

BANCA D'ITALIA

Statistical Bulletin



IV - 2002

Statistical publications and distribution options

The Bank of Italy publishes a quarterly statistical bulletin, together with a summary report that comes out separately some weeks before the bulletin, and several monthly supplements. The statistical information is produced in paper form and on magnetic and optical media and is also available on the Bank of Italy's website (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. The help files and the data basis are available in both Italian and English.

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

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

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

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

Direttore Responsabile: CARLO CHIESA

Statistical Bulletin

Notice to readers

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

Additional information concerning this issue


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

* * *

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

Key to symbols and information in the index

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

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

A DATA ON CREDIT, SECURITIES BUSINESS AND INTEREST RATES

A1 INFORMATION ON BANKING BUSINESS

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

A2 INFORMATION ON SECURITIES BUSINESS

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

A3 INFORMATION ON CUSTOMERS

<input type="radio"/> Q 2 [ba]	A3 5.1	Summary of central credit register data	[TDC30010]
<input type="radio"/> Q 2 [ba]	A3 5.2	Loan facilities distribution by total credit granted	[TDB30113]
<input type="radio"/> Q 2 [ba]	A3 5.3	Loan facilities distribution by customer location (geographical area) and total credit granted	[TDC30018]

○ Q 2 [ba]	A3 5.4	Loan facilities distribution by customer location (region)	[TDC30025]
○ Q 2 [ba]	A3 5.5	Bad debts distribution by amount	[TDB30205]
○ Q 2 [ba]	A3 5.6	Bad debts distribution by customer location (region)	[TDC30035]
○ Q 2 [ba]	A3 5.7	Risk concentration – Largest borrowers' shares of loan facilities distribution by customer location (region)	[TDB30350]
○ Q 2 [ba]	A3 5.8	Multiple-bank borrowing – Average number of banks per borrower distribution by customer location (geographical area) and total credit granted	[TDB30455]

A4 LENDING RATES

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

A5 NOMINAL DEPOSIT RATES

○ Q 4 [sb]	A5 5.1	Summary data on nominal deposit rates	[TDC20008]
○ Q 4 [sb]	A5 5.2	Nominal deposit rates distribution by branch location (region) and type of deposit	[TDC20012]
○ Q 4 [sb]	A5 5.3	Nominal deposit rates distribution by branch location (region) and size of deposit	[TDC20645]

B INFORMATION ON BANKS

B1 STRUCTURAL DATA

○ Q 5 [ba]	B1 5.1	Banks and branches distribution by location (province) and institutional category of bank	[TDB10207]	p.	2
○ A 1 [ba]	B1 7.1	Automated devices and telematic services distribution by device and customer location (province)	[TDB10211]		
⊙ Q 5 [bs]		Banks and branches distribution by location (province) and geographical coverage of bank	[TDB10209]		
⊙ Q 5 [ba]		Banks and branches distribution by location (province) and size of bank	[TDB10210]		
⊙ A 5 [ba]		Branches distribution by location (municipality)	[TDB10194]		

B2 ACCOUNTING DATA

○ Q 1 [ba]	B2 5.1	Assets distribution by major category of bank	[TDB10017]	p.	8
○ Q 1 [ba]	B2 5.2	Liabilities distribution by major category of bank	[TDB10027]	p.	10
○ Q 1 [ba]	B2 5.3	Assets and liabilities distribution by residual maturity	[TDB10030]	p.	12
○ Q 1 [ba]	B2 5.4	Participating interests distribution by type of investee company and major category of bank	[TDB10034]	p.	13
○ Q 1 [ba]	B2 5.5	Foreign branches of Italian banks – Accounting data	[TDB10033]	p.	15
⊙ Q 1 [ba]		Assets distribution by size of bank	[TDB10019]		
⊙ Q 1 [ba]		Assets distribution by geographical coverage of bank	[TDB10018]		
⊙ Q 1 [ba]		Liabilities distribution by size of bank	[TDB10029]		
⊙ Q 1 [ba]		Liabilities distribution by geographical coverage of bank	[TDB10028]		

B3 RISK DATA

○ Q 2 [ba]	B3 5.1	Adjusted bad debts distribution by customer location (region)	[TDB30260]	p.	16
○ Q 2 [ba]	B3 5.2	Adjusted bad debts distribution by customer segment of economic activity	[TDB30270]	p.	17
○ Q 1 [ba]	B3 5.3	Foreign exposure distribution by country, type of customer and residual maturity	[TDB30274]	p.	18
○ H 1 [ba]	B3 6.1	Non-performing loans distribution by major category of bank	[TDB30255]		
○ H 1 [ba]	B3 6.2	Non-performing loans distribution by customer location (region)	[TDB30256]		
○ H 1 [ba]	B3 6.3	Non-performing loans distribution by customer segment of economic activity	[TDB30258]		

C INFORMATION ON NON-BANK INTERMEDIARIES

C1 STRUCTURAL DATA

○ Q 5 [sf]	C1 5.1	Securities firms distribution by authorized activities	[TDB40210]	p.	23
○ Q 5 [ci]	C1 5.2	Open-end securities investment funds and SICAVs distribution by operational specialization	[TDB40220]	p.	24
○ Q 5 [fi]	C1 5.3	Financial intermediaries referred to in Article 107 of the 1993 Banking Law distribution by prevalent activity	[TDB40230]	p.	25

C2 ACCOUNTING DATA

○ Q 1 [sf]	C2 5.1	Securities firms – Accounting data	[TDB40240]	p.	26
○ Q 1 [fi]	C2 5.2	Financial intermediaries – Accounting data	[TDB40250]	p.	27

D INFORMATION ON BANKING BUSINESS

D1 LOANS

○ Q 1 [ba]	D1 5.1	Loans distribution by customer location (region) and segment of economic activity	[TDB10231]	p.	30
○ Q 1 [ba]	D1 5.2	Loans distribution by customer location (region) and major category of bank	[TDB10234]	p.	32
○ Q 1 [ba]	D1 5.3	Loans distribution by customer location (geographical area) and branch of economic activity	[TDB10235]	p.	34
○ Q 1 [ba]	D1 5.4	Loans distribution by branch location (region) and customer location (geographical area)	[TDB10237]	p.	35
○ Q 1 [fi]	D1 5.5	Non-bank finance distribution by technical form and customer location (geographical area)	[TDB10277]	p.	36
○ Q 1 [fi]	D1 5.6	Non-bank finance distribution by technical form and customer segment of economic activity	[TDB10278]	p.	37
● A 1 [ba]	D1 7.1	Loans distribution by branch location (municipality)	[TDB10194]		
⊙ Q 1 [ba]		Loans distribution by branch location (geographical area) and customer location (geographical area) and branch of economic activity	[TDB10239]		
⊙ Q 1 [ba]		Loans distribution by customer location (province) and size of bank	[TDB10245]		
⊙ Q 1 [bs]		Loans distribution by branch location (province) and geographical coverage of bank	[TDB10074]		
⊙ Q 1 [ba]		Loans distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10275]		

D2 DEPOSITS

○ Q 1 [ba]	D2 5.1	Deposits distribution by customer location (region) and segment of economic activity	[TDB10262]	p.	38
○ Q 1 [ba]	D2 5.2	Deposits distribution by customer location (region) and major category of bank	[TDB10265]	p.	40
○ Q 1 [ba]	D2 5.3	Deposits distribution by customer location (geographical area) and branch of economic activity	[TDB10266]	p.	42
○ Q 1 [ba]	D2 5.4	Deposits distribution by technical form and customer location (region)	[TDB10268]	p.	43
○ Q 1 [ba]	D2 5.5	Deposits distribution by branch location (region) and customer location (geographical area)	[TDB10271]	p.	44
● A 1 [ba]	D1 7.1	Deposits distribution by branch location (municipality)	[TDB10194]		
⊙ Q 1 [ba]		Deposits distribution by branch location (geographical area) and customer location (geographical area) and segment of economic activity	[TDB10273]		
⊙ Q 1 [ba]		Deposits distribution by customer location (province) and size of bank	[TDB10284]		

○ Q 1 [bs]		Deposits distribution by branch location (province) and geographical coverage of bank	[TDB10114]		
○ Q 1 [ba]		Deposits distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10279]		
	D3	LEASING AND FACTORING			
○ Q 1 [ba - fi]	D3 5.1	Leasing and factoring receivables	[TDB40150]	p.	45
	D4	SECURITIES ON DEPOSIT AND CUSTOMER ASSETS UNDER MANAGEMENT			
○ Q 1 [ba]	D4 5.1	Customer assets under management distribution by type of security and type of account	[TDB40080]	p.	46
○ Q 1 [ba]	D4 5.2	Customer assets under management distribution by customer location (region) and type of account	[TDB40085]	p.	48
○ Q 1 [ba]	D4 5.3	Securities on deposit distribution by type of security and customer segment of economic activity	[TDB40055]	p.	50
● Q 1 [ba]	D4 5.4	Securities on deposit distribution by type of security and customer location (geographical area)	[TDB40060]	p.	51
○ H 1 [ba]	D4 6.1	Securities on deposit distribution by size of deposits of types of securities	[TDB40065]		
○ H 1 [ba]	D4 6.2	Securities on deposit distribution by size of deposits	[TDB40070]		
	D5	GUARANTEES			
● Q 1 [ba]	D5 5.1	Guarantees distribution by customer location (region) and segment of economic activity	[TDB40100]	p.	52
○ Q 1 [ba]	D5 5.2	Guarantees distribution by branch location (region) and customer location (geographical area)	[TDB40110]	p.	53
	D6	SUBSIDIZED AND MEDIUM AND LONG-TERM LOANS			
● Q 1 [ba]	D6 5.1	Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding	[TDB10420]	p.	54
● Q 1 [ba]	D6 5.2	Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms – disbursements	[TDB10430]	p.	56
● Q 1 [ba]	D6 5.3	Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding	[TDB10460]	p.	58
● Q 1 [ba]	D6 5.4	Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms – disbursements	[TDB10470]	p.	60
● Q 1 [ba]	D6 5.5	Subsidized loans distribution by original maturity, location (region) of the investment and type of incentive law – amounts outstanding	[TDB10440]	p.	62
● Q 1 [ba]	D6 5.6	Subsidized loans distribution by original maturity, location (region) of the investment and type of incentive law – disbursements	[TDB10450]	p.	64

E INFORMATION ON SECURITIES BUSINESS

E1 ACTIVITY OF BANKS AND OTHER INTERMEDIARIES

○ Q 1 [ba - sf]	E1 5.1	Securities and derivatives trading distribution by type of security and derivative instrument	[TDB40500]	p.	68
○ Q 1 [ba - sf - am]	E1 5.2	Portfolio management services assets under management and net fund-raising	[TDB40525]	p.	71
○ Q 1 [ba - sf - am]	E1 5.3	Portfolio management services distribution of portfolio by type of security	[TDB40520]	p.	72
○ Q 1 [sf]	E1 5.4	Portfolio management services distribution of portfolio by type of security and customer sector of economic activity	[TDB40530]	p.	74
○ Q 1 [ci]	E1 5.5	Collective asset management assets under management and net fund-raising	[TDB40545]	p.	75
○ Q 1 [ci]	E1 5.6	Collective asset management distribution of portfolio by type of security and operational specialization	[TDB40540]	p.	76
○ Q 1 [ba - sf]	E1 5.7	Derivatives business distribution by type of instrument	[TDB40580]	p.	78
○ Q 1 [ba - sf]	E1 5.8	Securities placement distribution by type of security and manner of placement	[TDB40560]	p.	80

F INFORMATION ON CUSTOMERS

F1 SUMMARY OUTLINE

○ Q 2 [ba - fi]	F1 5.1	Summary data based on Central Credit Register observations distribution by type of security and derivative instrument	[TDB30100]	p.	83
-----------------	---------------	---	------------	----	----

F2 LOAN FACILITIES

○ Q 2 [ba]	F2 5.1	Loan facilities distribution by customer location (geographical area) and segment of economic activity	[TDC30020]	p.	84
○ Q 2 [ba - fi]	F2 5.2	Loan facilities distribution by total credit granted	[TDB30118]	p.	86
○ Q 2 [ba]	F2 5.3	Loan facilities distribution by total credit used	[TDB30125]	p.	87
○ Q 2 [ba]	F2 5.4	Loan facilities distribution by type of transaction and total credit granted	[TDB30135]	p.	88
○ Q 2 [ba]	F2 5.5	Loan facilities distribution by customer location (region) and total credit granted	[TDB30145]	p.	90
○ Q 2 [ba - fi]	F2 5.6	Loan facilities distribution by customer sector and sub-sector of economic activity	[TDB30170]	p.	92
○ Q 2 [ba - fi]	F2 5.7	Loan facilities distribution by customer branch of economic activity	[TDB30180]	p.	94
○ Q 2 [ba]	F2 5.8	Loan facilities distribution by customer segment of economic activity and total credit granted	[TDB30155]	p.	96
○ Q 2 [ba]		Loan facilities distribution by customer location (province)	[TDB30190]		

⊙ Q 2 [ba]	Loan facilities distribution by customer branch of economic activity and total credit granted	[TDB30165]
⊙ Q 2 [fi]	Loan facilities distribution by customer location (province)	[TDB30195]

F3 BAD DEBTS

○ Q 2 [ba]	F3 5.1 Bad debts distribution by customer location (geographical area) and segment of economic activity	[TDC30030]	p.	97
○ Q 2 [ba]	F3 5.2 Bad debts distribution by customer branch of economic activity	[TDB30220]	p.	98
○ Q 2 [ba - fi]	F3 5.3 Bad debts distribution by customer sector and sub-sector of economic activity	[TDB30230]	p.	99
○ Q 2 [ba]	F3 5.4 Bad debts – Flows distribution by customer location (region)	[TDB30240]	p.	100
○ Q 2 [ba]	F3 5.5 Bad debts – Flows distribution by customer segment of economic activity	[TDB30250]	p.	101
⊙ Q 2 [ba]	Bad debts distribution by customer location (province)	[TDB30210]		

F4 GUARANTEES GRANTED TO CUSTOMERS

○ Q 2 [ba]	F4 5.1 Guarantees granted to customers distribution by customer segment of economic activity	[TDB30280]	p.	102
○ Q 2 [ba]	F4 5.2 Guarantees granted to customers distribution by customer location (region)	[TDB30300]	p.	103
○ Q 2 [ba]	F4 5.3 Guarantees granted to customers distribution by customer branch of economic activity	[TDB30290]	p.	104
⊙ Q 2 [ba]	Guarantees granted to customers distribution by customer location (province)	[TDB30310]		

F5 LEASING AND FACTORING

○ Q 2 [ba - fi]	F5 5.1 Leasing distribution by customer branch of economic activity	[TDB30304]	p.	105
○ Q 2 [ba - fi]	F5 5.2 Leasing distribution by customer location (region)	[TDB30308]	p.	106
○ Q 2 [ba - fi]	F5 5.3 Factoring distribution by customer branch of economic activity	[TDB30312]	p.	107
○ Q 2 [ba - fi]	F5 5.4 Factoring distribution by customer location (region)	[TDB30316]	p.	108

F6 RISK CONCENTRATION

○ Q 2 [ba]	F6 5.1 Largest borrowers' loan facilities distribution by customer location (region)	[TDB30320]	p.	109
○ Q 2 [ba]	F6 5.2 Largest borrowers' loan facilities distribution by size of bank	[TDB30345]	p.	110
○ Q 2 [ba]	F6 5.3 Largest borrowers' share of loan facilities distribution by customer segment of economic activity	[TDB30370]	p.	111
○ Q 2 [ba]	F6 5.4 Largest borrowers' share of bad debts distribution by customer location (region)	[TDB30390]	p.	112

○ Q 2 [ba]	F6 5.5	Largest borrowers' share of bad debts distribution by customer segment of economic activity	[TDB30410]	p. 113
○ Q 2 [ba]		Largest borrowers' loan facilities distribution by customer location (province)	[TDB30330]	
○ Q 2 [ba]		Largest borrowers' share of loan facilities distribution by customer location (province)	[TDB30360]	
○ Q 2 [ba]		Largest borrowers' share of loan facilities distribution by customer branch of economic activity	[TDB30380]	
○ Q 2 [ba]		Largest borrowers' share of bad debts distribution by customer location (province)	[TDB30400]	
○ Q 2 [ba]		Largest borrowers' share of bad debts distribution by customer branch of economic activity	[TDB30420]	
	F7	MULTIPLE-BANK BORROWING		
○ Q 2 [ba]	F7 5.1	Number of borrowers distribution by customer location (region) and number of facilities	[TDB30430]	p. 114
○ Q 2 [ba]	F7 5.2	Number of borrowers distribution by customer segment of economic activity, number of facilities and total credit granted	[TDB30445]	p. 116
○ Q 2 [ba]	F7 5.3	Average number of banks per borrower distribution by customer segment of economic activity and total credit granted	[TDB30465]	p. 117
○ Q 2 [ba]		Average number of banks per borrower distribution by customer branch of economic activity and total credit granted	[TDB30475]	
	F8	DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS		
○ Q 2 [ba-fi]	F8 5.1	Quarterly default rates for loan facilities distribution by customer sector of economic activity and total credit used	[TDB30485]	
○ A 2 [ba-fi]	F8 7.1	Historical default rates for cohorts of borrowers distribution by cohort's year of formation	[TDB30530]	
○ Q 2 [ba-fi]		Quarterly default rates for loan facilities distribution by customer location (region) and sector of economic activity	[TDB30495]	
○ Q 2 [ba-fi]		Quarterly default rates for loan facilities distribution by customer location (province)	[TDB30505]	
○ Q 2 [ba-fi]		Quarterly default rates for loan facilities distribution by customer location (region) and total credit used	[TDB30515]	
○ Q 2 [ba-fi]		Quarterly default rates for loan facilities distribution by customer location (geographical area) and branch of economic activity	[TDB30518]	
○ Q 2 [ba-fi]		Quarterly default rates for loan facilities distribution by customer location (geographical area) and macrobranch of economic activity	[TDB30523]	
○ Q 2 [ba-fi]		Quarterly default rates for loan facilities distribution by customer location (geographical area), total credit used and macrobranch of economic activity	[TDB30528]	
○ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer sector of economic activity and total credit used	[TDB30540]	
○ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and sector of economic activity	[TDB30550]	
○ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation and customer location (province)	[TDB30560]	
○ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and total credit used	[TDB30570]	
○ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and branch of economic activity	[TDB30580]	

G LENDING AND DEPOSIT RATES

G1 LENDING RATES


○ Q 3 [sb]	G1 5.1	Short-term lending rates on loan facilities distribution by branch location (region) and total credit granted	[TDB30605]	p.	120
○ Q 3 [sb]	G1 5.2	Short-term lending rates on revocable loans distribution by branch location (region) and total credit granted	[TDB30615]	p.	121
○ Q 3 [sb]	G1 5.3	Short-term lending rates on loan facilities distribution by customer location (geographical area) and segment of economic activity and total credit granted	[TDC30063]	p.	122
○ Q 3 [sb]	G1 5.4	Short-term lending rates on loan facilities distribution by branch location (region) and customer segment of economic activity	[TDC30050]	p.	124
○ Q 3 [sb]	G1 5.5	Medium and long-term lending rates on loan facilities distribution by branch location (geographical area) and total credit granted	[TDB30625]	p.	125
○ Q 3 [sb]	G1 5.6	Medium and long-term lending rates on loan facilities distribution by branch location (geographical area) and customer segment of economic activity	[TDB30630]	p.	126
○ Q 3 [sb]	G1 5.7	Lending rates on loan facilities distribution by customer branch of economic activity	[TDB30640]	p.	127
○ Q 3 [sb]	G1 5.8	Lending rates (arithmetic means) on loan facilities distribution by branch location (region) and partial credit granted	[TDB30655]	p.	128
⊙ Q 3 [sb]		Short-term lending rates on loan facilities distribution by branch location (region) and customer segment of economic activity (rates, products, charges)	[TDC30055]		
⊙ Q 3 [sb]		Medium and long-term lending rates on loan facilities distribution by branch location (geographical area) and customer segment of economic activity (rates, products, charges)	[TDB30660]		

G2 NOMINAL DEPOSIT RATES

○ Q 4 [sb]	G2 5.1	Nominal deposit rates distribution by branch location (region) and customer segment of economic activity	[TDC20013]	p.	129
○ Q 4 [sb]	G2 5.2	Nominal deposit rates distribution by customer location (geographical area) and segment of economic activity and size of deposit	[TDC20018]	p.	130
○ Q 4 [sb]	G2 5.3	Nominal deposit rates distribution by branch location (geographical area) and customer segment of economic activity	[TDB30700]	p.	131
○ Q 4 [sb]	G2 5.4	Nominal current account deposit rates distribution by branch location (region) and size of deposit	[TDB30715]	p.	132
⊙ Q 4 [sb]		Nominal deposit rates distribution by branch location (region) and customer segment of economic activity (rates, number of accounts and total deposits)	[TDB20013]		

G3 EFFECTIVE DEPOSIT RATES

○ Q 4 [sb]	G3 5.1	Effective deposit rates distribution by branch location (region) and customer segment of economic activity	[TDB30770]	p.	133
○ Q 4 [sb]	G3 5.2	Effective deposit rates distribution by customer location (geographical area) and segment of economic activity and size of deposit	[TDB30785]	p.	134
○ Q 4 [sb]	G3 5.3	Effective deposit rates distribution by branch location (geographical area) and customer branch of economic activity	[TDB30790]	p.	135

○ Q 4 [sb]		G3 5.4	Effective current account deposit rates		
			distribution by branch location (region) and size of deposit	[TDB30805]	p. 136
⊙ Q 4 [sb]			Effective deposit rates		
			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

	H1	BALANCE SHEET			
○ Q 6 [bi]		H1 5.1	Assets	[TDB40605]	p. 138
○ Q 6 [bi]		H1 5.2	Liabilities	[TDB40615]	p. 140

	METHODOLOGICAL APPENDIX	p. 143
--	--------------------------------	--------

	GLOSSARY	p. 153
--	-----------------	--------

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

September 2002

September 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	828	29,717	23	125	253	22,765
b.	PIEDMONT	31	2,457	1	9	19	2,221
	Alessandria	3	276	—	—	2	270
	Asti	1	149	—	—	1	138
	Biella	2	127	—	—	2	125
	Cuneo	13	462	—	1	5	362
	Novara	1	195	—	1	1	156
	Turin	9	1,031	1	7	8	981
	Verbano-Cusio-Ossola	2	85	—	—	—	58
	Vercelli	—	132	—	—	—	131
c.	VALLE D'AOSTA	3	97	—	1	1	81
	Aosta	3	97	—	1	1	81
d.	LIGURIA	7	896	—	1	6	872
	Genoa	5	490	—	1	4	479
	Imperia	—	105	—	—	—	99
	La Spezia	1	128	—	—	1	126
	Savona	1	173	—	—	1	168
e.	LOMBARDY	182	5,743	5	11	75	3,808
	Bergamo	14	622	—	—	4	352
	Brescia	19	774	—	1	7	540
	Como	3	327	—	—	—	218
	Cremona	8	253	—	—	1	141
	Lecco	4	208	—	—	1	121
	Lodi	5	125	—	—	1	57
	Mantua	5	305	—	—	2	245
	Milan	119	2,288	5	10	56	1,595
	Pavia	—	303	—	—	—	249
	Sondrio	4	120	—	—	2	31
	Varese	1	418	—	—	1	259
f.	TRENTINO-ALTO ADIGE	123	902	1	2	8	307
	Bolzano	58	406	—	1	2	148
	Trento	65	496	1	1	6	159
g.	VENETO	59	3,123	1	14	11	2,098
	Belluno	2	182	—	—	1	132
	Padua	11	556	—	3	2	426
	Rovigo	7	165	—	—	—	117
	Treviso	10	592	—	5	3	353
	Venice	6	463	—	1	2	383
	Verona	11	589	1	2	3	349
	Vicenza	12	576	—	3	—	338

