

BANCA D'ITALIA

# Statistical Bulletin



III - 2002

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## 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.

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

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

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

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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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It should be noted that Tables TDB40605 and TDB40615 on the Bank of Italy's balance sheet contain the figures for the months from January to March 2002, which were not published in the previous edition. The figures for the months from April to June 2002 will be published in the next edition.


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

## Key to symbols and information in the index

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

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

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⊙ Q 2 [ba]		<b>Largest borrowers' share of loan facilities</b> distribution by customer branch of economic activity	[TDB30380]	
⊙ Q 2 [ba]		<b>Largest borrowers' share of bad debts</b> distribution by customer location (province)	[TDB30400]	
⊙ Q 2 [ba]		<b>Largest borrowers' share of bad debts</b> distribution by customer branch of economic activity	[TDB30420]	

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○ 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	[TDB30445]	p. 126
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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]	
⊙ 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]	
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## G LENDING AND DEPOSIT RATES

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			distribution by branch location (region) and size of deposit	[TDB30805]	p. 146
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			distribution by branch location (region) and customer segment of economic activity (rates, number of accounts and total deposits)	[TDB30810]	

H

INFORMATION ON THE BANK OF ITALY

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## **Information on banks**

## B.1.5.1

## BANKS AND BRANCHES

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

TDB10207

Source: Archives of intermediary  
identification data

June 2002		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	834	29,576	23	116	256	22,686
b.	PIEDMONT	32	2,439	1	8	20	2,203
	Alessandria	3	276	—	—	2	270
	Asti	1	147	—	—	1	136
	Biella	2	127	—	—	2	125
	Cuneo	13	458	—	1	5	359
	Novara	1	192	—	—	1	153
	Turin	10	1,023	1	7	9	972
	Verbano-Cusio-Ossola	2	84	—	—	—	57
	Vercelli	—	132	—	—	—	131
c.	VALLE D'AOSTA	3	97	—	1	1	81
	Aosta	3	97	—	1	1	81
d.	LIGURIA	7	895	—	1	6	871
	Genoa	5	490	—	1	4	479
	Imperia	—	105	—	—	—	99
	La Spezia	1	127	—	—	1	125
	Savona	1	173	—	—	1	168
e.	LOMBARDY	180	5,724	5	11	72	3,796
	Bergamo	14	619	—	—	4	351
	Brescia	18	771	—	1	6	539
	Como	3	326	—	—	—	216
	Cremona	8	252	—	—	1	141
	Lecco	4	208	—	—	1	121
	Lodi	5	125	—	—	1	57
	Mantua	5	305	—	—	2	245
	Milan	119	2,279	5	10	55	1,589
	Pavia	—	301	—	—	—	248
	Sondrio	3	120	—	—	1	30
	Varese	1	418	—	—	1	259
f.	TRENTINO-ALTO ADIGE	124	901	1	2	9	307
	Bolzano	58	407	—	1	2	148
	Trento	66	494	1	1	7	159
g.	VENETO	61	3,103	1	13	13	2,085
	Belluno	2	182	—	—	1	132
	Padua	11	554	—	3	2	423
	Rovigo	7	164	—	—	—	116
	Treviso	11	589	—	5	4	353
	Venice	6	460	—	1	2	382
	Verona	12	584	1	2	4	346
	Vicenza	12	570	—	2	—	333

## 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>40</b>	<b>3,635</b>	<b>472</b>	<b>3,113</b>	<b>5</b>	<b>29</b>	<b>61</b>	<b>113</b>	<b>5,939</b>
<b>1</b>	<b>109</b>	<b>11</b>	<b>123</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>3</b>	<b>663</b>
–	5	1	1	–	–	–	–	92
–	4	–	7	–	–	–	–	61
–	2	–	–	–	–	–	–	39
–	1	8	98	–	–	–	–	151
–	39	–	–	–	–	–	–	60
–	31	1	16	–	1	–	3	186
1	26	1	1	–	–	–	–	29
–	1	–	–	–	–	–	–	45
–	–	<b>2</b>	<b>15</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>35</b>
–	–	2	15	–	1	–	–	35
–	<b>9</b>	<b>1</b>	<b>13</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>1</b>	<b>132</b>
–	7	1	2	–	1	–	1	51
–	2	–	4	–	–	–	–	22
–	–	–	2	–	–	–	–	25
–	–	–	5	–	–	–	–	34
<b>10</b>	<b>1,332</b>	<b>48</b>	<b>531</b>	<b>2</b>	<b>4</b>	<b>48</b>	<b>61</b>	<b>1,147</b>
1	171	9	96	–	–	–	1	187
1	97	11	134	–	–	–	1	178
–	73	3	36	–	–	–	1	98
1	51	6	60	–	–	–	–	89
1	69	2	18	–	–	–	–	66
1	36	3	32	–	–	–	–	44
–	33	3	27	–	–	–	–	69
3	522	11	107	2	4	48	57	181
–	39	–	14	–	–	–	–	98
2	87	–	2	–	–	–	1	43
–	154	–	5	–	–	–	–	94
<b>1</b>	<b>75</b>	<b>111</b>	<b>515</b>	<b>–</b>	<b>–</b>	<b>3</b>	<b>4</b>	<b>300</b>
1	65	52	191	–	–	3	3	111
–	10	59	324	–	–	–	1	189
<b>5</b>	<b>563</b>	<b>43</b>	<b>445</b>	<b>–</b>	<b>2</b>	<b>–</b>	<b>8</b>	<b>551</b>
–	35	1	15	–	–	–	–	59
1	35	8	92	–	1	–	3	101
–	1	7	47	–	–	–	–	46
1	138	6	95	–	–	–	3	95
–	31	4	46	–	1	–	–	44
1	169	7	67	–	–	–	2	95
2	154	10	83	–	–	–	–	111

## 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>
<b>h.</b>	<b>FRIULI-VENEZIA GIULIA</b>	<b>29</b>	<b>887</b>	<b>2</b>	<b>3</b>	<b>10</b>	<b>642</b>
	Gorizia	6	95	–	–	1	66
	Pordenone	4	205	–	–	1	153
	Trieste	5	138	1	2	3	123
	Udine	14	449	1	1	5	300
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>59</b>	<b>3,006</b>	<b>–</b>	<b>7</b>	<b>25</b>	<b>2,214</b>
	Bologna	16	706	–	6	8	532
	Ferrara	3	208	–	–	2	185
	Forlì	11	297	–	–	4	200
	Modena	7	430	–	–	3	275
	Parma	2	304	–	1	2	250
	Piacenza	3	199	–	–	–	133
	Ravenna	5	294	–	–	3	253
	Reggio Emilia	5	346	–	–	2	243
	Rimini	7	222	–	–	1	143
<b>l.</b>	<b>MARCHE</b>	<b>30</b>	<b>982</b>	<b>1</b>	<b>6</b>	<b>9</b>	<b>839</b>
	Ancona	12	298	1	3	5	258
	Ascoli Piceno	7	220	–	1	2	192
	Macerata	3	203	–	1	–	177
	Pesaro e Urbino	8	261	–	1	2	212
<b>m.</b>	<b>TUSCANY</b>	<b>60</b>	<b>2,139</b>	<b>2</b>	<b>6</b>	<b>21</b>	<b>1,777</b>
	Arezzo	4	195	–	–	–	127
	Florence	17	597	2	4	9	500
	Grosseto	4	125	–	–	–	99
	Livorno	3	178	–	–	1	162
	Lucca	5	238	–	1	2	216
	Massa Carrara	1	96	–	–	1	96
	Pisa	7	234	–	–	3	204
	Pistoia	8	159	–	–	1	121
	Prato	2	126	–	–	1	115
	Siena	9	191	–	1	3	137
<b>n.</b>	<b>UMBRIA</b>	<b>12</b>	<b>500</b>	<b>–</b>	<b>3</b>	<b>8</b>	<b>446</b>
	Perugia	10	388	–	3	6	337
	Terni	2	112	–	–	2	109
<b>o.</b>	<b>LAZIO</b>	<b>71</b>	<b>2,317</b>	<b>8</b>	<b>14</b>	<b>25</b>	<b>1,885</b>
	Frosinone	6	165	–	–	1	125
	Latina	7	156	–	–	2	118
	Rieti	2	79	–	–	1	61
	Rome	49	1,734	8	14	20	1,439
	Viterbo	7	183	–	–	1	142
<b>p.</b>	<b>ABRUZZO</b>	<b>13</b>	<b>584</b>	<b>–</b>	<b>4</b>	<b>5</b>	<b>523</b>
	Chieti	4	155	–	–	2	146
	L'Aquila	2	139	–	1	1	118
	Pescara	2	138	–	2	1	121
	Teramo	5	152	–	1	1	138

**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	76	16	166	–	1	2	2	
–	4	5	25	–	–	–	–	20
–	20	2	31	–	–	1	1	39
–	7	1	6	–	1	1	1	5
1	45	8	104	–	–	–	–	112
<b>5</b>	<b>497</b>	<b>28</b>	<b>287</b>	<b>–</b>	<b>2</b>	<b>1</b>	<b>6</b>	<b>328</b>
–	77	8	90	–	2	–	5	58
–	10	1	13	–	–	–	–	26
–	34	7	63	–	–	–	–	30
2	146	1	8	–	–	1	1	47
–	48	–	6	–	–	–	–	46
2	59	1	7	–	–	–	–	40
–	7	2	34	–	–	–	–	18
–	84	3	19	–	–	–	–	45
1	32	5	47	–	–	–	–	18
–	<b>19</b>	<b>21</b>	<b>123</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>214</b>
–	4	7	35	–	1	–	–	47
–	1	5	27	–	–	–	–	58
–	2	3	24	–	–	–	–	49
–	12	6	37	–	–	–	–	60
<b>3</b>	<b>140</b>	<b>36</b>	<b>217</b>	<b>–</b>	<b>2</b>	<b>–</b>	<b>3</b>	<b>276</b>
2	53	2	15	–	–	–	–	38
–	36	8	56	–	2	–	3	44
–	6	4	20	–	–	–	–	28
–	6	2	10	–	–	–	–	20
–	5	3	17	–	–	–	–	29
–	–	–	–	–	–	–	–	15
1	13	3	17	–	–	–	–	38
–	6	7	32	–	–	–	–	22
–	3	1	8	–	–	–	–	6
–	12	6	42	–	–	–	–	36
–	<b>20</b>	<b>4</b>	<b>33</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>85</b>
–	20	4	30	–	1	–	–	53
–	–	–	3	–	–	–	–	32
<b>6</b>	<b>245</b>	<b>30</b>	<b>163</b>	<b>3</b>	<b>3</b>	<b>7</b>	<b>21</b>	<b>266</b>
2	24	3	15	–	–	–	1	63
1	27	4	11	–	–	–	–	30
–	10	1	8	–	–	–	–	32
2	174	17	98	3	3	7	20	84
1	10	5	31	–	–	–	–	57
–	<b>5</b>	<b>8</b>	<b>55</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>171</b>
–	–	2	9	–	–	–	–	54
–	1	1	19	–	1	–	–	44
–	4	1	13	–	–	–	–	30
–	–	4	14	–	–	–	–	43

## 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>3</b>	<b>139</b>	–	<b>1</b>	–	<b>115</b>
	Campobasso	3	106	–	1	–	86
	Isernia	–	33	–	–	–	29
r.	<b>CAMPANIA</b>	<b>39</b>	<b>1,493</b>	–	<b>6</b>	<b>9</b>	<b>1,297</b>
	Avellino	6	122	–	–	1	93
	Benevento	4	80	–	–	1	67
	Caserta	5	191	–	–	2	179
	Naples	6	770	–	6	3	724
	Salerno	18	330	–	–	2	234
s.	<b>PUGLIA</b>	<b>29</b>	<b>1,292</b>	–	<b>4</b>	<b>5</b>	<b>988</b>
	Bari	15	545	–	4	1	413
	Brindisi	2	111	–	–	–	89
	Foggia	3	234	–	–	2	176
	Lecce	5	247	–	–	2	186
	Taranto	4	155	–	–	–	124
t.	<b>BASILICATA</b>	<b>9</b>	<b>235</b>	–	<b>2</b>	<b>2</b>	<b>193</b>
	Matera	3	82	–	–	1	68
	Potenza	6	153	–	2	1	125
u.	<b>CALABRIA</b>	<b>28</b>	<b>498</b>	–	<b>2</b>	<b>4</b>	<b>415</b>
	Catanzaro	6	100	–	2	–	85
	Cosenza	13	183	–	–	3	139
	Crotone	4	40	–	–	1	32
	Reggio Calabria	2	134	–	–	–	125
	Vibo Valentia	3	41	–	–	–	34
v.	<b>SICILY</b>	<b>41</b>	<b>1,682</b>	<b>1</b>	<b>7</b>	<b>9</b>	<b>1,350</b>
	Agrigento	5	169	–	–	–	116
	Caltanissetta	8	89	–	–	–	57
	Catania	5	345	–	3	3	287
	Enna	2	63	–	–	–	47
	Messina	1	227	–	1	–	194
	Palermo	11	385	1	2	4	327
	Ragusa	1	109	–	–	–	73
	Siracusa	3	119	–	1	2	98
	Trapani	5	176	–	–	–	151
z.	<b>SARDINIA</b>	<b>4</b>	<b>663</b>	<b>1</b>	<b>15</b>	<b>3</b>	<b>659</b>
	Cagliari	1	265	1	8	1	264
	Nuoro	–	119	–	3	–	119
	Oristano	1	84	–	1	–	81
	Sassari	2	195	–	3	2	195

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>	
–	10	3	13	–	1	–	–	46
–	8	3	11	–	1	–	–	33
–	2	–	2	–	–	–	–	13
3	88	27	104	–	2	–	2	347
–	14	5	15	–	–	–	–	55
–	3	3	10	–	–	–	–	42
–	6	3	6	–	–	–	–	68
3	41	–	2	–	1	–	2	85
–	24	16	71	–	1	–	–	97
3	226	21	75	–	1	–	2	231
2	86	12	43	–	1	–	2	47
–	16	2	6	–	–	–	–	20
–	51	1	7	–	–	–	–	55
1	53	2	8	–	–	–	–	82
–	20	4	11	–	–	–	–	27
–	14	7	27	–	1	–	–	90
–	4	2	10	–	–	–	–	26
–	10	5	17	–	1	–	–	64
–	3	24	79	–	1	–	–	201
–	–	6	14	–	1	–	–	39
–	1	10	43	–	–	–	–	75
–	–	3	8	–	–	–	–	20
–	2	2	7	–	–	–	–	46
–	–	3	7	–	–	–	–	21
2	204	30	126	–	2	–	–	346
1	28	4	25	–	–	–	–	40
–	11	8	21	–	–	–	–	21
–	49	2	9	–	–	–	–	58
–	3	2	13	–	–	–	–	19
–	26	1	7	–	–	–	–	76
–	28	7	28	–	2	–	–	77
1	35	–	1	–	–	–	–	12
–	16	1	5	–	–	–	–	19
–	8	5	17	–	–	–	–	24
–	–	1	3	–	1	–	–	334
–	–	–	–	–	1	–	–	98
–	–	–	–	–	–	–	–	89
–	–	1	3	–	–	–	–	60
–	–	–	–	–	–	–	–	87

## Distribution by major category of bank

TDB10017

Source: Supervisory returns  
Stocks in millions of euros

## June 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	22,771	22,749	22
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,532	2,518	14
Receivables from BI-ECB	9,841	9,645	196
Receivables from banks	272,593	265,899	6,694
<i>of which:</i> time deposits and interbank CDs	99,153	96,951	2,202
repos	81,366	80,703	663
Receivables from non-bank customers:			
current account receivables	215,434	214,967	466
repos	17,578	17,325	252
personal loans	17,499	17,489	10
export credits	17,331	17,319	12
import credits	11,478	11,462	16
mortgage loans	383,968	323,634	60,334
other loans	294,701	277,404	17,298
bad debts	45,293	41,615	3,678
unpaid and protested own bills	577	552	26
Securities	214,926	203,881	11,045
<i>of which:</i> not held as fixed assets	181,554	170,705	10,848
Subordinated loans	13,953	13,467	487
Participating interests	83,263	78,993	4,269
Fixed assets	45,460	44,843	617
<i>of which:</i> buildings	24,828	24,403	425
Bills, other credit instruments and documents	152,641	147,479	5,162
Sundry debtors net of items in suspense accounts	140,074	136,291	3,783
Negative capital items	879	863	16
Items in transit or in suspense accounts	27,817	27,614	204
Remaining asset items	181,644	169,759	11,885
TOTAL	2,173,376	2,046,887	126,490
<b>COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>			
Guarantees granted	159,824	145,415	14,409
Guarantees applied for	5,484	5,484	..
Commitments and contingent liabilities	1,033,765	988,370	45,395
Credit implicit in leasing contracts with customers	10,391	9,828	563
Customer bill portfolio	13,846	8,963	4,883
Undrawn customer credit lines	590,754	564,591	26,164
Securities and the like on deposit	2,161,382	2,150,285	11,097

## 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
10,545	5,879	6,347	20,846	1,925
1,529	554	449	2,172	360
5,356	1,487	2,997	9,071	770
143,213	46,069	83,311	254,138	18,455
51,959	22,360	24,834	91,829	7,324
53,036	9,749	18,581	79,462	1,904
106,649	44,922	63,863	201,742	13,692
12,328	3,535	1,716	16,244	1,334
7,340	4,790	5,369	15,705	1,794
11,434	3,455	2,442	16,977	354
6,876	2,638	1,964	10,875	604
175,678	100,413	107,878	355,326	28,643
165,927	53,484	75,290	282,101	12,600
22,651	6,335	16,306	38,569	6,724
342	109	127	473	104
93,242	43,657	78,027	188,663	26,263
77,817	34,711	69,025	163,868	17,685
10,028	1,894	2,031	12,676	1,277
60,628	13,040	9,595	81,869	1,393
23,538	8,964	12,957	40,739	4,721
14,183	4,587	6,058	22,315	2,513
84,115	32,091	36,436	145,851	6,791
90,597	21,045	28,432	131,985	8,088
170	164	545	750	129
15,730	5,112	6,975	25,220	2,597
99,464	28,530	53,649	174,207	7,437
1,147,381	428,357	597,638	2,027,121	146,255
98,158	29,618	32,048	155,504	4,320
4,666	367	452	5,426	59
723,197	134,009	176,559	988,653	45,112
2,394	2,471	5,526	10,322	68
4,731	4,546	4,570	12,405	1,441
315,978	130,051	144,726	560,500	30,254
1,216,301	350,827	594,254	2,076,217	85,166

## Distribution by major category of bank

TDB10017

Source: Supervisory returns  
Stocks in billions of lire

June 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	44,091	44,048	42
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	4,902	4,875	28
Receivables from BI-ECB	19,054	18,675	379
Receivables from banks	527,813	514,853	12,961
<i>of which:</i> time deposits and interbank CDs	191,987	187,724	4,264
repos	157,546	156,262	1,284
Receivables from non-bank customers:			
current account receivables	417,138	416,235	903
repos	34,035	33,547	489
personal loans	33,883	33,863	19
export credits	33,557	33,534	23
import credits	22,225	22,194	30
mortgage loans	743,467	626,643	116,823
other loans	570,621	537,129	33,493
bad debts	87,700	80,578	7,122
unpaid and protested own bills	1,118	1,068	50
Securities	416,154	394,769	21,385
<i>of which:</i> not held as fixed assets	351,537	330,531	21,005
Subordinated loans	27,018	26,075	942
Participating interests	161,219	152,952	8,266
Fixed assets	88,023	86,828	1,195
<i>of which:</i> buildings	48,074	47,251	824
Bills, other credit instruments and documents	295,555	285,559	9,996
Sundry debtors net of items in suspense accounts	271,220	263,895	7,325
Negative capital items	1,702	1,671	31
Items in transit or in suspense accounts	53,862	53,468	394
Remaining asset items	351,711	328,698	23,013
<b>TOTAL</b>	<b>4,208,243</b>	<b>3,963,325</b>	<b>244,918</b>
<b>COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>			
Guarantees granted	309,463	281,562	27,900
Guarantees applied for	10,619	10,618	1
Commitments and contingent liabilities	2,001,648	1,913,751	87,897
Credit implicit in leasing contracts with customers	20,119	19,029	1,090
Customer bill portfolio	26,810	17,355	9,455
Undrawn customer credit lines	1,143,860	1,093,200	50,660
Securities and the like on deposit	4,185,020	4,163,533	21,487

## 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
20,418	11,383	12,289	40,364	3,727
2,960	1,072	870	4,205	698
10,371	2,879	5,804	17,564	1,490
277,300	89,201	161,312	492,080	35,733
100,606	43,295	48,086	177,807	14,181
102,692	18,877	35,978	153,860	3,687
206,500	86,981	123,656	390,627	26,511
23,870	6,844	3,322	31,452	2,583
14,212	9,274	10,396	30,408	3,474
22,139	6,689	4,729	32,873	684
13,314	5,108	3,803	21,056	1,169
340,159	194,426	208,881	688,006	55,460
321,280	103,559	145,782	546,224	24,398
43,859	12,267	31,574	74,681	13,019
662	210	245	916	201
180,541	84,531	151,082	365,302	50,852
150,675	67,210	133,651	317,294	34,243
19,417	3,668	3,933	24,544	2,473
117,392	25,248	18,578	158,521	2,698
45,577	17,357	25,089	78,881	9,142
27,463	8,882	11,729	43,208	4,867
162,869	62,136	70,549	282,407	13,148
175,421	40,748	55,051	255,559	15,662
329	318	1,055	1,452	250
30,458	9,899	13,505	48,834	5,028
192,589	55,242	103,880	337,311	14,400
2,221,640	829,415	1,157,188	3,925,054	283,189
190,061	57,348	62,054	301,098	8,365
9,035	710	874	10,505	114
1,400,305	259,478	341,865	1,914,299	87,349
4,635	4,785	10,699	19,987	132
9,160	8,802	8,848	24,019	2,791
611,818	251,814	280,228	1,085,279	58,581
2,355,087	679,296	1,150,636	4,020,116	164,903

## Distribution by major category of bank

TDB10027

Source: Supervisory returns  
Stocks in millions of euros

June 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	677,391	671,832	5,559
<i>of which:</i> savings deposits	66,097	65,962	135
time savings deposits	5,813	5,813	1
savings certificates and CDs	41,255	39,393	1,862
current account deposits	457,737	455,005	2,732
time current account deposits	3,618	3,391	227
repos	91,479	91,039	440
Payables to BI-ECB	9,575	8,893	682
Payables to banks	392,218	351,214	41,004
<i>of which:</i> time deposits and interbank CDs	182,038	166,781	15,256
repos	56,605	55,589	1,016
Funds raised in the market	364,981	316,878	48,102
<i>of which:</i> bonds in issue	315,047	268,226	46,821
Provision for employee severance benefits	8,414	8,289	125
Supplementary pension fund	4,272	4,211	62
Provision for writedown of securities	166	152	14
Provision for writedown of investments	1,308	1,259	49
Accumulated depreciation	19,702	19,408	294
<i>of which:</i> accumulated depreciation of buildings	8,146	7,982	164
Provision for writedown of loans	30,297	28,185	2,112
Provision for writedown of commitments and guarantees granted	607	602	5
Sundry provisions for losses and charges	13,910	13,354	556
Provision for loan losses	3,769	2,675	1,094
Capital, reserves and provisions included in capital	139,386	128,102	11,284
Sundry creditors net of items in suspense accounts	106,683	102,935	3,748
Discounted bills, other credit instruments and documents	191,678	191,360	317
Items in transit or in suspense accounts	20,340	19,915	425
Remaining liabilities items	187,974	176,918	11,056
TOTAL	2,173,376	2,046,887	126,490

## 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
348,520	130,894	197,976	602,581	74,810
25,957	10,360	29,780	47,862	18,234
2,505	483	2,825	3,018	2,795
17,727	10,870	12,658	32,277	8,978
249,994	82,848	124,896	417,566	40,171
2,005	779	834	3,301	318
45,812	18,468	27,198	84,968	6,511
5,905	3,354	315	9,397	178
182,265	84,425	125,528	385,804	6,415
79,866	45,410	56,762	180,257	1,781
35,751	6,669	14,185	55,290	1,314
190,541	85,817	88,623	341,989	22,992
152,541	78,915	83,590	293,470	21,577
4,819	1,465	2,130	7,235	1,179
1,499	1,484	1,289	3,392	881
121	39	7	165	1
932	344	31	1,255	53
10,203	3,747	5,752	17,876	1,827
4,596	1,596	1,954	7,589	557
14,868	4,710	10,719	25,082	5,215
436	80	91	524	83
10,386	1,679	1,845	12,544	1,366
1,217	1,041	1,510	3,690	79
72,145	24,116	43,125	129,503	9,883
68,619	14,997	23,067	102,092	4,591
106,484	42,059	43,135	185,361	6,316
11,572	3,189	5,579	18,099	2,241
116,846	24,643	46,485	179,828	8,146
1,147,381	428,357	597,638	2,027,121	146,255

## Distribution by major category of bank

TDB10027

Source: Supervisory returns  
Stocks in billions of lire

June 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	1,311,611	1,300,847	10,764
<i>of which: savings deposits</i>	127,981	127,720	261
time savings deposits	11,256	11,255	2
savings certificates and CDs	79,880	76,275	3,606
current account deposits	886,303	881,013	5,290
time current account deposits	7,006	6,567	440
repos	177,128	176,276	852
Payables to BI-ECB	18,540	17,219	1,321
Payables to banks	759,440	680,046	79,395
<i>of which: time deposits and interbank CDs</i>	352,475	322,934	29,541
repos	109,602	107,635	1,966
Funds raised in the market	706,701	613,562	93,139
<i>of which: bonds in issue</i>	610,016	519,357	90,658
Provision for employee severance benefits	16,293	16,050	243
Supplementary pension fund	8,273	8,153	120
Provision for writedown of securities	322	295	28
Provision for writedown of investments	2,533	2,437	95
Accumulated depreciation	38,149	37,579	570
<i>of which: accumulated depreciation of buildings</i>	15,773	15,456	317
Provision for writedown of loans	58,663	54,574	4,088
Provision for writedown of commitments and guarantees granted	1,175	1,165	10
Sundry provisions for losses and charges	26,933	25,856	1,077
Provision for loan losses	7,298	5,179	2,119
Capital, reserves and provisions included in capital	269,889	248,041	21,849
Sundry creditors net of items in suspense accounts	206,568	199,310	7,257
Discounted bills, other credit instruments and documents	371,139	370,525	615
Items in transit or in suspense accounts	39,384	38,562	823
Remaining liabilities items	363,969	342,562	21,407
TOTAL	4,208,243	3,963,325	244,918

## 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
674,829	253,446	383,336	1,166,760	144,851
50,260	20,060	57,661	92,674	35,307
4,850	935	5,471	5,844	5,412
34,325	21,047	24,509	62,496	17,384
484,055	160,415	241,832	808,520	77,782
3,883	1,508	1,615	6,391	615
88,705	35,760	52,663	164,521	12,608
11,434	6,495	610	18,195	345
352,915	163,470	243,056	747,020	12,420
154,642	87,927	109,906	349,026	3,449
69,223	12,913	27,466	107,057	2,545
368,939	166,165	171,598	662,183	44,518
295,361	152,801	161,854	568,236	41,779
9,331	2,837	4,124	14,009	2,283
2,902	2,874	2,496	6,567	1,705
234	75	13	319	3
1,805	667	61	2,431	102
19,757	7,255	11,138	34,612	3,537
8,899	3,090	3,784	14,694	1,079
28,789	9,119	20,754	48,566	10,097
843	156	176	1,014	161
20,110	3,251	3,572	24,289	2,644
2,357	2,016	2,924	7,145	153
139,693	46,696	83,501	250,753	19,136
132,866	29,039	44,663	197,678	8,890
206,181	81,438	83,521	358,909	12,230
22,407	6,175	10,802	35,045	4,339
226,246	47,715	90,008	348,196	15,773
2,221,640	829,415	1,157,188	3,925,054	283,189

## Distribution by residual maturity

TDB10030			Banks				
Source: Supervisory returns Percentages							
June 2002	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	62.65	28.47	18.12	12.36	22.81	18.24
Receivables from BI-ECB and other banks	100.00	7.70	41.59	39.12	11.56	4.78	2.96
Securities portfolio	100.00	56.52	0.43	5.30	16.69	47.39	30.11
<b>b. LIABILITIES</b>							
Payables to non-bank customers	100.00	0.84	85.21	12.72	1.58	0.20	0.29
Payables to BI-ECB and other banks	100.00	17.00	29.25	41.27	11.41	11.50	6.58
Bonds, savings certificates and CDs	100.00	46.87	1.46	7.92	17.63	57.22	15.77

## 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

TDB10034

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2002

	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>83,263</b>	<b>60,628</b>	<b>13,040</b>	<b>9,595</b>	<b>81,869</b>	<b>1,393</b>
Banks	46,498	34,473	6,477	5,547	45,701	796
<i>of which: non-resident</i>	8,080	7,514	438	128	8,055	25
Other financial intermediaries	24,777	18,084	4,094	2,599	24,401	376
<i>of which: non-resident</i>	7,057	5,406	987	664	7,057	1
Financial auxiliaries	2,244	873	736	636	2,125	119
Insurance companies	2,697	1,834	527	335	2,656	41
Non-financial companies	7,047	5,364	1,206	478	6,986	61
<i>of which: qualified holdings</i>	2,145	1,640	445	60	2,142	3

Notes:

