

BANCA D'ITALIA

# Statistical Bulletin



I - 2002

## **Statistical publications and distribution options**

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The Bank of Italy publishes a quarterly statistical bulletin, together with a summary report that comes out separately some weeks before the bulletin, and several monthly supplements. The statistical information is produced in paper form and on magnetic and optical media and is also available on the Bank of Italy's website ([www.bancaditalia.it](http://www.bancaditalia.it)).

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.

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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.

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*Direttore Responsabile:* CARLO CHIESA

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# Statistical Bulletin

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## Notice to readers

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

## Additional information concerning this issue

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Starting with this issue the table “Foreign exposure” of Italian banks contains data for loans granted by their foreign units in local currency to customers resident in the country in which the unit is located.


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

## Key to symbols and information in the index

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

<b>1</b>	<b>CD-ROM</b>	○	Table distributed on CD-ROM with the same characteristics
		●	Table distributed on CD-ROM with greater disaggregation of data
		⊙	Table distributed on CD-ROM only
<b>2</b>	<b>Frequency</b>	<b>Q</b>	Quarterly
		<b>H</b>	Half-yearly
		<b>A</b>	Annual
<b>3</b>	<b>Source</b>	<b>1</b>	Supervisory returns
		<b>2</b>	Central Credit Register
		<b>3</b>	Survey of lending rates
		<b>4</b>	Survey of deposit rates
		<b>5</b>	Archives of intermediary identification data
		<b>6</b>	Bank of Italy
<b>4</b>	<b>Universe</b>	[ba]	Banks
		[bs]	Banks raising mainly short-term funds
		[sb]	Sample of banks
		[fi]	Financial intermediaries referred to in Art. 107 of the 1993 Banking Law
		[ci]	Collective investment undertakings
		[sf]	Securities firms (SIMs)
		[bi]	Bank of Italy
		[am]	Asset management companies
<b>5</b>			Table appearing in this issue
<b>6</b>	<b>Table identification code</b>		
<b>7</b>	<b>Description of the table</b>		
<b>8</b>	<b>Identification code for table on CD-ROM</b>		
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⊙ Q 2 [ba]		<b>Largest borrowers' share of bad debts</b> distribution by customer location (province)	[TDB30400]	
⊙ Q 2 [ba]		<b>Largest borrowers' share of bad debts</b> distribution by customer branch of economic activity	[TDB30420]	

## F7 MULTIPLE-BANK BORROWING

○ Q 2 [ba]	<b>F7 5.1</b>	<b>Number of borrowers</b> distribution by customer location (region) and number of facilities	[TDB30430]	p. 146
○ Q 2 [ba]	<b>F7 5.2</b>	<b>Number of borrowers</b> distribution by customer segment of economic activity, number of facilities and total credit granted	[TDB30440]	p. 148
○ Q 2 [ba]	<b>F7 5.3</b>	<b>Average number of banks per borrower</b> distribution by customer segment of economic activity and total credit granted	[TDB30460]	p. 149
⊙ Q 2 [ba]		<b>Average number of banks per borrower</b> distribution by customer branch of economic activity and total credit granted	[TDB30470]	

## F8 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

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⊙ A 2 [ba-fi]	<b>F8 7.2</b>	<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation	[TDB30530]	p. 152
⊙ A 2 [ba-fi]		<b>One-year default rates for loan facilities</b> distribution by customer location (region) and sector of economic activity	[TDB30490]	
⊙ A 2 [ba-fi]		<b>One-year default rates for loan facilities</b> distribution by customer location (province)	[TDB30500]	
⊙ A 2 [ba-fi]		<b>One-year default rates for loan facilities</b> distribution by customer location (region) and total credit used	[TDB30510]	
⊙ A 2 [ba-fi]		<b>One-year default rates for loan facilities</b> distribution by customer location (geographical area) and branch of economic activity	[TDB30520]	
⊙ A 2 [ba-fi]		<b>One-year default rates for loan facilities</b> distribution by customer location (geographical area) , total credit used and branch of economic activity	[TDB30525]	
⊙ A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer sector of economic activity and total credit used	[TDB30540]	
⊙ A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and sector of economic activity	[TDB30550]	
⊙ A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation and customer location (province)	[TDB30560]	
⊙ A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and total credit used	[TDB30570]	
⊙ A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and branch of economic activity	[TDB30580]	

## G LENDING AND DEPOSIT RATES

### G1 LENDING RATES

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### G3 EFFECTIVE DEPOSIT RATES

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○ Q 4 [sb]	<b>G3 5.4</b>	<b>Effective current account deposit rates</b>		
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## H INFORMATION ON THE BANK OF ITALY

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## **Information on banks**

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

TDB10207

Source: Archives of intermediary  
identification data

December 2001		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds			
		Banks	Branches	Banks	Branches	Banks	Branches
a.	TOTAL	830	29,245	23	111	246	21,027
b.	PIEDMONT	32	2,418	1	7	19	1,953
	Alessandria	3	274	–	–	2	241
	Asti	1	146	–	–	1	125
	Biella	2	126	–	–	2	109
	Cuneo	13	452	–	1	5	321
	Novara	1	193	–	–	–	98
	Turin	10	1,015	1	6	9	929
	Verbano-Cusio-Ossola	2	83	–	–	–	35
	Vercelli	–	129	–	–	–	95
c.	VALLE D'AOSTA	3	94	–	1	1	73
	Aosta	3	94	–	1	1	73
d.	LIGURIA	7	881	–	1	6	807
	Genoa	5	481	–	1	4	447
	Imperia	–	104	–	–	–	91
	La Spezia	1	126	–	–	1	119
	Savona	1	170	–	–	1	150
e.	LOMBARDY	175	5,654	5	11	66	3,567
	Bergamo	14	605	–	–	4	339
	Brescia	18	767	–	1	6	521
	Como	3	319	–	–	–	203
	Cremona	8	250	–	–	1	139
	Lecco	4	206	–	–	1	118
	Lodi	4	122	–	–	–	54
	Mantua	5	302	–	–	2	237
	Milan	115	2,250	5	10	50	1,475
	Pavia	–	297	–	–	–	208
	Sondrio	3	120	–	–	1	30
	Varese	1	416	–	–	1	243
f.	TRENTINO-ALTO ADIGE	126	896	1	2	7	291
	Bolzano	58	407	–	1	2	148
	Trento	68	489	1	1	5	143
g.	VENETO	61	3,054	1	13	12	1,732
	Belluno	2	179	–	–	1	119
	Padua	12	545	–	3	2	304
	Rovigo	7	162	–	–	–	96
	Treviso	11	580	–	5	4	293
	Venice	5	453	–	1	1	321
	Verona	12	577	1	2	4	323
	Vicenza	12	558	–	2	–	276

## Banks

Cooperative banks		Mutual banks		Central institutes		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>44</b>	<b>5,035</b>	<b>474</b>	<b>3,043</b>	<b>6</b>	<b>30</b>	<b>60</b>	<b>110</b>	<b>5,941</b>
<b>2</b>	<b>339</b>	<b>11</b>	<b>122</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>3</b>	<b>664</b>
–	32	1	1	–	–	–	–	92
–	15	–	6	–	–	–	–	61
–	17	–	–	–	–	–	–	39
–	33	8	98	–	–	–	–	151
1	95	–	–	–	–	–	–	60
–	66	1	16	–	1	–	3	187
1	47	1	1	–	–	–	–	29
–	34	–	–	–	–	–	–	45
–	<b>7</b>	<b>2</b>	<b>13</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>34</b>
–	7	2	13	–	1	–	–	34
–	<b>62</b>	<b>1</b>	<b>10</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>1</b>	<b>132</b>
–	30	1	2	–	1	–	1	51
–	10	–	3	–	–	–	–	22
–	5	–	2	–	–	–	–	25
–	17	–	3	–	–	–	–	34
<b>11</b>	<b>1,501</b>	<b>48</b>	<b>518</b>	<b>2</b>	<b>4</b>	<b>48</b>	<b>64</b>	<b>1,145</b>
1	173	9	92	–	–	–	1	186
1	114	11	131	–	–	–	1	178
–	79	3	36	–	–	–	1	98
1	51	6	60	–	–	–	–	89
1	71	2	17	–	–	–	–	66
1	37	3	31	–	–	–	–	44
–	38	3	27	–	–	–	–	69
4	607	11	104	2	4	48	60	180
–	76	–	13	–	–	–	–	98
2	87	–	2	–	–	–	1	43
–	168	–	5	–	–	–	–	94
<b>2</b>	<b>88</b>	<b>114</b>	<b>514</b>	<b>–</b>	<b>–</b>	<b>3</b>	<b>3</b>	<b>300</b>
1	65	52	191	–	–	3	3	111
1	23	62	323	–	–	–	–	189
<b>6</b>	<b>881</b>	<b>43</b>	<b>432</b>	<b>–</b>	<b>2</b>	<b>–</b>	<b>7</b>	<b>552</b>
–	45	1	15	–	–	–	–	59
2	147	8	90	–	1	–	3	101
–	19	7	47	–	–	–	–	46
1	192	6	93	–	–	–	2	95
–	86	4	45	–	1	–	–	44
1	189	7	63	–	–	–	2	96
2	203	10	79	–	–	–	–	111

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

TDB10207

		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds			
		Banks	Branches	Banks	Branches	Banks	Branches
<b>h.</b>	<b>FRIULI-VENEZIA GIULIA</b>	<b>30</b>	<b>874</b>	<b>2</b>	<b>3</b>	<b>10</b>	<b>572</b>
	Gorizia	6	95	–	–	1	60
	Pordenone	4	203	–	–	1	143
	Trieste	5	137	1	2	3	104
	Udine	15	439	1	1	5	265
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>58</b>	<b>2,970</b>	<b>–</b>	<b>7</b>	<b>25</b>	<b>2,086</b>
	Bologna	16	696	–	6	8	503
	Ferrara	3	207	–	–	2	156
	Forlì	11	295	–	–	4	192
	Modena	7	425	–	–	3	265
	Parma	2	301	–	1	2	235
	Piacenza	2	196	–	–	–	127
	Ravenna	5	292	–	–	3	233
	Reggio Emilia	5	345	–	–	2	242
	Rimini	7	213	–	–	1	133
<b>l.</b>	<b>MARCHE</b>	<b>30</b>	<b>973</b>	<b>1</b>	<b>6</b>	<b>9</b>	<b>802</b>
	Ancona	12	295	1	3	5	244
	Ascoli Piceno	7	220	–	1	2	182
	Macerata	3	199	–	1	–	170
	Pesaro e Urbino	8	259	–	1	2	206
<b>m.</b>	<b>TUSCANY</b>	<b>59</b>	<b>2,117</b>	<b>2</b>	<b>6</b>	<b>20</b>	<b>1,707</b>
	Arezzo	4	193	–	–	–	124
	Florence	17	591	2	3	9	480
	Grosseto	4	123	–	–	–	90
	Livorno	3	176	–	–	1	156
	Lucca	5	235	–	1	2	211
	Massa Carrara	1	95	–	–	1	94
	Pisa	7	234	–	1	3	198
	Pistoia	8	157	–	–	1	110
	Prato	2	124	–	–	1	111
	Siena	8	189	–	1	2	133
<b>n.</b>	<b>UMBRIA</b>	<b>11</b>	<b>493</b>	<b>–</b>	<b>2</b>	<b>8</b>	<b>436</b>
	Perugia	9	382	–	2	6	334
	Terni	2	111	–	–	2	102
<b>o.</b>	<b>LAZIO</b>	<b>70</b>	<b>2,286</b>	<b>8</b>	<b>14</b>	<b>24</b>	<b>1,767</b>
	Frosinone	6	164	–	–	1	119
	Latina	6	152	–	–	2	113
	Rieti	2	79	–	–	1	59
	Rome	49	1,709	8	14	19	1,338
	Viterbo	7	182	–	–	1	138
<b>p.</b>	<b>ABRUZZO</b>	<b>13</b>	<b>574</b>	<b>–</b>	<b>4</b>	<b>5</b>	<b>512</b>
	Chieti	4	152	–	–	2	143
	L'Aquila	2	137	–	1	1	116
	Pescara	2	135	–	2	1	118
	Teramo	5	150	–	1	1	135

**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	141	17	158	–	1	2	2	
–	10	5	25	–	–	–	–	20
–	29	2	30	–	–	1	1	39
–	25	1	6	–	1	1	1	5
1	77	9	97	–	–	–	–	112
<b>4</b>	<b>596</b>	<b>28</b>	<b>280</b>	<b>–</b>	<b>2</b>	<b>1</b>	<b>6</b>	<b>328</b>
–	100	8	86	–	2	–	5	58
–	38	1	13	–	–	–	–	26
–	40	7	63	–	–	–	–	30
2	151	1	8	–	–	1	1	47
–	60	–	6	–	–	–	–	46
1	62	1	7	–	–	–	–	40
–	26	2	33	–	–	–	–	18
–	84	3	19	–	–	–	–	45
1	35	5	45	–	–	–	–	18
–	<b>52</b>	<b>21</b>	<b>118</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>214</b>
–	16	7	34	–	1	–	–	47
–	11	5	27	–	–	–	–	58
–	8	3	21	–	–	–	–	49
–	17	6	36	–	–	–	–	60
<b>3</b>	<b>192</b>	<b>36</b>	<b>213</b>	<b>–</b>	<b>2</b>	<b>–</b>	<b>3</b>	<b>276</b>
2	54	2	15	–	–	–	–	38
–	52	8	54	–	2	–	3	44
–	14	4	19	–	–	–	–	28
–	10	2	10	–	–	–	–	20
–	7	3	17	–	–	–	–	29
–	1	–	–	–	–	–	–	15
1	19	3	17	–	–	–	–	38
–	15	7	32	–	–	–	–	22
–	5	1	8	–	–	–	–	6
–	15	6	41	–	–	–	–	36
–	<b>25</b>	<b>3</b>	<b>31</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>85</b>
–	19	3	28	–	1	–	–	53
–	6	–	3	–	–	–	–	32
<b>6</b>	<b>338</b>	<b>30</b>	<b>159</b>	<b>4</b>	<b>4</b>	<b>6</b>	<b>18</b>	<b>266</b>
2	30	3	15	–	–	–	–	63
1	30	3	9	–	–	–	–	30
–	12	1	8	–	–	–	–	32
2	253	18	96	4	4	6	18	84
1	13	5	31	–	–	–	–	57
–	<b>9</b>	<b>8</b>	<b>52</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>171</b>
–	1	2	8	–	–	–	–	54
–	1	1	19	–	1	–	–	44
–	5	1	12	–	–	–	–	30
–	2	4	13	–	–	–	–	43

## B.1.5.1

## BANKS AND BRANCHES

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

TDB10207

		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds			
		<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>
q.	<b>MOLISE</b>	<b>4</b>	<b>137</b>	–	<b>1</b>	<b>1</b>	<b>112</b>
	Campobasso	4	104	–	1	1	83
	Isernia	–	33	–	–	–	29
r.	<b>CAMPANIA</b>	<b>39</b>	<b>1,483</b>	–	<b>6</b>	<b>9</b>	<b>1,225</b>
	Avellino	6	122	–	–	1	91
	Benevento	4	80	–	–	1	51
	Caserta	5	189	–	–	2	176
	Naples	6	766	–	5	3	685
	Salerno	18	326	–	1	2	222
s.	<b>PUGLIA</b>	<b>28</b>	<b>1,275</b>	–	<b>4</b>	<b>4</b>	<b>897</b>
	Bari	15	538	–	4	–	371
	Brindisi	2	111	–	–	–	84
	Foggia	3	230	–	–	2	164
	Lecce	5	243	–	–	2	176
	Taranto	3	153	–	–	–	102
t.	<b>BASILICATA</b>	<b>9</b>	<b>234</b>	–	<b>2</b>	<b>2</b>	<b>191</b>
	Matera	3	81	–	–	1	66
	Potenza	6	153	–	2	1	125
u.	<b>CALABRIA</b>	<b>28</b>	<b>496</b>	–	<b>2</b>	<b>4</b>	<b>387</b>
	Catanzaro	6	99	–	2	–	79
	Cosenza	13	182	–	–	3	134
	Crotone	4	40	–	–	1	32
	Reggio Calabria	2	134	–	–	–	111
	Vibo Valentia	3	41	–	–	–	31
v.	<b>SICILY</b>	<b>43</b>	<b>1,687</b>	<b>1</b>	<b>8</b>	<b>11</b>	<b>1,265</b>
	Agrigento	5	173	–	–	–	115
	Caltanissetta	8	89	–	–	–	54
	Catania	5	346	–	3	3	251
	Enna	2	63	–	–	–	44
	Messina	1	229	–	1	–	182
	Palermo	12	386	1	3	5	318
	Ragusa	1	107	–	–	–	67
	Siracusa	3	118	–	1	2	97
	Trapani	6	176	–	–	1	137
z.	<b>SARDINIA</b>	<b>4</b>	<b>649</b>	<b>1</b>	<b>11</b>	<b>3</b>	<b>645</b>
	Cagliari	1	259	1	7	1	258
	Nuoro	–	117	–	1	–	117
	Oristano	1	82	–	1	–	79
	Sassari	2	191	–	2	2	191

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>	
–	12	3	12	–	1	–	–	46
–	10	3	10	–	1	–	–	33
–	2	–	2	–	–	–	–	13
3	151	27	103	–	2	–	2	346
–	16	5	15	–	–	–	–	55
–	19	3	10	–	–	–	–	42
–	7	3	6	–	–	–	–	68
3	76	–	2	–	1	–	2	85
–	33	16	70	–	1	–	–	96
4	303	20	73	–	1	–	1	231
3	123	12	42	–	1	–	1	47
–	21	2	6	–	–	–	–	20
–	59	1	7	–	–	–	–	55
1	59	2	8	–	–	–	–	82
–	41	3	10	–	–	–	–	27
–	15	7	27	–	1	–	–	91
–	5	2	10	–	–	–	–	26
–	10	5	17	–	1	–	–	65
–	29	24	79	–	1	–	–	202
–	5	6	14	–	1	–	–	39
–	5	10	43	–	–	–	–	75
–	–	3	8	–	–	–	–	20
–	16	2	7	–	–	–	–	47
–	3	3	7	–	–	–	–	21
2	294	30	126	–	2	–	–	347
1	33	4	25	–	–	–	–	40
–	14	8	21	–	–	–	–	21
–	86	2	9	–	–	–	–	58
–	6	2	13	–	–	–	–	19
–	40	1	7	–	–	–	–	77
–	38	7	28	–	2	–	–	77
1	39	–	1	–	–	–	–	12
–	16	1	5	–	–	–	–	19
–	22	5	17	–	–	–	–	24
–	–	1	3	–	1	–	–	335
–	–	–	–	–	1	–	–	98
–	–	–	–	–	–	–	–	90
–	–	1	3	–	–	–	–	60
–	–	–	–	–	–	–	–	87

## Distribution by device and customer location (province)

TDB10211

Source: Supervisory returns

December 2001		Number of devices in operation		
		POS		ATMs
		bank networks	interbank networks	
<b>a. TOTAL</b>		<b>13,328</b>	<b>734,675</b>	<b>34,308</b>
<b>b. PIEDMONT</b>		<b>448</b>	<b>58,563</b>	<b>3,094</b>
Alessandria		12	5,023	249
Asti		3	2,503	138
Biella		1	3,558	151
Cuneo		2	8,001	463
Novara		8	4,395	207
Turin		417	30,410	1,657
Verbano-Cusio-Ossola		3	1,710	107
Vercelli		2	2,963	122
<b>c. VALLE D'AOSTA</b>		<b>–</b>	<b>3,368</b>	<b>103</b>
Aosta		–	3,368	103
<b>d. LIGURIA</b>		<b>12</b>	<b>26,859</b>	<b>934</b>
Genoa		10	12,786	482
Imperia		1	4,555	118
La Spezia		–	3,669	140
Savona		1	5,849	194
<b>e. LOMBARDY</b>		<b>1,815</b>	<b>128,208</b>	<b>6,942</b>
Bergamo		250	8,817	652
Brescia		50	14,699	1,103
Como		2	7,876	365
Cremona		382	2,947	244
Lecco		1	2,687	201
Lodi		178	1,305	167
Mantua		247	3,455	329
Milan		18	67,050	2,893
Pavia		687	5,146	322
Sondrio		–	4,390	175
Varese		–	9,836	491
<b>f. TRENTINO-ALTO ADIGE</b>		<b>1,262</b>	<b>27,259</b>	<b>1,179</b>
Bolzano		900	14,075	540
Trento		362	13,184	639
<b>g. VENETO</b>		<b>190</b>	<b>70,479</b>	<b>3,534</b>
Belluno		39	3,368	196
Padua		–	11,839	611
Rovigo		71	2,587	181
Treviso		–	10,922	690
Venice		2	16,861	543
Verona		74	13,021	719
Vicenza		4	11,881	594



**Banks**

## Number of customers

## Home and corporate banking

personal  
servicesbusiness  
servicesPhone  
banking**2,750,591****756,727****2,866,617****291,433****71,916****224,956**

15,068

6,600

14,724

9,099

2,705

5,150

25,065

3,931

29,737

58,811

7,665

12,300

13,419

4,222

14,618

155,907

43,523

131,647

3,931

1,274

3,833

10,133

1,996

12,947

**7,641****2,148****6,775**

7,641

2,148

6,775

**62,757****19,425****72,428**

35,907

8,633

47,541

7,239

5,486

6,026

9,342

1,351

7,961

10,269

3,955

10,900

**589,724****177,824****498,327**

43,590

20,167

50,018

107,843

23,517

67,858

32,562

9,976

29,840

13,432

4,169

10,880

16,760

4,624

12,400

6,897

1,999

5,968

29,514

12,792

11,743

255,434

81,945

246,816

26,292

6,197

17,364

22,223

1,335

3,603

35,177

11,103

41,837

**42,154****20,822****227,879**

22,378

11,654

214,960

19,776

9,168

12,919

**230,555****137,087****248,257**

9,984

6,673

6,398

36,243

19,819

53,370

8,351

4,674

14,432

33,020

27,907

33,382

39,170

22,615

49,167

56,233

22,570

51,358

47,554

32,829

40,150

## Distribution by device and customer location (province)

TDB10211

		Number of devices in operation		
		POS		ATMs
		bank networks	interbank networks	
<b>h.</b>	<b>FRIULI-VENEZIA GIULIA</b>	<b>35</b>	<b>20,997</b>	<b>993</b>
	Gorizia	–	2,881	99
	Pordenone	1	4,137	237
	Trieste	–	4,730	184
	Udine	34	9,249	473
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>4,002</b>	<b>64,543</b>	<b>3,455</b>
	Bologna	37	16,783	799
	Ferrara	1	4,954	268
	Forlì	–	6,556	342
	Modena	106	9,230	494
	Parma	2,498	4,806	338
	Piacenza	1,254	2,944	211
	Ravenna	–	6,908	341
	Reggio Emilia	103	5,715	399
	Rimini	3	6,647	263
<b>l.</b>	<b>MARCHE</b>	<b>172</b>	<b>23,654</b>	<b>1,129</b>
	Ancona	–	7,691	341
	Ascoli Piceno	172	6,041	282
	Macerata	–	4,475	227
	Pesaro e Urbino	–	5,447	279
<b>m.</b>	<b>TUSCANY</b>	<b>2,694</b>	<b>67,469</b>	<b>2,468</b>
	Arezzo	15	4,044	228
	Florence	944	20,844	705
	Grosseto	3	3,915	148
	Livorno	291	6,514	210
	Lucca	36	7,706	282
	Massa Carrara	5	2,939	105
	Pisa	212	5,819	270
	Pistoia	41	4,208	172
	Prato	985	2,460	132
	Siena	162	9,020	216
<b>n.</b>	<b>UMBRIA</b>	<b>1</b>	<b>11,936</b>	<b>586</b>
	Perugia	–	9,593	461
	Terni	1	2,343	125
<b>o.</b>	<b>LAZIO</b>	<b>538</b>	<b>77,989</b>	<b>2,723</b>
	Frosinone	–	4,135	194
	Latina	–	5,157	182
	Rieti	1	1,413	60
	Rome	226	64,371	2,098
	Viterbo	311	2,913	189
<b>p.</b>	<b>ABRUZZO</b>	<b>188</b>	<b>14,049</b>	<b>663</b>
	Chieti	–	4,177	184
	L'Aquila	2	3,052	173
	Pescara	186	3,968	151
	Teramo	–	2,852	155

**Banks**

## Number of customers

Home and corporate banking		Phone banking
personal services	business services	
<b>57,167</b>	<b>17,592</b>	<b>52,734</b>
5,274	1,895	7,853
17,197	5,565	12,447
10,937	2,455	15,658
23,759	7,677	16,776
<b>217,471</b>	<b>84,014</b>	<b>176,970</b>
55,725	21,003	49,955
13,180	3,381	7,378
15,105	5,515	9,759
41,679	17,141	33,006
20,097	9,501	32,169
11,692	4,275	9,046
20,890	6,684	11,713
24,855	10,734	16,699
14,248	5,780	7,245
<b>48,898</b>	<b>14,073</b>	<b>53,154</b>
18,572	6,250	19,921
12,146	2,626	14,366
7,747	2,272	9,649
10,433	2,925	9,218
<b>334,305</b>	<b>66,232</b>	<b>230,030</b>
28,633	6,130	16,872
100,573	22,746	47,467
18,576	2,712	12,429
26,754	4,650	29,912
34,577	6,582	20,614
10,905	2,477	6,146
27,844	6,137	59,363
28,275	4,112	11,419
25,875	5,465	9,566
32,293	5,221	16,242
<b>42,653</b>	<b>8,737</b>	<b>37,914</b>
31,886	6,388	25,150
10,767	2,349	12,764
<b>267,121</b>	<b>45,896</b>	<b>290,936</b>
14,865	2,033	16,009
22,918	3,406	24,356
3,133	376	2,858
213,958	38,599	238,740
12,247	1,482	8,973
<b>40,358</b>	<b>8,356</b>	<b>44,944</b>
10,382	2,282	11,055
10,986	977	11,437
11,493	2,607	16,311
7,497	2,490	6,141

## Distribution by device and customer location (province)

TDB10211

		Number of devices in operation		
		POS		ATMs
		bank networks	interbank networks	
<b>q.</b>	<b>MOLISE</b>	–	<b>2,190</b>	<b>158</b>
	Campobasso	–	1,697	120
	Isernia	–	493	38
<b>r.</b>	<b>CAMPANIA</b>	<b>1,286</b>	<b>37,138</b>	<b>1,742</b>
	Avellino	–	1,952	133
	Benevento	35	1,118	86
	Caserta	–	4,094	227
	Napoli	40	22,960	954
	Salerno	1,211	7,014	342
<b>s.</b>	<b>PUGLIA</b>	<b>5</b>	<b>28,104</b>	<b>1,584</b>
	Bari	1	12,015	612
	Brindisi	–	2,574	133
	Foggia	–	3,861	302
	Lecce	–	5,632	348
	Taranto	4	4,022	189
<b>t.</b>	<b>BASILICATA</b>	–	<b>3,037</b>	<b>261</b>
	Matera	–	1,023	93
	Potenza	–	2,014	168
<b>u.</b>	<b>CALABRIA</b>	<b>282</b>	<b>12,704</b>	<b>593</b>
	Catanzaro	70	2,517	122
	Cosenza	41	4,589	213
	Crotone	–	633	41
	Reggio Calabria	14	3,892	160
	Vibo Valentia	157	1,073	57
<b>v.</b>	<b>SICILY</b>	<b>48</b>	<b>37,271</b>	<b>1,598</b>
	Agrigento	16	2,477	151
	Caltanissetta	–	1,261	77
	Catania	–	9,623	335
	Enna	–	730	58
	Messina	17	5,232	195
	Palermo	14	9,612	384
	Ragusa	–	2,468	112
	Siracusa	–	2,284	128
	Trapani	1	3,584	158
<b>z.</b>	<b>SARDINIA</b>	<b>3</b>	<b>18,519</b>	<b>539</b>
	Cagliari	–	7,758	239
	Nuoro	–	2,342	90
	Oristano	–	945	49
	Sassari	3	7,474	161

Notes:

**Banks**

## Number of customers

Home and corporate banking		Phone banking
personal services	business services	
<b>7,486</b>	<b>1,002</b>	<b>9,166</b>
5,731	736	7,354
1,755	266	1,812
<b>140,389</b>	<b>24,664</b>	<b>182,277</b>
6,471	1,071	8,247
4,321	627	6,271
16,970	2,918	22,670
84,168	16,640	112,570
28,459	3,408	32,519
<b>131,064</b>	<b>21,379</b>	<b>198,493</b>
55,145	9,922	81,803
10,955	2,270	14,693
16,140	2,556	23,539
27,621	4,905	43,228
21,203	1,726	35,230
<b>13,142</b>	<b>1,540</b>	<b>14,422</b>
5,821	817	6,936
7,321	723	7,486
<b>30,334</b>	<b>5,750</b>	<b>42,378</b>
6,602	1,360	10,713
8,889	2,081	13,855
2,032	553	2,142
10,927	1,564	13,201
1,884	192	2,467
<b>167,162</b>	<b>20,943</b>	<b>150,519</b>
10,282	910	8,316
7,008	1,216	4,965
40,802	5,519	33,254
3,945	283	2,825
21,231	2,099	17,064
47,139	4,780	56,539
11,003	2,507	4,690
16,376	1,669	11,511
9,376	1,960	11,355
<b>28,580</b>	<b>7,282</b>	<b>104,058</b>
16,050	3,466	46,316
3,182	835	12,058
1,861	605	7,649
7,487	2,376	38,035

## Distribution by major category of bank

TDB10014

Source: Supervisory returns  
Stocks in millions of euros

## December 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	26,633	26,610	23
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	1,564	1,558	6
Receivables from BI-ECB	25,709	25,624	85
Receivables from banks	247,700	240,759	6,941
<i>of which:</i> time deposits and interbank CDs	106,065	104,335	1,730
repos	59,708	58,802	906
Receivables from non-bank customers:			
current account receivables	220,867	220,396	471
repos	15,595	15,482	113
personal loans	16,778	16,769	9
export credits	18,105	18,083	22
import credits	12,226	12,204	21
mortgage loans	364,397	301,689	62,708
other loans	289,591	274,946	14,645
bad debts	45,703	42,012	3,691
unpaid and protested own bills	593	569	23
Securities	204,637	194,066	10,571
<i>of which:</i> not held as fixed assets	160,483	150,797	9,686
Subordinated loans	11,730	11,444	286
Participating interests	81,503	77,799	3,704
Fixed assets	47,133	46,302	831
<i>of which:</i> buildings	26,360	25,722	637
Bills, other credit instruments and documents	145,613	140,345	5,269
Sundry debtors net of items in suspense accounts	137,939	134,254	3,686
Negative capital items	928	910	18
Items in transit or in suspense accounts	34,002	33,796	206
Remaining asset items	275,994	260,107	15,886
TOTAL	2,225,923	2,096,704	129,219
<b>COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>			
Guarantees granted	153,703	141,163	12,539
Guarantees applied for	5,346	5,345	1
Commitments and contingent liabilities	912,961	875,613	37,347
Credit implicit in leasing contracts with customers	10,037	9,572	465
Customer bill portfolio	14,786	9,750	5,036
Undrawn customer credit lines	582,361	555,387	26,974
Securities and the like on deposit	2,056,132	2,046,047	10,085

## Notes:

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

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
13,781	5,731	7,122	24,441	2,192
984	146	434	1,096	468
13,039	6,311	6,359	22,876	2,833
126,454	43,076	78,171	226,089	21,611
57,313	21,352	27,399	95,918	10,147
33,612	8,170	17,926	56,595	3,112
117,084	40,073	63,710	207,031	13,836
9,894	1,467	4,234	12,519	3,076
9,974	1,905	4,899	15,016	1,762
12,542	2,898	2,665	17,770	335
7,724	2,147	2,355	11,666	560
187,962	68,007	108,428	336,407	27,990
173,838	38,307	77,445	277,262	12,329
22,634	6,415	16,654	37,080	8,623
368	100	124	490	103
83,725	27,099	93,812	180,650	23,987
60,376	20,949	79,158	144,115	16,368
8,708	1,222	1,800	10,945	785
56,384	14,927	10,192	80,027	1,476
26,171	7,168	13,795	42,388	4,745
15,898	3,793	6,668	23,850	2,510
80,136	29,523	35,954	138,981	6,632
82,613	19,873	35,453	128,573	9,366
478	231	219	904	25
22,044	4,326	7,632	28,963	5,039
154,580	22,392	99,021	261,433	14,561
1,211,117	343,535	671,271	2,063,424	162,499
101,027	22,898	29,778	149,461	4,241
4,711	80	555	5,298	48
648,544	62,560	201,856	880,691	32,270
2,427	378	7,233	10,037	–
5,710	5,534	3,542	13,367	1,419
337,943	98,445	145,973	552,871	29,490
1,204,951	333,798	517,383	1,971,952	84,181

## Distribution by major category of bank

TDB10014

Source: Supervisory returns  
Stocks in billions of lire

## December 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	51,569	51,524	45
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	3,029	3,017	12
Receivables from BI-ECB	49,780	49,616	164
Receivables from banks	479,614	466,174	13,440
<i>of which:</i> time deposits and interbank CDs	205,370	202,022	3,349
repos	115,611	113,857	1,754
Receivables from non-bank customers:			
current account receivables	427,658	426,746	912
repos	30,196	29,978	218
personal loans	32,486	32,469	17
export credits	35,056	35,014	42
import credits	23,672	23,631	41
mortgage loans	705,571	584,152	121,419
other loans	560,726	532,369	28,357
bad debts	88,493	81,346	7,148
unpaid and protested own bills	1,147	1,102	45
Securities	396,232	375,764	20,469
<i>of which:</i> not held as fixed assets	310,739	291,983	18,755
Subordinated loans	22,712	22,159	554
Participating interests	157,812	150,640	7,172
Fixed assets	91,263	89,654	1,609
<i>of which:</i> buildings	51,040	49,805	1,234
Bills, other credit instruments and documents	281,947	271,745	10,202
Sundry debtors net of items in suspense accounts	267,088	259,951	7,137
Negative capital items	1,797	1,763	35
Items in transit or in suspense accounts	65,837	65,438	399
Remaining asset items	534,398	503,638	30,760
<b>TOTAL</b>	<b>4,309,988</b>	<b>4,059,785</b>	<b>250,203</b>
<b>COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>			
Guarantees granted	297,610	273,331	24,279
Guarantees applied for	10,351	10,350	1
Commitments and contingent liabilities	1,767,739	1,695,424	72,315
Credit implicit in leasing contracts with customers	19,435	18,535	901
Customer bill portfolio	28,630	18,879	9,751
Undrawn customer credit lines	1,127,608	1,075,380	52,228
Securities and the like on deposit	3,981,227	3,961,700	19,528

## 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
26,683	11,096	13,790	47,325	4,244
1,905	283	841	2,122	907
25,248	12,219	12,313	44,294	5,486
244,849	83,406	151,359	437,770	41,844
110,974	41,344	53,053	185,723	19,648
65,082	15,819	34,710	109,584	6,027
226,706	77,591	123,361	400,868	26,790
19,157	2,840	8,199	24,241	5,955
19,312	3,688	9,486	29,075	3,412
24,285	5,611	5,160	34,407	649
14,955	4,157	4,560	22,589	1,083
363,946	131,679	209,945	651,375	54,196
336,598	74,173	149,955	536,854	23,872
43,826	12,422	32,246	71,796	16,697
713	194	240	948	200
162,115	52,472	181,646	349,787	46,445
116,904	40,563	153,271	279,045	31,694
16,862	2,366	3,485	21,192	1,521
109,174	28,903	19,735	154,954	2,858
50,674	13,879	26,710	82,075	9,188
30,783	7,345	12,911	46,180	4,860
155,165	57,165	69,617	269,105	12,841
159,961	38,480	68,646	248,953	18,135
925	448	425	1,749	48
42,683	8,377	14,777	56,079	9,758
299,309	43,357	191,732	506,205	28,193
2,345,050	665,177	1,299,761	3,995,347	314,641
195,615	44,336	57,658	289,398	8,212
9,121	155	1,075	10,258	93
1,255,757	121,134	390,848	1,705,256	62,483
4,699	732	14,005	19,435	–
11,057	10,715	6,858	25,881	2,749
654,349	190,616	282,643	1,070,508	57,100
2,333,110	646,324	1,001,794	3,818,231	162,997



## Distribution by major category of bank

TDB10024

Source: Supervisory returns  
Stocks in millions of euros

## December 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	656,945	651,382	5,563
<i>of which:</i> savings deposits	64,175	64,161	14
time savings deposits	5,953	5,941	12
savings certificates and CDs	44,117	42,049	2,068
current account deposits	452,303	449,810	2,493
time current account deposits	3,600	3,413	187
repos	80,201	79,743	457
Payables to BI-ECB	10,131	9,544	587
Payables to banks	391,922	351,865	40,058
<i>of which:</i> time deposits and interbank CDs	201,069	185,828	15,241
repos	44,400	43,351	1,049
Funds raised in the market	342,374	294,304	48,070
<i>of which:</i> bonds in issue	295,076	248,339	46,737
Provision for employee severance benefits	8,125	8,001	124
Supplementary pension fund	4,420	4,342	78
Provision for writedown of securities	84	69	15
Provision for writedown of investments	721	690	31
Accumulated depreciation	18,846	18,489	356
<i>of which:</i> accumulated depreciation of buildings	8,011	7,777	234
Provision for writedown of loans	28,865	26,595	2,270
Provision for writedown of commitments and guarantees granted	554	550	3
Sundry provisions for losses and charges	10,193	9,645	549
Provision for loan losses	3,463	2,468	995
Capital, reserves and provisions included in capital	133,816	122,658	11,157
Sundry creditors net of items in suspense accounts	95,690	92,396	3,295
Discounted bills, other credit instruments and documents	183,667	183,379	288
Items in transit or in suspense accounts	26,586	26,274	312
Remaining liabilities items	308,935	293,467	15,467
TOTAL	2,225,923	2,096,704	129,219

## 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
355,731	103,867	197,348	578,604	78,341
27,517	9,326	27,332	45,847	18,328
2,564	327	3,062	3,124	2,829
20,769	10,923	12,425	34,879	9,238
263,966	66,933	121,405	410,426	41,877
2,316	271	1,013	3,324	276
34,572	14,032	31,596	72,450	7,751
6,453	278	3,400	9,431	700
177,298	59,945	154,680	384,511	7,411
92,005	36,052	73,013	199,013	2,055
18,311	3,562	22,527	42,179	2,221
191,980	70,038	80,357	319,384	22,990
155,749	62,841	76,487	273,373	21,703
4,891	1,248	1,986	6,988	1,137
2,073	1,129	1,218	3,566	854
47	36	1	83	1
405	16	300	667	54
10,624	2,691	5,531	17,196	1,649
4,706	1,254	2,051	7,509	502
14,562	4,235	10,068	22,724	6,141
406	66	81	467	86
7,489	978	1,725	8,938	1,255
1,424	541	1,499	3,387	77
68,762	20,866	44,188	124,306	9,510
57,000	10,375	28,316	90,441	5,249
103,723	36,754	43,190	177,583	6,084
19,256	2,898	4,432	21,868	4,718
188,993	27,160	92,781	292,695	16,240
1,211,117	343,535	671,271	2,063,424	162,499