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>	
40	3,667	470	3,150	5	30	60	105	
1	109	11	124	–	1	–	2	663
–	5	1	1	–	–	–	–	92
–	4	–	7	–	–	–	–	61
–	2	–	–	–	–	–	–	39
–	1	8	99	–	–	–	–	151
–	39	–	–	–	–	–	–	60
–	31	1	16	–	1	–	2	186
1	26	1	1	–	–	–	–	29
–	1	–	–	–	–	–	–	45
–	–	2	15	–	1	–	–	35
–	–	2	15	–	1	–	–	35
–	9	1	13	–	1	–	1	132
–	7	1	2	–	1	–	1	51
–	2	–	4	–	–	–	–	22
–	–	–	2	–	–	–	–	25
–	–	–	5	–	–	–	–	34
10	1,335	48	538	2	4	47	58	1,146
1	172	9	97	–	–	–	1	187
1	97	11	137	–	–	–	–	178
–	73	3	36	–	–	–	–	98
1	52	6	60	–	–	–	–	88
1	69	2	18	–	–	–	–	66
1	36	3	32	–	–	–	–	44
–	33	3	27	–	–	–	–	69
3	523	11	109	2	4	47	57	181
–	39	–	15	–	–	–	–	98
2	87	–	2	–	–	–	–	43
–	154	–	5	–	–	–	–	94
1	76	111	515	–	–	3	4	300
1	65	52	190	–	–	3	3	111
–	11	59	325	–	–	–	1	189
5	563	43	453	–	2	–	7	550
–	35	1	15	–	–	–	–	58
1	35	8	92	–	1	–	2	101
–	1	7	47	–	–	–	–	46
1	138	6	98	–	–	–	3	95
–	31	4	48	–	1	–	–	44
1	169	7	69	–	–	–	2	95
2	154	10	84	–	–	–	–	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>
h.	FRIULI-VENEZIA GIULIA	28	895	2	3	9	642
	Gorizia	6	96	–	–	1	67
	Pordenone	4	211	–	–	1	154
	Trieste	4	140	1	2	2	123
	Udine	14	448	1	1	5	298
i.	EMILIA ROMAGNA	58	3,027	–	9	24	2,228
	Bologna	15	709	–	8	7	537
	Ferrara	3	211	–	–	2	187
	Forlì	11	299	–	–	4	201
	Modena	7	434	–	–	3	278
	Parma	2	305	–	1	2	249
	Piacenza	3	200	–	–	–	133
	Ravenna	5	295	–	–	3	254
	Reggio Emilia	5	349	–	–	2	245
	Rimini	7	225	–	–	1	144
l.	MARCHE	30	992	1	7	9	846
	Ancona	12	303	1	4	5	263
	Ascoli Piceno	7	222	–	1	2	193
	Macerata	3	204	–	1	–	177
	Pesaro e Urbino	8	263	–	1	2	213
m.	TUSCANY	60	2,152	2	7	21	1,784
	Arezzo	4	196	–	–	–	128
	Florence	17	603	2	5	9	506
	Grosseto	4	128	–	–	–	101
	Livorno	3	177	–	–	1	160
	Lucca	5	237	–	1	2	215
	Massa Carrara	1	96	–	–	1	96
	Pisa	7	235	–	–	3	205
	Pistoia	8	160	–	–	1	121
	Prato	2	127	–	–	1	115
	Siena	9	193	–	1	3	137
n.	UMBRIA	12	503	–	3	8	449
	Perugia	10	389	–	3	6	338
	Terni	2	114	–	–	2	111
o.	LAZIO	72	2,323	8	15	26	1,887
	Frosinone	6	165	–	–	1	125
	Latina	7	156	–	–	2	118
	Rieti	2	79	–	–	1	61
	Rome	50	1,740	8	15	21	1,441
	Viterbo	7	183	–	–	1	142
p.	ABRUZZO	13	590	–	4	5	529
	Chieti	4	155	–	–	2	146
	L'Aquila	2	141	–	1	1	120
	Pescara	2	140	–	2	1	123
	Teramo	5	154	–	1	1	140

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	80	16	170	–	1	2	2	176
–	4	5	25	–	–	–	–	20
–	25	2	31	–	–	1	1	39
–	7	1	8	–	1	1	1	5
1	44	8	106	–	–	–	–	112
5	504	28	289	–	2	1	4	328
–	77	8	90	–	2	–	3	58
–	11	1	13	–	–	–	–	26
–	34	7	64	–	–	–	–	30
2	147	1	8	–	–	1	1	47
–	50	–	6	–	–	–	–	46
2	60	1	7	–	–	–	–	40
–	7	2	34	–	–	–	–	18
–	85	3	19	–	–	–	–	45
1	33	5	48	–	–	–	–	18
–	19	21	126	–	1	–	–	215
–	4	7	35	–	1	–	–	47
–	1	5	28	–	–	–	–	59
–	2	3	25	–	–	–	–	49
–	12	6	38	–	–	–	–	60
3	140	36	224	–	2	–	2	276
2	53	2	15	–	–	–	–	38
–	36	8	57	–	2	–	2	44
–	6	4	21	–	–	–	–	28
–	6	2	11	–	–	–	–	20
–	5	3	17	–	–	–	–	29
–	–	–	–	–	–	–	–	15
1	12	3	18	–	–	–	–	38
–	6	7	33	–	–	–	–	22
–	3	1	9	–	–	–	–	6
–	13	6	43	–	–	–	–	36
–	20	4	33	–	1	–	–	85
–	20	4	30	–	1	–	–	53
–	–	–	3	–	–	–	–	32
6	247	30	164	3	4	7	21	267
2	24	3	15	–	–	–	1	63
1	27	4	11	–	–	–	–	30
–	10	1	8	–	–	–	–	32
2	176	17	99	3	4	7	20	85
1	10	5	31	–	–	–	–	57
–	5	8	55	–	1	–	–	171
–	–	2	9	–	–	–	–	54
–	1	1	19	–	1	–	–	44
–	4	1	13	–	–	–	–	30
–	–	4	14	–	–	–	–	43

B.1.5.1

BANKS AND BRANCHES

Distribution by location (province) and institutional category of bank

TDB10207

		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds			
		<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>
q.	MOLISE	3	137	–	1	–	113
	Campobasso	3	105	–	1	–	85
	Isernia	–	32	–	–	–	28
r.	CAMPANIA	38	1,497	–	7	9	1,299
	Avellino	6	122	–	–	1	93
	Benevento	4	82	–	–	1	69
	Caserta	5	190	–	–	2	177
	Naples	6	772	–	7	3	725
	Salerno	17	331	–	–	2	235
s.	PUGLIA	29	1,300	–	5	5	993
	Bari	15	551	–	5	1	417
	Brindisi	2	111	–	–	–	89
	Foggia	3	235	–	–	2	176
	Lecce	5	247	–	–	2	186
	Taranto	4	156	–	–	–	125
t.	BASILICATA	9	236	–	2	2	193
	Matera	3	82	–	–	1	68
	Potenza	6	154	–	2	1	125
u.	CALABRIA	27	500	–	2	4	416
	Catanzaro	6	100	–	2	–	84
	Cosenza	13	185	–	–	3	141
	Crotone	4	39	–	–	1	31
	Reggio Calabria	2	135	–	–	–	126
	Vibo Valentia	2	41	–	–	–	34
v.	SICILY	40	1,683	1	7	8	1,339
	Agrigento	5	169	–	–	–	116
	Caltanissetta	8	89	–	–	–	57
	Catania	4	347	–	3	2	279
	Enna	2	63	–	–	–	47
	Messina	1	226	–	1	–	192
	Palermo	11	384	1	2	4	327
	Ragusa	1	109	–	–	–	73
	Siracusa	3	119	–	1	2	97
	Trapani	5	177	–	–	–	151
z.	SARDINIA	4	664	1	15	3	660
	Cagliari	1	265	1	8	1	264
	Nuoro	–	119	–	3	–	119
	Oristano	1	84	–	1	–	81
	Sassari	2	196	–	3	2	196

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	–	–	45
–	8	3	11	–	1	–	–	33
–	2	–	2	–	–	–	–	12
3	90	26	104	–	2	–	2	346
–	14	5	15	–	–	–	–	55
–	3	3	10	–	–	–	–	42
–	7	3	6	–	–	–	–	67
3	42	–	2	–	1	–	2	85
–	24	15	71	–	1	–	–	97
3	228	21	76	–	1	–	2	231
2	87	12	44	–	1	–	2	47
–	16	2	6	–	–	–	–	20
–	52	1	7	–	–	–	–	55
1	53	2	8	–	–	–	–	82
–	20	4	11	–	–	–	–	27
–	15	7	27	–	1	–	–	90
–	4	2	10	–	–	–	–	26
–	11	5	17	–	1	–	–	64
–	3	23	80	–	1	–	–	198
–	–	6	15	–	1	–	–	38
–	1	10	43	–	–	–	–	74
–	–	3	8	–	–	–	–	19
–	2	2	7	–	–	–	–	46
–	–	2	7	–	–	–	–	21
2	214	30	128	–	2	–	–	345
1	28	4	25	–	–	–	–	40
–	11	8	21	–	–	–	–	21
–	58	2	10	–	–	–	–	58
–	3	2	13	–	–	–	–	19
–	27	1	7	–	–	–	–	76
–	27	7	28	–	2	–	–	76
1	35	–	1	–	–	–	–	12
–	17	1	5	–	–	–	–	19
–	8	5	18	–	–	–	–	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

September 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	23,040	23,018	22
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	1,741	1,735	6
Receivables from BI-ECB	8,240	8,128	113
Receivables from banks	311,182	302,569	8,613
<i>of which:</i> time deposits and interbank CDs	118,926	116,182	2,743
repos	94,201	91,629	2,572
Receivables from non-bank customers:			
current account receivables	213,215	212,761	454
repos	16,621	16,344	278
personal loans	17,607	17,597	10
export credits	17,301	17,288	13
import credits	11,629	11,615	14
mortgage loans	388,717	328,949	59,768
other loans	289,512	272,971	16,541
bad debts	46,401	42,717	3,684
unpaid and protested own bills	569	544	26
Securities	200,063	189,221	10,842
<i>of which:</i> not held as fixed assets	167,561	156,827	10,735
Subordinated loans	13,895	13,448	447
Participating interests	91,048	87,123	3,926
Fixed assets	46,523	45,903	621
<i>of which:</i> buildings	24,722	24,296	426
Bills, other credit instruments and documents	128,507	123,360	5,147
Sundry debtors net of items in suspense accounts	136,477	133,444	3,033
Negative capital items	771	753	18
Items in transit or in suspense accounts	23,620	23,547	74
Remaining asset items	216,637	204,072	12,565
TOTAL	2,204,441	2,078,223	126,218
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	160,163	145,779	14,383
Guarantees applied for	5,452	5,451	1
Commitments and contingent liabilities	938,826	891,811	47,016
Credit implicit in leasing contracts with customers	9,958	9,333	626
Customer bill portfolio	13,667	8,785	4,881
Undrawn customer credit lines	602,269	571,574	30,696
Securities and the like on deposit	2,194,435	2,181,852	12,583

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
10,680	5,935	6,424	21,027	2,014
749	588	404	1,362	379
4,204	1,204	2,832	7,124	1,116
175,015	50,491	85,676	286,988	24,194
66,854	23,857	28,215	112,504	6,422
60,349	12,913	20,939	91,915	2,286
105,310	45,236	62,668	200,317	12,899
9,798	3,346	3,478	13,951	2,671
7,341	4,848	5,418	15,807	1,800
11,392	3,555	2,354	16,915	386
7,008	2,695	1,926	11,039	590
178,690	101,519	108,508	359,948	28,770
162,382	51,311	75,820	277,804	11,708
23,970	6,477	15,955	39,890	6,511
352	100	117	465	104
85,608	38,078	76,377	180,002	20,060
71,646	28,814	67,101	153,560	14,001
9,704	1,935	2,257	12,650	1,245
67,801	13,450	9,797	89,618	1,430
24,718	8,912	12,894	41,752	4,771
14,310	4,501	5,910	22,203	2,518
66,572	29,033	32,902	122,227	6,280
88,507	19,010	28,960	129,345	7,131
210	125	437	731	40
12,706	4,373	6,541	21,385	2,235
117,274	34,279	65,084	208,104	8,533
1,169,992	426,693	607,757	2,059,361	145,081
97,689	29,982	32,491	155,917	4,245
4,708	377	367	5,395	57
700,115	108,558	130,153	895,525	43,302
1,032	2,527	6,399	9,898	61
4,570	4,542	4,554	12,244	1,422
324,534	133,818	143,917	568,917	33,352
1,252,618	356,576	585,241	2,110,139	84,296

Distribution by major category of bank

TDB10027

Source: Supervisory returns
Stocks in millions of euros

September 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	672,763	666,620	6,143
<i>of which:</i> savings deposits	66,950	66,799	151
time savings deposits	5,792	5,786	6
savings certificates and CDs	40,526	38,772	1,755
current account deposits	455,622	452,957	2,665
time current account deposits	4,142	3,868	273
repos	92,783	91,751	1,032
Payables to BI-ECB	7,591	6,785	806
Payables to banks	417,335	378,277	39,058
<i>of which:</i> time deposits and interbank CDs	198,132	184,546	13,586
repos	57,675	56,716	959
Funds raised in the market	369,020	319,429	49,591
<i>of which:</i> bonds in issue	319,310	271,043	48,267
Provision for employee severance benefits	8,403	8,277	126
Supplementary pension fund	4,163	4,103	61
Provision for writedown of securities	229	181	48
Provision for writedown of investments	1,461	1,410	50
Accumulated depreciation	19,798	19,502	296
<i>of which:</i> accumulated depreciation of buildings	8,252	8,088	164
Provision for writedown of loans	30,430	28,281	2,149
Provision for writedown of commitments and guarantees granted	702	697	5
Sundry provisions for losses and charges	12,629	12,099	530
Provision for loan losses	3,640	2,555	1,085
Capital, reserves and provisions included in capital	146,567	135,257	11,310
Sundry creditors net of items in suspense accounts	101,512	98,292	3,220
Discounted bills, other credit instruments and documents	170,228	169,925	303
Items in transit or in suspense accounts	16,004	15,699	305
Remaining liabilities items	221,223	210,089	11,133
TOTAL	2,204,441	2,078,223	126,218

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
347,986	129,798	194,978	597,475	75,287
26,439	10,357	30,154	48,696	18,254
2,497	479	2,816	3,091	2,702
17,558	10,561	12,407	31,598	8,928
251,985	81,530	122,107	414,538	41,084
2,536	710	895	3,725	417
44,332	20,944	27,508	86,568	6,215
5,199	807	1,585	7,337	254
203,189	84,840	129,306	411,793	5,542
94,382	44,951	58,799	196,559	1,573
35,669	5,680	16,326	56,993	683
191,943	87,087	89,990	346,351	22,669
154,169	80,218	84,923	298,096	21,214
4,904	1,458	2,042	7,228	1,175
1,577	1,456	1,131	3,302	861
172	50	8	227	2
1,107	323	31	1,408	53
10,666	3,550	5,581	17,967	1,831
4,862	1,516	1,874	7,693	559
15,313	4,786	10,331	25,449	4,982
533	80	90	618	84
9,559	1,341	1,729	11,287	1,342
1,131	1,011	1,497	3,562	77
78,778	24,698	43,091	136,716	9,851
67,189	11,402	22,922	97,299	4,213
90,455	39,496	40,277	164,192	6,036
9,086	2,379	4,540	14,416	1,588
131,205	31,864	58,154	211,990	9,233
1,169,992	426,693	607,757	2,059,361	145,081

Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns
Percentages

September 2002

	Total	of which: variable rate	Sight and revocable	Up to 3 months	More than 3 months up to 12 months	More than 1 year up to 5 years	More than 5 years
a. ASSETS							
Receivables from non-bank customers	100.00	62.89	27.24	18.90	11.71	22.92	19.24
Receivables from BI-ECB and other banks	100.00	6.98	40.07	42.86	10.27	4.25	2.56
Securities portfolio	100.00	57.09	0.91	7.65	15.73	47.18	28.54
b. LIABILITIES							
Payables to non-bank customers	100.00	0.91	85.16	12.89	1.44	0.19	0.30
Payables to BI-ECB and other banks	100.00	16.47	28.63	42.50	11.32	11.35	6.22
Bonds, savings certificates and CDs	100.00	47.79	0.96	8.30	18.33	57.56	14.86

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

September 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
a. TOTAL	91,048	67,801	13,450	9,797	89,618	1,430
Banks	54,260	41,997	6,647	5,616	53,430	829
<i>of which: non-resident</i>	8,165	7,428	625	113	8,140	25
Other financial intermediaries	24,970	17,833	4,356	2,781	24,585	385
<i>of which: non-resident</i>	8,248	6,531	1,046	670	8,247	..
Financial auxiliaries	2,114	1,035	605	474	2,025	89
Insurance companies	2,689	1,753	570	367	2,649	41
Non-financial companies	7,016	5,184	1,272	560	6,929	87
<i>of which: qualified holdings</i>	2,019	1,537	386	96	1,990	28

Notes:

B.2.5.5

FOREIGN BRANCHES OF ITALIAN BANKS – ACCOUNTING DATA

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 2002	Sept. 2002
a. ASSETS		
Cash	6	29
Receivables from parent bank and other foreign branches	58,224	48,370
Receivables from banks and central banks	39,509	36,657
<i>of which:</i> from non-residents	26,425	19,794
repos with banks	701	945
Receivables from non-bank customers	50,278	43,761
<i>of which:</i> from non-residents	47,579	41,702
repos	5,142	2,082
Subordinated loans	5,142	2,082
Securities and participating interests	29,857	27,930
<i>of which:</i> securities not held as fixed assets	16,503	15,334
Bad debts	692	910
Other liabilities items	15,557	17,133
TOTAL	194,122	174,790
b. LIABILITIES		
Payables to parent bank and other foreign branches	37,648	30,454
Payables to banks and central banks	74,878	66,700
<i>of which:</i> to non-residents	67,123	57,855
repos with banks	2,303	1,943
Payables to non-bank customers	56,317	51,164
<i>of which:</i> to non-residents	48,561	44,900
repos	3,796	1,144
Subordinated loans	5,205	5,208
Endowment funds and capital reserves	2,107	2,129
Other liabilities items	18,255	19,289
TOTAL	194,122	174,790
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	14,694	14,541
Commitments and contingent liabilities	256,884	229,515
Bill portfolio	820	734

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

September 2002

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	576,083	49,333	1.07	35,933	2,295
b. NORTH-WEST ITALY	132,008	11,946	1.09	8,820	577
Piedmont	40,809	2,478	1.07	2,391	116
Valle d'Aosta	1,168	73	1.02	51	1
Liguria	16,581	1,173	1.09	1,008	31
Lombardy	73,450	8,222	1.09	5,370	428
c. NORTH-EAST ITALY	77,847	6,193	1.08	4,940	303
Trentino-Alto Adige	4,821	374	1.05	359	21
Veneto	28,559	2,553	1.10	1,732	126
Friuli-Venezia Giulia	9,502	602	1.14	556	26
Emilia-Romagna	34,965	2,665	1.06	2,293	130
d. CENTRAL ITALY	127,192	13,557	1.10	7,750	849
Marche	14,402	986	1.05	695	35
Tuscany	36,626	2,532	1.11	2,615	243
Umbria	7,092	676	1.11	392	23
Lazio	69,072	9,363	1.10	4,048	548
e. SOUTHERN ITALY	147,288	11,094	1.06	10,025	407
Abruzzo	13,405	917	1.06	725	26
Molise	2,925	290	1.26	207	6
Campania	50,834	3,477	1.09	3,518	249
Puglia	44,797	3,790	1.03	3,242	79
Basilicata	9,321	762	1.03	461	10
Calabria	26,006	1,859	1.04	1,872	38
f. ISLANDS	91,748	6,544	1.02	4,398	159
Sicily	71,066	4,714	1.02	3,499	108
Sardinia	20,682	1,830	1.04	899	51

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

September 2002

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	576,083	49,333	1.07	35,933	2,295
General government	33	28	1.29	1	5
Financial companies	974	902	1.09	22	6
Non-financial companies	107,383	29,510	1.11	4,784	1,616
<i>of which:</i> industry	31,040	8,954	1.13	1,264	607
building	15,942	7,289	1.08	586	272
services	57,799	11,745	1.10	2,832	719
Producer households	99,229	7,289	1.04	4,685	214
Consumer households and nec	355,127	10,870	1.02	25,653	428

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2002

September 2002		of which:				Local claims in local currency	
		International claims	banks		non-banks		
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
a.	TOTAL	229,391	103,424	18,651	42,298	65,022	71,508
b.	EUROPE	174,420	89,820	14,438	31,945	38,222	46,257
	of which: Albania	73	24	7	1	41	—
	Austria	2,527	2,081	284	75	86	==
	Belgium	11,244	9,288	81	1,433	441	494
	Bulgaria	329	69	1	54	205	279
	Czech Republic	246	137	10	45	54	61
	Croatia	3,804	410	449	591	2,360	1,749
	Denmark	476	308	36	65	68	—
	Finland	495	100	14	120	261	—
	France	20,496	10,554	2,013	3,569	4,361	9,456
	Germany	29,110	19,481	2,696	1,894	5,039	3,177
	Greece	1,827	254	85	409	1,080	==
	Ireland	6,190	2,516	1,071	1,362	1,241	415
	Yugoslavia	17	10	3	3	1	—
	Liechtenstein	24	1	—	10	14	—
	Luxemburg	16,856	5,770	1,415	3,486	6,185	4,494
	Malta	153	22	14	45	74	—
	Norway	643	367	111	75	90	—
	Netherlands	13,842	5,838	476	2,567	4,961	==
	Poland	4,710	273	99	3,027	1,311	9,679
	Portugal	7,298	3,486	1,460	202	2,151	—
	United Kingdom	38,148	24,357	1,427	9,135	3,229	5,726
	Romania	238	35	11	98	94	25
	Russia	1,724	213	110	213	1,187	—
	Slovenia	302	31	169	20	82	5
	Spain	4,743	1,448	1,356	768	1,172	3,226
	Sweden	1,067	296	30	289	451	—
	Switzerland	3,647	2,040	142	761	704	563
	Turkey	1,596	156	20	889	532	==
	Hungary	1,255	99	207	486	463	1,670
c.	ASIA	5,298	2,280	865	681	1,473	2,446
	of which: Saudi Arabia	269	69	1	50	149	—
	China	573	158	106	71	238	==
	South Korea	809	494	194	34	87	—
	Philippines	72	1	..	21	49	—
	Japan	1,458	817	—	187	455	2,410
	India	172	65	38	23	46	—
	Indonesia	89	5	7	30	47	—
	Iran	695	208	434	3	50	—
	Iraq	84	42	1	42	—	—

Distribution by country, type of customer and residual maturity

TDB30274

Banks

		of which:				Local claims in local currency	
		International claims	banks residual maturity		non-banks residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
ASIA (cont.)							
	Israel	120	68	—	20	32	23
	Malaysia	139	64	41	12	23	—
	Pakistan	133	..	—	90	44	—
	Qatar	117	6	—	41	70	—
	Taiwan	210	192	10	5	2	—
	Thailand	113	4	2	9	97	—
d.	AFRICA	877	141	110	206	419	—
	of which: Algeria	59	15	25	8	12	—
	Egypt	333	59	27	45	201	—
	Morocco	148	5	7	17	119	—
	Nigeria	25	3	11	10	1	—
	South Africa	77	12	—	32	33	—
	Tunisia	74	20	39	4	10	—
e.	AMERICA	28,333	4,381	1,527	7,349	15,075	21,610
	of which: Argentina	1,425	33	20	649	723	1,365
	Brazil	3,361	737	281	1,026	1,316	3,474
	Canada	905	254	36	315	300	786
	Chile	687	115	64	277	231	146
	Colombia	168	2	..	123	43	243
	Cuba	85	41	42	2	1	—
	Ecuador	29	1	1	..	27	—
	Mexico	1,672	55	12	210	1,395	—
	Paraguay	132	30	—	79	23	51
	Peru	3,906	584	6	1,576	1,740	889
	United States	14,839	2,479	1,003	2,828	8,528	14,647
	Uruguay	298	39	22	125	112	9
	Venezuela	780	1	28	126	625	—
f.	OCEANIA	2,586	512	92	156	1,827	—
	of which: Australia	734	336	92	148	158	—
g.	OFFSHORE CENTRES	15,610	6,235	1,527	1,709	6,139	1,195
	of which: Cayman Islands	5,348	977	1,011	450	2,909	—
	Hong Kong	1,091	444	86	241	321	966
	Singapore	2,320	931	261	261	868	214
h.	INTERNATIONAL ORGANIZATIONS	2,264	56	92	251	1,865	—

Notes:

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

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

September 2002

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	53	51
Customer trading	69	65
Underwriting	39	33
Placement	122	108
Individual portfolio management	86	82
Reception of orders	96	90

b. NUMBER OF SIMs

173

161

Notes:

SIMs include trust companies operating in the asset management field. There are more activities authorized than SIMs because each intermediary is normally authorized to engage in more than one activity.

Distribution by operational specialization

TDB40220

Collective investment undertakings

Source: Archives of intermediary identification data

September 2002

Companies authorized

Companies operating

a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS		1,193	1,050
Equity		603	517
<i>of which:</i> foreign-oriented		402	334
Balanced		112	99
<i>of which:</i> foreign-oriented		50	42
Bond		478	434
<i>of which:</i> foreign-oriented		222	196
b. NUMBER OF SICAV SUB-FUNDS		10	10
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
c. NUMBER OF ASSET MANAGEMENT COMPANIES		60	57
d. NUMBER OF SICAVs		2	2

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

		June 2002	Sept. 2002
a.	NUMBER OF FINANCIAL INTERMEDIARIES	277	289
	Leasing	62	61
	Factoring	36	35
	Consumer credit	17	17
	Other forms of finance	24	25
	Acquisition of shareholdings	17	18
	Issue and/or management of credit cards	9	8
	Securitization	105	117
	Foreign exchange trading and other activities	7	8

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

	June 2002	Sept. 2002
a. ASSETS		
Cash and liquid assets	1	2
Receivables from banks and financial institutions	17,179	14,397
Receivables from customers	410	157
Bonds and other debt securities	8,775	6,083
Shares, capital parts and other equity securities	1,553	201
Options bought and the like	1,275	1,749
Participating interests	80	80
Fixed assets	239	251
Remaining asset items	3,933	5,984
TOTAL	33,446	28,904
b. LIABILITIES		
Payables to banks and financial institutions	22,932	14,886
Payables to customers	2,553	3,703
Debt securities in issue	–	50
Options sold and the like	1,763	1,732
Provision for employee severance benefits	48	46
Provisions for risks	205	210
Subordinated liabilities	101	100
Capital, reserves and share premiums	1,573	1,605
Remaining liabilities items	4,271	6,571
TOTAL	33,446	28,904

Notes:

The data include transactions with non-resident customers.