TDB10033

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Mar. 2002	June 2002
<b>a. ASSETS</b>		
Cash	7	6
Receivables from parent bank and other foreign branches	69,826	58,224
Receivables from banks and central banks	43,052	39,509
<i>of which:</i> from non-residents	29,969	26,425
repos with banks	1,908	701
Receivables from non-bank customers	58,802	50,281
<i>of which:</i> from non-residents	54,434	47,582
repos	6,120	5,142
Subordinated loans	6,120	5,142
Securities and participating interests	34,046	29,857
<i>of which:</i> securities not held as fixed assets	19,021	16,503
Bad debts	722	689
Other liabilities items	21,546	15,557
TOTAL	228,001	194,122
<b>b. LIABILITIES</b>		
Payables to parent bank and other foreign branches	44,986	37,648
Payables to banks and central banks	87,082	74,878
<i>of which:</i> to non-residents	75,033	67,123
repos with banks	3,927	2,303
Payables to non-bank customers	64,540	56,316
<i>of which:</i> to non-residents	57,538	48,561
repos	3,505	3,796
Subordinated loans	5,539	5,205
Endowment funds and capital reserves	2,252	2,107
Other liabilities items	23,771	18,256
TOTAL	228,001	194,122
<b>c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>		
Guarantees	14,519	14,694
Commitments and contingent liabilities	272,656	256,884
Bill portfolio	834	820

**Notes:**

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

TDB10033

Banks

Source: Supervisory returns  
Stocks in billions of lire

	Mar. 2002	June 2002
<b>a. ASSETS</b>		
Cash	14	11
Receivables from parent bank and other foreign branches	135,202	112,737
Receivables from banks and central banks	83,361	76,501
<i>of which:</i> from non-residents	58,029	51,166
repos with banks	3,695	1,357
Receivables from non-bank customers	113,857	97,358
<i>of which:</i> from non-residents	105,398	92,132
repos	11,851	9,957
Subordinated loans	11,851	9,957
Securities and participating interests	65,922	57,811
<i>of which:</i> securities not held as fixed assets	36,829	31,954
Bad debts	1,398	1,333
Other liabilities items	41,718	30,122
TOTAL	441,472	375,873
<b>b. LIABILITIES</b>		
Payables to parent bank and other foreign branches	87,105	72,897
Payables to banks and central banks	168,615	144,985
<i>of which:</i> to non-residents	145,285	129,967
repos with banks	7,605	4,460
Payables to non-bank customers	124,967	109,043
<i>of which:</i> to non-residents	111,408	94,027
repos	6,787	7,350
Subordinated loans	10,725	10,078
Endowment funds and capital reserves	4,360	4,080
Other liabilities items	46,028	35,348
TOTAL	441,472	375,873
<b>c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>		
Guarantees	28,112	28,452
Commitments and contingent liabilities	527,936	497,397
Bill portfolio	1,616	1,588

**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

June 2002

	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>559,829</b>	<b>47,906</b>	<b>1.06</b>	<b>34,703</b>	<b>2,231</b>
<b>b. NORTH-WEST ITALY</b>	<b>127,652</b>	<b>11,550</b>	<b>1.09</b>	<b>9,608</b>	<b>876</b>
Piedmont	39,346	2,380	1.08	2,623	167
Valle d'Aosta	1,139	72	1.02	67	2
Liguria	15,996	1,153	1.08	1,052	50
Lombardy	71,171	7,944	1.10	5,866	656
<b>c. NORTH-EAST ITALY</b>	<b>76,141</b>	<b>6,133</b>	<b>1.09</b>	<b>5,351</b>	<b>396</b>
Trentino-Alto Adige	4,626	366	1.06	356	21
Veneto	27,942	2,503	1.11	1,880	217
Friuli-Venezia Giulia	9,371	588	1.13	694	25
Emilia-Romagna	34,202	2,676	1.06	2,421	132
<b>d. CENTRAL ITALY</b>	<b>122,965</b>	<b>12,801</b>	<b>1.06</b>	<b>8,034</b>	<b>519</b>
Marche	14,133	957	1.05	642	51
Tuscany	35,112	2,342	1.10	2,688	133
Umbria	6,898	667	1.15	415	25
Lazio	66,822	8,834	1.05	4,289	310
<b>e. SOUTHERN ITALY</b>	<b>142,863</b>	<b>10,895</b>	<b>1.05</b>	<b>7,528</b>	<b>321</b>
Abruzzo	13,070	903	1.06	691	24
Molise	2,776	283	1.33	182	14
Campania	50,424	3,391	1.06	3,160	146
Puglia	42,786	3,733	1.03	2,370	71
Basilicata	9,164	766	1.03	254	8
Calabria	24,643	1,819	1.04	871	59
<b>f. ISLANDS</b>	<b>90,208</b>	<b>6,528</b>	<b>1.02</b>	<b>4,182</b>	<b>119</b>
Sicily	69,971	4,731	1.02	3,497	80
Sardinia	20,237	1,797	1.03	685	39

Notes:

## Distribution by customer segment of economic activity

TDB30270

Banks

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

## June 2002

	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>559,829</b>	<b>47,906</b>	<b>1.06</b>	<b>34,703</b>	<b>2,231</b>
General government	33	23	1.10	1	..
Financial companies	972	874	1.10	22	6
Non-financial companies	105,494	28,475	1.09	4,923	1,555
<i>of which:</i> industry	30,551	8,627	1.13	1,373	616
building	15,752	7,142	1.06	634	214
services	56,631	11,210	1.08	2,825	697
Producer households	97,478	7,200	1.03	4,386	214
Consumer households and nec	342,595	10,602	1.02	24,676	437

Notes:

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

TDB30274

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2002

June 2002		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	229,099	104,540	19,176	39,789	65,594	76,277
b.	EUROPE	166,254	85,421	14,629	28,401	37,802	47,038
	of which: Albania	95	47	7	1	40	–
	Austria	2,672	2,260	246	82	85	==
	Belgium	10,457	9,171	81	882	322	==
	Bulgaria	310	63	2	43	202	==
	Czech Republic	190	99	4	46	40	==
	Croatia	3,560	452	327	740	2,041	==
	Denmark	748	585	40	60	64	–
	Finland	531	100	19	162	250	–
	France	19,266	10,680	1,885	2,522	4,179	9,573
	Germany	23,744	15,307	3,177	1,035	4,225	3,306
	Greece	1,848	297	5	559	987	==
	Ireland	5,150	2,147	148	1,338	1,516	478
	Yugoslavia	17	10	3	3	..	–
	Liechtenstein	26	1	–	9	16	–
	Luxemburg	18,835	7,422	1,408	3,311	6,694	5,359
	Malta	166	19	19	56	73	–
	Norway	719	421	133	57	108	–
	Netherlands	11,827	4,150	446	1,972	5,260	==
	Poland	4,711	308	102	2,886	1,416	==
	Portugal	8,041	3,956	1,811	182	2,093	–
	United Kingdom	36,285	22,637	1,901	8,569	3,178	6,063
	Romania	241	32	14	100	95	25
	Russia	1,875	219	121	228	1,307	–
	Slovenia	308	35	170	24	78	==
	Spain	4,763	1,605	1,361	736	1,060	3,291
	Sweden	1,383	456	126	345	456	–
	Switzerland	4,301	2,443	213	832	813	380
	Turkey	1,727	202	7	960	558	==
	Hungary	1,168	107	208	404	449	==
c.	ASIA	5,959	2,745	899	812	1,502	3,004
	of which: Saudi Arabia	312	61	1	66	183	–
	China	698	255	127	116	201	==
	South Korea	818	501	157	44	117	–
	Philippines	78	1	5	21	51	–
	Japan	1,845	1,207	9	199	430	2,969
	India	226	69	46	28	83	–
	Indonesia	92	11	14	22	44	–
	Iran	658	207	422	2	28	–
	Iraq	71	29	1	42	–	–

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

TDB30274		Banks					
		International claims	of which:				Local claims in local currency
			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	159	111	..	22	27	==
	Malaysia	180	70	53	21	36	—
	Pakistan	158	..	—	106	52	—
	Qatar	113	6	—	40	67	—
	Taiwan	146	105	26	9	6	—
	Thailand	119	3	1	16	99	—
d.	AFRICA	931	155	112	208	457	—
	of which: Algeria	70	27	21	9	13	—
	Egypt	320	49	29	44	197	—
	Morocco	191	10	7	20	155	—
	Nigeria	24	3	11	10	1	—
	South Africa	88	22	3	32	32	—
	Tunisia	70	13	39	4	13	—
e.	AMERICA	34,083	7,771	1,931	8,248	16,132	24,832
	of which: Argentina	1,509	39	17	674	779	==
	Brazil	4,420	1,054	322	1,148	1,896	==
	Canada	865	138	46	310	371	==
	Chile	683	93	63	235	292	==
	Colombia	213	11	..	115	87	==
	Cuba	105	50	51	4	1	—
	Ecuador	28	..	1	1	27	—
	Mexico	1,741	57	17	257	1,409	—
	Paraguay	138	29	—	86	23	==
	Peru	3,993	584	55	1,632	1,722	==
	United States	19,259	5,659	1,298	3,532	8,770	16,483
	Uruguay	346	53	30	156	107	==
	Venezuela	744	3	28	84	629	—
f.	OCEANIA	2,200	403	130	209	1,457	—
	of which: Australia	845	239	130	191	285	—
g.	OFFSHORE CENTRES	17,244	7,950	1,394	1,629	6,271	1,403
	of which: Cayman Islands	5,840	1,602	1,016	322	2,900	—
	Hong Kong	1,181	493	95	242	351	1,061
	Singapore	2,654	1,249	128	219	1,058	326
h.	INTERNATIONAL ORGANIZATIONS	2,428	95	81	280	1,973	—

## 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

TDB30255

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

June 2002

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
<b>a. ENTIRE BANKING SYSTEM</b>	<b>64,550</b>	<b>44,631</b>	<b>19,918</b>	<b>6.52</b>
Banks raising short-term funds	59,931	41,003	18,928	6.60
Banks raising medium and long-term funds	4,619	3,628	991	5.64
Major and large banks	33,170	22,309	10,861	6.72
Medium-sized banks	9,645	6,282	3,363	4.44
Small and minor banks	21,735	16,040	5,694	7.79
Banks with their head office in the Centre or North	56,217	37,957	18,261	6.08
Banks with their head office in the South	8,332	6,675	1,658	12.70

Notes:



## Distribution by customer location (region)

TDB30256

Banks

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

June 2002		Non-performing loans	of which:		Non-performing Total loans	x100
			Bad debts	Substandard loans		
a.	<b>TOTAL</b>	<b>64,550</b>	<b>44,631</b>	<b>19,918</b>		<b>6.52</b>
b.	<b>NORTH-WEST ITALY</b>	<b>15,868</b>	<b>10,450</b>	<b>5,418</b>		<b>4.04</b>
	Piedmont	3,203	2,181	1,021		3.96
	Valle d'Aosta	99	68	31		4.71
	Liguria	1,476	1,038	438		7.67
	Lombardy	11,090	7,163	3,927		3.82
c.	<b>NORTH-EAST ITALY</b>	<b>9,670</b>	<b>5,614</b>	<b>4,056</b>		<b>4.35</b>
	Trentino-Alto Adige	1,146	343	803		5.46
	Veneto	3,798	2,288	1,511		4.35
	Friuli-Venezia Giulia	799	515	284		4.01
	Emilia-Romagna	3,927	2,468	1,459		4.17
d.	<b>CENTRAL ITALY</b>	<b>17,960</b>	<b>11,654</b>	<b>6,306</b>		<b>7.50</b>
	Marche	1,344	902	442		5.63
	Tuscany	3,361	2,048	1,313		5.39
	Umbria	944	573	370		8.10
	Lazio	12,312	8,131	4,181		8.71
e.	<b>SOUTHERN ITALY</b>	<b>13,272</b>	<b>10,531</b>	<b>2,741</b>		<b>14.75</b>
	Abruzzo	1,121	821	300		9.11
	Molise	338	221	117		14.39
	Campania	4,502	3,471	1,030		12.95
	Puglia	4,366	3,554	812		16.60
	Basilicata	861	757	104		20.10
	Calabria	2,085	1,707	378		20.91
f.	<b>ISLANDS</b>	<b>7,780</b>	<b>6,383</b>	<b>1,397</b>		<b>16.99</b>
	Sicily	5,537	4,622	915		17.67
	Sardinia	2,243	1,761	482		15.52

Notes:

## Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

June 2002

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
<b>a. TOTAL</b>	<b>64,550</b>	<b>44,631</b>	<b>19,918</b>	<b>6.52</b>
General government	111	73	38	0.20
Financial companies	1,554	889	665	1.10
Non-financial companies	38,024	25,366	12,657	7.27
of which: industry	11,720	7,766	3,954	5.34
building	9,204	6,517	2,687	15.04
services	15,397	9,788	5,609	6.64
Producer households	9,972	7,520	2,452	15.80
Consumer households and nec	14,889	10,783	4,106	7.18

Notes:

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



## Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

June 2002

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	54	51
Customer trading	70	62
Underwriting	39	33
Placement	120	102
Individual portfolio management	86	80
Reception of orders	97	90

## b. NUMBER OF SIMs

172

158

## 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			
June 2002		Companies authorized	Companies operating
<b>a.</b>	<b>NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	<b>1,189</b>	<b>1,047</b>
	Equity	596	515
	<i>of which:</i> foreign-oriented	398	332
	Balanced	112	97
	<i>of which:</i> foreign-oriented	51	40
	Bond	481	435
	<i>of which:</i> foreign-oriented	223	196
<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>60</b>	<b>56</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

		Mar. 2002	June 2002
<b>a.</b>	<b>NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>268</b>	<b>276</b>
	Leasing	64	62
	Factoring	36	36
	Consumer credit	17	17
	Other forms of finance	25	24
	Acquisition of shareholdings	17	18
	Issue and/or management of credit cards	10	9
	Securitization	90	103
	Foreign exchange trading and other activities	9	7

**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

	Mar. 2002	June 2002
<b>a. ASSETS</b>		
Cash and liquid assets	1	1
Receivables from banks and financial institutions	6,786	17,176
Receivables from customers	112	411
Bonds and other debt securities	11,301	8,775
Shares, capital parts and other equity securities	1,682	1,553
Options bought and the like	1,282	1,275
Participating interests	95	79
Fixed assets	318	239
Remaining asset items	1,015	3,934
<b>TOTAL</b>	<b>22,592</b>	<b>33,444</b>
<b>b. LIABILITIES</b>		
Payables to banks and financial institutions	14,584	22,931
Payables to customers	2,469	2,553
Debt securities in issue	–	–
Options sold and the like	1,586	1,763
Provision for employee severance benefits	50	48
Provisions for risks	373	205
Subordinated liabilities	92	101
Capital, reserves and share premiums	1,776	1,576
Remaining liabilities items	1,662	4,267
<b>TOTAL</b>	<b>22,592</b>	<b>33,444</b>

**Notes:**

The data include transactions with non-resident customers.



TDB40240

Securities firms

Source: Supervisory returns  
Stocks in billions of lire

	Mar. 2002	June 2002
<b>a. ASSETS</b>		
Cash and liquid assets	2	2
Receivables from banks and financial institutions	13,139	33,258
Receivables from customers	217	795
Bonds and other debt securities	21,882	16,991
Shares, capital parts and other equity securities	3,257	3,007
Options bought and the like	2,481	2,469
Participating interests	184	153
Fixed assets	616	464
Remaining asset items	1,966	7,617
<b>TOTAL</b>	<b>43,745</b>	<b>64,756</b>
<b>b. LIABILITIES</b>		
Payables to banks and financial institutions	28,238	44,401
Payables to customers	4,781	4,944
Debt securities in issue	–	–
Options sold and the like	3,072	3,413
Provision for employee severance benefits	96	93
Provisions for risks	723	396
Subordinated liabilities	179	195
Capital, reserves and share premiums	3,438	3,052
Remaining liabilities items	3,218	8,263
<b>TOTAL</b>	<b>43,745</b>	<b>64,756</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

	Mar. 2002	June 2002
<b>a. ASSETS</b>		
Cash and liquid assets	44	35
Current account receivables from banks and deposits	2,544	2,334
Receivables from customers	94,325	96,486
Bad debts	1,060	1,129
Securities portfolio	2,226	2,804
Participating interests	2,950	3,436
<i>of which: held for merchant banking purposes</i>	<i>451</i>	<i>774</i>
Tangible and intangible fixed assets	5,759	6,121
Remaining asset items	9,397	7,843
<b>TOTAL</b>	<b>118,305</b>	<b>120,187</b>
<b>b. LIABILITIES</b>		
Current account payables to banks	26,665	28,702
Financial payables	66,662	66,569
Securities in issue	3,329	3,128
Provisions for liabilities and charges and provision for employee severance benefits	1,146	1,035
Loan loss provision	442	471
Provision for general financial risks	357	333
Subordinated loans	851	910
Capital and reserves	7,016	8,758
Remaining liabilities items	11,836	10,282
<b>TOTAL</b>	<b>118,305</b>	<b>120,187</b>
<b>c. OFF-BALANCE-SHEET ACTIVITIES</b>		
Guarantees	10,717	10,099
Derivative contracts	26,960	27,603

**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

	Mar. 2002	June 2002
<b>a. ASSETS</b>		
Cash and liquid assets	85	68
Current account receivables from banks and deposits	4,925	4,519
Receivables from customers	182,638	186,823
Bad debts	2,052	2,186
Securities portfolio	4,311	5,429
Participating interests	5,713	6,652
<i>of which: held for merchant banking purposes</i>	<i>874</i>	<i>1,498</i>
Tangible and intangible fixed assets	11,151	11,851
Remaining asset items	18,196	15,186
<b>TOTAL</b>	<b>229,071</b>	<b>232,714</b>
<b>b. LIABILITIES</b>		
Current account payables to banks	51,632	55,574
Financial payables	129,076	128,896
Securities in issue	6,445	6,056
Provisions for liabilities and charges and provision for employee severance benefits	2,219	2,005
Loan loss provision	856	912
Provision for general financial risks	692	644
Subordinated loans	1,647	1,762
Capital and reserves	13,586	16,957
Remaining liabilities items	22,918	19,908
<b>TOTAL</b>	<b>229,071</b>	<b>232,714</b>
<b>c. OFF-BALANCE-SHEET ACTIVITIES</b>		
Guarantees	20,751	19,555
Derivative contracts	52,202	53,447

**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

June 2002		Total	General government	Financial companies
<b>a. TOTAL</b>		<b>989,959</b>	<b>54,724</b>	<b>141,865</b>
<b>b. NORTH-WEST ITALY</b>		<b>392,370</b>	<b>9,307</b>	<b>91,701</b>
Piedmont		80,897	2,647	10,503
Valle d'Aosta		2,107	72	64
Liguria		19,257	1,194	473
Lombardy		290,109	5,394	80,661
<b>c. NORTH-EAST ITALY</b>		<b>222,481</b>	<b>5,806</b>	<b>17,944</b>
Trentino-Alto Adige		20,978	438	491
Veneto		87,335	2,257	5,567
Friuli-Venezia Giulia		19,943	839	1,646
Emilia-Romagna		94,225	2,272	10,239
<b>d. CENTRAL ITALY</b>		<b>239,347</b>	<b>32,733</b>	<b>28,236</b>
Marche		23,880	1,068	1,309
Tuscany		62,413	1,725	7,480
Umbria		11,653	445	171
Lazio		141,402	29,495	19,277
<b>e. SOUTHERN ITALY</b>		<b>89,978</b>	<b>5,293</b>	<b>3,126</b>
Abruzzo		12,312	460	127
Molise		2,346	176	30
Campania		34,756	2,036	2,573
Puglia		26,312	1,809	128
Basilicata		4,283	241	18
Calabria		9,969	572	250
<b>f. ISLANDS</b>		<b>45,784</b>	<b>1,585</b>	<b>857</b>
Sicily		31,337	934	328
Sardinia		14,447	651	529

Notes:

## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>522,861</b>	<b>219,376</b>	<b>61,189</b>	<b>232,006</b>	<b>63,114</b>	<b>207,397</b>
<b>207,755</b>	<b>92,037</b>	<b>18,477</b>	<b>95,264</b>	<b>16,879</b>	<b>66,727</b>
46,289	22,527	3,724	19,573	4,740	16,719
1,421	682	191	544	189	362
10,220	2,646	1,357	6,139	1,412	5,958
149,825	66,182	13,204	69,008	10,539	43,689
<b>134,209</b>	<b>60,889</b>	<b>14,980</b>	<b>54,988</b>	<b>17,301</b>	<b>47,221</b>
12,454	3,390	2,097	6,610	2,497	5,097
54,336	26,314	4,993	21,648	6,540	18,634
10,900	5,510	865	4,270	1,483	5,076
56,519	25,675	7,024	22,460	6,781	18,414
<b>118,210</b>	<b>43,900</b>	<b>16,896</b>	<b>54,871</b>	<b>12,283</b>	<b>47,884</b>
13,433	7,190	1,654	4,338	2,339	5,731
33,272	14,165	3,591	14,352	5,093	14,843
6,755	3,046	984	2,487	1,204	3,077
64,751	19,499	10,667	33,695	3,646	24,233
<b>42,391</b>	<b>16,211</b>	<b>7,164</b>	<b>17,453</b>	<b>10,772</b>	<b>28,396</b>
7,054	3,525	1,014	2,308	1,328	3,344
1,173	573	183	371	322	645
16,816	6,041	2,604	7,820	2,660	10,670
11,544	3,897	2,419	4,596	3,844	8,987
2,139	1,059	294	647	712	1,173
3,666	1,115	648	1,710	1,906	3,576
<b>20,295</b>	<b>6,340</b>	<b>3,673</b>	<b>9,430</b>	<b>5,879</b>	<b>17,168</b>
13,543	3,809	2,301	6,781	4,079	12,453
6,751	2,531	1,372	2,649	1,800	4,716

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

TDB10234

Source: Supervisory returns  
Stocks in millions of euros

June 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
<b>a. TOTAL</b>	<b>989,959</b>	<b>908,078</b>	<b>81,882</b>
<b>b. NORTH-WEST ITALY</b>	<b>392,370</b>	<b>360,012</b>	<b>32,358</b>
Piedmont	80,897	72,942	7,956
Valle d'Aosta	2,107	1,823	285
Liguria	19,257	18,269	988
Lombardy	290,109	266,979	23,130
<b>c. NORTH-EAST ITALY</b>	<b>222,481</b>	<b>209,828</b>	<b>12,653</b>
Trentino-Alto Adige	20,978	20,065	913
Veneto	87,335	82,950	4,385
Friuli-Venezia Giulia	19,943	17,653	2,290
Emilia-Romagna	94,225	89,160	5,065
<b>d. CENTRAL ITALY</b>	<b>239,347</b>	<b>213,898</b>	<b>25,449</b>
Marche	23,880	21,540	2,340
Tuscany	62,413	58,333	4,080
Umbria	11,653	10,777	875
Lazio	141,402	123,248	18,154
<b>e. SOUTHERN ITALY</b>	<b>89,978</b>	<b>81,311</b>	<b>8,667</b>
Abruzzo	12,312	10,956	1,357
Molise	2,346	2,080	266
Campania	34,756	31,313	3,443
Puglia	26,312	24,077	2,235
Basilicata	4,283	3,808	475
Calabria	9,969	9,077	892
<b>f. ISLANDS</b>	<b>45,784</b>	<b>43,030</b>	<b>2,754</b>
Sicily	31,337	30,119	1,218
Sardinia	14,447	12,912	1,535

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>493,771</b>	<b>217,115</b>	<b>279,073</b>	<b>924,363</b>	<b>65,597</b>
<b>217,502</b>	<b>87,321</b>	<b>87,547</b>	<b>387,211</b>	<b>5,159</b>
47,480	11,535	21,882	79,696	1,202
1,245	320	543	2,084	23
8,241	6,220	4,795	18,865	392
160,535	69,246	60,327	286,566	3,543
<b>90,653</b>	<b>50,955</b>	<b>80,873</b>	<b>219,737</b>	<b>2,744</b>
2,028	692	18,259	20,959	20
44,577	18,444	24,314	86,531	803
7,757	2,060	10,127	19,613	331
36,292	29,760	28,173	92,634	1,590
<b>112,108</b>	<b>58,539</b>	<b>68,701</b>	<b>231,528</b>	<b>7,820</b>
5,912	6,386	11,582	23,510	370
21,310	18,163	22,940	61,597	816
3,827	1,370	6,456	11,360	292
81,058	32,621	27,723	135,060	6,342
<b>47,387</b>	<b>13,066</b>	<b>29,525</b>	<b>61,101</b>	<b>28,877</b>
4,164	1,868	6,280	8,033	4,279
1,297	365	683	1,861	485
21,842	4,282	8,632	24,377	10,379
13,575	3,766	8,970	17,694	8,617
1,944	692	1,647	2,439	1,844
4,564	2,093	3,312	6,697	3,272
<b>26,121</b>	<b>7,235</b>	<b>12,428</b>	<b>24,787</b>	<b>20,997</b>
20,196	2,199	8,942	17,047	14,290
5,925	5,036	3,486	7,740	6,707

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

TDB10235

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2002		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>585,975</b>	<b>224,635</b>	<b>151,510</b>	<b>130,493</b>	<b>53,163</b>	<b>26,173</b>
	Agricultural, forestry and fishery products	23,957	5,702	7,579	4,826	3,620	2,230
	Fuel and power products	27,195	10,840	1,510	11,456	1,157	2,232
	Ores and metals	10,858	7,403	1,904	899	498	154
	Non-metallic minerals and products	13,823	3,621	5,541	2,722	1,273	666
	Chemical products	11,386	7,143	1,785	1,420	751	286
	Metal products, except transport equipment	22,318	10,944	7,012	2,486	1,556	321
	Agricultural and industrial machinery	20,545	9,384	8,330	1,911	744	176
	Office and data processing machines, etc.	4,873	2,368	1,690	516	204	94
	Electrical goods	15,170	6,797	4,215	3,211	746	201
	Transport equipment	9,492	3,517	1,799	2,018	1,893	266
	Food and tobacco products	26,058	6,837	10,403	3,815	3,510	1,493
	Textiles, clothing and footwear	29,058	10,910	7,698	7,382	2,768	300
	Paper and paper products	12,597	6,034	2,702	2,994	646	221
	Rubber and plastic products	9,092	4,406	2,388	1,336	760	202
	Other manufactured products	17,611	4,977	6,803	3,960	1,412	458
	Building and construction	68,469	20,389	16,732	18,235	8,651	4,462
	Wholesale and retail trade services, recovery and repair services	97,230	35,009	25,207	19,702	11,653	5,660
	Lodging and catering services	19,755	4,450	7,305	4,379	2,310	1,311
	Inland transport services	10,822	2,815	2,984	3,628	884	511
	Maritime and air transport services	6,743	1,328	859	2,119	1,420	1,017
	Auxiliary transport services	7,927	2,766	1,495	2,682	570	413
	Communication services	13,027	5,904	110	6,920	39	54
	Other market services	107,968	51,091	25,456	21,877	6,098	3,446

Notes:

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

TDB10237

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2002		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	–	<b>989,959</b>	<b>392,370</b>	<b>222,481</b>	<b>239,347</b>	<b>89,978</b>	<b>45,784</b>
	Piedmont	56,937	69,030	63,933	1,827	2,114	707	449
	Valle d'Aosta	1,169	1,236	1,231	1	2	2	1
	Liguria	15,738	19,514	17,035	317	1,305	139	718
	Lombardy	260,707	331,743	275,470	17,940	25,279	9,745	3,308
	Trentino-Alto Adige	19,068	21,702	741	19,999	912	28	21
	Veneto	73,252	84,086	5,561	76,039	1,988	357	142
	Friuli-Venezia Giulia	15,375	17,646	569	16,544	482	37	14
	Emilia-Romagna	76,498	87,016	4,321	77,474	3,400	1,282	540
	Marche	20,841	24,057	331	718	22,388	595	25
	Tuscany	53,931	69,864	4,221	3,277	58,198	2,712	1,456
	Umbria	9,434	10,718	185	143	10,276	100	14
	Lazio	104,915	142,204	16,862	7,029	108,888	7,327	2,098
	Abruzzo	9,200	10,526	241	244	524	9,477	39
	Molise	1,665	1,808	10	7	51	1,740	..
	Campania	25,214	27,879	362	295	1,114	25,664	445
	Puglia	19,968	21,851	292	132	766	20,583	78
	Basilicata	2,338	2,727	43	68	64	2,542	10
	Calabria	6,394	6,974	85	52	245	6,520	72
	Sicily	25,117	26,386	357	151	652	102	25,124
	Sardinia	11,107	12,080	229	164	460	100	11,128

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

June 2002

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	29,531	13,920	4,445	7,056	3,192	918
<i>of which:</i> without recourse	14,138	6,268	1,974	3,767	1,697	433
with recourse	15,393	7,653	2,471	3,289	1,495	485
Credit implicit in leasing contracts	43,700	18,692	12,093	8,216	3,289	1,411
Receivables for consumer credit and the issue or management of credit cards	17,116	5,532	2,163	3,761	3,592	2,067
Other finance	11,012	3,415	1,653	3,507	1,432	1,005

## 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

June 2002

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	29,531	2,255	532	25,742	290	713
<i>of which:</i> without recourse	14,138	2,213	76	11,237	191	421
with recourse	15,393	42	455	14,505	98	292
Credit implicit in leasing contracts	43,700	299	729	37,253	4,524	895
Receivables for consumer credit and the issue or management of credit cards	17,116					
Other finance	11,012	177	2,189	6,025	1,460	1,160