## Distribution by major category of bank

TDB10024

Source: Supervisory returns  
Stocks in billions of lire

## December 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	1,272,023	1,261,252	10,771
<i>of which:</i> savings deposits	124,260	124,233	26
time savings deposits	11,526	11,504	22
savings certificates and CDs	85,422	81,419	4,003
current account deposits	875,781	870,954	4,828
time current account deposits	6,971	6,608	363
repos	155,290	154,404	886
Payables to BI-ECB	19,617	18,479	1,137
Payables to banks	758,868	681,305	77,563
<i>of which:</i> time deposits and interbank CDs	389,324	359,813	29,511
repos	85,970	83,939	2,031
Funds raised in the market	662,929	569,853	93,077
<i>of which:</i> bonds in issue	571,347	480,851	90,496
Provision for employee severance benefits	15,732	15,491	241
Supplementary pension fund	8,558	8,407	150
Provision for writedown of securities	162	134	28
Provision for writedown of investments	1,396	1,337	60
Accumulated depreciation	36,490	35,800	690
<i>of which:</i> accumulated depreciation of buildings	15,511	15,058	453
Provision for writedown of loans	55,891	51,495	4,396
Provision for writedown of commitments and guarantees granted	1,072	1,066	6
Sundry provisions for losses and charges	19,737	18,674	1,063
Provision for loan losses	6,706	4,779	1,927
Capital, reserves and provisions included in capital	259,104	237,500	21,604
Sundry creditors net of items in suspense accounts	185,283	178,903	6,380
Discounted bills, other credit instruments and documents	355,630	355,072	558
Items in transit or in suspense accounts	51,477	50,873	604
Remaining liabilities items	598,181	568,232	29,949
TOTAL	4,309,988	4,059,785	250,203

## 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
688,791	201,114	382,118	1,120,334	151,689
53,280	18,058	52,922	88,771	35,488
4,964	634	5,928	6,049	5,477
40,214	21,149	24,059	67,535	17,887
511,109	129,599	235,073	794,696	81,086
4,484	524	1,962	6,437	534
66,941	27,170	61,179	140,282	15,008
12,495	538	6,584	18,261	1,355
343,296	116,070	299,502	744,517	14,350
178,146	69,806	141,372	385,344	3,980
35,455	6,897	43,617	81,670	4,300
371,725	135,612	155,592	618,414	44,515
301,572	121,676	148,099	529,324	42,023
9,470	2,417	3,845	13,530	2,202
4,014	2,186	2,358	6,905	1,653
90	70	2	161	2
784	31	581	1,291	105
20,570	5,210	10,710	33,297	3,193
9,111	2,429	3,971	14,540	972
28,197	8,201	19,494	44,000	11,891
786	128	158	905	167
14,502	1,895	3,341	17,306	2,431
2,757	1,047	2,903	6,557	148
133,142	40,401	85,560	240,689	18,414
110,368	20,088	54,827	175,118	10,164
200,836	71,167	83,627	343,849	11,780
37,284	5,612	8,581	42,342	9,135
365,942	52,590	179,649	566,737	31,444
2,345,050	665,177	1,299,761	3,995,347	314,641

## Distribution by residual maturity

TDB10030			Banks				
Source: Supervisory returns Percentages							
December 2001	Total	<i>of which:</i> variable rate	Sight and revocable	Up to 3 months	More than 3 months up to 12 months	More than 1 year up to 5 years	More than 5 years
<b>a. ASSETS</b>							
Receivables from non-bank customers	100.00	61.50	29.64	19.40	11.61	21.97	17.37
Receivables from BI-ECB and other banks	100.00	10.60	29.28	52.82	9.82	5.20	2.88
Securities portfolio	100.00	57.56	1.19	5.96	15.68	48.07	29.11
<b>b. LIABILITIES</b>							
Payables to non-bank customers	100.00	0.79	85.13	13.48	1.04	0.09	0.26
Payables to BI-ECB and other banks	100.00	16.56	22.90	49.47	10.78	10.51	6.34
Bonds, savings certificates and CDs	100.00	45.92	1.89	8.69	15.40	56.78	17.24

## 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 millions of euros

## December 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
<b>a. TOTAL</b>	<b>81,503</b>	<b>56,384</b>	<b>14,927</b>	<b>10,192</b>	<b>80,027</b>	<b>1,476</b>
Banks	49,486	34,688	9,126	5,672	48,665	821
<i>of which: non-resident</i>	8,098	7,422	399	277	8,073	26
Other financial intermediaries	21,334	14,433	3,787	3,114	20,877	457
<i>of which: non-resident</i>	7,473	5,455	952	1,066	7,426	47
Financial auxiliaries	2,054	925	766	362	1,937	116
Insurance companies	2,659	1,921	403	334	2,648	11
Non-financial companies	5,970	4,416	844	710	5,899	71
<i>of which: qualified holdings</i>	1,861	1,452	135	274	1,855	6

Notes:

TDB10033

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Sept. 2001	Dec. 2001
<b>a. ASSETS</b>		
Cash	11	7
Receivables from parent bank and other foreign branches	67,407	73,893
Receivables from banks and central banks	43,591	42,066
<i>of which:</i> from non-residents	30,383	28,765
repos with banks	2,292	2,574
Receivables from non-bank customers	59,725	57,572
<i>of which:</i> from non-residents	56,446	54,538
repos	5,053	5,513
Subordinated loans	5,053	5,513
Securities and participating interests	37,822	33,277
<i>of which:</i> securities not held as fixed assets	19,988	17,758
Bad debts	369	623
Other liabilities items	27,165	28,734
TOTAL	236,090	236,171
<b>b. LIABILITIES</b>		
Payables to parent bank and other foreign branches	44,999	44,378
Payables to banks and central banks	94,136	84,925
<i>of which:</i> to non-residents	83,364	74,211
repos with banks	5,284	5,886
Payables to non-bank customers	60,187	69,160
<i>of which:</i> to non-residents	52,267	61,202
repos	4,807	3,953
Subordinated loans	5,471	5,540
Endowment funds and capital reserves	2,187	2,218
Other liabilities items	29,360	30,353
TOTAL	236,090	236,171
<b>c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>		
Guarantees	17,612	17,737
Commitments and contingent liabilities	320,416	260,890
Bill portfolio	666	1,043

**Notes:**

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



TDB10033

Banks

Source: Supervisory returns  
Stocks in billions of lire

	Sept. 2001	Dec. 2001
<b>a. ASSETS</b>		
Cash	22	13
Receivables from parent bank and other foreign branches	130,517	143,077
Receivables from banks and central banks	84,404	81,450
<i>of which:</i> from non-residents	58,830	55,698
repos with banks	4,439	4,985
Receivables from non-bank customers	115,644	111,475
<i>of which:</i> from non-residents	109,295	105,601
repos	9,784	10,674
Subordinated loans	9,784	10,674
Securities and participating interests	73,233	64,432
<i>of which:</i> securities not held as fixed assets	38,703	34,383
Bad debts	715	1,207
Other liabilities items	52,599	55,637
TOTAL	457,134	457,291
<b>b. LIABILITIES</b>		
Payables to parent bank and other foreign branches	87,130	85,927
Payables to banks and central banks	182,272	164,437
<i>of which:</i> to non-residents	161,415	143,692
repos with banks	10,231	11,396
Payables to non-bank customers	116,539	133,913
<i>of which:</i> to non-residents	101,203	118,504
repos	9,309	7,655
Subordinated loans	10,593	10,727
Endowment funds and capital reserves	4,234	4,295
Other liabilities items	56,850	58,771
TOTAL	457,134	457,291
<b>c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>		
Guarantees	34,102	34,344
Commitments and contingent liabilities	620,413	505,153
Bill portfolio	1,290	2,019

**Notes:**

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

## Distribution by customer location (region)

TDB30260

Banks

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

## December 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.	<b>TOTAL</b>	<b>544,399</b>	<b>48,864</b>	<b>1.07</b>	<b>38,910</b>	<b>2,283</b>
b.	<b>NORTH-WEST ITALY</b>	<b>122,341</b>	<b>10,853</b>	<b>1.08</b>	<b>9,681</b>	<b>703</b>
	Piedmont	37,297	2,338	1.06	3,194	141
	Valle d'Aosta	1,104	76	1.05	77	6
	Liguria	15,337	1,168	1.09	1,185	74
	Lombardy	68,603	7,271	1.09	5,225	481
c.	<b>NORTH-EAST ITALY</b>	<b>73,168</b>	<b>5,990</b>	<b>1.08</b>	<b>5,013</b>	<b>423</b>
	Trentino-Alto Adige	4,346	353	1.05	381	29
	Veneto	26,980	2,335	1.09	1,741	187
	Friuli-Venezia Giulia	8,910	587	1.18	553	42
	Emilia-Romagna	32,932	2,715	1.06	2,338	166
d.	<b>CENTRAL ITALY</b>	<b>116,004</b>	<b>12,711</b>	<b>1.09</b>	<b>7,972</b>	<b>636</b>
	Marche	13,914	955	1.05	781	45
	Tuscany	32,584	2,243	1.10	2,272	144
	Umbria	6,564	648	1.14	523	40
	Lazio	62,942	8,864	1.09	4,396	407
e.	<b>SOUTHERN ITALY</b>	<b>141,162</b>	<b>11,461</b>	<b>1.04</b>	<b>9,248</b>	<b>312</b>
	Abruzzo	13,270	1,047	1.05	787	34
	Molise	2,754	217	1.05	177	13
	Campania	49,167	3,825	1.06	3,840	114
	Puglia	41,611	3,670	1.03	2,683	87
	Basilicata	9,392	825	1.04	589	21
	Calabria	24,968	1,877	1.03	1,172	43
f.	<b>ISLANDS</b>	<b>91,724</b>	<b>7,849</b>	<b>1.03</b>	<b>6,996</b>	<b>210</b>
	Sicily	70,968	5,841	1.02	5,867	146
	Sardinia	20,756	2,008	1.05	1,129	63

Notes:

## Distribution by customer segment of economic activity

TDB30270

Banks

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

## December 2001

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>544,399</b>	<b>48,864</b>	<b>1.07</b>	<b>38,910</b>	<b>2,283</b>
General government	28	23	1.11	1	1
Financial companies	987	1,114	1.18	24	5
Non-financial companies	104,149	28,827	1.09	5,194	1,583
<i>of which:</i> industry	29,949	8,421	1.11	1,316	585
building	15,783	7,715	1.07	719	301
services	55,817	11,132	1.09	3,057	652
Producer households	96,967	7,558	1.03	5,057	226
Consumer households and nec	328,088	10,463	1.02	27,822	446

Notes:

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

TDB30274

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2001

December 2001		of which:				Local claims in local currency	
		International claims	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	233,964	102,146	21,932	43,430	66,456	81,021
b.	EUROPE	165,419	83,373	15,148	29,692	37,205	45,771
	of which: Albania	81	27	7	1	46	–
	Austria	3,250	2,677	448	80	45	==
	Belgium	9,509	7,121	85	1,981	321	==
	Bulgaria	134	1	2	29	102	–
	Czech Republic	105	27	7	30	41	–
	Croatia	3,738	430	524	392	2,392	==
	Denmark	936	644	55	181	57	–
	Finland	482	104	17	177	184	–
	France	18,307	9,050	1,844	3,501	3,912	9,490
	Germany	19,459	12,658	2,534	941	3,325	3,515
	Greece	1,906	299	24	557	1,025	==
	Ireland	4,452	1,835	272	1,262	1,083	558
	Yugoslavia	18	12	3	3	..	–
	Liechtenstein	16	1	..	9	7	–
	Luxemburg	17,222	7,168	1,086	2,819	6,149	5,137
	Malta	182	6	34	55	88	–
	Norway	646	320	125	66	135	–
	Netherlands	12,123	3,261	429	2,979	5,453	==
	Poland	4,923	356	193	2,160	2,214	==
	Portugal	8,031	3,893	2,014	199	1,924	–
	United Kingdom	40,924	27,476	2,590	7,746	3,111	6,877
	Romania	287	80	16	84	107	34
	Russia	2,184	238	156	216	1,575	–
	Slovenia	205	33	75	27	70	==
	Spain	5,471	1,663	1,465	1,036	1,308	3,073
	Sweden	1,408	419	124	384	480	–
	Switzerland	5,056	3,118	166	1,086	685	512
	Turkey	2,147	247	28	1,107	766	==
	Hungary	1,147	61	273	437	376	==
c.	ASIA	7,054	3,044	1,034	972	2,004	2,685
	of which: Saudi Arabia	413	115	1	50	247	–
	China	838	236	219	102	281	==
	South Korea	733	434	115	41	143	–
	Philippines	114	..	2	18	93	–
	Japan	2,315	1,483	19	272	542	2,654
	India	340	45	81	85	129	–
	Indonesia	128	9	36	21	63	–
	Iran	756	324	415	4	14	–
	Iraq	93	45	1	47	–	–

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

TDB30274							Banks
		of which:				Local claims in local currency	
		International claims	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	113	49	..	26	38	==
	Malaysia	147	36	42	27	43	—
	Pakistan	179	..	—	117	62	—
	Qatar	174	7	6	63	98	—
	Taiwan	167	75	36	11	44	—
	Thailand	154	6	1	20	126	—
d.	AFRICA	916	139	126	230	421	—
	of which: Algeria	74	23	23	8	20	—
	Egypt	159	61	23	16	59	—
	Morocco	213	2	7	14	190	—
	Nigeria	31	2	11	13	4	—
	South Africa	139	9	20	38	72	—
	Tunisia	83	25	40	5	13	—
e.	AMERICA	37,825	6,850	3,602	10,203	17,171	31,154
	of which: Argentina	5,528	779	17	2,229	2,504	==
	Brazil	4,766	482	545	1,882	1,857	==
	Canada	874	148	33	316	376	==
	Chile	736	26	52	258	399	==
	Colombia	268	12	21	157	77	==
	Cuba	113	55	56	1	1	—
	Ecuador	36	..	..	6	30	—
	Mexico	2,053	51	25	288	1,689	—
	Paraguay	129	27	—	77	25	==
	Peru	4,511	628	1,122	1,771	990	==
	United States	17,404	4,544	1,642	2,888	8,330	18,229
	Uruguay	511	93	49	205	164	==
	Venezuela	856	4	36	103	713	—
f.	OCEANIA	1,668	515	294	299	561	—
	of which: Australia	1,198	341	293	248	316	—
g.	OFFSHORE CENTRES	18,377	8,147	1,620	1,730	6,879	1,411
	of which: Cayman Islands	6,049	1,431	1,220	491	2,907	—
	Hong Kong	1,455	608	124	277	445	1,052
	Singapore	3,050	1,547	49	247	1,207	343
h.	INTERNATIONAL ORGANIZATIONS	2,690	78	108	300	2,205	—

## Notes:

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

## Distribution by major category of banks

TDB30254

Banks

Source: Supervisory returns  
 Stocks in millions of euros  
 Percentages

## December 2001

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
<b>a. ENTIRE BANKING SYSTEM</b>	<b>64,992</b>	<b>44,981</b>	<b>20,011</b>	<b>6.69</b>
Banks raising short-term funds	60,289	41,341	18,947	6.78
Banks raising medium and long-term funds	4,703	3,639	1,064	5.76
Major and large banks	34,088	22,227	11,860	6.45
Medium-sized banks	9,312	6,383	2,928	5.74
Small and minor banks	21,592	16,370	5,222	7.70
Banks with their head office in the Centre or North	54,741	36,435	18,305	6.05
Banks with their head office in the South	10,251	8,546	1,706	15.41

Notes:

## Distribution by customer location (region)

TDB30256

Banks

Source: Supervisory returns  
Stocks and flows in millions of euros  
Percentages

December 2001		Non-performing loans	of which:		Non-performing Total loans	x100
			Bad debts	Substandard loans		
a.	TOTAL	64,992	44,981	20,011		6.69
b.	NORTH-WEST ITALY	15,732	9,776	5,956		4.09
	Piedmont	3,274	2,156	1,118		4.07
	Valle d'Aosta	101	70	31		5.10
	Liguria	1,431	1,031	400		7.74
	Lombardy	10,926	6,519	4,407		3.85
c.	NORTH-EAST ITALY	9,312	5,416	3,895		4.25
	Trentino-Alto Adige	1,102	334	767		5.21
	Veneto	3,571	2,110	1,461		4.17
	Friuli-Venezia Giulia	747	484	264		3.84
	Emilia-Romagna	3,891	2,488	1,403		4.18
d.	CENTRAL ITALY	17,376	11,233	6,142		7.44
	Marche	1,319	900	419		5.73
	Tuscany	3,203	1,982	1,221		5.17
	Umbria	910	561	350		7.97
	Lazio	11,943	7,790	4,154		8.70
e.	SOUTHERN ITALY	13,605	10,963	2,642		15.53
	Abruzzo	1,243	952	291		10.61
	Molise	338	213	125		14.28
	Campania	4,731	3,751	980		13.89
	Puglia	4,270	3,461	809		16.70
	Basilicata	919	808	111		21.06
	Calabria	2,104	1,778	326		22.17
f.	ISLANDS	8,967	7,592	1,375		19.53
	Sicily	6,551	5,660	890		20.72
	Sardinia	2,416	1,931	485		16.91

Notes:

## Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

## December 2001

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
<b>a. TOTAL</b>	<b>64,992</b>	<b>44,981</b>	<b>20,011</b>	<b>6.69</b>
General government	120	66	54	0.21
Financial companies	2,268	1,012	1,257	1.59
Non-financial companies	37,571	25,374	12,197	7.30
of which: industry	11,204	7,548	3,656	5.06
building	9,820	6,928	2,892	16.68
services	14,819	9,580	5,239	6.62
Producer households	10,293	7,940	2,353	16.74
Consumer households and nec	14,740	10,589	4,151	7.51

Notes:



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



## Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

December 2001

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	55	52
Customer trading	68	59
Underwriting	39	32
Placement	117	101
Individual portfolio management	87	83
Reception of orders	98	85

## b. NUMBER OF SIMs

171

160

## 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			
December 2001		Companies authorized	Companies operating
<b>a.</b>	<b>NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>1,224</b>	<b>1,048</b>
	Equity	620	515
	<i>of which:</i> foreign-oriented	418	336
	Balanced	108	93
	<i>of which:</i> foreign-oriented	44	34
	Bond	496	440
	<i>of which:</i> foreign-oriented	229	194
<b>b.</b>	<b>NUMBER OF SICAV SUB-FUNDS</b>	<b>10</b>	<b>10</b>
	Equity	4	4
	<i>of which:</i> foreign-oriented	1	1
	Balanced	3	3
	<i>of which:</i> foreign-oriented	—	—
	Bond	3	3
	<i>of which:</i> foreign-oriented	3	3
<b>c.</b>	<b>NUMBER OF ASSET MANAGEMENT COMPANIES</b>	<b>63</b>	<b>60</b>
<b>d.</b>	<b>NUMBER OF SICAVs</b>	<b>2</b>	<b>2</b>

## 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

		Sept. 2001	Dec. 2001
<b>a.</b>	<b>NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>244</b>	<b>262</b>
	Leasing	70	68
	Factoring	36	37
	Consumer credit	18	18
	Other forms of finance	24	26
	Acquisition of shareholdings	18	18
	Issue and/or management of credit cards	9	10
	Securitization	61	76
	Foreign exchange trading and other activities	8	9

**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 millions of euros

	Sept. 2001	Dec. 2001
<b>a. ASSETS</b>		
Cash and liquid assets	1	1
Receivables from banks and financial institutions	4,720	9,237
Receivables from customers	102	133
Bonds and other debt securities	9,941	9,849
Shares, capital parts and other equity securities	225	365
Options bought and the like	1,192	1,142
Participating interests	167	98
Fixed assets	330	294
Remaining asset items	1,272	3,873
<b>TOTAL</b>	<b>17,949</b>	<b>24,990</b>
<b>b. LIABILITIES</b>		
Payables to banks and financial institutions	12,642	15,100
Payables to customers	225	2,423
Debt securities in issue	..	–
Options sold and the like	1,007	1,056
Provision for employee severance benefits	44	46
Provisions for risks	257	340
Subordinated liabilities	92	92
Capital, reserves and share premiums	1,644	1,655
Remaining liabilities items	2,039	4,278
<b>TOTAL</b>	<b>17,949</b>	<b>24,990</b>

**Notes:**

The data include transactions with non-resident customers.

TDB40240

Securities firms

Source: Supervisory returns  
Stocks in billions of lire

	Sept. 2001	Dec. 2001
<b>a. ASSETS</b>		
Cash and liquid assets	1	2
Receivables from banks and financial institutions	9,139	17,885
Receivables from customers	198	257
Bonds and other debt securities	19,249	19,070
Shares, capital parts and other equity securities	436	706
Options bought and the like	2,308	2,211
Participating interests	323	190
Fixed assets	638	569
Remaining asset items	2,462	7,498
<b>TOTAL</b>	<b>34,755</b>	<b>48,388</b>
<b>b. LIABILITIES</b>		
Payables to banks and financial institutions	24,478	29,238
Payables to customers	436	4,692
Debt securities in issue	..	–
Options sold and the like	1,949	2,045
Provision for employee severance benefits	84	89
Provisions for risks	497	658
Subordinated liabilities	179	179
Capital, reserves and share premiums	3,183	3,204
Remaining liabilities items	3,948	8,283
<b>TOTAL</b>	<b>34,755</b>	<b>48,388</b>

**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

	Sept. 2001	Dec. 2001
<b>a. ASSETS</b>		
Cash and liquid assets	36	45
Current account receivables from banks and deposits	1,503	2,304
Receivables from customers	90,773	96,531
Bad debts	1,055	1,010
Securities portfolio	2,776	2,254
Participating interests	3,444	3,514
<i>of which: held for merchant banking purposes</i>	617	479
Tangible and intangible fixed assets	5,757	5,608
Remaining asset items	8,658	7,808
<b>TOTAL</b>	<b>114,001</b>	<b>119,073</b>
<b>b. LIABILITIES</b>		
Current account payables to banks	26,924	29,864
Financial payables	63,330	65,441
Securities in issue	3,604	2,703
Provisions for liabilities and charges and provision for employee severance benefits	848	798
Loan loss provision	403	405
Provision for general financial risks	335	339
Subordinated loans	825	811
Capital and reserves	7,135	7,090
Remaining liabilities items	10,597	11,623
<b>TOTAL</b>	<b>114,001</b>	<b>119,073</b>
<b>c. OFF-BALANCE-SHEET ACTIVITIES</b>		
Guarantees	11,216	11,056
Derivative contracts	24,912	27,992

**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

	Sept. 2001	Dec. 2001
<b>a. ASSETS</b>		
Cash and liquid assets	70	87
Current account receivables from banks and deposits	2,909	4,460
Receivables from customers	175,760	186,909
Bad debts	2,042	1,956
Securities portfolio	5,374	4,364
Participating interests	6,668	6,804
<i>of which: held for merchant banking purposes</i>	1,194	927
Tangible and intangible fixed assets	11,147	10,858
Remaining asset items	16,764	15,119
<b>TOTAL</b>	<b>220,736</b>	<b>230,557</b>
<b>b. LIABILITIES</b>		
Current account payables to banks	52,131	57,825
Financial payables	122,624	126,711
Securities in issue	6,978	5,233
Provisions for liabilities and charges and provision for employee severance benefits	1,642	1,545
Loan loss provision	780	784
Provision for general financial risks	649	656
Subordinated loans	1,598	1,570
Capital and reserves	13,815	13,728
Remaining liabilities items	20,519	22,504
<b>TOTAL</b>	<b>220,736</b>	<b>230,557</b>
<b>c. OFF-BALANCE-SHEET ACTIVITIES</b>		
Guarantees	21,717	21,408
Derivative contracts	48,237	54,199

**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 millions of euros

December 2001		Total	General government	Financial companies
a.	<b>TOTAL</b>	<b>971,145</b>	<b>56,309</b>	<b>142,723</b>
b.	<b>NORTH-WEST ITALY</b>	<b>384,701</b>	<b>8,944</b>	<b>91,224</b>
	Piedmont	80,365	2,396	10,025
	Valle d'Aosta	1,986	62	82
	Liguria	18,499	1,297	796
	Lombardy	283,851	5,190	80,320
c.	<b>NORTH-EAST ITALY</b>	<b>219,227</b>	<b>5,991</b>	<b>20,264</b>
	Trentino-Alto Adige	21,147	378	1,421
	Veneto	85,558	2,329	6,737
	Friuli-Venezia Giulia	19,447	862	1,562
	Emilia-Romagna	93,075	2,422	10,544
d.	<b>CENTRAL ITALY</b>	<b>233,713</b>	<b>35,391</b>	<b>27,005</b>
	Marche	23,011	946	1,442
	Tuscany	61,992	2,093	7,664
	Umbria	11,417	451	154
	Lazio	137,294	31,901	17,745
e.	<b>SOUTHERN ITALY</b>	<b>87,587</b>	<b>4,465</b>	<b>3,394</b>
	Abruzzo	11,720	178	123
	Molise	2,367	170	32
	Campania	34,071	1,600	2,814
	Puglia	25,570	1,765	142
	Basilicata	4,364	243	16
	Calabria	9,494	509	267
f.	<b>ISLANDS</b>	<b>45,905</b>	<b>1,518</b>	<b>837</b>
	Sicily	31,615	832	310
	Sardinia	14,290	686	527

Notes:

## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>514,459</b>	<b>221,278</b>	<b>58,881</b>	<b>223,952</b>	<b>61,485</b>	<b>196,156</b>
<b>206,362</b>	<b>91,991</b>	<b>17,583</b>	<b>94,876</b>	<b>16,453</b>	<b>61,718</b>
47,629	22,387	3,499	21,255	4,571	15,744
1,299	593	181	521	189	354
9,677	2,722	1,279	5,595	1,380	5,349
147,757	66,289	12,623	67,506	10,312	40,271
<b>131,911</b>	<b>60,895</b>	<b>14,020</b>	<b>53,535</b>	<b>16,823</b>	<b>44,238</b>
12,037	3,359	1,900	6,382	2,441	4,871
52,915	25,814	4,611	21,099	6,282	17,295
10,822	5,443	844	4,270	1,437	4,765
56,137	26,279	6,665	21,784	6,663	17,308
<b>113,569</b>	<b>45,641</b>	<b>16,269</b>	<b>49,210</b>	<b>11,826</b>	<b>45,923</b>
12,929	7,030	1,544	4,091	2,269	5,426
32,418	14,377	3,331	13,654	4,929	14,889
6,669	3,083	1,007	2,367	1,139	3,003
61,553	21,150	10,387	29,099	3,489	22,605
<b>41,899</b>	<b>16,264</b>	<b>7,089</b>	<b>16,945</b>	<b>10,416</b>	<b>27,412</b>
6,913	3,501	1,020	2,196	1,272	3,235
1,234	653	172	362	312	620
16,842	6,143	2,606	7,742	2,584	10,230
11,339	3,925	2,342	4,400	3,674	8,651
2,196	1,114	301	632	714	1,196
3,375	927	648	1,614	1,861	3,481
<b>20,717</b>	<b>6,488</b>	<b>3,920</b>	<b>9,386</b>	<b>5,968</b>	<b>16,864</b>
13,991	3,889	2,541	6,835	4,160	12,322
6,727	2,599	1,379	2,551	1,808	4,542

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

TDB10233

Source: Supervisory returns  
Stocks in millions of euros

December 2001		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	<b>TOTAL</b>	<b>971,145</b>	<b>889,487</b>	<b>81,658</b>
b.	<b>NORTH-WEST ITALY</b>	<b>384,701</b>	<b>353,311</b>	<b>31,389</b>
	Piedmont	80,365	72,904	7,461
	Valle d'Aosta	1,986	1,689	297
	Liguria	18,499	17,524	975
	Lombardy	283,851	261,193	22,657
c.	<b>NORTH-EAST ITALY</b>	<b>219,227</b>	<b>206,700</b>	<b>12,527</b>
	Trentino-Alto Adige	21,147	20,212	935
	Veneto	85,558	81,275	4,283
	Friuli-Venezia Giulia	19,447	17,260	2,187
	Emilia-Romagna	93,075	87,953	5,121
d.	<b>CENTRAL ITALY</b>	<b>233,713</b>	<b>206,892</b>	<b>26,821</b>
	Marche	23,011	20,713	2,298
	Tuscany	61,992	57,794	4,198
	Umbria	11,417	9,709	1,708
	Lazio	137,294	118,676	18,618
e.	<b>SOUTHERN ITALY</b>	<b>87,587</b>	<b>79,337</b>	<b>8,249</b>
	Abruzzo	11,720	10,488	1,232
	Molise	2,367	2,100	268
	Campania	34,071	30,744	3,327
	Puglia	25,570	23,352	2,218
	Basilicata	4,364	3,881	483
	Calabria	9,494	8,772	721
f.	<b>ISLANDS</b>	<b>45,905</b>	<b>43,234</b>	<b>2,670</b>
	Sicily	31,615	30,414	1,201
	Sardinia	14,290	12,820	1,469

Notes:

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>528,679</b>	<b>162,114</b>	<b>280,352</b>	<b>904,634</b>	<b>66,511</b>
<b>226,865</b>	<b>70,616</b>	<b>87,219</b>	<b>379,341</b>	<b>5,359</b>
47,238	11,069	22,058	79,065	1,300
1,221	183	582	1,956	31
8,710	5,172	4,617	18,129	370
169,696	54,192	59,963	280,192	3,658
<b>94,442</b>	<b>44,090</b>	<b>80,695</b>	<b>216,825</b>	<b>2,402</b>
2,058	516	18,573	21,132	15
41,363	18,834	25,361	84,753	805
7,804	1,455	10,188	19,100	347
43,217	23,285	26,573	91,839	1,236
<b>130,738</b>	<b>30,188</b>	<b>72,787</b>	<b>225,723</b>	<b>7,990</b>
6,692	5,466	10,852	22,629	382
29,174	12,480	20,339	61,130	862
4,374	1,014	6,029	11,109	308
90,499	11,228	35,566	130,855	6,438
<b>49,404</b>	<b>9,419</b>	<b>28,764</b>	<b>58,718</b>	<b>28,869</b>
4,823	940	5,957	7,592	4,128
1,456	210	701	1,887	481
22,653	2,859	8,559	23,418	10,653
13,948	2,922	8,701	17,092	8,478
2,006	643	1,715	2,422	1,943
4,519	1,845	3,130	6,307	3,186
<b>27,229</b>	<b>7,790</b>	<b>10,886</b>	<b>24,024</b>	<b>21,880</b>
21,375	1,874	8,367	16,531	15,084
5,854	5,917	2,519	7,493	6,797

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

TDB10235

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2001		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>575,944</b>	<b>222,815</b>	<b>148,734</b>	<b>125,395</b>	<b>52,315</b>	<b>26,686</b>
	Agricultural, forestry and fishery products	23,493	5,474	7,523	4,621	3,551	2,325
	Fuel and power products	26,927	9,642	1,407	12,527	921	2,431
	Ores and metals	10,426	7,095	1,816	888	465	162
	Non-metallic minerals and products	13,733	3,654	5,436	2,758	1,229	656
	Chemical products	11,909	7,467	1,762	1,643	748	289
	Metal products, except transport equipment	23,218	11,611	7,131	2,566	1,576	335
	Agricultural and industrial machinery	21,228	9,686	8,614	1,979	779	171
	Office and data processing machines, etc.	5,230	2,727	1,613	585	211	94
	Electrical goods	14,837	6,684	4,171	3,039	740	203
	Transport equipment	9,770	3,623	1,961	1,887	2,058	241
	Food and tobacco products	26,288	6,792	10,450	3,957	3,624	1,466
	Textiles, clothing and footwear	29,374	11,318	7,636	7,400	2,726	294
	Paper and paper products	12,285	5,535	2,711	3,158	651	229
	Rubber and plastic products	9,194	4,410	2,367	1,407	808	202
	Other manufactured products	17,529	4,922	6,708	4,070	1,393	436
	Building and construction	66,068	19,425	15,690	17,583	8,585	4,785
	Wholesale and retail trade services, recovery and repair services	96,550	35,144	24,881	19,603	11,274	5,648
	Lodging and catering services	18,823	4,298	6,783	4,254	2,195	1,292
	Inland transport services	10,546	3,446	3,046	2,617	902	535
	Maritime and air transport services	6,729	1,166	879	2,109	1,506	1,070
	Auxiliary transport services	7,248	2,668	1,522	2,178	516	364
	Communication services	12,095	7,575	99	4,344	39	37
	Other market services	102,439	48,449	24,530	20,220	5,818	3,422

Notes:



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

TDB10237

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2001		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	–	<b>971,145</b>	<b>384,701</b>	<b>219,227</b>	<b>233,713</b>	<b>87,587</b>	<b>45,905</b>
	Piedmont	55,760	67,917	62,315	2,459	2,059	675	408
	Valle d'Aosta	1,091	1,161	1,151	1	7	1	1
	Liguria	14,875	19,145	16,483	335	1,409	131	787
	Lombardy	253,750	333,756	270,073	20,236	28,233	10,851	4,363
	Trentino-Alto Adige	18,354	20,789	786	19,274	684	25	19
	Veneto	72,202	81,627	4,632	74,932	1,554	375	135
	Friuli-Venezia Giulia	14,936	17,201	538	16,040	570	39	14
	Emilia-Romagna	75,389	85,654	4,133	76,369	3,328	1,267	557
	Marche	20,131	23,369	335	672	21,692	640	31
	Tuscany	52,969	65,839	4,506	1,633	55,895	2,469	1,336
	Umbria	9,217	10,607	188	148	10,159	100	12
	Lazio	100,132	137,705	18,071	6,520	104,182	6,865	2,067
	Abruzzo	8,779	10,036	181	179	540	9,092	44
	Molise	1,633	1,770	10	7	52	1,700	..
	Campania	24,649	27,219	358	92	1,253	25,056	459
	Puglia	18,789	20,265	247	57	690	19,209	62
	Basilicata	2,428	2,752	38	46	58	2,597	12
	Calabria	6,163	6,684	77	17	262	6,278	49
	Sicily	25,629	26,849	356	126	621	112	25,634
	Sardinia	9,901	10,758	221	83	463	77	9,914

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 millions of euros

December 2001

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	29,216	13,617	4,398	7,178	3,172	852
<i>of which:</i> without recourse	13,737	5,951	1,844	3,865	1,668	409
with recourse	15,479	7,666	2,554	3,313	1,504	443
Credit implicit in leasing contracts	42,828	18,543	11,836	8,058	2,999	1,392
Receivables for consumer credit and the issue or management of credit cards	17,477	5,634	2,281	3,843	3,646	2,073
Other finance	10,076	3,472	1,662	2,877	1,250	816

## 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 millions of euros

December 2001

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	29,216	1,909	630	25,837	236	603
<i>of which:</i> without recourse	13,737	1,878	99	11,279	156	326
with recourse	15,479	31	532	14,558	80	277
Credit implicit in leasing contracts	42,828	288	679	36,777	4,261	823
Receivables for consumer credit and the issue or management of credit cards	17,477					
Other finance	10,076	152	1,843	5,590	1,150	1,342

## 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 branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2001				
	Loans	Deposits	Loans	Deposits
<b>a. TOTAL</b>	<b>971,145</b>	<b>550,351</b>	<b>Province of Cuneo (cont.)</b>	
			Mondovì	342 269
			Racconigi	93 77
			Saluzzo	488 234
			Santo Stefano Belbo	55 55
			Savigliano	284 182
			Verzuolo	45 50
			Villanova Mondovì	69 45
<b>b. PIEDMONT</b>	<b>67,917</b>	<b>40,506</b>	<b>Province of Novara</b>	<b>4,679 3,249</b>
<b>Province of Alessandria</b>	<b>5,382</b>	<b>3,548</b>	Novara	2,669 1,420
Alessandria	1,879	911	Arona	268 194
Acqui Terme	254	245	Bellinzago Novarese	19 52
Arquata Scrivia	50	49	Borgomanero	481 327
Casale Monferrato	923	471	Cameri	23 57
Castelnuovo Scrivia	56	49	Castelletto Sopra Ticino	27 46
Novi Ligure	334	262	Galliate	117 100
Ovada	146	142	Oleggio	133 112
Tortona	647	309	Treccate	141 118
Valenza	583	269		
<b>Province of Asti</b>	<b>2,324</b>	<b>1,765</b>	<b>Province of Turin</b>	<b>41,927 21,877</b>
Asti	1,216	777	Turin	32,995 13,320
Canelli	229	119	Alpignano	152 112
Nizza Monferrato	170	109	Beinasco	164 132
<b>Province of Biella</b>	<b>3,422</b>	<b>1,810</b>	Borgaro Torinese	126 76
Biella	2,504	1,065	Carmagnola	199 202
Candelo	32	38	Caselle Torinese	147 114
Cossato	269	133	Castellamonte	48 71
Trivero	83	60	Chieri	347 294
Valle Mosso	131	63	Chivasso	216 179
Vigliano Biellese	61	58	Ciriè	242 210
<b>Province of Cuneo</b>	<b>7,038</b>	<b>5,648</b>	Collegno	307 290
Cuneo	1,353	776	Cuorgnè	97 109
Alba	982	578	Giaveno	56 109
Barge	36	72	Grugliasco	191 166
Borgo San Dalmazzo	97	89	Ivrea	573 486
Boves	69	102	Leini	89 79
Bra	378	264	Moncalieri	763 436
Busca	51	92	Nichelino	299 253
Canale	48	69	None	43 59
Caraglio	58	71	Orbassano	263 206
Carrù	122	87	Pinerolo	436 402
Cavallermaggiore	36	47	Poirino	70 72
Centallo	108	60	Rivarolo Canavese	162 151
Ceva	118	114	Rivoli	580 406
Cherasco	118	90	San Mauro Torinese	97 105
Dogliani	72	65	Settimo Torinese	593 293
Dronero	46	99	Susa	51 76
Fossano	412	240	Trofarello	102 83
			Venaria	169 165

