

BANCA D'ITALIA

# Statistical Bulletin



III - 2000

## Statistical publications and distribution options

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

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

All the media have a standardized content, consisting of the time series published in the Statistical Bulletin, the Summary Report and the Supplements. It is not possible to obtain "customized" subsets of the data.

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

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

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

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*Direttore Responsabile:* CARLO CHIESA

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## Statistical Bulletin

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## Notice to readers

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

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

### **Additional information concerning this issue**

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Starting with this issue the tables on individual portfolio management services contain data for asset management companies in addition to those for banks and SIMs.

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

## Key to symbols and information in the index

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

1	CD-ROM	○	Table distributed on CD-ROM with the same characteristics
		●	Table distributed on CD-ROM with greater disaggregation of data
		⊙	Table distributed on CD-ROM only
2	Frequency	Q	Quarterly
		H	Half-yearly
		A	Annual
3	Source	1	Supervisory returns
		2	Central Credit Register
		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
		6	Bank of Italy
4	Universe	[ba]	Banks
		[bs]	Banks raising mainly short-term funds
		[sb]	Sample of banks
		[fi]	Financial intermediaries referred to in Art. 107 of the 1993 Banking Law
		[ci]	Collective investment undertakings
		[sf]	Securities firms (SIMs)
		[bi]	Bank of Italy
		[am]	Asset management companies
5			Table appearing in this issue
6	Table identification code		
7	Description of the table		
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○ Q 2 [ba]	<b>F7 5.2</b>	<b>Number of borrowers</b> distribution by customer segment of economic activity, number of facilities and total credit granted	[TDB30440]	p. 216
○ Q 2 [ba]	<b>F7 5.3</b>	<b>Average number of banks per borrower</b> distribution by customer segment of economic activity and total credit granted	[TDB30460]	p. 217
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## F8 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

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⊙ A 2 [ba-fi]	<b>F8 7.2</b>	<b>One-year default rates for loan facilities</b> distribution by customer location (geographical area) and sector of economic activity	[TDB30490]	
⊙ A 2 [ba-fi]	<b>F8 7.3</b>	<b>One-year default rates for loan facilities</b> distribution by customer location (region)	[TDB30500]	
⊙ A 2 [ba-fi]	<b>F8 7.4</b>	<b>One-year default rates for loan facilities</b> distribution by customer location (geographical area) and total credit used	[TDB30510]	
⊙ A 2 [ba-fi]	<b>F8 7.5</b>	<b>One-year default rates for loan facilities</b> distribution by customer branch of economic activity	[TDB30520]	
⊙ A 2 [ba-fi]	<b>F8 7.6</b>	<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation	[TDB30530]	
A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer sector of economic activity and total credit used	[TDB30540]	
A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and sector of economic activity	[TDB30550]	
A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation and customer location (province)	[TDB30560]	
A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and total credit used	[TDB30570]	
A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and branch of economic activity	[TDB30580]	

## G LENDING AND DEPOSIT RATES

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○ A 4 [sb]	<b>G3 7.2</b>	<b>Effective deposit rates</b> distribution by customer location (geographical area) and segment of economic activity and size of deposit	[TDB30730]		
○ A 4 [sb]	<b>G3 7.3</b>	<b>Effective deposit rates</b> distribution by branch location (geographical area) and customer branch of economic activity	[TDB30740]		

○ A 4 [sb]	<b>G3 7.4</b>	<b>Effective current account deposit rates</b>		
		distribution by branch location (region) and size of deposit	[TDB30750]	
⊙ A 4 [sb]		<b>Effective deposit rates</b>		
		distribution by branch location (region) and customer segment of economic activity (rates, number of accounts and total deposits)	[TDB30760]	

H

INFORMATION ON THE BANK OF ITALY

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## **Information on banks**

**B.1.5.1****BANKS AND BRANCHES****Distribution by location (province) and institutional category of bank**

TDB10207

Source: Archives of intermediary  
identification data

<b>June 2000</b>		<b>Total</b>		<i>of which:</i>		<b>Banks established as società per azioni</b>	
		<i>Banks</i>	<i>Branches</i>	<b>Banks raising medium and long-term funds</b>		<i>Banks</i>	<i>Branches</i>
				<i>Banks</i>	<i>Branches</i>		
<b>a. TOTAL</b>		<b>866</b>	<b>27,605</b>	<b>27</b>	<b>105</b>	<b>237</b>	<b>20,289</b>
<b>b. PIEDMONT</b>		<b>31</b>	<b>2,314</b>	<b>1</b>	<b>5</b>	<b>17</b>	<b>1,899</b>
Alessandria		2	264	-	-	2	241
Asti		1	141	-	-	1	124
Biella		2	125	-	-	2	110
Cuneo		15	420	-	-	5	297
Novara		1	187	-	-	-	101
Turin		8	970	1	5	7	896
Verbano-Cusio-Ossola		2	80	-	-	-	33
Vercelli		-	127	-	-	-	97
<b>c. VALLE D'AOSTA</b>		<b>4</b>	<b>89</b>	<b>-</b>	<b>1</b>	<b>1</b>	<b>71</b>
Aosta		4	89	-	1	1	71
<b>d. LIGURIA</b>		<b>10</b>	<b>850</b>	<b>-</b>	<b>1</b>	<b>6</b>	<b>793</b>
Genoa		5	467	-	1	4	444
Imperia		1	99	-	-	-	89
La Spezia		2	123	-	-	1	116
Savona		2	161	-	-	1	144
<b>e. LOMBARDY</b>		<b>169</b>	<b>5,352</b>	<b>5</b>	<b>11</b>	<b>57</b>	<b>3,422</b>
Bergamo		13	567	-	-	2	317
Brescia		17	702	-	1	5	483
Como		3	302	-	-	-	195
Cremona		10	236	-	-	-	111
Lecco		5	193	-	-	1	113
Lodi		4	119	-	-	-	50
Mantua		5	285	-	-	2	226
Milan		107	2,159	5	10	45	1,457
Pavia		1	278	-	-	-	208
Sondrio		3	113	-	-	1	28
Varese		1	398	-	-	1	234
<b>f. TRENTO-ALTO ADIGE</b>		<b>128</b>	<b>880</b>	<b>1</b>	<b>2</b>	<b>7</b>	<b>284</b>
Bolzano		57	401	-	1	2	142
Trento		71	479	1	1	5	142
<b>g. VENETO</b>		<b>65</b>	<b>2,868</b>	<b>1</b>	<b>9</b>	<b>11</b>	<b>1,713</b>
Belluno		2	167	-	-	1	131
Padua		13	515	-	4	2	293
Rovigo		7	154	-	-	-	89
Treviso		12	541	-	2	3	323
Venice		5	418	-	1	1	302
Verona		14	547	1	1	4	311
Vicenza		12	526	-	1	-	264

**Banks**

Cooperative banks		Mutual banks		Central institutes		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>46</b>	<b>4,293</b>	<b>521</b>	<b>2,899</b>	<b>6</b>	<b>30</b>	<b>56</b>	<b>94</b>	<b>5,941</b>
<b>2</b>	<b>301</b>	<b>12</b>	<b>112</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>664</b>
-	23	-	-	-	-	-	-	92
-	12	-	5	-	-	-	-	61
-	15	-	-	-	-	-	-	41
-	32	10	91	-	-	-	-	149
1	86	-	-	-	-	-	-	59
-	57	1	15	-	1	-	1	188
1	46	1	1	-	-	-	-	29
-	30	-	-	-	-	-	-	45
<b>-</b>	<b>6</b>	<b>3</b>	<b>11</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>33</b>
-	6	3	11	-	1	-	-	33
<b>-</b>	<b>48</b>	<b>4</b>	<b>8</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>132</b>
-	20	1	2	-	1	-	-	51
-	8	1	2	-	-	-	-	22
-	5	1	2	-	-	-	-	25
-	15	1	2	-	-	-	-	34
<b>11</b>	<b>1,379</b>	<b>53</b>	<b>491</b>	<b>2</b>	<b>4</b>	<b>46</b>	<b>56</b>	<b>1,138</b>
1	159	10	90	-	-	-	1	185
1	96	11	123	-	-	-	-	177
-	73	3	33	-	-	-	1	98
2	68	8	57	-	-	-	-	87
1	64	3	16	-	-	-	-	65
1	38	3	31	-	-	-	-	44
-	33	3	26	-	-	-	-	69
3	548	11	97	2	4	46	53	180
-	58	1	12	-	-	-	-	98
2	82	-	2	-	-	-	1	41
-	160	-	4	-	-	-	-	94
<b>2</b>	<b>83</b>	<b>117</b>	<b>511</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>2</b>	<b>302</b>
1	63	52	194	-	-	2	2	113
1	20	65	317	-	-	-	-	189
<b>6</b>	<b>751</b>	<b>47</b>	<b>397</b>	<b>-</b>	<b>2</b>	<b>1</b>	<b>5</b>	<b>553</b>
-	22	1	14	-	-	-	-	60
2	133	9	85	-	1	-	3	101
-	20	7	45	-	-	-	-	46
1	133	8	85	-	-	-	-	95
-	73	4	42	-	1	-	-	44
1	180	8	54	-	-	1	2	96
2	190	10	72	-	-	-	-	111

**B.1.5.1****BANKS AND BRANCHES****Distribution by location (province) and institutional category of bank**

TDB10207

		Total		of which:		Banks established as società per azioni	
				Banks raising medium and long-term funds			
		Banks	Branches	Banks	Branches	Banks	Branches
<b>h.</b>	<b>FRIULI-VENEZIA GIULIA</b>	<b>30</b>	<b>814</b>	<b>2</b>	<b>4</b>	<b>10</b>	<b>560</b>
	Gorizia	7	89	-	-	2	56
	Pordenone	3	183	-	-	1	142
	Trieste	5	133	1	3	3	107
	Udine	15	409	1	1	4	255
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>61</b>	<b>2,770</b>	<b>-</b>	<b>7</b>	<b>25</b>	<b>2,011</b>
	Bologna	17	646	-	6	7	474
	Ferrara	4	195	-	-	3	169
	Forlì	13	278	-	-	4	183
	Modena	6	380	-	-	3	233
	Parma	2	286	-	1	2	245
	Piacenza	2	184	-	-	-	123
	Ravenna	5	277	-	-	3	224
	Reggio Emilia	5	332	-	-	2	237
	Rimini	7	192	-	-	1	123
<b>l.</b>	<b>MARCHE</b>	<b>29</b>	<b>896</b>	<b>1</b>	<b>6</b>	<b>9</b>	<b>769</b>
	Ancona	12	268	1	3	5	230
	Ascoli Piceno	6	203	-	1	2	180
	Macerata	3	181	-	1	-	159
	Pesaro e Urbino	8	244	-	1	2	200
<b>m.</b>	<b>TUSCANY</b>	<b>58</b>	<b>1,998</b>	<b>3</b>	<b>8</b>	<b>18</b>	<b>1,633</b>
	Arezzo	5	184	-	-	-	119
	Florence	16	555	3	4	8	462
	Grosseto	4	120	-	1	-	90
	Livorno	3	162	-	-	1	143
	Lucca	5	226	-	1	2	204
	Massa Carrara	1	91	-	-	1	90
	Pisa	7	223	-	1	3	192
	Pistoia	8	140	-	-	1	101
	Prato	2	117	-	-	1	105
	Siena	7	180	-	1	1	127
<b>n.</b>	<b>UMBRIA</b>	<b>13</b>	<b>446</b>	<b>1</b>	<b>2</b>	<b>9</b>	<b>394</b>
	Perugia	10	340	1	2	7	297
	Terni	3	106	-	-	2	97
<b>o.</b>	<b>LAZIO</b>	<b>71</b>	<b>2,112</b>	<b>10</b>	<b>15</b>	<b>25</b>	<b>1,690</b>
	Frosinone	6	157	-	-	1	113
	Latina	5	144	-	-	2	107
	Rieti	2	75	-	-	1	57
	Rome	50	1,561	10	15	20	1,277
	Viterbo	8	175	-	-	1	136
<b>p.</b>	<b>ABRUZZO</b>	<b>16</b>	<b>530</b>	<b>-</b>	<b>4</b>	<b>6</b>	<b>473</b>
	Chieti	5	142	-	-	2	132
	L'Aquila	3	125	-	1	2	104
	Pescara	2	121	-	2	1	108
	Teramo	6	142	-	1	1	129

								<b>Banks</b>
Cooperative banks		Mutual banks		Central institutes		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>1</b>	<b>105</b>	<b>18</b>	<b>147</b>	<b>-</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>176</b>
-	9	5	24	-	-	-	-	20
-	14	2	27	-	-	-	-	39
-	18	1	6	-	1	1	1	5
1	64	10	90	-	-	-	-	112
<b>4</b>	<b>493</b>	<b>32</b>	<b>259</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>5</b>	<b>328</b>
-	83	10	82	-	2	-	5	58
-	13	1	13	-	-	-	-	26
-	36	9	59	-	-	-	-	30
2	142	1	5	-	-	-	-	47
-	37	-	4	-	-	-	-	46
1	55	1	6	-	-	-	-	40
-	21	2	32	-	-	-	-	18
-	79	3	16	-	-	-	-	45
1	27	5	42	-	-	-	-	18
<b>-</b>	<b>18</b>	<b>20</b>	<b>108</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>214</b>
-	4	7	33	-	1	-	-	47
-	-	4	23	-	-	-	-	58
-	2	3	20	-	-	-	-	49
-	12	6	32	-	-	-	-	60
<b>3</b>	<b>165</b>	<b>37</b>	<b>196</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>2</b>	<b>276</b>
2	52	3	13	-	-	-	-	38
-	41	8	48	-	2	-	2	44
-	12	4	18	-	-	-	-	28
-	10	2	9	-	-	-	-	20
-	7	3	15	-	-	-	-	29
-	1	-	-	-	-	-	-	15
1	16	3	15	-	-	-	-	38
-	9	7	30	-	-	-	-	22
-	4	1	8	-	-	-	-	6
-	13	6	40	-	-	-	-	36
<b>-</b>	<b>22</b>	<b>4</b>	<b>29</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>85</b>
-	16	3	26	-	1	-	-	53
-	6	1	3	-	-	-	-	32
<b>6</b>	<b>250</b>	<b>30</b>	<b>150</b>	<b>4</b>	<b>4</b>	<b>6</b>	<b>18</b>	<b>267</b>
2	29	3	15	-	-	-	-	63
1	29	2	8	-	-	-	-	30
-	10	1	8	-	-	-	-	33
2	171	18	91	4	4	6	18	84
1	11	6	28	-	-	-	-	57
<b>-</b>	<b>4</b>	<b>10</b>	<b>52</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>172</b>
-	-	3	10	-	-	-	-	53
-	1	1	19	-	1	-	-	46
-	3	1	10	-	-	-	-	29
-	-	5	13	-	-	-	-	44

**B.1.5.1****BANKS AND BRANCHES****Distribution by location (province) and institutional category of bank**

TDB10207

		Total		of which:		Banks established as società per azioni	
				Banks raising medium and long-term funds			
		Banks	Branches	Banks	Branches	Banks	Branches
<b>q.</b>	<b>MOLISE</b>	<b>5</b>	<b>119</b>	<b>-</b>	<b>1</b>	<b>1</b>	<b>104</b>
	Campobasso	5	89	-	1	1	76
	Isernia	-	30	-	-	-	28
<b>r.</b>	<b>CAMPANIA</b>	<b>52</b>	<b>1,417</b>	<b>-</b>	<b>5</b>	<b>8</b>	<b>1,142</b>
	Avellino	12	119	-	-	-	63
	Benevento	7	79	-	-	1	45
	Caserta	5	183	-	-	2	167
	Naples	5	722	-	4	3	651
	Salerno	23	314	-	1	2	216
<b>s.</b>	<b>PUGLIA</b>	<b>32</b>	<b>1,196</b>	<b>-</b>	<b>4</b>	<b>7</b>	<b>903</b>
	Bari	18	509	-	4	2	381
	Brindisi	2	105	-	-	-	83
	Foggia	3	214	-	-	2	157
	Lecce	5	228	-	-	2	171
	Taranto	4	140	-	-	1	111
<b>t.</b>	<b>BASILICATA</b>	<b>12</b>	<b>226</b>	<b>-</b>	<b>2</b>	<b>3</b>	<b>184</b>
	Matera	3	78	-	-	1	65
	Potenza	9	148	-	2	2	119
<b>u.</b>	<b>CALABRIA</b>	<b>28</b>	<b>469</b>	<b>-</b>	<b>2</b>	<b>4</b>	<b>376</b>
	Catanzaro	5	94	-	2	-	77
	Cosenza	14	168	-	-	3	126
	Crotone	4	39	-	-	1	32
	Reggio Calabria	2	129	-	-	-	111
	Vibo Valentia	3	39	-	-	-	30
<b>v.</b>	<b>SICILY</b>	<b>48</b>	<b>1,624</b>	<b>1</b>	<b>6</b>	<b>10</b>	<b>1,237</b>
	Agrigento	5	172	-	-	-	115
	Caltanissetta	9	88	-	-	-	54
	Catania	5	325	-	2	4	269
	Enna	2	62	-	-	-	44
	Messina	2	224	-	1	-	189
	Palermo	14	370	1	2	4	293
	Ragusa	2	101	-	-	-	61
	Siracusa	3	111	-	1	2	99
	Trapani	6	171	-	-	-	113
<b>z.</b>	<b>SARDINIA</b>	<b>4</b>	<b>635</b>	<b>1</b>	<b>10</b>	<b>3</b>	<b>631</b>
	Cagliari	1	251	1	6	1	250
	Nuoro	-	116	-	1	-	116
	Oristano	1	80	-	1	-	77
	Sassari	2	188	-	2	2	188

Notes:

**Banks**

Cooperative banks		Mutual banks		Central institutes		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
-	2	4	12	-	1	-	-	46
-	2	4	10	-	1	-	-	33
-	-	-	2	-	-	-	-	13
4	161	40	109	-	2	-	3	346
2	38	10	18	-	-	-	-	55
-	20	6	14	-	-	-	-	42
-	10	3	6	-	-	-	-	69
2	65	-	2	-	1	-	3	85
-	28	21	69	-	1	-	-	95
4	221	21	70	-	1	-	1	234
3	84	13	42	-	1	-	1	47
-	17	2	5	-	-	-	-	20
-	50	1	7	-	-	-	-	55
1	49	2	8	-	-	-	-	85
-	21	3	8	-	-	-	-	27
-	11	9	30	-	1	-	-	91
-	4	2	9	-	-	-	-	26
-	7	7	21	-	1	-	-	65
-	21	24	71	-	1	-	-	202
-	3	5	13	-	1	-	-	39
-	3	11	39	-	-	-	-	76
-	-	3	7	-	-	-	-	20
-	12	2	6	-	-	-	-	47
-	3	3	6	-	-	-	-	20
3	252	35	133	-	2	-	-	347
-	28	5	29	-	-	-	-	41
-	13	9	21	-	-	-	-	21
-	48	1	8	-	-	-	-	58
-	5	2	13	-	-	-	-	19
-	24	2	11	-	-	-	-	76
1	46	9	29	-	2	-	-	77
1	39	1	1	-	-	-	-	12
-	8	1	4	-	-	-	-	19
1	41	5	17	-	-	-	-	24
-	-	1	3	-	1	-	-	335
-	-	-	-	-	1	-	-	98
-	-	-	-	-	-	-	-	90
-	-	1	3	-	-	-	-	60
-	-	-	-	-	-	-	-	87