C.2.5.2

FINANCIAL INTERMEDIARIES – ACCOUNTING DATA

TDB40250

Financial intermediaries referred to in Art. 107 of the 1993 Banking Law

Source: Supervisory returns
Stocks in millions of euros

	June 2002	Sept. 2002
a. ASSETS		
Cash and liquid assets	35	33
Current account receivables from banks and deposits	2,256	1,967
Receivables from customers	96,447	95,063
Bad debts	1,135	1,076
Securities portfolio	2,778	3,053
Participating interests	3,361	3,480
<i>of which: held for merchant banking purposes</i>	735	732
Tangible and intangible fixed assets	6,104	6,504
Remaining asset items	7,837	7,321
TOTAL	119,953	118,496
b. LIABILITIES		
Current account payables to banks	28,689	26,822
Financial payables	66,461	68,293
Securities in issue	3,128	2,977
Provisions for liabilities and charges and provision for employee severance benefits	1,033	936
Loan loss provision	473	480
Provision for general financial risks	333	228
Subordinated loans	910	1,020
Capital and reserves	8,581	8,426
Remaining liabilities items	10,347	9,313
TOTAL	119,953	118,496
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	10,049	8,684
Derivative contracts	27,603	29,307

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

September 2002		Total	General government	Financial companies
a. TOTAL		988,067	53,162	137,098
b. NORTH-WEST ITALY		392,612	9,466	91,439
	Piedmont	81,218	2,920	11,263
	Valle d'Aosta	2,132	93	68
	Liguria	19,329	1,348	474
	Lombardy	289,933	5,105	79,635
c. NORTH-EAST ITALY		221,450	5,598	14,507
	Trentino-Alto Adige	21,059	348	398
	Veneto	88,100	2,129	5,581
	Friuli-Venezia Giulia	19,902	811	783
	Emilia-Romagna	92,390	2,310	7,744
d. CENTRAL ITALY		237,891	31,652	27,321
	Marche	24,103	1,047	1,257
	Tuscany	63,234	1,638	7,997
	Umbria	11,732	439	158
	Lazio	138,822	28,529	17,908
e. SOUTHERN ITALY		90,387	5,073	2,995
	Abruzzo	12,479	476	136
	Molise	2,329	169	35
	Campania	34,940	1,978	2,417
	Puglia	26,378	1,664	130
	Basilicata	4,287	223	23
	Calabria	9,976	562	255
f. ISLANDS		45,726	1,372	835
	Sicily	31,302	792	316
	Sardinia	14,424	580	519

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
521,778	216,260	62,362	232,795	63,665	212,363
205,628	91,018	18,537	94,168	17,162	68,916
45,185	23,636	3,735	17,351	4,798	17,052
1,419	667	192	556	186	366
10,295	2,756	1,368	6,091	1,440	5,771
148,729	63,959	13,243	70,171	10,737	45,727
135,659	60,547	15,625	56,106	17,440	48,245
12,669	3,369	2,186	6,744	2,501	5,142
54,739	26,275	5,280	21,775	6,591	19,059
11,625	5,491	895	4,988	1,493	5,189
56,626	25,411	7,264	22,600	6,854	18,855
117,665	42,290	17,486	55,230	12,451	48,802
13,571	7,167	1,741	4,403	2,371	5,858
33,144	13,748	3,621	14,583	5,172	15,283
6,689	2,961	1,009	2,479	1,240	3,205
64,260	18,414	11,114	33,765	3,668	24,457
42,607	15,949	7,081	17,973	10,739	28,974
7,091	3,544	1,058	2,279	1,329	3,447
1,147	534	185	375	324	655
17,128	6,089	2,452	8,233	2,612	10,805
11,500	3,718	2,455	4,692	3,854	9,230
2,146	1,020	292	675	707	1,187
3,595	1,044	637	1,718	1,913	3,650
20,219	6,456	3,633	9,318	5,874	17,426
13,476	3,887	2,264	6,709	4,084	12,633
6,743	2,569	1,370	2,609	1,789	4,793

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

TDB10234

Source: Supervisory returns
Stocks in millions of euros

September 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a. TOTAL	988,067	907,603	80,464
b. NORTH-WEST ITALY	392,612	361,283	31,329
Piedmont	81,218	73,407	7,811
Valle d'Aosta	2,132	1,854	278
Liguria	19,329	18,346	983
Lombardy	289,933	267,676	22,257
c. NORTH-EAST ITALY	221,450	208,725	12,725
Trentino-Alto Adige	21,059	20,182	877
Veneto	88,100	83,773	4,326
Friuli-Venezia Giulia	19,902	17,649	2,253
Emilia-Romagna	92,390	87,121	5,268
d. CENTRAL ITALY	237,891	212,844	25,047
Marche	24,103	21,792	2,311
Tuscany	63,234	59,093	4,141
Umbria	11,732	10,856	876
Lazio	138,822	121,104	17,718
e. SOUTHERN ITALY	90,387	81,737	8,651
Abruzzo	12,479	11,144	1,335
Molise	2,329	2,067	262
Campania	34,940	31,443	3,497
Puglia	26,378	24,129	2,249
Basilicata	4,287	3,817	470
Calabria	9,976	9,137	838
f. ISLANDS	45,726	43,014	2,712
Sicily	31,302	30,104	1,198
Sardinia	14,424	12,910	1,514

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
491,837	216,393	279,837	924,169	63,898
216,176	86,023	90,412	387,864	4,747
47,442	11,326	22,451	80,334	884
1,213	342	577	2,105	26
8,211	6,166	4,951	18,939	390
159,310	68,190	62,433	286,486	3,448
92,969	51,886	76,595	218,764	2,686
3,358	665	17,035	21,040	19
47,710	18,875	21,515	87,312	788
8,693	2,077	9,131	19,578	324
33,207	30,268	28,914	90,834	1,555
110,314	57,917	69,659	230,425	7,466
5,809	6,466	11,828	23,723	380
21,083	18,787	23,364	62,410	824
3,682	1,387	6,663	11,460	271
79,739	31,278	27,805	132,832	5,990
46,486	13,297	30,604	61,883	28,505
4,118	1,902	6,458	8,094	4,384
1,256	369	704	1,830	499
21,215	4,488	9,236	25,019	9,921
13,391	3,748	9,238	17,740	8,638
1,918	710	1,658	2,447	1,840
4,588	2,080	3,308	6,753	3,223
25,891	7,269	12,567	25,232	20,494
19,904	2,319	9,079	17,401	13,902
5,987	4,949	3,487	7,832	6,592

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2002

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	585,444	222,790	153,100	130,116	53,345	26,093
Agricultural, forestry and fishery products	24,335	5,754	7,681	5,017	3,694	2,189
Fuel and power products	25,993	10,600	1,551	10,415	1,075	2,352
Ores and metals	10,810	7,475	1,879	796	512	148
Non-metallic minerals and products	13,462	3,379	5,478	2,693	1,249	663
Chemical products	11,128	7,014	1,737	1,314	675	388
Metal products, except transport equipment	22,062	10,710	6,974	2,468	1,595	315
Agricultural and industrial machinery	20,366	9,265	8,291	1,896	741	173
Office and data processing machines, etc.	4,767	2,256	1,707	495	214	94
Electrical goods	14,639	6,377	4,189	3,133	736	204
Transport equipment	10,235	4,425	1,769	1,931	1,866	244
Food and tobacco products	25,871	6,695	10,350	3,912	3,492	1,423
Textiles, clothing and footwear	28,659	10,691	7,693	7,227	2,756	293
Paper and paper products	12,280	5,862	2,664	2,879	651	224
Rubber and plastic products	9,213	4,513	2,340	1,393	759	209
Other manufactured products	17,423	4,888	6,800	3,967	1,313	455
Building and construction	69,740	20,499	17,426	18,842	8,551	4,422
Wholesale and retail trade services, recovery and repair services	96,547	34,548	25,311	19,455	11,629	5,603
Lodging and catering services	19,677	4,459	7,164	4,433	2,279	1,342
Inland transport services	10,573	2,690	3,027	3,448	904	504
Maritime and air transport services	6,619	1,331	847	1,867	1,648	927
Auxiliary transport services	7,936	2,690	1,518	2,752	583	393
Communication services	12,346	4,263	135	7,839	41	68
Other market services	110,761	52,407	26,570	21,943	6,383	3,458

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2002

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	–	988,067	392,612	221,450	237,891	90,387	45,726
	Piedmont	57,935	69,690	64,597	1,867	2,053	711	462
	Valle d'Aosta	1,164	1,239	1,235	1	2	1	..
	Liguria	15,708	19,397	17,006	309	1,147	206	729
	Lombardy	260,714	329,464	275,370	15,456	25,009	9,778	3,852
	Trentino-Alto Adige	19,235	22,000	786	20,204	958	29	23
	Veneto	74,064	84,588	5,407	76,662	1,986	390	144
	Friuli-Venezia Giulia	15,493	17,623	538	16,616	407	46	15
	Emilia-Romagna	76,757	86,962	4,003	77,785	3,322	1,313	539
	Marche	21,003	24,206	333	714	22,509	625	25
	Tuscany	55,149	70,545	4,231	3,420	58,369	2,986	1,539
	Umbria	9,508	10,759	144	147	10,357	96	15
	Lazio	103,504	139,772	16,712	6,889	106,878	7,235	2,057
	Abruzzo	9,277	10,743	257	255	618	9,572	41
	Molise	1,572	1,701	10	6	48	1,637	1
	Campania	24,746	27,364	378	248	1,097	25,200	442
	Puglia	19,907	21,836	275	143	775	20,563	81
	Basilicata	2,344	2,702	49	71	56	2,516	9
	Calabria	6,367	6,930	83	51	236	6,487	73
	Sicily	24,447	25,737	355	165	650	113	24,453
	Sardinia	10,979	11,922	229	160	430	102	11,000

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**September 2002**

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	27,419	12,449	4,294	6,754	3,043	879
<i>of which:</i> without recourse	12,610	5,418	1,749	3,526	1,520	397
with recourse	14,808	7,031	2,545	3,228	1,523	481
Credit implicit in leasing contracts	44,293	18,872	12,165	8,364	3,415	1,476
Receivables for consumer credit and the issue or management of credit cards	17,353	5,522	2,189	3,851	3,676	2,115
Other finance	10,119	3,308	1,497	2,765	1,546	1,003

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

September 2002

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	27,419	2,342	386	23,983	257	450
<i>of which:</i> without recourse	12,610	2,287	68	9,901	166	189
with recourse	14,808	55	318	14,082	91	261
Credit implicit in leasing contracts	44,293	299	733	37,708	4,557	997
Receivables for consumer credit and the issue or management of credit cards	17,353					
Other finance	10,119	272	1,934	5,472	1,304	1,138

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

September 2002		Total	General government	Financial companies
a.	TOTAL	553,221	18,317	38,361
b.	NORTH-WEST ITALY	193,197	2,849	25,197
	Piedmont	40,889	644	2,690
	Valle d'Aosta	1,335	141	71
	Liguria	14,618	208	418
	Lombardy	136,355	1,856	22,018
c.	NORTH-EAST ITALY	116,341	3,297	5,038
	Trentino-Alto Adige	12,213	679	178
	Veneto	44,942	883	1,551
	Friuli-Venezia Giulia	13,576	921	1,834
	Emilia-Romagna	45,610	814	1,475
d.	CENTRAL ITALY	125,730	8,119	7,020
	Marche	13,654	223	55
	Tuscany	35,626	858	616
	Umbria	6,989	134	148
	Lazio	69,461	6,904	6,201
e.	SOUTHERN ITALY	80,299	1,913	832
	Abruzzo	9,134	162	44
	Molise	1,501	39	17
	Campania	34,443	916	686
	Puglia	23,313	382	33
	Basilicata	3,156	123	2
	Calabria	8,753	291	48
f.	ISLANDS	37,655	2,139	274
	Sicily	26,645	873	225
	Sardinia	11,010	1,266	49

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
99,901	36,259	10,266	51,253	31,510	365,126
40,441	15,941	3,374	20,557	8,774	115,935
7,500	3,067	602	3,733	2,353	27,702
204	60	38	103	81	838
2,191	564	201	1,406	776	11,025
30,545	12,250	2,533	15,315	5,565	76,370
22,889	9,348	2,422	10,479	7,982	77,132
1,929	570	185	1,042	824	8,602
9,152	3,706	994	4,226	3,016	30,338
2,249	917	281	998	585	7,986
9,559	4,156	962	4,214	3,557	30,205
22,163	6,596	2,554	12,583	6,195	82,232
2,210	1,087	229	853	1,010	10,155
6,421	2,464	681	3,117	2,402	25,329
1,022	372	109	513	425	5,259
12,509	2,672	1,535	8,100	2,358	41,488
10,313	3,439	1,344	5,193	5,744	61,496
1,487	714	142	586	652	6,789
189	59	36	73	111	1,144
4,802	1,556	573	2,575	2,153	25,886
2,699	828	404	1,348	1,837	18,360
336	113	69	142	241	2,453
800	169	120	469	749	6,863
4,096	935	572	2,441	2,815	28,331
2,540	623	370	1,446	1,706	21,301
1,556	312	201	996	1,109	7,030

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

TDB10265

Source: Supervisory returns
Stocks in millions of euros

September 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a. TOTAL	553,221	548,914	4,307
b. NORTH-WEST ITALY	193,197	191,266	1,931
Piedmont	40,889	40,600	289
Valle d'Aosta	1,335	1,332	3
Liguria	14,618	14,558	60
Lombardy	136,355	134,777	1,579
c. NORTH-EAST ITALY	116,341	115,584	756
Trentino-Alto Adige	12,213	12,206	7
Veneto	44,942	44,703	239
Friuli-Venezia Giulia	13,576	13,226	350
Emilia-Romagna	45,610	45,449	161
d. CENTRAL ITALY	125,730	124,616	1,115
Marche	13,654	13,597	56
Tuscany	35,626	35,520	106
Umbria	6,989	6,969	20
Lazio	69,461	68,529	932
e. SOUTHERN ITALY	80,299	80,079	220
Abruzzo	9,134	9,118	16
Molise	1,501	1,500	1
Campania	34,443	34,328	115
Puglia	23,313	23,248	65
Basilicata	3,156	3,147	9
Calabria	8,753	8,737	15
f. ISLANDS	37,655	37,369	286
Sicily	26,645	26,604	40
Sardinia	11,010	10,765	245

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
289,794	100,879	162,548	485,171	68,050
115,277	37,128	40,792	191,890	1,307
27,079	3,046	10,764	40,639	250
1,025	9	301	1,332	3
6,187	4,452	3,979	14,497	121
80,986	29,621	25,748	135,422	933
46,491	25,767	44,083	115,916	424
1,796	64	10,353	12,209	5
23,550	9,197	12,195	44,731	211
6,432	869	6,276	13,501	75
14,712	15,638	15,260	45,476	134
63,532	20,957	41,241	121,932	3,798
2,566	4,010	7,077	13,522	132
10,936	10,697	13,994	35,410	216
1,665	448	4,876	6,897	92
48,365	5,803	15,294	66,103	3,358
43,531	9,564	27,204	40,508	39,791
2,110	461	6,563	3,578	5,556
916	165	420	1,080	421
24,190	2,550	7,703	20,940	13,503
11,617	3,242	8,454	10,637	12,676
805	507	1,844	592	2,564
3,893	2,639	2,220	3,681	5,072
20,963	7,463	9,229	14,925	22,730
16,785	2,094	7,765	10,701	15,944
4,178	5,368	1,464	4,224	6,786

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2002

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	131,411	49,215	30,871	28,358	16,057	6,911
Agricultural, forestry and fishery products	7,265	1,863	2,437	1,181	1,079	704
Fuel and power products	3,030	1,056	389	1,018	323	245
Ores and metals	982	555	167	97	104	59
Non-metallic minerals and products	2,429	596	876	473	342	142
Chemical products	2,381	1,414	373	372	171	51
Metal products, except transport equipment	4,163	2,058	1,260	454	321	69
Agricultural and industrial machinery	5,187	2,530	1,946	429	237	44
Office and data processing machines, etc.	1,188	606	258	209	86	29
Electrical goods	3,794	2,071	830	614	227	52
Transport equipment	1,807	696	400	392	282	37
Food and tobacco products	3,577	1,112	1,064	462	684	255
Textiles, clothing and footwear	4,965	1,751	1,110	1,473	571	61
Paper and paper products	2,277	1,085	437	480	214	61
Rubber and plastic products	1,633	700	358	291	257	27
Other manufactured products	2,997	970	883	687	369	88
Building and construction	13,302	4,249	3,170	3,133	1,914	836
Wholesale and retail trade services, recovery and repair services	25,016	8,439	5,741	5,073	3,935	1,829
Lodging and catering services	3,946	991	1,165	912	543	336
Inland transport services	3,866	1,098	902	910	766	191
Maritime and air transport services	1,666	251	71	1,087	121	137
Auxiliary transport services	3,031	1,038	632	876	306	180
Communication services	1,450	955	37	399	42	17
Other market services	31,457	13,129	6,366	7,338	3,163	1,461

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2002

	Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits
		Savings deposits	Current accounts	Up to 18 months	Beyond 18 months	
a. TOTAL	553,221	60,971	444,154	32,649	6,379	9,067
b. NORTH-WEST ITALY	193,197	11,539	169,283	8,902	1,742	1,730
Piedmont	40,889	3,567	35,048	1,611	329	335
Valle d'Aosta	1,335	122	1,170	30	6	7
Liguria	14,618	1,181	12,484	716	126	112
Lombardy	136,355	6,671	120,581	6,545	1,282	1,276
c. NORTH-EAST ITALY	116,341	13,945	92,006	7,652	1,236	1,503
Trentino-Alto Adige	12,213	1,759	9,309	678	140	328
Veneto	44,942	6,004	34,942	2,818	650	528
Friuli-Venezia Giulia	13,576	1,580	11,205	563	68	160
Emilia-Romagna	45,610	4,602	36,550	3,593	378	487
d. CENTRAL ITALY	125,730	12,145	104,443	6,178	658	2,305
Marche	13,654	2,407	8,828	2,070	156	193
Tuscany	35,626	3,495	29,395	2,143	213	381
Umbria	6,989	1,139	4,946	703	78	124
Lazio	69,461	5,105	61,274	1,263	212	1,608
e. SOUTHERN ITALY	80,299	15,269	53,616	7,767	841	2,806
Abruzzo	9,134	2,136	5,885	841	77	196
Molise	1,501	273	1,023	135	15	55
Campania	34,443	5,340	25,114	2,472	416	1,100
Puglia	23,313	5,023	14,184	2,868	212	1,025
Basilicata	3,156	704	1,897	385	19	151
Calabria	8,753	1,793	5,512	1,066	102	278
f. ISLANDS	37,655	8,072	24,807	2,150	1,902	723
Sicily	26,645	6,405	16,610	1,190	1,830	610
Sardinia	11,010	1,666	8,198	960	73	114

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2002

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	–	553,221	193,197	116,341	125,730	80,299	37,655
Piedmont	37,578	39,991	39,354	166	292	119	61
Valle d'Aosta	1,221	1,278	1,256	1	18	3	1
Liguria	13,591	14,520	14,162	57	189	37	76
Lombardy	128,700	144,144	131,538	5,128	4,825	1,668	985
Trentino-Alto Adige	11,839	12,253	218	11,964	49	15	6
Veneto	41,693	43,624	923	42,193	326	149	33
Friuli-Venezia Giulia	11,673	12,388	226	11,921	131	83	27
Emilia-Romagna	42,875	44,916	1,061	43,113	425	256	61
Marche	13,089	13,710	122	123	13,257	203	5
Tuscany	33,862	35,510	722	207	34,335	184	62
Umbria	6,510	6,854	44	16	6,757	33	3
Lazio	63,286	68,631	2,042	1,062	63,830	1,393	304
Abruzzo	8,482	8,808	70	19	179	8,537	2
Molise	1,369	1,484	8	3	28	1,443	1
Campania	32,060	33,013	334	107	322	32,211	39
Puglia	22,270	23,471	344	125	397	22,573	31
Basilicata	2,936	3,062	17	10	14	3,020	1
Calabria	8,241	8,668	218	31	105	8,289	25
Sicily	25,345	26,065	405	84	183	46	25,347
Sardinia	10,582	10,811	133	11	68	13	10,585

Notes:

TDB40150

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking LawSource: Supervisory returns
Stocks in millions of euros**September 2002**

	Total	Financial intermediaries	Banks
a. LEASING	56,126	45,602	10,523
Credit implicit in leasing contracts	54,276	44,426	9,850
Overdue instalments	613	482	131
Bad debts and substandard assets	1,236	694	542
b. FACTORING	23,137	21,281	1,856
Advances against acquired claims	19,183	17,410	1,774
Advances against future claims	720	638	82
Claims assumed at less than nominal value or acquired outright	2,848	2,848	..
Bad debts	....	386	....

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

September 2002

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,366,986	573,075	86,001
	Italian government securities	525,495	203,752	22,171
	<i>of which:</i> BOTs	94,045	64,977	3,185
	CCTs	128,475	42,257	7,284
	BTPs	271,570	89,985	10,577
	Other debt securities	387,274	155,416	17,720
	<i>of which:</i> in non-euro-area currencies	42,557	11,997	1,361
	Equity securities	96,496	23,544	28,146
	<i>of which:</i> in non-euro-area currencies	13,562	2,232	953
	Units of collective investment undertakings	344,632	185,909	15,262
	Other securities and the like	13,145	4,459	2,702

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
109,356	82,372	7,731	1,257,630	490,703	78,270
35,069	22,436	2,513	490,426	181,316	19,658
1,770	1,218	111	92,276	63,759	3,074
15,181	10,664	1,276	113,294	31,593	6,008
15,569	8,860	993	256,001	81,125	9,584
15,677	9,178	947	371,597	146,238	16,772
2,207	1,367	86	40,350	10,630	1,275
1,248	935	59	95,248	22,608	28,087
313	232	13	13,249	2,000	940
56,050	48,851	4,001	288,583	137,057	11,261
1,312	972	211	11,833	3,487	2,492

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

September 2002

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,366,986	573,075	86,001
b.	NORTH-WEST ITALY	802,963	258,305	28,742
	Piedmont	117,437	72,340	6,807
	Valle d'Aosta	2,242	1,465	96
	Liguria	30,989	26,767	1,575
	Lombardy	652,296	157,733	20,265
c.	NORTH-EAST ITALY	245,885	140,744	19,530
	Trentino-Alto Adige	11,193	8,678	1,185
	Veneto	68,685	48,750	6,029
	Friuli-Venezia Giulia	54,036	12,084	1,268
	Emilia-Romagna	111,971	71,231	11,047
d.	CENTRAL ITALY	227,177	103,132	30,152
	Marche	14,223	12,708	1,105
	Tuscany	56,468	41,330	5,207
	Umbria	7,954	6,376	907
	Lazio	148,533	42,719	22,932
e.	SOUTHERN ITALY	66,304	50,397	5,135
	Abruzzo	6,512	5,748	712
	Molise	758	704	52
	Campania	33,254	20,847	1,883
	Puglia	18,975	16,963	1,856
	Basilicata	1,908	1,739	167
	Calabria	4,898	4,396	467
f.	ISLANDS	24,657	20,498	2,442
	Sicily	18,699	16,269	1,451
	Sardinia	5,958	4,229	991

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
109,356	82,372	7,731	1,257,630	490,703	78,270
50,911	37,661	2,530	752,052	220,644	26,213
14,798	9,693	443	102,639	62,647	6,364
201	196	6	2,040	1,269	90
3,416	2,923	113	27,572	23,844	1,462
32,495	24,849	1,968	619,801	132,884	18,297
33,675	24,812	2,962	212,210	115,931	16,568
1,585	1,298	78	9,608	7,380	1,108
12,125	7,713	1,175	56,560	41,037	4,854
2,550	1,802	174	51,486	10,283	1,094
17,415	14,000	1,535	94,556	57,231	9,512
17,479	13,423	1,443	209,699	89,709	28,708
1,375	1,196	117	12,848	11,511	988
7,882	5,996	961	48,586	35,334	4,247
1,063	953	79	6,890	5,423	827
7,159	5,278	287	141,374	37,441	22,646
5,354	4,743	606	60,950	45,654	4,529
528	494	34	5,983	5,254	678
48	45	3	709	659	48
2,251	1,970	278	31,003	18,877	1,605
1,840	1,619	220	17,134	15,344	1,636
137	120	17	1,770	1,619	150
549	495	54	4,349	3,902	412
1,937	1,733	190	22,720	18,765	2,252
1,352	1,240	103	17,347	15,029	1,348
585	493	87	5,373	3,736	904

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2002

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,192,981	22,957	998,397	77,044	43,824	766,986	283,773
Italian government securities	832,808	6,797	397,250	14,157	9,938	207,317	197,347
<i>of which:</i> BOTs	125,149	443	44,680	807	2,511	65,260	11,448
CCTs	180,261	2,001	109,608	5,942	2,256	42,925	17,529
BTPs	452,204	2,808	204,915	6,516	4,783	91,389	141,793
Other debt securities	738,344	6,141	317,596	17,660	19,310	321,240	56,397
<i>of which:</i> in non-euro-area currencies	55,177	221	32,981	1,205	1,055	14,690	5,027
Equity securities	161,164	5,726	62,252	32,691	2,077	29,901	28,517
<i>of which:</i> in non-euro-area currencies	14,537	34	10,868	826	171	2,267	370
Units of collective investment undertakings	418,211	388	209,836	5,974	11,096	189,883	1,033
Other securities and the like	43,634	3,905	11,587	6,644	1,510	19,107	880