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Turin (cont.)</b>			<b>Province of La Spezia</b>	<b>1,972</b>	<b>1,651</b>
Vinovo	82	66	La Spezia	1,313	937
Volpiano	110	83	Bolano	64	43
			Lerici	28	59
<b>Province of Verbano-Cusio-Ossola</b>	<b>1,428</b>	<b>1,097</b>	Sarzana	308	227
Verbania	446	291			
Domodossola	208	200	<b>Province of Savona</b>	<b>2,693</b>	<b>2,128</b>
Gravellona Toce	127	65	Savona	982	725
Omegna	342	146	Alassio	141	109
Stresa	57	47	Albenga	515	221
			Albisola Superiore	36	44
<b>Province of Vercelli</b>	<b>1,717</b>	<b>1,513</b>	Andora	34	43
Vercelli	778	526	Cairo Montenotte	154	87
Borgosesia	336	162	Finale Ligure	112	109
Crescentino	77	64	Loano	168	136
Gattinara	57	77	Pietra Ligure	69	86
Santhià	125	89	Vado Ligure	87	73
Trino	67	76	Varazze	80	107
Varallo	62	70			
<b>c. VALLE D'AOSTA</b>	<b>1,161</b>	<b>1,261</b>	<b>e. LOMBARDY</b>	<b>333,756</b>	<b>137,514</b>
<b>Province of Aosta</b>	<b>1,161</b>	<b>1,261</b>	<b>Province of Bergamo</b>	<b>15,669</b>	<b>10,423</b>
Aosta	567	578	Bergamo	6,244	3,232
Chatillon	38	57	Albino	133	133
Courmayeur	61	44	Alzano Lombardo	123	108
			Calusco d'Adda	177	87
<b>d. LIGURIA</b>	<b>19,145</b>	<b>14,518</b>	Caravaggio	168	146
<b>Province of Genoa</b>	<b>13,091</b>	<b>9,303</b>	Castelli Calepio	159	53
Genoa	11,481	7,257	Clusone	102	113
Arenzano	90	75	Costa Volpino	54	59
Busalla	72	69	Curno	71	75
Chiavari	410	369	Dalmine	393	208
Lavagna	52	110	Gandino	71	62
Rapallo	196	254	Grumello del Monte	209	98
Recco	62	87	Lefte	312	102
Santa Margherita Ligure	82	109	Lovere	141	128
Sestri Levante	150	170	Martinengo	117	78
			Nembro	83	111
<b>Province of Imperia</b>	<b>1,389</b>	<b>1,437</b>	Osio Sotto	150	87
Imperia	415	354	Ponte San Pietro	191	139
Bordighera	68	88	Romano di Lombardia	240	158
Diano Marina	55	60	Sarnico	222	153
San Remo	405	418	Seriate	371	232
Taggia	119	108	Stezzano	74	64
Ventimiglia	129	146	Trescore Balneario	181	141
			Treviglio	601	382
			Treviolo	59	41
			Villa d'Alme	69	51
			Zogno	74	111

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Brescia</b>	<b>28,516</b>	<b>12,521</b>	<b>Province of Como (cont.)</b>		
Brescia	16,014	4,965	Lurate Caccivio	155	82
Bagnolo Mella	150	86	Mariano Comense	320	225
Bedizzole	90	87	Olgiate Comasco	204	122
Botticino	189	69	Villa Guardia	63	62
Breno	225	95			
Capriolo	144	64	<b>Province of Cremona</b>	<b>4,555</b>	<b>3,070</b>
Carpenedolo	125	92	Cremona	1,704	923
Chiari	376	195	Casalmaggiore	250	153
Concesio	170	101	Castelleone	152	79
Darfo Boario Terme	353	205	Crema	848	446
Desenzano del Garda	407	253	Pandino	75	64
Erbusco	53	40	Piadena	40	39
Flero	66	49	Pizzighettone	68	55
Gavardo	154	89	Soncino	141	89
Ghedi	170	133	Soresina	105	96
Gussago	213	112			
Iseo	140	128	<b>Province of Lecco</b>	<b>4,087</b>	<b>2,916</b>
Leno	145	95	Lecco	1,904	875
Lonato	116	94	Calolziocorte	197	139
Lumezzane	1,013	249	Casatenovo	125	120
Manerbio	349	129	Mandello del Lario	105	95
Montichiari	441	196	Merate	371	245
Orzinuovi	190	108	Oggiono	129	121
Ospitaletto	261	125	Olgiate Molgora	41	48
Palazzolo sull'Oglio	556	231	Olginata	58	57
Pisogne	126	79	Valmadrera	74	82
Ponte di Legno	70	32			
Quinzano d'Oglio	84	46	<b>Province of Lodi</b>	<b>2,777</b>	<b>1,976</b>
Rezzato	179	111	Lodi	1,512	902
Rovato	580	226	Casalpusterlengo	183	127
Salò	123	103	Codogno	271	195
Sarezzo	200	83	Sant'Angelo Lodigiano	198	155
Sirmione	108	46			
Travagliato	114	85	<b>Province of Mantua</b>	<b>7,862</b>	<b>4,640</b>
Verolanuova	112	84	Mantua	3,326	1,591
Vestone	182	101	Asola	229	138
Villa Carcina	117	62	Castel Goffredo	427	132
Vobarno	48	53	Castiglione delle Stiviere	607	229
			Goito	110	91
<b>Province of Como</b>	<b>7,299</b>	<b>4,969</b>	Gonzaga	105	78
Como	3,103	1,432	Marmirolo	82	55
Cabiate	48	50	Moglia	80	69
Cantù	764	501	Ostiglia	81	74
Ceremate	163	124	Pegognaga	89	67
Cernobbio	58	62	Poggio Rusco	108	100
Erba	511	310	Porto Mantovano	216	89
Fino Mornasco	73	75			
Inverigo	124	60			
Lomazzo	60	66			

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Mantua (cont.)</b>			<b>Province of Milan (cont.)</b>		
Quistello	39	53	Legnano	1,614	685
Sermide	91	73	Lentate sul Seveso	80	90
Suzzara	248	186	Limbate	96	167
Viadana	478	187	Lissone	397	397
Virgilio	143	78	Locate di Triulzi	85	72
			Magenta	288	263
<b>Province of Milan</b>	<b>245,668</b>	<b>82,171</b>	Magnago	54	59
Milan	214,276	56,735	Meda	237	192
Abbiategrosso	580	541	Melegnano	297	234
Agrate Brianza	176	179	Melzo	375	238
Arcore	166	161	Monza	3,665	1,895
Arese	41	117	Muggiò	112	129
Assago	1,989	392	Nerviano	75	117
Bareggio	124	114	Nova Milanese	218	165
Besana in Brianza	208	148	Novate Milanese	182	142
Biassono	88	100	Opera	142	116
Binasco	211	172	Paderno Dugnano	329	313
Bollate	522	327	Parabiago	204	208
Bovisio-Masciago	83	104	Paullo	238	114
Bresso	209	227	Peschiera Borromeo	353	180
Brugherio	250	241	Pioltello	209	188
Buccinasco	201	149	Rho	916	572
Busto Garolfo	111	107	Rozzano	304	299
Carate Brianza	275	229	San Donato Milanese	541	304
Carnate	41	49	San Giuliano Milanese	369	245
Carugate	209	152	Sedriano	35	47
Cassano d'Adda	200	154	Segrate	820	690
Cassina de' Pecchi	271	139	Senago	107	108
Castano Primo	153	98	Seregno	866	600
Cavenago di Brianza	50	52	Sesto San Giovanni	1,131	982
Cernusco sul Naviglio	1,010	386	Settimo Milanese	225	159
Cesano Boscone	215	167	Seveso	106	144
Cesano Maderno	301	267	Trezzano sul Naviglio	279	183
Cinisello Balsamo	666	604	Trezzo sull'Adda	346	173
Cologno Monzese	423	431	Vedano al Lambro	74	82
Concorezzo	312	181	Vignate	37	46
Corbetta	111	96	Villasanta	49	85
Cormano	80	144	Vimercate	696	417
Cornaredo	149	128	Vimodrone	185	150
Cornate d'Adda	90	58			
Corsico	713	396	<b>Province of Pavia</b>	<b>4,208</b>	<b>4,678</b>
Cusano Milanino	118	178	Pavia	1,303	1,184
Desio	337	342	Broni	144	155
Garbagnate Milanese	152	193	Casteggio	143	157
Giussano	271	197	Gambolò	29	50
Gorgonzola	299	186	Garlasco	70	87
Inveruno	101	79	Mede	62	62
Lacchiarella	==	==	Mortara	192	141
Lainate	274	195	Robbio	60	67

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Pavia (cont.)</b>			<b>Province of Bolzano (cont.)</b>		
Sannazzaro de' Burgondi	43	63	Egna	190	59
Stradella	99	145	Laives	165	122
Vigevano	841	644	Lana	255	144
Voghera	404	438	Malles Venosta	85	42
			Merano	731	434
			Ortisei	85	53
			Vipiteno	242	109
<b>Province of Sondrio</b>	<b>2,732</b>	<b>1,997</b>			
Sondrio	1,100	700	<b>Province of Trento</b>	<b>9,735</b>	<b>5,900</b>
Bormio	148	93	Trento	4,118	1,787
Chiavenna	96	137	Arco	181	128
Delebio	123	73	Borgo Valsugana	104	85
Morbegno	224	196	Cavalese	113	56
Tirano	143	105	Cles	188	111
			Lavis	129	82
<b>Province of Varese</b>	<b>10,383</b>	<b>8,152</b>	Malè	92	46
Varese	2,485	1,623	Mezzolombardo	176	82
Busto Arsizio	1,545	1,063	Pergine Valsugana	242	182
Cardano al Campo	63	81	Riva del Garda	359	203
Caronno Pertusella	84	139	Rovereto	698	436
Cassano Magnago	153	151	Storo	122	55
Castellanza	179	174	Tione di Trento	105	90
Fagnano Olona	63	90			
Ferno	64	67			
Gallarate	1,418	918			
Gavirate	229	153			
Laveno-Mombello	48	68	<b>g. VENETO</b>	<b>81,627</b>	<b>44,466</b>
Lonate Pozzolo	63	91			
Luino	186	160	<b>Province of Belluno</b>	<b>2,487</b>	<b>1,766</b>
Malnate	72	99	Belluno	879	477
Olgiate Olona	57	53	Agordo	95	59
Samarate	42	82	Auronzo di Cadore	39	27
Saronno	1,692	653	Cortina d'Ampezzo	171	100
Sesto Calende	76	100	Domegge di Cadore	63	23
Somma Lombardo	110	169	Feltre	252	197
Tradate	228	214	Pieve di Cadore	122	50
Uboldo	41	61	Santo Stefano di Cadore	49	31
<b>f. TRENTINO-ALTO-ADIGE</b>	<b>20,789</b>	<b>11,877</b>	<b>Province of Padua</b>	<b>19,324</b>	<b>9,671</b>
			Padua	11,081	4,013
<b>Province of Bolzano</b>	<b>11,054</b>	<b>5,978</b>	Abano Terme	385	216
Bolzano	3,761	1,744	Albignasego	148	120
Appiano sulla Strada del Vino	284	147	Borgoricco	92	74
Badia	163	40	Cadoneghe	90	88
Bressanone	419	315	Campodarsego	345	177
Brunico	473	253	Camposampiero	445	170
Campo Tures	147	66	Cittadella	647	278
Chiusa	152	63	Conselve	153	97
			Este	234	190



## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Padua (cont.)</b>			<b>Province of Treviso (cont.)</b>		
Limena	220	112	Vedelago	183	106
Monselice	244	207	Villorba	355	120
Montagnana	151	105	Vittorio Veneto	474	286
Montegrotto Terme	147	105	Volpago del Montello	46	33
Piazzola sul Brenta	109	92			
Piombino Dese	117	63	<b>Province of Venice</b>	<b>11,015</b>	<b>7,058</b>
Piove di Sacco	473	257	Venice	5,647	3,302
Rubano	318	159	Caorle	159	87
San Martino di Lupari	217	121	Cavarzere	119	100
Selvazzano Dentro	178	142	Chioggia	565	364
Solesino	68	71	Dolo	238	148
Tombolo	60	38	Eraclea	79	69
Trebaseleghe	136	94	Iesolo	441	210
Vigonza	222	131	Marcon	117	64
Vigodarzere	94	63	Martellago	172	116
			Mira	184	182
<b>Province of Rovigo</b>	<b>2,589</b>	<b>2,152</b>	Mirano	342	225
Rovigo	909	566	Noale	172	110
Adria	229	187	Portogruaro	435	229
Badia Polesine	138	82	San Donà di Piave	604	357
Lendinara	96	110	San Michele al Tagliamento	191	97
Porto Tolle	93	66	Santo Stino di Livenza	72	61
Porto Viro	151	105	Scorzè	187	109
			Spinea	83	106
<b>Province of Treviso</b>	<b>16,235</b>	<b>7,424</b>	Strà	150	99
Treviso	5,592	1,679			
Casale sul Sile	61	40	<b>Province of Verona</b>	<b>14,245</b>	<b>8,676</b>
Castelfranco Veneto	680	314	Verona	7,334	4,327
Conegliano	1,146	502	Affi	77	44
Gaiarine	144	74	Bovolone	149	108
Istrana	79	64	Bussolengo	339	163
Mogliano Veneto	379	393	Castel d'Azzano	66	65
Montebelluna	1,251	374	Cerea	320	160
Motta di Livenza	193	96	Cologna Veneta	142	93
Oderzo	512	195	Isola della Scala	145	83
Paese	159	85	Legnago	413	233
Pieve di Soligo	383	135	Negrar	139	99
Ponte di Piave	130	75	Nogara	111	58
Preganziol	141	104	Pescantina	96	70
Quinto di Treviso	84	82	Peschiera del Garda	146	101
Resana	72	59	San Bonifacio	514	195
Riese Pio X	106	64	San Giovanni Lupatoto	325	176
Roncade	115	72	San Martino Buon Albergo	206	104
San Vendemiano	80	59	Sant'Ambrogio di Valpolicella	250	108
Silea	126	61	Valeggio sul Mincio	115	78
Spresiano	202	79	Villafranca di Verona	367	208
Susegana	213	80			
Valdobbiadene	142	102			

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Vicenza</b>	<b>15,731</b>	<b>7,720</b>	<b>Province of Pordenone (cont.)</b>		
Vicenza	5,037	1,812	Fiume Veneto	83	67
Altavilla Vicentina	168	79	Maniago	113	104
Arzignano	810	343	Pasiano	70	41
Asiago	120	91	Porcia	131	86
Bassano del Grappa	990	491	Prata di Pordenone	109	70
Breganze	90	68	Sacile	287	169
Caldogno	60	42	San Vito al Tagliamento	180	142
Camisano Vicentino	140	88	Spilimbergo	133	149
Cassola	161	83	Zoppola	24	30
Chiampo	202	138			
Cornedo Vicentino	128	77	<b>Province of Trieste</b>	<b>3,081</b>	<b>3,575</b>
Creazzo	286	87	Trieste	2,964	3,409
Dueville	188	112			
Lonigo	221	164	<b>Province of Udine</b>	<b>8,542</b>	<b>5,126</b>
Malo	226	122	Udine	4,407	1,735
Marano Vicentino	95	64	Buia	70	63
Marostica	274	157	Buttrio	50	43
Montebello Vicentino	131	62	Cervignano del Friuli	171	119
Montecchio Maggiore	857	236	Cividale del Friuli	191	151
Mussolente	73	35	Codroipo	167	122
Noventa Vicentina	113	99	Fagagna	50	40
Romano d'Ezzelino	107	70	Gemona del Friuli	258	127
Rosà	248	109	Latisana	174	124
Sandrigo	154	94	Lignano Sabbiadoro	296	92
Schio	931	457	Maiano	42	47
Sossano	64	39	Manzano	260	175
Tezze sul Brenta	115	71	Palmanova	128	95
Thiene	781	296	Pasian di Prato	70	59
Torri di Quartesolo	216	97	Pavia di Udine	85	46
Valdagno	248	214	Reana del Roiale	60	41
			San Daniele del Friuli	103	73
<b>h. FRIULI VENEZIA GIULIA</b>	<b>17,201</b>	<b>12,500</b>	San Giorgio di Nogaro	99	52
<b>Province of Gorizia</b>	<b>1,711</b>	<b>1,224</b>	San Giovanni al Natisone	176	65
Gorizia	943	499	Tarcento	65	94
Cormons	79	57	Tarvisio	72	38
Gradisca d'Isonzo	75	55	Tavagnacco	114	76
Grado	107	80	Tolmezzo	157	145
Monfalcone	265	244	Tricesimo	61	65
Ronchi dei Legionari	63	68			
<b>Province of Pordenone</b>	<b>3,868</b>	<b>2,575</b>	<b>i. EMILIA ROMAGNA</b>	<b>85,654</b>	<b>46,805</b>
Pordenone	1,763	883	<b>Province of Bologna</b>	<b>24,725</b>	<b>12,744</b>
Azzano Decimo	183	138	Bologna	16,428	7,309
Casarsa della Delizia	64	54	Anzola dell'Emilia	183	115
Cordenons	103	86	Argelato	438	176

## Distribution by branch location (municipality)

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Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Bologna (cont.)</b>			<b>Province of Modena</b>	<b>14,629</b>	<b>7,541</b>
Budrio	187	169	Modena	5,900	2,916
Calderara di Reno	252	125	Campogalliano	157	76
Casalecchio di Reno	730	403	Carpi	1,424	682
Castel Maggiore	292	169	Castelfranco Emilia	342	223
Castel San Pietro Terme	261	179	Castelvetro di Modena	133	72
Castenaso	285	270	Cavezzo	125	80
Crespellano	86	51	Finale Emilia	184	142
Crevalcore	136	127	Fiorano Modenese	404	120
Granarolo dell'Emilia	279	115	Formigine	538	264
Imola	1,302	736	Maranello	356	162
Medicina	138	114	Mirandola	411	270
Minerbio	69	58	Pavullo nel Frignano	200	186
Molinella	142	111	San Felice sul Panaro	129	73
Ozzano dell'Emilia	253	123	Sassuolo	1,725	667
Pianoro	258	203	Soliera	205	103
Pieve di Cento	96	76	Spilamberto	208	119
Porretta Terme	116	85	Vignola	564	285
San Giorgio di Piano	189	77			
San Giovanni in Persiceto	293	226	<b>Province of Parma</b>	<b>9,336</b>	<b>4,664</b>
San Lazzaro di Savena	572	330	Parma	6,547	2,656
Sasso Marconi	129	118	Borgo Val di Taro	62	98
Vergato	95	90	Busseto	74	67
Zola Predosa	299	197	Collecchio	395	141
			Colorno	261	96
<b>Province of Ferrara</b>	<b>3,953</b>	<b>2,840</b>	Felino	83	44
Ferrara	2,225	1,400	Fidenza	321	243
Argenta	244	138	Fontanellato	80	72
Bondeno	98	99	Fornovo di Taro	95	80
Cento	479	305	Langhirano	265	115
Codigoro	78	79	Noceto	127	84
Comacchio	199	134	Salsomaggiore Terme	172	113
Copparo	96	124	San Secondo Parmense	37	39
Portomaggiore	74	71	Sorbolo	89	76
Sant'Agostino	57	67	Traversetolo	116	62
<b>Province of Forlì</b>	<b>7,268</b>	<b>4,023</b>	<b>Province of Piacenza</b>	<b>4,119</b>	<b>2,939</b>
Forlì	2,938	1,438	Piacenza	2,609	1,476
Bagno di Romagna	78	42	Borgonovo Val Tidone	58	68
Bertinoro	91	93	Castel San Giovanni	134	129
Cesena	2,247	1,164	Fiorenzuola d'Arda	323	162
Cesenatico	353	216	Podenzano	53	48
Forlimpopoli	204	104			
Gambettola	141	98	<b>Province of Ravenna</b>	<b>6,213</b>	<b>3,551</b>
Meldola	107	77	Ravenna	2,697	1,477
San Mauro Pascoli	159	114	Alfonsine	123	99
Sarsina	23	29			
Savignano sul Rubicone	265	141			

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Banks

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	Loans	Deposits		Loans	Deposits
<b>Province of Ravenna (cont.)</b>			<b>I. MARCHE</b>	<b>23,369</b>	<b>13,357</b>
Bagnacavallo	151	117	<b>Province of Ancona</b>	<b>9,346</b>	<b>4,102</b>
Brisighella	29	47	Ancona	4,561	1,165
Castel Bolognese	122	90	Camerano	124	69
Cervia	542	277	Castelfidardo	305	129
Conselice	114	74	Chiaravalle	120	109
Cotignola	95	55	Fabiano	1,169	338
Faenza	1,170	601	Falconara Marittima	237	206
Fusignano	70	59	Iesi	858	460
Lugo	715	344	Osimo	370	222
Massa Lombarda	93	57	Senigallia	466	346
Riolo Terme	49	47			
Russi	154	118			
			<b>Province of Ascoli Piceno</b>	<b>4,030</b>	<b>2,965</b>
<b>Province of Reggio Emilia</b>	<b>10,297</b>	<b>5,720</b>	Ascoli Piceno	916	564
Reggio Emilia	5,702	3,005	Fermo	448	324
Albinea	60	47	Grottammare	90	97
Bagnolo in Piano	96	57	Montegranaro	162	98
Brescello	99	49	Porto San Giorgio	215	200
Casalgrande	292	162	Porto Sant'Elpidio	182	159
Castellarano	189	85	San Benedetto del Tronto	1,011	548
Castelnovo ne' Monti	92	84			
Cavriago	149	78	<b>Province of Macerata</b>	<b>4,292</b>	<b>2,841</b>
Correggio	588	249	Macerata	1,361	587
Guastalla	285	180	Camerino	65	94
Luzzara	128	100	Civitanova Marche	1,079	422
Montecchio Emilia	153	92	Corridonia	136	90
Novellara	131	111	Porto Recanati	75	72
Poviglio	63	74	Recanati	288	214
Reggiolo	160	64	San Severino Marche	121	99
Rubiera	319	128	Tolentino	241	161
Sant'Ilario d'Enza	325	100	Treia	77	77
Scandiano	291	192			
Toano	46	40			
			<b>Province of Pesaro e Urbino</b>	<b>5,701</b>	<b>3,449</b>
<b>Province of Rimini</b>	<b>5,114</b>	<b>2,783</b>	Pesaro	2,533	1,038
Rimini	2,939	1,470	Cagli	77	76
Bellaria Igea Marina	270	153	Fano	924	563
Cattolica	384	211	Fossombrone	121	91
Misano Adriatico	76	63	Gabicce Mare	130	69
Morciano di Romagna	88	98	Mondolfo	117	108
Riccione	622	337	Pergola	73	83
San Giovanni in Marignano	113	61	Saltara	81	42
Santarcangelo di Romagna	265	173	Sant'Angelo in Lizzola	123	69
Verucchio	132	57	Urbino	149	196

## Distribution by branch location (municipality)

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Banks

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Stocks in millions of euros

			Loans	Deposits
			Loans	Deposits
m.	<b>TUSCANY</b>		<b>65,839</b>	<b>35,218</b>
	<b>Province of Arezzo</b>		<b>4,916</b>	<b>3,238</b>
	Arezzo		2,563	1,205
	Bibbiena		152	136
	Castiglion Fiorentino		120	109
	Cortona		220	183
	Foiano della Chiana		74	85
	Monte San Savino		92	82
	Montevarchi		521	257
	San Giovanni Valdarno		224	181
	Sansepolcro		262	171
	Stia		41	41
	Terranuova Bracciolini		95	86
	<b>Province of Florence</b>		<b>27,399</b>	<b>11,192</b>
	Florence		19,876	6,438
	Bagno a Ripoli		352	169
	Barberino di Mugello		140	66
	Borgo San Lorenzo		188	159
	Calenzano		565	167
	Campi Bisenzio		608	307
	Capraia e Limite		43	25
	Castelfiorentino		273	166
	Certaldo		204	158
	Empoli		1,082	491
	Figline Valdarno		232	170
	Fucecchio		361	162
	Greve in Chianti		82	117
	Lastra a Signa		124	127
	Montaione		41	22
	Montelupo Fiorentino		182	103
	Pontassieve		195	183
	Reggello		60	58
	San Casciano in Val di Pesa		136	148
	Scandicci		606	402
	Sesto Fiorentino		845	442
	Signa		166	126
	Tavarnelle Val di Pesa		150	87
	Vinci		178	123
	<b>Province of Grosseto</b>		<b>1,978</b>	<b>1,738</b>
	Grosseto		945	674
	Castiglione della Pescaia		72	65
	Follonica		332	149
	Massa Marittima		48	67
	Monte Argentario		79	91
	Orbetello		122	120
	<b>Province of Livorno</b>		<b>4,086</b>	<b>2,509</b>
	Livorno		2,472	1,315
	Campiglia Marittima		118	87
	Castagneto Carducci		91	70
	Cecina		352	248
	Collesalveti		79	86
	Piombino		361	211
	Portoferraio		173	93
	Rosignano Marittimo		172	165
	San Vincenzo		89	52
	<b>Province of Lucca</b>		<b>5,459</b>	<b>3,388</b>
	Lucca		2,409	1,040
	Altopascio		143	86
	Bagni di Lucca		65	59
	Barga		100	105
	Camaione		175	212
	Capannori		599	343
	Castelnuovo di Garfagnana		93	103
	Forte dei Marmi		109	113
	Massarosa		76	76
	Pietrasanta		425	250
	Seravezza		120	93
	Viareggio		848	591
	<b>Province of Massa Carrara</b>		<b>1,914</b>	<b>1,453</b>
	Massa		606	507
	Aulla		109	71
	Carrara		1,007	559
	Fivizzano		29	43
	Pontremoli		37	94
	<b>Province of Pisa</b>		<b>5,421</b>	<b>3,378</b>
	Pisa		1,725	1,188
	Calcinaia		122	71
	Cascina		274	247
	Ponsacco		207	105
	Pontedera		674	319
	San Miniato		471	218
	Santa Croce sull'Arno		766	215
	Santa Maria a Monte		66	62
	Vicopisano		55	44
	Volterra		214	112

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Banks

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Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Pistoia</b>	<b>3,843</b>	<b>2,388</b>	<b>Province of Terni (cont.)</b>		
Pistoia	1,825	941	Narni	88	97
Agliana	189	144	Orvieto	338	240
Chiesina Uzzanese	47	42			
Montecatini Terme	654	290			
Pescia	241	184			
Quarrata	231	169			
San Marcello Pistoiese	51	64			
			<b>o. LAZIO</b>	<b>137,705</b>	<b>69,928</b>
<b>Province of Prato</b>	<b>5,648</b>	<b>2,777</b>	<b>Province of Frosinone</b>	<b>2,467</b>	<b>2,383</b>
Prato	5,035	2,282	Frosinone	1,110	660
Montemurlo	322	177	Alatri	79	89
Poggio a Caiano	145	125	Anagni	162	163
			Atina	14	53
<b>Province of Siena</b>	<b>5,176</b>	<b>3,158</b>	Cassino	340	278
Siena	2,927	1,220	Pontecorvo	36	65
Chianciano Terme	90	89	Sora	190	188
Chiusi	136	106			
Colle di Val d'Elsa	270	169	<b>Province of Latina</b>	<b>3,259</b>	<b>2,778</b>
Montepulciano	186	183	Latina	1,636	920
Poggibonsi	550	311	Aprilia	375	315
San Gimignano	56	62	Cisterna di Latina	193	154
Sinalunga	120	98	Formia	171	212
			Gaeta	63	111
			Terracina	221	217
<b>n. UMBRIA</b>	<b>10,607</b>	<b>6,817</b>	<b>Province of Rieti</b>	<b>713</b>	<b>869</b>
<b>Province of Perugia</b>	<b>8,752</b>	<b>5,234</b>	Rieti	476	439
Perugia	4,520	1,700	Cittaducale	19	37
Assisi	296	220	Poggio Mirteto	37	57
Bastia	272	141			
Castiglione del Lago	109	91	<b>Province of Rome</b>	<b>129,118</b>	<b>62,052</b>
Città della Pieve	67	66	Rome	122,629	55,853
Città di Castello	434	402	Albano Laziale	723	231
Foligno	655	415	Anzio	160	162
Gualdo Tadino	146	112	Ariccia	133	104
Gubbio	213	285	Cerveteri	80	99
Magione	69	88	Ciampino	235	248
Marsciano	128	113	Civitavecchia	524	317
Panicale	82	69	Fiumicino	357	293
Spoletto	490	309	Frascati	314	272
Todi	207	155	Genzano di Roma	140	167
Umbertide	132	128	Guidonia Montecelio	339	381
			Ladispoli	170	116
<b>Province of Terni</b>	<b>1,855</b>	<b>1,583</b>	Marino	142	234
Terni	1,147	832	Monterotondo	183	174
Amelia	59	76	Nettuno	133	213
			Pomezia	714	445
			Tivoli	315	293
			Velletri	401	322

## Distribution by branch location (municipality)

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Banks

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	Loans	Deposits		Loans	Deposits
<b>Province of Viterbo</b>	<b>2,148</b>	<b>1,846</b>	<b>Province of Naples (cont.)</b>		
Viterbo	938	584	Ottaviano	24	79
Acquapendente	64	52	Piano di Sorrento	71	147
Civita Castellana	181	115	Pomigliano d'Arco	188	296
Montalto di Castro	44	42	Pompei	69	142
Montefiascone	78	85	Portici	114	309
Tarquinia	139	107	Pozzuoli	197	374
Tuscania	47	36	San Giorgio a Cremano	46	182
Vetralla	71	64	San Giuseppe Vesuviano	203	274
			Sant'Antimo	65	121
			Somma Vesuviana	61	120
			Sorrento	220	228
			Torre Annunziata	133	247
			Torre del Greco	474	582
			Vico Equense	25	72
			Volla	23	69
<b>o. CAMPANIA</b>	<b>27,219</b>	<b>33,802</b>			
<b>Province of Avellino</b>	<b>1,700</b>	<b>2,183</b>	<b>Province of Salerno</b>	<b>4,824</b>	<b>5,868</b>
Avellino	1,021	910	Salerno	2,166	1,724
Ariano Irpino	98	131	Agropoli	68	100
Mercogliano	24	45	Amalfi	27	90
			Angri	76	128
<b>Province of Benevento</b>	<b>883</b>	<b>1,321</b>	Battipaglia	404	351
Benevento	517	603	Capaccio	93	130
Montesarchio	50	88	Cava dei Tirreni	226	353
			Eboli	40	111
<b>Province of Caserta</b>	<b>2,340</b>	<b>3,686</b>	Nocera Inferiore	358	296
Caserta	1,039	935	Nocera Superiore	62	98
Aversa	335	517	Pagani	43	96
Capua	67	71	Pontecagnano Faiano	40	83
Maddaloni	125	176	Sala Consilina	33	70
Marcianise	146	233	Sarno	61	148
Santa Maria Capua Vetere	123	296	Scafati	169	265
			Vallo della Lucania	37	96
<b>Province of Naples</b>	<b>17,472</b>	<b>20,744</b>	Vietri sul Mare	22	37
Naples	12,528	11,851			
Acerra	19	121	<b>p. ABRUZZO</b>	<b>10,036</b>	<b>8,838</b>
Afragola	120	236			
Bacoli	29	107	<b>Province of Chieti</b>	<b>2,506</b>	<b>2,346</b>
Capri	59	90	Chieti	820	448
Casalnuovo di Napoli	56	129	Francavilla al Mare	106	138
Casoria	312	415	Guardagrele	90	62
Castellammare di Stabia	240	399	Lanciano	404	363
Ercolano	28	126	Ortona	122	138
Forio	45	72	San Salvo	93	106
Frattamaggiore	330	417	Vasto	362	286
Giugliano in Campania	76	314			
Ischia	142	138			
Marano di Napoli	72	146			
Melito di Napoli	53	88			
Nola	707	613			

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<b>Province of L'Aquila</b>	<b>2,058</b>	<b>1,877</b>	<b>Province of Bari (cont.)</b>		
L'Aquila	947	647	Canosa di Puglia	98	140
Avezzano	379	298	Casamassima	81	103
Carsoli	57	58	Castellana Grotte	133	123
Castel di Sangro	84	60	Conversano	82	121
Celano	49	43	Corato	223	269
Sulmona	192	226	Gioia del Colle	102	181
			Giovinazzo	28	81
<b>Province of Pescara</b>	<b>3,390</b>	<b>2,468</b>	Gravina di Puglia	156	238
Pescara	2,841	1,659	Locorotondo	75	141
Montesilvano	206	185	Modugno	181	171
			Mola di Bari	58	134
<b>Province of Teramo</b>	<b>2,082</b>	<b>2,147</b>	Molfetta	233	417
Teramo	742	586	Monopoli	299	293
Alba Adriatica	113	110	Noci	100	157
Atri	35	62	Noicattaro	112	126
Giulianova	248	188	Palo del Colle	70	68
Martinsicuro	86	88	Polignano a Mare	60	80
Roseto degli Abruzzi	285	186	Putignano	214	225
Sant'Egidio alla Vibrata	89	69	Rutigliano	69	114
			Ruvo di Puglia	67	133
<b>q. MOLISE</b>	<b>1,770</b>	<b>1,557</b>	Santeramo in Colle	142	233
<b>Province of Campobasso</b>	<b>1,311</b>	<b>1,192</b>	Spinazzola	31	46
Campobasso	721	525	Terlizzi	63	120
Larino	34	54	Trani	240	305
Termoli	321	234	Triggiano	54	98
			Turi	22	49
<b>Province of Isernia</b>	<b>458</b>	<b>365</b>	<b>Province of Brindisi</b>	<b>1,111</b>	<b>2,042</b>
Isernia	328	194	Brindisi	521	553
Venafro	93	83	Fasano	91	182
			Franca Villa Fontana	87	218
<b>r. PUGLIA</b>	<b>20,265</b>	<b>23,370</b>	Mesagne	58	129
<b>Province of Bari</b>	<b>11,115</b>	<b>10,840</b>	Oria	7	67
Bari	5,866	3,649	Ostuni	122	191
Acquaviva delle Fonti	100	140	<b>Province of Foggia</b>	<b>2,924</b>	<b>3,779</b>
Adelfia	16	47	Foggia	1,372	1,204
Altamura	424	455	Apricena	68	76
Andria	359	619	Cerignola	165	285
Barletta	565	619	Lucera	122	180
Bisceglie	249	276	Manfredonia	182	257
Bitonto	221	290	Orta Nova	45	63
			San Giovanni Rotondo	217	210
			Sannicandro Garganico	23	56
			San Severo	279	325
			Torremaggiore	63	100
			Vieste	61	82



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	Loans	Deposits		Loans	Deposits
<b>Province of Lecce</b>	<b>3,066</b>	<b>3,771</b>	<b>Province of Cosenza</b>	<b>2,402</b>	<b>3,283</b>
Lecce	1,466	1,157	Cosenza	987	924
Casarano	95	114	Amantea	36	66
Copertino	36	102	Castrovillari	105	173
Galatina	92	185	Corigliano Calabro	141	182
Gallipoli	53	89	Rende	250	255
Leverano	34	83	Rossano	78	194
Maglie	133	113	San Marco Argentano	18	33
Nardò	80	147			
Tricase	60	100			
<b>Province of Taranto</b>	<b>2,050</b>	<b>2,939</b>	<b>Province of Crotone</b>	<b>636</b>	<b>731</b>
Taranto	1,263	1,285	Crotone	508	404
Castellaneta	38	88			
Ginosa	51	138	<b>Province of Reggio Calabria</b>	<b>1,429</b>	<b>2,376</b>
Grottaglie	67	182	Reggio Calabria	790	1,038
Manduria	84	148	Gioia Tauro	78	114
Martina Franca	280	287	Melito di Porto Salvo	19	58
Massafra	61	178	Palmi	52	120
Sava	23	99	Siderno	68	86
			Taurianova	30	60
			Villa San Giovanni	38	73
<b>s. BASILICATA</b>	<b>2,752</b>	<b>3,190</b>			
<b>Province of Matera</b>	<b>1,087</b>	<b>1,292</b>	<b>Province of Vibo Valentia</b>	<b>344</b>	<b>621</b>
Matera	724	549	Vibo Valentia	182	278
Pisticci	29	97			
Policoro	82	94			
<b>Province of Potenza</b>	<b>1,665</b>	<b>1,898</b>	<b>u. SICILY</b>	<b>26,849</b>	<b>25,633</b>
Potenza	931	633	<b>Province of Agrigento</b>	<b>1,597</b>	<b>2,203</b>
Avigliano	15	38	Agrigento	568	381
Lavello	79	91	Caltabellotta	6	17
Melfi	141	102	Campobello di Licata	20	48
Rionero in Vulture	46	66	Canicatti	199	206
			Casteltermini	18	47
			Favara	44	150
			Grotte	18	34
			Licata	125	196
			Menfi	45	46
			Naro	19	70
			Palma di Montechiaro	12	61
			Porto Empedocle	44	55
<b>t. CALABRIA</b>	<b>6,684</b>	<b>8,724</b>			
<b>Province of Catanzaro</b>	<b>1,872</b>	<b>1,713</b>			
Catanzaro	1,294	773			
Lamezia Terme	291	361			
Soverato	62	124			

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Agrigento (cont.)</b>			<b>Province of Messina (cont.)</b>		
Raffadali	11	40	Sant'Agata di Militello	105	70
Ribera	75	84	Taormina	90	93
Sciacca	189	179			
<b>Province of Caltanissetta</b>	<b>1,127</b>	<b>1,556</b>	<b>Province of Palermo</b>	<b>8,278</b>	<b>7,190</b>
Caltanissetta	602	420	Palermo	6,897	5,048
Gela	194	357	Bagheria	261	218
Mazzeo	30	64	Carini	55	102
Mussomeli	32	104	Cefalù	48	115
Riesi	21	60	Corleone	34	51
San Cataldo	93	191	Monreale	66	88
			Partinico	130	151
			Termini Imerese	276	119
<b>Province of Catania</b>	<b>5,691</b>	<b>5,238</b>			
Catania	3,810	2,621	<b>Province of Ragusa</b>	<b>2,008</b>	<b>1,604</b>
Acireale	409	302	Ragusa	905	497
Adrano	36	109	Comiso	134	155
Biancavilla	29	72	Ispica	64	67
Bronte	45	86	Modica	268	266
Caltagirone	299	212	Pozzallo	67	67
Giarre	115	142	Scicli	110	144
Mascalucia	12	42	Vittoria	357	248
Misterbianco	118	127			
Nicolosi	12	29	<b>Province of Siracusa</b>	<b>1,993</b>	<b>1,832</b>
Palagonia	41	75	Siracusa	1,271	729
Paternò	114	169	Augusta	156	182
Riposto	39	64	Avola	59	131
Scordia	41	57	Carlentini	26	53
			Lentini	147	145
<b>Province of Enna</b>	<b>603</b>	<b>691</b>	Noto	43	69
Enna	317	169	Pachino	100	88
Nicosia	45	54	Priolo Gargallo	27	52
Piazza Armerina	37	81	Rosolini	34	75
Pietraperzia	27	41			
Troina	16	36	<b>Province of Trapani</b>	<b>2,318</b>	<b>2,243</b>
			Trapani	799	510
<b>Province of Messina</b>	<b>3,235</b>	<b>3,077</b>	Alcamo	256	264
Messina	2,064	1,453	Campobello di Mazara	29	43
Barcellona Pozzo di Gotto	135	239	Castellammare del Golfo	30	65
Capo d'Orlando	115	74	Castelvetrano	141	143
Giardini-Naxos	17	36	Erice	34	77
Milazzo	176	180	Marsala	480	410
Patti	64	76			

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits	Loans	Deposits
<b>Province of Trapani (cont.)</b>				
Mazara del Vallo	201	213		
Partanna	63	66		
Salemi	33	72		
<b>Province of Nuoro</b>			<b>957</b>	<b>1,540</b>
Nuoro			490	390
Macomer			143	103
<b>Province of Oristano</b>			<b>561</b>	<b>903</b>
Oristano			434	355
<b>v. SARDINIA</b>	<b>10,758</b>	<b>10,423</b>		
<b>Province of Cagliari</b>	<b>5,344</b>	<b>5,085</b>	<b>3,897</b>	<b>2,895</b>
Cagliari	4,118	2,763	2,409	1,060
Assemini	36	66	226	216
Carbonia	95	127	68	101
Iglesias	192	208	563	342
Quartu Sant'Elena	440	254	90	92
Selargius	37	99	66	98
			182	101

## Note:

The data refer to all the Italian municipalities in which the number of banks is sufficient to ensure the confidentiality of the data. The number of branches in each municipality in which there is at least one bank is also shown.