**B.2.5.1****ACCOUNTING DATA - ASSETS****Distribution by major category of bank**

TDB10014

Source: Supervisory returns  
Stocks in billions of lire**June 2000**

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	43,315	43,293	22
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	4,774	4,764	10
Receivables from BI-ECB	15,417	14,613	804
Receivables from banks	520,871	502,183	18,688
<i>of which: time deposits and interbank CDs</i>	223,386	219,172	4,215
repos	128,639	127,763	876
Receivables from non-bank customers:			
current account receivables	376,793	376,146	647
repos	35,596	35,424	172
personal loans	29,359	29,337	22
export credits	32,465	32,438	27
import credits	24,575	24,472	103
mortgage loans	631,167	507,768	123,399
other loans	448,171	420,119	28,052
bad debts	111,048	98,451	12,597
unpaid and protested own bills	1,322	1,281	41
Securities	455,054	438,385	16,669
<i>of which: not held as fixed assets</i>	363,960	349,145	14,814
Subordinated loans	19,344	19,008	337
Participating interests	133,480	125,739	7,741
Fixed assets	83,996	81,866	2,130
<i>of which: buildings</i>	50,718	48,985	1,734
Bills, other credit instruments and documents	232,414	223,505	8,909
Sundry debtors net of items in suspense accounts	238,807	231,285	7,522
Negative capital items	3,285	2,856	429
Items in transit or in suspense accounts	56,558	55,854	703
Remaining asset items	291,659	269,966	21,693
<b>TOTAL</b>	<b>3,790,566</b>	<b>3,539,851</b>	<b>250,716</b>

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

Guarantees granted	250,312	230,239	20,073
Guarantees applied for	12,383	12,383	..
Commitments and contingent liabilities	1,604,956	1,529,925	75,030
Credit implicit in leasing contracts with customers	16,122	15,695	428
Customer bill portfolio	29,636	20,607	9,029
Undrawn customer credit lines	1,039,937	989,418	50,519
Securities and the like on deposit	3,652,877	3,616,112	36,765

**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
24,990	9,245	9,080	40,170	3,144
2,758	543	1,473	4,139	635
9,178	2,254	3,985	14,348	1,070
308,749	60,157	151,966	486,355	34,516
138,662	24,039	60,686	215,046	8,341
82,197	8,002	38,441	124,605	4,035
198,377	74,420	103,996	348,210	28,583
19,211	1,327	15,058	31,400	4,196
17,022	4,056	8,281	26,168	3,191
22,345	5,929	4,191	31,839	626
15,168	4,777	4,630	23,558	1,017
353,446	128,195	149,526	577,350	53,817
287,083	64,422	96,665	424,347	23,824
60,501	20,752	29,794	88,743	22,305
782	237	303	998	324
195,795	74,521	184,738	401,730	53,324
146,092	61,449	156,419	331,049	32,911
15,785	1,528	2,031	18,348	997
92,992	24,020	16,469	131,107	2,374
45,665	16,246	22,085	74,557	9,439
29,664	9,077	11,977	45,455	5,264
126,377	50,599	55,438	221,313	11,101
148,925	37,022	52,859	220,502	18,305
306	677	2,301	3,169	115
33,163	11,510	11,884	48,699	7,859
161,556	20,886	109,217	277,463	14,196
2,140,174	613,323	1,037,069	3,495,230	295,336
167,643	36,938	45,731	240,496	9,815
8,662	1,058	2,664	12,002	382
1,021,584	156,389	426,983	1,532,625	72,331
3,859	470	11,793	16,122	-
12,164	10,606	6,865	26,585	3,051
624,186	184,225	231,525	974,551	65,386
2,136,790	664,721	851,367	3,471,421	181,456

## B.2.5.1

## ACCOUNTING DATA - ASSETS

## Distribution by major category of bank

TDB10014

Source: Supervisory returns  
Stocks in millions of euros

June 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	22,370	22,359	11
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,465	2,460	5
Receivables from BI-ECB	7,962	7,547	415
Receivables from banks	269,008	259,356	9,652
<i>of which:</i> time deposits and interbank CDs	115,369	113,193	2,177
repos	66,437	65,984	452
Receivables from non-bank customers:			
current account receivables	194,597	194,263	334
repos	18,384	18,295	89
personal loans	15,163	15,151	11
export credits	16,767	16,753	14
import credits	12,692	12,639	53
mortgage loans	325,970	262,240	63,730
other loans	231,461	216,974	14,488
bad debts	57,351	50,846	6,506
unpaid and protested own bills	683	661	21
Securities	235,016	226,407	8,609
<i>of which:</i> not held as fixed assets	187,970	180,319	7,651
Subordinated loans	9,990	9,817	174
Participating interests	68,937	64,939	3,998
Fixed assets	43,380	42,280	1,100
<i>of which:</i> buildings	26,194	25,299	895
Bills, other credit instruments and documents	120,032	115,431	4,601
Sundry debtors net of items in suspense accounts	123,333	119,449	3,885
Negative capital items	1,696	1,475	222
Items in transit or in suspense accounts	29,210	28,846	363
Remaining asset items	150,629	139,426	11,203
TOTAL	1,957,664	1,828,180	129,484
<b>COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>			
Guarantees granted	129,275	118,909	10,367
Guarantees applied for	6,395	6,395	..
Commitments and contingent liabilities	828,890	790,140	38,750
Credit implicit in leasing contracts with customers	8,326	8,106	221
Customer bill portfolio	15,306	10,643	4,663
Undrawn customer credit lines	537,082	510,992	26,091
Securities and the like on deposit	1,886,553	1,867,566	18,987

## 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
12,906	4,774	4,690	20,746	1,624
1,424	281	761	2,137	328
4,740	1,164	2,058	7,410	552
159,455	31,068	78,484	251,182	17,826
71,613	12,415	31,342	111,062	4,308
42,451	4,133	19,853	64,353	2,084
102,453	38,435	53,709	179,835	14,762
9,922	685	7,777	16,217	2,167
8,791	2,095	4,277	13,515	1,648
11,540	3,062	2,165	16,444	323
7,833	2,467	2,391	12,167	525
182,540	66,207	77,224	298,176	27,794
148,266	33,271	49,923	219,157	12,304
31,246	10,718	15,387	45,832	11,520
404	122	157	516	167
101,119	38,487	95,409	207,476	27,540
75,450	31,736	80,784	170,972	16,997
8,152	789	1,049	9,476	515
48,026	12,405	8,505	67,711	1,226
23,584	8,390	11,406	38,505	4,875
15,320	4,688	6,186	23,475	2,718
65,268	26,132	28,631	114,299	5,733
76,913	19,120	27,300	113,880	9,454
158	350	1,189	1,637	60
17,127	5,944	6,138	25,151	4,059
83,437	10,787	56,406	143,298	7,331
1,105,308	316,755	535,602	1,805,136	152,528
86,580	19,077	23,618	124,206	5,069
4,473	546	1,376	6,198	197
527,604	80,768	220,519	791,535	37,356
1,993	243	6,091	8,326	-
6,282	5,478	3,546	13,730	1,576
322,365	95,145	119,572	503,313	33,769
1,103,560	343,300	439,694	1,792,839	93,714



## B.2.5.2

## ACCOUNTING DATA - LIABILITIES

## Distribution by major category of bank

TDB10024

Source: Supervisory returns  
Stocks in billions of lire

June 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	1,175,880	1,157,628	18,253
<i>of which:</i> savings deposits	127,150	126,873	277
time savings deposits	14,162	13,887	275
savings certificates and CDs	107,043	98,693	8,350
current account deposits	775,056	771,715	3,341
time current account deposits	11,362	11,153	209
repos	137,112	136,129	983
Payables to BI-ECB	69,361	68,333	1,027
Payables to banks	725,220	662,784	62,436
<i>of which:</i> time deposits and interbank CDs	376,305	359,367	16,938
repos	93,996	91,977	2,019
Funds raised in the market	575,905	467,590	108,315
<i>of which:</i> bonds in issue	513,636	407,533	106,103
Provision for employee severance benefits	16,033	15,751	281
Supplementary pension fund	13,461	13,279	182
Provision for writedown of securities	148	92	57
Provision for writedown of investments	988	959	29
Accumulated depreciation	35,472	34,641	831
<i>of which:</i> accumulated depreciation of buildings	14,796	14,215	581
Provision for writedown of loans	68,467	61,090	7,377
Provision for writedown of commitments and guarantees granted	809	803	6
Sundry provisions for losses and charges	19,501	18,301	1,201
Provision for loan losses	7,318	4,864	2,453
Capital, reserves and provisions included in capital	247,522	228,310	19,212
Sundry creditors net of items in suspense accounts	181,689	175,268	6,422
Discounted bills, other credit instruments and documents	307,508	307,327	181
Items in transit or in suspense accounts	51,859	50,974	885
Remaining liabilities items	292,330	270,761	21,569
TOTAL	3,790,566	3,539,851	250,716

## 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
656,912	198,459	320,509	1,029,554	146,326
53,708	20,222	53,220	89,399	37,751
6,751	802	6,610	7,280	6,882
55,436	25,337	26,271	85,577	21,466
469,095	121,720	184,241	702,123	72,933
9,680	280	1,403	11,127	235
63,319	25,160	48,634	125,458	11,655
35,701	2,406	31,254	65,364	3,997
405,772	89,174	230,275	713,108	12,112
221,250	48,373	106,682	373,974	2,331
54,701	9,489	29,806	89,471	4,526
327,892	133,140	114,872	530,866	45,039
284,222	120,887	108,527	470,927	42,709
9,557	2,675	3,800	13,756	2,276
8,220	2,769	2,471	9,052	4,409
57	73	18	141	7
893	38	57	884	104
19,677	5,918	9,877	32,133	3,338
8,386	2,867	3,543	13,783	1,014
38,058	12,981	17,428	52,676	15,791
561	120	128	600	209
14,086	2,302	3,114	17,542	1,960
3,471	1,116	2,730	7,126	192
129,722	41,639	76,160	229,048	18,474
109,243	20,321	52,125	170,582	11,108
172,962	65,011	69,535	297,416	10,093
32,609	8,121	11,129	44,804	7,055
174,779	26,161	91,390	279,484	12,846
2,140,174	613,323	1,037,069	3,495,230	295,336

## B.2.5.2

## ACCOUNTING DATA - LIABILITIES

## Distribution by major category of bank

TDB10024

Source: Supervisory returns  
Stocks in millions of euros

June 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	607,291	597,865	9,427
<i>of which:</i> savings deposits	65,668	65,524	143
time savings deposits	7,314	7,172	142
savings certificates and CDs	55,283	50,971	4,312
current account deposits	400,283	398,558	1,726
time current account deposits	5,868	5,760	108
repos	70,813	70,305	508
Payables to BI-ECB	35,822	35,291	531
Payables to banks	374,545	342,299	32,246
<i>of which:</i> time deposits and interbank CDs	194,345	185,598	8,748
repos	48,545	47,502	1,043
Funds raised in the market	297,430	241,490	55,940
<i>of which:</i> bonds in issue	265,271	210,473	54,797
Provision for employee severance benefits	8,280	8,135	145
Supplementary pension fund	6,952	6,858	94
Provision for writedown of securities	77	47	29
Provision for writedown of investments	510	495	15
Accumulated depreciation	18,320	17,891	429
<i>of which:</i> accumulated depreciation of buildings	7,642	7,342	300
Provision for writedown of loans	35,360	31,551	3,810
Provision for writedown of commitments and guarantees granted	418	415	3
Sundry provisions for losses and charges	10,072	9,452	620
Provision for loan losses	3,779	2,512	1,267
Capital, reserves and provisions included in capital	127,834	117,912	9,922
Sundry creditors net of items in suspense accounts	93,835	90,518	3,316
Discounted bills, other credit instruments and documents	158,815	158,721	94
Items in transit or in suspense accounts	26,783	26,326	457
Remaining liabilities items	150,976	139,837	11,139
TOTAL	1,957,664	1,828,180	129,484

## 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
339,267	102,495	165,529	531,721	75,571
27,738	10,444	27,486	46,171	19,497
3,487	414	3,414	3,760	3,554
28,630	13,085	13,568	44,197	11,086
242,267	62,863	95,153	362,616	37,667
4,999	145	724	5,747	122
32,701	12,994	25,117	64,794	6,019
18,438	1,242	16,142	33,758	2,064
209,564	46,054	118,927	368,290	6,255
114,266	24,983	55,097	193,142	1,204
28,251	4,901	15,394	46,208	2,337
169,342	68,761	59,327	274,169	23,261
146,789	62,433	56,049	243,214	22,057
4,936	1,381	1,963	7,105	1,176
4,245	1,430	1,276	4,675	2,277
30	38	9	73	4
461	20	29	456	54
10,162	3,056	5,101	16,596	1,724
4,331	1,481	1,830	7,118	523
19,655	6,704	9,001	27,205	8,156
290	62	66	310	108
7,275	1,189	1,608	9,060	1,012
1,793	576	1,410	3,680	99
66,996	21,505	39,334	118,293	9,541
56,419	10,495	26,921	88,098	5,737
89,328	33,576	35,912	153,602	5,212
16,841	4,194	5,748	23,139	3,644
90,266	13,511	47,199	144,341	6,634
1,105,308	316,755	535,602	1,805,136	152,528





## Distribution by residual maturity

TDB10030			Banks				
Source: Supervisory returns Percentages							
June 2000	Total	<i>of which:</i> variable rate	Sight and revocable	Up to 3 months	More than 3 months up to 12 months	More than 1 year up to 5 years	More than 5 years
<b>a. ASSETS</b>							
Receivables from non-bank customers	100.00	61.01	30.02	17.41	12.48	23.09	17.01
Receivables from BI-ECB and other banks	100.00	4.43	30.12	50.75	14.70	3.07	1.36
Securities portfolio	100.00	49.47	0.50	4.47	13.19	52.12	29.71
<b>b. LIABILITIES</b>							
Payables to non-bank customers	100.00	1.09	83.84	13.81	2.06	0.18	0.11
Payables to BI-ECB and other banks	100.00	10.15	22.18	53.40	13.38	7.49	3.55
Bonds, savings certificates and CDs	100.00	43.38	2.05	9.35	19.03	48.56	21.01

## 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

TDB10032					Banks	
Source: Supervisory returns Stocks in billions of lire						
June 2000	Entire banking system	Major and large banks	Medium- sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>a. TOTAL</b>	<b>133,480</b>	<b>92,992</b>	<b>24,020</b>	<b>16,469</b>	<b>131,107</b>	<b>2,374</b>
Banks	89,693	63,477	15,984	10,232	88,040	1,653
<i>of which: non-resident</i>	12,012	10,962	431	619	11,963	49
Other financial intermediaries	26,042	18,527	3,353	4,162	25,598	444
<i>of which: non-resident</i>	10,290	8,378	749	1,163	10,196	94
Financial auxiliaries	3,114	1,420	1,154	539	3,018	96
Insurance companies	5,811	4,819	604	387	5,774	36
Non-financial companies	8,821	4,749	2,924	1,148	8,676	145
<i>of which: qualified holdings</i>	2,896	1,979	775	142	2,891	5

Notes:

## Distribution by type of investee company and major category of bank

TDB10032

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2000

	Entire banking system	Major and large banks	Medium- sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>a. TOTAL</b>	<b>68,937</b>	<b>48,026</b>	<b>12,405</b>	<b>8,505</b>	<b>67,711</b>	<b>1,226</b>
Banks	46,323	32,783	8,255	5,284	45,469	854
<i>of which: non-resident</i>	6,204	5,661	223	320	6,179	25
Other financial intermediaries	13,450	9,568	1,732	2,150	13,220	229
<i>of which: non-resident</i>	5,314	4,327	387	601	5,266	48
Financial auxiliaries	1,608	733	596	278	1,559	49
Insurance companies	3,001	2,489	312	200	2,982	19
Non-financial companies	4,556	2,453	1,510	593	4,481	75
<i>of which: qualified holdings</i>	1,496	1,022	400	73	1,493	3

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Notes:

TDB10033

Banks

Source: Supervisory returns  
Stocks in billions of lire

	Mar. 2000	June 2000
<b>a. ASSETS</b>		
Cash	12	19
Receivables from parent bank and other foreign branches	89,408	95,614
Receivables from banks and central banks	113,112	107,151
<i>of which:</i> from non-residents	73,185	69,117
repos with banks	4,414	8,625
Receivables from non-bank customers	108,570	109,385
<i>of which:</i> from non-residents	102,585	103,215
repos	8,750	10,167
Subordinated loans	8,750	10,167
Securities and participating interests	75,546	76,354
<i>of which:</i> securities not held as fixed assets	33,256	36,246
Bad debts	755	793
Other liabilities items	49,152	51,180
TOTAL	436,556	440,494
<b>b. LIABILITIES</b>		
Payables to parent bank and other foreign branches	79,632	80,125
Payables to banks and central banks	194,547	196,587
<i>of which:</i> to non-residents	169,103	168,665
repos with banks	16,738	16,467
Payables to non-bank customers	96,718	96,685
<i>of which:</i> to non-residents	79,694	81,284
repos	6,753	7,203
Subordinated loans	9,387	9,260
Endowment funds and capital reserves	4,325	4,243
Other liabilities items	51,947	53,594
TOTAL	436,556	440,494
<b>c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>		
Guarantees	33,661	32,934
Commitments and contingent liabilities	657,933	688,605
Bill portfolio	1,771	1,570

**Notes:**

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

TDB10033

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Mar. 2000	June 2000
<b>a. ASSETS</b>		
Cash	6	10
Receivables from parent bank and other foreign branches	46,175	49,380
Receivables from banks and central banks	58,418	55,339
<i>of which:</i> from non-residents	37,797	35,696
repos with banks	2,280	4,455
Receivables from non-bank customers	56,072	56,493
<i>of which:</i> from non-residents	52,981	53,306
repos	4,519	5,251
Subordinated loans	4,519	5,251
Securities and participating interests	39,016	39,434
<i>of which:</i> securities not held as fixed assets	17,175	18,720
Bad debts	390	409
Other liabilities items	25,385	26,432
TOTAL	225,462	227,496
<b>b. LIABILITIES</b>		
Payables to parent bank and other foreign branches	41,127	41,381
Payables to banks and central banks	100,475	101,529
<i>of which:</i> to non-residents	87,334	87,108
repos with banks	8,644	8,505
Payables to non-bank customers	49,950	49,934
<i>of which:</i> to non-residents	41,159	41,980
repos	3,487	3,720
Subordinated loans	4,848	4,782
Endowment funds and capital reserves	2,234	2,192
Other liabilities items	26,828	27,679
TOTAL	225,462	227,496
<b>c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>		
Guarantees	17,384	17,009
Commitments and contingent liabilities	339,794	355,635
Bill portfolio	915	811

**Notes:**

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



### B.3.5.1

### ADJUSTED BAD DEBTS

#### Distribution by customer location (region)

TDB30260						Banks
Source: Central Credit Register Stocks and flows in billions of lire						
June 2000						
		Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
a.	<b>TOTAL</b>	<b>589,025</b>	<b>124,874</b>	<b>1.07</b>	<b>32,177</b>	<b>4,115</b>
b.	<b>NORTH-WEST ITALY</b>	<b>125,446</b>	<b>25,781</b>	<b>1.08</b>	<b>8,540</b>	<b>815</b>
	Piedmont	36,307	5,573	1.06	2,552	209
	Valle d'Aosta	1,057	174	1.02	54	2
	Liguria	15,582	2,916	1.08	1,118	64
	Lombardy	72,500	17,117	1.08	4,816	540
c.	<b>NORTH-EAST ITALY</b>	<b>74,943</b>	<b>14,828</b>	<b>1.06</b>	<b>4,752</b>	<b>618</b>
	Trentino-Alto Adige	4,177	807	1.10	381	45
	Veneto	28,522	6,574	1.05	1,649	256
	Friuli-Venezia Giulia	9,244	1,379	1.11	514	33
	Emilia-Romagna	33,000	6,068	1.06	2,208	287
d.	<b>CENTRAL ITALY</b>	<b>127,800</b>	<b>33,083</b>	<b>1.09</b>	<b>7,009</b>	<b>1,212</b>
	Marche	14,219	2,413	1.08	614	60
	Tuscany	40,803	5,995	1.05	2,323	194
	Umbria	7,250	1,299	1.09	385	45
	Lazio	65,528	23,375	1.11	3,687	916
e.	<b>SOUTHERN ITALY</b>	<b>150,536</b>	<b>32,210</b>	<b>1.07</b>	<b>7,814</b>	<b>1,158</b>
	Abruzzo	15,168	2,722	1.03	732	46
	Molise	2,574	550	1.02	156	19
	Campania	52,074	11,713	1.06	3,118	275
	Puglia	45,632	11,002	1.11	2,333	734
	Basilicata	9,160	1,814	1.05	562	41
	Calabria	25,928	4,409	1.03	913	41
f.	<b>ISLANDS</b>	<b>110,300</b>	<b>18,974</b>	<b>1.02</b>	<b>4,062</b>	<b>312</b>
	Sicily	90,666	15,204	1.02	2,868	172
	Sardinia	19,634	3,768	1.04	1,194	139

