

BANCA D'ITALIA

Statistical Bulletin



II - 2005

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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

As of this edition, the Statistical Bulletin contains the following innovations:

1. in the new form for reporting loans introduced following the 9th update of Circular no. 139 of 11 February 1991, some tables with information on bad debts have been partly changed; in fact it is no longer possible to separate out the part of net bad debts backed by personal guarantees or collateral;
2. in accordance with the New Capital Accord (Basel II), which considers the threshold of 1,000,000 euros as one of the criteria for distinguishing between “retail” and “corporate” customers, wherever possible this threshold has been shown in the tables disaggregated by size class;
3. in the “institutional” classification the “Central credit institutions” category has been eliminated and the entities in question included in the “Banks established as società per azioni” category;
4. the classification based on the distinction between banks raising mainly short-term funds and those raising medium and long-term funds is no longer used.


In addition, it should be noted that the tables showing the “default rates” do not contain the March 2005 update owing to the maintenance of the archives made necessary by the 9th update of Circular no. 139 of 11 February 1991. The missing data will be included in the next edition of the Bulletin.

* * *

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

Key to symbols and information in the index

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

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

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Information on banks

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

March 2005

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
a.	TOTAL	780	31,088	243	23,853
b.	PIEDMONT	30	2,548	20	2,332
	Alessandria	2	290	2	285
	Asti	1	151	1	141
	Biella	2	128	2	128
	Cuneo	13	485	5	376
	Novara	1	197	1	170
	Turin	10	1,084	9	1,047
	Verbano-Cusio-Ossola	1	81	–	54
	Vercelli	–	132	–	131
c.	VALLE D'AOSTA	2	97	–	78
	Aosta	2	97	–	78
d.	LIGURIA	7	921	5	817
	Genoa	5	501	3	431
	Imperia	–	113	–	102
	La Spezia	1	131	1	126
	Savona	1	176	1	158
e.	LOMBARDY	178	5,965	75	4,406
	Bergamo	16	651	5	516
	Brescia	19	828	7	604
	Como	3	337	–	240
	Cremona	8	258	2	179
	Lecco	3	214	–	128
	Lodi	5	133	1	63
	Mantua	5	313	2	255
	Milan	115	2,350	56	1,774
	Pavia	–	317	–	269
	Sondrio	4	121	2	29
	Varese	–	443	–	349
f.	TRENTINO-ALTO ADIGE	112	923	7	293
	Bolzano	57	407	2	145
	Trento	55	516	5	148
g.	VENETO	57	3,292	10	2,090
	Belluno	1	193	–	130
	Padua	11	580	2	431
	Rovigo	5	173	–	120
	Treviso	9	621	2	359
	Venice	6	477	2	342
	Verona	13	641	4	374
	Vicenza	12	607	–	334

Banks

Cooperative banks		Mutual banks		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>	
37	3,644	440	3,487	60	104	5,917
1	75	9	138	–	3	660
–	4	–	1	–	–	92
–	2	–	8	–	–	61
–	–	–	–	–	–	40
–	1	8	108	–	–	151
–	27	–	–	–	–	61
–	14	1	20	–	3	182
1	26	–	1	–	–	29
–	1	–	–	–	–	44
–	–	2	19	–	–	36
–	–	2	19	–	–	36
–	85	1	17	1	2	132
–	66	1	2	1	2	51
–	4	–	7	–	–	22
–	3	–	2	–	–	25
–	12	–	6	–	–	34
7	901	49	599	47	59	1,153
1	29	10	106	–	–	187
1	65	11	157	–	2	180
–	57	3	40	–	–	98
–	17	6	62	–	–	88
1	66	2	20	–	–	65
1	34	3	36	–	–	46
–	28	3	30	–	–	69
1	400	11	119	47	57	183
–	29	–	19	–	–	100
2	90	–	2	–	–	43
–	86	–	8	–	–	94
1	103	102	520	2	7	302
1	67	52	189	2	6	111
–	36	50	331	–	1	191
5	670	41	528	1	4	552
–	42	1	21	–	–	59
1	46	8	102	–	1	101
–	3	5	50	–	–	47
1	153	6	109	–	–	95
–	76	4	59	–	–	44
1	178	7	86	1	3	95
2	172	10	101	–	–	111

Distribution by location (province) and institutional category of bank

TDB10207

	Total		Banks established as società per azioni	
	Banks	Branches	Banks	Branches
h. FRIULI-VENEZIA GIULIA	25	918	7	638
Gorizia	5	108	—	70
Pordenone	3	216	1	152
Trieste	3	139	1	118
Udine	14	455	5	298
i. EMILIA ROMAGNA	56	3,240	26	2,337
Bologna	15	761	8	546
Ferrara	3	214	2	187
Forlì	11	313	4	204
Modena	6	467	4	305
Parma	2	332	2	273
Piacenza	3	207	—	140
Ravenna	5	316	3	259
Reggio Emilia	5	375	2	263
Rimini	6	255	1	160
l. MARCHE	28	1,085	8	904
Ancona	11	339	4	290
Ascoli Piceno	6	240	2	205
Macerata	3	220	—	189
Pesaro e Urbino	8	286	2	220
m. TUSCANY	61	2,267	22	1,835
Arezzo	4	210	—	136
Florence	16	629	8	515
Grosseto	4	137	—	105
Livorno	3	183	1	161
Lucca	5	250	3	223
Massa Carrara	2	100	1	98
Pisa	7	252	3	211
Pistoia	8	171	1	126
Prato	2	134	1	119
Siena	10	201	4	141
n. UMBRIA	13	532	8	479
Perugia	10	411	6	363
Terni	3	121	2	116
o. LAZIO	65	2,469	27	2,018
Frosinone	6	175	1	127
Latina	6	165	1	123
Rieti	2	83	1	64
Rome	44	1,855	23	1,558
Viterbo	7	191	1	146
p. ABRUZZO	13	630	5	563
Chieti	4	168	2	158
L'Aquila	2	146	1	124
Pescara	2	154	1	136
Teramo	5	162	1	145

Banks

Cooperative banks		Mutual banks		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>	
1	86	16	192	1	2	175
–	4	5	33	–	1	21
–	27	2	37	–	–	38
–	10	1	10	1	1	5
1	45	8	112	–	–	111
5	574	25	327	–	2	328
–	113	7	100	–	2	58
–	11	1	16	–	–	26
–	39	7	70	–	–	30
2	153	–	9	–	–	47
–	53	–	6	–	–	46
2	59	1	8	–	–	40
–	16	2	41	–	–	18
–	89	3	23	–	–	45
1	41	4	54	–	–	18
–	31	20	150	–	–	215
–	7	7	42	–	–	48
–	3	4	32	–	–	59
–	3	3	28	–	–	49
–	18	6	48	–	–	59
3	178	36	250	–	4	276
2	56	2	17	–	1	38
–	48	8	63	–	3	44
–	6	4	26	–	–	28
–	10	2	12	–	–	20
–	9	2	18	–	–	29
–	1	1	1	–	–	15
1	19	3	22	–	–	38
–	10	7	35	–	–	22
–	5	1	10	–	–	6
–	14	6	46	–	–	36
–	17	5	36	–	–	85
–	17	4	31	–	–	53
–	–	1	5	–	–	32
6	250	24	183	8	18	266
2	31	3	17	–	–	62
1	31	4	11	–	–	30
–	11	1	8	–	–	32
2	166	11	113	8	18	85
1	11	5	34	–	–	57
–	6	8	61	–	–	171
–	1	2	9	–	–	54
–	2	1	20	–	–	44
–	3	1	15	–	–	30
–	–	4	17	–	–	43

Distribution by location (province) and institutional category of bank

TDB10207

		Total		Banks established as società per azioni	
		Banks	Branches	Banks	Branches
q.	MOLISE	3	140	–	113
	Campobasso	3	107	–	86
	Isernia	–	33	–	27
r.	CAMPANIA	32	1,550	7	1,328
	Avellino	4	125	1	90
	Benevento	3	82	1	64
	Caserta	4	196	2	179
	Naples	6	801	3	743
	Salerno	15	346	–	252
s.	PUGLIA	31	1,364	5	1,013
	Bari	16	586	1	427
	Brindisi	2	118	–	89
	Foggia	3	243	2	182
	Lecce	5	253	2	187
	Taranto	5	164	–	128
t.	BASILICATA	7	242	1	166
	Matera	3	83	1	67
	Potenza	4	159	–	99
u.	CALABRIA	21	513	2	417
	Catanzaro	5	102	–	84
	Cosenza	10	194	1	142
	Crotone	3	38	1	30
	Reggio Calabria	1	138	–	128
	Vibo Valentia	2	41	–	33
v.	SICILY	34	1,713	5	1,353
	Agrigento	4	169	–	115
	Caltanissetta	8	96	–	60
	Catania	3	355	1	287
	Enna	1	66	–	50
	Messina	1	229	–	194
	Palermo	11	391	4	336
	Ragusa	1	111	–	72
	Siracusa	1	117	–	88
	Trapani	4	179	–	151
z.	SARDINIA	5	679	3	673
	Cagliari	2	273	1	272
	Nuoro	–	120	–	120
	Oristano	1	83	–	79
	Sassari	2	203	2	202

Notes:

Banks

Cooperative banks		Mutual banks		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>	
–	13	3	14	–	–	45
–	9	3	12	–	–	33
–	4	–	2	–	–	12
3	108	22	112	–	2	341
–	19	3	16	–	–	54
–	7	2	11	–	–	40
–	11	2	6	–	–	66
3	54	–	2	–	2	85
–	17	15	77	–	–	96
3	262	23	88	–	1	231
2	107	13	51	–	1	47
–	21	2	8	–	–	20
–	54	1	7	–	–	55
1	58	2	8	–	–	82
–	22	5	14	–	–	27
–	47	6	29	–	–	86
–	6	2	10	–	–	24
–	41	4	19	–	–	62
–	11	19	85	–	–	194
–	1	5	17	–	–	39
–	8	9	44	–	–	72
–	–	2	8	–	–	17
–	2	1	8	–	–	46
–	–	2	8	–	–	20
2	226	27	134	–	–	340
1	29	3	25	–	–	40
–	13	8	23	–	–	21
–	57	2	11	–	–	57
–	3	1	13	–	–	19
–	28	1	7	–	–	72
–	27	7	28	–	–	76
1	37	–	2	–	–	12
–	24	1	5	–	–	19
–	8	4	20	–	–	24
–	1	2	5	–	–	329
–	–	1	1	–	–	98
–	–	–	–	–	–	89
–	–	1	4	–	–	58
–	1	–	–	–	–	84

Distribution by major category of bank

TDB10017

Source: Supervisory returns
Stocks in millions of euros

March 2005

Entire
banking
system

Teller cash and the like	22,493
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,109
Receivables from BI-ECB	8,083
Receivables from banks	420,035
<i>of which:</i> time deposits and interbank CDs	200,148
repos	99,517
Receivables from non-bank customers:	
current account receivables	217,973
repos	14,050
personal loans	22,826
export credits	17,783
import credits	11,937
mortgage loans	519,323
other loans	317,387
bad debts	54,724
unpaid and protested own bills	533
Securities	246,987
<i>of which:</i> not held as fixed assets	228,332
Subordinated loans	18,576
Participating interests	102,055
Fixed assets	45,253
<i>of which:</i> buildings	18,895
Bills, other credit instruments and documents	162,632
Sundry debtors net of items in suspense accounts	207,950
Negative capital items	1,089
Items in transit or in suspense accounts	23,614
Remaining asset items	382,184
TOTAL	2,824,924

**COMMITMENTS, CONTINGENT LIABILITIES AND
OFF-BALANCE-SHEET ITEMS**

Guarantees granted	188,027
Guarantees applied for	5,129
Commitments and contingent liabilities	1,114,237
Credit implicit in leasing contracts with customers	14,951
Customer bill portfolio	11,658
Undrawn customer credit lines	663,462
Securities and the like on deposit	2,490,449

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
10,374	5,385	6,735	20,271	2,222
482	994	632	1,613	496
2,908	1,658	3,517	7,763	320
265,908	63,047	91,080	392,394	27,641
143,496	29,563	27,089	184,092	16,055
65,426	14,862	19,228	96,247	3,270
95,620	47,239	75,114	204,511	13,462
9,562	3,043	1,444	12,972	1,078
7,488	6,230	9,108	20,943	1,884
11,502	3,714	2,566	17,461	322
7,039	2,759	2,139	11,459	478
218,532	134,532	166,258	486,074	33,248
161,587	55,130	100,669	307,538	9,849
29,726	8,712	16,286	48,420	6,304
311	92	130	410	123
118,995	50,184	77,809	233,181	13,806
104,354	50,785	73,194	216,351	11,982
12,191	3,297	3,089	16,334	2,243
76,211	13,549	12,296	100,824	1,231
21,941	8,877	14,436	40,817	4,436
9,303	3,827	5,765	17,248	1,648
85,314	34,841	42,477	155,718	6,915
139,214	35,634	33,103	204,458	3,492
498	36	555	1,055	34
11,601	5,939	6,074	21,681	1,933
251,969	64,982	65,233	374,501	7,683
1,541,510	550,846	732,568	2,684,611	140,313
114,953	37,951	35,124	184,264	3,762
4,298	412	419	5,117	12
694,113	249,299	170,826	1,103,353	10,884
1	7,349	7,601	14,886	65
3,465	3,972	4,221	10,467	1,191
326,511	155,908	181,042	632,540	30,922
1,434,504	357,190	698,755	2,424,577	65,872

Distribution by major category of bank

TDB10027

Source: Supervisory returns
Stocks in millions of euros

March 2005

Entire
banking
system

Payables to non-bank customers	747,608
<i>of which:</i> savings deposits	75,010
time savings deposits	5,161
savings certificates and CDs	29,283
current account deposits	547,272
time current account deposits	7,760
repos	78,932
Payables to BI-ECB	19,440
Payables to banks	549,583
<i>of which:</i> time deposits and interbank CDs	295,883
repos	79,821
Funds raised in the market	464,708
<i>of which:</i> bonds in issue	405,505
Provision for employee severance benefits	8,509
Supplementary pension fund	3,773
Provision for writedown of securities	123
Provision for writedown of investments	808
Accumulated depreciation	19,705
<i>of which:</i> accumulated depreciation of buildings	6,405
Provision for writedown of loans	40,658
Provision for writedown of commitments and guarantees granted	880
Sundry provisions for losses and charges	16,893
Provision for loan losses	1,773
Capital, reserves and provisions included in capital	167,280
Sundry creditors net of items in suspense accounts	161,638
Discounted bills, other credit instruments and documents	209,550
Items in transit or in suspense accounts	18,952
Remaining liabilities items	388,017
TOTAL	2,824,924

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
372,418	140,489	234,701	669,513	78,095
23,613	11,470	39,927	57,891	17,120
896	1,572	2,693	3,632	1,529
10,371	7,392	11,519	22,670	6,613
291,287	99,308	156,678	499,262	48,010
5,291	1,455	1,013	7,564	195
39,772	14,987	24,174	73,383	5,549
12,257	5,197	1,985	19,440	..
265,343	126,601	157,639	542,743	6,840
129,435	74,576	91,871	292,566	3,317
53,574	12,520	13,727	79,093	728
242,479	101,338	120,891	448,542	16,166
197,361	93,383	114,760	390,825	14,680
4,802	1,497	2,210	7,443	1,066
1,462	1,320	991	3,127	646
85	31	7	123	..
723	47	38	797	12
9,831	3,736	6,139	18,421	1,285
2,981	1,421	2,003	5,962	444
21,711	6,623	12,324	35,359	5,298
701	84	94	795	85
10,322	2,946	3,625	15,739	1,154
299	189	1,285	1,740	33
88,187	28,359	50,734	156,635	10,645
105,754	29,462	26,422	159,255	2,383
113,670	44,426	51,454	202,409	7,141
10,019	4,206	4,726	17,650	1,302
277,662	53,875	56,480	379,856	8,161
1,541,510	550,846	732,568	2,684,611	140,313

Distribution by residual maturity

TDB10030			Banks				
Source: Supervisory returns Percentages							
March 2005	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	67.52	22.62	16.06	10.78	26.03	24.50
Receivables from BI-ECB and other banks	100.00	14.98	29.28	47.34	12.06	6.91	4.41
Securities portfolio	100.00	60.02	0.19	7.77	16.67	45.08	30.29
b. LIABILITIES							
Payables to non-bank customers	100.00	0.89	88.70	9.62	1.24	0.21	0.23
Payables to BI-ECB and other banks	100.00	17.68	22.82	46.75	12.85	10.18	7.41
Bonds, savings certificates and CDs	100.00	65.17	0.71	6.60	14.70	59.64	18.37

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

March 2005

	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	102,055	76,211	13,549	12,296	100,824	1,231
Banks	59,560	47,621	5,126	6,814	59,013	547
<i>of which: non-resident</i>	7,869	7,269	242	358	7,866	3
Other financial intermediaries	24,529	14,395	6,412	3,723	24,092	437
<i>of which: non-resident</i>	7,343	5,724	469	1,151	7,343	..
Financial auxiliaries	4,892	3,506	582	804	4,686	205
Insurance companies	6,353	5,312	767	274	6,350	3
Non-financial companies	6,721	5,377	662	681	6,683	38
<i>of which: qualified holdings</i>	2,742	2,260	279	203	2,736	6

Notes:

Instrumental entity: a non-financial company in which a bank or banking group holds, on its own or jointly with others, a controlling interest and which engages exclusively or prevalently in activities that are auxiliary to the business of the bank or the banking group or, where the interest is held jointly, of the investors; an object of this nature must be laid down in the company's bylaws.

TDB10033		Banks	
Source: Supervisory returns Stocks in millions of euros			
		Dec. 2004	Mar. 2005
a. ASSETS			
Cash		9	11
Receivables from parent bank and other foreign branches		62,765	57,530
Receivables from banks and central banks		20,095	20,245
<i>of which:</i> from non-residents		12,938	12,759
repos with banks		–	544
Receivables from non-bank customers		20,152	19,458
<i>of which:</i> from non-residents		19,384	18,746
repos		1,804	840
Subordinated loans		1,804	840
Securities and participating interests		17,198	17,370
<i>of which:</i> securities not held as fixed assets		13,967	14,663
Bad debts		269	259
Other liabilities items		10,704	8,497
TOTAL		131,191	123,371
b. LIABILITIES			
Payables to parent bank and other foreign branches		26,002	27,349
Payables to banks and central banks		34,902	32,954
<i>of which:</i> to non-residents		31,322	30,400
repos with banks		92	198
Payables to non-bank customers		53,049	49,092
<i>of which:</i> to non-residents		47,818	43,867
repos		1,153	883
Subordinated loans		2,768	2,802
Endowment funds and capital reserves		1,648	1,705
Other liabilities items		12,822	9,469
TOTAL		131,191	123,371
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees		9,938	11,636
Commitments and contingent liabilities		148,242	125,000
Bill portfolio		266	225

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						
March 2005		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	618,863	57,009	1.06	32,171	1,686
b.	NORTH-WEST ITALY	139,730	13,446	1.08	7,990	482
	Piedmont	43,915	2,946	1.07	2,520	121
	Valle d'Aosta	1,199	86	1.03	82	2
	Liguria	16,858	1,420	1.04	747	29
	Lombardy	77,758	8,994	1.09	4,641	330
c.	NORTH-EAST ITALY	86,246	9,494	1.09	5,410	423
	Trentino-Alto Adige	5,435	538	1.08	345	22
	Veneto	32,498	3,161	1.11	2,155	175
	Friuli-Venezia Giulia	9,834	685	1.12	646	22
	Emilia-Romagna	38,479	5,111	1.08	2,264	203
d.	CENTRAL ITALY	138,311	15,260	1.06	7,097	408
	Marche	15,859	1,375	1.11	796	69
	Tuscany	37,376	2,722	1.07	2,184	129
	Umbria	8,462	887	1.09	508	32
	Lazio	76,614	10,275	1.05	3,609	178
e.	SOUTHERN ITALY	163,115	12,375	1.04	8,192	281
	Abruzzo	14,584	1,214	1.03	715	33
	Molise	3,569	377	1.06	164	12
	Campania	62,122	3,640	1.04	3,936	114
	Puglia	47,326	4,261	1.04	1,911	72
	Basilicata	9,368	868	1.02	175	6
	Calabria	26,146	2,016	1.03	1,291	44
f.	ISLANDS	91,461	6,434	1.02	3,482	92
	Sicily	72,115	4,622	1.02	2,767	67
	Sardinia	19,346	1,812	1.01	715	25

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

March 2005

	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	618,863	57,009	1.06	32,171	1,686
General government	20	19	1.08	–	–
Financial companies	946	854	1.17	45	5
Non-financial companies	118,333	35,445	1.08	4,676	1,093
<i>of which:</i> industry	<i>34,420</i>	<i>12,849</i>	<i>1.09</i>	<i>1,294</i>	<i>443</i>
building	<i>17,096</i>	<i>7,478</i>	<i>1.06</i>	<i>532</i>	<i>124</i>
services	<i>64,056</i>	<i>13,570</i>	<i>1.07</i>	<i>2,765</i>	<i>474</i>
Producer households	104,979	8,108	1.04	4,169	200
Consumer households and nec	383,821	12,006	1.02	22,929	381