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

TDB10262

Source: Supervisory returns  
Stocks in millions of euros

December 2001		Total	General government	Financial companies
a.	<b>TOTAL</b>	<b>550,351</b>	<b>18,357</b>	<b>43,701</b>
b.	<b>NORTH-WEST ITALY</b>	<b>194,331</b>	<b>3,205</b>	<b>29,585</b>
	Piedmont	41,733	592	4,061
	Valle d'Aosta	1,302	119	57
	Liguria	14,374	229	234
	Lombardy	136,922	2,265	25,233
c.	<b>NORTH-EAST ITALY</b>	<b>114,715</b>	<b>3,211</b>	<b>4,206</b>
	Trentino-Alto Adige	11,780	751	133
	Veneto	44,105	868	1,375
	Friuli-Venezia Giulia	12,663	898	973
	Emilia-Romagna	46,167	694	1,725
d.	<b>CENTRAL ITALY</b>	<b>124,289</b>	<b>8,403</b>	<b>8,925</b>
	Marche	13,284	205	74
	Tuscany	34,997	695	644
	Umbria	6,968	135	117
	Lazio	69,041	7,369	8,090
e.	<b>SOUTHERN ITALY</b>	<b>80,501</b>	<b>1,564</b>	<b>716</b>
	Abruzzo	9,112	150	43
	Molise	1,593	70	14
	Campania	34,309	753	550
	Puglia	23,453	224	67
	Basilicata	3,255	108	1
	Calabria	8,780	257	41
f.	<b>ISLANDS</b>	<b>36,513</b>	<b>1,974</b>	<b>268</b>
	Sicily	25,851	762	221
	Sardinia	10,661	1,211	47

Notes:

## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>97,872</b>	<b>36,838</b>	<b>10,381</b>	<b>48,644</b>	<b>30,568</b>	<b>359,841</b>
<b>39,060</b>	<b>15,642</b>	<b>3,130</b>	<b>19,886</b>	<b>8,557</b>	<b>113,922</b>
7,122	2,887	610	3,526	2,291	27,667
214	69	57	85	76	836
2,260	741	191	1,314	727	10,924
29,464	11,945	2,273	14,961	5,464	74,495
<b>22,720</b>	<b>9,428</b>	<b>2,509</b>	<b>10,147</b>	<b>7,790</b>	<b>76,784</b>
1,743	603	185	888	737	8,415
8,689	3,561	897	3,968	2,964	30,207
2,190	883	243	1,021	564	8,038
10,099	4,382	1,184	4,270	3,525	30,124
<b>21,385</b>	<b>7,117</b>	<b>2,721</b>	<b>11,100</b>	<b>5,825</b>	<b>79,749</b>
2,134	1,057	233	794	934	9,936
6,086	2,322	695	2,908	2,309	25,263
1,038	390	129	483	416	5,262
12,127	3,348	1,663	6,915	2,165	39,288
<b>10,783</b>	<b>3,731</b>	<b>1,403</b>	<b>5,269</b>	<b>5,671</b>	<b>61,763</b>
1,661	938	142	547	608	6,650
228	89	38	71	113	1,168
4,837	1,464	620	2,622	2,117	26,051
2,885	960	395	1,408	1,842	18,435
336	91	81	143	257	2,553
836	189	127	479	734	6,906
<b>3,924</b>	<b>920</b>	<b>618</b>	<b>2,241</b>	<b>2,725</b>	<b>27,623</b>
2,437	531	427	1,383	1,666	20,765
1,487	389	191	859	1,058	6,858

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

TDB10264

Source: Supervisory returns  
Stocks in millions of euros

December 2001		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	<b>TOTAL</b>	<b>550,351</b>	<b>545,824</b>	<b>4,527</b>
b.	<b>NORTH-WEST ITALY</b>	<b>194,331</b>	<b>192,363</b>	<b>1,968</b>
	Piedmont	41,733	41,390	344
	Valle d'Aosta	1,302	1,296	5
	Liguria	14,374	14,301	73
	Lombardy	136,922	135,377	1,546
c.	<b>NORTH-EAST ITALY</b>	<b>114,715</b>	<b>113,881</b>	<b>834</b>
	Trentino-Alto Adige	11,780	11,771	9
	Veneto	44,105	43,851	254
	Friuli-Venezia Giulia	12,663	12,355	308
	Emilia-Romagna	46,167	45,904	263
d.	<b>CENTRAL ITALY</b>	<b>124,289</b>	<b>123,180</b>	<b>1,109</b>
	Marche	13,284	13,219	65
	Tuscany	34,997	34,849	148
	Umbria	6,968	6,945	22
	Lazio	69,041	68,167	874
e.	<b>SOUTHERN ITALY</b>	<b>80,501</b>	<b>80,228</b>	<b>274</b>
	Abruzzo	9,112	9,089	23
	Molise	1,593	1,591	1
	Campania	34,309	34,168	141
	Puglia	23,453	23,384	70
	Basilicata	3,255	3,245	10
	Calabria	8,780	8,752	28
f.	<b>ISLANDS</b>	<b>36,513</b>	<b>36,170</b>	<b>342</b>
	Sicily	25,851	25,806	45
	Sardinia	10,661	10,364	297

Notes:

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>306,341</b>	<b>85,958</b>	<b>158,052</b>	<b>481,129</b>	<b>69,223</b>
<b>122,795</b>	<b>31,865</b>	<b>39,672</b>	<b>192,742</b>	<b>1,589</b>
28,976	2,778	9,979	41,502	231
1,016	12	274	1,299	3
6,658	3,971	3,745	14,255	119
86,144	25,104	25,674	135,686	1,236
<b>44,874</b>	<b>23,160</b>	<b>46,681</b>	<b>114,268</b>	<b>448</b>
665	95	11,020	11,775	4
20,084	10,924	13,097	43,907	197
4,411	380	7,873	12,590	73
19,714	11,762	14,691	45,995	172
<b>71,894</b>	<b>15,082</b>	<b>37,313</b>	<b>120,494</b>	<b>3,796</b>
2,747	3,802	6,734	13,140	143
16,463	7,027	11,507	34,741	256
2,066	329	4,573	6,867	100
50,618	3,924	14,500	65,745	3,296
<b>46,049</b>	<b>8,419</b>	<b>26,033</b>	<b>39,238</b>	<b>41,264</b>
2,474	269	6,369	3,513	5,599
1,028	153	412	1,141	451
25,701	1,648	6,960	19,844	14,465
12,090	3,047	8,316	10,601	12,852
830	539	1,885	561	2,694
3,925	2,763	2,092	3,578	5,202
<b>20,729</b>	<b>7,432</b>	<b>8,352</b>	<b>14,387</b>	<b>22,126</b>
16,533	2,069	7,250	10,325	15,527
4,196	5,362	1,103	4,062	6,599

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

TDB10266

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2001		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>128,440</b>	<b>47,618</b>	<b>30,510</b>	<b>27,209</b>	<b>16,454</b>	<b>6,648</b>
	Agricultural, forestry and fishery products	7,538	1,776	2,644	1,240	1,187	691
	Fuel and power products	3,074	1,138	309	1,058	338	230
	Ores and metals	1,414	912	208	91	126	78
	Non-metallic minerals and products	2,193	523	810	436	309	115
	Chemical products	2,410	1,223	386	381	375	44
	Metal products, except transport equipment	4,025	1,862	1,272	470	355	66
	Agricultural and industrial machinery	4,961	2,392	1,841	442	239	47
	Office and data processing machines, etc.	1,443	709	371	232	96	34
	Electrical goods	4,350	2,310	836	909	238	57
	Transport equipment	2,059	740	419	584	275	40
	Food and tobacco products	3,421	883	1,214	469	616	239
	Textiles, clothing and footwear	4,798	1,604	1,033	1,461	631	69
	Paper and paper products	2,176	1,045	430	468	169	63
	Rubber and plastic products	1,618	646	416	228	307	21
	Other manufactured products	2,919	879	855	701	400	85
	Building and construction	13,423	3,992	3,261	3,294	1,996	880
	Wholesale and retail trade services, recovery and repair services	25,544	8,496	5,872	5,250	4,079	1,848
	Lodging and catering services	2,870	788	817	638	396	230
	Inland transport services	3,425	838	847	782	811	146
	Maritime and air transport services	755	154	82	308	87	126
	Auxiliary transport services	2,182	794	504	514	226	143
	Communication services	974	586	56	288	31	13
	Other market services	30,868	13,329	6,029	6,965	3,165	1,380

Notes:



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

TDB10268

Banks

Source: Supervisory returns  
Stocks in millions of euros

## December 2001

	Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits
		Savings deposits	Current accounts	Up to 18 months	Beyond 18 months	
<b>a. TOTAL</b>	<b>550,351</b>	<b>58,175</b>	<b>441,251</b>	<b>35,201</b>	<b>7,262</b>	<b>8,463</b>
<b>b. NORTH-WEST ITALY</b>	<b>194,335</b>	<b>10,303</b>	<b>170,564</b>	<b>9,604</b>	<b>2,228</b>	<b>1,637</b>
Piedmont	41,735	3,295	35,728	1,930	425	357
Valle d'Aosta	1,302	114	1,126	43	11	8
Liguria	14,374	1,116	12,148	822	150	138
Lombardy	136,925	5,778	121,562	6,809	1,642	1,133
<b>c. NORTH-EAST ITALY</b>	<b>114,715</b>	<b>13,666</b>	<b>89,711</b>	<b>8,398</b>	<b>1,507</b>	<b>1,434</b>
Trentino-Alto Adige	11,780	1,801	8,781	707	158	333
Veneto	44,105	5,853	33,733	3,139	829	551
Friuli-Venezia Giulia	12,663	1,573	10,241	619	86	145
Emilia-Romagna	46,167	4,439	36,957	3,932	434	406
<b>d. CENTRAL ITALY</b>	<b>124,291</b>	<b>11,524</b>	<b>104,048</b>	<b>6,358</b>	<b>713</b>	<b>1,647</b>
Marche	13,284	2,368	8,631	1,910	179	196
Tuscany	34,997	3,410	28,512	2,375	306	395
Umbria	6,977	1,136	4,851	796	68	127
Lazio	69,033	4,611	62,054	1,277	161	930
<b>e. SOUTHERN ITALY</b>	<b>80,497</b>	<b>14,759</b>	<b>53,228</b>	<b>8,431</b>	<b>1,098</b>	<b>2,982</b>
Abruzzo	9,112	2,068	5,906	837	93	208
Molise	1,591	272	1,096	141	21	62
Campania	34,301	4,934	24,974	2,691	552	1,150
Puglia	23,458	5,011	13,933	3,160	274	1,081
Basilicata	3,255	723	1,901	445	23	162
Calabria	8,780	1,751	5,418	1,157	135	319
<b>f. ISLANDS</b>	<b>36,513</b>	<b>7,923</b>	<b>23,699</b>	<b>2,411</b>	<b>1,716</b>	<b>763</b>
Sicily	25,851	6,320	15,915	1,354	1,624	638
Sardinia	10,662	1,603	7,784	1,057	92	125

Notes:

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

TDB10271

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2001

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>–</b>	<b>550,351</b>	<b>194,331</b>	<b>114,715</b>	<b>124,289</b>	<b>80,502</b>	<b>36,513</b>
Piedmont	37,966	40,506	39,791	149	379	125	62
Valle d'Aosta	1,205	1,261	1,241	1	15	3	1
Liguria	13,505	14,518	14,033	201	194	24	67
Lombardy	127,470	137,514	129,195	2,633	3,849	1,087	751
Trentino-Alto Adige	11,507	11,877	191	11,625	43	13	5
Veneto	42,122	44,466	1,299	42,587	387	163	30
Friuli-Venezia Giulia	11,845	12,500	198	12,102	117	64	18
Emilia-Romagna	43,671	46,805	2,226	43,875	394	247	63
Marche	12,834	13,357	106	109	12,982	156	5
Tuscany	33,579	35,218	720	145	34,107	192	54
Umbria	6,473	6,817	53	18	6,714	29	4
Lazio	63,451	69,928	3,765	890	63,997	986	289
Abruzzo	8,531	8,838	66	19	155	8,596	2
Molise	1,462	1,557	6	3	30	1,518	1
Campania	32,834	33,802	366	96	356	32,931	53
Puglia	22,591	23,370	320	110	189	22,729	22
Basilicata	3,081	3,190	13	9	15	3,152	1
Calabria	8,374	8,724	166	32	87	8,399	40
Sicily	24,844	25,633	454	101	193	38	24,847
Sardinia	10,196	10,423	121	10	82	11	10,198

Notes:

TDB40150

**Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law**Source: Supervisory returns  
Stocks in millions of euros**December 2001**

	<b>Total</b>	<b>Financial intermediaries</b>	<b>Banks</b>
<b>a. LEASING</b>	<b>54,720</b>	<b>44,062</b>	<b>10,657</b>
Credit implicit in leasing contracts	52,901	42,957	9,944
Overdue instalments	559	439	120
Bad debts and substandard assets	1,260	667	593
<b>b. FACTORING</b>	<b>26,151</b>	<b>24,057</b>	<b>2,095</b>
Advances against acquired claims	22,159	20,144	2,015
Advances against future claims	853	773	80
Claims assumed at less than nominal value or acquired outright	2,491	2,491	–
Bad debts	....	648	....

**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 millions of euros

December 2001

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,289,322</b>	<b>567,689</b>	<b>65,026</b>
	Italian government securities	480,756	192,063	19,205
	<i>of which:</i> BOTs	75,867	57,309	2,515
	CCTs	108,790	39,598	6,473
	BTPs	273,610	89,516	9,225
	Other debt securities	363,822	139,184	17,600
	<i>of which:</i> in non-euro-area currencies	47,558	12,630	1,702
	Equity securities	101,786	33,061	12,126
	<i>of which:</i> in non-euro-area currencies	23,335	1,802	981
	Units of collective investment undertakings	333,442	198,624	14,623
	Other securities and the like	9,579	4,757	1,472

## Notes:

Securities are stated at face value.

## Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>124,337</b>	<b>93,600</b>	<b>9,201</b>	<b>1,164,984</b>	<b>474,089</b>	<b>55,825</b>
37,237	22,381	3,234	443,520	169,682	15,972
835	565	76	75,032	56,744	2,439
14,716	9,500	1,433	94,074	30,098	5,039
19,086	10,341	1,533	254,523	79,175	7,692
15,235	8,424	963	348,587	130,761	16,637
1,724	1,246	100	45,834	11,385	1,602
2,343	1,340	268	99,442	31,721	11,857
505	364	45	22,830	1,438	936
68,140	60,422	4,508	265,303	138,203	10,115
1,383	1,034	228	8,196	3,723	1,244

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

TDB40085

Source: Supervisory returns  
Stocks in millions of euros

December 2001

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,289,322</b>	<b>567,689</b>	<b>65,026</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>768,643</b>	<b>258,219</b>	<b>24,453</b>
	Piedmont	115,963	69,001	7,432
	Valle d'Aosta	2,064	1,394	85
	Liguria	30,327	26,043	1,887
	Lombardy	620,289	161,781	15,049
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>234,094</b>	<b>135,553</b>	<b>18,497</b>
	Trentino-Alto Adige	10,238	8,113	1,073
	Veneto	72,128	47,537	5,790
	Friuli-Venezia Giulia	47,428	11,837	1,480
	Emilia-Romagna	104,299	68,065	10,155
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>201,103</b>	<b>102,898</b>	<b>14,736</b>
	Marche	13,923	12,569	1,073
	Tuscany	57,596	42,071	6,637
	Umbria	7,807	6,425	689
	Lazio	121,777	41,834	6,337
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>59,653</b>	<b>49,193</b>	<b>5,006</b>
	Abruzzo	6,336	5,666	581
	Molise	800	741	55
	Campania	27,076	20,049	1,828
	Puglia	18,597	16,539	1,943
	Basilicata	1,715	1,557	155
	Calabria	5,129	4,640	445
<b>f.</b>	<b>ISLANDS</b>	<b>25,474</b>	<b>21,826</b>	<b>2,333</b>
	Sicily	19,636	17,129	1,546
	Sardinia	5,839	4,697	787

## Notes:

Securities are stated at face value.

## Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>124,337</b>	<b>93,600</b>	<b>9,201</b>	<b>1,164,984</b>	<b>474,089</b>	<b>55,825</b>
<b>59,973</b>	<b>44,665</b>	<b>3,351</b>	<b>708,670</b>	<b>213,554</b>	<b>21,102</b>
14,211	9,602	933	101,752	59,399	6,499
192	184	7	1,872	1,210	78
3,427	2,946	118	26,900	23,097	1,769
42,143	31,933	2,292	578,146	129,849	12,757
<b>37,797</b>	<b>26,971</b>	<b>3,391</b>	<b>196,297</b>	<b>108,581</b>	<b>15,107</b>
1,903	1,406	122	8,335	6,707	951
14,420	8,469	1,303	57,708	39,068	4,486
2,530	1,958	178	44,897	9,879	1,302
18,943	15,137	1,788	85,356	52,928	8,367
<b>18,761</b>	<b>15,026</b>	<b>1,643</b>	<b>182,342</b>	<b>87,873</b>	<b>13,093</b>
1,915	1,720	130	12,008	10,849	943
9,258	7,356	1,120	48,339	34,714	5,517
1,142	988	85	6,664	5,437	604
6,446	4,961	307	115,332	36,872	6,029
<b>5,598</b>	<b>4,958</b>	<b>604</b>	<b>54,056</b>	<b>44,235</b>	<b>4,403</b>
491	440	44	5,846	5,227	537
76	70	5	724	671	49
2,387	2,120	242	24,689	17,929	1,586
1,959	1,692	263	16,638	14,847	1,680
105	91	13	1,611	1,466	142
580	544	36	4,548	4,096	409
<b>2,209</b>	<b>1,981</b>	<b>213</b>	<b>23,265</b>	<b>19,845</b>	<b>2,120</b>
1,581	1,452	120	18,055	15,677	1,426
628	528	93	5,211	4,169	694

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

TDB40055

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2001

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
<b>a. TOTAL</b>	<b>2,055,105</b>	<b>21,200</b>	<b>904,309</b>	<b>53,920</b>	<b>43,381</b>	<b>757,427</b>	<b>274,310</b>
Italian government securities	766,477	7,282	347,946	10,982	9,926	195,432	194,909
of which: BOTs	103,602	445	28,977	487	2,144	57,323	14,227
CCTs	168,727	2,724	91,631	4,938	2,382	40,250	26,802
BTPs	444,763	2,697	207,235	4,802	5,022	91,039	133,968
Other debt securities	675,346	5,640	287,892	17,290	18,256	296,166	50,006
of which: in non-euro-area currencies	61,210	259	37,876	1,357	1,140	14,737	5,842
Equity securities	172,079	7,013	75,352	15,483	2,639	44,410	27,182
of which: in non-euro-area currencies	24,223	32	21,067	827	208	1,908	181
Units of collective investment undertakings	403,917	358	184,584	4,746	11,093	202,316	820
Other securities and the like	38,024	906	8,697	5,480	1,564	19,522	1,393

## 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 millions of euros

December 2001		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>1,780,689</b>	<b>1,005,134</b>	<b>347,165</b>	<b>280,904</b>	<b>102,901</b>	<b>44,542</b>
	Italian government securities	571,567	314,820	108,982	99,215	35,397	13,358
	<i>of which:</i> BOTs	89,375	41,275	16,099	16,462	11,771	3,974
	CCTs	141,925	81,027	26,127	26,114	6,303	2,353
	BTPs	310,794	173,815	63,466	51,289	15,495	6,728
	Other debt securities	625,241	347,329	127,914	96,656	34,402	18,893
	<i>of which:</i> in non-euro-area currencies	55,367	41,308	6,845	5,180	1,549	440
	Equity securities	144,893	86,718	29,996	21,180	4,213	2,781
	<i>of which:</i> in non-euro-area currencies	24,042	21,364	1,583	786	170	137
	Units of collective investment undertakings	403,095	247,402	72,943	55,354	19,220	8,176
	Other securities and the like	36,631	9,109	7,349	8,825	9,774	1,377

## Note:

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

## Distribution by size of deposits of types of securities

TDB40065

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

## December 2001

	Total	Size of deposits of types of securities		
		Up to 50,000 euros	From 50,000 to 150,000 euros	More than 150,000 euros
<b>a. ITALIAN GOVERNMENT SECURITIES: BOTs</b>				
absolute value	60,774	21,535	21,070	18,169
percentage share	100.00	35.44	34.67	29.90
<b>b. ITALIAN GOVERNMENT SECURITIES: OTHER</b>				
absolute value	156,396	28,293	39,180	88,924
percentage share	100.00	18.09	25.05	56.86
<b>c. OTHER DEBT SECURITIES</b>				
absolute value	332,191	81,175	93,042	157,973
percentage share	100.00	24.44	28.01	47.56
<b>d. EQUITY SECURITIES</b>				
absolute value	60,065	17,221	5,146	37,698
percentage share	100.00	28.67	8.57	62.76
<b>e. OTHER SECURITIES</b>				
absolute value	246,279	72,291	67,503	106,485
percentage share	100.00	29.35	27.41	43.24

## Note:

Deposits are only those of non-financial companies and households. Securities are stated at face value. The classification by size of deposit is effected, for each customer, on the basis of the different types of securities deposited. E.g. a customer owning deposited securities for a total of 130,000 euros, comprising 30,000 euros of BOTs and 100,000 euros of shares, contributes to the amounts shown as follows: 30,000 euros in the "Italian government securities: BOTs" / "Up to 50,000 euros" cell and 100,000 euros in the "Equity securities" / "From 50,000 up to 150,000 euros" cell.

Lire: up to 96,813,500	Euro: up to 50,000
from 96,813,500 to 290,440,500	from 50,000 to 150,000
more than 290,440,500	more than 150,000

## Distribution by size of deposit

TDB40070

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

## December 2001

		Size of deposit			
		Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
<b>a. TOTAL</b>					
	absolute value	154,677	313,246	108,857	278,924
	percentage share	100,00	100,00	100,00	100,00
<b>b. ITALIAN GOVERNMENT SECURITIES: BOTs</b>					
	absolute value	15,032	30,772	7,432	7,538
	percentage share	9.72	9.82	6.83	2.70
<b>c. ITALIAN GOVERNMENT SECURITIES: OTHER</b>					
	absolute value	14,884	52,911	26,056	62,545
	percentage share	9.62	16.89	23.94	22.42
<b>d. OTHER DEBT SECURITIES</b>					
	absolute value	58,731	128,675	45,761	99,023
	percentage share	37.97	41.08	42.04	35.50
<b>e. EQUITY SECURITIES</b>					
	absolute value	12,261	8,701	3,120	35,984
	percentage share	7.93	2.78	2.87	12.90
<b>f. OTHER SECURITIES</b>					
	absolute value	53,770	92,187	26,488	73,834
	percentage share	34.76	29.43	24.33	26.47

## Notes:

Deposits are only those of non-financial companies and households. Securities are stated at face value. The classification by size of deposit is effected, for each customer, on the basis of the total amount of securities deposited. E.g. a customer owning deposited securities for a total of 130,000 euros, comprising 30,000 euros of BOTs and 100,000 euros of shares, contributes to the amounts shown as follows: 30,000 euros in the "Italian government securities: BOTs" / "From 50,000 to 250,000 euros" cell and 100,000 euros in the "Equity securities" / "From 50,000 to 250,000 euros" cell.

Lire:	up to 96,813,500	Euro:	up to 50,000
	from 96,813,500 to 484,067,500		from 50,000 to 250,000
	from 484,067,500 to 968,135,000		from 250,000 to 500,000
	more than 968,135,000		more than 500,000

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

TDB40100

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2001		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	<b>TOTAL</b>	<b>103,676</b>	<b>1,058</b>	<b>11,680</b>	<b>82,124</b>	<b>2,537</b>	<b>6,283</b>
b.	<b>NORTH-WEST ITALY</b>	<b>45,976</b>	<b>105</b>	<b>7,114</b>	<b>35,109</b>	<b>822</b>	<b>2,827</b>
	Piedmont	8,591	44	1,094	6,920	186	347
	Valle d'Aosta	125	1	3	98	6	18
	Liguria	3,231	14	37	3,046	37	97
	Lombardy	34,028	46	5,981	25,045	592	2,364
c.	<b>NORTH-EAST ITALY</b>	<b>25,736</b>	<b>389</b>	<b>1,734</b>	<b>20,674</b>	<b>978</b>	<b>1,961</b>
	Trentino-Alto Adige	3,349	312	98	2,312	282	345
	Veneto	6,265	34	777	4,684	215	556
	Friuli-Venezia Giulia	3,446	20	440	2,794	67	125
	Emilia-Romagna	12,676	23	420	10,885	414	935
d.	<b>CENTRAL ITALY</b>	<b>23,660</b>	<b>491</b>	<b>2,638</b>	<b>19,300</b>	<b>345</b>	<b>886</b>
	Marche	1,237	14	274	801	50	98
	Tuscany	5,540	46	957	4,117	161	258
	Umbria	737	27	24	617	21	48
	Lazio	16,146	404	1,383	13,764	114	481
e.	<b>SOUTHERN ITALY</b>	<b>4,997</b>	<b>50</b>	<b>131</b>	<b>3,984</b>	<b>287</b>	<b>545</b>
	Abruzzo	741	3	16	512	49	161
	Molise	149	11	..	117	10	12
	Campania	2,283	27	35	1,928	92	202
	Puglia	1,226	5	6	1,040	86	90
	Basilicata	210	1	11	151	16	31
	Calabria	388	3	63	236	35	50
f.	<b>ISLANDS</b>	<b>3,312</b>	<b>23</b>	<b>63</b>	<b>3,056</b>	<b>105</b>	<b>66</b>
	Sicily	2,129	5	30	1,971	76	46
	Sardinia	1,184	18	33	1,085	29	19

Notes:

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

TDB40110

Banks

Source: Supervisory returns  
Stocks in millions of euros

## December 2001

Same  
region  
as branch

Total

North-West

North-East

Centre

South

Islands

<b>a. TOTAL</b>	<b>–</b>	<b>103,676</b>	<b>45,976</b>	<b>25,736</b>	<b>23,660</b>	<b>4,997</b>	<b>3,312</b>
Piedmont	5,574	7,059	6,319	257	444	16	22
Valle d'Aosta	92	95	94	..	1	..	–
Liguria	2,223	3,240	2,367	231	296	21	326
Lombardy	30,758	40,472	33,490	2,130	3,170	542	1,142
Trentino-Alto Adige	3,102	3,205	53	3,140	10	1	..
Veneto	5,371	6,909	830	5,766	209	58	45
Friuli-Venezia Giulia	2,587	2,773	66	2,644	55	8	..
Emilia-Romagna	10,782	11,839	554	10,891	271	105	19
Marche	1,126	1,247	40	21	1,168	19	..
Tuscany	3,841	4,904	485	34	4,284	87	14
Umbria	493	565	3	4	556	1	1
Lazio	11,368	15,109	1,350	607	12,445	300	408
Abruzzo	561	778	177	1	25	575	..
Molise	113	118	..	..	3	115	..
Campania	1,850	2,515	64	6	549	1,867	28
Puglia	845	935	51	3	8	873	..
Basilicata	140	153	4	..	..	148	..
Calabria	258	274	6	..	6	258	4
Sicily	899	1,061	19	1	140	2	900
Sardinia	401	429	8	..	19	..	402

Notes:

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

TDB10420

 Source: Supervisory returns  
 Stocks in millions of euros

**December 2001**

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>460,549</b>	<b>6,273</b>	<b>33,201</b>	<b>3,221</b>	<b>38,970</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>157,356</b>	<b>1,041</b>	<b>13,128</b>	<b>784</b>	<b>13,717</b>
	Piedmont	38,364	339	2,887	397	3,428
	Valle d'Aosta	1,290	48	59	26	296
	Liguria	11,682	135	749	55	1,207
	Lombardy	106,020	519	9,433	307	8,785
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>104,672</b>	<b>1,056</b>	<b>6,650</b>	<b>875</b>	<b>6,660</b>
	Trentino-Alto Adige	10,261	192	984	234	747
	Veneto	41,249	383	2,758	234	2,999
	Friuli-Venezia Giulia	11,469	135	804	81	654
	Emilia-Romagna	41,692	347	2,103	326	2,260
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>122,100</b>	<b>967</b>	<b>7,050</b>	<b>517</b>	<b>12,988</b>
	Marche	12,182	175	681	144	783
	Tuscany	31,151	277	2,049	149	3,045
	Umbria	6,373	98	402	51	621
	Lazio	72,394	417	3,918	174	8,539
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>49,383</b>	<b>797</b>	<b>4,317</b>	<b>575</b>	<b>3,832</b>
	Abruzzo	6,400	113	645	81	366
	Molise	1,281	24	83	13	63
	Campania	19,817	200	1,439	276	1,564
	Puglia	14,468	279	1,484	88	1,378
	Basilicata	2,455	59	194	60	204
	Calabria	4,963	123	472	58	258
<b>f.</b>	<b>ISLANDS</b>	<b>27,037</b>	<b>2,412</b>	<b>2,056</b>	<b>469</b>	<b>1,773</b>
	Sicily	17,746	1,554	1,161	206	718
	Sardinia	9,291	858	896	262	1,055

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
13,930	76,188	1,763	82,594	1,268	31,286	6,443	165,412
4,026	29,605	176	30,530	177	10,745	1,379	52,047
1,078	8,532	41	8,022	63	1,898	489	11,191
7	343	2	147	3	69	21	268
152	1,893	9	3,105	21	865	104	3,386
2,789	18,837	125	19,256	90	7,912	764	37,202
3,413	16,850	348	19,197	352	5,912	1,701	41,660
305	1,182	174	1,197	75	442	283	4,447
1,292	7,175	16	7,824	89	2,468	402	15,610
374	1,987	83	2,195	86	502	255	4,314
1,442	6,506	75	7,981	103	2,499	760	17,289
2,021	20,179	132	20,588	172	9,500	1,333	46,654
452	1,836	3	2,096	46	1,815	275	3,878
600	4,043	69	6,652	93	3,774	612	9,788
213	1,378	7	964	17	454	77	2,091
756	12,922	53	10,875	17	3,457	369	30,896
3,174	6,201	22	8,324	190	3,229	990	17,730
486	866	5	1,136	26	449	164	2,065
75	200	1	171	20	88	32	511
1,128	2,587	6	3,419	50	1,277	272	7,600
702	1,707	9	2,801	48	803	263	4,906
584	288	1	215	14	135	90	611
200	552	2	581	32	478	169	2,038
1,296	3,354	1,084	3,955	377	1,901	1,040	7,320
939	2,642	295	3,013	113	1,203	632	5,269
357	712	789	942	264	697	408	2,051

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

TDB10430

Source: Supervisory returns  
Flows in millions of euros

4th quarter 2001		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
<b>a. TOTAL</b>	<b>78,457</b>	<b>134</b>	<b>5,291</b>	<b>105</b>	<b>4,375</b>
<b>b. NORTH-WEST ITALY</b>	<b>33,213</b>	<b>12</b>	<b>2,241</b>	<b>46</b>	<b>1,597</b>
Piedmont	9,607	7	305	5	278
Valle d'Aosta	93	..	10	..	2
Liguria	1,359	1	79	1	110
Lombardy	22,154	4	1,847	40	1,206
<b>c. NORTH-EAST ITALY</b>	<b>17,760</b>	<b>18</b>	<b>1,206</b>	<b>21</b>	<b>753</b>
Trentino-Alto Adige	1,199	6	142	3	64
Veneto	7,817	9	430	6	312
Friuli-Venezia Giulia	2,068	3	127	7	135
Emilia-Romagna	6,676	1	507	4	241
<b>d. CENTRAL ITALY</b>	<b>18,549</b>	<b>10</b>	<b>1,002</b>	<b>18</b>	<b>1,093</b>
Marche	1,485	2	154	5	104
Tuscany	3,716	3	266	9	285
Umbria	1,343	1	70	1	41
Lazio	12,005	5	513	2	662
<b>e. SOUTHERN ITALY</b>	<b>5,546</b>	<b>11</b>	<b>549</b>	<b>10</b>	<b>285</b>
Abruzzo	1,119	3	162	2	53
Molise	129	–	14	..	5
Campania	1,927	..	159	6	103
Puglia	1,658	1	161	2	83
Basilicata	180	1	13	..	12
Calabria	532	6	41	..	30
<b>f. ISLANDS</b>	<b>3,390</b>	<b>83</b>	<b>293</b>	<b>10</b>	<b>646</b>
Sicily	2,067	58	197	6	62
Sardinia	1,323	25	97	5	584

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
1,317	18,961	130	9,380	66	3,002	838	34,858
614	9,654	10	3,590	24	1,233	192	14,000
157	4,966	..	719	4	248	66	2,851
2	11	..	17	..	7	1	44
11	216	1	250	1	65	9	615
444	4,461	9	2,604	19	912	116	10,490
322	3,279	17	2,135	14	510	172	9,312
11	122	6	107	2	50	29	656
122	1,522	1	852	3	184	36	4,340
42	232	2	252	6	39	46	1,177
147	1,403	8	924	4	236	61	3,139
149	4,612	64	2,459	12	861	186	8,083
42	319	..	157	2	107	36	557
54	790	62	577	8	383	69	1,211
16	465	..	76	2	69	6	597
37	3,039	3	1,649	..	302	74	5,718
139	1,020	2	805	5	254	115	2,351
39	269	..	120	2	33	31	405
2	12	—	14	..	11	9	62
30	318	..	308	1	88	39	876
38	260	1	286	1	78	25	722
10	35	—	17	..	12	6	73
19	125	..	60	..	31	6	213
93	396	37	392	10	146	173	1,112
73	257	1	305	4	93	150	861
20	139	35	87	6	53	23	251

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

TDB10460

Source: Supervisory returns  
Stocks in millions of euros

December 2001		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	<b>TOTAL</b>	<b>8,227</b>	<b>2,494</b>	<b>5,733</b>	<b>2,724</b>	<b>1,054</b>	<b>1,670</b>
b.	<b>NORTH-WEST ITALY</b>	<b>1,981</b>	<b>394</b>	<b>1,587</b>	<b>714</b>	<b>227</b>	<b>487</b>
	Piedmont	653	161	492	268	120	148
	Valle d'Aosta	38	27	10	29	25	4
	Liguria	81	30	51	41	22	19
	Lombardy	1,210	177	1,033	376	60	316
c.	<b>NORTH-EAST ITALY</b>	<b>2,542</b>	<b>888</b>	<b>1,655</b>	<b>738</b>	<b>312</b>	<b>426</b>
	Trentino-Alto Adige	270	142	128	65	24	42
	Veneto	876	229	648	215	99	115
	Friuli-Venezia Giulia	214	105	110	56	20	36
	Emilia-Romagna	1,181	412	769	402	169	233
d.	<b>CENTRAL ITALY</b>	<b>1,629</b>	<b>327</b>	<b>1,302</b>	<b>652</b>	<b>175</b>	<b>476</b>
	Marche	205	39	166	32	10	22
	Tuscany	832	143	689	410	83	327
	Umbria	182	46	136	62	21	41
	Lazio	410	99	310	147	62	86
e.	<b>SOUTHERN ITALY</b>	<b>1,327</b>	<b>516</b>	<b>811</b>	<b>329</b>	<b>171</b>	<b>158</b>
	Abruzzo	116	30	85	44	14	30
	Molise	49	32	17	12	8	4
	Campania	266	109	158	70	33	37
	Puglia	421	162	259	99	47	52
	Basilicata	127	56	71	28	19	9
	Calabria	349	128	221	77	51	26
f.	<b>ISLANDS</b>	<b>748</b>	<b>369</b>	<b>379</b>	<b>292</b>	<b>169</b>	<b>123</b>
	Sicily	379	162	217	52	14	38
	Sardinia	369	207	161	239	155	85

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>4,047</b>	<b>940</b>	<b>3,106</b>	<b>1,456</b>	<b>499</b>	<b>957</b>
<b>1,029</b>	<b>150</b>	<b>879</b>	<b>239</b>	<b>18</b>	<b>221</b>
328	31	296	57	9	48
8	2	6	1	1	..
34	6	28	6	1	5
659	110	549	174	7	168
<b>1,360</b>	<b>386</b>	<b>974</b>	<b>445</b>	<b>189</b>	<b>255</b>
136	71	65	69	47	22
528	75	453	133	54	79
85	24	61	73	61	12
611	216	394	169	27	142
<b>728</b>	<b>105</b>	<b>623</b>	<b>250</b>	<b>47</b>	<b>203</b>
122	17	105	51	12	39
284	33	251	138	27	111
98	22	77	22	4	18
223	34	190	39	4	35
<b>656</b>	<b>231</b>	<b>425</b>	<b>341</b>	<b>113</b>	<b>228</b>
56	11	45	15	5	10
17	6	10	21	18	2
155	49	106	42	27	15
243	91	153	79	24	54
59	25	34	40	11	28
126	49	77	146	28	118
<b>275</b>	<b>68</b>	<b>206</b>	<b>181</b>	<b>131</b>	<b>50</b>
193	60	133	134	87	46
82	9	73	47	44	4

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

TDB10470

Source: Supervisory returns  
Flows in millions of euros

4th quarter 2001		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	<b>TOTAL</b>	<b>822</b>	<b>107</b>	<b>715</b>	<b>179</b>	<b>7</b>	<b>172</b>
b.	<b>NORTH-WEST ITALY</b>	<b>272</b>	<b>24</b>	<b>248</b>	<b>86</b>	<b>1</b>	<b>85</b>
	Piedmont	46	5	42	9	..	9
	Valle d'Aosta	1	..	1	..	—	..
	Liguria	4	..	4	1	..	1
	Lombardy	221	19	202	76	1	75
c.	<b>NORTH-EAST ITALY</b>	<b>236</b>	<b>37</b>	<b>199</b>	<b>31</b>	<b>1</b>	<b>30</b>
	Trentino-Alto Adige	13	6	8	4	..	4
	Veneto	108	9	99	8	..	8
	Friuli-Venezia Giulia	19	4	15	3	1	2
	Emilia-Romagna	95	18	78	16	..	16
d.	<b>CENTRAL ITALY</b>	<b>161</b>	<b>13</b>	<b>149</b>	<b>39</b>	<b>1</b>	<b>37</b>
	Marche	17	1	16	3	..	2
	Tuscany	75	6	70	27	1	26
	Umbria	33	1	32	4	..	4
	Lazio	36	5	31	5	..	5
e.	<b>SOUTHERN ITALY</b>	<b>100</b>	<b>24</b>	<b>75</b>	<b>13</b>	<b>1</b>	<b>11</b>
	Abruzzo	21	3	18	3	..	3
	Molise	4	1	3	2	—	2
	Campania	19	6	13	4	..	3
	Puglia	42	11	31	3	1	3
	Basilicata	7	2	5	1	..	1
	Calabria	7	2	5	..	—	..
f.	<b>ISLANDS</b>	<b>53</b>	<b>10</b>	<b>43</b>	<b>11</b>	<b>3</b>	<b>9</b>
	Sicily	37	7	30	4	..	4
	Sardinia	17	3	14	7	2	5

