the lower limit and exclude the upper limit.

Additional information concerning this issue

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

Key to symbols and information in the index

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

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

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Tables

TDC40010

Banks

Source: Supervisory returns
Stocks in billions of lire

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL STOCKS					
Loans	1,699,874	1,729,797	1,807,620	1,836,129	1,855,299
<i>of which: bad debts</i>	111,045	109,951	100,344	101,353	87,035
Deposits	1,009,250	995,102	1,028,207	984,894	1,009,959
Guarantees	251,038	260,438	313,895	290,046	307,300
Asset management services	3,077,472	3,208,395	3,179,536	3,325,990	3,330,903
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,661,095	1,687,312	1,763,459	1,788,804	1,809,345
<i>of which: in non-euro-area currencies</i>	62,247	66,804	61,276	61,527	68,200
medium and long-term	781,396	789,397	819,149	827,657	856,358
bad debts	110,171	109,154	99,347	100,348	86,104
Deposits	989,420	973,269	1,006,922	960,664	984,016
<i>of which: in non-euro-area currencies</i>	26,124	27,033	25,105	28,115	32,047
medium and long-term	30,323	27,795	24,632	20,222	16,709
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	38,779	42,485	44,160	47,324	45,954
<i>of which: bad debts</i>	874	797	997	1,005	931
Deposits	19,829	21,833	21,285	24,230	25,942

Notes:

The figures for total stocks include transactions with non-resident customers. Securities included in asset management services are stated at face value. Medium and long-term loans to resident customers include those eligible for official support for the setting up of companies abroad.

TDC40010

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL STOCKS					
Loans	877,911	893,366	933,558	948,281	958,182
<i>of which:</i> bad debts	57,350	56,785	51,823	52,344	44,950
Deposits	521,234	513,927	531,024	508,656	521,600
Guarantees	129,650	134,505	162,113	149,796	158,707
Asset management services	1,589,382	1,656,998	1,642,093	1,717,730	1,720,268
b. TRANSACTIONS WITH RESIDENTS					
Loans	857,884	871,424	910,751	923,840	934,449
<i>of which:</i> in non-euro-area currencies	32,148	34,502	31,647	31,776	35,222
medium and long-term	403,557	407,690	423,055	427,449	442,272
bad debts	56,899	56,373	51,308	51,825	44,469
Deposits	510,993	502,652	520,032	496,142	508,202
<i>of which:</i> in non-euro-area currencies	13,492	13,961	12,966	14,520	16,551
medium and long-term	15,660	14,355	12,721	10,444	8,630
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	20,027	21,942	22,807	24,441	23,733
<i>of which:</i> bad debts	451	411	515	519	481
Deposits	10,241	11,276	10,993	12,514	13,398

Notes:

The figures for total stocks include transactions with non-resident customers. Securities included in asset management services are stated at face value. Medium and long-term loans to resident customers include those eligible for official support for the setting up of companies abroad.

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

TDC40020

Banks

Source: Supervisory returns
Stocks in billions of lire

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL LOANS	1,661,090	1,687,373	1,763,446	1,788,804	1,809,324
b. CUSTOMER LOCATION					
North-West Italy	632,722	652,086	698,457	698,752	713,994
North-East Italy	372,825	373,875	392,544	398,309	403,951
Central Italy	404,904	409,510	421,789	437,869	438,724
Southern Italy	165,530	166,980	165,068	167,851	167,514
Islands	85,044	84,926	85,581	86,097	85,128
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	110,544	107,699	112,908	111,642	108,858
Financial companies	230,790	225,337	254,304	251,484	259,977
Non-financial companies	865,248	891,963	928,151	948,738	956,459
<i>of which: industry</i>	<i>381,025</i>	<i>382,104</i>	<i>401,271</i>	<i>410,067</i>	<i>415,411</i>
building	108,814	110,241	109,751	111,459	110,091
services	355,970	380,555	396,609	407,451	410,687
Producer households	115,107	116,233	117,199	118,431	116,586
Consumer households and nec	339,336	346,119	350,876	358,493	367,391

Notes:

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

TDC40020

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL LOANS	857,881	871,456	910,744	923,840	934,438
b. CUSTOMER LOCATION					
North-West Italy	326,773	336,774	360,723	360,875	368,747
North-East Italy	192,548	193,090	202,732	205,709	208,623
Central Italy	209,116	211,494	217,836	226,141	226,582
Southern Italy	85,489	86,238	85,250	86,688	86,514
Islands	43,922	43,860	44,199	44,466	43,965
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	57,091	55,622	58,312	57,658	56,221
Financial companies	119,193	116,377	131,337	129,881	134,267
Non-financial companies	446,863	460,661	479,350	489,982	493,970
<i>of which: industry</i>	<i>196,783</i>	<i>197,340</i>	<i>207,239</i>	<i>211,782</i>	<i>214,542</i>
building	56,198	56,935	56,681	57,564	56,858
services	183,843	196,540	204,831	210,431	212,102
Producer households	59,448	60,029	60,528	61,165	60,212
Consumer households and nec	175,253	178,756	181,213	185,146	189,742



Notes:

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

TDC40030

Banks

Source: Supervisory returns
Stocks in billions of lire

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL DEPOSITS	989,417	973,265	1,006,918	960,661	983,966
b. CUSTOMER LOCATION					
North-West Italy	348,610	338,399	358,272	337,172	345,865
North-East Italy	196,672	195,719	205,348	196,872	204,778
Central Italy	234,872	233,178	232,674	222,286	225,560
Southern Italy	142,887	140,552	144,378	139,150	141,399
Islands	66,370	65,409	66,239	65,167	66,381
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	35,982	33,518	36,275	34,467	32,232
Financial companies	90,296	82,557	87,900	74,029	79,610
Non-financial companies	156,112	163,339	170,594	163,539	179,382
<i>of which: industry</i>	<i>62,265</i>	<i>63,220</i>	<i>65,563</i>	<i>65,421</i>	<i>70,794</i>
building	14,713	16,538	16,482	15,032	16,683
services	75,840	79,160	84,806	79,728	88,231
Producer households	53,799	53,097	53,621	52,137	55,094
Consumer households and nec	653,119	640,655	658,442	636,407	637,636

Notes:

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

TDC40030

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL DEPOSITS	510,991	502,649	520,030	496,140	508,176
b. CUSTOMER LOCATION					
North-West Italy	180,042	174,769	185,032	174,135	178,625
North-East Italy	101,572	101,081	106,053	101,676	105,759
Central Italy	121,301	120,426	120,166	114,801	116,492
Southern Italy	73,795	72,589	74,565	71,865	73,026
Islands	34,277	33,781	34,210	33,656	34,283
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	18,583	17,310	18,735	17,801	16,646
Financial companies	46,634	42,637	45,396	38,233	41,115
Non-financial companies	80,625	84,357	88,104	84,461	92,643
<i>of which: industry</i>	<i>32,157</i>	<i>32,651</i>	<i>33,861</i>	<i>33,787</i>	<i>36,562</i>
building	7,598	8,541	8,512	7,763	8,616
services	39,168	40,883	43,799	41,176	45,568
Producer households	27,785	27,422	27,693	26,926	28,454
Consumer households and nec	337,308	330,871	340,057	328,677	329,311



Notes:

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

TDC40040

Banks

Source: Supervisory returns
Stocks in billions of lire

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL GUARANTEES	178,293	180,980	213,199	193,045	203,090
b. CUSTOMER LOCATION					
North-West Italy	77,287	80,199	87,543	81,972	85,763
North-East Italy	45,862	45,213	47,281	47,695	49,673
Central Italy	39,654	40,137	55,177	43,481	47,386
Southern Italy	9,630	9,643	13,452	13,554	13,831
Islands	6,002	6,583	9,751	6,345	6,438
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	1,825	1,861	1,932	1,920	1,895
Financial companies	21,953	20,755	21,003	21,798	24,724
Non-financial companies	140,962	145,439	176,281	155,383	161,765
<i>of which: industry</i>	<i>66,735</i>	<i>69,703</i>	<i>69,230</i>	<i>68,778</i>	<i>72,392</i>
building	25,757	26,672	27,909	28,308	28,453
services	46,897	47,554	77,548	56,743	59,415
Producer households	4,996	4,988	4,995	4,909	4,915
Consumer households and nec	8,697	8,731	8,993	9,036	9,792

Notes:

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

TDC40040

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL GUARANTEES	92,080	93,468	110,108	99,699	104,887
b. CUSTOMER LOCATION					
North-West Italy	39,915	41,419	45,212	42,335	44,293
North-East Italy	23,686	23,351	24,419	24,633	25,654
Central Italy	20,479	20,729	28,496	22,456	24,473
Southern Italy	4,974	4,980	6,947	7,000	7,143
Islands	3,100	3,400	5,036	3,277	3,325
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	943	961	998	992	979
Financial companies	11,338	10,719	10,847	11,258	12,769
Non-financial companies	72,801	75,113	91,041	80,249	83,545
<i>of which: industry</i>	<i>34,466</i>	<i>35,999</i>	<i>35,754</i>	<i>35,521</i>	<i>37,387</i>
building	13,302	13,775	14,414	14,620	14,695
services	24,220	24,560	40,050	29,305	30,686
Producer households	2,580	2,576	2,579	2,535	2,538
Consumer households and nec	4,492	4,509	4,645	4,667	5,057



Notes:

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

TDC40050

Banks

Source: Supervisory returns
Stocks in billions of lire

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL BAD DEBTS	110,171	109,154	99,347	100,348	86,104
b. CUSTOMER LOCATION					
North-West Italy	22,777	22,819	21,322	21,423	18,661
North-East Italy	13,373	13,524	12,753	12,878	10,380
Central Italy	28,524	28,615	26,182	26,740	21,220
Southern Italy	27,120	27,030	23,293	23,499	21,557
Islands	18,318	17,166	15,798	15,809	14,287
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	65	66	134	123	121
Financial companies	3,170	3,078	2,443	2,416	2,007
Non-financial companies	64,075	63,059	56,962	57,274	48,916
<i>of which: industry</i>	<i>18,497</i>	<i>18,381</i>	<i>16,982</i>	<i>17,150</i>	<i>14,455</i>
building	18,327	17,799	15,717	15,761	13,785
services	23,947	23,774	21,423	21,509	18,095
Producer households	18,775	18,497	17,223	17,150	15,248
Consumer households and nec	24,028	24,454	22,585	23,385	19,813

Notes:

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

TDC40050

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL BAD DEBTS	56,898	56,373	51,308	51,825	44,469
b. CUSTOMER LOCATION					
North-West Italy	11,763	11,785	11,012	11,064	9,638
North-East Italy	6,907	6,984	6,586	6,651	5,361
Central Italy	14,732	14,778	13,522	13,810	10,959
Southern Italy	14,006	13,960	12,030	12,136	11,133
Islands	9,461	8,865	8,159	8,164	7,379
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	34	34	69	64	63
Financial companies	1,637	1,590	1,262	1,248	1,036
Non-financial companies	33,092	32,567	29,418	29,580	25,263
<i>of which: industry</i>	<i>9,553</i>	<i>9,493</i>	<i>8,770</i>	<i>8,857</i>	<i>7,465</i>
building	9,465	9,193	8,117	8,140	7,119
services	12,368	12,278	11,064	11,109	9,345
Producer households	9,696	9,553	8,895	8,857	7,875
Consumer households and nec	12,410	12,629	11,664	12,077	10,233



Notes:

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

TDC40060

Banks

Source: Supervisory returns
Stocks in billions of lire

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL MEDIUM AND LONG-TERM LOANS	779,239	787,001	816,688	828,674	851,064
<i>of which:</i> subsidized	73,029	70,933	68,591	66,721	65,801
b. LOCATION OF THE INVESTMENT					
North-West Italy	255,717	258,948	273,931	279,251	287,574
North-East Italy	172,849	175,913	183,038	187,476	192,591
Central Italy	212,345	212,293	218,155	219,203	225,377
Southern Italy	90,882	91,681	92,516	93,278	94,859
Islands	47,446	48,166	49,049	49,464	50,661
c. ECONOMIC PURPOSE OF THE INVESTMENT					
Civil engineering works	152,491	150,455	154,172	153,660	155,933
Machinery, equipment, transport equipment and sundry products	158,155	157,163	165,762	164,099	166,068
Purchase of buildings	193,086	197,511	206,672	211,429	218,692
<i>of which:</i> dwellings of consumer households	138,982	142,953	148,695	152,800	158,673
other buildings	54,104	54,558	57,977	58,628	60,019
Other	275,507	281,873	290,082	299,487	310,370

Notes:

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

TDC40060

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL MEDIUM AND LONG-TERM LOANS	402,443	406,452	421,784	427,974	439,538
<i>of which: subsidized</i>	37,716	36,634	35,425	34,459	33,983
b. LOCATION OF THE INVESTMENT					
North-West Italy	132,067	133,736	141,473	144,221	148,520
North-East Italy	89,269	90,852	94,531	96,823	99,465
Central Italy	109,667	109,640	112,668	113,209	116,398
Southern Italy	46,937	47,349	47,781	48,174	48,991
Islands	24,504	24,876	25,332	25,546	26,164
c. ECONOMIC PURPOSE OF THE INVESTMENT					
Civil engineering works	78,755	77,703	79,623	79,359	80,533
Machinery, equipment, transport equipment and sundry products	81,680	81,168	85,609	84,750	85,767
Purchase of buildings	99,721	102,006	106,737	109,194	112,945
<i>of which: dwellings of consumer households</i>	71,778	73,829	76,795	78,915	81,948
other buildings	27,943	28,177	29,943	30,279	30,997
Other	142,287	145,575	149,815	154,672	160,293



Notes:

Distribution by:

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

TDC40070

Banks

Source: Supervisory returns
Stocks in billions of lire

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL ASSET MANAGEMENT SERVICES	2,275,691	2,353,941	2,353,470	2,423,037	2,449,297
b. CUSTOMER LOCATION					
North-West Italy	1,326,131	1,388,880	1,407,950	1,450,086	1,473,248
North-East Italy	404,473	404,720	398,729	437,350	435,690
Central Italy	390,519	396,323	390,922	372,598	379,656
Southern Italy	115,732	121,315	112,925	114,858	114,466
Islands	40,022	42,528	43,841	47,368	46,679
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	27,828	27,847	28,328	33,601	35,309
Financial companies	983,187	998,116	1,006,396	1,055,883	1,085,319
Non-financial companies	70,746	71,599	72,869	70,765	70,190
Producer households	63,665	65,503	62,364	61,594	61,096
Consumer households and nec	1,131,459	1,190,709	1,184,408	1,200,417	1,197,824
d. TYPE OF SECURITY					
Italian government securities	887,055	904,602	897,826	924,327	915,520
Other debt securities	602,508	628,408	633,175	673,953	690,431
Equity securities	159,000	164,525	151,409	187,332	200,764
Other	627,128	656,406	671,190	637,558	642,689

Notes:

Securities are stated at face value.

Distribution by:

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

TDC40070

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL ASSET MANAGEMENT SERVICES	1,175,296	1,215,709	1,215,466	1,251,394	1,264,956
b. CUSTOMER LOCATION					
North-West Italy	684,890	717,297	727,145	748,907	760,869
North-East Italy	208,893	209,021	205,926	225,872	225,015
Central Italy	201,686	204,684	201,894	192,431	196,076
Southern Italy	59,771	62,654	58,321	59,319	59,117
Islands	20,670	21,964	22,642	24,463	24,107
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	14,372	14,382	14,630	17,354	18,236
Financial companies	507,774	515,484	519,760	545,318	560,520
Non-financial companies	36,537	36,978	37,634	36,547	36,250
Producer households	32,880	33,829	32,209	31,810	31,553
Consumer households and nec	584,350	614,950	611,696	619,964	618,624
d. TYPE OF SECURITY					
Italian government securities	458,126	467,188	463,688	477,375	472,827
Other debt securities	311,170	324,546	327,008	348,068	356,578
Equity securities	82,117	84,970	78,196	96,749	103,686
Other	323,884	339,006	346,641	329,271	331,921

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Notes:

Securities are stated at face value.

Distribution by type of security and derivative instrument

TDC40080		Banks and securities firms				
Source: Supervisory returns Flows in billions of lire						
		2000-Q2	2000-Q3	2000-Q4	2001-Q1	2001-Q2
a.	TOTAL PLACEMENT	104,400	93,287	102,801	96,136	87,921
	Italian government securities	18,667	17,966	11,875	20,530	19,264
	Other debt securities	13,225	12,755	13,192	18,638	22,036
	Equity securities	7,311	2,084	11,465	1,041	1,659
	Other securities	65,198	60,482	66,269	55,926	44,962
b.	TOTAL SECURITIES TRADING	3,801,695	3,752,720	4,306,983	5,062,278	4,123,439
	Italian government securities	2,501,043	2,348,773	2,828,174	3,482,421	2,665,118
	Other debt securities	431,600	397,252	515,601	730,372	600,080
	Equity securities	842,285	853,941	910,565	831,533	843,816
	Other securities	26,766	152,754	52,643	17,980	15,957
c.	TOTAL DERIVATIVES TRADING	3,426,509	3,299,905	3,751,231	4,823,169	4,808,449
	Futures	1,381,244	1,079,793	1,287,919	2,014,598	1,891,874
	Swaps and FRAs	1,102,538	1,091,648	1,130,537	1,503,975	1,316,031
	Options	902,867	863,307	1,200,958	1,059,166	943,467
	Other derivatives	39,847	265,154	131,814	245,423	657,070

Notes:

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

Distribution by type of security and derivative instrument

TDC40080

Banks and securities firms

Source: Supervisory returns
Flows in millions of euros

	2000-Q2	2000-Q3	2000-Q4	2001-Q1	2001-Q2
a. TOTAL PLACEMENT	53,918	48,179	53,092	49,650	45,408
Italian government securities	9,641	9,279	6,133	10,603	9,949
Other debt securities	6,830	6,587	6,813	9,626	11,380
Equity securities	3,776	1,076	5,921	538	857
Other securities	33,672	31,236	34,225	28,883	23,221
b. TOTAL SECURITIES TRADING	1,963,411	1,938,118	2,224,371	2,614,448	2,129,579
Italian government securities	1,291,681	1,213,040	1,460,630	1,798,520	1,376,419
Other debt securities	222,903	205,163	266,286	377,206	309,916
Equity securities	435,004	441,024	470,268	429,451	435,794
Other securities	13,823	78,891	27,188	9,286	8,241
c. TOTAL DERIVATIVES TRADING	1,769,644	1,704,259	1,937,349	2,490,959	2,483,357
Futures	713,353	557,667	665,155	1,040,453	977,071
Swaps and FRAs	569,413	563,789	583,874	776,738	679,673
Options	466,292	445,861	620,243	547,013	487,260
Other derivatives	20,579	136,941	68,076	126,751	339,348

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Notes:

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

Distribution by type of security

TDC40090		Banks, securities firms and asset management companies				
Source: Supervisory returns Stocks in billions of lire		June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a.	TOTAL ASSETS UNDER MANAGEMENT	779,151	781,702	762,093	776,981	778,825
b.	PORTFOLIO	755,286	758,072	736,655	752,950	759,820
	Italian government securities	201,264	194,020	189,815	204,685	209,688
	Other debt securities	80,452	81,651	81,342	98,896	96,874
	Equity securities	64,586	64,655	61,584	65,510	61,916
	Units of UCITS	405,449	413,750	399,694	378,884	386,784
	Other financial instruments	3,535	3,996	4,220	4,976	4,559

Notes:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. The data include transactions with non-resident customers. The portfolio is measured at market prices (ex coupon for debt securities) at the end of the reference period and includes all transactions for which cash settlement has been made at that date.