## Notes:

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

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

TDB10262

Source: Supervisory returns  
Stocks in millions of euros

June 2002		Total	General government	Financial companies
a.	<b>TOTAL</b>	<b>555,224</b>	<b>17,839</b>	<b>43,416</b>
b.	<b>NORTH-WEST ITALY</b>	<b>198,642</b>	<b>2,654</b>	<b>30,071</b>
	Piedmont	41,209	525	2,787
	Valle d'Aosta	1,248	93	33
	Liguria	14,401	218	328
	Lombardy	141,784	1,818	26,924
c.	<b>NORTH-EAST ITALY</b>	<b>114,523</b>	<b>3,057</b>	<b>3,878</b>
	Trentino-Alto Adige	11,984	625	218
	Veneto	44,625	863	1,387
	Friuli-Venezia Giulia	12,593	859	708
	Emilia-Romagna	45,320	710	1,564
d.	<b>CENTRAL ITALY</b>	<b>125,345</b>	<b>7,932</b>	<b>8,281</b>
	Marche	13,497	202	52
	Tuscany	35,546	797	705
	Umbria	6,911	125	91
	Lazio	69,391	6,807	7,433
e.	<b>SOUTHERN ITALY</b>	<b>79,685</b>	<b>2,051</b>	<b>911</b>
	Abruzzo	9,308	156	104
	Molise	1,525	48	17
	Campania	34,107	1,032	713
	Puglia	23,084	432	28
	Basilicata	3,140	114	3
	Calabria	8,521	269	46
f.	<b>ISLANDS</b>	<b>37,030</b>	<b>2,145</b>	<b>275</b>
	Sicily	26,346	946	218
	Sardinia	10,684	1,199	56

Notes:

## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>99,158</b>	<b>36,735</b>	<b>10,519</b>	<b>49,777</b>	<b>31,670</b>	<b>363,135</b>
<b>40,904</b>	<b>15,854</b>	<b>3,562</b>	<b>20,934</b>	<b>9,061</b>	<b>115,951</b>
7,720	3,080	661	3,880	2,419	27,760
210	59	44	103	78	834
2,184	608	198	1,357	781	10,889
30,790	12,107	2,659	15,594	5,784	76,468
<b>23,158</b>	<b>9,853</b>	<b>2,475</b>	<b>10,170</b>	<b>8,014</b>	<b>76,414</b>
1,827	637	188	890	790	8,524
9,160	3,866	964	4,092	3,076	30,137
2,409	1,046	272	1,033	594	8,023
9,762	4,304	1,051	4,155	3,554	29,730
<b>20,838</b>	<b>6,395</b>	<b>2,559</b>	<b>11,451</b>	<b>6,251</b>	<b>82,041</b>
2,199	1,080	238	838	1,004	10,040
6,337	2,436	657	3,096	2,411	25,295
1,024	362	108	522	433	5,239
11,278	2,518	1,556	6,995	2,404	41,467
<b>10,336</b>	<b>3,748</b>	<b>1,315</b>	<b>4,940</b>	<b>5,577</b>	<b>60,810</b>
1,683	940	137	569	645	6,720
205	53	33	90	112	1,144
4,676	1,611	549	2,419	2,118	25,568
2,692	851	411	1,307	1,773	18,159
340	116	67	144	232	2,450
741	178	118	410	697	6,769
<b>3,923</b>	<b>885</b>	<b>609</b>	<b>2,283</b>	<b>2,766</b>	<b>27,920</b>
2,484	572	400	1,416	1,690	21,007
1,438	312	208	867	1,077	6,913

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

TDB10265

Source: Supervisory returns  
Stocks in millions of euros

June 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
<b>a. TOTAL</b>	<b>555,224</b>	<b>550,719</b>	<b>4,505</b>
<b>b. NORTH-WEST ITALY</b>	<b>198,642</b>	<b>196,483</b>	<b>2,160</b>
Piedmont	41,209	40,930	280
Valle d'Aosta	1,248	1,244	4
Liguria	14,401	14,334	67
Lombardy	141,784	139,975	1,809
<b>c. NORTH-EAST ITALY</b>	<b>114,523</b>	<b>113,764</b>	<b>759</b>
Trentino-Alto Adige	11,984	11,976	8
Veneto	44,625	44,382	243
Friuli-Venezia Giulia	12,593	12,261	332
Emilia-Romagna	45,320	45,144	176
<b>d. CENTRAL ITALY</b>	<b>125,345</b>	<b>124,347</b>	<b>999</b>
Marche	13,497	13,434	63
Tuscany	35,546	35,430	116
Umbria	6,911	6,885	26
Lazio	69,391	68,598	793
<b>e. SOUTHERN ITALY</b>	<b>79,685</b>	<b>79,414</b>	<b>270</b>
Abruzzo	9,308	9,285	23
Molise	1,525	1,523	1
Campania	34,107	33,967	139
Puglia	23,084	23,013	71
Basilicata	3,140	3,131	9
Calabria	8,521	8,495	27
<b>f. ISLANDS</b>	<b>37,030</b>	<b>36,713</b>	<b>317</b>
Sicily	26,346	26,301	45
Sardinia	10,684	10,412	272

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>287,911</b>	<b>102,597</b>	<b>164,716</b>	<b>488,041</b>	<b>67,183</b>
<b>118,534</b>	<b>38,716</b>	<b>41,393</b>	<b>197,384</b>	<b>1,259</b>
26,869	3,021	11,319	40,975	235
960	7	281	1,247	1
6,194	4,295	3,912	14,286	115
84,510	31,393	25,881	140,876	908
<b>41,788</b>	<b>25,872</b>	<b>46,863</b>	<b>114,121</b>	<b>402</b>
760	69	11,155	11,980	4
21,933	9,157	13,536	44,441	184
4,276	881	7,436	12,520	73
14,819	15,764	14,737	45,180	140
<b>63,645</b>	<b>21,119</b>	<b>40,581</b>	<b>121,725</b>	<b>3,620</b>
2,540	3,984	6,972	13,356	142
10,998	10,725	13,823	35,316	230
1,670	456	4,785	6,817	94
48,437	5,954	15,000	66,236	3,155
<b>43,247</b>	<b>9,643</b>	<b>26,795</b>	<b>40,221</b>	<b>39,463</b>
2,004	478	6,826	3,699	5,609
932	171	421	1,105	420
24,144	2,613	7,350	20,698	13,409
11,555	3,238	8,291	10,534	12,550
809	519	1,812	589	2,551
3,802	2,625	2,095	3,596	4,925
<b>20,698</b>	<b>7,247</b>	<b>9,085</b>	<b>14,590</b>	<b>22,439</b>
16,669	2,026	7,651	10,529	15,817
4,028	5,221	1,434	4,061	6,622

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

TDB10266

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2002		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>130,828</b>	<b>49,965</b>	<b>31,172</b>	<b>27,089</b>	<b>15,912</b>	<b>6,689</b>
	Agricultural, forestry and fishery products	7,386	1,869	2,529	1,208	1,062	718
	Fuel and power products	3,188	1,291	396	890	394	216
	Ores and metals	958	557	157	94	93	57
	Non-metallic minerals and products	2,330	565	836	477	326	126
	Chemical products	2,157	1,192	370	329	219	47
	Metal products, except transport equipment	4,155	2,035	1,263	454	334	69
	Agricultural and industrial machinery	5,304	2,517	2,058	446	237	47
	Office and data processing machines, etc.	1,294	701	260	208	94	31
	Electrical goods	3,870	2,081	913	590	232	54
	Transport equipment	2,081	724	486	453	378	39
	Food and tobacco products	3,513	1,033	1,217	437	598	228
	Textiles, clothing and footwear	4,908	1,723	1,135	1,430	560	61
	Paper and paper products	2,213	1,051	439	494	176	54
	Rubber and plastic products	1,949	721	447	253	483	45
	Other manufactured products	3,001	970	886	706	352	87
	Building and construction	13,596	4,469	3,237	3,164	1,864	862
	Wholesale and retail trade services, recovery and repair services	25,028	8,602	5,686	5,170	3,806	1,765
	Lodging and catering services	3,244	900	938	762	400	244
	Inland transport services	3,789	1,101	938	871	725	155
	Maritime and air transport services	1,007	165	79	533	100	130
	Auxiliary transport services	2,741	1,030	583	699	271	158
	Communication services	1,039	658	36	290	38	17
	Other market services	32,077	14,011	6,282	7,133	3,172	1,480

Notes:

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

TDB10268

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2002

	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>555,224</b>	<b>60,104</b>	<b>446,702</b>	<b>33,174</b>	<b>6,426</b>	<b>8,818</b>
<b>b. NORTH-WEST ITALY</b>	<b>198,642</b>	<b>11,296</b>	<b>174,904</b>	<b>8,936</b>	<b>1,835</b>	<b>1,671</b>
Piedmont	41,209	3,505	35,324	1,695	346	340
Valle d'Aosta	1,248	121	1,080	33	7	8
Liguria	14,401	1,176	12,233	749	125	118
Lombardy	141,784	6,495	126,268	6,459	1,356	1,205
<b>c. NORTH-EAST ITALY</b>	<b>114,523</b>	<b>13,799</b>	<b>90,149</b>	<b>7,787</b>	<b>1,291</b>	<b>1,497</b>
Trentino-Alto Adige	11,984	1,806	9,012	686	150	330
Veneto	44,625	5,954	34,539	2,897	693	542
Friuli-Venezia Giulia	12,593	1,583	10,228	576	70	136
Emilia-Romagna	45,320	4,455	36,370	3,627	379	489
<b>d. CENTRAL ITALY</b>	<b>125,345</b>	<b>12,008</b>	<b>104,536</b>	<b>6,212</b>	<b>624</b>	<b>1,966</b>
Marche	13,497	2,376	8,752	2,006	165	198
Tuscany	35,546	3,462	29,207	2,252	240	384
Umbria	6,911	1,149	4,826	735	74	128
Lazio	69,391	5,021	61,750	1,220	144	1,255
<b>e. SOUTHERN ITALY</b>	<b>79,685</b>	<b>14,987</b>	<b>52,840</b>	<b>7,986</b>	<b>922</b>	<b>2,950</b>
Abruzzo	9,308	2,121	6,057	847	79	202
Molise	1,525	274	1,040	138	14	59
Campania	34,107	5,226	24,752	2,484	459	1,186
Puglia	23,084	4,920	13,887	2,997	232	1,048
Basilicata	3,140	699	1,853	409	20	158
Calabria	8,521	1,747	5,250	1,110	118	296
<b>f. ISLANDS</b>	<b>37,030</b>	<b>8,015</b>	<b>24,273</b>	<b>2,254</b>	<b>1,753</b>	<b>735</b>
Sicily	26,346	6,383	16,431	1,256	1,671	605
Sardinia	10,684	1,631	7,842	998	83	130

Notes:

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

TDB10271

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2002		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	–	<b>555,220</b>	<b>198,642</b>	<b>114,523</b>	<b>125,342</b>	<b>79,684</b>	<b>37,030</b>
	Piedmont	38,094	40,445	39,815	123	322	123	62
	Valle d'Aosta	1,129	1,192	1,165	1	21	3	1
	Liguria	13,413	14,361	13,970	92	187	36	77
	Lombardy	133,118	146,381	135,649	3,634	4,472	1,663	964
	Trentino-Alto Adige	11,618	12,061	243	11,746	51	15	7
	Veneto	42,003	44,417	1,326	42,520	356	179	35
	Friuli-Venezia Giulia	11,713	12,456	246	11,974	134	78	24
	Emilia-Romagna	42,750	45,250	1,510	42,943	434	283	81
	Marche	12,934	13,504	102	120	13,127	151	4
	Tuscany	33,774	35,392	721	128	34,300	187	57
	Umbria	6,430	6,800	49	22	6,694	32	4
	Lazio	63,314	68,817	2,309	830	63,891	1,471	315
	Abruzzo	8,724	9,039	73	25	156	8,784	2
	Molise	1,376	1,472	7	3	26	1,435	1
	Campania	31,682	32,716	348	108	361	31,848	50
	Puglia	21,989	23,246	352	117	442	22,299	36
	Basilicata	2,924	3,047	18	10	15	3,003	1
	Calabria	7,987	8,367	193	29	94	8,027	24
	Sicily	25,033	25,797	431	89	190	53	25,035
	Sardinia	10,249	10,448	105	10	69	13	10,252

Notes:

TDB40150

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

<b>June 2002</b>		<b>Total</b>	<b>Financial intermediaries</b>	<b>Banks</b>
<b>a. LEASING</b>		<b>55,967</b>	<b>44,964</b>	<b>11,003</b>
	Credit implicit in leasing contracts	54,099	43,831	10,268
	Overdue instalments	558	446	112
	Bad debts and substandard assets	1,310	687	623
<b>b. FACTORING</b>		<b>25,357</b>	<b>23,365</b>	<b>1,992</b>
	Advances against acquired claims	20,943	19,036	1,907
	Advances against future claims	811	726	85
	Claims assumed at less than nominal value or acquired outright	2,904	2,904	–
	Bad debts	....	698	....

**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

June 2002

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,346,879</b>	<b>573,591</b>	<b>75,584</b>
	Italian government securities	519,004	203,644	21,762
	<i>of which:</i> BOTs	92,782	62,729	3,027
	CCTs	122,245	41,387	6,927
	BTPs	272,700	93,320	10,725
	Other debt securities	380,768	152,648	17,959
	<i>of which:</i> in non-euro-area currencies	44,466	12,128	1,367
	Equity securities	84,062	24,302	18,453
	<i>of which:</i> in non-euro-area currencies	14,343	1,970	967
	Units of collective investment undertakings	350,362	188,463	15,171
	Other securities and the like	12,739	4,538	2,239

## 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>114,215</b>	<b>86,757</b>	<b>7,917</b>	<b>1,232,664</b>	<b>486,834</b>	<b>67,667</b>
34,785	21,720	2,453	484,219	181,924	19,309
1,309	715	84	91,473	62,014	2,943
15,321	10,637	1,193	106,924	30,750	5,734
16,007	8,870	1,048	256,693	84,450	9,677
15,397	9,298	961	365,371	143,350	16,998
2,004	1,415	89	42,463	10,713	1,278
1,449	1,013	68	82,613	23,288	18,385
377	293	21	13,965	1,677	946
61,233	53,718	4,218	289,129	134,745	10,953
1,352	1,007	218	11,387	3,531	2,021

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

TDB40085

Source: Supervisory returns  
Stocks in millions of euros

June 2002

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,346,879</b>	<b>573,591</b>	<b>75,584</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>803,905</b>	<b>258,727</b>	<b>28,346</b>
	Piedmont	119,390	73,999	7,067
	Valle d'Aosta	2,231	1,465	89
	Liguria	30,693	26,510	1,774
	Lombardy	651,591	156,753	19,416
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>237,022</b>	<b>139,745</b>	<b>19,203</b>
	Trentino-Alto Adige	10,809	8,509	982
	Veneto	69,518	48,344	6,115
	Friuli-Venezia Giulia	49,991	11,906	1,283
	Emilia-Romagna	106,703	70,986	10,823
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>215,830</b>	<b>103,746</b>	<b>20,805</b>
	Marche	14,492	12,953	1,135
	Tuscany	55,755	41,039	5,299
	Umbria	8,154	6,581	942
	Lazio	137,429	43,173	13,429
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>65,481</b>	<b>50,453</b>	<b>5,020</b>
	Abruzzo	6,409	5,783	556
	Molise	772	718	52
	Campania	32,446	20,830	1,913
	Puglia	19,139	17,076	1,877
	Basilicata	1,847	1,687	158
	Calabria	4,868	4,360	464
<b>f.</b>	<b>ISLANDS</b>	<b>24,686</b>	<b>20,920</b>	<b>2,210</b>
	Sicily	18,906	16,639	1,451
	Sardinia	5,780	4,282	758

## Notes:

Securities are stated at face value.



## Banks

Securities under management	of which:		Securities held for custody or administration	of which:	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>114,215</b>	<b>86,757</b>	<b>7,917</b>	<b>1,232,664</b>	<b>486,834</b>	<b>67,667</b>
<b>51,928</b>	<b>39,040</b>	<b>2,556</b>	<b>751,978</b>	<b>219,687</b>	<b>25,790</b>
15,143	10,105	437	104,247	63,894	6,630
226	220	6	2,005	1,245	83
3,600	3,084	124	27,093	23,427	1,650
32,958	25,631	1,989	618,632	131,121	17,427
<b>36,395</b>	<b>26,405</b>	<b>3,062</b>	<b>200,627</b>	<b>113,340</b>	<b>16,141</b>
1,792	1,370	65	9,017	7,139	917
13,772	8,421	1,198	55,747	39,923	4,916
2,553	1,889	171	47,438	10,017	1,113
18,278	14,725	1,628	88,426	56,262	9,195
<b>17,996</b>	<b>14,291</b>	<b>1,460</b>	<b>197,833</b>	<b>89,455</b>	<b>19,345</b>
1,607	1,422	122	12,885	11,532	1,012
8,284	6,445	964	47,471	34,594	4,335
1,134	1,022	80	7,020	5,558	861
6,971	5,402	293	130,457	37,771	13,136
<b>5,828</b>	<b>5,163</b>	<b>647</b>	<b>59,653</b>	<b>45,290</b>	<b>4,373</b>
599	556	36	5,810	5,226	520
68	64	4	705	654	48
2,403	2,112	282	30,044	18,718	1,632
2,022	1,768	253	17,117	15,307	1,625
150	132	18	1,696	1,555	139
586	530	55	4,282	3,830	409
<b>2,066</b>	<b>1,858</b>	<b>193</b>	<b>22,620</b>	<b>19,062</b>	<b>2,017</b>
1,458	1,341	108	17,449	15,298	1,343
609	517	84	5,171	3,764	674

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

TDB40055

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2002

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
<b>a. TOTAL</b>	<b>2,160,332</b>	<b>22,647</b>	<b>976,818</b>	<b>65,817</b>	<b>43,949</b>	<b>768,855</b>	<b>282,263</b>
Italian government securities	823,588	6,656	384,593	13,307	10,146	207,418	201,467
<i>of which:</i> BOTs	121,052	400	43,306	726	2,414	62,995	11,211
CCTs	176,433	2,093	103,278	5,291	2,325	42,006	21,439
BTPs	455,696	2,583	203,746	6,451	5,013	94,999	142,904
Other debt securities	723,196	5,862	310,950	17,909	19,128	319,157	50,189
<i>of which:</i> in non-euro-area currencies	56,701	204	34,495	1,168	1,030	14,585	5,220
Equity securities	146,361	5,946	57,101	22,686	2,094	30,673	27,860
<i>of which:</i> in non-euro-area currencies	15,255	34	11,833	824	183	2,005	376
Units of collective investment undertakings	421,738	378	210,947	5,817	11,132	192,402	1,063
Other securities and the like	46,246	3,804	13,382	6,162	1,555	19,671	1,689

## 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

June 2002		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>1,878,060</b>	<b>1,042,430</b>	<b>357,917</b>	<b>320,657</b>	<b>111,815</b>	<b>45,254</b>
	Italian government securities	622,119	340,195	113,224	115,384	39,866	13,450
	<i>of which:</i> BOTs	109,840	53,614	18,616	20,972	12,793	3,845
	CCTs	154,993	88,677	27,695	29,727	6,493	2,402
	BTPs	312,791	170,101	62,882	54,388	18,610	6,810
	Other debt securities	673,004	360,558	140,447	111,869	39,895	20,235
	<i>of which:</i> in non-euro-area currencies	51,480	38,207	6,044	5,672	1,158	398
	Equity securities	118,499	67,731	23,445	22,574	2,895	1,852
	<i>of which:</i> in non-euro-area currencies	14,879	12,616	922	1,026	177	137
	Units of collective investment undertakings	420,674	265,271	70,873	56,619	19,510	8,399
	Other securities and the like	44,557	8,953	9,970	14,537	9,754	1,360

## 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

June 2002

	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	66,447	21,922	22,806	21,719
percentage share	100.00	32.99	34.32	32.69
<b>b. ITALIAN GOVERNMENT SECURITIES: OTHER</b>				
absolute value	164,695	28,098	39,828	96,769
percentage share	100.00	17.06	24.18	58.76
<b>c. OTHER DEBT SECURITIES</b>				
absolute value	356,059	83,054	97,896	175,109
percentage share	100.00	23.33	27.49	49.18
<b>d. EQUITY SECURITIES</b>				
absolute value	54,020	16,589	5,119	32,313
percentage share	100.00	30.71	9.48	59.82
<b>e. OTHER SECURITIES</b>				
absolute value	237,889	72,590	60,730	104,569
percentage share	100.00	30.51	25.53	43.96

**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

## June 2002

		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	154,969	316,391	115,421	292,330
	percentage share	100,00	100,00	100,00	100,00
<b>b. ITALIAN GOVERNMENT SECURITIES: BOTs</b>					
	absolute value	15,010	33,325	8,608	9,504
	percentage share	9.69	10.53	7.46	3.25
<b>c. ITALIAN GOVERNMENT SECURITIES: OTHER</b>					
	absolute value	14,526	53,569	27,414	69,186
	percentage share	9.37	16.93	23.75	23.67
<b>d. OTHER DEBT SECURITIES</b>					
	absolute value	60,265	135,637	49,670	110,486
	percentage share	38.89	42.87	43.03	37.80
<b>e. EQUITY SECURITIES</b>					
	absolute value	12,012	8,332	2,939	30,737
	percentage share	7.75	2.63	2.55	10.51
<b>f. OTHER SECURITIES</b>					
	absolute value	53,155	85,528	26,789	72,417
	percentage share	34.30	27.03	23.21	24.77

## 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

June 2002		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	<b>TOTAL</b>	<b>102,570</b>	<b>1,063</b>	<b>11,921</b>	<b>81,492</b>	<b>2,568</b>	<b>5,530</b>
b.	<b>NORTH-WEST ITALY</b>	<b>44,112</b>	<b>97</b>	<b>7,576</b>	<b>33,752</b>	<b>831</b>	<b>1,858</b>
	Piedmont	8,412	36	1,153	6,658	198	367
	Valle d'Aosta	137	1	3	99	7	28
	Liguria	2,898	13	29	2,736	39	81
	Lombardy	32,665	47	6,392	24,259	587	1,381
c.	<b>NORTH-EAST ITALY</b>	<b>26,004</b>	<b>408</b>	<b>1,790</b>	<b>20,597</b>	<b>1,006</b>	<b>2,203</b>
	Trentino-Alto Adige	3,516	315	57	2,475	288	380
	Veneto	6,242	45	685	4,777	225	511
	Friuli-Venezia Giulia	3,501	21	418	2,833	72	158
	Emilia-Romagna	12,745	28	630	10,512	422	1,153
d.	<b>CENTRAL ITALY</b>	<b>24,373</b>	<b>490</b>	<b>2,300</b>	<b>20,354</b>	<b>339</b>	<b>890</b>
	Marche	1,179	10	234	791	50	93
	Tuscany	5,233	53	780	3,999	159	243
	Umbria	572	13	21	471	22	45
	Lazio	17,389	414	1,266	15,093	108	508
e.	<b>SOUTHERN ITALY</b>	<b>4,856</b>	<b>55</b>	<b>187</b>	<b>3,821</b>	<b>282</b>	<b>511</b>
	Abruzzo	669	4	33	465	46	121
	Molise	156	16	..	118	9	12
	Campania	2,277	27	37	1,927	92	193
	Puglia	1,118	5	29	906	85	94
	Basilicata	225	1	12	156	16	40
	Calabria	410	3	76	248	34	50
f.	<b>ISLANDS</b>	<b>3,228</b>	<b>13</b>	<b>67</b>	<b>2,969</b>	<b>110</b>	<b>69</b>
	Sicily	2,104	5	33	1,936	79	51
	Sardinia	1,124	8	35	1,032	31	18

Notes:

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

TDB40110

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2002		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	–	<b>102,570</b>	<b>44,112</b>	<b>26,004</b>	<b>24,373</b>	<b>4,856</b>	<b>3,228</b>
	Piedmont	5,276	6,807	6,095	167	498	18	29
	Valle d'Aosta	98	100	100	..	1	..	–
	Liguria	2,080	3,073	2,199	239	348	19	268
	Lombardy	29,567	38,960	32,207	2,000	3,174	475	1,104
	Trentino-Alto Adige	3,233	3,369	79	3,277	12	1	..
	Veneto	5,395	6,750	758	5,692	194	54	53
	Friuli-Venezia Giulia	2,669	2,874	72	2,736	60	6	..
	Emilia-Romagna	11,163	12,296	607	11,259	309	103	19
	Marche	1,080	1,202	41	19	1,119	22	..
	Tuscany	3,969	4,912	468	42	4,280	106	15
	Umbria	465	534	1	3	528	1	1
	Lazio	12,451	15,421	1,145	558	13,030	284	404
	Abruzzo	538	807	200	1	58	547	..
	Molise	115	119	..	..	2	116	..
	Campania	1,809	2,514	61	5	591	1,832	24
	Puglia	825	915	50	3	8	854	..
	Basilicata	141	157	4	..	1	152	..
	Calabria	263	272	..	..	5	264	4
	Sicily	910	1,070	17	1	140	1	910
	Sardinia	395	419	8	..	14	–	396

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
**June 2002**

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a. TOTAL</b>		<b>486,868</b>	<b>6,053</b>	<b>34,693</b>	<b>3,084</b>	<b>40,745</b>
<b>b. NORTH-WEST ITALY</b>		<b>169,672</b>	<b>993</b>	<b>14,005</b>	<b>707</b>	<b>15,121</b>
Piedmont		41,678	316	3,062	375	3,288
Valle d'Aosta		1,335	47	56	23	299
Liguria		12,907	128	819	47	1,397
Lombardy		113,752	503	10,069	261	10,137
<b>c. NORTH-EAST ITALY</b>		<b>111,202</b>	<b>963</b>	<b>7,353</b>	<b>930</b>	<b>7,216</b>
Trentino-Alto Adige		11,054	187	1,177	330	860
Veneto		43,421	355	2,964	227	3,245
Friuli-Venezia Giulia		12,152	100	933	77	713
Emilia-Romagna		44,575	322	2,279	295	2,398
<b>d. CENTRAL ITALY</b>		<b>126,002</b>	<b>898</b>	<b>6,922</b>	<b>471</b>	<b>12,534</b>
Marche		12,946	161	726	131	936
Tuscany		31,819	257	2,157	141	3,365
Umbria		6,586	92	428	37	529
Lazio		74,652	388	3,612	163	7,704
<b>e. SOUTHERN ITALY</b>		<b>52,072</b>	<b>726</b>	<b>4,320</b>	<b>514</b>	<b>4,121</b>
Abruzzo		6,971	102	672	70	404
Molise		1,268	22	84	11	63
Campania		20,987	189	1,435	249	1,748
Puglia		15,113	241	1,487	79	1,404
Basilicata		2,504	56	196	52	211
Calabria		5,230	116	445	54	291
<b>f. ISLANDS</b>		<b>27,920</b>	<b>2,473</b>	<b>2,093</b>	<b>461</b>	<b>1,752</b>
Sicily		18,371	1,603	1,173	205	716
Sardinia		9,549	869	920	257	1,036

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
12,511	79,384	1,824	92,832	1,341	33,891	6,220	174,289
3,657	31,631	163	35,333	174	11,056	1,373	55,458
1,004	9,213	36	8,806	60	2,033	481	13,004
6	353	1	162	3	80	19	286
142	1,909	10	3,405	23	961	99	3,967
2,504	20,156	116	22,961	89	7,981	775	38,201
2,996	16,649	352	21,434	381	6,189	1,641	45,097
147	1,052	169	1,313	123	474	268	4,954
1,201	7,032	14	8,832	85	2,587	384	16,496
360	1,963	87	2,390	81	511	266	4,671
1,287	6,602	83	8,900	92	2,617	724	18,976
1,947	20,963	184	22,518	204	10,946	1,274	47,142
415	1,822	3	2,259	47	1,790	291	4,364
581	3,984	63	6,813	94	4,163	605	9,595
212	1,462	7	1,022	18	526	75	2,179
739	13,695	111	12,423	44	4,466	304	31,004
2,700	6,698	24	9,213	205	3,661	937	18,954
386	939	7	1,227	27	488	169	2,479
70	193	1	191	23	97	27	487
886	2,810	6	3,810	64	1,559	268	7,963
640	1,841	9	3,122	47	914	248	5,082
530	338	1	224	13	149	81	653
190	576	1	639	31	454	142	2,291
1,211	3,444	1,101	4,333	378	2,040	995	7,638
857	2,685	285	3,311	114	1,282	616	5,525
354	759	816	1,023	264	758	379	2,113

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

TDB10430

Source: Supervisory returns  
Flows in millions of euros

2nd quarter 2002		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
<b>a. TOTAL</b>	<b>67,567</b>	<b>140</b>	<b>4,281</b>	<b>99</b>	<b>3,932</b>
<b>b. NORTH-WEST ITALY</b>	<b>31,540</b>	<b>20</b>	<b>1,736</b>	<b>40</b>	<b>1,722</b>
Piedmont	8,918	2	301	22	206
Valle d'Aosta	111	..	4	..	6
Liguria	1,474	..	106	1	132
Lombardy	21,037	17	1,325	17	1,377
<b>c. NORTH-EAST ITALY</b>	<b>14,565</b>	<b>15</b>	<b>1,111</b>	<b>29</b>	<b>646</b>
Trentino-Alto Adige	1,242	6	218	15	68
Veneto	5,919	4	379	7	261
Friuli-Venezia Giulia	1,334	3	137	3	105
Emilia-Romagna	6,070	2	377	4	212
<b>d. CENTRAL ITALY</b>	<b>12,416</b>	<b>11</b>	<b>841</b>	<b>14</b>	<b>722</b>
Marche	1,268	1	78	5	58
Tuscany	3,571	2	284	4	336
Umbria	749	1	51	2	44
Lazio	6,827	7	427	3	283
<b>e. SOUTHERN ITALY</b>	<b>6,134</b>	<b>6</b>	<b>379</b>	<b>5</b>	<b>292</b>
Abruzzo	791	..	64	..	39
Molise	118	..	12	..	3
Campania	2,153	3	108	2	160
Puglia	2,379	..	149	1	54
Basilicata	196	..	15	..	9
Calabria	496	3	32	1	28
<b>f. ISLANDS</b>	<b>2,912</b>	<b>89</b>	<b>214</b>	<b>11</b>	<b>550</b>
Sicily	1,677	69	121	7	36
Sardinia	1,235	19	93	4	514