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

September 2002		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	1,909,200	1,054,813	369,207	327,439	112,546	45,194
	Italian government securities	635,460	356,309	113,226	114,303	38,761	12,860
	<i>of which:</i> BOTs	113,701	56,046	19,176	21,664	12,924	3,890
	CCTs	162,732	96,269	27,094	29,760	7,391	2,218
	BTPs	310,410	171,444	62,511	53,387	16,579	6,490
	Other debt securities	681,944	362,159	147,555	110,105	41,356	20,769
	<i>of which:</i> in non-euro-area currencies	50,150	36,755	6,086	5,764	1,152	393
	Equity securities	132,644	65,770	29,311	32,461	3,004	2,099
	<i>of which:</i> in non-euro-area currencies	14,167	11,896	1,011	871	229	160
	Units of collective investment undertakings	417,177	261,782	70,000	57,007	20,232	8,155
	Other securities and the like	42,753	9,057	9,156	13,889	9,298	1,352

Note:

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

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2002		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	103,756	1,066	12,429	82,139	2,527	5,597
b.	NORTH-WEST ITALY	44,883	120	7,610	34,428	802	1,924
	Piedmont	7,835	36	1,069	6,161	192	378
	Valle d'Aosta	138	1	3	101	7	26
	Liguria	3,037	12	70	2,837	39	80
	Lombardy	33,873	70	6,468	25,329	564	1,441
c.	NORTH-EAST ITALY	26,296	413	1,948	20,759	1,004	2,172
	Trentino-Alto Adige	3,528	315	63	2,465	290	394
	Veneto	6,368	46	709	4,925	225	463
	Friuli-Venezia Giulia	3,566	23	421	2,882	72	169
	Emilia-Romagna	12,834	29	755	10,487	417	1,146
d.	CENTRAL ITALY	24,127	467	2,233	20,217	331	879
	Marche	1,208	10	260	795	51	92
	Tuscany	5,181	41	814	3,932	153	240
	Umbria	581	12	21	481	23	45
	Lazio	17,156	404	1,138	15,009	104	501
e.	SOUTHERN ITALY	5,155	53	574	3,683	283	562
	Abruzzo	638	4	33	428	48	125
	Molise	191	9	..	121	9	53
	Campania	2,594	32	434	1,843	91	193
	Puglia	1,075	5	19	873	84	95
	Basilicata	237	1	12	167	16	42
	Calabria	419	2	76	251	35	55
f.	ISLANDS	3,297	13	64	3,052	107	61
	Sicily	2,154	5	30	1,999	78	43
	Sardinia	1,143	8	34	1,054	30	18

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2002		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	103,756	44,883	26,296	24,127	5,155	3,297
	Piedmont	5,357	6,892	6,213	126	504	19	30
	Valle d'Aosta	97	100	100	..	1	–	–
	Liguria	2,248	3,327	2,407	253	333	21	313
	Lombardy	30,516	39,420	32,505	1,985	3,325	470	1,134
	Trentino-Alto Adige	3,314	3,450	75	3,361	13	1	..
	Veneto	5,576	7,104	907	5,879	212	54	51
	Friuli-Venezia Giulia	2,724	2,918	71	2,783	56	7	..
	Emilia-Romagna	11,233	12,348	622	11,315	296	97	18
	Marche	1,100	1,225	43	17	1,143	20	3
	Tuscany	3,881	4,872	524	44	4,204	87	14
	Umbria	476	541	1	3	535	1	1
	Lazio	12,091	15,364	1,080	518	12,668	700	397
	Abruzzo	516	802	202	1	74	525	..
	Molise	114	117	..	..	1	115	..
	Campania	1,766	2,473	54	6	583	1,805	26
	Puglia	788	876	49	3	9	815	..
	Basilicata	137	148	4	..	1	143	..
	Calabria	270	279	..	..	5	270	4
	Sicily	917	1,076	19	1	135	3	917
	Sardinia	387	411	8	..	15	–	388

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
September 2002

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		495,169	5,857	36,190	2,949	41,495
b. NORTH-WEST ITALY		173,673	945	14,396	689	14,965
Piedmont		43,683	299	3,137	370	3,230
Valle d'Aosta		1,398	45	59	22	296
Liguria		13,084	121	890	47	1,389
Lombardy		115,509	481	10,309	250	10,050
c. NORTH-EAST ITALY		113,084	927	7,685	890	7,417
Trentino-Alto Adige		11,227	185	1,181	321	848
Veneto		44,115	339	3,147	219	3,393
Friuli-Venezia Giulia		12,222	104	954	74	739
Emilia-Romagna		45,521	300	2,403	276	2,438
d. CENTRAL ITALY		127,550	849	7,612	450	13,143
Marche		13,209	147	784	122	961
Tuscany		32,658	244	2,170	136	3,435
Umbria		6,707	85	442	36	570
Lazio		74,976	373	4,216	156	8,178
e. SOUTHERN ITALY		52,690	670	4,376	473	4,213
Abruzzo		7,102	95	686	65	421
Molise		1,280	20	91	10	62
Campania		21,079	179	1,418	229	1,814
Puglia		15,487	213	1,552	76	1,414
Basilicata		2,485	53	196	42	210
Calabria		5,256	109	432	52	293
f. ISLANDS		28,167	2,467	2,122	446	1,757
Sicily		18,599	1,606	1,203	200	724
Sardinia		9,568	860	919	246	1,033

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
12,162	77,213	1,835	96,319	1,314	33,436	6,005	180,392
3,567	30,630	159	36,561	172	11,108	1,297	59,184
979	9,311	34	9,036	58	2,045	473	14,710
6	354	1	167	3	73	17	355
158	1,808	10	3,476	23	959	100	4,102
2,424	19,156	114	23,883	87	8,031	707	40,017
2,901	15,804	363	23,094	370	6,226	1,570	45,837
132	735	169	1,320	123	491	266	5,455
1,171	6,415	13	9,308	81	2,601	346	17,081
352	1,917	95	2,566	79	517	268	4,556
1,244	6,736	87	9,900	87	2,617	689	18,745
1,899	21,111	194	22,619	200	10,403	1,245	47,824
397	1,765	3	2,419	47	1,729	275	4,560
578	3,706	63	7,216	92	4,313	603	10,103
213	1,421	6	1,065	18	546	71	2,234
711	14,220	121	11,920	42	3,815	295	30,927
2,648	6,259	25	9,589	198	3,686	928	19,625
374	883	7	1,326	26	508	162	2,548
64	181	1	204	22	92	29	502
870	2,636	7	3,873	61	1,589	275	8,128
624	1,717	8	3,293	46	897	243	5,404
530	297	1	228	13	146	77	691
185	543	1	664	31	454	141	2,351
1,147	3,409	1,094	4,455	375	2,013	965	7,915
801	2,669	280	3,379	113	1,268	598	5,758
346	740	814	1,077	262	745	368	2,157

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2002

	Total	Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL	63,361	87	3,583	76	3,457
b. NORTH-WEST ITALY	28,490	7	1,303	27	767
Piedmont	12,304	3	243	16	153
Valle d'Aosta	109	..	5	..	4
Liguria	1,170	..	106	3	25
Lombardy	14,907	3	949	7	584
c. NORTH-EAST ITALY	12,468	10	1,043	22	513
Trentino-Alto Adige	1,139	4	145	8	54
Veneto	5,147	3	445	9	259
Friuli-Venezia Giulia	1,279	3	160	1	42
Emilia-Romagna	4,903	1	293	3	158
d. CENTRAL ITALY	14,551	6	719	15	1,376
Marche	1,223	..	73	3	57
Tuscany	3,581	1	223	5	235
Umbria	594	..	51	2	61
Lazio	9,153	4	372	4	1,023
e. SOUTHERN ITALY	5,181	4	367	6	252
Abruzzo	967	–	80	3	33
Molise	102	–	9	..	2
Campania	1,998	3	116	1	143
Puglia	1,480	–	128	1	51
Basilicata	179	1	11	..	6
Calabria	456	..	23	1	17
f. ISLANDS	2,671	61	150	6	550
Sicily	1,505	42	89	4	43
Sardinia	1,166	19	60	2	507

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
709	15,699	66	7,701	44	2,260	368	29,312
240	9,229	3	2,639	8	716	76	13,476
70	6,524	1	612	4	105	29	4,544
1	13	..	10	..	2	..	72
19	262	..	238	1	64	9	441
150	2,429	1	1,778	3	545	38	8,419
204	2,207	13	1,918	12	417	102	6,008
3	100	3	90	6	41	17	667
95	872	..	864	3	160	24	2,414
25	201	2	174	1	30	16	624
81	1,034	8	789	2	185	46	2,304
122	3,145	18	1,997	11	752	80	6,310
28	151	..	180	2	74	28	626
36	292	3	542	4	358	34	1,849
20	81	..	85	2	52	3	236
38	2,621	15	1,190	3	269	15	3,599
93	784	2	810	3	270	47	2,542
10	185	..	124	..	47	12	473
2	11	..	12	..	6	3	57
25	327	2	294	1	137	9	941
37	176	..	306	1	51	13	715
5	28	—	17	..	5	4	102
14	57	..	57	1	25	6	255
50	334	31	337	10	105	63	975
33	259	2	235	3	62	46	687
17	75	29	102	6	43	16	289

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

TDB10460

Source: Supervisory returns
Stocks in millions of euros

September 2002		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	8,534	2,249	6,285	2,658	885	1,773
b.	NORTH-WEST ITALY	2,178	374	1,803	735	189	546
	Piedmont	722	145	577	268	99	168
	Valle d'Aosta	34	23	11	25	21	4
	Liguria	118	27	91	42	21	21
	Lombardy	1,304	179	1,125	399	47	352
c.	NORTH-EAST ITALY	2,571	762	1,809	721	256	465
	Trentino-Alto Adige	276	136	140	73	25	48
	Veneto	872	201	670	212	81	130
	Friuli-Venezia Giulia	224	94	130	51	18	33
	Emilia-Romagna	1,199	330	869	386	133	253
d.	CENTRAL ITALY	1,715	291	1,424	613	142	472
	Marche	208	37	171	33	8	25
	Tuscany	831	122	709	379	65	314
	Umbria	193	40	153	58	16	42
	Lazio	482	91	391	144	53	91
e.	SOUTHERN ITALY	1,347	478	870	318	147	171
	Abruzzo	114	26	88	40	11	29
	Molise	58	31	27	11	6	5
	Campania	284	105	180	69	28	41
	Puglia	453	156	297	100	41	59
	Basilicata	133	49	84	26	14	12
	Calabria	305	111	193	70	46	25
f.	ISLANDS	723	344	379	271	152	119
	Sicily	378	156	222	49	12	37
	Sardinia	345	188	157	222	140	82

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,269	852	3,417	1,607	512	1,095
1,181	171	1,010	262	15	247
390	38	352	65	8	57
7	1	6	1	1	1
68	5	63	8	1	6
716	126	589	188	5	183
1,343	287	1,056	507	219	288
83	15	68	121	96	24
526	74	452	134	46	88
104	23	82	69	54	15
629	175	455	184	23	161
800	106	694	302	44	258
120	18	102	55	11	44
286	34	252	167	24	144
104	21	84	31	3	27
290	33	256	48	5	43
676	221	455	353	109	244
55	10	46	19	5	13
25	7	18	22	18	4
170	49	121	45	27	18
261	91	169	92	23	69
63	24	39	44	11	33
102	40	62	132	25	107
270	68	202	183	125	58
189	58	131	140	86	54
81	10	71	43	39	4

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2002		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	719	83	636	121	4	117
b.	NORTH-WEST ITALY	230	22	208	50	3	48
	Piedmont	51	5	47	10	..	10
	Valle d'Aosta	1	..	1	..	..	..
	Liguria	8	3	5	3	3	1
	Lombardy	170	14	156	37	..	37
c.	NORTH-EAST ITALY	242	25	216	28	1	27
	Trentino-Alto Adige	25	7	18	2	–	2
	Veneto	83	8	75	9	..	9
	Friuli-Venezia Giulia	20	3	17	1	–	1
	Emilia-Romagna	114	7	106	15	1	15
d.	CENTRAL ITALY	134	11	123	24	..	24
	Marche	14	2	12	2	–	2
	Tuscany	45	1	44	12	..	12
	Umbria	28	4	24	6	–	6
	Lazio	47	3	44	4	..	4
e.	SOUTHERN ITALY	79	16	64	13	..	13
	Abruzzo	5	..	5	1	–	1
	Molise	4	1	3	..	–	..
	Campania	20	5	15	4	..	4
	Puglia	36	6	30	7	–	7
	Basilicata	6	2	4	..	..	..
	Calabria	8	1	6	..	..	–
f.	ISLANDS	33	8	25	6	..	6
	Sicily	24	7	17	3	–	3
	Sardinia	9	1	8	3	..	3

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
497	67	430	100	11	89
158	19	139	22	–	22
39	5	34	2	–	2
1	–	1	–	–	–
3	..	3	1	–	1
115	14	101	18	–	18
185	18	167	29	7	22
15	2	13	8	5	3
67	7	60	7	1	6
18	2	16	1	1	..
85	6	78	14	1	13
78	9	69	32	1	31
9	2	7	3	..	3
20	1	19	13	–	13
13	4	9	10	–	10
36	2	34	7	1	6
56	15	41	11	1	10
4	..	3	1	–	1
2	1	1	2	–	2
14	5	9	2	..	2
23	6	18	5	..	5
5	1	4	1	..	..
7	1	6	..	..	..
20	6	14	7	3	5
14	5	10	7	3	4
6	1	5	..	–	..

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

September 2002

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	31,139	2,361	5,246	1,814	12
b.	NORTH-WEST ITALY	7,290	303	1,820	935	2
	Piedmont	2,467	262	341	260	—
	Valle d'Aosta	94	..	3	—	—
	Liguria	470	3	25	59	—
	Lombardy	4,259	39	1,451	617	2
c.	NORTH-EAST ITALY	7,502	23	1,455	325	6
	Trentino-Alto Adige	1,210	..	48	104	—
	Veneto	2,363	14	648	75	1
	Friuli-Venezia Giulia	996	..	125	53	—
	Emilia-Romagna	2,932	9	634	93	4
d.	CENTRAL ITALY	4,568	133	810	213	4
	Marche	1,027	9	247	13	—
	Tuscany	1,455	4	232	68	4
	Umbria	404	..	86	1	—
	Lazio	1,682	119	245	131	..
e.	SOUTHERN ITALY	5,169	1,492	798	254	—
	Abruzzo	792	199	102	50	—
	Molise	153	38	19	1	—
	Campania	1,684	510	291	64	—
	Puglia	1,264	271	236	71	—
	Basilicata	734	441	45	42	—
	Calabria	542	32	104	26	—
f.	ISLANDS	6,610	409	363	87	—
	Sicily	3,671	293	200	34	—
	Sardinia	2,938	116	162	53	—

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
2,058	2,379	7,645	2,613	631	5,881	499	412
452	341	983	536	353	1,490	74	61
236	145	358	245	177	415	28	20
1	55	13	4	..	19	..	–
10	25	76	37	2	225	8	7
205	117	536	250	174	832	37	34
653	683	1,436	870	139	1,788	123	101
35	93	457	27	16	420	11	9
201	171	348	300	9	553	42	34
121	79	231	107	6	264	10	5
296	340	400	436	107	552	60	53
211	395	911	591	33	1,151	114	77
24	57	148	372	5	127	24	14
80	141	295	156	24	412	40	19
8	42	86	40	2	130	9	8
100	155	382	23	3	482	41	37
197	365	587	212	40	1,089	136	128
65	31	89	57	3	133	64	60
5	26	19	9	..	32	3	3
40	92	143	38	7	459	40	38
53	101	215	82	13	206	16	15
9	45	30	19	14	79	10	10
24	70	92	7	4	180	3	3
544	594	3,729	403	66	363	53	43
331	407	1,963	58	64	288	33	24
214	187	1,766	345	1	75	20	19

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2002

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,496	28	475	134	9
b.	NORTH-WEST ITALY	429	2	183	75	9
	Piedmont	163	2	49	36	—
	Valle d'Aosta	2	—	1	—	—
	Liguria	34	—	2	13	—
	Lombardy	231	..	130	26	9
c.	NORTH-EAST ITALY	404	5	128	24	—
	Trentino-Alto Adige	43	—	1	10	—
	Veneto	145	4	58	7	—
	Friuli-Venezia Giulia	49	—	9	5	—
	Emilia-Romagna	166	..	60	2	—
d.	CENTRAL ITALY	268	4	63	15	—
	Marche	64	—	18	..	—
	Tuscany	114	..	16	5	—
	Umbria	21	..	10	—	—
	Lazio	69	4	19	9	—
e.	SOUTHERN ITALY	169	12	74	17	—
	Abruzzo	33	..	8	..	—
	Molise	6	..	2	..	—
	Campania	42	..	24	5	—
	Puglia	53	11	23	7	—
	Basilicata	13	..	4	1	—
	Calabria	23	..	13	3	—
f.	ISLANDS	225	6	28	3	—
	Sicily	134	6	18	2	—
	Sardinia	92	..	9	1	—

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
51	77	128	202	32	253	106	26
1	9	6	43	20	70	11	6
..	4	2	21	16	25	7	4
–	–	–	..	–	–
1	2	–	3	1	12	..	..
..	4	3	19	3	33	3	2
29	13	18	68	4	106	9	4
4	2	8	2	1	15	1	..
7	3	..	26	..	37	2	1
9	2	3	9	–	11	1	–
10	6	7	30	3	43	5	3
6	8	5	49	1	50	69	2
1	1	..	37	..	4	2	..
5	1	..	7	1	14	65	1
–	1	..	3	–	7	..	..
..	5	4	2	..	24	2	..
4	7	4	13	3	22	13	11
4	1	1	6	..	4	9	9
..	..	–	1	–	3	–	–
–	2	2	2	1	5	1	1
–	3	–	3	1	3	1	..
–	..	1	1	..	2	3	1
..	1	–	..	..	5	..	..
10	41	95	29	3	6	5	3
6	40	46	4	3	6	3	1
4	..	50	25	..	..	2	2

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2002

	Total	Banks	SIMs
a. TOTAL SECURITIES	1,965,468	1,516,445	449,022
Italian government securities	1,334,123	1,101,737	232,385
<i>of which:</i> BOTs	219,906	176,234	43,672
CCTs	364,840	301,932	62,908
BTPs	650,986	540,011	110,975
Other debt securities	291,097	246,048	45,050
Equity securities	331,030	159,541	171,488
Other securities	9,249	9,150	99
b. TOTAL DERIVATIVE INSTRUMENTS	2,837,215	2,401,540	435,675
Futures	1,100,766	790,473	310,292
<i>of which:</i> on Italian government securities	94,260	13,030	81,231
on interest rates	592,586	566,837	25,749
on stock indices	243,095	95,379	147,716
Swaps and forward rate agreements	1,192,993	1,160,660	32,333
<i>of which:</i> interest rate swaps	884,843	858,686	26,158
currency swaps	11,878	8,932	2,946
forward rate agreements	289,709	289,419	290
Options on securities	84,631	51,336	33,295
<i>of which:</i> on Italian government securities	5,634	5,060	574
on debt securities	4,493	4,426	66
on equity securities	71,073	38,463	32,611
Options on futures or stock indices	282,485	245,037	37,447
<i>of which:</i> on futures on Italian government securities	35,615	33,712	1,903
on stock indices or futures on stock indices	137,475	113,795	23,680
Foreign currency options	60,565	60,453	113
Interest rate options	82,067	59,948	22,119
Other derivative instruments	33,707	33,632	75

Notes:

The data include transactions with non-residents and interbank transactions. Securities are valued at the contract price (debt securities, ex coupon). For the methods of measuring derivative instruments, see the corresponding item in the glossary. Transactions are considered when they are concluded, even if they have not been settled. The amounts are shown net of commissions.

Banks and securities firms

Banks			SIMs		
July 2002	Aug. 2002	Sept. 2002	July 2002	Aug. 2002	Sept. 2002
559,555	418,379	538,512	169,020	116,614	163,389
402,658	309,804	389,275	85,101	60,437	86,847
62,102	50,453	63,679	17,734	10,960	14,978
114,012	84,939	102,981	20,791	16,943	25,173
205,488	154,606	179,917	40,503	28,730	41,742
82,978	66,978	96,092	14,730	12,977	17,343
69,544	39,856	50,141	69,138	43,180	59,171
4,385	1,746	3,018	50	20	29
920,364	581,227	899,949	175,062	108,341	152,272
283,811	225,000	281,662	124,992	82,876	102,424
3,947	5,420	3,662	34,184	21,501	25,545
205,781	159,750	201,306	9,816	8,065	7,867
37,513	26,246	31,620	60,434	36,873	50,409
394,507	248,112	518,041	13,370	7,227	11,736
285,920	189,553	383,212	10,215	5,840	10,103
3,129	2,294	3,509	1,337	855	754
103,941	55,226	130,252	107	35	149
18,300	19,226	13,811	8,537	5,462	19,296
2,063	1,082	1,915	221	173	180
1,400	1,003	2,023	41	..	26
14,014	16,752	7,696	8,252	5,279	19,080
158,846	50,015	36,176	17,376	8,476	11,595
14,157	14,708	4,847	731	556	617
67,922	21,578	24,296	9,071	6,607	8,002
30,071	11,290	19,092	53	24	37
24,604	19,182	16,162	10,707	4,253	7,159
10,226	8,401	15,005	27	22	26

Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns
Stocks and flows in millions of euros

3rd quarter 2002

	Total	Banks	SIMs	AMCs
Assets under management	404,441	161,423	36,634	206,385
Fund-raising	34,213	8,937	1,987	23,289
Redemptions	37,792	14,588	4,450	18,754
Net fund-raising	-3,579	-5,651	-2,462	4,535

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

3rd quarter 2002

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	134,293	131,543	388,966
	Italian government securities	73,063	65,100	141,566
	<i>of which:</i> BOTs	4,365	2,778	5,144
	CCTs	22,889	19,946	38,887
	BTPs	42,767	39,851	89,834
	Other debt securities	14,592	13,097	60,750
	<i>of which:</i> in non-euro-area currencies	2,050	2,028	6,243
	Equity securities	8,178	7,963	18,188
	<i>of which:</i> in non-euro-area currencies	1,953	1,810	3,890
	Units of collective investment undertakings	32,281	38,319	166,502
	Other securities and the like	6,180	7,064	1,960

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
36,107	35,350	154,426	12,894	13,755	35,100	85,292	82,438	199,439
17,524	16,100	40,793	2,816	2,988	7,499	52,722	46,012	93,274
1,818	913	1,885	415	418	539	2,132	1,446	2,721
8,053	7,208	18,462	835	594	2,176	14,001	12,144	18,248
5,989	6,615	17,328	1,067	1,554	3,738	35,711	31,682	68,768
4,499	3,642	17,396	2,154	1,236	5,422	7,939	8,220	37,933
597	681	2,147	95	75	496	1,358	1,272	3,599
3,014	3,113	5,878	1,017	1,031	1,733	4,146	3,820	10,578
598	549	1,087	113	116	504	1,243	1,145	2,299
10,063	12,318	88,515	4,419	5,756	20,391	17,799	20,246	57,596
1,006	179	1,845	2,488	2,744	56	2,686	4,141	58

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
September 2002	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	6.54	4.43	87.72	1.31
Italian government securities	100.00	18.68	3.95	76.23	1.15
<i>of which: BOTs</i>	<i>100.00</i>	<i>1.90</i>	<i>1.43</i>	<i>96.18</i>	<i>0.49</i>
CCTs	100.00	17.93	4.34	76.32	1.41
BTPs	100.00	27.35	5.46	66.12	1.08
Other debt securities	100.00	7.60	7.08	83.86	1.46
Equity securities	100.00	6.30	4.47	84.76	4.48
Units of collective investment undertakings	100.00	3.68	3.98	91.24	1.09
Other financial instruments	100.00	84.79	0.23	11.84	3.15

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

3rd quarter 2002

	Total	Equity	Balanced	Bond
Net assets	357,446	77,803	31,471	248,172
Subscriptions	45,158	6,702	767	37,689
Redemptions	48,528	10,347	3,321	34,859
Net fund-raising	-3,370	-3,645	-2,554	2,830
Income/profit distributed	33	-	-	33

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

3rd quarter 2002

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	116,402	120,383	315,451
	Italian government securities	50,765	49,046	125,176
	<i>of which:</i> BOTs	9,941	11,100	16,716
	CCTs	12,837	9,614	35,542
	BTPs	24,790	25,231	62,137
	Other debt securities	30,866	33,791	107,943
	<i>of which:</i> in non-euro-area currencies	5,694	8,309	21,142
	Equity securities	33,758	36,670	81,283
	<i>of which:</i> in non-euro-area currencies	19,075	20,430	47,902
	Other securities	1,014	876	1,048

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
28,483	32,025	67,363	10,354	12,156	29,082	77,565	76,203	219,005
524	834	1,002	1,816	2,880	6,502	48,425	45,333	117,672
3	64	10	152	140	289	9,786	10,897	16,417
288	234	495	534	742	791	12,015	8,637	34,256
207	451	387	953	1,833	4,803	23,630	22,946	56,946
403	559	635	2,408	3,359	9,580	28,055	29,874	97,729
286	419	378	622	1,013	2,804	4,786	6,877	17,961
26,838	30,045	65,023	5,870	5,660	12,799	1,050	964	3,461
15,406	16,820	39,479	3,207	3,180	7,147	462	430	1,276
718	586	704	260	258	201	35	32	143