Notes:

## Distribution by customer location (region)

TDB30260

Banks

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

June 2000

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>589,025</b>	<b>64,492</b>	<b>1.07</b>	<b>32,177</b>	<b>2,125</b>
<b>b. NORTH-WEST ITALY</b>	<b>125,446</b>	<b>13,315</b>	<b>1.08</b>	<b>8,540</b>	<b>421</b>
Piedmont	36,307	2,878	1.06	2,552	108
Valle d'Aosta	1,057	90	1.02	54	1
Liguria	15,582	1,506	1.08	1,118	33
Lombardy	72,500	8,840	1.08	4,816	279
<b>c. NORTH-EAST ITALY</b>	<b>74,943</b>	<b>7,658</b>	<b>1.06</b>	<b>4,752</b>	<b>319</b>
Trentino-Alto Adige	4,177	417	1.10	381	23
Veneto	28,522	3,395	1.05	1,649	132
Friuli-Venezia Giulia	9,244	712	1.11	514	17
Emilia-Romagna	33,000	3,134	1.06	2,208	148
<b>d. CENTRAL ITALY</b>	<b>127,800</b>	<b>17,086</b>	<b>1.09</b>	<b>7,009</b>	<b>626</b>
Marche	14,219	1,246	1.08	614	31
Tuscany	40,803	3,096	1.05	2,323	100
Umbria	7,250	671	1.09	385	23
Lazio	65,528	12,072	1.11	3,687	473
<b>e. SOUTHERN ITALY</b>	<b>150,536</b>	<b>16,635</b>	<b>1.07</b>	<b>7,814</b>	<b>598</b>
Abruzzo	15,168	1,406	1.03	732	24
Molise	2,574	284	1.02	156	10
Campania	52,074	6,049	1.06	3,118	142
Puglia	45,632	5,682	1.11	2,333	379
Basilicata	9,160	937	1.05	562	21
Calabria	25,928	2,277	1.03	913	21
<b>f. ISLANDS</b>	<b>110,300</b>	<b>9,799</b>	<b>1.02</b>	<b>4,062</b>	<b>161</b>
Sicily	90,666	7,852	1.02	2,868	89
Sardinia	19,634	1,946	1.04	1,194	72



Notes:

## Distribution by customer segment of economic activity

TDB30270

Banks

Source: Central Credit Register  
Stocks and flows in billions of lire  
Percentages

June 2000

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>589,025</b>	<b>124,874</b>	<b>1.07</b>	<b>32,177</b>	<b>4,115</b>
General government	47	105	1.34	1	..
Financial companies	1,228	3,946	1.15	31	64
Non-financial companies	113,790	75,212	1.10	4,162	3,034
<i>of which:</i> industry	32,538	22,039	1.14	1,104	1,621
building	17,697	21,504	1.09	572	560
services	60,738	28,045	1.08	2,405	813
Producer households	102,905	17,918	1.02	3,728	362
Consumer households and nec	350,090	24,333	1.01	23,464	618

Notes:

## Distribution by customer segment of economic activity

TDB30270

Banks

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

June 2000

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>589,025</b>	<b>64,492</b>	<b>1.07</b>	<b>32,177</b>	<b>2,125</b>
General government	47	54	1.34	1	..
Financial companies	1,228	2,038	1.15	31	33
Non-financial companies	113,790	38,844	1.10	4,162	1,567
<i>of which:</i> industry	32,538	11,382	1.14	1,104	837
building	17,697	11,106	1.09	572	289
services	60,738	14,484	1.08	2,405	420
Producer households	102,905	9,254	1.02	3,728	187
Consumer households and nec	350,090	12,567	1.01	23,464	319

€

Notes:

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

TDB30274		Banks				
Source: Supervisory returns Stocks in billions of lire						
June 2000		of which:				
		Total	banks residual maturity		non-banks residual maturity	
			up to 1 year	more than 1 year	up to 1 year	more than 1 year
<b>a. TOTAL</b>		<b>459,047</b>	<b>216,640</b>	<b>36,470</b>	<b>90,583</b>	<b>115,354</b>
<b>b. EUROPE</b>		<b>316,809</b>	<b>169,912</b>	<b>26,884</b>	<b>59,766</b>	<b>60,247</b>
of which:	Albania	163	48	8	7	100
	Austria	7,820	6,898	621	140	161
	Belgium	18,950	9,432	368	8,081	1,069
	Bulgaria	233	5	3	57	168
	Czech Republic	318	76	81	86	76
	Croatia	472	104	54	78	236
	Denmark	1,651	1,498	11	67	75
	Finland	1,017	372	25	199	421
	France	43,227	25,959	2,622	6,728	7,918
	Germany	43,951	28,376	5,441	3,749	6,384
	Greece	5,009	1,103	106	773	3,028
	Ireland	10,960	5,889	346	2,883	1,843
	Yugoslavia	59	22	8	1	29
	Liechtenstein	78	2	-	65	12
	Luxemburg	35,863	16,876	3,819	7,581	7,586
	Malta	365	39	35	113	178
	Norway	1,109	525	264	155	165
	Netherlands	18,914	3,942	970	5,000	9,001
	Poland	1,302	164	392	279	467
	Portugal	13,923	6,219	3,357	441	3,906
	United Kingdom	77,368	51,582	2,056	14,551	9,179
	Romania	361	88	21	84	167
	Russia	6,952	1,640	2,526	505	2,281
	Slovenia	188	40	37	64	46
	Spain	8,566	2,268	2,277	2,526	1,495
	Sweden	2,183	943	13	820	407
	Switzerland	9,787	4,926	327	3,194	1,340
	Turkey	2,878	497	50	832	1,499
	Hungary	2,138	185	741	497	714
<b>c. ASIA</b>		<b>17,840</b>	<b>8,682</b>	<b>2,743</b>	<b>2,047</b>	<b>4,367</b>
of which:	Saudi Arabia	581	48	..	47	487
	China	1,927	523	708	307	390
	South Korea	1,365	735	273	31	326
	Philippines	308	27	-	35	246
	Japan	6,929	5,176	36	476	1,240
	India	576	68	120	175	213
	Indonesia	296	6	89	87	115
	Iran	1,832	735	1,093	5	..
	Iraq	161	77	1	83	-

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

TDB30274		Banks				
		<i>of which:</i>				
		Total	banks residual maturity		non-banks residual maturity	
			up to 1 year	more than 1 year	up to 1 year more than 1 year	
<b>ASIA (cont.)</b>						
	Israel	236	48	7	59 121	
	Malaysia	288	84	64	28 112	
	Pakistan	375	..	..	215 160	
	Qatar	865	23	-	287 555	
	Taiwan	772	682	20	2 67	
	Thailand	659	207	183	70 199	
<b>d.</b>	<b>AFRICA</b>	<b>3,867</b>	<b>1,012</b>	<b>540</b>	<b>581 1,733</b>	
	<i>of which:</i> Algeria	1,035	615	341	26 53	
	Egypt	305	170	45	15 75	
	Morocco	639	10	13	168 448	
	Nigeria	138	6	82	33 18	
	South Africa	1,140	89	4	80 966	
	Tunisia	186	101	52	25 8	
<b>e.</b>	<b>AMERICA</b>	<b>87,930</b>	<b>24,601</b>	<b>3,575</b>	<b>23,726 36,029</b>	
	<i>of which:</i> Argentina	11,631	1,401	497	4,573 5,161	
	Brazil	10,474	1,606	894	3,577 4,397	
	Canada	1,523	244	341	354 584	
	Chile	1,343	25	85	605 628	
	Colombia	554	28	1	272 253	
	Cuba	214	95	119	.. -	
	Ecuador	147	7	-	8 132	
	Mexico	4,349	186	44	266 3,853	
	Paraguay	283	64	-	147 72	
	Peru	8,244	3,729	11	2,593 1,911	
	United States	46,175	17,010	1,520	10,498 17,148	
	Uruguay	868	196	43	473 157	
	Venezuela	2,044	8	14	292 1,729	
<b>f.</b>	<b>OCEANIA</b>	<b>1,555</b>	<b>996</b>	<b>359</b>	<b>46 154</b>	
	<i>of which:</i> Australia	1,176	647	345	44 139	
<b>g.</b>	<b>OFFSHORE CENTRES</b>	<b>21,681</b>	<b>10,952</b>	<b>1,965</b>	<b>3,395 5,369</b>	
	<i>of which:</i> Cayman Islands	8,339	3,140	1,176	1,108 2,914	
	Hong Kong	2,303	1,045	180	597 481	
	Singapore	4,209	3,301	75	513 321	
<b>h.</b>	<b>INTERNATIONAL ORGANIZATIONS</b>	<b>9,020</b>	<b>165</b>	<b>401</b>	<b>1,020 7,434</b>	

## Notes:

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

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

TDB30274

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2000

of which:

Total

banks  
residual maturitynon-banks  
residual maturity

up to 1 year

more than 1 year

up to 1 year

more than 1 year

€	a. TOTAL	237,078	111,885	18,835	46,782	59,575
	b. EUROPE	163,618	87,752	13,884	30,867	31,115
	of which: Albania	84	25	4	4	51
	Austria	4,039	3,562	321	72	83
	Belgium	9,787	4,871	190	4,174	552
	Bulgaria	120	2	1	30	87
	Czech Republic	164	39	42	44	39
	Croatia	244	54	28	40	122
	Denmark	853	774	5	35	39
	Finland	525	192	13	103	217
	France	22,325	13,407	1,354	3,475	4,089
	Germany	22,699	14,655	2,810	1,936	3,297
	Greece	2,587	569	55	399	1,564
	Ireland	5,661	3,041	179	1,489	952
	Yugoslavia	31	11	4	1	15
	Liechtenstein	40	1	-	33	6
	Luxemburg	18,521	8,716	1,972	3,915	3,918
	Malta	188	20	18	58	92
	Norway	573	271	136	80	85
	Netherlands	9,768	2,036	501	2,582	4,649
	Poland	673	85	203	144	241
	Portugal	7,190	3,212	1,734	228	2,017
	United Kingdom	39,957	26,640	1,062	7,515	4,740
	Romania	186	46	11	43	86
	Russia	3,590	847	1,305	261	1,178
	Slovenia	97	21	19	33	24
	Spain	4,424	1,171	1,176	1,305	772
	Sweden	1,127	487	7	423	210
	Switzerland	5,055	2,544	169	1,650	692
	Turkey	1,486	257	26	430	774
	Hungary	1,104	96	383	257	369
	c. ASIA	9,213	4,484	1,417	1,057	2,256
	of which: Saudi Arabia	300	25	..	24	251
	China	995	270	365	158	201
	South Korea	705	380	141	16	169
	Philippines	159	14	-	18	127
	Japan	3,578	2,673	19	246	641
	India	297	35	62	90	110
	Indonesia	153	3	46	45	59
	Iran	946	379	564	2	..
	Iraq	83	40	1	43	-

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

TDB30274		Banks				
		<i>of which:</i>				
		Total	banks residual maturity		non-banks residual maturity	
			up to 1 year	more than 1 year	up to 1 year more than 1 year	
<b>ASIA (cont.)</b>						
	Israel	122	25	4	30	63
	Malaysia	149	43	33	14	58
	Pakistan	194	..	..	111	83
	Qatar	447	12	-	148	287
	Taiwan	399	352	10	1	34
	Thailand	340	107	95	36	103
<b>d.</b>	<b>AFRICA</b>	<b>1,997</b>	<b>523</b>	<b>279</b>	<b>300</b>	<b>895</b>
	<i>of which:</i> Algeria	535	318	176	13	27
	Egypt	157	88	23	8	39
	Morocco	330	5	7	87	231
	Nigeria	71	3	42	17	9
	South Africa	589	46	2	41	499
	Tunisia	96	52	27	13	4
<b>e.</b>	<b>AMERICA</b>	<b>45,412</b>	<b>12,705</b>	<b>1,847</b>	<b>12,253</b>	<b>18,607</b>
	<i>of which:</i> Argentina	6,007	723	257	2,362	2,665
	Brazil	5,409	829	462	1,848	2,271
	Canada	787	126	176	183	302
	Chile	693	13	44	313	324
	Colombia	286	14	1	140	131
	Cuba	110	49	61	..	-
	Ecuador	76	4	-	4	68
	Mexico	2,246	96	22	137	1,990
	Paraguay	146	33	-	76	37
	Peru	4,258	1,926	6	1,339	987
	United States	23,847	8,785	785	5,422	8,856
	Uruguay	448	101	22	244	81
	Venezuela	1,056	4	7	151	893
<b>f.</b>	<b>OCEANIA</b>	<b>803</b>	<b>514</b>	<b>186</b>	<b>24</b>	<b>79</b>
	<i>of which:</i> Australia	607	334	178	23	72
<b>g.</b>	<b>OFFSHORE CENTRES</b>	<b>11,197</b>	<b>5,656</b>	<b>1,015</b>	<b>1,754</b>	<b>2,773</b>
	<i>of which:</i> Cayman Islands	4,307	1,622	608	572	1,505
	Hong Kong	1,190	540	93	308	248
	Singapore	2,174	1,705	39	265	166
<b>h.</b>	<b>INTERNATIONAL ORGANIZATIONS</b>	<b>4,658</b>	<b>85</b>	<b>207</b>	<b>527</b>	<b>3,839</b>

## Notes:

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

## Distribution by major category of banks

TDB30254				Banks
Source: Supervisory returns Stocks in billions of lire Percentages				
June 2000	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
<b>a. ENTIRE BANKING SYSTEM</b>	<b>148,289</b>	<b>110,174</b>	<b>38,115</b>	<b>8.93</b>
Banks raising short-term funds	132,875	97,662	35,213	8.89
Banks raising medium and long-term funds	15,414	12,512	2,902	9.24
Major and large banks	81,057	60,053	21,004	8.55
Medium-sized banks	27,961	20,710	7,251	9.12
Small and minor banks	39,271	29,411	9,859	9.67
Banks with their head office in the Centre or North	121,570	88,120	33,450	7.97
Banks with their head office in the South	26,719	22,054	4,665	19.73

Notes:

## Distribution by major category of banks

TDB30254

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

June 2000

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
<b>a. ENTIRE BANKING SYSTEM</b>	<b>76,585</b>	<b>56,900</b>	<b>19,685</b>	<b>8.93</b>
Banks raising short-term funds	68,624	50,438	18,186	8.89
Banks raising medium and long-term funds	7,961	6,462	1,499	9.24
Major and large banks	41,862	31,015	10,848	8.55
Medium-sized banks	14,441	10,696	3,745	9.12
Small and minor banks	20,282	15,190	5,092	9.67
Banks with their head office in the Centre or North	62,785	45,510	17,275	7.97
Banks with their head office in the South	13,799	11,390	2,409	19.73



Notes:

## Distribution by customer location (region)

TDB30256				Banks
Source: Supervisory returns Stocks and flows in billions of lire Percentages				
June 2000	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
<b>a. TOTAL</b>	<b>148,289</b>	<b>110,174</b>	<b>38,115</b>	<b>8.93</b>
<b>b. NORTH-WEST ITALY</b>	<b>32,566</b>	<b>22,784</b>	<b>9,782</b>	<b>5.15</b>
Piedmont	6,911	4,716	2,195	5.10
Valle d'Aosta	209	155	54	7.40
Liguria	3,421	2,501	920	10.29
Lombardy	22,025	15,413	6,613	4.78
<b>c. NORTH-EAST ITALY</b>	<b>20,105</b>	<b>13,373</b>	<b>6,732</b>	<b>5.39</b>
Trentino-Alto Adige	2,171	726	1,444	6.33
Veneto	8,503	5,999	2,504	5.90
Friuli-Venezia Giulia	1,608	1,184	424	4.18
Emilia-Romagna	7,823	5,463	2,360	5.02
<b>d. CENTRAL ITALY</b>	<b>41,025</b>	<b>28,524</b>	<b>12,501</b>	<b>10.13</b>
Marche	2,842	2,136	706	7.72
Tuscany	7,873	5,554	2,319	7.62
Umbria	1,883	1,201	682	9.25
Lazio	28,427	19,633	8,794	11.63
<b>e. SOUTHERN ITALY</b>	<b>33,053</b>	<b>27,119</b>	<b>5,934</b>	<b>19.97</b>
Abruzzo	3,036	2,435	601	14.18
Molise	621	536	86	14.50
Campania	12,341	10,233	2,108	18.55
Puglia	10,440	8,325	2,114	22.09
Basilicata	1,987	1,736	251	23.99
Calabria	4,629	3,854	775	26.09
<b>f. ISLANDS</b>	<b>21,484</b>	<b>18,318</b>	<b>3,165</b>	<b>25.26</b>
Sicily	16,910	14,758	2,153	28.14
Sardinia	4,573	3,560	1,013	18.34

Notes:

## Distribution by customer location (region)

TDB30256

Banks

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

## June 2000

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
<b>a. TOTAL</b>	<b>76,585</b>	<b>56,900</b>	<b>19,685</b>	<b>8.93</b>
<b>b. NORTH-WEST ITALY</b>	<b>16,819</b>	<b>11,767</b>	<b>5,052</b>	<b>5.15</b>
Piedmont	3,569	2,435	1,134	5.10
Valle d'Aosta	108	80	28	7.40
Liguria	1,767	1,292	475	10.29
Lombardy	11,375	7,960	3,415	4.78
<b>c. NORTH-EAST ITALY</b>	<b>10,383</b>	<b>6,906</b>	<b>3,477</b>	<b>5.39</b>
Trentino-Alto Adige	1,121	375	746	6.33
Veneto	4,391	3,098	1,293	5.90
Friuli-Venezia Giulia	830	612	219	4.18
Emilia-Romagna	4,040	2,822	1,219	5.02
<b>d. CENTRAL ITALY</b>	<b>21,188</b>	<b>14,731</b>	<b>6,456</b>	<b>10.13</b>
Marche	1,468	1,103	365	7.72
Tuscany	4,066	2,868	1,198	7.62
Umbria	973	620	352	9.25
Lazio	14,681	10,140	4,542	11.63
<b>e. SOUTHERN ITALY</b>	<b>17,071</b>	<b>14,006</b>	<b>3,065</b>	<b>19.97</b>
Abruzzo	1,568	1,257	310	14.18
Molise	321	277	44	14.50
Campania	6,373	5,285	1,088	18.55
Puglia	5,392	4,300	1,092	22.09
Basilicata	1,026	897	130	23.99
Calabria	2,391	1,991	400	26.09
<b>f. ISLANDS</b>	<b>11,095</b>	<b>9,460</b>	<b>1,635</b>	<b>25.26</b>
Sicily	8,733	7,622	1,112	28.14
Sardinia	2,362	1,839	523	18.34

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Notes:

## Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns  
Stocks in billions of lire  
Percentages

June 2000

	Non-performing loans	of which:		Non-performing Total loans	x100
		Bad debts	Substandard loans		
<b>a. TOTAL</b>	<b>148,289</b>	<b>110,174</b>	<b>38,115</b>		<b>8.93</b>
General government	198	65	133		0.18
Financial companies	4,276	3,169	1,106		1.85
Non-financial companies	89,632	64,080	25,551		10.36
of which: industry	25,311	18,497	6,813		6.64
building	25,736	18,335	7,402		23.65
services	34,573	23,945	10,627		9.71
Producer households	23,268	18,775	4,493		20.21
Consumer households and nec	30,859	24,028	6,831		9.09

Notes:

## Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

June 2000

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
<b>a. TOTAL</b>	<b>76,585</b>	<b>56,900</b>	<b>19,685</b>	<b>8.93</b>
General government	102	34	68	0.18
Financial companies	2,208	1,637	571	1.85
Non-financial companies	46,291	33,095	13,196	10.36
<i>of which:</i> industry	13,072	9,553	3,519	6.64
building	13,292	9,469	3,823	23.65
services	17,855	12,367	5,488	9.71
Producer households	12,017	9,696	2,321	20.21
Consumer households and nec	15,937	12,409	3,528	9.09



Notes:



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



## Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

June 2000

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	57	56
Customer trading	67	64
Underwriting	38	35
Placement	115	108
Individual portfolio management	96	88
Reception of orders	82	71

## b. NUMBER OF SIMs

182

175

## Notes:

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

## Distribution by operational specialization

TDB40220

## Collective investment undertakings

Source: Archives of intermediary identification data

June 2000

Companies authorized

Companies operating

a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	1,081	891
	Equity	534	421
	of which: foreign-oriented	390	300
	Balanced	79	62
	of which: foreign-oriented	39	26
	Bond	468	408
	of which: foreign-oriented	243	207
b.	NUMBER OF SICAV SUB-FUNDS	7	7
	Equity	2	2
	of which: foreign-oriented	1	1
	Balanced	2	2
	of which: foreign-oriented	-	-
	Bond	3	3
	of which: foreign-oriented	3	3
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	57	54
d.	NUMBER OF SICAVs	1	1

## Notes:

Only asset management companies that have set up open-end securities investment funds are included. The number of funds includes the number of their sub-funds.

## Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

		Mar. 2000	June 2000
<b>a.</b>	<b>NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>198</b>	<b>207</b>
	Leasing	73	74
	Factoring	42	42
	Consumer credit	18	18
	Other forms of finance	28	30
	Acquisition of shareholdings	13	13
	Issue and/or management of credit cards	8	8
	Foreign exchange trading and other activities	16	22

**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 billions of lire

	Mar. 2000	June 2000
<b>a. ASSETS</b>		
Cash and liquid assets	2	1
Receivables from banks and financial institutions	15,319	14,412
Receivables from customers	327	313
Bonds and other debt securities	12,109	10,952
Shares, capital parts and other equity securities	1,696	3,162
Options bought and the like	2,645	3,859
Participating interests	182	192
Fixed assets	411	487
Remaining asset items	3,672	2,184
<b>TOTAL</b>	<b>36,364</b>	<b>35,563</b>
<b>b. LIABILITIES</b>		
Payables to banks and financial institutions	21,502	20,504
Payables to customers	415	779
Debt securities in issue	-	-
Options sold and the like	3,424	4,350
Provision for employee severance benefits	91	92
Provisions for risks	1,398	840
Subordinated liabilities	197	198
Capital, reserves and share premiums	2,625	2,922
Remaining liabilities items	6,712	5,878
<b>TOTAL</b>	<b>36,364</b>	<b>35,563</b>

**Notes:**

The data include transactions with non-resident customers.

TDB40240

Securities firms

Source: Supervisory returns  
Stocks in millions of euros

	Mar. 2000	June 2000
<b>a. ASSETS</b>		
Cash and liquid assets	1	1
Receivables from banks and financial institutions	7,912	7,443
Receivables from customers	169	162
Bonds and other debt securities	6,254	5,656
Shares, capital parts and other equity securities	876	1,633
Options bought and the like	1,366	1,993
Participating interests	94	99
Fixed assets	213	251
Remaining asset items	1,897	1,128
<b>TOTAL</b>	<b>18,780</b>	<b>18,367</b>
<b>b. LIABILITIES</b>		
Payables to banks and financial institutions	11,105	10,590
Payables to customers	214	402
Debt securities in issue	-	-
Options sold and the like	1,768	2,247
Provision for employee severance benefits	47	47
Provisions for risks	722	434
Subordinated liabilities	102	102
Capital, reserves and share premiums	1,356	1,509
Remaining liabilities items	3,467	3,036
<b>TOTAL</b>	<b>18,780</b>	<b>18,367</b>

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**Notes:**

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns  
Stocks in billions of lire

	Mar. 2000	June 2000
<b>a. ASSETS</b>		
Cash and liquid assets	55	55
Current account receivables from banks and deposits	2,173	2,704
Receivables from customers	138,663	146,868
Bad debts	2,038	2,021
Securities portfolio	5,321	4,275
Participating interests	4,437	4,561
<i>of which: held for merchant banking purposes</i>	654	809
Tangible and intangible fixed assets	7,417	7,916
Remaining asset items	10,695	11,838
<b>TOTAL</b>	<b>170,798</b>	<b>180,238</b>
<b>b. LIABILITIES</b>		
Current account payables to banks	40,023	42,949
Financial payables	89,642	96,406
Securities in issue	7,982	7,894
Provisions for liabilities and charges and provision for employee severance benefits	1,997	1,720
Loan loss provision	756	779
Provision for general financial risks	340	339
Subordinated loans	1,369	1,388
Capital and reserves	14,435	12,678
Remaining liabilities items	14,255	16,085
<b>TOTAL</b>	<b>170,798</b>	<b>180,238</b>
<b>c. OFF-BALANCE-SHEET ACTIVITIES</b>		
Guarantees	3,809	3,794
Derivative contracts	28,716	30,573

**Notes:**

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns  
Stocks in millions of euros

	Mar. 2000	June 2000
<b>a. ASSETS</b>		
Cash and liquid assets	28	28
Current account receivables from banks and deposits	1,122	1,396
Receivables from customers	71,614	75,851
Bad debts	1,053	1,044
Securities portfolio	2,748	2,208
Participating interests	2,291	2,355
<i>of which: held for merchant banking purposes</i>	338	418
Tangible and intangible fixed assets	3,830	4,088
Remaining asset items	5,523	6,114
<b>TOTAL</b>	<b>88,210</b>	<b>93,085</b>
<b>b. LIABILITIES</b>		
Current account payables to banks	20,670	22,182
Financial payables	46,296	49,790
Securities in issue	4,122	4,077
Provisions for liabilities and charges and provision for employee severance benefits	1,031	888
Loan loss provision	390	402
Provision for general financial risks	176	175
Subordinated loans	707	717
Capital and reserves	7,455	6,547
Remaining liabilities items	7,362	8,307
<b>TOTAL</b>	<b>88,210</b>	<b>93,085</b>
<b>c. OFF-BALANCE-SHEET ACTIVITIES</b>		
Guarantees	1,967	1,959
Derivative contracts	14,831	15,790

**Notes:**

The data include transactions with non-resident customers.





## **Information on banking business**

**D.1.5.1****LOANS****Distribution by customer location (region) and segment of economic activity**

TDB10231

Source: Supervisory returns  
Stocks in billions of lire

<b>June 2000</b>		<b>Total</b>	<b>General government</b>	<b>Financial companies</b>
<b>a. TOTAL</b>		<b>1,661,084</b>	<b>110,545</b>	<b>230,837</b>
<b>b. NORTH-WEST ITALY</b>		<b>632,725</b>	<b>15,364</b>	<b>146,002</b>
Piedmont		135,461	3,877	19,781
Valle d'Aosta		2,827	65	221
Liguria		33,246	2,529	922
Lombardy		461,191	8,893	125,078
<b>c. NORTH-EAST ITALY</b>		<b>372,825</b>	<b>11,140</b>	<b>33,250</b>
Trentino-Alto Adige		34,267	706	1,930
Veneto		144,108	3,866	9,504
Friuli-Venezia Giulia		38,463	1,467	6,941
Emilia-Romagna		155,986	5,101	14,874
<b>d. CENTRAL ITALY</b>		<b>404,903</b>	<b>73,629</b>	<b>40,240</b>
Marche		36,798	1,901	1,603
Tuscany		103,373	3,978	9,931
Umbria		20,349	1,036	391
Lazio		244,383	66,714	28,315
<b>e. SOUTHERN ITALY</b>		<b>165,524</b>	<b>8,229</b>	<b>9,738</b>
Abruzzo		21,409	609	389
Molise		4,285	295	77
Campania		66,539	2,398	8,683
Puglia		47,260	2,998	557
Basilicata		8,284	557	25
Calabria		17,746	1,371	7
<b>f. ISLANDS</b>		<b>85,043</b>	<b>2,182</b>	<b>1,606</b>
Sicily		60,102	1,423	674
Sardinia		24,941	759	931

**Notes:**

## Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
<b>865,195</b>	<b>380,977</b>	<b>108,821</b>	<b>355,958</b>	<b>115,107</b>	<b>339,336</b>
<b>335,527</b>	<b>156,073</b>	<b>30,773</b>	<b>145,062</b>	<b>30,839</b>	<b>104,993</b>
76,758	36,636	6,744	32,453	8,335	26,710
1,609	472	372	755	358	573
17,275	5,196	2,563	9,359	2,755	9,765
239,885	113,769	21,094	102,496	19,390	67,945
<b>223,032</b>	<b>108,111</b>	<b>22,550</b>	<b>86,050</b>	<b>30,175</b>	<b>75,228</b>
19,301	5,284	2,956	10,428	4,188	8,141
89,367	45,914	7,583	33,202	11,660	29,711
19,290	10,164	1,474	7,158	2,544	8,221
95,074	46,748	10,537	35,262	11,783	29,154
<b>190,500</b>	<b>75,699</b>	<b>32,246</b>	<b>78,001</b>	<b>21,511</b>	<b>79,023</b>
20,416	11,206	2,508	6,157	4,024	8,854
55,803	25,740	5,813	22,455	8,615	25,046
11,830	5,503	1,788	4,164	2,080	5,012
102,450	33,251	22,136	45,224	6,792	40,112
<b>77,727</b>	<b>29,406</b>	<b>15,104</b>	<b>29,985</b>	<b>20,672</b>	<b>49,158</b>
12,536	6,489	1,849	3,798	2,390	5,485
2,235	1,241	313	575	575	1,103
31,566	11,140	5,872	13,821	5,342	18,550
20,726	6,729	5,016	7,630	7,310	15,669
4,269	2,291	684	1,045	1,370	2,062
6,394	1,516	1,370	3,116	3,685	6,288
<b>38,410</b>	<b>11,688</b>	<b>8,148</b>	<b>16,861</b>	<b>11,911</b>	<b>30,934</b>
26,547	7,350	5,424	12,468	8,391	23,066
11,862	4,338	2,724	4,392	3,520	7,868

**D.1.5.1****LOANS****Distribution by customer location (region) and segment of economic activity**

TDB10231

Source: Supervisory returns  
Stocks in millions of euros**June 2000****Total**General  
governmentFinancial  
companies

<b>a. TOTAL</b>	<b>857,878</b>	<b>57,092</b>	<b>119,217</b>
<b>b. NORTH-WEST ITALY</b>	<b>326,775</b>	<b>7,935</b>	<b>75,404</b>
Piedmont	69,960	2,002	10,216
Valle d'Aosta	1,460	34	114
Liguria	17,170	1,306	476
Lombardy	238,186	4,593	64,598
<b>c. NORTH-EAST ITALY</b>	<b>192,548</b>	<b>5,753</b>	<b>17,172</b>
Trentino-Alto Adige	17,698	365	997
Veneto	74,426	1,996	4,908
Friuli-Venezia Giulia	19,865	758	3,585
Emilia-Romagna	80,560	2,635	7,682
<b>d. CENTRAL ITALY</b>	<b>209,115</b>	<b>38,026</b>	<b>20,782</b>
Marche	19,005	982	828
Tuscany	53,388	2,055	5,129
Umbria	10,509	535	202
Lazio	126,213	34,455	14,623
<b>e. SOUTHERN ITALY</b>	<b>85,486</b>	<b>4,250</b>	<b>5,029</b>
Abruzzo	11,057	315	201
Molise	2,213	152	40
Campania	34,365	1,238	4,484
Puglia	24,408	1,548	288
Basilicata	4,278	288	13
Calabria	9,165	708	4
<b>f. ISLANDS</b>	<b>43,921</b>	<b>1,127</b>	<b>829</b>
Sicily	31,040	735	348
Sardinia	12,881	392	481

**Notes:**

## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>446,836</b>	<b>196,758</b>	<b>56,201</b>	<b>183,837</b>	<b>59,448</b>	<b>175,253</b>
<b>173,285</b>	<b>80,605</b>	<b>15,893</b>	<b>74,918</b>	<b>15,927</b>	<b>54,224</b>
39,642	18,921	3,483	16,760	4,305	13,794
831	244	192	390	185	296
8,922	2,684	1,324	4,833	1,423	5,043
123,890	58,757	10,894	52,935	10,014	35,091
<b>115,186</b>	<b>55,835</b>	<b>11,646</b>	<b>44,441</b>	<b>15,584</b>	<b>38,852</b>
9,968	2,729	1,527	5,386	2,163	4,205
46,154	23,713	3,916	17,147	6,022	15,345
9,963	5,250	761	3,697	1,314	4,246
49,101	24,143	5,442	18,211	6,085	15,057
<b>98,385</b>	<b>39,095</b>	<b>16,654</b>	<b>40,284</b>	<b>11,110</b>	<b>40,812</b>
10,544	5,787	1,295	3,180	2,078	4,573
28,820	13,293	3,002	11,597	4,449	12,935
6,110	2,842	923	2,151	1,074	2,588
52,911	17,173	11,432	23,356	3,508	20,716
<b>40,142</b>	<b>15,187</b>	<b>7,801</b>	<b>15,486</b>	<b>10,676</b>	<b>25,388</b>
6,474	3,351	955	1,962	1,234	2,833
1,154	641	161	297	297	570
16,303	5,753	3,033	7,138	2,759	9,580
10,704	3,475	2,591	3,940	3,775	8,092
2,205	1,183	353	540	707	1,065
3,302	783	708	1,610	1,903	3,248
<b>19,837</b>	<b>6,036</b>	<b>4,208</b>	<b>8,708</b>	<b>6,151</b>	<b>15,976</b>
13,711	3,796	2,801	6,439	4,333	11,913
6,126	2,240	1,407	2,268	1,818	4,064



**D.1.5.2****LOANS****Distribution by customer location (region) and major category of bank**

TDB10233

Source: Supervisory returns  
Stocks in billions of lire

<b>June 2000</b>		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
<b>a.</b>	<b>TOTAL</b>	<b>1,661,084</b>	<b>1,494,200</b>	<b>166,884</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>632,725</b>	<b>570,239</b>	<b>62,487</b>
	Piedmont	135,461	120,079	15,382
	Valle d'Aosta	2,827	2,319	508
	Liguria	33,246	31,172	2,074
	Lombardy	461,191	416,669	44,523
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>372,825</b>	<b>348,964</b>	<b>23,861</b>
	Trentino-Alto Adige	34,267	32,568	1,700
	Veneto	144,108	135,917	8,191
	Friuli-Venezia Giulia	38,463	33,900	4,564
	Emilia-Romagna	155,986	146,579	9,407
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>404,903</b>	<b>347,236</b>	<b>57,667</b>
	Marche	36,798	32,701	4,097
	Tuscany	103,373	94,289	9,084
	Umbria	20,349	16,783	3,566
	Lazio	244,383	203,464	40,920
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>165,524</b>	<b>148,871</b>	<b>16,653</b>
	Abruzzo	21,409	18,775	2,634
	Molise	4,285	3,696	588
	Campania	66,539	59,764	6,775
	Puglia	47,260	42,775	4,485
	Basilicata	8,284	7,405	879
	Calabria	17,746	16,456	1,290
<b>f.</b>	<b>ISLANDS</b>	<b>85,043</b>	<b>78,827</b>	<b>6,216</b>
	Sicily	60,102	57,210	2,892
	Sardinia	24,941	21,617	3,324

**Notes:**

Banks				
Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>948,426</b>	<b>306,693</b>	<b>405,964</b>	<b>1,525,640</b>	<b>135,443</b>
<b>389,026</b>	<b>125,844</b>	<b>117,855</b>	<b>622,381</b>	<b>10,345</b>
88,244	20,732	26,485	132,441	3,020
1,808	445	574	2,757	70
16,385	9,974	6,887	32,577	669
282,590	94,692	83,910	454,605	6,586
<b>158,149</b>	<b>91,462</b>	<b>123,213</b>	<b>368,214</b>	<b>4,611</b>
3,340	784	30,144	34,245	23
59,679	47,038	37,391	142,617	1,490
17,821	4,101	16,541	37,887	576
77,310	39,538	39,138	153,464	2,522
<b>256,150</b>	<b>52,917</b>	<b>95,837</b>	<b>389,885</b>	<b>15,018</b>
11,165	8,949	16,684	36,294	504
50,346	19,641	33,386	101,911	1,462
8,178	1,755	10,415	19,802	547
186,460	22,572	35,351	231,878	12,506
<b>92,907</b>	<b>21,109</b>	<b>51,507</b>	<b>104,455</b>	<b>61,069</b>
8,986	2,009	10,414	13,788	7,621
2,706	335	1,245	3,326	959
46,478	6,363	13,698	43,932	22,608
23,444	6,238	17,579	28,594	18,666
3,300	1,219	3,765	3,904	4,379
7,993	4,946	4,807	10,911	6,835
<b>52,191</b>	<b>15,304</b>	<b>17,548</b>	<b>40,644</b>	<b>44,399</b>
41,513	4,006	14,582	28,597	31,505
10,678	11,297	2,966	12,047	12,894

**D.1.5.2****LOANS****Distribution by customer location (region) and major category of bank**

TDB10233

Source: Supervisory returns  
Stocks in millions of euros**June 2000**Entire banking  
systemBanks raising  
short-term fundsBanks raising  
medium and  
long-term funds

<b>a. TOTAL</b>	<b>857,878</b>	<b>771,690</b>	<b>86,188</b>
<b>b. NORTH-WEST ITALY</b>	<b>326,775</b>	<b>294,504</b>	<b>32,272</b>
Piedmont	69,960	62,016	7,944
Valle d'Aosta	1,460	1,198	262
Liguria	17,170	16,099	1,071
Lombardy	238,186	215,191	22,994
<b>c. NORTH-EAST ITALY</b>	<b>192,548</b>	<b>180,225</b>	<b>12,323</b>
Trentino-Alto Adige	17,698	16,820	878
Veneto	74,426	70,195	4,230
Friuli-Venezia Giulia	19,865	17,508	2,357
Emilia-Romagna	80,560	75,702	4,858
<b>d. CENTRAL ITALY</b>	<b>209,115</b>	<b>179,333</b>	<b>29,783</b>
Marche	19,005	16,889	2,116
Tuscany	53,388	48,696	4,692
Umbria	10,509	8,667	1,842
Lazio	126,213	105,080	21,133
<b>e. SOUTHERN ITALY</b>	<b>85,486</b>	<b>76,885</b>	<b>8,600</b>
Abruzzo	11,057	9,696	1,361
Molise	2,213	1,909	304
Campania	34,365	30,866	3,499
Puglia	24,408	22,092	2,316
Basilicata	4,278	3,824	454
Calabria	9,165	8,499	666
<b>f. ISLANDS</b>	<b>43,921</b>	<b>40,711</b>	<b>3,210</b>
Sicily	31,040	29,547	1,493
Sardinia	12,881	11,164	1,717

