

BANCA D'ITALIA

Statistical Bulletin



III - 2003

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).

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Statistical Bulletin

Notice to readers

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

Additional information concerning this issue

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

Key to symbols and information in the index

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

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		●	Table distributed on CD-ROM with greater disaggregation of data
		⊙	Table distributed on CD-ROM only
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		[bs]	Banks raising mainly short-term funds
		[sb]	Sample of banks
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⊙ 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.	139
○ 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.	140
○ Q 4 [sb]	G3 5.3	Effective deposit rates distribution by branch location (geographical area) and customer branch of economic activity	[TDB30790]	p.	141

○ Q 4 [sb]	G3 5.4	Effective current account deposit rates		
		distribution by branch location (region) and size of deposit	[TDB30805]	p. 142
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		distribution by branch location (region) and customer segment of economic activity (rates, number of accounts and total deposits)	[TDB30810]	

H INFORMATION ON THE BANK OF ITALY

H1 BALANCE SHEET

○ Q 6 [bi]	H1 5.1	Assets	[TDB40605]	p. 144
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Information on banks

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

June 2003		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	802	30,368	23	131	241	23,150
b.	PIEDMONT	31	2,516	1	10	20	2,270
	Alessandria	3	281	–	–	2	275
	Asti	1	152	–	–	1	140
	Biella	2	130	–	–	2	126
	Cuneo	13	474	–	1	5	370
	Novara	1	197	–	–	1	164
	Turin	10	1,064	1	9	9	1,009
	Verbano-Cusio-Ossola	1	84	–	–	–	54
	Vercelli	–	134	–	–	–	132
c.	VALLE D'AOSTA	3	98	–	1	1	82
	Aosta	3	98	–	1	1	82
d.	LIGURIA	8	902	–	1	6	874
	Genoa	6	493	–	1	4	481
	Imperia	–	107	–	–	–	99
	La Spezia	1	130	–	–	1	128
	Savona	1	172	–	–	1	166
e.	LOMBARDY	179	5,829	5	16	72	3,814
	Bergamo	14	630	–	1	4	352
	Brescia	19	796	–	2	7	552
	Como	3	335	–	–	–	223
	Cremona	8	250	–	–	1	139
	Lecco	3	206	–	–	–	118
	Lodi	5	129	–	–	1	59
	Mantua	5	309	–	–	2	246
	Milan	118	2,322	5	13	55	1,614
	Pavia	–	307	–	–	–	252
	Sondrio	4	119	–	–	2	28
	Varese	–	426	–	–	–	231
f.	TRENTINO-ALTO ADIGE	118	912	1	2	8	311
	Bolzano	58	408	–	1	2	148
	Trento	60	504	1	1	6	163
g.	VENETO	58	3,247	1	14	9	2,178
	Belluno	1	191	–	–	–	139
	Padua	11	570	–	3	2	433
	Rovigo	7	170	–	–	–	120
	Treviso	9	613	–	6	2	368
	Venice	6	473	–	1	2	388
	Verona	12	625	1	1	3	375
	Vicenza	12	605	–	3	–	355

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>	
39	3,820	455	3,258	5	30	62	110	5,926
1	111	10	131	–	1	–	3	665
–	5	1	1	–	–	–	–	92
–	4	–	8	–	–	–	–	61
–	4	–	–	–	–	–	–	40
–	2	8	102	–	–	–	–	152
–	33	–	–	–	–	–	–	60
–	32	1	19	–	1	–	3	186
1	29	–	1	–	–	–	–	29
–	2	–	–	–	–	–	–	45
–	–	2	15	–	1	–	–	35
–	–	2	15	–	1	–	–	35
–	9	1	16	–	1	1	2	132
–	7	1	2	–	1	1	2	51
–	2	–	6	–	–	–	–	22
–	–	–	2	–	–	–	–	25
–	–	–	6	–	–	–	–	34
9	1,394	48	556	2	4	48	61	1,146
1	175	9	102	–	–	–	1	187
1	100	11	144	–	–	–	–	180
–	75	3	37	–	–	–	–	98
1	51	6	60	–	–	–	–	87
1	70	2	18	–	–	–	–	65
1	37	3	33	–	–	–	–	44
–	34	3	29	–	–	–	–	69
2	533	11	111	2	4	48	60	181
–	40	–	15	–	–	–	–	98
2	89	–	2	–	–	–	–	43
–	190	–	5	–	–	–	–	94
1	77	106	518	–	–	3	6	300
1	65	52	190	–	–	3	5	111
–	12	54	328	–	–	–	1	189
5	584	43	475	–	2	1	8	551
–	35	1	17	–	–	–	–	58
1	38	8	96	–	1	–	2	101
–	2	7	48	–	–	–	–	47
1	139	6	103	–	–	–	3	95
–	33	4	51	–	1	–	–	44
1	174	7	73	–	–	1	3	95
2	163	10	87	–	–	–	–	111

Distribution by location (province) and institutional category of bank

TDB10207

	Total	of which:		Banks established as società per azioni		
		Banks raising medium and long-term funds		Banks	Branches	
		Banks	Branches			
h. FRIULI-VENEZIA GIULIA	25	917	2	3	7	656
Gorizia	6	103	–	–	1	71
Pordenone	3	217	–	–	1	157
Trieste	3	141	1	2	1	124
Udine	13	456	1	1	4	304
i. EMILIA ROMAGNA	55	3,124	–	9	25	2,303
Bologna	15	735	–	8	8	553
Ferrara	3	211	–	–	2	187
Forlì	10	305	–	–	3	205
Modena	6	452	–	–	4	297
Parma	2	315	–	1	2	258
Piacenza	3	206	–	–	–	137
Ravenna	5	302	–	–	3	259
Reggio Emilia	5	360	–	–	2	253
Rimini	6	238	–	–	1	154
l. MARCHE	30	1,034	1	7	9	880
Ancona	12	319	1	4	5	276
Ascoli Piceno	7	226	–	1	2	195
Macerata	3	214	–	1	–	187
Pesaro e Urbino	8	275	–	1	2	222
m. TUSCANY	62	2,194	2	7	23	1,817
Arezzo	4	204	–	–	–	134
Florence	18	612	2	5	10	512
Grosseto	4	129	–	–	–	101
Livorno	3	178	–	–	1	161
Lucca	5	241	–	1	2	218
Massa Carrara	1	99	–	–	1	99
Pisa	7	239	–	–	3	208
Pistoia	8	166	–	–	1	126
Prato	2	131	–	–	1	119
Siena	10	195	–	1	4	139
n. UMBRIA	13	520	–	3	8	464
Perugia	10	399	–	3	6	348
Terni	3	121	–	–	2	116
o. LAZIO	70	2,382	8	16	25	1,935
Frosinone	6	167	–	–	1	125
Latina	7	161	–	–	2	121
Rieti	2	79	–	–	1	61
Rome	48	1,790	8	16	20	1,486
Viterbo	7	185	–	–	1	142
p. ABRUZZO	13	609	–	3	5	543
Chieti	4	159	–	–	2	149
L'Aquila	2	146	–	1	1	124
Pescara	2	148	–	2	1	129
Teramo	5	156	–	–	1	141

								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	82	16	177	–	1	1	1	176
–	4	5	28	–	–	–	–	20
–	26	2	34	–	–	–	–	39
–	7	1	8	–	1	1	1	5
1	45	8	107	–	–	–	–	112
5	516	25	300	–	2	–	3	328
–	82	7	95	–	2	–	3	58
–	11	1	13	–	–	–	–	26
–	34	7	66	–	–	–	–	30
2	148	–	7	–	–	–	–	47
–	51	–	6	–	–	–	–	46
2	62	1	7	–	–	–	–	40
–	7	2	36	–	–	–	–	18
–	87	3	20	–	–	–	–	45
1	34	4	50	–	–	–	–	18
–	19	21	134	–	1	–	–	216
–	4	7	38	–	1	–	–	48
–	1	5	30	–	–	–	–	59
–	2	3	25	–	–	–	–	49
–	12	6	41	–	–	–	–	60
3	142	36	231	–	2	–	2	276
2	53	2	17	–	–	–	–	38
–	38	8	58	–	2	–	2	44
–	6	4	22	–	–	–	–	28
–	6	2	11	–	–	–	–	20
–	5	3	18	–	–	–	–	29
–	–	–	–	–	–	–	–	15
1	12	3	19	–	–	–	–	38
–	6	7	34	–	–	–	–	22
–	3	1	9	–	–	–	–	6
–	13	6	43	–	–	–	–	36
–	19	5	36	–	1	–	–	85
–	19	4	31	–	1	–	–	53
–	–	1	5	–	–	–	–	32
6	250	28	172	3	4	8	21	267
2	26	3	15	–	–	–	1	63
1	29	4	11	–	–	–	–	30
–	10	1	8	–	–	–	–	32
2	175	15	105	3	4	8	20	85
1	10	5	33	–	–	–	–	57
–	7	8	58	–	1	–	–	171
–	1	2	9	–	–	–	–	54
–	1	1	20	–	1	–	–	44
–	5	1	14	–	–	–	–	30
–	–	4	15	–	–	–	–	43

Distribution by location (province) and institutional category of bank

TDB10207

	Total	of which:		Banks established as società per azioni		
		Banks raising medium and long-term funds		Banks	Branches	
		Banks	Branches			
q. MOLISE	3	139	–	1	–	112
Campobasso	3	106	–	1	–	85
Isernia	–	33	–	–	–	27
r. CAMPANIA	33	1,510	–	8	5	1,288
Avellino	6	125	–	–	1	94
Benevento	4	83	–	–	1	67
Caserta	4	189	–	–	2	174
Naples	4	779	–	8	1	723
Salerno	15	334	–	–	–	230
s. PUGLIA	30	1,328	–	5	5	1,004
Bari	16	564	–	5	1	420
Brindisi	2	117	–	–	–	92
Foggia	3	239	–	–	2	180
Lecce	5	252	–	–	2	188
Taranto	4	156	–	–	–	124
t. BASILICATA	8	242	–	2	2	197
Matera	3	84	–	–	1	70
Potenza	5	158	–	2	1	127
u. CALABRIA	23	504	–	2	2	412
Catanzaro	5	100	–	2	–	84
Cosenza	10	188	–	–	1	136
Crotone	4	38	–	–	1	30
Reggio Calabria	2	137	–	–	–	128
Vibo Valentia	2	41	–	–	–	34
v. SICILY	36	1,690	1	7	6	1,344
Agrigento	4	170	–	–	–	116
Caltanissetta	8	92	–	–	–	59
Catania	3	348	–	3	1	281
Enna	1	66	–	–	–	50
Messina	1	228	–	1	–	194
Palermo	11	380	1	2	4	323
Ragusa	1	111	–	–	–	74
Siracusa	2	119	–	1	1	97
Trapani	5	176	–	–	–	150
z. SARDINIA	4	671	1	14	3	666
Cagliari	1	266	1	5	1	265
Nuoro	–	121	–	3	–	121
Oristano	1	85	–	2	–	81
Sassari	2	199	–	4	2	199

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>	
–	13	3	13	–	1	–	–	45
–	9	3	11	–	1	–	–	33
–	4	–	2	–	–	–	–	12
3	112	25	107	–	2	–	1	344
–	16	5	15	–	–	–	–	55
–	5	3	11	–	–	–	–	42
–	10	2	5	–	–	–	–	66
3	52	–	2	–	1	–	1	85
–	29	15	74	–	1	–	–	96
3	240	22	81	–	1	–	2	231
2	94	13	47	–	1	–	2	47
–	18	2	7	–	–	–	–	20
–	52	1	7	–	–	–	–	55
1	56	2	8	–	–	–	–	82
–	20	4	12	–	–	–	–	27
–	16	6	28	–	1	–	–	89
–	4	2	10	–	–	–	–	26
–	12	4	18	–	1	–	–	63
–	12	21	79	–	1	–	–	196
–	1	5	14	–	1	–	–	38
–	9	9	43	–	–	–	–	73
–	–	3	8	–	–	–	–	18
–	2	2	7	–	–	–	–	46
–	–	2	7	–	–	–	–	21
2	217	28	127	–	2	–	–	341
1	30	3	24	–	–	–	–	40
–	12	8	21	–	–	–	–	21
–	57	2	10	–	–	–	–	57
–	3	1	13	–	–	–	–	19
–	27	1	7	–	–	–	–	73
–	27	7	28	–	2	–	–	76
1	36	–	1	–	–	–	–	12
–	17	1	5	–	–	–	–	19
–	8	5	18	–	–	–	–	24
–	–	1	4	–	1	–	–	332
–	–	–	–	–	1	–	–	98
–	–	–	–	–	–	–	–	89
–	–	1	4	–	–	–	–	59
–	–	–	–	–	–	–	–	86

Distribution by major category of bank

TDB10017

Source: Supervisory returns
Stocks in millions of euros

June 2003

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	22,962	22,934	28
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,847	2,829	18
Receivables from BI-ECB	11,692	11,562	130
Receivables from banks	357,582	348,573	9,009
<i>of which:</i> time deposits and interbank CDs	150,705	147,933	2,772
repos	83,278	81,207	2,070
Receivables from non-bank customers:			
current account receivables	218,838	218,294	544
repos	16,784	16,158	626
personal loans	17,818	17,800	18
export credits	17,265	17,255	9
import credits	11,234	11,227	7
mortgage loans	421,480	361,769	59,710
other loans	309,575	294,326	15,249
bad debts	47,785	44,163	3,621
unpaid and protested own bills	573	551	22
Securities	207,049	191,849	15,201
<i>of which:</i> not held as fixed assets	181,817	166,590	15,227
Subordinated loans	15,065	14,313	752
Participating interests	93,596	89,550	4,047
Fixed assets	43,572	42,969	603
<i>of which:</i> buildings	19,226	18,819	408
Bills, other credit instruments and documents	144,012	139,022	4,990
Sundry debtors net of items in suspense accounts	173,044	168,973	4,071
Negative capital items	1,679	1,659	20
Items in transit or in suspense accounts	30,084	29,901	183
Remaining asset items	223,270	211,478	11,792
TOTAL	2,389,856	2,259,200	130,656
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	163,730	146,912	16,818
Guarantees applied for	5,332	5,331	1
Commitments and contingent liabilities	1,023,521	975,282	48,240
Credit implicit in leasing contracts with customers	11,995	11,738	257
Customer bill portfolio	13,194	8,384	4,810
Undrawn customer credit lines	627,879	594,623	33,256
Securities and the like on deposit	2,186,558	2,171,464	15,094

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
10,267	5,990	6,705	21,212	1,750
1,378	703	766	2,426	422
6,778	1,766	3,148	11,178	513
217,327	53,284	86,971	336,235	21,347
103,592	18,997	28,115	142,285	8,420
54,551	9,940	18,786	81,678	1,600
104,266	46,283	68,289	206,078	12,761
10,132	2,720	3,933	15,629	1,156
7,636	5,340	4,842	16,286	1,532
11,068	3,716	2,480	16,949	315
6,593	2,756	1,885	10,848	385
184,092	115,006	122,382	395,696	25,784
167,695	54,529	87,352	301,786	7,789
25,419	6,960	15,406	42,412	5,373
340	115	118	464	110
91,604	39,524	75,922	191,788	15,261
80,597	32,001	69,220	170,301	11,516
10,758	1,964	2,343	13,789	1,276
70,236	12,661	10,700	92,511	1,085
22,039	8,218	13,315	40,185	3,388
9,852	3,854	5,520	17,482	1,745
72,744	33,476	37,792	138,501	5,511
117,296	21,312	34,436	161,365	11,679
863	96	720	1,620	59
16,570	5,023	8,492	26,855	3,229
134,496	28,435	60,340	217,276	5,995
1,290,287	450,153	649,415	2,262,675	127,181
96,558	34,134	33,038	160,472	3,257
4,581	367	385	5,314	18
755,361	100,266	167,895	1,015,201	8,320
..	3,611	8,384	11,938	57
4,110	4,669	4,415	11,847	1,346
324,010	144,791	159,078	602,397	25,482
1,221,686	366,843	598,029	2,129,335	57,223

Distribution by major category of bank

TDB10027

Source: Supervisory returns
Stocks in millions of euros

June 2003

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	706,239	698,827	7,412
<i>of which:</i> savings deposits	68,679	67,845	834
time savings deposits	5,123	4,389	734
savings certificates and CDs	37,120	35,636	1,483
current account deposits	498,683	495,001	3,682
time current account deposits	5,985	5,787	198
repos	85,163	84,095	1,068
Payables to BI-ECB	6,663	5,277	1,386
Payables to banks	471,675	432,738	38,937
<i>of which:</i> time deposits and interbank CDs	233,673	219,000	14,673
repos	55,941	55,351	590
Funds raised in the market	386,121	334,955	51,167
<i>of which:</i> bonds in issue	334,213	283,969	50,244
Provision for employee severance benefits	8,456	8,333	124
Supplementary pension fund	3,986	3,939	47
Provision for writedown of securities	138	127	11
Provision for writedown of investments	714	647	67
Accumulated depreciation	18,809	18,518	292
<i>of which:</i> accumulated depreciation of buildings	6,609	6,444	165
Provision for writedown of loans	33,505	31,319	2,187
Provision for writedown of commitments and guarantees granted	700	696	3
Sundry provisions for losses and charges	13,895	13,505	390
Provision for loan losses	4,126	3,003	1,123
Capital, reserves and provisions included in capital	150,506	138,873	11,633
Sundry creditors net of items in suspense accounts	139,917	135,344	4,573
Discounted bills, other credit instruments and documents	187,196	187,007	188
Items in transit or in suspense accounts	28,425	27,749	676
Remaining liabilities items	227,159	216,717	10,442
TOTAL	2,389,856	2,259,200	130,656

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
361,267	135,251	209,721	636,009	70,230
24,771	11,122	32,786	52,623	16,056
1,125	1,244	2,754	3,510	1,613
14,900	9,900	12,319	28,915	8,204
270,270	92,722	135,691	458,416	40,267
4,037	1,019	929	5,387	598
43,684	15,189	26,290	80,339	4,824
3,601	1,386	1,676	6,663	..
236,682	95,303	139,689	467,117	4,557
113,331	48,803	71,538	232,389	1,283
36,132	4,955	14,854	54,965	976
197,158	90,620	98,343	368,969	17,152
157,982	83,633	92,598	318,173	16,040
4,842	1,519	2,095	7,580	876
1,549	1,348	1,088	3,284	702
111	11	16	138	..
566	115	33	702	12
9,603	3,577	5,630	17,589	1,220
3,385	1,380	1,844	6,189	419
17,535	5,383	10,586	28,937	4,568
544	83	73	617	83
10,385	1,648	1,861	13,240	655
1,354	1,242	1,531	4,043	83
79,008	25,791	45,706	141,792	8,713
96,391	14,613	28,914	136,251	3,666
97,740	44,418	45,037	181,909	5,287
17,516	3,511	7,398	25,751	2,674
153,610	24,098	49,450	220,459	6,700
1,290,287	450,153	649,415	2,262,675	127,181

Distribution by residual maturity

TDB10030		Banks					
Source: Supervisory returns Percentages							
June 2003	Total	<i>of which:</i> variable rate	Sight and revocable	Up to 3 months	More than 3 months up to 12 months	More than 1 year up to 5 years	More than 5 years
a. ASSETS							
Receivables from non-bank customers	100.00	65.26	27.42	18.05	11.43	22.96	20.13
Receivables from BI-ECB and other banks	100.00	10.09	38.53	40.27	11.99	5.60	3.60
Securities portfolio	100.00	58.37	1.14	5.66	20.33	42.44	30.44
b. LIABILITIES							
Payables to non-bank customers	100.00	0.69	87.50	11.03	1.03	0.16	0.28
Payables to BI-ECB and other banks	100.00	17.50	27.87	41.26	12.12	11.06	7.68
Bonds, savings certificates and CDs	100.00	57.16	1.27	8.67	18.39	58.32	13.34

Notes:

The data include transactions with non-resident customers and interbank transactions. "Receivables/Payables: BI-ECB and other banks" do not include amounts in connection with compulsory reserve requirements.

Distribution by type of investee company and major category of bank

TDB10034

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2003

	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	93,596	70,236	12,661	10,700	92,511	1,085
Banks	50,832	40,165	5,138	5,528	50,110	722
<i>of which: non-resident</i>	8,715	7,960	325	430	8,706	9
Other financial intermediaries	26,717	17,914	5,594	3,210	26,497	220
<i>of which: non-resident</i>	7,307	5,787	359	1,161	7,306	1
Financial auxiliaries	2,361	1,380	463	518	2,276	85
Insurance companies	5,788	4,582	598	608	5,763	24
Non-financial companies	7,899	6,195	868	837	7,865	34
<i>of which: qualified holdings</i>	2,899	2,432	318	149	2,894	5

Notes:

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	Mar. 2003	June 2003
a. ASSETS		
Cash	14	13
Receivables from parent bank and other foreign branches	54,120	59,597
Receivables from banks and central banks	31,590	28,076
<i>of which:</i> from non-residents	15,000	15,456
repos with banks	1,338	1,061
Receivables from non-bank customers	34,926	31,518
<i>of which:</i> from non-residents	33,055	29,683
repos	1,678	1,300
Subordinated loans	1,678	1,300
Securities and participating interests	21,055	21,084
<i>of which:</i> securities not held as fixed assets	10,845	12,844
Bad debts	617	661
Other liabilities items	15,670	11,461
TOTAL	157,992	152,410
b. LIABILITIES		
Payables to parent bank and other foreign branches	31,510	34,567
Payables to banks and central banks	52,226	45,131
<i>of which:</i> to non-residents	44,109	37,358
repos with banks	3,059	1,789
Payables to non-bank customers	49,645	52,360
<i>of which:</i> to non-residents	42,982	45,474
repos	1,313	2,007
Subordinated loans	4,917	4,660
Endowment funds and capital reserves	2,027	1,957
Other liabilities items	17,723	13,795
TOTAL	157,992	152,410
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	12,068	11,373
Commitments and contingent liabilities	183,905	176,516
Bill portfolio	559	316

Notes:

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

Distribution by customer location (region)

TDB30260

Banks

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

June 2003		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	583,786	51,027	1.08	32,977	2,575
b.	NORTH-WEST ITALY	133,404	12,423	1.09	8,150	530
	Piedmont	42,159	2,666	1.07	2,325	165
	Valle d'Aosta	1,207	80	1.04	57	1
	Liguria	16,209	1,149	1.06	837	31
	Lombardy	73,829	8,528	1.10	4,931	333
c.	NORTH-EAST ITALY	79,221	6,561	1.10	5,206	541
	Trentino-Alto Adige	4,929	413	1.08	414	32
	Veneto	28,937	2,631	1.09	1,742	180
	Friuli-Venezia Giulia	9,608	593	1.14	541	26
	Emilia-Romagna	35,747	2,924	1.10	2,509	303
d.	CENTRAL ITALY	131,069	14,037	1.10	7,474	900
	Marche	14,608	1,082	1.08	816	90
	Tuscany	36,148	2,453	1.14	2,297	185
	Umbria	7,230	775	1.11	364	22
	Lazio	73,083	9,727	1.09	3,997	603
e.	SOUTHERN ITALY	151,007	11,800	1.06	7,688	490
	Abruzzo	13,828	1,134	1.21	892	223
	Molise	3,227	313	1.02	168	8
	Campania	53,826	3,551	1.07	3,287	136
	Puglia	45,200	4,129	1.05	2,033	71
	Basilicata	9,364	798	1.02	281	10
	Calabria	25,562	1,877	1.03	1,027	40
f.	ISLANDS	89,085	6,206	1.02	4,459	115
	Sicily	69,996	4,381	1.02	3,857	81
	Sardinia	19,089	1,824	1.02	602	34