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2005

March 2005		of which:				Local claims in local currency	
		International claims	banks residual maturity		non-banks residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
a.	TOTAL	238,537	106,971	23,957	34,892	72,717	62,009
b.	EUROPE	193,391	92,394	19,885	28,464	52,648	47,340
	of which: Albania	47	18	4	1	23	–
	Austria	3,457	2,627	379	159	293	58
	Belgium	17,163	15,073	1,199	518	373	369
	Bulgaria	678	73	11	151	443	567
	Czech Republic	368	51	5	140	172	1,273
	Croatia	4,916	1,167	412	813	2,524	7,569
	Denmark	382	228	43	48	63	–
	Finland	279	55	11	65	148	–
	France	22,195	11,906	1,615	2,905	5,769	2,963
	Germany	32,812	15,375	5,296	5,167	6,975	1,139
	Greece	3,564	185	17	169	3,192	==
	Ireland	9,584	4,318	349	2,085	2,833	1,327
	Liechtenstein	15	1	–	10	4	–
	Luxemburg	19,701	7,790	880	3,125	7,907	3,453
	Malta	162	6	134	1	21	–
	Norway	406	250	122	7	26	–
	Netherlands	11,611	4,514	931	1,724	4,442	159
	Poland	2,665	64	35	299	2,266	11,264
	Portugal	5,672	1,741	1,196	1,485	1,251	–
	United Kingdom	36,911	21,389	2,146	6,219	7,156	3,394
	Romania	865	55	105	277	428	226
	Russia	1,060	143	103	129	686	20
	Serbia and Montenegro	72	22	31	10	9	–
	Slovenia	558	147	254	39	119	9
	Spain	7,444	2,089	2,472	667	2,216	1,755
	Sweden	909	272	138	219	281	–
	Switzerland	3,584	2,188	102	582	713	1,321
	Turkey	1,456	310	136	383	627	==
	Hungary	2,980	155	799	806	1,221	3,834
c.	ASIA	5,631	2,946	1,033	384	1,267	1,131
	of which: Saudi Arabia	200	68	31	27	74	–
	China	537	217	74	63	183	29
	South Korea	613	353	161	15	85	–
	Philippines	45	2	–	6	36	–
	Japan	1,912	1,264	16	95	537	1,102
	India	328	259	6	34	29	–
	Indonesia	52	10	–	12	29	–
	Iran	1,025	324	522	39	141	–
	Iraq	69	35	1	33	..	–

Distribution by country, type of customer and residual maturity

TDB30274							Banks
		of which:					
		International claims	banks residual maturity		non-banks residual maturity		Local claims in local currency
			up to 1 year	more than 1 year	up to 1 year	more than 1 year	
ASIA (cont.)							
	Israel	18	1	—	5	11	—
	Malaysia	91	54	21	4	12	—
	Pakistan	23	..	—	21	2	—
	Qatar	20	4	6	..	9	—
	Taiwan	251	248	3	..	..	—
	Thailand	50	19	13	3	14	—
d.	AFRICA	720	119	80	124	396	—
	of which: Algeria	64	16	21	6	21	—
	Egypt	254	11	12	43	189	—
	Morocco	91	16	6	14	55	—
	Nigeria	55	7	3	13	32	—
	South Africa	104	42	11	7	43	—
	Tunisia	80	24	27	9	20	—
e.	AMERICA	20,108	4,677	2,012	4,836	8,583	12,617
	of which: Argentina	698	40	62	194	402	863
	Brazil	1,986	136	792	218	840	—
	Canada	445	89	30	92	234	—
	Chile	284	82	24	14	164	—
	Colombia	59	22	—	9	29	—
	Cuba	90	15	39	3	33	—
	Ecuador	19	2	3	..	14	—
	Mexico	527	32	29	77	390	—
	Paraguay	8	—	—	..	8	—
	Peru	2,231	376	20	1,310	526	653
	United States	13,235	3,855	1,001	2,854	5,524	11,101
	Uruguay	23	5	5	5	8	..
	Venezuela	450	7	—	51	392	—
f.	OCEANIA	3,360	1,331	131	133	1,766	1
	of which: Australia	582	178	128	114	163	1
	New Zealand	2,778	1,153	3	20	1,602	—
g.	OFFSHORE CENTRES	12,639	5,504	815	747	5,573	920
	of which: Bahamas	3,036	2,879	—	4	153	—
	Cayman Islands	5,467	1,400	672	159	3,236	—
	Hong Kong	731	512	22	107	90	768
	Singapore	649	479	..	125	45	142
h.	INTERNATIONAL ORGANIZATIONS	2,687	—	—	203	2,484	—

Notes:

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

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

March 2005

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	34	32
Customer trading	50	46
Underwriting	26	19
Placement	97	77
Individual portfolio management	67	61
Reception of orders	70	64

b. NUMBER OF SIMs

143

114

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

TDB40225		Collective investment undertakings	
Source: Archives of intermediary identification data			
		Dec. 2004	Mar. 2005
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	941	906
	Equity	433	405
	Balanced	76	76
	Bond	330	323
	Liquidity	39	40
	Flexible	73	72
b.	NUMBER OF SICAV SUB-FUNDS	14	14
	Equity	4	4
	Balanced	2	2
	Bond	2	2
	Liquidity	1	1
	Flexible	5	5
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	51	51
d.	NUMBER OF SICAVs	2	2

Notes:

The data refer to Italian harmonized open-end collective investment undertakings operating at the reference date. 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

		Dec. 2004	Mar. 2005
a.	NUMBER OF FINANCIAL INTERMEDIARIES	381	383
	Leasing	54	53
	Factoring	36	34
	Consumer credit	26	27
	Other forms of finance	20	18
	Acquisition of shareholdings	13	14
	Issue and/or management of credit cards	9	9
	Securitization	217	221
	Foreign exchange trading and other activities	6	7

Notes:

The group of intermediaries that engage in "Foreign exchange trading and other activities" includes those that are not operational at the reference date.

TDB40240

Securities firms

Source: Supervisory returns
Stocks in millions of euros

	Dec. 2004	Mar. 2005
a. ASSETS		
Cash and liquid assets	..	..
Receivables from banks and financial institutions	1,529	1,474
Receivables from customers	115	96
Bonds and other debt securities	337	455
Shares, capital parts and other equity securities	163	557
Options bought and the like	30	46
Participating interests	13	12
Fixed assets	70	71
Remaining asset items	632	720
TOTAL	2,889	3,431
b. LIABILITIES		
Payables to banks and financial institutions	634	1,201
Payables to customers	417	66
Debt securities in issue	–	–
Options sold and the like	31	45
Provision for employee severance benefits	33	35
Provisions for risks	134	215
Subordinated liabilities	7	29
Capital, reserves and share premiums	833	825
Remaining liabilities items	801	1,016
TOTAL	2,889	3,431

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

	Dec. 2004	Mar. 2005
a. ASSETS		
Cash and liquid assets	68	90
Current account receivables from banks and deposits	1,700	1,922
Receivables from customers	108,234	107,082
Bad debts	1,769	1,843
Securities portfolio	2,572	2,328
Participating interests	1,659	1,698
<i>of which: held for merchant banking purposes</i>	313	304
Tangible and intangible fixed assets	6,429	6,668
Remaining asset items	9,015	8,374
TOTAL	131,445	130,004
b. LIABILITIES		
Current account payables to banks	23,219	21,645
Financial payables	83,678	83,232
Securities in issue	2,407	2,287
Provisions for liabilities and charges and provision for employee severance benefits	1,246	1,481
Loan loss provision	263	246
Provision for general financial risks	214	183
Subordinated loans	668	684
Capital and reserves	8,744	8,945
Remaining liabilities items	11,071	11,347
TOTAL	131,445	130,004
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	3,958	4,044
Derivative contracts	39,200	36,852

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

March 2005		Total	General government	Financial companies
a.	TOTAL	1,170,526	52,375	141,577
b.	NORTH-WEST ITALY	457,338	9,828	90,565
	Piedmont	88,962	4,057	10,404
	Valle d'Aosta	2,230	103	65
	Liguria	21,800	1,149	257
	Lombardy	344,346	4,519	79,839
c.	NORTH-EAST ITALY	273,211	5,226	18,514
	Trentino-Alto Adige	27,450	413	808
	Veneto	110,259	1,876	7,894
	Friuli-Venezia Giulia	24,165	665	1,995
	Emilia-Romagna	111,336	2,273	7,818
d.	CENTRAL ITALY	273,158	29,683	28,628
	Marche	29,993	923	1,460
	Tuscany	78,576	1,855	8,671
	Umbria	14,186	582	125
	Lazio	150,403	26,324	18,372
e.	SOUTHERN ITALY	111,925	6,087	2,961
	Abruzzo	15,610	282	232
	Molise	2,849	168	65
	Campania	44,224	3,419	2,022
	Puglia	32,045	1,492	313
	Basilicata	4,909	226	23
	Calabria	12,288	501	305
f.	ISLANDS	54,894	1,551	910
	Sicily	37,850	1,028	213
	Sardinia	17,044	523	696

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
618,548	220,389	78,123	307,350	76,934	281,092
242,940	90,913	22,726	127,007	21,122	92,883
47,068	19,941	4,328	22,253	5,561	21,871
1,406	656	201	545	196	460
11,561	2,683	1,544	7,248	1,706	7,128
182,906	67,632	16,653	96,962	13,659	63,424
164,819	66,873	20,679	73,313	20,533	64,119
16,474	3,860	3,023	9,038	2,947	6,808
66,955	28,954	7,269	29,117	7,850	25,686
13,120	5,968	1,215	5,638	1,789	6,597
68,270	28,092	9,172	29,519	7,947	25,028
135,658	38,485	21,651	72,100	15,582	63,608
16,971	8,119	2,618	5,889	3,132	7,507
41,896	14,717	4,883	20,556	6,426	19,729
8,017	3,309	1,219	3,187	1,424	4,039
68,774	12,340	12,931	42,468	4,600	32,333
51,861	17,871	8,921	23,216	12,773	38,244
8,744	3,971	1,499	2,988	1,659	4,692
1,435	628	242	498	389	792
20,737	6,631	2,970	10,767	3,167	14,879
13,843	4,321	2,987	5,810	4,609	11,788
2,489	1,066	394	893	793	1,379
4,612	1,254	829	2,259	2,156	4,714
23,270	6,248	4,146	11,713	6,925	22,238
15,529	3,730	2,612	8,271	4,918	16,161
7,741	2,518	1,534	3,442	2,007	6,077

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

TDB10234

Source: Supervisory returns
Stocks in millions of euros

March 2005

Entire banking
system

a. TOTAL	1,170,526
b. NORTH-WEST ITALY	457,338
Piedmont	88,962
Valle d'Aosta	2,230
Liguria	21,800
Lombardy	344,346
c. NORTH-EAST ITALY	273,211
Trentino-Alto Adige	27,450
Veneto	110,259
Friuli-Venezia Giulia	24,165
Emilia-Romagna	111,336
d. CENTRAL ITALY	273,158
Marche	29,993
Tuscany	78,576
Umbria	14,186
Lazio	150,403
e. SOUTHERN ITALY	111,925
Abruzzo	15,610
Molise	2,849
Campania	44,224
Puglia	32,045
Basilicata	4,909
Calabria	12,288
f. ISLANDS	54,894
Sicily	37,850
Sardinia	17,044

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
526,922	264,335	379,268	1,103,718	66,807
236,041	98,267	123,030	453,657	3,680
48,438	13,014	27,510	88,300	662
1,211	376	643	2,218	12
9,278	7,441	5,081	21,419	381
177,114	77,436	89,796	341,720	2,626
100,625	65,835	106,752	271,333	1,878
3,496	1,005	22,950	27,412	38
53,257	24,344	32,658	109,502	757
8,369	2,720	13,076	24,030	135
35,503	37,766	38,067	110,389	948
109,566	73,167	90,426	268,361	4,798
6,174	9,560	14,259	29,643	350
25,091	22,791	30,694	77,903	673
4,015	2,097	8,074	14,131	55
74,286	38,719	37,398	146,684	3,719
51,064	17,914	42,947	77,467	34,458
4,467	2,505	8,639	10,090	5,520
1,316	513	1,020	2,372	477
22,563	6,574	15,088	32,794	11,430
15,622	4,958	11,464	21,241	10,804
1,966	883	2,060	2,915	1,994
5,131	2,481	4,676	8,055	4,233
29,627	9,153	16,114	32,900	21,993
22,702	3,289	11,859	22,681	15,169
6,924	5,864	4,255	10,220	6,824

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2005

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	695,483	264,062	185,352	151,240	64,634	30,195
Agricultural, forestry and fishery products	30,246	7,304	9,183	6,559	4,432	2,769
Fuel and power products	21,130	8,932	3,013	6,041	1,453	1,691
Ores and metals	10,564	7,046	2,174	639	547	159
Non-metallic minerals and products	14,701	3,494	6,039	2,986	1,462	720
Chemical products	10,477	6,382	1,898	1,232	662	303
Metal products, except transport equipment	24,974	11,556	8,084	2,902	2,036	397
Agricultural and industrial machinery	21,146	9,042	9,055	2,019	832	198
Office and data processing machines, etc.	4,491	1,801	1,824	479	248	139
Electrical goods	15,176	7,007	4,203	2,909	769	287
Transport equipment	9,102	3,990	1,866	1,563	1,417	266
Food and tobacco products	28,227	7,614	10,962	3,849	4,184	1,619
Textiles, clothing and footwear	27,355	9,284	7,793	6,998	2,979	301
Paper and paper products	15,007	8,076	2,848	3,149	700	235
Rubber and plastic products	10,316	4,927	2,626	1,679	819	265
Other manufactured products	19,527	5,274	7,438	4,544	1,730	541
Building and construction	86,961	25,165	22,960	23,287	10,528	5,021
Wholesale and retail trade services, recovery and repair services	112,713	39,778	29,057	23,264	13,836	6,777
Lodging and catering services	26,578	5,849	9,300	6,166	3,349	1,914
Inland transport services	12,271	3,311	3,401	3,922	1,122	515
Maritime and air transport services	6,899	1,739	795	1,463	1,727	1,175
Auxiliary transport services	8,280	3,235	1,749	2,116	688	492
Communication services	18,797	11,432	174	7,044	56	92
Other market services	160,543	71,824	38,908	36,431	9,060	4,321

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2005		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	1,170,525	457,338	273,211	273,158	111,925	54,893
	Piedmont	63,379	75,832	70,393	2,165	2,259	769	246
	Valle d'Aosta	1,204	1,302	1,292	2	4	3	1
	Liguria	17,458	21,711	19,503	270	1,274	207	457
	Lombardy	308,966	396,682	327,028	20,365	31,498	12,643	5,148
	Trentino-Alto Adige	25,206	27,489	767	26,266	405	22	29
	Veneto	90,415	104,435	6,205	93,525	3,476	846	383
	Friuli-Venezia Giulia	18,157	21,487	984	20,061	346	79	17
	Emilia-Romagna	92,511	107,732	5,489	96,779	3,337	1,529	598
	Marche	26,148	29,748	456	965	27,498	789	40
	Tuscany	68,680	83,805	4,833	2,610	72,278	3,293	791
	Umbria	11,694	13,340	269	246	12,692	116	16
	Lazio	111,175	154,248	18,059	9,017	114,722	10,120	2,331
	Abruzzo	12,091	13,742	302	177	728	12,497	39
	Molise	1,757	1,905	10	4	47	1,843	1
	Campania	30,356	32,463	451	62	830	30,825	295
	Puglia	24,159	26,503	483	399	641	24,890	89
	Basilicata	2,634	3,068	41	43	68	2,913	2
	Calabria	8,144	8,561	89	26	158	8,219	70
	Sicily	30,816	32,209	441	136	574	239	30,819
	Sardinia	13,507	14,265	245	92	323	83	13,522

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**March 2005**

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	26,136	10,243	4,105	7,704	3,288	796
<i>of which:</i> without recourse	13,767	4,831	2,139	4,817	1,572	407
with recourse	12,369	5,412	1,967	2,887	1,715	388
Credit implicit in leasing contracts	50,223	20,373	14,959	9,390	3,712	1,789
Receivables for consumer credit and the issue or management of credit cards	25,997	7,396	3,421	5,953	5,728	3,499
Other finance	7,242	1,867	1,053	2,234	1,532	556

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

March 2005

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	26,136	3,370	361	21,531	310	564
<i>of which:</i> without recourse	13,767	3,352	153	9,859	173	230
with recourse	12,369	18	208	11,671	137	334
Credit implicit in leasing contracts	50,223	338	744	42,911	4,481	1,749
Receivables for consumer credit and the issue or management of credit cards	25,997					
Other finance	7,242	620	1,028	3,963	915	716

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)

TDB10254

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

Source: Supervisory returns
Stocks in millions of euros

March 2005		Total	Banks	Financial intermediaries
a.	TOTAL	62,999	37,002	25,997
b.	NORTH-WEST ITALY	16,706	9,309	7,396
	Piedmont	4,831	2,737	2,094
	Valle d'Aosta	139	91	48
	Liguria	1,629	1,000	629
	Lombardy	10,107	5,481	4,626
c.	NORTH-EAST ITALY	9,368	5,946	3,421
	Trentino-Alto Adige	582	408	174
	Veneto	3,913	2,554	1,359
	Friuli-Venezia Giulia	1,124	741	383
	Emilia-Romagna	3,748	2,243	1,505
d.	CENTRAL ITALY	14,264	8,311	5,953
	Marche	1,376	886	491
	Tuscany	4,480	2,550	1,930
	Umbria	1,012	635	378
	Lazio	7,396	4,241	3,154
e.	SOUTHERN ITALY	13,956	8,228	5,728
	Abruzzo	1,472	903	569
	Molise	318	154	164
	Campania	5,780	3,363	2,417
	Puglia	3,912	2,325	1,587
	Basilicata	489	287	202
	Calabria	1,985	1,195	790
f.	ISLANDS	8,706	5,207	3,499
	Sicily	6,252	3,813	2,439
	Sardinia	2,454	1,394	1,060

Notes:

The loans, excluding bad debts, are those disbursed to consumer households.

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

TDB10262

Source: Supervisory returns
Stocks in millions of euros

March 2005		Total	General government	Financial companies
a.	TOTAL	640,096	22,575	40,758
b.	NORTH-WEST ITALY	222,709	3,281	25,958
	Piedmont	48,596	934	3,453
	Valle d'Aosta	1,569	168	64
	Liguria	16,681	315	503
	Lombardy	155,863	1,865	21,939
c.	NORTH-EAST ITALY	136,406	4,791	5,488
	Trentino-Alto Adige	14,191	794	187
	Veneto	51,828	1,025	1,345
	Friuli-Venezia Giulia	15,949	1,744	1,682
	Emilia-Romagna	54,439	1,229	2,274
d.	CENTRAL ITALY	150,801	8,990	8,377
	Marche	15,955	225	98
	Tuscany	40,332	1,126	1,040
	Umbria	7,748	169	65
	Lazio	86,767	7,470	7,175
e.	SOUTHERN ITALY	88,099	2,946	672
	Abruzzo	10,961	294	329
	Molise	1,836	142	36
	Campania	37,223	1,436	137
	Puglia	25,523	505	106
	Basilicata	3,305	203	8
	Calabria	9,251	365	56
f.	ISLANDS	42,082	2,566	263
	Sicily	30,328	1,674	135
	Sardinia	11,754	892	128

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
124,934	45,033	12,753	64,929	35,781	416,048
49,740	18,465	4,314	26,512	10,206	133,523
9,827	3,850	997	4,865	2,736	31,647
278	80	44	150	97	961
2,527	625	310	1,576	928	12,409
37,108	13,909	2,963	19,921	6,444	88,507
27,588	10,909	2,793	13,253	8,761	89,777
2,293	642	221	1,360	955	9,962
10,939	4,344	1,098	5,229	3,318	35,201
2,849	1,179	269	1,344	652	9,021
11,507	4,744	1,206	5,321	3,836	35,593
30,363	10,689	3,192	16,032	7,126	95,944
2,457	1,186	283	936	1,279	11,896
7,082	2,606	721	3,561	2,517	28,567
1,259	443	148	639	428	5,828
19,565	6,453	2,041	10,896	2,903	49,653
12,185	3,862	1,703	6,150	6,593	65,703
1,619	683	210	679	763	7,956
230	74	40	104	125	1,303
5,780	1,745	712	3,202	2,586	27,284
3,274	1,034	517	1,545	2,035	19,602
362	125	68	158	258	2,473
920	201	154	462	825	7,086
5,058	1,108	750	2,983	3,096	31,100
3,179	681	464	1,916	2,038	23,302
1,878	428	287	1,067	1,058	7,798

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

TDB10265

Source: Supervisory returns
Stocks in millions of euros

March 2005

Entire
banking
system

a. TOTAL	640,096
b. NORTH-WEST ITALY	222,709
Piedmont	48,596
Valle d'Aosta	1,569
Liguria	16,681
Lombardy	155,863
c. NORTH-EAST ITALY	136,406
Trentino-Alto Adige	14,191
Veneto	51,828
Friuli-Venezia Giulia	15,949
Emilia-Romagna	54,439
d. CENTRAL ITALY	150,801
Marche	15,955
Tuscany	40,332
Umbria	7,748
Lazio	86,767
e. SOUTHERN ITALY	88,099
Abruzzo	10,961
Molise	1,836
Campania	37,223
Puglia	25,523
Basilicata	3,305
Calabria	9,251
f. ISLANDS	42,082
Sicily	30,328
Sardinia	11,754

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
318,850	115,798	205,448	568,548	71,549
127,727	41,107	53,876	221,518	1,191
30,415	3,591	14,591	48,335	261
1,102	8	458	1,568	1
6,836	6,182	3,663	16,553	128
89,373	31,326	35,164	155,061	801
49,133	30,928	56,345	136,033	373
1,716	209	12,265	14,186	4
24,591	10,663	16,574	51,672	156
7,154	902	7,893	15,887	61
15,672	19,153	19,613	54,287	151
72,441	26,223	52,136	147,838	2,963
2,638	4,965	8,352	15,805	149
12,212	11,648	16,471	40,202	129
1,757	515	5,475	7,731	17
55,834	9,095	21,837	84,099	2,667
45,914	9,662	32,523	44,794	43,305
2,105	563	8,292	4,360	6,600
920	259	658	1,441	396
24,550	2,502	10,170	21,611	15,612
13,586	3,293	8,644	12,691	12,833
804	450	2,051	704	2,600
3,950	2,593	2,708	3,987	5,265
23,636	7,879	10,567	18,366	23,716
19,111	2,269	8,949	13,051	17,277
4,526	5,610	1,619	5,315	6,440