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		July 2002	Aug. 2002	Sept. 2002
a.	TOTAL	360,289	360,512	363,351
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	3,258	4,318	4,368
	Options bought	96,192	96,292	95,587
	Options sold	91,687	92,334	92,292
	Interest rate swaps	152,020	149,647	153,742
	Forward rate agreements	102	79	229
c.	ON EQUITY SECURITIES			
	Futures	528	561	88
	Options bought	4,020	3,877	3,901
	Options sold	7,540	7,982	8,543
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	256	265	245
	Options sold	272	280	262
	Currency swaps	1,286	1,189	1,082
	Domestic currency swaps	61	64	68
e.	OTHER DERIVATIVE INSTRUMENTS	3,067	3,624	2,946

Notes:

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

Banks and securities firms

Banks

Units operating in Italy

Units operating abroad

July 2002	Aug. 2002	Sept. 2002	July 2002	Aug. 2002	Sept. 2002
-----------	-----------	------------	-----------	-----------	------------

3,410,952	3,393,822	3,585,350	257,166	249,031	234,575
-----------	-----------	-----------	---------	---------	---------

148,379	141,712	150,025	20,349	18,690	15,192
---------	---------	---------	--------	--------	--------

140,042	152,142	151,577	13,938	15,007	11,759
---------	---------	---------	--------	--------	--------

191,733	197,238	199,808	13,809	13,367	11,732
---------	---------	---------	--------	--------	--------

2,256,193	2,222,274	2,350,607	175,411	171,614	166,389
-----------	-----------	-----------	---------	---------	---------

329,592	310,390	379,256	16,489	13,510	10,967
---------	---------	---------	--------	--------	--------

1,788	1,919	1,237	887	823	704
-------	-------	-------	-----	-----	-----

81,403	93,545	82,893	4,396	4,581	4,418
--------	--------	--------	-------	-------	-------

103,872	121,926	115,346	1,400	1,483	3,718
---------	---------	---------	-------	-------	-------

61,473	58,392	59,140	522	393	306
--------	--------	--------	-----	-----	-----

62,072	59,892	61,769	374	319	241
--------	--------	--------	-----	-----	-----

17,085	16,381	15,720	6,732	6,335	6,930
--------	--------	--------	-------	-------	-------

5,317	5,388	5,061	–	–	–
-------	-------	-------	---	---	---

12,002	12,623	12,912	2,860	2,909	2,218
--------	--------	--------	-------	-------	-------

Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

3rd quarter 2002

3rd quarter 2002		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	35,630	6,273	27,757	260	1,339	279
	Italian government securities	8,156	2,900	4,746	–	509	–
	<i>of which:</i> BOTs	1,163	42	612	–	509	–
	CCTs	2,043	1,049	994	–	–	–
	BTPs	4,404	1,671	2,733	–	–	–
	Other debt securities	8,340	3,036	5,030	255	18	99
	Equity securities	698	319	351	5	24	172
	Other securities	18,436	18	17,629	..	788	7

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	
	June 2002	Sept. 2002	June 2002	Sept. 2002	June 2002	Sept. 2002
a. NUMBER OF BORROWERS	2,261,394	2,318,478	2,078,103	2,129,384	347,775	357,195
<i>of which: joint</i>	504,420	523,058	458,689	475,989	52,654	54,111
b. LOAN FACILITIES						
<i>facilities granted</i>	1,311,075	1,315,763	1,218,164	1,221,868	92,911	93,895
<i>used margin</i>	897,741	888,851	820,751	811,003	76,989	77,848
<i>overshoot</i>	49,080	49,859	46,519	47,346	2,562	2,513
<i>unused margin</i>	462,415	476,771	443,932	458,211	18,483	18,560
<i>of which: matched loans</i>						
<i>facilities granted</i>	246,733	247,064	216,653	217,989	30,080	29,074
<i>used margin</i>	128,017	123,449	108,796	105,374	19,221	18,075
<i>term loans</i>						
<i>facilities granted</i>	796,221	798,265	733,936	734,344	62,284	63,921
<i>used margin</i>	646,205	641,628	589,130	582,471	57,075	59,157
<i>revocable loans</i>						
<i>facilities granted</i>	268,122	270,435	267,575	269,535	547	899
<i>used margin</i>	123,519	123,774	122,825	123,157	693	617
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	138,503	139,159	128,013	130,080	10,490	9,079
<i>used margin</i>	113,012	114,596	104,055	106,943	8,957	7,653
d. BAD DEBTS	79,806	80,593	45,469	46,583	34,337	34,010
<i>of which: backed by real security</i>	17,874	18,816	10,479	11,539	7,396	7,277
backed by personal security	20,650	21,762	16,074	17,291	4,577	4,471
e. NUMBER OF GUARANTORS	1,300,936	1,338,472	1,222,843	1,259,319	113,267	115,683
<i>of which: joint</i>	464,217	475,767	439,554	450,082	33,905	35,679
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	330,112	337,471	296,924	303,616	33,188	33,855

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

September 2002

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,177,713	763,375	783,008	410,157	23,840	225,875
General government	73,382	21,914	52,212	5,551	58	4,058
Financial companies	215,293	177,398	135,771	104,704	2,893	6,490
Non-financial companies	758,449	518,973	480,423	270,376	17,815	135,195
<i>of which:</i> industry	350,619	267,927	199,750	124,306	9,450	38,710
building	73,646	41,511	52,575	26,102	890	24,869
services	323,449	203,152	220,043	116,073	7,346	68,312
Producer households	37,267	18,692	30,360	12,011	591	15,914
Consumer households and nec	89,993	24,763	81,735	16,693	2,456	62,827
b. NORTH-WEST ITALY	532,678	372,197	328,441	189,591	9,465	86,510
General government	12,917	4,786	9,101	1,463	20	1,942
Financial companies	152,643	127,578	87,968	68,449	1,999	4,878
Non-financial companies	322,684	225,190	192,453	110,413	6,438	51,142
<i>of which:</i> industry	155,312	120,733	83,411	52,480	3,421	15,274
building	22,291	12,605	16,198	7,790	282	7,626
services	142,942	90,556	91,197	49,305	2,713	27,637
Producer households	10,641	5,314	8,668	3,382	136	4,668
Consumer households and nec	32,649	8,719	29,439	5,595	861	23,430
c. NORTH-EAST ITALY	279,727	187,223	186,902	101,257	7,821	58,677
General government	9,756	4,153	5,574	506	–	273
Financial companies	25,562	20,739	19,511	15,660	334	404
Non-financial companies	205,591	146,828	128,176	74,717	6,153	36,434
<i>of which:</i> industry	101,603	78,408	57,783	36,318	3,549	10,982
building	22,300	14,053	14,794	8,153	365	6,301
services	77,219	51,472	52,612	28,767	2,180	17,955
Producer households	12,210	6,413	9,901	4,177	312	4,854
Consumer households and nec	25,818	8,742	23,099	5,998	1,012	16,370
d. CENTRAL ITALY	258,784	143,845	189,441	84,585	4,161	49,208
General government	41,132	8,746	31,518	2,555	38	1,479
Financial companies	32,962	25,476	25,159	17,951	466	992
Non-financial companies	156,711	101,545	107,467	58,485	3,117	28,266
<i>of which:</i> industry	64,844	50,106	38,630	25,083	1,713	6,357
building	17,715	9,170	13,258	6,570	117	6,552
services	71,900	41,211	53,682	26,027	1,255	14,503
Producer households	7,088	3,176	5,950	2,110	100	3,316
Consumer households and nec	20,437	4,732	18,973	3,391	434	14,925

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

TDC30020			Banks			
	Facilities granted	<i>of which:</i>	Used margin	<i>of which:</i>	in non-euro-area currencies	with real security
		short-term		short-term		
e. SOUTHERN ITALY	74,667	43,621	54,435	25,095	1,836	20,775
General government	6,987	2,404	4,761	470	–	332
Financial companies	3,424	3,223	2,518	2,325	78	172
Non-financial companies	51,141	33,258	35,702	19,266	1,602	12,400
<i>of which:</i> industry	21,172	14,608	14,010	7,865	568	3,939
building	7,645	4,292	5,506	2,693	115	2,574
services	21,089	13,610	15,169	8,195	906	5,460
Producer households	4,905	2,605	3,947	1,647	38	2,034
Consumer households and nec	7,591	1,792	7,055	1,220	118	5,591
f. ISLANDS	31,857	16,489	23,789	9,629	557	10,705
General government	2,590	1,825	1,257	557	–	30
Financial companies	701	382	615	319	15	45
Non-financial companies	22,322	12,152	16,625	7,494	506	6,954
<i>of which:</i> industry	7,688	4,072	5,916	2,561	199	2,158
building	3,694	1,392	2,820	895	12	1,817
services	10,300	6,304	7,383	3,780	292	2,756
Producer households	2,423	1,184	1,894	695	5	1,041
Consumer households and nec	3,498	777	3,168	489	31	2,511

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

September 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	661,759	317,976	160,678	172,289	25,787	20,261	4,287
Facilities granted	62,155	53,772	55,678	180,035	89,128	200,661	623,529
Used margin	55,562	43,930	40,478	124,537	58,925	127,683	397,835
<i>of which:</i> backed by real security	43,379	26,936	16,335	42,319	18,362	35,313	46,932
Unused margin	8,029	11,783	17,478	62,110	33,117	79,683	243,344
Overshoot	1,436	1,941	2,278	6,613	2,914	6,705	17,651

Note:

Distribution by total credit used

TDB30125

Banks

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

September 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	572,095	274,468	122,192	116,458	15,638	11,344	2,194
Facilities granted	62,379	60,944	60,956	176,248	81,340	171,673	501,999
Used margin	54,016	46,356	42,463	119,607	53,909	111,517	345,781
<i>of which: backed by real security</i>	<i>41,360</i>	<i>26,917</i>	<i>17,414</i>	<i>44,540</i>	<i>18,414</i>	<i>33,733</i>	<i>40,646</i>
Unused margin	10,141	16,942	21,201	64,364	31,047	67,408	174,388
Overshoot	1,778	2,354	2,708	7,724	3,616	7,253	18,170

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

September 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
a. SHORT-TERM LOANS: in euros and other euro-area currencies							
Facilities granted	14,273	21,957	32,951	109,870	54,198	124,392	383,317
Used margin	7,334	11,826	17,542	58,910	28,015	61,234	200,746
<i>of which: backed by real security</i>	704	1,257	1,730	5,668	2,622	4,521	8,035
Overshoot	876	1,451	1,766	5,208	2,144	4,949	11,624
b. SHORT-TERM LOANS: in non-euro-area currencies							
Facilities granted	187	406	714	3,102	1,786	4,239	9,223
Used margin	202	425	733	3,175	1,821	4,124	8,189
<i>of which: backed by real security</i>	30	76	131	619	276	555	369
Overshoot	29	47	69	317	211	422	1,562
c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies							
Facilities granted	44,771	29,676	19,687	53,250	24,470	52,382	180,271
Used margin	44,635	29,430	19,226	49,161	21,676	46,187	153,549
<i>of which: backed by real security</i>	40,052	24,606	14,196	35,746	15,271	29,190	35,684
Overshoot	365	433	405	972	402	953	3,320
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies							
Facilities granted	275	179	119	403	244	583	5,766
Used margin	279	192	125	412	255	563	3,143
<i>of which: backed by real security</i>	256	135	47	150	141	360	1,134
Overshoot	7	16	11	28	15	28	68

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

September 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
a. TOTAL							
Number of borrowers	633,437	308,940	154,694	160,506	23,343	18,321	3,804
Facilities granted	59,507	52,219	53,472	166,625	80,699	181,595	578,576
Used margin	52,451	41,873	37,626	111,659	51,767	112,108	365,627
b. PIEMONTE							
Number of borrowers	53,842	25,257	12,053	11,821	1,719	1,373	308
Facilities granted	5,037	4,261	4,143	12,218	5,891	13,848	55,507
Used margin	4,439	3,323	2,828	7,743	3,573	8,115	34,431
c. VALLE D'AOSTA							
Number of borrowers	1,520	807	367	296	35	27	11
Facilities granted	143	135	126	283	119	255	1,195
Used margin	120	105	89	187	77	169	975
d. LIGURIA							
Number of borrowers	17,820	7,868	3,338	2,964	392	324	62
Facilities granted	1,669	1,315	1,143	3,059	1,362	3,381	6,624
Used margin	1,510	1,100	840	2,087	864	2,093	4,207
e. LOMBARDY							
Number of borrowers	150,878	72,301	36,216	40,884	6,510	5,479	1,337
Facilities granted	14,219	12,195	12,559	42,928	22,583	55,659	249,399
Used margin	12,626	9,733	8,512	27,469	13,963	32,738	141,937
f. TRENTINO-ALTO ADIGE							
Number of borrowers	19,728	13,650	7,266	6,873	841	567	69
Facilities granted	1,877	2,323	2,494	7,045	2,869	5,124	5,813
Used margin	1,476	1,786	1,837	5,080	1,994	3,288	3,407
g. VENETO							
Number of borrowers	66,654	35,126	19,608	21,234	2,990	2,232	408
Facilities granted	6,284	5,981	6,800	22,148	10,383	21,587	32,393
Used margin	5,534	4,789	4,840	15,081	6,670	13,382	20,213
h. FRIULI-VENEZIA GIULIA							
Number of borrowers	15,986	7,279	3,846	3,975	547	424	75
Facilities granted	1,494	1,236	1,335	4,136	1,878	4,178	8,331
Used margin	1,327	1,008	939	2,712	1,186	2,373	5,502
i. EMILIA-ROMAGNA							
Number of borrowers	69,250	36,617	18,940	20,455	3,068	2,522	517
Facilities granted	6,559	6,192	6,553	21,376	10,574	25,125	45,965
Used margin	5,640	4,835	4,367	13,385	6,280	14,726	30,519
l. MARCHE							
Number of borrowers	20,587	10,423	5,753	5,857	842	587	75
Facilities granted	1,937	1,780	1,998	6,022	2,950	5,730	5,724
Used margin	1,686	1,401	1,403	3,939	1,838	3,473	4,119

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.	TUSCANY						
	Number of borrowers	51,257	25,950	12,810	13,172	1,860	1,252
	Facilities granted	4,840	4,397	4,438	13,623	6,440	11,955
	Used margin	4,328	3,680	3,287	9,535	4,316	7,780
n.	UMBRIA						
	Number of borrowers	8,901	4,653	2,569	2,553	341	263
	Facilities granted	834	799	889	2,553	1,194	2,559
	Used margin	747	672	693	1,864	859	1,745
o.	LAZIO						
	Number of borrowers	59,545	25,016	9,588	8,941	1,361	1,217
	Facilities granted	5,573	4,136	3,281	9,291	4,729	12,539
	Used margin	5,120	3,524	2,458	6,869	3,456	9,291
p.	ABRUZZO						
	Number of borrowers	8,936	4,200	2,305	2,466	368	309
	Facilities granted	831	712	798	2,576	1,246	3,044
	Used margin	709	546	563	1,761	829	1,940
q.	MOLISE						
	Number of borrowers	1,483	793	436	421	46	48
	Facilities granted	137	136	152	451	157	446
	Used margin	119	107	108	326	98	296
r.	CAMPANIA						
	Number of borrowers	25,180	11,196	5,516	5,327	788	554
	Facilities granted	2,341	1,890	1,905	5,464	2,743	5,281
	Used margin	2,069	1,490	1,361	3,902	1,855	3,448
s.	PUGLIA						
	Number of borrowers	20,404	8,976	4,698	4,581	567	392
	Facilities granted	1,889	1,528	1,633	4,678	1,917	3,696
	Used margin	1,678	1,232	1,184	3,310	1,290	2,370
t.	BASILICATA						
	Number of borrowers	2,421	1,168	660	611	90	67
	Facilities granted	226	199	230	618	316	607
	Used margin	199	160	160	418	204	390
u.	CALABRIA						
	Number of borrowers	7,182	3,390	1,819	1,539	174	105
	Facilities granted	669	582	624	1,538	598	1,061
	Used margin	580	469	460	1,141	432	700
v.	SICILY						
	Number of borrowers	22,404	10,060	4,828	4,511	577	382
	Facilities granted	2,070	1,704	1,658	4,620	1,966	3,536
	Used margin	1,761	1,301	1,146	3,284	1,383	2,368
z.	SARDINIA						
	Number of borrowers	9,459	4,210	2,078	2,025	227	197
	Facilities granted	877	717	713	1,998	785	1,984
	Used margin	785	613	552	1,565	597	1,425

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

September 2002

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,454,823	998,561	57,781
b.	GENERAL GOVERNMENT	75,038	53,959	1,670
	Central government	29,084	22,702	1,299
	Local government	45,660	31,161	361
	Social security funds	293	95	10
c.	FINANCIAL COMPANIES	304,167	209,247	13,867
	Monetary financial institutions	84,558	70,055	6,017
	Other financial intermediaries	202,468	134,973	7,359
	Financial auxiliaries	15,722	3,629	402
	Insurance companies and pension funds	1,418	590	89
d.	NON-FINANCIAL COMPANIES	837,193	544,372	30,966
	Public companies	23,764	14,458	371
	Private companies	722,176	463,921	27,140
	Associations of non-financial companies	2,395	1,686	232
	Craft non-financial quasi-companies	33,365	23,281	1,032
	Other non-financial quasi-companies	55,493	41,026	2,191
e.	HOUSEHOLDS	128,053	114,457	5,564
	Producer households	39,795	32,870	2,030
	Consumer households	88,258	81,587	3,534
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	6,227	4,575	259
g.	REST OF THE WORLD	99,628	68,551	5,304
	General government	1,333	531	38
	Monetary financial institutions	56,346	40,325	2,193
	Other financial institutions	23,294	14,920	1,728
	Non-financial companies	17,481	12,372	1,279
	Households	406	370	52
	Non-profit institutions serving households	11	9	..
	International organizations and other institutions	756	25	13
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	154	95	2

Notes:

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

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
1,261,012	835,574	54,137	99,216	84,595	1,093	94,595	78,392	2,552
56,151	38,276	1,566	17,231	13,936	2	1,656	1,747	102
18,560	15,091	1,286	10,333	7,408	1	191	203	12
37,323	23,119	274	6,898	6,528	1	1,439	1,515	85
268	66	6	..	..	–	25	29	4
282,591	192,172	13,680	16,656	13,114	101	4,919	3,961	86
81,027	67,178	5,951	2,928	2,337	28	603	540	38
184,768	121,122	7,244	13,540	10,589	71	4,160	3,263	44
15,630	3,534	397	28	28	2	64	67	4
1,165	338	89	160	160	..	92	91	1
706,165	433,669	28,042	52,284	46,755	864	78,744	63,949	2,061
21,003	12,215	355	2,268	1,902	4	492	341	12
604,929	365,547	24,451	47,514	42,520	794	69,734	55,854	1,895
1,973	1,390	225	170	120	1	251	177	6
28,861	19,174	986	519	473	8	3,986	3,634	38
49,399	35,343	2,024	1,813	1,740	57	4,281	3,944	110
119,242	105,714	5,280	2,149	2,058	55	6,663	6,685	229
35,892	29,062	1,861	1,375	1,297	38	2,528	2,510	131
83,350	76,651	3,419	774	761	17	4,135	4,175	98
5,361	3,889	223	358	343	3	508	344	34
87,610	58,998	5,216	10,275	8,210	66	1,743	1,343	22
1,011	329	23	323	202	14	–	–	–
52,919	37,666	2,191	3,330	2,654	2	97	4	1
20,726	12,961	1,708	2,244	1,739	20	325	220	1
11,823	7,674	1,230	4,368	3,605	30	1,290	1,092	19
365	334	52	9	9	..	32	27	..
11	9	..	–	–	–	–	–	–
756	25	13	..	..	–	–	–	–
151	92	2	..	..	–	4	3	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

September 2002

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	876,988	577,242	32,996
	Agricultural, forestry and fishery products	19,765	16,140	1,073
	Fuel and power products	40,210	24,894	987
	Ores and metals	17,268	11,059	488
	Non-metallic minerals and products	22,537	13,266	625
	Chemical products	23,287	11,600	512
	Metal products, except transport equipment	40,449	24,981	1,125
	Agricultural and industrial machinery	41,310	23,060	1,132
	Office and data processing machines, etc.	6,706	4,027	273
	Electrical goods	29,545	15,328	873
	Transport equipment	24,972	12,972	886
	Food and tobacco products	38,291	24,604	1,454
	Textiles, clothing and footwear	47,263	28,613	1,864
	Paper and paper products	22,302	14,298	612
	Rubber and plastic products	17,545	10,458	459
	Other manufactured products	25,676	16,775	993
	Building and construction	84,537	61,468	5,020
	Wholesale and retail trade services, recovery and repair services	144,638	90,880	4,908
	Lodging and catering services	19,891	16,595	734
	Inland transport services	16,125	11,345	458
	Maritime and air transport services	8,380	6,695	466
	Auxiliary transport services	12,496	9,077	645
	Communication services	25,371	13,471	486
	Other market services	148,425	115,637	6,922

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
742,057	462,731	29,902	53,659	48,052	902	81,271	66,459	2,192
17,237	13,817	1,001	2,233	2,037	39	295	286	34
35,378	21,142	969	3,858	3,174	10	974	578	9
15,057	9,246	434	889	872	5	1,321	941	49
19,468	10,424	557	1,592	1,544	33	1,477	1,298	35
20,513	9,347	474	1,154	1,081	14	1,620	1,171	24
32,372	17,993	1,057	2,053	1,918	32	6,024	5,069	36
32,229	15,947	1,085	3,782	3,183	26	5,299	3,929	21
5,236	3,071	214	269	256	9	1,200	699	50
23,504	11,329	811	1,047	975	14	4,994	3,025	48
18,970	8,088	757	1,529	1,472	64	4,473	3,411	65
33,581	20,441	1,313	2,618	2,438	47	2,092	1,725	94
41,672	23,688	1,768	2,121	2,057	43	3,470	2,869	53
16,207	8,674	511	2,548	2,439	62	3,547	3,185	39
14,252	7,537	420	1,048	994	10	2,245	1,927	30
22,748	14,174	963	1,190	1,121	9	1,737	1,479	21
74,382	52,817	4,142	3,927	3,284	144	6,228	5,367	733
126,342	75,349	4,504	5,521	5,047	138	12,775	10,484	267
17,093	13,978	643	1,597	1,489	32	1,201	1,128	59
12,451	7,982	405	599	459	10	3,075	2,904	44
6,296	4,879	441	995	879	10	1,089	937	15
9,921	6,885	613	1,385	1,239	19	1,190	953	14
21,710	10,515	359	2,354	1,698	8	1,307	1,259	119
125,438	95,407	6,463	9,350	8,394	125	13,637	11,836	334

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

September 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
a. TOTAL							
Number of borrowers	633,437	308,940	154,694	160,506	23,343	18,321	3,804
Facilities granted	59,507	52,219	53,472	166,625	80,699	181,595	578,576
Used margin	52,451	41,873	37,626	111,659	51,767	112,108	365,627
b. GENERAL GOVERNMENT							
Number of borrowers	670	1,224	1,295	2,111	463	525	240
Facilities granted	66	225	460	2,327	1,599	6,137	62,565
Used margin	39	134	247	1,214	867	2,785	46,869
c. FINANCIAL COMPANIES							
Number of borrowers	705	674	602	1,015	298	495	459
Facilities granted	67	118	203	1,165	1,041	5,326	207,364
Used margin	52	90	156	847	735	3,364	129,615
d. NON-FINANCIAL COMPANIES							
Number of borrowers	112,263	115,049	103,175	135,521	21,563	16,803	3,045
Facilities granted	10,648	20,503	36,301	144,149	74,655	165,762	305,338
Used margin	7,075	14,111	24,075	94,709	47,541	102,825	186,590
<i>of which: industry</i>							
Number of borrowers	30,492	33,175	33,158	48,888	9,048	8,129	1,713
Facilities granted	2,900	5,975	11,805	53,132	31,599	82,301	162,660
Used margin	1,793	3,740	7,102	31,613	18,306	46,914	89,641
<i>of which: building</i>							
Number of borrowers	14,768	16,684	16,366	21,973	3,078	1,867	213
Facilities granted	1,404	2,981	5,734	23,117	10,526	17,221	12,529
Used margin	912	2,047	3,940	16,176	7,297	12,111	9,302
<i>of which: services</i>							
Number of borrowers	64,495	62,579	51,376	61,806	8,949	6,493	1,088
Facilities granted	6,104	11,083	17,965	64,823	30,841	63,338	128,608
Used margin	4,185	7,946	12,389	44,514	20,723	41,593	86,707
e. PRODUCER HOUSEHOLDS							
Number of borrowers	79,696	50,770	22,576	11,433	421	120	1
Facilities granted	7,546	8,693	7,678	9,927	1,386	990	28
Used margin	6,304	7,112	5,958	7,775	1,111	769	28
f. CONSUMER HOUSEHOLDS AND NEC							
Number of borrowers	429,356	135,972	25,626	9,985	589	350	54
Facilities granted	40,170	21,801	8,361	8,689	1,986	3,112	3,103
Used margin	38,162	19,709	6,839	6,846	1,491	2,273	2,429

