

BANCA D'ITALIA

**Summary Report of
the Statistical Bulletin**

**Data on credit,
securities business and interest rates**



IV - 2000

Statistical publications and distribution options

The Bank of Italy publishes a quarterly statistical bulletin, together with a summary report that comes out separately some weeks before the bulletin, and several monthly supplements. The statistical information is produced in paper form and on magnetic and optical media.

The magnetic media available is an IBM Model 3480 magnetic cartridge for mainframes. Statistics are distributed in optical format on CD-ROM.

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

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Summary Report of the Statistical Bulletin

**Data on credit,
securities business
and interest rates**

Notice to readers

- I. The appendices of the Statistical Bulletin and the Summary Report contain methodological notes with general information on the statistical data and the sources from which they are drawn. More specific notes regarding individual tables are given at the foot of the tables themselves. The publications also include a glossary of the statistical concepts used in the tables.
- II. Symbols
 - the phenomenon does not exist, or exists and is observed but no cases were recorded;
 - the phenomenon exists but its value is not known;
 - .. the value is known but is less than the minimum considered significant;
 - = = the data are confidential;
 - : : the data are not statistically significant.

The thin lines separating data within tables serve solely to make consultation easier.
- III. The intervals for the classification by size include the lower limit and exclude the upper limit.

Additional information concerning this issue

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

Key to symbols and information in the index

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

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		●	Table distributed on CD-ROM with greater disaggregation of data
		⊙	Table distributed on CD-ROM only
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		H	Half-yearly
		A	Annual
3	Source	1	Supervisory returns
		2	Central Credit Register
		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
		6	Bank of Italy
4	Universe	[ba]	Banks
		[bs]	Banks raising mainly short-term funds
		[sb]	Sample of banks
		[fi]	Financial intermediaries referred to in Art. 107 of the 1993 Banking Law
		[ci]	Collective investment undertakings
		[sf]	Securities firms (SIMs)
		[bi]	Bank of Italy
		[am]	Asset management companies
5			Table appearing in this issue
6	Table identification code		
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A DATA ON CREDIT, SECURITIES BUSINESS AND INTEREST RATES

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Tables

TDC40010

Banks

Source: Supervisory returns
Stocks in billions of lire

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL STOCKS					
Loans	1,531,514	1,607,488	1,640,316	1,699,875	1,729,801
<i>of which:</i> bad debts	120,769	115,761	114,724	111,045	109,951
Deposits	966,877	1,020,367	1,008,164	1,009,300	995,102
Guarantees	221,169	239,169	244,557	251,039	260,438
Asset management services	3,104,367	2,942,614	3,063,644	3,054,758	3,185,919
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,501,031	1,571,200	1,604,430	1,661,096	1,687,317
<i>of which:</i> in non-euro-area currencies	50,882	51,896	59,634	62,246	66,806
medium and long-term	713,679	743,536	755,176	781,390	789,230
bad debts	120,283	115,201	113,856	110,171	109,154
Deposits	951,516	1,003,233	989,135	989,471	973,269
<i>of which:</i> in non-euro-area currencies	23,471	24,833	25,650	26,124	27,033
medium and long-term	42,472	38,548	33,754	30,323	27,795
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	30,483	36,288	35,887	38,779	42,485
<i>of which:</i> bad debts	485	560	868	874	797
Deposits	15,360	17,134	19,029	19,829	21,833

Notes:

The figures for total stocks include transactions with non-resident customers. Securities included in asset management services are stated at face value.

TDC40010

Banks

Source: Supervisory returns
Stocks in millions of euros

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL STOCKS					
Loans	790,961	830,198	847,153	877,912	893,368
<i>of which:</i> bad debts	62,372	59,785	59,250	57,350	56,785
Deposits	499,350	526,975	520,673	521,260	513,927
Guarantees	114,224	123,521	126,303	129,651	134,505
Asset management services	1,603,272	1,519,733	1,582,240	1,577,651	1,645,390
b. TRANSACTIONS WITH RESIDENTS					
Loans	775,218	811,457	828,619	857,885	871,426
<i>of which:</i> in non-euro-area currencies	26,278	26,802	30,799	32,148	34,503
medium and long-term	368,585	384,004	390,016	403,554	407,603
bad debts	62,121	59,496	58,802	56,899	56,373
Deposits	491,417	518,126	510,846	511,019	502,652
<i>of which:</i> in non-euro-area currencies	12,122	12,825	13,247	13,492	13,961
medium and long-term	21,935	19,908	17,433	15,661	14,355
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	15,743	18,741	18,534	20,028	21,942
<i>of which:</i> bad debts	251	289	448	451	411
Deposits	7,933	8,849	9,827	10,241	11,276

Notes:

The figures for total stocks include transactions with non-resident customers. Securities included in asset management services are stated at face value.

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

TDC40020

Banks

Source: Supervisory returns
Stocks in billions of lire

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL LOANS	1,501,031	1,571,199	1,604,429	1,661,091	1,687,312
b. CUSTOMER LOCATION					
North-West Italy	550,706	586,426	603,647	632,723	652,053
North-East Italy	325,025	344,955	362,624	372,824	373,870
Central Italy	384,827	395,432	389,587	404,904	409,503
Southern Italy	158,471	159,792	164,742	165,531	166,978
Islands	81,994	84,586	83,816	85,044	84,924
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	114,000	119,537	111,860	110,545	107,699
Financial companies	185,686	204,073	216,286	230,790	225,350
Non-financial companies	790,777	820,990	833,961	865,248	891,910
<i>of which: industry</i>	<i>346,978</i>	<i>360,477</i>	<i>364,833</i>	<i>381,025</i>	<i>382,050</i>
building	106,247	106,425	108,056	108,814	110,241
services	318,715	334,456	341,462	355,970	380,555
Producer households	109,698	112,235	114,251	115,107	116,225
Consumer households and nec	300,859	314,357	328,061	339,336	346,119

Notes:

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

TDC40020

Banks

Source: Supervisory returns
Stocks in millions of euros

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL LOANS	775,218	811,456	828,619	857,882	871,424
b. CUSTOMER LOCATION					
North-West Italy	284,416	302,864	311,758	326,774	336,757
North-East Italy	167,861	178,155	187,279	192,548	193,088
Central Italy	198,747	204,224	201,205	209,116	211,491
Southern Italy	81,844	82,526	85,082	85,489	86,237
Islands	42,346	43,685	43,287	43,922	43,859
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	58,876	61,736	57,771	57,092	55,622
Financial companies	95,899	105,395	111,703	119,193	116,383
Non-financial companies	408,402	424,006	430,705	446,863	460,633
<i>of which: industry</i>	<i>179,199</i>	<i>186,171</i>	<i>188,420</i>	<i>196,783</i>	<i>197,313</i>
building	54,872	54,964	55,806	56,198	56,935
services	164,603	172,732	176,351	183,843	196,540
Producer households	56,654	57,965	59,006	59,448	60,025
Consumer households and nec	155,381	162,352	169,429	175,253	178,756



Notes:

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

TDC40030

Banks

Source: Supervisory returns
Stocks in billions of lire

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL DEPOSITS	951,512	1,003,227	989,131	989,466	973,265
b. CUSTOMER LOCATION					
North-West Italy	327,437	358,293	352,817	348,612	338,399
North-East Italy	198,947	205,872	198,884	196,673	195,724
Central Italy	214,058	226,006	227,507	234,909	233,178
Southern Italy	143,634	145,686	144,117	142,895	140,552
Islands	67,431	67,363	65,797	66,370	65,409
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	34,064	36,130	34,966	35,982	33,518
Financial companies	52,394	86,567	84,978	90,299	82,557
Non-financial companies	137,729	148,350	146,419	156,115	163,339
<i>of which: industry</i>	<i>55,722</i>	<i>59,407</i>	<i>59,726</i>	<i>62,266</i>	<i>63,220</i>
building	12,726	14,687	14,004	14,713	16,538
services	65,952	70,892	69,481	75,842	79,160
Producer households	53,441	53,178	52,523	53,799	53,097
Consumer households and nec	673,757	678,948	670,218	653,162	640,660

Notes:

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

TDC40030

Banks

Source: Supervisory returns
Stocks in millions of euros

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL DEPOSITS	491,415	518,124	510,843	511,016	502,649
b. CUSTOMER LOCATION					
North-West Italy	169,107	185,043	182,215	180,043	174,769
North-East Italy	102,747	106,324	102,715	101,573	101,083
Central Italy	110,552	116,722	117,498	121,320	120,426
Southern Italy	74,181	75,241	74,430	73,799	72,589
Islands	34,825	34,790	33,981	34,277	33,781
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	17,593	18,659	18,058	18,583	17,310
Financial companies	27,059	44,708	43,888	46,635	42,637
Non-financial companies	71,131	76,617	75,619	80,627	84,357
<i>of which: industry</i>	<i>28,778</i>	<i>30,681</i>	<i>30,846</i>	<i>32,158</i>	<i>32,651</i>
building	6,572	7,585	7,233	7,598	8,541
services	34,062	36,613	35,884	39,169	40,883
Producer households	27,600	27,464	27,126	27,785	27,422
Consumer households and nec	347,966	350,648	346,139	337,330	330,873



Notes:

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

TDC40040

Banks

Source: Supervisory returns
Stocks in billions of lire

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL GUARANTEES	163,055	173,253	174,344	178,294	180,980
b. CUSTOMER LOCATION					
North-West Italy	69,302	71,697	74,355	77,288	80,208
North-East Italy	38,316	41,608	43,284	45,862	45,213
Central Italy	38,983	43,593	40,851	39,654	40,127
Southern Italy	10,930	10,195	9,674	9,630	9,643
Islands	5,552	6,185	6,202	6,002	6,583
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	1,639	1,827	1,839	1,825	1,861
Financial companies	16,404	18,819	19,490	21,953	20,755
Non-financial companies	132,319	139,259	139,657	140,963	145,439
<i>of which: industry</i>	<i>62,667</i>	<i>67,262</i>	<i>67,672</i>	<i>66,736</i>	<i>69,703</i>
building	26,437	25,839	25,440	25,757	26,672
services	41,648	44,657	44,951	46,897	47,554
Producer households	4,529	5,090	4,706	4,997	4,988
Consumer households and nec	8,191	8,283	8,675	8,697	8,731

Notes:

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

TDC40040

Banks

Source: Supervisory returns
Stocks in millions of euros

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL GUARANTEES	84,211	89,478	90,041	92,081	93,468
b. CUSTOMER LOCATION					
North-West Italy	35,792	37,028	38,401	39,916	41,424
North-East Italy	19,788	21,489	22,354	23,686	23,351
Central Italy	20,133	22,514	21,098	20,479	20,724
Southern Italy	5,645	5,265	4,996	4,974	4,980
Islands	2,867	3,194	3,203	3,100	3,400
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	846	943	950	943	961
Financial companies	8,472	9,719	10,066	11,338	10,719
Non-financial companies	68,337	71,921	72,127	72,801	75,113
<i>of which: industry</i>	<i>32,365</i>	<i>34,738</i>	<i>34,949</i>	<i>34,466</i>	<i>35,999</i>
building	13,654	13,344	13,139	13,302	13,775
services	21,509	23,064	23,215	24,221	24,560
Producer households	2,339	2,629	2,430	2,581	2,576
Consumer households and nec	4,231	4,278	4,480	4,492	4,509



Notes:

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

TDC40050

Banks

Source: Supervisory returns
Stocks in billions of lire

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL BAD DEBTS	120,283	115,201	113,856	110,171	109,154
b. CUSTOMER LOCATION					
North-West Italy	24,406	23,776	24,098	22,777	22,819
North-East Italy	14,004	13,264	13,425	13,373	13,524
Central Italy	32,579	29,001	29,514	28,524	28,615
Southern Italy	28,509	28,196	28,378	27,120	27,030
Islands	20,783	20,962	18,441	18,318	17,166
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	124	144	92	65	66
Financial companies	3,791	3,413	3,369	3,170	3,078
Non-financial companies	69,727	67,185	66,372	64,075	63,059
<i>of which: industry</i>	<i>19,187</i>	<i>18,579</i>	<i>18,731</i>	<i>18,497</i>	<i>18,381</i>
building	20,155	20,084	19,574	18,328	17,799
services	26,742	25,004	24,740	23,948	23,774
Producer households	20,069	19,686	19,276	18,775	18,497
Consumer households and nec	26,572	24,772	24,747	24,028	24,454

Notes:

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

TDC40050

Banks

Source: Supervisory returns
Stocks in millions of euros

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL BAD DEBTS	62,121	59,496	58,802	56,898	56,373
b. CUSTOMER LOCATION					
North-West Italy	12,605	12,279	12,446	11,764	11,785
North-East Italy	7,233	6,850	6,933	6,907	6,984
Central Italy	16,826	14,978	15,243	14,732	14,778
Southern Italy	14,724	14,562	14,656	14,006	13,960
Islands	10,733	10,826	9,524	9,461	8,865
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	64	74	47	34	34
Financial companies	1,958	1,763	1,740	1,637	1,590
Non-financial companies	36,011	34,698	34,278	33,092	32,567
<i>of which: industry</i>	<i>9,909</i>	<i>9,595</i>	<i>9,674</i>	<i>9,553</i>	<i>9,493</i>
building	10,409	10,372	10,109	9,465	9,193
services	13,811	12,914	12,777	12,368	12,278
Producer households	10,365	10,167	9,955	9,696	9,553
Consumer households and nec	13,723	12,794	12,781	12,409	12,629



Notes:

Distribution by: - location of the investment (geographical area)
- economic purpose of the investment

TDC40060

Banks

Source: Supervisory returns
Stocks in billions of lire

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL MEDIUM AND LONG-TERM LOANS	711,470	741,804	752,767	779,233	786,699
<i>of which:</i> subsidized	74,624	74,200	72,676	73,029	70,930
b. LOCATION OF THE INVESTMENT					
North-West Italy	226,758	237,770	246,245	255,716	258,697
North-East Italy	153,162	163,481	167,353	172,850	175,851
Central Italy	205,419	210,309	207,270	212,341	212,338
Southern Italy	83,623	86,420	86,792	90,882	91,649
Islands	42,508	43,705	44,978	47,445	48,163
c. ECONOMIC PURPOSE OF THE INVESTMENT					
Civil engineering works	147,051	149,894	150,094	152,492	150,431
Machinery, equipment, transport equipment and sundry products	150,803	156,473	156,247	158,155	157,163
Purchase of buildings	165,248	175,136	183,482	193,082	197,508
<i>of which:</i> dwellings of consumer households	115,556	122,481	131,035	138,977	142,950
other buildings	49,692	52,654	52,446	54,104	54,559
Other	248,368	260,302	262,944	275,505	281,597

Notes:

Distribution by: - location of the investment (geographical area)
- economic purpose of the investment

TDC40060

Banks

Source: Supervisory returns
Stocks in millions of euros

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL MEDIUM AND LONG-TERM LOANS	367,444	383,110	388,771	402,440	406,296
<i>of which: subsidized</i>	38,540	38,321	37,534	37,716	36,632
b. LOCATION OF THE INVESTMENT					
North-West Italy	117,111	122,798	127,175	132,066	133,606
North-East Italy	79,102	84,431	86,430	89,269	90,820
Central Italy	106,090	108,616	107,046	109,665	109,663
Southern Italy	43,187	44,632	44,824	46,936	47,333
Islands	21,954	22,572	23,229	24,504	24,874
c. ECONOMIC PURPOSE OF THE INVESTMENT					
Civil engineering works	75,945	77,414	77,517	78,756	77,691
Machinery, equipment, transport equipment and sundry products	77,883	80,811	80,695	81,680	81,168
Purchase of buildings	85,343	90,450	94,760	99,718	102,005
<i>of which: dwellings of consumer households</i>	59,680	63,256	67,674	71,776	73,827
other buildings	25,664	27,194	27,086	27,943	28,177
Other	128,271	134,435	135,799	142,286	145,432

€

Notes:

Distribution by: - customer location (geographical area)
- customer segment of economic activity
- type of security

TDC40070

Banks

Source: Supervisory returns
Stocks in billions of lire

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL ASSET MANAGEMENT SERVICES	2,330,579	2,272,656	2,252,329	2,252,977	2,331,307
b. CUSTOMER LOCATION					
North-West Italy	1,363,138	1,326,542	1,318,686	1,301,873	1,363,713
North-East Italy	417,560	408,246	400,711	405,786	406,372
Central Italy	401,341	386,901	383,870	389,275	396,514
Southern Italy	110,440	112,475	108,381	115,553	121,325
Islands	39,345	39,359	40,068	39,953	42,740
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	26,514	28,591	29,081	27,828	27,847
Financial companies	1,015,506	961,640	973,363	983,187	998,188
Non-financial companies	68,411	72,038	71,096	70,746	71,111
Producer households	92,994	64,829	68,209	63,970	65,601
Consumer households and nec	1,128,405	1,146,431	1,109,970	1,106,716	1,167,925
d. TYPE OF SECURITY					
Italian government securities	961,003	902,103	889,818	887,051	904,936
Other debt securities	609,245	600,906	601,484	602,497	629,150
Equity securities	129,016	148,787	148,835	161,406	165,000
Other	631,314	620,860	612,191	602,023	632,221

Notes:

Securities are stated at face value.

- Distribution by:
- customer location (geographical area)
 - customer segment of economic activity
 - type of security

TDC40070

Banks

Source: Supervisory returns
Stocks in millions of euros

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL ASSET MANAGEMENT SERVICES	1,203,643	1,173,729	1,163,231	1,163,565	1,204,020
b. CUSTOMER LOCATION					
North-West Italy	704,002	685,102	681,045	672,362	704,299
North-East Italy	215,652	210,841	206,950	209,571	209,874
Central Italy	207,275	199,817	198,252	201,044	204,782
Southern Italy	57,038	58,089	55,974	59,678	62,659
Islands	20,320	20,327	20,693	20,634	22,073
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	13,693	14,766	15,019	14,372	14,382
Financial companies	524,465	496,646	502,700	507,774	515,521
Non-financial companies	35,331	37,205	36,718	36,537	36,726
Producer households	48,027	33,482	35,227	33,038	33,880
Consumer households and nec	582,773	592,082	573,252	571,571	603,183
d. TYPE OF SECURITY					
Italian government securities	496,317	465,897	459,552	458,124	467,360
Other debt securities	314,649	310,342	310,641	311,164	324,929
Equity securities	66,631	76,842	76,867	83,359	85,216
Other	326,047	320,647	316,171	310,919	326,515

€

Notes:

Securities are stated at face value.

Distribution by type of security and derivative instrument

TDC40080		Banks and securities firms				
Source: Supervisory returns Flows in billions of lire		1999-Q3	1999-Q4	2000-Q1	2000-Q2	2000-Q3
a.	TOTAL PLACEMENT	45,586	99,375	98,433	104,400	93,253
	Italian government securities	12,608	14,046	17,220	18,667	17,966
	Other debt securities	14,473	21,945	18,212	13,225	12,750
	Equity securities	3,912	43,124	2,235	7,311	2,078
	Other securities	14,593	20,259	60,766	65,198	60,459
b.	TOTAL SECURITIES TRADING	4,019,426	3,775,641	4,451,173	3,801,695	3,712,007
	Italian government securities	3,026,359	2,548,606	2,733,935	2,501,043	2,307,579
	Other debt securities	519,482	466,331	432,910	431,600	397,734
	Equity securities	444,433	684,148	1,232,755	842,285	853,942
	Other securities	29,152	76,556	51,573	26,766	152,752
c.	TOTAL DERIVATIVES TRADING	2,089,789	1,957,063	3,722,646	3,426,509	3,299,124
	Futures	1,013,889	812,784	1,470,509	1,381,244	1,079,919
	Swaps and FRAs	577,759	725,536	1,135,819	1,102,538	1,091,350
	Options	489,746	394,051	1,080,905	902,867	862,698
	Other derivatives	8,394	24,693	35,409	39,847	265,154

Notes:

The data include transactions with non-resident customers and interbank transactions. Securities trading is measured at contract prices (ex coupon for debt securities). For the methods of measuring derivatives trading, see the item "Proprietary trading" in the glossary. Securities placement business is measured at the placement price. Amounts are stated net of commissions.

Distribution by type of security and derivative instrument

TDC40080

Banks and securities firms

Source: Supervisory returns
Flows in millions of euros

	1999-Q3	1999-Q4	2000-Q1	2000-Q2	2000-Q3
a. TOTAL PLACEMENT	23,543	51,323	50,837	53,918	48,161
Italian government securities	6,512	7,254	8,893	9,641	9,279
Other debt securities	7,475	11,334	9,406	6,830	6,585
Equity securities	2,020	22,272	1,154	3,776	1,073
Other securities	7,537	10,463	31,383	33,672	31,224
b. TOTAL SECURITIES TRADING	2,075,860	1,949,956	2,298,839	1,963,411	1,917,092
Italian government securities	1,562,984	1,316,245	1,411,960	1,291,681	1,191,765
Other debt securities	268,290	240,840	223,580	222,903	205,413
Equity securities	229,531	353,333	636,665	435,004	441,024
Other securities	15,056	39,538	26,635	13,823	78,890
c. TOTAL DERIVATIVES TRADING	1,079,286	1,010,739	1,922,586	1,769,644	1,703,856
Futures	523,630	419,768	759,455	713,353	557,732
Swaps and FRAs	298,388	374,708	586,602	569,413	563,635
Options	252,933	203,510	558,241	466,292	445,546
Other derivatives	4,335	12,753	18,287	20,579	136,941



Notes:

The data include transactions with non-resident customers and interbank transactions. Securities trading is measured at contract prices (ex coupon for debt securities). For the methods of measuring derivatives trading, see the item "Proprietary trading" in the glossary. Securities placement business is measured at the placement price. Amounts are stated net of commissions.