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2005		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	160,716	59,946	36,349	37,489	18,778	8,154
	Agricultural, forestry and fishery products	7,957	1,972	2,604	1,291	1,319	772
	Fuel and power products	7,335	1,580	551	4,171	654	378
	Ores and metals	1,169	696	198	124	113	37
	Non-metallic minerals and products	2,711	684	908	556	416	147
	Chemical products	2,823	1,707	489	396	174	57
	Metal products, except transport equipment	4,592	2,186	1,452	459	416	79
	Agricultural and industrial machinery	5,782	2,738	2,271	502	215	57
	Office and data processing machines, etc.	1,251	640	277	208	96	29
	Electrical goods	4,159	2,191	1,028	627	250	62
	Transport equipment	2,045	831	461	466	236	52
	Food and tobacco products	4,429	1,418	1,259	769	737	246
	Textiles, clothing and footwear	5,256	1,847	1,244	1,494	609	62
	Paper and paper products	2,892	1,310	514	766	223	79
	Rubber and plastic products	1,731	886	373	307	139	26
	Other manufactured products	3,271	1,091	916	768	398	97
	Building and construction	16,261	5,337	3,635	3,872	2,357	1,060
	Wholesale and retail trade services, recovery and repair services	28,441	9,829	6,352	5,648	4,563	2,048
	Lodging and catering services	3,185	890	892	740	420	243
	Inland transport services	3,930	1,203	1,024	946	559	197
	Maritime and air transport services	1,144	208	204	334	225	173
	Auxiliary transport services	4,169	1,184	704	1,852	238	191
	Communication services	1,035	619	46	307	36	28
	Other market services	45,148	18,898	8,946	10,884	4,385	2,035

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2005

	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	640,096	69,588	532,130	24,181	3,718	10,479
b. NORTH-WEST ITALY	222,709	14,608	198,000	5,219	950	3,931
Piedmont	48,596	4,345	42,183	1,018	176	874
Valle d'Aosta	1,569	133	1,412	14	3	7
Liguria	16,681	1,391	14,547	517	71	156
Lombardy	155,863	8,740	139,858	3,670	700	2,895
c. NORTH-EAST ITALY	136,406	15,744	111,726	6,164	663	2,108
Trentino-Alto Adige	14,191	1,994	11,075	641	121	359
Veneto	51,828	6,961	41,932	1,862	224	849
Friuli-Venezia Giulia	15,949	1,667	13,660	379	31	211
Emilia-Romagna	54,439	5,122	45,059	3,282	287	689
d. CENTRAL ITALY	150,800	14,031	129,111	5,398	356	1,904
Marche	15,955	2,554	10,717	2,287	104	292
Tuscany	40,332	3,727	34,617	1,645	71	272
Umbria	7,748	1,182	5,827	555	31	153
Lazio	86,766	6,568	77,950	911	150	1,187
e. SOUTHERN ITALY	88,099	16,542	63,456	5,736	512	1,852
Abruzzo	10,961	2,462	7,557	778	30	133
Molise	1,836	309	1,392	97	6	32
Campania	37,223	5,881	28,610	1,825	237	670
Puglia	25,523	5,294	17,309	2,042	160	718
Basilicata	3,305	725	2,207	240	11	121
Calabria	9,251	1,870	6,382	753	69	177
f. ISLANDS	42,082	8,663	29,836	1,664	1,236	683
Sicily	30,328	6,756	20,855	942	1,207	568
Sardinia	11,754	1,907	8,981	722	30	115

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2005

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	–	640,096	222,709	136,406	150,801	88,099	42,082
Piedmont	43,360	47,541	46,415	246	621	169	89
Valle d'Aosta	1,419	1,497	1,470	3	19	3	1
Liguria	15,267	16,380	15,820	71	278	64	146
Lombardy	146,149	171,604	150,778	7,223	9,396	2,847	1,361
Trentino-Alto Adige	13,604	14,132	299	13,756	55	14	8
Veneto	47,961	50,832	1,555	48,713	424	99	42
Friuli-Venezia Giulia	13,789	14,882	290	14,186	217	151	37
Emilia-Romagna	50,036	53,311	1,828	50,356	737	308	82
Marche	15,015	15,724	129	134	15,274	181	7
Tuscany	37,648	39,171	560	243	38,128	190	50
Umbria	7,186	7,628	34	61	7,494	36	3
Lazio	75,653	81,955	2,779	1,063	76,453	1,229	431
Abruzzo	10,207	10,669	59	25	310	10,272	3
Molise	1,643	1,770	6	2	48	1,713	1
Campania	34,405	35,395	192	88	562	34,514	39
Puglia	24,254	25,309	245	120	365	24,539	40
Basilicata	3,019	3,146	10	9	19	3,107	1
Calabria	8,580	8,871	52	26	151	8,606	37
Sicily	28,593	29,005	135	69	162	44	28,595
Sardinia	11,106	11,275	53	14	87	11	11,110

Notes:

TDB40150

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking LawSource: Supervisory returns
Stocks in millions of euros**March 2005**

	Total	Financial intermediaries	Banks
a. LEASING	67,787	52,107	15,680
Credit implicit in leasing contracts	65,182	50,452	14,730
Overdue instalments	575	417	158
Bad debts and substandard assets	2,030	1,237	793
b. FACTORING	23,420	20,142	3,278
Advances against acquired claims	19,373	16,197	3,177
Advances against future claims	427	326	101
Claims assumed at less than nominal value or acquired outright	2,626	2,626	..
Bad debts	....	993	....

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

March 2005

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,298,285	536,232	77,778
	Italian government securities	500,367	180,064	15,603
	<i>of which:</i> BOTs	78,663	45,801	2,242
	CCTs	124,324	30,286	4,835
	BTPs	265,041	95,922	7,363
	Other debt securities	478,754	176,087	21,287
	<i>of which:</i> in non-euro-area currencies	41,559	17,334	2,934
	Equity securities	89,249	25,781	26,277
	<i>of which:</i> in non-euro-area currencies	9,195	1,388	735
	Units of collective investment undertakings	220,782	151,932	13,478
	Other securities and the like	9,254	2,411	1,134

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
90,440	64,542	5,562	1,207,845	471,690	72,216
32,053	19,827	1,941	468,315	160,237	13,662
1,368	1,002	139	77,295	44,799	2,103
12,383	7,541	774	111,941	22,745	4,061
15,113	8,793	808	249,928	87,129	6,555
21,306	13,466	1,058	457,447	162,621	20,229
2,887	1,937	150	38,672	15,397	2,784
1,341	1,098	43	87,908	24,683	26,235
186	148	5	9,009	1,241	730
35,244	29,738	2,447	185,537	122,194	11,031
519	432	74	8,735	1,979	1,060

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

March 2005

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,298,285	536,232	77,778
b.	NORTH-WEST ITALY	742,849	240,706	24,943
	Piedmont	108,849	69,783	8,559
	Valle d'Aosta	2,313	1,373	96
	Liguria	32,606	23,780	1,909
	Lombardy	599,080	145,770	14,379
c.	NORTH-EAST ITALY	252,453	133,571	17,318
	Trentino-Alto Adige	10,541	7,140	934
	Veneto	65,770	44,947	5,199
	Friuli-Venezia Giulia	70,796	11,399	952
	Emilia-Romagna	105,346	70,085	10,233
d.	CENTRAL ITALY	227,882	96,509	28,953
	Marche	11,494	10,052	1,070
	Tuscany	64,001	36,232	6,693
	Umbria	7,049	5,937	503
	Lazio	145,338	44,289	20,686
e.	SOUTHERN ITALY	53,005	47,072	4,577
	Abruzzo	5,587	4,912	448
	Molise	945	876	68
	Campania	23,335	20,644	1,853
	Puglia	16,898	15,119	1,533
	Basilicata	1,698	1,543	154
	Calabria	4,542	3,978	521
f.	ISLANDS	22,075	18,374	1,988
	Sicily	16,767	14,343	1,357
	Sardinia	5,309	4,030	631

Notes:

Securities are stated at face value.

Banks

Securities under management	of which:		Securities held for custody or administration	of which:	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
90,440	64,542	5,562	1,207,845	471,690	72,216
46,588	31,163	1,737	696,261	209,543	23,206
12,430	7,182	327	96,420	62,601	8,232
89	84	4	2,224	1,289	91
1,983	1,820	84	30,623	21,960	1,825
32,087	22,077	1,322	566,994	123,693	13,057
22,833	17,014	1,980	229,621	116,557	15,339
1,106	967	46	9,435	6,173	888
8,857	5,179	717	56,913	39,767	4,482
1,261	1,094	126	69,535	10,305	826
11,609	9,773	1,091	93,737	60,311	9,142
15,862	11,925	1,141	212,020	84,584	27,812
992	874	90	10,502	9,178	980
6,490	4,930	591	57,510	31,301	6,102
977	775	83	6,072	5,161	421
7,402	5,346	376	137,936	38,943	20,310
3,534	3,061	470	49,471	44,011	4,107
369	353	16	5,218	4,559	432
24	23	1	921	853	67
1,456	1,242	214	21,879	19,403	1,639
1,314	1,122	190	15,584	13,997	1,342
98	88	10	1,600	1,455	144
273	234	38	4,270	3,744	482
1,622	1,378	235	20,453	16,996	1,753
1,214	1,038	167	15,553	13,305	1,190
408	340	68	4,900	3,690	562

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2005

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,489,113	22,536	1,289,806	69,363	42,234	724,094	341,080
Italian government securities	982,315	5,112	531,766	8,619	8,876	183,139	244,804
<i>of which:</i> BOTs	144,756	435	83,480	626	1,718	45,980	12,517
CCTs	201,597	1,103	151,017	3,982	1,670	30,866	12,958
BTPs	562,264	2,580	252,043	3,198	4,972	97,196	202,276
Other debt securities	995,407	5,975	540,207	21,386	20,051	347,534	60,254
<i>of which:</i> in non-euro-area currencies	60,848	106	31,929	2,233	1,470	20,251	4,859
Equity securities	175,134	7,261	69,525	31,763	2,357	31,835	32,393
<i>of which:</i> in non-euro-area currencies	10,461	34	8,039	657	159	1,429	143
Units of collective investment undertakings	315,791	582	143,133	4,275	10,650	155,560	1,591
Other securities and the like	21,638	3,605	5,541	3,354	384	6,394	2,359

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

March 2005		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	2,148,018	1,159,864	410,485	424,224	102,072	51,353
	Italian government securities	737,511	411,376	127,092	148,538	33,346	17,140
	<i>of which:</i> BOTs	132,238	73,555	16,846	28,787	9,921	3,130
	CCTs	188,638	109,222	35,287	35,033	5,448	3,630
	BTPs	359,988	194,060	68,235	71,597	16,423	9,674
	Other debt securities	935,140	489,656	189,038	187,085	44,595	24,767
	<i>of which:</i> in non-euro-area currencies	55,988	35,560	8,358	10,184	1,321	564
	Equity securities	142,741	71,323	31,745	33,614	3,733	2,326
	<i>of which:</i> in non-euro-area currencies	10,318	7,830	1,265	1,056	90	77
	Units of collective investment undertakings	314,200	182,003	57,461	48,324	19,630	6,781
	Other securities and the like	19,279	5,740	5,216	7,100	850	373

Note:

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

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2005		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	112,514	1,464	14,443	88,269	2,538	5,800
b.	NORTH-WEST ITALY	48,050	253	8,666	36,291	755	2,085
	Piedmont	7,840	65	1,324	5,952	181	318
	Valle d'Aosta	128	..	2	97	8	21
	Liguria	2,653	14	17	2,512	41	70
	Lombardy	37,429	173	7,323	27,730	526	1,677
c.	NORTH-EAST ITALY	26,438	329	1,620	21,358	1,004	2,128
	Trentino-Alto Adige	3,698	82	137	2,769	258	452
	Veneto	6,581	213	617	5,083	233	436
	Friuli-Venezia Giulia	3,421	15	257	2,854	106	189
	Emilia-Romagna	12,738	19	609	10,653	406	1,050
d.	CENTRAL ITALY	29,646	797	3,476	24,220	322	830
	Marche	1,173	11	115	885	66	96
	Tuscany	5,769	44	397	4,960	134	232
	Umbria	752	8	18	658	24	44
	Lazio	21,953	734	2,947	17,717	98	458
e.	SOUTHERN ITALY	5,528	76	618	3,998	300	536
	Abruzzo	739	5	7	518	69	140
	Molise	102	8	..	77	9	10
	Campania	2,891	56	495	2,050	88	203
	Puglia	1,156	5	50	947	80	74
	Basilicata	214	..	14	138	16	46
	Calabria	426	2	52	268	40	64
f.	ISLANDS	2,851	9	63	2,402	158	220
	Sicily	1,803	7	24	1,623	99	50
	Sardinia	1,049	3	38	779	59	170

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2005

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	–	112,514	48,050	26,438	29,646	5,528	2,851
	Piedmont	4,474	6,488	5,585	300	440	44	117
	Valle d'Aosta	81	117	116	..	..	..	–
	Liguria	1,799	2,971	2,036	133	326	330	147
	Lombardy	31,577	39,943	34,215	1,644	2,900	615	569
	Trentino-Alto Adige	3,390	3,548	53	3,453	37	1	3
	Veneto	5,696	11,078	2,700	7,031	989	207	150
	Friuli-Venezia Giulia	2,161	2,561	114	2,231	207	7	1
	Emilia-Romagna	10,951	12,376	706	11,180	362	109	18
	Marche	998	1,125	52	18	1,026	30	..
	Tuscany	4,778	5,775	565	31	5,116	51	11
	Umbria	514	617	7	4	602	4	..
	Lazio	16,921	19,847	1,710	402	17,157	225	354
	Abruzzo	606	813	113	2	63	634	..
	Molise	85	88	..	..	1	87	..
	Campania	1,806	2,131	20	3	259	1,833	15
	Puglia	843	913	7	1	9	896	..
	Basilicata	133	141	2	..	1	138	..
	Calabria	313	338	1	..	6	315	17
	Sicily	901	1,072	40	3	125	2	901
	Sardinia	545	572	6	1	19	..	546

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
March 2005

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		678,988	4,344	48,835	2,416	51,742
b. NORTH-WEST ITALY		252,016	595	18,511	515	17,549
Piedmont		53,992	198	4,079	242	3,573
Valle d'Aosta		1,692	35	90	13	281
Liguria		15,531	69	987	37	1,323
Lombardy		180,800	293	13,354	223	12,373
c. NORTH-EAST ITALY		159,195	676	11,265	739	12,316
Trentino-Alto Adige		15,279	153	1,666	300	1,184
Veneto		64,032	229	4,510	179	5,920
Friuli-Venezia Giulia		17,149	116	1,158	65	912
Emilia-Romagna		62,734	178	3,930	195	4,300
d. CENTRAL ITALY		162,208	502	11,033	394	14,373
Marche		17,327	76	1,392	105	1,286
Tuscany		45,319	157	3,363	113	5,543
Umbria		8,849	49	895	40	990
Lazio		90,713	220	5,383	137	6,553
e. SOUTHERN ITALY		69,519	265	5,316	305	5,684
Abruzzo		9,402	47	1,020	38	787
Molise		1,662	12	111	8	172
Campania		28,292	79	1,581	76	2,656
Puglia		20,143	56	1,823	81	1,413
Basilicata		2,871	21	221	55	234
Calabria		7,148	51	561	46	422
f. ISLANDS		36,051	2,305	2,711	464	1,821
Sicily		24,145	1,658	1,487	208	980
Sardinia		11,907	647	1,224	256	841

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
7,649	65,612	2,149	155,650	1,189	39,573	7,359	292,470
2,464	21,430	213	55,544	182	14,927	2,476	117,610
910	6,174	47	13,106	50	2,597	654	22,362
4	362	1	271	3	77	12	543
114	1,617	21	4,852	26	1,355	165	4,964
1,437	13,276	143	37,315	104	10,898	1,644	89,740
2,006	16,369	489	37,667	285	8,438	1,633	67,312
76	1,091	180	2,224	107	789	196	7,315
847	6,697	41	15,510	62	3,616	509	25,912
274	2,681	158	3,598	52	511	277	7,347
809	5,901	110	16,335	64	3,523	652	26,738
945	18,697	369	35,957	194	10,712	1,389	67,644
256	1,241	23	3,735	63	1,705	338	7,108
197	3,598	73	11,609	70	3,698	460	16,439
80	1,254	20	1,573	16	565	95	3,272
413	12,604	253	19,040	45	4,745	496	40,825
1,608	6,610	132	17,609	167	3,144	934	27,744
214	772	16	2,279	19	518	161	3,532
41	204	..	345	14	89	40	626
501	3,147	69	7,294	43	1,306	213	11,327
285	1,686	16	5,719	46	860	293	7,864
309	318	4	398	10	104	67	1,130
258	483	27	1,573	35	267	161	3,265
625	2,506	947	8,873	360	2,352	927	12,159
385	1,936	266	6,354	118	1,577	602	8,575
241	570	681	2,519	242	775	325	3,585

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

1st quarter 2005		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	90,957	98	4,682	111	4,809
b. NORTH-WEST ITALY	50,321	4	1,680	21	1,921
Piedmont	6,610	..	278	12	358
Valle d'Aosta	81	..	7	..	4
Liguria	1,613	..	90	1	71
Lombardy	42,017	4	1,305	8	1,488
c. NORTH-EAST ITALY	15,156	37	1,085	52	1,053
Trentino-Alto Adige	1,425	4	126	31	99
Veneto	6,310	7	453	9	421
Friuli-Venezia Giulia	1,516	24	88	7	51
Emilia-Romagna	5,905	3	418	5	482
d. CENTRAL ITALY	15,966	2	1,188	14	1,174
Marche	1,580	..	148	3	106
Tuscany	4,170	..	361	3	479
Umbria	723	..	89	1	62
Lazio	9,493	2	589	7	528
e. SOUTHERN ITALY	6,297	5	517	17	458
Abruzzo	927	..	115	3	57
Molise	195	1	12	1	11
Campania	2,511	1	136	1	225
Puglia	1,832	..	200	4	96
Basilicata	210	2	15	8	16
Calabria	622	1	37	1	53
f. ISLANDS	3,218	49	212	7	202
Sicily	2,364	36	139	5	150
Sardinia	854	13	73	1	52

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
440	7,788	113	11,416	51	2,692	495	58,262
139	3,939	11	3,885	10	1,090	131	37,489
53	820	1	828	2	204	33	4,019
1	15	—	18	—	5	—	32
7	190	2	355	5	124	43	727
77	2,914	9	2,684	3	757	55	32,711
149	1,566	41	2,729	26	499	82	7,836
7	73	5	150	6	62	15	847
60	733	12	1,153	10	207	27	3,218
14	129	22	268	7	21	13	872
67	631	3	1,157	3	209	26	2,899
44	1,407	37	2,665	2	662	74	8,696
18	114	2	250	1	81	26	830
5	362	5	835	..	218	15	1,886
4	45	..	105	..	46	16	354
17	885	29	1,475	1	317	17	5,626
78	711	3	1,412	5	270	41	2,778
15	96	1	188	1	32	6	412
2	43	—	25	..	7	1	92
25	303	2	595	..	125	11	1,087
19	204	..	443	2	66	14	784
7	25	1	27	..	8	3	98
11	40	—	135	1	31	6	304
29	166	20	725	8	171	168	1,462
25	131	1	544	5	135	158	1,036
4	35	20	180	3	36	10	427

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

TDB10460

Source: Supervisory returns
Stocks in millions of euros

March 2005		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	10,296	1,742	8,554	3,993	462	3,531
b.	NORTH-WEST ITALY	2,828	303	2,526	1,401	97	1,303
	Piedmont	945	122	823	446	54	392
	Valle d'Aosta	24	12	11	18	12	7
	Liguria	103	14	88	53	12	41
	Lombardy	1,757	153	1,603	883	19	864
c.	NORTH-EAST ITALY	3,057	531	2,527	941	120	821
	Trentino-Alto Adige	362	120	242	100	15	85
	Veneto	1,045	182	863	289	40	249
	Friuli-Venezia Giulia	262	69	193	76	13	63
	Emilia-Romagna	1,389	160	1,229	476	51	425
d.	CENTRAL ITALY	2,341	222	2,119	1,014	73	941
	Marche	290	49	241	70	4	66
	Tuscany	1,330	71	1,259	656	27	630
	Umbria	287	33	254	113	10	103
	Lazio	434	69	365	174	32	142
e.	SOUTHERN ITALY	1,350	404	946	378	82	297
	Abruzzo	151	21	130	59	4	55
	Molise	53	21	32	9	3	7
	Campania	299	84	214	106	15	91
	Puglia	524	120	404	126	23	103
	Basilicata	101	29	72	16	2	14
	Calabria	222	129	94	60	34	26
f.	ISLANDS	720	283	437	259	89	169
	Sicily	419	155	264	63	8	55
	Sardinia	301	128	173	196	82	115