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
1,719	16,910	60	10,028	45	2,771	783	26,798
304	10,558	2	4,751	7	964	150	11,287
72	4,971	..	718	3	156	35	2,432
1	37	—	11	..	3	..	48
14	300	1	330	1	103	7	478
217	5,250	1	3,691	3	702	107	8,329
284	2,778	17	2,003	9	570	113	6,988
9	108	7	95	3	32	24	656
101	1,445	1	899	2	221	25	2,573
37	241	2	182	2	35	15	573
137	984	7	827	2	283	49	3,186
342	2,445	4	1,989	12	812	82	5,144
39	144	..	166	3	102	42	629
59	707	..	583	6	377	27	1,186
158	134	..	90	2	38	4	226
85	1,460	3	1,150	2	295	9	3,103
714	833	1	890	7	266	365	2,378
24	135	—	105	2	42	15	364
3	14	..	16	..	3	2	64
44	348	..	360	2	112	20	994
612	225	1	325	1	77	321	614
10	39	—	16	..	10	3	94
21	71	..	68	1	21	4	248
75	298	36	396	10	158	73	1,001
53	207	1	301	2	79	53	747
22	90	35	95	8	79	20	255

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

TDB10460

Source: Supervisory returns  
Stocks in millions of euros

June 2002		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	<b>TOTAL</b>	<b>8,392</b>	<b>2,324</b>	<b>6,068</b>	<b>2,683</b>	<b>949</b>	<b>1,734</b>
b.	<b>NORTH-WEST ITALY</b>	<b>2,055</b>	<b>377</b>	<b>1,678</b>	<b>727</b>	<b>204</b>	<b>523</b>
	Piedmont	686	148	538	268	108	160
	Valle d'Aosta	36	25	11	27	23	4
	Liguria	77	25	53	39	20	20
	Lombardy	1,256	179	1,076	392	54	339
c.	<b>NORTH-EAST ITALY</b>	<b>2,569</b>	<b>802</b>	<b>1,768</b>	<b>737</b>	<b>278</b>	<b>458</b>
	Trentino-Alto Adige	286	137	149	73	26	47
	Veneto	895	211	684	216	88	128
	Friuli-Venezia Giulia	220	97	122	52	18	34
	Emilia-Romagna	1,169	356	813	395	146	250
d.	<b>CENTRAL ITALY</b>	<b>1,697</b>	<b>304</b>	<b>1,394</b>	<b>623</b>	<b>152</b>	<b>470</b>
	Marche	207	37	170	32	9	23
	Tuscany	838	131	707	386	70	316
	Umbria	180	41	139	57	17	41
	Lazio	472	95	377	147	57	91
e.	<b>SOUTHERN ITALY</b>	<b>1,339</b>	<b>486</b>	<b>853</b>	<b>316</b>	<b>154</b>	<b>163</b>
	Abruzzo	115	28	87	42	12	30
	Molise	56	31	26	12	7	5
	Campania	278	104	174	68	30	38
	Puglia	436	156	280	96	42	53
	Basilicata	135	51	84	26	15	11
	Calabria	318	116	202	73	47	26
f.	<b>ISLANDS</b>	<b>732</b>	<b>356</b>	<b>376</b>	<b>280</b>	<b>160</b>	<b>120</b>
	Sicily	374	158	215	48	12	35
	Sardinia	358	198	160	232	148	84

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
<b>4,137</b>	<b>852</b>	<b>3,286</b>	<b>1,572</b>	<b>524</b>	<b>1,048</b>
<b>1,076</b>	<b>157</b>	<b>919</b>	<b>251</b>	<b>16</b>	<b>236</b>
353	32	322	65	8	56
7	1	6	1	1	1
31	4	27	7	1	6
684	120	565	179	6	173
<b>1,329</b>	<b>299</b>	<b>1,030</b>	<b>504</b>	<b>224</b>	<b>279</b>
95	16	78	118	95	23
542	74	468	137	49	88
97	23	74	71	56	15
596	186	410	178	25	154
<b>794</b>	<b>106</b>	<b>687</b>	<b>281</b>	<b>45</b>	<b>236</b>
121	17	104	54	12	43
293	35	258	160	25	134
101	21	80	22	4	19
280	34	246	45	4	40
<b>668</b>	<b>221</b>	<b>448</b>	<b>354</b>	<b>111</b>	<b>243</b>
56	10	46	18	5	12
24	6	18	20	18	3
166	47	119	44	27	17
251	90	161	89	24	65
64	25	39	45	11	34
107	43	65	137	26	112
<b>270</b>	<b>69</b>	<b>201</b>	<b>182</b>	<b>128</b>	<b>55</b>
189	59	129	138	87	51
81	9	72	45	41	4

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

TDB10470

Source: Supervisory returns  
Flows in millions of euros

2nd quarter 2002		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	<b>TOTAL</b>	<b>725</b>	<b>109</b>	<b>616</b>	<b>139</b>	<b>4</b>	<b>135</b>
b.	<b>NORTH-WEST ITALY</b>	<b>209</b>	<b>18</b>	<b>190</b>	<b>50</b>	<b>..</b>	<b>50</b>
	Piedmont	67	3	64	12	..	12
	Valle d'Aosta	1	..	1	..	—	..
	Liguria	5	..	5	2	..	1
	Lombardy	135	15	120	36	—	36
c.	<b>NORTH-EAST ITALY</b>	<b>273</b>	<b>49</b>	<b>224</b>	<b>40</b>	<b>1</b>	<b>39</b>
	Trentino-Alto Adige	26	5	21	3	..	2
	Veneto	102	13	89	12	—	12
	Friuli-Venezia Giulia	27	3	24	2	..	2
	Emilia-Romagna	118	27	90	24	..	23
d.	<b>CENTRAL ITALY</b>	<b>118</b>	<b>11</b>	<b>107</b>	<b>31</b>	<b>2</b>	<b>29</b>
	Marche	15	2	14	2	1	1
	Tuscany	54	3	51	21	1	20
	Umbria	14	3	11	2	..	2
	Lazio	35	4	31	6	..	6
e.	<b>SOUTHERN ITALY</b>	<b>91</b>	<b>23</b>	<b>68</b>	<b>10</b>	<b>1</b>	<b>10</b>
	Abruzzo	8	1	7	1	—	1
	Molise	4	2	3	..	—	..
	Campania	26	5	21	3	..	2
	Puglia	37	10	27	4	..	4
	Basilicata	9	3	7	1	—	1
	Calabria	6	1	4	1	..	..
f.	<b>ISLANDS</b>	<b>34</b>	<b>8</b>	<b>27</b>	<b>8</b>	<b>..</b>	<b>7</b>
	Sicily	20	6	15	1	—	1
	Sardinia	14	2	12	7	..	7

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>490</b>	<b>98</b>	<b>391</b>	<b>97</b>	<b>7</b>	<b>90</b>
<b>134</b>	<b>18</b>	<b>116</b>	<b>24</b>	–	<b>24</b>
48	3	45	7	–	7
1	..	1	..	–	..
3	..	3	..	–	..
82	15	67	17	–	17
<b>202</b>	<b>44</b>	<b>157</b>	<b>31</b>	<b>4</b>	<b>27</b>
18	2	16	5	3	2
82	13	69	8	–	8
23	2	21	2	1	1
78	26	51	16	1	16
<b>64</b>	<b>9</b>	<b>55</b>	<b>24</b>	<b>1</b>	<b>23</b>
11	1	10	3	–	3
22	2	19	12	..	12
9	2	7	3	..	3
22	3	20	6	1	6
<b>67</b>	<b>21</b>	<b>46</b>	<b>14</b>	<b>2</b>	<b>12</b>
5	1	4	2	..	2
4	2	2	..	–	..
21	4	18	2	1	1
25	10	15	8	–	8
8	3	5	1	..	..
4	1	2	1	..	1
<b>23</b>	<b>7</b>	<b>16</b>	<b>4</b>	<b>..</b>	<b>3</b>
16	5	11	4	..	3
7	2	5	–	–	–

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

TDB10440

Source: Supervisory returns  
Stocks in millions of euros

June 2002

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	30,899	2,357	5,420	1,853	13
b.	NORTH-WEST ITALY	7,101	325	1,897	940	1
	Piedmont	2,289	280	358	250	..
	Valle d'Aosta	100	..	3	—	—
	Liguria	450	3	25	42	—
	Lombardy	4,262	42	1,511	648	1
c.	NORTH-EAST ITALY	7,321	22	1,515	331	7
	Trentino-Alto Adige	1,235	..	54	100	—
	Veneto	2,279	11	680	81	2
	Friuli-Venezia Giulia	976	1	129	52	—
	Emilia-Romagna	2,830	10	652	98	6
d.	CENTRAL ITALY	4,631	143	849	226	4
	Marche	1,059	9	268	15	—
	Tuscany	1,456	5	243	71	4
	Umbria	404	..	83	1	—
	Lazio	1,712	129	255	138	..
e.	SOUTHERN ITALY	5,193	1,411	795	268	—
	Abruzzo	808	220	106	54	—
	Molise	154	43	18	1	—
	Campania	1,682	395	291	66	—
	Puglia	1,271	280	233	74	—
	Basilicata	744	438	45	44	—
	Calabria	534	36	100	29	—
f.	ISLANDS	6,653	455	364	87	—
	Sicily	3,710	324	201	33	—
	Sardinia	2,944	131	163	54	—

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>1,140</b>	<b>2,518</b>	<b>7,836</b>	<b>2,744</b>	<b>646</b>	<b>6,117</b>	<b>254</b>	<b>169</b>
<b>84</b>	<b>365</b>	<b>1,037</b>	<b>580</b>	<b>353</b>	<b>1,498</b>	<b>20</b>	<b>9</b>
14	155	381	253	170	413	15	7
..	58	14	5	..	19	..	—
8	25	82	35	1	226	2	1
61	126	560	288	182	839	3	1
<b>292</b>	<b>733</b>	<b>1,463</b>	<b>919</b>	<b>147</b>	<b>1,841</b>	<b>50</b>	<b>27</b>
30	96	461	27	16	439	11	7
48	182	367	320	10	566	13	4
103	82	216	115	7	266	4	..
110	373	419	457	114	569	22	16
<b>145</b>	<b>418</b>	<b>961</b>	<b>621</b>	<b>36</b>	<b>1,164</b>	<b>64</b>	<b>28</b>
10	60	161	387	6	130	14	3
45	151	309	166	25	414	23	3
2	44	94	43	2	133	1	..
88	163	397	25	3	488	26	21
<b>104</b>	<b>380</b>	<b>632</b>	<b>227</b>	<b>42</b>	<b>1,241</b>	<b>93</b>	<b>85</b>
59	33	94	59	3	126	54	50
2	27	20	10	..	31	1	..
21	95	150	42	6	595	20	18
17	104	242	88	12	213	7	6
1	48	31	20	16	90	11	10
4	72	95	8	4	185	..	..
<b>516</b>	<b>622</b>	<b>3,743</b>	<b>398</b>	<b>68</b>	<b>373</b>	<b>28</b>	<b>19</b>
316	424	1,964	62	66	296	24	16
200	198	1,779	336	1	77	4	3

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

TDB10450

Source: Supervisory returns  
Flows in millions of euros

## 2nd quarter 2002

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	2,587	16	512	964	1
b.	NORTH-WEST ITALY	457	2	211	28	–
	Piedmont	126	1	45	2	–
	Valle d'Aosta	2	–	1	–	–
	Liguria	24	–	4	3	–
	Lombardy	306	1	161	24	–
c.	NORTH-EAST ITALY	498	1	147	21	1
	Trentino-Alto Adige	75	–	6	13	–
	Veneto	162	..	66	1	–
	Friuli-Venezia Giulia	56	–	7	3	–
	Emilia-Romagna	205	1	68	4	1
d.	CENTRAL ITALY	249	1	54	8	..
	Marche	83	..	17	1	–
	Tuscany	92	..	10	3	–
	Umbria	20	–	7	1	–
	Lazio	53	1	20	3	..
e.	SOUTHERN ITALY	1,096	3	71	901	–
	Abruzzo	68	1	9	5	–
	Molise	5	..	1	..	–
	Campania	58	1	25	2	–
	Puglia	929	1	20	888	–
	Basilicata	16	..	5	3	–
	Calabria	22	1	11	4	–
f.	ISLANDS	286	9	29	6	–
	Sicily	177	9	17	3	–
	Sardinia	109	–	12	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>62</b>	<b>72</b>	<b>213</b>	<b>292</b>	<b>34</b>	<b>302</b>	<b>121</b>	<b>50</b>
<b>4</b>	<b>10</b>	<b>14</b>	<b>73</b>	<b>16</b>	<b>92</b>	<b>8</b>	<b>3</b>
..	3	4	29	11	26	6	3
..	..	–	1	–	..	..	–
..	1	–	4	..	11	..	..
3	6	10	40	4	55	2	..
<b>27</b>	<b>13</b>	<b>38</b>	<b>98</b>	<b>5</b>	<b>122</b>	<b>25</b>	<b>9</b>
1	3	13	1	3	21	15	5
4	2	7	40	1	37	3	1
10	3	7	11	1	12	1	–
11	5	11	46	1	52	6	4
<b>9</b>	<b>9</b>	<b>11</b>	<b>68</b>	<b>1</b>	<b>41</b>	<b>48</b>	<b>3</b>
1	1	1	51	1	9	1	1
7	2	3	9	1	12	45	1
..	2	..	4	–	6	..	..
1	3	7	3	..	13	1	1
<b>8</b>	<b>8</b>	<b>9</b>	<b>18</b>	<b>3</b>	<b>39</b>	<b>36</b>	<b>33</b>
8	1	3	7	..	6	28	25
–	..	–	1	–	2	1	..
..	3	4	4	1	16	3	3
..	3	–	5	2	9	1	1
..	..	..	1	1	1	4	4
..	..	2	..	..	3	..	..
<b>14</b>	<b>32</b>	<b>142</b>	<b>35</b>	<b>8</b>	<b>8</b>	<b>3</b>	<b>2</b>
8	32	85	5	8	8	3	1
6	1	57	30	..	..	..	..



## **Information on securities business**

## Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns  
Flows in millions of euros

## 2nd quarter 2002

	Total	Banks	SIMs
<b>a. TOTAL SECURITIES</b>	<b>2,122,917</b>	<b>1,604,465</b>	<b>518,451</b>
Italian government securities	1,398,046	1,135,938	262,109
<i>of which:</i> BOTs	237,784	186,389	51,395
CCTs	340,240	274,373	65,867
BTPs	735,320	607,798	127,522
Other debt securities	314,349	262,636	51,713
Equity securities	399,193	194,673	204,520
Other securities	11,360	11,251	109
<b>b. TOTAL DERIVATIVE INSTRUMENTS</b>	<b>3,108,259</b>	<b>2,575,436</b>	<b>532,823</b>
Futures	1,050,664	669,879	380,786
<i>of which:</i> on Italian government securities	120,121	15,975	104,146
on interest rates	523,460	463,924	59,536
on stock indices	250,887	95,741	155,146
Swaps and forward rate agreements	1,317,180	1,274,489	42,691
<i>of which:</i> interest rate swaps	1,027,511	999,595	27,917
currency swaps	14,056	7,897	6,159
forward rate agreements	261,408	261,026	383
Options on securities	97,509	53,202	44,306
<i>of which:</i> on Italian government securities	5,360	4,874	486
on debt securities	8,342	8,037	305
on equity securities	80,900	37,488	43,412
Options on futures or stock indices	421,588	371,808	49,781
<i>of which:</i> on futures on Italian government securities	28,340	26,607	1,733
on stock indices or futures on stock indices	236,964	219,017	17,947
Foreign currency options	76,599	76,346	253
Interest rate options	77,845	62,958	14,887
Other derivative instruments	66,871	66,751	119

## 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		
Apr. 2002	May 2002	June 2002	Apr. 2002	May 2002	June 2002
<b>538,796</b>	<b>533,927</b>	<b>531,742</b>	<b>162,589</b>	<b>188,712</b>	<b>167,151</b>
372,438	380,849	382,651	77,504	99,468	85,136
57,536	64,536	64,316	14,493	18,979	17,924
84,153	85,014	105,206	18,864	25,412	21,592
204,258	210,436	193,105	38,031	48,729	40,762
93,615	89,803	79,219	18,349	18,666	14,698
69,677	60,411	64,585	66,710	70,530	67,280
3,068	2,877	5,307	26	46	37
<b>759,767</b>	<b>1,026,899</b>	<b>788,770</b>	<b>171,627</b>	<b>195,656</b>	<b>165,540</b>
190,939	262,912	216,027	115,959	141,149	123,678
4,089	5,233	6,654	28,190	39,359	36,598
129,589	193,427	140,908	21,670	22,482	15,384
29,425	34,119	32,196	46,888	54,340	53,918
390,811	465,112	418,566	11,823	12,843	18,025
291,522	363,709	344,363	8,256	7,221	12,440
2,967	2,062	2,868	2,483	2,104	1,572
93,380	97,439	70,207	173	—	210
18,983	20,187	14,032	13,917	21,157	9,232
1,453	1,543	1,877	56	339	91
2,720	2,703	2,614	148	149	7
13,684	15,019	8,786	13,672	20,636	9,104
98,424	202,993	70,390	25,054	13,040	11,686
8,264	15,916	2,427	106	922	704
86,358	77,650	55,009	5,561	5,288	7,098
18,718	26,767	30,862	47	139	66
20,456	22,992	19,510	4,806	7,308	2,773
21,436	25,935	19,380	21	19	79





## 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

2nd quarter 2002	Total	Banks	SIMs	AMCs
Assets under management	416,779	170,510	41,896	204,374
Fund-raising	40,576	17,022	5,242	18,313
Redemptions	35,678	20,302	3,300	12,076
Net fund-raising	4,898	-3,280	1,942	6,236

## 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. Under a reporting convention the information on the flow of redemptions in the quarter includes the data submitted by intermediaries that are absorbed in a merger or transformed; similarly, the information on the flow of subscriptions in the quarter includes the data submitted by the intermediaries resulting from such operations.

## Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns  
Stocks and flows in millions of euros

## 2nd quarter 2002

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	<b>TOTAL PORTFOLIO</b>	<b>126,071</b>	<b>121,279</b>	<b>402,238</b>
	Italian government securities	55,548	49,799	134,212
	<i>of which:</i> BOTs	4,140	1,963	4,244
	CCTs	20,207	18,804	36,264
	BTPs	27,623	26,491	86,190
	Other debt securities	17,585	15,124	57,945
	<i>of which:</i> in non-euro-area currencies	3,181	2,875	6,140
	Equity securities	11,076	11,667	24,774
	<i>of which:</i> in non-euro-area currencies	2,625	2,771	4,841
	Units of collective investment undertakings	36,840	37,226	183,853
	Other securities and the like	5,022	7,463	1,455

**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>44,380</b>	<b>42,421</b>	<b>163,686</b>	<b>15,072</b>	<b>14,385</b>	<b>40,232</b>	<b>66,619</b>	<b>64,474</b>	<b>198,321</b>
16,793	14,865	39,252	2,559	1,934	8,202	36,196	32,999	86,759
1,543	554	1,477	526	395	583	2,071	1,013	2,184
7,774	6,022	17,446	913	608	2,329	11,520	12,174	16,490
5,227	6,891	17,457	657	671	4,238	21,739	18,929	64,496
8,367	7,463	16,509	1,523	1,051	4,826	7,694	6,610	36,609
1,462	1,415	1,890	191	297	606	1,529	1,163	3,644
5,020	5,421	8,334	1,495	1,494	2,376	4,561	4,752	14,063
1,001	1,071	1,328	193	203	648	1,431	1,497	2,865
13,751	14,531	98,216	7,232	7,397	24,803	15,857	15,298	60,835
448	140	1,375	2,263	2,509	25	2,311	4,815	55

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
June 2002	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
<b>a. TOTAL PORTFOLIO</b>	<b>100.00</b>	<b>4.09</b>	<b>4.17</b>	<b>90.40</b>	<b>1.34</b>
Italian government securities	100.00	12.63	4.31	82.19	0.88
<i>of which: BOTs</i>	<i>100.00</i>	<i>1.04</i>	<i>1.12</i>	<i>97.12</i>	<i>0.72</i>
CCTs	100.00	12.35	3.13	83.60	0.93
BTPs	100.00	17.58	7.29	74.26	0.87
Other debt securities	100.00	7.03	6.75	84.68	1.54
Equity securities	100.00	3.53	3.77	86.66	6.03
Units of collective investment undertakings	100.00	1.87	3.72	93.41	1.01
Other financial instruments	100.00	0.32	1.07	95.04	3.58

## 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

2nd quarter 2002	Total	Equity	Balanced	Bond
Net assets	376,275	97,592	36,622	242,060
Subscriptions	47,158	9,234	1,964	35,960
Redemptions	47,846	10,894	3,354	33,598
Net fund-raising	-688	-1,660	-1,389	2,362
Income/profit distributed	294	-	-	294

## Notes:

The data refer to Italian harmonized open-end collective investment undertakings. The data include transactions with non-residents. Under a reporting convention the information on the flow of redemptions in the quarter includes the data submitted by collective investment undertakings that are absorbed in a merger; similarly, the information on the flow of subscriptions in the quarter includes the data submitted by the collective investment undertakings resulting from such operations.

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

TDB40540

Source: Supervisory returns  
Stocks and flows in millions of euros

## 2nd quarter 2002

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	<b>TOTAL PORTFOLIO</b>	<b>124,603</b>	<b>126,998</b>	<b>337,815</b>
	Italian government securities	44,676	44,024	122,200
	<i>of which:</i> BOTs	10,573	9,459	17,851
	CCTs	11,165	7,561	32,295
	BTPs	20,203	25,612	61,522
	Other debt securities	32,737	35,820	108,769
	<i>of which:</i> in non-euro-area currencies	9,862	10,846	23,023
	Equity securities	46,343	46,366	105,768
	<i>of which:</i> in non-euro-area currencies	26,719	25,921	59,287
	Other securities	848	788	1,077

**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>39,891</b>	<b>40,978</b>	<b>88,329</b>	<b>12,560</b>	<b>13,202</b>	<b>33,797</b>	<b>72,153</b>	<b>72,818</b>	<b>215,688</b>
854	1,146	1,299	2,495	2,596	7,445	41,327	40,282	113,455
43	42	71	227	35	276	10,303	9,383	17,504
352	401	441	690	354	1,011	10,123	6,807	30,843
400	640	620	1,419	2,157	5,564	18,384	22,814	55,338
533	1,001	790	2,765	3,484	10,204	29,438	31,335	97,775
488	753	512	1,046	1,289	3,084	8,328	8,805	19,427
38,037	38,357	85,543	7,048	6,917	15,918	1,258	1,093	4,307
22,126	21,591	49,154	4,096	3,931	8,640	497	398	1,494
466	474	698	252	205	229	130	109	150

## Distribution by type of instrument

TDB40580

Source: Supervisory returns  
Stocks in millions of euros

		SIMs		
		Apr. 2002	May 2002	June 2002
<b>a.</b>	<b>TOTAL</b>	<b>344,266</b>	<b>354,241</b>	<b>337,516</b>
<b>b.</b>	<b>ON DEBT SECURITIES AND INTEREST RATES</b>			
	Futures	5,164	5,307	4,145
	Options bought	85,640	90,657	87,722
	Options sold	83,306	85,118	86,249
	Interest rate swaps	133,170	136,249	143,360
	Forward rate agreements	274	256	28
<b>c.</b>	<b>ON EQUITY SECURITIES</b>			
	Futures	696	706	404
	Options bought	5,160	5,417	4,334
	Options sold	26,132	26,333	7,107
<b>d.</b>	<b>ON EXCHANGE RATES AND GOLD</b>			
	Options bought	271	220	250
	Options sold	273	224	260
	Currency swaps	1,935	1,527	1,408
	Domestic currency swaps	71	67	60
<b>e.</b>	<b>OTHER DERIVATIVE INSTRUMENTS</b>	<b>2,174</b>	<b>2,160</b>	<b>2,189</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

Apr. 2002	May 2002	June 2002	Apr. 2002	May 2002	June 2002
3,118,787	3,334,548	3,373,477	285,745	270,753	246,666
118,237	137,471	120,561	25,465	25,866	20,125
142,040	127,832	133,338	15,127	16,201	11,834
180,066	195,252	179,397	13,627	13,218	10,527
2,066,339	2,214,471	2,312,923	190,317	177,998	170,232
297,311	298,053	292,226	24,198	18,228	16,902
1,798	3,338	2,323	346	559	1,030
77,498	90,638	85,336	5,256	7,439	3,961
111,618	133,023	102,252	993	1,310	1,107
43,277	48,337	53,833	462	462	436
43,791	49,053	54,424	383	362	305
17,087	16,145	16,191	6,888	6,533	7,080
4,364	4,573	4,728	–	–	–
15,359	16,363	15,944	2,681	2,577	3,128

## Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns  
Stocks and flows in millions of euros

## 2nd quarter 2002

2nd quarter 2002		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	46,292	8,592	33,775	1,866	2,059	1,039
	Italian government securities	11,943	4,849	6,584	–	509	–
	<i>of which:</i> BOTs	1,323	37	786	–	501	–
	CCTs	2,059	1,024	1,035	–	..	–
	BTPs	6,448	2,870	3,571	–	8	–
	Other debt securities	12,076	3,502	6,707	1,834	32	679
	Equity securities	906	230	616	32	28	348
	Other securities	21,368	10	19,868	–	1,490	12

## 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	
	Mar. 2002	June 2002	Mar. 2002	June 2002	Mar. 2002	June 2002
<b>a. NUMBER OF BORROWERS</b>	<b>2,198,358</b>	<b>2,261,394</b>	<b>2,016,543</b>	<b>2,078,103</b>	<b>344,970</b>	<b>347,775</b>
<i>of which: joint</i>	477,412	504,420	431,953	458,689	52,734	52,654
<b>b. LOAN FACILITIES</b>						
<i>facilities granted</i>	1,276,959	1,311,075	1,188,119	1,218,164	88,840	92,911
<i>used margin</i>	881,940	897,741	807,767	820,751	74,173	76,989
<i>overshoot</i>	52,307	49,080	48,982	46,519	3,325	2,562
<i>unused margin</i>	447,326	462,415	429,335	443,932	17,992	18,483
<i>of which: matched loans</i>						
<i>facilities granted</i>	243,469	246,733	213,967	216,653	29,503	30,080
<i>used margin</i>	124,836	128,017	106,347	108,796	18,489	19,221
<i>term loans</i>						
<i>facilities granted</i>	762,527	796,221	703,700	733,936	58,827	62,284
<i>used margin</i>	632,435	646,205	577,522	589,130	54,913	57,075
<i>revocable loans</i>						
<i>facilities granted</i>	270,963	268,122	270,453	267,575	510	547
<i>used margin</i>	124,670	123,519	123,898	122,825	772	693
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
<i>facilities granted</i>	140,549	138,503	129,550	128,013	10,999	10,490
<i>used margin</i>	115,296	113,012	105,691	104,055	9,606	8,957
<b>d. BAD DEBTS</b>	<b>80,534</b>	<b>79,806</b>	<b>46,089</b>	<b>45,469</b>	<b>34,446</b>	<b>34,337</b>
<i>of which: backed by real security</i>	18,550	17,874	10,301	10,479	8,249	7,396
backed by personal security	21,239	20,650	16,411	16,074	4,828	4,577
<b>e. NUMBER OF GUARANTORS</b>	<b>1,289,678</b>	<b>1,300,936</b>	<b>1,209,901</b>	<b>1,222,843</b>	<b>114,432</b>	<b>113,267</b>
<i>of which: joint</i>	456,841	464,217	432,296	439,554	33,521	33,905
<b>f. PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	<b>326,558</b>	<b>330,112</b>	<b>293,828</b>	<b>296,924</b>	<b>32,730</b>	<b>33,188</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

June 2002

	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>1,172,887</b>	<b>762,077</b>	<b>793,367</b>	<b>421,653</b>	<b>24,782</b>	<b>217,769</b>
General government	73,459	22,853	53,918	7,321	64	4,095
Financial companies	223,747	177,661	148,987	109,404	3,009	6,257
Non-financial companies	748,713	516,318	479,880	275,209	18,640	131,373
of which: industry	347,944	264,632	204,563	128,852	9,995	38,765
building	72,650	41,288	51,548	25,990	948	24,173
services	317,435	204,028	215,744	116,418	7,480	65,228
Producer households	36,688	18,482	29,649	11,780	614	15,290
Consumer households and nec	86,853	25,106	78,313	17,059	2,424	59,320
<b>b. NORTH-WEST ITALY</b>	<b>527,093</b>	<b>366,689</b>	<b>338,986</b>	<b>197,227</b>	<b>10,031</b>	<b>82,982</b>
General government	12,629	4,249	9,246	1,337	21	1,922
Financial companies	156,323	126,385	98,598	73,510	2,057	4,509
Non-financial companies	314,994	221,460	193,562	113,135	6,935	49,511
of which: industry	150,911	116,198	85,464	54,289	3,682	15,335
building	22,502	12,663	16,099	7,767	268	7,538
services	139,478	91,339	90,381	50,278	2,881	26,061
Producer households	10,430	5,119	8,411	3,151	135	4,443
Consumer households and nec	31,517	8,870	28,285	5,789	870	22,106
<b>c. NORTH-EAST ITALY</b>	<b>278,200</b>	<b>183,851</b>	<b>185,218</b>	<b>98,374</b>	<b>8,226</b>	<b>57,025</b>
General government	9,573	3,761	5,825	569	–	277
Financial companies	26,717	18,094	20,143	12,414	342	668
Non-financial companies	204,147	146,488	126,716	74,898	6,497	35,571
of which: industry	102,865	79,102	58,483	36,834	3,833	11,076
building	21,646	13,787	14,082	7,902	369	5,907
services	75,171	50,709	51,198	28,705	2,234	17,423
Producer households	11,991	6,382	9,687	4,158	326	4,667
Consumer households and nec	24,983	8,770	22,214	6,132	1,047	15,516
<b>d. CENTRAL ITALY</b>	<b>260,584</b>	<b>149,850</b>	<b>191,093</b>	<b>90,183</b>	<b>4,145</b>	<b>47,120</b>
General government	41,568	10,770	32,436	4,114	43	1,530
Financial companies	36,367	29,305	27,060	20,708	506	976
Non-financial companies	155,510	101,470	107,413	59,730	3,140	27,231
of which: industry	65,353	50,420	40,554	26,913	1,765	6,321
building	17,298	9,210	13,099	6,660	179	6,387
services	70,623	40,748	51,878	25,305	1,158	13,700
Producer households	6,993	3,199	5,784	2,111	95	3,149
Consumer households and nec	19,674	4,930	18,015	3,424	358	13,998