Distribution by type of security

TDC40090		Banks, securities firms and asset management companies				
Source: Supervisory returns Stocks in billions of lire		Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a.	TOTAL ASSETS UNDER MANAGEMENT	663,029	716,492	767,982	782,283	782,865
b.	PORTFOLIO	634,796	692,128	738,895	758,095	758,469
	Italian government securities	215,801	220,877	203,015	201,036	194,027
	Other debt securities	71,609	74,617	78,123	80,440	81,662
	Equity securities	44,791	64,532	66,457	64,516	64,669
	Units of UCITS	296,865	329,857	390,147	408,568	414,115
	Other financial instruments	5,730	2,245	1,154	3,534	3,997

Notes:

The data include transactions with non-resident customers. The portfolio is measured at market prices (ex coupon for debt securities) at the end of the reference period and includes all transactions for which cash settlement has been made at that date.

Distribution by type of security

TDC40090

Banks, securities firms and asset management companies

Source: Supervisory returns
Stocks in millions of euros

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL ASSETS UNDER MANAGEMENT	342,426	370,037	396,630	404,016	404,316
b. PORTFOLIO	327,845	357,454	381,608	391,523	391,717
Italian government securities	111,452	114,073	104,848	103,827	100,207
Other debt securities	36,983	38,537	40,347	41,544	42,175
Equity securities	23,132	33,328	34,322	33,320	33,399
Units of UCITS	153,318	170,357	201,494	211,008	213,872
Other financial instruments	2,959	1,159	596	1,825	2,064



Notes:

The data include transactions with non-resident customers. The portfolio is measured at market prices (ex coupon for debt securities) at the end of the reference period and includes all transactions for which cash settlement has been made at that date.

Distribution by type of security

TDC40100		Collective investment undertakings				
Source: Supervisory returns Stocks in billions of lire		Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a.	TOTAL NET ASSETS	880,014	919,778	945,177	914,893	910,074
b.	PORTFOLIO	810,610	868,621	880,358	855,049	850,384
	Italian government securities	357,250	313,120	270,841	263,662	248,737
	Other debt securities	235,374	226,342	221,077	220,621	225,981
	Equity securities	215,979	324,604	383,476	367,331	372,956
	Other securities	2,007	4,555	4,963	3,435	2,709

Notes:

The data include transactions with non-resident customers. The portfolio is measured at market prices (ex coupon for debt securities) at the end of the reference period and includes contracts concluded but still to be settled.

Distribution by type of security

TDC40100

Collective investment undertakings

Source: Supervisory returns
Stocks in millions of euros

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL NET ASSETS	454,489	475,026	488,143	472,503	470,014
b. PORTFOLIO	418,645	448,605	454,667	441,596	439,186
Italian government securities	184,504	161,713	139,878	136,170	128,462
Other debt securities	121,560	116,896	114,177	113,941	116,709
Equity securities	111,544	167,644	198,049	189,711	192,616
Other securities	1,037	2,352	2,563	1,774	1,399



Notes:

The data include transactions with non-resident customers. The portfolio is measured at market prices (ex coupon for debt securities) at the end of the reference period and includes contracts concluded but still to be settled.

TDC30010		Banks				
Source: Central Credit Register Stocks in billions of lire		Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a.	NUMBER OF BORROWERS	1,661,461	1,667,122	1,719,195	1,765,514	1,797,102
b.	LOAN FACILITIES					
	Facilities granted	1,793,838	1,871,728	1,914,034	1,974,397	2,011,515
	Used margin	1,163,154	1,246,892	1,263,352	1,314,683	1,342,737
c.	GUARANTEES GRANTED TO CUSTOMERS					
	Facilities granted	202,758	217,919	220,764	227,876	239,803
	Used margin	159,696	171,095	171,761	177,883	185,630
d.	BAD DEBTS	124,630	119,143	118,616	117,069	115,963

Notes:

The data include transactions with non-resident customers.

TDC30010

Banks

Source: Central Credit Register
Stocks in millions of euros

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. NUMBER OF BORROWERS	1,661,461	1,667,122	1,719,195	1,765,514	1,797,102
b. LOAN FACILITIES					
Facilities granted	926,440	966,667	988,516	1,019,691	1,038,861
Used margin	600,719	643,966	652,467	678,977	693,466
c. GUARANTEES GRANTED TO CUSTOMERS					
Facilities granted	104,716	112,546	114,015	117,688	123,848
Used margin	82,476	88,363	88,707	91,869	95,870
d. BAD DEBTS	64,366	61,532	61,260	60,461	59,890

**Notes:**

The data include transactions with non-resident customers.

Distribution by total credit granted

TDB30110

Banks

Source: Central Credit Register
Stocks in billions of lire

September 2000

	Number of borrowers	Facilities granted	Used margin	<i>of which:</i>	Overshooting	Unused margin
				backed by real security		
from 150 to 250 million lire	451,060	83,730	71,036	50,744	2,267	14,962
from 250 to 500 million lire	236,265	80,225	61,508	33,224	3,280	22,000
from 500 million to 1 billion lire	134,541	92,691	64,553	25,115	4,593	32,731
from 1 to 5 billion lire	138,665	286,092	191,443	67,216	12,121	106,770
from 5 to 10 billion lire	19,843	136,623	88,251	29,561	5,592	53,964
from 10 to 50 billion lire	15,485	307,400	191,114	56,258	13,263	129,552
more than 50 billion lire	3,263	934,521	606,463	74,006	23,276	351,334

Notes:

Distribution by total credit granted

TDB30110

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2000

	Number of borrowers	Facilities granted	Used margin	<i>of which:</i> backed by real security	Overshooting	Unused margin
from 150 to 250 million lire	451,060	43,243	36,687	26,207	1,171	7,727
from 250 to 500 million lire	236,265	41,433	31,766	17,159	1,694	11,362
from 500 million to 1 billion lire	134,541	47,871	33,339	12,971	2,372	16,904
from 1 to 5 billion lire	138,665	147,754	98,872	34,714	6,260	55,142
from 5 to 10 billion lire	19,843	70,560	45,578	15,267	2,888	27,870
from 10 to 50 billion lire	15,485	158,759	98,702	29,055	6,850	66,908
more than 50 billion lire	3,263	482,640	313,212	38,221	12,021	181,449



Notes:

Lire: from 150 to 250 million
from 250 to 500 million
from 500 million to 1 billion
from 1 to 5 billion
from 5 to 10 billion
from 10 to 50 billion
more than 50 billion

Euros: from 77,469 to 129,114
from 129,114 to 258,228
from 258,228 to 516,457
from 516,457 to 2,582,284
from 2,582,284 to 5,164,569
from 5,164,569 to 25,822,845
more than 25,822,845

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

TDC30015		Banks					
Source: Central Credit Register Stocks in billions of lire							
September 2000	Number of borrowers	Facilities granted	of which:		Used margin	of which:	
			short-term			short-term	
a. TOTAL	999,122	1,921,287	1,299,171		1,274,368	709,262	
from 150 to 500 million lire	687,325	163,956	67,682		132,543	37,302	
from 500 million to 5 billion lire	273,206	378,785	263,184		255,996	147,639	
from 5 to 50 billion lire	35,328	444,025	322,180		279,365	170,094	
more than 50 billion lire	3,263	934,521	646,126		606,463	354,229	
b. NORTH-WEST ITALY	350,576	855,678	634,887		539,181	336,822	
from 150 to 500 million lire	239,311	56,959	23,202		45,646	12,241	
from 500 million to 5 billion lire	95,931	135,185	97,807		87,626	52,260	
from 5 to 50 billion lire	13,819	178,836	134,801		106,977	67,223	
more than 50 billion lire	1,515	484,699	379,077		298,933	205,097	
c. NORTH-EAST ITALY	295,972	465,336	325,493		299,545	171,949	
from 150 to 500 million lire	196,427	47,661	21,452		37,784	11,848	
from 500 million to 5 billion lire	87,569	121,549	85,976		80,801	47,338	
from 5 to 50 billion lire	11,087	137,578	102,376		83,833	52,483	
more than 50 billion lire	889	158,548	115,686		97,127	60,280	
d. CENTRAL ITALY	204,791	419,748	231,700		302,964	135,750	
from 150 to 500 million lire	146,450	34,493	12,501		29,091	7,307	
from 500 million to 5 billion lire	51,409	70,662	46,763		50,515	28,378	
from 5 to 50 billion lire	6,329	78,618	52,868		54,531	31,704	
more than 50 billion lire	603	235,975	119,569		168,825	68,362	
e. SOUTHERN ITALY	99,358	127,054	79,213		93,197	48,360	
from 150 to 500 million lire	69,754	16,511	7,137		13,345	4,010	
from 500 million to 5 billion lire	26,528	35,862	23,886		25,849	14,481	
from 5 to 50 billion lire	2,884	35,039	23,897		24,192	13,829	
more than 50 billion lire	192	39,641	24,294		29,811	16,040	
f. ISLANDS	48,425	53,470	27,878		39,484	16,381	
from 150 to 500 million lire	35,383	8,334	3,390		6,678	1,896	
from 500 million to 5 billion lire	11,769	15,527	8,754		11,205	5,181	
from 5 to 50 billion lire	1,209	13,953	8,237		9,834	4,854	
more than 50 billion lire	64	15,657	7,497		11,767	4,450	

Notes:

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

TDC30015

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2000

	Number of borrowers	Facilities granted	of which:		Used margin	of which:	
			short- term			short- term	
a. TOTAL	999,122	992,262	670,966		658,156	366,303	
from 150 to 500 million lire	687,325	84,676	34,955		68,453	19,265	
from 500 million to 5 billion lire	273,206	195,626	135,923		132,211	76,249	
from 5 to 50 billion lire	35,328	229,320	166,392		144,280	87,846	
more than 50 billion lire	3,263	482,640	333,696		313,212	182,944	
b. NORTH-WEST ITALY	350,576	441,921	327,892		278,464	173,954	
from 150 to 500 million lire	239,311	29,417	11,983		23,574	6,322	
from 500 million to 5 billion lire	95,931	69,817	50,513		45,255	26,990	
from 5 to 50 billion lire	13,819	92,361	69,619		55,249	34,718	
more than 50 billion lire	1,515	250,326	195,777		154,386	105,924	
c. NORTH-EAST ITALY	295,972	240,326	168,103		154,702	88,804	
from 150 to 500 million lire	196,427	24,615	11,079		19,514	6,119	
from 500 million to 5 billion lire	87,569	62,775	44,403		41,730	24,448	
from 5 to 50 billion lire	11,087	71,053	52,873		43,296	27,105	
more than 50 billion lire	889	81,883	59,747		50,162	31,132	
d. CENTRAL ITALY	204,791	216,782	119,663		156,468	70,109	
from 150 to 500 million lire	146,450	17,814	6,456		15,024	3,774	
from 500 million to 5 billion lire	51,409	36,494	24,151		26,089	14,656	
from 5 to 50 billion lire	6,329	40,603	27,304		28,163	16,374	
more than 50 billion lire	603	121,871	61,752		87,191	35,306	
e. SOUTHERN ITALY	99,358	65,618	40,910		48,132	24,976	
from 150 to 500 million lire	69,754	8,527	3,686		6,892	2,071	
from 500 million to 5 billion lire	26,528	18,521	12,336		13,350	7,479	
from 5 to 50 billion lire	2,884	18,096	12,342		12,494	7,142	
more than 50 billion lire	192	20,473	12,547		15,396	8,284	
f. ISLANDS	48,425	27,615	14,398		20,392	8,460	
from 150 to 500 million lire	35,383	4,304	1,751		3,449	979	
from 500 million to 5 billion lire	11,769	8,019	4,521		5,787	2,676	
from 5 to 50 billion lire	1,209	7,206	4,254		5,079	2,507	
more than 50 billion lire	64	8,086	3,872		6,077	2,298	

Notes:

Lire: from 150 to 500 million
from 500 million to 5 billion
from 5 to 50 billion
more than 50 billion

Euros: from 77,469 to 258,228
from 258,228 to 2,582,284
from 2,582,284 to 25,822,845
more than 25,822,845

Distribution by customer location (region)

TDC30025		Banks					
Source: Central Credit Register Stocks in billions of lire							
September 2000		Facilities granted		Used margin		backed by real security	
		of which:		of which:			
			short-term		short-term	non-euro-area currencies	
a.	TOTAL	2,011,515	1,359,591	1,342,737	750,537	85,951	346,691
	Italy	1,930,513	1,304,484	1,291,037	720,426	66,610	340,758
	Abroad	81,002	55,106	51,700	30,111	19,339	5,931
b.	NORTH-WEST ITALY	858,401	636,489	544,301	340,282	29,358	128,400
	Piedmont	185,928	136,540	122,740	77,186	6,754	23,605
	Valle d'Aosta	3,084	1,946	1,913	819	64	531
	Liguria	32,915	19,587	22,083	9,586	1,849	8,293
	Lombardy	636,475	478,416	397,565	252,691	20,691	95,971
c.	NORTH-EAST ITALY	468,322	327,381	303,596	174,576	20,315	87,632
	Trentino-Alto Adige	42,325	28,568	28,436	15,955	1,379	10,194
	Veneto	176,969	123,013	116,643	67,762	9,323	35,637
	Friuli-Venezia Giulia	43,419	28,818	25,783	12,607	2,217	6,703
	Emilia-Romagna	205,607	146,982	132,733	78,252	7,397	35,097
d.	CENTRAL ITALY	421,722	232,709	307,313	138,796	11,652	75,644
	Marche	41,386	26,995	26,939	14,390	1,592	8,200
	Tuscany	105,585	68,650	76,955	42,749	6,062	24,048
	Umbria	19,130	11,317	14,305	7,139	631	4,920
	Lazio	255,619	125,745	189,114	74,517	3,365	38,476
e.	SOUTHERN ITALY	128,100	79,772	95,468	49,847	4,130	31,832
	Campania	54,920	36,115	41,498	24,095	2,581	12,652
	Abruzzo	20,528	13,250	13,773	6,992	496	4,914
	Molise	3,485	2,105	2,689	1,357	31	846
	Puglia	32,955	19,729	24,722	11,964	722	8,911
	Basilicata	5,900	2,792	4,694	1,702	139	1,367
	Calabria	10,311	5,782	8,094	3,737	161	3,143
f.	ISLANDS	53,968	28,134	40,360	16,925	1,156	17,250
	Sicily	37,099	20,579	27,108	12,020	829	12,073
	Sardinia	16,871	7,557	13,252	4,907	327	5,178

Notes:

The data include transactions with non-resident customers.

Distribution by customer location (region)

TDC30025

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2000

	Facilities granted	of which:		Used margin	of which:		
		short-term			short-term	non-euro-area currencies	backed by real security
a. TOTAL	1,038,861	702,170		693,466	387,620	44,390	179,051
Italy	997,027	673,710		666,765	372,069	34,401	175,987
Abroad	41,834	28,460		26,701	15,551	9,988	3,063
b. NORTH-WEST ITALY	443,327	328,719		281,108	175,741	15,162	66,313
Piedmont	96,024	70,517		63,390	39,863	3,488	12,191
Valle d'Aosta	1,593	1,005		988	423	33	274
Liguria	16,999	10,116		11,405	4,951	955	4,283
Lombardy	328,712	247,081		205,325	130,504	10,686	49,565
c. NORTH-EAST ITALY	241,868	169,078		156,794	90,161	10,492	45,258
Trentino-Alto Adige	21,859	14,754		14,686	8,240	712	5,265
Veneto	91,397	63,531		60,241	34,996	4,815	18,405
Friuli-Venezia Giulia	22,424	14,883		13,316	6,511	1,145	3,462
Emilia-Romagna	106,187	75,910		68,551	40,414	3,820	18,126
d. CENTRAL ITALY	217,801	120,184		158,714	71,682	6,018	39,067
Marche	21,374	13,942		13,913	7,432	822	4,235
Tuscany	54,530	35,455		39,744	22,078	3,131	12,420
Umbria	9,880	5,845		7,388	3,687	326	2,541
Lazio	132,016	64,942		97,669	38,485	1,738	19,871
e. SOUTHERN ITALY	66,158	41,199		49,305	25,744	2,133	16,440
Campania	28,364	18,652		21,432	12,444	1,333	6,534
Abruzzo	10,602	6,843		7,113	3,611	256	2,538
Molise	1,800	1,087		1,389	701	16	437
Puglia	17,020	10,189		12,768	6,179	373	4,602
Basilicata	3,047	1,442		2,424	879	72	706
Calabria	5,325	2,986		4,180	1,930	83	1,623
f. ISLANDS	27,872	14,530		20,844	8,741	597	8,909
Sicily	19,160	10,628		14,000	6,208	428	6,235
Sardinia	8,713	3,903		6,844	2,534	169	2,674

Notes:

The data include transactions with non-resident customers.

Distribution by amount

TDB30200		Banks	
Source: Central Credit Register Stocks in billions of lire			
September 2000	Number of borrowers	Bad debts	<i>of which:</i>
			backed by real security
a. TOTAL	598,220	114,962	30,123
from 0 to 150 million lire	477,413	16,702	2,399
from 150 to 250 million lire	46,352	8,936	2,213
from 250 to 500 million lire	39,482	13,687	3,462
from 500 million to 1 billion lire	19,283	13,306	3,419
from 1 to 5 billion lire	13,274	26,142	7,679
from 5 to 10 billion lire	1,438	9,978	3,065
from 10 to 50 billion lire	891	16,162	5,677
more than 50 billion lire	87	10,051	2,207

Notes:

The size classes of bad debts are calculated on the basis of each borrower's total bad debts as reported to the Central Credit Register by all banks.

Distribution by amount

TDB30200

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2000

	Number of borrowers	Bad debts <i>of which:</i>	
			backed by real security
a. TOTAL	598,220	59,373	15,557
from 0 to 150 million lire	477,413	8,626	1,239
from 150 to 250 million lire	46,352	4,615	1,143
from 250 to 500 million lire	39,482	7,069	1,788
from 500 million to 1 billion lire	19,283	6,872	1,766
from 1 to 5 billion lire	13,274	13,501	3,966
from 5 to 10 billion lire	1,438	5,153	1,583
from 10 to 50 billion lire	891	8,347	2,932
more than 50 billion lire	87	5,191	1,140



Note:

The size classes of bad debts are calculated on the basis of each borrower's total bad debts as reported to the Central Credit Register by all banks.

Lire: from 0 to 150 million	Euros: from 0 to 77.469
from 150 to 250 million	from 77.469 to 129.114
from 250 to 500 million	from 129.114 to 258.228
from 500 million to 1 billion	from 258.228 to 516.457
from 1 to 5 billion	from 516.457 to 2.582.284
from 5 to 10 billion	from 2.582.284 to 5.164.569
from 10 to 50 billion	from 5.164.569 to 25.822.845
more than 50 billion	more than 25.822.845

Distribution by customer location (region)

TDC30035		Banks	
Source: Central Credit Register Stocks in billions of lire			
September 2000	Number of borrowers	Bad debts	<i>of which:</i>
			backed by real security
a. TOTAL	598,734	115,963	30,169
Italy	598,220	114,962	30,123
Abroad	514	999	46
b. NORTH-WEST ITALY	129,422	23,822	7,602
Piedmont	37,560	5,218	1,874
Valle d'Aosta	1,079	168	52
Liguria	16,116	2,689	986
Lombardy	74,667	15,746	4,690
c. NORTH-EAST ITALY	76,809	13,974	4,043
Trentino-Alto Adige	4,396	755	254
Veneto	29,088	6,140	1,886
Friuli-Venezia Giulia	9,435	1,230	287
Emilia-Romagna	33,890	5,849	1,615
d. CENTRAL ITALY	131,216	30,413	7,974
Marche	14,339	2,198	618
Tuscany	41,727	5,747	1,162
Umbria	7,589	1,218	374
Lazio	67,561	21,251	5,820
e. SOUTHERN ITALY	152,545	29,398	8,113
Campania	53,239	10,524	2,930
Abruzzo	15,479	2,637	713
Molise	2,650	562	110
Puglia	46,228	9,749	3,375
Basilicata	9,084	1,708	285
Calabria	25,865	4,217	699
f. ISLANDS	108,228	17,357	2,393
Sicily	88,334	13,699	1,859
Sardinia	19,894	3,658	532

Notes:

The data include transactions with non-resident customers.