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

June 2003

	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	583,786	51,027	1.08	32,977	2,575
General government	37	25	1.10	2	..
Financial companies	954	892	1.10	37	102
Non-financial companies	109,779	30,622	1.11	4,699	1,855
<i>of which:</i> industry	31,757	10,015	1.15	1,321	898
building	16,193	7,160	1.06	601	245
services	59,171	11,907	1.11	2,671	680
Producer households	99,414	7,530	1.04	4,176	221
Consumer households and nec	361,192	11,283	1.02	23,481	385

Notes:

Distribution by country, type of customer and residual maturity

TDB30274						Banks
Source: Supervisory returns Stocks in millions of euros						
June 2003		<i>of which:</i>				Local claims in local currency
	International claims	banks <i>residual maturity</i>		non-banks <i>residual maturity</i>		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
a. TOTAL	218,984	99,989	17,892	39,350	61,754	68,657
b. EUROPE	171,625	87,789	13,897	30,146	39,793	47,044
<i>of which:</i>						
Albania	51	21	4	5	22	–
Austria	2,010	1,477	282	127	123	–
Belgium	10,027	8,082	38	1,519	387	505
Bulgaria	361	59	..	52	250	350
Czech Republic	285	75	5	86	118	1,288
Croatia	4,068	726	358	631	2,353	6,264
Denmark	708	531	16	81	79	..
Finland	412	129	17	77	189	..
France	20,530	11,870	1,749	2,650	4,261	8,351
Germany	27,322	17,513	2,842	1,321	5,647	2,286
Greece	2,207	622	..	645	940	–
Ireland	7,594	2,677	1,173	984	2,761	480
Yugoslavia	59	10	33	2	14	–
Liechtenstein	30	..	–	5	26	–
Luxemburg	16,778	5,208	874	3,253	7,443	4,604
Malta	131	9	32	66	25	–
Norway	525	297	121	25	83	..
Netherlands	12,508	5,440	663	1,990	4,415	–
Poland	3,401	185	127	2,287	803	8,834
Portugal	8,032	3,444	1,844	448	2,295	–
United Kingdom	39,562	24,791	1,921	10,331	2,520	3,639
Romania	398	67	34	131	166	61
Russia	1,207	89	83	201	835	–
Slovenia	367	62	191	20	94	..
Spain	3,592	1,378	421	509	1,285	2,313
Sweden	867	149	35	286	397	..
Switzerland	4,074	2,393	177	759	745	468
Turkey	1,530	175	18	668	668	–
Hungary	1,591	146	165	732	548	2,275
c. ASIA	4,527	2,067	820	499	1,141	1,881
<i>of which:</i>						
Saudi Arabia	220	67	1	29	123	–
China	387	160	54	85	88	–
South Korea	635	389	152	40	54	–
Philippines	61	..	..	10	50	–
Japan	1,443	864	..	140	439	1,849
India	172	104	22	14	32	–
Indonesia	50	5	1	10	35	–
Iran	762	151	489	1	120	–
Iraq	74	37	1	36	..	–

Distribution by country, type of customer and residual maturity

TDB30274

Banks

	International claims	<i>of which:</i>				Local claims in local currency
		banks <i>residual maturity</i>		non-banks <i>residual maturity</i>		
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)						
Israel	97	50	–	27	19	21
Malaysia	78	50	21	..	7	–
Pakistan	84	..	–	51	33	–
Qatar	27	..	–	4	23	–
Taiwan	162	129	31	..	2	–
Thailand	95	1	13	39	41	–
d. AFRICA	821	148	116	143	414	–
<i>of which:</i> Algeria	77	19	33	10	15	–
Egypt	242	29	23	22	167	–
Morocco	127	17	6	8	96	–
Nigeria	23	3	8	7	5	–
South Africa	58	21	4	5	28	–
Tunisia	78	23	41	4	10	–
e. AMERICA	24,624	4,392	1,594	6,500	12,138	18,691
<i>of which:</i> Argentina	1,441	42	70	276	1,054	956
Brazil	2,610	359	117	800	1,334	4,778
Canada	414	77	37	111	189	735
Chile	506	65	36	157	248	130
Colombia	102	2	3	71	26	191
Cuba	105	16	87	..	2	–
Ecuador	17	1	3	2	11	–
Mexico	927	21	9	135	762	–
Paraguay	112	27	4	44	37	32
Peru	3,484	503	8	1,674	1,299	751
United States	14,140	3,249	1,192	3,089	6,609	11,103
Uruguay	174	24	13	57	81	16
Venezuela	545	..	17	63	465	–
f. OCEANIA	1,271	301	106	109	755	..
<i>of which:</i> Australia	616	134	106	79	296	..
g. OFFSHORE CENTRES	14,001	5,288	1,297	1,663	5,753	1,040
<i>of which:</i> Cayman Islands	4,687	324	819	300	3,244	–
Hong Kong	1,080	535	67	231	247	894
Singapore	1,912	1,040	223	323	326	133
h. INTERNATIONAL ORGANIZATIONS	2,113	4	61	288	1,760	–

Notes:

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

Distribution by major category of banks

TDB30255

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

June 2003	Non-performing loans	of which:		Non-performing Total loans	x100
		Bad debts	Substandard debts		
a. ENTIRE BANKING SYSTEM	68,501	47,083	21,418		6.52
Banks raising short-term funds	63,687	43,509	20,178		6.56
Banks raising medium and long-term funds	4,814	3,574	1,240		6.05
Major and large banks	35,957	25,020	10,937		7.17
Medium-sized banks	10,834	6,907	3,927		4.56
Small and minor banks	21,711	15,156	6,554		6.98
Banks with their head office in the Centre or North	61,535	41,761	19,774		6.18
Banks with their head office in the South	6,966	5,322	1,644		12.59

Notes:

Distribution by customer location (region)

TDB30256

Banks

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

June 2003	Non-performing loans	of which:		Non-performing Total loans	x100
		Bad debts	Substandard loans		
a. TOTAL	68,501	47,083	21,418		6.52
b. NORTH-WEST ITALY	17,808	11,445	6,363		4.26
Piedmont	3,690	2,500	1,190		4.67
Valle d'Aosta	109	76	33		4.91
Liguria	1,575	1,070	505		7.83
Lombardy	12,435	7,800	4,635		3.93
c. NORTH-EAST ITALY	10,480	5,970	4,510		4.45
Trentino-Alto Adige	1,242	381	862		5.34
Veneto	3,958	2,460	1,498		4.21
Friuli-Venezia Giulia	807	517	290		3.85
Emilia-Romagna	4,473	2,613	1,861		4.59
d. CENTRAL ITALY	18,708	12,547	6,160		7.38
Marche	1,546	989	556		6.03
Tuscany	3,805	2,158	1,646		5.66
Umbria	1,134	703	432		8.95
Lazio	12,223	8,697	3,525		8.27
e. SOUTHERN ITALY	13,983	11,004	2,979		14.65
Abruzzo	1,386	916	470		10.37
Molise	386	311	75		15.80
Campania	4,230	3,263	966		11.69
Puglia	4,814	3,911	904		16.92
Basilicata	928	796	131		20.82
Calabria	2,239	1,807	432		21.16
f. ISLANDS	7,522	6,117	1,406		15.69
Sicily	5,202	4,287	915		15.82
Sardinia	2,320	1,830	491		15.40

Notes:

Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

June 2003	Non-performing loans	of which:		Non-performing Total loans	x100
		Bad debts	Substandard loans		
a. TOTAL	68,501	47,083	21,418		6.52
General government	115	74	41		0.21
Financial companies	1,464	1,015	449		0.99
Non-financial companies	40,790	27,045	13,744		7.34
<i>of which:</i> industry	13,339	8,676	4,663		5.97
building	9,421	6,700	2,721		14.10
services	16,298	10,320	5,978		6.42
Producer households	10,511	7,771	2,740		15.44
Consumer households and nec	15,622	11,178	4,444		6.96

Notes:

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

June 2003

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	42	40
Customer trading	60	55
Underwriting	31	25
Placement	103	86
Individual portfolio management	76	72
Reception of orders	83	78

b. NUMBER OF SIMs

155

135

Notes:

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

Distribution by operational specialization

TDB40220

Collective investment undertakings

Source: Archives of intermediary identification data

June 2003	Collective investment undertakings	
	Companies authorized	Companies operating
a. NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	1,179	1,054
Equity	596	521
<i>of which:</i> foreign-oriented	388	332
Balanced	117	103
<i>of which:</i> foreign-oriented	48	42
Bond	466	430
<i>of which:</i> foreign-oriented	208	183
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	57	56
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

	Mar. 2003	June 2003
a. NUMBER OF FINANCIAL INTERMEDIARIES	335	352
Leasing	59	59
Factoring	36	36
Consumer credit	21	22
Other forms of finance	24	24
Acquisition of shareholdings	17	17
Issue and/or management of credit cards	8	8
Securitization	162	178
Foreign exchange trading and other activities	8	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

	Mar. 2003	June 2003
a. ASSETS		
Cash and liquid assets	..	..
Receivables from banks and financial institutions	14,774	16,526
Receivables from customers	502	966
Bonds and other debt securities	3,936	3,947
Shares, capital parts and other equity securities	1,902	2,489
Options bought and the like	1,646	1,674
Participating interests	52	51
Fixed assets	167	154
Remaining asset items	8,239	10,694
TOTAL	31,218	36,500
b. LIABILITIES		
Payables to banks and financial institutions	16,417	18,223
Payables to customers	2,293	3,076
Debt securities in issue	–	–
Options sold and the like	1,684	1,948
Provision for employee severance benefits	41	41
Provisions for risks	235	245
Subordinated liabilities	82	82
Capital, reserves and share premiums	1,569	1,468
Remaining liabilities items	8,897	11,417
TOTAL	31,218	36,500

Notes:

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns
Stocks in millions of euros

	Mar. 2003	June 2003
a. ASSETS		
Cash and liquid assets	50	43
Current account receivables from banks and deposits	2,472	2,104
Receivables from customers	101,045	101,728
Bad debts	1,074	1,189
Securities portfolio	3,315	2,981
Participating interests	2,205	2,174
<i>of which: held for merchant banking purposes</i>	521	414
Tangible and intangible fixed assets	6,707	6,706
Remaining asset items	8,652	8,543
TOTAL	125,519	125,468
b. LIABILITIES		
Current account payables to banks	23,684	23,349
Financial payables	76,012	77,755
Securities in issue	2,689	2,607
Provisions for liabilities and charges and provision for employee severance benefits	1,385	1,091
Loan loss provision	513	508
Provision for general financial risks	251	248
Subordinated loans	1,001	1,029
Capital and reserves	8,178	8,330
Remaining liabilities items	11,806	10,550
TOTAL	125,519	125,468
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	7,495	7,554
Derivative contracts	35,563	35,418

Notes:

The data include transactions with non-resident customers.

Information on banking business

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

TDB10231

Source: Supervisory returns
Stocks in millions of euros

June 2003		Total	General government	Financial companies
a. TOTAL		1,050,468	54,110	148,188
b. NORTH-WEST ITALY		417,914	9,178	100,892
	Piedmont	79,023	2,859	11,025
	Valle d'Aosta	2,213	117	107
	Liguria	20,107	1,245	383
	Lombardy	316,571	4,957	89,378
c. NORTH-EAST ITALY		235,764	5,738	13,537
	Trentino-Alto Adige	23,273	386	673
	Veneto	93,988	2,107	4,776
	Friuli-Venezia Giulia	20,948	907	1,234
	Emilia-Romagna	97,554	2,338	6,853
d. CENTRAL ITALY		253,362	31,981	30,534
	Marche	25,625	1,053	1,323
	Tuscany	67,169	1,645	7,537
	Umbria	12,675	637	144
	Lazio	147,892	28,646	21,530
e. SOUTHERN ITALY		95,478	5,928	2,474
	Abruzzo	13,372	270	147
	Molise	2,445	168	53
	Campania	36,177	2,903	1,910
	Puglia	28,446	1,836	172
	Basilicata	4,455	226	13
	Calabria	10,583	526	179
f. ISLANDS		47,951	1,286	750
	Sicily	32,885	893	206
	Sardinia	15,066	392	544

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
555,643	223,367	66,798	254,029	68,060	224,466
216,527	92,505	19,655	102,226	18,522	72,795
42,502	20,438	3,758	17,744	5,144	17,493
1,413	659	187	561	198	378
10,757	2,706	1,545	6,425	1,573	6,149
161,855	68,702	14,165	77,496	11,607	48,774
146,199	63,745	17,070	61,675	18,498	51,793
13,949	3,530	2,407	7,592	2,698	5,566
59,513	27,853	5,801	24,327	7,004	20,588
11,739	5,599	1,003	4,871	1,594	5,474
60,998	26,763	7,860	24,885	7,202	20,164
126,586	44,019	18,621	60,899	13,498	50,762
14,710	7,531	1,989	4,886	2,683	5,856
36,161	14,367	4,002	16,359	5,497	16,329
7,165	3,052	1,056	2,767	1,333	3,396
68,550	19,068	11,573	36,888	3,986	25,180
44,955	16,477	7,676	19,168	11,424	30,697
7,792	3,758	1,187	2,622	1,466	3,697
1,216	518	191	442	355	654
17,234	5,999	2,633	8,241	2,734	11,396
12,521	4,019	2,641	5,215	4,132	9,784
2,224	1,010	333	748	756	1,236
3,968	1,173	690	1,900	1,981	3,929
21,377	6,622	3,775	10,062	6,119	18,419
14,181	4,002	2,335	7,143	4,251	13,353
7,196	2,620	1,440	2,920	1,868	5,066

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

TDB10234

Source: Supervisory returns
Stocks in millions of euros

June 2003		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a. TOTAL		1,050,468	970,916	79,552
b. NORTH-WEST ITALY		417,914	387,548	30,365
	Piedmont	79,023	72,378	6,645
	Valle d'Aosta	2,213	1,949	264
	Liguria	20,107	19,056	1,051
	Lombardy	316,571	294,165	22,406
c. NORTH-EAST ITALY		235,764	223,407	12,357
	Trentino-Alto Adige	23,273	22,434	838
	Veneto	93,988	89,461	4,527
	Friuli-Venezia Giulia	20,948	18,924	2,024
	Emilia-Romagna	97,554	92,587	4,967
d. CENTRAL ITALY		253,362	228,309	25,053
	Marche	25,625	24,537	1,088
	Tuscany	67,169	62,632	4,537
	Umbria	12,675	11,838	837
	Lazio	147,892	129,301	18,591
e. SOUTHERN ITALY		95,478	86,702	8,776
	Abruzzo	13,372	12,439	933
	Molise	2,445	2,175	270
	Campania	36,177	32,419	3,758
	Puglia	28,446	26,051	2,396
	Basilicata	4,455	3,951	504
	Calabria	10,583	9,668	915
f. ISLANDS		47,951	44,950	3,001
	Sicily	32,885	31,584	1,301
	Sardinia	15,066	13,366	1,700

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
501,749	237,493	311,226	995,124	55,344
224,858	92,906	100,150	414,692	3,222
45,973	11,158	21,893	78,320	703
1,166	389	657	2,191	21
8,459	6,290	5,357	19,766	341
169,260	75,068	72,242	314,414	2,157
92,944	56,388	86,432	234,086	1,678
3,436	639	19,198	23,255	17
48,195	20,452	25,341	93,280	708
8,403	2,080	10,465	20,826	122
32,911	33,216	31,427	96,724	830
109,871	64,289	79,201	249,095	4,267
5,863	8,038	11,723	25,338	286
21,033	19,319	26,817	66,594	575
3,831	1,703	7,141	12,624	52
79,144	35,229	33,520	144,538	3,354
46,793	15,797	32,887	68,481	26,997
4,201	2,073	7,097	8,976	4,396
1,225	402	818	2,046	399
20,386	5,766	10,025	27,668	8,509
14,502	4,489	9,455	20,153	8,293
1,872	784	1,799	2,602	1,853
4,606	2,283	3,693	7,035	3,548
27,283	8,112	12,555	28,770	19,181
21,155	2,730	9,000	20,082	12,802
6,128	5,383	3,556	8,688	6,379

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2003		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	623,704	235,049	164,696	140,085	56,378	27,496
	Agricultural, forestry and fishery products	26,330	6,239	8,249	5,622	3,874	2,346
	Fuel and power products	27,370	10,367	2,145	11,333	1,212	2,313
	Ores and metals	11,545	8,111	2,141	615	521	157
	Non-metallic minerals and products	14,299	3,625	5,834	2,830	1,329	681
	Chemical products	11,682	7,432	1,863	1,333	670	384
	Metal products, except transport equipment	23,280	11,244	7,403	2,594	1,699	340
	Agricultural and industrial machinery	20,851	9,192	8,778	1,931	759	192
	Office and data processing machines, etc.	4,760	1,953	1,942	510	237	119
	Electrical goods	15,106	6,872	4,111	3,192	711	221
	Transport equipment	9,200	3,643	1,630	1,874	1,793	260
	Food and tobacco products	26,481	7,037	10,591	3,740	3,625	1,488
	Textiles, clothing and footwear	28,918	10,478	7,876	7,450	2,815	299
	Paper and paper products	12,521	5,667	2,797	3,145	678	234
	Rubber and plastic products	9,823	4,719	2,516	1,570	779	238
	Other manufactured products	18,707	5,456	7,079	4,250	1,441	479
	Building and construction	74,650	21,769	19,027	20,060	9,211	4,583
	Wholesale and retail trade services, recovery and repair services	102,636	36,343	26,773	21,363	12,299	5,858
	Lodging and catering services	22,298	5,126	7,990	5,014	2,638	1,530
	Inland transport services	12,547	3,018	3,176	4,805	1,011	538
	Maritime and air transport services	6,437	1,383	883	1,663	1,263	1,244
	Auxiliary transport services	7,857	3,007	1,676	2,084	652	438
	Communication services	12,878	5,668	166	6,915	39	90
	Other market services	123,528	56,700	30,048	26,192	7,123	3,464

Notes:

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

TDB10237		Banks					
Source: Supervisory returns Stocks in millions of euros							
June 2003	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	–	1,050,468	417,914	235,764	253,362	95,478	47,951
Piedmont	57,468	70,373	65,122	1,468	2,516	742	525
Valle d'Aosta	1,152	1,233	1,226	1	4	1	..
Liguria	16,016	20,074	17,699	258	1,081	204	833
Lombardy	280,437	356,289	294,863	16,226	31,019	9,966	4,215
Trentino-Alto Adige	21,428	24,386	825	22,329	1,167	32	32
Veneto	79,811	91,741	5,888	82,624	2,181	753	296
Friuli-Venezia Giulia	16,097	18,376	581	17,285	448	47	16
Emilia-Romagna	82,353	92,766	4,282	83,438	3,230	1,239	577
Marche	22,274	25,409	415	719	23,548	703	23
Tuscany	58,621	76,030	5,253	2,741	62,628	3,599	1,808
Umbria	10,414	11,542	196	128	11,111	97	11
Lazio	107,617	147,062	17,166	7,652	111,129	9,026	2,088
Abruzzo	10,289	11,648	224	201	634	10,546	42
Molise	1,638	1,766	11	5	39	1,711	1
Campania	24,976	27,128	474	51	803	25,391	409
Puglia	21,028	22,995	333	318	562	21,658	124
Basilicata	2,421	2,759	54	48	39	2,610	8
Calabria	6,876	7,295	94	16	166	6,961	59
Sicily	25,344	26,713	365	178	708	116	25,346
Sardinia	11,514	12,311	271	79	348	77	11,536

Notes:

Distribution by technical form and customer location (geographical area)

TDB10277

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

Source: Supervisory returns
Stocks in millions of euros

June 2003

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	28,950	12,477	4,878	7,309	3,305	981
<i>of which:</i> without recourse	14,854	6,265	2,140	4,160	1,821	468
with recourse	14,096	6,212	2,738	3,149	1,484	512
Credit implicit in leasing contracts	46,838	19,952	13,503	8,396	3,384	1,601
Receivables for consumer credit and the issue or management of credit cards	20,517	6,705	2,647	4,488	4,253	2,425
Other finance	9,869	3,339	1,250	3,022	1,454	804

Notes:

The distribution by customer location of the nominal value of receivables acquired for factoring is determined with reference to the assignors for assignments with recourse and to the debtors assigned for those without recourse.

Distribution by technical form and customer segment of economic activity

TDB10278

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

Source: Supervisory returns
Stocks in millions of euros

June 2003

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	28,950	2,404	326	25,376	283	562
<i>of which:</i> without recourse	14,854	2,356	104	11,945	182	267
with recourse	14,096	48	221	13,431	101	295
Credit implicit in leasing contracts	46,838	336	809	40,048	4,534	1,111
Receivables for consumer credit and the issue or management of credit cards	20,517					
Other finance	9,869	367	1,901	5,279	1,090	1,232

Notes:

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

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

TDB10262

Source: Supervisory returns
Stocks in millions of euros

June 2003		Total	General government	Financial companies
a. TOTAL		591,734	19,539	46,190
b. NORTH-WEST ITALY		209,285	2,853	30,887
	Piedmont	43,767	758	2,915
	Valle d'Aosta	1,378	143	61
	Liguria	15,136	226	346
	Lombardy	149,003	1,726	27,565
c. NORTH-EAST ITALY		124,217	3,785	5,677
	Trentino-Alto Adige	13,024	754	377
	Veneto	48,079	970	2,189
	Friuli-Venezia Giulia	13,992	1,096	1,432
	Emilia-Romagna	49,122	964	1,679
d. CENTRAL ITALY		137,263	8,423	8,507
	Marche	14,509	335	75
	Tuscany	37,579	950	972
	Umbria	7,558	168	339
	Lazio	77,616	6,970	7,121
e. SOUTHERN ITALY		81,788	2,437	741
	Abruzzo	9,720	229	100
	Molise	1,600	55	38
	Campania	35,040	1,137	505
	Puglia	23,558	546	50
	Basilicata	3,108	126	5
	Calabria	8,762	343	43
f. ISLANDS		39,182	2,042	379
	Sicily	27,929	842	245
	Sardinia	11,253	1,200	134

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
108,025	38,451	11,378	56,123	33,382	384,595
42,446	16,194	3,807	21,995	9,552	123,548
8,343	3,369	710	4,158	2,656	29,095
215	70	37	104	82	878
2,158	541	230	1,369	838	11,569
31,730	12,214	2,829	16,363	5,976	82,006
24,222	9,663	2,545	11,355	8,404	82,127
1,955	578	191	1,079	854	9,084
9,506	3,771	985	4,520	3,173	32,240
2,526	1,102	247	1,120	617	8,321
10,235	4,212	1,122	4,635	3,760	32,481
26,204	8,242	2,915	14,642	6,541	87,587
2,199	1,006	261	889	1,112	10,788
6,527	2,430	714	3,217	2,386	26,744
1,165	417	125	592	452	5,433
16,312	4,388	1,815	9,945	2,591	44,622
10,524	3,396	1,448	5,307	5,985	62,101
1,506	713	155	594	674	7,211
175	51	39	69	112	1,222
4,923	1,578	625	2,615	2,401	26,074
2,769	782	431	1,438	1,821	18,371
328	104	66	147	240	2,408
823	167	132	444	738	6,815
4,629	956	663	2,825	2,901	29,232
3,001	641	417	1,812	1,780	22,060
1,628	315	247	1,012	1,120	7,171

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

TDB10265

Source: Supervisory returns
Stocks in millions of euros

June 2003		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a. TOTAL		591,734	586,091	5,643
b. NORTH-WEST ITALY		209,285	207,543	1,742
	Piedmont	43,767	43,474	293
	Valle d'Aosta	1,378	1,375	3
	Liguria	15,136	15,080	56
	Lombardy	149,003	147,613	1,390
c. NORTH-EAST ITALY		124,217	123,424	793
	Trentino-Alto Adige	13,024	13,014	10
	Veneto	48,079	47,821	258
	Friuli-Venezia Giulia	13,992	13,640	352
	Emilia-Romagna	49,122	48,949	173
d. CENTRAL ITALY		137,263	134,716	2,546
	Marche	14,509	14,479	31
	Tuscany	37,579	37,466	113
	Umbria	7,558	7,542	16
	Lazio	77,616	75,230	2,387
e. SOUTHERN ITALY		81,788	81,531	257
	Abruzzo	9,720	9,695	25
	Molise	1,600	1,599	2
	Campania	35,040	34,916	124
	Puglia	23,558	23,487	71
	Basilicata	3,108	3,100	7
	Calabria	8,762	8,734	28
f. ISLANDS		39,182	38,878	305
	Sicily	27,929	27,807	121
	Sardinia	11,253	11,070	183