## 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>73,802</b>	<b>43,579</b>	<b>54,066</b>	<b>25,789</b>	<b>1,816</b>	<b>20,092</b>
General government	7,218	2,399	4,954	573	–	337
Financial companies	3,577	3,463	2,577	2,482	88	60
Non-financial companies	50,242	32,992	35,461	19,655	1,558	12,181
<i>of which:</i> industry	21,080	14,585	14,225	8,211	573	3,869
building	7,491	4,222	5,420	2,713	120	2,540
services	20,463	13,464	14,799	8,196	852	5,361
Producer households	4,865	2,633	3,868	1,673	52	1,977
Consumer households and nec	7,271	1,747	6,742	1,220	115	5,288
<b>f. ISLANDS</b>	<b>33,208</b>	<b>18,108</b>	<b>24,004</b>	<b>10,079</b>	<b>565</b>	<b>10,551</b>
General government	2,472	1,674	1,457	727	–	29
Financial companies	763	415	608	289	15	44
Non-financial companies	23,818	13,909	16,728	7,792	510	6,879
<i>of which:</i> industry	7,736	4,327	5,838	2,605	142	2,164
building	3,713	1,406	2,848	948	11	1,803
services	11,699	7,769	7,488	3,934	354	2,683
Producer households	2,409	1,149	1,900	687	6	1,054
Consumer households and nec	3,408	788	3,058	494	33	2,412

Notes:

## Distribution by total credit granted

TDB30118

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

June 2002

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
Number of borrowers	638,614	307,911	158,559	170,348	25,408	20,141	4,248
Facilities granted	59,886	52,157	54,920	178,172	87,684	199,527	626,748
Used margin	53,015	42,364	39,764	123,270	58,321	127,590	414,302
<i>of which: backed by real security</i>	<i>41,067</i>	<i>25,257</i>	<i>15,789</i>	<i>40,952</i>	<i>17,868</i>	<i>34,697</i>	<i>45,572</i>
Unused margin	8,110	11,795	17,378	61,381	32,332	78,623	229,047
Overshoot	1,239	2,001	2,221	6,479	2,968	6,686	16,601

Note:



## Distribution by total credit used

TDB30125

Banks

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

## June 2002

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
Number of borrowers	551,163	265,181	120,713	115,360	15,525	11,352	2,215
Facilities granted	59,745	58,555	59,852	174,283	78,987	170,022	508,582
Used margin	51,946	44,880	41,971	118,770	53,485	112,059	360,889
<i>of which: backed by real security</i>	39,238	25,351	16,830	43,192	18,091	33,065	39,184
Unused margin	9,610	16,029	20,557	62,955	29,074	65,158	164,732
Overshoot	1,810	2,355	2,676	7,441	3,572	7,195	17,039

Notes:

## Distribution by type of transaction and total credit granted

TDB30135

Banks

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

## June 2002

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. SHORT-TERM LOANS: in euros and other euro-area currencies</b>							
Facilities granted	14,220	21,923	32,704	109,124	53,791	123,602	383,283
Used margin	7,283	11,821	17,508	58,933	28,340	61,887	209,760
<i>of which: backed by real security</i>	692	1,253	1,707	5,525	2,492	4,301	6,778
Overshoot	907	1,465	1,825	5,302	2,358	5,335	12,601
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>							
Facilities granted	196	427	751	3,256	1,927	4,646	9,439
Used margin	220	454	773	3,335	1,936	4,434	8,459
<i>of which: backed by real security</i>	33	80	142	630	317	570	498
Overshoot	39	58	76	355	225	438	1,362
<b>c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies</b>							
Facilities granted	42,835	28,260	19,302	52,254	23,976	51,641	182,669
Used margin	42,586	27,901	18,773	48,052	21,224	45,374	159,688
<i>of which: backed by real security</i>	38,014	23,058	13,720	34,529	14,905	28,827	35,159
Overshoot	289	309	327	709	270	534	1,532
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>							
Facilities granted	241	159	119	400	254	664	5,836
Used margin	236	156	116	387	251	621	3,180
<i>of which: backed by real security</i>	218	111	43	153	145	390	1,265
Overshoot	2	3	2	7	4	8	23

Note:



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

TDB30145

Banks

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

June 2002

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>							
Number of borrowers	613,036	299,852	153,017	158,834	23,187	18,234	3,780
Facilities granted	57,491	50,768	52,877	165,035	79,948	180,554	581,228
Used margin	50,324	40,331	37,170	110,707	51,750	112,316	381,086
<b>b. PIEDMONT</b>							
Number of borrowers	52,388	24,649	11,901	11,673	1,760	1,366	316
Facilities granted	4,893	4,162	4,089	12,019	6,007	13,719	48,922
Used margin	4,262	3,216	2,769	7,583	3,653	8,040	32,595
<b>c. VALLE D'AOSTA</b>							
Number of borrowers	1,479	806	353	288	35	26	11
Facilities granted	139	135	122	274	120	239	1,191
Used margin	117	105	85	182	76	166	951
<b>d. LIGURIA</b>							
Number of borrowers	17,417	7,721	3,267	2,963	375	325	66
Facilities granted	1,628	1,291	1,117	3,056	1,304	3,260	6,815
Used margin	1,467	1,074	821	2,074	818	2,108	4,374
<b>e. LOMBARDY</b>							
Number of borrowers	145,621	69,843	36,011	40,594	6,492	5,444	1,352
Facilities granted	13,701	11,809	12,480	42,633	22,387	55,087	253,070
Used margin	12,077	9,324	8,429	27,310	14,023	32,798	155,750
<b>f. TRENTINO-ALTO ADIGE</b>							
Number of borrowers	19,375	13,343	7,143	6,687	826	546	65
Facilities granted	1,842	2,270	2,449	6,858	2,822	5,001	5,610
Used margin	1,455	1,756	1,827	4,988	1,980	3,196	3,460
<b>g. VENETO</b>							
Number of borrowers	64,888	34,388	19,473	20,960	2,965	2,267	397
Facilities granted	6,101	5,863	6,756	21,886	10,270	21,899	32,236
Used margin	5,318	4,655	4,784	14,831	6,604	13,668	19,957
<b>h. FRIULI-VENEZIA GIULIA</b>							
Number of borrowers	15,498	7,085	3,763	3,953	547	423	75
Facilities granted	1,445	1,205	1,307	4,118	1,877	4,174	8,566
Used margin	1,270	956	914	2,692	1,181	2,398	5,541
<b>i. EMILIA-ROMAGNA</b>							
Number of borrowers	67,145	35,446	18,770	20,268	3,041	2,506	513
Facilities granted	6,346	6,003	6,497	21,242	10,477	25,042	46,409
Used margin	5,423	4,627	4,329	13,400	6,241	14,659	30,509
<b>l. MARCHE</b>							
Number of borrowers	19,886	10,063	5,680	5,713	849	574	78
Facilities granted	1,867	1,725	1,976	5,857	2,954	5,568	6,054
Used margin	1,615	1,353	1,387	3,847	1,890	3,421	4,403

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

TDB30145		Banks						
		from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
m.	<b>TUSCANY</b>							
	Number of borrowers	49,434	25,219	12,623	13,091	1,836	1,233	206
	Facilities granted	4,661	4,285	4,366	13,536	6,354	11,879	21,735
	Used margin	4,139	3,543	3,254	9,473	4,287	7,814	14,749
n.	<b>UMBRIA</b>							
	Number of borrowers	8,521	4,582	2,505	2,399	323	268	40
	Facilities granted	798	785	869	2,454	1,126	2,554	2,687
	Used margin	707	651	676	1,818	793	1,794	2,009
o.	<b>LAZIO</b>							
	Number of borrowers	57,123	23,760	9,467	8,898	1,360	1,218	370
	Facilities granted	5,337	3,935	3,235	9,251	4,711	12,451	116,491
	Used margin	4,875	3,307	2,393	6,833	3,505	9,116	84,622
p.	<b>ABRUZZO</b>							
	Number of borrowers	8,525	4,071	2,280	2,428	353	306	49
	Facilities granted	793	695	789	2,567	1,214	2,987	3,089
	Used margin	674	537	558	1,749	833	1,901	1,915
q.	<b>MOLISE</b>							
	Number of borrowers	1,408	794	433	413	50	47	7
	Facilities granted	130	136	149	447	169	459	450
	Used margin	111	108	105	322	110	295	422
r.	<b>CAMPANIA</b>							
	Number of borrowers	24,356	10,979	5,443	5,344	778	551	81
	Facilities granted	2,262	1,853	1,877	5,478	2,711	5,363	10,588
	Used margin	1,988	1,453	1,349	3,890	1,880	3,521	7,854
s.	<b>PUGLIA</b>							
	Number of borrowers	19,549	8,703	4,645	4,531	544	388	53
	Facilities granted	1,807	1,479	1,612	4,633	1,830	3,654	4,270
	Used margin	1,594	1,181	1,184	3,278	1,232	2,370	3,392
t.	<b>BASILICATA</b>							
	Number of borrowers	2,348	1,158	671	618	79	65	9
	Facilities granted	219	198	232	628	279	644	1,366
	Used margin	190	158	170	428	183	429	862
u.	<b>CALABRIA</b>							
	Number of borrowers	6,907	3,288	1,798	1,495	173	111	12
	Facilities granted	643	565	616	1,480	584	1,081	1,205
	Used margin	555	451	458	1,108	432	745	1,036
v.	<b>SICILY</b>							
	Number of borrowers	21,905	9,810	4,760	4,471	576	387	52
	Facilities granted	2,022	1,666	1,641	4,560	1,963	3,600	5,976
	Used margin	1,718	1,267	1,129	3,266	1,423	2,457	4,360
z.	<b>SARDINIA</b>							
	Number of borrowers	9,263	4,144	2,031	2,047	225	183	28
	Facilities granted	857	708	698	2,059	788	1,892	4,496
	Used margin	770	610	550	1,634	606	1,420	2,324

Note:

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

TDB30170

Source: Central Credit Register  
Stocks in millions of euros

June 2002

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>1,436,068</b>	<b>993,742</b>	<b>61,145</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>74,939</b>	<b>55,474</b>	<b>1,813</b>
	Central government	29,406	23,521	1,397
	Local government	44,960	31,854	401
	Social security funds	573	99	15
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>305,352</b>	<b>215,329</b>	<b>16,934</b>
	Monetary financial institutions	76,917	62,910	9,819
	Other financial intermediaries	210,651	147,460	6,432
	Financial auxiliaries	15,462	3,701	582
	Insurance companies and pension funds	2,323	1,258	101
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>826,754</b>	<b>543,629</b>	<b>30,272</b>
	Public companies	25,998	16,626	492
	Private companies	710,477	461,556	26,317
	Associations of non-financial companies	2,230	1,636	312
	Craft non-financial quasi-companies	33,013	22,987	1,001
	Other non-financial quasi-companies	55,034	40,825	2,151
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>123,903</b>	<b>109,845</b>	<b>5,342</b>
	Producer households	39,217	32,142	1,922
	Consumer households	84,686	77,703	3,420
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>6,109</b>	<b>4,552</b>	<b>292</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>94,336</b>	<b>61,364</b>	<b>6,345</b>
	General government	1,224	529	46
	Monetary financial institutions	49,926	33,820	2,531
	Other financial institutions	24,288	14,991	2,477
	Non-financial companies	17,593	11,442	1,242
	Households	409	365	38
	Non-profit institutions serving households	11	9	..
	International organizations and other institutions	885	208	10
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>153</b>	<b>95</b>	<b>7</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>1,245,657</b>	<b>832,304</b>	<b>57,549</b>	<b>96,650</b>	<b>83,731</b>	<b>997</b>	<b>93,761</b>	<b>77,706</b>	<b>2,599</b>
<b>55,622</b>	<b>39,490</b>	<b>1,682</b>	<b>17,838</b>	<b>14,427</b>	<b>10</b>	<b>1,480</b>	<b>1,556</b>	<b>120</b>
18,425	15,620	1,374	10,842	7,750	9	140	151	13
36,657	23,809	298	6,996	6,677	1	1,307	1,368	102
540	61	11	..	..	–	33	37	5
<b>282,845</b>	<b>196,960</b>	<b>16,775</b>	<b>17,094</b>	<b>14,223</b>	<b>83</b>	<b>5,413</b>	<b>4,145</b>	<b>76</b>
73,400	59,982	9,756	2,763	2,214	26	754	713	37
192,699	133,059	6,344	13,490	11,166	55	4,463	3,234	34
15,398	3,635	575	12	13	2	52	53	4
1,348	283	100	829	829	..	145	146	1
<b>697,798</b>	<b>433,625</b>	<b>27,408</b>	<b>50,915</b>	<b>46,255</b>	<b>745</b>	<b>78,041</b>	<b>63,749</b>	<b>2,119</b>
22,501	13,663	473	2,397	2,041	2	1,100	922	17
595,612	364,202	23,692	46,062	41,892	670	68,803	55,462	1,955
1,806	1,373	306	152	108	1	272	155	5
28,714	19,059	955	508	470	8	3,791	3,458	38
49,165	35,329	1,982	1,795	1,744	64	4,074	3,752	105
<b>115,577</b>	<b>101,620</b>	<b>5,095</b>	<b>2,083</b>	<b>2,013</b>	<b>58</b>	<b>6,243</b>	<b>6,212</b>	<b>188</b>
35,370	28,399	1,776	1,318	1,250	33	2,530	2,493	113
80,208	73,220	3,320	766	763	25	3,713	3,720	75
<b>5,368</b>	<b>3,896</b>	<b>257</b>	<b>361</b>	<b>341</b>	<b>3</b>	<b>379</b>	<b>316</b>	<b>33</b>
<b>84,486</b>	<b>53,792</b>	<b>6,208</b>	<b>8,022</b>	<b>6,215</b>	<b>90</b>	<b>1,829</b>	<b>1,357</b>	<b>48</b>
998	326	27	225	204	19	–	–	–
48,200	32,886	2,524	1,631	930	7	96	4	1
22,235	13,256	2,458	1,764	1,587	13	289	148	6
11,795	6,783	1,151	4,397	3,490	51	1,401	1,169	40
362	325	38	4	4	..	42	36	1
11	9	..	–	–	–	–	–	–
885	207	10	..	..	–	–	–	–
<b>150</b>	<b>92</b>	<b>7</b>	<b>..</b>	<b>..</b>	<b>–</b>	<b>3</b>	<b>3</b>	<b>–</b>

## Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register  
Stocks in millions of euros

June 2002

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>865,971</b>	<b>575,771</b>	<b>32,194</b>
	Agricultural, forestry and fishery products	19,323	15,717	1,088
	Fuel and power products	39,904	25,832	932
	Ores and metals	17,361	11,334	665
	Non-metallic minerals and products	23,147	13,782	695
	Chemical products	23,500	12,130	533
	Metal products, except transport equipment	40,153	24,877	1,075
	Agricultural and industrial machinery	41,354	23,336	1,108
	Office and data processing machines, etc.	8,262	5,212	273
	Electrical goods	29,653	15,757	823
	Transport equipment	19,805	13,114	730
	Food and tobacco products	38,444	24,859	1,382
	Textiles, clothing and footwear	49,300	30,315	1,827
	Paper and paper products	20,671	13,042	628
	Rubber and plastic products	17,624	10,590	418
	Other manufactured products	25,398	16,888	1,002
	Building and construction	83,184	60,164	4,777
	Wholesale and retail trade services, recovery and repair services	143,615	91,202	5,013
	Lodging and catering services	19,484	16,522	736
	Inland transport services	16,360	11,381	528
	Maritime and air transport services	8,669	6,997	378
	Auxiliary transport services	12,533	9,165	470
	Communication services	26,275	14,481	488
	Other market services	141,954	109,076	6,624

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>733,168</b>	<b>462,025</b>	<b>29,183</b>	<b>52,233</b>	<b>47,505</b>	<b>778</b>	<b>80,570</b>	<b>66,242</b>	<b>2,232</b>
16,931	13,507	1,016	2,141	1,972	41	251	238	31
35,096	21,927	912	3,849	3,335	11	958	570	10
15,030	9,432	637	933	901	4	1,398	1,000	24
20,080	11,025	638	1,568	1,493	23	1,498	1,264	35
20,647	9,811	494	1,198	1,115	15	1,655	1,204	24
32,262	18,034	1,014	2,044	1,924	18	5,846	4,919	42
32,635	16,153	1,039	3,549	3,213	23	5,171	3,969	46
6,336	3,771	215	373	359	7	1,553	1,082	52
23,901	11,534	722	1,033	978	12	4,719	3,244	89
13,527	8,179	618	1,578	1,508	55	4,700	3,427	56
33,852	20,722	1,240	2,539	2,436	44	2,053	1,700	98
42,440	24,141	1,735	3,179	3,103	31	3,681	3,071	60
15,935	8,663	541	1,449	1,395	57	3,287	2,983	31
14,416	7,799	387	1,028	974	10	2,179	1,816	22
22,544	14,383	974	1,198	1,122	7	1,656	1,383	21
73,370	51,759	3,878	3,861	3,228	133	5,953	5,178	767
125,632	75,822	4,674	5,250	4,921	110	12,734	10,459	229
16,834	14,039	648	1,527	1,424	27	1,123	1,058	61
12,816	8,135	478	605	475	9	2,940	2,771	41
6,514	5,099	361	976	875	4	1,179	1,023	14
10,065	7,008	430	1,298	1,212	17	1,170	944	23
22,233	11,288	349	2,235	1,550	13	1,806	1,643	126
120,071	89,793	6,184	8,820	7,990	108	13,063	11,294	331

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

TDB30155

Banks

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

June 2002

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>							
Number of borrowers	613,036	299,852	153,017	158,834	23,187	18,234	3,780
Facilities granted	57,491	50,768	52,877	165,035	79,948	180,554	581,228
Used margin	50,324	40,331	37,170	110,707	51,750	112,316	381,086
<b>b. GENERAL GOVERNMENT</b>							
Number of borrowers	674	1,193	1,284	2,070	458	517	237
Facilities granted	67	221	456	2,278	1,576	6,071	62,787
Used margin	43	138	257	1,268	896	3,116	48,153
<b>c. FINANCIAL COMPANIES</b>							
Number of borrowers	681	661	611	1,030	277	506	471
Facilities granted	65	116	205	1,193	965	5,464	215,730
Used margin	48	78	160	943	699	3,408	142,793
<b>d. NON-FINANCIAL COMPANIES</b>							
Number of borrowers	111,539	114,812	102,390	134,229	21,401	16,705	3,010
Facilities granted	10,567	20,461	36,023	142,846	73,911	164,585	299,221
Used margin	7,001	14,018	23,932	93,954	47,453	102,662	187,378
<i>of which: industry</i>							
Number of borrowers	30,447	33,195	32,940	48,841	9,070	8,134	1,710
Facilities granted	2,891	5,979	11,739	53,012	31,594	82,298	160,185
Used margin	1,800	3,747	7,103	31,855	18,601	47,236	93,577
<i>of which: building</i>							
Number of borrowers	14,656	16,542	16,285	21,577	3,060	1,816	199
Facilities granted	1,391	2,951	5,699	22,712	10,447	16,814	12,502
Used margin	885	1,999	3,893	15,704	7,245	11,774	9,296
<i>of which: services</i>							
Number of borrowers	63,965	62,416	50,889	61,007	8,799	6,440	1,069
Facilities granted	6,050	11,058	17,789	64,079	30,229	62,552	124,985
Used margin	4,138	7,886	12,300	44,034	20,427	41,435	83,524
<b>e. PRODUCER HOUSEHOLDS</b>							
Number of borrowers	78,333	49,767	22,202	11,220	420	119	3
Facilities granted	7,412	8,517	7,535	9,749	1,388	978	103
Used margin	6,159	6,917	5,817	7,574	1,107	761	78
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Number of borrowers	410,975	128,193	25,072	9,822	619	361	53
Facilities granted	38,362	20,578	8,180	8,576	2,064	3,202	3,150
Used margin	36,255	18,475	6,646	6,681	1,564	2,277	2,498

Notes:

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

TDC30030

Banks

Source: Central Credit Register  
Stocks in millions of euros

## June 2002

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Number of borrowers	40	976	106,287	30,777	15,899	57,021	97,954	343,555
Bad debts	21	792	25,971	7,633	6,683	10,318	6,938	10,354
of which: backed by real security	10	73	6,466	1,665	2,197	2,340	1,365	2,428
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	2	402	29,112	9,366	3,327	16,105	19,666	77,246
Bad debts	..	320	6,305	2,339	1,013	2,823	1,260	2,530
of which: backed by real security	—	41	1,649	517	377	714	304	687
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	4	165	18,354	6,382	2,113	9,465	12,815	44,482
Bad debts	..	79	3,396	1,451	481	1,331	816	1,312
of which: backed by real security	—	16	801	254	150	360	202	322
<b>d. CENTRAL ITALY</b>								
Number of borrowers	4	232	26,264	7,226	4,258	14,294	18,686	76,447
Bad debts	2	170	8,045	1,914	2,783	2,897	1,262	2,395
of which: backed by real security	..	7	2,187	422	1,010	692	326	715
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	24	104	21,065	5,591	3,920	10,631	28,855	89,065
Bad debts	17	141	5,215	1,334	1,655	1,823	2,295	2,475
of which: backed by real security	10	5	1,424	389	488	447	420	515
<b>f. ISLANDS</b>								
Number of borrowers	6	73	11,492	2,212	2,281	6,526	17,932	56,315
Bad debts	1	81	3,009	595	751	1,444	1,305	1,641
of which: backed by real security	—	3	406	82	172	126	113	189

Notes:

## Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2002

	Number of borrowers	Bad debts	of which:
			backed by real security
<b>a. TOTAL</b>	<b>204,241</b>	<b>32,909</b>	<b>7,831</b>
Agricultural, forestry and fishery products	12,368	2,416	529
Fuel and power products	276	31	7
Ores and metals	638	172	35
Non-metallic minerals and products	3,100	603	140
Chemical products	1,059	322	59
Metal products, except transport equipment	5,433	904	188
Agricultural and industrial machinery	3,133	652	114
Office and data processing machines, etc.	1,277	177	32
Electrical goods	3,103	473	78
Transport equipment	1,422	356	75
Food and tobacco products	6,135	1,800	478
Textiles, clothing and footwear	11,663	1,604	315
Paper and paper products	2,781	460	76
Rubber and plastic products	1,660	292	54
Other manufactured products	7,463	946	228
Building and construction	29,725	7,979	2,446
Wholesale and retail trade services, recovery and repair services	66,920	6,679	1,219
Lodging and catering services	12,586	1,184	375
Inland transport services	6,147	462	72
Maritime and air transport services	179	95	1
Auxiliary transport services	1,633	227	24
Communication services	290	22	5
Other market services	25,250	5,052	1,281

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

June 2002

	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>79,885</b>	<b>17,874</b>	<b>41,848</b>	<b>3,695</b>	<b>34,339</b>
<b>b. GENERAL GOVERNMENT</b>	<b>23</b>	<b>10</b>	<b>19</b>	<b>2</b>	<b>3</b>
Central government	2	–	1	1	..
Local government	21	10	18	1	2
Social security funds	..	–	..	–	–
<b>c. FINANCIAL COMPANIES</b>	<b>1,800</b>	<b>122</b>	<b>765</b>	<b>28</b>	<b>1,007</b>
Monetary financial institutions	1	–	1	–	–
Other financial intermediaries	1,616	108	680	23	913
Financial auxiliaries	174	11	79	4	91
Insurance companies and pension funds	9	2	4	1	3
<b>d. NON-FINANCIAL COMPANIES</b>	<b>48,266</b>	<b>10,727</b>	<b>23,193</b>	<b>2,777</b>	<b>22,294</b>
Public companies	719	28	667	11	41
Private companies	38,991	8,957	18,097	2,367	18,526
Associations of non-financial companies	183	24	75	3	104
Craft non-financial quasi-companies	1,819	361	1,122	71	626
Other non-financial quasi-companies	6,555	1,356	3,232	325	2,997
<b>e. HOUSEHOLDS</b>	<b>27,492</b>	<b>6,783</b>	<b>16,313</b>	<b>806</b>	<b>10,372</b>
Producer households	11,389	2,412	6,492	446	4,450
Consumer households	16,103	4,371	9,821	360	5,922
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>244</b>	<b>14</b>	<b>170</b>	<b>..</b>	<b>73</b>
<b>g. REST OF THE WORLD</b>	<b>790</b>	<b>24</b>	<b>685</b>	<b>50</b>	<b>55</b>
General government	1	–	1	–	–
Monetary financial institutions	80	–	75	1	4
Other financial institution	38	10	19	11	8
Non-financial companies	623	9	556	35	32
Households	47	5	35	3	10
Non-profit institutions serving households	–	–	–	–	–
International organizations and other institutions	1	–	–	..	1
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>4</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

2nd quarter 2002		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	<b>TOTAL</b>	<b>34,197</b>	<b>1,259</b>	<b>28,342</b>	<b>1,056</b>
b.	<b>NORTH-WEST ITALY</b>	<b>9,525</b>	<b>426</b>	<b>6,952</b>	<b>216</b>
	Piedmont	2,605	70	1,469	41
	Valle d'Aosta	65	2	57	1
	Liguria	1,039	31	571	13
	Lombardy	5,816	323	4,855	161
c.	<b>NORTH-EAST ITALY</b>	<b>5,330</b>	<b>241</b>	<b>4,035</b>	<b>107</b>
	Trentino-Alto Adige	354	15	228	7
	Veneto	1,859	126	1,399	42
	Friuli-Venezia Giulia	695	20	410	7
	Emilia-Romagna	2,422	80	1,998	51
d.	<b>CENTRAL ITALY</b>	<b>7,848</b>	<b>318</b>	<b>4,518</b>	<b>167</b>
	Marche	638	29	547	16
	Tuscany	2,630	75	1,429	37
	Umbria	405	14	226	6
	Lazio	4,175	200	2,316	108
e.	<b>SOUTHERN ITALY</b>	<b>7,366</b>	<b>194</b>	<b>7,782</b>	<b>425</b>
	Abruzzo	670	16	928	80
	Molise	181	13	178	4
	Campania	3,110	85	3,358	211
	Puglia	2,297	50	1,467	46
	Basilicata	248	6	487	27
	Calabria	860	24	1,364	57
f.	<b>ISLANDS</b>	<b>4,128</b>	<b>79</b>	<b>5,055</b>	<b>140</b>
	Sicily	3,452	58	3,762	62
	Sardinia	676	21	1,293	77

## 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

## 2nd quarter 2002

	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>34,197</b>	<b>1,259</b>	<b>28,342</b>	<b>1,056</b>
General government	1	..	1	..
Financial companies	20	4	39	18
Non-financial companies	4,824	714	4,264	442
<i>of which: industry</i>	<i>1,346</i>	<i>260</i>	<i>1,061</i>	<i>107</i>
building	628	114	623	123
services	2,761	324	2,471	188
Producer households	4,263	147	4,317	178
Consumer households and nec	24,413	379	18,928	392

## 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

June 2002

	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>104,055</b>	<b>67,043</b>	<b>37,012</b>
<i>of which:</i> in non-euro-area currencies	15,249	9,846	5,403
General government	1,038	537	501
Financial companies	10,038	4,055	5,983
Non-financial companies	77,740	55,632	22,108
<i>of which:</i> industry	35,037	25,569	9,468
building	12,580	10,603	1,978
services	29,443	19,022	10,421
Producer households	1,411	954	458
Consumer households and nec	3,557	2,108	1,449
Rest of the world	10,271	3,757	6,514

## 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

June 2002		Total	For commercial transactions	For financial transactions
a.	<b>TOTAL</b>	<b>93,968</b>	<b>63,411</b>	<b>30,557</b>
b.	<b>NORTH-WEST ITALY</b>	<b>41,112</b>	<b>28,873</b>	<b>12,240</b>
	Piedmont	7,943	4,941	3,002
	Valle d'Aosta	119	57	62
	Liguria	2,832	2,391	440
	Lombardy	30,219	21,483	8,736
c.	<b>NORTH-EAST ITALY</b>	<b>23,684</b>	<b>15,980</b>	<b>7,704</b>
	Trentino-Alto Adige	3,120	2,297	823
	Veneto	5,491	3,772	1,719
	Friuli-Venezia Giulia	3,187	2,022	1,165
	Emilia-Romagna	11,886	7,889	3,997
d.	<b>CENTRAL ITALY</b>	<b>21,376</b>	<b>14,129</b>	<b>7,247</b>
	Marche	1,079	657	422
	Tuscany	4,890	2,454	2,436
	Umbria	513	331	182
	Lazio	14,894	10,687	4,207
e.	<b>SOUTHERN ITALY</b>	<b>4,609</b>	<b>2,826</b>	<b>1,783</b>
	Abruzzo	674	344	330
	Molise	143	57	86
	Campania	2,253	1,521	732
	Puglia	1,011	625	386
	Basilicata	172	90	82
	Calabria	356	190	167
f.	<b>ISLANDS</b>	<b>3,186</b>	<b>1,603</b>	<b>1,583</b>
	Sicily	2,029	1,159	870
	Sardinia	1,157	444	713