**Notes:**

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>489,821</b>	<b>158,394</b>	<b>209,663</b>	<b>787,927</b>	<b>69,951</b>
<b>200,915</b>	<b>64,993</b>	<b>60,867</b>	<b>321,433</b>	<b>5,343</b>
45,574	10,707	13,678	68,400	1,560
934	230	296	1,424	36
8,462	5,151	3,557	16,825	345
145,945	48,904	43,336	234,784	3,401
<b>81,677</b>	<b>47,236</b>	<b>63,634</b>	<b>190,167</b>	<b>2,381</b>
1,725	405	15,568	17,686	12
30,821	24,293	19,311	73,656	770
9,204	2,118	8,543	19,567	298
39,927	20,420	20,213	79,258	1,302
<b>132,290</b>	<b>27,329</b>	<b>49,495</b>	<b>201,359</b>	<b>7,756</b>
5,766	4,622	8,617	18,744	260
26,002	10,144	17,242	52,633	755
4,224	906	5,379	10,227	282
96,299	11,658	18,257	119,755	6,459
<b>47,983</b>	<b>10,902</b>	<b>26,601</b>	<b>53,946</b>	<b>31,539</b>
4,641	1,037	5,378	7,121	3,936
1,397	173	643	1,718	495
24,004	3,286	7,074	22,689	11,676
12,108	3,222	9,079	14,768	9,640
1,704	629	1,944	2,016	2,262
4,128	2,555	2,483	5,635	3,530
<b>26,954</b>	<b>7,904</b>	<b>9,063</b>	<b>20,991</b>	<b>22,930</b>
21,440	2,069	7,531	14,769	16,271
5,515	5,835	1,532	6,222	6,659



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

TDB10235		Banks				
Source: Supervisory returns Stocks in billions of lire						
June 2000	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>980,302</b>	<b>366,366</b>	<b>253,207</b>	<b>212,011</b>	<b>98,399</b>	<b>50,320</b>
Agricultural, forestry and fishery products	42,745	9,820	13,604	8,211	6,796	4,315
Fuel and power products	33,921	9,240	1,695	17,201	1,407	4,377
Ores and metals	17,511	10,694	3,396	2,186	962	274
Non-metallic minerals and products	25,081	6,335	9,741	5,196	2,631	1,178
Chemical products	21,563	12,989	3,464	2,905	1,689	516
Metal products, except transport equipment	41,018	20,491	12,810	4,444	2,595	678
Agricultural and industrial machinery	38,369	17,601	15,124	3,751	1,589	304
Office and data processing machines, etc.	10,956	6,693	2,772	831	511	149
Electrical goods	26,198	12,944	7,629	3,938	1,290	396
Transport equipment	16,758	6,467	3,239	2,667	3,873	512
Food and tobacco products	45,669	11,909	18,256	6,622	6,281	2,602
Textiles, clothing and footwear	53,212	20,400	14,013	13,308	4,914	577
Paper and paper products	23,590	9,980	4,892	7,218	1,133	367
Rubber and plastic products	16,324	7,803	4,311	2,353	1,504	353
Other manufactured products	30,897	8,499	12,095	7,264	2,247	790
Building and construction	122,634	34,149	25,402	34,656	18,421	10,006
Wholesale and retail trade services, recovery and repair services	174,476	63,900	43,693	34,716	21,151	11,016
Lodging and catering services	32,249	7,498	11,330	7,140	3,909	2,373
Inland transport services	18,675	5,512	5,271	5,034	1,896	962
Maritime and air transport services	9,375	2,038	1,131	2,108	2,367	1,730
Auxiliary transport services	10,730	4,207	2,043	3,042	812	626
Communication services	10,044	7,153	100	2,654	79	57
Other market services	158,306	70,042	37,193	34,567	10,343	6,161

Notes:

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

TDB10235

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2000		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>506,284</b>	<b>189,212</b>	<b>130,770</b>	<b>109,494</b>	<b>50,819</b>	<b>25,988</b>
	Agricultural, forestry and fishery products	22,076	5,072	7,026	4,240	3,510	2,229
	Fuel and power products	17,519	4,772	875	8,884	727	2,261
	Ores and metals	9,044	5,523	1,754	1,129	497	142
	Non-metallic minerals and products	12,953	3,272	5,031	2,684	1,359	608
	Chemical products	11,136	6,708	1,789	1,500	872	267
	Metal products, except transport equipment	21,184	10,583	6,616	2,295	1,340	350
	Agricultural and industrial machinery	19,816	9,090	7,811	1,937	821	157
	Office and data processing machines, etc.	5,658	3,456	1,432	429	264	77
	Electrical goods	13,530	6,685	3,940	2,034	666	205
	Transport equipment	8,655	3,340	1,673	1,377	2,000	265
	Food and tobacco products	23,586	6,150	9,429	3,420	3,244	1,344
	Textiles, clothing and footwear	27,482	10,536	7,237	6,873	2,538	298
	Paper and paper products	12,183	5,154	2,526	3,728	585	190
	Rubber and plastic products	8,431	4,030	2,226	1,215	777	182
	Other manufactured products	15,957	4,390	6,247	3,752	1,161	408
	Building and construction	63,335	17,636	13,119	17,898	9,514	5,168
	Wholesale and retail trade services, recovery and repair services	90,109	33,002	22,566	17,929	10,923	5,689
	Lodging and catering services	16,655	3,872	5,851	3,687	2,019	1,225
	Inland transport services	9,645	2,847	2,722	2,600	979	497
	Maritime and air transport services	4,842	1,053	584	1,089	1,222	894
	Auxiliary transport services	5,542	2,173	1,055	1,571	419	323
	Communication services	5,187	3,694	52	1,371	41	30
	Other market services	81,758	36,174	19,208	17,852	5,342	3,182

€

Notes:

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

TDB10237			Banks				
Source: Supervisory returns Stocks in billions of lire							
June 2000	Same region as branch	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>-</b>	<b>1,661,084</b>	<b>632,725</b>	<b>372,825</b>	<b>404,903</b>	<b>165,524</b>	<b>85,043</b>
Piedmont	99,522	120,067	110,388	3,287	4,733	1,206	453
Valle d'Aosta	1,624	1,753	1,720	2	28	2	1
Liguria	26,655	33,944	29,492	696	2,123	279	1,355
Lombardy	409,598	525,990	433,229	33,237	39,732	14,149	5,643
Trentino-Alto Adige	30,331	33,939	1,326	31,759	791	37	26
Veneto	121,851	134,286	6,170	125,590	1,903	496	127
Friuli-Venezia Giulia	28,014	32,113	1,345	29,632	1,053	58	25
Emilia-Romagna	128,694	145,680	6,532	130,507	5,977	1,825	839
Marche	32,345	37,941	550	1,349	34,472	1,540	31
Tuscany	89,119	109,314	7,301	2,359	94,227	3,508	1,919
Umbria	16,244	18,870	489	246	17,998	122	15
Lazio	184,621	251,796	28,764	12,087	192,150	13,803	4,992
Abruzzo	14,942	16,710	221	209	879	15,322	80
Molise	2,861	3,168	19	12	123	3,014	1
Campania	50,278	63,099	3,022	927	3,666	54,699	785
Puglia	35,735	38,975	623	268	1,525	36,480	79
Basilicata	5,151	5,965	47	117	207	5,568	26
Calabria	12,795	13,946	240	41	596	13,006	64
Sicily	49,945	52,896	679	296	1,686	279	49,957
Sardinia	18,588	20,568	569	205	1,038	131	18,625

Notes:

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

TDB10237

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	-	<b>857,878</b>	<b>326,775</b>	<b>192,548</b>	<b>209,115</b>	<b>85,486</b>	<b>43,921</b>
	Piedmont	51,399	62,010	57,011	1,698	2,445	623	234
	Valle d'Aosta	839	905	888	1	14	1	1
	Liguria	13,766	17,531	15,231	359	1,096	144	700
	Lombardy	211,540	271,651	223,744	17,166	20,520	7,307	2,914
	Trentino-Alto Adige	15,665	17,528	685	16,402	408	19	13
	Veneto	62,931	69,353	3,187	64,862	983	256	66
	Friuli-Venezia Giulia	14,468	16,585	695	15,304	544	30	13
	Emilia-Romagna	66,465	75,237	3,374	67,401	3,087	943	433
	Marche	16,705	19,595	284	696	17,803	795	16
	Tuscany	46,026	56,456	3,771	1,218	48,664	1,812	991
	Umbria	8,389	9,746	252	127	9,295	63	8
	Lazio	95,349	130,042	14,855	6,242	99,237	7,129	2,578
	Abruzzo	7,717	8,630	114	108	454	7,913	41
	Molise	1,477	1,636	10	6	64	1,556	..
	Campania	25,966	32,588	1,560	479	1,893	28,250	405
	Puglia	18,456	20,129	322	138	788	18,840	41
	Basilicata	2,660	3,081	24	61	107	2,876	13
	Calabria	6,608	7,203	124	21	308	6,717	33
	Sicily	25,795	27,319	350	153	871	144	25,801
	Sardinia	9,600	10,622	294	106	536	68	9,619

€

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 billions of lire

June 2000

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	44,496	22,212	6,688	9,672	4,523	1,402
<i>of which:</i> without recourse	19,591	8,936	2,778	4,812	2,433	633
with recourse	24,905	13,276	3,909	4,860	2,090	769
Credit implicit in leasing contracts	63,292	28,048	17,002	12,233	4,085	1,925
Receivables for consumer credit and the issue or management of credit cards	30,353	10,140	3,965	6,276	6,101	3,871
Other finance	15,506	6,697	1,971	4,268	1,547	1,024

## 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 location (geographical area)

TDB10277

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

Source: Supervisory returns  
Stocks in millions of euros

June 2000

Total

North-West

North-East

Centre

South

Islands

Nominal value of receivables acquired  
for factoring

22,980

11,471

3,454

4,995

2,336

724

of which: without recourse

10,118

4,615

1,435

2,485

1,256

327

with recourse

12,862

6,857

2,019

2,510

1,079

397

Credit implicit in leasing contracts

32,688

14,485

8,781

6,318

2,110

994

Receivables for consumer credit and  
the issue or management of credit cards

15,676

5,237

2,048

3,241

3,151

1,999

Other finance

8,008

3,459

1,018

2,204

799

529



## 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 billions of lire

June 2000

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	<b>44,496</b>	2,036	851	39,993	335	1,281
<i>of which:</i> without recourse	<b>19,591</b>	2,020	419	16,157	207	788
with recourse	<b>24,905</b>	16	432	23,835	128	493
Credit implicit in leasing contracts	<b>63,292</b>	333	1,155	53,025	7,386	1,394
Receivables for consumer credit and the issue or management of credit cards	<b>30,353</b>					
Other finance	<b>15,506</b>	211	3,117	7,385	1,320	3,473

## 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 technical form and customer segment of economic activity

TDB10278

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

Source: Supervisory returns  
Stocks in millions of euros

June 2000

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	22,980	1,051	440	20,654	173	662
<i>of which:</i> without recourse	10,118	1,043	216	8,345	107	407
with recourse	12,862	8	223	12,310	66	255
Credit implicit in leasing contracts	32,688	172	596	27,385	3,814	720
Receivables for consumer credit and the issue or management of credit cards	15,676					
Other finance	8,008	109	1,610	3,814	682	1,794



## 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.

**D.2.5.1****DEPOSITS****Distribution by customer location (region) and segment of economic activity**

TDB10262

Source: Supervisory returns  
Stocks in billions of lire

<b>June 2000</b>		<b>Total</b>	<b>General government</b>	<b>Financial companies</b>
<b>a. TOTAL</b>		<b>989,417</b>	<b>35,982</b>	<b>90,296</b>
<b>b. NORTH-WEST ITALY</b>		<b>349,221</b>	<b>3,888</b>	<b>56,096</b>
Piedmont		77,593	888	5,225
Valle d'Aosta		2,284	209	45
Liguria		26,369	464	325
Lombardy		242,975	2,327	50,501
<b>c. NORTH-EAST ITALY</b>		<b>196,601</b>	<b>5,103</b>	<b>5,866</b>
Trentino-Alto Adige		21,130	1,340	245
Veneto		76,118	1,306	2,059
Friuli-Venezia Giulia		21,782	1,566	702
Emilia-Romagna		77,571	891	2,861
<b>d. CENTRAL ITALY</b>		<b>234,787</b>	<b>18,328</b>	<b>26,206</b>
Marche		23,404	600	133
Tuscany		65,548	1,166	801
Umbria		12,225	240	78
Lazio		133,609	16,322	25,195
<b>e. SOUTHERN ITALY</b>		<b>142,522</b>	<b>4,619</b>	<b>1,607</b>
Abruzzo		16,144	338	59
Molise		2,799	96	29
Campania		59,289	2,153	1,405
Puglia		42,282	940	82
Basilicata		5,874	197	6
Calabria		16,134	895	26
<b>f. ISLANDS</b>		<b>66,279</b>	<b>4,044</b>	<b>520</b>
Sicily		47,038	1,599	456
Sardinia		19,241	2,445	65

**Notes:**

## Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
<b>156,112</b>	<b>62,265</b>	<b>14,713</b>	<b>75,840</b>	<b>53,799</b>	<b>653,119</b>
<b>62,936</b>	<b>26,811</b>	<b>4,670</b>	<b>30,846</b>	<b>15,644</b>	<b>210,611</b>
13,014	5,704	1,096	6,007	4,127	54,294
332	85	64	177	121	1,577
3,713	1,052	338	2,289	1,460	20,406
45,876	19,969	3,171	22,373	9,936	134,334
<b>35,446</b>	<b>15,620</b>	<b>3,393</b>	<b>15,363</b>	<b>13,815</b>	<b>136,333</b>
2,825	1,093	262	1,327	1,368	15,349
13,962	6,146	1,219	6,209	5,448	53,311
3,669	1,624	304	1,665	1,088	14,758
14,990	6,756	1,607	6,162	5,912	52,915
<b>34,868</b>	<b>12,035</b>	<b>3,823</b>	<b>18,274</b>	<b>10,228</b>	<b>145,143</b>
3,545	1,771	374	1,331	1,627	17,499
10,670	4,476	1,027	4,824	4,040	48,872
1,515	542	183	730	692	9,700
19,138	5,245	2,239	11,390	3,869	69,072
<b>16,449</b>	<b>6,372</b>	<b>2,041</b>	<b>7,405</b>	<b>9,361</b>	<b>110,481</b>
2,859	1,632	249	889	1,039	11,850
351	157	51	118	170	2,152
6,795	2,349	788	3,493	3,507	45,429
4,697	1,745	672	2,053	3,104	33,459
608	234	101	242	420	4,641
1,139	255	181	610	1,120	12,951
<b>6,412</b>	<b>1,427</b>	<b>786</b>	<b>3,952</b>	<b>4,752</b>	<b>50,550</b>
4,112	905	502	2,543	2,796	38,075
2,300	522	284	1,409	1,955	12,476

**D.2.5.1****DEPOSITS****Distribution by customer location (region) and segment of economic activity**

TDB10262

Source: Supervisory returns  
Stocks in millions of euros**June 2000****Total**General  
governmentFinancial  
companies

<b>a. TOTAL</b>	<b>510,991</b>	<b>18,583</b>	<b>46,634</b>
<b>b. NORTH-WEST ITALY</b>	<b>180,358</b>	<b>2,008</b>	<b>28,971</b>
Piedmont	40,073	459	2,698
Valle d'Aosta	1,179	108	23
Liguria	13,619	240	168
Lombardy	125,486	1,202	26,082
<b>c. NORTH-EAST ITALY</b>	<b>101,536</b>	<b>2,636</b>	<b>3,030</b>
Trentino-Alto Adige	10,913	692	127
Veneto	39,312	674	1,063
Friuli-Venezia Giulia	11,250	809	362
Emilia-Romagna	40,062	460	1,477
<b>d. CENTRAL ITALY</b>	<b>121,257</b>	<b>9,466</b>	<b>13,534</b>
Marche	12,087	310	69
Tuscany	33,853	602	413
Umbria	6,314	124	40
Lazio	69,003	8,430	13,012
<b>e. SOUTHERN ITALY</b>	<b>73,607</b>	<b>2,386</b>	<b>830</b>
Abruzzo	8,338	174	30
Molise	1,445	50	15
Campania	30,620	1,112	725
Puglia	21,837	486	42
Basilicata	3,034	102	3
Calabria	8,332	462	13
<b>f. ISLANDS</b>	<b>34,230</b>	<b>2,088</b>	<b>269</b>
Sicily	24,293	826	235
Sardinia	9,937	1,263	33

**Notes:**

## Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
<b>80,625</b>	<b>32,157</b>	<b>7,598</b>	<b>39,168</b>	<b>27,785</b>	<b>337,308</b>
<b>32,504</b>	<b>13,847</b>	<b>2,412</b>	<b>15,930</b>	<b>8,079</b>	<b>108,772</b>
6,721	2,946	566	3,102	2,131	28,040
172	44	33	92	62	814
1,918	544	175	1,182	754	10,539
23,693	10,313	1,638	11,554	5,132	69,378
<b>18,306</b>	<b>8,067</b>	<b>1,752</b>	<b>7,934</b>	<b>7,135</b>	<b>70,410</b>
1,459	565	135	686	706	7,927
7,211	3,174	630	3,207	2,814	27,533
1,895	839	157	860	562	7,622
7,741	3,489	830	3,182	3,053	27,328
<b>18,008</b>	<b>6,215</b>	<b>1,975</b>	<b>9,438</b>	<b>5,282</b>	<b>74,960</b>
1,831	915	193	687	840	9,037
5,511	2,312	530	2,491	2,086	25,240
783	280	95	377	357	5,010
9,884	2,709	1,157	5,882	1,998	35,673
<b>8,495</b>	<b>3,291</b>	<b>1,054</b>	<b>3,824</b>	<b>4,834</b>	<b>57,059</b>
1,476	843	128	459	537	6,120
182	81	26	61	88	1,111
3,510	1,213	407	1,804	1,811	23,462
2,426	901	347	1,060	1,603	17,280
314	121	52	125	217	2,397
588	132	93	315	578	6,689
<b>3,312</b>	<b>737</b>	<b>406</b>	<b>2,041</b>	<b>2,454</b>	<b>26,107</b>
2,124	467	259	1,313	1,444	19,664
1,188	270	147	728	1,010	6,443

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**D.2.5.2****DEPOSITS****Distribution by customer location (region) and major category of bank**

TDB10264

Source: Supervisory returns  
Stocks in billions of lire

<b>June 2000</b>		<b>Entire banking system</b>	<b>Banks raising short-term funds</b>	<b>Banks raising medium and long-term funds</b>
<b>a.</b>	<b>TOTAL</b>	<b>989,417</b>	<b>977,456</b>	<b>11,961</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>349,221</b>	<b>342,955</b>	<b>6,266</b>
	Piedmont	77,593	76,601	992
	Valle d'Aosta	2,284	2,271	12
	Liguria	26,369	26,159	211
	Lombardy	242,975	237,924	5,051
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>196,601</b>	<b>195,070</b>	<b>1,532</b>
	Trentino-Alto Adige	21,130	21,033	97
	Veneto	76,118	75,443	675
	Friuli-Venezia Giulia	21,782	21,518	265
	Emilia-Romagna	77,571	77,076	495
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>234,787</b>	<b>232,533</b>	<b>2,254</b>
	Marche	23,404	23,216	189
	Tuscany	65,548	65,243	305
	Umbria	12,225	12,137	88
	Lazio	133,609	131,937	1,672
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>142,522</b>	<b>141,397</b>	<b>1,125</b>
	Abruzzo	16,144	16,085	60
	Molise	2,799	2,795	4
	Campania	59,289	58,555	735
	Puglia	42,282	42,100	183
	Basilicata	5,874	5,866	8
	Calabria	16,134	15,998	136
<b>f.</b>	<b>ISLANDS</b>	<b>66,279</b>	<b>65,494</b>	<b>785</b>
	Sicily	47,038	46,910	128
	Sardinia	19,241	18,585	656