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
302,347	111,437	177,950	527,351	64,384
122,074	41,287	45,924	208,098	1,187
28,610	3,294	11,863	43,539	228
1,031	7	340	1,377	1
6,452	4,453	4,232	15,022	115
85,980	33,533	29,490	148,160	843
47,481	27,897	48,839	123,898	319
1,813	115	11,095	13,019	5
24,220	9,834	14,025	47,928	151
6,446	903	6,643	13,936	56
15,002	17,045	17,076	49,014	108
66,326	24,813	46,123	134,614	2,648
2,503	4,307	7,699	14,410	99
11,288	11,363	14,928	37,467	112
1,714	498	5,345	7,535	23
50,820	8,645	18,151	75,202	2,414
44,348	9,522	27,918	43,745	38,043
2,103	496	7,121	4,093	5,627
879	172	550	1,255	345
23,802	2,692	8,546	21,628	13,412
12,919	3,175	7,464	12,317	11,240
773	466	1,869	634	2,474
3,873	2,521	2,368	3,816	4,945
22,118	7,918	9,146	16,995	22,187
17,991	2,328	7,610	12,280	15,648
4,127	5,591	1,536	4,715	6,538

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2003		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	141,408	51,998	32,626	32,745	16,509	7,530
	Agricultural, forestry and fishery products	7,567	1,844	2,592	1,219	1,131	781
	Fuel and power products	5,167	1,381	521	2,659	325	280
	Ores and metals	919	530	160	88	92	50
	Non-metallic minerals and products	2,479	681	824	474	379	120
	Chemical products	2,289	1,285	356	340	250	57
	Metal products, except transport equipment	4,150	1,952	1,301	462	353	82
	Agricultural and industrial machinery	5,396	2,508	2,181	442	213	50
	Office and data processing machines, etc.	1,151	578	257	195	90	30
	Electrical goods	3,701	2,011	824	553	254	60
	Transport equipment	1,925	782	396	487	216	45
	Food and tobacco products	3,626	1,083	1,060	571	674	238
	Textiles, clothing and footwear	5,015	1,758	1,153	1,439	602	63
	Paper and paper products	2,389	1,236	502	422	181	47
	Rubber and plastic products	1,546	773	328	277	142	25
	Other manufactured products	2,930	945	823	695	376	92
	Building and construction	14,663	4,767	3,345	3,558	2,047	945
	Wholesale and retail trade services, recovery and repair services	26,544	8,981	6,087	5,467	4,111	1,898
	Lodging and catering services	3,397	936	920	778	444	319
	Inland transport services	4,035	1,099	896	938	751	352
	Maritime and air transport services	1,114	164	139	504	122	185
	Auxiliary transport services	4,140	1,155	663	1,907	242	174
	Communication services	1,895	735	42	1,051	43	24
	Other market services	35,371	14,812	7,255	8,219	3,470	1,614

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2003		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	591,734	63,411	484,094	30,263	5,378	8,589
b.	NORTH-WEST ITALY	209,285	12,567	185,392	7,733	1,442	2,151
	Piedmont	43,767	3,829	37,935	1,382	265	356
	Valle d'Aosta	1,378	133	1,198	29	6	12
	Liguria	15,136	1,234	13,024	626	107	145
	Lombardy	149,003	7,371	133,235	5,695	1,065	1,637
c.	NORTH-EAST ITALY	124,217	14,537	99,749	7,762	936	1,234
	Trentino-Alto Adige	13,024	1,850	10,042	674	125	333
	Veneto	48,079	6,291	38,226	2,694	429	439
	Friuli-Venezia Giulia	13,992	1,596	11,682	531	52	130
	Emilia-Romagna	49,122	4,799	39,800	3,862	330	332
d.	CENTRAL ITALY	137,263	12,761	116,081	5,730	535	2,156
	Marche	14,509	2,469	9,604	2,096	126	214
	Tuscany	37,579	3,603	31,620	1,903	159	295
	Umbria	7,558	1,157	5,558	619	60	164
	Lazio	77,616	5,532	69,299	1,112	189	1,484
e.	SOUTHERN ITALY	81,788	15,352	56,354	7,044	678	2,360
	Abruzzo	9,720	2,264	6,422	834	57	142
	Molise	1,601	286	1,133	129	10	42
	Campania	35,040	5,416	26,093	2,299	335	897
	Puglia	23,558	4,930	15,036	2,522	177	892
	Basilicata	3,108	694	1,933	328	15	137
	Calabria	8,762	1,762	5,737	931	83	248
f.	ISLANDS	39,182	8,195	26,519	1,993	1,787	688
	Sicily	27,929	6,471	18,005	1,123	1,730	600
	Sardinia	11,253	1,723	8,514	870	57	88

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2003		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	591,734	209,285	124,217	137,263	81,788	39,182
	Piedmont	40,011	42,773	41,744	193	617	148	71
	Valle d'Aosta	1,274	1,334	1,307	2	20	4	1
	Liguria	14,049	15,193	14,599	64	340	47	143
	Lombardy	140,144	159,060	143,251	5,831	6,702	2,167	1,109
	Trentino-Alto Adige	12,491	12,897	189	12,624	58	17	8
	Veneto	44,496	47,360	1,400	45,468	346	109	38
	Friuli-Venezia Giulia	11,942	12,839	300	12,217	179	112	31
	Emilia-Romagna	45,981	48,940	1,824	46,225	582	245	64
	Marche	13,804	14,381	116	105	13,977	178	5
	Tuscany	35,343	36,804	566	152	35,841	181	63
	Umbria	7,072	7,469	46	35	7,346	37	5
	Lazio	69,265	74,799	2,273	929	69,940	1,127	530
	Abruzzo	9,011	9,380	71	22	209	9,075	2
	Molise	1,452	1,557	7	5	32	1,513	..
	Campania	32,703	33,719	430	91	298	32,856	45
	Puglia	22,388	23,793	455	134	413	22,727	64
	Basilicata	2,869	2,996	16	7	22	2,950	1
	Calabria	8,181	8,578	206	25	92	8,238	18
	Sicily	26,251	26,910	377	76	159	45	26,253
	Sardinia	10,727	10,951	109	12	89	12	10,730

Notes:

TDB40150

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

June 2003	Total	Financial intermediaries	Banks
a. LEASING	60,999	48,318	12,681
Credit implicit in leasing contracts	58,837	46,991	11,846
Overdue instalments	648	437	211
Bad debts and substandard assets	1,514	889	624
b. FACTORING	24,930	22,476	2,454
Advances against acquired claims	20,875	18,511	2,364
Advances against future claims	666	576	90
Claims assumed at less than nominal value or acquired outright	2,905	2,905	..
Bad debts	....	484	....

Notes:

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

Distribution by type of security and type of account

TDB40080

Source: Supervisory returns
Stocks in millions of euros

June 2003

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,279,338	559,301	87,202
Italian government securities	498,538	183,014	18,891
<i>of which:</i> BOTs	85,341	51,592	2,339
CCTs	128,315	39,828	5,625
BTPs	256,329	85,337	9,882
Other debt securities	433,104	179,856	21,008
<i>of which:</i> in non-euro-area currencies	35,996	12,436	2,339
Equity securities	92,534	24,005	30,217
<i>of which:</i> in non-euro-area currencies	10,953	1,529	875
Units of collective investment undertakings	243,417	169,322	14,756
Other securities and the like	11,833	3,119	2,334

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
106,686	78,441	6,975	1,172,652	480,860	80,227
36,728	24,144	2,472	461,810	158,870	16,419
1,450	1,070	102	83,891	50,523	2,237
15,776	11,086	1,168	112,539	28,742	4,457
16,421	9,992	1,061	239,908	75,345	8,821
20,678	12,336	1,044	412,426	167,520	19,965
2,484	1,545	86	33,512	10,891	2,253
1,314	986	57	91,220	23,020	30,159
273	189	8	10,680	1,339	867
46,461	40,135	3,232	196,956	129,187	11,524
1,506	840	170	10,327	2,280	2,164

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

June 2003

	Total	of which:	
		Consumer households and nec	Non-financial companies and producer households
a. TOTAL	1,279,338	559,301	87,202
b. NORTH-WEST ITALY	693,509	243,148	28,919
Piedmont	119,720	71,770	8,294
Valle d'Aosta	2,232	1,453	115
Liguria	29,522	24,882	1,652
Lombardy	542,034	145,043	18,859
c. NORTH-EAST ITALY	242,750	138,223	17,815
Trentino-Alto Adige	10,602	7,795	987
Veneto	65,863	45,590	5,092
Friuli-Venezia Giulia	61,072	12,015	1,104
Emilia-Romagna	105,213	72,823	10,632
d. CENTRAL ITALY	266,948	111,351	33,723
Marche	15,371	13,306	1,182
Tuscany	57,364	38,359	6,452
Umbria	7,271	6,152	679
Lazio	186,941	53,534	25,410
e. SOUTHERN ITALY	55,189	49,017	4,773
Abruzzo	5,717	5,080	480
Molise	882	812	70
Campania	22,397	19,525	1,757
Puglia	18,789	16,894	1,797
Basilicata	2,070	1,884	183
Calabria	5,334	4,822	486
f. ISLANDS	20,946	17,561	1,973
Sicily	15,973	13,789	1,277
Sardinia	4,973	3,771	696

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
106,686	78,441	6,975	1,172,652	480,860	80,227
50,948	35,558	2,058	642,560	207,591	26,860
14,076	9,259	441	105,645	62,512	7,853
158	153	5	2,074	1,300	109
2,962	2,544	97	26,560	22,337	1,555
33,753	23,602	1,516	508,282	121,442	17,343
30,842	22,976	2,670	211,908	115,247	15,145
1,436	1,200	73	9,166	6,595	914
11,238	7,212	1,023	54,625	38,379	4,069
2,730	1,930	189	58,342	10,084	915
15,439	12,634	1,385	89,775	60,189	9,247
18,593	14,328	1,529	248,355	97,023	32,194
3,036	2,764	159	12,335	10,542	1,023
7,509	5,662	874	49,855	32,698	5,578
1,045	927	76	6,227	5,225	603
7,003	4,976	420	179,938	48,558	24,990
4,737	4,208	524	50,452	44,809	4,249
461	425	36	5,256	4,656	444
57	49	7	826	763	62
1,839	1,609	226	20,558	17,916	1,531
1,762	1,564	196	17,027	15,329	1,601
126	109	17	1,944	1,775	166
493	450	42	4,841	4,372	444
1,566	1,371	194	19,380	16,189	1,779
1,059	958	101	14,914	12,831	1,177
507	413	93	4,466	3,358	603

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2003

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,185,091	22,589	1,022,624	76,815	43,714	742,210	277,138
Italian government securities	852,141	6,645	432,835	11,556	8,820	186,694	205,591
<i>of which:</i> BOTs	130,839	419	63,782	547	1,910	51,808	12,374
CCTs	188,398	2,073	126,364	4,204	2,178	40,565	13,015
BTPs	467,040	2,639	211,317	6,005	4,358	86,828	155,893
Other debt securities	802,440	5,914	371,073	20,302	20,687	343,976	40,488
<i>of which:</i> in non-euro-area currencies	47,007	200	25,152	2,100	1,062	14,874	3,620
Equity securities	167,453	5,979	63,102	35,844	2,184	30,722	29,623
<i>of which:</i> in non-euro-area currencies	12,054	29	9,057	789	168	1,572	439
Units of collective investment undertakings	334,332	373	143,341	4,539	11,617	173,333	1,129
Other securities and the like	29,975	3,678	12,422	4,627	512	7,926	808

Notes:

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

Distribution by type of security and customer location (geographical area)

TDB40060

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2003	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	1,907,945	962,031	433,132	387,976	85,181	39,629
Italian government securities	646,549	353,327	124,011	131,779	27,008	10,424
<i>of which:</i> BOTs	118,465	62,397	20,221	24,457	8,750	2,641
CCTs	175,383	96,470	34,600	36,779	5,312	2,221
BTPs	311,147	167,537	64,764	61,696	11,817	5,333
Other debt securities	761,949	378,226	177,267	151,246	34,974	20,237
<i>of which:</i> in non-euro-area currencies	43,387	29,447	5,247	7,484	876	333
Equity securities	137,827	62,438	34,501	36,094	3,028	1,769
<i>of which:</i> in non-euro-area currencies	11,615	9,778	708	944	100	85
Units of collective investment undertakings	333,203	161,580	85,166	60,443	19,434	6,580
Other securities and the like	29,167	6,670	12,258	8,740	839	659

Note:

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

Distribution by size of deposits of types of securities

TDB40065

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

June 2003

	Total	Size of deposits of types of securities		
		Up to 50,000 euros	From 50,000 to 150,000 euros	More than 150,000 euros
a. ITALIAN GOVERNMENT SECURITIES: BOTs				
absolute value	54,566	16,517	18,949	19,100
percentage share	100.00	30.27	34.73	35.00
b. ITALIAN GOVERNMENT SECURITIES: OTHER				
absolute value	152,860	25,438	35,454	91,968
percentage share	100.00	16.64	23.19	60.17
c. OTHER DEBT SECURITIES				
absolute value	384,943	87,445	104,930	192,568
percentage share	100.00	22.72	27.26	50.03
d. EQUITY SECURITIES				
absolute value	64,872	15,971	5,107	43,794
percentage share	100.00	24.62	7.87	67.51
e. OTHER SECURITIES				
absolute value	206,083	66,392	55,862	83,828
percentage share	100.00	32.22	27.11	40.68

Note:

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

Distribution by size of deposit

TDB40070

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

June 2003

	Size of deposit			
	Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
a. TOTAL				
absolute value	147,318	306,930	114,667	294,408
percentage share	100,00	100,00	100,00	100,00
b. ITALIAN GOVERNMENT SECURITIES: BOTs				
absolute value	11,126	27,704	7,632	8,104
percentage share	7.55	9.03	6.66	2.75
c. ITALIAN GOVERNMENT SECURITIES: OTHER				
absolute value	12,488	47,227	25,068	68,076
percentage share	8.48	15.39	21.86	23.12
d. OTHER DEBT SECURITIES				
absolute value	64,797	145,912	54,267	119,967
percentage share	43.98	47.54	47.33	40.75
e. EQUITY SECURITIES				
absolute value	11,655	7,784	2,810	42,623
percentage share	7.91	2.54	2.45	14.48
f. OTHER SECURITIES				
absolute value	47,252	78,303	24,889	55,639
percentage share	32.08	25.51	21.71	18.90

Notes:

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

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2003		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	106,673	834	13,106	84,746	2,588	5,403
b.	NORTH-WEST ITALY	47,419	146	7,364	37,337	852	1,720
	Piedmont	9,486	34	1,452	7,480	219	300
	Valle d'Aosta	156	1	2	125	7	21
	Liguria	2,907	13	23	2,751	42	78
	Lombardy	34,871	99	5,886	26,980	584	1,321
c.	NORTH-EAST ITALY	27,124	169	2,950	20,766	1,006	2,232
	Trentino-Alto Adige	3,396	77	46	2,569	284	420
	Veneto	6,211	50	701	4,765	236	461
	Friuli-Venezia Giulia	3,384	18	278	2,813	80	195
	Emilia-Romagna	14,134	24	1,927	10,619	407	1,157
d.	CENTRAL ITALY	23,917	455	2,163	20,095	330	874
	Marche	1,071	8	89	826	59	89
	Tuscany	4,822	34	562	3,828	143	255
	Umbria	535	12	23	428	25	47
	Lazio	17,490	400	1,490	15,014	104	482
e.	SOUTHERN ITALY	4,996	52	570	3,588	279	507
	Abruzzo	695	5	27	489	46	128
	Molise	129	9	..	101	8	12
	Campania	2,462	32	451	1,698	90	191
	Puglia	1,103	4	15	912	84	88
	Basilicata	226	..	11	155	16	43
	Calabria	381	2	65	233	36	46
f.	ISLANDS	3,220	11	59	2,960	120	69
	Sicily	2,087	5	25	1,915	88	53
	Sardinia	1,133	6	33	1,045	32	17

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2003		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	106,673	47,419	27,124	23,917	4,996	3,220
	Piedmont	4,922	6,198	5,520	138	500	16	24
	Valle d'Aosta	104	108	108	..	..	..	..
	Liguria	2,132	3,082	2,279	240	308	15	241
	Lombardy	30,464	41,609	34,339	3,162	2,669	453	986
	Trentino-Alto Adige	2,992	3,102	39	3,051	11	..	1
	Veneto	5,504	9,768	2,293	6,502	673	140	161
	Friuli-Venezia Giulia	2,456	2,675	93	2,513	59	9	..
	Emilia-Romagna	10,952	12,310	901	11,017	298	80	14
	Marche	948	1,084	62	22	979	17	3
	Tuscany	3,917	4,841	523	44	4,193	68	14
	Umbria	465	549	1	6	540	1	1
	Lazio	12,669	15,231	940	388	12,892	635	376
	Abruzzo	534	831	186	19	75	551	..
	Molise	105	108	..	..	1	107	..
	Campania	1,677	2,306	25	9	546	1,716	10
	Puglia	766	853	50	3	12	786	..
	Basilicata	136	145	4	..	1	140	..
	Calabria	256	266	1	..	5	257	4
	Sicily	991	1,197	50	11	141	4	991
	Sardinia	394	415	7	..	12	..	395

Notes:

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

TDB10420

Source: Supervisory returns
Stocks in millions of euros

June 2003		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	542,013	5,322	38,098	2,659	41,630
b.	NORTH-WEST ITALY	192,883	843	14,980	636	14,833
	Piedmont	45,237	274	3,692	330	2,933
	Valle d'Aosta	1,554	43	55	20	260
	Liguria	13,828	107	957	49	1,400
	Lombardy	132,264	419	10,276	237	10,241
c.	NORTH-EAST ITALY	127,479	852	8,379	824	8,110
	Trentino-Alto Adige	12,323	175	1,278	303	941
	Veneto	50,710	302	3,415	204	3,801
	Friuli-Venezia Giulia	14,323	104	972	66	668
	Emilia-Romagna	50,123	270	2,714	251	2,701
d.	CENTRAL ITALY	134,535	690	7,962	424	12,552
	Marche	13,952	123	883	117	1,065
	Tuscany	36,337	216	2,405	127	4,033
	Umbria	7,579	76	525	37	693
	Lazio	76,666	275	4,149	143	6,761
e.	SOUTHERN ITALY	56,960	456	4,522	295	4,402
	Abruzzo	7,492	73	756	51	464
	Molise	1,431	16	85	9	69
	Campania	22,679	116	1,390	95	2,030
	Puglia	17,034	160	1,589	65	1,376
	Basilicata	2,588	27	209	25	149
	Calabria	5,736	64	493	49	314
f.	ISLANDS	30,156	2,482	2,255	481	1,733
	Sicily	20,174	1,622	1,321	245	751
	Sardinia	9,982	860	934	236	982

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
11,899	73,777	1,934	107,739	1,305	34,232	6,195	217,221
3,942	27,395	162	39,080	183	12,609	1,533	76,687
1,204	6,716	29	9,713	56	2,096	567	17,627
5	403	1	187	4	77	14	485
135	1,782	11	3,836	23	1,030	102	4,397
2,598	18,493	121	25,344	100	9,406	850	54,179
2,942	17,185	348	26,591	323	6,750	1,595	53,581
112	969	177	1,652	101	594	237	5,783
1,217	6,690	14	10,857	72	2,843	415	20,878
363	3,115	74	2,746	70	518	252	5,376
1,250	6,411	82	11,336	80	2,796	690	21,544
1,479	18,678	213	25,240	196	9,777	1,373	55,951
352	1,592	4	2,441	51	1,592	277	5,456
362	4,023	65	8,300	87	3,547	561	12,611
105	783	6	1,192	16	540	107	3,499
660	12,279	138	13,308	43	4,099	427	34,385
2,544	7,324	91	11,469	200	3,115	782	21,759
349	868	9	1,546	24	513	132	2,707
59	237	3	232	24	79	31	588
792	3,289	22	4,510	59	1,285	199	8,892
565	1,932	17	3,925	48	848	258	6,249
529	356	6	297	12	93	65	821
250	642	34	960	34	297	97	2,502
992	3,196	1,121	5,358	404	1,981	912	9,242
634	2,419	287	4,127	132	1,260	562	6,814
358	777	834	1,231	272	721	350	2,428

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2003		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	76,509	130	4,559	97	4,849
b.	NORTH-WEST ITALY	34,090	18	1,712	26	2,157
	Piedmont	7,814	5	260	6	276
	Valle d'Aosta	133	..	3	..	1
	Liguria	2,048	8	100	10	49
	Lombardy	24,095	5	1,349	10	1,832
c.	NORTH-EAST ITALY	15,852	21	1,034	40	821
	Trentino-Alto Adige	1,270	10	122	17	73
	Veneto	6,701	3	448	8	348
	Friuli-Venezia Giulia	1,318	3	78	2	72
	Emilia-Romagna	6,562	5	386	13	328
d.	CENTRAL ITALY	17,167	12	1,173	15	933
	Marche	1,468	..	122	5	92
	Tuscany	4,565	2	388	4	456
	Umbria	766	1	70	3	74
	Lazio	10,368	9	594	3	311
e.	SOUTHERN ITALY	6,184	2	421	6	397
	Abruzzo	916	–	98	2	81
	Molise	236	–	12	..	10
	Campania	2,257	1	119	1	128
	Puglia	1,866	..	142	2	125
	Basilicata	265	..	13	..	13
	Calabria	645	..	38	1	39
f.	ISLANDS	3,216	77	218	10	541
	Sicily	1,860	59	126	3	51
	Sardinia	1,356	18	92	7	490

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
701	11,265	62	10,213	43	3,150	459	40,980
241	5,484	3	3,770	9	1,123	133	19,414
73	2,333	–	827	2	181	41	3,811
1	32	–	15	..	6	..	74
10	224	1	367	1	106	21	1,152
157	2,895	3	2,561	6	830	71	14,378
188	2,514	13	2,552	6	648	107	7,907
3	93	5	143	2	71	8	723
88	1,146	..	1,104	1	265	19	3,272
19	227	3	219	1	40	27	626
77	1,048	5	1,086	2	272	53	3,286
100	1,944	6	2,277	9	995	114	9,587
32	165	–	218	6	116	32	681
15	654	..	839	1	393	51	1,761
5	100	3	129	1	42	8	331
48	1,025	4	1,091	1	444	23	6,814
116	1,014	13	1,117	8	243	40	2,808
25	68	..	148	2	41	12	440
3	116	..	20	..	4	2	69
29	460	13	452	2	77	11	966
26	246	..	383	1	80	9	851
7	52	..	29	1	14	3	132
27	72	..	85	2	26	3	351
56	309	27	497	11	142	65	1,263
34	211	7	349	2	88	43	887
22	99	19	148	9	54	22	376