## 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

June 2002

	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>79,151</b>	<b>56,586</b>	<b>22,566</b>
Agricultural, forestry and fishery products	1,111	713	398
Fuel and power products	5,237	2,890	2,347
Ores and metals	883	625	258
Non-metallic minerals and products	2,077	1,257	820
Chemical products	1,578	1,027	551
Metal products, except transport equipment	1,719	1,325	393
Agricultural and industrial machinery	6,962	6,048	914
Office and data processing machines, etc.	547	433	115
Electrical goods	4,809	3,683	1,126
Transport equipment	4,993	4,223	770
Food and tobacco products	2,547	1,567	980
Textiles, clothing and footwear	1,703	1,221	482
Paper and paper products	737	428	309
Rubber and plastic products	565	392	172
Other manufactured products	843	560	282
Building and construction	12,757	10,735	2,022
Wholesale and retail trade services, recovery and repair services	8,327	6,308	2,019
Lodging and catering services	1,208	804	404
Inland transport services	1,144	876	268
Maritime and air transport services	505	408	97
Auxiliary transport services	1,380	953	428
Communication services	2,530	1,111	1,419
Other market services	14,990	8,999	5,991

## 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

June 2002		Facilities granted	Used margin	Overshoot
a.	<b>TOTAL</b>	<b>55,050</b>	<b>49,843</b>	<b>623</b>
	<i>of which: transactions of financial intermediaries</i>	<i>45,215</i>	<i>41,293</i>	<i>369</i>
	Agricultural, forestry and fishery products	173	160	7
	Fuel and power products	461	445	16
	Ores and metals	555	502	6
	Non-metallic minerals and products	1,527	1,390	13
	Chemical products	1,069	868	7
	Metal products, except transport equipment	5,156	4,655	25
	Agricultural and industrial machinery	3,739	3,254	20
	Office and data processing machines, etc.	382	340	3
	Electrical goods	1,792	1,632	22
	Transport equipment	992	861	10
	Food and tobacco products	1,148	1,017	42
	Textiles, clothing and footwear	3,007	2,727	33
	Paper and paper products	2,508	2,323	28
	Rubber and plastic products	1,896	1,726	12
	Other manufactured products	1,838	1,592	9
	Building and construction	4,211	3,656	57
	Wholesale and retail trade services, recovery and repair services	7,827	7,188	76
	Lodging and catering services	1,026	937	18
	Inland transport services	2,767	2,659	28
	Maritime and air transport services	1,072	1,017	12
	Auxiliary transport services	867	772	6
	Communication services	798	727	32
	Other market services	10,240	9,396	140

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

June 2002

	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>56,865</b>	<b>51,596</b>	<b>671</b>
<i>of which: transactions of financial intermediaries</i>	<i>46,740</i>	<i>42,777</i>	<i>409</i>
Piedmont	4,733	4,334	33
Valle d'Aosta	132	121	..
Liguria	826	793	14
Lombardy	18,944	17,106	241
Trentino-Alto Adige	1,619	1,477	15
Veneto	8,358	7,519	60
Friuli-Venezia Giulia	1,445	1,293	8
Emilia-Romagna	6,602	5,877	34
Marche	1,846	1,630	9
Tuscany	3,577	3,249	45
Umbria	479	450	9
Lazio	3,660	3,451	94
Abruzzo	662	578	6
Molise	64	61	..
Campania	1,301	1,211	31
Puglia	736	691	27
Basilicata	154	146	3
Calabria	213	205	11
Sicily	776	716	23
Sardinia	736	689	7

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

June 2002

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
<b>a. TOTAL</b>	<b>30,081</b>	<b>16,215</b>	<b>13,866</b>	<b>28,273</b>	<b>18,143</b>
<i>of which: transactions of financial intermediaries</i>	27,459	14,570	12,889	25,501	16,113
Agricultural, forestry and fishery products	74	69	5	77	43
Fuel and power products	196	87	109	415	141
Ores and metals	1,020	311	709	840	769
Non-metallic minerals and products	249	108	141	237	78
Chemical products	808	360	448	647	374
Metal products, except transport equipment	1,629	883	747	1,522	932
Agricultural and industrial machinery	1,663	718	945	1,948	1,152
Office and data processing machines, etc.	925	443	482	1,068	622
Electrical goods	2,617	1,247	1,370	3,145	1,839
Transport equipment	3,840	1,637	2,203	3,429	2,502
Food and tobacco products	1,088	740	349	936	662
Textiles, clothing and footwear	1,150	705	445	888	525
Paper and paper products	565	359	205	501	311
Rubber and plastic products	687	329	358	587	334
Other manufactured products	357	235	122	314	177
Building and construction	1,626	1,470	156	1,874	1,059
Wholesale and retail trade services, recovery and repair services	5,569	2,876	2,693	4,312	2,538
Lodging and catering services	193	161	31	110	78
Inland transport services	291	233	58	358	200
Maritime and air transport services	128	89	40	111	85
Auxiliary transport services	484	263	221	341	231
Communication services	640	164	475	716	617
Other market services	4,283	2,728	1,555	3,896	2,874

## 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

June 2002

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>32,007</b>	<b>16,916</b>	<b>15,090</b>	<b>30,262</b>	<b>19,845</b>
<i>of which: transactions of financial intermediaries</i>	29,326	15,239	14,087	27,456	17,769
Piedmont	7,364	2,887	4,477	6,514	5,136
Valle d'Aosta	90	79	11	135	58
Liguria	597	417	179	727	356
Lombardy	9,130	4,597	4,534	9,167	5,335
Trentino-Alto Adige	121	36	85	155	51
Veneto	1,583	889	694	1,257	691
Friuli-Venezia Giulia	274	198	76	274	146
Emilia-Romagna	2,241	1,403	838	2,268	1,411
Marche	359	239	120	390	164
Tuscany	1,940	1,069	870	1,584	1,117
Umbria	513	202	311	302	421
Lazio	4,376	2,519	1,856	4,206	3,006
Abruzzo	281	178	104	245	145
Molise	80	27	53	100	50
Campania	1,452	965	488	1,343	852
Puglia	580	486	93	448	309
Basilicata	177	88	89	197	101
Calabria	166	143	23	121	94
Sicily	513	387	126	606	296
Sardinia	170	106	64	225	107

## 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

June 2002

	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>1,172,887</b>	<b>793,367</b>	<b>139,623</b>	<b>93,439</b>	<b>202,010</b>	<b>137,804</b>
Piedmont	94,164	62,627	27,875	19,947	35,199	24,639
Valle d'Aosta	2,232	1,696	1,316	1,053	1,485	1,157
Liguria	18,595	12,954	4,599	2,878	6,340	4,131
Lombardy	412,102	261,709	88,028	52,075	130,816	81,508
Trentino-Alto Adige	27,088	18,903	4,050	2,491	5,193	3,212
Veneto	105,571	70,926	11,362	7,826	16,462	10,465
Friuli-Venezia Giulia	22,870	15,264	6,134	4,099	7,794	5,112
Emilia-Romagna	122,672	80,125	17,891	13,928	23,131	17,145
Marche	26,189	18,146	4,097	3,297	5,270	3,939
Tuscany	67,251	47,937	12,334	8,755	15,622	10,846
Umbria	11,371	8,629	2,053	1,666	2,917	2,164
Lazio	155,773	116,382	74,402	55,897	90,754	66,790
Abruzzo	12,218	8,292	2,112	1,255	3,113	1,940
Molise	1,954	1,498	651	532	888	706
Campania	30,333	22,352	8,018	6,057	9,687	7,308
Puglia	19,462	14,535	3,157	2,714	4,194	3,360
Basilicata	3,591	2,471	1,563	1,005	1,867	1,205
Calabria	6,245	4,919	1,381	1,136	1,822	1,418
Sicily	21,637	15,955	4,663	3,480	5,925	4,313
Sardinia	11,572	8,049	4,278	2,177	4,962	2,689

Notes:

## Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2002

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
<b>a. TOTAL</b>						
Facilities granted	<b>1,172,887</b>	389,262	213,755	273,614	211,831	84,424
Used margin	<b>793,367</b>	259,985	143,626	185,890	146,413	57,453
<b>b. FIRST 10 BORROWERS</b>						
Facilities granted	<b>93,578</b>	41,971	19,161	31,676	15,857	5,537
Used margin	<b>70,214</b>	36,407	15,778	23,972	13,565	3,854
<b>c. FIRST 20 BORROWERS</b>						
Facilities granted	<b>134,619</b>	65,865	27,027	41,757	25,687	6,709
Used margin	<b>96,768</b>	50,874	23,005	30,830	19,696	4,978
<b>d. FIRST 50 BORROWERS</b>						
Facilities granted	<b>195,491</b>	91,416	42,713	57,095	36,291	8,251
Used margin	<b>145,056</b>	72,449	34,417	43,602	27,979	6,297
<b>e. FIRST 100 BORROWERS</b>						
Facilities granted	<b>247,079</b>	114,861	53,749	72,512	45,017	9,591
Used margin	<b>186,305</b>	88,018	43,254	53,929	33,860	7,345

Notes:



## Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

June 2002		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>1,374,809</b>	<b>54.00</b>	<b>59.72</b>	<b>74.39</b>	<b>80.87</b>	<b>793,367</b>
	General government	5,701	75.63	81.53	91.44	94.85	53,918
	Financial companies	4,088	44.30	59.93	91.34	96.34	148,987
	Non-financial companies	489,222	38.72	45.80	65.50	75.07	479,880
	<i>of which:</i> industry	156,864	38.73	46.55	67.84	77.52	204,563
	building	72,194	23.87	30.56	52.13	64.28	51,548
	services	249,132	41.59	48.01	66.13	75.21	215,744
	Producer households	182,951	9.48	13.68	30.65	42.25	29,649
	Consumer households and nec	672,378	12.53	15.48	26.58	34.81	78,313

Notes:

## Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

## June 2002

	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>562,098</b>	<b>34.93</b>	<b>42.43</b>	<b>63.13</b>	<b>73.84</b>	<b>44,801</b>
Piedmont	39,494	23.59	30.88	55.00	68.62	2,188
Valle d'Aosta	1,140	21.81	28.49	53.82	69.92	70
Liguria	16,065	31.91	39.13	60.77	72.40	1,059
Lombardy	71,583	38.71	46.66	67.22	77.19	7,198
Trentino-Alto Adige	4,683	17.72	26.66	54.23	68.78	344
Veneto	28,081	28.37	37.25	60.26	72.22	2,243
Friuli-Venezia Giulia	9,413	28.20	35.24	57.04	69.47	517
Emilia-Romagna	34,351	29.23	37.19	60.02	72.14	2,520
Marche	14,199	22.91	29.61	52.51	65.35	907
Tuscany	35,258	29.10	36.58	58.98	71.05	2,129
Umbria	6,939	29.62	37.13	59.28	71.30	577
Lazio	67,119	47.86	56.16	74.20	81.81	8,353
Abruzzo	13,109	24.86	32.58	56.64	69.30	845
Molise	2,786	20.72	31.05	58.31	70.60	211
Campania	50,586	31.41	39.48	62.43	73.99	3,197
Puglia	42,933	36.31	43.72	63.92	73.92	3,615
Basilicata	9,194	19.61	27.91	53.27	65.81	741
Calabria	24,713	21.88	29.02	52.51	65.41	1,735
Sicily	70,156	31.66	37.21	56.20	67.77	4,613
Sardinia	20,296	30.50	38.79	61.04	72.11	1,736

Notes:

## Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

June 2002		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>562,098</b>	<b>34.93</b>	<b>42.43</b>	<b>63.13</b>	<b>73.84</b>	<b>44,801</b>
	General government	40	66.18	66.18	71.29	78.45	21
	Financial companies	976	28.85	44.32	71.22	82.23	792
	Non-financial companies	106,287	31.74	40.14	64.26	75.26	25,971
	<i>of which: industry</i>	<i>30,777</i>	<i>25.72</i>	<i>34.36</i>	<i>60.14</i>	<i>72.31</i>	<i>7,633</i>
	building	15,899	31.36	40.16	65.49	76.96	6,683
	services	57,021	33.69	41.43	63.34	74.00	10,318
	Producer households	97,954	13.09	18.34	39.42	53.71	6,938
	Consumer households and nec	343,555	19.24	24.79	47.04	61.84	10,354

Notes:

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

TDB30430

Source: Central Credit Register  
Stocks in millions of euros

June 2002		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	<b>TOTAL</b>	<b>1,172,887</b>	<b>793,367</b>	<b>1,482,214</b>	<b>224,059</b>	<b>172,983</b>	<b>1,179,189</b>
b.	<b>NORTH-WEST ITALY</b>	<b>527,093</b>	<b>338,986</b>	<b>505,060</b>	<b>90,740</b>	<b>65,175</b>	<b>401,238</b>
	Piedmont	94,164	62,627	117,815	16,356	12,708	95,018
	Valle d'Aosta	2,232	1,696	3,473	428	335	2,888
	Liguria	18,595	12,954	36,848	4,910	4,100	30,940
	Lombardy	412,102	261,709	346,924	69,046	48,032	272,392
c.	<b>NORTH-EAST ITALY</b>	<b>278,200</b>	<b>185,218</b>	<b>438,380</b>	<b>59,382</b>	<b>46,952</b>	<b>342,130</b>
	Trentino-Alto Adige	27,088	18,903	56,672	9,472	7,266	47,317
	Veneto	105,571	70,926	169,947	22,831	17,935	130,920
	Friuli-Venezia Giulia	22,870	15,264	37,834	4,319	3,610	29,826
	Emilia-Romagna	122,672	80,125	173,927	22,761	18,141	134,067
d.	<b>CENTRAL ITALY</b>	<b>260,584</b>	<b>191,093</b>	<b>314,481</b>	<b>44,541</b>	<b>37,395</b>	<b>253,906</b>
	Marche	26,189	18,146	50,995	5,430	4,328	38,833
	Tuscany	67,251	47,937	122,339	14,360	12,043	95,673
	Umbria	11,371	8,629	22,771	2,912	2,539	17,480
	Lazio	155,773	116,382	118,376	21,838	18,485	101,920
e.	<b>SOUTHERN ITALY</b>	<b>73,802</b>	<b>54,066</b>	<b>151,558</b>	<b>18,568</b>	<b>14,764</b>	<b>121,634</b>
	Abruzzo	12,218	8,292	21,708	2,468	1,984	16,648
	Molise	1,954	1,498	3,793	429	348	2,912
	Campania	30,333	22,352	56,426	7,274	5,589	46,010
	Puglia	19,462	14,535	46,539	5,542	4,533	37,403
	Basilicata	3,591	2,471	6,089	759	627	4,769
	Calabria	6,245	4,919	17,003	2,096	1,682	13,892
f.	<b>ISLANDS</b>	<b>33,208</b>	<b>24,004</b>	<b>72,735</b>	<b>10,828</b>	<b>8,697</b>	<b>60,281</b>
	Sicily	21,637	15,955	51,832	7,746	5,990	42,921
	Sardinia	11,572	8,049	20,903	3,082	2,707	17,360

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>116,380</b>	<b>79,467</b>	<b>157,783</b>	<b>164,964</b>	<b>105,549</b>	<b>94,551</b>	<b>667,484</b>	<b>435,368</b>	<b>50,691</b>
<b>46,067</b>	<b>29,129</b>	<b>52,455</b>	<b>68,592</b>	<b>40,699</b>	<b>32,881</b>	<b>321,694</b>	<b>203,982</b>	<b>18,486</b>
8,158	4,869	12,053	11,102	6,645	6,930	58,548	38,405	3,814
146	102	322	509	312	188	1,150	947	75
1,784	1,252	3,200	2,604	1,622	1,761	9,296	5,980	947
35,979	22,905	36,880	54,377	32,121	24,002	252,700	158,651	13,650
<b>30,869</b>	<b>21,305</b>	<b>50,152</b>	<b>44,534</b>	<b>29,019</b>	<b>30,011</b>	<b>143,414</b>	<b>87,941</b>	<b>16,087</b>
4,781	3,419	6,288	5,577	4,114	2,360	7,259	4,105	707
11,987	8,436	20,034	18,879	12,862	12,646	51,874	31,693	6,347
2,271	1,719	3,950	2,856	1,828	2,549	13,423	8,106	1,509
11,830	7,731	19,880	17,223	10,216	12,456	70,859	44,037	7,524
<b>23,037</b>	<b>17,209</b>	<b>31,495</b>	<b>33,787</b>	<b>24,088</b>	<b>18,725</b>	<b>159,219</b>	<b>112,401</b>	<b>10,355</b>
3,154	2,018	6,032	4,024	2,557	3,870	13,581	9,244	2,260
7,502	5,622	13,161	10,077	6,894	8,415	35,312	23,378	5,090
1,490	1,112	2,758	1,644	1,221	1,599	5,324	3,756	934
10,891	8,456	9,544	18,042	13,417	4,841	105,001	76,024	2,071
<b>11,980</b>	<b>8,616</b>	<b>16,230</b>	<b>11,905</b>	<b>8,312</b>	<b>9,271</b>	<b>31,349</b>	<b>22,374</b>	<b>4,423</b>
1,321	951	2,444	1,883	1,337	1,537	6,546	4,020	1,079
244	180	477	321	221	278	960	749	126
5,908	4,246	5,715	4,166	2,824	3,240	12,984	9,693	1,461
2,782	1,945	4,937	3,830	2,646	2,897	7,307	5,411	1,302
422	303	769	567	381	402	1,843	1,160	149
1,302	992	1,888	1,137	903	917	1,709	1,341	306
<b>4,427</b>	<b>3,208</b>	<b>7,451</b>	<b>6,145</b>	<b>3,430</b>	<b>3,663</b>	<b>11,807</b>	<b>8,669</b>	<b>1,340</b>
2,831	1,974	5,302	3,185	2,269	2,600	7,875	5,722	1,009
1,596	1,235	2,149	2,961	1,161	1,063	3,933	2,947	331

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

TDB30445		Banks							
Source: Central Credit Register									
Size classes in euros									
June 2002	Total	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000	
<b>a. TOTAL</b>	<b>1,287,965</b>	<b>623,870</b>	<b>305,078</b>	<b>154,475</b>	<b>159,297</b>	<b>23,199</b>	<b>18,260</b>	<b>3,786</b>	
of which: 1 facility	995,258	619,511	256,735	73,225	40,504	3,045	1,899	339	
2 facilities	150,782	4,136	46,436	55,967	39,267	3,118	1,613	245	
3-4 facilities	92,308	221	1,888	24,981	55,710	6,083	3,074	351	
more than 4 facilities	49,617	2	19	302	23,816	10,953	11,674	2,851	
<b>b. GENERAL GOVERNMENT</b>	<b>6,433</b>	<b>674</b>	<b>1,193</b>	<b>1,284</b>	<b>2,070</b>	<b>458</b>	<b>517</b>	<b>237</b>	
of which: 1 facility	3,668	669	1,065	847	790	91	149	57	
2 facilities	1,632	5	125	397	835	121	114	35	
3-4 facilities	839	–	3	40	422	190	140	44	
more than 4 facilities	294	–	–	–	23	56	114	101	
<b>c. FINANCIAL COMPANIES</b>	<b>4,237</b>	<b>681</b>	<b>661</b>	<b>611</b>	<b>1,030</b>	<b>277</b>	<b>506</b>	<b>471</b>	
of which: 1 facility	2,436	669	541	405	499	88	142	92	
2 facilities	758	10	114	154	270	53	99	58	
3-4 facilities	504	2	5	51	197	78	98	73	
more than 4 facilities	539	–	1	1	64	58	167	248	
<b>d. NON-FINANCIAL COMPANIES</b>	<b>504,086</b>	<b>111,539</b>	<b>114,812</b>	<b>102,390</b>	<b>134,229</b>	<b>21,401</b>	<b>16,705</b>	<b>3,010</b>	
of which: 1 facility	270,317	110,408	84,921	41,165	29,780	2,478	1,398	167	
2 facilities	106,910	1,101	28,875	40,768	32,018	2,728	1,285	135	
3-4 facilities	79,588	30	1,014	20,229	49,794	5,569	2,728	224	
more than 4 facilities	47,271	–	2	228	22,637	10,626	11,294	2,484	
<b>e. PRODUCER HOUSEHOLDS</b>	<b>162,064</b>	<b>78,333</b>	<b>49,767</b>	<b>22,202</b>	<b>11,220</b>	<b>420</b>	<b>119</b>	<b>3</b>	
of which: 1 facility	130,501	77,245	40,186	10,083	2,907	59	20	1	
2 facilities	22,455	1,036	9,185	8,720	3,443	58	12	1	
3-4 facilities	7,904	51	391	3,353	3,941	138	30	–	
more than 4 facilities	1,204	1	5	46	929	165	57	1	
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>	<b>575,095</b>	<b>410,975</b>	<b>128,193</b>	<b>25,072</b>	<b>9,822</b>	<b>619</b>	<b>361</b>	<b>53</b>	
of which: 1 facility	554,810	408,972	120,672	18,711	5,974	315	154	12	
2 facilities	16,787	1,864	7,067	5,158	2,443	152	89	14	
3-4 facilities	3,193	138	443	1,176	1,246	104	76	10	
more than 4 facilities	305	1	11	27	159	48	42	17	

Notes:

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

TDB30465		Banks						
Source: Central Credit Register								
Size classes in euros								
June 2002	Total	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
<b>a. TOTAL</b>								
Average number of banks per borrower	<b>1.53</b>	1.00	1.16	1.72	2.81	4.66	6.55	10.71
First bank's share of total credit granted (%)	<b>54</b>	99	92	77	63	53	46	44
<b>b. GENERAL GOVERNMENT</b>								
Average number of banks per borrower	<b>1.83</b>	1.00	1.10	1.37	1.91	2.80	3.04	5.06
First bank's share of total credit granted (%)	<b>50</b>	99	95	87	79	74	78	45
<b>c. FINANCIAL COMPANIES</b>								
Average number of banks per borrower	<b>2.94</b>	1.02	1.19	1.43	2.04	3.04	4.12	10.76
First bank's share of total credit granted (%)	<b>57</b>	99	92	85	78	70	65	57
<b>d. NON-FINANCIAL COMPANIES</b>								
Average number of banks per borrower	<b>2.17</b>	1.01	1.26	1.83	2.95	4.81	6.84	11.30
First bank's share of total credit granted (%)	<b>47</b>	99	87	73	61	52	44	34
<i>of which: industry</i>								
Average number of banks per borrower	<b>2.74</b>	1.01	1.33	2.04	3.49	5.72	7.88	12.40
First bank's share of total credit granted (%)	<b>38</b>	99	84	67	51	42	36	28
<i>of which: building</i>								
Average number of banks per borrower	<b>1.81</b>	1.00	1.22	1.65	2.35	3.53	5.01	10.16
First bank's share of total credit granted (%)	<b>66</b>	99	90	79	72	67	61	44
<i>of which: services</i>								
Average number of banks per borrower	<b>1.91</b>	1.01	1.24	1.75	2.74	4.35	6.06	9.67
First bank's share of total credit granted (%)	<b>53</b>	99	88	76	64	57	50	39
<b>e. PRODUCER HOUSEHOLDS</b>								
Average number of banks per borrower	<b>1.28</b>	1.01	1.20	1.72	2.51	4.17	5.13	3.00
First bank's share of total credit granted (%)	<b>81</b>	99	91	77	68	60	58	93
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>								
Average number of banks per borrower	<b>1.04</b>	1.00	1.06	1.31	1.61	2.02	2.43	3.86
First bank's share of total credit granted (%)	<b>94</b>	99	97	90	86	83	81	60

## Notes:

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





## **Lending and deposit rates**

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

TDB30605		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euros								
June 2002		Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 25,000,000	more than 25,000,000
a.	TOTAL	5.75	9.97	9.62	8.94	7.73	5.97	4.28
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	5.90	10.13	9.81	9.13	7.95	6.20	4.35
	NORTH-WEST ITALY	5.41	9.71	9.40	8.85	7.63	5.95	4.22
	Piedmont	6.26	10.61	9.87	9.36	8.04	6.26	4.94
	Valle d'Aosta	7.01	10.39	9.14	9.22	8.55	6.45	5.01
	Liguria	6.72	10.11	9.84	9.25	8.26	6.50	4.85
	Lombardy	5.15	9.33	9.17	8.62	7.46	5.84	4.08
	NORTH-EAST ITALY	6.20	10.04	9.52	8.72	7.58	5.95	4.51
	Trentino-Alto Adige	6.00	8.46	8.02	7.63	6.96	5.58	4.41
	Veneto	6.56	10.88	10.29	9.35	8.06	6.16	4.60
	Friuli-Venezia Giulia	6.68	10.52	10.01	9.15	7.90	6.06	4.70
	Emilia-Romagna	5.75	9.10	8.70	7.96	6.97	5.74	4.42
	CENTRAL ITALY	6.04	10.37	10.32	9.63	8.49	6.69	4.47
	Marche	5.95	9.25	8.50	8.06	7.15	5.81	4.23
	Tuscany	6.12	10.76	10.26	9.58	8.38	6.51	4.26
	Umbria	7.11	10.17	10.33	9.35	8.38	6.45	4.35
	Lazio	5.96	10.43	11.21	10.51	9.28	7.26	4.59
	SOUTHERN ITALY	7.50	10.99	10.89	9.94	8.77	6.81	4.80
	Abruzzo	7.08	9.93	10.41	9.55	8.32	6.44	5.31
	Molise	8.05	10.65	10.21	9.44	8.71	7.54	5.43
	Campania	7.51	11.29	11.35	10.40	8.99	6.97	4.76
	Puglia	7.30	10.67	10.49	9.64	8.41	6.53	4.61
	Basilicata	7.20	11.29	10.02	9.84	8.72	6.77	4.56
	Calabria	8.54	11.48	10.96	9.67	9.44	7.14	4.92
	ISLANDS	7.76	10.52	10.18	9.86	9.09	7.34	4.73
	Sicily	7.79	10.82	10.37	10.10	9.28	7.45	4.67
	Sardinia	7.69	9.84	9.70	9.32	8.67	7.08	4.94
c.	LENDING IN NON-EURO-AREA CURRENCIES	2.51	2.48	2.40	2.46	2.48	2.52	2.51

Notes:

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

TDB30615

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euros

June 2002

		Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 25,000,000	more than 25,000,000
<b>a.</b>	<b>ITALY</b>	<b>7.62</b>	<b>11.50</b>	<b>11.11</b>	<b>10.67</b>	<b>9.75</b>	<b>7.99</b>	<b>4.94</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>6.89</b>	<b>11.03</b>	<b>10.61</b>	<b>10.29</b>	<b>9.40</b>	<b>7.75</b>	<b>4.78</b>
	Piedmont	7.61	11.87	10.98	10.70	9.74	8.13	4.97
	Valle d'Aosta	8.82	10.78	9.79	9.90	9.48	7.90	6.49
	Liguria	8.21	11.26	10.57	10.18	9.41	7.85	5.68
	Lombardy	6.58	10.66	10.47	10.13	9.27	7.63	4.70
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>7.92</b>	<b>11.50</b>	<b>10.93</b>	<b>10.27</b>	<b>9.27</b>	<b>7.52</b>	<b>5.28</b>
	Trentino-Alto Adige	6.74	9.03	8.22	7.77	7.29	6.16	4.84
	Veneto	8.48	12.35	12.00	11.23	9.99	7.94	5.46
	Friuli-Venezia Giulia	8.16	11.91	11.30	10.56	9.53	7.33	5.26
	Emilia-Romagna	7.33	10.60	10.02	9.45	8.62	7.22	5.12
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>8.04</b>	<b>11.75</b>	<b>11.73</b>	<b>11.42</b>	<b>10.48</b>	<b>8.63</b>	<b>5.13</b>
	Marche	7.57	11.10	10.35	10.18	9.59	7.86	4.34
	Tuscany	8.75	12.67	12.13	11.88	11.13	9.35	4.66
	Umbria	9.49	11.79	11.82	11.56	10.64	8.76	4.82
	Lazio	7.74	11.43	11.86	11.48	10.28	8.50	5.41
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>9.41</b>	<b>12.48</b>	<b>12.13</b>	<b>11.40</b>	<b>10.52</b>	<b>8.79</b>	<b>5.25</b>
	Abruzzo	9.59	12.31	11.76	11.19	10.50	8.74	7.46
	Molise	9.00	11.58	11.01	10.28	9.50	9.10	5.41
	Campania	9.43	12.93	12.45	11.98	10.90	9.35	5.00
	Puglia	9.05	12.04	11.89	11.17	10.00	8.18	4.81
	Basilicata	9.52	12.37	11.53	10.76	10.84	7.52	7.73
	Calabria	10.21	12.40	12.21	10.81	10.74	8.54	5.72
<b>f.</b>	<b>ISLANDS</b>	<b>8.51</b>	<b>11.35</b>	<b>10.96</b>	<b>10.70</b>	<b>10.09</b>	<b>8.69</b>	<b>4.64</b>
	Sicily	8.47	11.78	11.29	11.03	10.35	8.72	4.58
	Sardinia	8.60	10.35	10.13	9.87	9.46	8.62	4.92

## Note:

Only lending in euros is considered.