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2002

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	39	979	108,152	31,268	16,065	58,176	99,715	356,115
Bad debts	21	823	26,583	7,878	6,733	10,616	6,991	10,595
of which: backed by real security	10	79	7,134	1,840	2,383	2,614	1,476	2,692
b. NORTH-WEST ITALY								
Number of borrowers	2	404	29,617	9,512	3,368	16,408	20,253	80,433
Bad debts	..	315	6,575	2,457	998	2,984	1,291	2,653
of which: backed by real security	—	41	1,736	550	363	776	315	778
c. NORTH-EAST ITALY								
Number of borrowers	4	162	18,568	6,451	2,127	9,595	13,010	45,779
Bad debts	..	126	3,407	1,427	492	1,353	826	1,316
of which: backed by real security	—	22	866	269	173	380	213	337
d. CENTRAL ITALY								
Number of borrowers	5	236	26,855	7,364	4,338	14,657	19,104	79,683
Bad debts	3	166	8,283	1,994	2,854	2,981	1,293	2,475
of which: backed by real security	..	8	2,471	453	1,140	802	351	804
e. SOUTHERN ITALY								
Number of borrowers	23	105	21,406	5,674	3,935	10,859	29,304	92,682
Bad debts	17	135	5,308	1,419	1,640	1,840	2,285	2,496
of which: backed by real security	10	4	1,484	407	513	461	456	569
f. ISLANDS								
Number of borrowers	5	72	11,706	2,267	2,297	6,657	18,044	57,538
Bad debts	1	81	3,010	581	748	1,457	1,296	1,655
of which: backed by real security	—	5	577	161	194	194	141	204

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2002

	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	207,867	33,574	8,611
Agricultural, forestry and fishery products	12,454	2,427	570
Fuel and power products	281	31	7
Ores and metals	670	174	39
Non-metallic minerals and products	3,135	615	173
Chemical products	1,079	331	62
Metal products, except transport equipment	5,499	942	211
Agricultural and industrial machinery	3,181	698	131
Office and data processing machines, etc.	1,307	201	42
Electrical goods	3,191	496	83
Transport equipment	1,453	358	68
Food and tobacco products	6,286	1,818	552
Textiles, clothing and footwear	11,846	1,670	338
Paper and paper products	2,830	466	75
Rubber and plastic products	1,682	291	58
Other manufactured products	7,606	965	233
Building and construction	30,206	8,030	2,655
Wholesale and retail trade services, recovery and repair services	68,119	6,928	1,381
Lodging and catering services	12,847	1,195	407
Inland transport services	6,317	470	76
Maritime and air transport services	179	95	6
Auxiliary transport services	1,673	230	27
Communication services	300	23	5
Other market services	25,726	5,120	1,412

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

September 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
a. TOTAL	80,691	18,816	42,966	3,709	34,012
b. GENERAL GOVERNMENT	24	10	19	2	3
Central government	2	–	1	1	..
Local government	22	10	18	1	2
Social security funds	..	–	..	–	–
c. FINANCIAL COMPANIES	1,828	185	797	27	1,004
Monetary financial institutions	1	–	1	–	–
Other financial intermediaries	1,648	172	713	23	912
Financial auxiliaries	170	10	78	3	89
Insurance companies and pension funds	9	2	5	1	3
d. NON-FINANCIAL COMPANIES	48,680	11,337	23,782	2,800	22,096
Public companies	719	28	668	11	41
Private companies	39,333	9,509	18,608	2,379	18,345
Associations of non-financial companies	184	23	79	4	102
Craft non-financial quasi-companies	1,852	385	1,145	72	635
Other non-financial quasi-companies	6,591	1,392	3,283	335	2,974
e. HOUSEHOLDS	27,705	7,042	16,613	800	10,291
Producer households	11,410	2,492	6,542	448	4,419
Consumer households	16,295	4,550	10,071	351	5,872
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	241	21	169	..	71
g. REST OF THE WORLD	970	33	881	49	40
General government	1	–	1	–	–
Monetary financial institutions	99	–	95	–	5
Other financial institution	220	19	199	12	9
Non-financial companies	601	8	550	34	17
Households	48	6	36	3	9
Non-profit institutions serving households	–	–	–	–	–
International organizations and other institutions	1	–	–	..	1
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	4	..	3	–	1

Notes:

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

Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register
Flows in millions of euros

3rd quarter 2002

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	33,686	938	19,422	490
b.	NORTH-WEST ITALY	8,402	255	4,576	107
	Piedmont	2,259	73	966	19
	Valle d'Aosta	46	1	28	1
	Liguria	939	21	452	7
	Lombardy	5,158	160	3,130	80
c.	NORTH-EAST ITALY	4,864	165	3,199	85
	Trentino-Alto Adige	364	19	177	5
	Veneto	1,697	63	1,108	21
	Friuli-Venezia Giulia	544	13	415	9
	Emilia-Romagna	2,259	71	1,499	50
d.	CENTRAL ITALY	7,347	266	3,250	79
	Marche	678	19	435	12
	Tuscany	2,477	107	996	32
	Umbria	368	10	181	4
	Lazio	3,824	130	1,638	31
e.	SOUTHERN ITALY	9,061	163	5,535	138
	Abruzzo	660	14	359	6
	Molise	202	5	63	1
	Campania	3,223	84	3,026	92
	Puglia	2,801	36	1,236	20
	Basilicata	427	5	295	9
	Calabria	1,748	19	556	10
f.	ISLANDS	4,012	89	2,862	81
	Sicily	3,248	65	2,372	60
	Sardinia	764	23	490	21

Notes:

The bad debts deleted in the quarter include the positions written off.

Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register
Stocks in millions of euros

3rd quarter 2002

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	33,686	938	19,422	490
General government	1	1	1	..
Financial companies	21	4	18	2
Non-financial companies	4,250	497	2,690	193
<i>of which: industry</i>	<i>1,172</i>	<i>198</i>	<i>705</i>	<i>42</i>
building	499	89	366	46
services	2,479	205	1,560	99
Producer households	4,280	121	3,017	90
Consumer households and nec	24,487	301	13,183	189

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

September 2002

	Total	For commercial transactions	For financial transactions
a. TOTAL	106,943	68,479	38,463
<i>of which:</i> in non-euro-area currencies	15,217	9,579	5,638
General government	1,035	516	519
Financial companies	11,312	4,206	7,106
Non-financial companies	78,574	57,016	21,557
<i>of which:</i> industry	34,716	25,344	9,372
building	13,542	11,566	1,976
services	29,619	19,658	9,962
Producer households	1,400	959	442
Consumer households and nec	3,574	2,059	1,515
Rest of the world	11,048	3,724	7,324

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

September 2002		Total	For commercial transactions	For financial transactions
a.	TOTAL	96,042	64,846	31,197
b.	NORTH-WEST ITALY	42,041	29,995	12,046
	Piedmont	7,664	4,880	2,784
	Valle d'Aosta	120	58	62
	Liguria	2,754	2,183	571
	Lombardy	31,503	22,875	8,629
c.	NORTH-EAST ITALY	24,448	15,984	8,463
	Trentino-Alto Adige	3,122	2,282	840
	Veneto	5,611	3,814	1,797
	Friuli-Venezia Giulia	3,243	1,971	1,272
	Emilia-Romagna	12,471	7,917	4,554
d.	CENTRAL ITALY	21,316	14,346	6,971
	Marche	1,104	646	458
	Tuscany	4,566	2,453	2,113
	Umbria	529	336	193
	Lazio	15,118	10,912	4,207
e.	SOUTHERN ITALY	4,995	2,876	2,119
	Abruzzo	655	327	328
	Molise	176	57	118
	Campania	2,637	1,498	1,139
	Puglia	979	631	347
	Basilicata	188	97	91
	Calabria	361	265	96
f.	ISLANDS	3,242	1,645	1,597
	Sicily	2,044	1,164	880
	Sardinia	1,198	481	717

Notes:

The data refer to the "used" margin of the guarantees granted.

Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2002

	Total	For commercial transactions	For financial transactions
a. TOTAL	79,974	57,975	21,999
Agricultural, forestry and fishery products	1,126	724	402
Fuel and power products	5,272	2,957	2,315
Ores and metals	910	658	253
Non-metallic minerals and products	1,642	948	694
Chemical products	1,714	1,236	478
Metal products, except transport equipment	1,675	1,296	379
Agricultural and industrial machinery	7,085	6,124	962
Office and data processing machines, etc.	551	465	87
Electrical goods	4,904	3,690	1,215
Transport equipment	4,908	4,066	842
Food and tobacco products	2,582	1,637	945
Textiles, clothing and footwear	1,487	1,022	465
Paper and paper products	761	447	314
Rubber and plastic products	552	379	174
Other manufactured products	835	532	303
Building and construction	13,722	11,703	2,020
Wholesale and retail trade services, recovery and repair services	8,314	6,266	2,048
Lodging and catering services	1,233	820	413
Inland transport services	1,179	919	260
Maritime and air transport services	472	371	101
Auxiliary transport services	1,408	963	445
Communication services	2,517	1,096	1,421
Other market services	15,123	9,657	5,467

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

September 2002		Facilities granted	Used margin	Overshoot
a.	TOTAL	56,449	51,341	680
	<i>of which: transactions of financial intermediaries</i>	<i>46,832</i>	<i>43,107</i>	<i>406</i>
	Agricultural, forestry and fishery products	203	190	8
	Fuel and power products	449	426	9
	Ores and metals	556	499	5
	Non-metallic minerals and products	1,516	1,380	14
	Chemical products	1,098	894	6
	Metal products, except transport equipment	5,277	4,735	24
	Agricultural and industrial machinery	3,782	3,317	18
	Office and data processing machines, etc.	367	337	3
	Electrical goods	1,802	1,636	18
	Transport equipment	1,014	898	13
	Food and tobacco products	1,215	1,099	42
	Textiles, clothing and footwear	3,044	2,743	40
	Paper and paper products	2,524	2,326	24
	Rubber and plastic products	1,938	1,772	17
	Other manufactured products	1,903	1,680	10
	Building and construction	4,428	3,897	77
	Wholesale and retail trade services, recovery and repair services	8,100	7,408	94
	Lodging and catering services	1,105	1,012	18
	Inland transport services	2,743	2,637	32
	Maritime and air transport services	976	949	23
	Auxiliary transport services	898	812	7
	Communication services	781	778	24
	Other market services	10,728	9,917	153

Notes:

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in millions of euros

September 2002

	Facilities granted	Used margin	Overshoot
a. TOTAL	58,451	53,220	745
<i>of which: transactions of financial intermediaries</i>	<i>48,532</i>	<i>44,697</i>	<i>455</i>
Piedmont	4,962	4,538	31
Valle d'Aosta	133	123	..
Liguria	857	818	17
Lombardy	19,407	17,602	226
Trentino-Alto Adige	1,690	1,555	16
Veneto	8,711	7,830	64
Friuli-Venezia Giulia	1,496	1,347	9
Emilia-Romagna	6,675	5,937	53
Marche	1,954	1,704	9
Tuscany	3,657	3,331	68
Umbria	476	446	10
Lazio	3,729	3,567	113
Abruzzo	672	604	7
Molise	61	60	..
Campania	1,322	1,258	35
Puglia	776	739	38
Basilicata	155	147	3
Calabria	219	214	11
Sicily	745	707	25
Sardinia	754	693	8

Notes:

Distribution by customer branch of economic activity

TDB30312

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

Source: Central Credit Register
Stocks in millions of euros

September 2002

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
a. TOTAL	27,770	15,624	12,145	27,146	16,802
<i>of which: transactions of financial intermediaries</i>	25,320	14,031	11,288	24,244	14,871
Agricultural, forestry and fishery products	64	56	8	70	38
Fuel and power products	252	136	117	366	126
Ores and metals	903	337	566	907	660
Non-metallic minerals and products	288	133	155	195	85
Chemical products	749	318	432	570	329
Metal products, except transport equipment	1,377	759	618	1,446	858
Agricultural and industrial machinery	1,461	684	777	1,830	1,028
Office and data processing machines, etc.	629	332	297	824	364
Electrical goods	2,373	1,194	1,179	3,165	1,651
Transport equipment	3,336	1,481	1,855	3,188	2,434
Food and tobacco products	1,043	715	327	906	605
Textiles, clothing and footwear	1,073	689	384	861	539
Paper and paper products	584	381	203	516	310
Rubber and plastic products	677	313	365	565	353
Other manufactured products	305	210	95	322	172
Building and construction	1,670	1,526	145	2,006	1,098
Wholesale and retail trade services, recovery and repair services	5,407	2,649	2,758	4,362	2,511
Lodging and catering services	165	137	28	103	69
Inland transport services	338	292	46	374	191
Maritime and air transport services	120	89	32	112	85
Auxiliary transport services	373	243	130	344	207
Communication services	400	151	249	299	195
Other market services	4,182	2,799	1,383	3,811	2,896

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

September 2002

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	29,767	16,346	13,421	29,361	18,651
<i>of which: transactions of financial intermediaries</i>	<i>27,278</i>	<i>14,735</i>	<i>12,544</i>	<i>26,407</i>	<i>16,687</i>
Piedmont	6,690	2,600	4,090	6,034	4,792
Valle d'Aosta	66	59	7	112	45
Liguria	581	425	156	718	300
Lombardy	8,274	4,391	3,883	8,790	4,890
Trentino-Alto Adige	113	40	73	155	49
Veneto	1,539	828	711	1,190	652
Friuli-Venezia Giulia	263	193	70	296	148
Emilia-Romagna	2,231	1,427	804	2,362	1,452
Marche	284	191	93	385	145
Tuscany	1,818	1,018	800	1,540	1,054
Umbria	455	200	255	462	371
Lazio	4,171	2,512	1,659	4,157	2,892
Abruzzo	296	199	96	243	156
Molise	90	40	50	101	63
Campania	1,365	1,028	337	1,290	804
Puglia	561	472	88	449	292
Basilicata	138	78	60	175	76
Calabria	183	149	34	112	88
Sicily	510	391	119	595	320
Sardinia	138	104	34	194	63

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

September 2002

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,177,713	783,008	136,548	83,035	202,111	128,580
Piedmont	101,262	64,961	33,534	21,555	41,963	26,382
Valle d'Aosta	2,268	1,735	1,329	1,073	1,499	1,175
Liguria	18,679	12,913	4,624	2,834	6,256	3,985
Lombardy	410,470	248,832	86,961	48,032	128,780	71,538
Trentino-Alto Adige	27,784	19,092	4,162	2,393	5,294	3,142
Veneto	106,149	71,697	11,585	7,691	16,484	10,467
Friuli-Venezia Giulia	22,786	15,375	6,038	4,034	7,588	5,043
Emilia-Romagna	123,009	80,738	17,559	14,297	22,739	17,425
Marche	26,329	18,083	3,874	3,038	5,030	3,705
Tuscany	66,243	47,552	10,912	8,074	13,872	10,053
Umbria	11,393	8,661	1,942	1,403	2,762	1,858
Lazio	154,819	115,146	73,732	54,840	89,105	65,160
Abruzzo	12,495	8,435	2,142	1,267	3,176	1,932
Molise	1,921	1,459	601	487	841	657
Campania	30,695	22,606	7,838	5,937	9,630	7,201
Puglia	19,626	14,394	2,950	2,376	3,981	2,966
Basilicata	3,565	2,574	1,487	1,103	1,784	1,293
Calabria	6,366	4,967	1,363	1,110	1,825	1,402
Sicily	21,556	15,708	4,434	3,289	5,659	4,074
Sardinia	10,301	8,081	2,900	2,212	3,596	2,722

Notes:

Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2002

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,177,713	447,990	152,767	274,362	213,449	89,145
Used margin	783,008	295,402	100,109	183,813	142,394	61,290
b. FIRST 10 BORROWERS						
Facilities granted	92,286	44,475	14,024	30,542	16,812	4,168
Used margin	62,920	37,695	10,876	22,916	14,140	3,846
c. FIRST 20 BORROWERS						
Facilities granted	121,786	68,751	22,493	39,249	24,465	5,535
Used margin	88,440	52,129	16,439	29,412	20,060	5,032
d. FIRST 50 BORROWERS						
Facilities granted	188,015	97,262	34,980	53,416	37,548	7,262
Used margin	136,893	73,790	25,590	41,719	27,472	6,286
e. FIRST 100 BORROWERS						
Facilities granted	238,610	120,093	45,371	68,738	46,183	8,464
Used margin	176,100	90,542	32,873	51,435	33,199	7,339

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 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. TOTAL	1,411,106	52.96	58.76	73.67	80.26	783,008
General government	5,596	75.26	81.70	91.81	94.99	52,212
Financial companies	4,098	43.92	59.43	91.36	96.37	135,771
Non-financial companies	491,955	38.54	45.60	65.35	74.96	480,423
<i>of which:</i> industry	156,801	37.91	45.82	67.41	77.24	199,750
building	73,035	23.43	30.08	51.92	64.06	52,575
services	251,045	42.15	48.50	66.43	75.42	220,043
Producer households	186,648	9.46	13.64	30.66	42.26	30,360
Consumer households and nec	702,431	12.19	15.10	26.10	34.31	81,735

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 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. TOTAL	578,368	35.33	42.83	63.47	74.13	45,738
Piedmont	40,960	24.54	31.84	55.77	69.21	2,302
Valle d'Aosta	1,169	21.43	28.12	53.73	69.61	72
Liguria	16,640	30.42	37.80	59.87	71.80	1,068
Lombardy	73,858	39.93	47.74	67.86	77.63	7,495
Trentino-Alto Adige	4,892	18.91	28.05	54.98	69.48	356
Veneto	28,698	28.91	37.74	60.56	72.42	2,308
Friuli-Venezia Giulia	9,545	28.86	36.05	57.73	69.98	526
Emilia-Romagna	35,117	28.77	36.66	59.63	71.93	2,507
Marche	14,470	23.35	29.90	52.81	65.61	933
Tuscany	36,781	30.00	37.63	59.84	71.81	2,263
Umbria	7,124	31.84	39.20	60.86	72.55	606
Lazio	69,376	47.73	56.04	74.09	81.75	8,506
Abruzzo	13,453	25.21	32.95	56.94	69.50	861
Molise	2,935	24.04	34.55	60.42	72.09	230
Campania	50,978	32.94	41.15	63.73	75.00	3,177
Puglia	44,936	36.33	43.69	63.92	73.90	3,654
Basilicata	9,351	20.60	29.22	54.54	66.92	739
Calabria	26,077	22.46	29.66	53.24	66.11	1,779
Sicily	71,272	31.56	37.15	56.32	67.91	4,598
Sardinia	20,736	29.84	38.25	60.64	71.90	1,757

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 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. TOTAL	578,368	35.33	42.83	63.47	74.13	45,738
General government	39	62.61	62.61	68.81	77.35	21
Financial companies	979	29.70	46.44	72.54	83.18	823
Non-financial companies	108,152	31.95	40.42	64.47	75.42	26,583
<i>of which: industry</i>	<i>31,268</i>	<i>25.71</i>	<i>34.46</i>	<i>60.37</i>	<i>72.46</i>	<i>7,878</i>
building	16,065	30.98	39.85	65.54	77.05	6,733
services	58,176	34.46	42.03	63.64	74.24	10,616
Producer households	99,715	13.11	18.38	39.58	53.87	6,991
Consumer households and nec	356,115	19.44	24.98	47.32	62.16	10,595

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

September 2002		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,177,713	783,008	1,518,013	231,565	177,515	1,213,834
b.	NORTH-WEST ITALY	532,678	328,441	516,773	92,944	65,195	412,781
	Piedmont	101,262	64,961	120,647	16,736	13,242	97,830
	Valle d'Aosta	2,268	1,735	3,520	445	344	2,934
	Liguria	18,679	12,913	37,553	5,050	4,153	31,644
	Lombardy	410,470	248,832	355,053	70,713	47,455	280,373
c.	NORTH-EAST ITALY	279,727	186,902	449,018	60,989	48,254	352,567
	Trentino-Alto Adige	27,784	19,092	57,837	9,779	7,371	48,432
	Veneto	106,149	71,697	173,496	23,121	18,572	134,476
	Friuli-Venezia Giulia	22,786	15,375	39,325	4,535	3,775	31,350
	Emilia-Romagna	123,009	80,738	178,360	23,554	18,537	138,309
d.	CENTRAL ITALY	258,784	189,441	322,995	47,269	40,020	262,104
	Marche	26,329	18,083	52,493	5,790	4,484	40,209
	Tuscany	66,243	47,552	124,714	14,754	12,545	97,902
	Umbria	11,393	8,661	23,512	2,888	2,731	18,195
	Lazio	154,819	115,146	122,276	23,837	20,260	105,798
e.	SOUTHERN ITALY	74,667	54,435	155,136	19,449	15,403	124,908
	Abruzzo	12,495	8,435	22,417	2,577	2,071	17,297
	Molise	1,921	1,459	3,877	454	357	2,996
	Campania	30,695	22,606	57,383	7,604	5,932	46,868
	Puglia	19,626	14,394	47,851	5,835	4,653	38,628
	Basilicata	3,565	2,574	6,169	777	628	4,854
	Calabria	6,366	4,967	17,439	2,202	1,762	14,265
f.	ISLANDS	31,857	23,789	74,091	10,915	8,643	61,474
	Sicily	21,556	15,708	52,895	7,738	5,921	43,844
	Sardinia	10,301	8,081	21,196	3,177	2,722	17,630

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
122,095	84,259	159,576	164,405	104,168	94,979	659,648	417,065	49,624
49,405	32,854	53,097	72,313	41,597	32,789	318,017	188,796	18,106
9,342	5,876	12,353	11,459	7,066	6,916	63,725	38,776	3,548
213	152	323	748	516	189	862	722	74
1,741	1,238	3,213	2,523	1,635	1,751	9,365	5,887	945
38,109	25,587	37,208	57,583	32,380	23,933	244,065	143,410	13,539
32,447	21,861	50,967	46,193	30,203	30,213	140,098	86,583	15,271
4,951	3,457	6,319	5,742	4,197	2,401	7,311	4,067	685
13,058	8,779	20,509	19,877	13,357	12,672	50,094	30,990	5,839
2,251	1,715	3,996	3,535	2,465	2,580	12,465	7,420	1,399
12,187	7,910	20,143	17,040	10,184	12,560	70,229	44,107	7,348
24,056	17,997	31,667	29,161	20,598	18,822	158,300	110,827	10,402
3,163	2,065	6,148	4,152	2,623	3,905	13,224	8,911	2,231
8,373	6,321	13,208	9,265	6,234	8,466	33,852	22,452	5,138
1,377	1,040	2,739	1,695	1,227	1,622	5,433	3,663	956
11,142	8,571	9,572	14,048	10,514	4,829	105,791	75,801	2,077
11,775	8,472	16,299	11,989	8,276	9,438	31,455	22,284	4,491
1,415	984	2,474	1,879	1,317	1,568	6,623	4,063	1,078
243	182	470	327	228	281	896	693	130
5,796	4,127	5,742	4,277	2,833	3,275	13,018	9,714	1,498
2,664	1,911	4,949	3,757	2,624	2,945	7,370	5,205	1,329
402	283	754	578	375	413	1,809	1,288	148
1,255	984	1,910	1,171	899	956	1,738	1,322	308
4,413	3,075	7,546	4,750	3,495	3,717	11,779	8,576	1,354
2,873	1,938	5,390	3,132	2,271	2,638	7,813	5,578	1,023
1,540	1,138	2,156	1,618	1,224	1,079	3,966	2,997	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

September 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
a. TOTAL		1,320,946	644,184	314,191	156,114	160,947	23,352	18,349	3,809
of which: 1 facility		1,027,606	639,683	265,928	74,777	41,753	3,111	1,988	366
2 facilities		152,206	4,262	46,440	56,394	40,080	3,192	1,598	240
3-4 facilities		92,685	237	1,816	24,669	56,197	6,269	3,144	353
more than 4 facilities		48,449	2	7	274	22,917	10,780	11,619	2,850
b. GENERAL GOVERNMENT		6,528	670	1,224	1,295	2,111	463	525	240
of which: 1 facility		3,775	666	1,108	854	820	94	166	67
2 facilities		1,639	4	114	404	850	122	112	33
3-4 facilities		837	–	2	37	420	196	141	41
more than 4 facilities		277	–	–	–	21	51	106	99
c. FINANCIAL COMPANIES		4,248	705	674	602	1,015	298	495	459
of which: 1 facility		2,490	691	561	397	501	101	142	97
2 facilities		746	13	104	151	275	56	94	53
3-4 facilities		493	1	9	53	180	74	104	72
more than 4 facilities		519	–	–	1	59	67	155	237
d. NON-FINANCIAL COMPANIES		507,419	112,263	115,049	103,175	135,521	21,563	16,803	3,045
of which: 1 facility		273,425	111,109	85,351	41,940	30,803	2,567	1,474	181
2 facilities		107,908	1,117	28,756	41,107	32,724	2,787	1,275	142
3-4 facilities		79,924	37	942	19,925	50,238	5,752	2,803	227
more than 4 facilities		46,162	–	–	203	21,756	10,457	11,251	2,495
e. PRODUCER HOUSEHOLDS		165,017	79,696	50,770	22,576	11,433	421	120	1
of which: 1 facility		133,096	78,580	41,146	10,295	3,004	53	18	–
2 facilities		22,721	1,062	9,222	8,843	3,520	62	12	–
3-4 facilities		8,018	53	399	3,395	3,998	144	29	–
more than 4 facilities		1,182	1	3	43	911	162	61	1
f. CONSUMER HOUSEHOLDS AND NEC		601,932	429,356	135,972	25,626	9,985	589	350	54
of which: 1 facility		581,448	427,257	128,354	19,305	6,089	286	146	11
2 facilities		16,994	1,952	7,164	5,159	2,457	159	91	12
3-4 facilities		3,181	146	450	1,135	1,269	101	67	13
more than 4 facilities		309	1	4	27	170	43	46	18