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

TDB10460

Source: Supervisory returns
Stocks in millions of euros

June 2003		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	8,608	2,511	6,097	2,687	759	1,928
b.	NORTH-WEST ITALY	2,295	463	1,832	773	167	607
	Piedmont	718	181	536	265	88	177
	Valle d'Aosta	29	21	9	23	19	4
	Liguria	126	24	102	63	19	44
	Lombardy	1,422	237	1,185	422	40	381
c.	NORTH-EAST ITALY	2,583	777	1,806	678	209	469
	Trentino-Alto Adige	281	126	155	64	18	47
	Veneto	884	242	641	191	66	125
	Friuli-Venezia Giulia	239	95	144	69	16	53
	Emilia-Romagna	1,180	313	866	354	110	245
d.	CENTRAL ITALY	1,795	351	1,444	670	128	542
	Marche	218	48	170	36	8	28
	Tuscany	889	126	762	412	52	360
	Umbria	213	38	174	76	15	61
	Lazio	476	138	337	146	53	94
e.	SOUTHERN ITALY	1,230	553	677	308	123	185
	Abruzzo	122	29	94	41	10	32
	Molise	59	37	22	12	6	6
	Campania	265	119	146	65	25	40
	Puglia	478	179	299	113	37	76
	Basilicata	96	45	51	15	3	11
	Calabria	210	144	65	61	42	19
f.	ISLANDS	705	367	338	258	132	126
	Sicily	380	187	193	48	11	37
	Sardinia	325	180	145	210	121	88

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
4,182	1,265	2,917	1,739	487	1,252
1,182	283	899	339	13	326
382	86	296	70	7	63
5	1	4	1	..	1
53	4	50	10	1	9
742	192	550	258	5	253
1,326	369	958	579	199	380
77	18	59	140	91	50
542	137	405	151	39	112
105	33	72	65	47	18
603	181	422	222	22	200
749	177	572	376	46	330
120	29	91	62	11	52
264	51	214	213	24	189
94	19	74	43	4	39
272	78	193	58	8	50
663	320	343	259	110	149
54	13	41	27	6	21
26	13	12	22	18	3
148	64	83	52	30	22
257	119	138	109	23	86
63	31	32	18	10	8
116	79	37	32	23	9
262	117	145	186	119	67
184	92	93	148	85	63
77	25	52	38	34	5

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2003		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	863	100	763	211	4	206
b.	NORTH-WEST ITALY	271	25	246	80	..	80
	Piedmont	61	7	54	15	..	15
	Valle d'Aosta	1	..	1	..	..	..
	Liguria	23	..	22	19	..	19
	Lombardy	187	17	169	46	..	46
c.	NORTH-EAST ITALY	257	34	223	43	2	41
	Trentino-Alto Adige	25	4	21	5	1	4
	Veneto	86	10	76	11	–	11
	Friuli-Venezia Giulia	38	3	35	16	–	16
	Emilia-Romagna	108	18	90	10	..	10
d.	CENTRAL ITALY	202	14	188	62	2	61
	Marche	24	5	20	3	..	3
	Tuscany	94	2	91	40	..	40
	Umbria	29	1	27	10	..	10
	Lazio	55	6	49	9	1	8
e.	SOUTHERN ITALY	89	20	70	14	..	14
	Abruzzo	10	2	7	1	..	1
	Molise	4	2	2	..	–	..
	Campania	20	5	15	4	..	3
	Puglia	43	6	36	9	..	9
	Basilicata	7	2	5	1	..	1
	Calabria	6	2	4	..	–	..
f.	ISLANDS	43	8	36	11	..	11
	Sicily	31	7	24	4	..	4
	Sardinia	12	1	11	7	..	6

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
481	87	395	171	9	162
154	24	130	37	1	36
39	7	32	6	–	6
1	–	1	..	–	..
2	..	2	1	–	1
112	17	95	29	1	28
163	30	133	52	3	49
6	1	5	14	2	13
57	10	48	18	..	18
20	2	18	1	1	1
79	17	63	18	1	18
90	11	80	49	1	47
16	4	12	5	–	5
21	1	20	32	1	32
14	1	13	4	..	4
39	4	35	7	1	6
52	16	36	23	3	20
5	1	4	3	1	2
3	2	2	..	–	..
12	4	8	5	1	4
22	6	15	12	..	12
6	1	4	1	1	1
5	2	3	1	..	1
22	6	16	10	1	9
17	5	12	10	1	9
5	1	5	..	–	..

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

June 2003

	Total	South and depressed areas	Industry		Exports
			SMEs	Other firms	
a. TOTAL	29,404	2,314	5,142	1,779	7
b. NORTH-WEST ITALY	7,184	374	1,855	902	1
Piedmont	2,468	323	377	236	–
Valle d'Aosta	87	..	3	–	–
Liguria	329	5	34	36	–
Lombardy	4,301	46	1,441	631	1
c. NORTH-EAST ITALY	6,922	41	1,405	318	2
Trentino-Alto Adige	1,107	..	39	89	–
Veneto	2,245	22	649	74	1
Friuli-Venezia Giulia	932	3	126	51	–
Emilia-Romagna	2,639	15	591	103	2
d. CENTRAL ITALY	4,409	138	739	268	3
Marche	975	3	232	16	–
Tuscany	1,430	3	194	86	3
Umbria	347	..	68	1	–
Lazio	1,657	132	245	165	1
e. SOUTHERN ITALY	4,465	1,407	777	210	–
Abruzzo	687	185	89	40	–
Molise	137	29	16	1	–
Campania	1,308	457	283	57	–
Puglia	1,139	261	219	58	–
Basilicata	663	436	45	35	–
Calabria	530	38	125	19	–
f. ISLANDS	6,424	354	366	81	..
Sicily	3,504	249	209	31	..
Sardinia	2,920	105	157	50	–

Notes:

Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
1,910	1,963	7,182	2,662	599	5,441	404	163
478	296	931	520	341	1,424	60	26
204	123	325	234	174	451	21	13
1	52	12	4	..	16	..	-
10	21	100	32	2	89	1	..
264	101	494	250	165	869	38	12
550	546	1,262	956	137	1,647	57	22
33	79	435	26	11	389	5	2
208	148	295	366	10	451	22	8
128	77	177	122	6	235	6	..
182	242	355	442	110	572	24	12
187	390	750	538	28	1,252	115	30
27	53	128	344	4	118	49	3
44	119	267	121	20	544	29	2
8	36	76	51	1	105	2	..
108	183	278	22	3	485	36	26
202	204	486	210	36	803	129	69
49	25	76	77	3	91	52	45
5	14	17	7	..	45	2	..
55	59	115	27	6	216	33	17
57	56	165	78	13	197	36	6
10	13	28	14	11	67	3	1
26	37	87	7	3	186	3	..
492	526	3,752	438	57	315	42	16
288	367	1,971	52	56	249	30	12
204	159	1,781	386	1	66	12	4

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2003

	Total	South and depressed areas	Industry		Exports
			SMEs	Other firms	
a. TOTAL	1,610	46	437	64	..
b. NORTH-WEST ITALY	423	15	171	24	..
Piedmont	142	12	50	2	–
Valle d'Aosta	2	–	1	–	–
Liguria	26	3	5	1	–
Lombardy	254	..	115	21	..
c. NORTH-EAST ITALY	422	8	99	17	..
Trentino-Alto Adige	63	–	2	7	–
Veneto	130	..	51	2	–
Friuli-Venezia Giulia	62	–	18	1	–
Emilia-Romagna	167	7	28	7	..
d. CENTRAL ITALY	297	14	64	9	–
Marche	72	..	17	3	–
Tuscany	127	..	14	4	–
Umbria	16	–	2	–	–
Lazio	83	14	30	2	–
e. SOUTHERN ITALY	207	3	69	14	–
Abruzzo	58	1	5	1	–
Molise	6	–	1	..	–
Campania	61	..	26	2	–
Puglia	38	1	11	6	–
Basilicata	11	..	3	2	–
Calabria	34	1	22	2	–
f. ISLANDS	260	6	34	1	–
Sicily	155	6	22	..	–
Sardinia	105	–	13	1	–

Notes:

Banks

Medium and long-term						<i>of which:</i>	
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
134	86	155	242	28	272	147	42
34	7	14	59	7	83	8	3
13	2	5	26	6	25	3	1
..	..	–	1	–	–	..	–
2	..	2	3	..	8	..	–
20	6	7	29	1	51	5	2
45	26	24	75	10	94	25	8
..	2	16	2	..	19	15	4
21	3	1	26	..	21	5	2
9	5	2	9	..	16	1	–
15	17	6	38	9	37	3	3
11	10	13	49	3	44	81	1
5	1	1	41	..	4	1	..
2	4	2	2	3	17	79	–
..	1	2	4	–	6	..	..
3	4	9	2	1	17	1	1
22	8	3	23	3	37	28	27
8	2	1	10	..	6	24	23
2	1	–	1	..	2	..	–
3	3	1	3	..	18	4	4
5	1	..	7	1	5	1	..
1	..	..	1	1	2	..	..
3	1	..	1	1	4	..	–
22	35	101	36	5	14	5	3
8	29	64	6	5	12	3	2
14	7	38	30	..	1	2	1

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2003		Total	Banks	SIMs
a.	TOTAL SECURITIES	2,059,213	1,573,213	486,000
	Italian government securities	1,198,993	962,648	236,345
	<i>of which:</i> BOTs	217,599	181,674	35,925
	CCTs	301,247	234,560	66,687
	BTPs	583,944	472,863	111,081
	Other debt securities	369,789	320,916	48,873
	Equity securities	449,594	249,202	200,392
	Other securities	40,939	40,549	390
b.	TOTAL DERIVATIVE INSTRUMENTS	4,226,382	3,800,921	425,461
	Futures	1,262,258	987,351	274,907
	<i>of which:</i> on Italian government securities	120,912	35,967	84,945
	on interest rates	583,950	562,847	21,103
	on stock indices	206,259	85,730	120,529
	Swaps and forward rate agreements	2,252,848	2,192,929	59,918
	<i>of which:</i> interest rate swaps	1,821,997	1,773,452	48,546
	currency swaps	28,126	24,494	3,632
	forward rate agreements	389,965	388,969	996
	Options on securities	132,521	107,761	24,761
	<i>of which:</i> on Italian government securities	7,001	5,581	1,420
	on debt securities	27,723	27,374	349
	on equity securities	96,002	73,031	22,972
	Options on futures or stock indices	183,661	140,265	43,396
	<i>of which:</i> on futures on Italian government securities	7,492	5,148	2,345
	on stock indices or futures on stock indices	145,875	112,192	33,683
	Foreign currency options	93,400	93,051	349
	Interest rate options	98,686	76,656	22,029
	Other derivative instruments	203,008	202,909	100

Notes:

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

Banks and securities firms

Banks			SIMs		
Apr. 2003	May 2003	June 2003	Apr. 2003	May 2003	June 2003
481,243	520,536	571,433	146,080	166,199	173,721
278,384	346,485	337,779	70,170	91,468	74,707
58,356	58,806	64,512	13,192	11,205	11,528
68,837	79,980	85,743	19,500	25,964	21,223
132,113	175,158	165,592	29,793	45,076	36,212
100,274	109,087	111,554	13,380	17,396	18,098
99,776	62,025	87,402	62,430	57,241	80,720
2,811	2,946	34,793	100	94	196
1,102,685	1,231,303	1,466,934	127,418	127,693	170,350
234,645	256,759	495,947	78,007	82,505	114,395
12,871	10,968	12,128	23,253	22,116	39,575
133,877	170,946	258,024	4,320	5,726	11,057
26,633	31,134	27,963	35,435	38,725	46,369
664,593	747,677	780,659	19,946	17,480	22,492
497,912	633,649	641,890	17,046	14,081	17,418
3,028	4,280	17,186	480	1,217	1,936
161,449	107,663	119,857	–	37	960
39,206	34,352	34,202	13,215	5,043	6,503
2,501	1,443	1,638	505	265	649
12,920	12,442	2,012	125	11	213
23,270	19,376	30,385	12,579	4,760	5,633
45,541	53,794	40,930	11,046	12,519	19,831
1,458	2,171	1,519	1,157	592	596
33,094	42,311	36,788	7,559	9,564	16,560
24,310	45,564	23,176	118	115	116
20,115	26,492	30,049	5,047	10,005	6,978
74,274	66,665	61,970	40	26	34

Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns
Stocks and flows in millions of euros

2nd quarter 2003	Total	Banks	SIMs	AMCs
Assets under management	423,329	164,942	32,704	225,683
Fund-raising	36,218	13,302	2,599	20,317
Redemptions	23,539	11,343	1,488	10,708
Net fund-raising	12,679	1,959	1,111	9,609

Notes:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. The data include transactions with non-residents and interbank transactions. Under a reporting convention the information on the flow of redemptions in the quarter includes the data submitted by intermediaries that are absorbed in a merger or transformed; similarly, the information on the flow of subscriptions in the quarter includes the data submitted by the intermediaries resulting from such operations.

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euros

2nd quarter 2003

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
a. TOTAL PORTFOLIO	116,016	111,890	409,801
Italian government securities	50,882	50,675	149,524
<i>of which:</i> BOTs	8,047	6,684	7,828
CCTs	15,757	18,637	44,256
BTPs	23,581	22,643	89,184
Other debt securities	22,944	16,595	78,136
<i>of which:</i> in non-euro-area currencies	2,231	1,918	6,225
Equity securities	10,238	10,301	19,377
<i>of which:</i> in non-euro-area currencies	1,416	1,526	3,787
Units of collective investment undertakings	25,852	23,821	161,425
Other securities and the like	6,101	10,498	1,340

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
37,645	36,531	158,816	9,203	8,047	31,755	69,168	67,312	219,230
16,938	16,003	44,314	2,008	1,996	4,500	31,936	32,675	100,709
1,198	962	1,679	331	408	355	6,518	5,314	5,795
7,632	7,244	19,999	419	464	1,772	7,706	10,929	22,485
6,707	6,709	19,150	682	661	1,729	16,193	15,272	68,305
8,027	7,291	24,811	2,641	1,664	6,809	12,276	7,641	46,516
769	846	2,690	120	98	373	1,342	974	3,162
3,570	3,538	6,400	1,224	1,171	1,590	5,444	5,592	11,386
704	702	1,409	135	134	438	577	690	1,940
8,423	9,019	82,048	2,970	2,698	18,802	14,459	12,103	60,575
687	680	1,243	360	517	54	5,053	9,301	43

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

TDB40530		Securities firms				
Source: Supervisory returns Percentages						
June 2003		Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a.	TOTAL PORTFOLIO	100.00	5.27	4.88	88.18	1.67
	Italian government securities	100.00	15.07	3.65	75.93	5.35
	<i>of which:</i> BOTs	100.00	3.74	0.67	65.45	30.14
	CCTs	100.00	17.33	3.22	78.15	1.30
	BTPs	100.00	14.55	6.01	73.72	5.72
	Other debt securities	100.00	4.57	8.75	85.64	1.04
	Equity securities	100.00	10.42	5.07	81.15	3.36
	Units of collective investment undertakings	100.00	2.68	3.79	92.63	0.89
	Other financial instruments	100.00	80.80	0.30	18.66	0.24

Notes:

Shares are stated at market values, debt securities at nominal value. Transactions carried out by intermediaries with their own dealing and portfolio asset management units are allocated to the "Other sectors of economic activity".

Assets under management and net fund-raising

TDB40545

Collective investment undertakings

Source: Supervisory returns
Stocks and flows in millions of euros

2nd quarter 2003	Total	Equity	Balanced	Bond
Net assets	378,076	71,920	28,744	277,389
Subscriptions	61,686	8,088	2,096	51,479
Redemptions	54,763	8,427	2,717	43,623
Net fund-raising	6,924	-339	-621	7,856
Income/profit distributed	794	-	-	794

Notes:

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

Distribution of portfolio by type of security and operational specialization

TDB40540

Source: Supervisory returns
Stocks and flows in millions of euros

2nd quarter 2003

	Total		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks
a. TOTAL PORTFOLIO	136,877	130,002	330,091
Italian government securities	64,996	61,631	141,938
<i>of which:</i> BOTs	16,392	12,922	25,759
CCTs	12,622	7,470	40,370
BTPs	31,339	36,619	66,762
Other debt securities	39,047	35,268	110,652
<i>of which:</i> in non-euro-area currencies	5,407	5,270	16,315
Equity securities	32,470	32,748	76,665
<i>of which:</i> in non-euro-area currencies	16,846	16,575	44,837
Other securities	364	354	835

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
27,207	26,787	63,151	10,511	11,335	25,808	99,139	91,884	241,111
852	851	858	2,381	2,334	6,056	61,761	58,447	135,023
41	20	39	333	431	465	16,018	12,471	25,255
180	144	391	673	366	1,456	11,767	6,961	38,520
583	589	372	1,240	1,456	3,671	29,516	34,574	62,720
721	651	676	2,513	2,981	7,047	35,794	31,640	102,911
325	286	359	784	776	1,830	4,280	4,212	14,107
25,382	25,036	61,107	5,526	5,932	12,480	1,563	1,779	3,079
13,323	13,300	36,152	2,877	2,817	7,371	647	459	1,315
251	249	511	92	88	226	21	18	98

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		Apr. 2003	May 2003	June 2003
a.	TOTAL	496,264	488,687	496,174
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	5,117	6,217	8,244
	Options bought	101,322	103,055	100,837
	Options sold	108,433	112,280	113,103
	Interest rate swaps	203,443	212,848	215,570
	Forward rate agreements	1,232	179	472
c.	ON EQUITY SECURITIES			
	Futures	791	767	521
	Options bought	33,842	9,721	10,193
	Options sold	37,305	39,162	42,454
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	223	252	276
	Options sold	230	255	277
	Currency swaps	892	777	1,304
	Domestic currency swaps	55	35	37
e.	OTHER DERIVATIVE INSTRUMENTS	3,379	3,139	2,886

Notes:

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

Banks and securities firms

Banks

Units operating in Italy

Units operating abroad

Apr. 2003	May 2003	June 2003	Apr. 2003	May 2003	June 2003
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4,798,140	5,010,789	5,092,441	138,264	129,479	127,941
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161,845	183,159	194,008	12,904	9,890	11,017
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207,873	216,219	214,928	10,570	5,196	4,630
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244,566	245,220	241,559	11,753	6,267	7,046
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3,251,504	3,517,752	3,562,465	71,599	76,469	75,887
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434,443	386,653	377,518	12,350	11,222	11,004
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1,558	3,024	3,344	54	56	2
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111,709	111,162	106,917	7,261	7,765	5,883
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202,636	151,731	199,942	4,966	5,181	4,750
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71,439	78,394	76,068	434	796	888
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73,872	79,740	79,063	375	787	956
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13,859	14,379	14,878	5,995	5,848	5,847
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4,688	4,907	5,208	–	–	–
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18,150	18,448	16,543	2	2	31
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Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

2nd quarter 2003

	Securities placed in the quarter					Securities to be placed
	Totale	Banks		SIMs		
		with guarantee	without guarantee	with guarantee	without guarantee	
a. TOTAL	51,500	9,145	39,009	1,479	1,867	689
Italian government securities	9,870	4,677	4,787	–	406	109
<i>of which:</i> BOTs	420	33	12	–	375	2
CCTs	1,440	575	864	–	1	7
BTPs	5,912	3,064	2,818	–	30	100
Other debt securities	15,845	4,107	10,102	1,466	170	323
Equity securities	2,195	360	1,777	13	44	250
Other securities	23,591	1	22,343	–	1,247	6

Notes:

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

Information on customers

TDB30100

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

	Total		Banks		Financial intermediaries	
	March 2003	June 2003	March 2003	June 2003	March 2003	June 2003
a. NUMBER OF BORROWERS	2,442,915	2,516,979	2,222,392	2,293,204	397,528	406,990
<i>of which: joint</i>	573,549	602,133	511,127	537,389	69,499	76,584
b. LOAN FACILITIES						
<i>facilities granted</i>	1,377,855	1,392,635	1,270,795	1,285,798	107,060	106,836
<i>used margin</i>	945,455	962,658	853,098	869,995	92,356	92,663
<i>overshoot</i>	55,327	55,704	52,255	52,417	3,072	3,288
<i>unused margin</i>	487,728	485,680	469,952	468,220	17,776	17,461
<i>of which: matched loans</i>						
<i>facilities granted</i>	255,361	256,077	224,819	225,526	30,542	30,551
<i>used margin</i>	130,709	132,138	111,431	112,947	19,278	19,192
term loans						
<i>facilities granted</i>	836,791	854,523	760,993	778,899	75,798	75,624
<i>used margin</i>	690,527	704,794	617,973	631,783	72,554	73,012
revocable loans						
<i>facilities granted</i>	285,702	282,035	284,983	281,373	720	662
<i>used margin</i>	124,219	125,726	123,694	125,266	524	460
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	137,572	138,761	129,537	131,195	8,035	7,566
<i>used margin</i>	110,596	112,863	104,151	106,940	6,445	5,922
d. BAD DEBTS	82,205	82,258	47,178	47,857	35,027	34,401
<i>of which: backed by real security</i>	20,691	20,895	12,703	12,933	7,988	7,962
backed by personal security	24,035	24,729	18,818	19,621	5,217	5,108
e. NUMBER OF GUARANTORS	1,400,405	1,438,895	1,312,282	1,343,597	127,036	136,082
<i>of which: joint</i>	494,366	509,684	467,368	481,290	37,301	39,233
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	358,591	367,251	319,163	326,408	39,428	40,843

Notes:

The data include transactions with non-resident customers.