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
3,950	874	3,077	2,353	407	1,946
967	198	769	461	7	454
390	64	327	108	4	104
4	..	4	2	..	1
35	2	34	15	1	14
537	132	405	336	2	334
1,401	245	1,156	715	166	549
85	8	77	177	97	81
566	117	449	190	25	165
135	24	110	51	31	20
616	96	520	297	13	284
697	101	596	630	47	583
121	23	97	99	21	78
284	28	256	389	16	373
119	18	101	55	5	50
173	31	142	87	6	82
641	234	407	331	89	242
60	10	49	32	6	26
25	8	17	18	10	8
124	43	81	69	26	42
241	79	162	157	18	138
62	18	44	22	8	13
129	75	54	33	19	14
245	96	148	216	97	119
173	70	102	184	77	107
72	26	46	32	20	12

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

1st quarter 2005		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	1,077	58	1,020	564	7	557
b.	NORTH-WEST ITALY	348	7	341	226	..	226
	Piedmont	131	3	128	89	..	89
	Valle d'Aosta	1	..	1	1	..	1
	Liguria	6	..	6	4	..	4
	Lombardy	210	4	206	133	..	133
c.	NORTH-EAST ITALY	340	26	314	167	6	161
	Trentino-Alto Adige	36	9	27	13	5	9
	Veneto	127	10	117	55	..	54
	Friuli-Venezia Giulia	22	2	20	11	1	10
	Emilia-Romagna	155	5	150	89	1	88
d.	CENTRAL ITALY	230	4	226	131	..	131
	Marche	32	2	30	15	..	15
	Tuscany	131	1	131	82	..	82
	Umbria	20	..	20	7	–	7
	Lazio	46	1	45	27	..	27
e.	SOUTHERN ITALY	99	12	87	30	..	30
	Abruzzo	13	1	13	3	–	3
	Molise	4	..	3	1	..	1
	Campania	27	3	25	14	–	14
	Puglia	37	5	32	9	..	9
	Basilicata	8	2	6	2	–	2
	Calabria	10	1	8	2	–	2
f.	ISLANDS	60	9	50	9	1	8
	Sicily	48	7	41	6	1	6
	Sardinia	11	2	9	3	–	3

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
355	41	314	159	10	149
87	7	80	35	..	35
34	3	32	7	..	7
..	–	–	–
2	..	2	1	..	1
50	4	46	28	–	28
127	14	113	46	5	41
6	..	6	16	4	13
60	9	51	13	1	12
10	1	9	1	..	1
51	4	47	15	–	15
57	2	55	42	1	40
11	1	10	5	1	5
25	1	24	25	–	25
6	..	6	7	..	7
15	..	14	4	..	4
54	11	43	15	1	14
9	1	8	1	..	1
2	..	2	1	–	1
10	2	8	3	..	3
21	5	17	7	..	7
5	2	4	1	–	1
5	1	4	2	–	2
30	6	24	21	2	18
23	4	19	19	2	17
7	2	5	1	..	1

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

March 2005

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	25,284	1,316	4,254	1,562	3
b.	NORTH-WEST ITALY	6,424	289	1,575	817	..
	Piedmont	2,133	226	384	175	..
	Valle d'Aosta	68	..	1	—	—
	Liguria	343	3	30	23	..
	Lombardy	3,879	61	1,160	619	..
c.	NORTH-EAST ITALY	5,880	41	1,054	287	3
	Trentino-Alto Adige	1,012	1	20	69	—
	Veneto	1,902	7	521	71	1
	Friuli-Venezia Giulia	948	..	94	34	..
	Emilia-Romagna	2,018	33	420	113	2
d.	CENTRAL ITALY	3,841	85	587	285	..
	Marche	893	..	197	23	—
	Tuscany	1,094	5	108	76	..
	Umbria	291	..	53	4	—
	Lazio	1,564	80	229	183	..
e.	SOUTHERN ITALY	3,499	757	697	115	..
	Abruzzo	554	75	60	18	..
	Molise	115	16	10	2	—
	Campania	994	244	246	41	..
	Puglia	789	106	164	26	..
	Basilicata	468	299	33	19	—
	Calabria	580	17	184	9	—
f.	ISLANDS	5,640	144	340	57	..
	Sicily	3,241	110	231	23	..
	Sardinia	2,399	34	109	35	—

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
1,627	1,304	6,314	2,322	475	5,787	319	150
327	177	790	517	317	1,546	68	38
132	75	245	224	181	459	33	20
1	39	9	3	..	15	..	..
44	12	87	52	2	90	..	—
150	50	449	238	135	983	35	18
535	309	1,121	693	51	1,737	50	16
23	54	413	32	5	394	1	..
197	97	225	243	7	499	34	8
118	55	190	83	4	364	6	1
196	103	293	334	35	480	8	7
137	233	697	428	12	1,276	100	21
28	37	113	298	1	150	45	1
39	77	211	65	10	479	24	..
5	21	57	42	..	109	..	..
66	97	317	22	1	538	31	20
249	155	363	219	32	824	87	63
53	18	58	77	4	130	61	49
6	6	12	6	2	55	..	..
70	52	138	17	6	166	13	9
46	40	62	102	13	219	10	5
13	10	20	8	4	61	1	..
61	29	73	9	2	193	2	..
379	430	3,344	464	63	403	15	12
181	318	1,975	47	61	287	9	6
198	112	1,369	417	2	116	6	5

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

1st quarter 2005

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,464	26	247	69	1
b.	NORTH-WEST ITALY	309	3	78	28	..
	Piedmont	117	1	27	10	—
	Valle d'Aosta	1	—	..	—	—
	Liguria	18	..	1	1	—
	Lombardy	172	2	49	17	..
c.	NORTH-EAST ITALY	403	1	59	24	..
	Trentino-Alto Adige	68	—	1	4	—
	Veneto	141	1	30	10	—
	Friuli-Venezia Giulia	85	..	3	..	..
	Emilia-Romagna	109	1	25	9	..
d.	CENTRAL ITALY	288	6	37	13	..
	Marche	59	..	14	3	—
	Tuscany	131	3	2	8	..
	Umbria	22	—	3	1	—
	Lazio	75	3	18	2	..
e.	SOUTHERN ITALY	174	12	54	2	1
	Abruzzo	42	..	3	..	—
	Molise	5	—	1	1	—
	Campania	43	..	26	..	—
	Puglia	43	3	10	1	..
	Basilicata	20	9	3	..	1
	Calabria	21	..	11	—	—
f.	ISLANDS	290	4	20	1	..
	Sicily	232	4	18	..	..
	Sardinia	58	—	2	1	—

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
89	151	164	175	13	337	191	49
14	2	11	56	4	80	32	14
8	1	1	24	1	31	13	5
–	..	–	..	–	1	..	..
1	..	5	5	–	5	..	–
5	1	6	27	3	44	19	9
40	7	58	57	2	135	21	8
3	1	16	15	–	27	1	..
17	..	3	11	..	53	17	6
7	4	37	3	–	30	1	–
13	1	2	28	2	26	2	2
5	3	18	34	1	60	110	7
2	..	5	29	–	5	1	..
2	1	3	..	1	10	101	..
..	..	–	3	..	14	..	–
1	1	10	2	–	30	7	7
20	4	5	23	1	28	25	19
5	1	1	8	..	6	18	14
..	..	..	..	..	2	..	–
7	1	2	..	..	3	4	2
3	2	..	14	..	7	3	2
2	..	–	1	..	4	–	–
2	..	1	1	..	5	1	–
11	135	72	5	6	33	3	1
5	135	37	3	5	22	2	1
6	1	35	2	..	12	1	..

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

1st quarter 2005		Total	Banks	SIMs
a.	TOTAL SECURITIES	1,585,304	1,364,277	221,027
	Italian government securities	677,992	608,724	69,268
	<i>of which:</i> BOTs	162,096	153,854	8,243
	CCTs	131,801	116,085	15,716
	BTPs	345,558	303,312	42,246
	Other debt securities	423,434	413,407	10,027
	Equity securities	470,567	329,094	141,473
	Other securities	13,451	13,192	260
b.	TOTAL DERIVATIVE INSTRUMENTS	3,161,825	2,972,735	189,089
	Futures	1,386,797	1,285,130	101,666
	<i>of which:</i> on Italian government securities	26,307	19,146	7,161
	on interest rates	504,523	504,523	..
	on stock indices	253,487	173,283	80,205
	Swaps and forward rate agreements	935,807	935,479	327
	<i>of which:</i> interest rate swaps	731,332	731,304	29
	currency swaps	24,010	24,010	–
	forward rate agreements	173,334	173,334	–
	Options on securities	91,815	76,499	15,317
	<i>of which:</i> on Italian government securities	7,395	6,902	493
	on debt securities	8,184	8,164	20
	on equity securities	73,783	58,980	14,803
	Options on futures or stock indices	296,414	231,201	65,213
	<i>of which:</i> on futures on Italian government securities	6,449	6,449	–
	on stock indices or futures on stock indices	252,065	187,724	64,341
	Foreign currency options	94,958	94,958	..
	Interest rate options	196,192	196,192	–
	Other derivative instruments	159,837	153,271	6,566

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		
Jan. 2005	Feb. 2005	Mar. 2005	Jan. 2005	Feb. 2005	Mar. 2005
469,754	437,000	457,522	76,630	73,036	71,362
219,464	189,583	199,678	25,501	22,286	21,481
59,735	44,440	49,679	3,247	2,594	2,401
37,359	36,688	42,038	5,180	5,221	5,314
110,939	97,721	94,652	15,853	13,569	12,823
141,916	138,120	133,372	4,334	3,115	2,578
104,256	105,541	119,297	46,720	47,545	47,208
4,126	3,872	5,194	75	90	94
904,592	945,161	1,122,982	48,317	64,777	75,995
395,480	413,132	476,518	30,350	34,214	37,102
7,380	6,462	5,305	2,451	2,431	2,279
159,678	160,165	184,680	..	..	..
44,251	60,399	68,632	23,166	26,921	30,118
282,581	270,155	382,743	138	182	8
223,312	200,476	307,516	9	12	8
7,065	4,982	11,963	—	—	—
49,502	62,069	61,763	—	—	—
25,617	24,069	26,813	3,696	5,798	5,823
3,341	1,988	1,573	166	238	89
3,798	2,650	1,716	8	—	12
17,838	18,181	22,960	3,522	5,560	5,722
66,939	81,190	83,073	13,050	22,285	29,878
2,325	2,837	1,287	—	—	—
50,316	61,326	76,082	12,980	22,056	29,306
32,074	37,781	25,103	..	..	—
38,022	77,510	80,660	—	—	—
63,880	41,319	48,072	1,084	2,299	3,183

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

1st quarter 2005

	Total	Banks	SIMs	AMCs
Assets under management	464,829	146,749	23,083	294,997
Fund-raising	50,774	26,614	1,048	23,112
Redemptions	40,870	27,651	1,023	12,197
Net fund-raising	9,904	-1,037	26	10,915

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

1st quarter 2005

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	114,036	110,423	451,154
	Italian government securities	39,504	36,803	148,516
	<i>of which:</i> BOTs	5,585	6,021	8,611
	CCTs	9,334	11,139	40,613
	BTPs	22,422	17,930	89,476
	Other debt securities	25,213	22,288	99,195
	<i>of which:</i> in non-euro-area currencies	2,912	2,161	8,470
	Equity securities	11,492	10,640	25,446
	<i>of which:</i> in non-euro-area currencies	1,702	1,552	4,313
	Units of collective investment undertakings	30,125	29,539	177,112
	Other securities and the like	7,702	11,152	886

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
39,060	38,064	142,065	10,736	11,017	22,474	64,240	61,341	286,615
15,182	14,740	38,508	1,304	1,519	3,411	23,018	20,544	106,596
1,303	1,457	1,874	225	263	361	4,058	4,301	6,375
4,389	5,000	16,455	213	293	1,121	4,732	5,846	23,037
8,216	7,138	16,442	774	880	1,476	13,432	9,911	71,558
7,681	6,420	26,183	2,293	2,437	9,918	15,239	13,431	63,094
1,359	869	3,008	94	113	352	1,459	1,178	5,111
4,675	4,648	8,123	1,154	871	2,239	5,663	5,120	15,083
532	621	1,487	169	94	482	1,001	836	2,344
10,948	11,664	68,774	1,900	1,978	6,847	17,278	15,897	101,491
575	592	476	4,085	4,211	59	3,042	6,349	351

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
March 2005	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	10.72	7.60	78.60	3.08
Italian government securities	100.00	30.62	4.65	57.74	6.99
<i>of which: BOTs</i>	<i>100.00</i>	<i>29.48</i>	<i>2.87</i>	<i>44.34</i>	<i>23.32</i>
CCTs	100.00	29.92	2.65	67.00	0.42
BTPs	100.00	25.23	7.47	60.99	6.32
Other debt securities	100.00	4.25	6.00	88.84	0.91
Equity securities	100.00	11.68	9.24	76.96	2.12
Units of collective investment undertakings	100.00	10.16	10.86	74.31	4.68
Other financial instruments	100.00	48.77	0.31	50.92	..

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".

Asset under management and net fund-raising

TDB40548

Collective investment undertakings

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2005

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
TOTAL	354,412	43,302	49,656	-6,354	2
Equity	70,716	7,518	9,963	-2,445	-
Balanced	30,339	1,616	1,994	-377	-
Bond	162,731	20,866	21,382	-515	2
Liquidity	79,936	11,537	15,170	-3,633	-
Flexible	10,690	1,764	1,148	617	-

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

TDB40543

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2005	Total portfolio	Italian government securities	of which		
			BOTs	CCTs	BTPs
a. TOTAL					
Purchases in the quarter	111,970	42,983	14,442	6,320	19,396
Sales in the quarter	118,626	47,674	20,497	4,406	20,226
End-quarter stocks	318,651	130,777	27,940	38,747	50,906
b. EQUITY					
Purchases in the quarter	25,044	649	196	120	265
Sales in the quarter	27,735	524	228	54	199
End-quarter stocks	64,550	1,085	161	252	396
c. BALANCED					
Purchases in the quarter	11,315	1,784	520	237	894
Sales in the quarter	12,003	2,134	851	174	931
End-quarter stocks	27,203	6,233	727	1,004	4,042
d. BOND					
Purchases in the quarter	48,436	21,286	2,803	3,351	13,506
Sales in the quarter	49,884	24,212	4,842	2,675	15,284
End-quarter stocks	151,636	65,552	4,767	17,507	35,103
e. LIQUIDITY					
Purchases in the quarter	21,286	17,614	10,305	2,411	4,006
Sales in the quarter	23,501	19,236	13,835	1,353	3,218
End-quarter stocks	65,394	54,489	21,574	19,243	9,732
f. FLEXIBLE					
Purchases in the quarter	5,888	1,649	617	201	725
Sales in the quarter	5,504	1,568	741	150	595
End-quarter stocks	9,868	3,418	712	741	1,633

Notes:

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

Other debt securities	of which:		Equity securities	of which:		Other securities
	in non-euro-area currencies			in non-euro-area currencies		

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		Jan. 2005	Feb. 2005	Mar. 2005
a.	TOTAL	9,561	10,255	9,898
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	18	39	61
	Options bought	836	869	822
	Options sold	1,006	1,036	967
	Interest rate swaps	4,215	4,085	4,045
	Forward rate agreements	—	—	—
c.	ON EQUITY SECURITIES			
	Futures	94	125	71
	Options bought	896	1,265	1,193
	Options sold	835	1,308	1,203
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	—	—	—
	Options sold	—	—	—
	Currency swaps	673	658	640
	Domestic currency swaps	18	19	24
e.	OTHER DERIVATIVE INSTRUMENTS	970	851	872

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

Jan. 2005	Feb. 2005	Mar. 2005	Jan. 2005	Feb. 2005	Mar. 2005
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6,286,890	6,343,204	6,519,539	58,574	61,965	64,234
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277,304	286,135	257,366	8,267	10,900	11,824
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495,523	528,657	582,633	2,207	1,891	1,563
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630,703	660,818	699,511	2,465	2,253	3,029
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3,906,355	3,886,166	3,992,835	34,429	35,413	37,202
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395,868	369,187	361,898	2,214	2,492	2,098
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5,189	5,686	4,949	–	–	–
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146,385	153,755	149,301	3,124	3,362	3,023
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197,454	210,074	205,904	2,344	2,487	2,084
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65,388	68,504	78,635	708	710	792
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72,168	78,356	81,113	680	672	834
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73,316	74,091	81,387	2,106	1,759	1,678
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5,035	4,903	4,843	–	–	–
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16,202	16,874	19,166	31	27	106
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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

1st quarter 2005

1st quarter 2005		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	54,208	10,485	41,472	111	2,139	231
	Italian government securities	1,990	1,149	837	3	2	1
	<i>of which:</i> BOTs	5	–	5	–	–	–
	CCTs	244	161	83	–	–	..
	BTPs	1,624	917	702	3	2	1
	Other debt securities	21,975	8,943	12,819	106	108	221
	Equity securities	98	63	7	3	26	2
	Other securities	30,144	331	27,809	–	2,003	8

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	
	Dec. 2004	Mar. 2005	Dec. 2004	Mar. 2005	Dec. 2004	Mar. 2005
a. NUMBER OF BORROWERS	2,972,969	3,085,507	2,696,931	2,783,431	468,023	496,954
<i>of which: joint</i>	791,014	838,786	708,245	742,614	89,783	104,666
b. LOAN FACILITIES						
<i>facilities granted</i>	1,540,087	1,552,360	1,420,137	1,429,783	119,950	122,577
<i>used margin</i>	1,051,819	1,069,061	947,132	964,874	104,688	104,187
<i>overshoot</i>	33,344	35,611	31,166	33,040	2,178	2,571
<i>unused margin</i>	521,612	518,910	504,171	497,950	17,441	20,960
<i>of which: matched loans</i>						
<i>facilities granted</i>	277,669	287,262	248,497	255,919	29,172	31,343
<i>used margin</i>	143,575	143,324	125,131	125,686	18,444	17,638
term loans						
<i>facilities granted</i>	979,999	965,338	889,553	875,304	90,447	90,034
<i>used margin</i>	789,686	790,867	703,800	705,604	85,886	85,263
revocable loans						
<i>facilities granted</i>	282,419	299,760	282,088	298,560	331	1,200
<i>used margin</i>	118,558	134,870	118,201	133,584	358	1,286
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	148,064	149,860	146,336	148,104	1,728	1,756
<i>used margin</i>	112,546	114,838	110,360	113,121	2,185	1,718
d. BAD DEBTS	91,033	85,847	55,197	54,619	35,836	31,228
e. NUMBER OF GUARANTORS	1,641,876	1,635,969	1,515,069	1,499,590	174,118	183,462
<i>of which: joint</i>	555,841	552,352	523,128	518,843	44,446	44,922
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	431,608	422,064	382,157	372,346	49,452	49,717

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

March 2005

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,394,282	777,276	941,072	401,400	15,781	348,440
General government	79,531	19,497	52,163	5,985	180	4,073
Financial companies	206,572	157,213	132,424	92,393	1,640	7,034
Non-financial companies	902,892	551,612	571,523	272,660	11,916	191,913
<i>of which: industry</i>	<i>357,823</i>	<i>251,505</i>	<i>203,418</i>	<i>111,156</i>	<i>6,130</i>	<i>44,894</i>
building	98,010	52,443	67,713	30,054	553	36,243
services	433,517	240,191	290,032	126,900	5,167	105,817
Producer households	49,604	20,776	41,291	12,875	396	25,078
Consumer households and nec	152,673	26,885	141,521	17,032	1,619	118,865
b. NORTH-WEST ITALY	601,988	350,820	384,829	171,177	6,322	130,916
General government	15,702	6,149	9,697	1,437	68	1,424
Financial companies	137,043	104,375	80,196	55,514	1,019	5,432
Non-financial companies	377,201	223,615	230,174	104,110	4,419	72,227
<i>of which: industry</i>	<i>148,974</i>	<i>102,788</i>	<i>84,366</i>	<i>43,351</i>	<i>2,304</i>	<i>18,444</i>
building	29,853	15,955	20,126	8,686	168	10,763
services	195,720	103,375	123,663	51,153	1,925	42,118
Producer households	14,695	6,074	12,219	3,734	105	7,552
Consumer households and nec	56,110	9,914	51,861	6,240	689	43,796
c. NORTH-EAST ITALY	335,192	199,852	231,283	104,729	4,943	90,788
General government	8,712	3,201	5,753	973	–	291
Financial companies	23,446	15,776	19,698	12,511	282	740
Non-financial companies	245,842	164,597	155,128	81,084	3,834	51,682
<i>of which: industry</i>	<i>110,230</i>	<i>80,980</i>	<i>63,102</i>	<i>35,929</i>	<i>2,138</i>	<i>13,074</i>
building	28,691	17,511	19,054	9,784	243	9,182
services	101,773	62,904	69,444	33,726	1,429	27,826
Producer households	15,862	7,101	13,092	4,440	221	7,603
Consumer households and nec	40,599	8,926	37,002	5,585	602	30,080
d. CENTRAL ITALY	318,879	157,985	222,706	87,493	3,049	77,667
General government	43,746	5,133	29,482	1,711	112	1,630
Financial companies	41,107	33,814	29,272	22,632	339	689
Non-financial companies	189,123	109,956	122,575	57,185	2,341	41,927
<i>of which: industry</i>	<i>67,666</i>	<i>47,657</i>	<i>35,356</i>	<i>20,998</i>	<i>1,253</i>	<i>6,797</i>
building	25,045	12,018	18,072	7,494	47	10,308
services	93,275	48,972	66,471	27,723	1,023	23,345
Producer households	9,717	3,555	8,375	2,307	54	5,380
Consumer households and nec	34,824	5,430	32,691	3,607	202	27,812