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>500</b>	<b>92</b>	<b>408</b>	<b>142</b>	<b>8</b>	<b>134</b>
<b>126</b>	<b>23</b>	<b>103</b>	<b>60</b>	<b>..</b>	<b>60</b>
33	5	29	4	—	4
1	..	1	..	..	—
3	..	2	..	—	..
89	18	71	56	..	56
<b>175</b>	<b>31</b>	<b>144</b>	<b>30</b>	<b>4</b>	<b>26</b>
7	4	3	2	2	1
92	9	83	8	..	8
13	1	11	4	2	2
63	17	46	16	..	16
<b>94</b>	<b>11</b>	<b>83</b>	<b>29</b>	<b>..</b>	<b>29</b>
11	1	10	4	..	4
32	4	27	16	—	16
26	1	25	3	..	3
25	4	21	5	..	5
<b>75</b>	<b>21</b>	<b>54</b>	<b>12</b>	<b>2</b>	<b>10</b>
15	2	13	3	1	2
1	..	1	1	..	..
13	5	9	2	1	1
34	11	23	5	—	5
5	1	4	1	..	..
6	2	4	1	..	1
<b>31</b>	<b>6</b>	<b>25</b>	<b>12</b>	<b>1</b>	<b>10</b>
22	6	17	11	1	9
8	..	8	1	—	1

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

TDB10440

Source: Supervisory returns  
Stocks in millions of euros

December 2001

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	33,199	2,895	5,572	1,949	30
b.	NORTH-WEST ITALY	7,658	350	1,894	1,021	9
	Piedmont	2,418	309	328	304	..
	Valle d'Aosta	107	..	3	..	—
	Liguria	484	3	24	43	—
	Lombardy	4,649	37	1,538	674	9
c.	NORTH-EAST ITALY	7,899	30	1,582	326	9
	Trentino-Alto Adige	1,281	..	56	87	—
	Veneto	2,455	16	697	91	2
	Friuli-Venezia Giulia	1,023	3	136	54	—
	Emilia-Romagna	3,141	11	693	95	7
d.	CENTRAL ITALY	4,958	175	918	221	11
	Marche	1,085	13	285	15	—
	Tuscany	1,581	7	267	72	11
	Umbria	442	1	101	2	—
	Lazio	1,851	155	265	133	—
e.	SOUTHERN ITALY	5,942	1,830	816	297	—
	Abruzzo	931	301	115	66	—
	Molise	176	47	23	1	—
	Campania	2,004	626	300	69	—
	Puglia	1,425	324	240	78	—
	Basilicata	819	489	46	50	—
	Calabria	586	43	93	33	—
f.	ISLANDS	6,741	510	362	84	—
	Sicily	3,781	358	198	31	—
	Sardinia	2,960	152	164	53	—

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
<b>1,216</b>	<b>2,784</b>	<b>8,041</b>	<b>2,794</b>	<b>669</b>	<b>6,540</b>	<b>708</b>	<b>620</b>
<b>97</b>	<b>399</b>	<b>1,099</b>	<b>594</b>	<b>355</b>	<b>1,767</b>	<b>74</b>	<b>63</b>
16	174	413	270	168	406	29	20
..	62	15	4	..	22	1	..
9	30	87	41	1	237	8	7
71	132	584	278	186	1,102	37	35
<b>289</b>	<b>845</b>	<b>1,540</b>	<b>980</b>	<b>169</b>	<b>1,970</b>	<b>159</b>	<b>134</b>
34	109	475	29	18	453	19	15
49	207	402	339	6	601	46	38
99	88	227	120	7	280	9	6
107	442	436	491	138	636	86	76
<b>144</b>	<b>462</b>	<b>1,049</b>	<b>590</b>	<b>41</b>	<b>1,131</b>	<b>217</b>	<b>179</b>
9	64	181	349	5	133	31	20
38	183	335	178	30	411	51	30
2	43	106	43	2	128	13	12
95	173	426	20	4	459	121	116
<b>113</b>	<b>427</b>	<b>692</b>	<b>244</b>	<b>46</b>	<b>1,281</b>	<b>196</b>	<b>189</b>
58	38	100	56	4	130	64	63
2	34	22	10	..	25	11	11
25	108	158	48	7	591	72	69
23	110	281	99	14	222	35	34
1	57	33	22	16	95	12	10
4	79	99	8	6	218	3	3
<b>574</b>	<b>651</b>	<b>3,661</b>	<b>387</b>	<b>58</b>	<b>392</b>	<b>62</b>	<b>56</b>
360	439	1,919	69	56	310	40	34
213	212	1,742	318	2	82	22	21

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

TDB10450

Source: Supervisory returns  
Flows in millions of euros

## 4th quarter 2001

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	3,160	31	619	101	3
b.	NORTH-WEST ITALY	852	4	227	45	3
	Piedmont	188	2	46	6	..
	Valle d'Aosta	4	—	1	—	—
	Liguria	29	—	3	2	—
	Lombardy	632	2	177	38	3
c.	NORTH-EAST ITALY	790	3	189	21	..
	Trentino-Alto Adige	72	—	4	15	—
	Veneto	307	1	78	4	—
	Friuli-Venezia Giulia	117	1	12	..	—
	Emilia-Romagna	293	1	95	3	..
d.	CENTRAL ITALY	642	11	89	10	..
	Marche	133	8	31	1	—
	Tuscany	218	2	22	8	..
	Umbria	66	—	9	..	—
	Lazio	226	1	26	2	—
e.	SOUTHERN ITALY	411	6	83	20	—
	Abruzzo	96	1	11	12	—
	Molise	22	..	2	..	—
	Campania	138	1	27	..	—
	Puglia	97	2	23	3	—
	Basilicata	23	1	4	4	—
	Calabria	35	..	16	1	—
f.	ISLANDS	465	7	32	4	—
	Sicily	337	7	22	1	—
	Sardinia	128	—	10	3	—

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
<b>76</b>	<b>283</b>	<b>190</b>	<b>303</b>	<b>26</b>	<b>939</b>	<b>590</b>	<b>475</b>
<b>4</b>	<b>17</b>	<b>15</b>	<b>103</b>	<b>8</b>	<b>368</b>	<b>59</b>	<b>53</b>
1	8	7	28	5	66	18	14
..	..	..	1	—	1	1	..
1	1	—	3	..	13	6	5
2	8	7	70	3	288	34	33
<b>23</b>	<b>22</b>	<b>29</b>	<b>94</b>	<b>2</b>	<b>289</b>	<b>117</b>	<b>102</b>
1	7	11	1	—	17	15	9
1	4	4	29	1	147	39	34
13	2	5	20	..	57	7	6
8	10	9	43	1	68	56	53
<b>8</b>	<b>88</b>	<b>12</b>	<b>52</b>	<b>3</b>	<b>121</b>	<b>248</b>	<b>160</b>
2	6	3	33	..	28	21	18
5	17	4	11	3	40	107	25
1	2	..	5	..	37	11	11
1	62	5	3	..	16	110	106
<b>15</b>	<b>40</b>	<b>9</b>	<b>21</b>	<b>3</b>	<b>87</b>	<b>126</b>	<b>124</b>
9	4	1	8	..	31	19	19
..	7	—	1	—	2	10	10
2	15	..	4	..	28	60	59
1	9	1	7	2	21	29	29
..	3	1	1	..	2	6	5
3	1	5	1	..	5	3	3
<b>25</b>	<b>116</b>	<b>125</b>	<b>33</b>	<b>10</b>	<b>73</b>	<b>39</b>	<b>35</b>
21	113	60	10	10	72	22	18
4	4	65	23	..	1	17	17



## **Information on securities business**

## Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns  
Flows in millions of euros

## 4th quarter 2001

	Total	Banks	SIMs
<b>a. TOTAL SECURITIES</b>	<b>2,131,068</b>	<b>1,657,802</b>	<b>473,265</b>
Italian government securities	1,450,047	1,212,601	237,445
<i>of which:</i> BOTs	155,255	116,975	38,279
CCTs	315,759	271,253	44,507
BTPs	894,140	758,362	135,778
Other debt securities	334,637	280,519	54,118
Equity securities	339,582	158,063	181,519
Other securities	6,816	6,634	182
<b>b. TOTAL DERIVATIVE INSTRUMENTS</b>	<b>2,881,051</b>	<b>2,387,084</b>	<b>493,967</b>
Futures	850,163	565,732	284,431
<i>of which:</i> on Italian government securities	91,064	39,388	51,676
on interest rates	395,873	379,617	16,257
on stock indices	270,410	90,272	180,138
Swaps and forward rate agreements	1,024,290	954,017	70,273
<i>of which:</i> interest rate swaps	565,926	526,288	39,638
currency swaps	21,775	6,158	15,617
forward rate agreements	418,492	417,972	520
Options on securities	129,617	49,014	80,602
<i>of which:</i> on Italian government securities	4,954	4,591	363
on debt securities	21,591	21,064	527
on equity securities	57,610	20,950	36,659
Options on futures or stock indices	195,056	159,203	35,853
<i>of which:</i> on futures on Italian government securities	5,302	3,930	1,372
on stock indices or futures on stock indices	167,643	138,808	28,836
Foreign currency options	49,720	49,179	541
Interest rate options	67,821	45,758	22,062
Other derivative instruments	564,383	564,178	204

## 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		
Oct. 2001	Nov. 2001	Dec. 2001	Oct. 2001	Nov. 2001	Dec. 2001
<b>703,587</b>	<b>562,554</b>	<b>391,662</b>	<b>183,746</b>	<b>174,888</b>	<b>114,631</b>
532,893	409,678	270,030	94,751	89,543	53,151
49,308	37,118	30,550	12,605	14,527	11,148
111,239	88,571	71,443	18,419	14,927	11,160
343,435	261,113	153,814	56,861	52,170	26,747
107,047	92,435	81,037	17,796	20,432	15,890
61,328	58,484	38,251	71,172	64,774	45,574
2,323	1,962	2,348	27	139	16
<b>985,114</b>	<b>826,241</b>	<b>575,729</b>	<b>173,964</b>	<b>188,412</b>	<b>131,591</b>
199,638	192,135	173,959	107,865	109,947	66,618
12,462	10,986	15,940	17,135	27,051	7,489
127,525	144,172	107,920	5,151	6,431	4,675
37,677	21,301	31,293	73,874	58,423	47,840
373,125	370,387	210,506	23,855	23,948	22,470
216,288	192,813	117,187	12,796	12,945	13,897
1,409	1,712	3,036	6,192	5,299	4,126
154,197	174,748	89,027	–	315	205
15,963	24,168	8,883	20,139	34,003	26,460
2,572	1,644	375	256	61	46
6,655	11,971	2,438	126	364	37
6,150	9,958	4,843	5,630	18,405	12,624
59,470	66,105	33,628	14,535	12,036	9,282
511	1,762	1,657	236	523	613
55,032	53,334	30,441	12,009	9,300	7,527
16,972	17,728	14,479	123	135	283
13,439	12,984	19,335	7,325	8,284	6,454
306,508	142,733	114,937	122	59	24



## 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

## 4th quarter 2001

	Total	Banks	SIMs	AMCs
Assets under management	411,748	183,802	39,805	188,141
Fund-raising	32,823	15,590	3,869	13,363
Redemptions	36,032	22,477	3,193	10,361
Net fund-raising	-3,209	-6,887	676	3,002

## 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 millions of euros

## 4th quarter 2001

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a.</b>	<b>TOTAL PORTFOLIO</b>	<b>124,204</b>	<b>120,556</b>	<b>399,927</b>
	Italian government securities	52,282	48,513	124,586
	<i>of which:</i> BOTs	1,743	1,161	2,409
	CCTs	12,795	13,702	30,862
	BTPs	35,013	29,245	84,690
	Other debt securities	15,426	15,776	52,346
	<i>of which:</i> in non-euro-area currencies	2,440	2,891	5,899
	Equity securities	12,356	12,488	29,215
	<i>of which:</i> in non-euro-area currencies	3,472	3,143	5,822
	Units of collective investment undertakings	35,074	35,139	191,320
	Other securities and the like	9,066	8,640	2,460

**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
<b>38,512</b>	<b>38,039</b>	<b>177,708</b>	<b>17,135</b>	<b>17,531</b>	<b>38,710</b>	<b>68,557</b>	<b>64,986</b>	<b>183,510</b>
17,463	16,638	41,192	2,558	3,094	6,716	32,261	28,781	76,677
662	460	951	161	91	208	920	610	1,250
7,195	6,485	16,470	867	751	1,938	4,733	6,467	12,453
7,962	8,142	20,717	1,232	1,855	4,204	25,819	19,249	59,770
4,641	4,411	16,113	1,467	1,118	3,185	9,318	10,247	33,048
620	659	2,084	98	103	340	1,722	2,129	3,474
3,648	3,726	9,729	1,591	1,495	2,472	7,117	7,267	17,014
622	556	1,373	189	151	524	2,661	2,437	3,926
11,509	12,864	108,866	6,678	6,277	25,756	16,888	15,998	56,698
1,252	400	1,807	4,841	5,548	580	2,974	2,692	73

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
December 2001	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
<b>a. TOTAL PORTFOLIO</b>	<b>100.00</b>	<b>3.49</b>	<b>3.37</b>	<b>91.31</b>	<b>1.83</b>
Italian government securities	100.00	14.75	5.08	78.74	1.43
<i>of which: BOTs</i>	<i>100.00</i>	<i>0.51</i>	<i>17.15</i>	<i>82.01</i>	<i>0.33</i>
CCTs	100.00	13.07	5.46	80.13	1.34
BTPs	100.00	21.59	4.70	72.15	1.57
Other debt securities	100.00	3.44	3.01	91.89	1.66
Equity securities	100.00	2.95	5.25	87.38	4.42
Units of collective investment undertakings	100.00	1.77	2.99	93.58	1.66
Other financial instruments	100.00	0.35	3.00	94.00	2.66

## 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 millions of euros

## 4th quarter 2001

	Total	Equity	Balanced	Bond
Net assets	403,681	117,995	43,167	243,933
Subscriptions	56,303	11,081	1,646	43,626
Redemptions	53,702	12,453	3,422	37,919
Net fund-raising	2,602	-1,372	-1,777	5,707
Income/profit distributed	11	-	-	11

## 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 millions of euros

## 4th quarter 2001

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	<b>TOTAL PORTFOLIO</b>	<b>181,018</b>	<b>174,275</b>	<b>369,863</b>
	Italian government securities	63,818	59,181	123,327
	<i>of which:</i> BOTs	9,765	7,098	14,162
	CCTs	9,497	10,093	26,081
	BTPs	41,229	37,987	76,156
	Other debt securities	56,575	53,770	117,656
	<i>of which:</i> in non-euro-area currencies	12,852	13,961	28,045
	Equity securities	59,692	60,224	127,605
	<i>of which:</i> in non-euro-area currencies	33,902	33,063	71,870
	Other securities	933	1,100	1,274

**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
<b>50,097</b>	<b>50,838</b>	<b>108,319</b>	<b>19,284</b>	<b>21,442</b>	<b>39,848</b>	<b>112,049</b>	<b>102,389</b>	<b>223,026</b>
1,678	2,015	1,870	3,101	3,899	8,090	59,071	53,306	113,575
196	260	91	64	36	48	9,505	6,802	14,023
347	505	542	416	665	782	8,734	8,923	24,757
1,003	1,078	1,154	2,469	3,037	6,868	37,787	33,908	68,332
863	982	1,462	4,599	5,823	11,600	51,271	47,133	105,077
521	569	779	1,755	2,089	3,804	10,640	11,365	23,698
46,890	47,262	104,073	11,333	11,322	19,895	1,684	1,822	4,257
26,267	25,457	59,665	6,798	6,598	10,872	1,027	1,170	1,824
665	580	914	251	398	263	23	128	118

## Distribution by type of instrument

TDB40580

Source: Supervisory returns  
Stocks in millions of euros

		SIMs		
		Oct. 2001	Nov. 2001	Dec. 2001
<b>a.</b>	<b>TOTAL</b>	<b>284,508</b>	<b>313,566</b>	<b>316,970</b>
<b>b.</b>	<b>ON DEBT SECURITIES AND INTEREST RATES</b>			
	Futures	2,548	6,834	84
	Options bought	62,099	71,649	63,004
	Options sold	64,154	70,905	68,870
	Interest rate swaps	102,011	110,662	114,109
	Forward rate agreements	142	49	332
<b>c.</b>	<b>ON EQUITY SECURITIES</b>			
	Futures	246	267	54
	Options bought	3,806	3,989	4,500
	Options sold	41,301	41,660	59,924
<b>d.</b>	<b>ON EXCHANGE RATES AND GOLD</b>			
	Options bought	400	347	441
	Options sold	403	354	441
	Currency swaps	3,158	2,782	2,170
	Domestic currency swaps	310	315	75
<b>e.</b>	<b>OTHER DERIVATIVE INSTRUMENTS</b>	<b>3,929</b>	<b>3,752</b>	<b>2,966</b>

## Notes:

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

## Banks and securities firms

### Banks

#### Units operating in Italy

#### Units operating abroad

Oct. 2001	Nov. 2001	Dec. 2001	Oct. 2001	Nov. 2001	Dec. 2001
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2,917,548	2,978,144	2,873,853	345,218	348,503	280,727
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108,555	100,735	152,307	29,627	28,353	24,073
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82,730	116,924	147,372	13,178	13,736	8,295
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98,386	141,432	177,044	15,104	15,525	9,827
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2,008,662	1,921,810	1,811,032	260,428	264,181	212,527
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396,421	404,575	318,004	12,896	12,852	10,712
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1,164	1,477	1,178	185	178	162
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54,804	88,225	84,149	3,264	3,108	5,184
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76,346	97,508	89,554	1,728	1,627	1,527
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27,598	38,092	29,670	981	779	588
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29,575	34,596	30,826	982	771	575
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18,669	18,546	19,290	6,854	6,894	6,920
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5,552	5,188	4,686	–	–	–
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9,086	9,036	8,743	–	499	335
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## Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns  
Stocks and flows in millions of euros

## 4th quarter 2001

4th quarter 2001		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	44,901	9,069	33,098	2,034	701	2,107
	Italian government securities	9,139	4,838	4,302	–	–	193
	<i>of which:</i> BOTs	737	86	650	–	–	–
	CCTs	1,420	482	938	–	–	80
	BTPs	5,791	3,725	2,066	–	–	113
	Other debt securities	10,131	3,765	4,356	2,001	9	1,892
	Equity securities	1,353	464	813	33	43	10
	Other securities	24,278	1	23,627	–	649	11

## Notes:

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



## **Information on customers**



TDB30100

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

	Total		Banks		Financial intermediaries	
	Sept. 2001	Dec. 2001	Sept. 2001	Dec. 2001	Sept. 2001	Dec. 2001
<b>a. NUMBER OF BORROWERS</b>	<b>2,030,803</b>	<b>2,070,532</b>	<b>1,882,931</b>	<b>1,907,191</b>	<b>299,689</b>	<b>317,904</b>
<i>of which: joint</i>	413,253	429,187	380,657	390,966	39,532	45,179
<b>b. LOAN FACILITIES</b>						
<i>facilities granted</i>	1,263,759	1,255,250	1,182,303	1,167,091	81,457	88,159
<i>used margin</i>	840,645	871,147	773,155	797,748	67,490	73,398
<i>overshoot</i>	53,263	57,350	48,821	53,047	4,442	4,303
<i>unused margin</i>	476,377	441,454	457,969	422,390	18,408	19,064
<i>of which: matched loans</i>						
<i>facilities granted</i>	240,220	242,958	211,418	210,599	28,801	32,359
<i>used margin</i>	121,658	130,602	103,576	109,803	18,082	20,799
<i>term loans</i>						
<i>facilities granted</i>	756,453	739,931	704,368	684,677	52,085	55,254
<i>used margin</i>	590,090	610,057	541,510	558,281	48,580	51,776
<i>revocable loans</i>						
<i>facilities granted</i>	267,086	272,362	266,516	271,815	571	547
<i>used margin</i>	128,898	130,488	128,069	129,664	828	823
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
<i>facilities granted</i>	141,479	139,558	130,577	128,341	10,903	11,217
<i>used margin</i>	113,735	115,621	103,913	105,776	9,823	9,845
<b>d. BAD DEBTS</b>	<b>76,775</b>	<b>78,019</b>	<b>45,669</b>	<b>46,562</b>	<b>31,106</b>	<b>31,457</b>
<i>of which: backed by real security</i>	18,193	17,535	9,709	9,777	8,484	7,758
backed by personal security	20,724	21,034	15,854	16,311	4,870	4,723
<b>e. NUMBER OF GUARANTORS</b>	<b>1,214,705</b>	<b>1,223,652</b>	<b>1,149,712</b>	<b>1,153,863</b>	<b>96,420</b>	<b>100,934</b>
<i>of which: joint</i>	430,735	432,873	409,817	411,683	29,210	29,197
<b>f. PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	<b>317,430</b>	<b>317,673</b>	<b>286,990</b>	<b>286,119</b>	<b>30,441</b>	<b>31,554</b>

**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 millions of euros

## December 2001

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
<b>a. ITALY</b>	<b>1,123,685</b>	<b>743,126</b>	<b>770,113</b>	<b>424,862</b>	<b>29,839</b>	<b>197,610</b>
General government	72,290	19,818	54,249	6,777	68	5,072
Financial companies	211,844	172,578	144,902	109,377	2,881	5,656
Non-financial companies	723,446	504,306	471,514	277,558	23,411	122,400
<i>of which:</i> industry	344,417	259,899	207,362	130,752	13,492	37,751
building	69,599	41,395	50,135	26,660	1,096	21,895
services	297,822	195,246	206,057	115,849	8,599	59,708
Producer households	34,668	18,488	27,967	12,127	687	13,671
Consumer households and nec	77,379	25,711	68,582	17,919	2,752	49,361
<b>b. NORTH-WEST ITALY</b>	<b>503,102</b>	<b>360,471</b>	<b>329,898</b>	<b>202,092</b>	<b>11,946</b>	<b>74,709</b>
General government	12,620	4,631	8,592	1,079	16	1,923
Financial companies	145,693	123,118	95,362	75,714	1,904	3,736
Non-financial companies	305,164	217,373	192,263	115,208	8,927	46,237
<i>of which:</i> industry	149,671	113,565	86,686	54,556	5,172	14,934
building	22,061	13,339	16,170	8,387	326	7,072
services	130,053	87,812	87,825	51,368	3,325	23,677
Producer households	9,895	5,272	8,000	3,432	152	3,997
Consumer households and nec	28,302	9,266	24,695	6,273	928	18,307
<b>c. NORTH-EAST ITALY</b>	<b>269,362</b>	<b>182,555</b>	<b>179,535</b>	<b>99,111</b>	<b>9,922</b>	<b>50,987</b>
General government	9,719	3,843	5,801	563	..	195
Financial companies	28,382	19,928	20,023	11,807	361	703
Non-financial companies	196,948	143,261	124,322	75,922	8,020	32,768
<i>of which:</i> industry	101,078	77,778	59,063	37,702	4,902	10,918
building	19,990	13,367	13,061	7,831	452	5,110
services	71,579	49,256	49,182	28,759	2,595	15,630
Producer households	11,313	6,295	9,167	4,221	345	4,175
Consumer households and nec	22,154	8,820	19,557	6,364	1,181	12,825
<b>d. CENTRAL ITALY</b>	<b>248,842</b>	<b>139,322</b>	<b>185,043</b>	<b>86,774</b>	<b>5,071</b>	<b>44,016</b>
General government	40,727	7,361	34,103	3,999	52	2,574
Financial companies	31,910	24,130	25,837	18,618	521	1,062
Non-financial companies	151,479	99,509	103,331	58,463	3,941	25,470
<i>of which:</i> industry	66,007	50,289	41,524	27,303	2,369	6,269
building	16,864	9,124	12,933	6,750	173	5,723
services	66,548	39,033	47,138	23,590	1,370	12,742
Producer households	6,605	3,160	5,420	2,118	107	2,783
Consumer households and nec	17,557	4,932	15,888	3,440	444	11,890

## 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		
<b>e. SOUTHERN ITALY</b>	<b>72,102</b>	<b>44,598</b>	<b>52,285</b>	<b>26,539</b>	<b>2,201</b>	<b>18,345</b>
General government	6,958	2,605	4,388	583	–	348
Financial companies	5,143	5,011	3,049	2,910	76	112
Non-financial companies	48,316	32,068	34,917	19,843	1,888	11,490
<i>of which:</i> industry	20,086	14,101	14,059	8,383	760	3,551
building	7,062	4,111	5,193	2,699	133	2,371
services	19,945	13,069	14,599	8,133	979	5,141
Producer households	4,625	2,623	3,637	1,663	75	1,815
Consumer households and nec	6,381	1,882	5,828	1,341	160	4,338
<b>f. ISLANDS</b>	<b>30,276</b>	<b>16,180</b>	<b>23,351</b>	<b>10,345</b>	<b>700</b>	<b>9,552</b>
General government	2,267	1,377	1,364	553	–	33
Financial companies	716	392	631	328	19	42
Non-financial companies	21,539	12,094	16,681	8,123	634	6,435
<i>of which:</i> industry	7,575	4,167	6,030	2,809	290	2,080
building	3,622	1,454	2,777	993	12	1,618
services	9,697	6,076	7,312	3,998	330	2,517
Producer households	2,229	1,138	1,743	693	8	901
Consumer households and nec	2,984	811	2,616	500	38	2,001

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  
 Size classes in euros

## December 2001

	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
Number of borrowers	547,602	272,737	150,414	160,321	23,854	18,692	4,061
Facilities granted	52,771	47,779	53,671	172,477	85,015	190,589	602,465
Used margin	46,275	38,292	38,987	120,983	57,257	124,498	404,558
<i>of which: backed by real security</i>	34,335	20,983	14,448	38,266	16,592	32,084	43,212
Unused margin	7,883	11,585	17,150	58,907	31,090	74,551	218,344
Overshoot	1,387	2,098	2,465	7,414	3,332	8,460	20,437

Note:

## Distribution by total credit used

TDB30120

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Size classes in euros

## December 2001

	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
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Number of borrowers	471,763	233,146	113,850	110,092	14,703	10,843	2,141
Facilities granted	53,543	54,428	57,928	170,720	75,619	170,243	481,737
Used margin	45,931	41,064	40,968	117,022	52,274	110,375	352,996
<i>of which: backed by real security</i>	<i>33,234</i>	<i>21,330</i>	<i>15,448</i>	<i>40,192</i>	<i>16,544</i>	<i>30,718</i>	<i>37,403</i>
Unused margin	9,430	15,769	19,851	62,257	27,401	68,552	148,540
Overshoot	1,818	2,406	2,891	8,559	4,057	8,685	19,799

Notes:

## Distribution by type of transaction and total credit granted

TDB30130

Banks

Source: Central Credit Register  
Stocks in millions of euros  
Size classes in euros

## December 2001

	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
<b>a. SHORT-TERM LOANS: in euros and other euro-area currencies</b>							
Facilities granted	14,122	22,166	33,119	107,972	52,462	118,732	367,157
Used margin	7,646	12,430	18,373	60,519	28,357	61,615	205,141
<i>of which: backed by real security</i>	726	1,313	1,753	5,710	2,430	4,082	4,257
Overshoot	1,073	1,583	2,009	6,007	2,575	6,631	15,265
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>							
Facilities granted	208	453	831	3,679	2,199	5,733	11,410
Used margin	231	490	899	3,933	2,360	5,879	10,300
<i>of which: backed by real security</i>	36	91	156	727	370	713	500
Overshoot	38	67	124	533	360	821	1,522
<b>c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies</b>							
Facilities granted	36,634	23,981	17,738	48,204	21,993	47,849	173,784
Used margin	36,349	23,622	17,253	44,621	19,574	42,157	153,198
<i>of which: backed by real security</i>	32,041	19,059	12,413	31,561	13,499	26,385	34,989
Overshoot	269	284	307	694	260	541	1,533
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>							
Facilities granted	224	139	126	429	284	794	6,157
Used margin	222	136	128	407	271	729	3,571
<i>of which: backed by real security</i>	199	95	51	163	168	424	1,339
Overshoot	3	2	9	9	6	16	47

Note:





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

TDB30140

Banks

Source: Central Credit Register  
Stocks in millions of euros  
Size classes in euros

## December 2001

	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
<b>a. TOTAL</b>							
Number of borrowers	531,366	267,129	145,592	150,111	21,643	17,013	3,619
Facilities granted	51,188	46,738	51,815	160,285	76,938	173,109	558,508
Used margin	44,448	36,678	36,653	109,480	50,562	110,380	372,210
<b>b. PIEDMONT</b>							
Number of borrowers	45,007	22,193	11,352	11,215	1,610	1,272	319
Facilities granted	4,331	3,874	4,028	11,957	5,742	13,084	59,446
Used margin	3,737	2,977	2,764	7,881	3,578	7,800	38,657
<b>c. VALLE D'AOSTA</b>							
Number of borrowers	1,326	741	345	277	32	27	10
Facilities granted	129	130	124	273	111	280	1,137
Used margin	109	98	85	176	77	185	783
<b>d. LIGURIA</b>							
Number of borrowers	14,924	6,750	3,109	2,833	352	314	62
Facilities granted	1,439	1,171	1,100	3,013	1,257	3,215	6,957
Used margin	1,320	957	798	2,131	803	2,015	4,077
<b>e. LOMBARDY</b>							
Number of borrowers	124,692	61,968	34,646	38,519	6,142	5,120	1,285
Facilities granted	12,049	10,844	12,378	41,677	21,841	53,309	226,734
Used margin	10,531	8,417	8,463	27,329	13,835	32,399	144,815
<b>f. TRENTINO-ALTO ADIGE</b>							
Number of borrowers	18,110	12,320	6,744	6,194	750	484	64
Facilities granted	1,762	2,153	2,379	6,474	2,631	4,506	5,629
Used margin	1,396	1,669	1,789	4,768	1,892	2,984	3,231
<b>g. VENETO</b>							
Number of borrowers	55,401	30,580	18,600	19,776	2,786	2,107	366
Facilities granted	5,346	5,388	6,626	21,141	9,959	21,185	30,376
Used margin	4,613	4,208	4,772	14,534	6,565	13,637	18,234
<b>h. FRIULI-VENEZIA GIULIA</b>							
Number of borrowers	13,142	6,279	3,559	3,726	539	395	74
Facilities granted	1,258	1,103	1,270	3,978	1,904	4,016	8,705
Used margin	1,092	874	891	2,663	1,214	2,372	5,575
<b>i. EMILIA-ROMAGNA</b>							
Number of borrowers	59,257	31,485	17,800	19,269	2,793	2,330	500
Facilities granted	5,740	5,519	6,339	20,751	9,943	23,712	47,914
Used margin	4,889	4,201	4,257	13,240	6,063	14,278	31,107
<b>l. MARCHE</b>							
Number of borrowers	17,377	8,933	5,333	5,441	758	531	71
Facilities granted	1,678	1,581	1,909	5,750	2,700	5,357	5,651
Used margin	1,435	1,219	1,339	3,825	1,743	3,398	4,021

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

TDB30140		Banks					
		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
m.	<b>TUSCANY</b>						
	Number of borrowers	45,390	22,603	11,888	12,167	1,695	1,135
	Facilities granted	4,392	3,964	4,248	12,961	6,075	11,334
	Used margin	3,901	3,296	3,197	9,265	4,185	7,723
n.	<b>UMBRIA</b>						
	Number of borrowers	7,543	4,200	2,367	2,270	319	248
	Facilities granted	726	746	846	2,348	1,134	2,412
	Used margin	639	613	649	1,731	802	1,663
o.	<b>LAZIO</b>						
	Number of borrowers	48,496	20,343	8,928	8,462	1,277	1,157
	Facilities granted	4,656	3,483	3,133	9,014	4,515	12,189
	Used margin	4,222	2,892	2,344	6,701	3,342	9,289
p.	<b>ABRUZZO</b>						
	Number of borrowers	7,298	3,757	2,164	2,288	309	298
	Facilities granted	696	658	771	2,492	1,079	2,982
	Used margin	587	499	538	1,708	710	1,930
q.	<b>MOLISE</b>						
	Number of borrowers	1,217	677	410	383	43	42
	Facilities granted	117	120	146	422	151	430
	Used margin	98	93	105	316	108	294
r.	<b>CAMPANIA</b>						
	Number of borrowers	20,816	9,726	5,203	4,985	724	533
	Facilities granted	1,990	1,691	1,851	5,226	2,557	5,171
	Used margin	1,713	1,290	1,313	3,815	1,809	3,581
s.	<b>PUGLIA</b>						
	Number of borrowers	16,530	7,794	4,309	4,279	501	345
	Facilities granted	1,571	1,369	1,536	4,465	1,754	3,350
	Used margin	1,364	1,078	1,119	3,229	1,216	2,161
t.	<b>BASILICATA</b>						
	Number of borrowers	2,005	1,083	640	583	83	55
	Facilities granted	191	191	228	614	302	539
	Used margin	164	159	161	433	190	388
u.	<b>CALABRIA</b>						
	Number of borrowers	6,050	3,044	1,711	1,391	160	99
	Facilities granted	575	536	604	1,430	566	980
	Used margin	481	412	433	1,055	417	717
v.	<b>SICILY</b>						
	Number of borrowers	18,718	8,889	4,534	4,170	539	349
	Facilities granted	1,775	1,554	1,607	4,383	1,896	3,280
	Used margin	1,478	1,169	1,094	3,161	1,375	2,228
z.	<b>SARDINIA</b>						
	Number of borrowers	8,067	3,764	1,950	1,883	231	172
	Facilities granted	767	666	692	1,915	819	1,778
	Used margin	681	556	542	1,519	637	1,338

Note:

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

TDB30170

Source: Central Credit Register  
Stocks in millions of euros

December 2001

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>1,374,711</b>	<b>952,134</b>	<b>68,105</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>73,526</b>	<b>55,578</b>	<b>1,985</b>
	Central government	27,986	24,870	1,334
	Local government	45,051	30,641	610
	Social security funds	489	67	41
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>290,106</b>	<b>201,668</b>	<b>15,019</b>
	Monetary financial institutions	73,785	53,446	6,994
	Other financial intermediaries	200,163	145,252	7,598
	Financial auxiliaries	14,057	1,662	241
	Insurance companies and pension funds	2,102	1,308	185
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>798,818</b>	<b>533,305</b>	<b>36,475</b>
	Public companies	13,728	8,998	428
	Private companies	697,502	460,044	32,130
	Associations of non-financial companies	2,448	1,866	346
	Craft non-financial quasi-companies	31,962	22,738	1,141
	Other non-financial quasi-companies	53,177	39,659	2,430
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>110,751</b>	<b>96,957</b>	<b>5,804</b>
	Producer households	36,656	29,962	2,001
	Consumer households	74,095	66,995	3,803
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>5,911</b>	<b>4,310</b>	<b>285</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>90,294</b>	<b>56,510</b>	<b>8,325</b>
	General government	1,262	608	56
	Monetary financial institutions	47,553	28,144	4,019
	Other financial institutions	22,432	14,400	2,675
	Non-financial companies	17,364	12,427	1,508
	Households	356	350	58
	Non-profit institutions serving households	14	10	..
	International organizations and other institutions	1,314	572	8
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>129</b>	<b>72</b>	<b>5</b>

## Notes:

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

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,192,120</b>	<b>793,328</b>	<b>62,534</b>	<b>93,449</b>	<b>84,341</b>	<b>1,130</b>	<b>89,142</b>	<b>74,465</b>	<b>4,441</b>
<b>55,682</b>	<b>39,401</b>	<b>1,791</b>	<b>16,609</b>	<b>14,848</b>	<b>91</b>	<b>1,236</b>	<b>1,329</b>	<b>102</b>
18,215	16,307	1,307	9,627	8,412	21	144	150	6
36,995	23,044	444	6,982	6,435	70	1,075	1,162	97
472	50	41	..	..	–	17	17	..
<b>269,050</b>	<b>182,792</b>	<b>14,703</b>	<b>15,636</b>	<b>14,499</b>	<b>77</b>	<b>5,420</b>	<b>4,378</b>	<b>239</b>
69,296	49,457	6,847	3,515	2,931	14	974	1,058	133
184,399	131,170	7,436	11,450	10,895	62	4,314	3,186	100
13,988	1,593	236	12	13	1	57	56	4
1,366	572	184	659	660	..	76	77	1
<b>672,261</b>	<b>425,566</b>	<b>32,038</b>	<b>51,184</b>	<b>45,948</b>	<b>809</b>	<b>75,372</b>	<b>61,791</b>	<b>3,628</b>
11,672	7,234	401	1,027	835	10	1,029	928	17
583,115	363,358	27,952	47,573	42,677	730	66,814	54,010	3,447
1,992	1,492	336	221	163	1	236	210	9
27,989	19,111	1,097	501	474	8	3,472	3,152	35
47,493	34,370	2,251	1,864	1,799	59	3,820	3,490	120
<b>104,291</b>	<b>90,499</b>	<b>5,498</b>	<b>2,048</b>	<b>1,971</b>	<b>54</b>	<b>4,413</b>	<b>4,487</b>	<b>252</b>
33,401	26,765	1,823	1,267	1,202	36	1,989	1,995	142
70,890	63,734	3,675	781	769	18	2,424	2,491	111
<b>5,222</b>	<b>3,673</b>	<b>244</b>	<b>359</b>	<b>335</b>	<b>..</b>	<b>329</b>	<b>302</b>	<b>41</b>
<b>81,135</b>	<b>48,310</b>	<b>8,080</b>	<b>7,190</b>	<b>6,410</b>	<b>96</b>	<b>1,969</b>	<b>1,791</b>	<b>150</b>
967	344	34	295	264	23	–	–	–
46,128	26,973	3,999	1,415	1,163	14	9	8	5
20,750	12,938	2,654	1,396	1,221	15	287	241	6
11,673	7,169	1,328	4,079	3,757	44	1,612	1,501	136
291	305	56	4	4	..	60	40	2
14	10	..	–	–	–	–	–	–
1,313	571	8	..	..	–	..	..	–
<b>121</b>	<b>65</b>	<b>5</b>	<b>6</b>	<b>6</b>	<b>–</b>	<b>1</b>	<b>1</b>	<b>–</b>

## Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register  
Stocks in millions of euros