Distribution by type of security

TDC40090

Banks, securities firms and asset management companies

Source: Supervisory returns
Stocks in millions of euros

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL ASSETS UNDER MANAGEMENT	402,398	403,715	393,588	401,277	402,230
b. PORTFOLIO	390,073	391,512	380,451	388,866	392,414
Italian government securities	103,944	100,203	98,031	105,711	108,295
Other debt securities	41,550	42,169	42,010	51,076	50,031
Equity securities	33,356	33,392	31,805	33,833	31,977
Units of UCITS	209,397	213,684	206,425	195,677	199,757
Other financial instruments	1,826	2,064	2,180	2,570	2,355

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Notes:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. The data include transactions with non-resident customers. The portfolio is measured at market prices (ex coupon for debt securities) at the end of the reference period and includes all transactions for which cash settlement has been made at that date.

Distribution by type of security

TDC40100		Collective investment undertakings				
Source: Supervisory returns Stocks in billions of lire		June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a.	TOTAL NET ASSETS	912,920	914,264	871,188	821,485	823,184
b.	PORTFOLIO	851,596	852,543	808,582	761,789	755,000
	Italian government securities	262,331	247,732	244,158	229,050	217,971
	Other debt securities	218,258	224,269	217,050	236,766	232,628
	Equity securities	368,307	378,553	344,674	292,662	300,504
	Other securities	2,701	1,989	2,700	3,310	3,897

Notes:

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

Distribution by type of security

TDC40100

Collective investment undertakings

Source: Supervisory returns
Stocks in millions of euros

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL NET ASSETS	471,484	472,178	449,931	424,262	425,139
b. PORTFOLIO	439,813	440,302	417,598	393,431	389,925
Italian government securities	135,483	127,943	126,097	118,295	112,573
Other debt securities	112,721	115,825	112,097	122,279	120,142
Equity securities	190,215	195,506	178,009	151,148	155,198
Other securities	1,395	1,027	1,394	1,710	2,013



Notes:

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

TDC30010		Banks				
Source: Central Credit Register Stocks in billions of lire						
		June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a.	NUMBER OF BORROWERS	1,765,514	1,797,102	1,807,884	1,851,269	1,848,041
b.	LOAN FACILITIES					
	Facilities granted	1,974,397	2,011,515	2,106,919	2,160,056	2,190,301
	Used margin	1,314,683	1,342,737	1,426,125	1,465,075	1,495,254
c.	GUARANTEES GRANTED TO CUSTOMERS					
	Facilities granted	227,876	239,803	279,135	254,904	258,881
	Used margin	177,883	185,630	230,135	201,264	209,411
d.	BAD DEBTS	117,069	115,963	107,781	102,690	88,102

Notes:

The data include transactions with non-resident customers.

TDC30010

Banks

Source: Central Credit Register
Stocks in millions of euros

		June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a.	NUMBER OF BORROWERS	1,765,514	1,797,102	1,807,884	1,851,269	1,848,041
b.	LOAN FACILITIES					
	Facilities granted	1,019,691	1,038,861	1,088,133	1,115,576	1,131,196
	Used margin	678,977	693,466	736,532	756,648	772,234
c.	GUARANTEES GRANTED TO CUSTOMERS					
	Facilities granted	117,688	123,848	144,161	131,647	133,701
	Used margin	91,869	95,870	118,855	103,944	108,152
d.	BAD DEBTS	60,461	59,890	55,664	53,035	45,501

**Notes:**

The data include transactions with non-resident customers.

Distribution by total credit granted

TDB30110					Banks	
Source: Central Credit Register Stocks in billions of lire						
June 2001	Number of borrowers	Facilities granted	Used margin	<i>of which:</i> backed by real security	Overshooting	Unused margin
from 150 to 250 million lire	506,446	94,151	80,698	58,820	2,283	15,736
from 250 to 500 million lire	257,038	87,024	67,001	37,277	3,096	23,119
from 500 million to 1 billion lire	143,032	98,405	68,428	26,819	4,209	34,187
from 1 to 5 billion lire	146,481	302,860	204,025	71,619	12,133	110,968
from 5 to 10 billion lire	20,965	144,388	94,310	30,794	5,482	55,557
from 10 to 50 billion lire	16,423	325,404	207,322	58,783	15,726	133,810
more than 50 billion lire	3,526	1,035,496	698,819	79,503	42,681	379,356

Notes:

Distribution by total credit granted

TDB30110

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

	Number of borrowers	Facilities granted	Used margin	<i>of which:</i> backed by real security	Overshooting	Unused margin
from 150 to 250 million lire	506,446	48,625	41,677	30,378	1,179	8,127
from 250 to 500 million lire	257,038	44,944	34,603	19,252	1,599	11,940
from 500 million to 1 billion lire	143,032	50,822	35,340	13,851	2,174	17,656
from 1 to 5 billion lire	146,481	156,414	105,370	36,988	6,266	57,310
from 5 to 10 billion lire	20,965	74,570	48,707	15,904	2,831	28,693
from 10 to 50 billion lire	16,423	168,057	107,073	30,359	8,122	69,107
more than 50 billion lire	3,526	534,789	360,910	41,060	22,043	195,921

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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 total credit granted

TDC30015				Banks		
Source: Central Credit Register Stocks in billions of lire						
June 2001		Number of borrowers	of which:		of which:	
			Facilities granted	short- term	Used margin	short- term
a.	TOTAL	1,093,911	2,087,727	1,390,927	1,420,603	788,246
	from 150 to 500 million lire	763,484	181,175	70,736	147,699	38,493
	from 500 million to 5 billion lire	289,513	401,265	276,124	272,453	155,752
	from 5 to 50 billion lire	37,388	469,791	337,560	301,632	184,509
	more than 50 billion lire	3,526	1,035,496	706,510	698,819	409,492
b.	NORTH-WEST ITALY	383,588	932,370	670,641	606,004	371,588
	from 150 to 500 million lire	266,468	63,060	23,905	51,150	12,384
	from 500 million to 5 billion lire	100,929	142,020	101,540	92,503	54,531
	from 5 to 50 billion lire	14,557	188,808	140,029	116,569	73,495
	more than 50 billion lire	1,634	538,484	405,166	345,779	231,175
c.	NORTH-EAST ITALY	323,312	504,214	348,726	338,278	192,248
	from 150 to 500 million lire	217,532	52,494	22,480	42,011	12,262
	from 500 million to 5 billion lire	93,104	129,515	91,003	87,113	50,908
	from 5 to 50 billion lire	11,690	144,763	107,275	89,967	56,589
	more than 50 billion lire	986	177,440	127,968	119,187	72,488
d.	CENTRAL ITALY	226,964	459,419	258,693	337,027	157,727
	from 150 to 500 million lire	164,438	38,607	13,360	32,713	7,786
	from 500 million to 5 billion lire	55,108	75,573	49,299	53,956	29,745
	from 5 to 50 billion lire	6,776	83,697	55,925	58,834	34,460
	more than 50 billion lire	642	261,542	140,108	191,526	85,734
e.	SOUTHERN ITALY	107,990	135,376	83,401	97,609	49,460
	from 150 to 500 million lire	76,775	18,056	7,513	14,634	4,178
	from 500 million to 5 billion lire	27,926	37,664	25,007	26,957	15,060
	from 5 to 50 billion lire	3,098	37,686	25,630	25,659	14,718
	more than 50 billion lire	191	41,971	25,253	30,359	15,504
f.	ISLANDS	52,057	56,347	29,466	41,686	17,223
	from 150 to 500 million lire	38,271	8,957	3,479	7,189	1,880
	from 500 million to 5 billion lire	12,446	16,493	9,271	11,925	5,507
	from 5 to 50 billion lire	1,267	14,836	8,700	10,603	5,245
	more than 50 billion lire	73	16,061	8,014	11,968	4,591

Notes:

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

TDC30015

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

	Number of borrowers	Facilities granted	of which: short- term	Used margin	of which: short- term
a. TOTAL	1,093,911	1,078,221	718,354	733,680	407,095
from 150 to 500 million lire	763,484	93,569	36,532	76,280	19,880
from 500 million to 5 billion lire	289,513	207,236	142,606	140,710	80,439
from 5 to 50 billion lire	37,388	242,627	174,335	155,780	95,291
more than 50 billion lire	3,526	534,789	364,882	360,910	211,485
b. NORTH-WEST ITALY	383,588	481,529	346,357	312,975	191,909
from 150 to 500 million lire	266,468	32,568	12,346	26,417	6,396
from 500 million to 5 billion lire	100,929	73,347	52,441	47,774	28,163
from 5 to 50 billion lire	14,557	97,511	72,319	60,203	37,957
more than 50 billion lire	1,634	278,104	209,251	178,580	119,392
c. NORTH-EAST ITALY	323,312	260,405	180,102	174,706	99,288
from 150 to 500 million lire	217,532	27,111	11,610	21,697	6,333
from 500 million to 5 billion lire	93,104	66,889	46,999	44,990	26,292
from 5 to 50 billion lire	11,690	74,764	55,403	46,464	29,226
more than 50 billion lire	986	91,640	66,090	61,555	37,437
d. CENTRAL ITALY	226,964	237,270	133,604	174,060	81,459
from 150 to 500 million lire	164,438	19,939	6,900	16,895	4,021
from 500 million to 5 billion lire	55,108	39,030	25,461	27,866	15,362
from 5 to 50 billion lire	6,776	43,226	28,883	30,385	17,797
more than 50 billion lire	642	135,075	72,360	98,915	44,278
e. SOUTHERN ITALY	107,990	69,916	43,073	50,411	25,544
from 150 to 500 million lire	76,775	9,325	3,880	7,558	2,158
from 500 million to 5 billion lire	27,926	19,452	12,915	13,922	7,778
from 5 to 50 billion lire	3,098	19,463	13,237	13,252	7,601
more than 50 billion lire	191	21,676	13,042	15,679	8,007
f. ISLANDS	52,057	29,101	15,218	21,529	8,895
from 150 to 500 million lire	38,271	4,626	1,797	3,713	971
from 500 million to 5 billion lire	12,446	8,518	4,788	6,159	2,844
from 5 to 50 billion lire	1,267	7,662	4,493	5,476	2,709
more than 50 billion lire	73	8,295	4,139	6,181	2,371

Notes:

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

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



Distribution by customer location (region)

TDC30025			Banks				
Source: Central Credit Register Stocks in billions of lire							
June 2001		Facilities granted	of which:	Used margin	of which:		backed by real security
			short- term		short- term	non-euro-area currencies	
a.	TOTAL	2,190,301	1,457,024	1,495,254	833,777	86,363	373,981
	Italy	2,097,424	1,396,508	1,437,584	799,738	66,600	367,798
	Abroad	92,877	60,516	57,670	34,040	19,764	6,183
b.	NORTH-WEST ITALY	935,201	672,296	610,856	374,908	28,765	139,613
	Piedmont	189,952	132,886	126,096	73,822	6,483	26,939
	Valle d'Aosta	4,581	2,873	2,707	1,082	64	562
	Liguria	34,741	19,969	23,886	10,407	1,903	8,767
	Lombardy	705,927	516,568	458,168	289,596	20,313	103,343
c.	NORTH-EAST ITALY	507,374	350,668	342,774	195,126	21,386	94,608
	Trentino-Alto Adige	47,564	31,871	32,917	18,271	1,369	11,683
	Veneto	191,797	131,539	127,778	73,129	9,375	36,880
	Friuli-Venezia Giulia	44,455	29,065	35,155	21,254	3,203	7,460
	Emilia-Romagna	223,560	158,193	146,926	82,472	7,439	38,584
d.	CENTRAL ITALY	461,514	259,807	341,787	161,171	10,700	81,418
	Marche	46,339	30,428	31,040	16,878	1,557	9,143
	Tuscany	118,517	76,152	86,971	48,335	5,271	25,795
	Umbria	20,552	12,363	15,227	7,569	699	5,441
	Lazio	276,106	140,864	208,546	88,389	3,175	41,041
e.	SOUTHERN ITALY	136,464	83,993	99,640	50,767	4,649	34,013
	Campania	58,020	37,571	42,178	23,053	3,141	13,635
	Abruzzo	21,793	13,916	14,735	7,478	544	5,255
	Molise	3,654	2,136	2,780	1,326	27	895
	Puglia	35,347	21,220	26,610	13,072	705	9,596
	Basilicata	6,887	3,021	4,862	1,876	105	1,406
	Calabria	10,762	6,130	8,473	3,964	128	3,228
f.	ISLANDS	56,870	29,743	42,526	17,763	1,098	18,145
	Sicily	38,714	21,576	28,523	12,812	862	12,435
	Sardinia	18,156	8,167	14,003	4,951	238	5,708

Notes:

The data include transactions with non-resident customers.

Distribution by customer location (region)

TDC30025

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

	Facilities granted	of which: short-term	Used margin	of which: short-term	non-euro-area currencies	backed by real security
a. TOTAL	1,131,196	752,490	772,234	430,610	44,603	193,145
Italy	1,083,229	721,236	742,450	413,030	34,396	189,952
Abroad	47,967	31,254	29,784	17,580	10,207	3,193
b. NORTH-WEST ITALY	482,991	347,212	315,481	193,624	14,856	72,104
Piedmont	98,102	68,630	65,123	38,126	3,348	13,913
Valle d'Aosta	2,366	1,484	1,398	559	33	290
Liguria	17,942	10,313	12,336	5,375	983	4,528
Lombardy	364,581	266,785	236,624	149,564	10,491	53,372
c. NORTH-EAST ITALY	262,037	181,105	177,028	100,774	11,045	48,861
Trentino-Alto Adige	24,565	16,460	17,000	9,436	707	6,034
Veneto	99,055	67,934	65,992	37,768	4,842	19,047
Friuli-Venezia Giulia	22,959	15,011	18,156	10,977	1,654	3,853
Emilia-Romagna	115,459	81,700	75,881	42,593	3,842	19,927
d. CENTRAL ITALY	238,352	134,179	176,518	83,238	5,526	42,049
Marche	23,932	15,715	16,031	8,717	804	4,722
Tuscany	61,209	39,329	44,917	24,963	2,722	13,322
Umbria	10,614	6,385	7,864	3,909	361	2,810
Lazio	142,597	72,750	107,705	45,649	1,640	21,196
e. SOUTHERN ITALY	70,478	43,379	51,460	26,219	2,401	17,566
Campania	29,965	19,404	21,783	11,906	1,622	7,042
Abruzzo	11,255	7,187	7,610	3,862	281	2,714
Molise	1,887	1,103	1,436	685	14	462
Puglia	18,255	10,959	13,743	6,751	364	4,956
Basilicata	3,557	1,560	2,511	969	54	726
Calabria	5,558	3,166	4,376	2,047	66	1,667
f. ISLANDS	29,371	15,361	21,963	9,174	567	9,371
Sicily	19,994	11,143	14,731	6,617	445	6,422
Sardinia	9,377	4,218	7,232	2,557	123	2,948

€

Notes:

The data include transactions with non-resident customers.

Distribution by amount

TDB30200			Banks
Source: Central Credit Register Stocks in billions of lire			
June 2001	Number of borrowers	Bad debts	<i>of which:</i> backed by real security
a. TOTAL	537,430	87,150	17,742
from 0 to 150 million lire	442,608	14,979	1,801
from 150 to 250 million lire	37,871	7,298	1,321
from 250 to 500 million lire	31,129	10,777	1,985
from 500 million to 1 billion lire	14,594	10,026	2,080
from 1 to 5 billion lire	9,568	18,600	4,726
from 5 to 10 billion lire	979	6,636	1,820
from 10 to 50 billion lire	610	10,969	3,038
more than 50 billion lire	71	7,865	972

Notes:

The size classes of bad debts are calculated on the basis of each borrower's total bad debts as reported to the Central Credit Register by all banks.

Distribution by amount

TDB30200

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

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

a.	TOTAL	537,430	45,009	9,163
	from 0 to 150 million lire	442,608	7,736	930
	from 150 to 250 million lire	37,871	3,769	682
	from 250 to 500 million lire	31,129	5,566	1,025
	from 500 million to 1 billion lire	14,594	5,178	1,074
	from 1 to 5 billion lire	9,568	9,606	2,441
	from 5 to 10 billion lire	979	3,427	940
	from 10 to 50 billion lire	610	5,665	1,569
	more than 50 billion lire	71	4,062	502

€

Note:

The size classes of bad debts are calculated on the basis of each borrower's total bad debts as reported to the Central Credit Register by all banks.

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

Distribution by customer location (region)

TDC30035		Banks		
Source: Central Credit Register Stocks in billions of lire				
June 2001		Number of borrowers	Bad debts	of which:
				backed by real security
a.	TOTAL	536,582	87,911	17,736
	Italy	536,084	86,960	17,701
	Abroad	498	951	35
b.	NORTH-WEST ITALY	120,444	18,975	4,965
	Piedmont	35,919	4,266	1,249
	Valle d'Aosta	1,079	137	33
	Liguria	14,885	1,975	536
	Lombardy	68,561	12,595	3,146
c.	NORTH-EAST ITALY	73,424	10,613	2,755
	Trentino-Alto Adige	4,372	662	215
	Veneto	26,604	3,977	1,077
	Friuli-Venezia Giulia	9,066	949	240
	Emilia-Romagna	33,382	5,023	1,224
d.	CENTRAL ITALY	111,856	22,012	4,508
	Marche	13,445	1,630	416
	Tuscany	31,858	3,785	796
	Umbria	6,244	1,018	333
	Lazio	60,309	15,575	2,962
e.	SOUTHERN ITALY	136,112	20,675	4,171
	Campania	47,105	6,750	1,324
	Abruzzo	13,412	1,940	445
	Molise	2,663	383	64
	Puglia	39,842	6,628	1,640
	Basilicata	8,885	1,514	250
	Calabria	24,205	3,458	445
f.	ISLANDS	94,248	14,685	1,303
	Sicily	74,789	11,279	943
	Sardinia	19,459	3,406	360

Notes:

The data include transactions with non-resident customers.