Distribution by customer location (region)

TDC30035

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2000

	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	598,734	59,890	15,581
Italy	598,220	59,373	15,557
Abroad	514	516	24
b. NORTH-WEST ITALY	129,422	12,303	3,926
Piedmont	37,560	2,695	968
Valle d'Aosta	1,079	87	27
Liguria	16,116	1,389	509
Lombardy	74,667	8,132	2,422
c. NORTH-EAST ITALY	76,809	7,217	2,088
Trentino-Alto Adige	4,396	390	131
Veneto	29,088	3,171	974
Friuli-Venezia Giulia	9,435	635	148
Emilia-Romagna	33,890	3,021	834
d. CENTRAL ITALY	131,216	15,707	4,118
Marche	14,339	1,135	319
Tuscany	41,727	2,968	600
Umbria	7,589	629	193
Lazio	67,561	10,975	3,006
e. SOUTHERN ITALY	152,545	15,183	4,190
Campania	53,239	5,435	1,513
Abruzzo	15,479	1,362	368
Molise	2,650	290	57
Puglia	46,228	5,035	1,743
Basilicata	9,084	882	147
Calabria	25,865	2,178	361
f. ISLANDS	108,228	8,964	1,236
Sicily	88,334	7,075	960
Sardinia	19,894	1,889	275

Notes:

The data include transactions with non-resident customers.

Distribution by customer location (region)

TDB30350						Banks
Source: Central Credit Register Stocks in billions of lire Percentages						
September 2000	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	1,074,412	52.42	58.35	73.66	80.51	1,291,037
Piedmont	86,728	62.18	67.00	78.91	84.15	122,740
Valle d'Aosta	2,825	41.53	47.70	62.90	70.54	1,913
Liguria	28,064	43.80	50.20	66.47	73.92	22,083
Lombardy	248,261	57.43	63.45	78.03	84.13	397,565
Trentino-Alto Adige	42,871	25.25	32.07	53.37	64.62	28,436
Veneto	124,231	34.75	42.24	62.81	72.58	116,643
Friuli-Venezia Giulia	27,077	44.86	51.19	68.51	76.50	25,783
Emilia-Romagna	125,512	43.59	50.84	69.35	77.55	132,733
Marche	35,833	31.83	38.84	59.26	69.50	26,939
Tuscany	89,195	38.86	45.42	64.30	73.27	76,955
Umbria	16,656	36.61	43.66	63.20	72.40	14,305
Lazio	83,821	74.70	78.90	87.40	90.59	189,114
Abruzzo	15,331	31.04	40.17	62.81	72.97	13,773
Molise	2,769	37.86	45.61	66.38	75.54	2,689
Campania	40,436	47.59	53.49	70.29	77.96	41,498
Puglia	34,348	35.32	42.04	60.88	70.34	24,722
Basilicata	4,679	47.59	53.77	70.32	77.85	4,694
Calabria	12,640	33.06	39.51	58.52	68.33	8,094
Sicily	36,844	41.23	47.11	64.98	73.49	27,108
Sardinia	16,291	36.87	43.73	62.83	71.90	13,252

Notes:

Distribution by customer location (region)

TDB30350

Banks

Source: Central Credit Register
Stocks in millions of euros
Percentages

September 2000	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	1,074,412	52.42	58.35	73.66	80.51	666,765
Piedmont	86,728	62.18	67.00	78.91	84.15	63,390
Valle d'Aosta	2,825	41.53	47.70	62.90	70.54	988
Liguria	28,064	43.80	50.20	66.47	73.92	11,405
Lombardy	248,261	57.43	63.45	78.03	84.13	205,325
Trentino-Alto Adige	42,871	25.25	32.07	53.37	64.62	14,686
Veneto	124,231	34.75	42.24	62.81	72.58	60,241
Friuli-Venezia Giulia	27,077	44.86	51.19	68.51	76.50	13,316
Emilia-Romagna	125,512	43.59	50.84	69.35	77.55	68,551
Marche	35,833	31.83	38.84	59.26	69.50	13,913
Tuscany	89,195	38.86	45.42	64.30	73.27	39,744
Umbria	16,656	36.61	43.66	63.20	72.40	7,388
Lazio	83,821	74.70	78.90	87.40	90.59	97,669
Abruzzo	15,331	31.04	40.17	62.81	72.97	7,113
Molise	2,769	37.86	45.61	66.38	75.54	1,389
Campania	40,436	47.59	53.49	70.29	77.96	21,432
Puglia	34,348	35.32	42.04	60.88	70.34	12,768
Basilicata	4,679	47.59	53.77	70.32	77.85	2,424
Calabria	12,640	33.06	39.51	58.52	68.33	4,180
Sicily	36,844	41.23	47.11	64.98	73.49	14,000
Sardinia	16,291	36.87	43.73	62.83	71.90	6,844

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Notes:

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

TDB30450		Banks							
Source: Central Credit Register									
September 2000		Total	from 150 to 250 mn lire	from 250 to 500 mn lire	from 500 mn to 1 bn lire	from 1 to 5 bn lire	from 5 to 10 bn lire	from 10 to 50 bn lire	more than 50 bn lire
a.	ITALY								
	Average number of banks per borrower	1.66	1.00	1.20	1.81	3.02	5.12	7.30	12.30
	% of total credit granted by first bank	49	99	90	74	60	51	44	37
b.	NORTH-WEST ITALY								
	Average number of banks per borrower	1.69	1.00	1.19	1.80	3.03	5.14	7.34	11.96
	% of total credit granted by first bank	47	99	91	74	60	50	43	38
c.	NORTH-EAST ITALY								
	Average number of banks per borrower	1.70	1.01	1.20	1.79	2.98	5.16	7.72	13.77
	% of total credit granted by first bank	50	99	90	75	61	50	41	32
d.	CENTRAL ITALY								
	Average number of banks per borrower	1.62	1.00	1.21	1.86	3.13	5.32	7.07	12.14
	% of total credit granted by first bank	47	99	90	73	60	52	48	34
e.	SOUTHERN ITALY								
	Average number of banks per borrower	1.59	1.01	1.23	1.82	3.04	4.92	6.70	9.95
	% of total credit granted by first bank	61	99	89	74	60	52	47	55
f.	ISLANDS								
	Average number of banks per borrower	1.43	1.00	1.22	1.77	2.58	3.88	5.21	8.42
	% of total credit granted by first bank	68	99	89	76	69	62	58	61

Notes:

Lire: from 150 to 250 million
 from 250 to 500 million
 from 500 million to 1 billion
 from 1 to 5 billion
 from 5 to 10 billion
 from 10 to 50 billion
 more than 50 billion

Euros: from 77,469 to 129,114
 from 129,114 to 258,228
 from 258,228 to 516,457
 from 516,457 to 2,582,284
 from 2,582,284 to 5,164,569
 from 5,164,569 to 25,822,845
 more than 25,822,845

TDC30040

Sample of banks

Source: Survey of lending rates
Percentages

	1999-Q3	1999-Q4	2000-Q1	2000-Q2	2000-Q3
a. Short-term loan facilities	5.08	5.30	5.66	6.06	6.49
<i>of which:</i> in euros and other euro-area currencies	5.12	5.37	5.70	6.11	6.55
<i>of which:</i> matched term	4.54	4.88	5.18	5.57	6.10
revocable	3.69	3.95	4.25	5.08	5.17
in non-euro-area currencies	6.69	6.76	7.14	7.53	8.14
in non-euro-area currencies	4.19	4.21	4.92	5.28	5.49
b. Medium and long-term loan facilities	5.19	5.56	6.00	5.66	5.79
<i>of which:</i> in euros and other euro-area currencies	5.18	5.58	6.00	5.67	5.79
<i>of which:</i> on amount disbursed in the quarter	3.98	4.05	4.61	4.73	5.60
on total outstanding at end of period	5.50	5.80	6.10	5.74	5.80
in non-euro-area currencies	5.79	4.76	6.08	5.09	5.70
<i>of which:</i> on amount disbursed in the quarter	3.92	3.09	5.18	4.53	4.49
on total outstanding at end of period	5.94	4.84	6.12	5.12	5.81

Notes:

Distribution by customer location (region) and type of transaction

TDC30045		Sample of banks				
Source: Survey of lending rates Percentages						
September 2000	Total	Loans in euros and other euro-area currencies			Loans in non-euro-area currencies	
		of which:				
		matched	term	revocable		
a. TOTAL	6.49	6.55	6.10	5.17	8.14	5.49
b. NORTH-WEST ITALY	6.01	6.03	5.89	4.90	7.49	5.65
Piedmont	6.22	6.30	6.03	5.00	7.53	5.20
Valle d'Aosta	7.37	7.48	6.24	5.09	9.08	5.40
Liguria	7.15	7.25	6.70	5.72	8.53	6.37
Lombardy	5.88	5.89	5.82	4.85	7.38	5.73
c. NORTH-EAST ITALY	6.57	6.68	5.91	5.32	8.40	5.21
Trentino-Alto Adige	6.79	6.98	6.37	5.80	7.78	3.83
Veneto	6.83	6.97	5.99	5.39	9.17	5.01
Friuli-Venezia Giulia	6.42	6.45	5.92	5.24	7.67	5.97
Emilia-Romagna	6.28	6.37	5.78	5.21	7.81	5.38
d. CENTRAL ITALY	6.93	7.02	6.50	5.63	8.53	5.53
Marche	6.27	6.41	5.53	4.94	7.83	4.96
Tuscany	6.70	6.81	6.25	5.17	9.14	5.50
Umbria	7.83	7.97	6.55	6.55	10.04	5.31
Lazio	7.19	7.22	7.42	5.89	8.36	6.09
e. SOUTHERN ITALY	8.32	8.43	7.12	6.42	9.89	5.78
Campania	8.22	8.33	7.04	6.41	9.71	6.18
Abruzzo	7.82	8.00	6.69	6.01	10.08	4.95
Molise	8.75	8.84	8.11	5.78	9.99	6.66
Puglia	8.23	8.31	6.96	6.49	9.74	5.81
Basilicata	8.79	8.82	7.24	6.81	10.46	5.09
Calabria	9.28	9.44	8.31	6.89	10.77	2.87
f. ISLANDS	8.16	8.29	7.66	6.71	8.77	4.75
Sicily	8.04	8.12	7.74	6.62	8.47	5.01
Sardinia	8.44	8.70	7.48	6.84	9.63	4.47

Notes:

Distribution by branch location (region)

TDC30070		Sample of banks		
Source: Survey of lending rates Percentages				
September 2000		Total	On amount disbursed in the quarter	On prior-period transactions
a.	TOTAL	5.79	5.60	5.80
b.	NORTH-WEST ITALY	5.77	5.19	5.80
	Piedmont	6.13	4.76	6.22
	Valle d'Aosta	6.78	6.18	6.79
	Liguria	5.50	4.97	5.52
	Lombardy	5.64	5.41	5.65
c.	NORTH-EAST ITALY	5.54	5.61	5.54
	Trentino-Alto Adige	5.74	6.08	5.74
	Veneto	5.68	5.69	5.68
	Friuli-Venezia Giulia	5.60	4.97	5.62
	Emilia-Romagna	5.29	5.60	5.28
d.	CENTRAL ITALY	6.08	5.65	6.10
	Marche	5.48	5.19	5.50
	Tuscany	5.40	5.57	5.39
	Umbria	5.24	5.42	5.23
	Lazio	6.51	5.94	6.52
e.	SOUTHERN ITALY	6.03	5.79	6.26
	Campania	6.01	5.79	6.43
	Abruzzo	5.77	5.82	5.77
	Molise	6.07	6.34	6.06
	Puglia	6.10	5.54	6.12
	Basilicata	6.98	5.01	7.02
	Calabria	6.31	6.36	6.30
f.	ISLANDS	6.02	6.25	6.01
	Sicily	6.12	6.19	6.12
	Sardinia	5.86	6.70	5.85

Notes:

The data refer exclusively to lending in euros and in other euro-area currencies.