**Notes:**

Banks				
Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>564,737</b>	<b>165,846</b>	<b>258,833</b>	<b>857,718</b>	<b>131,699</b>
<b>227,127</b>	<b>59,666</b>	<b>62,428</b>	<b>346,098</b>	<b>3,123</b>
55,250	5,913	16,430	77,183	410
1,870	20	393	2,282	2
12,875	7,283	6,211	26,134	235
157,132	46,449	39,394	240,499	2,476
<b>70,938</b>	<b>49,958</b>	<b>75,706</b>	<b>195,715</b>	<b>886</b>
1,365	191	19,575	21,120	10
28,113	27,187	20,818	75,695	424
7,116	2,380	12,286	21,636	146
34,344	20,200	23,027	77,264	307
<b>145,360</b>	<b>28,749</b>	<b>60,678</b>	<b>225,993</b>	<b>8,794</b>
5,360	6,652	11,392	23,179	225
31,717	13,675	20,156	65,135	414
3,720	592	7,913	12,062	163
104,562	7,830	21,216	125,617	7,992
<b>81,956</b>	<b>15,853</b>	<b>44,712</b>	<b>65,942</b>	<b>76,581</b>
4,653	448	11,043	5,918	10,226
1,970	13	816	1,780	1,019
46,088	2,642	10,559	34,244	25,045
20,554	5,625	16,104	16,683	25,600
1,644	1,004	3,226	902	4,972
7,047	6,121	2,965	6,415	9,718
<b>39,353</b>	<b>11,620</b>	<b>15,306</b>	<b>23,965</b>	<b>42,314</b>
31,331	2,079	13,628	16,599	30,438
8,022	9,540	1,678	7,365	11,876

**D.2.5.2****DEPOSITS****Distribution by customer location (region) and major category of bank**

TDB10264

Source: Supervisory returns  
Stocks in millions of euros**June 2000**

		<b>Entire banking system</b>	<b>Banks raising short-term funds</b>	<b>Banks raising medium and long-term funds</b>
<b>a. TOTAL</b>		<b>510,991</b>	<b>504,814</b>	<b>6,177</b>
<b>b. NORTH-WEST ITALY</b>		<b>180,358</b>	<b>177,122</b>	<b>3,236</b>
	Piedmont	40,073	39,561	512
	Valle d'Aosta	1,179	1,173	6
	Liguria	13,619	13,510	109
	Lombardy	125,486	122,878	2,609
<b>c. NORTH-EAST ITALY</b>		<b>101,536</b>	<b>100,745</b>	<b>791</b>
	Trentino-Alto Adige	10,913	10,863	50
	Veneto	39,312	38,963	349
	Friuli-Venezia Giulia	11,250	11,113	137
	Emilia-Romagna	40,062	39,806	256
<b>d. CENTRAL ITALY</b>		<b>121,257</b>	<b>120,093</b>	<b>1,164</b>
	Marche	12,087	11,990	97
	Tuscany	33,853	33,695	158
	Umbria	6,314	6,268	46
	Lazio	69,003	68,140	863
<b>e. SOUTHERN ITALY</b>		<b>73,607</b>	<b>73,026</b>	<b>581</b>
	Abruzzo	8,338	8,307	31
	Molise	1,445	1,443	2
	Campania	30,620	30,241	379
	Puglia	21,837	21,743	94
	Basilicata	3,034	3,030	4
	Calabria	8,332	8,262	70
<b>f. ISLANDS</b>		<b>34,230</b>	<b>33,825</b>	<b>405</b>
	Sicily	24,293	24,227	66
	Sardinia	9,937	9,598	339

**Notes:**

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>291,663</b>	<b>85,652</b>	<b>133,676</b>	<b>442,974</b>	<b>68,017</b>
<b>117,301</b>	<b>30,815</b>	<b>32,241</b>	<b>178,745</b>	<b>1,613</b>
28,534	3,054	8,485	39,862	212
966	10	203	1,178	1
6,649	3,762	3,208	13,497	121
81,152	23,989	20,345	124,208	1,279
<b>36,636</b>	<b>25,801</b>	<b>39,099</b>	<b>101,078</b>	<b>458</b>
705	98	10,109	10,908	5
14,519	14,041	10,752	39,093	219
3,675	1,229	6,345	11,174	75
17,737	10,433	11,892	39,903	159
<b>75,072</b>	<b>14,847</b>	<b>31,338</b>	<b>116,715</b>	<b>4,542</b>
2,768	3,435	5,884	11,971	116
16,381	7,062	10,410	33,639	214
1,921	306	4,087	6,229	84
54,002	4,044	10,957	64,876	4,128
<b>42,327</b>	<b>8,188</b>	<b>23,092</b>	<b>34,056</b>	<b>39,551</b>
2,403	231	5,703	3,056	5,281
1,017	7	421	919	526
23,803	1,365	5,453	17,685	12,935
10,615	2,905	8,317	8,616	13,221
849	519	1,666	466	2,568
3,640	3,161	1,531	3,313	5,019
<b>20,324</b>	<b>6,001</b>	<b>7,905</b>	<b>12,377</b>	<b>21,853</b>
16,181	1,074	7,038	8,573	15,720
4,143	4,927	867	3,804	6,133



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

TDB10266

Banks

Source: Supervisory returns  
Stocks in billions of lire

June 2000		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>209,911</b>	<b>78,580</b>	<b>49,261</b>	<b>45,096</b>	<b>25,810</b>	<b>11,164</b>
	Agricultural, forestry and fishery products	12,220	2,723	4,390	2,000	1,816	1,291
	Fuel and power products	4,098	1,875	543	863	532	284
	Ores and metals	1,648	940	258	183	184	82
	Non-metallic minerals and products	3,684	952	1,317	788	431	197
	Chemical products	3,980	2,125	696	597	496	65
	Metal products, except transport equipment	6,812	3,488	2,001	720	485	118
	Agricultural and industrial machinery	10,143	4,420	3,330	1,850	475	68
	Office and data processing machines, etc.	2,123	1,108	520	305	151	40
	Electrical goods	5,920	3,226	1,253	906	423	112
	Transport equipment	4,026	1,304	846	1,314	465	97
	Food and tobacco products	5,611	1,719	1,704	693	1,105	390
	Textiles, clothing and footwear	8,841	3,088	1,912	2,598	1,150	93
	Paper and paper products	4,018	1,818	893	907	284	117
	Rubber and plastic products	2,751	1,307	661	383	353	47
	Other manufactured products	5,693	1,671	1,486	1,368	1,020	149
	Building and construction	19,760	6,150	4,603	4,811	2,986	1,209
	Wholesale and retail trade services, recovery and repair services	42,480	14,510	9,370	9,208	6,440	2,952
	Lodging and catering services	5,186	1,465	1,540	1,233	578	370
	Inland transport services	4,727	1,473	1,172	1,235	576	270
	Maritime and air transport services	1,642	387	206	627	134	288
	Auxiliary transport services	4,319	1,620	812	1,081	479	329
	Communication services	1,607	650	63	779	78	37
	Other market services	48,624	20,561	9,685	10,646	5,171	2,561

Notes:

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

TDB10266

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2000		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>108,410</b>	<b>40,583</b>	<b>25,441</b>	<b>23,290</b>	<b>13,330</b>	<b>5,766</b>
	Agricultural, forestry and fishery products	6,311	1,406	2,267	1,033	938	667
	Fuel and power products	2,116	969	281	446	275	147
	Ores and metals	851	486	134	95	95	42
	Non-metallic minerals and products	1,902	492	680	407	222	102
	Chemical products	2,055	1,098	359	309	256	34
	Metal products, except transport equipment	3,518	1,801	1,033	372	250	61
	Agricultural and industrial machinery	5,238	2,283	1,720	955	245	35
	Office and data processing machines, etc.	1,097	572	269	158	78	21
	Electrical goods	3,057	1,666	647	468	218	58
	Transport equipment	2,079	673	437	679	240	50
	Food and tobacco products	2,898	888	880	358	570	201
	Textiles, clothing and footwear	4,566	1,595	988	1,342	594	48
	Paper and paper products	2,075	939	461	468	147	60
	Rubber and plastic products	1,421	675	341	198	182	24
	Other manufactured products	2,940	863	767	706	527	77
	Building and construction	10,205	3,176	2,377	2,485	1,542	625
	Wholesale and retail trade services, recovery and repair services	21,939	7,494	4,839	4,755	3,326	1,525
	Lodging and catering services	2,678	757	795	637	298	191
	Inland transport services	2,441	761	605	638	298	140
	Maritime and air transport services	848	200	106	324	69	149
	Auxiliary transport services	2,231	836	419	558	247	170
	Communication services	830	336	33	402	40	19
	Other market services	25,112	10,619	5,002	5,498	2,670	1,322

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Notes:

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

TDB10268		Banks					
Source: Supervisory returns							
Stocks in billions of lire							
June 2000		Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits
			Savings deposits	Current accounts	Up to 18 months	Beyond 18 months	
a.	<b>TOTAL</b>	<b>989,420</b>	<b>112,911</b>	<b>750,191</b>	<b>73,398</b>	<b>30,207</b>	<b>22,713</b>
b.	<b>NORTH-WEST ITALY</b>	<b>349,177</b>	<b>21,004</b>	<b>292,756</b>	<b>19,174</b>	<b>10,355</b>	<b>5,887</b>
	Piedmont	77,593	6,816	61,198	6,245	2,382	952
	Valle d'Aosta	2,284	246	1,846	132	41	19
	Liguria	26,369	2,394	20,857	2,006	721	393
	Lombardy	242,931	11,549	208,855	10,792	7,211	4,523
c.	<b>NORTH-EAST ITALY</b>	<b>196,603</b>	<b>25,833</b>	<b>146,094</b>	<b>15,788</b>	<b>6,046</b>	<b>2,842</b>
	Trentino-Alto Adige	21,130	3,630	14,830	1,374	599	697
	Veneto	76,119	10,684	55,092	5,979	3,159	1,205
	Friuli-Venezia Giulia	21,783	3,071	16,570	1,487	322	332
	Emilia-Romagna	77,572	8,448	59,602	6,947	1,966	608
d.	<b>CENTRAL ITALY</b>	<b>234,788</b>	<b>22,791</b>	<b>187,910</b>	<b>14,018</b>	<b>4,820</b>	<b>5,249</b>
	Marche	23,404	4,507	14,548	3,217	645	487
	Tuscany	65,549	6,906	49,534	5,908	2,376	826
	Umbria	12,225	2,282	7,716	1,656	378	193
	Lazio	133,609	9,096	116,113	3,237	1,421	3,743
e.	<b>SOUTHERN ITALY</b>	<b>142,527</b>	<b>27,832</b>	<b>84,394</b>	<b>18,516</b>	<b>5,072</b>	<b>6,713</b>
	Abruzzo	16,144	4,054	9,820	1,525	247	499
	Molise	2,799	525	1,755	292	87	141
	Campania	59,293	9,103	38,908	6,131	2,512	2,640
	Puglia	42,283	9,293	22,132	7,061	1,456	2,340
	Basilicata	5,874	1,432	3,046	918	136	342
	Calabria	16,134	3,426	8,734	2,590	633	751
f.	<b>ISLANDS</b>	<b>66,324</b>	<b>15,450</b>	<b>39,037</b>	<b>5,902</b>	<b>3,914</b>	<b>2,022</b>
	Sicily	47,083	12,349	25,862	3,654	3,504	1,714
	Sardinia	19,241	3,101	13,174	2,248	410	308

Notes:

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

TDB10268

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2000

	Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits
		Savings deposits	Current accounts	Up to 18 months	Beyond 18 months	
<b>a. TOTAL</b>	<b>510,993</b>	<b>58,314</b>	<b>387,441</b>	<b>37,907</b>	<b>15,600</b>	<b>11,730</b>
<b>b. NORTH-WEST ITALY</b>	<b>180,335</b>	<b>10,848</b>	<b>151,196</b>	<b>9,903</b>	<b>5,348</b>	<b>3,041</b>
Piedmont	40,073	3,520	31,606	3,225	1,230	492
Valle d'Aosta	1,179	127	953	68	21	10
Liguria	13,619	1,236	10,772	1,036	372	203
Lombardy	125,464	5,964	107,865	5,574	3,724	2,336
<b>c. NORTH-EAST ITALY</b>	<b>101,537</b>	<b>13,342</b>	<b>75,451</b>	<b>8,154</b>	<b>3,123</b>	<b>1,468</b>
Trentino-Alto Adige	10,913	1,875	7,659	710	309	360
Veneto	39,312	5,518	28,453	3,088	1,631	622
Friuli-Venezia Giulia	11,250	1,586	8,558	768	166	172
Emilia-Romagna	40,062	4,363	30,782	3,588	1,016	314
<b>d. CENTRAL ITALY</b>	<b>121,258</b>	<b>11,771</b>	<b>97,048</b>	<b>7,240</b>	<b>2,489</b>	<b>2,711</b>
Marche	12,087	2,328	7,513	1,662	333	252
Tuscany	33,853	3,567	25,582	3,051	1,227	427
Umbria	6,314	1,178	3,985	855	195	100
Lazio	69,004	4,698	59,967	1,672	734	1,933
<b>e. SOUTHERN ITALY</b>	<b>73,609</b>	<b>14,374</b>	<b>43,586</b>	<b>9,563</b>	<b>2,619</b>	<b>3,467</b>
Abruzzo	8,338	2,094	5,071	787	128	258
Molise	1,445	271	906	151	45	73
Campania	30,622	4,701	20,094	3,166	1,297	1,363
Puglia	21,837	4,800	11,430	3,647	752	1,209
Basilicata	3,034	740	1,573	474	70	177
Calabria	8,333	1,769	4,511	1,338	327	388
<b>f. ISLANDS</b>	<b>34,254</b>	<b>7,979</b>	<b>20,161</b>	<b>3,048</b>	<b>2,021</b>	<b>1,044</b>
Sicily	24,316	6,378	13,357	1,887	1,810	885
Sardinia	9,937	1,602	6,804	1,161	212	159

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Notes:

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

TDB10271			Banks				
Source: Supervisory returns Stocks in billions of lire							
June 2000	Same region as branch	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>-</b>	<b>989,417</b>	<b>349,221</b>	<b>196,601</b>	<b>234,787</b>	<b>142,523</b>	<b>66,279</b>
Piedmont	71,635	76,864	75,670	186	713	194	100
Valle d'Aosta	2,083	2,189	2,168	3	10	5	4
Liguria	24,967	26,719	26,034	89	307	53	237
Lombardy	229,541	246,626	233,225	4,271	6,727	1,586	817
Trentino-Alto Adige	20,710	21,250	256	20,877	82	25	10
Veneto	73,163	77,739	3,204	73,846	386	242	62
Friuli-Venezia Giulia	20,752	21,574	276	21,104	135	43	17
Emilia-Romagna	73,929	77,800	2,470	74,169	673	353	135
Marche	22,285	23,156	170	137	22,629	213	6
Tuscany	63,612	66,187	920	259	64,543	351	114
Umbria	11,704	12,397	188	35	12,103	61	10
Lazio	123,308	130,450	2,788	851	124,274	2,050	487
Abruzzo	15,211	15,918	72	25	465	15,352	4
Molise	2,572	2,709	9	4	43	2,651	1
Campania	56,603	58,266	606	246	563	56,780	71
Puglia	41,024	42,419	535	141	374	41,350	19
Basilicata	5,587	5,760	17	20	26	5,693	4
Calabria	15,400	15,863	192	71	132	15,437	31
Sicily	45,573	46,674	326	246	456	71	45,576
Sardinia	18,570	18,852	95	22	147	15	18,574

Notes:

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

TDB10271

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	-	<b>510,991</b>	<b>180,358</b>	<b>101,536</b>	<b>121,257</b>	<b>73,607</b>	<b>34,230</b>
	Piedmont	36,996	39,697	39,080	96	368	100	52
	Valle d'Aosta	1,076	1,130	1,120	1	5	2	2
	Liguria	12,894	13,799	13,445	46	159	27	122
	Lombardy	118,548	127,372	120,451	2,206	3,474	819	422
	Trentino-Alto Adige	10,696	10,975	132	10,782	42	13	5
	Veneto	37,786	40,149	1,655	38,138	200	125	32
	Friuli-Venezia Giulia	10,717	11,142	142	10,899	70	22	9
	Emilia-Romagna	38,181	40,180	1,276	38,305	347	182	70
	Marche	11,509	11,959	88	71	11,687	110	3
	Tuscany	32,853	34,182	475	134	33,334	181	59
	Umbria	6,045	6,402	97	18	6,251	31	5
	Lazio	63,683	67,372	1,440	440	64,182	1,058	251
	Abruzzo	7,856	8,221	37	13	240	7,929	2
	Molise	1,328	1,399	5	2	22	1,369	1
	Campania	29,233	30,092	313	127	291	29,324	37
	Puglia	21,187	21,907	276	73	193	21,355	10
	Basilicata	2,885	2,975	9	10	13	2,940	2
	Calabria	7,953	8,193	99	37	68	7,973	16
	Sicily	23,536	24,105	168	127	235	37	23,538
	Sardinia	9,590	9,736	49	11	76	8	9,593



Notes:

TDB40150

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

<b>June 2000</b>		<b>Total</b>	<b>Financial intermediaries</b>	<b>Banks</b>
<b>a. LEASING</b>		<b>82,584</b>	<b>65,437</b>	<b>17,148</b>
Credit implicit in leasing contracts		79,395	63,403	15,992
Overdue instalments		740	612	128
Bad debts and substandard assets		2,449	1,421	1,028
<b>b. FACTORING</b>		<b>36,538</b>	<b>33,779</b>	<b>2,759</b>
Advances against acquired claims		30,317	27,667	2,649
Advances against future claims		1,456	1,347	109
Claims assumed at less than nominal value or acquired outright		3,349	3,349	-
Bad debts		....	1,415	....

**Notes:**

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

TDB40150

**Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law**Source: Supervisory returns  
Stocks in millions of euros**June 2000****Total**Financial  
intermediaries

Banks

**a. LEASING****42,651****33,795****8,856**

Credit implicit in leasing contracts

41,004

32,745

8,259

Overdue instalments

382

316

66

Bad debts and substandard assets

1,265

734

531

**b. FACTORING****18,870****17,445****1,425**

Advances against acquired claims

15,657

14,289

1,368

Advances against future claims

752

696

57

Claims assumed at less than nominal value or acquired outright

1,730

1,730

-

Bad debts

....

731

....

**Notes:**

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

**D.4.5.1****CUSTOMER ASSETS UNDER MANAGEMENT****Distribution by type of security and type of account**

TDB40080

Source: Supervisory returns  
Stocks in billions of lire**June 2000**

		<i>of which:</i>		
		<b>Total</b>	<b>Consumer households and nec</b>	<b>Non-financial companies and producer households</b>
<b>a.</b>	<b>TOTAL</b>	<b>2,255,666</b>	<b>1,108,931</b>	<b>134,819</b>
	Italian government securities	887,052	374,854	45,140
	<i>of which:</i> BOTs	114,368	94,305	4,930
	CCTs	214,992	81,973	14,075
	BTPs	484,345	178,105	22,514
	Other debt securities	602,585	238,511	35,398
	<i>of which:</i> in non-euro-area currencies	132,660	35,351	4,080
	Equity securities	161,914	59,580	18,343
	<i>of which:</i> in non-euro-area currencies	23,493	2,425	1,670
	Units of collective investment undertakings	557,182	406,949	29,765
	Other securities and the like	46,934	29,037	6,173

**Notes:**

Securities are stated at face value.