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

TDC30020			Banks			
	Facilities granted	<i>of which:</i>	Used margin	<i>of which:</i>	in non-euro-area currencies	with real security
		short-term		short-term		
e. SOUTHERN ITALY	96,940	48,748	71,452	27,110	1,059	33,035
General government	8,149	2,703	5,695	1,137	–	675
Financial companies	4,137	2,770	2,560	1,397	..	153
Non-financial companies	63,533	38,657	43,955	21,784	929	17,015
<i>of which:</i> industry	23,519	15,679	15,326	8,471	285	4,286
building	10,124	5,234	7,195	3,005	88	3,936
services	28,333	16,894	20,146	9,729	554	8,186
Producer households	6,098	2,691	5,024	1,617	14	3,018
Consumer households and nec	14,537	1,744	13,825	1,085	115	11,902
f. ISLANDS	41,283	19,872	30,803	10,891	409	16,035
General government	3,221	2,311	1,536	727	–	53
Financial companies	840	478	697	339	..	20
Non-financial companies	27,193	14,787	19,691	8,497	394	9,061
<i>of which:</i> industry	7,434	4,402	5,268	2,407	149	2,293
building	4,297	1,725	3,266	1,085	7	2,054
services	14,415	8,045	10,308	4,569	235	4,342
Producer households	3,232	1,356	2,581	777	3	1,526
Consumer households and nec	6,603	870	6,142	515	11	5,274

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

March 2005

	from 75,000 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	from 5,000,000 to 25,000,000	more than 25,000,000
Number of borrowers	977,059	534,719	198,111	116,869	86,153	31,420	24,853	5,032
Facilities granted	93,575	88,911	68,228	81,382	132,222	108,716	245,990	690,758
Used margin	86,770	78,141	51,907	58,513	92,342	73,717	159,824	432,924
<i>of which:</i> backed by real security	72,942	58,784	26,056	24,109	35,191	26,181	50,381	68,493
Unused margin	8,039	12,227	18,112	24,826	42,631	37,186	91,007	270,103
Overshoot	1,233	1,456	1,790	1,957	2,751	2,187	4,841	12,269

Note:

Distribution by total credit used

TDB30125

Banks

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

March 2005

	from 75,000 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	from 5,000,000 to 25,000,000	more than 25,000,000
Number of borrowers	831,752	469,735	155,426	83,853	56,618	19,226	13,954	2,582
Facilities granted	88,888	93,603	74,679	84,135	127,482	99,081	205,814	550,829
Used margin	80,019	78,020	53,718	58,517	86,968	66,371	136,789	370,453
<i>of which: backed by real security</i>	65,770	56,086	26,870	25,824	36,784	26,113	48,440	59,183
Unused margin	10,339	17,592	23,131	28,001	43,836	35,179	74,127	192,991
Overshoot	1,470	2,009	2,171	2,383	3,323	2,470	5,103	12,615

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									
March 2005		from 75,000 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	from 5,000,000 to 25,000,000	more than 25,000,000
a. SHORT-TERM LOANS: in euros									
Facilities granted		14,141	22,375	34,247	45,638	74,513	62,606	143,467	364,963
Used margin		7,276	11,819	18,060	24,162	39,431	32,519	69,814	181,897
of which: backed by real security		751	1,398	2,183	3,115	5,249	4,148	6,669	8,680
Overshoot		856	1,105	1,389	1,510	2,162	1,629	3,206	7,931
b. SHORT-TERM LOANS: in non-euro-area currencies									
Facilities granted		122	259	433	683	1,267	1,221	3,053	5,319
Used margin		119	254	430	651	1,188	1,153	2,796	4,561
of which: backed by real security		18	45	77	130	204	177	320	197
Overshoot		9	18	36	32	55	62	151	295
c. MEDIUM AND LONG-TERM LOANS: in euros									
Facilities granted		70,892	61,337	30,339	29,183	43,865	34,481	73,951	265,201
Used margin		70,589	60,692	29,632	27,843	40,320	30,747	65,326	205,684
of which: backed by real security		64,217	53,490	23,171	20,716	29,483	21,644	42,545	55,043
Overshoot		300	334	332	365	451	344	891	2,999
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies									
Facilities granted		248	189	111	137	261	217	481	3,270
Used margin		251	191	112	139	256	219	461	2,884
of which: backed by real security		224	142	39	29	82	83	245	1,347
Overshoot		4	4	3	4	3	5	4	45

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

March 2005

	from 75,000 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	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL								
Number of borrowers	890,954	505,424	189,490	108,949	78,211	28,505	22,356	4,479
Facilities granted	85,403	84,160	65,130	75,641	119,906	98,524	220,952	638,752
Used margin	78,236	72,956	48,234	52,795	81,195	64,639	138,397	395,025
b. PIEDMONT								
Number of borrowers	75,127	38,191	13,917	7,727	5,492	1,988	1,604	313
Facilities granted	7,152	6,357	4,769	5,345	8,463	6,873	16,154	49,175
Used margin	6,550	5,406	3,379	3,593	5,379	4,301	9,744	31,254
c. VALLE D'AOSTA								
Number of borrowers	1,866	1,134	427	216	113	37	29	9
Facilities granted	179	190	146	146	167	127	269	1,092
Used margin	154	160	105	94	108	81	189	890
d. LIGURIA								
Number of borrowers	23,200	12,711	4,262	2,043	1,368	481	398	75
Facilities granted	2,218	2,105	1,460	1,412	2,076	1,653	4,072	6,217
Used margin	2,061	1,876	1,127	993	1,391	1,041	2,515	4,144
e. LOMBARDY								
Number of borrowers	214,504	121,847	43,729	26,415	19,976	7,614	6,561	1,557
Facilities granted	20,676	20,128	15,047	18,360	30,690	26,357	66,340	274,968
Used margin	19,082	17,503	10,846	12,337	19,911	16,587	39,811	159,199
f. TRENTINO-ALTO ADIGE								
Number of borrowers	22,648	18,548	8,836	4,871	3,362	1,148	755	93
Facilities granted	2,186	3,170	3,019	3,365	5,087	3,924	7,015	6,144
Used margin	1,782	2,553	2,287	2,495	3,678	2,809	4,700	3,294
g. VENETO								
Number of borrowers	92,976	56,042	22,868	13,993	10,475	3,769	2,841	471
Facilities granted	8,959	9,347	7,905	9,730	16,126	13,034	27,986	36,631
Used margin	8,155	8,045	5,855	6,803	11,053	8,631	17,351	22,264
h. FRIULI-VENEZIA GIULIA								
Number of borrowers	22,707	11,266	4,511	2,607	1,922	718	528	76
Facilities granted	2,167	1,874	1,557	1,807	2,944	2,485	5,230	7,812
Used margin	2,002	1,616	1,147	1,294	1,973	1,596	3,138	5,654
i. EMILIA-ROMAGNA								
Number of borrowers	90,193	56,805	22,504	13,538	10,070	3,747	2,967	593
Facilities granted	8,697	9,471	7,759	9,397	15,467	12,955	29,412	50,651
Used margin	7,767	8,053	5,443	6,165	9,873	7,984	17,444	35,917
l. MARCHE								
Number of borrowers	28,294	16,598	7,067	4,234	2,861	1,041	700	96
Facilities granted	2,724	2,782	2,449	2,946	4,415	3,567	6,732	7,790
Used margin	2,462	2,379	1,811	2,062	3,056	2,350	4,272	5,003

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 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000 more than
m.	TUSCANY							
	Number of borrowers	66,559	43,280	16,202	9,392	6,453	2,277	1,656
	Facilities granted	6,422	7,238	5,578	6,557	9,872	7,877	15,380
	Used margin	5,898	6,414	4,364	4,833	7,069	5,370	10,214
n.	UMBRIA							
	Number of borrowers	12,888	6,783	3,077	1,731	1,185	415	318
	Facilities granted	1,224	1,151	1,063	1,201	1,810	1,471	3,119
	Used margin	1,130	1,008	841	906	1,322	992	2,174
o.	LAZIO							
	Number of borrowers	82,850	48,853	13,910	6,617	4,557	1,721	1,471
	Facilities granted	7,954	8,107	4,693	4,549	6,963	5,975	14,714
	Used margin	7,587	7,407	3,754	3,333	5,129	4,343	10,309
p.	ABRUZZO							
	Number of borrowers	14,868	6,949	2,923	1,707	1,226	424	345
	Facilities granted	1,409	1,167	1,016	1,196	1,883	1,443	3,362
	Used margin	1,285	979	748	843	1,284	991	2,213
q.	MOLISE							
	Number of borrowers	2,192	1,113	483	265	194	73	44
	Facilities granted	207	190	169	186	304	241	460
	Used margin	188	161	125	134	199	157	333
r.	CAMPANIA							
	Number of borrowers	40,159	20,394	7,169	3,898	2,653	1,000	702
	Facilities granted	3,824	3,387	2,450	2,702	4,061	3,485	6,840
	Used margin	3,537	2,983	1,864	1,996	2,910	2,458	4,654
s.	PUGLIA							
	Number of borrowers	33,561	14,630	5,675	3,127	2,176	711	486
	Facilities granted	3,172	2,430	1,959	2,172	3,286	2,438	4,660
	Used margin	2,929	2,095	1,459	1,549	2,284	1,671	3,138
t.	BASILICATA							
	Number of borrowers	3,236	1,590	748	438	308	91	80
	Facilities granted	304	269	258	306	478	309	753
	Used margin	275	232	201	222	327	204	515
u.	CALABRIA							
	Number of borrowers	11,131	5,642	2,352	1,269	683	235	161
	Facilities granted	1,049	950	808	880	1,044	832	1,563
	Used margin	950	817	614	653	780	605	1,034
v.	SICILY							
	Number of borrowers	37,539	16,728	6,391	3,409	2,298	735	472
	Facilities granted	3,516	2,792	2,188	2,374	3,512	2,514	4,533
	Used margin	3,170	2,319	1,576	1,659	2,473	1,742	2,936
z.	SARDINIA							
	Number of borrowers	14,456	6,320	2,439	1,452	839	280	238
	Facilities granted	1,361	1,054	837	1,010	1,259	965	2,363
	Used margin	1,271	949	687	830	996	726	1,713

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

March 2005

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,714,136	1,195,155	38,253
b.	GENERAL GOVERNMENT	82,693	55,196	1,210
	Central government	32,362	21,206	240
	Local government	50,190	33,980	969
	Social security funds	142	10	..
c.	FINANCIAL COMPANIES	314,586	210,827	8,680
	Monetary financial institutions	106,103	77,070	1,521
	Other financial intermediaries	179,702	120,594	5,777
	Financial auxiliaries	27,010	12,289	1,366
	Insurance companies and pension funds	1,771	874	16
d.	NON-FINANCIAL COMPANIES	1,000,219	653,209	21,439
	Public companies	18,074	8,235	164
	Private companies	877,646	567,676	18,728
	Associations of non-financial companies	3,087	1,849	72
	Craft non-financial quasi-companies	37,168	26,695	816
	Other non-financial quasi-companies	64,243	48,754	1,658
e.	HOUSEHOLDS	212,429	193,645	4,358
	Producer households	54,244	44,905	1,733
	Consumer households	158,185	148,740	2,625
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	8,122	5,993	211
g.	REST OF THE WORLD	92,111	73,416	2,266
	General government	1,798	684	60
	Monetary financial institutions	56,294	49,433	1,125
	Other financial institutions	17,953	13,251	622
	Non-financial companies	14,648	9,377	395
	Households	739	604	45
	Non-profit institutions serving households	15	12	..
	International organizations and other institutions	663	54	19
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	144	91	5

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			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
1,591,035	1,090,496	35,677	123,100	104,659	2,577
79,531	52,163	1,121	3,162	3,034	89
32,097	20,902	195	265	304	46
47,297	31,255	926	2,892	2,725	43
137	5	..	5	5	..
312,152	209,022	8,528	2,434	1,805	152
105,580	76,598	1,515	524	472	6
177,951	119,377	5,633	1,751	1,218	144
26,874	12,197	1,364	136	92	2
1,747	850	16	24	24	..
902,892	571,523	19,342	97,326	81,685	2,097
17,517	7,962	147	557	273	17
792,097	496,344	16,765	85,549	71,332	1,963
2,588	1,578	70	499	271	3
32,552	22,333	781	4,616	4,362	35
58,139	43,307	1,578	6,104	5,447	80
194,471	177,123	4,161	17,958	16,522	196
49,604	41,291	1,633	4,640	3,614	100
144,867	135,832	2,529	13,318	12,908	96
7,665	5,600	185	458	392	25
90,796	72,500	2,256	1,315	916	10
1,798	684	60	..	..	..
56,289	49,432	1,125	5	..	..
17,830	13,168	621	123	83	..
13,533	8,600	386	1,115	777	9
678	558	45	62	46	1
15	12	..	—	—	—
654	45	19	9	9	..
141	89	5	3	3	—

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

March 2005

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,054,463	698,114	23,171
	Agricultural, forestry and fishery products	26,445	21,935	1,032
	Fuel and power products	41,513	22,294	437
	Ores and metals	16,527	10,559	336
	Non-metallic minerals and products	26,197	14,685	403
	Chemical products	21,490	10,682	271
	Metal products, except transport equipment	43,279	27,251	770
	Agricultural and industrial machinery	42,828	24,721	643
	Office and data processing machines, etc.	6,643	4,062	149
	Electrical goods	27,268	15,935	505
	Transport equipment	20,550	12,228	476
	Food and tobacco products	40,546	25,682	831
	Textiles, clothing and footwear	45,582	26,439	1,078
	Paper and paper products	24,586	16,528	414
	Rubber and plastic products	18,040	11,374	527
	Other manufactured products	28,964	18,986	704
	Building and construction	112,560	79,859	3,586
	Wholesale and retail trade services, recovery and repair services	173,870	108,561	3,474
	Lodging and catering services	27,370	23,423	708
	Inland transport services	19,469	14,281	312
	Maritime and air transport services	9,312	7,378	126
	Auxiliary transport services	15,001	9,989	237
	Communication services	34,243	21,410	298
	Other market services	232,180	169,852	5,854

Notes:

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

Banks			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
952,496	612,814	20,975	101,966	85,300	2,197
25,871	21,424	1,012	574	511	20
40,547	21,569	429	967	725	8
14,992	9,381	300	1,535	1,178	36
24,361	13,070	377	1,836	1,615	26
19,822	9,303	253	1,668	1,378	18
36,999	21,780	719	6,280	5,472	51
37,402	20,294	623	5,426	4,427	19
5,806	3,396	112	837	666	37
23,277	13,027	445	3,991	2,908	60
17,254	9,783	264	3,295	2,444	213
38,385	23,930	779	2,161	1,753	51
42,520	23,755	1,033	3,062	2,683	45
21,682	13,873	389	2,904	2,655	26
15,667	9,321	510	2,372	2,054	17
26,795	17,103	692	2,169	1,883	12
104,260	72,583	2,969	8,300	7,276	617
155,156	94,435	3,260	18,714	14,126	214
25,734	21,938	664	1,636	1,485	44
14,917	9,991	272	4,552	4,291	40
8,334	6,648	102	977	730	24
12,398	7,631	231	2,603	2,357	7
32,871	20,603	291	1,372	807	7
207,447	147,977	5,250	24,733	21,875	604

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								
March 2005	from 75,000 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	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL								
Number of borrowers	890,954	505,424	189,490	108,949	78,211	28,505	22,356	4,479
Facilities granted	85,403	84,160	65,130	75,641	119,906	98,524	220,952	638,752
Used margin	78,236	72,956	48,234	52,795	81,195	64,639	138,397	395,025
b. GENERAL GOVERNMENT								
Number of borrowers	590	1,132	1,213	1,058	918	418	490	266
Facilities granted	58	208	431	747	1,439	1,474	5,838	69,334
Used margin	42	132	262	434	856	975	3,185	46,189
c. FINANCIAL COMPANIES								
Number of borrowers	821	732	582	422	486	256	418	399
Facilities granted	79	127	197	289	778	894	4,532	199,667
Used margin	53	93	129	213	537	603	2,798	127,411
d. NON-FINANCIAL COMPANIES								
Number of borrowers	117,557	123,365	112,634	86,098	69,077	26,511	20,887	3,751
Facilities granted	11,202	22,037	39,687	60,332	106,611	91,809	205,636	364,454
Used margin	7,708	15,426	27,031	40,763	71,111	59,632	128,787	217,569
<i>of which: industry</i>								
Number of borrowers	30,345	33,113	33,467	27,445	22,981	9,891	8,913	1,763
Facilities granted	2,892	5,970	11,924	19,425	35,816	34,507	89,861	157,204
Used margin	1,810	3,834	7,344	11,739	21,298	20,065	50,831	85,879
<i>of which: building</i>								
Number of borrowers	15,742	18,220	18,824	15,088	12,096	4,224	2,604	303
Facilities granted	1,507	3,265	6,606	10,529	18,460	14,511	24,247	18,744
Used margin	985	2,265	4,582	7,355	13,021	10,017	16,592	12,309
<i>of which: services</i>								
Number of borrowers	68,978	69,325	57,910	41,785	32,476	11,740	8,923	1,648
Facilities granted	6,564	12,316	20,306	29,138	49,969	40,523	87,360	186,605
Used margin	4,604	8,939	14,422	20,665	34,930	27,839	58,276	118,186
e. PRODUCER HOUSEHOLDS								
Number of borrowers	98,848	71,032	29,389	10,978	4,124	606	159	3
Facilities granted	9,463	12,157	9,977	7,458	5,952	1,976	1,314	85
Used margin	8,168	10,417	8,002	5,880	4,740	1,616	1,057	72
f. CONSUMER HOUSEHOLDS AND NEC								
Number of borrowers	664,319	304,150	44,330	10,088	3,544	705	393	59
Facilities granted	63,764	48,791	14,400	6,617	5,043	2,343	3,554	4,817
Used margin	61,555	46,159	12,462	5,356	3,896	1,787	2,538	3,783

Notes:

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

TDC30030								Banks
Source: Central Credit Register Stocks in millions of euros								
March 2005	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	23	951	119,191	34,676	17,234	64,481	105,610	385,179
Bad debts	17	726	32,759	11,777	7,008	12,626	7,741	11,661
b. NORTH-WEST ITALY								
Number of borrowers	–	391	32,137	10,186	3,651	17,980	21,540	84,987
Bad debts	–	263	7,838	3,192	1,062	3,477	1,387	2,823
c. NORTH-EAST ITALY								
Number of borrowers	1	153	20,864	7,090	2,460	10,927	14,216	50,925
Bad debts	..	61	6,157	3,164	790	2,093	934	1,477
d. CENTRAL ITALY								
Number of borrowers	2	238	29,911	8,308	4,675	16,401	20,727	86,708
Bad debts	..	249	9,684	2,720	2,761	3,762	1,499	2,802
e. SOUTHERN ITALY								
Number of borrowers	18	104	23,784	6,590	4,102	12,042	31,013	105,176
Bad debts	17	86	6,240	2,010	1,643	2,152	2,528	2,841
f. ISLANDS								
Number of borrowers	2	65	12,495	2,502	2,346	7,131	18,114	57,383
Bad debts	..	67	2,841	690	752	1,143	1,394	1,718

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2005

	Number of borrowers	Bad debts
a. TOTAL	224,801	40,500
Agricultural, forestry and fishery products	13,121	2,576
Fuel and power products	370	44
Ores and metals	723	257
Non-metallic minerals and products	3,351	674
Chemical products	1,274	429
Metal products, except transport equipment	6,263	1,375
Agricultural and industrial machinery	3,434	915
Office and data processing machines, etc.	1,504	215
Electrical goods	3,703	672
Transport equipment	1,639	523
Food and tobacco products	7,096	3,582
Textiles, clothing and footwear	12,373	2,197
Paper and paper products	3,020	553
Rubber and plastic products	1,883	446
Other manufactured products	8,149	1,213
Building and construction	32,964	8,455
Wholesale and retail trade services, recovery and repair services	70,952	8,046
Lodging and catering services	14,202	1,285
Inland transport services	7,207	632
Maritime and air transport services	184	295
Auxiliary transport services	2,208	542
Communication services	487	58
Other market services	28,694	5,517

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

March 2005

	Total	Banks	Financial intermediaries
a. TOTAL	85,944	54,715	31,229
b. GENERAL GOVERNMENT	18	17	1
Central government	1	1	..
Local government	17	16	1
Social security funds	–	–	–
c. FINANCIAL COMPANIES	1,530	727	804
Monetary financial institutions	1	1	–
Other financial intermediaries	1,394	682	713
Financial auxiliaries	129	40	89
Insurance companies and pension funds	6	4	2
d. NON-FINANCIAL COMPANIES	53,043	32,759	20,284
Public companies	137	97	40
Private companies	43,670	26,879	16,792
Associations of non-financial companies	238	119	119
Craft non-financial quasi-companies	2,135	1,536	599
Other non-financial quasi-companies	6,863	4,128	2,735
e. HOUSEHOLDS	28,817	19,213	9,604
Producer households	11,961	7,741	4,220
Consumer households	16,855	11,472	5,384
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	250	186	64
g. REST OF THE WORLD	1,192	1,146	46
General government	1	1	–
Monetary financial institutions	159	158	1
Other financial institution	285	278	7
Non-financial companies	670	641	29
Households	77	68	8
Non-profit institutions serving households	–	–	–
International organizations and other institutions	1	..	1
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	3	3	..