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

TDC30075

Sample of banks

Source: Survey of lending rates
Percentages

September 2000	Total			Branches located in the Centre and North			Branches located in the South		
	facilities:			facilities:			facilities:		
	short-term	medium and long-term		short-term	medium and long-term		short-term	medium and long-term	
		on total outstanding at end of period	on amount disbursed in the quarter		on total outstanding at end of period	on amount disbursed in the quarter		on total outstanding at end of period	on amount disbursed in the quarter
a. TOTAL	6.55	5.79	5.60	6.39	5.76	5.39	8.39	6.03	5.79
General government	5.02	5.71	::	4.88	5.58	::	5.62	7.14
Financial companies	4.92	5.41	5.56	4.90	5.19	4.29	5.72	5.70	::
Non-financial companies	6.87	5.89	5.65	6.70	5.87	5.64	8.48	6.25	5.85
<i>of which: industry</i>	<i>6.46</i>	<i>5.99</i>	<i>5.62</i>	<i>6.34</i>	<i>5.99</i>	<i>5.61</i>	<i>8.25</i>	<i>6.17</i>	<i>5.90</i>
building	8.34	5.86	5.78	8.15	5.78	5.74	9.50	6.35	6.28
services	7.00	5.81	5.66	6.84	5.78	5.66	8.33	6.20	5.72
Producer households	9.24	6.23	5.86	8.97	6.16	5.77	10.30	6.74	6.49
Consumer households and nec	8.20	5.56	5.54	8.16	5.53	5.48	8.45	5.81	6.28

Notes:

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

Distribution by customer location (geographical area) and interest rate

TDC30065		Sample of banks					
Source: Survey of lending rates Stocks in billions of lire							
September 2000	Total	up to PR	from PR to PR+2	from PR+2 to PR+4	from PR+4 to PR+6	from PR+6 to PR+8	above PR+8
Prime rate (PR) = 7.75							
a. TOTAL							
Number of facilities	752,665	129,077	169,344	132,905	92,419	64,947	163,973
Percentage composition	100.00	17.15	22.50	17.66	12.28	8.63	21.79
Used margin	154,878	86,119	30,233	16,931	9,462	5,308	6,824
Percentage composition	100.00	55.60	19.52	10.93	6.11	3.43	4.41
b. NORTH-WEST ITALY							
Number of facilities	297,357	53,960	68,954	54,620	37,048	25,366	57,409
Percentage composition	100.00	18.15	23.19	18.37	12.46	8.53	19.31
Used margin	74,489	48,378	12,194	6,701	3,324	1,877	2,015
Percentage composition	100.00	64.95	16.37	9.00	4.46	2.52	2.71
c. NORTH-EAST ITALY							
Number of facilities	213,432	45,831	51,355	33,300	22,920	16,061	43,965
Percentage composition	100.00	21.47	24.06	15.60	10.74	7.53	20.60
Used margin	29,739	14,625	7,162	3,256	2,063	1,124	1,509
Percentage composition	100.00	49.18	24.08	10.95	6.94	3.78	5.07
d. CENTRAL ITALY							
Number of facilities	139,930	19,052	27,834	25,167	18,233	13,311	36,333
Percentage composition	100.00	13.62	19.89	17.99	13.03	9.51	25.97
Used margin	30,829	15,154	6,375	3,954	2,295	1,221	1,829
Percentage composition	100.00	49.16	20.68	12.82	7.44	3.96	5.93
e. SOUTHERN ITALY							
Number of facilities	66,645	5,961	12,752	12,203	9,778	7,249	18,702
Percentage composition	100.00	8.94	19.13	18.31	14.67	10.88	28.06
Used margin	12,424	4,683	2,817	1,858	1,200	779	1,086
Percentage composition	100.00	37.70	22.68	14.96	9.66	6.27	8.74
f. ISLANDS							
Number of facilities	35,301	4,273	8,449	7,615	4,440	2,960	7,564
Percentage composition	100.00	12.10	23.93	21.57	12.58	8.39	21.43
Used margin	7,397	3,279	1,685	1,162	579	307	385
Percentage composition	100.00	44.33	22.78	15.71	7.83	4.15	5.20

Notes:

Distribution by customer location (geographical area) and interest rate

TDC30065

Sample of banks

Source: Survey of lending rates
Stocks in millions of eurosSeptember
2000

Prime rate (PR) = 7.75

	Total	up to PR	from PR to PR+2	from PR+2 to PR+4	from PR+4 to PR+6	from PR+6 to PR+8	above PR+8
a. TOTAL							
Number of facilities	752,665	129,077	169,344	132,905	92,419	64,947	163,973
Percentage composition	100.00	17.15	22.50	17.66	12.28	8.63	21.79
Used margin	79,988	44,477	15,614	8,744	4,887	2,742	3,524
Percentage composition	100.00	55.60	19.52	10.93	6.11	3.43	4.41
b. NORTH-WEST ITALY							
Number of facilities	297,357	53,960	68,954	54,620	37,048	25,366	57,409
Percentage composition	100.00	18.15	23.19	18.37	12.46	8.53	19.31
Used margin	38,471	24,985	6,297	3,461	1,717	969	1,041
Percentage composition	100.00	64.95	16.37	9.00	4.46	2.52	2.71
c. NORTH-EAST ITALY							
Number of facilities	213,432	45,831	51,355	33,300	22,920	16,061	43,965
Percentage composition	100.00	21.47	24.06	15.60	10.74	7.53	20.60
Used margin	15,359	7,553	3,699	1,682	1,065	581	779
Percentage composition	100.00	49.18	24.08	10.95	6.94	3.78	5.07
d. CENTRAL ITALY							
Number of facilities	139,930	19,052	27,834	25,167	18,233	13,311	36,333
Percentage composition	100.00	13.62	19.89	17.99	13.03	9.51	25.97
Used margin	15,922	7,826	3,293	2,042	1,185	631	945
Percentage composition	100.00	49.16	20.68	12.82	7.44	3.96	5.93
e. SOUTHERN ITALY							
Number of facilities	66,645	5,961	12,752	12,203	9,778	7,249	18,702
Percentage composition	100.00	8.94	19.13	18.31	14.67	10.88	28.06
Used margin	6,416	2,419	1,455	960	620	402	561
Percentage composition	100.00	37.70	22.68	14.96	9.66	6.27	8.74
f. ISLANDS							
Number of facilities	35,301	4,273	8,449	7,615	4,440	2,960	7,564
Percentage composition	100.00	12.10	23.93	21.57	12.58	8.39	21.43
Used margin	3,820	1,694	870	600	299	159	199
Percentage composition	100.00	44.33	22.78	15.71	7.83	4.15	5.20

Notes:

TDC20008

Sample of banks

Source: Survey of deposit rates
Percentages

	Sept. 1999	Dec. 1999	Mar. 2000	June 2000	Sept. 2000
a. TOTAL	1.65	1.79	1.87	2.19	2.40
Sight savings deposits	1.02	1.12	1.24	1.42	1.57
Sight current accounts	1.22	1.45	1.49	1.80	1.99
Time deposits	3.16	3.27	3.38	3.71	4.10
<i>of which: savings certificates and CDs</i>	3.70	3.56	3.57	3.58	3.75
Time current accounts	4.23	3.08	3.55	4.38	4.80

Notes:

Distribution by branch location (region) and type of deposit

TDC20012		Sample of banks					
Source: Survey of deposit rates Percentages							
September 2000		Total	Sight savings deposits	Sight current accounts	Time deposits	<i>of which:</i>	
						Savings certificates and CDs	Time current accounts
a.	TOTAL	2.40	1.57	1.99	4.10	3.75	4.80
b.	NORTH-WEST ITALY	2.31	1.44	1.87	4.18	3.70	4.86
	Piedmont	2.31	1.44	1.73	4.13	3.54	4.17
	Valle d'Aosta	2.25	1.15	1.76	4.08	3.34	-
	Liguria	1.90	1.16	1.56	3.87	3.66	==
	Lombardy	2.36	1.58	1.95	4.24	3.81	4.87
c.	NORTH-EAST ITALY	2.31	1.67	1.85	3.95	3.48	4.27
	Trentino-Alto Adige	2.68	1.80	2.19	4.38	3.41	3.70
	Veneto	2.35	1.67	1.91	3.92	3.50	4.19
	Friuli-Venezia Giulia	2.40	1.66	2.20	3.63	3.23	4.40
	Emilia-Romagna	2.21	1.67	1.69	4.01	3.51	4.32
d.	CENTRAL ITALY	2.79	2.00	2.45	4.33	4.16	4.76
	Marche	2.50	2.17	2.02	4.01	3.88	==
	Tuscany	2.76	1.59	2.01	4.32	4.19	4.53
	Umbria	2.60	1.97	2.05	4.22	4.17	==
	Lazio	2.85	2.14	2.67	4.44	4.32	4.81
e.	SOUTHERN ITALY	2.05	1.29	1.55	3.87	3.77	3.14
	Campania	1.98	1.35	1.48	4.14	4.03	3.80
	Abruzzo	2.30	1.56	1.91	4.40	4.30	==
	Molise	2.10	1.32	1.69	3.77	3.68	==
	Puglia	2.14	1.25	1.63	3.54	3.48	==
	Basilicata	2.18	1.27	1.66	3.90	3.83	==
	Calabria	1.98	1.11	1.48	3.66	3.64	==
f.	ISLANDS	2.20	1.42	1.80	3.73	3.60	4.56
	Sicily	2.17	1.46	1.67	3.74	3.64	4.34
	Sardinia	2.26	1.31	2.01	3.72	3.51	==

Notes:

Distribution by branch location (region) and size of deposit

TDC20640		Sample of banks						
Source: Survey of deposit rates Percentages								
September 2000		Total	up to 50 mn lire	from 50 to 100 mn lire	from 100 to 250 mn lire	from 250 to 500 mn lire	from 500 mn to 1 bn lire	more than 1 bn lire
a.	TOTAL	2.40	1.43	1.76	2.12	2.39	2.68	3.39
b.	NORTH-WEST ITALY	2.31	1.25	1.58	1.99	2.31	2.59	3.21
	Piedmont	2.31	1.25	1.61	2.09	2.48	2.81	3.41
	Valle d'Aosta	2.25	1.01	1.40	2.00	2.51	3.09	3.89
	Liguria	1.90	1.24	1.58	1.96	2.24	2.56	2.96
	Lombardy	2.36	1.25	1.56	1.95	2.25	2.51	3.16
c.	NORTH-EAST ITALY	2.31	1.37	1.75	2.17	2.48	2.76	3.34
	Trentino-Alto Adige	2.68	1.45	1.75	2.37	2.65	2.90	4.09
	Veneto	2.35	1.34	1.71	2.16	2.49	2.77	3.57
	Friuli-Venezia Giulia	2.40	1.46	1.72	2.05	2.35	2.65	3.79
	Emilia-Romagna	2.21	1.38	1.80	2.19	2.49	2.77	2.92
d.	CENTRAL ITALY	2.79	1.70	2.02	2.34	2.55	2.79	3.69
	Marche	2.50	1.90	2.29	2.56	2.66	2.90	3.44
	Tuscany	2.76	1.90	2.28	2.61	2.82	3.04	3.82
	Umbria	2.60	2.04	2.39	2.58	2.86	3.15	3.45
	Lazio	2.85	1.45	1.73	2.06	2.31	2.56	3.67
e.	SOUTHERN ITALY	2.05	1.44	1.73	2.05	2.27	2.59	3.05
	Campania	1.98	1.35	1.61	1.95	2.22	2.60	2.91
	Abruzzo	2.30	1.49	1.87	2.10	2.25	2.45	3.50
	Molise	2.10	1.46	1.75	2.25	2.37	2.63	3.28
	Puglia	2.14	1.55	1.90	2.23	2.43	2.67	3.15
	Basilicata	2.18	1.60	1.84	2.11	2.31	2.75	3.64
	Calabria	1.98	1.45	1.75	2.05	2.20	2.37	3.08
f.	ISLANDS	2.20	1.61	1.82	2.07	2.25	2.63	3.56
	Sicily	2.17	1.59	1.81	2.07	2.29	2.63	3.55
	Sardinia	2.26	1.67	1.83	2.08	2.17	2.64	3.58

Notes:

Lire: up to 50 million
 from 50 to 100 million
 from 100 to 250 million
 from 250 to 500 million
 from 500 million to 1 billion
 more than 1 billion

Euros: up to 25,823
 from 25,823 to 51,646
 from 51,646 to 129,114
 from 129,114 to 258,228
 from 258,228 to 516,457
 more than 516,457

Methodological appendix

1. Content of the publication

The Statistical Bulletin and the Summary contain information on the structure, assets and liabilities, and operations of banks and non-bank intermediaries. Unless otherwise indicated, the data refer to transactions carried out by banks and financial intermediaries with residents, irrespective of the currency used. Interbank transactions are normally excluded. Transactions denominated in non-euro-area currencies are recorded in euros/lire at the average end-of-period exchange rate. As regards flows, transactions for which interest payments have been made are recorded at the exchange rate used to translate the interest payments into euros/lire; other transactions are recorded at the end-of-period exchange rate.

Exceptions to the general rules are indicated in the footnotes to the tables.

For the sake of legibility and clarity, the paper version of the statistical tables normally contains data referring to the most recent period available; the time series and the distributions with a higher degree of data disaggregation are available on CD-ROM.

The Bulletin contains the information available at the time of publication; subsequent editions may be updated or revised to incorporate adjustments subsequently received from reporting intermediaries.

Data on the same phenomena from different sources may not coincide owing to methodological differences. Further discrepancies between or within tables are due to rounding or to the exclusion of data covered by official secrecy.

2. Sources of information

The information contained in the publication is drawn from the reports that credit and financial intermediaries send to the Bank of Italy. The principal features of the information flows are described in what follows for the various sources listed below:

- supervisory returns;
- reports to the Central Credit Register;
- surveys of lending and deposit rates;
- registers of intermediaries.

2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

- banks under Article 51 of the Banking Law (Legislative Decree 385/1993);
- securities firms under Article 12 of the Consolidated Law on Financial Intermediation (Legislative Decree 58 of 24 February 1998);

- financial intermediaries under Article 107 of the Banking Law;
- asset management companies and open-end investment companies (SICAVs) under Article 12 of the Consolidated Law on Financial Intermediation.

Using the required reporting formats and at the specified frequencies, the above intermediaries transmit data (generally end-of-period stocks and flows) on their balance sheets and profit and loss accounts, their transactions (e.g. technical form, types of securities traded or managed, original and residual duration, currency), and their counterparties (location and economic activity), as well as other information of use for analysis of the various technical parameters (loan concentration, structure of deposits, foreign exposure, bad and doubtful debts, etc.).

2.2 Reports to the Central Credit Register

The Central Credit Register is regulated by the resolution adopted by the Credit Committee on 29 March 1994 pursuant to Articles 53, 67 and 107 of the Banking Law. The following participate in this centralized service:

- banks entered in the register referred to in Article 13 of the Banking Law;
- financial intermediaries entered in the register of banking groups and/or the special register referred to in, respectively, Articles 64 and 107 of the Banking Law that engage exclusively or primarily in financing activity. Financial intermediaries more than 50 per cent of whose financing activity consists of consumer credit are exempted. Consequently, the group of financial intermediaries reporting to the Central Credit Register is not identical to the group that transmits supervisory returns.

Participating intermediaries also report the exposures of foreign branches to borrowers resident in Italy. All the statistical distributions take such loans into account.

Once a month intermediaries are required to report each customer's debtor position, comprising both individual and joint liabilities (joint accounts and partnerships).

The whole position relative to a given customer must be reported where even one of the following conditions applies:

- the sum of credit granted or used for all loans and guarantees granted to the customer is at least 150 million lire;
- the total value of personal guarantees provided by the customer is at least 150 million lire;
- the customer's position is classified among bad debts or is written off during the reference month, regardless of the amount;
- the face value of factoring claims the intermediary has acquired from the customer is at least 150 million lire;
- the value of the transactions carried out by the intermediary on behalf of third parties is at least 150 million lire.

Where a report is made because one of the above conditions applies, it must cover all the outstanding positions of the customer in question.

The present report form, adopted on 1 January 1997, comprises a section for different categories of credit (matched, term and revocable exposures, loans subject to bankruptcy proceedings and other special cases, bad debts, guarantees relating to commercial operations, guarantees relating to financial operations, guarantees received), an informational section (transactions carried out on behalf of third parties, factoring claims acquired, claims written off) and a series of qualifiers providing a fuller description of the characteristics and riskiness of outstanding transactions (e.g. original and residual maturity, currency, etc.).

Loans include all balance sheet loan assets except for bad debts.

2.3 Surveys of lending and deposit rates

Pursuant to Article 51 of the Banking Law, two groups of banks participate in the quarterly survey of interest rates: around 70 banks for lending rates and 60 for deposit rates. Both groups include the principal banks at national level.

The information on lending rates refers to the rates charged to resident non-bank customers reported to the Central Credit Register in the last month of the reference quarter, provided the related loans and guarantees exceed the reporting threshold (see Section 2.2).

For each name and with reference to each reporting category, banks must report the interest products and the amount received or debited for interest, commissions and fees. On the basis of these data, interest rates are calculated as the weighted average of the effective rate charged to customers, according to the formula:

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

This weighted average is used for the data on interest rates published in the Bulletin unless otherwise specified in the notes to the tables.

Deposit rates refer to deposits in euros and other euro-area currencies of 20 million lire or more (of resident non-bank customers, as for lending rates).

Deposit rates are calculated by weighting the presumed rate, gross of withholding tax, with the end-of-period balance of the account to which the rate refers. They therefore constitute an indicator of the nominal rate in effect at the end of the reporting period.

Since current banking practice calls for the amounts payable on most accounts to be settled at the end of the year, effective weighted average rates are computed only for the fourth quarter of each year on the basis of the products and the amounts paid.

2.4 Registers of intermediaries

Identification information on credit and financial intermediaries subject to supervision by the Bank of Italy and on the activities they are authorized to carry on is drawn from special registers kept by the Bank of Italy or Consob under the laws in force. In particular:

- under Article 13 of the Banking Law, the Bank of Italy enters banks authorized in Italy and branches of EU banks established in Italy in a register;
- under Article 19 of the Consolidated Law on Financial Intermediation, Consob, after consulting the Bank of Italy, authorizes Italian securities firms (SIMs) to provide investment services. Under Article 20 of the Consolidated Law, Consob enters SIMs in a register, communicating such entries to the Bank of Italy;
- under Article 107 of the Banking Law, the Ministry of the Treasury, after consulting the Bank of Italy and Consob, establishes objective standards with reference to the activity carried on, the volume of business and the ratio of debt to equity capital, on the basis of which to determine the financial intermediaries which must be entered in a special register kept by the Bank of Italy;
- under Article 35 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes asset management companies to perform the service of collective asset management and that of individual portfolio management. Such companies are entered in a register kept by the Bank of Italy pursuant to Article 46 of the Consolidated Law;
- under Article 44 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes the establishment of open-end investment companies (SICAVs). Under Article 45, SICAVs authorized in Italy are entered in a register kept by the Bank of Italy.

3. Information for time-series analysis

Reporting items have changed over time as a result of efforts to rationalize or enhance the information flows from intermediaries. To permit correct interpretation of breaks in time series, the most important changes are described below.

3.1 Supervisory returns

As of January 1994: there may be a break owing to the new method of accounting for and reporting sale and repurchase transactions where the purchaser is under an obligation to resell the assets involved (e.g. securities). In accordance with the rules on annual accounts, such

transactions are treated as forms of lending to or fund-raising from the counterparty (the Bank of Italy, banks, customers) and are reported apart. In line with the new format of the annual accounts, as of 1 January 1994 interest-bearing certificates (except post office savings certificates) and non-interbank certificates of deposit are included in the securities portfolio.

As of January 1995: the despecialization of credit institutions pursuant to the Banking Law is reflected in:

- the adoption of a single reporting form for the supervisory returns of all banks;
- the inclusion in banks' reports of the information previously transmitted by their former special credit sections.