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks							
Source: Central Credit Register									
Size classes in euros									
September 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	
a. TOTAL									
Average number of banks per borrower	1.51	1.00	1.16	1.70	2.77	4.55	6.34	10.22	
First bank's share of total credit granted (%)	55	99	92	77	63	54	47	45	
b. GENERAL GOVERNMENT									
Average number of banks per borrower	1.80	1.00	1.09	1.37	1.89	2.79	2.91	4.88	
First bank's share of total credit granted (%)	50	99	95	87	79	74	79	45	
c. FINANCIAL COMPANIES									
Average number of banks per borrower	2.80	1.02	1.18	1.44	1.98	3.06	3.98	10.12	
First bank's share of total credit granted (%)	59	99	92	85	79	72	65	58	
d. NON-FINANCIAL COMPANIES									
Average number of banks per borrower	2.14	1.01	1.26	1.82	2.90	4.69	6.61	10.79	
First bank's share of total credit granted (%)	48	99	88	74	61	52	45	36	
<i>of which: industry</i>									
Average number of banks per borrower	2.69	1.01	1.33	2.02	3.45	5.58	7.63	11.82	
First bank's share of total credit granted (%)	39	99	85	67	51	42	36	31	
<i>of which: building</i>									
Average number of banks per borrower	1.80	1.00	1.22	1.65	2.33	3.45	4.88	9.92	
First bank's share of total credit granted (%)	66	99	90	79	72	67	61	43	
<i>of which: services</i>									
Average number of banks per borrower	1.89	1.01	1.24	1.74	2.70	4.24	5.85	9.25	
First bank's share of total credit granted (%)	54	99	88	76	65	57	51	41	
e. PRODUCER HOUSEHOLDS									
Average number of banks per borrower	1.28	1.01	1.19	1.71	2.49	4.16	5.26	6.00	
First bank's share of total credit granted (%)	82	99	91	77	69	60	59	76	
f. CONSUMER HOUSEHOLDS AND NEC									
Average number of banks per borrower	1.04	1.00	1.05	1.30	1.61	2.03	2.46	3.96	
First bank's share of total credit granted (%)	94	99	97	90	86	83	80	57	

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								
September 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	5.74	9.93	9.73	9.04	7.78	6.05	4.19
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	5.85	10.08	9.89	9.21	7.96	6.23	4.24
	NORTH-WEST ITALY	5.31	9.85	9.56	8.91	7.65	5.99	4.11
	Piedmont	6.11	11.11	10.20	9.58	8.17	6.32	4.57
	Valle d'Aosta	6.55	10.39	9.69	9.72	8.46	6.60	4.30
	Liguria	6.82	10.66	10.07	9.34	8.45	6.54	4.80
	Lombardy	5.07	9.33	9.26	8.63	7.44	5.87	4.02
	NORTH-EAST ITALY	6.16	10.32	9.57	8.84	7.61	5.95	4.46
	Trentino-Alto Adige	6.03	8.76	7.88	7.65	6.85	5.61	4.39
	Veneto	6.56	11.12	10.28	9.49	8.10	6.16	4.55
	Friuli-Venezia Giulia	6.54	10.88	10.32	9.44	7.99	6.11	4.40
	Emilia-Romagna	5.68	9.38	8.81	8.03	6.96	5.71	4.40
	CENTRAL ITALY	6.19	9.62	10.40	9.68	8.50	6.85	4.39
	Marche	5.97	9.40	8.67	8.05	7.17	5.82	4.13
	Tuscany	6.52	10.67	10.41	9.70	8.34	6.51	4.41
	Umbria	7.39	10.16	10.49	9.24	8.38	6.50	4.40
	Lazio	5.97	9.08	11.14	10.54	9.40	7.71	4.42
	SOUTHERN ITALY	7.60	11.08	10.65	10.00	8.78	6.78	4.88
	Abruzzo	7.12	11.24	10.11	9.52	8.41	6.38	5.38
	Molise	8.07	10.49	10.13	9.54	8.66	7.57	5.36
	Campania	7.80	10.95	10.89	10.19	9.05	6.99	5.04
	Puglia	7.26	11.28	10.45	9.91	8.38	6.44	4.48
	Basilicata	6.84	10.27	9.95	9.53	8.35	6.60	4.54
	Calabria	8.52	11.36	10.91	10.17	9.39	7.10	4.82
	ISLANDS	7.84	10.65	10.40	10.02	9.11	7.34	4.85
	Sicily	7.92	10.95	10.64	10.26	9.28	7.38	4.91
	Sardinia	7.63	9.97	9.80	9.43	8.72	7.25	4.69
c.	LENDING IN NON-EURO-AREA CURRENCIES	2.47	2.53	2.55	2.48	2.58	2.49	2.41

Notes:

Distribution by branch location (region) and total credit granted

TDB30615

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

September 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.	ITALY	7.66	11.55	11.27	10.82	9.81	8.01	4.88
b.	NORTH-WEST ITALY	6.89	11.24	10.89	10.44	9.46	7.78	4.69
	Piedmont	7.94	12.42	11.38	11.02	9.94	8.21	5.17
	Valle d'Aosta	8.23	10.88	10.22	10.41	9.58	8.23	4.92
	Liguria	8.60	11.38	10.79	10.26	9.54	7.98	6.03
	Lombardy	6.50	10.76	10.70	10.21	9.27	7.63	4.56
c.	NORTH-EAST ITALY	7.83	11.50	10.91	10.42	9.36	7.51	5.09
	Trentino-Alto Adige	6.68	9.15	8.14	7.87	7.24	6.11	4.76
	Veneto	8.18	12.32	11.88	11.44	10.12	7.85	5.02
	Friuli-Venezia Giulia	7.74	12.10	11.61	10.81	9.66	7.51	4.40
	Emilia-Romagna	7.55	10.58	10.11	9.53	8.64	7.30	5.37
d.	CENTRAL ITALY	8.20	11.59	11.88	11.45	10.51	8.69	5.15
	Marche	7.42	11.07	10.46	10.20	9.70	7.77	4.29
	Tuscany	9.20	12.79	12.29	11.97	11.20	9.39	5.10
	Umbria	10.06	11.97	12.32	11.62	10.75	9.06	5.22
	Lazio	7.83	11.09	12.00	11.46	10.27	8.60	5.34
e.	SOUTHERN ITALY	9.75	12.59	12.24	11.66	10.58	8.89	5.58
	Abruzzo	9.71	12.46	11.55	11.22	10.40	8.86	7.46
	Molise	9.01	11.33	10.94	10.60	9.50	9.20	5.14
	Campania	10.19	12.95	12.73	12.12	11.07	9.43	5.83
	Puglia	9.12	12.47	12.00	11.33	10.05	8.30	4.78
	Basilicata	9.05	11.60	11.27	11.16	10.13	7.43	6.86
	Calabria	10.23	12.33	12.23	11.69	10.76	8.74	5.02
f.	ISLANDS	8.67	11.52	11.25	10.95	10.17	8.63	4.93
	Sicily	8.68	11.96	11.61	11.24	10.44	8.65	4.94
	Sardinia	8.63	10.49	10.30	10.15	9.48	8.57	4.88

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

September 2002

September 2002		Total	Lending in euros and other euro- area currencies	of which:	
				General government	Financial companies
a.	ITALY	5.74	5.85	4.01	3.90
	up to 250,000	9.83	9.98	7.69	5.23
	from 250,000 to 2,500,000	8.05	8.23	5.38	6.96
	from 2,500,000 to 25,000,000	6.05	6.23	4.23	5.40
	more than 25,000,000	4.19	4.24	3.95	3.84
b.	NORTH-WEST ITALY	5.27	5.36	3.53	3.78
	up to 250,000	9.58	9.74	8.10	8.02
	from 250,000 to 2,500,000	7.74	7.93	5.44	6.79
	from 2,500,000 to 25,000,000	5.82	6.00	3.78	5.34
	more than 25,000,000	4.08	4.12	3.43	3.73
c.	NORTH-EAST ITALY	5.89	6.06	5.09	3.96
	up to 250,000	9.70	9.92	5.11	8.15
	from 250,000 to 2,500,000	7.66	7.85	4.95	6.51
	from 2,500,000 to 25,000,000	5.75	5.92	5.71	5.00
	more than 25,000,000	4.28	4.37	4.99	3.87
d.	CENTRAL ITALY	6.01	6.10	4.07	4.31
	up to 250,000	9.75	9.87	9.63	4.38
	from 250,000 to 2,500,000	8.56	8.75	6.52	7.28
	from 2,500,000 to 25,000,000	6.66	6.85	5.23	6.06
	more than 25,000,000	4.38	4.41	4.04	4.25
e.	SOUTHERN ITALY	7.36	7.50	4.18	5.37
	up to 250,000	10.85	10.91	7.18	7.36
	from 250,000 to 2,500,000	8.91	9.02	5.04	8.87
	from 2,500,000 to 25,000,000	6.64	6.75	4.20	6.20
	more than 25,000,000	4.64	4.75	4.00	4.48
f.	ISLANDS	7.23	7.36	4.52	4.25
	up to 250,000	10.38	10.41	8.28	6.48
	from 250,000 to 2,500,000	9.23	9.33	5.72	8.95
	from 2,500,000 to 25,000,000	7.10	7.27	4.64	6.39
	more than 25,000,000	4.44	4.51	4.38	3.67

Notes:

Sample of banks

Non-financial companies	of which:			Producer households	Consumer households and nec	Lending in non-euro-area currencies
	industry	building	services			
6.31	5.79	7.81	6.58	9.42	8.04	2.47
10.08	9.70	10.25	10.24	10.70	9.82	2.54
8.21	7.92	8.70	8.33	9.03	7.87	2.57
6.26	6.00	7.25	6.33	7.18	6.05	2.49
4.60	4.40	6.21	4.69	::	5.90	2.41
6.03	5.68	7.71	6.18	9.18	7.81	2.40
9.77	9.31	10.26	9.95	10.46	9.29	2.38
7.92	7.71	8.39	8.00	8.70	7.58	2.52
6.03	5.86	7.05	6.06	7.09	5.92	2.39
4.61	4.52	6.63	4.59	–	6.19	2.35
6.18	5.71	7.36	6.53	9.02	7.91	2.44
9.72	9.44	10.05	9.80	10.56	10.01	2.54
7.80	7.58	8.27	7.88	8.69	7.82	2.44
5.94	5.79	6.53	6.00	6.62	5.63	2.44
4.59	4.38	6.27	4.72	::	5.27	2.43
6.51	5.70	8.00	6.93	9.85	8.26	2.69
10.39	10.16	9.96	10.65	10.98	10.35	2.80
8.74	8.32	9.13	8.96	9.33	8.27	2.87
6.87	6.38	7.81	7.03	7.94	6.37	2.77
4.53	4.12	6.18	4.83	–	6.02	2.43
7.37	6.93	8.20	7.52	9.88	8.53	2.81
11.00	10.72	10.80	11.24	11.22	10.30	2.73
9.01	8.74	9.42	9.10	9.67	8.13	2.78
6.78	6.47	7.91	6.88	7.16	7.49	2.90
4.76	4.77	4.98	4.69	–	6.07	2.77
7.32	6.50	9.28	7.49	9.79	9.32	2.19
10.63	10.81	11.04	10.46	10.50	9.87	2.73
9.37	9.33	9.65	9.44	9.44	8.95	1.99
7.38	7.15	8.46	7.37	8.93	8.24	2.09
4.60	4.18	6.34	4.95	–	::	2.31

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
September 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	5.74	4.01	3.89	6.17	5.65	7.71	6.45	9.24	7.46
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	5.85	4.01	3.90	6.31	5.79	7.81	6.58	9.42	8.04
	NORTH-WEST ITALY	5.31	3.53	3.82	6.01	5.64	7.70	6.18	9.14	7.73
	Piedmont	6.11	3.56	4.30	6.57	6.17	8.43	6.79	9.61	9.05
	Valle d'Aosta	6.55	::	3.66	6.49	5.64	8.75	6.61	9.87	8.06
	Liguria	6.82	5.12	4.28	6.81	6.20	7.89	6.94	9.90	9.05
	Lombardy	5.07	3.24	3.76	5.81	5.48	7.45	5.97	8.87	7.35
	NORTH-EAST ITALY	6.16	3.74	4.15	6.16	5.70	7.35	6.48	9.10	8.01
	Trentino-Alto Adige	6.03	3.69	4.04	5.95	5.52	6.41	6.04	7.67	7.10
	Veneto	6.56	4.05	4.36	6.54	6.00	8.10	6.93	9.87	8.48
	Friuli-Venezia Giulia	6.54	::	4.07	6.49	5.79	8.03	7.41	9.78	8.98
	Emilia-Romagna	5.68	3.16	4.01	5.71	5.36	6.68	5.93	8.33	7.54
	CENTRAL ITALY	6.19	4.17	4.19	6.52	5.72	8.01	6.97	9.83	8.36
	Marche	5.97	4.13	3.80	6.14	5.80	7.21	6.32	8.63	8.10
	Tuscany	6.52	4.00	4.01	6.87	6.36	8.48	7.18	10.01	9.19
	Umbria	7.39	::	5.25	7.19	6.42	8.33	7.78	9.87	8.35
	Lazio	5.97	4.17	4.40	6.36	5.15	7.97	6.94	10.62	8.02
	SOUTHERN ITALY	7.60	4.15	4.84	7.52	7.07	8.25	7.68	9.87	8.43
	Abruzzo	7.12	::	5.83	6.93	6.21	7.98	7.94	9.57	9.11
	Molise	8.07	4.38	7.76	8.01	7.47	8.48	8.56	9.87	7.72
	Campania	7.80	3.79	4.90	7.78	7.47	9.21	7.69	10.34	8.88
	Puglia	7.26	4.17	4.35	7.11	6.77	7.13	7.40	9.72	7.53
	Basilicata	6.84	::	::	6.59	7.50	8.83	5.85	9.20	8.19
	Calabria	8.52	4.57	::	8.65	8.29	9.18	8.72	9.67	9.45
	ISLANDS	7.84	4.52	4.34	8.03	8.00	9.34	7.75	9.76	9.35
	Sicily	7.92	4.69	4.39	8.10	8.29	9.73	7.70	9.81	9.27
	Sardinia	7.63	3.76	4.25	7.86	7.47	8.62	7.88	9.62	9.69
c.	LENDING IN NON-EURO- AREA CURRENCIES	2.47	::	2.35	2.58	2.59	2.51	2.56	2.22	1.72

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

September 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. ON TOTAL OUTSTANDING AT END OF PERIOD							
ITALY	5.08	5.35	5.31	5.38	5.22	4.90	4.80
North-West Italy	5.02	5.23	5.25	5.38	5.22	4.88	4.71
North-East Italy	4.89	5.13	5.09	5.21	5.03	4.72	4.51
Central Italy	5.36	5.67	5.55	5.48	5.38	5.25	5.18
Southern Italy	5.13	5.74	5.69	5.78	5.51	5.17	4.75
Islands	5.55	5.76	5.90	5.95	6.07	5.23	4.40
b. ON AMOUNT DISBURSED IN THE QUARTER							
ITALY	4.84	4.91	4.89	5.15	5.08	4.85	4.28
North-West Italy	4.74	4.86	4.88	5.10	5.05	4.90	4.19
North-East Italy	4.68	4.48	4.61	5.04	4.97	4.66	4.49
Central Italy	5.02	5.36	5.22	5.19	5.09	4.82	4.27
Southern Italy	5.42	5.44	5.27	5.59	5.57	5.39	::
Islands	5.56	5.60	5.57	6.01	5.48	4.73	::

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

September 2002

	Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
					industry	building	services		
a. ON TOTAL OUTSTANDING AT END OF PERIOD									
ITALY	5.08	5.68	4.56	5.00	4.96	5.28	4.96	5.47	5.23
North-West Italy	5.02	4.94	4.56	4.99	4.98	5.33	4.93	5.44	5.13
North-East Italy	4.89	5.06	3.94	4.85	4.82	4.94	4.84	5.27	5.00
Central Italy	5.36	5.97	4.77	5.12	5.16	5.45	5.03	5.57	5.56
Southern Italy	5.14	7.31	4.67	5.43	5.20	5.75	5.41	5.88	5.59
Islands	5.56	4.03	4.05	5.59	4.92	6.15	5.60	6.07	5.60
b. ON AMOUNT DISBURSED IN THE QUARTER									
ITALY	4.84	::	4.19	4.90	4.80	5.02	4.90	5.16	4.80
North-West Italy	4.74	::	4.10	4.82	4.75	5.03	4.80	5.05	4.77
North-East Italy	4.68	–	4.89	4.83	4.74	4.79	4.94	4.91	4.47
Central Italy	5.03	::	3.91	4.91	4.86	5.14	4.85	5.38	5.21
Southern Italy	5.42	–	::	5.45	5.37	5.64	5.24	5.19	5.42
Islands	5.56	–	::	5.56	5.35	6.17	5.65	6.27	5.37

Notes:

Only lending in euros is considered.

Distribution by customer branch of economic activity

TDB30640		Sample of banks			
Source: Survey of lending rates Percentages					
September 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	6.42	5.05	4.94	5.05
	Agricultural, forestry and fishery products	7.53	5.32	5.30	5.33
	Fuel and power products	4.24	4.36	5.84	4.34
	Ores and metals	4.56	4.50	4.56	4.50
	Non-metallic minerals and products	6.13	4.73	4.87	4.73
	Chemical products	5.30	5.47	4.47	5.50
	Metal products, except transport equipment	6.29	5.12	4.86	5.12
	Agricultural and industrial machinery	6.28	5.12	4.85	5.13
	Office and data processing machines, etc.	6.05	5.57	5.48	5.57
	Electrical goods	6.23	5.85	5.00	5.86
	Transport equipment	6.34	5.27	4.28	5.29
	Food and tobacco products	5.68	4.64	4.59	4.64
	extiles, clothing and footwear	6.19	5.02	4.78	5.02
	Paper and paper products	6.37	4.73	4.70	4.73
	Rubber and plastic products	6.05	4.84	4.71	4.84
	Other manufactured products	6.74	5.10	5.11	5.10
	Building and construction	7.94	5.31	5.00	5.32
	Wholesale and retail trade services, recovery and repair services	6.78	5.16	5.09	5.16
	Lodging and catering services	8.33	5.22	5.16	5.22
	Inland transport services	7.99	5.44	5.13	5.45
	Maritime and air transport services	5.55	4.27	4.18	4.27
	Auxiliary transport services	6.32	5.01	5.39	5.00
	Communication services	4.57	5.18	4.37	5.19
	Other market services	6.55	4.93	4.82	4.93

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								
September 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
a. SHORT-TERM LOAN FACILITIES								
ITALY		12.81	10.58	9.18	8.17	7.27	6.47	5.77
NORTH-WEST ITALY		12.38	10.19	8.74	7.72	6.82	6.12	5.60
Piedmont		13.41	10.97	9.38	8.26	7.20	6.41	5.63
Valle d'Aosta		12.88	10.55	9.78	9.15	7.69	5.87	5.62
Liguria		12.87	11.03	9.44	8.61	7.92	6.90	6.70
Lombardy		11.93	9.83	8.47	7.49	6.66	6.01	5.54
NORTH-EAST ITALY		12.77	10.22	8.88	7.91	7.08	6.33	5.69
Trentino-Alto Adige		10.12	8.88	8.00	7.23	6.56	5.78	5.22
Veneto		14.58	11.60	9.84	8.57	7.55	6.70	5.95
Friuli-Venezia Giulia		14.30	11.14	9.70	8.29	7.27	6.54	5.71
Emilia-Romagna		10.87	8.87	7.85	7.22	6.65	6.01	5.48
CENTRAL ITALY		13.56	11.47	10.06	9.12	8.31	7.47	6.29
Marche		11.73	9.82	8.75	7.79	6.90	6.17	5.18
Tuscany		13.66	11.62	10.12	9.17	8.34	7.34	6.24
Umbria		12.02	10.86	9.60	8.81	7.86	7.44	5.41
Lazio		15.10	12.80	11.23	10.21	9.42	8.33	6.63
SOUTHERN ITALY		13.36	11.47	10.17	9.17	8.30	7.49	6.71
Abruzzo		13.13	10.82	9.76	8.65	8.00	7.02	6.76
Molise		13.25	11.21	9.44	9.98	9.39	8.83	7.07
Campania		14.14	12.20	10.79	9.66	8.56	7.76	6.68
Puglia		13.03	11.06	9.70	8.62	7.67	7.22	6.86
Basilicata		11.91	10.92	9.61	8.16	9.29	7.32	6.12
Calabria		12.70	11.28	10.10	9.44	8.78	7.24	6.48
ISLANDS		12.47	10.97	10.10	9.44	8.92	8.67	6.79
Sicily		12.65	11.25	10.30	9.48	8.90	8.79	6.98
Sardinia		12.00	10.28	9.56	9.35	8.99	8.45	6.60
b. MEDIUM AND LONG-TERM LOAN FACILITIES								
Total outstanding at end of period		5.42	5.39	5.34	5.15	4.96	4.79	4.60
of which: amount disbursed in the quarter		5.08	5.10	5.20	5.05	4.95	4.81	4.61

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

September 2002

	Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
					industry	building	services		
a. ITALY	1.71	2.78	2.54	1.74	1.78	1.54	1.75	1.30	1.53
b. NORTH-WEST ITALY	1.67	2.90	2.42	1.71	1.75	1.58	1.68	1.20	1.42
Piedmont	1.54	2.75	2.37	1.64	1.65	1.40	1.68	1.13	1.34
Valle d'Aosta	1.57	3.11	2.71	1.57	2.15	1.40	1.36	0.93	1.26
Liguria	1.46	2.37	2.60	1.66	1.85	1.40	1.62	1.18	1.30
Lombardy	1.73	3.00	2.42	1.73	1.77	1.64	1.68	1.24	1.47
c. NORTH-EAST ITALY	1.74	3.20	2.63	1.84	1.85	1.76	1.84	1.38	1.59
Trentino-Alto Adige	1.93	3.94	2.07	2.00	2.09	1.75	1.99	1.28	1.45
Veneto	1.74	3.04	2.79	1.83	1.84	1.82	1.82	1.40	1.60
Friuli-Venezia Giulia	1.69	3.30	2.67	1.72	1.52	1.47	1.97	1.10	1.44
Emilia-Romagna	1.73	2.95	2.45	1.85	1.90	1.74	1.81	1.39	1.63
d. CENTRAL ITALY	1.90	2.93	2.88	1.88	1.89	1.51	1.95	1.47	1.67
Marche	1.79	2.94	2.61	2.02	2.16	1.60	1.92	1.40	1.70
Tuscany	1.82	2.65	2.91	1.79	1.63	1.83	1.89	1.55	1.71
Umbria	1.72	2.98	2.08	1.59	1.63	1.39	1.60	1.63	1.70
Lazio	1.97	2.97	2.87	1.93	2.05	1.33	1.99	1.39	1.64
e. SOUTHERN ITALY	1.44	2.11	2.33	1.43	1.53	1.21	1.40	1.20	1.40
Abruzzo	1.51	2.37	1.04	1.63	1.84	1.04	1.38	1.41	1.43
Molise	1.45	2.55	2.39	1.47	1.51	1.27	1.44	1.05	1.42
Campania	1.42	2.00	2.19	1.40	1.50	1.01	1.42	1.17	1.35
Puglia	1.51	2.44	1.33	1.51	1.53	1.64	1.40	1.26	1.52
Basilicata	1.36	2.32	0.60	1.20	1.30	1.41	1.08	1.00	1.38
Calabria	1.38	2.62	2.98	1.20	1.09	0.86	1.34	1.17	1.31
f. ISLANDS	1.71	2.52	3.03	1.59	1.53	1.21	1.71	1.26	1.67
Sicily	1.72	2.47	3.16	1.53	1.65	1.22	1.59	1.23	1.71
Sardinia	1.70	2.56	2.59	1.66	1.32	1.19	1.84	1.29	1.56

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

September 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.	ITALY	1.71	2.78	2.54	1.74	1.78	1.54	1.75	1.30	1.53
	from 10,000 to 125,000	1.16	1.91	1.20	0.85	0.81	0.75	0.89	0.94	1.21
	from 125,000 to 500,000	1.85	2.29	1.65	1.35	1.33	1.21	1.38	1.77	2.09
	more than 500,000	2.51	2.86	2.58	2.26	2.25	2.19	2.28	2.47	2.59
b.	NORTH-WEST ITALY	1.67	2.96	2.41	1.72	1.76	1.60	1.70	1.21	1.43
	from 10,000 to 125,000	1.02	2.14	1.14	0.80	0.76	0.70	0.84	0.84	1.06
	from 125,000 to 500,000	1.80	2.53	1.60	1.32	1.30	1.21	1.36	1.72	2.06
	more than 500,000	2.40	3.05	2.44	2.17	2.18	2.22	2.13	2.41	2.59
c.	NORTH-EAST ITALY	1.73	3.19	2.64	1.81	1.82	1.74	1.82	1.38	1.58
	from 10,000 to 125,000	1.19	2.00	1.33	0.95	0.88	0.84	1.00	1.00	1.24
	from 125,000 to 500,000	1.98	2.50	1.81	1.50	1.47	1.37	1.55	1.96	2.23
	more than 500,000	2.63	3.39	2.70	2.40	2.31	2.49	2.47	2.65	2.67
d.	CENTRAL ITALY	1.89	2.91	2.84	1.87	1.88	1.50	1.94	1.47	1.67
	from 10,000 to 125,000	1.29	1.98	1.26	0.95	0.92	0.86	0.97	1.09	1.34
	from 125,000 to 500,000	1.92	2.34	1.68	1.38	1.40	1.25	1.40	1.85	2.12
	more than 500,000	2.68	2.95	2.88	2.39	2.37	2.02	2.46	2.53	2.64
e.	SOUTHERN ITALY	1.46	2.13	2.96	1.47	1.63	1.21	1.41	1.20	1.39
	from 10,000 to 125,000	1.06	1.68	1.07	0.63	0.59	0.57	0.67	0.81	1.11
	from 125,000 to 500,000	1.69	1.96	1.58	1.03	0.97	0.95	1.09	1.61	1.91
	more than 500,000	2.31	2.16	3.12	2.14	2.25	1.93	2.06	2.42	2.45
f.	ISLANDS	1.71	2.53	3.06	1.59	1.49	1.27	1.71	1.26	1.66
	from 10,000 to 125,000	1.45	1.52	1.20	0.86	0.84	0.72	0.91	1.04	1.52
	from 125,000 to 500,000	1.86	1.91	1.74	1.25	1.19	1.09	1.33	1.65	2.12
	more than 500,000	2.49	2.65	3.42	2.25	2.05	1.97	2.35	2.11	2.45