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

TDC30020

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2003

	of which:		of which:			
	Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security
a. ITALY	1,244,261	770,813	844,137	422,370	18,092	259,335
General government	75,864	17,655	52,457	5,615	72	4,742
Financial companies	221,296	180,387	145,947	111,127	2,305	6,552
Non-financial companies	799,659	527,723	516,228	276,710	13,270	153,506
<i>of which:</i> industry	351,844	260,872	209,618	126,064	6,550	40,891
building	79,659	43,145	55,885	26,168	664	27,567
services	356,586	216,996	241,966	120,309	5,962	81,361
Producer households	40,357	18,980	33,035	11,988	479	18,156
Consumer households and nec	103,870	24,713	94,001	16,254	1,947	74,925
b. NORTH-WEST ITALY	548,497	367,554	353,955	195,637	6,960	98,389
General government	12,586	4,839	9,015	1,832	43	2,065
Financial companies	151,649	126,120	94,318	73,651	1,439	4,267
Non-financial companies	333,665	222,223	206,221	111,202	4,659	58,217
<i>of which:</i> industry	152,192	112,927	88,498	52,753	2,233	16,530
building	23,811	12,970	16,614	7,558	175	8,197
services	155,425	95,036	99,403	50,083	2,229	32,837
Producer households	11,599	5,379	9,478	3,346	112	5,363
Consumer households and nec	37,856	8,496	34,115	5,390	697	28,001
c. NORTH-EAST ITALY	299,641	193,230	201,657	103,143	5,843	67,396
General government	9,694	3,801	5,679	606	–	311
Financial companies	28,439	23,239	20,100	15,215	438	529
Non-financial companies	217,926	150,463	138,149	77,167	4,369	40,976
<i>of which:</i> industry	103,494	77,979	60,295	36,846	2,366	11,432
building	24,026	14,728	15,846	8,426	248	6,929
services	85,658	54,697	58,739	30,236	1,712	21,314
Producer households	13,202	6,549	10,752	4,173	250	5,585
Consumer households and nec	29,540	8,830	26,301	5,789	779	19,619
d. CENTRAL ITALY	284,203	151,623	204,726	89,704	3,456	57,893
General government	43,650	5,237	30,954	1,946	28	1,479
Financial companies	38,519	29,724	29,039	21,299	426	1,634
Non-financial companies	170,389	108,363	116,251	60,803	2,556	33,238
<i>of which:</i> industry	66,940	51,314	40,567	26,010	1,484	6,739
building	19,507	9,594	14,444	6,539	128	7,532
services	81,374	46,264	59,075	27,335	924	17,943
Producer households	7,806	3,258	6,617	2,189	90	3,817
Consumer households and nec	23,389	4,878	21,498	3,382	352	17,493

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

TDC30020		Banks				
	Facilities granted	<i>of which:</i> short-term	Used margin	<i>of which:</i> short-term	in non-euro-area currencies	with real security
e. SOUTHERN ITALY	77,926	41,306	58,081	23,680	1,342	23,818
General government	7,741	2,257	5,614	662	–	836
Financial companies	2,106	937	1,994	698	1	84
Non-financial companies	53,418	33,629	37,556	19,488	1,219	13,586
<i>of which:</i> industry	21,335	14,478	14,311	7,876	335	4,081
building	8,317	4,389	6,008	2,680	107	3,037
services	22,499	14,029	16,205	8,434	766	6,010
Producer households	5,166	2,568	4,180	1,576	23	2,264
Consumer households and nec	8,952	1,667	8,324	1,137	98	6,793
f. ISLANDS	33,995	17,100	25,718	10,206	491	11,839
General government	2,194	1,520	1,196	569	–	51
Financial companies	582	367	497	264	..	38
Non-financial companies	24,260	13,045	18,050	8,049	467	7,488
<i>of which:</i> industry	7,882	4,175	5,946	2,579	130	2,110
building	3,999	1,463	2,973	965	6	1,871
services	11,629	6,971	8,544	4,220	331	3,257
Producer households	2,583	1,227	2,008	703	3	1,127
Consumer households and nec	4,134	841	3,764	556	21	3,019

Notes:

Distribution by total credit granted

TDB30118

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

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

June 2003

	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	756,412	365,984	171,802	183,128	27,522	21,679	4,486
Facilities granted	71,451	61,545	59,505	191,867	94,943	214,835	650,221
Used margin	64,921	51,545	44,150	135,979	63,789	139,386	425,859
<i>of which: backed by real security</i>	<i>51,725</i>	<i>33,532</i>	<i>18,787</i>	<i>47,682</i>	<i>20,675</i>	<i>40,041</i>	<i>55,085</i>
Unused margin	8,457	11,957	17,500	62,873	33,790	81,756	247,791
Overshoot	1,927	1,957	2,145	6,985	2,636	6,307	23,429

Note:

Distribution by total credit used

TDB30125

Banks

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

June 2003

	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	639,472	315,008	131,789	124,723	16,693	12,189	2,360
Facilities granted	68,474	68,396	64,797	189,761	85,108	179,664	523,396
Used margin	60,724	52,924	45,811	128,653	57,691	119,065	369,678
<i>of which: backed by real security</i>	47,603	32,815	19,811	49,993	20,738	37,708	47,666
Unused margin	9,416	17,686	21,498	68,162	30,628	67,102	178,361
Overshoot	1,667	2,215	2,512	7,055	3,210	6,503	24,644

Notes:

Distribution by type of transaction and total credit granted

TDB30135

Banks

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

June 2003

	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							
Facilities granted	14,233	21,977	33,359	113,022	56,336	129,690	385,351
Used margin	7,449	11,855	17,957	60,996	29,486	65,326	210,387
<i>of which: backed by real security</i>	676	1,202	1,733	6,035	2,710	4,915	8,648
Overshoot	943	1,321	1,690	4,619	1,992	4,639	18,035
b. SHORT-TERM LOANS: in non-euro-area currencies							
Facilities granted	147	326	539	2,404	1,338	3,215	6,119
Used margin	145	317	552	2,383	1,329	3,091	5,678
<i>of which: backed by real security</i>	22	51	92	465	225	391	224
Overshoot	15	24	61	221	132	323	1,014
c. MEDIUM AND LONG-TERM LOANS: in euros							
Facilities granted	52,045	36,709	22,711	60,626	27,948	59,622	204,835
Used margin	51,342	36,848	22,023	56,002	24,846	52,335	170,309
<i>of which: backed by real security</i>	46,318	30,570	16,477	40,649	17,586	33,810	42,128
Overshoot	335	1,191	352	1,058	432	927	3,329
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies							
Facilities granted	253	163	111	423	250	536	4,869
Used margin	260	169	110	413	258	557	2,686
<i>of which: backed by real security</i>	234	118	38	135	117	302	1,170
Overshoot	10	11	6	21	23	54	51

Note:

Distribution by customer location (region) and total credit granted

TDB30145

Banks

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

June 2003

	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	705,411	351,837	164,213	169,438	24,852	19,470	3,965
Facilities granted	66,679	59,175	56,720	176,476	85,872	193,063	601,174
Used margin	59,196	49,190	40,642	119,794	55,918	121,309	389,059
b. PIEDMONT							
Number of borrowers	59,189	27,848	12,465	12,190	1,769	1,415	315
Facilities granted	5,566	4,674	4,290	12,682	6,117	14,142	46,274
Used margin	4,895	3,723	2,937	8,112	3,758	8,558	30,013
c. VALLE D'AOSTA							
Number of borrowers	1,658	908	357	327	34	26	9
Facilities granted	157	152	123	308	118	241	1,172
Used margin	133	122	87	199	73	217	958
d. LIGURIA							
Number of borrowers	19,991	9,075	3,542	3,102	419	342	70
Facilities granted	1,882	1,516	1,210	3,206	1,437	3,485	7,501
Used margin	1,705	1,299	929	2,207	920	2,169	4,618
e. LOMBARDY							
Number of borrowers	170,062	83,692	38,552	42,479	6,857	5,812	1,373
Facilities granted	16,151	14,022	13,340	44,684	23,750	59,284	259,590
Used margin	14,460	12,293	9,279	29,176	14,772	35,960	157,763
f. TRENTO-ALTO ADIGE							
Number of borrowers	20,689	14,943	7,758	7,341	932	615	78
Facilities granted	1,978	2,542	2,661	7,560	3,187	5,599	6,535
Used margin	1,577	1,994	2,009	5,520	2,291	3,709	4,091
g. VENETO							
Number of borrowers	74,845	40,016	20,584	22,479	3,200	2,445	410
Facilities granted	7,102	6,772	7,141	23,549	11,096	23,964	31,625
Used margin	6,306	5,509	5,137	16,223	7,229	15,042	19,437
h. FRIULI-VENEZIA GIULIA							
Number of borrowers	17,802	8,191	4,018	4,215	594	437	87
Facilities granted	1,674	1,382	1,399	4,416	2,043	4,132	8,207
Used margin	1,499	1,128	1,004	2,944	1,344	2,398	5,426
i. EMILIA-ROMAGNA							
Number of borrowers	75,527	41,405	19,885	21,544	3,337	2,626	534
Facilities granted	7,195	6,979	6,888	22,598	11,501	26,328	51,886
Used margin	6,246	5,578	4,659	14,443	7,025	15,499	33,826
l. MARCHE							
Number of borrowers	21,809	11,691	6,215	6,378	851	635	80
Facilities granted	2,066	1,989	2,163	6,659	2,967	6,042	6,251
Used margin	1,804	1,594	1,538	4,476	1,904	3,824	4,170

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	56,154	30,337	13,782	14,349	2,000	1,390	235
	Facilities granted	5,338	5,107	4,769	14,898	6,945	13,144	23,261
	Used margin	4,814	4,349	3,628	10,590	4,687	8,746	15,791
n.	UMBRIA							
	Number of borrowers	9,915	5,120	2,684	2,723	365	295	37
	Facilities granted	931	875	931	2,752	1,281	2,873	2,752
	Used margin	840	749	737	2,056	878	2,005	2,054
o.	LAZIO							
	Number of borrowers	65,381	29,372	10,467	9,464	1,473	1,286	407
	Facilities granted	6,168	4,845	3,563	9,806	5,078	12,814	126,854
	Used margin	5,697	4,144	2,671	7,168	3,684	9,086	88,705
p.	ABRUZZO							
	Number of borrowers	10,442	4,745	2,482	2,709	382	312	55
	Facilities granted	977	802	861	2,843	1,311	3,098	3,136
	Used margin	855	638	620	1,980	929	1,985	1,929
q.	MOLISE							
	Number of borrowers	1,573	864	473	443	53	47	4
	Facilities granted	147	149	163	460	180	505	296
	Used margin	128	117	123	327	123	360	247
r.	CAMPANIA							
	Number of borrowers	28,979	12,782	5,876	5,546	853	588	101
	Facilities granted	2,712	2,146	2,028	5,645	2,930	5,682	9,952
	Used margin	2,370	1,717	1,458	4,009	2,012	3,741	8,263
s.	PUGLIA							
	Number of borrowers	23,970	10,000	4,991	4,847	605	404	55
	Facilities granted	2,230	1,689	1,729	4,970	2,052	3,883	4,363
	Used margin	2,014	1,381	1,281	3,505	1,444	2,580	3,171
t.	BASILICATA							
	Number of borrowers	2,679	1,263	693	667	84	69	10
	Facilities granted	250	215	238	686	294	658	1,161
	Used margin	229	177	180	465	201	423	852
u.	CALABRIA							
	Number of borrowers	8,264	3,842	1,987	1,679	199	126	15
	Facilities granted	772	656	685	1,651	680	1,273	1,195
	Used margin	673	533	514	1,218	497	814	967
v.	SICILY							
	Number of borrowers	25,884	11,131	5,197	4,820	607	400	59
	Facilities granted	2,400	1,878	1,783	4,957	2,084	3,842	6,215
	Used margin	2,076	1,469	1,243	3,489	1,532	2,612	4,484
z.	SARDINIA							
	Number of borrowers	10,598	4,612	2,205	2,136	238	200	31
	Facilities granted	985	785	756	2,145	824	2,074	2,947
	Used margin	876	674	609	1,687	616	1,579	2,293

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

June 2003	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	1,530,254	1,069,551	65,831
b. GENERAL GOVERNMENT	77,905	54,535	620
Central government	32,145	22,191	225
Local government	45,530	32,240	380
Social security funds	230	104	15
c. FINANCIAL COMPANIES	307,112	213,723	18,282
Monetary financial institutions	81,471	64,233	3,826
Other financial intermediaries	204,357	143,459	13,844
Financial auxiliaries	19,450	4,954	476
Insurance companies and pension funds	1,834	1,077	136
d. NON-FINANCIAL COMPANIES	887,174	589,987	30,301
Public companies	25,197	15,399	444
Private companies	763,618	502,747	26,550
Associations of non-financial companies	3,831	2,064	258
Craft non-financial quasi-companies	35,552	25,342	983
Other non-financial quasi-companies	58,977	44,434	2,065
e. HOUSEHOLDS	148,821	133,852	5,649
Producer households	43,579	36,230	1,927
Consumer households	105,242	97,622	3,722
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	6,092	4,492	262
g. REST OF THE WORLD	98,478	69,251	10,560
General government	1,303	588	31
Monetary financial institutions	57,712	43,003	6,341
Other financial institutions	21,189	13,643	2,881
Non-financial companies	17,046	11,489	1,264
Households	525	495	32
Non-profit institutions serving households	14	12	..
International organizations and other institutions	689	21	11
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	219	162	8

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
1,323,159	892,664	61,051	99,401	83,550	1,471	107,693	93,337	3,309
56,301	38,021	514	19,564	14,437	34	2,040	2,077	72
19,380	14,202	192	12,596	7,807	17	168	182	16
36,718	23,745	310	6,967	6,630	17	1,845	1,865	53
203	74	12	..	..	–	27	30	3
287,034	197,700	18,119	14,991	11,815	115	5,087	4,207	47
77,043	60,383	3,721	3,665	3,178	85	763	672	20
189,712	132,108	13,788	10,541	7,993	30	4,103	3,359	26
19,000	4,687	475	329	189	..	121	77	1
1,278	523	135	455	455	..	100	99	..
745,442	467,974	27,069	54,217	48,254	1,012	87,515	73,759	2,220
21,948	12,833	436	2,325	1,916	3	925	650	5
637,817	394,848	23,601	49,251	44,024	945	76,549	63,875	2,004
3,014	1,716	251	317	158	4	500	190	4
30,432	20,587	926	558	454	8	4,562	4,302	49
52,231	37,990	1,855	1,767	1,702	53	4,979	4,742	158
135,829	120,383	4,697	2,498	2,371	60	10,494	11,098	892
38,844	31,604	1,752	1,513	1,431	40	3,222	3,195	134
96,985	88,779	2,944	985	940	20	7,272	7,903	758
5,325	3,779	227	360	344	5	408	370	30
89,176	61,649	10,292	7,555	6,184	243	1,746	1,418	25
1,131	409	16	170	178	14	1	1	–
55,536	41,623	6,338	2,071	1,369	2	104	12	1
18,955	11,451	2,775	1,964	1,934	105	271	259	1
12,489	7,791	1,122	3,338	2,689	120	1,220	1,009	22
362	343	29	12	14	2	151	138	1
14	12	..	–	–	–	–	–	–
689	21	11	..	..	–	–	–	–
214	157	7	2	3	..	3	2	–

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

June 2003

	Total		
	Facilities granted	Used margin	Overshoot
a. TOTAL	930,753	626,217	32,228
Agricultural, forestry and fishery products	21,587	17,713	1,053
Fuel and power products	41,725	27,631	744
Ores and metals	20,388	13,336	474
Non-metallic minerals and products	23,719	14,502	627
Chemical products	23,248	12,228	550
Metal products, except transport equipment	41,481	26,488	976
Agricultural and industrial machinery	40,851	23,583	962
Office and data processing machines, etc.	6,598	3,817	210
Electrical goods	28,608	16,095	753
Transport equipment	18,747	12,425	818
Food and tobacco products	39,468	25,307	1,217
Textiles, clothing and footwear	47,089	28,482	1,575
Paper and paper products	21,559	14,123	548
Rubber and plastic products	18,086	11,218	445
Other manufactured products	27,387	18,269	945
Building and construction	91,910	66,054	4,395
Wholesale and retail trade services, recovery and repair services	151,455	96,695	4,731
Lodging and catering services	21,933	19,153	944
Inland transport services	18,124	13,009	389
Maritime and air transport services	8,638	7,065	360
Auxiliary transport services	14,997	10,110	420
Communication services	24,898	14,265	450
Other market services	178,256	134,650	8,639

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
784,285	499,578	28,821	55,731	49,685	1,053	90,737	76,954	2,354
18,667	15,034	985	2,517	2,294	42	403	385	27
36,779	23,379	723	4,030	3,523	13	916	729	8
17,886	11,243	457	995	926	4	1,507	1,168	14
20,386	11,450	562	1,714	1,615	34	1,619	1,437	32
20,391	9,748	524	1,227	1,148	5	1,630	1,332	21
33,068	19,004	896	2,011	1,899	27	6,401	5,585	53
31,944	16,301	886	3,574	2,938	32	5,333	4,344	44
5,293	2,935	143	250	249	11	1,055	633	55
22,684	11,919	674	929	873	16	4,995	3,303	64
13,081	8,092	701	1,504	1,354	79	4,162	2,980	38
34,036	20,509	1,079	3,159	2,946	55	2,274	1,852	84
41,449	23,434	1,473	2,146	2,038	60	3,494	3,011	41
16,306	9,286	494	2,463	2,306	17	2,791	2,531	37
14,675	8,173	388	995	952	7	2,416	2,093	51
24,385	15,555	901	1,096	1,026	15	1,907	1,688	29
81,131	56,743	3,598	3,567	2,987	123	7,213	6,323	675
131,363	79,713	4,364	5,457	4,889	131	14,635	12,093	236
18,927	16,313	826	1,646	1,513	39	1,360	1,326	79
14,393	9,489	329	487	452	6	3,244	3,068	54
6,455	5,223	324	1,093	934	2	1,090	908	33
10,706	6,581	393	1,753	1,242	15	2,538	2,286	13
21,306	11,253	424	2,190	1,767	5	1,402	1,244	22
148,975	108,200	7,680	10,928	9,815	316	18,352	16,635	644

Distribution by customer segment of economic activity and total credit granted

TDB30155

Banks

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

June 2003

	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	705,411	351,837	164,213	169,438	24,852	19,470	3,965
Facilities granted	66,679	59,175	56,720	176,476	85,872	193,063	601,174
Used margin	59,196	49,190	40,642	119,794	55,918	121,309	389,059
b. GENERAL GOVERNMENT							
Number of borrowers	667	1,224	1,297	2,087	467	515	247
Facilities granted	65	224	464	2,296	1,631	6,110	65,071
Used margin	45	147	272	1,313	928	3,008	46,717
c. FINANCIAL COMPANIES							
Number of borrowers	720	690	605	994	275	478	437
Facilities granted	68	121	200	1,147	946	5,250	213,555
Used margin	58	88	132	828	654	3,423	140,357
d. NON-FINANCIAL COMPANIES							
Number of borrowers	115,157	118,581	106,737	142,562	23,035	17,974	3,227
Facilities granted	10,941	21,158	37,580	152,364	79,776	177,381	319,373
Used margin	7,505	15,550	25,344	101,484	51,631	111,655	199,666
<i>of which: industry</i>							
<i>Number of borrowers</i>	30,709	33,373	33,667	49,796	9,399	8,371	1,700
<i>Facilities granted</i>	2,925	6,013	11,993	54,370	32,926	84,777	158,602
<i>Used margin</i>	1,833	3,854	7,413	32,996	19,368	49,017	94,545
<i>of which: building</i>							
<i>Number of borrowers</i>	15,190	17,327	17,002	23,558	3,345	2,086	242
<i>Facilities granted</i>	1,447	3,101	5,962	24,839	11,414	19,172	13,588
<i>Used margin</i>	964	2,133	4,130	17,274	7,899	13,326	9,321
<i>of which: services</i>							
<i>Number of borrowers</i>	66,697	65,229	53,736	66,191	9,778	7,167	1,250
<i>Facilities granted</i>	6,325	11,573	18,809	69,886	33,662	70,200	145,444
<i>Used margin</i>	4,404	9,178	13,154	48,658	23,056	46,947	94,670
e. PRODUCER HOUSEHOLDS							
Number of borrowers	84,870	55,698	24,308	12,455	434	132	1
Facilities granted	8,061	9,523	8,291	10,962	1,395	1,031	37
Used margin	6,832	7,898	6,518	8,576	1,097	850	1
f. CONSUMER HOUSEHOLDS AND NEC							
Number of borrowers	493,376	170,198	29,797	10,903	630	352	50
Facilities granted	46,542	27,240	9,703	9,349	2,089	3,129	2,992
Used margin	43,936	24,762	8,015	7,342	1,585	2,299	2,256

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2003

	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	43	961	110,560	32,003	16,325	59,550	99,951	362,326
Bad debts	22	809	27,429	8,665	6,697	10,684	7,226	10,995
of which: backed by real security	10	99	7,620	2,088	2,355	2,831	1,778	3,095
b. NORTH-WEST ITALY								
Number of borrowers	2	397	30,099	9,649	3,407	16,724	20,119	81,697
Bad debts	..	261	6,927	2,710	1,059	3,023	1,334	2,779
of which: backed by real security	–	40	1,967	651	417	852	368	889
c. NORTH-EAST ITALY								
Number of borrowers	4	156	18,871	6,515	2,178	9,787	13,248	46,688
Bad debts	..	141	3,551	1,505	471	1,450	851	1,395
of which: backed by real security	–	29	933	315	149	420	241	380
d. CENTRAL ITALY								
Number of borrowers	7	237	27,674	7,602	4,464	15,106	19,489	82,510
Bad debts	2	236	8,438	2,223	2,732	3,027	1,349	2,597
of which: backed by real security	..	18	2,290	513	1,004	699	386	864
e. SOUTHERN ITALY								
Number of borrowers	25	103	22,150	5,922	4,006	11,239	29,595	95,622
Bad debts	19	91	5,791	1,637	1,679	2,057	2,375	2,579
of which: backed by real security	10	6	1,829	459	567	666	605	701
f. ISLANDS								
Number of borrowers	5	68	11,766	2,315	2,270	6,694	17,500	55,809
Bad debts	1	81	2,722	590	757	1,128	1,318	1,644
of which: backed by real security	–	6	600	149	219	193	178	262

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2003	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	210,511	34,655	9,398
Agricultural, forestry and fishery products	12,547	2,521	673
Fuel and power products	292	34	8
Ores and metals	692	253	52
Non-metallic minerals and products	3,152	642	198
Chemical products	1,133	318	57
Metal products, except transport equipment	5,637	995	230
Agricultural and industrial machinery	3,174	815	145
Office and data processing machines, etc.	1,370	221	37
Electrical goods	3,319	538	93
Transport equipment	1,527	472	88
Food and tobacco products	6,432	1,965	622
Textiles, clothing and footwear	11,775	1,822	394
Paper and paper products	2,877	454	84
Rubber and plastic products	1,733	323	75
Other manufactured products	7,739	1,030	273
Building and construction	30,697	8,043	2,700
Wholesale and retail trade services, recovery and repair services	68,296	7,245	1,569
Lodging and catering services	13,016	1,160	392
Inland transport services	6,417	503	97
Maritime and air transport services	174	103	9
Auxiliary transport services	1,803	236	30
Communication services	358	28	3
Other market services	26,351	4,932	1,568

Notes:

Distribution by customer sector and sub-sector of economic activity

TDB30230

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

Source: Central Credit Register
Stocks in millions of euros

June 2003

	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	82,394	20,895	44,373	3,618	34,403
b. GENERAL GOVERNMENT	24	10	20	2	2
Central government	2	–	1	1	..
Local government	22	10	19	1	2
Social security funds	..	–	..	–	–
c. FINANCIAL COMPANIES	1,652	199	781	29	841
Monetary financial institutions	1	–	1	–	–
Other financial intermediaries	1,506	185	727	27	752
Financial auxiliaries	137	13	49	1	87
Insurance companies and pension funds	7	2	4	1	2
d. NON-FINANCIAL COMPANIES	49,725	12,239	24,652	2,777	22,296
Public companies	154	31	105	7	41
Private companies	40,602	10,207	19,783	2,385	18,435
Associations of non-financial companies	211	27	96	3	112
Craft non-financial quasi-companies	1,954	435	1,231	70	653
Other non-financial quasi-companies	6,804	1,540	3,437	312	3,055
e. HOUSEHOLDS	28,680	8,008	17,286	739	10,655
Producer households	11,874	2,896	6,801	425	4,648
Consumer households	16,806	5,112	10,485	314	6,007
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	266	27	193	–	73
g. REST OF THE WORLD	884	217	790	47	47
General government	12	–	12	–	–
Monetary financial institutions	193	–	188	1	4
Other financial institution	228	10	209	11	8
Non-financial companies	400	184	343	33	25
Households	49	22	37	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

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
2nd quarter 2003				
a. TOTAL	32,402	1,243	24,436	1,094
b. NORTH-WEST ITALY	8,032	276	6,007	160
Piedmont	2,281	95	1,545	43
Valle d'Aosta	56	1	39	1
Liguria	824	23	660	9
Lombardy	4,871	157	3,763	106
c. NORTH-EAST ITALY	5,211	279	3,872	88
Trentino-Alto Adige	418	24	250	6
Veneto	1,731	102	1,274	33
Friuli-Venezia Giulia	540	14	327	5
Emilia-Romagna	2,522	139	2,021	44
d. CENTRAL ITALY	7,274	418	4,168	339
Marche	815	34	469	9
Tuscany	2,219	74	1,258	23
Umbria	351	12	271	5
Lazio	3,889	298	2,170	303
e. SOUTHERN ITALY	7,527	201	5,983	103
Abruzzo	861	41	571	11
Molise	168	6	109	7
Campania	3,258	80	2,670	44
Puglia	1,974	42	1,451	20
Basilicata	273	8	249	4
Calabria	993	24	933	15
f. ISLANDS	4,358	69	4,406	404
Sicily	3,764	53	3,377	383
Sardinia	594	16	1,029	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

2nd quarter 2003

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	32,402	1,243	24,436	1,094
General government	1	..	2	..
Financial companies	35	83	26	2
Non-financial companies	4,609	693	2,965	749
<i>of which:</i> industry	1,305	232	792	43
building	597	158	385	280
services	2,602	288	1,714	421
Producer households	4,047	134	3,471	80
Consumer households and nec	23,142	323	17,466	251

Notes:

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

Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2003	Total	For commercial transactions	For financial transactions
a. TOTAL	106,941	68,692	38,248
<i>of which:</i> in non-euro-area currencies	13,445	8,653	4,792
General government	784	382	401
Financial companies	10,394	4,427	5,967
Non-financial companies	81,416	58,087	23,329
<i>of which:</i> industry	33,078	24,471	8,608
building	13,132	10,994	2,138
services	34,563	22,222	12,342
Producer households	1,448	991	457
Consumer households and nec	3,435	2,030	1,405
Rest of the world	9,464	2,774	6,690

Notes:

The data include transactions with non-resident customers. The data refer to the "used" margin of the guarantees granted.