The population to which the information published from that date onwards refers is the banking system as a whole. Accordingly, all references to the "sample of banks" utilized up until 31 December 1994 have been dropped.

The adjustment of the former special credit institutions and special credit sections to the new reporting formats ceased to have effect only from December 1996 (September 1996 for the data published on CD-ROM). Up to that date, loans and deposits deriving from the old returns of some former special credit institutions are included in the totals (since they are considered "unattributable") but are not distributed according to the classifications adopted for some analytical tables.

In addition, following the merging of the information relating to the former special sections into the statistics of their respective parent institutions, there may be breaks in the time series for the distribution of loans and deposits by branch location.

As of March 1998: the earlier tables on loans beyond the short-term are consolidated in some cases in order to facilitate the comparison of information. The detailed data continue to be provided on CD-ROM.

As of January 1999: following the start of Stage Three of EMU and the related changes in supervisory returns, the concept of central bank has been redefined; consequently, the banks' positions with "BI-UIC" have been replaced by those with "BI-ECB".

3.2 Reports to the Central Credit Register

As of March 1991: the threshold for reporting bad debts, previously set at 10 million lire, no longer applies.

As of January 1993: the reporting requirement extends to Italian banks' foreign branches for loans to borrowers resident in Italy.

As of January 1996: the reporting threshold for loans and guarantees to customers has been raised from 80 to 150 million lire. The rules regarding bad debts and personal guarantees issued by customers are unchanged.

As of January 1997: the introduction of the new report form has made it possible to add statistical distributions with fuller information on transactions between customers and reporting banks (see Section 2.2). In addition, the aggregated data on loans, bad debts and guarantees provided by customers are no longer adjusted to eliminate individual exposures of less than 150 million lire. The previous report form envisaged nine categories: assignments of claims, direct loans, current accounts, foreign transactions, bad debts, transactions backed by real security, medium and long-term transactions and other, guarantees granted to customers, and personal guarantees received from customers. For loans and guarantees granted, both the amount granted and that used were reported. For guarantees received, the guarantee commitment was reported and set equal, unless otherwise specified, to the larger of total credit granted and that used.

3.3 Surveys of interest rates

As of March 1993: the 365-day calendar year has replaced the 360-day business year in the lending rate computation formula.

As of January 1996: the increase from 80 to 150 million lire in the Central Credit Register reporting threshold has had indirect effects on the survey of lending rates. For the sake of the comparability of time series data, rates referring to loans below the new reporting threshold are eliminated from the tables on lending rates for 1995 and 1996.

As of January 1997: the distributions relative to lending rates reflect the different information breakdown of the Central Credit Register's new reporting form (see Section 2.2).

As of March 1998: interest rates on medium and long-term loans outstanding at the end of the reference period have been published.

3.4 Classifications of intermediaries up to 31 December 1994

A) Legal classification of former “banks” (*aziende di credito*): the institutions were attributed on the basis of the institutional criterion provided for in Article 5 of the 1936 Banking Law, now repealed. Central credit institutions were shown separately, in consideration of their operational specificity. Branches of foreign banks in Italy were included among “ordinary credit banks”.

B) Classification by size of banks raising mainly short-term funds: the classification was introduced into the Bank of Italy’s statistics in 1967.

On that occasion it was decided to:

- consider only a sample of banks (348 out of a total of 1,236) accounting for around 98 per cent of the banking system’s total deposits;
- classify commercial banks and savings banks separately, owing to the differences in their institutional arrangements and behaviour;
- adopt as a ranking parameter an index of operational capacity represented by the sum of customer deposits, special credit institution deposits, third-party funds under administration, and capital and reserves (average of quarterly data for 1967);
- divide commercial banks and savings banks into five size groups (major, large, average, small and minor);
- determine identical minimum class values for commercial banks and savings banks (respectively 1,000, 500, 200 and 50 billion lire) that were likely to ensure a sufficiently large spread between the last unit of each group and the first unit of the next group;
- hold the definition of the classes and distribution of the banks among them constant from one year to the next and revise the ranking every five years, in order to have continuous series for an interval long enough to allow temporal analyses but not so long as to render the characteristic size of each group devoid of meaning.

At the end of the first two five-year periods the ranking was revised according to the above general classification criteria and by applying the 5-year rate of increase in the ranking parameter recorded for commercial banks and savings banks as a whole to the boundaries between classes.

In 1983 the reference parameter was extended to include banks’ net fund-raising abroad, in order to keep it consistent with the concept of potential domestic credit on which the classification is based. At the same time, the boundaries between classes were revised so as to maximize the distance, as measured by the parameter, between the last bank of each class and the first bank of the next. In 1988, when the sample of banks was revised, marginal adjustments were made to the group classed as “minor”.

The classification by size, used in the Bulletins up to 31 December 1994, referred to all “banks raising mainly short-term funds” in operation. The criteria defining the groups of banks was consistent with those, described above, applied to the sample, with the exception of the last class (“minor” banks), which comprised banks not included in the sample. As of the data for 1994, the breakdown by size of banks raising mainly short-term funds into former “banks” (*aziende di credito*) and former savings banks has been dropped.

C) Institutional classification of special credit institutions. Breakdown of special credit institutions by institutional specialization into the following groups: industrial credit institutions, sections for financing public works, real estate credit institutions, agricultural credit institutions.

As of the Bulletin based on data for March 1992, the classifications by institutional category of banks and special credit institutions described in the preceding paragraph and at points A) and C) have been dropped since they were no longer significant following the structural changes in the banking system subsequent to the implementation of the “Amato Law”.

3.5 Specific events

Time-series analysis of the statistical distributions must take account of specific events (e.g. the initiation of bankruptcy proceedings, disposal of bad debts) regarding individual

reporting intermediaries that can introduce breaks into the time series or misalignments between the information flows from different sources. The most important and most recent events of this kind are as follows:

As of June 1996: following the subjection of Isveimer to bankruptcy proceedings, there are breaks in the time series based on supervisory returns. There may also be misalignments between these series and those drawn from reports to the Central Credit Register.

As of December 1996: there is a break in the series of bad loans drawn from supervisory returns owing to the disposal and subsequent securitization of a portfolio of non-performing mortgage loans (initially 200 billion lire; from March 1997 onwards an additional 280 billion).

As of January 1997: following the transfer of claims from Banco di Napoli to a non-bank subsidiary, there is a discontinuity in the series of loans and bad debts and in their breakdown by geographic location and economic sector of the borrower; in particular, there is a reduction of around 8.8 trillion lire in bad debts.

As of September 1997: both the series of bad debts drawn from supervisory returns and the similar series from reports to the Central Credit Register show a significant break, of which around 2.8 trillion lire is attributable to the subjection of Sicilcassa S.p.A. to bankruptcy proceedings.

As of March 1998: the series of bad debts drawn from supervisory returns shows a discontinuity, of which around 420 billion lire is attributable to the disposal and subsequent securitization of non-performing real estate loans.

As of June 1998: the series classified by sector and segment of economic activity show a discontinuity owing to the alignment of the classification criteria with those of the new European System of National and Regional Accounts (ESA 95). Attention is drawn, in particular, to the discontinuities in the series referring to the sector “Non-financial corporations” and the subsector “Producer households”.

As of June 1999: the series of bad debts drawn from supervisory returns and the similar series from reports to the Central Credit Register show a significant break, of which around 3 trillion lire is attributable to the disposal and subsequent securitization of non-performing loans.

As of September 1999: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to a securitization transaction involving claims for a total nominal value of about 3,600 billion lire (comprising bad debts for 2,000 billion, substandard loans for 1,000 billion and performing loans for the remaining amount).

As of December 1999: there may be breaks in some of the series derived from both supervisory reports and reports to the Central Credit Register owing to a securitization transaction involving claims for a total nominal value of about 11,000 billion lire (comprising bad debts for 8,000 billion, substandard loans for 1,300 billion and performing loans for the remaining amount). Moreover, the reorganization of asset management activities in some large groups resulted in the transfer of a total of about 80,000 billion lire of assets under management from securities firms (SIMs) to asset management companies (SGRs).

As of June 2000: there may be breaks in some of the series derived from supervisory returns owing to securitization transactions involving bad debts for a total nominal value of about 3,000 billion lire.

In addition, following clarifications by the BIS on the classification of countries in its international statistics, some changes have been made to the table on “Foreign exposure”: claims on the ECB have been included under Germany instead of under international organizations; claims on residents of Guernsey, Jersey and the Isle of Man have been included under the United Kingdom instead of under offshore centres. These changes may result in breaks in the series for the countries concerned.

As of September 2000: following the addition in the supervisory reports submitted by Italian securities firms (SIMs) of data on their management of individual investment portfolios on behalf of third parties, it has been possible to separate this item from their total individual portfolio management business. This may have caused discontinuities in the statistical series concerned.

Glossary

Glossary of terms in the tables

ASSET MANAGEMENT SERVICES: TOTAL (NOMINAL VALUE)	total of securities and the like, net of own liabilities in issue, that the intermediary receives from customers for safekeeping, administration or in connection with the management of securities portfolios.
ASSETS UNDER MANAGEMENT (INDIVIDUAL 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.
BORROWERS (NUMBER)	physical and legal persons and holders of joint accounts who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
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.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
CLASSIFICATION OF CUSTOMERS BY 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 " <i>Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica</i> ", published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA).
CLASSIFICATION OF CUSTOMERS BY SECTOR AND SEGMENT 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 " <i>Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica</i> ", published by the Bank of Italy. The present classification, which has been in force since June 1998, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95).
COLLECTIVE INVESTMENT UNDERTAKINGS	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.
CURRENT ACCOUNTS	current accounts (deposit accounts opened with the issue of an account book, from which withdrawals are normally made by cheque), current accounts with guaranteed cheques and current accounts with storage agencies, of non-bank residents in euros and other euro-area currencies.
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.

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 TRADING (QUARTERLY FLOWS)	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 AND LOCATION 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.
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	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial and/or financial transactions undertaken by their customers.
ISLANDS	comprises the following regions: Sicily and Sardinia.
LOAN FACILITIES	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements.
LOANS	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker's acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
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.
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.
NOMINAL DEPOSIT RATES	calculated by weighting the presumed rates (corresponding to the rates, gross of withholding tax, agreed with customers) by the end-of-period amounts of the deposits to which such rates apply.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
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.

RESIDENTS	bank customers are classified as residents on the basis of the foreign exchange provisions in force.
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.
SIGHT DEPOSITS	sight savings deposits of non-bank residents in euros and other euro-area currencies.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
TERM LOANS	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
TIME DEPOSITS	time savings deposits, savings certificates, certificates of deposit, and reverse repurchase agreements, in euros and other euro-area currencies.
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.
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.