Distribution by customer location (region)

TDC30035

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	537,931	45,501	9,182
Italy	537,430	45,009	9,163
Abroad	501	491	18
b. NORTH-WEST ITALY	120,949	9,821	2,576
Piedmont	35,990	2,156	632
Valle d'Aosta	1,079	71	17
Liguria	14,934	1,023	278
Lombardy	68,946	6,571	1,650
c. NORTH-EAST ITALY	73,519	5,488	1,425
Trentino-Alto Adige	4,373	342	111
Veneto	26,666	2,059	556
Friuli-Venezia Giulia	9,086	495	125
Emilia-Romagna	33,394	2,591	633
d. CENTRAL ITALY	111,995	11,376	2,331
Marche	13,455	843	216
Tuscany	31,886	1,960	411
Umbria	6,245	526	171
Lazio	60,409	8,048	1,533
e. SOUTHERN ITALY	136,349	10,691	2,157
Campania	47,168	3,489	685
Abruzzo	13,440	1,003	231
Molise	2,666	199	33
Puglia	39,923	3,428	849
Basilicata	8,889	783	129
Calabria	24,263	1,789	230
f. ISLANDS	94,618	7,634	675
Sicily	74,828	5,827	487
Sardinia	19,790	1,808	187

€

Notes:

The data include transactions with non-resident customers.

Distribution by customer location (region)

TDB30350						Banks
Source: Central Credit Register Stocks in billions of lire Percentages						
June 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	1,174,495	54.15	59.90	74.67	81.23	1,437,584
Piedmont	93,967	61.02	65.99	78.27	83.66	126,096
Valle d'Aosta	3,018	54.00	60.26	72.57	78.31	2,707
Liguria	30,442	44.70	51.24	67.15	74.33	23,886
Lombardy	272,449	60.43	66.14	79.67	85.28	458,168
Trentino-Alto Adige	46,257	28.06	34.73	55.39	66.29	32,917
Veneto	134,739	36.00	43.37	63.63	73.21	127,778
Friuli-Venezia Giulia	29,681	56.03	61.04	74.99	81.31	35,155
Emilia-Romagna	138,230	44.85	51.95	70.12	78.05	146,926
Marche	40,077	33.18	40.32	60.81	70.75	31,040
Tuscany	99,057	40.98	47.40	65.61	74.21	86,971
Umbria	18,220	34.34	41.60	62.08	71.52	15,227
Lazio	91,646	76.38	80.23	88.07	91.00	208,546
Abruzzo	16,859	31.83	40.58	63.01	73.02	14,735
Molise	2,930	38.88	46.41	65.76	74.62	2,780
Campania	43,892	46.23	52.21	69.47	77.28	42,178
Puglia	37,119	36.49	42.87	61.40	70.71	26,610
Basilicata	5,013	45.91	52.59	69.65	77.35	4,862
Calabria	13,520	32.51	38.93	58.11	67.99	8,473
Sicily	40,139	39.66	45.91	64.47	73.17	28,523
Sardinia	17,240	37.14	44.15	63.23	72.20	14,003

Notes:

Distribution by customer location (region)

TDB30350

Banks

Source: Central Credit Register
Stocks in millions of euros
Percentages

June 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	1,174,495	54.15	59.90	74.67	81.23	742,450
	Piedmont	93,967	61.02	65.99	78.27	83.66	65,123
	Valle d'Aosta	3,018	54.00	60.26	72.57	78.31	1,398
	Liguria	30,442	44.70	51.24	67.15	74.33	12,336
	Lombardy	272,449	60.43	66.14	79.67	85.28	236,624
	Trentino-Alto Adige	46,257	28.06	34.73	55.39	66.29	17,000
	Veneto	134,739	36.00	43.37	63.63	73.21	65,992
	Friuli-Venezia Giulia	29,681	56.03	61.04	74.99	81.31	18,156
	Emilia-Romagna	138,230	44.85	51.95	70.12	78.05	75,881
	Marche	40,077	33.18	40.32	60.81	70.75	16,031
	Tuscany	99,057	40.98	47.40	65.61	74.21	44,917
	Umbria	18,220	34.34	41.60	62.08	71.52	7,864
	Lazio	91,646	76.38	80.23	88.07	91.00	107,705
	Abruzzo	16,859	31.83	40.58	63.01	73.02	7,610
	Molise	2,930	38.88	46.41	65.76	74.62	1,436
	Campania	43,892	46.23	52.21	69.47	77.28	21,783
	Puglia	37,119	36.49	42.87	61.40	70.71	13,743
	Basilicata	5,013	45.91	52.59	69.65	77.35	2,511
	Calabria	13,520	32.51	38.93	58.11	67.99	4,376
	Sicily	40,139	39.66	45.91	64.47	73.17	14,731
	Sardinia	17,240	37.14	44.15	63.23	72.20	7,232

€

Notes:

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

TDB30450		Banks						
Source: Central Credit Register								
June 2001	Total	from 150 to 250 mn lire	from 250 to 500 mn lire	from 500 mn to 1 bn lire	from 1 to 5 bn lire	from 5 to 10 bn lire	from 10 to 50 bn lire	more than 50 bn lire
a. ITALY								
Average number of banks per borrower	1.61	1.00	1.19	1.78	2.94	4.93	7.01	11.51
% of total credit granted by first bank	51	99	91	75	61	52	45	40
b. NORTH-WEST ITALY								
Average number of banks per borrower	1.63	1.00	1.18	1.77	2.94	4.90	6.99	11.11
% of total credit granted by first bank	51	99	91	75	61	51	44	43
c. NORTH-EAST ITALY								
Average number of banks per borrower	1.65	1.01	1.19	1.76	2.91	4.96	7.44	12.66
% of total credit granted by first bank	51	99	91	76	62	51	41	35
d. CENTRAL ITALY								
Average number of banks per borrower	1.57	1.00	1.20	1.83	3.06	5.16	6.86	11.64
% of total credit granted by first bank	47	99	91	74	61	52	49	33
e. SOUTHERN ITALY								
Average number of banks per borrower	1.55	1.00	1.21	1.80	2.96	4.82	6.52	9.95
% of total credit granted by first bank	61	99	90	75	61	52	48	53
f. ISLANDS								
Average number of banks per borrower	1.41	1.00	1.21	1.74	2.55	3.87	5.07	7.83
% of total credit granted by first bank	69	99	90	76	69	62	59	59

Notes:

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

TDC30040

Sample of banks

Source: Survey of lending rates
Percentages

	2000-Q2	2000-Q3	2000-Q4	2001-Q1	2001-Q2
a. Short-term loan facilities	6.06	6.49	6.64	6.89	6.66
<i>of which:</i> in euros and other euro-area currencies	6.11	6.55	6.68	6.96	6.76
<i>of which:</i> matched term	5.57	6.10	6.49	6.52	6.35
revocable	5.08	5.17	5.35	5.62	5.45
in non-euro-area currencies	7.53	8.14	8.27	8.38	8.32
	5.28	5.49	6.08	5.65	4.97
b. Medium and long-term loan facilities	5.66	5.79	6.06	6.15	6.10
<i>of which:</i> in euros and other euro-area currencies	5.67	5.79	6.07	6.16	6.12
<i>of which:</i> on amount disbursed in the quarter	4.73	5.60	5.85	6.00	5.51
on total outstanding at end of period	5.74	5.80	6.07	6.16	6.14
in non-euro-area currencies	5.09	5.70	5.64	5.90	5.25
<i>of which:</i> on amount disbursed in the quarter	4.53	4.49	4.52	5.75	4.29
on total outstanding at end of period	5.12	5.81	5.77	5.91	5.34

Notes:

Distribution by customer location (region) and type of transaction

TDC30045		Sample of banks					
Source: Survey of lending rates Percentages							
June 2001		Total	Loans in euros and other euro-area currencies	of which:			Loans in non- euro-area currencies
				matched	term	revocable	
a.	TOTAL	6.66	6.76	6.35	5.45	8.32	4.97
b.	NORTH-WEST ITALY	6.21	6.28	6.13	5.26	7.58	5.04
	Piedmont	6.40	6.52	6.35	5.35	7.78	4.64
	Valle d'Aosta	7.93	8.19	6.75	5.85	9.89	4.39
	Liguria	7.14	7.29	6.92	5.66	8.87	5.19
	Lombardy	6.10	6.15	6.04	5.22	7.41	5.15
c.	NORTH-EAST ITALY	6.79	6.95	6.28	5.58	8.68	4.86
	Trentino-Alto Adige	6.79	7.05	6.50	6.17	7.69	3.69
	Veneto	6.94	7.11	6.40	5.40	9.31	4.58
	Friuli-Venezia Giulia	7.13	7.28	6.40	6.00	8.42	6.13
	Emilia-Romagna	6.55	6.70	6.08	5.67	8.18	4.89
d.	CENTRAL ITALY	7.02	7.12	6.81	5.61	8.91	4.94
	Marche	6.73	6.87	5.87	5.55	8.54	4.56
	Tuscany	6.90	7.04	6.62	5.74	9.30	4.91
	Umbria	7.86	8.00	6.89	6.28	10.37	5.04
	Lazio	7.14	7.19	7.81	5.51	8.74	5.19
e.	SOUTHERN ITALY	8.18	8.29	6.87	6.44	9.94	5.40
	Campania	8.04	8.15	6.52	6.38	9.94	5.84
	Abruzzo	7.77	7.92	6.93	6.29	9.33	4.27
	Molise	8.73	8.80	8.25	6.75	9.65	5.76
	Puglia	8.07	8.16	6.91	6.42	9.72	4.88
	Basilicata	8.60	8.61	7.53	6.65	10.13	::
	Calabria	9.55	9.67	8.06	7.00	11.16	3.81
f.	ISLANDS	8.47	8.59	7.87	6.77	9.26	3.95
	Sicily	8.38	8.48	7.91	6.68	9.06	3.29
	Sardinia	8.70	8.88	7.81	6.97	9.89	4.69

Notes:

Distribution by branch location (region)

TDC30070		Sample of banks		
Source: Survey of lending rates Percentages				
June 2001		Total	On amount disbursed in the quarter	On prior-period transactions
a.	TOTAL	6.12	5.51	6.14
b.	NORTH-WEST ITALY	5.95	5.09	5.98
	Piedmont	6.06	3.93	6.16
	Valle d'Aosta	6.28	6.46	6.28
	Liguria	6.15	6.02	6.15
	Lombardy	5.89	5.76	5.90
c.	NORTH-EAST ITALY	5.98	5.82	5.99
	Trentino-Alto Adige	6.32	6.02	6.32
	Veneto	6.04	5.94	6.04
	Friuli-Venezia Giulia	6.10	5.77	6.11
	Emilia-Romagna	5.84	5.68	5.84
d.	CENTRAL ITALY	6.38	5.66	6.40
	Marche	5.80	5.76	5.80
	Tuscany	5.95	5.60	5.96
	Umbria	6.22	6.30	6.22
	Lazio	6.74	5.63	6.75
e.	SOUTHERN ITALY	6.29	6.44	6.29
	Campania	6.10	6.44	6.09
	Abruzzo	6.38	5.94	6.39
	Molise	6.40	6.21	6.40
	Puglia	6.42	6.66	6.41
	Basilicata	7.47	6.59	7.49
	Calabria	7.01	6.32	7.02
f.	ISLANDS	6.54	6.57	6.54
	Sicily	6.70	6.58	6.70
	Sardinia	6.29	6.51	6.29

Notes:

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

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

TDC30075

Sample of banks

Source: Survey of lending rates
Percentages

June 2001

	Total			Branches located in the Centre and North			Branches located in the South		
	facilities:			facilities:			facilities:		
	short-term	medium and long-term		short-term	medium and long-term		short-term	medium and long-term	
		on total outstanding at end of period	on amount disbursed in the quarter		on total outstanding at end of period	on amount disbursed in the quarter		on total outstanding at end of period	on amount disbursed in the quarter
a. TOTAL	6.76	6.12	5.51	6.61	6.09	5.42	8.38	6.35	6.48
General government	5.36	6.61	5.38	5.35	6.59	5.36	5.41	6.69	::
Financial companies	5.14	5.23	4.03	5.13	4.91	4.04	5.62	5.74	::
Non-financial companies	7.09	6.14	5.90	6.95	6.10	5.81	8.42	6.55	6.62
<i>of which:</i> industry	6.64	5.96	5.73	6.53	5.94	5.69	8.05	6.33	6.49
building	8.43	6.28	6.09	8.27	6.19	6.02	9.49	6.76	6.48
services	7.29	6.23	5.94	7.15	6.19	5.82	8.42	6.53	6.72
Producer households	9.74	6.46	6.14	9.53	6.40	6.10	10.54	6.79	6.37
Consumer households and nec	8.30	5.98	5.82	8.23	5.95	5.80	8.90	6.23	6.11

Notes:

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

Distribution by customer location (geographical area) and interest rate

TDC30065

Sample of banks

Source: Survey of lending rates
Stocks in billions of lire

June 2001

Prime rate (PR) = 7.87

	Total	up to PR	from PR to PR+2	from PR+2 to PR+4	from PR+4 to PR+6	from PR+6 to PR+8	above PR+8
a. TOTAL							
Number of facilities	797,526	104,761	190,659	140,033	98,750	69,902	193,421
Percentage composition	100.00	13.14	23.91	17.56	12.38	8.76	24.25
Used margin	167,080	84,689	40,437	18,378	9,973	5,684	7,920
Percentage composition	100.00	50.69	24.20	11.00	5.97	3.40	4.74
b. NORTH-WEST ITALY							
Number of facilities	311,562	41,135	81,046	55,874	38,583	26,854	68,070
Percentage composition	100.00	13.20	26.01	17.93	12.38	8.62	21.85
Used margin	80,363	47,193	18,158	7,060	3,586	2,015	2,351
Percentage composition	100.00	58.73	22.60	8.79	4.46	2.51	2.92
c. NORTH-EAST ITALY							
Number of facilities	225,491	38,428	56,822	35,761	25,139	17,960	51,381
Percentage composition	100.00	17.04	25.20	15.86	11.15	7.96	22.79
Used margin	33,113	15,424	8,540	3,633	2,242	1,319	1,955
Percentage composition	100.00	46.58	25.79	10.97	6.77	3.98	5.90
d. CENTRAL ITALY							
Number of facilities	149,708	15,896	29,607	26,663	19,870	14,205	43,467
Percentage composition	100.00	10.62	19.78	17.81	13.27	9.49	29.03
Used margin	33,536	15,034	8,587	4,393	2,260	1,201	2,060
Percentage composition	100.00	44.83	25.61	13.10	6.74	3.58	6.14
e. SOUTHERN ITALY							
Number of facilities	72,211	5,332	14,301	13,617	10,135	7,506	21,320
Percentage composition	100.00	7.38	19.80	18.86	14.04	10.39	29.52
Used margin	12,589	4,231	3,151	2,069	1,239	788	1,111
Percentage composition	100.00	33.61	25.03	16.44	9.84	6.26	8.83
f. ISLANDS							
Number of facilities	38,554	3,970	8,883	8,118	5,023	3,377	9,183
Percentage composition	100.00	10.30	23.04	21.06	13.03	8.76	23.82
Used margin	7,480	2,806	2,000	1,223	647	361	443
Percentage composition	100.00	37.51	26.74	16.34	8.64	4.83	5.93

Notes:

Distribution by customer location (geographical area) and interest rate

TDC30065

Sample of banks

Source: Survey of lending rates
Stocks in millions of euros

June 2001

Total

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

Prime rate (PR) = 7.87

a. TOTAL

Number of facilities	797,526	104,761	190,659	140,033	98,750	69,902	193,421
Percentage composition	100.00	13.14	23.91	17.56	12.38	8.76	24.25
Used margin	86,290	43,738	20,884	9,491	5,151	2,935	4,090
Percentage composition	100.00	50.69	24.20	11.00	5.97	3.40	4.74

b. NORTH-WEST ITALY

Number of facilities	311,562	41,135	81,046	55,874	38,583	26,854	68,070
Percentage composition	100.00	13.20	26.01	17.93	12.38	8.62	21.85
Used margin	41,504	24,373	9,378	3,646	1,852	1,041	1,214
Percentage composition	100.00	58.73	22.60	8.79	4.46	2.51	2.92

c. NORTH-EAST ITALY

Number of facilities	225,491	38,428	56,822	35,761	25,139	17,960	51,381
Percentage composition	100.00	17.04	25.20	15.86	11.15	7.96	22.79
Used margin	17,101	7,966	4,410	1,876	1,158	681	1,010
Percentage composition	100.00	46.58	25.79	10.97	6.77	3.98	5.90

d. CENTRAL ITALY

Number of facilities	149,708	15,896	29,607	26,663	19,870	14,205	43,467
Percentage composition	100.00	10.62	19.78	17.81	13.27	9.49	29.03
Used margin	17,320	7,764	4,435	2,269	1,167	620	1,064
Percentage composition	100.00	44.83	25.61	13.10	6.74	3.58	6.14

e. SOUTHERN ITALY

Number of facilities	72,211	5,332	14,301	13,617	10,135	7,506	21,320
Percentage composition	100.00	7.38	19.80	18.86	14.04	10.39	29.52
Used margin	6,502	2,185	1,627	1,069	640	407	574
Percentage composition	100.00	33.61	25.03	16.44	9.84	6.26	8.83

f. ISLANDS

Number of facilities	38,554	3,970	8,883	8,118	5,023	3,377	9,183
Percentage composition	100.00	10.30	23.04	21.06	13.03	8.76	23.82
Used margin	3,863	1,449	1,033	631	334	187	229
Percentage composition	100.00	37.51	26.74	16.34	8.64	4.83	5.93

Notes:

TDC20008

Sample of banks

Source: Survey of deposit rates
Percentages

	June 2000	Sept. 2000	Dec. 2000	Mar. 2001	June 2001
a. TOTAL	2.19	2.40	2.66	2.65	2.50
Sight savings deposits	1.42	1.57	1.73	1.85	1.75
Sight current accounts	1.80	1.99	2.27	2.27	2.13
Time deposits	3.71	4.10	4.30	4.17	4.05
<i>of which: savings certificates and CDs</i>	3.58	3.75	3.85	3.73	3.53
Time current accounts	4.38	4.80	5.01	4.87	4.67

Notes:

Distribution by branch location (region) and type of deposit

TDC20012		Sample of banks					
Source: Survey of deposit rates Percentages							
June 2001		Total	Sight savings deposits	Sight current accounts	Time deposits	Time current accounts	
					of which: Savings certificates and CDs		
a.	TOTAL	2.50	1.75	2.13	4.05	3.53	4.67
b.	NORTH-WEST ITALY	2.44	1.55	2.07	4.14	3.45	4.49
	Piedmont	2.36	1.56	1.87	4.07	3.44	4.40
	Valle d'Aosta	2.29	1.25	1.93	3.98	3.44	==
	Liguria	2.10	1.29	1.77	3.91	3.55	==
	Lombardy	2.51	1.64	2.16	4.20	3.42	4.56
c.	NORTH-EAST ITALY	2.42	1.93	1.96	4.01	3.54	4.05
	Trentino-Alto Adige	2.61	1.91	2.35	4.14	3.39	3.94
	Veneto	2.52	2.04	2.02	4.03	3.62	3.81
	Friuli-Venezia Giulia	2.54	1.69	2.38	3.73	3.44	4.39
	Emilia-Romagna	2.28	1.84	1.78	4.02	3.46	==
d.	CENTRAL ITALY	2.83	2.09	2.51	4.20	3.65	4.80
	Marche	2.71	2.39	2.34	4.04	3.94	==
	Tuscany	2.79	1.65	2.25	4.13	3.57	4.20
	Umbria	2.55	2.05	2.11	3.93	3.73	==
	Lazio	2.88	2.22	2.67	4.35	3.57	4.81
e.	SOUTHERN ITALY	2.13	1.48	1.73	3.77	3.54	3.85
	Campania	2.06	1.58	1.69	3.86	3.54	4.34
	Abruzzo	2.23	1.67	1.94	4.08	3.68	==
	Molise	2.11	1.48	1.83	3.48	3.28	==
	Puglia	2.27	1.43	1.80	3.65	3.49	==
	Basilicata	2.22	1.51	1.83	3.77	3.61	==
	Calabria	2.07	1.19	1.60	3.76	3.65	==
f.	ISLANDS	2.40	1.71	2.10	3.70	3.48	==
	Sicily	2.38	1.79	2.05	3.60	3.40	==
	Sardinia	2.45	1.49	2.18	3.94	3.68	==

Notes:

Distribution by branch location (region) and size of deposit

TDC20640		Sample of banks						
Source: Survey of deposit rates Percentages								
June 2001		Total	up to 50 mn lire	from 50 to 100 mn lire	from 100 to 250 mn lire	from 250 to 500 mn lire	from 500 mn to 1 bn lire	more than 1 bn lire
a.	TOTAL	2.50	1.44	1.81	2.24	2.54	2.80	3.48
b.	NORTH-WEST ITALY	2.44	1.24	1.63	2.11	2.46	2.72	3.33
	Piedmont	2.36	1.17	1.63	2.18	2.60	2.91	3.33
	Valle d'Aosta	2.29	0.99	1.41	2.11	2.61	2.94	3.86
	Liguria	2.10	1.29	1.69	2.17	2.46	2.76	3.26
	Lombardy	2.51	1.27	1.62	2.07	2.41	2.65	3.33
c.	NORTH-EAST ITALY	2.42	1.41	1.85	2.33	2.67	2.93	3.26
	Trentino-Alto Adige	2.61	1.51	1.73	2.39	2.76	3.04	3.89
	Veneto	2.52	1.42	1.86	2.36	2.70	2.97	3.63
	Friuli-Venezia Giulia	2.54	1.39	1.74	2.16	2.53	2.71	3.82
	Emilia-Romagna	2.28	1.40	1.88	2.34	2.66	2.92	2.74
d.	CENTRAL ITALY	2.83	1.69	2.02	2.40	2.66	2.89	3.88
	Marche	2.71	1.99	2.41	2.69	2.81	3.11	3.96
	Tuscany	2.79	1.79	2.13	2.58	2.86	3.05	3.94
	Umbria	2.55	1.94	2.29	2.60	2.71	3.00	3.57
	Lazio	2.88	1.52	1.85	2.20	2.49	2.73	3.86
e.	SOUTHERN ITALY	2.13	1.42	1.74	2.11	2.36	2.69	3.29
	Campania	2.06	1.28	1.56	1.96	2.27	2.63	3.28
	Abruzzo	2.23	1.46	1.81	2.20	2.37	2.69	3.31
	Molise	2.11	1.36	1.73	2.17	2.45	2.84	3.20
	Puglia	2.27	1.60	2.01	2.37	2.57	2.87	3.36
	Basilicata	2.22	1.59	1.89	2.18	2.53	2.97	3.38
	Calabria	2.07	1.50	1.83	2.16	2.33	2.57	3.16
f.	ISLANDS	2.40	1.74	2.01	2.31	2.51	2.78	3.70
	Sicily	2.38	1.70	2.03	2.37	2.60	2.89	3.70
	Sardinia	2.45	1.82	1.96	2.19	2.32	2.55	3.69

Notes:

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

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

Methodological appendix

1. Content of the publication

The Statistical Bulletin and the Summary contain information on the structure, assets and liabilities, and operations of banks and non-bank intermediaries. Unless otherwise indicated, the data refer to transactions carried out by banks and financial intermediaries with residents, irrespective of the currency used. Interbank transactions are normally excluded. Transactions denominated in non-euro-area currencies are recorded in euros/lire at the average end-of-period exchange rate. As regards flows, transactions for which interest payments have been made are recorded at the exchange rate used to translate the interest payments into euros/lire; other transactions are recorded at the end-of-period exchange rate.

Exceptions to the general rules are indicated in the footnotes to the tables.

For the sake of legibility and clarity, the paper version of the statistical tables normally contains data referring to the most recent period available; the time series and the distributions with a higher degree of data disaggregation are available on CD-ROM.

The Bulletin contains the information available at the time of publication; subsequent editions may be updated or revised to incorporate adjustments subsequently received from reporting intermediaries.

Data on the same phenomena from different sources may not coincide owing to methodological differences. Further discrepancies between or within tables are due to rounding or to the exclusion of data covered by official secrecy.

2. Sources of information

The information contained in the publication is drawn from the reports that credit and financial intermediaries send to the Bank of Italy. The principal features of the information flows are described in what follows for the various sources listed below:

- supervisory returns;
- reports to the Central Credit Register;
- surveys of lending and deposit rates;
- registers of intermediaries.

2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

- banks under Article 51 of the Banking Law (Legislative Decree 385/1993);
- securities firms under Article 12 of the Consolidated Law on Financial Intermediation (Legislative Decree 58 of 24 February 1998);
- financial intermediaries under Article 107 of the Banking Law;

- asset management companies and open-end investment companies (SICAVs) under Article 12 of the Consolidated Law on Financial Intermediation.

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

2.2 Reports to the Central Credit Register

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

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

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

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

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

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

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

The present report form, adopted on 1 January 1997, comprises a section for different categories of credit (matched, term and revocable exposures, loans subject to bankruptcy proceedings and other special cases, bad debts, guarantees relating to commercial operations, guarantees relating to financial operations, guarantees received), an informational section (transactions carried out on behalf of third parties, factoring claims acquired, claims written off) and a series of qualifiers providing a fuller description of the characteristics and riskiness of outstanding transactions (e.g. original and residual maturity, currency, etc.).

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

2.3 Surveys of lending and deposit rates

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

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

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

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

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

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

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

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

2.4 Registers of intermediaries

Identification information on credit and financial intermediaries subject to supervision by the Bank of Italy and on the activities they are authorized to carry on is drawn from special registers kept by the Bank of Italy or Consob under the laws in force. In particular:

- under Article 13 of the Banking Law, the Bank of Italy enters banks authorized in Italy and branches of EU banks established in Italy in a register;
- under Article 19 of the Consolidated Law on Financial Intermediation, Consob, after consulting the Bank of Italy, authorizes Italian securities firms (SIMs) to provide investment services. Under Article 20 of the Consolidated Law, Consob enters SIMs in a register, communicating such entries to the Bank of Italy;
- under Article 107 of the Banking Law, the Ministry of the Treasury, after consulting the Bank of Italy and Consob, establishes objective standards with reference to the activity carried on, the volume of business and the ratio of debt to equity capital, on the basis of which to determine the financial intermediaries which must be entered in a special register kept by the Bank of Italy;
- under Article 35 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes asset management companies to perform the service of collective asset management and that of individual portfolio management. Such companies are entered in a register kept by the Bank of Italy pursuant to Article 46 of the Consolidated Law;
- under Article 44 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes the establishment of open-end investment companies (SICAVs). Under Article 45, SICAVs authorized in Italy are entered in a register kept by the Bank of Italy.

3. Information for time-series analysis

Reporting items have changed over time as a result of efforts to rationalize or enhance the information flows from intermediaries. To permit correct interpretation of breaks in time series, the most important changes are described below.