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

TDC30063

Source: Survey of lending rates  
Percentages  
Size classes in euros

June 2002

June 2002		Total	Lending in euros and other euro- area currencies	of which:	
				General government	Financial companies
a.	<b>ITALY</b>	<b>5.75</b>	<b>5.90</b>	<b>4.63</b>	<b>4.01</b>
	up to 250,000	9.79	9.97	7.34	7.44
	from 250,000 to 2,500,000	7.99	8.21	5.67	7.13
	from 2,500,000 to 25,000,000	5.97	6.20	4.16	5.18
	more than 25,000,000	4.28	4.35	4.66	3.94
b.	<b>NORTH-WEST ITALY</b>	<b>5.29</b>	<b>5.41</b>	<b>3.60</b>	<b>3.90</b>
	up to 250,000	9.38	9.57	6.27	6.77
	from 250,000 to 2,500,000	7.68	7.90	6.10	6.88
	from 2,500,000 to 25,000,000	5.74	5.96	3.65	4.98
	more than 25,000,000	4.14	4.20	3.53	3.85
c.	<b>NORTH-EAST ITALY</b>	<b>6.01</b>	<b>6.24</b>	<b>2.86</b>	<b>4.20</b>
	up to 250,000	9.50	9.73	6.30	8.27
	from 250,000 to 2,500,000	7.59	7.82	4.44	6.93
	from 2,500,000 to 25,000,000	5.70	5.93	3.42	4.92
	more than 25,000,000	4.39	4.55	2.59	4.05
d.	<b>CENTRAL ITALY</b>	<b>5.93</b>	<b>6.04</b>	<b>5.01</b>	<b>4.27</b>
	up to 250,000	10.16	10.35	9.26	8.12
	from 250,000 to 2,500,000	8.46	8.71	6.27	7.60
	from 2,500,000 to 25,000,000	6.45	6.69	5.31	6.31
	more than 25,000,000	4.47	4.51	4.99	4.19
e.	<b>SOUTHERN ITALY</b>	<b>7.18</b>	<b>7.38</b>	<b>4.20</b>	<b>4.23</b>
	up to 250,000	10.90	10.96	7.88	8.00
	from 250,000 to 2,500,000	8.87	9.03	4.89	8.32
	from 2,500,000 to 25,000,000	6.58	6.76	4.14	5.95
	more than 25,000,000	4.66	4.82	4.05	3.97
f.	<b>ISLANDS</b>	<b>7.05</b>	<b>7.22</b>	<b>5.28</b>	<b>4.29</b>
	up to 250,000	10.22	10.27	7.24	6.36
	from 250,000 to 2,500,000	9.12	9.25	6.80	8.39
	from 2,500,000 to 25,000,000	7.09	7.22	4.89	6.71
	more than 25,000,000	4.27	4.40	5.33	4.29

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>6.28</b>	<b>5.77</b>	<b>7.67</b>	<b>6.51</b>	<b>9.26</b>	<b>7.61</b>	<b>2.51</b>
10.03	9.73	10.16	10.17	10.44	9.60	2.44
8.20	7.95	8.63	8.30	8.95	7.71	2.48
6.24	5.98	7.11	6.34	7.06	5.91	2.52
4.62	4.33	6.08	4.80	::	4.72	2.51
<b>5.95</b>	<b>5.60</b>	<b>7.41</b>	<b>6.07</b>	<b>9.00</b>	<b>6.96</b>	<b>2.49</b>
9.63	9.26	10.07	9.75	10.22	9.19	2.40
7.90	7.70	8.33	7.98	8.57	7.45	2.50
6.03	5.87	6.78	6.07	6.85	5.65	2.48
4.58	4.32	6.22	4.73	–	3.74	2.50
<b>6.25</b>	<b>5.77</b>	<b>7.33</b>	<b>6.62</b>	<b>8.84</b>	<b>7.80</b>	<b>2.43</b>
9.68	9.46	9.65	9.82	10.10	9.63	2.40
7.78	7.61	8.17	7.84	8.61	7.59	2.28
5.96	5.82	6.53	6.03	6.52	5.58	2.49
4.69	4.47	6.27	4.90	::	5.22	2.45
<b>6.46</b>	<b>5.67</b>	<b>7.90</b>	<b>6.81</b>	<b>9.66</b>	<b>8.13</b>	<b>2.55</b>
10.42	10.27	10.10	10.64	10.71	10.06	2.42
8.71	8.35	9.03	8.92	9.29	8.20	2.64
6.72	6.17	7.71	6.92	7.57	6.21	2.62
4.59	4.05	6.13	4.95	–	6.11	2.41
<b>7.37</b>	<b>6.92</b>	<b>8.21</b>	<b>7.54</b>	<b>9.80</b>	<b>8.52</b>	<b>2.83</b>
11.10	10.87	10.92	11.38	11.18	10.22	3.22
9.06	8.86	9.46	9.10	9.58	8.06	2.65
6.80	6.49	7.69	6.91	7.28	7.56	2.70
4.96	5.13	4.98	4.73	–	6.02	2.96
<b>7.16</b>	<b>6.39</b>	<b>9.17</b>	<b>7.22</b>	<b>9.64</b>	<b>8.99</b>	<b>2.50</b>
10.51	10.60	10.99	10.30	10.40	9.66	2.89
9.32	9.40	9.52	9.28	9.38	8.35	2.53
7.36	7.09	8.39	7.29	8.14	7.84	2.41
4.38	4.08	6.00	4.60	::	::	2.51

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
June 2002		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	5.75	4.63	3.99	6.09	5.56	7.57	6.35	9.05	7.05
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	5.90	4.63	4.01	6.28	5.77	7.67	6.51	9.26	7.61
	NORTH-WEST ITALY	5.41	3.67	3.96	5.93	5.56	7.55	6.07	8.96	6.93
	Piedmont	6.26	4.09	4.16	6.74	6.04	8.41	7.28	9.38	8.47
	Valle d'Aosta	7.01	::	5.74	6.83	5.65	8.73	7.76	9.84	7.92
	Liguria	6.72	5.59	4.26	6.75	6.47	7.76	6.68	9.87	8.66
	Lombardy	5.15	3.32	3.92	5.66	5.40	7.24	5.72	8.69	6.51
	NORTH-EAST ITALY	6.20	3.40	4.10	6.22	5.75	7.31	6.61	8.91	7.88
	Trentino-Alto Adige	6.00	3.61	4.08	5.94	5.54	6.39	6.00	7.48	6.87
	Veneto	6.56	3.50	4.14	6.61	6.12	8.09	6.94	9.74	8.32
	Friuli-Venezia Giulia	6.68	4.25	4.07	6.65	6.08	7.89	7.32	9.90	8.57
	Emilia-Romagna	5.75	2.97	4.06	5.77	5.32	6.62	6.21	8.08	7.51
	CENTRAL ITALY	6.04	4.96	4.12	6.45	5.74	7.70	6.73	9.67	8.21
	Marche	5.95	6.43	3.79	6.11	5.61	7.18	6.73	8.42	7.97
	Tuscany	6.12	4.50	3.93	6.73	6.45	8.03	6.75	9.82	8.87
	Umbria	7.11	::	8.59	6.90	6.14	8.28	7.50	9.76	8.37
	Lazio	5.96	4.94	4.41	6.32	5.16	7.64	6.68	10.49	7.95
	SOUTHERN ITALY	7.50	4.19	4.25	7.51	7.04	8.25	7.71	9.80	8.43
	Abruzzo	7.08	::	6.10	6.88	6.24	7.81	7.79	9.46	9.14
	Molise	8.05	4.46	8.01	7.97	7.28	8.61	8.66	10.14	7.97
	Campania	7.51	3.92	4.12	7.68	7.24	9.29	7.69	10.35	9.01
	Puglia	7.30	4.25	4.62	7.18	6.92	7.11	7.40	9.66	7.44
	Basilicata	7.20	::	::	6.94	7.64	9.22	6.12	9.32	9.12
	Calabria	8.54	4.48	::	8.79	8.69	9.04	8.81	9.45	9.17
	ISLANDS	7.76	5.28	4.33	7.94	7.93	9.25	7.61	9.59	8.99
	Sicily	7.79	5.32	4.38	7.90	8.12	9.62	7.41	9.62	8.92
	Sardinia	7.69	5.17	4.25	8.05	7.57	8.57	8.19	9.51	9.31
c.	LENDING IN NON-EURO- AREA CURRENCIES	2.51	::	2.48	2.60	2.58	2.35	2.65	2.14	1.71

Notes:

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

TDB30625

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euros

June 2002

	Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 25,000,000	more than 25,000,000
<b>a. ON TOTAL OUTSTANDING AT END OF PERIOD</b>							
<b>ITALY</b>	<b>5.07</b>	<b>5.40</b>	<b>5.41</b>	<b>5.48</b>	<b>5.26</b>	<b>4.96</b>	<b>4.79</b>
North-West Italy	4.76	5.27	5.33	5.42	5.18	4.84	4.19
North-East Italy	4.89	5.20	5.22	5.28	5.05	4.71	4.59
Central Italy	5.56	5.60	5.51	5.57	5.42	5.33	5.66
Southern Italy	5.28	5.81	5.85	5.94	5.62	5.38	4.84
Islands	5.57	5.73	5.82	5.86	5.84	5.39	4.89
<b>b. ON AMOUNT DISBURSED IN THE QUARTER</b>							
<b>ITALY</b>	<b>4.60</b>	<b>5.04</b>	<b>5.05</b>	<b>5.26</b>	<b>5.17</b>	<b>4.83</b>	<b>3.89</b>
North-West Italy	4.22	4.97	5.00	5.20	5.03	4.75	3.78
North-East Italy	4.68	4.61	4.71	5.13	5.09	4.72	4.02
Central Italy	5.03	5.40	5.27	5.29	5.21	5.00	4.02
Southern Italy	5.44	5.53	5.59	5.57	5.50	4.70	5.85
Islands	5.59	5.56	5.70	5.82	5.64	6.05	::

## Notes:

Only lending in euros is considered.

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

TDB30630

Sample of banks

Source: Survey of lending rates  
Percentages

June 2002

	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>5.07</b>	<b>5.60</b>	<b>3.97</b>	<b>4.98</b>	<b>4.75</b>	<b>5.18</b>	<b>5.08</b>	<b>5.52</b>	<b>5.28</b>
North-West Italy	4.76	4.08	3.74	4.91	4.72	5.10	5.00	5.41	5.17
North-East Italy	4.89	5.38	4.06	4.79	4.66	4.94	4.86	5.31	5.08
Central Italy	5.56	6.50	3.59	5.16	4.85	5.22	5.26	5.59	5.48
Southern Italy	5.28	5.36	4.66	5.32	5.16	5.47	5.30	5.96	5.66
Islands	5.58	5.25	3.88	5.73	5.43	5.79	5.81	6.02	5.62
<b>b. ON AMOUNT DISBURSED IN THE QUARTER</b>									
<b>ITALY</b>	<b>4.60</b>	<b>6.47</b>	<b>3.66</b>	<b>4.86</b>	<b>4.70</b>	<b>4.85</b>	<b>4.93</b>	<b>5.37</b>	<b>4.94</b>
North-West Italy	4.23	::	3.65	4.69	4.57	4.73	4.72	5.25	4.89
North-East Italy	4.68	::	3.70	4.82	4.84	4.54	4.94	5.00	4.59
Central Italy	5.04	::	3.80	4.88	4.55	5.14	4.95	5.48	5.29
Southern Italy	5.45	::	::	5.28	4.87	5.22	5.48	6.01	5.39
Islands	5.59	—	::	5.89	6.87	5.98	5.49	5.91	5.43

## Notes:

Only lending in euros is considered.



## Distribution by customer branch of economic activity

TDB30640		Sample of banks			
Source: Survey of lending rates Percentages					
June 2002		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	6.38	5.03	4.93	5.03
	Agricultural, forestry and fishery products	7.40	5.19	5.61	5.17
	Fuel and power products	3.97	4.41	3.60	4.42
	Ores and metals	4.65	4.35	4.70	4.34
	Non-metallic minerals and products	6.28	4.77	5.39	4.77
	Chemical products	5.09	4.73	4.79	4.73
	Metal products, except transport equipment	6.61	5.04	4.79	5.05
	Agricultural and industrial machinery	6.30	4.76	5.00	4.75
	Office and data processing machines, etc.	5.85	4.80	4.80	4.80
	Electrical goods	5.79	4.72	4.95	4.72
	Transport equipment	6.11	5.28	4.87	5.29
	Food and tobacco products	5.66	4.80	4.68	4.81
	extiles, clothing and footwear	6.07	4.95	4.90	4.95
	Paper and paper products	6.46	4.90	5.00	4.90
	Rubber and plastic products	6.00	4.90	4.93	4.90
	Other manufactured products	6.72	4.99	4.90	4.99
	Building and construction	7.80	5.21	4.89	5.22
	Wholesale and retail trade services, recovery and repair services	6.84	5.26	4.94	5.27
	Lodging and catering services	8.02	5.27	5.20	5.27
	Inland transport services	7.80	5.45	5.15	5.46
	Maritime and air transport services	5.06	4.46	5.01	4.43
	Auxiliary transport services	6.49	5.41	5.43	5.41
	Communication services	4.52	5.18	3.66	5.22
	Other market services	6.41	5.03	5.00	5.03

## Notes:

Only lending in euros is considered.

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

TDB30655

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euros

June 2002

	up to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	more than 5,000,000
<b>a. SHORT-TERM LOAN FACILITIES</b>							
<b>ITALY</b>	<b>12.37</b>	<b>10.32</b>	<b>9.00</b>	<b>8.05</b>	<b>7.17</b>	<b>6.42</b>	<b>5.70</b>
<b>NORTH-WEST ITALY</b>	<b>11.97</b>	<b>9.94</b>	<b>8.57</b>	<b>7.62</b>	<b>6.75</b>	<b>6.12</b>	<b>5.54</b>
Piedmont	12.93	10.58	9.03	7.96	7.01	6.32	5.53
Valle d'Aosta	12.03	10.05	9.57	8.94	7.04	6.71	6.66
Liguria	12.25	10.69	9.15	8.42	7.75	6.86	6.63
Lombardy	11.59	9.65	8.36	7.45	6.63	6.04	5.47
<b>NORTH-EAST ITALY</b>	<b>12.29</b>	<b>9.96</b>	<b>8.70</b>	<b>7.77</b>	<b>6.92</b>	<b>6.22</b>	<b>5.57</b>
Trentino-Alto Adige	9.84	8.74	7.83	7.10	6.37	5.65	5.12
Veneto	14.06	11.17	9.53	8.34	7.33	6.57	5.77
Friuli-Venezia Giulia	13.61	10.73	9.18	8.16	7.04	6.23	5.51
Emilia-Romagna	10.52	8.73	7.83	7.15	6.56	5.96	5.45
<b>CENTRAL ITALY</b>	<b>13.01</b>	<b>11.13</b>	<b>9.88</b>	<b>8.98</b>	<b>8.18</b>	<b>7.38</b>	<b>6.19</b>
Marche	11.20	9.50	8.58	7.68	6.84	6.08	4.97
Tuscany	13.09	11.30	9.96	9.01	8.22	7.23	6.20
Umbria	11.74	10.49	9.32	8.54	7.75	7.99	5.64
Lazio	14.54	12.47	10.99	10.10	9.13	8.17	6.49
<b>SOUTHERN ITALY</b>	<b>13.05</b>	<b>11.32</b>	<b>10.08</b>	<b>9.05</b>	<b>8.25</b>	<b>7.37</b>	<b>6.74</b>
Abruzzo	12.45	10.67	9.54	8.58	7.68	6.83	6.58
Molise	12.68	11.16	9.35	9.28	8.88	10.17	5.29
Campania	13.71	11.93	10.62	9.45	8.51	7.57	6.89
Puglia	12.81	10.99	9.65	8.62	7.74	7.06	6.63
Basilicata	12.47	10.94	9.79	8.27	8.72	7.69	8.14
Calabria	12.65	11.26	10.17	9.27	9.00	7.46	6.82
<b>ISLANDS</b>	<b>11.98</b>	<b>10.67</b>	<b>9.86</b>	<b>9.31</b>	<b>8.79</b>	<b>8.25</b>	<b>6.89</b>
Sicily	12.22	10.90	10.01	9.33	8.78	8.22	6.61
Sardinia	11.35	10.10	9.45	9.27	8.85	8.33	7.31
<b>b. MEDIUM AND LONG-TERM LOAN FACILITIES</b>							
Total outstanding at end of period	5.47	5.45	5.39	5.19	5.02	4.82	4.57
of which: amount disbursed in the quarter	5.21	5.21	5.28	5.18	5.02	4.87	4.60

## Notes:

Only lending in euros 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

June 2002

June 2002		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.75	2.78	2.64	1.78	1.82	1.55	1.79	1.32	1.55
b.	NORTH-WEST ITALY	1.70	2.86	2.55	1.71	1.75	1.49	1.69	1.20	1.43
	Piedmont	1.53	2.85	2.19	1.69	1.66	1.42	1.76	1.17	1.36
	Valle d'Aosta	1.52	2.99	2.86	1.52	1.61	1.74	1.38	1.03	1.32
	Liguria	1.45	2.22	2.69	1.58	1.76	1.32	1.54	1.20	1.32
	Lombardy	1.78	2.91	2.60	1.72	1.78	1.53	1.68	1.22	1.47
c.	NORTH-EAST ITALY	1.78	3.11	2.55	1.95	1.98	1.79	1.96	1.42	1.61
	Trentino-Alto Adige	1.78	3.65	2.27	2.04	2.26	1.51	1.92	1.47	1.50
	Veneto	1.75	2.91	2.63	1.88	1.93	1.80	1.87	1.40	1.59
	Friuli-Venezia Giulia	1.77	3.35	2.69	2.04	1.83	1.85	2.28	1.22	1.47
	Emilia-Romagna	1.82	3.14	2.45	2.00	2.04	1.78	2.00	1.47	1.68
d.	CENTRAL ITALY	1.94	2.96	2.91	1.88	1.84	1.61	1.97	1.52	1.71
	Marche	1.85	2.99	2.38	2.03	2.10	1.80	2.00	1.55	1.78
	Tuscany	1.82	2.70	2.99	1.78	1.59	1.72	1.91	1.56	1.71
	Umbria	1.72	2.88	2.35	1.57	1.63	1.37	1.59	1.61	1.72
	Lazio	2.03	2.99	2.89	1.94	2.00	1.55	2.00	1.45	1.71
e.	SOUTHERN ITALY	1.46	2.14	2.23	1.51	1.73	1.27	1.42	1.22	1.41
	Abruzzo	1.70	2.37	1.10	2.23	2.66	1.03	1.23	1.44	1.42
	Molise	1.52	2.35	2.45	1.54	1.54	1.53	1.51	1.17	1.50
	Campania	1.42	2.05	2.02	1.42	1.48	1.13	1.44	1.16	1.36
	Puglia	1.55	2.47	1.75	1.47	1.52	1.61	1.41	1.30	1.56
	Basilicata	1.46	2.29	0.96	1.25	1.46	1.55	0.97	1.06	1.50
	Calabria	1.32	2.51	3.18	1.23	0.94	0.89	1.45	1.18	1.25
f.	ISLANDS	1.74	2.55	3.17	1.57	1.50	1.29	1.69	1.26	1.69
	Sicily	1.75	2.54	3.27	1.50	1.55	1.27	1.58	1.21	1.73
	Sardinia	1.72	2.57	2.50	1.67	1.41	1.32	1.83	1.32	1.59

## 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

TDC20018

Sample of banks

Source: Survey of deposit rates  
Percentages  
Size classes in euros

June 2002

	Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
					industry	building	services		
<b>a. ITALY</b>	<b>1.75</b>	<b>2.78</b>	<b>2.64</b>	<b>1.78</b>	<b>1.82</b>	<b>1.55</b>	<b>1.79</b>	<b>1.32</b>	<b>1.55</b>
from 10,000 to 125,000	1.19	1.92	1.18	0.87	0.83	0.77	0.91	0.97	1.24
from 125,000 to 500,000	1.88	2.30	1.65	1.37	1.36	1.23	1.41	1.81	2.13
more than 500,000	2.52	2.85	2.68	2.31	2.30	2.19	2.34	2.44	2.47
<b>b. NORTH-WEST ITALY</b>	<b>1.71</b>	<b>2.92</b>	<b>2.56</b>	<b>1.74</b>	<b>1.76</b>	<b>1.51</b>	<b>1.74</b>	<b>1.21</b>	<b>1.42</b>
from 10,000 to 125,000	1.05	2.16	1.13	0.80	0.76	0.71	0.84	0.86	1.09
from 125,000 to 500,000	1.81	2.48	1.61	1.33	1.31	1.21	1.38	1.74	2.10
more than 500,000	2.43	2.99	2.60	2.21	2.18	2.13	2.22	2.31	2.31
<b>c. NORTH-EAST ITALY</b>	<b>1.77</b>	<b>3.11</b>	<b>2.49</b>	<b>1.91</b>	<b>1.94</b>	<b>1.75</b>	<b>1.92</b>	<b>1.41</b>	<b>1.62</b>
from 10,000 to 125,000	1.25	2.03	1.27	0.99	0.93	0.87	1.05	1.05	1.30
from 125,000 to 500,000	2.02	2.48	1.81	1.56	1.52	1.41	1.62	2.00	2.28
more than 500,000	2.62	3.32	2.54	2.51	2.44	2.50	2.60	2.68	2.64
<b>d. CENTRAL ITALY</b>	<b>1.94</b>	<b>2.93</b>	<b>2.88</b>	<b>1.85</b>	<b>1.85</b>	<b>1.62</b>	<b>1.91</b>	<b>1.51</b>	<b>1.72</b>
from 10,000 to 125,000	1.33	1.93	1.27	0.96	0.93	0.89	0.99	1.12	1.38
from 125,000 to 500,000	1.95	2.41	1.64	1.41	1.42	1.27	1.43	1.89	2.16
more than 500,000	2.69	2.97	2.91	2.37	2.33	2.12	2.45	2.52	2.63
<b>e. SOUTHERN ITALY</b>	<b>1.48</b>	<b>2.17</b>	<b>2.84</b>	<b>1.55</b>	<b>1.80</b>	<b>1.27</b>	<b>1.45</b>	<b>1.22</b>	<b>1.41</b>
from 10,000 to 125,000	1.09	1.67	1.06	0.65	0.59	0.60	0.68	0.83	1.15
from 125,000 to 500,000	1.73	1.99	1.62	1.07	1.03	1.00	1.12	1.66	1.96
more than 500,000	2.30	2.20	2.98	2.26	2.46	2.01	2.13	2.36	2.29
<b>f. ISLANDS</b>	<b>1.73</b>	<b>2.56</b>	<b>3.04</b>	<b>1.59</b>	<b>1.53</b>	<b>1.35</b>	<b>1.69</b>	<b>1.27</b>	<b>1.68</b>
from 10,000 to 125,000	1.45	1.52	1.22	0.86	0.83	0.73	0.91	1.04	1.53
from 125,000 to 500,000	1.87	1.98	1.66	1.24	1.20	1.09	1.31	1.64	2.13
more than 500,000	2.56	2.67	3.41	2.26	2.14	2.09	2.36	2.21	2.64

## 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

June 2002

	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>1.68</b>	<b>1.62</b>	<b>1.84</b>	<b>1.81</b>	<b>1.41</b>	<b>1.46</b>
Agricultural, forestry and fishery products	1.48	1.58	1.55	1.60	1.15	1.11
Fuel and power products	2.38	2.18	2.55	2.61	2.26	2.34
Ores and metals	1.86	2.05	1.79	1.40	1.14	1.52
Non-metallic minerals and products	1.85	1.74	2.11	1.69	1.76	1.40
Chemical products	1.99	1.92	2.51	1.85	1.37	1.31
Metal products, except transport equipment	1.51	1.46	1.66	1.49	1.36	1.16
Agricultural and industrial machinery	1.81	1.80	1.90	1.70	1.21	1.12
Office and data processing machines, etc.	1.64	1.64	1.77	1.75	1.01	1.34
Electrical goods	1.59	1.43	2.03	1.64	1.23	0.77
Transport equipment	1.79	1.79	2.25	1.55	1.18	1.03
Food and tobacco products	1.72	1.70	1.95	1.62	1.53	1.37
Textiles, clothing and footwear	1.63	1.72	1.73	1.66	1.03	1.34
Paper and paper products	1.81	1.86	1.86	1.86	1.11	1.79
Rubber and plastic products	2.11	1.51	1.99	1.88	3.21	1.25
Other manufactured products	1.43	1.43	1.51	1.58	1.02	1.01
Building and construction	1.47	1.39	1.67	1.59	1.22	1.25
Wholesale and retail trade services, recovery and repair services	1.43	1.41	1.65	1.49	1.12	1.32
Lodging and catering services	1.37	1.40	1.36	1.44	1.20	1.30
Inland transport services	1.93	1.78	2.04	1.95	2.11	1.14
Maritime and air transport services	2.27	1.85	1.65	2.76	1.48	2.12
Auxiliary transport services	1.86	1.70	2.25	1.80	1.56	2.14
Communication services	1.81	2.01	1.47	1.89	0.58	1.18
Other market services	1.83	1.70	2.00	2.06	1.45	1.75

Notes:

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

TDB30715

Sample of banks

Source: Survey of deposit rates  
Percentages  
Size classes in euros

June 2002

		Total	up to 25,000	from 25,000 to 50,000	from 50,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	more than 500,000
<b>a.</b>	<b>ITALY</b>	<b>1.52</b>	<b>0.80</b>	<b>0.99</b>	<b>1.20</b>	<b>1.43</b>	<b>1.63</b>	<b>2.38</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1.48</b>	<b>0.71</b>	<b>0.89</b>	<b>1.12</b>	<b>1.36</b>	<b>1.57</b>	<b>2.27</b>
	Piedmont	1.27	0.67	0.85	1.08	1.33	1.59	2.19
	Valle d'Aosta	1.25	0.65	0.78	1.02	1.36	1.87	2.60
	Liguria	1.25	0.73	0.90	1.15	1.42	1.67	2.21
	Lombardy	1.56	0.73	0.91	1.13	1.37	1.56	2.29
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>1.49</b>	<b>0.82</b>	<b>1.02</b>	<b>1.23</b>	<b>1.47</b>	<b>1.70</b>	<b>2.42</b>
	Trentino-Alto Adige	1.56	0.80	0.97	1.26	1.46	1.77	2.56
	Veneto	1.46	0.80	1.00	1.21	1.45	1.68	2.38
	Friuli-Venezia Giulia	1.61	0.81	0.98	1.19	1.46	1.70	2.60
	Emilia-Romagna	1.50	0.85	1.05	1.26	1.50	1.72	2.40
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>1.76</b>	<b>0.97</b>	<b>1.17</b>	<b>1.37</b>	<b>1.58</b>	<b>1.74</b>	<b>2.61</b>
	Marche	1.60	0.98	1.21	1.46	1.72	2.01	2.75
	Tuscany	1.45	1.01	1.16	1.33	1.51	1.70	2.12
	Umbria	1.45	1.01	1.19	1.35	1.56	1.68	2.38
	Lazio	1.93	0.94	1.16	1.39	1.59	1.72	2.74
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1.22</b>	<b>0.67</b>	<b>0.82</b>	<b>1.01</b>	<b>1.23</b>	<b>1.44</b>	<b>2.10</b>
	Abruzzo	1.58	0.75	0.96	1.15	1.28	1.43	2.85
	Molise	1.27	0.70	0.91	1.16	1.55	1.87	2.25
	Campania	1.22	0.64	0.77	0.94	1.15	1.33	2.14
	Puglia	1.24	0.74	0.95	1.17	1.39	1.60	2.17
	Basilicata	1.16	0.60	0.78	1.00	1.30	1.80	2.22
	Calabria	0.97	0.60	0.75	0.95	1.22	1.53	1.32
<b>f.</b>	<b>ISLANDS</b>	<b>1.48</b>	<b>0.89</b>	<b>1.11</b>	<b>1.34</b>	<b>1.51</b>	<b>1.69</b>	<b>2.49</b>
	Sicily	1.44	0.86	1.11	1.37	1.54	1.68	2.50
	Sardinia	1.56	0.95	1.10	1.28	1.44	1.69	2.47

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										
June 2002		Total	General govern- ment	Financial compa- nies	Non- financial compa- nies	of which:			Producer house- holds	Consum- er house- holds and nec
						industry	building	services		
a.	ITALY	1.72	2.88	2.78	1.90	1.99	1.67	1.87	1.30	1.44
b.	NORTH-WEST ITALY	1.71	2.92	2.69	1.83	1.92	1.61	1.77	1.19	1.37
	Piedmont	1.60	2.85	2.60	1.81	1.81	1.54	1.87	1.22	1.36
	Valle d'Aosta	1.64	2.88	2.93	1.91	2.48	1.95	1.53	1.02	1.26
	Liguria	1.41	2.06	2.78	1.72	1.95	1.60	1.63	1.21	1.22
	Lombardy	1.79	3.05	2.70	1.84	1.95	1.62	1.76	1.17	1.39
c.	NORTH-EAST ITALY	1.77	3.17	2.73	2.08	2.18	1.92	2.03	1.38	1.50
	Trentino-Alto Adige	1.79	3.71	2.54	2.18	2.47	1.62	2.00	1.54	1.47
	Veneto	1.80	3.20	2.85	2.09	2.22	1.96	1.99	1.42	1.54
	Friuli-Venezia Giulia	1.89	3.17	2.94	2.11	1.98	2.07	2.24	1.15	1.41
	Emilia-Romagna	1.71	3.08	2.49	2.07	2.13	1.87	2.04	1.36	1.47
d.	CENTRAL ITALY	1.90	2.97	3.04	1.99	2.02	1.76	2.03	1.52	1.60
	Marche	1.73	2.97	2.47	2.21	2.31	1.96	2.15	1.55	1.50
	Tuscany	1.80	2.75	3.07	1.92	1.79	1.82	2.02	1.60	1.61
	Umbria	1.64	2.68	2.48	1.72	1.77	1.61	1.69	1.65	1.49
	Lazio	1.99	3.01	3.04	2.02	2.16	1.71	2.04	1.41	1.61
e.	SOUTHERN ITALY	1.33	2.35	2.35	1.61	1.72	1.36	1.61	1.17	1.21
	Abruzzo	1.46	1.79	1.44	1.96	2.31	1.17	1.31	1.26	1.24
	Molise	1.46	2.54	2.56	1.73	1.80	1.61	1.75	1.14	1.33
	Campania	1.30	2.32	1.88	1.59	1.60	1.13	1.68	1.06	1.18
	Puglia	1.44	2.43	1.61	1.67	1.71	1.84	1.61	1.38	1.34
	Basilicata	1.36	2.37	1.11	1.31	1.56	1.45	1.07	1.11	1.32
	Calabria	1.19	2.47	3.63	1.19	0.96	0.92	1.36	1.12	0.99
f.	ISLANDS	1.54	2.52	3.04	1.65	1.63	1.32	1.76	1.23	1.37
	Sicily	1.59	2.59	3.18	1.62	1.68	1.36	1.69	1.16	1.38
	Sardinia	1.45	2.25	2.18	1.69	1.55	1.24	1.85	1.30	1.35