December 2001

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>835,474</b>	<b>563,267</b>	<b>38,475</b>
	Agricultural, forestry and fishery products	19,612	15,092	1,188
	Fuel and power products	37,362	24,870	1,350
	Ores and metals	17,850	11,250	675
	Non-metallic minerals and products	21,774	13,620	891
	Chemical products	23,347	12,736	714
	Metal products, except transport equipment	39,559	25,083	1,307
	Agricultural and industrial machinery	40,758	23,900	1,896
	Office and data processing machines, etc.	8,441	5,116	341
	Electrical goods	31,242	17,183	1,234
	Transport equipment	21,625	14,702	915
	Food and tobacco products	38,538	25,298	1,712
	Textiles, clothing and footwear	48,238	30,244	2,274
	Paper and paper products	20,128	12,302	689
	Rubber and plastic products	17,405	10,576	630
	Other manufactured products	24,514	16,501	1,244
	Building and construction	79,353	58,466	5,193
	Wholesale and retail trade services, recovery and repair services	137,725	88,098	5,744
	Lodging and catering services	18,113	15,624	808
	Inland transport services	15,718	10,138	522
	Maritime and air transport services	8,450	7,111	544
	Auxiliary transport services	11,908	8,775	545
	Communication services	23,495	14,253	467
	Other market services	130,322	102,330	7,593

Notes:

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>705,662</b>	<b>452,331</b>	<b>33,861</b>	<b>52,451</b>	<b>47,150</b>	<b>845</b>	<b>77,360</b>	<b>63,786</b>	<b>3,769</b>
16,111	13,023	1,107	3,289	1,846	41	212	223	39
33,120	21,182	1,312	3,255	3,024	11	987	664	27
15,435	9,227	607	1,066	1,013	13	1,348	1,009	56
18,856	10,900	823	1,648	1,597	24	1,269	1,122	44
20,556	10,497	644	1,195	1,129	23	1,597	1,109	47
31,449	18,315	1,245	2,137	2,028	21	5,973	4,740	41
32,278	16,729	1,499	3,634	3,337	25	4,847	3,834	372
6,461	3,663	257	366	356	2	1,613	1,097	82
24,955	12,343	921	1,070	1,008	12	5,216	3,832	301
13,948	8,745	747	1,724	1,621	49	5,953	4,337	120
33,943	21,093	1,503	2,593	2,501	51	2,002	1,704	158
41,787	24,306	2,177	3,250	3,213	21	3,201	2,725	76
16,253	8,819	625	1,436	1,370	25	2,439	2,112	39
14,022	7,827	573	1,057	1,011	4	2,325	1,738	52
21,788	14,114	1,212	1,213	1,147	7	1,512	1,240	26
69,836	49,782	4,040	4,150	3,646	235	5,366	5,038	918
120,227	72,981	5,338	5,202	4,864	101	12,295	10,252	304
15,588	13,220	711	1,508	1,428	26	1,017	976	71
11,829	7,094	470	637	512	10	3,252	2,532	42
6,447	5,273	522	971	874	2	1,032	963	19
9,669	6,845	501	1,149	1,058	16	1,089	873	29
20,436	11,550	345	1,492	1,300	3	1,567	1,403	119
110,668	84,804	6,683	8,407	7,264	122	11,247	10,262	788

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

TDB30150

Banks

Source: Central Credit Register  
Stocks in millions of euros  
Size classes in euros

## December 2001

	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
<b>a. TOTAL</b>							
Number of borrowers	531,366	267,129	145,592	150,111	21,643	17,013	3,619
Facilities granted	51,188	46,738	51,815	160,285	76,938	173,109	558,508
Used margin	44,448	36,678	36,653	109,480	50,562	110,380	372,210
<b>b. GENERAL GOVERNMENT</b>							
Number of borrowers	686	1,239	1,280	1,988	424	499	215
Facilities granted	69	234	466	2,262	1,503	5,840	61,913
Used margin	44	146	274	1,298	835	2,956	48,610
<b>c. FINANCIAL COMPANIES</b>							
Number of borrowers	655	651	593	1,027	297	482	458
Facilities granted	64	116	205	1,212	1,071	5,316	203,852
Used margin	51	95	144	896	779	3,501	138,765
<b>d. NON-FINANCIAL COMPANIES</b>							
Number of borrowers	107,613	111,826	99,611	127,184	19,953	15,510	2,865
Facilities granted	10,406	20,389	36,031	138,984	71,050	157,146	288,272
Used margin	7,081	14,121	24,306	93,312	46,404	100,721	181,904
<i>of which: industry</i>							
Number of borrowers	29,844	32,558	32,730	47,178	8,663	7,809	1,656
Facilities granted	2,896	6,006	11,988	52,722	31,089	81,103	158,332
Used margin	1,908	3,906	7,539	32,733	18,860	48,349	93,288
<i>of which: building</i>							
Number of borrowers	14,044	16,300	15,614	20,077	2,789	1,565	183
Facilities granted	1,356	2,972	5,614	21,642	9,811	15,058	13,006
Used margin	881	2,040	3,846	15,198	6,878	10,615	9,990
<i>of which: services</i>							
Number of borrowers	61,342	60,400	49,119	57,211	8,043	5,852	994
Facilities granted	5,923	10,944	17,660	61,627	28,497	58,302	114,149
Used margin	4,106	7,796	12,313	43,012	19,411	39,677	77,643
<b>e. PRODUCER HOUSEHOLDS</b>							
Number of borrowers	72,126	45,869	20,464	10,223	367	116	2
Facilities granted	6,997	8,093	7,159	9,113	1,245	966	69
Used margin	5,790	6,533	5,517	7,117	987	739	27
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Number of borrowers	339,424	102,302	22,058	9,149	584	360	69
Facilities granted	32,605	17,007	7,416	8,240	2,002	3,390	3,957
Used margin	30,647	15,077	6,018	6,499	1,517	2,290	2,682

Notes:



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

TDC30030

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2001

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Number of borrowers	36	994	104,921	30,180	15,933	56,180	97,401	328,934
Bad debts	21	941	26,274	7,527	7,166	10,197	7,306	10,246
of which: backed by real security	10	89	6,022	1,561	2,015	2,173	1,326	2,187
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	1	415	28,689	9,162	3,268	15,948	19,334	72,604
Bad debts	..	382	6,113	2,244	992	2,754	1,259	2,142
of which: backed by real security	—	61	1,580	481	375	693	294	618
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	2	158	17,957	6,229	2,072	9,260	12,538	42,169
Bad debts	..	94	3,283	1,325	506	1,325	821	1,288
of which: backed by real security	—	15	758	221	149	340	193	292
<b>d. CENTRAL ITALY</b>								
Number of borrowers	4	243	25,283	6,983	4,125	13,687	17,872	71,159
Bad debts	2	183	7,773	1,870	2,789	2,667	1,238	2,312
of which: backed by real security	..	7	1,850	391	812	584	301	609
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	23	101	21,059	5,551	3,989	10,589	29,016	86,886
Bad debts	17	174	5,497	1,424	1,829	1,839	2,416	2,613
of which: backed by real security	10	3	1,444	393	515	433	425	494
<b>f. ISLANDS</b>								
Number of borrowers	6	77	11,933	2,255	2,479	6,696	18,641	56,116
Bad debts	2	108	3,608	664	1,051	1,612	1,573	1,890
of which: backed by real security	—	3	389	76	165	123	114	174

Notes:

## Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2001

	Number of borrowers	Bad debts	of which:
			backed by real security
<b>a. TOTAL</b>	<b>202,322</b>	<b>33,580</b>	<b>7,347</b>
Agricultural, forestry and fishery products	12,398	2,513	525
Fuel and power products	258	46	8
Ores and metals	640	201	32
Non-metallic minerals and products	3,106	643	145
Chemical products	1,047	354	61
Metal products, except transport equipment	5,347	855	151
Agricultural and industrial machinery	3,079	627	108
Office and data processing machines, etc.	1,202	165	31
Electrical goods	3,006	444	68
Transport equipment	1,395	387	71
Food and tobacco products	6,051	1,778	445
Textiles, clothing and footwear	11,639	1,609	318
Paper and paper products	2,718	435	70
Rubber and plastic products	1,627	265	54
Other manufactured products	7,316	917	213
Building and construction	29,688	8,569	2,255
Wholesale and retail trade services, recovery and repair services	66,658	6,856	1,178
Lodging and catering services	12,325	1,237	355
Inland transport services	6,041	464	68
Maritime and air transport services	184	94	6
Auxiliary transport services	1,565	256	29
Communication services	271	22	4
Other market services	24,761	4,843	1,153

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 millions of euros

December 2001

	Total	<i>of which:</i> backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries
<b>a. TOTAL</b>	<b>78,099</b>	<b>17,535</b>	<b>42,928</b>	<b>3,710</b>	<b>31,459</b>
<b>b. GENERAL GOVERNMENT</b>	<b>32</b>	<b>10</b>	<b>18</b>	<b>2</b>	<b>12</b>
Central government	2	–	1	1	..
Local government	31	10	18	1	12
Social security funds	..	–	..	–	–
<b>c. FINANCIAL COMPANIES</b>	<b>1,829</b>	<b>146</b>	<b>911</b>	<b>32</b>	<b>886</b>
Monetary financial institutions	1	–	1	–	–
Other financial intermediaries	1,641	130	804	24	813
Financial auxiliaries	178	14	101	7	71
Insurance companies and pension funds	8	2	5	1	2
<b>d. NON-FINANCIAL COMPANIES</b>	<b>46,384</b>	<b>10,424</b>	<b>23,493</b>	<b>2,780</b>	<b>20,109</b>
Public companies	701	27	651	11	39
Private companies	37,392	8,675	18,306	2,360	16,725
Associations of non-financial companies	169	15	68	3	98
Craft non-financial quasi-companies	1,756	363	1,144	73	539
Other non-financial quasi-companies	6,368	1,345	3,325	335	2,708
<b>e. HOUSEHOLDS</b>	<b>27,246</b>	<b>6,708</b>	<b>16,574</b>	<b>810</b>	<b>9,861</b>
Producer households	11,518	2,461	6,863	442	4,212
Consumer households	15,728	4,247	9,710	368	5,649
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>225</b>	<b>12</b>	<b>165</b>	<b>..</b>	<b>59</b>
<b>g. REST OF THE WORLD</b>	<b>1,018</b>	<b>28</b>	<b>917</b>	<b>53</b>	<b>48</b>
General government	1	–	1	–	–
Monetary financial institutions	79	–	76	1	2
Other financial institution	219	15	200	11	8
Non-financial companies	683	8	613	37	33
Households	35	5	27	3	5
Non-profit institutions serving households	–	–	–	–	–
International organizations and other institutions	1	–	..	..	1
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>3</b>	<b>..</b>	<b>2</b>	<b>–</b>	<b>1</b>

## Notes:

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

## Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register  
Flows in millions of euros

## 4th quarter 2001

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>38,338</b>	<b>1,342</b>	<b>41,254</b>	<b>779</b>
<b>b. NORTH-WEST ITALY</b>	<b>9,586</b>	<b>380</b>	<b>10,635</b>	<b>173</b>
Piedmont	3,144	93	2,743	29
Valle d'Aosta	77	4	58	1
Liguria	1,158	30	1,072	25
Lombardy	5,207	254	6,762	119
<b>c. NORTH-EAST ITALY</b>	<b>5,044</b>	<b>266</b>	<b>6,792</b>	<b>129</b>
Trentino-Alto Adige	391	25	485	14
Veneto	1,746	117	2,064	45
Friuli-Venezia Giulia	551	28	790	12
Emilia-Romagna	2,356	96	3,453	58
<b>d. CENTRAL ITALY</b>	<b>7,743</b>	<b>360</b>	<b>6,393</b>	<b>129</b>
Marche	779	27	588	15
Tuscany	2,197	82	2,563	34
Umbria	498	22	331	5
Lazio	4,269	229	2,911	75
<b>e. SOUTHERN ITALY</b>	<b>9,048</b>	<b>204</b>	<b>7,085</b>	<b>92</b>
Abruzzo	762	17	1,025	21
Molise	176	8	123	1
Campania	3,769	82	2,966	32
Puglia	2,602	58	1,949	21
Basilicata	581	10	167	3
Calabria	1,158	30	855	14
<b>f. ISLANDS</b>	<b>6,917</b>	<b>131</b>	<b>10,349</b>	<b>256</b>
Sicily	5,783	92	9,570	240
Sardinia	1,134	39	779	16

## 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

## 4th quarter 2001

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>38,338</b>	<b>1,342</b>	<b>41,254</b>	<b>779</b>
General government	1	1	3	..
Financial companies	24	4	37	6
Non-financial companies	5,141	778	4,475	267
<i>of which: industry</i>	<i>1,334</i>	<i>244</i>	<i>1,117</i>	<i>53</i>
building	706	159	566	60
services	2,998	358	2,704	145
Producer households	4,896	151	4,620	114
Consumer households and nec	27,489	389	30,654	345

## 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 millions of euros

December 2001

	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>105,776</b>	<b>69,367</b>	<b>36,409</b>
<i>of which:</i> in non-euro-area currencies	17,794	11,590	6,204
General government	986	481	505
Financial companies	9,688	4,287	5,400
Non-financial companies	79,314	57,471	21,843
<i>of which:</i> industry	36,506	26,738	9,768
building	13,198	11,348	1,850
services	28,904	18,949	9,955
Producer households	1,366	919	447
Consumer households and nec	3,470	2,047	1,423
Rest of the world	10,952	4,161	6,792

## 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 millions of euros

December 2001		Total	For commercial transactions	For financial transactions
a.	<b>TOTAL</b>	<b>95,240</b>	<b>65,374</b>	<b>29,865</b>
b.	<b>NORTH-WEST ITALY</b>	<b>42,363</b>	<b>30,178</b>	<b>12,185</b>
	Piedmont	8,420	5,305	3,116
	Valle d'Aosta	120	58	63
	Liguria	3,145	2,650	495
	Lombardy	30,677	22,166	8,511
c.	<b>NORTH-EAST ITALY</b>	<b>23,110</b>	<b>16,191</b>	<b>6,919</b>
	Trentino-Alto Adige	2,931	2,053	878
	Veneto	5,486	3,739	1,746
	Friuli-Venezia Giulia	3,037	2,020	1,018
	Emilia-Romagna	11,655	8,378	3,276
d.	<b>CENTRAL ITALY</b>	<b>21,638</b>	<b>14,338</b>	<b>7,299</b>
	Marche	1,127	643	484
	Tuscany	5,246	2,550	2,696
	Umbria	672	327	345
	Lazio	14,592	10,818	3,774
e.	<b>SOUTHERN ITALY</b>	<b>4,858</b>	<b>2,914</b>	<b>1,944</b>
	Abruzzo	712	335	377
	Molise	145	66	78
	Campania	2,346	1,573	773
	Puglia	1,138	593	546
	Basilicata	177	93	84
	Calabria	340	254	86
f.	<b>ISLANDS</b>	<b>3,272</b>	<b>1,753</b>	<b>1,519</b>
	Sicily	2,031	1,191	840
	Sardinia	1,241	562	679

## 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

## December 2001

	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>80,680</b>	<b>58,391</b>	<b>22,289</b>
Agricultural, forestry and fishery products	1,077	671	406
Fuel and power products	5,289	3,262	2,028
Ores and metals	857	616	241
Non-metallic minerals and products	1,733	968	765
Chemical products	1,466	970	495
Metal products, except transport equipment	1,767	1,309	458
Agricultural and industrial machinery	7,567	6,623	944
Office and data processing machines, etc.	657	527	130
Electrical goods	6,001	4,432	1,569
Transport equipment	4,602	3,908	694
Food and tobacco products	2,677	1,586	1,092
Textiles, clothing and footwear	1,917	1,259	659
Paper and paper products	716	434	281
Rubber and plastic products	583	402	181
Other manufactured products	840	552	288
Building and construction	13,392	11,494	1,898
Wholesale and retail trade services, recovery and repair services	8,638	6,505	2,133
Lodging and catering services	1,177	763	414
Inland transport services	1,092	800	292
Maritime and air transport services	582	481	101
Auxiliary transport services	1,265	919	346
Communication services	2,661	1,024	1,637
Other market services	14,124	8,886	5,238

## 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 millions of euros

December 2001		Facilities granted	Used margin	Overshoot
a.	<b>TOTAL</b>	<b>50,511</b>	<b>46,159</b>	<b>636</b>
	<i>of which: transactions of financial intermediaries</i>	<i>40,854</i>	<i>37,893</i>	<i>359</i>
	Agricultural, forestry and fishery products	148	140	7
	Fuel and power products	496	480	14
	Ores and metals	551	496	5
	Non-metallic minerals and products	1,358	1,232	14
	Chemical products	950	773	6
	Metal products, except transport equipment	4,941	4,476	32
	Agricultural and industrial machinery	3,444	3,036	23
	Office and data processing machines, etc.	366	336	3
	Electrical goods	1,688	1,519	26
	Transport equipment	877	819	12
	Food and tobacco products	1,104	965	24
	Textiles, clothing and footwear	2,763	2,574	28
	Paper and paper products	2,503	2,178	30
	Rubber and plastic products	1,856	1,694	17
	Other manufactured products	1,604	1,424	27
	Building and construction	3,568	3,200	67
	Wholesale and retail trade services, recovery and repair services	7,062	6,592	83
	Lodging and catering services	903	839	17
	Inland transport services	2,541	2,434	25
	Maritime and air transport services	1,002	982	16
	Auxiliary transport services	746	691	6
	Communication services	822	827	15
	Other market services	9,217	8,449	138

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

December 2001

	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>52,128</b>	<b>47,705</b>	<b>675</b>
<i>of which: transactions of financial intermediaries</i>	42,222	39,213	390
Piedmont	4,875	4,513	34
Valle d'Aosta	125	119	1
Liguria	755	724	24
Lombardy	17,678	16,023	182
Trentino-Alto Adige	1,522	1,418	18
Veneto	7,598	6,863	92
Friuli-Venezia Giulia	1,267	1,158	19
Emilia-Romagna	5,818	5,281	53
Marche	1,639	1,440	7
Tuscany	3,206	2,884	41
Umbria	425	389	5
Lazio	3,303	3,157	84
Abruzzo	568	523	7
Molise	65	64	1
Campania	1,102	1,053	36
Puglia	619	599	28
Basilicata	146	141	4
Calabria	175	171	9
Sicily	609	587	21
Sardinia	636	598	8

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 millions of euros

## December 2001

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>30,284</b>	<b>17,112</b>	<b>13,173</b>	<b>31,229</b>	<b>19,890</b>
<i>of which: transactions of financial intermediaries</i>	<i>27,542</i>	<i>15,531</i>	<i>12,011</i>	<i>28,173</i>	<i>17,726</i>
Agricultural, forestry and fishery products	82	79	4	73	50
Fuel and power products	258	175	83	422	207
Ores and metals	944	239	705	994	810
Non-metallic minerals and products	137	88	49	158	85
Chemical products	721	366	356	771	400
Metal products, except transport equipment	1,516	763	753	1,934	981
Agricultural and industrial machinery	1,717	751	966	1,932	1,289
Office and data processing machines, etc.	963	443	520	1,245	762
Electrical goods	3,150	1,672	1,479	3,668	2,485
Transport equipment	4,967	2,472	2,495	4,965	3,566
Food and tobacco products	1,058	703	355	912	673
Textiles, clothing and footwear	1,128	734	394	839	538
Paper and paper products	581	378	203	507	322
Rubber and plastic products	605	306	299	804	332
Other manufactured products	334	235	100	359	184
Building and construction	1,658	1,504	154	1,852	1,077
Wholesale and retail trade services, recovery and repair services	5,610	2,735	2,875	4,620	3,017
Lodging and catering services	101	89	12	88	54
Inland transport services	289	260	29	872	197
Maritime and air transport services	94	92	2	95	69
Auxiliary transport services	324	179	145	429	257
Communication services	472	171	301	469	282
Other market services	3,576	2,680	896	3,223	2,253

## 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 millions of euros

December 2001

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>32,182</b>	<b>17,972</b>	<b>14,210</b>	<b>33,141</b>	<b>21,461</b>
<i>of which: transactions of financial intermediaries</i>	<i>29,394</i>	<i>16,362</i>	<i>13,032</i>	<i>30,039</i>	<i>19,255</i>
Piedmont	7,377	3,688	3,688	7,792	5,130
Valle d'Aosta	110	99	11	138	71
Liguria	735	476	259	813	552
Lombardy	8,668	4,541	4,127	9,035	5,480
Trentino-Alto Adige	150	32	118	163	94
Veneto	1,441	881	560	1,273	747
Friuli-Venezia Giulia	305	210	95	332	176
Emilia-Romagna	2,330	1,446	884	2,420	1,533
Marche	315	214	101	296	152
Tuscany	1,872	1,050	822	1,291	1,136
Umbria	476	160	316	464	448
Lazio	5,179	2,869	2,310	5,776	3,957
Abruzzo	235	129	105	259	133
Molise	140	75	65	107	84
Campania	1,324	878	446	1,380	833
Puglia	506	434	72	477	283
Basilicata	182	92	90	206	130
Calabria	193	169	23	163	121
Sicily	485	409	76	578	293
Sardinia	160	119	40	176	108

## 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 millions of euros

## December 2001

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
<b>a. TOTAL</b>	<b>1,123,685</b>	<b>770,113</b>	<b>135,178</b>	<b>92,328</b>	<b>194,100</b>	<b>137,646</b>
Piedmont	102,817	67,987	37,775	24,951	45,419	30,510
Valle d'Aosta	2,196	1,567	1,293	897	1,471	1,009
Liguria	18,280	12,303	4,953	2,883	6,606	3,877
Lombardy	379,810	248,042	74,174	50,094	110,702	77,162
Trentino-Alto Adige	25,774	17,999	4,089	2,270	5,240	2,996
Veneto	100,587	67,644	10,956	7,393	15,985	9,553
Friuli-Venezia Giulia	22,407	14,959	6,311	3,984	8,004	5,168
Emilia-Romagna	120,594	78,933	19,899	14,107	25,206	17,502
Marche	24,814	17,212	3,910	2,961	5,048	3,631
Tuscany	64,326	47,214	12,182	9,442	15,337	11,461
Umbria	11,004	8,193	2,137	1,589	2,986	2,063
Lazio	148,698	112,424	71,501	54,496	86,924	64,306
Abruzzo	11,591	7,804	2,036	1,143	2,993	1,818
Molise	1,922	1,517	718	609	953	768
Campania	30,563	21,844	9,183	6,206	10,936	7,325
Puglia	18,635	14,042	3,219	2,785	4,283	3,474
Basilicata	3,501	2,460	1,599	1,046	1,869	1,230
Calabria	5,889	4,618	1,348	1,114	1,732	1,398
Sicily	20,523	15,531	4,800	3,942	5,885	4,711
Sardinia	9,754	7,820	2,820	2,203	3,515	2,757

Notes:

## Distribution by size of bank

TDB30340

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2001

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
<b>a. TOTAL</b>						
Facilities granted	1,123,685	398,689	224,726	199,166	158,404	142,700
Used margin	770,113	272,637	154,098	134,699	106,140	102,539
<b>b. FIRST 10 BORROWERS</b>						
Facilities granted	89,866	45,645	25,206	13,604	13,320	17,271
Used margin	69,126	38,692	20,961	11,044	9,222	14,647
<b>c. FIRST 20 BORROWERS</b>						
Facilities granted	129,071	67,700	33,105	19,247	18,114	23,866
Used margin	96,549	54,246	28,070	15,294	13,280	20,060
<b>d. FIRST 50 BORROWERS</b>						
Facilities granted	187,216	94,878	47,529	27,591	26,092	31,217
Used margin	143,291	76,510	39,514	21,955	19,016	25,922
<b>e. FIRST 100 BORROWERS</b>						
Facilities granted	237,205	117,258	58,703	35,234	31,023	35,411
Used margin	184,396	93,873	48,652	27,502	22,990	29,802

Notes:

## Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

## December 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. <b>TOTAL</b>	<b>1,225,355</b>	<b>53.89</b>	<b>59.66</b>	<b>74.47</b>	<b>81.06</b>	<b>770,113</b>
General government	5,465	76.78	82.59	92.14	95.03	54,249
Financial companies	3,915	43.88	60.09	90.87	96.05	144,902
Non-financial companies	469,854	38.35	45.53	65.31	74.90	471,514
<i>of which:</i> industry	153,590	38.10	45.94	67.46	77.24	207,362
building	68,253	25.97	32.37	53.02	64.85	50,135
services	237,375	40.85	47.38	65.63	74.75	206,057
Producer households	168,762	9.30	13.51	30.52	42.11	27,967
Consumer households and nec	556,675	13.90	17.11	28.63	36.84	68,582

Notes:

## Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

## December 2001

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
<b>a. TOTAL</b>	<b>546,505</b>	<b>33.58</b>	<b>41.15</b>	<b>62.24</b>	<b>73.19</b>	<b>45,662</b>
Piedmont	37,441	24.83	31.93	55.55	68.91	2,203
Valle d'Aosta	1,112	26.02	32.88	56.73	71.73	72
Liguria	15,393	33.98	41.03	62.21	73.49	1,071
Lombardy	68,971	33.92	42.29	64.16	74.86	6,656
Trentino-Alto Adige	4,404	17.50	26.45	53.41	67.99	336
Veneto	27,097	27.56	35.98	59.00	71.22	2,124
Friuli-Venezia Giulia	8,952	25.29	32.19	54.59	67.52	494
Emilia-Romagna	33,089	29.09	37.23	59.88	71.95	2,554
Marche	13,964	23.04	29.82	52.45	65.26	902
Tuscany	32,723	28.38	35.75	58.08	70.32	2,027
Umbria	6,593	31.31	38.81	60.65	72.06	568
Lazio	63,202	46.94	55.54	73.83	81.51	8,107
Abruzzo	13,329	25.67	33.50	57.05	69.30	991
Molise	2,763	19.53	28.88	56.77	69.46	207
Campania	49,327	33.83	41.76	63.88	74.95	3,600
Puglia	41,720	34.08	41.82	62.71	73.00	3,536
Basilicata	9,427	20.35	28.32	53.83	66.36	791
Calabria	25,040	21.09	28.19	51.42	64.25	1,821
Sicily	71,139	30.75	36.79	57.10	69.04	5,695
Sardinia	20,819	29.83	38.03	59.93	71.10	1,904

Notes:



## Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

December 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.	<b>TOTAL</b>	<b>546,505</b>	<b>33.58</b>	<b>41.15</b>	<b>62.24</b>	<b>73.19</b>	<b>45,662</b>
	General government	36	67.19	67.19	72.31	79.31	21
	Financial companies	994	27.49	41.62	72.63	83.58	941
	Non-financial companies	104,921	31.09	39.42	63.67	74.87	26,274
	<i>of which: industry</i>	<i>30,180</i>	<i>25.75</i>	<i>34.15</i>	<i>59.46</i>	<i>71.85</i>	<i>7,527</i>
	building	15,933	31.22	40.08	65.35	76.92	7,166
	services	56,180	31.61	39.50	62.01	73.03	10,197
	Producer households	97,401	12.97	18.27	39.46	53.77	7,306
	Consumer households and nec	328,934	16.22	21.99	44.99	60.22	10,246

Notes:

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

TDB30430

Source: Central Credit Register  
Stocks in millions of euros

December 2001		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	<b>TOTAL</b>	<b>1,123,685</b>	<b>770,113</b>	<b>1,330,767</b>	<b>207,547</b>	<b>160,820</b>	<b>1,037,842</b>
b.	<b>NORTH-WEST ITALY</b>	<b>503,102</b>	<b>329,898</b>	<b>451,557</b>	<b>83,663</b>	<b>60,228</b>	<b>350,866</b>
	Piedmont	102,817	67,987	105,404	15,387	11,648	83,320
	Valle d'Aosta	2,196	1,567	3,209	398	332	2,620
	Liguria	18,280	12,303	32,765	5,048	3,871	27,050
	Lombardy	379,810	248,042	310,179	62,830	44,376	237,876
c.	<b>NORTH-EAST ITALY</b>	<b>269,362</b>	<b>179,535</b>	<b>396,902</b>	<b>54,274</b>	<b>43,001</b>	<b>303,742</b>
	Trentino-Alto Adige	25,774	17,999	52,929	8,772	6,864	43,997
	Veneto	100,587	67,644	152,438	20,984	16,456	114,674
	Friuli-Venezia Giulia	22,407	14,959	33,622	3,891	3,240	25,811
	Emilia-Romagna	120,594	78,933	157,913	20,627	16,440	119,260
d.	<b>CENTRAL ITALY</b>	<b>248,842</b>	<b>185,043</b>	<b>282,263</b>	<b>42,454</b>	<b>35,878</b>	<b>223,952</b>
	Marche	24,814	17,212	46,023	4,969	3,928	34,369
	Tuscany	64,326	47,214	111,937	13,284	11,353	86,261
	Umbria	11,004	8,193	20,608	2,534	2,178	15,555
	Lazio	148,698	112,424	103,695	21,667	18,420	87,767
e.	<b>SOUTHERN ITALY</b>	<b>72,102</b>	<b>52,285</b>	<b>135,135</b>	<b>17,087</b>	<b>13,579</b>	<b>106,241</b>
	Abruzzo	11,591	7,804	19,510	2,235	1,766	14,625
	Molise	1,922	1,517	3,347	379	315	2,522
	Campania	30,563	21,844	50,156	6,895	5,284	40,084
	Puglia	18,635	14,042	41,249	5,012	4,080	32,430
	Basilicata	3,501	2,460	5,495	702	615	4,233
	Calabria	5,889	4,618	15,378	1,866	1,518	12,347
f.	<b>ISLANDS</b>	<b>30,276</b>	<b>23,351</b>	<b>64,910</b>	<b>10,069</b>	<b>8,135</b>	<b>53,041</b>
	Sicily	20,523	15,531	46,111	7,135	5,588	37,636
	Sardinia	9,754	7,820	18,799	2,934	2,547	15,405

Notes:

## Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>112,747</b>	<b>76,930</b>	<b>151,299</b>	<b>151,122</b>	<b>96,328</b>	<b>91,724</b>	<b>652,269</b>	<b>436,034</b>	<b>49,902</b>
<b>43,968</b>	<b>27,617</b>	<b>50,580</b>	<b>64,257</b>	<b>36,891</b>	<b>31,859</b>	<b>311,215</b>	<b>205,163</b>	<b>18,252</b>
9,576	5,143	11,643	9,947	6,003	6,676	67,907	45,193	3,765
147	102	325	361	241	188	1,290	892	76
1,718	1,264	3,071	2,340	1,504	1,699	9,173	5,664	945
32,526	21,108	35,541	51,609	29,143	23,296	232,845	153,415	13,466
<b>29,585</b>	<b>20,774</b>	<b>48,153</b>	<b>41,542</b>	<b>27,006</b>	<b>29,081</b>	<b>143,960</b>	<b>88,754</b>	<b>15,926</b>
4,246	3,121	5,966	5,583	3,912	2,262	7,173	4,102	704
11,667	8,190	19,229	16,656	11,221	12,261	51,280	31,776	6,274
2,225	1,685	3,841	2,774	1,834	2,473	13,517	8,200	1,497
11,447	7,779	19,117	16,530	10,039	12,085	71,990	44,675	7,451
<b>21,851</b>	<b>16,797</b>	<b>29,989</b>	<b>29,292</b>	<b>20,935</b>	<b>18,180</b>	<b>155,246</b>	<b>111,433</b>	<b>10,142</b>
3,006	1,993	5,748	3,862	2,498	3,726	12,978	8,793	2,180
6,910	5,276	12,465	9,516	6,697	8,213	34,616	23,889	4,998
1,331	1,010	2,542	1,650	1,174	1,566	5,489	3,831	945
10,604	8,518	9,234	14,264	10,566	4,675	102,163	74,919	2,019
<b>13,129</b>	<b>8,592</b>	<b>15,565</b>	<b>11,506</b>	<b>8,157</b>	<b>9,033</b>	<b>30,380</b>	<b>21,956</b>	<b>4,296</b>
1,266	920	2,334	1,807	1,283	1,508	6,284	3,836	1,043
240	177	445	300	228	261	1,003	797	119
7,314	4,450	5,502	3,979	2,793	3,158	12,375	9,317	1,412
2,611	1,793	4,701	3,872	2,722	2,858	7,141	5,447	1,260
391	283	723	537	363	385	1,871	1,198	154
1,307	970	1,860	1,011	768	863	1,707	1,361	308
<b>4,214</b>	<b>3,150</b>	<b>7,012</b>	<b>4,526</b>	<b>3,340</b>	<b>3,571</b>	<b>11,467</b>	<b>8,727</b>	<b>1,286</b>
2,714	1,967	4,987	2,997	2,204	2,525	7,676	5,772	963
1,500	1,182	2,025	1,528	1,135	1,046	3,791	2,955	323

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

TDB30440		Banks							
Source: Central Credit Register Size classes in euros									
December 2001		Total	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
a.	TOTAL	1,154,777	542,228	272,371	147,178	150,651	21,661	17,059	3,629
	of which: 1 facility	869,951	537,781	223,510	66,878	36,996	2,768	1,683	335
	2 facilities	145,942	4,205	46,713	54,289	36,207	2,828	1,457	243
	3-4 facilities	89,945	239	2,132	25,611	53,355	5,480	2,790	338
	more than 4 facilities	48,939	3	16	400	24,093	10,585	11,129	2,713
b.	GENERAL GOVERNMENT	6,331	686	1,239	1,280	1,988	424	499	215
	of which: 1 facility	3,580	683	1,101	813	713	87	137	46
	2 facilities	1,619	3	138	433	793	113	102	37
	3-4 facilities	827	–	–	34	452	164	137	40
	more than 4 facilities	305	–	–	–	30	60	123	92
c.	FINANCIAL COMPANIES	4,163	655	651	593	1,027	297	482	458
	of which: 1 facility	2,369	642	527	397	487	93	130	93
	2 facilities	746	10	113	145	273	58	95	52
	3-4 facilities	496	3	9	47	202	76	93	66
	more than 4 facilities	552	–	2	4	65	70	164	247
d.	NON-FINANCIAL COMPANIES	484,562	107,613	111,826	99,611	127,184	19,953	15,510	2,865
	of which: 1 facility	256,803	106,411	81,203	38,602	27,044	2,218	1,174	151
	2 facilities	103,718	1,173	29,466	39,805	29,543	2,453	1,140	138
	3-4 facilities	77,437	29	1,157	20,880	47,699	5,004	2,452	216
	more than 4 facilities	46,604	–	–	324	22,898	10,278	10,744	2,360
e.	PRODUCER HOUSEHOLDS	149,167	72,126	45,869	20,464	10,223	367	116	2
	of which: 1 facility	118,646	71,007	36,200	8,786	2,580	54	18	1
	2 facilities	21,609	1,063	9,180	8,288	3,017	49	12	–
	3-4 facilities	7,740	55	485	3,343	3,703	125	29	–
	more than 4 facilities	1,172	1	4	47	923	139	57	1
f.	CONSUMER HOUSEHOLDS AND NEC	473,946	339,424	102,302	22,058	9,149	584	360	69
	of which: 1 facility	454,609	337,424	95,143	16,064	5,506	294	150	28
	2 facilities	15,880	1,848	6,686	4,822	2,275	145	92	12
	3-4 facilities	3,157	150	463	1,147	1,197	107	77	16
	more than 4 facilities	300	2	10	25	171	38	41	13

Notes:

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

TDB30460		Banks						
Source: Central Credit Register Size classes in euros								
December 2001	Total	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
<b>a. TOTAL</b>								
Average number of banks per borrower	<b>1.58</b>	1.00	1.18	1.75	2.88	4.77	6.69	10.80
First bank's share of total credit granted (%)	<b>53</b>	99	91	76	62	53	46	43
<b>b. GENERAL GOVERNMENT</b>								
Average number of banks per borrower	<b>1.85</b>	1.00	1.11	1.39	1.97	2.82	3.19	5.32
First bank's share of total credit granted (%)	<b>47</b>	99	95	86	78	74	77	42
<b>c. FINANCIAL COMPANIES</b>								
Average number of banks per borrower	<b>3.01</b>	1.02	1.21	1.44	2.06	3.26	4.21	11.20
First bank's share of total credit granted (%)	<b>56</b>	99	91	86	78	69	64	55
<b>d. NON-FINANCIAL COMPANIES</b>								
Average number of banks per borrower	<b>2.19</b>	1.01	1.28	1.86	3.02	4.93	7.01	11.37
First bank's share of total credit granted (%)	<b>47</b>	99	87	72	60	51	43	34
<i>of which: industry</i>								
Average number of banks per borrower	<b>2.76</b>	1.01	1.35	2.07	3.57	5.84	7.98	12.38
First bank's share of total credit granted (%)	<b>38</b>	99	84	66	50	41	35	29
<i>of which: building</i>								
Average number of banks per borrower	<b>1.82</b>	1.00	1.23	1.68	2.40	3.56	5.25	10.38
First bank's share of total credit granted (%)	<b>65</b>	99	89	78	71	66	60	44
<i>of which: services</i>								
Average number of banks per borrower	<b>1.92</b>	1.01	1.26	1.79	2.80	4.46	6.20	9.76
First bank's share of total credit granted (%)	<b>53</b>	99	88	75	64	56	49	39
<b>e. PRODUCER HOUSEHOLDS</b>								
Average number of banks per borrower	<b>1.29</b>	1.01	1.22	1.76	2.57	4.15	5.17	3.00
First bank's share of total credit granted (%)	<b>81</b>	99	90	76	68	61	61	90
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>								
Average number of banks per borrower	<b>1.05</b>	1.00	1.07	1.33	1.63	2.02	2.46	3.05
First bank's share of total credit granted (%)	<b>94</b>	99	97	89	86	84	81	72

## Notes:

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

## Distribution by customer sector of economic activity and total credit used

TDB30480

Source: Central Credit Register  
Percentages  
Size classes in euros

	1987	1988	1989	1990	1991	1992
<b>a. TOTAL</b>	<b>2.04</b>	<b>1.59</b>	<b>1.72</b>	<b>1.69</b>	<b>2.52</b>	<b>2.40</b>
up to 129,114	2.67	2.33	2.25	2.26	2.53	2.62
from 129,114 to 516,457	3.88	3.15	2.96	3.15	3.45	3.84
more than 516,457	1.70	1.27	1.46	1.41	2.38	2.18
<b>b. GENERAL GOVERNMENT</b>	<b>0.41</b>	<b>0.14</b>	<b>0.43</b>	<b>0.01</b>	<b>0.09</b>	<b>0.07</b>
up to 129,114	0.14	–	0.08	–	0.06	0.08
from 129,114 to 516,457	0.25	0.05	0.07	0.05	0.12	0.12
more than 516,457	0.42	0.14	0.44	0.01	0.09	0.07
<b>c. FINANCIAL COMPANIES</b>	<b>0.43</b>	<b>0.48</b>	<b>0.46</b>	<b>0.60</b>	<b>2.19</b>	<b>1.63</b>
up to 129,114	0.98	1.19	0.88	1.11	1.64	1.13
from 129,114 to 516,457	2.44	3.32	2.17	1.89	2.53	2.85
more than 516,457	0.40	0.45	0.44	0.59	2.18	1.62
<b>d. NON-FINANCIAL COMPANIES</b>	<b>2.09</b>	<b>1.61</b>	<b>1.82</b>	<b>1.79</b>	<b>2.67</b>	<b>2.58</b>
up to 129,114	2.31	2.17	1.98	2.11	2.49	2.55
from 129,114 to 516,457	3.05	2.55	2.34	2.61	2.84	3.15
more than 516,457	1.95	1.46	1.74	1.67	2.65	2.52
<b>e. PRODUCER HOUSEHOLDS</b>	<b>4.91</b>	<b>3.58</b>	<b>3.32</b>	<b>3.45</b>	<b>3.51</b>	<b>3.93</b>
up to 129,114	2.49	2.14	2.08	2.09	2.32	2.58
from 129,114 to 516,457	4.84	3.69	3.55	3.55	3.80	4.07
more than 516,457	9.21	5.86	4.84	5.16	4.56	5.30
<b>f. CONSUMER HOUSEHOLD</b>	<b>6.80</b>	<b>4.85</b>	<b>4.10</b>	<b>3.95</b>	<b>4.02</b>	<b>4.24</b>
up to 129,114	4.34	3.35	3.12	2.91	3.00	2.81
from 129,114 to 516,457	9.80	7.91	6.16	6.57	7.01	8.08
more than 516,457	10.81	6.54	4.67	4.12	3.88	5.33
<b>g. OTHER SECTORS</b>	<b>0.63</b>	<b>1.48</b>	<b>0.77</b>	<b>0.43</b>	<b>0.30</b>	<b>1.04</b>
up to 129,114	0.93	0.75	0.56	0.67	0.82	0.96
from 129,114 to 516,457	1.50	1.83	1.50	0.83	1.09	1.34
more than 516,457	0.41	1.50	0.68	0.34	0.15	1.01

## Notes:

The default rates are calculated on the basis of the flows of new adjusted bad debts in the reference year and the loan facilities used at the end of the previous year (the flows do not include amounts for borrowers who were not registered at that date; see the glossary item "One-year default rates for loan facilities"). The default rates calculated on the basis of the corresponding number of borrowers, and the numerators and denominators of each ratio, are given only on CD-ROM.