Distribution by customer location (region)

TDB30300

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2003		Total	For commercial transactions	For financial transactions
a.	TOTAL	97,585	65,988	31,597
b.	NORTH-WEST ITALY	44,211	31,125	13,087
	Piedmont	10,219	5,909	4,310
	Valle d'Aosta	138	70	68
	Liguria	2,930	2,329	601
	Lombardy	30,923	22,816	8,108
c.	NORTH-EAST ITALY	24,837	16,494	8,343
	Trentino-Alto Adige	2,972	2,190	782
	Veneto	5,653	3,958	1,695
	Friuli-Venezia Giulia	2,964	1,927	1,037
	Emilia-Romagna	13,248	8,419	4,830
d.	CENTRAL ITALY	20,644	14,193	6,451
	Marche	965	674	292
	Tuscany	4,585	2,511	2,074
	Umbria	511	326	186
	Lazio	14,582	10,682	3,900
e.	SOUTHERN ITALY	4,755	2,687	2,068
	Abruzzo	613	339	274
	Molise	114	39	76
	Campania	2,518	1,344	1,174
	Puglia	1,012	644	369
	Basilicata	175	97	77
	Calabria	322	224	98
f.	ISLANDS	3,138	1,490	1,648
	Sicily	1,954	986	968
	Sardinia	1,184	504	680

Notes:

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

Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2003		Total	For commercial transactions	For financial transactions
a. TOTAL		82,864	59,078	23,786
	Agricultural, forestry and fishery products	1,117	711	406
	Fuel and power products	4,706	2,782	1,924
	Ores and metals	1,061	825	236
	Non-metallic minerals and products	1,518	926	591
	Chemical products	1,549	1,097	453
	Metal products, except transport equipment	1,691	1,325	366
	Agricultural and industrial machinery	6,741	5,908	833
	Office and data processing machines, etc.	874	795	79
	Electrical goods	4,088	2,742	1,346
	Transport equipment	4,710	4,058	652
	Food and tobacco products	2,520	1,481	1,039
	Textiles, clothing and footwear	1,711	1,291	419
	Paper and paper products	764	456	308
	Rubber and plastic products	514	368	146
	Other manufactured products	789	520	270
	Building and construction	13,320	11,136	2,184
	Wholesale and retail trade services, recovery and repair services	9,100	6,907	2,193
	Lodging and catering services	1,189	742	447
	Inland transport services	1,162	915	247
	Maritime and air transport services	424	328	96
	Auxiliary transport services	1,468	961	507
	Communication services	2,433	1,286	1,146
	Other market services	19,416	11,519	7,897

Notes:

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

Distribution by customer branch of economic activity

TDB30304

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

Source: Central Credit Register
Stocks in millions of euros

June 2003	Facilities granted	Used margin	Overshoot
a. TOTAL	65,152	60,263	785
<i>of which: transactions of financial intermediaries</i>	<i>52,850</i>	<i>50,049</i>	<i>626</i>
Agricultural, forestry and fishery products	277	243	8
Fuel and power products	571	538	5
Ores and metals	622	532	5
Non-metallic minerals and products	1,690	1,555	13
Chemical products	1,153	1,037	6
Metal products, except transport equipment	5,886	5,454	48
Agricultural and industrial machinery	4,230	3,895	37
Office and data processing machines, etc.	414	396	4
Electrical goods	1,979	1,811	18
Transport equipment	1,103	1,036	12
Food and tobacco products	1,390	1,235	28
Textiles, clothing and footwear	3,422	3,137	41
Paper and paper products	2,662	2,515	31
Rubber and plastic products	2,136	1,950	17
Other manufactured products	2,090	1,929	20
Building and construction	5,503	5,002	81
Wholesale and retail trade services, recovery and repair services	9,771	8,933	93
Lodging and catering services	1,338	1,214	30
Inland transport services	3,044	2,905	52
Maritime and air transport services	895	914	34
Auxiliary transport services	1,019	921	11
Communication services	433	447	18
Other market services	13,522	12,662	175

Notes:

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in millions of euros

June 2003		Facilities granted	Used margin	Overshoot
a. TOTAL		67,457	62,468	843
	<i>of which: transactions of financial intermediaries</i>	<i>54,842</i>	<i>51,979</i>	<i>677</i>
	Piedmont	5,480	5,070	31
	Valle d'Aosta	139	127	1
	Liguria	1,015	972	14
	Lombardy	22,430	20,738	162
	Trentino-Alto Adige	1,781	1,848	200
	Veneto	9,927	9,221	89
	Friuli-Venezia Giulia	1,774	1,631	7
	Emilia-Romagna	7,932	7,278	52
	Marche	2,383	2,149	11
	Tuscany	4,543	3,999	48
	Umbria	591	549	10
	Lazio	4,148	3,973	84
	Abruzzo	856	740	8
	Molise	88	79	3
	Campania	1,505	1,402	35
	Puglia	880	799	31
	Basilicata	136	133	4
	Calabria	268	261	10
	Sicily	793	746	33
	Sardinia	788	753	9

Notes:

Distribution by customer branch of economic activity

TDB30312

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

Source: Central Credit Register
Stocks in millions of euros

June 2003

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	30,058	15,362	14,696	29,213	18,431
<i>of which: transactions of financial intermediaries</i>	26,864	13,352	13,512	25,153	15,921
Agricultural, forestry and fishery products	77	61	16	80	48
Fuel and power products	408	202	206	380	238
Ores and metals	932	331	601	949	708
Non-metallic minerals and products	321	146	176	232	112
Chemical products	798	325	473	699	480
Metal products, except transport equipment	1,558	833	725	1,509	927
Agricultural and industrial machinery	1,540	622	918	1,730	989
Office and data processing machines, etc.	402	216	186	705	279
Electrical goods	2,417	1,139	1,277	3,109	1,796
Transport equipment	3,859	1,335	2,524	3,477	2,585
Food and tobacco products	1,188	773	415	1,020	670
Textiles, clothing and footwear	1,037	603	434	888	506
Paper and paper products	571	331	240	529	335
Rubber and plastic products	790	271	519	641	417
Other manufactured products	287	181	106	320	166
Building and construction	1,518	1,395	124	2,127	1,181
Wholesale and retail trade services, recovery and repair services	5,956	2,735	3,221	4,781	2,833
Lodging and catering services	129	101	28	112	79
Inland transport services	275	178	97	362	191
Maritime and air transport services	122	96	26	125	93
Auxiliary transport services	445	271	174	375	234
Communication services	483	141	342	386	234
Other market services	4,945	3,078	1,867	4,677	3,332

Notes:

The distribution by customer branch of economic activity of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse.

Distribution by customer location (region)

TDB30316

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

Source: Central Credit Register
Stocks in millions of euros

June 2003	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	32,011	16,067	15,944	31,334	20,232
<i>of which: transactions of financial intermediaries</i>	28,786	14,026	14,760	27,229	17,697
Piedmont	7,250	2,315	4,935	6,012	4,742
Valle d'Aosta	91	78	13	110	71
Liguria	604	385	219	738	352
Lombardy	8,987	4,431	4,557	9,107	5,430
Trentino-Alto Adige	118	44	75	169	54
Veneto	1,662	936	726	1,390	741
Friuli-Venezia Giulia	280	191	89	336	157
Emilia-Romagna	2,450	1,483	967	2,414	1,390
Marche	259	166	93	434	154
Tuscany	1,752	868	885	1,719	1,127
Umbria	469	166	303	506	394
Lazio	4,643	2,561	2,082	5,110	3,626
Abruzzo	284	183	100	247	152
Molise	91	45	46	105	61
Campania	1,540	1,091	449	1,534	976
Puglia	459	378	81	368	200
Basilicata	145	54	91	160	81
Calabria	225	167	58	126	93
Sicily	524	430	94	563	315
Sardinia	177	95	82	184	117

Notes:

The distribution by customer location of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse.

Distribution by customer location (region)

TDB30320

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2003	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,244,261	844,137	144,924	92,968	213,450	139,376
Piedmont	94,107	62,507	25,186	17,589	32,708	22,309
Valle d'Aosta	2,283	1,801	1,323	1,113	1,476	1,217
Liguria	20,364	14,057	4,942	2,987	6,833	4,179
Lombardy	431,742	275,591	95,979	59,540	138,217	79,937
Trentino-Alto Adige	30,304	21,426	4,551	2,905	5,765	3,634
Veneto	111,838	76,036	10,304	6,363	15,505	9,841
Friuli-Venezia Giulia	23,452	16,057	5,505	3,818	7,076	4,813
Emilia-Romagna	134,047	88,138	22,128	16,550	27,583	19,935
Marche	28,335	19,539	4,220	3,107	5,409	3,671
Tuscany	73,898	53,263	12,053	8,883	15,741	10,817
Umbria	12,494	9,473	2,189	1,692	3,042	2,230
Lazio	169,475	122,451	81,245	57,161	98,807	69,148
Abruzzo	13,120	9,056	1,897	1,125	3,005	1,817
Molise	1,914	1,448	562	442	796	603
Campania	31,282	23,965	6,769	5,947	8,386	7,137
Puglia	21,099	15,674	3,087	2,326	4,230	3,077
Basilicata	3,527	2,573	1,345	969	1,644	1,151
Calabria	6,983	5,365	1,313	1,012	1,817	1,285
Sicily	23,397	17,252	4,562	3,280	5,952	4,350
Sardinia	10,597	8,466	2,623	2,029	3,361	2,613

Notes:

Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2003	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,244,261	465,557	137,214	301,037	227,279	113,174
Used margin	844,137	315,233	90,972	201,123	160,425	76,383
b. FIRST 10 BORROWERS						
Facilities granted	97,287	51,243	12,407	33,471	19,293	5,023
Used margin	70,313	44,557	9,261	24,155	16,217	4,191
c. FIRST 20 BORROWERS						
Facilities granted	135,912	75,370	18,145	42,641	29,030	7,017
Used margin	99,094	59,423	14,134	31,422	23,230	5,700
d. FIRST 50 BORROWERS						
Facilities granted	202,732	107,451	27,597	59,327	45,952	10,272
Used margin	146,615	81,812	22,035	43,444	34,036	7,994
e. FIRST 100 BORROWERS						
Facilities granted	259,071	130,769	36,228	77,105	53,700	12,409
Used margin	187,139	98,857	27,794	52,658	40,232	9,830

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

June 2003

	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	1,552,887	52.68	58.46	73.36	79.93	844,137
General government	5,755	75.06	80.34	91.11	94.59	52,457
Financial companies	4,042	49.75	64.52	92.39	96.85	145,947
Non-financial companies	512,928	38.31	45.37	65.18	74.84	516,228
<i>of which: industry</i>	<i>159,611</i>	<i>38.75</i>	<i>46.31</i>	<i>67.36</i>	<i>77.14</i>	<i>209,618</i>
building	76,986	22.11	28.82	51.02	63.35	55,885
services	264,874	41.46	48.04	66.36	75.45	241,966
Producer households	201,545	8.96	13.15	30.25	41.89	33,035
Consumer households and nec	808,204	10.84	13.59	24.40	32.68	94,001

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
Stocks in millions of euros
Percentages

June 2003		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	586,275	34.79	42.44	63.34	74.09	47,147
	Piedmont	42,315	26.47	33.81	56.97	69.96	2,482
	Valle d'Aosta	1,209	31.65	36.90	58.33	72.20	76
	Liguria	16,282	31.78	39.26	60.71	72.20	1,077
	Lombardy	74,306	39.32	47.20	67.33	77.12	7,740
	Trentino-Alto Adige	4,981	18.68	27.86	55.18	69.81	380
	Veneto	29,103	29.18	38.54	61.87	73.50	2,411
	Friuli-Venezia Giulia	9,650	26.37	33.51	56.13	68.71	516
	Emilia-Romagna	35,954	31.19	38.79	61.27	73.13	2,653
	Marche	14,705	23.69	30.81	53.46	66.09	995
	Tuscany	36,326	25.43	33.65	57.95	70.95	2,134
	Umbria	7,260	35.33	42.22	62.09	73.08	696
	Lazio	73,392	46.37	54.91	73.52	81.41	8,884
	Abruzzo	13,890	28.69	36.16	58.71	70.66	930
	Molise	3,244	37.20	45.96	67.34	76.89	304
	Campania	53,997	32.63	40.74	63.64	74.98	3,306
	Puglia	45,344	37.35	44.68	64.88	74.71	3,924
	Basilicata	9,391	20.51	28.89	54.26	66.79	779
	Calabria	25,616	21.74	28.96	52.50	65.52	1,805
	Sicily	70,167	26.29	32.36	53.28	65.98	4,267
	Sardinia	19,143	28.44	36.60	59.31	70.61	1,786

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

June 2003		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	586,275	34.79	42.44	63.34	74.09	47,147
	General government	43	55.17	55.17	72.21	79.09	22
	Financial companies	961	27.81	43.83	74.95	84.80	809
	Non-financial companies	110,560	30.63	39.16	63.77	74.97	27,429
	<i>of which: industry</i>	32,003	27.51	36.10	61.49	73.38	8,665
	building	16,325	29.36	38.43	64.49	76.24	6,697
	services	59,550	31.01	39.07	62.02	73.07	10,684
	Producer households	99,951	13.10	18.42	39.62	53.90	7,226
	Consumer households and nec	362,326	20.07	25.57	47.83	62.69	10,995

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

June 2003		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,244,261	844,137	1,666,779	263,739	204,661	1,353,906
b.	NORTH-WEST ITALY	548,497	353,955	570,159	106,090	76,067	464,142
	Piedmont	94,107	62,507	130,743	18,491	14,579	107,810
	Valle d'Aosta	2,283	1,801	3,818	488	387	3,238
	Liguria	20,364	14,057	41,846	5,986	4,778	35,774
	Lombardy	431,742	275,591	393,752	81,125	56,323	317,320
c.	NORTH-EAST ITALY	299,641	201,657	487,198	68,089	54,194	388,280
	Trentino-Alto Adige	30,304	21,426	61,602	10,959	8,417	52,078
	Veneto	111,838	76,036	190,153	26,596	21,472	150,176
	Friuli-Venezia Giulia	23,452	16,057	42,723	4,852	4,030	34,528
	Emilia-Romagna	134,047	88,138	192,720	25,682	20,274	151,498
d.	CENTRAL ITALY	284,203	204,726	353,999	54,723	45,923	290,646
	Marche	28,335	19,539	56,534	6,468	5,155	43,743
	Tuscany	73,898	53,263	137,715	18,130	15,209	109,715
	Umbria	12,494	9,473	25,585	3,382	3,001	20,030
	Lazio	169,475	122,451	134,165	26,743	22,558	117,158
e.	SOUTHERN ITALY	77,926	58,081	172,812	22,737	18,879	141,538
	Abruzzo	13,120	9,056	25,153	3,067	2,453	19,791
	Molise	1,914	1,448	4,120	469	394	3,188
	Campania	31,282	23,965	63,426	9,424	8,010	52,793
	Puglia	21,099	15,674	53,888	6,447	5,341	44,319
	Basilicata	3,527	2,573	6,653	807	668	5,249
	Calabria	6,983	5,365	19,572	2,522	2,013	16,198
f.	ISLANDS	33,995	25,718	82,611	12,100	9,598	69,300
	Sicily	23,397	17,252	59,385	8,734	6,700	49,746
	Sardinia	10,597	8,466	23,226	3,366	2,898	19,554

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
127,768	87,945	164,856	168,722	106,731	97,306	684,031	444,799	50,711
51,826	33,974	54,385	71,855	41,217	33,328	318,726	202,697	18,304
9,696	5,513	12,282	11,524	6,776	7,098	54,397	35,639	3,553
171	146	309	733	555	205	891	713	66
1,982	1,471	3,314	2,779	1,783	1,808	9,618	6,025	950
39,977	26,844	38,480	56,819	32,104	24,217	253,821	160,321	13,735
34,551	23,725	52,286	46,138	29,963	30,835	150,862	93,776	15,797
5,370	3,786	6,447	6,326	4,781	2,376	7,649	4,442	701
13,115	9,188	20,920	19,298	12,592	12,974	52,829	32,784	6,083
3,034	2,178	4,143	3,152	2,090	2,613	12,414	7,759	1,439
13,033	8,572	20,776	17,362	10,501	12,872	77,969	48,791	7,574
26,639	19,707	33,246	32,487	22,686	19,522	170,354	116,410	10,585
3,546	2,381	6,572	4,619	2,964	4,016	13,702	9,039	2,203
9,912	7,379	13,929	10,340	7,008	8,779	35,516	23,666	5,292
1,583	1,233	2,860	1,805	1,312	1,711	5,725	3,928	984
11,598	8,714	9,885	15,723	11,402	5,016	115,411	79,776	2,106
10,031	7,058	16,947	13,184	9,131	9,692	31,975	23,011	4,635
1,399	990	2,607	2,218	1,463	1,672	6,436	4,150	1,083
263	177	515	344	252	283	837	626	134
3,506	2,456	5,814	4,947	3,402	3,266	13,406	10,097	1,553
3,043	2,137	5,177	3,896	2,693	3,052	7,713	5,502	1,340
459	319	814	555	379	416	1,706	1,207	174
1,360	980	2,020	1,225	942	1,003	1,876	1,429	351
4,722	3,481	7,992	5,059	3,734	3,929	12,114	8,905	1,390
3,081	2,202	5,761	3,304	2,388	2,848	8,278	5,962	1,030
1,640	1,280	2,231	1,756	1,346	1,081	3,836	2,943	360

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

TDB30445		Banks							
Source: Central Credit Register									
Size classes in euros									
June 2003	Total	from	from	from	from	from	from	from	more than
		75,000 to 125,000	125,000 to 250,000	250,000 to 500,000	500,000 to 2,500,000	2,500,000 to 5,000,000	5,000,000 to 25,000,000	25,000,000	
a. TOTAL	1,457,192	716,032	357,283	165,682	169,875	24,863	19,489	3,968	
of which: 1 facility	1,155,135	711,420	308,757	82,805	45,967	3,617	2,181	388	
2 facilities	157,566	4,416	46,714	58,208	42,723	3,480	1,752	273	
3-4 facilities	94,912	193	1,802	24,395	58,162	6,579	3,375	406	
more than 4 facilities	49,579	3	10	274	23,023	11,187	12,181	2,901	
b. GENERAL GOVERNMENT	6,504	667	1,224	1,297	2,087	467	515	247	
of which: 1 facility	3,878	663	1,121	899	878	102	165	50	
2 facilities	1,582	4	103	369	812	142	104	48	
3-4 facilities	780	–	–	29	377	177	140	57	
more than 4 facilities	264	–	–	–	20	46	106	92	
c. FINANCIAL COMPANIES	4,199	720	690	605	994	275	478	437	
of which: 1 facility	2,591	706	586	421	503	97	158	120	
2 facilities	698	13	96	142	256	58	90	43	
3-4 facilities	445	1	8	42	177	64	94	59	
more than 4 facilities	465	–	–	–	58	56	136	215	
d. NON-FINANCIAL COMPANIES	527,273	115,157	118,581	106,737	142,562	23,035	17,974	3,227	
of which: 1 facility	286,954	114,154	89,163	44,895	33,834	3,018	1,687	203	
2 facilities	111,058	980	28,522	42,058	34,858	3,034	1,437	169	
3-4 facilities	81,889	23	893	19,570	52,005	6,095	3,025	278	
more than 4 facilities	47,372	–	3	214	21,865	10,888	11,825	2,577	
e. PRODUCER HOUSEHOLDS	177,898	84,870	55,698	24,308	12,455	434	132	1	
of which: 1 facility	144,622	83,687	45,756	11,590	3,499	70	20	–	
2 facilities	23,884	1,142	9,544	9,242	3,858	84	14	–	
3-4 facilities	8,212	41	397	3,436	4,175	129	34	–	
more than 4 facilities	1,180	–	1	40	923	151	64	1	
f. CONSUMER HOUSEHOLDS AND NEC	705,306	493,376	170,198	29,797	10,903	630	352	50	
of which: 1 facility	683,556	491,120	162,293	22,952	6,739	316	127	9	
2 facilities	18,130	2,125	7,415	5,629	2,693	160	95	13	
3-4 facilities	3,330	128	484	1,196	1,318	110	82	12	
more than 4 facilities	290	3	6	20	153	44	48	16	

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks						
Source: Central Credit Register								
Size classes in euros								
June 2003	Total	from	from	from	from	from	from	more than
		75,000 to 125,000	125,000 to 250,000	250,000 to 500,000	500,000 to 2,500,000	2,500,000 to 5,000,000	5,000,000 to 25,000,000	
a. TOTAL								
Average number of banks per borrower	1.47	1.00	1.14	1.67	2.72	4.46	6.29	9.97
First bank's share of total credit granted (%)	56	99	93	78	64	55	47	47
b. GENERAL GOVERNMENT								
Average number of banks per borrower	1.76	1.00	1.08	1.32	1.83	2.65	2.91	4.66
First bank's share of total credit granted (%)	52	99	96	89	80	76	79	48
c. FINANCIAL COMPANIES								
Average number of banks per borrower	2.66	1.02	1.16	1.38	1.98	2.97	3.77	9.63
First bank's share of total credit granted (%)	62	99	93	87	79	72	66	62
d. NON-FINANCIAL COMPANIES								
Average number of banks per borrower	2.12	1.00	1.25	1.79	2.86	4.60	6.54	10.53
First bank's share of total credit granted (%)	49	99	88	74	62	53	45	36
<i>of which: industry</i>								
Average number of banks per borrower	2.68	1.00	1.31	2.00	3.42	5.54	7.63	11.73
First bank's share of total credit granted (%)	39	99	85	68	52	43	36	29
<i>of which: building</i>								
Average number of banks per borrower	1.80	1.00	1.21	1.63	2.31	3.43	4.76	9.56
First bank's share of total credit granted (%)	66	99	90	79	73	67	62	44
<i>of which: services</i>								
Average number of banks per borrower	1.88	1.00	1.23	1.72	2.65	4.12	5.79	9.02
First bank's share of total credit granted (%)	55	99	89	77	66	59	51	43
e. PRODUCER HOUSEHOLDS								
Average number of banks per borrower	1.26	1.01	1.18	1.68	2.43	3.76	5.13	6.00
First bank's share of total credit granted (%)	82	99	92	78	70	64	60	98
f. CONSUMER HOUSEHOLDS AND NEC								
Average number of banks per borrower	1.03	1.00	1.04	1.27	1.58	1.99	2.64	3.58
First bank's share of total credit granted (%)	95	99	98	91	86	85	77	60

Notes:

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

Distribution by customer sector of economic activity and total credit used

TDB30485

Source: Central Credit Register
Percentages
Size classes in euros

	2000-Q3	2000-Q4	2001-Q1	2001-Q2	2001-Q3
a. TOTAL	0.27	0.40	0.30	0.34	0.24
up to 125,000	0.30	0.51	0.37	0.32	0.27
from 125,000 to 500,000	0.45	0.61	0.51	0.51	0.43
more than 500,000	0.25	0.36	0.27	0.32	0.21
b. GENERAL GOVERNMENT	0.06	–	0.05	–	–
up to 125,000	–	–	–	–	–
from 125,000 to 500,000	–	0.02	–	–	–
more than 500,000	0.06	–	0.05	–	–
c. FINANCIAL COMPANIES	0.02	0.06	0.05	0.06	0.01
up to 125,000	0.50	0.53	0.32	0.31	0.12
from 125,000 to 500,000	0.32	0.71	0.43	0.60	0.21
more than 500,000	0.02	0.06	0.05	0.06	0.01
d. NON-FINANCIAL COMPANIES	0.34	0.48	0.37	0.43	0.31
up to 125,000	0.39	0.46	0.44	0.43	0.38
from 125,000 to 500,000	0.41	0.54	0.48	0.47	0.42
more than 500,000	0.34	0.48	0.36	0.43	0.29
e. PRODUCER HOUSEHOLDS	0.55	0.85	0.59	0.65	0.53
up to 125,000	0.39	0.61	0.50	0.44	0.40
from 125,000 to 500,000	0.54	0.77	0.66	0.68	0.55
more than 500,000	0.69	1.19	0.58	0.80	0.60
f. CONSUMER HOUSEHOLD	0.34	0.61	0.40	0.37	0.28
up to 125,000	0.23	0.51	0.31	0.26	0.20
from 125,000 to 500,000	0.49	0.71	0.52	0.51	0.39
more than 500,000	0.35	0.70	0.42	0.44	0.31
g. OTHER SECTORS	0.10	0.22	0.09	0.10	0.39
up to 125,000	0.24	0.29	0.29	0.39	0.16
from 125,000 to 500,000	0.29	0.24	0.26	0.05	0.19
more than 500,000	0.06	0.22	0.05	0.09	0.43

Notes:

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

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

2001-Q4	2002-Q1	2002-Q2	2002-Q3	2002-Q4	2003-Q1	2003-Q2
0.33	0.36	0.30	0.31	0.31	0.28	0.35
0.37	0.28	0.32	0.27	0.34	0.24	0.26
0.56	0.49	0.53	0.44	0.52	0.40	0.45
0.29	0.35	0.27	0.29	0.28	0.27	0.35
0.01	–	..	0.01	0.01	–	..
–	–	0.11	–	0.15	0.15	–
0.04	–	–	–	0.09	–	–
0.01	–	..	0.01	0.01	–	..
0.01	0.01	..	0.01	0.04	0.01	0.07
0.30	0.59	0.20	0.15	0.37	0.47	0.40
0.20	0.49	0.69	0.53	0.41	0.19	0.37
0.01	0.01	–	0.01	0.04	0.01	0.07
0.41	0.39	0.39	0.41	0.38	0.36	0.45
0.50	0.39	0.50	0.40	0.51	0.38	0.41
0.54	0.48	0.51	0.43	0.51	0.42	0.45
0.40	0.38	0.37	0.41	0.36	0.35	0.45
0.69	0.62	0.66	0.56	0.73	0.54	0.58
0.56	0.45	0.49	0.45	0.52	0.47	0.45
0.73	0.61	0.69	0.59	0.69	0.58	0.62
0.72	0.79	0.75	0.59	0.95	0.54	0.61
0.42	1.03	0.40	0.30	0.34	0.30	0.29
0.28	0.21	0.23	0.19	0.26	0.16	0.18
0.55	0.46	0.49	0.38	0.46	0.29	0.36
0.61	5.03	0.82	0.50	0.41	0.95	0.62
0.12	0.10	0.05	0.20	0.54	0.06	0.06
0.19	0.28	0.26	0.04	0.19	0.12	0.09
0.20	0.22	0.17	0.16	0.30	0.16	0.19
0.11	0.07	0.02	0.21	0.59	0.04	0.04

Lending and deposit rates

Distribution by branch location (region) and total credit granted

TDB30605

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

June 2003		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	5.34	10.30	9.64	8.85	7.54	5.63	3.71
b.	LENDING IN EUROS	5.44	10.44	9.79	9.02	7.69	5.80	3.75
	NORTH-WEST ITALY	4.95	10.22	9.46	8.69	7.37	5.53	3.68
	Piedmont	5.66	10.95	9.98	9.23	7.77	5.81	3.76
	Valle d'Aosta	6.64	10.06	9.07	8.50	8.59	6.19	4.22
	Liguria	6.46	10.85	9.91	9.29	8.06	5.99	4.04
	Lombardy	4.72	9.82	9.18	8.41	7.16	5.41	3.65
	NORTH-EAST ITALY	5.52	10.14	9.29	8.43	7.12	5.40	3.89
	Trentino-Alto Adige	5.30	8.57	7.60	7.24	6.16	4.87	3.64
	Veneto	5.68	10.74	9.89	9.08	7.50	5.51	3.95
	Friuli-Venezia Giulia	6.22	10.90	10.11	8.94	7.46	5.66	3.98
	Emilia-Romagna	5.23	9.39	8.60	7.59	6.63	5.26	3.82
	CENTRAL ITALY	5.64	10.59	10.29	9.52	8.32	6.45	3.64
	Marche	5.52	9.01	8.26	7.64	6.76	5.36	3.54
	Tuscany	5.95	10.58	10.31	9.41	8.10	6.06	3.68
	Umbria	5.82	10.04	9.67	9.06	8.01	6.07	2.85
	Lazio	5.46	11.16	11.27	10.67	9.53	7.51	3.67
	SOUTHERN ITALY	7.64	11.32	10.99	10.40	8.93	6.85	4.46
	Abruzzo	7.33	11.33	10.13	9.77	8.57	6.71	5.16
	Molise	8.64	11.12	11.02	9.75	8.72	8.14	4.22
	Campania	7.70	11.44	11.34	10.85	9.31	6.97	4.50
	Puglia	7.32	11.28	10.67	10.09	8.44	6.41	4.08
	Basilicata	7.57	10.69	10.65	10.22	9.00	7.17	4.43
	Calabria	8.45	11.17	11.20	10.33	9.25	7.17	4.32
	ISLANDS	7.85	10.79	10.34	9.87	9.06	7.16	5.62
	Sicily	8.11	11.15	10.63	10.09	9.22	7.20	6.28
	Sardinia	7.14	9.84	9.58	9.28	8.64	7.04	3.77
c.	LENDING IN NON-EURO-AREA CURRENCIES	1.95	2.21	2.11	2.00	2.11	1.85	1.96

Notes:

Distribution by branch location (region) and total credit granted

TDB30615		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euros								
June 2003		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	7.27	11.80	11.33	10.78	9.69	7.68	4.39
b.	NORTH-WEST ITALY	6.49	11.47	10.91	10.36	9.33	7.35	4.22
	Piedmont	7.36	12.36	11.45	10.92	9.84	7.90	4.19
	Valle d'Aosta	9.03	10.64	9.88	9.38	9.73	8.21	6.21
	Liguria	8.26	11.68	10.83	10.28	9.32	7.40	5.19
	Lombardy	6.10	11.06	10.70	10.15	9.14	7.20	4.19
c.	NORTH-EAST ITALY	7.41	11.61	11.02	10.27	9.00	7.08	4.59
	Trentino-Alto Adige	6.15	8.83	7.84	7.44	6.62	5.29	4.53
	Veneto	7.62	12.21	12.02	11.26	9.63	7.41	4.50
	Friuli-Venezia Giulia	8.03	12.41	11.73	10.68	9.35	7.17	4.67
	Emilia-Romagna	7.19	11.04	10.25	9.45	8.48	6.94	4.74
d.	CENTRAL ITALY	7.56	12.04	11.86	11.51	10.60	8.49	4.26
	Marche	7.36	10.75	10.26	9.88	9.34	7.36	3.95
	Tuscany	8.12	12.61	12.38	11.98	11.06	9.04	3.84
	Umbria	6.46	12.14	11.47	11.13	10.74	8.70	2.66
	Lazio	7.44	12.00	12.02	11.76	10.67	8.56	4.67
e.	SOUTHERN ITALY	9.49	12.87	12.40	11.82	10.68	8.88	4.91
	Abruzzo	9.74	12.89	11.84	11.34	10.85	9.21	6.71
	Molise	10.59	12.26	12.03	11.10	10.22	10.22	::
	Campania	9.71	13.21	12.79	12.39	11.18	9.36	5.03
	Puglia	8.79	12.65	12.15	11.48	10.09	8.03	4.02
	Basilicata	9.68	12.19	11.58	11.07	10.51	8.43	7.41
	Calabria	10.01	12.55	12.26	11.51	10.41	8.74	4.70
f.	ISLANDS	8.88	11.62	11.25	10.79	10.09	8.63	6.24
	Sicily	9.25	12.15	11.66	11.09	10.34	8.66	7.07
	Sardinia	7.82	10.29	10.19	10.00	9.44	8.52	3.72

Note:

Only lending in euros is considered.

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

TDC30063

Source: Survey of lending rates
Percentages
Size classes in euros

June 2003		Total	of which:		
			Lending in euros	General government	Financial companies
a.	ITALY	5.34	5.44	3.54	3.50
	up to 250,000	9.96	10.10	6.86	8.41
	from 250,000 to 2,500,000	7.82	7.98	5.50	6.37
	from 2,500,000 to 25,000,000	5.63	5.80	4.39	4.68
	more than 25,000,000	3.71	3.75	3.32	3.44
b.	NORTH-WEST ITALY	4.86	4.93	3.01	3.49
	up to 250,000	9.67	9.83	6.19	10.08
	from 250,000 to 2,500,000	7.51	7.67	4.62	5.79
	from 2,500,000 to 25,000,000	5.41	5.55	2.95	4.51
	more than 25,000,000	3.63	3.67	2.99	3.44
c.	NORTH-EAST ITALY	5.55	5.69	2.18	3.44
	up to 250,000	9.51	9.67	4.38	7.25
	from 250,000 to 2,500,000	7.23	7.37	3.92	6.26
	from 2,500,000 to 25,000,000	5.24	5.38	2.84	4.23
	more than 25,000,000	3.79	3.86	1.64	3.24
d.	CENTRAL ITALY	5.43	5.54	3.28	3.56
	up to 250,000	10.22	10.40	6.76	7.61
	from 250,000 to 2,500,000	8.32	8.58	7.18	7.82
	from 2,500,000 to 25,000,000	6.12	6.44	4.71	6.06
	more than 25,000,000	3.71	3.74	3.22	3.49
e.	SOUTHERN ITALY	7.39	7.56	4.14	3.79
	up to 250,000	11.15	11.20	6.20	8.09
	from 250,000 to 2,500,000	9.15	9.23	5.01	8.38
	from 2,500,000 to 25,000,000	6.62	6.74	4.70	5.67
	more than 25,000,000	4.15	4.34	3.59	3.29
f.	ISLANDS	7.42	7.51	5.21	3.57
	up to 250,000	10.53	10.57	10.30	7.69
	from 250,000 to 2,500,000	9.16	9.23	5.99	8.06
	from 2,500,000 to 25,000,000	6.85	6.93	6.09	5.54
	more than 25,000,000	5.12	5.22	4.63	::

Notes:

Sample of banks

Non-financial companies	of which:			Producer households	Consumer households and nec	Lending in non-euro-area currencies
	industry	building	services			
5.76	5.26	7.49	5.92	9.24	7.65	1.95
10.08	9.71	10.05	10.30	10.55	9.88	2.16
7.96	7.65	8.50	8.07	8.78	7.51	2.09
5.83	5.57	6.76	5.93	6.96	5.43	1.85
3.96	3.69	5.80	4.10	::	4.51	1.96
5.32	5.05	7.31	5.31	8.96	7.38	1.96
9.81	9.52	10.00	9.95	10.40	9.45	2.11
7.67	7.46	8.23	7.71	8.49	7.14	2.09
5.61	5.44	6.53	5.62	6.32	5.12	1.94
3.85	3.73	5.70	3.89	::	4.68	1.92
5.64	5.17	6.75	6.01	8.62	7.49	2.03
9.49	9.20	9.25	9.74	10.08	9.85	2.22
7.32	7.13	7.75	7.40	8.13	7.25	2.11
5.41	5.27	5.97	5.46	6.38	5.19	1.90
3.98	3.79	5.49	4.09	–	4.29	2.11
6.07	5.20	7.90	6.43	9.58	7.72	1.73
10.38	9.78	9.95	10.84	10.81	10.31	2.10
8.57	8.06	9.14	8.80	9.04	8.20	1.99
6.46	5.97	7.53	6.60	7.60	5.88	1.55
3.98	3.35	6.34	4.30	–	4.11	1.79
7.46	6.95	8.40	7.63	10.28	8.65	2.24
11.34	11.17	11.20	11.51	11.36	10.59	2.58
9.22	8.99	9.37	9.36	9.89	8.23	2.61
6.76	6.34	7.68	7.02	8.72	6.46	2.39
4.41	4.36	5.09	4.33	–	::	2.06
7.59	6.80	8.90	7.74	9.70	9.30	1.90
10.72	10.83	11.04	10.57	10.60	10.26	2.25
9.29	9.14	9.56	9.33	9.36	8.75	1.87
7.00	6.71	7.58	7.11	7.68	7.37	2.12
5.58	4.12	4.40	6.30	–	::	1.77

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
June 2003		Total	General government	Financial companies	Non-financial companies	of which			Producer households	Consumer households and nec
						industry	building	services		
a.	TOTAL	5.34	3.54	3.49	5.64	5.13	7.40	5.80	9.05	7.18
b.	LENDING IN EUROS	5.44	3.54	3.50	5.76	5.26	7.49	5.92	9.24	7.65
	NORTH-WEST ITALY	4.95	3.01	3.51	5.38	5.07	7.29	5.42	8.95	7.22
	Piedmont	5.66	3.99	3.48	6.02	5.83	7.51	5.95	9.19	8.26
	Valle d'Aosta	6.64	::	2.90	6.91	5.81	8.57	7.45	9.27	8.85
	Liguria	6.46	3.59	3.43	6.45	5.88	7.86	6.40	9.88	8.19
	Lombardy	4.72	2.63	3.52	5.15	4.87	7.10	5.20	8.72	6.86
	NORTH-EAST ITALY	5.52	2.48	3.51	5.55	5.14	6.78	5.77	8.64	7.59
	Trentino-Alto Adige	5.30	3.51	3.16	5.22	4.83	5.69	5.34	7.10	6.64
	Veneto	5.68	2.36	3.66	5.74	5.38	7.51	5.82	9.25	7.91
	Friuli-Venezia Giulia	6.22	::	3.56	6.13	5.49	7.35	6.87	9.49	8.65
	Emilia-Romagna	5.23	2.13	3.28	5.24	4.83	6.14	5.60	8.06	7.24
	CENTRAL ITALY	5.64	3.26	3.39	5.96	5.16	7.88	6.26	9.57	7.97
	Marche	5.52	2.91	3.25	5.67	5.18	6.76	6.17	8.18	8.03
	Tuscany	5.95	3.78	3.18	6.29	5.82	7.99	6.52	9.86	8.00
	Umbria	5.82	2.38	3.30	6.58	6.00	8.10	6.79	8.54	8.89
	Lazio	5.46	3.58	3.57	5.78	4.48	8.07	6.12	10.98	7.84
	SOUTHERN ITALY	7.64	4.14	4.15	7.58	7.09	8.44	7.72	10.29	8.66
	Abruzzo	7.33	::	6.08	7.12	6.37	8.04	7.98	9.64	9.51
	Molise	8.64	7.94	8.13	8.43	7.87	8.41	9.15	10.66	10.89
	Campania	7.70	3.77	4.21	7.73	7.52	8.47	7.68	10.75	9.09
	Puglia	7.32	3.54	3.41	7.19	6.70	8.20	7.32	10.18	7.65
	Basilicata	7.57	::	–	7.28	7.04	9.73	6.66	10.70	9.51
	Calabria	8.45	3.99	::	8.58	7.81	9.32	8.78	9.87	9.50
	ISLANDS	7.85	5.21	3.81	8.15	7.77	9.09	8.13	9.70	9.26
	Sicily	8.11	5.28	4.31	8.39	7.96	9.43	8.37	9.77	9.15
	Sardinia	7.14	4.69	3.43	7.53	7.36	8.34	7.38	9.43	9.79
c.	LENDING IN NON-EURO-AREA CURRENCIES	1.95	::	2.11	1.99	2.04	1.86	1.95	1.85	1.46

Notes:

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

TDB30625

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

June 2003		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		4.37	4.68	4.61	4.69	4.49	4.19	4.20
North-West Italy		4.16	4.54	4.53	4.61	4.40	4.13	3.77
North-East Italy		4.08	4.40	4.37	4.46	4.28	4.01	3.70
Central Italy		4.71	4.90	4.72	4.72	4.59	4.32	4.79
Southern Italy		4.94	5.22	5.15	5.24	4.88	4.67	4.82
Islands		5.05	5.27	5.29	5.42	5.17	4.73	4.45
b. ON AMOUNT DISBURSED IN THE QUARTER								
ITALY		4.15	4.24	4.15	4.38	4.29	4.33	3.88
North-West Italy		3.95	4.05	3.98	4.18	4.15	4.33	3.67
North-East Italy		4.16	4.01	4.03	4.27	4.27	4.20	4.26
Central Italy		4.06	4.44	4.29	4.35	4.19	4.32	3.47
Southern Italy		4.95	4.87	4.62	5.22	4.76	4.91	5.16
Islands		4.63	4.60	4.69	4.99	4.91	4.09	::

Notes:

Only lending in euros is considered.

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

TDB30630

Sample of banks

Source: Survey of lending rates
Percentages

June 2003	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	4.38	5.14	3.54	4.20	4.02	4.43	4.25	4.78	4.55
North-West Italy	4.16	3.49	3.65	4.16	4.06	4.27	4.19	4.65	4.43
North-East Italy	4.09	4.03	3.53	4.04	3.92	4.17	4.08	4.50	4.28
Central Italy	4.71	6.02	3.39	4.23	3.93	4.59	4.31	4.82	4.79
Southern Italy	4.95	5.40	4.33	4.69	4.51	4.89	4.62	5.41	5.04
Islands	5.05	5.19	3.47	5.06	4.85	5.09	5.11	5.55	5.08
b. ON AMOUNT DISBURSED IN THE QUARTER									
ITALY	4.15	3.70	3.43	4.16	3.84	4.54	4.18	4.48	4.11
North-West Italy	3.95	::	3.38	3.96	3.79	4.12	4.02	4.22	3.94
North-East Italy	4.16	::	3.76	4.28	3.76	5.04	4.29	4.28	3.95
Central Italy	4.06	::	::	3.93	3.80	4.24	3.85	4.52	4.31
Southern Italy	4.95	–	::	5.07	4.40	4.76	5.31	5.14	4.57
Islands	4.64	–	::	4.64	4.82	4.91	4.43	5.13	4.43

Notes:

Only lending in euros is considered.

Distribution by customer branch of economic activity

TDB30640

Sample of banks

Source: Survey of lending rates
Percentages

June 2003

	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	5.87	4.25	4.19	4.25
Agricultural, forestry and fishery products	6.90	4.60	4.63	4.60
Fuel and power products	3.53	3.77	3.26	3.77
Ores and metals	3.65	3.54	3.75	3.54
Non-metallic minerals and products	5.91	3.93	3.71	3.94
Chemical products	4.67	4.07	4.09	4.07
Metal products, except transport equipment	6.17	4.29	4.11	4.29
Agricultural and industrial machinery	5.90	3.99	3.86	3.99
Office and data processing machines, etc.	5.43	4.11	3.98	4.11
Electrical goods	5.55	4.21	3.56	4.23
Transport equipment	5.81	4.31	4.06	4.32
Food and tobacco products	5.20	4.16	4.06	4.16
extiles, clothing and footwear	5.80	4.20	4.10	4.20
Paper and paper products	5.82	4.14	4.06	4.14
Rubber and plastic products	5.65	4.21	3.69	4.22
Other manufactured products	6.18	4.15	4.10	4.15
Building and construction	7.63	4.46	4.53	4.46
Wholesale and retail trade services, recovery and repair services	6.49	4.43	4.38	4.43
Lodging and catering services	7.93	4.45	4.28	4.46
Inland transport services	7.24	4.72	4.39	4.72
Maritime and air transport services	4.80	3.88	4.56	3.87
Auxiliary transport services	6.49	4.80	3.91	4.81
Communication services	4.35	4.71	5.13	4.68
Other market services	5.47	4.16	3.98	4.17

Notes:

Only lending in euros is considered.

Distribution by branch location (region) and partial credit granted

TDB30655

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

June 2003

	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	12.88	10.44	8.84	7.77	6.88	6.06	5.28
NORTH-WEST ITALY	12.79	10.18	8.45	7.36	6.45	5.76	5.16
Piedmont	13.75	10.80	8.94	7.74	6.68	5.97	5.07
Valle d'Aosta	11.65	10.09	9.45	8.39	7.50	6.35	5.60
Liguria	14.07	11.40	9.31	8.30	7.55	6.94	6.54
Lombardy	12.29	9.85	8.22	7.16	6.32	5.64	5.10
NORTH-EAST ITALY	12.49	9.82	8.28	7.33	6.48	5.72	5.05
Trentino-Alto Adige	10.53	8.85	7.58	6.71	5.80	4.79	4.57
Veneto	13.64	10.65	8.88	7.68	6.73	5.96	5.30
Friuli-Venezia Giulia	14.33	10.81	8.84	7.75	6.59	5.67	5.13
Emilia-Romagna	11.12	8.83	7.57	6.90	6.25	5.57	4.86
CENTRAL ITALY	13.35	11.27	9.77	8.69	8.08	7.24	5.78
Marche	10.54	8.92	7.88	6.98	6.23	5.70	4.63
Tuscany	13.58	11.54	9.86	8.84	8.22	7.13	5.95
Umbria	12.07	10.30	9.17	8.15	7.53	6.30	5.07
Lazio	15.58	13.35	11.63	10.27	9.57	8.60	6.10
SOUTHERN ITALY	13.55	11.48	10.13	9.02	8.10	7.29	6.38
Abruzzo	13.33	10.87	9.49	8.91	8.00	7.20	6.63
Molise	13.11	11.21	9.78	9.33	10.43	8.38	8.26
Campania	14.00	12.09	10.85	9.47	8.53	7.64	6.56
Puglia	13.54	11.20	9.59	8.43	7.12	6.48	6.12
Basilicata	12.46	11.06	10.24	8.35	8.41	8.28	5.04
Calabria	12.88	11.26	10.01	9.13	8.53	7.46	6.17
ISLANDS	12.69	10.93	10.06	9.35	8.83	8.18	6.58
Sicily	12.97	11.21	10.26	9.36	8.67	8.14	6.19
Sardinia	11.88	10.21	9.52	9.35	9.28	8.17	7.46
b. MEDIUM AND LONG-TERM LOAN FACILITIES							
Total outstanding at end of period	4.75	4.66	4.61	4.42	4.25	4.09	3.90
of which: amount disbursed in the quarter	4.36	4.26	4.38	4.21	4.12	4.02	3.76

Notes:

Only lending in euros is considered. Average rates are calculated as the arithmetic mean of the rates for each region/size class pair. The highest and lowest 5% of rates are eliminated for each distribution.