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

September 2002

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	1.65	1.63	1.74	1.81	1.35	1.47
Agricultural, forestry and fishery products	1.47	1.53	1.52	1.60	1.30	1.13
Fuel and power products	2.51	2.32	2.54	2.74	2.38	2.35
Ores and metals	1.88	2.09	1.78	1.48	1.24	1.33
Non-metallic minerals and products	1.81	1.62	2.07	1.73	1.72	1.65
Chemical products	1.84	1.79	2.25	1.80	1.30	1.29
Metal products, except transport equipment	1.52	1.49	1.60	1.58	1.40	1.15
Agricultural and industrial machinery	1.77	1.80	1.82	1.70	1.23	1.28
Office and data processing machines, etc.	1.54	1.38	1.93	1.79	0.97	1.12
Electrical goods	1.63	1.56	1.86	1.67	1.45	0.82
Transport equipment	1.76	1.69	2.17	1.94	0.87	0.90
Food and tobacco products	1.59	1.77	1.52	1.56	1.44	1.38
Textiles, clothing and footwear	1.58	1.71	1.54	1.62	1.06	1.29
Paper and paper products	1.76	1.83	1.79	1.80	0.99	1.89
Rubber and plastic products	1.80	1.49	1.81	1.85	2.64	1.09
Other manufactured products	1.44	1.44	1.50	1.53	1.18	1.12
Building and construction	1.45	1.46	1.65	1.47	1.18	1.21
Wholesale and retail trade services, recovery and repair services	1.41	1.39	1.57	1.51	1.11	1.34
Lodging and catering services	1.30	1.33	1.28	1.38	1.09	1.30
Inland transport services	1.97	1.77	1.89	2.29	2.08	1.59
Maritime and air transport services	2.46	2.29	1.54	2.68	1.62	2.05
Auxiliary transport services	1.90	1.78	2.29	1.80	1.57	2.06
Communication services	1.96	2.28	1.50	1.60	0.52	1.07
Other market services	1.76	1.66	1.85	1.98	1.44	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

September 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
a.	ITALY	1.49	0.77	0.96	1.18	1.41	1.60	2.36
b.	NORTH-WEST ITALY	1.45	0.69	0.87	1.10	1.36	1.56	2.23
	Piedmont	1.26	0.62	0.80	1.03	1.32	1.58	2.20
	Valle d'Aosta	1.36	0.62	0.74	0.91	1.29	1.63	2.82
	Liguria	1.25	0.70	0.89	1.14	1.42	1.68	2.29
	Lombardy	1.52	0.72	0.90	1.12	1.36	1.54	2.23
c.	NORTH-EAST ITALY	1.42	0.77	0.96	1.17	1.41	1.65	2.42
	Trentino-Alto Adige	1.75	0.72	0.91	1.19	1.47	1.87	3.01
	Veneto	1.40	0.77	0.96	1.16	1.41	1.65	2.42
	Friuli-Venezia Giulia	1.53	0.71	0.87	1.06	1.30	1.65	2.63
	Emilia-Romagna	1.39	0.79	0.98	1.19	1.43	1.64	2.27
d.	CENTRAL ITALY	1.73	0.95	1.14	1.36	1.56	1.73	2.60
	Marche	1.55	0.90	1.11	1.38	1.63	1.89	2.74
	Tuscany	1.48	0.99	1.14	1.32	1.50	1.70	2.35
	Umbria	1.45	1.02	1.18	1.37	1.56	1.76	2.29
	Lazio	1.88	0.92	1.14	1.38	1.59	1.72	2.66
e.	SOUTHERN ITALY	1.20	0.65	0.80	0.99	1.20	1.39	2.11
	Abruzzo	1.30	0.77	0.96	1.16	1.35	1.50	2.14
	Molise	1.22	0.66	0.87	1.10	1.51	1.74	2.30
	Campania	1.22	0.61	0.75	0.92	1.11	1.30	2.10
	Puglia	1.22	0.72	0.91	1.14	1.36	1.54	2.21
	Basilicata	1.11	0.57	0.74	0.98	1.18	1.67	2.19
	Calabria	1.04	0.57	0.72	0.93	1.15	1.38	1.89
f.	ISLANDS	1.47	0.87	1.09	1.33	1.52	1.65	2.46
	Sicily	1.43	0.84	1.10	1.38	1.56	1.69	2.46
	Sardinia	1.54	0.93	1.07	1.24	1.43	1.58	2.46

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										
September 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	1.71	2.85	2.81	1.86	1.92	1.63	1.86	1.30	1.43
b.	NORTH-WEST ITALY	1.70	2.91	2.69	1.83	1.88	1.62	1.79	1.18	1.39
	Piedmont	1.60	2.76	2.72	1.77	1.76	1.50	1.83	1.24	1.37
	Valle d'Aosta	1.64	2.97	3.05	1.66	2.12	1.83	1.41	1.05	1.27
	Liguria	1.47	2.33	2.86	1.81	2.05	1.60	1.73	1.23	1.23
	Lombardy	1.77	3.05	2.67	1.84	1.91	1.66	1.78	1.16	1.42
c.	NORTH-EAST ITALY	1.77	3.23	2.75	2.00	2.04	1.89	1.98	1.40	1.52
	Trentino-Alto Adige	2.04	3.65	2.59	2.24	2.37	2.08	2.17	1.41	1.65
	Veneto	1.81	3.23	3.00	1.95	1.97	1.94	1.94	1.52	1.59
	Friuli-Venezia Giulia	1.75	3.32	3.12	2.02	1.99	1.65	2.11	1.11	1.39
	Emilia-Romagna	1.69	2.98	2.33	2.01	2.08	1.85	1.98	1.33	1.45
d.	CENTRAL ITALY	1.88	2.93	3.14	1.99	1.99	1.65	2.06	1.52	1.57
	Marche	1.74	2.92	2.64	2.14	2.27	1.75	2.06	1.48	1.50
	Tuscany	1.80	2.70	3.24	1.91	1.79	1.84	2.00	1.63	1.58
	Umbria	1.61	2.56	1.85	1.68	1.78	1.47	1.63	1.65	1.49
	Lazio	1.96	2.98	3.10	2.03	2.10	1.55	2.11	1.39	1.56
e.	SOUTHERN ITALY	1.33	2.34	2.59	1.53	1.66	1.30	1.52	1.13	1.21
	Abruzzo	1.45	2.09	1.26	1.82	2.11	1.29	1.42	1.31	1.27
	Molise	1.44	2.52	2.52	1.66	1.75	1.34	1.71	1.06	1.32
	Campania	1.30	2.28	2.22	1.47	1.61	0.97	1.51	1.05	1.19
	Puglia	1.44	2.52	1.89	1.66	1.65	1.88	1.61	1.32	1.34
	Basilicata	1.33	2.30	0.74	1.27	1.35	1.54	1.09	1.12	1.30
	Calabria	1.20	2.50	3.87	1.27	0.97	1.03	1.43	1.01	1.00
f.	ISLANDS	1.43	2.13	3.19	1.50	1.58	1.31	1.55	1.24	1.36
	Sicily	1.43	2.18	3.38	1.47	1.64	1.32	1.49	1.19	1.36
	Sardinia	1.43	2.00	2.61	1.54	1.49	1.30	1.62	1.31	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

September 2002		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.71	2.85	2.81	1.86	1.92	1.63	1.86	1.30	1.43
	from 10,000 to 125,000	1.23	2.63	2.78	1.20	1.21	1.04	1.22	1.05	1.21
	from 125,000 to 500,000	1.78	2.22	1.76	1.49	1.53	1.30	1.50	1.72	1.98
	more than 500,000	2.69	2.94	2.86	2.46	2.45	2.35	2.47	2.63	2.79
b.	NORTH-WEST ITALY	1.71	3.00	2.68	1.84	1.89	1.63	1.82	1.18	1.39
	from 10,000 to 125,000	1.18	2.74	2.68	1.18	1.19	0.93	1.21	0.92	1.14
	from 125,000 to 500,000	1.73	2.37	1.68	1.45	1.44	1.29	1.47	1.70	1.99
	more than 500,000	2.61	3.17	2.72	2.37	2.37	2.32	2.35	2.50	2.82
c.	NORTH-EAST ITALY	1.75	3.15	2.69	1.97	2.00	1.88	1.95	1.40	1.51
	from 10,000 to 125,000	1.35	3.12	2.65	1.38	1.38	1.19	1.40	1.19	1.33
	from 125,000 to 500,000	1.88	2.63	1.96	1.67	1.76	1.47	1.63	1.88	2.04
	more than 500,000	2.75	3.22	2.75	2.61	2.55	2.70	2.67	2.77	2.84
d.	CENTRAL ITALY	1.88	2.93	3.17	1.97	1.98	1.64	2.04	1.52	1.57
	from 10,000 to 125,000	1.35	2.68	3.26	1.24	1.23	1.21	1.24	1.24	1.34
	from 125,000 to 500,000	1.89	2.38	1.85	1.54	1.57	1.35	1.57	1.79	2.05
	more than 500,000	2.84	2.96	3.21	2.57	2.53	2.20	2.64	2.78	2.76
e.	SOUTHERN ITALY	1.36	2.35	2.97	1.59	1.76	1.29	1.55	1.14	1.22
	from 10,000 to 125,000	0.94	1.74	1.39	0.82	0.79	0.71	0.86	0.87	0.96
	from 125,000 to 500,000	1.55	1.91	1.48	1.19	1.22	1.04	1.22	1.55	1.72
	more than 500,000	2.58	2.47	3.14	2.36	2.51	2.15	2.29	2.50	2.80
f.	ISLANDS	1.44	2.12	3.20	1.54	1.62	1.39	1.58	1.25	1.36
	from 10,000 to 125,000	1.18	1.53	1.40	1.02	1.02	0.98	1.05	1.06	1.20
	from 125,000 to 500,000	1.74	1.70	1.77	1.34	1.34	1.22	1.40	1.64	1.98
	more than 500,000	2.40	2.34	3.60	2.18	2.31	2.04	2.18	2.45	2.43

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

September 2002

	Total	North– West	North– East	Centre	South	Islands
a. TOTAL	1.75	1.72	1.88	1.90	1.40	1.40
Agricultural, forestry and fishery products	1.55	1.67	1.61	1.69	1.11	1.05
Fuel and power products	2.64	2.60	2.52	2.82	2.37	2.44
Ores and metals	2.19	2.31	2.57	1.47	1.38	1.78
Non-metallic minerals and products	1.96	1.83	2.22	1.90	1.82	1.11
Chemical products	1.91	1.89	2.07	1.99	1.57	1.44
Metal products, except transport equipment	1.62	1.55	1.75	1.71	1.49	1.21
Agricultural and industrial machinery	1.84	1.83	1.97	1.52	1.42	1.27
Office and data processing machines, etc.	1.54	1.35	1.79	1.93	0.97	1.52
Electrical goods	1.75	1.67	2.04	1.83	1.27	0.81
Transport equipment	2.06	1.89	2.59	2.01	1.33	1.12
Food and tobacco products	1.79	1.85	2.01	1.63	1.57	1.40
Textiles, clothing and footwear	1.70	1.82	1.68	1.77	1.04	1.36
Paper and paper products	1.81	1.91	1.85	1.76	1.12	1.90
Rubber and plastic products	1.93	1.58	2.07	2.08	2.60	1.41
Other manufactured products	1.52	1.50	1.57	1.68	1.10	1.14
Building and construction	1.53	1.49	1.76	1.60	1.22	1.29
Wholesale and retail trade services, recovery and repair services	1.49	1.45	1.69	1.58	1.15	1.39
Lodging and catering services	1.33	1.31	1.32	1.42	1.15	1.34
Inland transport services	2.10	1.80	2.00	2.50	2.21	1.20
Maritime and air transport services	2.75	2.62	1.55	3.08	1.37	2.17
Auxiliary transport services	1.94	1.88	2.40	1.75	1.64	1.69
Communication services	2.15	2.16	2.36	2.21	0.56	1.16
Other market services	1.82	1.77	1.94	2.01	1.39	1.48

Note:

Distribution by branch location (region) and size of deposit

TDB30805

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

September 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
a.	ITALY	1.53	0.85	1.02	1.27	1.53	1.78	2.60
b.	NORTH–WEST ITALY	1.50	0.78	0.93	1.18	1.46	1.71	2.45
	Piedmont	1.30	0.68	0.85	1.13	1.45	1.77	2.47
	Valle d'Aosta	1.43	0.67	0.79	1.02	1.45	1.78	3.01
	Liguria	1.29	0.74	0.94	1.20	1.54	1.82	2.56
	Lombardy	1.58	0.83	0.96	1.19	1.46	1.68	2.44
c.	NORTH–EAST ITALY	1.49	0.86	1.03	1.28	1.57	1.90	2.70
	Trentino-Alto Adige	1.75	0.85	0.98	1.31	1.64	2.18	2.99
	Veneto	1.44	0.83	1.03	1.26	1.55	1.80	2.60
	Friuli-Venezia Giulia	1.58	0.97	0.95	1.16	1.48	1.90	2.97
	Emilia-Romagna	1.50	0.88	1.06	1.33	1.60	1.97	2.67
d.	CENTRAL ITALY	1.78	1.01	1.20	1.45	1.68	1.89	2.79
	Marche	1.63	0.95	1.22	1.55	1.85	2.19	2.89
	Tuscany	1.54	1.05	1.19	1.40	1.63	1.82	2.54
	Umbria	1.47	1.04	1.21	1.46	1.67	1.89	2.47
	Lazio	1.92	0.99	1.19	1.46	1.68	1.88	2.85
e.	SOUTHERN ITALY	1.23	0.69	0.84	1.06	1.30	1.56	2.51
	Abruzzo	1.38	0.86	1.03	1.29	1.52	1.67	2.49
	Molise	1.30	0.71	0.93	1.21	1.71	1.72	2.58
	Campania	1.21	0.66	0.79	0.98	1.20	1.45	2.53
	Puglia	1.30	0.77	0.97	1.23	1.49	1.73	2.42
	Basilicata	1.23	0.63	0.78	1.08	1.34	1.90	2.52
	Calabria	1.10	0.59	0.74	0.97	1.25	1.57	2.56
f.	ISLANDS	1.39	0.92	1.15	1.42	1.62	1.76	2.39
	Sicily	1.41	0.88	1.15	1.46	1.68	1.85	2.50
	Sardinia	1.35	1.00	1.14	1.34	1.52	1.60	2.16

Notes:

Information on the Bank of Italy

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Apr. 2002	May 2002	June 2002
a. TOTAL	172,630	167,683	168,991
b. GOLD AND GOLD RECEIVABLES	27,379	27,379	25,213
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	27,224	26,542	24,515
Receivables from the IMF	4,777	4,458	4,776
Securities (other than shares)	17,809	18,391	16,889
Current accounts and other deposits	4,623	3,680	2,645
Reverse operations	11	11	203
Other claims	3	3	3
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	5,916	5,834	4,564
Financial counterparties	5,916	5,834	4,564
of which: securities (other than shares)	916	944	847
reverse operations	..	..	–
other claims	5,000	4,890	3,716
General government	–	–	–
Other counterparties	–	–	–
e. CLAIMS ON NON-EURO-AREA RESIDENTS	–	–	–
Claims on non-euro-area EU central banks	–	–	–
Securities (other than shares)	–	–	–
Other claims	–	–	–
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	12,092	8,975	9,274
Main refinancing operations	12,089	8,972	9,273
Longer-term refinancing operations	3	3	–
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	..	..	2
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	..	..	1
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,564	1,577	1,586
i. GENERAL GOVERNMENT DEBT	40,502	40,502	40,502

TDB40605

Bank of Italy

	Apr. 2002	May 2002	June 2002
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	8,192	8,192	14,890
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)	–	–	6,698
m. ITEMS TO BE SETTLED	2	2	2
n. OTHER ASSETS	48,834	47,485	46,686
Euro-area coins	28	23	22
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	27,895	28,205	27,526
Intangible fixed assets	20	21	21
Deferred charges	11	11	12
Tangible fixed assets (net of depreciation)	2,781	2,784	2,788
Accrued income and prepaid expenses	747	740	822
Sundry	17,094	15,443	15,237
o. EXPENSE FOR THE YEAR	925	1,195	1,759
p. MEMORANDUM ACCOUNTS	544,054	533,731	505,579

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Apr. 2002	May 2002	June 2002
a. TOTAL	172,630	167,683	168,991
b. BANKNOTES IN CIRCULATION	49,278	50,663	52,293
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	5,602	8,982	9,360
Current accounts (covering the minimum reserve system)	5,599	8,977	9,359
Deposit facility	3	5	1
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	..	..	–
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	–
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	42,005	31,172	42,515
General government	41,997	31,015	42,504
of which: Treasury payments account	41,747	30,759	42,239
sinking fund for the redemption of government securities	205	205	205
other liabilities	44	52	60
Other counterparties	8	156	11
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	78	66	65
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	78	66	65
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	..	..	–
Financial sector counterparties	..	..	–
General government	–	–	–
Other counterparties	–	–	–
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	942	986	817
Deposits and balances	15	15	13
Other liabilities	927	971	804
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	1,004	1,004	937
l. INTRA-EUROSISTEM LIABILITIES	9,130	10,089	5,020
Promissory notes covering debt certificates issued by the ECB	–	–	–
Other intra-Eurosistem liabilities (net)	9,130	10,089	5,020

TDB40615

Bank of Italy

	Apr. 2002	May 2002	June 2002
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	17	15	29
n. OTHER LIABILITIES	1,698	1,422	1,224
Bank of Italy drafts	270	269	298
Cashier's department services	..	..	..
Accrued expenses and deferred income	26	26	67
Sundry	1,402	1,127	859
o. PREVISIONS	9,901	9,901	9,117
Provisions for specific risks	4,423	4,423	3,640
Sundry staff-related provisions	5,477	5,477	5,477
p. REVALUATION ACCOUNTS	28,555	28,555	22,438
q. PROVISION FOR GENERAL RISKS	9,798	9,798	9,798
r. CAPITAL AND RESERVES	12,742	12,742	12,900
Capital	..	..	..
Ordinary and extraordinary reserves	8,589	8,589	8,747
Other reserves	4,153	4,153	4,153
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	507	507	–
t. INCOME FOR THE YEAR	1,372	1,780	2,480
u. MEMORANDUM ACCOUNTS	544,054	533,731	505,579

Notes:

Methodological appendix

1. Content of the publication

The Statistical Bulletin and the Summary contain information on the structure, assets and liabilities, and operations of banks and non-bank intermediaries. Unless otherwise indicated, the data refer to transactions carried out by banks and financial intermediaries with residents, irrespective of the currency used. Interbank transactions are normally excluded. Transactions 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).

As of September 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 2.3 billion euros (including 250 million of bad debts).

Glossary

Glossary of terms in the tables

ADJUSTED BAD DEBTS	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding claims.
ADVANCES AGAINST FUTURE CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of future claims.
ADVANCES DISBURSED (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding and/or future claims.
ASSETS UNDER MANAGEMENT (PORTFOLIO MANAGEMENT SERVICES)	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers.
BAD DEBTS	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation regardless of the security held and gross of writedowns effected for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
BAD DEBTS DELETED	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.
BANKS WITH THEIR HEAD OFFICE IN THE SOUTH	comprises the regions of Southern Italy and the Islands.
BORROWERS (NUMBER)	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.
BRANCH LOCATION	location – geographical area, region, province or municipality – of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
BRANCHES (NUMBER)	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
CLAIMS ASSUMED AT LESS THAN NOMINAL VALUE (FACTORING)	claims acquired by the intermediary for a much smaller amount than their nominal value, normally owing to the economic and financial situation of the debtor assigned.
COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
CREDIT IMPLICIT IN LEASING CONTRACTS WITH CUSTOMERS	the residual amount of principal due implicit in financial leasing contracts, equal to the sum of the principal portions of outstanding lease rentals plus the final purchase prices of the leased goods.

CUSTOMER ASSETS UNDER MANAGEMENT: TOTAL SECURITIES (NOMINAL VALUE)	total of securities and the like, net of own liabilities in issue, that the intermediary receives from customers for safekeeping, administration or in connection with the management of securities portfolios.
CUSTOMER BRANCH OF ECONOMIC ACTIVITY	Grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA). In order to ensure the confidentiality of information, in some tables it has been necessary to aggregate the data of some of the branches in "macrobranches".
CUSTOMER LOCATION	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and branches (see above) of economic activity are called segments. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which has been in force since June 1998, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95).
CUSTOMER TRADING	buying and selling securities and financial derivatives for customers.
DEPOSITS	funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.
DERIVATIVES BUSINESS	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.
ECONOMIC PURPOSE OF THE INVESTMENT	designed to identify the nature and location of the investment or durable goods being financed independently of the economic classification and location of the customer.
EFFECTIVE DEPOSIT RATES	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.
FACILITIES GRANTED	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
FOREIGN EXPOSURE	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.
FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.

FUNDS RAISED IN THE MARKET	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
GUARANTEES APPLIED FOR	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
GUARANTORS (NUMBER)	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
INCOME/PROFIT DISTRIBUTED IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
ISLANDS	comprises the following regions: Sicily and Sardinia.
JOINT BORROWERS (NUMBER)	Relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.
LOAN FACILITIES	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The difference between the used margin of “loan facilities” and the item “loans” consists in the exclusion of bad debts and the inclusion of repurchase agreements.
LOANS	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker’s acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
LOCAL CLAIMS IN LOCAL CURRENCY	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).
MATCHED LOANS	classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers.
MEDIUM AND LONG-TERM LOANS	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
MULTIPLE BANK BORROWING: NUMBER OF FACILITIES	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
MUNICIPALITIES SERVED BY BANKS	Municipalities in which at least one bank branch is in operation.
NEGATIVE CAPITAL ITEMS	own shares or capital parts, prior-year losses carried forward, amounts due from shareholders for share instalments.
NET ASSETS (COLLECTIVE ASSET MANAGEMENT)	the difference between the value of the portfolio, the liquidity and the other assets managed by a collective investment undertaking and any debts and other liabilities the same may have.
NET FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	fund-raising/subscriptions in the reference period net of redemptions.
NEW ADJUSTED BAD DEBTS	the total loan exposure of persons who for the first time in the reference quarter meet one of the conditions for qualifying as an “adjusted bad debt”.
NEW BAD DEBTS	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.

NOMINAL DEPOSIT RATES	calculated by weighting the presumed rates (corresponding to the rates, gross of withholding tax, agreed with customers) by the end-of-period amounts of the deposits to which such rates apply.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
OFFSHORE CENTRES	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
OVERSHOOT	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
PARTIAL CREDIT GRANTED (SIZE CLASSES)	the loan facilities granted to each borrower by the individual intermediary reporting to the Central Credit Register.
PARTICIPATING INTERESTS	rights, whether or not represented by securities, with regard to the capital of other enterprises that, by creating a lasting link therewith, serve to promote the activity of the investor. Since 1 January 1994 they include shares acquired as investments of staff pension funds, previously included under "own securities".
PARTICIPATING INTERESTS IN NON-FINANCIAL CORPORATIONS: QUALIFIED HOLDINGS	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.
PAYABLES TO BI-ECB	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
PERSONAL SECURITY PROVIDED BY CUSTOMERS	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
PROPRIETARY TRADING	buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
RECEPTION OF ORDERS	the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.
REDEMPTIONS IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	the amount of liquid assets and securities (or the value of the units of collective investment undertakings) returned to customers in the reference period.
REPORTING INSTITUTION	<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.

RESIDENTS	bank customers are classified as residents on the basis of the foreign exchange provisions in force.
RESIDUAL MATURITY	the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).
REVOCABLE LOANS	classification used by the Central Credit Register for overdrafts.
SECURITIES	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
SECURITIES HELD FOR CUSTODY AND ADMINISTRATION (NOMINAL VALUE)	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their safekeeping, the cashing of coupons, the withdrawal and delivery of certificates, and the implementation of splits and reverse splits, etc..
SECURITIES ON DEPOSIT (NOMINAL VALUE)	the total value of securities, owned by customers, held on deposit with an intermediary under an agreement for their safekeeping or safekeeping and administration or a portfolio management mandate. Includes securities (other than cheques) held as security deposits for other services and as collateral for credit transactions.
SECURITIES UNDER MANAGEMENT (NOMINAL VALUE)	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their management.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
SUBSCRIPTIONS IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)	the value of the units of collective investment undertakings subscribed for by customers in the reference period.
SUBSIDIZED LOANS	transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: the risk associated with the bill portfolio belonging to non-bank customers, current account assets, import and export trade credits, mortgage loans, advances not settled via current accounts, performing loans granted from funds administered for third parties, and the credit implicit in financial leasing contracts.
SUNDRY PROVISIONS FOR LOSSES AND CHARGES	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
TERM LOANS	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
TOTAL CREDIT GRANTED (SIZE CLASSES)	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL CREDIT USED (SIZE CLASSES)	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.

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.