**Banks**

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>269,458</b>	<b>201,028</b>	<b>27,730</b>	<b>1,986,208</b>	<b>907,903</b>	<b>107,088</b>
92,070	55,299	12,708	794,982	319,554	32,432
3,353	2,469	568	111,015	91,836	4,362
33,786	23,254	4,197	181,206	58,719	9,878
44,310	22,454	6,078	440,036	155,650	16,435
30,223	18,427	2,865	572,362	220,084	32,533
5,691	4,080	552	126,969	31,271	3,528
4,729	3,258	312	157,185	56,321	18,031
755	610	34	22,738	1,815	1,636
137,375	121,607	11,299	419,807	285,342	18,465
5,061	2,437	546	41,872	26,600	5,628

**D.4.5.1****CUSTOMER ASSETS UNDER MANAGEMENT****Distribution by type of security and type of account**

TDB40080

Source: Supervisory returns  
Stocks in millions of euros**June 2000***of which:***Total****Consumer  
households  
and nec****Non-financial  
companies and  
producer households**

<b>a.</b>	<b>TOTAL</b>	<i>of which:</i>		
		<b>Total</b>	<b>Consumer households and nec</b>	<b>Non-financial companies and producer households</b>
	<b>TOTAL</b>	<b>1,164,954</b>	<b>572,715</b>	<b>69,628</b>
	Italian government securities	458,124	193,596	23,313
	<i>of which:</i> BOTs	59,066	48,705	2,546
	CCTs	111,034	42,335	7,269
	BTPs	250,143	91,983	11,627
	Other debt securities	311,209	123,181	18,282
	<i>of which:</i> in non-euro-area currencies	68,513	18,257	2,107
	Equity securities	83,621	30,770	9,473
	<i>of which:</i> in non-euro-area currencies	12,133	1,252	862
	Units of collective investment undertakings	287,760	210,172	15,372
	Other securities and the like	24,239	14,996	3,188

**Notes:**

Securities are stated at face value.

## Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>139,163</b>	<b>103,823</b>	<b>14,322</b>	<b>1,025,791</b>	<b>468,893</b>	<b>55,307</b>
47,550	28,560	6,563	410,574	165,036	16,750
1,732	1,275	293	57,335	47,430	2,253
17,449	12,010	2,168	93,585	30,326	5,101
22,884	11,597	3,139	227,259	80,387	8,488
15,609	9,517	1,480	295,600	113,664	16,802
2,939	2,107	285	65,574	16,150	1,822
2,442	1,683	161	81,179	29,088	9,312
390	315	17	11,743	937	845
70,948	62,805	5,836	216,812	147,367	9,537
2,614	1,258	282	21,625	13,738	2,906

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**D.4.5.2****CUSTOMER ASSETS UNDER MANAGEMENT****Distribution by customer location (region) and type of account**

TDB40085

Source: Supervisory returns  
Stocks in billions of lire**June 2000**

		<i>of which:</i>		
		<b>Total</b>	<b>Consumer households and nec</b>	<b>Non-financial companies and producer households</b>
<b>a.</b>	<b>TOTAL</b>	<b>2,255,666</b>	<b>1,108,931</b>	<b>134,819</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1,301,904</b>	<b>530,953</b>	<b>52,741</b>
	Piedmont	227,004	129,724	15,944
	Valle d'Aosta	3,155	2,535	179
	Liguria	56,090	47,504	3,917
	Lombardy	1,015,656	351,189	32,700
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>406,042</b>	<b>258,153</b>	<b>37,834</b>
	Trentino-Alto Adige	20,886	16,966	2,202
	Veneto	133,759	86,765	10,789
	Friuli-Venezia Giulia	53,833	22,233	2,835
	Emilia-Romagna	197,564	132,188	22,008
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>390,576</b>	<b>189,373</b>	<b>29,375</b>
	Marche	25,588	22,734	2,257
	Tuscany	98,740	76,628	10,570
	Umbria	14,401	12,087	1,401
	Lazio	251,848	77,924	15,147
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>116,211</b>	<b>96,142</b>	<b>10,895</b>
	Abruzzo	11,372	9,858	1,379
	Molise	1,310	1,228	72
	Campania	48,005	36,612	3,672
	Puglia	39,688	33,999	4,404
	Basilicata	3,412	3,034	373
	Calabria	12,425	11,411	996
<b>f.</b>	<b>ISLANDS</b>	<b>40,024</b>	<b>34,303</b>	<b>3,974</b>
	Sicily	30,378	27,011	2,545
	Sardinia	9,646	7,292	1,429

**Notes:**

Securities are stated at face value.


**Banks**

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>269,458</b>	<b>201,028</b>	<b>27,730</b>	<b>1,986,208</b>	<b>907,903</b>	<b>107,088</b>
<b>123,463</b>	<b>90,723</b>	<b>12,192</b>	<b>1,178,442</b>	<b>440,229</b>	<b>40,548</b>
25,256	21,310	1,717	201,748	108,415	14,226
415	398	16	2,740	2,137	164
7,671	6,446	362	48,419	41,058	3,555
90,121	62,570	10,097	925,535	288,619	22,603
<b>81,358</b>	<b>63,351</b>	<b>8,242</b>	<b>324,683</b>	<b>194,802</b>	<b>29,591</b>
3,775	2,805	258	17,110	14,161	1,944
29,081	20,639	3,272	104,678	66,126	7,517
5,737	4,546	543	48,096	17,687	2,292
42,765	35,361	4,170	154,799	96,827	17,838
<b>45,626</b>	<b>32,540</b>	<b>4,815</b>	<b>344,950</b>	<b>156,833</b>	<b>24,561</b>
4,179	3,642	347	21,409	19,092	1,910
19,861	16,259	2,140	78,879	60,369	8,429
2,414	2,094	210	11,987	9,994	1,192
19,172	10,546	2,118	232,676	67,378	13,029
<b>13,134</b>	<b>11,084</b>	<b>1,981</b>	<b>103,077</b>	<b>85,058</b>	<b>8,914</b>
904	814	90	10,468	9,044	1,289
125	117	8	1,186	1,112	63
4,950	4,294	596	43,055	32,318	3,076
6,125	5,004	1,115	33,562	28,995	3,289
252	223	28	3,160	2,811	344
779	633	143	11,646	10,778	853
<b>3,888</b>	<b>3,330</b>	<b>500</b>	<b>36,135</b>	<b>30,973</b>	<b>3,474</b>
2,443	2,177	232	27,934	24,834	2,313
1,445	1,153	267	8,201	6,139	1,162

**D.4.5.2****CUSTOMER ASSETS UNDER MANAGEMENT****Distribution by customer location (region) and type of account**

TDB40085

Source: Supervisory returns  
Stocks in millions of euros**June 2000***of which:***Total****Consumer  
households  
and nec****Non-financial  
companies and  
producer households**

	<b>a. TOTAL</b>	<b>1,164,954</b>	<b>572,715</b>	<b>69,628</b>
	<b>b. NORTH-WEST ITALY</b>	<b>672,378</b>	<b>274,214</b>	<b>27,238</b>
	Piedmont	117,238	66,997	8,234
	Valle d'Aosta	1,629	1,309	93
	Liguria	28,968	24,534	2,023
	Lombardy	524,542	181,374	16,888
	<b>c. NORTH-EAST ITALY</b>	<b>209,703</b>	<b>133,325</b>	<b>19,539</b>
	Trentino-Alto Adige	10,786	8,762	1,137
	Veneto	69,081	44,810	5,572
	Friuli-Venezia Giulia	27,803	11,483	1,464
	Emilia-Romagna	102,033	68,270	11,366
	<b>d. CENTRAL ITALY</b>	<b>201,716</b>	<b>97,803</b>	<b>15,171</b>
	Marche	13,215	11,741	1,166
	Tuscany	50,995	39,575	5,459
	Umbria	7,437	6,243	724
	Lazio	130,069	40,244	7,823
	<b>e. SOUTHERN ITALY</b>	<b>60,018</b>	<b>49,653</b>	<b>5,627</b>
	Abruzzo	5,873	5,091	712
	Molise	677	634	37
	Campania	24,792	18,908	1,896
	Puglia	20,497	17,559	2,274
	Basilicata	1,762	1,567	192
	Calabria	6,417	5,893	514
	<b>f. ISLANDS</b>	<b>20,671</b>	<b>17,716</b>	<b>2,052</b>
	Sicily	15,689	13,950	1,314
	Sardinia	4,982	3,766	738

**Notes:**

Securities are stated at face value.

## Banks

Securities under management	of which:		Securities held for custody or administration	of which:	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>139,163</b>	<b>103,823</b>	<b>14,322</b>	<b>1,025,791</b>	<b>468,893</b>	<b>55,307</b>
<b>63,763</b>	<b>46,855</b>	<b>6,297</b>	<b>608,614</b>	<b>227,359</b>	<b>20,941</b>
13,043	11,006	887	104,194	55,992	7,347
214	206	8	1,415	1,104	85
3,962	3,329	187	25,006	21,205	1,836
46,544	32,314	5,215	477,999	149,059	11,674
<b>42,018</b>	<b>32,718</b>	<b>4,257</b>	<b>167,685</b>	<b>100,607</b>	<b>15,283</b>
1,950	1,448	133	8,837	7,314	1,004
15,019	10,659	1,690	54,062	34,151	3,882
2,963	2,348	280	24,839	9,135	1,184
22,086	18,262	2,153	79,947	50,007	9,213
<b>23,564</b>	<b>16,806</b>	<b>2,487</b>	<b>178,152</b>	<b>80,997</b>	<b>12,684</b>
2,159	1,881	179	11,057	9,860	987
10,257	8,397	1,105	40,737	31,178	4,353
1,247	1,081	108	6,191	5,161	615
9,901	5,447	1,094	120,167	34,798	6,729
<b>6,783</b>	<b>5,725</b>	<b>1,023</b>	<b>53,235</b>	<b>43,929</b>	<b>4,604</b>
467	420	47	5,406	4,671	666
64	60	4	612	574	33
2,556	2,217	308	22,236	16,691	1,588
3,164	2,584	576	17,333	14,975	1,699
130	115	15	1,632	1,452	178
402	327	74	6,014	5,566	441
<b>2,008</b>	<b>1,720</b>	<b>258</b>	<b>18,662</b>	<b>15,996</b>	<b>1,794</b>
1,262	1,124	120	14,427	12,826	1,194
746	596	138	4,235	3,171	600

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

TDB40055		Banks					
Source: Supervisory returns Stocks in billions of lire							
June 2000	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec	Rest of the world
<b>a. TOTAL</b>	<b>3,650,213</b>	<b>33,783</b>	<b>1,438,315</b>	<b>104,881</b>	<b>87,448</b>	<b>1,448,364</b>	<b>535,422</b>
Italian government securities	1,477,967	15,570	632,450	27,483	20,940	380,851	400,673
<i>of which:</i> BOTs	177,900	616	38,043	1,146	3,950	95,022	39,124
CCTs	333,627	5,460	165,715	10,581	4,967	83,013	63,891
BTPs	822,832	6,075	363,902	13,512	10,464	180,863	248,016
Other debt securities	1,127,869	7,127	453,719	37,599	34,754	523,459	71,211
<i>of which:</i> in non-euro-area currencies	160,616	575	101,260	2,475	2,805	37,797	15,703
Equity securities	283,656	7,786	126,872	20,184	5,884	76,330	46,600
<i>of which:</i> in non-euro-area currencies	31,175	17	26,483	1,393	305	2,470	506
Units of collective investment undertakings	645,084	1,679	198,274	9,681	22,094	411,249	2,108
Other securities and the like	115,638	1,622	27,000	9,934	3,777	56,475	14,830

## 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 segment of economic activity

TDB40055

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2000

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
<b>a. TOTAL</b>	<b>1,885,178</b>	<b>17,448</b>	<b>742,828</b>	<b>54,166</b>	<b>45,163</b>	<b>748,018</b>	<b>276,523</b>
Italian government securities	763,306	8,041	326,633	14,194	10,815	196,693	206,931
of which: BOTs	91,878	318	19,648	592	2,040	49,075	20,206
CCTs	172,304	2,820	85,585	5,464	2,565	42,873	32,997
BTPs	424,957	3,137	187,940	6,979	5,404	93,408	128,090
Other debt securities	582,496	3,681	234,326	19,418	17,949	270,344	36,778
of which: in non-euro-area currencies	82,951	297	52,296	1,278	1,448	19,521	8,110
Equity securities	146,496	4,021	65,524	10,424	3,039	39,421	24,067
of which: in non-euro-area currencies	16,101	9	13,678	719	157	1,276	262
Units of collective investment undertakings	333,158	867	102,400	5,000	11,410	212,392	1,089
Other securities and the like	59,722	838	13,944	5,131	1,951	29,167	7,659

€

## 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 billions of lire						
June 2000	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>3,114,766</b>	<b>1,693,540</b>	<b>614,028</b>	<b>531,654</b>	<b>195,739</b>	<b>78,364</b>
Italian government securities	1,077,293	579,920	188,263	217,217	68,085	24,306
<i>of which:</i> BOTs	138,776	59,859	26,189	27,667	19,305	5,753
CCTs	269,736	143,953	55,585	54,125	12,046	4,160
BTPs	574,816	314,795	94,196	119,643	33,113	13,440
Other debt securities	1,056,657	582,819	220,072	164,507	57,504	31,733
<i>of which:</i> in non-euro-area currencies	144,912	103,400	19,711	17,262	2,946	884
Equity securities	237,050	134,109	50,255	33,926	14,181	4,626
<i>of which:</i> in non-euro-area currencies	30,669	25,406	2,075	1,304	179	23
Units of collective investment undertakings	642,976	363,953	136,465	93,545	35,565	13,479
Other securities and the like	100,791	32,739	18,972	22,460	20,405	4,220

**Note:**

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

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

TDB40060

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2000		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>1,608,642</b>	<b>874,640</b>	<b>317,119</b>	<b>274,576</b>	<b>101,091</b>	<b>40,472</b>
	Italian government securities	556,376	299,504	97,230	112,183	35,163	12,553
	<i>of which:</i> BOTs	71,672	30,914	13,526	14,289	9,970	2,971
	CCTs	139,307	74,345	28,707	27,953	6,221	2,149
	BTPs	296,867	162,578	48,648	61,791	17,101	6,941
	Other debt securities	545,718	301,001	113,658	84,961	29,698	16,389
	<i>of which:</i> in non-euro-area currencies	74,841	53,402	10,180	8,915	1,522	457
	Equity securities	122,426	69,261	25,955	17,521	7,324	2,389
	<i>of which:</i> in non-euro-area currencies	15,839	13,121	1,072	674	92	12
	Units of collective investment undertakings	332,069	187,966	70,478	48,312	18,368	6,961
	Other securities and the like	52,054	16,908	9,798	11,600	10,538	2,179

€

## Note:

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

## Distribution by size of deposits of types of securities

TDB40065		Banks		
Source: Supervisory returns Stocks in billions of lire Percentages				
June 2000	Total	Size of deposits of types of securities		
		Up to 50,000 euros	From 50,000 to 150,000 euros	More than 150,000 euros
a. ITALIAN GOVERNMENT SECURITIES: BOTs				
absolute value	106,066	33,546	34,962	37,559
percentage share	100.00	31.63	32.96	35.41
b. ITALIAN GOVERNMENT SECURITIES: OTHER				
absolute value	328,210	58,130	81,424	188,656
percentage share	100.00	17.71	24.81	57.48
c. OTHER DEBT SECURITIES				
absolute value	596,563	142,276	162,695	291,591
percentage share	100.00	23.85	27.27	48.88
d. EQUITY SECURITIES				
absolute value	137,779	35,089	19,668	83,022
percentage share	100.00	25.47	14.28	60.26
e. OTHER SECURITIES				
absolute value	470,968	127,083	109,761	234,125
percentage share	100.00	26.98	23.31	49.71

**Note:**

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

Lire:	up to 96,813,500	Euro:	up to 50,000
	from 96,813,500 to 290,440,500		from 50,000 to 150,000
	more than 290,440,500		more than 150,000

## Distribution by size of deposits of types of securities

TDB40065

Banks

Source: Supervisory returns  
 Stocks in millions of euros  
 Percentages

June 2000

	Total	Size of deposits of types of securities		
		Up to 50,000 euros	From 50,000 to 150,000 euros	More than 150,000 euros
<b>a. ITALIAN GOVERNMENT SECURITIES: BOTs</b>				
absolute value	54,779	17,325	18,056	19,397
percentage share	100.00	31.63	32.96	35.41
<b>b. ITALIAN GOVERNMENT SECURITIES: OTHER</b>				
absolute value	169,506	30,021	42,052	97,433
percentage share	100.00	17.71	24.81	57.48
<b>c. OTHER DEBT SECURITIES</b>				
absolute value	308,099	73,479	84,025	150,594
percentage share	100.00	23.85	27.27	48.88
<b>d. EQUITY SECURITIES</b>				
absolute value	71,157	18,122	10,157	42,878
percentage share	100.00	25.47	14.28	60.26
<b>e. OTHER SECURITIES</b>				
absolute value	243,235	65,633	56,687	120,915
percentage share	100.00	26.98	23.31	49.71

**Note:**

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

Lire: up to 96,813,500      Euro: up to 50,000  
 from 96,813,500 to 290,440,500      from 50,000 to 150,000  
 more than 290,440,500      more than 150,000

## Distribution by size of deposit

TDB40070

Banks

Source: Supervisory returns  
Stocks in billions of lire  
Percentages

June 2000

Size of deposit

	Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
<b>a. TOTAL</b>				
absolute value	277,559	561,702	198,504	601,821
percentage share	100,00	100,00	100,00	100,00
<b>b. ITALIAN GOVERNMENT SECURITIES: BOTs</b>				
absolute value	23,923	49,731	12,228	20,184
percentage share	8.62	8.85	6.16	3.35
<b>c. ITALIAN GOVERNMENT SECURITIES: OTHER</b>				
absolute value	31,681	109,833	51,752	134,944
percentage share	11.41	19.55	26.07	22.42
<b>d. OTHER DEBT SECURITIES</b>				
absolute value	101,880	221,513	78,578	194,590
percentage share	36.71	39.44	39.59	32.33
<b>e. EQUITY SECURITIES</b>				
absolute value	25,085	28,877	11,600	72,216
percentage share	9.04	5.14	5.84	12.00
<b>f. OTHER SECURITIES</b>				
absolute value	94,988	151,748	44,345	179,887
percentage share	34.22	27.02	22.34	29.89

## Notes:

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

Lire:	up to 96,813,500	Euro:	up to 50,000
	from 96,813,500 to 484,067,500		from 50,000 to 250,000
	from 484,067,500 to 968,135,000		from 250,000 to 500,000
	more than 968,135,000		more than 500,000

## Distribution by size of deposit

TDB40070

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

## June 2000

		Size of deposit			
		Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
<b>a. TOTAL</b>					
	absolute value	143,347	290,095	102,519	310,815
	percentage share	100,00	100,00	100,00	100,00
<b>b. ITALIAN GOVERNMENT SECURITIES: BOTs</b>					
	absolute value	12,355	25,684	6,315	10,424
	percentage share	8.62	8.85	6.16	3.35
<b>c. ITALIAN GOVERNMENT SECURITIES: OTHER</b>					
	absolute value	16,362	56,724	26,728	69,693
	percentage share	11.41	19.55	26.07	22.42
<b>d. OTHER DEBT SECURITIES</b>					
	absolute value	52,617	114,402	40,582	100,498
	percentage share	36.71	39.44	39.59	32.33
<b>e. EQUITY SECURITIES</b>					
	absolute value	12,955	14,914	5,991	37,296
	percentage share	9.04	5.14	5.84	12.00
<b>f. OTHER SECURITIES</b>					
	absolute value	49,057	78,371	22,902	92,904
	percentage share	34.22	27.02	22.34	29.89



## Notes:

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

Lire:	up to 96,813,500	Euro:	up to 50,000
	from 96,813,500 to 484,067,500		from 50,000 to 250,000
	from 484,067,500 to 968,135,000		from 250,000 to 500,000
	more than 968,135,000		more than 500,000