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

1st quarter 2005		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	31,411	896	23,392	496
b.	NORTH-WEST ITALY	7,825	244	5,580	118
	Piedmont	2,480	68	1,602	26
	Valle d'Aosta	81	1	47	1
	Liguria	718	17	546	9
	Lombardy	4,546	158	3,385	82
c.	NORTH-EAST ITALY	5,372	211	4,123	82
	Trentino-Alto Adige	349	20	311	9
	Veneto	2,136	95	1,533	30
	Friuli-Venezia Giulia	634	12	490	8
	Emilia-Romagna	2,253	83	1,789	34
d.	CENTRAL ITALY	6,848	203	5,072	131
	Marche	789	33	537	10
	Tuscany	2,107	70	1,615	37
	Umbria	495	18	357	9
	Lazio	3,457	82	2,563	75
e.	SOUTHERN ITALY	7,998	169	5,575	112
	Abruzzo	679	20	477	6
	Molise	156	4	91	2
	Campania	3,854	74	2,337	35
	Puglia	1,868	40	1,368	43
	Basilicata	168	5	221	3
	Calabria	1,273	26	1,081	22
f.	ISLANDS	3,368	69	3,042	53
	Sicily	2,668	49	2,189	40
	Sardinia	700	20	853	13

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

1st quarter 2005

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	31,411	896	23,392	496
General government	–	–	3	..
Financial companies	43	3	22	4
Non-financial companies	4,497	444	3,164	170
<i>of which: industry</i>	1,243	162	860	47
building	505	57	382	29
services	2,658	210	1,857	89
Producer households	4,034	129	3,338	102
Consumer households and nec	22,502	314	16,527	212

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

March 2005

	Total	For commercial transactions	For financial transactions
a. TOTAL	113,121	71,403	41,717
<i>of which:</i> in non-euro-area currencies	14,775	8,491	6,285
General government	1,296	687	609
Financial companies	12,465	5,472	6,993
Non-financial companies	83,190	59,687	23,502
<i>of which:</i> industry	34,392	25,808	8,584
building	13,262	11,269	1,993
services	34,931	22,237	12,693
Producer households	1,364	947	417
Consumer households and nec	3,289	1,944	1,344
Rest of the world	11,518	2,666	8,851

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

March 2005		Total	For commercial transactions	For financial transactions
a.	TOTAL	101,678	68,789	32,889
b.	NORTH-WEST ITALY	44,005	31,499	12,506
	Piedmont	6,831	4,135	2,696
	Valle d'Aosta	118	66	52
	Liguria	2,575	2,386	189
	Lombardy	34,481	24,912	9,569
c.	NORTH-EAST ITALY	24,082	17,327	6,755
	Trentino-Alto Adige	3,254	2,511	743
	Veneto	5,743	3,991	1,752
	Friuli-Venezia Giulia	3,130	2,440	690
	Emilia-Romagna	11,955	8,385	3,571
d.	CENTRAL ITALY	26,067	14,947	11,121
	Marche	1,021	769	252
	Tuscany	5,606	2,904	2,702
	Umbria	727	358	369
	Lazio	18,713	10,916	7,797
e.	SOUTHERN ITALY	4,952	3,626	1,327
	Abruzzo	534	315	219
	Molise	86	46	40
	Campania	2,765	2,179	586
	Puglia	1,069	737	331
	Basilicata	151	107	44
	Calabria	347	241	106
f.	ISLANDS	2,571	1,390	1,181
	Sicily	1,730	946	785
	Sardinia	840	444	396

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

March 2005

	Total	For commercial transactions	For financial transactions
a. TOTAL	84,553	60,634	23,920
Agricultural, forestry and fishery products	1,022	643	379
Fuel and power products	6,285	3,302	2,984
Ores and metals	1,124	966	158
Non-metallic minerals and products	1,155	798	357
Chemical products	1,736	1,146	590
Metal products, except transport equipment	2,060	1,668	391
Agricultural and industrial machinery	7,134	6,424	710
Office and data processing machines, etc.	900	826	75
Electrical goods	3,148	2,489	659
Transport equipment	5,002	4,417	585
Food and tobacco products	2,267	1,445	821
Textiles, clothing and footwear	1,341	1,025	316
Paper and paper products	1,154	549	605
Rubber and plastic products	464	315	149
Other manufactured products	771	525	246
Building and construction	13,440	11,409	2,031
Wholesale and retail trade services, recovery and repair services	10,688	7,559	3,129
Lodging and catering services	1,855	908	946
Inland transport services	1,186	867	319
Maritime and air transport services	330	257	74
Auxiliary transport services	1,732	1,019	713
Communication services	2,886	847	2,040
Other market services	16,872	11,228	5,644

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

March 2005

	Facilities granted	Used margin	Overshoot
a. TOTAL	79,150	71,893	624
<i>of which: transactions of financial intermediaries</i>	<i>63,302</i>	<i>58,915</i>	<i>367</i>
Agricultural, forestry and fishery products	452	387	4
Fuel and power products	640	609	17
Ores and metals	767	637	2
Non-metallic minerals and products	1,947	1,743	10
Chemical products	1,246	1,113	4
Metal products, except transport equipment	6,162	5,630	38
Agricultural and industrial machinery	4,317	3,936	17
Office and data processing machines, etc.	441	402	2
Electrical goods	1,872	1,716	12
Transport equipment	1,664	1,168	9
Food and tobacco products	1,659	1,453	12
Textiles, clothing and footwear	3,059	2,816	36
Paper and paper products	2,992	2,776	25
Rubber and plastic products	2,212	2,005	8
Other manufactured products	2,402	2,203	12
Building and construction	7,172	6,578	115
Wholesale and retail trade services, recovery and repair services	11,880	10,746	56
Lodging and catering services	1,684	1,545	21
Inland transport services	3,442	3,251	37
Maritime and air transport services	919	834	42
Auxiliary transport services	1,224	1,125	5
Communication services	230	226	7
Other market services	20,766	18,994	131

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

March 2005		Facilities granted	Used margin	Overshoot
a.	TOTAL	81,949	74,465	677
	<i>of which: transactions of financial intermediaries</i>	65,738	61,189	415
	Piedmont	6,816	5,828	44
	Valle d'Aosta	171	159	1
	Liguria	1,358	1,261	79
	Lombardy	26,397	24,095	172
	Trentino-Alto Adige	2,163	2,014	10
	Veneto	11,891	10,722	58
	Friuli-Venezia Giulia	2,077	1,890	9
	Emilia-Romagna	9,532	8,733	34
	Marche	2,770	2,540	26
	Tuscany	5,058	4,456	38
	Umbria	791	715	9
	Lazio	6,001	5,688	104
	Abruzzo	1,034	954	11
	Molise	111	96	2
	Campania	2,049	1,943	24
	Puglia	1,122	984	17
	Basilicata	119	108	2
	Calabria	455	426	8
	Sicily	1,082	981	20
	Sardinia	953	873	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

March 2005

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
a. TOTAL	26,082	12,282	13,801	31,504	19,100
<i>of which: transactions of financial intermediaries</i>	22,494	10,642	11,852	25,823	15,884
Agricultural, forestry and fishery products	59	52	6	96	46
Fuel and power products	285	148	137	395	191
Ores and metals	721	244	477	883	627
Non-metallic minerals and products	199	93	107	237	122
Chemical products	602	185	417	616	386
Metal products, except transport equipment	1,177	717	460	1,330	774
Agricultural and industrial machinery	1,177	451	726	1,827	1,057
Office and data processing machines, etc.	345	141	204	471	337
Electrical goods	1,885	675	1,211	2,524	1,575
Transport equipment	2,684	750	1,934	2,607	2,097
Food and tobacco products	876	526	350	775	461
Textiles, clothing and footwear	553	391	162	653	394
Paper and paper products	347	183	164	489	303
Rubber and plastic products	519	278	241	527	316
Other manufactured products	362	123	240	361	138
Building and construction	1,182	1,032	149	2,429	1,009
Wholesale and retail trade services, recovery and repair services	6,797	2,937	3,860	7,121	4,280
Lodging and catering services	104	85	20	185	83
Inland transport services	269	182	87	321	194
Maritime and air transport services	98	80	18	111	56
Auxiliary transport services	229	161	68	367	172
Communication services	781	109	673	1,440	615
Other market services	4,831	2,739	2,091	5,739	3,866

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

March 2005

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	26,573	12,714	13,860	32,462	19,384
<i>of which: transactions of financial intermediaries</i>	22,964	11,062	11,902	26,324	16,137
Piedmont	3,796	1,256	2,540	4,322	2,723
Valle d'Aosta	38	36	2	65	23
Liguria	539	332	208	760	440
Lombardy	9,305	3,940	5,366	11,399	6,644
Trentino-Alto Adige	129	49	81	123	82
Veneto	1,194	725	468	1,426	727
Friuli-Venezia Giulia	265	178	87	331	182
Emilia-Romagna	1,747	973	774	2,239	1,189
Marche	246	187	59	374	171
Tuscany	1,416	742	674	1,865	1,167
Umbria	442	146	295	520	392
Lazio	4,367	1,778	2,589	5,177	3,633
Abruzzo	251	199	52	269	147
Molise	48	39	9	72	30
Campania	1,668	1,244	424	1,970	1,124
Puglia	327	286	41	410	196
Basilicata	84	36	47	150	43
Calabria	207	160	47	202	112
Sicily	377	315	62	588	279
Sardinia	129	92	36	201	81

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

March 2005

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,394,282	941,072	133,480	78,002	208,454	128,191
Piedmont	104,715	70,100	27,022	18,808	35,933	23,720
Valle d'Aosta	2,328	1,795	1,241	1,014	1,411	1,115
Liguria	21,354	15,425	4,006	2,840	5,477	3,676
Lombardy	473,590	297,509	95,942	52,720	144,208	80,415
Trentino-Alto Adige	34,179	23,856	3,418	1,590	4,880	2,492
Veneto	130,371	89,201	11,417	6,814	17,245	10,493
Friuli-Venezia Giulia	26,107	18,743	5,261	4,113	7,025	5,216
Emilia-Romagna	144,534	99,483	17,274	17,159	23,156	20,575
Marche	33,643	23,647	4,961	3,408	6,402	4,067
Tuscany	87,115	63,645	14,269	10,270	18,116	12,659
Umbria	14,310	10,662	2,339	1,733	3,262	2,209
Lazio	183,812	124,752	79,067	49,428	98,299	60,528
Abruzzo	15,022	10,603	2,100	1,324	3,224	2,013
Molise	2,513	1,720	939	568	1,183	725
Campania	42,033	31,097	10,478	7,212	12,514	8,500
Puglia	25,216	18,637	3,060	2,016	4,352	2,835
Basilicata	3,664	2,792	1,151	915	1,471	1,134
Calabria	8,492	6,602	1,349	991	1,881	1,284
Sicily	28,571	20,769	4,296	2,802	5,955	3,820
Sardinia	12,712	10,034	3,126	2,166	3,984	2,841

Notes:

Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2005

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,394,282	489,571	166,448	330,592	270,054	137,617
Used margin	941,072	321,342	108,398	222,171	190,951	98,211
b. FIRST 10 BORROWERS						
Facilities granted	81,269	39,680	16,134	33,412	26,976	7,405
Used margin	59,553	35,196	13,334	22,775	18,867	6,222
c. FIRST 20 BORROWERS						
Facilities granted	116,159	59,908	22,575	42,661	36,277	9,832
Used margin	87,139	49,418	18,366	30,559	26,563	8,456
d. FIRST 50 BORROWERS						
Facilities granted	186,453	95,921	32,574	59,528	48,905	13,404
Used margin	136,940	68,574	26,128	43,136	35,791	11,580
e. FIRST 100 BORROWERS						
Facilities granted	255,962	119,798	41,072	75,309	56,556	16,158
Used margin	179,869	82,801	32,388	53,260	41,424	13,891

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 2005

	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	1,980,995	49.52	55.50	70.87	77.50	941,072
General government	5,478	72.25	77.98	90.22	94.22	52,163
Financial companies	3,969	46.20	63.88	93.75	97.38	132,424
Non-financial companies	545,792	36.57	43.81	64.24	74.27	571,523
<i>of which:</i> industry	160,396	35.18	43.11	65.36	75.76	203,418
building	85,048	22.07	28.78	50.88	63.35	67,713
services	288,256	40.99	47.87	66.68	75.90	290,032
Producer households	245,603	9.23	13.43	30.37	41.82	41,291
Consumer households and nec	1,161,951	9.67	12.09	22.23	30.51	141,521

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 2005

	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	621,729	36.08	43.77	64.62	75.08	53,475
Piedmont	44,105	27.62	35.23	58.04	70.39	2,746
Valle d'Aosta	1,203	34.21	41.13	61.72	73.99	82
Liguria	16,932	41.48	48.04	66.00	75.74	1,360
Lombardy	78,284	36.02	44.47	65.84	76.03	8,180
Trentino-Alto Adige	5,511	24.95	33.82	61.85	74.86	493
Veneto	32,731	26.29	35.65	60.83	72.98	2,841
Friuli-Venezia Giulia	9,875	30.60	38.12	60.76	72.57	609
Emilia-Romagna	38,728	56.71	62.27	76.56	83.81	4,704
Marche	15,957	23.31	31.47	55.62	68.16	1,231
Tuscany	37,590	27.25	35.55	59.12	71.47	2,536
Umbria	8,510	32.81	40.01	60.85	72.07	810
Lazio	76,947	46.10	54.37	73.41	81.44	9,725
Abruzzo	14,656	34.16	42.43	64.09	74.87	1,172
Molise	3,581	36.91	44.96	67.06	76.73	355
Campania	62,307	29.82	38.31	62.40	74.36	3,473
Puglia	47,456	34.53	42.22	63.58	73.78	4,088
Basilicata	9,392	20.26	28.11	53.10	65.86	844
Calabria	26,241	21.82	29.20	52.98	66.00	1,956
Sicily	72,324	26.46	32.82	54.13	66.85	4,489
Sardinia	19,399	24.26	32.53	56.99	69.00	1,781

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 2005

	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	621,729	36.08	43.77	64.62	75.08	53,475
General government	23	64.72	64.72	80.52	85.07	17
Financial companies	951	38.14	49.25	74.51	84.42	726
Non-financial companies	119,191	33.22	41.15	64.83	75.83	32,759
<i>of which:</i> industry	34,676	33.58	41.15	64.74	75.95	11,777
building	17,234	30.85	39.49	64.57	76.17	7,008
services	64,481	32.35	39.94	62.69	73.67	12,626
Producer households	105,610	12.79	18.10	39.47	53.73	7,741
Consumer households and nec	385,179	18.61	24.26	47.04	62.24	11,661

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

March 2005		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,394,282	941,072	2,106,618	331,581	271,382	1,775,765
b.	NORTH-WEST ITALY	601,988	384,829	712,631	126,752	99,749	601,661
	Piedmont	104,715	70,100	162,759	25,250	19,713	138,687
	Valle d'Aosta	2,328	1,795	4,352	597	487	3,753
	Liguria	21,354	15,425	51,116	7,596	6,480	44,754
	Lombardy	473,590	297,509	494,404	93,310	73,069	414,467
c.	NORTH-EAST ITALY	335,192	231,283	591,351	87,396	71,614	487,830
	Trentino-Alto Adige	34,179	23,856	70,943	13,881	10,644	61,048
	Veneto	130,371	89,201	233,860	34,633	28,915	192,101
	Friuli-Venezia Giulia	26,107	18,743	53,393	6,501	5,398	44,755
	Emilia-Romagna	144,534	99,483	233,155	32,380	26,657	189,926
d.	CENTRAL ITALY	318,879	222,706	456,013	72,021	61,302	388,512
	Marche	33,643	23,647	72,582	8,801	7,229	58,844
	Tuscany	87,115	63,645	170,170	23,677	19,918	140,888
	Umbria	14,310	10,662	32,142	4,071	3,653	26,173
	Lazio	183,812	124,752	181,119	35,472	30,502	162,607
e.	SOUTHERN ITALY	96,940	71,452	233,175	30,308	25,926	199,385
	Abruzzo	15,022	10,603	34,116	4,081	3,464	28,325
	Molise	2,513	1,720	5,229	873	567	4,290
	Campania	42,033	31,097	87,449	12,587	10,868	75,772
	Puglia	25,216	18,637	72,396	8,524	7,394	62,170
	Basilicata	3,664	2,792	7,993	966	839	6,593
	Calabria	8,492	6,602	25,992	3,277	2,796	22,235
f.	ISLANDS	41,283	30,803	113,448	15,104	12,791	98,377
	Sicily	28,571	20,769	83,105	11,003	9,057	72,115
	Sardinia	12,712	10,034	30,343	4,101	3,734	26,262

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
138,995	94,997	176,579	188,938	121,606	101,193	734,768	453,087	53,081
51,417	33,562	57,942	76,816	46,900	33,996	347,002	204,618	19,032
9,248	5,883	13,091	12,025	7,435	7,340	58,193	37,069	3,641
173	120	365	390	222	175	1,169	966	59
2,089	1,513	3,542	2,811	1,805	1,830	8,857	5,626	990
39,907	26,046	40,944	61,591	37,438	24,651	278,782	160,956	14,342
39,673	26,738	54,939	49,130	31,464	31,827	158,994	101,467	16,755
6,729	4,209	6,688	5,355	3,678	2,445	8,215	5,325	762
15,539	10,577	21,857	20,449	13,144	13,371	59,749	36,564	6,531
3,071	2,371	4,448	3,363	2,193	2,683	13,172	8,781	1,507
14,333	9,581	21,946	19,963	12,448	13,328	77,858	50,797	7,955
30,453	22,668	36,096	39,432	26,867	20,455	176,973	111,869	10,950
4,090	2,807	7,168	5,188	3,439	4,228	15,564	10,172	2,342
11,267	8,722	14,974	12,463	8,711	8,996	39,708	26,294	5,312
1,627	1,217	3,119	2,151	1,540	1,806	6,461	4,252	1,044
13,469	9,922	10,835	19,630	13,177	5,425	115,240	71,151	2,252
11,726	8,118	18,469	16,295	11,398	10,481	38,611	26,009	4,840
1,551	1,088	2,949	2,443	1,701	1,781	6,947	4,351	1,061
251	178	471	375	256	327	1,014	719	141
4,465	3,113	6,418	6,544	4,642	3,590	18,438	12,474	1,669
3,616	2,425	5,588	4,611	3,175	3,240	8,464	5,643	1,398
527	353	780	575	376	441	1,596	1,225	179
1,316	962	2,263	1,747	1,247	1,102	2,152	1,597	392
5,726	3,911	9,133	7,265	4,977	4,434	13,188	9,124	1,504
3,856	2,494	6,690	5,123	3,367	3,185	8,588	5,851	1,115
1,870	1,417	2,443	2,142	1,610	1,249	4,600	3,273	389

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

TDB30445		Banks							
Source: Central Credit Register									
Size classes in euros									
March 2005	Total	from 75,000 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	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL	1,843,928	899,773	510,437	190,832	109,254	78,273	28,514	22,365	4,480
of which: 1 facility	1,525,678	894,465	461,412	105,840	37,645	18,662	4,521	2,635	498
2 facilities	167,756	5,091	47,218	60,957	31,619	16,307	4,103	2,169	292
3-4 facilities	98,515	209	1,789	23,758	34,283	26,345	7,619	4,039	473
more than 4 facilities	51,979	8	18	277	5,707	16,959	12,271	13,522	3,217
b. GENERAL GOVERNMENT	6,085	590	1,132	1,213	1,058	918	418	490	266
of which: 1 facility	3,675	585	1,035	858	576	307	102	157	55
2 facilities	1,490	5	95	330	374	388	131	107	60
3-4 facilities	706	–	2	25	106	209	153	142	69
more than 4 facilities	214	–	–	–	2	14	32	84	82
c. FINANCIAL COMPANIES	4,116	821	732	582	422	486	256	418	399
of which: 1 facility	2,682	809	627	390	244	249	102	148	113
2 facilities	657	11	100	150	108	98	59	80	51
3-4 facilities	397	1	5	42	64	93	55	75	62
more than 4 facilities	380	–	–	–	6	46	40	115	173
d. NON-FINANCIAL COMPANIES	559,880	117,557	123,365	112,634	86,098	69,077	26,511	20,887	3,751
of which: 1 facility	308,029	116,403	94,270	50,455	25,662	14,944	3,852	2,131	312
2 facilities	117,009	1,128	28,264	42,985	25,184	13,825	3,586	1,865	172
3-4 facilities	85,063	26	830	18,980	30,016	24,098	7,109	3,677	327
more than 4 facilities	49,779	–	1	214	5,236	16,210	11,964	13,214	2,940
e. PRODUCER HOUSEHOLDS	215,139	98,848	71,032	29,389	10,978	4,124	606	159	3
of which: 1 facility	178,363	97,464	60,426	15,554	3,807	991	98	22	1
2 facilities	26,517	1,328	10,121	10,268	3,555	1,095	129	21	–
3-4 facilities	8,984	53	479	3,529	3,233	1,451	189	50	–
more than 4 facilities	1,275	3	6	38	383	587	190	66	2
f. CONSUMER HOUSEHOLDS AND NEC	1,027,588	664,319	304,150	44,330	10,088	3,544	705	393	59
of which: 1 facility	1,003,489	661,700	295,700	36,531	6,940	2,091	353	159	15
2 facilities	20,527	2,485	7,976	6,652	2,250	865	194	96	9
3-4 facilities	3,241	129	463	1,122	818	486	113	95	15
more than 4 facilities	331	5	11	25	80	102	45	43	20