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

1993	1994	1995	1996	1997	1998	1999	2000	2001
<b>4.31</b>	<b>2.93</b>	<b>3.13</b>	<b>2.78</b>	<b>2.54</b>	<b>1.82</b>	<b>1.55</b>	<b>1.13</b>	<b>1.14</b>
2.92	2.96	2.58	4.33	2.20	1.94	1.73	1.24	1.19
4.61	4.44	4.32	3.96	3.77	3.09	2.60	2.22	2.16
4.41	2.73	3.03	2.54	2.41	1.66	1.41	0.98	1.01
<b>0.64</b>	<b>0.49</b>	<b>0.25</b>	<b>0.02</b>	<b>0.07</b>	<b>0.01</b>	<b>0.06</b>	<b>0.01</b>	<b>0.01</b>
0.03	0.01	0.21	0.12	0.20	0.40	0.03	0.16	–
0.17	0.13	0.32	0.15	0.05	0.20	0.04	–	0.06
0.66	0.50	0.25	0.02	0.07	..	0.06	0.01	0.01
<b>4.47</b>	<b>1.29</b>	<b>1.63</b>	<b>2.12</b>	<b>1.62</b>	<b>0.61</b>	<b>0.14</b>	<b>0.13</b>	<b>0.07</b>
1.46	1.35	0.54	0.88	0.68	0.39	0.49	0.53	0.09
3.09	2.57	4.13	1.14	1.81	1.94	1.38	1.18	0.93
4.50	1.28	1.63	2.13	1.62	0.60	0.13	0.13	0.07
<b>4.50</b>	<b>3.39</b>	<b>3.69</b>	<b>2.96</b>	<b>2.94</b>	<b>2.19</b>	<b>1.96</b>	<b>1.42</b>	<b>1.44</b>
2.90	2.98	2.75	3.06	1.96	1.56	1.44	1.35	1.35
3.82	3.57	3.44	3.05	3.19	2.43	2.19	1.98	1.93
4.62	3.38	3.74	2.95	2.94	2.18	1.94	1.36	1.39
<b>5.31</b>	<b>4.59</b>	<b>4.35</b>	<b>4.34</b>	<b>3.78</b>	<b>4.44</b>	<b>3.17</b>	<b>2.69</b>	<b>2.54</b>
2.95	2.86	2.82	3.75	1.86	2.12	1.95	1.58	1.55
4.82	4.48	4.22	3.94	3.55	4.34	3.38	3.04	2.99
8.38	6.45	5.88	5.12	4.93	6.60	3.90	3.13	2.73
<b>5.23</b>	<b>5.13</b>	<b>4.51</b>	<b>7.71</b>	<b>5.53</b>	<b>4.14</b>	<b>3.01</b>	<b>1.80</b>	<b>1.58</b>
3.03	3.19	2.45	6.38	2.92	2.32	1.93	1.09	1.05
9.39	9.67	9.22	8.83	7.72	5.73	3.99	2.59	2.40
10.96	9.15	9.96	9.33	8.28	6.15	4.27	2.46	1.68
<b>4.22</b>	<b>2.08</b>	<b>2.62</b>	<b>0.83</b>	<b>0.35</b>	<b>0.45</b>	<b>1.81</b>	<b>0.32</b>	<b>0.56</b>
1.72	2.83	2.05	2.68	0.42	1.04	0.60	0.40	0.48
2.34	3.51	1.59	1.42	1.47	1.26	1.58	0.87	0.68
4.64	1.74	2.85	0.61	0.19	0.27	1.90	0.23	0.54

## Distribution by cohort's year of formation

TDB30530

Source: Central Credit Register  
Percentages

	1988	1989	1990	1991	1992
Cohort formed in 1987	1.42	1.40	1.25	1.21	1.11
Cohort formed in 1988	–	1.50	1.42	1.36	1.27
Cohort formed in 1989	–	–	1.35	1.68	1.50
Cohort formed in 1990	–	–	–	1.58	1.77
Cohort formed in 1991	–	–	–	–	1.62
Cohort formed in 1992	–	–	–	–	–
Cohort formed in 1993	–	–	–	–	–
Cohort formed in 1994	–	–	–	–	–
Cohort formed in 1995	–	–	–	–	–
Cohort formed in 1996	–	–	–	–	–
Cohort formed in 1997	–	–	–	–	–
Cohort formed in 1998	–	–	–	–	–
Cohort formed in 1999	–	–	–	–	–
Cohort formed in 2000	–	–	–	–	–

## Notes:

The default rates are calculated for each cohort of borrowers according to the number of new defaulters on an adjusted basis and the initial total number of the generation (see the glossary item "Historical default rates for cohorts of borrowers"). The numerators and denominators of each ratio are given only on CD-ROM.



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

1993	1994	1995	1996	1997	1998	1999	2000	2001
1.16	0.96	0.80	0.64	0.39	0.30	0.23	0.17	0.16
1.36	1.11	0.89	0.68	0.45	0.33	0.24	0.17	0.15
1.52	1.29	0.98	0.80	0.49	0.35	0.24	0.20	0.17
1.78	1.55	1.16	0.89	0.51	0.38	0.28	0.19	0.17
1.89	1.66	1.30	1.04	0.58	0.39	0.31	0.20	0.17
1.94	1.94	1.62	1.27	0.66	0.44	0.34	0.25	0.19
–	1.73	1.60	1.42	0.66	0.46	0.34	0.24	0.21
–	–	1.38	1.35	0.63	0.48	0.35	0.26	0.20
–	–	–	1.31	0.56	0.45	0.37	0.26	0.21
–	–	–	–	1.00	1.14	0.99	0.73	0.58
–	–	–	–	–	1.50	1.23	0.92	0.75
–	–	–	–	–	–	1.09	0.93	0.87
–	–	–	–	–	–	–	0.79	0.82
–	–	–	–	–	–	–	–	0.85



## **Lending and deposit rates**

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

TDB30600		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euros								
December 2001		Total	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
a.	<b>TOTAL</b>	<b>5.91</b>	<b>8.81</b>	<b>9.13</b>	<b>8.78</b>	<b>7.72</b>	<b>6.19</b>	<b>4.70</b>
b.	<b>LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES</b>	<b>6.11</b>	<b>9.74</b>	<b>9.76</b>	<b>9.15</b>	<b>8.09</b>	<b>6.52</b>	<b>4.77</b>
	<b>NORTH-WEST ITALY</b>	<b>5.66</b>	<b>9.25</b>	<b>9.44</b>	<b>8.95</b>	<b>7.87</b>	<b>6.32</b>	<b>4.67</b>
	Piedmont	6.18	9.64	9.55	9.23	8.10	6.52	4.99
	Valle d'Aosta	7.82	9.97	9.79	9.07	8.57	6.58	5.68
	Liguria	6.95	10.34	9.87	9.25	8.20	6.99	4.94
	Lombardy	5.48	8.96	9.33	8.80	7.76	6.22	4.60
	<b>NORTH-EAST ITALY</b>	<b>6.34</b>	<b>9.67</b>	<b>9.35</b>	<b>8.57</b>	<b>7.65</b>	<b>6.23</b>	<b>4.85</b>
	Trentino-Alto Adige	6.43	8.58	8.23	8.04	7.41	5.80	5.30
	Veneto	6.76	10.42	10.00	9.37	8.07	6.46	4.99
	Friuli-Venezia Giulia	6.79	9.35	9.72	8.96	7.87	6.29	5.15
	Emilia-Romagna	5.85	9.03	8.67	7.55	7.10	6.01	4.69
	<b>CENTRAL ITALY</b>	<b>6.35</b>	<b>9.99</b>	<b>10.22</b>	<b>9.71</b>	<b>8.53</b>	<b>6.99</b>	<b>4.96</b>
	Marche	6.24	8.68	8.50	8.12	7.16	6.11	4.71
	Tuscany	6.61	10.16	10.11	9.43	8.36	6.69	5.03
	Umbria	7.49	9.77	10.06	9.46	8.68	6.95	5.10
	Lazio	6.19	10.21	11.10	10.81	9.46	7.68	4.95
	<b>SOUTHERN ITALY</b>	<b>8.04</b>	<b>10.97</b>	<b>11.00</b>	<b>10.19</b>	<b>9.12</b>	<b>7.42</b>	<b>5.31</b>
	Abruzzo	7.56	10.58	10.28	9.50	8.79	6.97	5.66
	Molise	8.20	11.15	10.40	9.47	8.95	7.74	5.76
	Campania	8.00	11.24	11.27	10.52	9.30	7.61	5.33
	Puglia	7.85	10.60	10.83	9.90	8.78	7.14	5.01
	Basilicata	8.29	11.30	10.53	10.34	9.42	7.39	5.48
	Calabria	9.37	11.18	11.31	10.53	9.80	7.82	6.36
	<b>ISLANDS</b>	<b>7.70</b>	<b>10.17</b>	<b>10.24</b>	<b>9.90</b>	<b>8.93</b>	<b>7.35</b>	<b>4.54</b>
	Sicily	7.63	10.31	10.41	9.92	8.89	7.44	4.28
	Sardinia	7.90	9.79	9.83	9.85	9.04	7.14	5.41
c.	<b>LENDING IN NON-EURO-AREA CURRENCIES</b>	<b>2.99</b>	<b>2.43</b>	<b>3.08</b>	<b>4.05</b>	<b>2.49</b>	<b>2.74</b>	<b>3.34</b>

Notes:

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

TDB30610		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euros								
December 2001		Total	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
a.	<b>ITALY</b>	<b>7.64</b>	<b>10.87</b>	<b>10.93</b>	<b>10.57</b>	<b>9.76</b>	<b>8.09</b>	<b>5.09</b>
b.	<b>NORTH-WEST ITALY</b>	<b>6.84</b>	<b>10.13</b>	<b>10.42</b>	<b>10.20</b>	<b>9.42</b>	<b>7.87</b>	<b>4.87</b>
	Piedmont	7.31	10.89	10.74	10.62	9.80	8.22	4.82
	Valle d'Aosta	9.48	11.11	10.60	9.85	9.74	7.62	8.14
	Liguria	8.26	11.44	10.73	10.18	9.18	8.21	5.47
	Lombardy	6.61	9.70	10.24	10.04	9.32	7.75	4.86
c.	<b>NORTH-EAST ITALY</b>	<b>7.98</b>	<b>11.23</b>	<b>10.67</b>	<b>10.18</b>	<b>9.27</b>	<b>7.64</b>	<b>5.48</b>
	Trentino-Alto Adige	7.28	9.38	8.52	8.43	7.86	6.84	5.38
	Veneto	8.40	12.14	11.68	11.11	10.07	8.07	5.50
	Friuli-Venezia Giulia	8.19	11.65	11.10	10.33	9.42	7.50	5.65
	Emilia-Romagna	7.53	10.38	9.87	9.36	8.51	7.30	5.45
d.	<b>CENTRAL ITALY</b>	<b>8.46</b>	<b>11.02</b>	<b>11.61</b>	<b>11.21</b>	<b>10.55</b>	<b>8.70</b>	<b>5.60</b>
	Marche	7.85	10.70	10.37	10.15	9.62	7.99	4.68
	Tuscany	8.95	12.08	11.85	11.48	11.03	9.14	4.98
	Umbria	10.01	11.83	11.48	11.02	10.74	9.38	6.07
	Lazio	8.29	10.62	11.82	11.37	10.50	8.64	5.96
e.	<b>SOUTHERN ITALY</b>	<b>9.37</b>	<b>12.30</b>	<b>12.16</b>	<b>11.49</b>	<b>10.61</b>	<b>8.91</b>	<b>5.42</b>
	Abruzzo	9.37	12.27	11.48	10.92	10.46	8.67	6.65
	Molise	9.11	11.93	10.87	10.04	9.74	9.07	5.29
	Campania	9.11	12.47	12.41	11.96	11.03	9.34	5.29
	Puglia	9.30	12.18	12.12	11.19	10.10	8.37	5.19
	Basilicata	9.99	12.61	11.90	11.23	10.94	8.23	7.19
	Calabria	10.70	12.11	12.33	11.63	10.84	9.08	7.30
f.	<b>ISLANDS</b>	<b>8.43</b>	<b>11.16</b>	<b>11.04</b>	<b>10.77</b>	<b>10.19</b>	<b>8.70</b>	<b>4.39</b>
	Sicily	8.27	11.35	11.37	10.99	10.38	8.70	4.12
	Sardinia	8.87	10.69	10.28	10.21	9.73	8.69	5.63

**Note:**

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

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

TDC30060

Source: Survey of lending rates  
Percentages  
Size classes in euros

## December 2001

December 2001		Total	Lending in euros and other euro- area currencies	of which:	
				General government	Financial companies
a.	<b>ITALY</b>	<b>5.91</b>	<b>6.11</b>	<b>4.88</b>	<b>4.55</b>
	up to 258,228	8.96	9.75	7.56	7.32
	from 258,228 to 2,582,284	7.95	8.33	6.79	7.15
	from 2,582,284 to 25,822,845	6.19	6.52	4.74	5.79
	more than 25,822,845	4.70	4.77	4.83	4.48
b.	<b>NORTH-WEST ITALY</b>	<b>5.52</b>	<b>5.65</b>	<b>4.37</b>	<b>4.46</b>
	up to 258,228	9.17	9.38	5.65	6.70
	from 258,228 to 2,582,284	7.88	8.11	4.96	7.49
	from 2,582,284 to 25,822,845	6.00	6.33	4.20	5.70
	more than 25,822,845	4.56	4.61	4.42	4.40
c.	<b>NORTH-EAST ITALY</b>	<b>6.06</b>	<b>6.33</b>	<b>3.62</b>	<b>4.73</b>
	up to 258,228	9.00	9.46	4.95	7.30
	from 258,228 to 2,582,284	7.56	7.85	5.72	6.01
	from 2,582,284 to 25,822,845	5.93	6.22	4.27	5.60
	more than 25,822,845	4.71	4.86	3.24	4.57
d.	<b>CENTRAL ITALY</b>	<b>6.02</b>	<b>6.32</b>	<b>5.09</b>	<b>4.82</b>
	up to 258,228	7.83	10.13	5.58	8.48
	from 258,228 to 2,582,284	7.93	8.78	6.08	7.84
	from 2,582,284 to 25,822,845	6.53	7.00	6.63	6.31
	more than 25,822,845	4.93	4.99	5.06	4.74
e.	<b>SOUTHERN ITALY</b>	<b>7.60</b>	<b>7.87</b>	<b>5.08</b>	<b>4.42</b>
	up to 258,228	10.77	10.83	9.13	9.14
	from 258,228 to 2,582,284	9.06	9.33	5.39	7.38
	from 2,582,284 to 25,822,845	7.01	7.31	5.80	5.77
	more than 25,822,845	5.15	5.28	4.02	4.20
f.	<b>ISLANDS</b>	<b>7.32</b>	<b>7.52</b>	<b>5.68</b>	<b>4.72</b>
	up to 258,228	10.10	10.18	6.98	8.62
	from 258,228 to 2,582,284	8.81	9.17	9.61	8.58
	from 2,582,284 to 25,822,845	7.16	7.24	5.31	7.41
	more than 25,822,845	5.48	5.59	4.70	4.72

Notes:

## Sample of banks

Non-financial companies	of which:			Producer households	Consumer households and nec	Lending in non-euro-area currencies
	industry	building	services			
<b>6.56</b>	<b>6.19</b>	<b>7.77</b>	<b>6.68</b>	<b>9.34</b>	<b>7.73</b>	<b>2.99</b>
9.93	9.70	10.04	10.05	10.38	9.18	2.69
8.33	8.15	8.62	8.40	9.08	7.79	2.86
6.56	6.33	7.33	6.65	7.05	6.24	2.74
5.04	4.94	6.21	4.99	::	5.66	3.34
<b>6.30</b>	<b>6.05</b>	<b>7.67</b>	<b>6.31</b>	<b>9.09</b>	<b>7.35</b>	<b>3.17</b>
9.62	9.48	10.08	9.61	10.19	8.75	2.87
8.12	8.00	8.41	8.15	8.79	7.58	3.36
6.38	6.23	7.13	6.42	6.69	6.13	2.63
4.92	4.91	6.55	4.76	–	5.34	3.49
<b>6.36</b>	<b>6.08</b>	<b>7.38</b>	<b>6.47</b>	<b>8.79</b>	<b>7.78</b>	<b>2.93</b>
9.45	9.18	9.72	9.59	10.07	9.35	1.65
7.84	7.72	8.25	7.83	8.53	7.60	2.53
6.23	6.11	6.64	6.32	6.44	6.15	2.95
4.96	4.94	6.26	4.77	::	5.51	3.20
<b>6.76</b>	<b>6.02</b>	<b>7.92</b>	<b>7.14</b>	<b>9.81</b>	<b>8.18</b>	<b>2.76</b>
10.28	9.91	9.81	10.68	10.61	9.64	2.81
8.76	8.44	8.98	8.98	9.57	8.21	2.86
7.03	6.57	8.00	7.16	7.62	6.45	2.61
5.15	4.53	6.07	5.67	::	6.64	2.75
<b>7.89</b>	<b>7.57</b>	<b>8.26</b>	<b>8.03</b>	<b>10.23</b>	<b>8.00</b>	<b>3.11</b>
11.12	11.23	11.23	11.11	11.26	9.55	4.91
9.33	9.32	9.35	9.36	9.95	8.42	2.41
7.36	7.16	7.60	7.52	8.01	6.08	2.87
5.49	5.75	5.14	5.24	–	5.85	3.70
<b>7.48</b>	<b>7.51</b>	<b>8.60</b>	<b>7.17</b>	<b>9.60</b>	<b>8.87</b>	<b>3.23</b>
10.61	10.68	10.02	10.89	10.21	9.27	3.79
9.18	9.45	8.70	9.48	9.35	8.48	1.57
7.30	6.93	8.14	7.51	8.32	7.92	3.67
5.77	6.96	6.66	4.44	–	::	3.96

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
December 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	5.91	4.89	4.53	6.29	5.87	7.52	6.47	9.09	6.68
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	6.11	4.88	4.55	6.56	6.19	7.77	6.68	9.34	7.73
	NORTH-WEST ITALY	5.66	4.37	4.48	6.31	6.09	7.74	6.31	9.07	7.29
	Piedmont	6.18	4.57	4.52	6.76	6.59	8.42	6.65	9.23	8.21
	Valle d'Aosta	7.82	::	4.39	7.72	6.76	8.29	8.25	9.54	8.04
	Liguria	6.95	6.95	4.55	7.03	6.74	8.01	6.95	9.84	8.72
	Lombardy	5.48	3.99	4.48	6.12	5.91	7.47	6.15	8.90	7.01
	NORTH-EAST ITALY	6.34	3.62	4.72	6.35	6.08	7.30	6.44	8.84	7.85
	Trentino-Alto Adige	6.43	3.93	5.74	6.36	5.33	6.52	6.98	7.66	7.41
	Veneto	6.76	2.87	4.77	6.81	6.41	7.81	7.12	9.53	8.32
	Friuli-Venezia Giulia	6.79	4.92	4.56	6.82	6.33	7.60	7.47	9.17	8.48
	Emilia-Romagna	5.85	3.35	4.59	5.83	5.73	6.85	5.72	8.22	7.38
	CENTRAL ITALY	6.35	5.09	4.74	6.76	6.04	7.91	7.13	9.81	8.29
	Marche	6.24	9.81	4.40	6.38	5.93	7.43	6.91	8.43	7.32
	Tuscany	6.61	9.57	4.54	7.04	6.68	8.20	7.21	9.78	8.77
	Umbria	7.49	::	6.42	7.32	6.54	8.66	7.97	9.57	8.48
	Lazio	6.19	4.91	4.90	6.66	5.51	7.85	7.08	11.06	8.26
	SOUTHERN ITALY	8.04	5.00	4.63	8.10	7.79	8.28	8.28	10.23	8.04
	Abruzzo	7.56	::	6.27	7.37	6.88	7.31	8.24	9.58	9.28
	Molise	8.20	6.72	8.36	8.06	7.63	8.73	8.31	10.19	8.27
	Campania	8.00	6.64	4.51	8.28	7.98	9.08	8.26	10.96	7.82
	Puglia	7.85	4.07	5.07	7.80	7.76	7.40	7.97	9.90	7.70
	Basilicata	8.29	::	::	8.14	7.57	9.37	8.06	10.23	7.77
	Calabria	9.37	5.35	6.97	9.36	9.45	9.47	9.34	10.26	9.23
	ISLANDS	7.70	5.71	4.80	7.75	7.87	8.68	7.44	9.56	8.86
	Sicily	7.63	4.87	4.72	7.60	8.13	8.75	7.11	9.49	8.79
	Sardinia	7.90	6.67	4.89	8.19	7.37	8.53	8.70	9.78	9.17
c.	LENDING IN NON-EURO- AREA CURRENCIES	2.99	::	3.61	3.07	3.02	2.08	3.29	2.81	2.08

Notes:



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

TDB30620

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euros

## December 2001

	Total	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
<b>a. ON TOTAL OUTSTANDING AT END OF PERIOD</b>							
<b>ITALY</b>	<b>5.56</b>	<b>5.68</b>	<b>5.78</b>	<b>5.88</b>	<b>5.68</b>	<b>5.39</b>	<b>5.46</b>
North-West Italy	5.29	5.55	5.71	5.82	5.57	5.28	4.98
North-East Italy	5.34	5.61	5.69	5.71	5.52	5.25	5.02
Central Italy	5.95	5.76	5.79	5.93	5.79	5.59	6.19
Southern Italy	5.81	5.99	6.16	6.31	6.02	5.86	5.68
Islands	6.13	6.04	6.16	6.31	6.31	5.75	6.36
<b>b. ON AMOUNT DISBURSED IN THE QUARTER</b>							
<b>ITALY</b>	<b>5.09</b>	<b>5.35</b>	<b>5.37</b>	<b>5.53</b>	<b>5.48</b>	<b>5.21</b>	<b>4.73</b>
North-West Italy	4.87	5.28	5.34	5.54	5.43	4.98	4.64
North-East Italy	5.01	5.13	5.18	5.42	5.33	5.10	4.30
Central Italy	5.25	5.51	5.40	5.49	5.52	5.31	4.85
Southern Italy	6.03	5.70	5.80	5.87	5.73	5.66	6.72
Islands	5.89	6.15	6.14	5.99	6.07	5.55	::

## Notes:

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

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

TDB30630

Sample of banks

Source: Survey of lending rates  
Percentages

## December 2001

	Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
					industry	building	services		
<b>a. ON TOTAL OUTSTANDING AT END OF PERIOD</b>									
<b>ITALY</b>	<b>5.56</b>	<b>6.37</b>	<b>4.91</b>	<b>5.43</b>	<b>5.23</b>	<b>5.65</b>	<b>5.49</b>	<b>5.91</b>	<b>5.58</b>
North-West Italy	5.29	5.53	4.45	5.35	5.20	5.44	5.41	5.80	5.47
North-East Italy	5.34	5.84	4.37	5.28	5.14	5.41	5.37	5.77	5.52
Central Italy	5.95	7.03	4.70	5.51	5.17	5.86	5.55	5.91	5.69
Southern Italy	5.81	6.43	5.53	5.95	6.18	6.14	5.75	6.23	5.86
Islands	6.14	6.37	4.76	6.20	5.94	6.15	6.32	6.51	5.88
<b>b. ON AMOUNT DISBURSED IN THE QUARTER</b>									
<b>ITALY</b>	<b>5.09</b>	<b>5.84</b>	<b>4.58</b>	<b>5.23</b>	<b>4.96</b>	<b>5.39</b>	<b>5.34</b>	<b>5.56</b>	<b>5.27</b>
North-West Italy	4.87	4.44	4.62	5.15	5.03	5.44	5.14	5.57	5.17
North-East Italy	5.01	4.88	3.74	5.07	4.88	5.01	5.28	5.38	5.07
Central Italy	5.25	4.97	4.63	5.23	4.83	5.52	5.33	5.47	5.50
Southern Italy	6.03	::	–	5.83	5.71	5.71	5.91	6.03	5.58
Islands	5.90	–	::	5.81	5.00	5.90	6.27	6.02	5.89

## 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					
December 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	6.66	5.47	5.26	5.48
	Agricultural, forestry and fishery products	7.52	5.70	5.58	5.71
	Fuel and power products	4.95	4.95	4.24	4.97
	Ores and metals	5.10	4.85	4.68	4.85
	Non-metallic minerals and products	6.61	5.21	5.09	5.22
	Chemical products	5.58	4.94	5.09	4.94
	Metal products, except transport equipment	6.90	5.50	5.41	5.51
	Agricultural and industrial machinery	6.65	5.30	5.16	5.30
	Office and data processing machines, etc.	6.02	5.29	5.14	5.29
	Electrical goods	6.27	5.58	5.40	5.58
	Transport equipment	6.63	5.55	5.24	5.55
	Food and tobacco products	6.07	5.24	4.98	5.25
	extiles, clothing and footwear	6.42	5.34	4.88	5.36
	Paper and paper products	6.64	5.28	4.72	5.31
	Rubber and plastic products	6.28	5.25	5.06	5.25
	Other manufactured products	6.92	5.40	5.40	5.40
	Building and construction	7.90	5.68	5.40	5.68
	Wholesale and retail trade services, recovery and repair services	7.22	5.68	5.37	5.69
	Lodging and catering services	8.07	5.74	5.36	5.75
	Inland transport services	7.98	5.82	5.34	5.83
	Maritime and air transport services	5.62	5.18	4.96	5.18
	Auxiliary transport services	6.93	5.97	5.47	6.01
	Communication services	4.62	5.93	5.32	5.96
	Other market services	6.37	5.38	5.34	5.38

## 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  
Size classes in euros

## December 2001

	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 2,582,284 to 5,164,569	more than 5,164,569
<b>a. SHORT-TERM LOAN FACILITIES</b>							
<b>ITALY</b>	<b>12.12</b>	<b>10.31</b>	<b>9.08</b>	<b>8.18</b>	<b>7.37</b>	<b>6.63</b>	<b>5.96</b>
<b>NORTH-WEST ITALY</b>	<b>11.59</b>	<b>9.92</b>	<b>8.66</b>	<b>7.77</b>	<b>6.96</b>	<b>6.36</b>	<b>5.80</b>
Piedmont	12.42	10.53	9.10	8.12	7.21	6.58	5.72
Valle d'Aosta	12.16	10.50	9.78	9.53	7.68	7.01	6.44
Liguria	12.21	10.69	9.25	8.61	7.72	7.04	6.65
Lombardy	11.23	9.65	8.46	7.60	6.86	6.27	5.77
<b>NORTH-EAST ITALY</b>	<b>11.95</b>	<b>9.89</b>	<b>8.76</b>	<b>7.93</b>	<b>7.15</b>	<b>6.41</b>	<b>5.78</b>
Trentino-Alto Adige	10.11	9.00	8.24	7.46	6.88	5.95	5.61
Veneto	13.65	11.08	9.65	8.56	7.63	6.79	6.02
Friuli-Venezia Giulia	12.98	10.36	8.94	8.18	7.27	6.32	5.86
Emilia-Romagna	10.29	8.67	7.82	7.25	6.69	6.14	5.62
<b>CENTRAL ITALY</b>	<b>12.96</b>	<b>11.14</b>	<b>9.98</b>	<b>9.05</b>	<b>8.39</b>	<b>7.56</b>	<b>6.53</b>
Marche	11.07	9.67	8.85	7.93	7.09	6.34	5.60
Tuscany	13.20	11.22	9.98	9.00	8.36	7.40	6.34
Umbria	11.62	10.59	9.51	8.97	8.09	7.33	6.04
Lazio	14.31	12.39	11.06	10.06	9.33	8.43	6.88
<b>SOUTHERN ITALY</b>	<b>13.09</b>	<b>11.57</b>	<b>10.24</b>	<b>9.32</b>	<b>8.53</b>	<b>7.86</b>	<b>7.07</b>
Abruzzo	12.51	10.96	9.59	9.12	7.87	7.24	6.82
Molise	13.12	10.92	9.96	9.30	8.90	8.03	6.26
Campania	14.18	12.45	10.93	9.75	8.96	8.10	7.34
Puglia	12.51	11.12	9.69	8.81	7.88	7.65	6.98
Basilicata	12.64	11.02	10.06	8.81	8.67	7.78	5.65
Calabria	12.63	11.46	10.44	9.52	9.25	8.53	7.89
<b>ISLANDS</b>	<b>12.04</b>	<b>10.84</b>	<b>10.03</b>	<b>9.51</b>	<b>9.01</b>	<b>8.51</b>	<b>7.44</b>
Sicily	12.27	11.06	10.17	9.51	8.95	8.37	7.06
Sardinia	11.44	10.30	9.67	9.49	9.18	8.76	8.05
<b>b. MEDIUM AND LONG-TERM LOAN FACILITIES</b>							
Total outstanding at end of period	5.75	5.81	5.79	5.62	5.45	5.28	5.13
of which: amount disbursed in the quarter	5.39	5.47	5.58	5.48	5.30	5.11	4.90

## 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.

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

TDC20013

Sample of banks

Source: Survey of deposit rates  
Percentages

December 2001		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	<b>ITALY</b>	<b>1.79</b>	<b>3.01</b>	<b>2.45</b>	<b>1.72</b>	<b>1.78</b>	<b>1.46</b>	<b>1.74</b>	<b>1.31</b>	<b>1.65</b>
b.	<b>NORTH-WEST ITALY</b>	<b>1.72</b>	<b>2.95</b>	<b>2.44</b>	<b>1.68</b>	<b>1.73</b>	<b>1.50</b>	<b>1.68</b>	<b>1.21</b>	<b>1.52</b>
	Piedmont	1.68	2.65	2.46	1.68	1.64	1.41	1.76	1.15	1.52
	Valle d'Aosta	1.60	3.35	2.76	1.62	2.24	1.58	1.30	0.86	1.28
	Liguria	1.47	2.14	2.53	1.66	1.92	1.33	1.52	1.18	1.34
	Lombardy	1.76	3.16	2.44	1.69	1.73	1.54	1.67	1.24	1.54
c.	<b>NORTH-EAST ITALY</b>	<b>1.80</b>	<b>3.18</b>	<b>2.62</b>	<b>1.84</b>	<b>1.89</b>	<b>1.67</b>	<b>1.85</b>	<b>1.37</b>	<b>1.66</b>
	Trentino-Alto Adige	1.76	4.13	2.12	1.91	2.40	1.27	1.60	1.37	1.46
	Veneto	1.83	3.21	2.86	1.80	1.83	1.62	1.83	1.37	1.69
	Friuli-Venezia Giulia	1.74	3.27	2.80	1.83	1.57	1.77	2.07	1.10	1.47
	Emilia-Romagna	1.78	2.90	2.37	1.88	1.95	1.71	1.85	1.39	1.67
d.	<b>CENTRAL ITALY</b>	<b>1.95</b>	<b>3.10</b>	<b>2.41</b>	<b>1.83</b>	<b>1.92</b>	<b>1.44</b>	<b>1.87</b>	<b>1.50</b>	<b>1.80</b>
	Marche	1.82	3.14	2.48	1.83	1.97	1.62	1.70	1.39	1.81
	Tuscany	1.95	2.75	3.12	1.82	1.72	1.77	1.92	1.60	1.89
	Umbria	1.88	3.10	2.24	1.57	1.74	1.02	1.55	1.58	1.95
	Lazio	1.97	3.14	2.26	1.84	2.07	1.28	1.87	1.42	1.72
e.	<b>SOUTHERN ITALY</b>	<b>1.60</b>	<b>2.60</b>	<b>1.17</b>	<b>1.42</b>	<b>1.41</b>	<b>1.11</b>	<b>1.51</b>	<b>1.21</b>	<b>1.65</b>
	Abruzzo	1.54	2.47	1.11	1.64	2.06	0.83	1.15	1.32	1.51
	Molise	1.54	2.66	2.51	1.53	1.34	1.47	1.39	0.97	1.54
	Campania	1.59	2.73	1.03	1.39	1.28	0.96	1.55	1.12	1.65
	Puglia	1.69	2.30	1.45	1.52	1.41	1.60	1.59	1.41	1.74
	Basilicata	1.67	2.53	1.29	1.20	1.63	0.98	0.85	1.03	1.61
	Calabria	1.48	2.48	1.80	1.13	0.88	0.64	1.32	1.14	1.52
f.	<b>ISLANDS</b>	<b>1.88</b>	<b>2.98</b>	<b>3.42</b>	<b>1.59</b>	<b>1.55</b>	<b>1.28</b>	<b>1.72</b>	<b>1.29</b>	<b>1.80</b>
	Sicily	1.96	3.21	3.49	1.59	1.63	1.27	1.70	1.32	1.88
	Sardinia	1.72	2.79	1.70	1.59	1.38	1.30	1.74	1.24	1.60

## 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  
Size classes in euros

December 2001		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	<b>ITALY</b>	<b>1.79</b>	<b>3.01</b>	<b>2.45</b>	<b>1.72</b>	<b>1.78</b>	<b>1.46</b>	<b>1.74</b>	<b>1.31</b>	<b>1.65</b>
	from 10,329 to 129,114	1.27	2.08	1.18	0.81	0.77	0.73	0.85	0.96	1.35
	from 129,114 to 516,457	1.93	2.53	1.55	1.29	1.28	1.14	1.34	1.83	2.25
	more than 516,457	2.55	3.10	2.49	2.26	2.24	2.03	2.33	2.57	2.83
b.	<b>NORTH-WEST ITALY</b>	<b>1.72</b>	<b>2.93</b>	<b>2.31</b>	<b>1.70</b>	<b>1.73</b>	<b>1.50</b>	<b>1.70</b>	<b>1.21</b>	<b>1.52</b>
	from 10,329 to 129,114	1.11	2.34	1.12	0.75	0.72	0.66	0.78	0.85	1.17
	from 129,114 to 516,457	1.88	2.78	1.49	1.27	1.25	1.14	1.29	1.75	2.23
	more than 516,457	2.38	2.97	2.34	2.16	2.12	2.19	2.20	2.45	2.74
c.	<b>NORTH-EAST ITALY</b>	<b>1.76</b>	<b>3.18</b>	<b>2.55</b>	<b>1.82</b>	<b>1.86</b>	<b>1.67</b>	<b>1.82</b>	<b>1.36</b>	<b>1.63</b>
	from 10,329 to 129,114	1.26	2.19	1.26	0.87	0.82	0.76	0.93	0.99	1.34
	from 129,114 to 516,457	2.00	2.75	1.62	1.41	1.38	1.20	1.50	1.99	2.33
	more than 516,457	2.60	3.33	2.61	2.43	2.40	2.38	2.48	2.75	2.67
d.	<b>CENTRAL ITALY</b>	<b>2.00</b>	<b>3.12</b>	<b>2.84</b>	<b>1.82</b>	<b>1.90</b>	<b>1.43</b>	<b>1.87</b>	<b>1.51</b>	<b>1.80</b>
	from 10,329 to 129,114	1.44	2.02	1.27	0.93	0.90	0.87	0.96	1.13	1.51
	from 129,114 to 516,457	2.01	2.58	1.66	1.37	1.37	1.24	1.39	1.97	2.27
	more than 516,457	2.75	3.15	2.88	2.33	2.37	1.73	2.44	2.69	2.81
e.	<b>SOUTHERN ITALY</b>	<b>1.61</b>	<b>2.58</b>	<b>1.31</b>	<b>1.46</b>	<b>1.54</b>	<b>1.12</b>	<b>1.50</b>	<b>1.22</b>	<b>1.66</b>
	from 10,329 to 129,114	1.24	1.89	1.02	0.62	0.56	0.54	0.67	0.86	1.33
	from 129,114 to 516,457	1.79	2.07	1.51	1.03	0.96	0.93	1.10	1.67	2.10
	more than 516,457	2.61	2.76	1.31	2.15	2.20	1.74	2.22	2.49	3.33
f.	<b>ISLANDS</b>	<b>1.83</b>	<b>2.92</b>	<b>3.22</b>	<b>1.60</b>	<b>1.50</b>	<b>1.33</b>	<b>1.73</b>	<b>1.29</b>	<b>1.79</b>
	from 10,329 to 129,114	1.56	1.78	1.32	0.89	0.86	0.82	0.93	1.07	1.65
	from 129,114 to 516,457	1.98	2.24	1.88	1.21	1.14	1.11	1.28	1.75	2.32
	more than 516,457	2.72	3.08	3.64	2.27	1.94	1.94	2.52	2.34	2.72

## Notes:

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

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

TDB30700

Sample of banks

Source: Survey of deposit rates  
Percentages

December 2001

	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>1.64</b>	<b>1.61</b>	<b>1.74</b>	<b>1.77</b>	<b>1.35</b>	<b>1.49</b>
Agricultural, forestry and fishery products	1.37	1.32	1.42	1.59	1.27	1.07
Fuel and power products	2.29	1.98	2.47	2.59	2.16	1.99
Ores and metals	1.36	1.34	1.55	1.20	1.07	1.76
Non-metallic minerals and products	1.91	1.78	2.16	1.90	1.50	1.62
Chemical products	1.88	1.95	1.82	1.77	1.79	1.14
Metal products, except transport equipment	1.49	1.49	1.60	1.60	1.00	1.24
Agricultural and industrial machinery	1.78	1.76	1.84	1.95	1.32	1.13
Office and data processing machines, etc.	1.51	1.26	2.07	1.63	0.79	0.92
Electrical goods	1.78	1.85	2.00	1.59	0.97	0.76
Transport equipment	2.00	1.94	2.28	2.11	0.78	1.02
Food and tobacco products	1.64	1.76	1.73	1.63	1.36	1.34
Textiles, clothing and footwear	1.59	1.62	1.69	1.69	0.99	1.17
Paper and paper products	1.70	1.66	1.84	1.83	1.09	1.88
Rubber and plastic products	1.80	1.52	1.81	2.02	2.58	1.30
Other manufactured products	1.39	1.37	1.40	1.56	1.13	1.07
Building and construction	1.40	1.39	1.56	1.43	1.12	1.27
Wholesale and retail trade services, recovery and repair services	1.37	1.32	1.54	1.47	1.12	1.37
Lodging and catering services	1.38	1.42	1.37	1.40	1.24	1.38
Inland transport services	2.11	1.75	2.06	2.45	2.34	1.32
Maritime and air transport services	1.97	1.63	1.66	2.44	1.39	1.79
Auxiliary transport services	1.93	1.87	2.24	1.64	2.01	2.16
Communication services	2.17	2.15	2.08	2.32	0.59	1.28
Other market services	1.80	1.75	1.90	1.93	1.49	1.81