#### 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

TDB30785

Sample of banks

Source: Survey of deposit rates  
Percentages  
Size classes in euros

June 2002		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	<b>ITALY</b>	<b>1.72</b>	<b>2.88</b>	<b>2.78</b>	<b>1.90</b>	<b>1.99</b>	<b>1.67</b>	<b>1.87</b>	<b>1.30</b>	<b>1.44</b>
	from 10,000 to 125,000	1.19	2.41	2.35	1.24	1.36	1.05	1.20	1.05	1.18
	from 125,000 to 500,000	1.84	2.33	1.98	1.53	1.53	1.35	1.55	1.75	2.04
	more than 500,000	2.72	2.97	2.85	2.48	2.50	2.36	2.48	2.61	2.83
b.	<b>NORTH-WEST ITALY</b>	<b>1.73</b>	<b>2.94</b>	<b>2.68</b>	<b>1.86</b>	<b>1.96</b>	<b>1.63</b>	<b>1.81</b>	<b>1.19</b>	<b>1.37</b>
	from 10,000 to 125,000	1.12	2.52	2.31	1.22	1.41	0.96	1.15	0.92	1.09
	from 125,000 to 500,000	1.82	2.51	2.11	1.51	1.46	1.31	1.58	1.70	2.07
	more than 500,000	2.61	3.06	2.73	2.37	2.41	2.31	2.32	2.46	2.80
c.	<b>NORTH-EAST ITALY</b>	<b>1.74</b>	<b>3.17</b>	<b>2.76</b>	<b>2.01</b>	<b>2.06</b>	<b>1.90</b>	<b>1.99</b>	<b>1.37</b>	<b>1.48</b>
	from 10,000 to 125,000	1.26	2.81	1.87	1.32	1.31	1.19	1.35	1.13	1.24
	from 125,000 to 500,000	1.94	2.49	1.82	1.70	1.72	1.55	1.71	1.92	2.12
	more than 500,000	2.84	3.29	2.91	2.67	2.65	2.70	2.71	2.76	2.88
d.	<b>CENTRAL ITALY</b>	<b>1.89</b>	<b>2.96</b>	<b>3.05</b>	<b>1.97</b>	<b>2.02</b>	<b>1.74</b>	<b>1.99</b>	<b>1.52</b>	<b>1.61</b>
	from 10,000 to 125,000	1.35	2.49	2.79	1.29	1.28	1.22	1.31	1.25	1.34
	from 125,000 to 500,000	1.92	2.50	1.82	1.54	1.63	1.42	1.52	1.83	2.09
	more than 500,000	2.85	3.00	3.12	2.56	2.56	2.28	2.61	2.73	2.85
e.	<b>SOUTHERN ITALY</b>	<b>1.37</b>	<b>2.35</b>	<b>2.79</b>	<b>1.70</b>	<b>1.95</b>	<b>1.34</b>	<b>1.63</b>	<b>1.17</b>	<b>1.21</b>
	from 10,000 to 125,000	0.96	1.85	1.23	1.06	1.50	0.75	0.84	0.89	0.95
	from 125,000 to 500,000	1.60	2.05	1.24	1.19	1.19	1.06	1.24	1.58	1.78
	more than 500,000	2.62	2.47	3.08	2.47	2.54	2.17	2.49	2.61	2.82
f.	<b>ISLANDS</b>	<b>1.54</b>	<b>2.53</b>	<b>3.05</b>	<b>1.66</b>	<b>1.65</b>	<b>1.41</b>	<b>1.74</b>	<b>1.24</b>	<b>1.37</b>
	from 10,000 to 125,000	1.19	1.61	1.24	1.04	1.04	0.94	1.09	1.07	1.22
	from 125,000 to 500,000	1.77	1.80	2.01	1.35	1.34	1.26	1.39	1.64	1.99
	more than 500,000	2.59	2.66	3.37	2.34	2.28	2.12	2.41	2.35	2.57

## 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

June 2002

	Total	North– West	North– East	Centre	South	Islands
<b>a. TOTAL</b>	<b>1.77</b>	<b>1.72</b>	<b>1.93</b>	<b>1.90</b>	<b>1.46</b>	<b>1.49</b>
Agricultural, forestry and fishery products	1.49	1.59	1.51	1.67	1.15	1.13
Fuel and power products	2.56	2.48	2.55	2.77	2.28	2.21
Ores and metals	2.07	2.25	2.07	1.53	1.37	1.92
Non-metallic minerals and products	2.01	1.85	2.30	1.87	1.88	1.63
Chemical products	2.03	2.07	2.15	1.92	1.74	1.40
Metal products, except transport equipment	1.60	1.53	1.78	1.64	1.43	1.22
Agricultural and industrial machinery	1.93	1.89	2.10	1.53	1.49	1.30
Office and data processing machines, etc.	2.04	1.38	2.78	1.96	1.00	1.30
Electrical goods	1.82	1.74	2.14	1.92	1.19	0.80
Transport equipment	2.25	1.99	2.81	2.13	1.42	1.10
Food and tobacco products	1.78	1.93	1.78	1.69	1.66	1.42
Textiles, clothing and footwear	1.75	1.84	1.82	1.79	1.09	1.37
Paper and paper products	1.87	1.87	1.95	1.98	1.28	1.87
Rubber and plastic products	2.02	1.66	2.12	2.09	2.75	1.30
Other manufactured products	1.56	1.52	1.64	1.70	1.13	1.11
Building and construction	1.57	1.48	1.78	1.70	1.28	1.27
Wholesale and retail trade services, recovery and repair services	1.52	1.49	1.70	1.62	1.18	1.38
Lodging and catering services	1.37	1.32	1.41	1.46	1.26	1.35
Inland transport services	2.14	1.68	2.27	2.40	2.46	1.17
Maritime and air transport services	2.22	1.84	1.65	2.71	1.39	2.11
Auxiliary transport services	2.03	1.94	2.35	1.78	1.75	2.48
Communication services	2.09	2.14	1.88	2.15	0.68	1.10
Other market services	1.83	1.76	1.96	2.03	1.44	1.66

Note:

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

TDB30805

Sample of banks

Source: Survey of deposit rates  
Percentages  
Size classes in euros

June 2002

		Total	up to 25,000	from 25,000 to 50,000	from 50,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	more than 500,000
<b>a.</b>	<b>ITALY</b>	<b>1.57</b>	<b>0.87</b>	<b>1.04</b>	<b>1.30</b>	<b>1.57</b>	<b>1.80</b>	<b>2.62</b>
<b>b.</b>	<b>NORTH–WEST ITALY</b>	<b>1.54</b>	<b>0.80</b>	<b>0.95</b>	<b>1.20</b>	<b>1.51</b>	<b>1.73</b>	<b>2.47</b>
	Piedmont	1.34	0.74	0.88	1.15	1.48	1.74	2.46
	Valle d'Aosta	1.44	0.68	0.80	1.06	1.53	2.23	2.92
	Liguria	1.25	0.74	0.90	1.20	1.59	1.83	2.41
	Lombardy	1.63	0.83	0.98	1.22	1.50	1.71	2.47
<b>c.</b>	<b>NORTH–EAST ITALY</b>	<b>1.54</b>	<b>0.88</b>	<b>1.07</b>	<b>1.33</b>	<b>1.61</b>	<b>1.91</b>	<b>2.72</b>
	Trentino-Alto Adige	1.58	0.88	1.00	1.33	1.58	1.93	2.84
	Veneto	1.49	0.85	1.04	1.31	1.56	1.89	2.64
	Friuli-Venezia Giulia	1.76	0.86	1.01	1.24	1.56	1.89	2.99
	Emilia-Romagna	1.54	0.92	1.11	1.37	1.66	1.92	2.68
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>1.80</b>	<b>1.06</b>	<b>1.22</b>	<b>1.47</b>	<b>1.71</b>	<b>1.93</b>	<b>2.81</b>
	Marche	1.66	1.03	1.28	1.60	1.93	2.24	2.88
	Tuscany	1.55	1.08	1.21	1.40	1.63	1.99	2.50
	Umbria	1.53	1.06	1.25	1.46	1.70	1.96	2.64
	Lazio	1.94	1.04	1.21	1.49	1.72	1.86	2.88
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1.24</b>	<b>0.71</b>	<b>0.87</b>	<b>1.09</b>	<b>1.35</b>	<b>1.58</b>	<b>2.54</b>
	Abruzzo	1.42	0.82	1.03	1.26	1.43	1.60	2.62
	Molise	1.32	0.73	0.92	1.26	1.76	2.06	2.50
	Campania	1.22	0.68	0.82	1.01	1.26	1.47	2.59
	Puglia	1.31	0.80	1.00	1.27	1.53	1.72	2.40
	Basilicata	1.20	0.64	0.84	1.09	1.45	1.93	2.46
	Calabria	1.09	0.60	0.77	0.99	1.31	1.59	2.55
<b>f.</b>	<b>ISLANDS</b>	<b>1.52</b>	<b>0.93</b>	<b>1.16</b>	<b>1.42</b>	<b>1.62</b>	<b>1.82</b>	<b>2.58</b>
	Sicily	1.57	0.89	1.16	1.45	1.68	1.87	2.64
	Sardinia	1.42	1.01	1.16	1.36	1.52	1.73	2.38

Notes:

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

TDB40605

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	Jan. 2002	Feb. 2002	Mar. 2002
<b>a. TOTAL</b>	<b>178,467</b>	<b>169,913</b>	<b>175,214</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>24,830</b>	<b>24,830</b>	<b>27,379</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>27,216</b>	<b>27,075</b>	<b>27,244</b>
Receivables from the IMF	4,619	4,709	4,676
Securities (other than shares)	18,559	17,995	17,378
Current accounts and other deposits	3,994	4,244	4,744
Reverse operations	41	124	443
Other claims	4	4	3
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>4,386</b>	<b>4,706</b>	<b>4,906</b>
Financial counterparties	4,386	4,706	4,906
of which: securities (other than shares)	90	300	402
reverse operations	58	–	–
other claims	4,238	4,406	4,504
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>11,692</b>	<b>7,304</b>	<b>9,832</b>
Main refinancing operations	11,598	7,247	9,772
Longer-term refinancing operations	94	57	60
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
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>1,575</b>	<b>1,572</b>	<b>1,564</b>
<b>i. GENERAL GOVERNMENT DEBT</b>	<b>40,552</b>	<b>40,502</b>	<b>40,502</b>

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Bank of Italy

	Jan. 2002	Feb. 2002	Mar. 2002
<i>(cont.)</i>			
<b>I. INTRA-EUROSISTEM CLAIMS</b>	<b>19,895</b>	<b>15,387</b>	<b>14,433</b>
Participating interest in the ECB	745	745	745
Claims deriving from the transfer of foreign reserves to the ECB	7,448	7,448	7,448
Other intra-Eurosistem claims (net)	11,703	7,194	6,241
<b>m. ITEMS TO BE SETTLED</b>	<b>2</b>	<b>2</b>	<b>1</b>
<b>n. OTHER ASSETS</b>	<b>48,207</b>	<b>48,261</b>	<b>48,586</b>
Euro-area coins	29	29	28
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	26,852	27,144	27,597
Intangible fixed assets	20	20	20
Deferred charges	10	11	11
Tangible fixed assets (net of depreciation)	2,774	2,776	2,779
Accrued income and prepaid expenses	1,047	1,037	744
Sundry	17,217	16,986	17,149
<b>o. EXPENSE FOR THE YEAR</b>	<b>111</b>	<b>274</b>	<b>766</b>
<b>p. MEMORANDUM ACCOUNTS</b>	<b>530,090</b>	<b>532,022</b>	<b>544,003</b>

Notes:

TDB40605

Bank of Italy

Source: Bank of Italy  
Stocks in billions of lire

	Jan. 2002	Feb. 2002	Mar. 2002
<b>a. TOTAL</b>	<b>345,560</b>	<b>328,997</b>	<b>339,262</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>48,078</b>	<b>48,078</b>	<b>53,013</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>52,698</b>	<b>52,424</b>	<b>52,752</b>
Receivables from the IMF	8,944	9,117	9,053
Securities (other than shares)	35,936	34,843	33,648
Current accounts and other deposits	7,733	8,218	9,186
Reverse operations	79	240	857
Other claims	7	7	7
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>8,492</b>	<b>9,111</b>	<b>9,499</b>
Financial counterparties	8,492	9,111	9,499
of which: securities (other than shares)	174	580	778
reverse operations	112	–	–
other claims	8,205	8,531	8,721
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>22,638</b>	<b>14,143</b>	<b>19,038</b>
Main refinancing operations	22,456	14,033	18,922
Longer-term refinancing operations	182	110	115
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	..	..	..
<b>g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>..</b>	<b>1</b>	<b>1</b>
<b>h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	<b>3,050</b>	<b>3,044</b>	<b>3,028</b>
<b>i. GENERAL GOVERNMENT DEBT</b>	<b>78,520</b>	<b>78,424</b>	<b>78,424</b>

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Bank of Italy

	Jan. 2002	Feb. 2002	Mar. 2002
(cont.)			
<b>I. INTRA-EUROSISTEM CLAIMS</b>	<b>38,522</b>	<b>29,793</b>	<b>27,947</b>
Participating interest in the ECB	1,442	1,442	1,442
Claims deriving from the transfer of foreign reserves to the ECB	14,420	14,420	14,420
Other intra-Eurosistem claims (net)	22,659	13,930	12,085
<b>m. ITEMS TO BE SETTLED</b>	<b>3</b>	<b>4</b>	<b>2</b>
<b>n. OTHER ASSETS</b>	<b>93,342</b>	<b>93,445</b>	<b>94,076</b>
Euro-area coins	56	56	54
UIC endowment fund	500	500	500
Investments of reserves and provisions (including shares)	51,993	52,558	53,435
Intangible fixed assets	38	39	39
Deferred charges	20	21	22
Tangible fixed assets (net of depreciation)	5,371	5,375	5,381
Accrued income and prepaid expenses	2,026	2,007	1,441
Sundry	33,337	32,890	33,205
<b>o. EXPENSE FOR THE YEAR</b>	<b>216</b>	<b>530</b>	<b>1,484</b>
<b>p. MEMORANDUM ACCOUNTS</b>	<b>1,026,397</b>	<b>1,030,139</b>	<b>1,053,336</b>

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Notes:

TDB40615

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	Jan. 2002	Feb. 2002	Mar. 2002
<b>a. TOTAL</b>	<b>178,467</b>	<b>169,913</b>	<b>175,214</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>66,471</b>	<b>50,576</b>	<b>49,242</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>8,700</b>	<b>6,564</b>	<b>7,324</b>
Current accounts (covering the minimum reserve system)	8,696	6,558	7,323
Deposit facility	4	4	1
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	..	1	..
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>37,156</b>	<b>42,350</b>	<b>45,580</b>
General government	37,041	42,311	45,375
of which: Treasury payments account	36,748	42,061	45,124
sinking fund for the redemption of government securities	205	205	205
other liabilities	88	45	46
Other counterparties	115	39	205
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>102</b>	<b>102</b>	<b>94</b>
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	102	102	94
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>59</b>	<b>..</b>	<b>–</b>
Financial sector counterparties	59	..	–
General government	–	–	–
Other counterparties	–	–	–
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>803</b>	<b>251</b>	<b>929</b>
Deposits and balances	15	15	15
Other liabilities	788	236	914
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>1,001</b>	<b>1,001</b>	<b>1,004</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>	<b>2,678</b>	<b>7,685</b>	<b>6,700</b>
Promissory notes covering debt certificates issued by the ECB	–	–	–
Other intra-Eurosistem liabilities (net)	2,678	7,685	6,700



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Bank of Italy

	Jan. 2002	Feb. 2002	Mar. 2002
<i>(cont.)</i>			
<b>m. ITEMS TO BE SETTLED</b>	<b>27</b>	<b>25</b>	<b>19</b>
<b>n. OTHER LIABILITIES</b>	<b>1,738</b>	<b>1,345</b>	<b>1,630</b>
Bank of Italy drafts	676	422	312
Cashier's department services	..	..	..
Accrued expenses and deferred income	78	8	33
Sundry	985	916	1,285
<b>o. PREVISIONS</b>	<b>9,901</b>	<b>9,901</b>	<b>9,901</b>
Provisions for specific risks	4,423	4,423	4,423
Sundry staff-related provisions	5,477	5,477	5,477
<b>p. REVALUATION ACCOUNTS</b>	<b>26,060</b>	<b>26,060</b>	<b>28,555</b>
<b>q. PROVISION FOR GENERAL RISKS</b>	<b>9,798</b>	<b>9,798</b>	<b>9,798</b>
<b>r. CAPITAL AND RESERVES</b>	<b>12,742</b>	<b>12,742</b>	<b>12,742</b>
Capital	..	..	..
Ordinary and extraordinary reserves	8,589	8,589	8,589
Other reserves	4,153	4,153	4,153
<b>s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>507</b>	<b>507</b>	<b>507</b>
<b>t. INCOME FOR THE YEAR</b>	<b>724</b>	<b>1,008</b>	<b>1,189</b>
<b>u. MEMORANDUM ACCOUNTS</b>	<b>530,090</b>	<b>532,022</b>	<b>544,003</b>

**Notes:** As of January 2002, in accordance with the accounting rules adopted by the Eurosystem for the issue of euro banknotes, 8 per cent of the value of the euro notes in circulation is attributed to the ECB on a monthly basis. The remaining 92 per cent is attributed to the individual national central banks, again on a monthly basis. Each national central bank records in its balance sheet the pro rata amount of notes according to its share of the capital of the ECB. The difference between the notes in circulation calculated by applying the method described above and the value of the notes actually issued is included in the intra-Eurosystem accounts under "Other intra-Eurosystem claims (net)" or "Other intra-Eurosystem liabilities (net)".

As regards the accounts for the month of March, the figure shown for "Banknotes in circulation" corresponds to the amount obtained by applying the method described above to the data for 28 March (the last working day of the Eurosystem) and then adjusting for the changes on 29 March (a working day in Italy).

TDB40615

Bank of Italy

Source: Bank of Italy  
Stocks in billions of lire

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	Jan. 2002	Feb. 2002	Mar. 2002
<b>a. TOTAL</b>	<b>345,560</b>	<b>328,997</b>	<b>339,262</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>128,705</b>	<b>97,928</b>	<b>95,347</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>16,846</b>	<b>12,709</b>	<b>14,182</b>
Current accounts (covering the minimum reserve system)	16,838	12,699	14,179
Deposit facility	8	8	3
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	1	2	1
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>71,944</b>	<b>82,000</b>	<b>88,255</b>
General government	71,721	81,926	87,859
of which: Treasury payments account	71,154	81,441	87,373
sinking fund for the redemption of government securities	397	397	397
other liabilities	170	88	90
Other counterparties	223	75	396
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>197</b>	<b>198</b>	<b>181</b>
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	197	198	181
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>115</b>	<b>1</b>	<b>–</b>
Financial sector counterparties	115	1	–
General government	–	–	–
Other counterparties	–	–	–
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>1,555</b>	<b>485</b>	<b>1,799</b>
Deposits and balances	29	29	29
Other liabilities	1,526	457	1,770
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>1,937</b>	<b>1,937</b>	<b>1,944</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>	<b>5,185</b>	<b>14,880</b>	<b>12,972</b>
Promissory notes covering debt certificates issued by the ECB	–	–	–
Other intra-Eurosistem liabilities (net)	5,185	14,880	12,972

TDB40615

Bank of Italy

	Jan. 2002	Feb. 2002	Mar. 2002
<i>(cont.)</i>			
<b>m. ITEMS TO BE SETTLED</b>	<b>53</b>	<b>47</b>	<b>38</b>
<b>n. OTHER LIABILITIES</b>	<b>3,366</b>	<b>2,604</b>	<b>3,156</b>
Bank of Italy drafts	1,309	817	604
Cashier's department services	..	..	..
Accrued expenses and deferred income	150	15	63
Sundry	1,907	1,773	2,488
<b>o. PREVISIONS</b>	<b>19,170</b>	<b>19,170</b>	<b>19,170</b>
Provisions for specific risks	8,564	8,564	8,564
Sundry staff-related provisions	10,606	10,606	10,606
<b>p. REVALUATION ACCOUNTS</b>	<b>50,459</b>	<b>50,459</b>	<b>55,291</b>
<b>q. PROVISION FOR GENERAL RISKS</b>	<b>18,972</b>	<b>18,972</b>	<b>18,972</b>
<b>r. CAPITAL AND RESERVES</b>	<b>24,672</b>	<b>24,672</b>	<b>24,672</b>
Capital	..	..	..
Ordinary and extraordinary reserves	16,631	16,631	16,631
Other reserves	8,041	8,041	8,041
<b>s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>981</b>	<b>981</b>	<b>981</b>
<b>t. INCOME FOR THE YEAR</b>	<b>1,403</b>	<b>1,951</b>	<b>2,302</b>
<b>u. MEMORANDUM ACCOUNTS</b>	<b>1,026,397</b>	<b>1,030,139</b>	<b>1,053,336</b>

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**Notes:** As of January 2002, in accordance with the accounting rules adopted by the Eurosystem for the issue of euro banknotes, 8 per cent of the value of the euro notes in circulation is attributed to the ECB on a monthly basis. The remaining 92 per cent is attributed to the individual national central banks, again on a monthly basis. Each national central bank records in its balance sheet the pro rata amount of notes according to its share of the capital of the ECB. The difference between the notes in circulation calculated by applying the method described above and the value of the notes actually issued is included in the intra-Eurosystem accounts under "Other intra-Eurosystem claims (net)" or "Other intra-Eurosystem liabilities (net)".

As regards the accounts for the month of March, the figure shown for "Banknotes in circulation" corresponds to the amount obtained by applying the method described above to the data for 28 March (the last working day of the Eurosystem) and then adjusting for the changes on 29 March (a working day in Italy).



## **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 not denominated in euros are recorded in euros 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; other transactions are recorded at the end-of-period exchange rate.

Exceptions to the general rules are evidenced 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);

- investment 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 75,000 euros;

- the total value of personal guarantees provided by the customer is at least 75,000 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 75,000 euros;
- the value of the transactions carried out by the intermediary on behalf of third parties is at least 75,000 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:

$$r(\%) = \text{amounts due} \times 36.5 / \text{products}$$

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 (of resident non-bank customers, as for lending rates) of 10,000 euros or more.

Nominal deposit rates, which constitute an indicator of the nominal rate in effect at the end of the reporting period, 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.

Following the resolution adopted by the Interministerial Committee for Credit and Savings on 9 February 2000 – which provided for interest to be credited/debited to current accounts with the same frequency – the practice prevailing among banks is to settle the amounts due on most accounts at the end of each quarter. Accordingly, effective deposit rates which are determined on the basis of products and amounts due, are now calculated quarterly.

## 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 de-specialization 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: liquidations 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.

As of January 2002: the Central Credit Register reporting threshold, which was previously equal to 150 million lire (77,469 euros) has been set to 75,000 euros.

### 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.

As of March 2001: effective deposit rates, previously published annually, are now published quarterly (see "Additional information" concerning the Statistical Bulletin III/2002).

As of January 2002: the change in the Central Credit Register reporting threshold from 77,469 to 75,000 euros has had indirect effects on the survey of the lending rates.

### 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 marginal 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 a 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 3.0 trillion lire is attributable to a 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 investments 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 a securitization transaction involving bad debts for a total nominal value of about 2,800 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 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 December 2000: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 20,000 billion lire (including 10,000 billion of bad debts). Moreover, following the addition in the supervisory reports submitted by banks of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.

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

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.

As of March 2002: 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 4 billion euros (including 1.2 billion of bad debts). Moreover, owing to decisions taken by the central bank of Argentina concerning the suspension of the obligation to publish financial statistics, some Italian banks have not submitted complete reports on their exposures to borrowers resident in that country. Where necessary, in the table “Foreign exposure”, reference has been made to the 2001 year-end data in calculating the 2002 first-quarter aggregates for Argentina.

As of June 2002: 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 2.2 billion euros (including 826 million of bad debts).

## 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>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>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>BAD DEBTS DELETED</b>	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.
<b>BANKS WITH THEIR HEAD OFFICE IN THE SOUTH</b>	comprises the regions of Southern Italy and the Islands.
<b>BORROWERS (NUMBER)</b>	physical and legal persons and holders of joint account 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>COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)</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 LEASING CONTRACTS WITH CUSTOMERS</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 ASSETS UNDER MANAGEMENT: TOTAL SECURITIES (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>CUSTOMER 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 "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA).
<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 SECTORS AND SEGMENTS 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 "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which has been in force since June 1998, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95).
<b>CUSTOMER TRADING</b>	buying and selling securities and financial derivatives for customers.
<b>DEPOSITS</b>	funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.
<b>DERIVATIVES BUSINESS</b>	derivative instruments are 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 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 at the end of the year on the basis of the products and the interest effectively paid; they represent the average cost of funds for the calendar year.
<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>FOREIGN EXPOSURE</b>	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. 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. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
<b>FUND-RAISING IN THE QUARTER (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>FUNDS RAISED IN THE MARKET</b>	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
<b>GUARANTEES APPLIED FOR</b>	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
<b>GUARANTEES GRANTED</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
<b>GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
<b>GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
<b>GUARANTORS (NUMBER)</b>	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
<b>INCOME/PROFIT DISTRIBUTED IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)</b>	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
<b>ISLANDS</b>	comprises the following regions: Sicily and Sardinia.
<b>JOINT BORROWERS (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>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>MULTIPLE BANK BORROWING: NUMBER OF FACILITIES</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</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 IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	fund-raising/subscriptions in the reference period net of redemptions.
<b>NEW ADJUSTED BAD DEBTS</b>	the total loan exposure of persons who for the first time in the reference quarter meet one of the conditions for qualifying as an “adjusted bad debt”.
<b>NEW BAD DEBTS</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.

<b>NOMINAL DEPOSIT RATES</b>	calculated by weighting the presumed rates (corresponding to the rates, gross of withholding tax, agreed with customers) by the end-of-period amounts of the deposits to which such rates apply.
<b>NORTH-EAST ITALY</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
<b>NORTH-WEST ITALY</b>	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
<b>OFFSHORE CENTRES</b>	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
<b>OVERSHOOT</b>	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
<b>PARTIAL CREDIT GRANTED (SIZE CLASSES)</b>	the loan facilities granted to each borrower by the individual intermediary reporting to the Central Credit Register.
<b>PARTICIPATING INTERESTS</b>	rights, whether or not represented by securities, with regard to the capital of other enterprises that, by creating a lasting link therewith, serve to promote the activity of the investor. Since 1 January 1994 they include shares acquired as investments of staff pension funds, previously included under "own securities".
<b>PARTICIPATING INTERESTS IN NON-FINANCIAL CORPORATIONS: QUALIFIED HOLDINGS</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>PAYABLES TO 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>PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
<b>PROPRIETARY TRADING</b>	buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
<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 IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of liquid assets and securities (or the value of the units of collective investment undertakings) returned to customers in the reference period.
<b>REPORTING INSTITUTION</b>	<p>persons that send in the returns from which the information published is drawn. The following classifications are adopted for banks: MAJOR CATEGORIES OF BANKS – the classification of banks into three groups based on type of fund-raising (short, medium and long-term), size (major and large, medium-sized, small and minor) and location of the registered office (the Centre and North or the South of Italy); SIZE CLASS OF BANKS – the classification of banks into five groups: major, large, medium-sized, small and minor. The present size classification of banks was carried out using centred 5-term weighted averages of quarterly total assets, by applying a weight of 1 to the last quarter of 2000 and 2001 and a weight of 2 to the intermediate quarters. The classes are defined as follows:</p> <p>– major banks: average total assets of more than 45 billion euros; – large banks: average total assets of between 20 and 45 billion euros; – medium-sized banks: average total assets of between 7 and 20 billion euros; – small banks: average total assets of between 1 and 7 billion euros; – minor banks: average total assets of less than 1 billion euros.</p> <p>As explained in the "Additional information" concerning the Statistical Bulletin II/2002, the statistics contained in the tables where banks are divided by size class have normally been reconstructed backwards for three years in order to ensure a longer series of homogeneous data. Where merged banks ceased to exist before 31 December 2001, the reconstruction involves their attribution to the size class of the absorbing bank; banks that ceased to exist for other reasons are classified on the basis of the last reports they submitted to the Bank of Italy. Before this method of classification by size was introduced, reference was made to an approximation of the total credit banks could grant to residents and non-residents using an aggregate that was very close to their total liabilities (see Supplemento al Bollettino Statistico, no. 32 of 16.6.1995).</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 società per azioni, cooperative banks, mutual banks, branches of foreign banks and central credit institutions. GEOGRAPHICAL COVERAGE OF BANKS – the classification refers to “banks raising mainly short-term funds” and is based on the extent of the distribution network; it comprises nationwide, interregional, regional, interprovincial and provincial banks (with the last category subdivided into local and non-local banks).

A detailed description of the classifications of banks by “institutional category” and “geographical coverage”, which have been in force since 1 January 1995, can be found in Supplemento al Bollettino Statistico, no. 32 of 16 June 1995. For the actual breakdown of the Italian banking system by “size”, see the “Glossario” section of the Bank of Italy’s 2001 Annual Report in Italian. It should also be noted that the classifications of banks by “size” and “geographical coverage” only change as the result of the creation of new banks or of mergers. Accordingly, pending a revision of the classifications, the fact that a bank passes a threshold value does not result in its being reclassified.

<b>RESIDENTS</b>	bank customers are classified as residents on the basis of the foreign exchange provisions in force.
<b>RESIDUAL MATURITY</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 HELD 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>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>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>SOUTHERN ITALY</b>	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
<b>SUBSCRIPTIONS IN THE QUARTER (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>SUNDRY PROVISIONS FOR LOSSES AND CHARGES</b>	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
<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.

**UNDERWRITING**

Placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.

**UNUSED MARGIN**

positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.

**USED MARGIN**

the amount of credit actually disbursed to a customer; in the case of "guarantees issued to customers", the amount of the guarantees actually granted.