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

TDC20013

Sample of banks

Source: Survey of deposit rates
Percentages

June 2003		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.04	1.84	1.67	1.02	1.09	0.84	1.01	0.70	0.91
b.	NORTH-WEST ITALY	1.01	1.85	1.64	0.97	0.97	0.85	0.98	0.62	0.83
	Piedmont	0.98	1.77	1.85	0.95	0.89	0.68	1.04	0.63	0.84
	Valle d'Aosta	1.01	1.96	1.99	1.04	1.52	0.85	0.84	0.47	0.72
	Liguria	0.85	1.38	1.67	0.85	0.94	0.89	0.81	0.61	0.78
	Lombardy	1.03	1.93	1.60	0.98	0.99	0.89	0.98	0.61	0.83
c.	NORTH-EAST ITALY	1.05	2.17	1.76	1.08	1.09	1.00	1.09	0.73	0.89
	Trentino-Alto Adige	1.25	2.85	2.20	1.31	1.51	0.85	1.22	0.59	0.73
	Veneto	1.05	2.16	1.87	1.05	1.01	0.95	1.10	0.74	0.92
	Friuli-Venezia Giulia	0.95	2.11	2.09	1.12	0.82	0.95	1.43	0.48	0.69
	Emilia-Romagna	1.04	1.96	1.64	1.09	1.16	1.06	1.01	0.74	0.91
d.	CENTRAL ITALY	1.16	1.85	1.70	1.19	1.44	0.81	1.12	0.81	1.03
	Marche	1.12	2.07	1.40	1.14	1.22	0.86	1.12	0.80	1.09
	Tuscany	1.13	1.77	1.87	1.02	0.94	0.99	1.08	0.87	1.09
	Umbria	1.05	2.01	1.39	0.91	1.00	0.65	0.91	0.91	1.05
	Lazio	1.18	1.85	1.64	1.29	1.74	0.74	1.15	0.75	0.98
e.	SOUTHERN ITALY	0.84	1.43	1.35	0.73	0.84	0.64	0.70	0.68	0.83
	Abruzzo	0.84	1.10	0.88	0.89	1.08	0.58	0.68	0.79	0.82
	Molise	0.84	0.94	1.04	0.73	0.58	0.73	0.83	0.58	0.86
	Campania	0.80	1.43	1.33	0.67	0.76	0.49	0.66	0.61	0.78
	Puglia	0.93	1.46	1.58	0.90	1.01	0.95	0.82	0.82	0.92
	Basilicata	0.85	1.42	0.45	0.60	0.76	0.90	0.37	0.73	0.87
	Calabria	0.82	1.51	1.31	0.54	0.41	0.43	0.64	0.60	0.81
f.	ISLANDS	1.13	1.75	1.97	0.87	0.96	0.75	0.89	0.69	1.14
	Sicily	1.17	1.76	2.09	0.89	1.10	0.76	0.86	0.67	1.20
	Sardinia	1.06	1.74	1.61	0.85	0.69	0.74	0.92	0.70	1.01

Notes:

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

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

TDC20018		Sample of banks								
Source: Survey of deposit rates Percentages Size classes in euros										
June 2003		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.04	1.84	1.67	1.02	1.09	0.84	1.01	0.70	0.91
	from 10,000 to 125,000	0.66	1.20	0.64	0.38	0.36	0.33	0.40	0.46	0.71
	from 125,000 to 500,000	1.08	1.39	0.91	0.68	0.68	0.58	0.69	0.95	1.27
	more than 500,000	1.60	1.91	1.69	1.39	1.44	1.25	1.38	1.49	1.66
b.	NORTH-WEST ITALY	1.01	1.89	1.64	0.98	0.98	0.86	1.00	0.62	0.83
	from 10,000 to 125,000	0.56	1.31	0.59	0.35	0.33	0.30	0.37	0.37	0.59
	from 125,000 to 500,000	1.06	1.56	0.88	0.65	0.65	0.59	0.67	0.92	1.27
	more than 500,000	1.55	1.96	1.66	1.30	1.26	1.29	1.33	1.44	1.68
c.	NORTH-EAST ITALY	1.03	2.17	1.78	1.06	1.07	0.98	1.07	0.72	0.88
	from 10,000 to 125,000	0.62	1.29	0.72	0.41	0.38	0.34	0.44	0.46	0.66
	from 125,000 to 500,000	1.11	1.54	0.95	0.77	0.77	0.64	0.80	1.04	1.29
	more than 500,000	1.68	2.30	1.82	1.48	1.42	1.52	1.52	1.60	1.57
d.	CENTRAL ITALY	1.16	1.83	1.69	1.19	1.44	0.81	1.11	0.81	1.03
	from 10,000 to 125,000	0.77	1.28	0.66	0.44	0.43	0.39	0.46	0.58	0.81
	from 125,000 to 500,000	1.13	1.54	0.94	0.70	0.73	0.58	0.72	1.02	1.27
	more than 500,000	1.68	1.86	1.72	1.55	1.81	1.10	1.45	1.48	1.71
e.	SOUTHERN ITALY	0.85	1.45	1.32	0.76	0.87	0.64	0.73	0.68	0.84
	from 10,000 to 125,000	0.63	0.93	0.55	0.30	0.27	0.27	0.31	0.43	0.67
	from 125,000 to 500,000	0.99	1.06	0.86	0.50	0.48	0.47	0.53	0.88	1.16
	more than 500,000	1.41	1.54	1.39	1.19	1.31	1.02	1.14	1.50	1.56
f.	ISLANDS	1.13	1.74	1.98	0.89	0.94	0.77	0.91	0.69	1.14
	from 10,000 to 125,000	0.99	1.07	0.70	0.45	0.44	0.41	0.47	0.57	1.06
	from 125,000 to 500,000	1.16	1.23	1.01	0.66	0.67	0.56	0.69	0.86	1.38
	more than 500,000	1.64	1.87	2.22	1.29	1.37	1.18	1.29	1.33	1.74

Notes:

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

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

TDB30700

Sample of banks

Source: Survey of deposit rates
Percentages

June 2003

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	0.96	0.91	1.01	1.13	0.71	0.81
Agricultural, forestry and fishery products	0.78	0.81	0.84	0.87	0.59	0.68
Fuel and power products	1.78	1.06	1.50	2.20	1.09	1.69
Ores and metals	1.01	1.10	1.06	0.66	0.54	1.10
Non-metallic minerals and products	1.15	1.11	1.22	1.05	1.29	0.95
Chemical products	1.09	1.06	1.20	1.12	1.09	0.87
Metal products, except transport equipment	0.81	0.73	0.96	0.87	0.72	0.70
Agricultural and industrial machinery	0.97	0.96	1.05	0.76	0.81	0.79
Office and data processing machines, etc.	0.79	0.79	0.85	0.81	0.55	0.67
Electrical goods	0.99	1.02	1.16	0.86	0.58	0.56
Transport equipment	0.95	0.89	1.17	1.03	0.61	0.51
Food and tobacco products	0.97	1.03	0.91	1.21	0.81	0.79
Textiles, clothing and footwear	0.90	0.95	0.93	0.95	0.61	0.62
Paper and paper products	0.97	0.91	1.19	0.98	0.67	1.23
Rubber and plastic products	0.93	0.85	1.03	1.05	1.03	0.72
Other manufactured products	0.75	0.74	0.74	0.83	0.64	0.60
Building and construction	0.79	0.78	0.92	0.79	0.64	0.74
Wholesale and retail trade services, recovery and repair services	0.76	0.75	0.85	0.79	0.61	0.71
Lodging and catering services	0.67	0.62	0.72	0.72	0.56	0.73
Inland transport services	1.15	1.13	1.05	1.31	1.10	1.02
Maritime and air transport services	1.40	1.31	0.80	1.60	1.17	1.01
Auxiliary transport services	1.16	1.07	1.46	1.18	0.62	1.10
Communication services	1.08	1.12	1.17	1.06	0.37	0.73
Other market services	1.03	0.99	1.12	1.16	0.72	0.89

Notes:

Distribution by branch location (region) and size of deposit

TDB30715

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

June 2003		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	0.89	0.40	0.51	0.66	0.80	0.92	1.49
b.	NORTH-WEST ITALY	0.86	0.33	0.44	0.59	0.76	0.88	1.42
	Piedmont	0.74	0.30	0.41	0.56	0.74	0.87	1.36
	Valle d'Aosta	0.81	0.28	0.32	0.45	0.67	1.02	1.87
	Liguria	0.70	0.32	0.44	0.62	0.82	0.96	1.39
	Lombardy	0.91	0.34	0.45	0.60	0.75	0.87	1.43
c.	NORTH-EAST ITALY	0.87	0.36	0.47	0.62	0.78	0.93	1.56
	Trentino-Alto Adige	1.20	0.29	0.38	0.59	0.80	0.91	2.21
	Veneto	0.83	0.35	0.46	0.60	0.74	0.88	1.55
	Friuli-Venezia Giulia	0.87	0.27	0.37	0.53	0.69	0.90	1.71
	Emilia-Romagna	0.87	0.39	0.51	0.66	0.82	0.98	1.44
d.	CENTRAL ITALY	1.04	0.54	0.65	0.79	0.91	1.02	1.61
	Marche	0.96	0.56	0.66	0.83	0.97	1.16	1.78
	Tuscany	0.90	0.59	0.68	0.79	0.90	1.00	1.48
	Umbria	0.87	0.55	0.66	0.80	0.87	1.03	1.47
	Lazio	1.11	0.49	0.62	0.79	0.92	1.01	1.63
e.	SOUTHERN ITALY	0.66	0.35	0.44	0.56	0.67	0.77	1.24
	Abruzzo	0.71	0.40	0.52	0.68	0.75	0.86	1.27
	Molise	0.69	0.36	0.48	0.62	0.90	1.01	1.05
	Campania	0.63	0.33	0.41	0.51	0.60	0.69	1.19
	Puglia	0.73	0.39	0.51	0.66	0.78	0.90	1.39
	Basilicata	0.64	0.34	0.45	0.56	0.75	0.87	1.23
	Calabria	0.61	0.31	0.40	0.52	0.66	0.80	1.23
f.	ISLANDS	0.94	0.54	0.70	0.86	0.97	1.06	1.62
	Sicily	0.95	0.55	0.74	0.93	1.05	1.11	1.64
	Sardinia	0.94	0.53	0.62	0.73	0.83	0.97	1.60

Notes:

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

TDB30770

Sample of banks

Source: Survey of deposit rates
Percentages

June 2003		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.20	2.03	2.05	1.31	1.42	1.11	1.28	0.88	1.00
b.	NORTH-WEST ITALY	1.19	2.24	2.00	1.24	1.26	1.16	1.22	0.79	0.96
	Piedmont	1.12	2.26	2.00	1.14	1.07	1.03	1.23	0.83	0.97
	Valle d'Aosta	1.25	2.21	2.33	1.43	1.92	1.13	1.11	0.69	0.88
	Liguria	1.05	1.50	2.03	1.24	1.39	1.10	1.16	0.83	0.85
	Lombardy	1.24	2.36	1.99	1.26	1.31	1.21	1.23	0.76	0.98
c.	NORTH-EAST ITALY	1.24	2.39	2.12	1.39	1.40	1.24	1.41	0.94	1.02
	Trentino-Alto Adige	1.43	2.94	2.29	1.58	1.74	1.09	1.54	0.78	0.93
	Veneto	1.27	2.44	2.17	1.37	1.32	1.21	1.44	1.03	1.09
	Friuli-Venezia Giulia	1.25	2.23	2.39	1.52	1.32	1.42	1.70	0.65	0.85
	Emilia-Romagna	1.19	2.22	2.01	1.37	1.45	1.26	1.31	0.90	0.98
d.	CENTRAL ITALY	1.32	1.98	2.16	1.52	1.85	1.09	1.38	1.02	1.09
	Marche	1.24	2.15	1.94	1.56	1.69	1.18	1.47	1.05	1.08
	Tuscany	1.26	1.79	2.19	1.32	1.28	1.26	1.36	1.10	1.13
	Umbria	1.18	1.79	1.63	1.24	1.33	0.85	1.28	1.19	1.09
	Lazio	1.37	2.02	2.15	1.62	2.13	1.02	1.39	0.90	1.07
e.	SOUTHERN ITALY	0.93	1.48	1.89	1.01	1.09	0.86	1.00	0.83	0.86
	Abruzzo	0.90	0.35	0.97	1.15	1.42	0.62	0.84	0.89	0.89
	Molise	0.98	1.62	1.43	1.03	0.66	1.04	1.13	0.63	0.91
	Campania	0.91	1.51	1.88	0.94	1.02	0.64	0.96	0.73	0.85
	Puglia	1.00	1.55	1.94	1.19	1.18	1.20	1.19	1.02	0.91
	Basilicata	0.91	1.58	0.86	0.92	0.96	1.35	0.61	0.93	0.84
	Calabria	0.85	1.79	2.16	0.75	0.52	0.70	0.84	0.74	0.73
f.	ISLANDS	1.15	1.95	2.35	1.08	1.15	0.84	1.13	0.82	1.05
	Sicily	1.19	2.09	2.49	1.07	1.31	0.85	1.05	0.73	1.04
	Sardinia	1.08	1.19	1.90	1.10	0.87	0.81	1.24	0.92	1.08

Note:

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

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

TDB30785

Sample of banks

Source: Survey of deposit rates
 Percentages
 Size classes in euros

June 2003		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.20	2.03	2.05	1.31	1.42	1.11	1.28	0.88	1.00
	from 10,000 to 125,000	0.97	2.29	2.28	0.89	0.91	0.74	0.90	0.81	0.92
	from 125,000 to 500,000	1.11	1.57	1.32	0.94	0.96	0.79	0.96	0.98	1.21
	more than 500,000	1.85	2.04	1.99	1.76	1.86	1.58	1.70	1.42	1.70
b.	NORTH-WEST ITALY	1.20	2.27	1.98	1.26	1.28	1.18	1.25	0.79	0.96
	from 10,000 to 125,000	0.99	2.53	2.21	0.88	0.94	0.76	0.85	0.72	0.89
	from 125,000 to 500,000	1.06	1.81	1.18	0.92	0.92	0.79	0.94	0.91	1.17
	more than 500,000	1.76	2.19	1.90	1.65	1.63	1.65	1.65	1.28	1.67
c.	NORTH-EAST ITALY	1.23	2.40	2.12	1.37	1.39	1.23	1.39	0.93	1.01
	from 10,000 to 125,000	1.00	2.22	2.47	1.04	0.98	0.79	1.13	0.87	0.93
	from 125,000 to 500,000	1.17	1.79	1.44	1.06	1.09	0.93	1.07	1.07	1.24
	more than 500,000	1.96	2.48	2.01	1.82	1.79	1.87	1.84	1.55	1.79
d.	CENTRAL ITALY	1.32	1.97	2.18	1.51	1.82	1.08	1.38	1.01	1.09
	from 10,000 to 125,000	1.03	1.92	2.37	0.92	0.83	0.84	0.97	0.95	1.00
	from 125,000 to 500,000	1.19	1.68	1.50	0.98	1.01	0.76	1.01	1.10	1.27
	more than 500,000	1.96	1.99	2.15	1.97	2.28	1.42	1.77	1.51	1.70
e.	SOUTHERN ITALY	0.93	1.51	1.90	1.04	1.17	0.86	1.00	0.84	0.86
	from 10,000 to 125,000	0.78	1.93	2.05	0.64	0.73	0.52	0.60	0.74	0.77
	from 125,000 to 500,000	0.95	1.25	1.16	0.71	0.69	0.64	0.74	0.90	1.04
	more than 500,000	1.57	1.50	1.94	1.52	1.65	1.33	1.47	1.49	1.69
f.	ISLANDS	1.14	1.95	2.36	1.03	1.18	0.85	1.03	0.83	1.05
	from 10,000 to 125,000	0.93	1.15	1.52	0.66	0.76	0.55	0.66	0.78	0.98
	from 125,000 to 500,000	1.16	1.17	1.17	0.85	0.91	0.72	0.87	0.89	1.36
	more than 500,000	1.90	2.08	2.60	1.60	1.66	1.28	1.65	1.35	1.67

Note:

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

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

TDB30790

Sample of banks

Source: Survey of deposit rates
Percentages

June 2003

	Total	North– West	North– East	Centre	South	Islands
a. TOTAL	1.22	1.16	1.30	1.43	0.94	0.98
Agricultural, forestry and fishery products	1.00	1.04	1.02	1.08	0.85	0.86
Fuel and power products	2.24	1.63	1.89	2.57	1.50	1.70
Ores and metals	1.33	1.44	1.46	0.89	0.77	1.26
Non–metallic minerals and products	1.41	1.40	1.51	1.36	1.34	1.06
Chemical products	1.37	1.34	1.62	1.31	1.31	0.96
Metal products, except transport equipment	1.06	0.95	1.24	1.16	0.99	0.85
Agricultural and industrial machinery	1.24	1.20	1.34	1.15	1.18	0.81
Office and data processing machines, etc.	0.97	0.90	1.11	1.17	0.75	0.85
Electrical goods	1.24	1.25	1.42	1.17	0.83	0.78
Transport equipment	1.21	1.07	1.59	1.37	0.93	0.60
Food and tobacco products	1.32	1.29	1.26	1.78	1.02	0.92
Textiles, clothing and footwear	1.17	1.25	1.18	1.22	0.72	0.80
Paper and paper products	1.35	1.39	1.32	1.39	0.85	1.58
Rubber and plastic products	1.24	1.08	1.37	1.53	1.36	0.74
Other manufactured products	1.01	1.02	1.01	1.10	0.78	0.72
Building and construction	1.03	1.04	1.14	1.05	0.82	0.82
Wholesale and retail trade services, recovery and repair services	1.01	0.98	1.16	1.09	0.83	0.85
Lodging and catering services	0.86	0.83	0.88	0.92	0.76	0.85
Inland transport services	1.45	1.31	1.29	1.79	1.42	1.12
Maritime and air transport services	1.06	0.80	1.02	1.63	1.41	1.28
Auxiliary transport services	1.45	1.29	1.82	1.34	0.89	1.78
Communication services	1.23	1.11	1.44	1.44	0.41	0.97
Other market services	1.27	1.26	1.40	1.36	0.93	1.04

Note:

Distribution by branch location (region) and size of deposit

TDB30805

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

June 2003		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	1.07	0.57	0.66	0.85	1.04	1.21	1.88
b.	NORTH–WEST ITALY	1.02	0.53	0.59	0.79	0.99	1.18	1.77
	Piedmont	0.88	0.44	0.52	0.72	0.97	1.17	1.78
	Valle d'Aosta	1.09	0.45	0.45	0.61	0.95	1.35	2.22
	Liguria	0.93	0.51	0.57	0.82	1.11	1.36	1.94
	Lombardy	1.08	0.58	0.62	0.80	0.98	1.15	1.74
c.	NORTH–EAST ITALY	1.06	0.53	0.64	0.84	1.07	1.27	1.98
	Trentino-Alto Adige	1.30	0.44	0.52	0.79	1.12	1.26	2.43
	Veneto	1.02	0.53	0.63	0.80	1.02	1.21	1.93
	Friuli-Venezia Giulia	1.15	0.47	0.52	0.76	0.96	1.23	2.17
	Emilia-Romagna	1.06	0.55	0.69	0.91	1.13	1.34	1.90
d.	CENTRAL ITALY	1.25	0.70	0.79	0.98	1.15	1.30	1.99
	Marche	1.20	0.77	0.90	1.13	1.32	1.61	2.07
	Tuscany	1.09	0.76	0.82	0.97	1.11	1.27	1.82
	Umbria	1.06	0.71	0.82	1.01	1.17	1.36	1.78
	Lazio	1.34	0.65	0.76	0.97	1.15	1.27	2.03
e.	SOUTHERN ITALY	0.81	0.45	0.56	0.71	0.88	1.03	1.66
	Abruzzo	0.89	0.53	0.66	0.87	0.99	1.10	1.60
	Molise	0.88	0.44	0.59	0.82	1.19	1.27	1.60
	Campania	0.78	0.43	0.52	0.65	0.78	0.94	1.66
	Puglia	0.90	0.51	0.65	0.85	1.05	1.17	1.69
	Basilicata	0.78	0.42	0.56	0.71	0.93	1.18	1.57
	Calabria	0.73	0.37	0.46	0.63	0.84	1.09	1.68
f.	ISLANDS	1.12	0.67	0.82	1.00	1.12	1.24	2.00
	Sicily	1.17	0.64	0.83	1.03	1.18	1.31	2.09
	Sardinia	0.99	0.73	0.80	0.92	0.99	1.09	1.68

Notes:

Information on the Bank of Italy

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Apr. 2003	May 2003	June 2003
a. TOTAL	150,378	157,127	167,296
b. GOLD AND GOLD RECEIVABLES	24,264	24,264	23,810
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	30,149	29,460	29,030
Receivables from the IMF	4,674	4,606	4,610
Securities (other than shares)	21,431	21,339	19,450
Current accounts and other deposits	3,289	2,953	3,873
Reverse operations	751	558	1,095
Other claims	3	3	3
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	4,694	4,935	4,844
Financial counterparties	4,694	4,935	4,844
of which: securities (other than shares)	1,787	1,943	1,603
reverse operations	–	–	–
other claims	2,907	2,992	3,241
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	5,654	7,643	6,483
Main refinancing operations	5,453	7,443	6,283
Longer-term refinancing operations	200	200	200
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	1	–	–
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	..	..	..
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,377	1,297	1,256
i. GENERAL GOVERNMENT DEBT	18,796	18,796	18,769

TDB40605

Bank of Italy

	Apr. 2003	May 2003	June 2003
<i>(cont.)</i>			
I. INTRA-EUROSYSTEM CLAIMS	11,912	16,536	25,975
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
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	3,720	8,344	17,783
m. ITEMS TO BE SETTLED	2	2	7
n. OTHER ASSETS	52,584	53,109	55,624
Euro-area coins	23	22	22
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	26,792	27,278	28,674
Intangible fixed assets	25	26	26
Deferred charges	11	12	12
Tangible fixed assets (net of depreciation)	2,739	2,740	2,747
Accrued income and prepaid expenses	924	909	723
Sundry	21,812	21,864	23,162
o. EXPENSE FOR THE YEAR	945	1,084	1,497
p. MEMORANDUM ACCOUNTS	387,401	430,685	414,987

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Apr. 2003	May 2003	June 2003
a. TOTAL	150,378	157,127	167,296
b. BANKNOTES IN CIRCULATION	61,888	62,770	63,957
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	5,394	9,314	11,502
Current accounts (covering the minimum reserve system)	5,390	9,313	11,500
Deposit facility	4	1	2
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	34,344	37,148	43,743
General government	34,199	37,144	43,743
of which: Treasury payments account	33,516	36,468	43,072
sinking fund for the redemption of government securities	638	619	619
other liabilities	45	57	52
Other counterparties	145	4	..
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	97	46	42
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	97	46	42
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	2,066	1,588	2,249
Deposits and balances	12	12	11
Other liabilities	2,054	1,576	2,237
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	886	886	861
l. INTRA-EUROSISTEM LIABILITIES	4,186	3,311	2,759
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	4,186	3,311	2,759
Other intra-Eurosystem liabilities (net)	–	–	–

TDB40615

Bank of Italy

	Apr. 2003	May 2003	June 2003
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	36	36	33
n. OTHER LIABILITIES	2,935	2,735	2,546
Bank of Italy drafts	471	291	376
Cashier's department services	..	..	..
Accrued expenses and deferred income	9	9	9
Sundry	2,455	2,435	2,161
o. PREVISIONS	7,516	7,516	7,516
Provisions for specific risks	1,966	1,966	1,966
Sundry staff-related provisions	5,550	5,550	5,550
p. REVALUATION ACCOUNTS	7,266	7,266	7,281
q. PROVISION FOR GENERAL RISKS	8,789	8,789	8,789
r. CAPITAL AND RESERVES	13,214	13,214	13,197
Capital	..	..	..
Ordinary and extraordinary reserves	9,044	9,044	9,027
Other reserves	4,170	4,170	4,170
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	64	64	–
t. INCOME FOR THE YEAR	1,696	2,443	2,822
u. MEMORANDUM ACCOUNTS	387,401	430,685	414,987

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:

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

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 start of the voluntary liquidation procedure by Isveimer, 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).

As of December 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 5.5 billion euros (including 69 million of bad debts).

As of March 2003: 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 1.2 billion euros.

As of June 2003: 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 4 billion euros.

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.
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.
INTERNATIONAL CLAIMS	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.
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.
QUARTERLY DEFAULT RATES FOR LOAN FACILITIES (CREDIT USED)	The default rate of loan facilities in a given quarter is the ratio whose denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as “adjusted bad debtors” (see above) at the end of the previous quarter and whose numerator is the amount of credit used by such borrowers who become “adjusted bad debtors” during the quarter in question. It should be noted that the denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.
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

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:

– 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.

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).

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.
SUBSTANDARD LOANS	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
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.