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks							
Source: Central Credit Register									
Size classes in euros									
March 2005	Total	from 75,000 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	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL									
Average number of banks per borrower	1.39	1.00	1.10	1.59	2.25	3.10	4.32	6.09	9.69
First bank's share of total credit granted (%)	59	99	95	81	71	63	56	48	48
b. GENERAL GOVERNMENT									
Average number of banks per borrower	1.71	1.00	1.08	1.31	1.58	1.98	2.50	2.73	4.19
First bank's share of total credit granted (%)	66	99	96	89	85	80	75	80	63
c. FINANCIAL COMPANIES									
Average number of banks per borrower	2.44	1.01	1.15	1.41	1.66	2.16	2.76	3.78	8.81
First bank's share of total credit granted (%)	65	99	93	87	83	79	74	66	65
d. NON-FINANCIAL COMPANIES									
Average number of banks per borrower	2.11	1.01	1.24	1.74	2.37	3.22	4.44	6.30	10.27
First bank's share of total credit granted (%)	49	99	89	76	68	61	55	46	36
<i>of which: industry</i>									
Average number of banks per borrower	2.67	1.00	1.30	1.96	2.81	3.95	5.45	7.56	11.84
First bank's share of total credit granted (%)	39	99	86	69	58	50	43	36	30
<i>of which: building</i>									
Average number of banks per borrower	1.82	1.00	1.21	1.59	2.00	2.55	3.41	4.72	8.66
First bank's share of total credit granted (%)	66	99	90	80	76	72	67	60	47
<i>of which: services</i>									
Average number of banks per borrower	1.88	1.01	1.22	1.68	2.22	2.97	3.99	5.53	8.84
First bank's share of total credit granted (%)	53	99	89	78	71	65	60	52	40
e. PRODUCER HOUSEHOLDS									
Average number of banks per borrower	1.24	1.01	1.15	1.60	2.15	2.77	3.70	4.66	6.00
First bank's share of total credit granted (%)	84	99	93	81	74	70	66	65	61
f. CONSUMER HOUSEHOLDS AND NEC									
Average number of banks per borrower	1.02	1.00	1.02	1.20	1.43	1.68	2.00	2.41	3.96
First bank's share of total credit granted (%)	96	99	98	93	89	87	84	80	57

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

	2002–Q1	2002–Q2	2002–Q3	2002–Q4	2003–Q1
a. TOTAL	0.36	0.30	0.31	0.31	0.28
up to 125,000	0.28	0.32	0.27	0.34	0.24
from 125,000 to 500,000	0.49	0.53	0.44	0.52	0.40
more than 500,000	0.35	0.27	0.29	0.28	0.27
b. GENERAL GOVERNMENT	–	..	0.01	0.01	–
up to 125,000	–	0.11	–	0.15	0.15
from 125,000 to 500,000	–	–	–	0.09	–
more than 500,000	–	..	0.01	0.01	–
c. FINANCIAL COMPANIES	0.01	..	0.01	0.04	0.01
up to 125,000	0.59	0.20	0.15	0.37	0.47
from 125,000 to 500,000	0.49	0.69	0.53	0.41	0.19
more than 500,000	0.01	–	0.01	0.04	0.01
d. NON-FINANCIAL COMPANIES	0.39	0.39	0.41	0.38	0.36
up to 125,000	0.39	0.50	0.40	0.51	0.38
from 125,000 to 500,000	0.48	0.51	0.43	0.51	0.42
more than 500,000	0.38	0.37	0.41	0.36	0.35
e. PRODUCER HOUSEHOLDS	0.62	0.66	0.56	0.73	0.54
up to 125,000	0.45	0.49	0.45	0.52	0.47
from 125,000 to 500,000	0.61	0.69	0.59	0.69	0.58
more than 500,000	0.79	0.75	0.59	0.95	0.54
f. CONSUMER HOUSEHOLD	1.03	0.40	0.30	0.34	0.30
up to 125,000	0.21	0.23	0.19	0.26	0.16
from 125,000 to 500,000	0.46	0.49	0.38	0.46	0.29
more than 500,000	5.03	0.82	0.50	0.41	0.95
g. OTHER SECTORS	0.10	0.05	0.20	0.54	0.06
up to 125,000	0.28	0.26	0.04	0.19	0.12
from 125,000 to 500,000	0.22	0.17	0.16	0.30	0.16
more than 500,000	0.07	0.02	0.21	0.59	0.04

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 the "BIP on-line statistical database".

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

2003–Q2	2003–Q3	2003–Q4	2004–Q1	2004–Q2	2004–Q3	2004–Q4
0.35	0.36	0.61	0.28	0.33	0.24	0.30
0.26	0.23	0.27	0.25	0.24	0.23	0.26
0.45	0.40	0.49	0.43	0.44	0.38	0.43
0.35	0.36	0.66	0.26	0.32	0.21	0.28
..	–	–	0.01	–	..	..
–	0.18	0.09	–	–	–	–
–	–	0.07	0.03	–	–	–
..	–	–	0.01	–	..	..
0.07	0.12	0.16	0.01	0.01	0.01	0.01
0.40	0.52	0.29	0.24	0.37	0.35	0.89
0.37	0.45	0.11	0.16	0.58	0.86	0.56
0.07	0.12	0.16	0.01	0.01	0.01	0.01
0.45	0.46	0.83	0.35	0.43	0.28	0.37
0.41	0.38	0.51	0.49	0.47	0.42	0.49
0.45	0.44	0.56	0.52	0.50	0.43	0.49
0.45	0.47	0.86	0.33	0.42	0.26	0.36
0.58	0.58	0.61	0.49	0.58	0.57	0.63
0.45	0.41	0.48	0.43	0.44	0.43	0.52
0.62	0.56	0.66	0.50	0.60	0.56	0.62
0.61	0.74	0.66	0.51	0.68	0.68	0.73
0.29	0.22	0.29	0.25	0.26	0.27	0.26
0.18	0.16	0.19	0.17	0.16	0.16	0.18
0.36	0.28	0.33	0.28	0.32	0.27	0.30
0.62	0.33	0.69	0.52	0.53	0.86	0.55
0.06	0.03	0.41	0.04	0.12	0.18	0.05
0.09	0.17	0.07	0.08	0.28	0.36	0.24
0.19	0.09	0.14	0.10	0.13	0.10	0.16
0.04	0.02	0.48	0.02	0.11	0.19	0.01

Lending and deposit rates

Distribution by initial period of rate fixation, customer location (geographical area) and segment of economic activity – Outstanding transactions

TDB30820

Sample of banks

Source: Survey of lending rates
Percentages**March 2005**

	Total	Non-financial companies	of which:			Producer households	Consumer households and nec
			industry	building	services		
a. ITALY							
Initial period of rate fixation:							
up to 1 year	4.42	4.72	4.63	5.25	4.65	5.57	4.08
from 1 to 5 years	3.32	3.55	3.66	4.00	3.40	5.16	4.69
more than 5 years	5.12	4.67	4.58	5.60	4.52	5.89	5.60
b. NORTH-WEST ITALY							
Initial period of rate fixation:							
up to 1 year	4.21	4.56	4.55	5.21	4.46	5.41	3.98
from 1 to 5 years	2.92	3.31	3.59	4.23	3.11	5.02	4.63
more than 5 years	4.44	4.45	4.57	5.39	4.27	5.75	5.54
c. NORTH-EAST ITALY							
Initial period of rate fixation:							
up to 1 year	4.35	4.48	4.32	4.84	4.53	5.18	4.09
from 1 to 5 years	3.57	3.66	3.64	3.66	3.69	4.63	4.82
more than 5 years	4.95	4.49	4.35	4.32	4.68	5.65	5.51
d. CENTRAL ITALY							
Initial period of rate fixation:							
up to 1 year	4.47	4.80	4.82	5.25	4.67	5.50	4.16
from 1 to 5 years	4.01	3.71	3.61	3.93	3.68	5.08	4.65
more than 5 years	5.39	4.73	4.56	5.98	4.48	5.88	5.50
e. SOUTHERN ITALY							
Initial period of rate fixation:							
up to 1 year	5.28	5.82	5.79	6.06	5.79	6.75	4.26
from 1 to 5 years	4.75	4.66	4.53	4.40	4.81	5.62	4.77
more than 5 years	5.79	5.50	5.25	5.83	5.47	6.08	5.84
f. ISLANDS							
Initial period of rate fixation:							
up to 1 year	5.17	5.44	5.13	6.19	5.40	6.57	4.31
from 1 to 5 years	4.38	4.54	4.24	4.26	4.73	5.95	4.77
more than 5 years	5.74	5.30	5.31	6.13	4.94	6.04	5.82

Notes:

Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

March 2005

		Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a.	ITALY	7.09	12.40	11.37	10.22	8.61	7.03	3.73
b.	NORTH-WEST ITALY	6.56	12.34	11.30	10.06	8.42	6.81	3.70
	Piedmont	7.51	12.89	11.68	10.55	9.07	7.61	3.49
	Valle d'Aosta	9.20	10.65	10.44	10.20	8.99	11.03	5.46
	Liguria	8.21	11.72	10.72	9.79	8.34	6.84	3.52
	Lombardy	6.25	12.24	11.25	9.94	8.27	6.64	3.73
c.	NORTH-EAST ITALY	7.07	11.70	10.30	9.08	7.50	6.22	4.07
	Trentino-Alto Adige	5.15	7.61	6.80	5.97	4.85	4.30	4.62
	Veneto	7.91	13.58	12.23	10.83	8.95	7.06	3.90
	Friuli-Venezia Giulia	8.46	13.29	12.37	10.64	8.77	7.28	4.20
	Emilia-Romagna	6.78	10.98	9.72	8.54	7.16	6.19	4.12
d.	CENTRAL ITALY	6.86	12.48	11.91	10.88	9.40	7.68	3.49
	Marche	7.16	10.87	10.55	9.62	8.48	7.49	3.32
	Tuscany	6.49	12.68	11.84	10.86	9.42	8.31	2.97
	Umbria	8.90	12.83	11.75	10.51	9.27	8.00	3.96
	Lazio	6.89	12.83	12.58	11.54	9.83	7.30	3.95
e.	SOUTHERN ITALY	9.54	13.98	13.16	12.11	10.72	9.13	4.31
	Abruzzo	9.27	12.51	11.68	10.90	9.70	8.72	6.20
	Molise	9.38	12.83	12.86	10.66	9.79	8.66	6.57
	Campania	8.97	14.29	13.35	12.41	11.18	9.71	3.55
	Puglia	10.53	14.12	13.26	12.28	10.69	8.77	5.49
	Basilicata	9.83	13.73	13.22	11.63	10.38	6.57	9.75
	Calabria	10.07	14.64	14.06	12.62	11.24	10.29	3.69
f.	ISLANDS	8.47	12.25	11.64	10.98	9.77	7.81	3.64
	Sicily	8.76	12.67	11.94	11.16	9.93	8.09	3.66
	Sardinia	7.75	11.21	10.88	10.52	9.32	7.13	3.60

Notes:

Only lending in euros is considered.

Distribution by type of transaction, initial period of rate fixation, customer location (geographical area) and total credit granted - Outstanding transactions

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

March 2005

March 2005		Term loans				
		Matched loans	Initial period of rate fixation			Revocable loans
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	4.75	3.75	3.62	4.79	8.16
	up to 250,000	7.33	4.17	5.46	6.02	12.46
	from 250,000 to 1,000,000	6.60	4.07	4.98	5.83	10.62
	from 1,000,000 to 5,000,000	5.34	3.89	4.24	5.46	8.81
	from 5,000,000 to 25,000,000	4.21	3.70	3.89	4.84	7.31
	more than 25,000,000	3.28	3.46	3.14	4.19	4.67
b.	NORTH-WEST ITALY	4.61	3.72	3.40	4.53	7.75
	up to 250,000	7.20	4.10	5.51	5.90	12.48
	from 250,000 to 1,000,000	6.71	4.06	4.91	5.68	10.56
	from 1,000,000 to 5,000,000	5.36	3.87	4.35	5.39	8.68
	from 5,000,000 to 25,000,000	4.07	3.71	4.05	4.78	7.30
	more than 25,000,000	3.08	3.53	3.03	4.11	4.55
c.	NORTH-EAST ITALY	4.41	3.69	3.64	4.63	7.30
	up to 250,000	6.76	4.06	4.99	5.86	11.38
	from 250,000 to 1,000,000	5.95	3.98	4.68	5.02	9.39
	from 1,000,000 to 5,000,000	5.00	3.80	3.78	4.66	7.63
	from 5,000,000 to 25,000,000	3.94	3.59	3.60	4.51	6.32
	more than 25,000,000	3.14	3.42	3.24	4.42	4.41
d.	CENTRAL ITALY	5.13	3.69	3.72	4.83	8.89
	up to 250,000	7.70	4.09	5.22	5.97	12.97
	from 250,000 to 1,000,000	6.88	4.04	4.90	6.01	11.34
	from 1,000,000 to 5,000,000	5.32	3.92	4.40	5.70	9.63
	from 5,000,000 to 25,000,000	4.63	3.76	3.86	4.99	7.92
	more than 25,000,000	3.86	3.36	3.31	4.14	5.23
e.	SOUTHERN ITALY	5.58	4.26	4.82	5.63	10.43
	up to 250,000	8.46	4.77	5.74	6.17	13.95
	from 250,000 to 1,000,000	7.52	4.27	5.40	6.12	12.36
	from 1,000,000 to 5,000,000	6.14	4.07	5.14	5.72	10.84
	from 5,000,000 to 25,000,000	4.77	3.82	4.15	5.37	9.37
	more than 25,000,000	3.75	3.66	3.72	4.92	5.59
f.	ISLANDS	6.05	3.91	4.78	5.50	8.78
	up to 250,000	8.58	4.48	6.22	6.28	12.17
	from 250,000 to 1,000,000	7.39	4.54	5.85	6.38	11.12
	from 1,000,000 to 5,000,000	6.80	4.26	4.93	6.30	9.88
	from 5,000,000 to 25,000,000	5.50	3.93	4.21	4.93	7.87
	more than 25,000,000	3.60	3.23	3.74	3.33	3.83

Notes:

Only lending in euros is considered.

Distribution by initial period of rate fixation, type of transaction and customer location (geographical area) – Outstanding transactions

TDB30850

Sample of banks

Source: Survey of lending rates
Percentages

March 2005

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	4.75	4.61	4.41	5.13	5.58	6.05
<i>of which:</i> discount lendings	4.23	3.11	4.50	5.61	5.98	6.41
advance on loan selling for factoring	5.04	4.01	4.28	5.60	5.79	6.45
b. TERM LOANS	3.82	3.76	3.72	3.79	4.42	4.08
Initial period of rate fixation:						
up to 1 year	3.75	3.72	3.69	3.69	4.26	3.91
more than 1 year	4.32	4.02	4.18	4.45	5.45	5.29
<i>of which:</i> leasing	4.58	4.56	4.61	4.52	4.77	5.05
Initial period of rate fixation:						
up to 1 year	4.56	4.54	4.61	4.48	4.74	5.01
more than 1 year	4.82	4.72	4.52	5.54	6.22	5.60
c. REVOCABLE LOANS	8.16	7.75	7.30	8.89	10.43	8.78

Notes:

Only lending in euros is considered.

Distribution by type of transaction, initial period of rate fixation and customer branch of economic activity

TDB30860

Sample of banks

Source: Survey of lending rates
Percentages

March 2005

March 2005		Outstanding amounts				New business in the quarter	
		Matched loans	Term loans		Revocable loans	Term loans (APRC)	
			Initial period of rate fixation			Initial period of rate fixation	
			up to 5 years	more than 5 years		up to 5 years	more than 5 years
a.	TOTAL	4.75	3.74	4.79	8.16	3.64	3.73
	Agricultural, forestry and fishery products	5.04	3.95	5.66	9.08	4.00	4.46
	Fuel and power products	4.01	3.22	4.15	4.66	2.70	4.05
	Ores and metals	3.28	3.44	3.54	6.93	3.09	3.82
	Non-metallic minerals and products	4.48	3.54	4.18	9.34	3.66	4.35
	Chemical products	4.02	3.91	5.08	7.72	3.62	4.35
	Metal products, except transport equipment	4.90	3.85	5.36	10.55	3.93	3.99
	Agricultural and industrial machinery	4.71	3.98	5.07	10.41	3.56	4.43
	Office and data processing machines, etc.	5.07	4.30	4.37	7.42	3.44	4.68
	Electrical goods	4.71	3.90	4.20	9.08	3.14	4.64
	Transport equipment	4.81	4.15	4.73	8.97	3.70	4.61
	Food and tobacco products	4.15	3.76	4.70	7.16	3.67	4.05
	Textiles, clothing and footwear	4.63	3.66	5.20	10.44	3.74	4.34
	Paper and paper products	4.89	3.72	6.02	9.72	3.34	4.28
	Rubber and plastic products	4.37	4.01	4.76	9.72	4.05	4.00
	Other manufactured products	4.74	4.06	5.39	10.73	3.79	4.07
	Building and construction	6.16	3.90	5.64	8.24	4.03	4.34
	Wholesale and retail trade services, recovery and repair services	4.50	3.88	5.28	9.62	3.90	4.41
	Lodging and catering services	5.93	3.84	5.62	8.69	3.84	4.51
	Inland transport services	5.94	3.53	5.10	10.98	5.66	4.21
	Maritime and air transport services	5.41	3.32	3.35	5.64	3.40	3.23
	Auxiliary transport services	5.59	3.72	5.46	8.49	3.63	4.98
	Communication services	4.60	3.27	3.67	4.50	4.01	2.74
	Other market services	4.97	3.66	4.59	6.30	3.11	3.75

Notes:

Only lending in euros is considered. For new business in the quarter, the rates refer to the APRC (see Methodological Appendix).

Distribution by initial period of rate fixation and customer location (geographical area)
- New business in the quarter

TDB30870				Sample of banks		
Source: Survey of lending rates Percentages						
March 2005	Non-financial companies			Producer households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
ITALY	3.68	2.94	3.63	4.18	4.81	4.85
North-west Italy	3.90	2.82	3.40	4.09	4.87	4.73
North-east Italy	3.52	3.87	3.70	3.99	4.45	4.53
Central Italy	3.21	3.29	4.12	4.39	4.72	4.68
Southern Italy	4.29	4.61	4.34	4.48	4.93	5.12
Islands	4.14	4.95	3.84	4.59	5.22	5.36

Notes:

Only lending in euros is considered.

Distribution by type of transaction, initial period of rate fixation and customer location (region)
– Outstanding loans

TDB30880

Sample of banks

Source: Survey of lending rates
 Percentages

March 2005

March 2005		Total	of which:			Revocable loans
			Term loans			
			Initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	4.25	3.76	4.71	5.60	7.55
b.	NORTH-WEST ITALY	4.11	3.71	4.65	5.54	6.76
	Piedmont	4.28	3.74	4.85	5.79	7.85
	Valle d'Aosta	4.43	3.86	5.37	5.35	9.47
	Liguria	4.15	3.71	4.85	5.91	8.00
	Lombardy	4.06	3.70	4.59	5.38	6.42
c.	NORTH-EAST ITALY	4.15	3.71	4.92	5.51	7.60
	Trentino-Alto Adige	4.18	3.76	4.10	5.18	5.78
	Veneto	4.14	3.70	4.99	5.68	8.32
	Friuli-Venezia Giulia	4.18	3.68	5.33	5.22	9.32
	Emilia Romagna	4.15	3.73	4.88	5.50	7.47
d.	CENTRAL ITALY	4.39	3.85	4.66	5.48	7.85
	Marche	4.11	3.73	4.76	5.61	7.61
	Tuscany	4.31	3.89	4.83	4.75	8.51
	Umbria	4.35	3.73	5.15	5.53	8.95
	Lazio	4.49	3.86	4.55	5.77	7.36
e.	SOUTHERN ITALY	4.57	3.88	4.80	5.85	9.87
	Abruzzo	4.42	3.73	5.26	5.64	10.39
	Molise	4.70	3.91	6.14	5.94	9.53
	Campania	4.66	3.99	4.48	5.96	9.52
	Puglia	4.41	3.78	4.78	5.73	9.79
	Basilicata	4.76	3.85	5.33	5.52	10.87
	Calabria	4.74	3.97	5.46	5.91	10.70
f.	ISLANDS	4.59	3.85	4.76	5.83	10.36
	Sicily	4.56	3.80	4.64	5.85	10.54
	Sardinia	4.67	3.98	4.84	5.76	9.74

Notes:

Only lending in euros is considered.

**Distributed by initial period of rate fixation, customer location (region) and total credit granted –
Outstanding loans**

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

March 2005

		Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
		up to 125,000	more than 125,000	up to 125,000	more than 125,000
a.	ITALY	3.75	3.67	5.62	5.28
b.	NORTH-WEST ITALY	3.72	3.66	5.51	5.29
	Piedmont and Valle d'Aosta	3.75	3.69	5.79	5.57
	Liguria	3.70	3.66	5.88	5.62
	Lombardy	3.71	3.66	5.31	5.12
c.	NORTH-EAST ITALY	3.68	3.64	5.66	5.40
	Trentino-Alto Adige	3.70	3.63	5.66	5.39
	Veneto	3.66	3.62	5.76	5.46
	Friuli-Venezia Giulia	3.63	3.59	5.66	5.66
	Emilia Romagna	3.71	3.67	5.53	5.29
d.	CENTRAL ITALY	3.82	3.69	5.52	5.09
	Marche	3.73	3.64	5.61	5.40
	Tuscany	3.80	3.66	4.83	4.19
	Umbria	3.68	3.59	5.41	5.08
	Lazio	3.89	3.72	5.77	5.49
e.	SOUTHERN ITALY	3.86	3.76	5.86	5.54
	Abruzzo and Molise	3.76	3.67	5.73	5.32
	Campania	3.96	3.83	5.94	5.62
	Puglia	3.81	3.70	5.78	5.36
	Basilicata	3.81	3.72	5.80	5.39
	Calabria	3.79	3.71	5.91	5.67
f.	ISLANDS	3.82	3.74	5.80	5.61
	Sicily	3.78	3.71	5.87	5.65
	Sardinia	3.95	3.87	5.63	5.52

Notes:

Only lending in euros to the consumer households is considered.