Notes:

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

TDB30710

Sample of banks

Source: Survey of deposit rates  
Percentages  
Size classes in euros

December 2001

		Total	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
<b>a. ITALY</b>		<b>1.51</b>	<b>0.81</b>	<b>1.00</b>	<b>1.21</b>	<b>1.41</b>	<b>1.60</b>	<b>2.36</b>
<b>b. NORTH-WEST ITALY</b>		<b>1.47</b>	<b>0.71</b>	<b>0.89</b>	<b>1.11</b>	<b>1.35</b>	<b>1.56</b>	<b>2.26</b>
	Piedmont	1.32	0.64	0.83	1.06	1.32	1.62	2.27
	Valle d'Aosta	1.35	0.51	0.61	0.87	1.22	1.86	2.95
	Liguria	1.24	0.72	0.90	1.16	1.40	1.62	2.17
	Lombardy	1.54	0.73	0.92	1.13	1.35	1.54	2.26
<b>c. NORTH-EAST ITALY</b>		<b>1.42</b>	<b>0.77</b>	<b>0.95</b>	<b>1.15</b>	<b>1.37</b>	<b>1.60</b>	<b>2.36</b>
	Trentino-Alto Adige	1.52	0.71	0.90	1.14	1.36	1.72	2.77
	Veneto	1.45	0.78	0.96	1.16	1.37	1.62	2.48
	Friuli-Venezia Giulia	1.55	0.75	0.90	1.09	1.29	1.57	2.72
	Emilia-Romagna	1.37	0.77	0.96	1.16	1.38	1.58	2.15
<b>d. CENTRAL ITALY</b>		<b>1.72</b>	<b>1.02</b>	<b>1.21</b>	<b>1.41</b>	<b>1.59</b>	<b>1.74</b>	<b>2.45</b>
	Marche	1.45	0.87	1.08	1.31	1.58	1.82	2.57
	Tuscany	1.50	1.06	1.21	1.35	1.53	1.68	2.42
	Umbria	1.48	1.04	1.24	1.38	1.52	1.73	2.45
	Lazio	1.85	1.00	1.24	1.45	1.63	1.76	2.45
<b>e. SOUTHERN ITALY</b>		<b>1.29</b>	<b>0.70</b>	<b>0.85</b>	<b>1.03</b>	<b>1.20</b>	<b>1.41</b>	<b>2.50</b>
	Abruzzo	1.28	0.79	1.00	1.15	1.22	1.37	2.43
	Molise	1.31	0.70	0.87	1.14	1.47	1.73	2.21
	Campania	1.35	0.68	0.82	0.98	1.13	1.34	2.69
	Puglia	1.23	0.77	0.96	1.18	1.36	1.58	2.13
	Basilicata	1.38	0.62	0.77	0.98	1.31	1.54	2.44
	Calabria	1.02	0.60	0.75	0.94	1.14	1.37	1.97
<b>f. ISLANDS</b>		<b>1.62</b>	<b>1.03</b>	<b>1.25</b>	<b>1.49</b>	<b>1.67</b>	<b>1.78</b>	<b>2.68</b>
	Sicily	1.65	1.06	1.32	1.60	1.78	1.89	2.76
	Sardinia	1.57	0.97	1.11	1.29	1.46	1.58	2.59

Notes:



### G.3.5.1

### EFFECTIVE DEPOSIT RATES

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

TDB30770

Sample of banks

Source: Survey of deposit rates  
Percentages

December 2001		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	<b>ITALY</b>	<b>2.01</b>	<b>3.50</b>	<b>2.90</b>	<b>2.13</b>	<b>2.19</b>	<b>1.97</b>	<b>2.12</b>	<b>1.54</b>	<b>1.68</b>
b.	<b>NORTH-WEST ITALY</b>	<b>2.00</b>	<b>3.65</b>	<b>2.93</b>	<b>2.12</b>	<b>2.20</b>	<b>2.01</b>	<b>2.06</b>	<b>1.46</b>	<b>1.56</b>
	Piedmont	1.92	3.36	2.99	2.07	2.03	1.87	2.14	1.50	1.58
	Valle d'Aosta	2.24	2.76	3.61	3.68	4.70	2.00	1.99	0.98	1.41
	Liguria	1.59	2.33	2.12	1.96	2.03	2.18	1.88	1.39	1.46
	Lombardy	2.05	3.80	2.94	2.12	2.21	2.02	2.05	1.46	1.57
c.	<b>NORTH-EAST ITALY</b>	<b>2.06</b>	<b>3.95</b>	<b>2.60</b>	<b>2.31</b>	<b>2.31</b>	<b>2.18</b>	<b>2.35</b>	<b>1.66</b>	<b>1.75</b>
	Trentino-Alto Adige	2.52	5.38	2.97	2.46	2.57	1.77	2.45	1.71	1.79
	Veneto	2.14	3.84	3.19	2.33	2.32	2.21	2.36	1.76	1.87
	Friuli-Venezia Giulia	2.26	4.19	3.41	2.63	2.16	2.42	2.95	1.64	1.54
	Emilia-Romagna	1.86	3.30	2.03	2.21	2.30	2.12	2.14	1.54	1.66
d.	<b>CENTRAL ITALY</b>	<b>2.19</b>	<b>3.29</b>	<b>3.10</b>	<b>2.13</b>	<b>2.17</b>	<b>1.96</b>	<b>2.14</b>	<b>1.78</b>	<b>1.93</b>
	Marche	1.97	3.66	2.89	2.29	2.42	1.98	2.16	1.88	1.78
	Tuscany	2.12	3.04	3.68	2.07	1.92	2.24	2.14	1.88	1.92
	Umbria	2.07	3.63	2.68	1.91	2.13	1.48	1.83	1.85	1.91
	Lazio	2.26	3.31	2.93	2.16	2.33	1.83	2.16	1.61	1.95
e.	<b>SOUTHERN ITALY</b>	<b>1.65</b>	<b>3.13</b>	<b>1.39</b>	<b>1.77</b>	<b>1.84</b>	<b>1.74</b>	<b>1.76</b>	<b>1.32</b>	<b>1.52</b>
	Abruzzo	1.65	2.96	1.36	1.81	2.11	1.10	1.57	1.46	1.57
	Molise	1.58	2.55	2.89	1.80	1.83	1.93	1.65	1.37	1.49
	Campania	1.72	3.20	1.24	1.75	1.69	1.76	1.79	1.27	1.59
	Puglia	1.57	2.77	2.70	1.91	1.99	1.99	1.84	1.45	1.49
	Basilicata	1.77	2.93	1.84	1.84	2.26	1.72	1.32	1.09	1.42
	Calabria	1.50	3.14	1.97	1.48	1.60	1.18	1.51	1.21	1.33
f.	<b>ISLANDS</b>	<b>1.98</b>	<b>3.46</b>	<b>3.22</b>	<b>1.98</b>	<b>1.81</b>	<b>1.55</b>	<b>2.13</b>	<b>1.37</b>	<b>1.54</b>
	Sicily	1.74	3.24	3.22	1.76	1.84	1.55	1.80	1.33	1.53
	Sardinia	2.35	3.55	3.20	2.26	1.78	1.55	2.47	1.42	1.55

**Note:**

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

TDB30780

Sample of banks

Source: Survey of deposit rates  
Percentages  
Size classes in euros

December 2001		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	<b>ITALY</b>	<b>2.01</b>	<b>3.50</b>	<b>2.90</b>	<b>2.13</b>	<b>2.19</b>	<b>1.97</b>	<b>2.12</b>	<b>1.54</b>	<b>1.68</b>
	from 10,329 to 129,114	1.39	3.49	2.97	1.38	1.40	1.25	1.39	1.21	1.36
	from 129,114 to 516,457	2.23	3.14	2.48	1.72	1.74	1.57	1.73	2.09	2.44
	more than 516,457	3.05	3.54	2.91	2.76	2.77	2.73	2.76	3.05	3.36
b.	<b>NORTH-WEST ITALY</b>	<b>1.99</b>	<b>3.65</b>	<b>2.81</b>	<b>2.12</b>	<b>2.19</b>	<b>2.00</b>	<b>2.07</b>	<b>1.46</b>	<b>1.56</b>
	from 10,329 to 129,114	1.31	3.74	2.83	1.28	1.31	1.14	1.28	1.12	1.28
	from 129,114 to 516,457	2.16	3.30	2.08	1.69	1.71	1.56	1.69	2.05	2.44
	more than 516,457	2.88	3.67	2.83	2.70	2.72	2.83	2.66	2.92	3.20
c.	<b>NORTH-EAST ITALY</b>	<b>2.03</b>	<b>3.95</b>	<b>2.48</b>	<b>2.30</b>	<b>2.30</b>	<b>2.18</b>	<b>2.32</b>	<b>1.66</b>	<b>1.74</b>
	from 10,329 to 129,114	1.49	3.53	2.62	1.62	1.54	1.49	1.67	1.30	1.44
	from 129,114 to 516,457	2.39	3.43	2.36	1.94	1.90	1.83	2.00	2.33	2.59
	more than 516,457	3.18	4.13	2.48	2.99	2.94	2.95	3.06	3.38	3.36
d.	<b>CENTRAL ITALY</b>	<b>2.23</b>	<b>3.32</b>	<b>3.59</b>	<b>2.13</b>	<b>2.17</b>	<b>1.95</b>	<b>2.15</b>	<b>1.78</b>	<b>1.93</b>
	from 10,329 to 129,114	1.59	2.90	3.44	1.46	1.43	1.42	1.48	1.45	1.58
	from 129,114 to 516,457	2.31	2.86	2.89	1.73	1.79	1.58	1.73	2.22	2.51
	more than 516,457	3.28	3.36	3.63	2.72	2.74	2.48	2.74	3.08	3.40
e.	<b>SOUTHERN ITALY</b>	<b>1.65</b>	<b>3.11</b>	<b>1.39</b>	<b>1.83</b>	<b>2.00</b>	<b>1.75</b>	<b>1.75</b>	<b>1.33</b>	<b>1.52</b>
	from 10,329 to 129,114	1.15	2.85	1.69	1.10	1.34	0.94	0.99	1.02	1.15
	from 129,114 to 516,457	1.98	2.83	2.99	1.35	1.37	1.26	1.36	1.82	2.14
	more than 516,457	3.01	3.19	1.18	2.60	2.70	2.69	2.53	2.82	3.75
f.	<b>ISLANDS</b>	<b>1.96</b>	<b>3.44</b>	<b>3.23</b>	<b>2.01</b>	<b>1.81</b>	<b>1.66</b>	<b>2.15</b>	<b>1.37</b>	<b>1.53</b>
	from 10,329 to 129,114	1.39	3.65	2.55	1.15	1.28	0.95	1.17	1.18	1.32
	from 129,114 to 516,457	2.30	3.04	3.74	1.55	1.39	1.44	1.63	1.90	2.36
	more than 516,457	3.27	3.46	3.16	2.87	2.50	2.54	3.02	2.67	3.03

## Note:

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

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

TDB30790

Sample of banks

Source: Survey of deposit rates  
Percentages

December 2001

	Total	North– West	North– East	Centre	South	Islands
<b>a. TOTAL</b>	<b>2.00</b>	<b>2.00</b>	<b>2.16</b>	<b>2.06</b>	<b>1.62</b>	<b>1.76</b>
Agricultural, forestry and fishery products	1.67	1.71	1.69	1.97	1.35	1.39
Fuel and power products	2.99	3.09	3.02	2.98	2.81	2.48
Ores and metals	2.27	2.40	2.37	1.66	1.51	2.17
Non-metallic minerals and products	2.24	2.12	2.55	2.05	2.02	1.68
Chemical products	2.39	2.52	2.24	2.07	1.99	1.54
Metal products, except transport equipment	1.84	1.83	1.94	1.83	1.50	1.27
Agricultural and industrial machinery	2.14	2.15	2.22	2.03	1.62	1.38
Office and data processing machines, etc.	1.90	1.80	2.32	1.51	1.04	1.21
Electrical goods	2.06	2.02	2.33	2.13	1.24	0.90
Transport equipment	2.25	2.15	2.76	2.21	1.22	1.18
Food and tobacco products	2.00	2.05	2.15	2.02	1.74	1.72
Textiles, clothing and footwear	1.96	2.02	2.15	1.96	1.27	1.66
Paper and paper products	2.09	2.14	2.25	2.04	1.33	1.89
Rubber and plastic products	2.06	1.87	2.08	2.27	2.62	1.81
Other manufactured products	1.78	1.76	1.94	1.87	1.32	1.20
Building and construction	1.84	1.85	2.00	1.91	1.60	1.48
Wholesale and retail trade services, recovery and repair services	1.68	1.66	1.88	1.78	1.30	1.45
Lodging and catering services	1.59	1.52	1.65	1.70	1.29	1.64
Inland transport services	2.42	2.22	2.51	2.67	2.38	1.77
Maritime and air transport services	2.16	1.75	1.74	2.60	1.54	2.12
Auxiliary transport services	2.29	2.21	2.52	1.97	2.29	2.83
Communication services	2.68	2.75	2.65	2.62	0.80	1.42
Other market services	2.12	2.06	2.41	2.14	1.68	2.12

Note:

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

TDB30800		Sample of banks						
Source: Survey of deposit rates Percentages Size classes in euros								
December 2001		Total	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
a.	<b>ITALY</b>	<b>1.85</b>	<b>1.02</b>	<b>1.21</b>	<b>1.48</b>	<b>1.76</b>	<b>2.06</b>	<b>2.92</b>
b.	<b>NORTH–WEST ITALY</b>	<b>1.86</b>	<b>0.95</b>	<b>1.17</b>	<b>1.46</b>	<b>1.76</b>	<b>2.01</b>	<b>2.86</b>
	Piedmont	1.64	0.86	1.06	1.37	1.68	2.02	2.79
	Valle d'Aosta	2.19	0.68	0.75	1.23	1.60	2.17	4.23
	Liguria	1.44	0.94	1.13	1.46	1.80	1.98	2.39
	Lombardy	1.93	0.98	1.20	1.48	1.78	2.01	2.88
c.	<b>NORTH–EAST ITALY</b>	<b>1.75</b>	<b>0.99</b>	<b>1.18</b>	<b>1.46</b>	<b>1.74</b>	<b>2.09</b>	<b>2.92</b>
	Trentino-Alto Adige	2.46	1.25	1.36	1.92	2.13	2.61	4.29
	Veneto	1.76	0.98	1.18	1.44	1.74	2.17	3.04
	Friuli-Venezia Giulia	2.34	0.96	1.13	1.37	1.69	2.06	3.84
	Emilia-Romagna	1.53	0.98	1.19	1.47	1.73	1.98	2.23
d.	<b>CENTRAL ITALY</b>	<b>1.99</b>	<b>1.21</b>	<b>1.39</b>	<b>1.61</b>	<b>1.88</b>	<b>2.10</b>	<b>2.95</b>
	Marche	1.69	1.07	1.27	1.56	1.94	2.27	3.13
	Tuscany	1.64	1.19	1.36	1.54	1.75	1.97	2.71
	Umbria	1.79	1.28	1.44	1.62	1.88	2.06	3.16
	Lazio	2.18	1.24	1.42	1.66	1.94	2.15	2.99
e.	<b>SOUTHERN ITALY</b>	<b>1.54</b>	<b>0.85</b>	<b>1.03</b>	<b>1.27</b>	<b>1.49</b>	<b>1.85</b>	<b>2.91</b>
	Abruzzo	1.37	0.92	1.14	1.37	1.51	1.64	2.62
	Molise	1.45	0.80	1.00	1.36	1.82	2.11	2.59
	Campania	1.61	0.82	0.98	1.18	1.42	1.86	3.04
	Puglia	1.43	0.93	1.16	1.42	1.64	1.92	2.57
	Basilicata	1.79	0.82	0.99	1.29	1.79	1.99	2.91
	Calabria	1.42	0.79	0.95	1.30	1.46	1.70	2.68
f.	<b>ISLANDS</b>	<b>2.09</b>	<b>1.19</b>	<b>1.29</b>	<b>1.60</b>	<b>1.91</b>	<b>2.40</b>	<b>3.29</b>
	Sicily	1.79	1.02	1.31	1.63	1.85	2.28	3.05
	Sardinia	2.41	1.44	1.26	1.55	2.00	2.55	3.42

Notes:

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

TDB40605

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	Oct. 2001	Nov. 2001	Dec. 2001
<b>a. TOTAL</b>	<b>170,742</b>	<b>173,979</b>	<b>–</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>25,109</b>	<b>25,109</b>	<b>–</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>28,101</b>	<b>28,361</b>	<b>–</b>
Receivables from the IMF	4,660	4,571	–
Securities (other than shares)	17,817	19,329	–
Current accounts and other deposits	5,269	4,342	–
Reverse operations	353	116	–
Other claims	3	3	–
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>4,576</b>	<b>3,902</b>	<b>–</b>
Financial counterparties	4,576	3,902	–
of which: securities (other than shares)	139	82	–
reverse operations	24	..	–
other claims	4,413	3,819	–
General government	–	–	–
Other counterparties	–	–	–
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>–</b>	<b>–</b>	<b>–</b>
Claims on non-euro-area EU central banks	–	–	–
Securities (other than shares)	–	–	–
Other claims	–	–	–
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>10,022</b>	<b>13,024</b>	<b>–</b>
Main refinancing operations	9,730	8,139	–
Longer-term refinancing operations	292	269	–
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	4,525	–
Marginal lending facility	–	92	–
Credits related to margin calls	..	..	–
<b>g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>..</b>	<b>..</b>	<b>–</b>
<b>h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	<b>1,554</b>	<b>1,589</b>	<b>–</b>
<b>i. GENERAL GOVERNMENT DEBT</b>	<b>40,563</b>	<b>40,552</b>	<b>–</b>

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Bank of Italy

	Oct. 2001	Nov. 2001	Dec. 2001
<i>(cont.)</i>			
<b>I. INTRA-EUROSISTEM CLAIMS</b>	<b>8,192</b>	<b>8,192</b>	<b>–</b>
Participating interest in the ECB	745	745	–
Claims deriving from the transfer of foreign reserves to the ECB	7,448	7,448	–
Other intra-Eurosistem claims (net)	–	–	–
<b>m. ITEMS TO BE SETTLED</b>	<b>3</b>	<b>357</b>	<b>–</b>
<b>n. OTHER ASSETS</b>	<b>49,894</b>	<b>50,006</b>	<b>–</b>
Euro-area coins	6	7	–
UIC endowment fund	258	258	–
Investments of reserves and provisions (including shares)	27,925	27,988	–
Intangible fixed assets	30	30	–
Deferred charges	10	12	–
Tangible fixed assets (net of depreciation)	2,917	2,920	–
Accrued income and prepaid expenses	1,210	1,195	–
Sundry	17,536	17,595	–
<b>o. EXPENSE FOR THE YEAR</b>	<b>2,728</b>	<b>2,886</b>	<b>–</b>
<b>p. MEMORANDUM ACCOUNTS</b>	<b>552,718</b>	<b>574,116</b>	<b>–</b>

**Notes:** The data for December 2001 will be published in the next issue.

TDB40605

Bank of Italy

Source: Bank of Italy  
Stocks in billions of lire

	Oct. 2001	Nov. 2001	Dec. 2001
<b>a. TOTAL</b>	<b>330,603</b>	<b>336,870</b>	<b>–</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>48,618</b>	<b>48,618</b>	<b>–</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>54,411</b>	<b>54,915</b>	<b>–</b>
Receivables from the IMF	9,023	8,850	–
Securities (other than shares)	34,499	37,426	–
Current accounts and other deposits	10,202	8,408	–
Reverse operations	683	225	–
Other claims	5	5	–
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>8,860</b>	<b>7,554</b>	<b>–</b>
Financial counterparties	8,860	7,554	–
of which: securities (other than shares)	270	159	–
reverse operations	46	..	–
other claims	8,545	7,395	–
General government	–	–	–
Other counterparties	–	–	–
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>–</b>	<b>–</b>	<b>–</b>
Claims on non-euro-area EU central banks	–	–	–
Securities (other than shares)	–	–	–
Other claims	–	–	–
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>19,405</b>	<b>25,218</b>	<b>–</b>
Main refinancing operations	18,839	15,759	–
Longer-term refinancing operations	565	520	–
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	8,761	–
Marginal lending facility	–	177	–
Credits related to margin calls	..	..	–
<b>g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>1</b>	<b>1</b>	<b>–</b>
<b>h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	<b>3,009</b>	<b>3,077</b>	<b>–</b>
<b>i. GENERAL GOVERNMENT DEBT</b>	<b>78,542</b>	<b>78,520</b>	<b>–</b>



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Bank of Italy

	Oct. 2001	Nov. 2001	Dec. 2001
<i>(cont.)</i>			
<b>I. INTRA-EUROSISTEM CLAIMS</b>	<b>15,862</b>	<b>15,862</b>	<b>–</b>
Participating interest in the ECB	1,442	1,442	–
Claims deriving from the transfer of foreign reserves to the ECB	14,420	14,420	–
Other intra-Eurosistem claims (net)	–	–	–
<b>m. ITEMS TO BE SETTLED</b>	<b>5</b>	<b>692</b>	<b>–</b>
<b>n. OTHER ASSETS</b>	<b>96,608</b>	<b>96,825</b>	<b>–</b>
Euro-area coins	12	14	–
UIC endowment fund	500	500	–
Investments of reserves and provisions (including shares)	54,071	54,193	–
Intangible fixed assets	58	59	–
Deferred charges	20	23	–
Tangible fixed assets (net of depreciation)	5,649	5,654	–
Accrued income and prepaid expenses	2,343	2,314	–
Sundry	33,955	34,068	–
<b>o. EXPENSE FOR THE YEAR</b>	<b>5,282</b>	<b>5,588</b>	<b>–</b>
<b>p. MEMORANDUM ACCOUNTS</b>	<b>1,070,211</b>	<b>1,111,643</b>	<b>–</b>

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**Notes:** The data for December 2001 will be published in the next issue.

TDB40615

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	Oct. 2001	Nov. 2001	Dec. 2001
<b>a. TOTAL</b>	<b>170,742</b>	<b>173,979</b>	<b>–</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>66,008</b>	<b>64,573</b>	<b>–</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>5,807</b>	<b>6,894</b>	<b>–</b>
Current accounts (covering the minimum reserve system)	5,805	6,891	–
Deposit facility	2	2	–
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>640</b>	<b>13,296</b>	<b>–</b>
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>31,256</b>	<b>22,525</b>	<b>–</b>
General government	31,205	22,427	–
of which: Treasury payments account	30,045	21,208	–
sinking fund for the redemption of government securities	1,126	1,184	–
other liabilities	33	35	–
Other counterparties	51	98	–
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>62</b>	<b>39</b>	<b>–</b>
Liabilities to non-euro-area EU central banks	..	..	–
Other liabilities	62	39	–
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>24</b>	<b>..</b>	<b>–</b>
Financial sector counterparties	24	..	–
General government	–	–	–
Other counterparties	–	–	–
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>2,062</b>	<b>1,686</b>	<b>–</b>
Deposits and balances	14	14	–
Other liabilities	2,048	1,672	–
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>989</b>	<b>989</b>	<b>–</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>	<b>764</b>	<b>331</b>	<b>–</b>
Promissory notes covering debt certificates issued by the ECB	–	–	–
Other intra-Eurosistem liabilities (net)	764	331	–

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Bank of Italy

	Oct. 2001	Nov. 2001	Dec. 2001
<i>(cont.)</i>			
<b>m. ITEMS TO BE SETTLED</b>	<b>19</b>	<b>17</b>	<b>–</b>
<b>n. OTHER LIABILITIES</b>	<b>1,364</b>	<b>1,601</b>	<b>–</b>
Bank of Italy drafts	178	365	–
Cashier's department services	..	..	–
Accrued expenses and deferred income	29	29	–
Sundry	1,157	1,207	–
<b>o. PREVISIONS</b>	<b>8,894</b>	<b>8,894</b>	<b>–</b>
Provisions for specific risks	3,643	3,643	–
Sundry staff-related provisions	5,251	5,251	–
<b>p. REVALUATION ACCOUNTS</b>	<b>25,770</b>	<b>25,770</b>	<b>–</b>
<b>q. PROVISION FOR GENERAL RISKS</b>	<b>9,098</b>	<b>9,098</b>	<b>–</b>
<b>r. CAPITAL AND RESERVES</b>	<b>12,298</b>	<b>12,298</b>	<b>–</b>
Capital	..	..	–
Ordinary and extraordinary reserves	8,196	8,196	–
Other reserves	4,102	4,102	–
<b>s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>t. INCOME FOR THE YEAR</b>	<b>5,688</b>	<b>5,969</b>	<b>–</b>
<b>u. MEMORANDUM ACCOUNTS</b>	<b>552,718</b>	<b>574,116</b>	<b>–</b>

**Notes:** The data for December 2001 will be published in the next issue.

TDB40615

Bank of Italy

Source: Bank of Italy  
Stocks in billions of lire

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	Oct. 2001	Nov. 2001	Dec. 2001
<b>a. TOTAL</b>	<b>330,603</b>	<b>336,870</b>	<b>–</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>127,809</b>	<b>125,030</b>	<b>–</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>11,245</b>	<b>13,348</b>	<b>–</b>
Current accounts (covering the minimum reserve system)	11,240	13,343	–
Deposit facility	5	5	–
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>1,239</b>	<b>25,744</b>	<b>–</b>
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>60,519</b>	<b>43,614</b>	<b>–</b>
General government	60,421	43,425	–
of which: Treasury payments account	58,175	41,064	–
sinking fund for the redemption of government securities	2,181	2,293	–
other liabilities	65	68	–
Other counterparties	98	189	–
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>119</b>	<b>76</b>	<b>–</b>
Liabilities to non-euro-area EU central banks	..	..	–
Other liabilities	119	76	–
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>46</b>	<b>..</b>	<b>–</b>
Financial sector counterparties	46	..	–
General government	–	–	–
Other counterparties	–	–	–
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>3,993</b>	<b>3,264</b>	<b>–</b>
Deposits and balances	28	28	–
Other liabilities	3,965	3,237	–
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>1,916</b>	<b>1,916</b>	<b>–</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>	<b>1,479</b>	<b>640</b>	<b>–</b>
Promissory notes covering debt certificates issued by the ECB	–	–	–
Other intra-Eurosistem liabilities (net)	1,479	640	–

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Bank of Italy

	Oct. 2001	Nov. 2001	Dec. 2001
<i>(cont.)</i>			
<b>m. ITEMS TO BE SETTLED</b>	<b>37</b>	<b>33</b>	<b>–</b>
<b>n. OTHER LIABILITIES</b>	<b>2,641</b>	<b>3,101</b>	<b>–</b>
Bank of Italy drafts	344	707	–
Cashier's department services	..	..	–
Accrued expenses and deferred income	56	56	–
Sundry	2,241	2,338	–
<b>o. PREVISIONS</b>	<b>17,221</b>	<b>17,221</b>	<b>–</b>
Provisions for specific risks	7,054	7,054	–
Sundry staff-related provisions	10,167	10,167	–
<b>p. REVALUATION ACCOUNTS</b>	<b>49,897</b>	<b>49,897</b>	<b>–</b>
<b>q. PROVISION FOR GENERAL RISKS</b>	<b>17,616</b>	<b>17,616</b>	<b>–</b>
<b>r. CAPITAL AND RESERVES</b>	<b>23,813</b>	<b>23,813</b>	<b>–</b>
Capital	..	..	–
Ordinary and extraordinary reserves	15,870	15,870	–
Other reserves	7,942	7,942	–
<b>s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>t. INCOME FOR THE YEAR</b>	<b>11,013</b>	<b>11,557</b>	<b>–</b>
<b>u. MEMORANDUM ACCOUNTS</b>	<b>1,070,211</b>	<b>1,111,643</b>	<b>–</b>

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**Notes:** The data for December 2001 will be published in the next issue.



## **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 (77,469 euros);
- the total value of personal guarantees provided by the customer is at least 150 million lire (77,469 euros);
- 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 (77,469 euros);
- the value of the transactions carried out by the intermediary on behalf of third parties is at least 150 million lire (77,469 euros).

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 (10,329 euros) 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).

As of September 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 performing loans for a total nominal value of about 1.9 billion euros.

As of December 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 performing loans for a total nominal value of about 5 billion euros.

In addition, some changes have been made to the table “Foreign exposure”:

- following clarifications by the BIS on the classification of countries in its international statistics, claims on residents of Guernsey, Jersey and the Isle of Man have been included under the offshore centres instead of the United Kingdom;
- the exposure in local currency of the euro-area countries comprises claims denominated in euros and the former euro-area currencies.





## Glossary

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## Glossary of terms in the tables

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<b>ADJUSTED BAD DEBTS</b>	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
<b>ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of outstanding claims.
<b>ADVANCES AGAINST FUTURE CLAIMS (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of future claims.
<b>ADVANCES DISBURSED (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of outstanding and/or future claims.
<b>ASSET MANAGEMENT SERVICES: SECURITIES FOR CUSTODY AND ADMINISTRATION (NOMINAL VALUE)</b>	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their safekeeping, the cashing of coupons, the withdrawal and delivery of certificates, and the implementation of splits and reverse splits, etc..
<b>ASSET MANAGEMENT SERVICES: SECURITIES UNDER MANAGEMENT (NOMINAL VALUE)</b>	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their management.
<b>ASSET MANAGEMENT SERVICES: TOTAL (NOMINAL VALUE)</b>	total of securities and the like, net of own liabilities in issue, that the intermediary receives from customers for safekeeping, administration or in connection with the management of securities portfolios.
<b>ASSETS UNDER MANAGEMENT (PORTFOLIO MANAGEMENT SERVICES)</b>	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers.
<b>ATMS</b>	computer terminals for use by the public permitting cash transactions to be carried out with the immediate updating of customers' accounts; they may also perform other banking services such as giro and credit transfers and/or provide account information.
<b>BAD DEBTS</b>	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation regardless of the security held and gross of writedowns effected for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
<b>BORROWERS (NUMBER)</b>	physical and legal persons and holders of joint accounts who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
<b>BRANCH LOCATION</b>	location – geographical area, region, province or municipality – of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
<b>BRANCHES (NUMBER)</b>	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.

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

<b>FOREIGN EXPOSURE</b>	<p>calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims.</p> <p>The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded.</p> <p>Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties.</p> <p>The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.</p>
<b>FUND-RAISING (PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
<b>FUND-RAISING IN THE MARKET</b>	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
<b>GUARANTEES APPLIED FOR</b>	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
<b>GUARANTEES GRANTED</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
<b>GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
<b>GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
<b>GUARANTORS (NUMBER)</b>	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
<b>HISTORICAL DEFAULT RATE FOR COHORTS OF BORROWERS</b>	given a cohort of borrowers by the Central Credit Register for the first time in a given year, the "historical default rate" for each subsequent year is the ratio of the number of such borrowers who become "adjusted bad debtors" (see above) during the year to the original number of borrowers belonging to the cohort in question.
<b>HOME AND CORPORATE BANKING</b>	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
<b>INCOME/PROFIT DISTRIBUTED (COLLECTIVE ASSET MANAGEMENT)</b>	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
<b>INTERNATIONAL CLAIMS</b>	<p>calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded.</p> <p>Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties.</p> <p>The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.</p>
<b>ISLANDS</b>	comprises the following regions: Sicily and Sardinia.
<b>JOINT ACCOUNTS (NUMBER)</b>	relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.
<b>LIABILITIES TOWARDS BI-ECB</b>	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.

<b>LOAN FACILITIES</b>	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The difference between the used margin of “loan facilities” and the item “loans” consists in the exclusion of bad debts and the inclusion of repurchase agreements.
<b>LOANS</b>	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker’s acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
<b>LOCAL CLAIMS IN LOCAL CURRENCY</b>	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for “International claims” (see above).
<b>MATCHED LOANS</b>	classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers.
<b>MEDIUM AND LONG-TERM LOANS</b>	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
<b>MEZZOGIORNO</b>	comprises the regions of Southern Italy and the Islands.
<b>MULTIPLE BANK BORROWING</b>	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
<b>MUNICIPALITIES SERVED BY BANKS (NUMBER)</b>	municipalities in which at least one bank branch is in operation.
<b>NEGATIVE CAPITAL ITEMS</b>	own shares or capital parts, prior-year losses carried forward, amounts due from shareholders for share instalments.
<b>NET ASSETS (COLLECTIVE ASSET MANAGEMENT)</b>	the difference between the value of the portfolio, the liquidity and the other assets managed by a collective investment undertaking and any debts and other liabilities the same may have.
<b>NET FUND-RAISING (PORTFOLIO MANAGEMENT SERVICES)</b>	fund-raising/subscriptions in the reference period net of redemptions.
<b>NEW ADJUSTED BAD DEBTS</b>	the total loan exposure of persons who for the first time in the reference quarter meet one of the conditions for qualifying as an “adjusted bad debt”.
<b>NEW BAD DEBTS</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
<b>NOMINAL DEPOSIT RATES</b>	calculated by weighting the presumed rates (corresponding to the rates, gross of withholding tax, agreed with customers) by the end-of-period amounts of the deposits to which such rates apply.
<b>NORTH-EAST ITALY</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
<b>NORTH-WEST ITALY</b>	comprises the following regions: Piedmont, Valle d’Aosta, Liguria and Lombardy.
<b>OFFSHORE CENTRES</b>	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
<b>ONE-YEAR DEFAULT RATE OF LOAN FACILITIES</b>	the default rate of loan facilities in a given year (T) is the ratio whose denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as “adjusted bad debtors” (see above) at the end of the previous year (T-1) and whose numerator is the amount of credit used by such borrowers who become “adjusted bad debtors” during the year in question (T).
<b>OVERSHOOT</b>	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.

<b>PARTIAL CREDIT GRANTED (SIZE CLASSES)</b>	the loan facilities granted to each borrower by the individual intermediary reporting to the Central Credit Register.
<b>PARTICIPATING INTERESTS</b>	rights, whether or not represented by securities, with regard to the capital of other enterprises that, by creating a lasting link therewith, serve to promote the activity of the investor. Since 1 January 1994 they include shares acquired as investments of staff pension funds, previously included under “own securities”.
<b>PARTICIPATING INTERESTS IN NON-FINANCIAL COMPANIES: QUALIFIED INTERESTS</b>	interests of 10% or more in the share capital or voting rights and interests that permit the owner to exercise an influence over the operation of the investee company.
<b>PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
<b>PHONE BANKING</b>	services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
<b>POS TERMINALS</b>	computer terminals belonging to the reporting bank installed at retail outlets by means of which customers’ bank accounts are automatically debited to pay for goods and services and retailers’ accounts credited. The procedure is managed either directly by the bank or group of banks offering the service or by a third party.
<b>PROPRIETARY TRADING</b>	buying and selling securities and financial derivatives for the intermediaries’ portfolio not held as a fixed asset.
<b>PROVISIONS FOR WRITEDOWNS AND CHARGES</b>	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
<b>RECEPTION OF ORDERS</b>	the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.
<b>REDEMPTIONS</b>	the amount of liquid assets and securities or the value of the units of collective investment undertakings returned to customers in the reference period.
<b>REPORTING INTERMEDIARIES</b>	<p>persons that send in the returns from which the information published is drawn. The following classifications are adopted for banks:</p> <p>MAJOR CATEGORIES OF BANKS – the classification of banks into three large groups based on type of fund-raising (short, medium and long-term), size (major and large, medium-sized, small and minor) and location of the registered office (the Centre and North or the South of Italy);</p> <p>SIZE CLASSES OF BANKS – the classification of banks into five groups: major, large, medium-sized, small and minor. The variable chosen to summarize the size of banks is an approximation of the total credit it can grant to residents and non-residents.</p> <p>INSTITUTIONAL CATEGORIES OF BANKS – the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the 1993 Banking Law): banks established as <i>società per azioni</i>, cooperative banks, mutual banks, branches of foreign banks and central credit institutions.</p> <p>GEOGRAPHICAL COVERAGE OF BANKS – the classification refers to “banks raising mainly short-term funds” and is based on the extent of the distribution network; it comprises nationwide, interregional, regional, interprovincial and provincial banks (with the last category subdivided into local and non-local banks).</p> <p>A detailed description of the classifications, which have been in force since 1 January 1995 can be found in <i>Supplemento al Bollettino statistico</i>, no. 32 of 16 June 1995.</p> <p>It should be noted that the classifications of banks by “size” and “geographical coverage” that were established with reference to 31 January 1995 only change as the result of the creation of new banks or of mergers and acquisitions. Accordingly, pending a revision of the classifications, the fact that a bank passes a threshold value does not result in its being reclassified.</p>
<b>RESIDENTS</b>	bank customers are classified as residents on the basis of the foreign exchange provisions in force.
<b>RESIDUAL MATURITY OF TRANSACTIONS</b>	the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).

<b>REVOCABLE LOANS</b>	classification used by the Central Credit Register for overdrafts.
<b>SECURITIES</b>	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
<b>SECURITIES ON DEPOSIT (NOMINAL VALUE)</b>	the total value of securities, owned by customers, held on deposit with an intermediary under an agreement for their safekeeping or safekeeping and administration or a portfolio management mandate. Includes securities (other than cheques) held as security deposits for other services and as collateral for credit transactions.
<b>SOUTHERN ITALY</b>	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
<b>SUBSCRIPTIONS (COLLECTIVE ASSET MANAGEMENT)</b>	the value of the units of collective investment undertakings subscribed for by customers in the reference period.
<b>SUBSIDIZED LOANS</b>	transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: the risk associated with the bill portfolio belonging to non-bank customers, current account assets, import and export trade credits, mortgage loans, advances not settled via current accounts, performing loans granted from funds administered for third parties, and the credit implicit in financial leasing contracts.
<b>SUBSTANDARD LOANS</b>	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
<b>TERM LOANS</b>	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
<b>TOTAL CREDIT GRANTED (SIZE CLASSES)</b>	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>TOTAL CREDIT USED (SIZE CLASSES)</b>	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>UNUSED MARGIN</b>	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.
<b>USED MARGIN</b>	the amount of credit actually disbursed to a customer; in the case of “guarantees issued to customers”, the amount of the guarantees actually granted.