3.1 Supervisory returns

As of January 1994: there may be a break owing to the new method of accounting for and reporting sale and repurchase transactions where the purchaser is under an obligation to resell the assets involved (e.g. securities). In accordance with the rules on annual accounts, such transactions are treated as forms of lending to or fund-raising from the counterparty (the Bank of Italy, banks, customers) and are reported apart. In line with the new format of the annual accounts, as of 1 January 1994 interest-bearing certificates (except post office savings certificates) and non-interbank certificates of deposit are included in the securities portfolio.

As of January 1995: the despecialization of credit institutions pursuant to the Banking Law is reflected in:

- the adoption of a single reporting form for the supervisory returns of all banks;
- the inclusion in banks' reports of the information previously transmitted by their former special credit sections.

The population to which the information published from that date onwards refers is the banking system as a whole. Accordingly, all references to the "sample of banks" utilized up until 31 December 1994 have been dropped.

The adjustment of the former special credit institutions and special credit sections to the new reporting formats ceased to have effect only from December 1996 (September 1996 for the data published on CD-ROM). Up to that date, loans and deposits deriving from the old returns of some former special credit institutions are included in the totals (since they are considered "unattributable") but are not distributed according to the classifications adopted for some analytical tables.

In addition, following the merging of the information relating to the former special sections into the statistics of their respective parent institutions, there may be breaks in the time series for the distribution of loans and deposits by branch location.

As of March 1998: the earlier tables on loans beyond the short-term are consolidated in some cases in order to facilitate the comparison of information. The detailed data continue to be provided on CD-ROM.

As of January 1999: following the start of Stage Three of EMU and the related changes in supervisory returns, the concept of central bank has been redefined; consequently, the banks' positions with "BI-UIC" have been replaced by those with "BI-ECB".

3.2 Reports to the Central Credit Register

As of March 1991: the threshold for reporting bad debts, previously set at 10 million lire, no longer applies.

As of January 1993: the reporting requirement extends to Italian banks' foreign branches for loans to borrowers resident in Italy.

As of January 1996: the reporting threshold for loans and guarantees to customers has been raised from 80 to 150 million lire. The rules regarding bad debts and personal guarantees issued by customers are unchanged.

As of January 1997: the introduction of the new report form has made it possible to add statistical distributions with fuller information on transactions between customers and reporting banks (see Section 2.2). In addition, the aggregated data on loans, bad debts and guarantees provided by customers are no longer adjusted to eliminate individual exposures of less than 150 million lire. The previous report form envisaged nine categories: assignments of claims, direct loans, current accounts, foreign transactions, bad debts, transactions backed by real security, medium and long-term transactions and other, guarantees granted to customers, and personal guarantees received from customers. For loans and guarantees granted, both the amount granted and that used were reported. For guarantees received, the guarantee commitment was reported and set equal, unless otherwise specified, to the larger of total credit granted and that used.

3.3 Surveys of interest rates

As of March 1993: the 365-day calendar year has replaced the 360-day business year in the lending rate computation formula.

As of January 1996: the increase from 80 to 150 million lire in the Central Credit Register reporting threshold has had indirect effects on the survey of lending rates. For the sake of the comparability of time series data, rates referring to loans below the new reporting threshold are eliminated from the tables on lending rates for 1995 and 1996.

As of January 1997: the distributions relative to lending rates reflect the different information breakdown of the Central Credit Register's new reporting form (see Section 2.2).

As of March 1998: interest rates on medium and long-term loans outstanding at the end of the reference period have been published.

3.4 Classifications of intermediaries up to 31 December 1994

A) Legal classification of former “banks” (*aziende di credito*): the institutions were attributed on the basis of the institutional criterion provided for in Article 5 of the 1936 Banking Law, now repealed. Central credit institutions were shown separately, in consideration of their operational specificity. Branches of foreign banks in Italy were included among “ordinary credit banks”.

B) Classification by size of banks raising mainly short-term funds: the classification was introduced into the Bank of Italy’s statistics in 1967.

On that occasion it was decided to:

- consider only a sample of banks (348 out of a total of 1,236) accounting for around 98 per cent of the banking system’s total deposits;
- classify commercial banks and savings banks separately, owing to the differences in their institutional arrangements and behaviour;
- adopt as a ranking parameter an index of operational capacity represented by the sum of customer deposits, special credit institution deposits, third-party funds under administration, and capital and reserves (average of quarterly data for 1967);
- divide commercial banks and savings banks into five size groups (major, large, average, small and minor);
- determine identical minimum class values for commercial banks and savings banks (respectively 1,000, 500, 200 and 50 billion lire) that were likely to ensure a sufficiently large spread between the last unit of each group and the first unit of the next group;
- hold the definition of the classes and distribution of the banks among them constant from one year to the next and revise the ranking every five years, in order to have continuous series for an interval long enough to allow temporal analyses but not so long as to render the characteristic size of each group devoid of meaning.

At the end of the first two five-year periods the ranking was revised according to the above general classification criteria and by applying the 5-year rate of increase in the ranking parameter recorded for commercial banks and savings banks as a whole to the boundaries between classes.

In 1983 the reference parameter was extended to include banks’ net fund-raising abroad, in order to keep it consistent with the concept of potential domestic credit on which the classification is based. At the same time, the boundaries between classes were revised so as to maximize the distance, as measured by the parameter, between the last bank of each class and the first bank of the next. In 1988, when the sample of banks was revised, marginal adjustments were made to the group classed as “minor”.

The classification by size, used in the Bulletins up to 31 December 1994, referred to all “banks raising mainly short-term funds” in operation. The criteria defining the groups of banks was consistent with those, described above, applied to the sample, with the exception of the last class (“minor” banks), which comprised banks not included in the sample. As of the data for 1994, the breakdown by size of banks raising mainly short-term funds into former “banks” (*aziende di credito*) and former savings banks has been dropped.

C) Institutional classification of special credit institutions. Breakdown of special credit institutions by institutional specialization into the following groups: industrial credit institutions, sections for financing public works, real estate credit institutions, agricultural credit institutions.

As of the Bulletin based on data for March 1992, the classifications by institutional category of banks and special credit institutions described in the preceding paragraph and at points A) and C) have been dropped since they were no longer significant following the structural changes in the banking system subsequent to the implementation of the “Amato Law”.

3.5 Specific events

Time-series analysis of the statistical distributions must take account of specific events (e.g. the initiation of bankruptcy proceedings, disposal of bad debts) regarding individual reporting intermediaries that can introduce breaks into the time series or misalignments between the information flows from different sources. The most important and most recent events of this kind are as follows:

As of June 1996: following the subjection of Isveimer to bankruptcy proceedings, there are breaks in the time series based on supervisory returns. There may also be misalignments between these series and those drawn from reports to the Central Credit Register.

As of December 1996: there is a break in the series of bad loans drawn from supervisory returns owing to the disposal and subsequent securitization of a portfolio of non-performing mortgage loans (initially 200 billion lire; from March 1997 onwards an additional 280 billion).

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

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

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

As of June 1998: the series classified by sector and segment of economic activity show a discontinuity owing to the alignment of the classification criteria with those of the new European System of National and Regional Accounts (ESA 95). Attention is drawn, in particular, to the discontinuities in the series referring to the sector “Non-financial corporations” and the subsector “Producer households”.

As of June 1999: the series of bad debts drawn from supervisory returns and the similar series from reports to the Central Credit Register show a significant break, of which around 3 trillion lire is attributable to the disposal and subsequent securitization of non-performing loans.

As of September 1999: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to a securitization transaction involving claims for a total nominal value of about 3,600 billion lire (comprising bad debts for 2,000 billion, substandard loans for 1,000 billion and performing loans for the remaining amount).

As of December 1999: there may be breaks in some of the series derived from both supervisory reports and reports to the Central Credit Register owing to a securitization transaction involving claims for a total nominal value of about 11,000 billion lire (comprising bad debts for 8,000 billion, substandard loans for 1,300 billion and performing loans for the remaining amount). Moreover, the reorganization of asset management activities in some large groups resulted in the transfer of a total of about 80,000 billion lire of assets under management from securities firms (SIMs) to asset management companies (SGRs).

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

In addition, following clarifications by the BIS on the classification of countries in its international statistics, some changes have been made to the table on “Foreign exposure”: claims on the ECB have been included under Germany instead of under international organizations; claims on residents of Guernsey, Jersey and the Isle of Man have been included under the United Kingdom instead of under offshore centres. These changes may result in breaks in the series for the countries concerned.

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 June 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 19,000 billion lire (including 15,000 billion of bad debts).

Glossary

Glossary of terms in the tables

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

DEPOSITS	funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.
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.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial and/or financial transactions undertaken by their customers.
ISLANDS	comprises the following regions: Sicily and Sardinia.
LOAN FACILITIES	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements.
LOANS	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker's acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
MATCHED LOANS	classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers.
MEDIUM AND LONG-TERM LOANS	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
NET ASSETS (COLLECTIVE ASSET MANAGEMENT)	the difference between the value of the portfolio, the liquidity and the other assets managed by a collective investment undertaking and any debts and other liabilities the same may have.
NOMINAL DEPOSIT RATES	calculated by weighting the presumed rates (corresponding to the rates, gross of withholding tax, agreed with customers) by the end-of-period amounts of the deposits to which such rates apply.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
OVERSHOOT	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.

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