Distribution by initial period of rate fixation, customer location (geographical area) and total credit granted
New loans in the quarter

TDB30900

Sample of banks

Source: Survey of lending rates
 Percentages
 Size classes in euros

March 2005

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
ITALY	3.74	3.70	4.36	4.27
NORTH-WEST ITALY	3.74	3.69	4.14	4.18
NORTH-EAST ITALY	3.63	3.67	4.18	4.03
CENTRAL ITALY	3.74	3.69	4.49	4.36
SOUTHERN ITALY	3.91	3.79	4.57	4.37
ISLANDS	3.89	3.78	4.51	4.46

Notes:

Only lending in euros to the consumer households is considered.

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

TDB30950		Sample of banks								
Source: Survey of deposit rates Percentages										
March 2005		Total	General govern- ment	Financial companies	Non financial companies	of which:			Producer house- holds	Consumer house- holds and nec
						industry	building	services		
a.	ITALY	0.80	1.84	1.48	1.04	1.19	0.86	0.99	0.52	0.59
b.	NORTH-WEST ITALY	0.75	1.77	1.37	0.99	1.10	0.90	0.93	0.46	0.53
	Piedmont	0.67	1.77	1.61	1.00	1.00	0.80	1.04	0.44	0.47
	Valle d'Aosta	0.74	1.92	1.80	1.04	1.26	0.90	0.95	0.35	0.41
	Liguria	0.59	1.62	1.48	0.93	0.99	0.92	0.90	0.44	0.47
	Lombardy	0.79	1.78	1.34	0.99	1.13	0.93	0.92	0.47	0.56
c.	NORTH-EAST ITALY	0.81	2.21	1.60	1.12	1.18	0.95	1.12	0.56	0.58
	Trentino-Alto Adige	1.00	2.77	1.40	1.33	1.35	0.82	1.39	0.53	0.55
	Veneto	0.75	2.28	1.69	1.07	1.12	0.97	1.07	0.52	0.55
	Friuli-Venezia Giulia	0.93	1.95	1.61	1.17	1.14	1.01	1.22	0.50	0.52
	Emilia Romagna	0.81	2.12	1.53	1.14	1.22	0.94	1.11	0.60	0.63
d.	CENTRAL ITALY	0.95	1.83	1.70	1.18	1.47	0.85	1.08	0.59	0.71
	Marche	0.78	1.75	1.25	1.12	1.30	0.75	1.03	0.61	0.67
	Tuscany	0.79	1.83	1.42	0.96	1.01	0.80	0.95	0.59	0.69
	Umbria	0.74	1.61	1.24	1.00	1.01	0.73	1.07	0.60	0.65
	Lazio	1.06	1.84	1.76	1.27	1.71	0.89	1.13	0.58	0.72
e.	SOUTHERN ITALY	0.63	1.59	1.35	0.84	1.02	0.65	0.79	0.50	0.54
	Abruzzo	0.85	1.95	1.58	1.12	1.18	0.84	1.14	0.73	0.70
	Molise	0.77	1.67	1.45	0.90	1.19	0.61	0.69	0.54	0.59
	Campania	0.58	1.59	0.99	0.73	0.85	0.51	0.72	0.42	0.50
	Puglia	0.65	1.61	1.11	0.98	1.24	0.83	0.85	0.54	0.57
	Basilicata	0.64	1.85	0.36	0.63	0.70	0.64	0.58	0.56	0.53
	Calabria	0.50	1.23	1.38	0.59	0.64	0.47	0.50	0.39	0.42
f.	ISLANDS	0.79	1.68	1.44	0.91	0.97	0.76	0.92	0.56	0.65
	Sicily	0.78	1.74	1.34	0.89	1.10	0.75	0.86	0.55	0.66
	Sardinia	0.80	1.58	1.53	0.94	0.72	0.76	1.01	0.57	0.64

Notes:

Only deposit in euros is considered.

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

TDB30960		Sample of banks							
Source: Survey of deposit rates Percentages Size classes in euros									
March 2005		Non-financial companies and producer households				Consumer households and nec			
		up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
a.	TOTAL	0.41	0.37	0.61	1.31	0.35	0.44	0.75	1.27
b.	NORTH-WEST ITALY	0.36	0.35	0.59	1.19	0.29	0.39	0.71	1.25
	Piedmont	0.34	0.33	0.56	1.30	0.26	0.36	0.66	1.22
	Valle d'Aosta	0.19	0.30	0.76	1.31	0.25	0.33	0.57	1.29
	Liguria	0.24	0.32	0.59	1.30	0.26	0.35	0.70	1.22
	Lombardy	0.39	0.36	0.60	1.16	0.31	0.41	0.73	1.26
c.	NORTH-EAST ITALY	0.46	0.40	0.69	1.46	0.32	0.44	0.79	1.35
	Trentino-Alto Adige	0.65	0.44	0.70	1.63	0.34	0.41	0.72	1.18
	Veneto	0.21	0.35	0.66	1.45	0.26	0.41	0.78	1.38
	Friuli-Venezia Giulia	0.18	0.33	0.67	1.54	0.24	0.41	0.74	1.38
	Emilia Romagna	0.59	0.47	0.73	1.43	0.38	0.48	0.81	1.34
d.	CENTRAL ITALY	0.53	0.41	0.60	1.45	0.47	0.54	0.80	1.28
	Marche	0.69	0.47	0.74	1.48	0.49	0.54	0.83	1.27
	Tuscany	0.54	0.47	0.65	1.29	0.53	0.60	0.80	1.22
	Umbria	0.64	0.42	0.68	1.34	0.48	0.54	0.80	1.22
	Lazio	0.38	0.36	0.53	1.49	0.42	0.50	0.80	1.30
e.	SOUTHERN ITALY	0.30	0.32	0.53	1.19	0.32	0.40	0.67	1.19
	Abruzzo	0.44	0.56	0.84	1.46	0.42	0.57	0.89	1.48
	Molise	0.24	0.36	0.64	1.30	0.30	0.42	0.78	1.43
	Campania	0.18	0.24	0.43	1.08	0.27	0.37	0.62	1.13
	Puglia	0.39	0.35	0.60	1.33	0.37	0.42	0.72	1.21
	Basilicata	0.53	0.30	0.53	0.90	0.42	0.37	0.63	1.14
	Calabria	0.17	0.25	0.43	0.89	0.23	0.33	0.58	1.06
f.	ISLANDS	0.29	0.41	0.61	1.24	0.38	0.53	0.83	1.26
	Sicily	0.28	0.40	0.61	1.23	0.38	0.51	0.84	1.29
	Sardinia	0.30	0.42	0.60	1.26	0.38	0.55	0.81	1.16

Notes:

Only deposit in euros is considered.

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

TDB30970

Sample of banks

Source: Survey of deposit rates
Percentages

March 2005		Total	North-west	North-east	Centre	South	Islands
a.	TOTAL	0.93	0.90	0.99	1.07	0.72	0.78
	Agricultural, forestry and fishery products	0.62	0.57	0.63	0.72	0.58	0.69
	Fuel and power products	1.79	1.47	1.46	2.08	1.50	1.51
	Ores and metals	1.05	1.12	1.16	0.62	0.90	0.73
	Non-metallic minerals and products	1.12	1.05	1.29	1.05	1.04	0.78
	Chemical products	1.15	1.19	1.28	1.00	0.97	0.61
	Metal products, except transport equipment	0.86	0.82	0.99	0.74	0.78	0.53
	Agricultural and industrial machinery	1.03	0.99	1.14	0.95	0.83	0.63
	Office and data processing machines, etc.	0.84	0.79	1.07	0.88	0.54	0.51
	Electrical goods	1.01	1.06	1.17	0.81	0.64	0.50
	Transport equipment	1.03	0.97	1.14	1.07	1.10	0.52
	Food and tobacco products	1.09	1.08	1.24	1.31	0.75	0.58
	Textiles, clothing and footwear	0.96	1.09	0.95	0.92	0.66	0.55
	Paper and paper products	1.23	1.21	1.12	1.46	0.84	1.19
	Rubber and plastic products	1.02	0.96	1.05	1.28	0.84	0.59
	Other manufactured products	0.74	0.76	0.76	0.76	0.64	0.45
	Building and construction	0.77	0.78	0.83	0.80	0.61	0.69
	Wholesale and retail trade services, recovery and repair services	0.75	0.76	0.86	0.74	0.60	0.69
	Lodging and catering services	0.62	0.62	0.63	0.61	0.55	0.69
	Inland transport services	1.10	1.06	1.10	1.27	1.02	0.72
	Maritime and air transport services	1.19	1.08	0.79	1.43	1.05	1.26
	Auxiliary transport services	1.29	1.14	1.44	1.45	0.64	1.23
	Communication services	0.94	0.96	0.94	1.00	0.43	0.47
	Other market services	0.92	0.88	1.05	1.02	0.70	0.81

Notes:

Only deposit in euros is considered.

Information on the Bank of Italy

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2004	Nov. 2004	Dec. 2004
a. TOTAL	–	–	166,115
b. GOLD AND GOLD RECEIVABLES	–	–	25,348
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	20,450
Receivables from the IMF	–	–	3,634
Securities (other than shares)	–	–	13,483
Current accounts and other deposits	–	–	3,331
Reverse operations	–	–	–
Other claims	–	–	2
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	5,595
Financial counterparties	–	–	5,595
of which: securities (other than shares)	–	–	2,704
reverse operations	–	–	–
other claims	–	–	2,891
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	–	–	14,632
Main refinancing operations	–	–	14,218
Longer-term refinancing operations	–	–	412
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	–	–	2
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	–	–	..
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	–	–	1,978
i. GENERAL GOVERNMENT DEBT	–	–	18,561

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Bank of Italy

	Oct. 2004	Nov. 2004	Dec. 2004
(cont.)			
I. INTRA-EUROSISTEM CLAIMS	–	–	15,247
Participating interest in the ECB	–	–	726
Claims deriving from the transfer of foreign reserves to the ECB	–	–	7,263
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	–	–	7,258
m. ITEMS TO BE SETTLED	–	–	2
n. OTHER ASSETS	–	–	57,772
Euro-area coins	–	–	26
UIC endowment fund	–	–	258
Investments of reserves and provisions (including shares)	–	–	29,113
Intangible fixed assets	–	–	25
Deferred charges	–	–	6
Tangible fixed assets (net of depreciation)	–	–	2,452
Accrued income and prepaid expenses	–	–	715
Sundry	–	–	25,177
o. EXPENSE FOR THE YEAR	–	–	6,530
p. MEMORANDUM ACCOUNTS	–	–	254,009

Notes: The figures for October and November 2004 were published in the previous issue.

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Jan. 2005	Feb. 2005	Mar. 2005
a. TOTAL	184,658	198,432	189,922
b. GOLD AND GOLD RECEIVABLES	25,348	25,348	25,995
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	20,582	20,234	21,173
Receivables from the IMF	3,581	3,530	3,596
Securities (other than shares)	13,501	12,950	13,728
Current accounts and other deposits	3,211	3,752	3,640
Reverse operations	286	–	207
Other claims	3	3	2
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	5,742	5,715	5,727
Financial counterparties	5,742	5,715	5,727
of which: securities (other than shares)	2,991	3,225	3,408
reverse operations	..	41	–
other claims	2,750	2,449	2,319
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	17,839	19,500	19,310
Main refinancing operations	17,036	18,460	17,992
Longer-term refinancing operations	801	1,039	1,317
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	2	1	1
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	..	..	3
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,978	1,978	1,973
i. GENERAL GOVERNMENT DEBT	18,561	18,511	18,485

TDB40605

Bank of Italy

	Jan. 2005	Feb. 2005	Mar. 2005
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	36,985	48,697	37,701
Participating interest in the ECB	726	726	726
Claims deriving from the transfer of foreign reserves to the ECB	7,263	7,263	7,263
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	28,996	40,708	29,712
m. ITEMS TO BE SETTLED	1	7	5
n. OTHER ASSETS	57,517	58,227	58,898
Euro-area coins	25	39	38
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	28,349	28,435	28,655
Intangible fixed assets	25	25	25
Deferred charges	6	6	6
Tangible fixed assets (net of depreciation)	2,453	2,455	2,456
Accrued income and prepaid expenses	722	722	910
Sundry	25,679	26,286	26,550
o. EXPENSE FOR THE YEAR	104	214	653
p. MEMORANDUM ACCOUNTS	248,261	246,923	246,782

Notes:

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Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2004	Nov. 2004	Dec. 2004
a. TOTAL	–	–	166,115
b. BANKNOTES IN CIRCULATION	–	–	84,191
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	–	–	12,972
Current accounts (covering the minimum reserve system)	–	–	12,970
Deposit facility	–	–	1
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	–
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	–	–	15,968
General government	–	–	15,859
of which: Treasury payments account	–	–	15,771
sinking fund for the redemption of government securities	–	–	4
other liabilities	–	–	85
Other counterparties	–	–	109
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	–	–	31
Liabilities to non-euro-area EU central banks	–	–	..
Other liabilities	–	–	30
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	–	–	648
Deposits and balances	–	–	10
Other liabilities	–	–	639
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	–	–	800
l. INTRA-EUROSISTEM LIABILITIES	–	–	6,077
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	–	–	6,077
Other intra-Eurosystem liabilities (net)	–	–	–

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Bank of Italy

	Oct. 2004	Nov. 2004	Dec. 2004
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	–	–	24
n. OTHER LIABILITIES	–	–	2,291
Bank of Italy drafts	–	–	524
Cashier's department services	–	–	..
Accrued expenses and deferred income	–	–	27
Sundry	–	–	1,739
o. PREVISIONS	–	–	6,260
Provisions for specific risks	–	–	620
Sundry staff-related provisions	–	–	5,640
p. REVALUATION ACCOUNTS	–	–	9,550
q. PROVISION FOR GENERAL RISKS	–	–	6,832
r. CAPITAL AND RESERVES	–	–	13,917
Capital	–	–	..
Ordinary and extraordinary reserves	–	–	9,894
Other reserves	–	–	4,022
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	–	–	6,555
u. MEMORANDUM ACCOUNTS	–	–	254,009

Notes: The figures for October and November 2004 were published in the previous issue.

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Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Jan. 2005	Feb. 2005	Mar. 2005
a. TOTAL	184,658	198,432	189,922
b. BANKNOTES IN CIRCULATION	81,698	82,112	84,011
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	10,599	10,486	7,762
Current accounts (covering the minimum reserve system)	10,598	10,485	7,755
Deposit facility	1	2	7
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	47,147	60,811	50,259
General government	47,098	60,479	50,149
of which: Treasury payments account	47,010	60,380	50,062
sinking fund for the redemption of government securities	50	50	50
other liabilities	38	49	37
Other counterparties	50	332	110
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	204	30	50
Liabilities to non-euro-area EU central banks	..	..	10
Other liabilities	204	29	40
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	966	601	709
Deposits and balances	10	10	10
Other liabilities	956	591	699
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	800	800	819
l. INTRA-EUROSISTEM LIABILITIES	4,705	4,724	4,950
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	4,705	4,724	4,950
Other intra-Eurosystem liabilities (net)	–	–	–

TDB40615

Bank of Italy

	Jan. 2005	Feb. 2005	Mar. 2005
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	22	21	17
n. OTHER LIABILITIES	1,968	1,900	2,160
Bank of Italy drafts	354	319	285
Cashier's department services	..	..	..
Accrued expenses and deferred income	6	6	27
Sundry	1,608	1,575	1,848
o. PREVISIONS	6,011	6,011	6,011
Provisions for specific risks	372	372	372
Sundry staff-related provisions	5,640	5,640	5,640
p. REVALUATION ACCOUNTS	9,550	9,550	10,701
q. PROVISION FOR GENERAL RISKS	6,832	6,832	6,832
r. CAPITAL AND RESERVES	13,917	13,917	13,917
Capital	..	..	..
Ordinary and extraordinary reserves	9,894	9,894	9,894
Other reserves	4,022	4,022	4,022
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	25	25	25
t. INCOME FOR THE YEAR	214	611	1,699
u. MEMORANDUM ACCOUNTS	248,261	246,923	246,782

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 in the “BIP on-line statistical database”. 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, in use since 1 January 2005 and subject to the 9th update of Circular no. 139 of 11 February 1991, 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, financial derivatives), an informational section (transactions carried out on behalf of third parties, syndicated loans, claims acquired from customers other than intermediaries – debtors assigned, matched loans – overdue amounts, claims written off, claims assigned to third parties) 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.).

2.3 Surveys of lending and deposit rates

The quarterly sample survey of deposit and lending rates, introduced under Article 51 of the Consolidate Law on Banking, is currently governed by the Bank of Italy's Circular No. 251 of 17 July 2003, "Rilevazione analitica dei tassi d'interesse. Istruzioni per le banche segnalanti" (Sample Survey of Interest Rates: Instructions for Reporting Banks), which has applied since the first quarter of 2004. The Circular can be found on the Bank of Italy's website under "Statistiche – La raccolta delle informazioni presso gli intermediari – Segnalazioni creditizie e finanziarie – Normativa di riferimento".

The information on lending rates is collected separately for each customer; that on deposit rates is collected instead on an aggregate basis.

In the case of lending rates the survey covers the loan facilities granted to ordinary customers – i.e. excluding banks and banking authorities – by Italian branches of reporting intermediaries in the following forms: matched loans, term loans and revocable loans. Intermediaries are required to submit the information requested for each customer having, at the end of the reference quarter, a sum of the amounts of the above forms of financing granted or used reported to the Central Credit Register that equals or exceeds the reporting threshold (see Section 2.2).

For all the loans covered by the survey outstanding at the end of each quarter, intermediaries report the products and the related amounts received; the latter are divided between interest payments, fees and expenses. On the basis of the observed data the interest rates published in the statistical tables are calculated as the weighted average of the rates effectively charged to customers – excluding transactions at supported interest rates – using the following formula:

$$r(\%) = (\text{Amounts received} * 365) / \text{Products}$$

For new term loans, banks report the Annual Percentage Rate of Charge – APRC (as defined in Directive 87/102/EEC) and the amount of financing granted. In the statistical tables showing the APRC, the weighted average is calculated on the basis of the amounts of the loans granted.

As regards deposit rates, data are collected on the conditions applied to sight current account deposits of ordinary customers outstanding at the end of the quarter at the Italian branches of reporting banks. For the transactions covered by the survey, intermediaries report the following data in aggregate form:

- the sum of the interest accrued in the reference quarter (regardless of when it is paid);
- the sum of the products for the reference quarter.

The interest rates published in the statistical tables are the weighted average calculated using the following formula:

$$r(\%) = (\text{Amounts disbursed} * 365) / \text{Products}$$

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 the "BIP on-line statistical database"). 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 from 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 the "BIP on-line statistical database".

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".

As of January 2005: in the "institutional" classification the "Central credit institutions" category has been eliminated and the entities in question included in the "Banks established as società per azioni" category.

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.

As of January 2005: in the new form for reporting loans introduced following the 9th update of Circular no. 139 of 11 February 1991, intermediaries are required to report separately: – bad debts for an amount equal to the amount originally disbursed, net of repayments and gross of writedowns and writeoffs; – the stock of amounts written off over the entire duration of the credit relationship. Prior to that date, bad debts were reported gross of writedowns and net of writeoffs. However, unless stated otherwise, the series published continue to refer to bad debts net of writeoffs. A certain discontinuity can nonetheless be observed in the data between December 2004 and March 2005, especially as regards the information on financial intermediaries. It should also be noted that following the above-mentioned legislative update it is no longer possible to separate out the part of net bad debts backed by personal guarantees or collateral; consequently, as of January 2005 this information is no longer published. Lastly, in accordance with the New Capital Accord (Basel II), which considers the threshold of 1,000,000 euros as one of the criteria for distinguishing between “retail” and “corporate” customers, wherever possible this threshold has been shown in the tables disaggregated by size class.

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.

As of March 2004 Bank of Italy Circular No. 251 of 17 July 2003 made far-reaching changes to the quarterly collection of sample data on lending and deposit rates. The number of reporting banks was increased and the report form was amended with provision made for the collection of additional data. Consequently, the tables of the Statistical Bulletin and of the Summary Report of the Statistical Bulletin have been completely revised.

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.

As of September 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 billion euros.

As of December 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 4.2 billion euros.

As of January 2004: the change in the institutional status of a large intermediary has caused breaks in some series. The discontinuities are especially pronounced in the tables on securities business.

As of March 2004: 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 2.3 billion euros.

As of June 2004: 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 4.6 billion euros.

As of September 2004: 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 0.9 billion euros.

As of December 2004: 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 5.6 billion euros (including 334 million of bad debts).

As of March 2005: 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 5.6 billion euros (including 173 million of bad debts).

For technical reasons the information concerning “General government” reported in the Statistical Bulletin still includes the transactions of “Cassa Depositi e Prestiti”, which, following its transformation into a *società per azioni* pursuant to Law 326/2003, has been classified outside that sector in the national accounts. As part of the regular updating of the the Bank of Italy’s statistical data base (BIP on-line), as of the next issue the information in question will be processed in accordance with the new legal framework.

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; b) 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. Factoring is an assignment without recourse (with the credit risk transferred to the assignee) or with recourse (with the credit risk remaining with the assignor) of accounts receivable to banks or specialist companies for management and collection; it may be associated with the granting of credit to the assignor.
APRC	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
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 securities and other financial instruments, net of own liabilities in issue, that an intermediary receives from customers for safekeeping or administration or in connection with the management of portfolios of securities; the aggregate includes securities held on deposit by the intermediary as the depository bank for collective investment schemes (under Article 36 of Legislative Decree 58/1998).
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.
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.
INITIAL PERIOD OF RATE FIXATION	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the “variable interest rate or fixed up to 1 year” duration class.
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 aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. 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.
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.
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.
RECEIVABLES FOR CONSUMER CREDIT AND THE ISSUE OR MANAGEMENT OF CREDIT CARDS	Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).
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). As of January 2005, the first classification is no longer used. 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. As of January 2005, the “Central credit institutions” category has been eliminated and the entities in question included in the “Banks established as società per azioni” category. 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.