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

TDB40100		Banks				
Source: Supervisory returns Stocks in billions of lire						
June 2000	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a. TOTAL</b>	<b>178,295</b>	<b>1,825</b>	<b>21,953</b>	<b>140,964</b>	<b>4,997</b>	<b>8,697</b>
<b>b. NORTH-WEST ITALY</b>	<b>77,288</b>	<b>159</b>	<b>12,875</b>	<b>59,372</b>	<b>1,786</b>	<b>3,096</b>
Piedmont	15,245	68	1,916	12,257	403	601
Valle d'Aosta	231	2	7	188	9	26
Liguria	5,487	22	105	5,023	70	268
Lombardy	56,324	67	10,847	41,905	1,304	2,201
<b>c. NORTH-EAST ITALY</b>	<b>45,862</b>	<b>680</b>	<b>5,491</b>	<b>34,744</b>	<b>1,818</b>	<b>3,129</b>
Trentino-Alto Adige	5,481	536	65	3,841	522	517
Veneto	11,933	65	2,513	8,149	416	790
Friuli-Venezia Giulia	6,783	33	2,303	4,141	128	178
Emilia-Romagna	21,665	47	610	18,613	751	1,644
<b>d. CENTRAL ITALY</b>	<b>39,654</b>	<b>887</b>	<b>3,274</b>	<b>33,254</b>	<b>623</b>	<b>1,616</b>
Marche	1,771	22	64	1,459	84	143
Tuscany	9,346	81	465	8,081	266	452
Umbria	1,275	15	43	1,067	49	101
Lazio	27,262	770	2,701	22,648	224	920
<b>e. SOUTHERN ITALY</b>	<b>9,630</b>	<b>61</b>	<b>210</b>	<b>8,070</b>	<b>555</b>	<b>733</b>
Abruzzo	1,354	4	30	950	98	271
Molise	247	11	1	169	23	43
Campania	4,819	25	61	4,366	155	212
Puglia	2,174	11	13	1,875	183	91
Basilicata	396	3	10	295	32	55
Calabria	640	7	96	415	63	60
<b>f. ISLANDS</b>	<b>6,002</b>	<b>38</b>	<b>104</b>	<b>5,523</b>	<b>215</b>	<b>123</b>
Sicily	3,999	6	29	3,738	143	82
Sardinia	2,003	32	74	1,785	72	40

Notes:

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

TDB40100

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2000		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	<b>TOTAL</b>	<b>92,081</b>	<b>943</b>	<b>11,338</b>	<b>72,802</b>	<b>2,581</b>	<b>4,492</b>
b.	<b>NORTH-WEST ITALY</b>	<b>39,916</b>	<b>82</b>	<b>6,649</b>	<b>30,663</b>	<b>922</b>	<b>1,599</b>
	Piedmont	7,874	35	990	6,330	208	311
	Valle d'Aosta	119	1	3	97	5	13
	Liguria	2,834	11	54	2,594	36	138
	Lombardy	29,089	34	5,602	21,642	673	1,137
c.	<b>NORTH-EAST ITALY</b>	<b>23,686</b>	<b>351</b>	<b>2,836</b>	<b>17,944</b>	<b>939</b>	<b>1,616</b>
	Trentino-Alto Adige	2,831	277	34	1,984	270	267
	Veneto	6,163	33	1,298	4,209	215	408
	Friuli-Venezia Giulia	3,503	17	1,189	2,139	66	92
	Emilia-Romagna	11,189	24	315	9,613	388	849
d.	<b>CENTRAL ITALY</b>	<b>20,480</b>	<b>458</b>	<b>1,691</b>	<b>17,174</b>	<b>322</b>	<b>834</b>
	Marche	915	11	33	753	43	74
	Tuscany	4,827	42	240	4,174	138	234
	Umbria	659	8	22	551	25	52
	Lazio	14,080	398	1,395	11,696	116	475
e.	<b>SOUTHERN ITALY</b>	<b>4,974</b>	<b>32</b>	<b>109</b>	<b>4,168</b>	<b>287</b>	<b>379</b>
	Abruzzo	700	2	15	491	51	140
	Molise	127	6	..	87	12	22
	Campania	2,489	13	31	2,255	80	110
	Puglia	1,123	6	7	969	95	47
	Basilicata	205	2	5	152	17	29
	Calabria	330	3	49	214	32	31
f.	<b>ISLANDS</b>	<b>3,100</b>	<b>20</b>	<b>53</b>	<b>2,852</b>	<b>111</b>	<b>63</b>
	Sicily	2,065	3	15	1,931	74	43
	Sardinia	1,035	16	38	922	37	21



Notes:

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

TDB40110			Banks					
Source: Supervisory returns Stocks in billions of lire								
June 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	178,295	77,288	45,862	39,654	9,630	6,002
	Piedmont	10,569	13,461	11,816	487	989	75	95
	Valle d'Aosta	167	174	171	..	3	-	-
	Liguria	3,727	5,697	4,084	174	726	75	638
	Lombardy	51,923	65,749	57,301	3,161	2,847	414	2,025
	Trentino-Alto Adige	5,140	5,307	55	5,229	19	3	..
	Veneto	10,882	12,261	381	11,338	314	139	89
	Friuli-Venezia Giulia	5,824	6,075	56	5,899	116	4	..
	Emilia-Romagna	18,334	19,877	739	18,436	479	174	48
	Marche	1,624	1,925	55	55	1,768	46	..
	Tuscany	8,383	9,683	363	61	9,210	32	17
	Umbria	862	983	14	7	961	1	1
	Lazio	20,509	24,975	1,613	962	20,717	956	727
	Abruzzo	992	1,594	344	1	230	1,018	..
	Molise	182	188	..	..	5	182	..
	Campania	3,648	5,019	177	27	881	3,892	42
	Puglia	1,711	1,893	24	8	35	1,822	4
	Basilicata	328	360	9	1	6	345	..
	Calabria	448	491	21	1	12	451	6
	Sicily	1,570	1,923	29	13	309	1	1,570
	Sardinia	734	803	35	1	28	1	738

Notes:

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

TDB40110

Banks

Source: Supervisory returns  
Stocks in millions of euros

June 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	-	<b>92,081</b>	<b>39,916</b>	<b>23,686</b>	<b>20,480</b>	<b>4,974</b>	<b>3,100</b>
	Piedmont	5,459	6,952	6,102	252	511	39	49
	Valle d'Aosta	86	90	88	..	2	-	-
	Liguria	1,925	2,942	2,109	90	375	39	330
	Lombardy	26,816	33,956	29,594	1,633	1,470	214	1,046
	Trentino-Alto Adige	2,655	2,741	28	2,701	10	2	..
	Veneto	5,620	6,332	197	5,856	162	72	46
	Friuli-Venezia Giulia	3,008	3,138	29	3,047	60	2	..
	Emilia-Romagna	9,469	10,265	382	9,521	248	90	25
	Marche	839	994	29	28	913	24	..
	Tuscany	4,330	5,001	188	32	4,757	16	9
	Umbria	445	508	7	3	496	1	..
	Lazio	10,592	12,898	833	497	10,699	494	375
	Abruzzo	513	823	178	1	119	526	..
	Molise	94	97	..	..	3	94	..
	Campania	1,884	2,592	91	14	455	2,010	22
	Puglia	883	978	12	4	18	941	2
	Basilicata	170	186	5	..	3	178	..
	Calabria	231	254	11	..	6	233	3
	Sicily	811	993	15	7	160	1	811
	Sardinia	379	414	18	1	14	..	381



Notes:

**D.6.5.1****MEDIUM AND LONG-TERM LOANS****Distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding**

TDB10420

Source: Supervisory returns  
Stocks in billions of lire

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>June 2000</b>						
<b>a. TOTAL</b>		<b>779,111</b>	<b>13,760</b>	<b>63,810</b>	<b>7,681</b>	<b>67,122</b>
<b>b. NORTH-WEST ITALY</b>		<b>255,448</b>	<b>2,465</b>	<b>23,342</b>	<b>1,997</b>	<b>23,396</b>
Piedmont		64,942	793	5,547	1,179	7,655
Valle d'Aosta		1,536	104	122	66	262
Liguria		21,064	319	1,455	139	2,135
Lombardy		167,905	1,250	16,218	613	13,344
<b>c. NORTH-EAST ITALY</b>		<b>172,806</b>	<b>2,445</b>	<b>10,774</b>	<b>2,080</b>	<b>12,081</b>
Trentino-Alto Adige		16,140	440	1,364	535	1,330
Veneto		66,834	836	4,649	538	5,065
Friuli-Venezia Giulia		19,459	297	1,244	189	1,514
Emilia-Romagna		70,373	872	3,516	818	4,173
<b>d. CENTRAL ITALY</b>		<b>212,359</b>	<b>2,420</b>	<b>16,319</b>	<b>1,241</b>	<b>21,566</b>
Marche		18,852	442	950	360	1,181
Tuscany		51,415	753	3,592	374	4,997
Umbria		10,964	248	730	120	1,077
Lazio		131,128	977	11,046	387	14,311
<b>e. SOUTHERN ITALY</b>		<b>90,875</b>	<b>2,019</b>	<b>9,282</b>	<b>1,349</b>	<b>6,698</b>
Abruzzo		11,601	277	1,203	224	702
Molise		2,325	58	203	33	100
Campania		37,673	442	3,150	637	2,801
Puglia		25,433	825	3,340	214	2,271
Basilicata		4,691	132	358	111	360
Calabria		9,153	284	1,029	129	465
<b>f. ISLANDS</b>		<b>47,428</b>	<b>4,411</b>	<b>4,093</b>	<b>1,014</b>	<b>3,381</b>
Sicily		31,119	2,808	2,426	413	1,442
Sardinia		16,309	1,603	1,667	601	1,939

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
32,966	125,004	3,058	135,924	2,604	51,506	12,812	262,863
9,394	47,399	162	51,353	362	17,597	2,399	75,582
2,913	13,722	100	13,105	164	3,200	859	15,706
47	244	11	217	7	153	20	283
341	3,557	19	5,716	39	1,731	238	5,375
6,093	29,877	30	32,315	152	12,513	1,282	54,218
7,865	28,976	772	31,553	787	10,682	3,365	61,427
716	1,540	413	1,951	120	770	466	6,495
3,072	12,811	36	13,397	221	4,474	905	20,830
763	3,572	212	3,389	180	1,152	347	6,600
3,313	11,052	111	12,816	267	4,286	1,646	27,503
5,154	33,438	139	33,064	315	14,264	2,608	81,830
1,061	2,833	8	3,162	123	2,111	543	6,077
1,535	6,635	57	10,736	115	6,339	1,191	15,090
524	1,936	18	1,928	40	699	247	3,397
2,034	22,034	57	17,238	37	5,116	626	57,265
7,751	9,783	50	13,530	423	5,747	2,142	32,103
1,454	1,466	9	1,721	58	741	391	3,357
247	317	2	262	40	136	65	864
2,689	4,161	15	5,621	104	2,453	567	15,033
1,608	2,479	21	4,608	111	1,278	524	8,154
1,293	429	2	391	36	226	229	1,124
461	933	2	928	74	913	366	3,571
2,655	5,408	1,935	6,424	717	3,217	2,298	11,874
1,877	4,504	549	4,938	215	1,995	1,359	8,594
778	905	1,386	1,487	502	1,222	939	3,280

**D.6.5.1****MEDIUM AND LONG-TERM LOANS****Distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding**

TDB10420

Source: Supervisory returns  
Stocks in millions of euros**June 2000****Total**

Investment in construction

Residential buildings

Other

Subsidized

Non-subsidized

Subsidized

Non-subsidized

€

<b>a. TOTAL</b>	<b>402,377</b>	<b>7,107</b>	<b>32,955</b>	<b>3,967</b>	<b>34,666</b>
<b>b. NORTH-WEST ITALY</b>	<b>131,928</b>	<b>1,273</b>	<b>12,055</b>	<b>1,031</b>	<b>12,083</b>
Piedmont	33,540	409	2,865	609	3,953
Valle d'Aosta	794	54	63	34	135
Liguria	10,879	165	752	72	1,103
Lombardy	86,716	645	8,376	317	6,892
<b>c. NORTH-EAST ITALY</b>	<b>89,247</b>	<b>1,263</b>	<b>5,564</b>	<b>1,074</b>	<b>6,240</b>
Trentino-Alto Adige	8,336	227	705	276	687
Veneto	34,517	432	2,401	278	2,616
Friuli-Venezia Giulia	10,050	153	643	98	782
Emilia-Romagna	36,345	450	1,816	422	2,155
<b>d. CENTRAL ITALY</b>	<b>109,674</b>	<b>1,250</b>	<b>8,428</b>	<b>641</b>	<b>11,138</b>
Marche	9,736	228	491	186	610
Tuscany	26,554	389	1,855	193	2,581
Umbria	5,662	128	377	62	556
Lazio	67,722	504	5,705	200	7,391
<b>e. SOUTHERN ITALY</b>	<b>46,933</b>	<b>1,043</b>	<b>4,794</b>	<b>696</b>	<b>3,459</b>
Abruzzo	5,991	143	621	116	362
Molise	1,201	30	105	17	52
Campania	19,456	228	1,627	329	1,447
Puglia	13,135	426	1,725	111	1,173
Basilicata	2,423	68	185	57	186
Calabria	4,727	147	532	67	240
<b>f. ISLANDS</b>	<b>24,495</b>	<b>2,278</b>	<b>2,114</b>	<b>524</b>	<b>1,746</b>
Sicily	16,072	1,450	1,253	213	745
Sardinia	8,423	828	861	311	1,001

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
<b>17,026</b>	<b>64,559</b>	<b>1,579</b>	<b>70,199</b>	<b>1,345</b>	<b>26,601</b>	<b>6,617</b>	<b>135,757</b>
<b>4,852</b>	<b>24,480</b>	<b>83</b>	<b>26,522</b>	<b>187</b>	<b>9,088</b>	<b>1,239</b>	<b>39,035</b>
1,504	7,087	52	6,768	85	1,653	444	8,111
25	126	6	112	4	79	11	146
176	1,837	10	2,952	20	894	123	2,776
3,147	15,430	16	16,689	79	6,462	662	28,001
<b>4,062</b>	<b>14,965</b>	<b>399</b>	<b>16,296</b>	<b>406</b>	<b>5,517</b>	<b>1,738</b>	<b>31,725</b>
370	795	213	1,008	62	398	241	3,354
1,587	6,617	19	6,919	114	2,310	468	10,758
394	1,845	110	1,750	93	595	179	3,408
1,711	5,708	57	6,619	138	2,214	850	14,204
<b>2,662</b>	<b>17,269</b>	<b>72</b>	<b>17,076</b>	<b>163</b>	<b>7,367</b>	<b>1,347</b>	<b>42,262</b>
548	1,463	4	1,633	64	1,090	281	3,139
793	3,427	29	5,545	59	3,274	615	7,793
270	1,000	9	996	21	361	128	1,755
1,051	11,379	29	8,903	19	2,642	323	29,575
<b>4,003</b>	<b>5,052</b>	<b>26</b>	<b>6,988</b>	<b>218</b>	<b>2,968</b>	<b>1,106</b>	<b>16,580</b>
751	757	5	889	30	383	202	1,734
128	164	1	135	21	70	34	446
1,389	2,149	8	2,903	54	1,267	293	7,764
830	1,280	11	2,380	57	660	271	4,211
668	221	1	202	18	117	118	580
238	482	1	479	38	471	189	1,844
<b>1,371</b>	<b>2,793</b>	<b>999</b>	<b>3,318</b>	<b>370</b>	<b>1,661</b>	<b>1,187</b>	<b>6,132</b>
969	2,326	283	2,550	111	1,030	702	4,438
402	467	716	768	259	631	485	1,694

€

## D.6.5.2

## MEDIUM AND LONG-TERM LOANS

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

TDB10430

Source: Supervisory returns  
Flows in billions of lire

2nd quarter 2000		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
<b>a. TOTAL</b>	<b>93,919</b>	<b>352</b>	<b>5,593</b>	<b>285</b>	<b>6,146</b>
<b>b. NORTH-WEST ITALY</b>	<b>39,620</b>	<b>54</b>	<b>2,284</b>	<b>92</b>	<b>1,933</b>
Piedmont	13,661	21	415	69	716
Valle d'Aosta	142	2	9	..	8
Liguria	2,341	5	131	2	218
Lombardy	23,476	26	1,729	21	991
<b>c. NORTH-EAST ITALY</b>	<b>21,047</b>	<b>34</b>	<b>1,227</b>	<b>53</b>	<b>1,135</b>
Trentino-Alto Adige	1,636	9	135	8	99
Veneto	9,006	21	588	26	461
Friuli-Venezia Giulia	1,818	3	111	9	110
Emilia-Romagna	8,586	2	394	10	465
<b>d. CENTRAL ITALY</b>	<b>20,077</b>	<b>67</b>	<b>1,122</b>	<b>45</b>	<b>1,543</b>
Marche	2,192	9	110	8	292
Tuscany	5,327	34	377	9	430
Umbria	1,236	1	69	1	70
Lazio	11,323	24	567	27	751
<b>e. SOUTHERN ITALY</b>	<b>8,182</b>	<b>22</b>	<b>604</b>	<b>54</b>	<b>410</b>
Abruzzo	1,143	2	94	3	58
Molise	300	..	35	-	5
Campania	3,095	6	176	6	199
Puglia	2,569	-	216	9	118
Basilicata	262	2	27	2	5
Calabria	813	11	56	34	25
<b>f. ISLANDS</b>	<b>4,968</b>	<b>174</b>	<b>356</b>	<b>41</b>	<b>1,124</b>
Sicily	2,804	92	172	25	84
Sardinia	2,164	82	184	16	1,040

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
2,263	16,885	100	15,308	105	4,157	969	41,756
650	6,681	1	6,493	30	1,512	200	19,690
165	1,951	-	2,067	5	173	31	8,047
3	35	-	25	-	4	1	55
18	493	..	572	5	126	20	750
463	4,201	..	3,830	20	1,210	148	10,837
656	4,499	16	3,295	17	801	219	9,093
13	192	11	154	3	50	63	900
297	2,507	1	1,353	4	280	69	3,399
58	356	..	318	4	101	20	728
289	1,444	4	1,469	7	371	66	4,066
408	3,924	26	3,351	27	1,182	172	8,211
114	351	..	358	6	174	57	713
97	914	5	896	9	604	60	1,893
25	226	..	168	9	66	19	582
171	2,433	20	1,928	4	338	37	5,022
361	1,346	1	1,510	8	387	123	3,358
38	240	1	200	2	64	26	414
4	57	-	28	..	11	3	157
185	512	..	632	2	141	26	1,210
82	374	..	523	2	111	23	1,112
26	34	-	32	1	16	6	111
25	128	..	95	1	44	40	354
163	436	56	660	23	275	255	1,404
133	328	10	509	4	176	194	1,077
30	108	46	151	18	99	60	328

## D.6.5.2

## MEDIUM AND LONG-TERM LOANS

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

TDB10430

Source: Supervisory returns  
Flows in millions of euros

## 2nd quarter 2000

2nd quarter 2000		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	48,505	182	2,889	147	3,174
b.	NORTH-WEST ITALY	20,462	28	1,180	48	998
	Piedmont	7,055	11	214	36	370
	Valle d'Aosta	73	1	5	..	4
	Liguria	1,209	3	67	1	113
	Lombardy	12,125	13	893	11	512
c.	NORTH-EAST ITALY	10,870	18	634	27	586
	Trentino-Alto Adige	845	5	70	4	51
	Veneto	4,651	11	303	13	238
	Friuli-Venezia Giulia	939	1	57	5	57
	Emilia-Romagna	4,434	1	203	5	240
d.	CENTRAL ITALY	10,369	35	580	23	797
	Marche	1,132	4	57	4	151
	Tuscany	2,751	17	195	4	222
	Umbria	638	..	36	1	36
	Lazio	5,848	12	293	14	388
e.	SOUTHERN ITALY	4,226	11	312	28	212
	Abruzzo	590	1	48	2	30
	Molise	155	..	18	-	3
	Campania	1,598	3	91	3	103
	Puglia	1,327	-	111	4	61
	Basilicata	135	1	14	1	3
	Calabria	420	6	29	18	13
f.	ISLANDS	2,566	90	184	21	581
	Sicily	1,448	47	89	13	43
	Sardinia	1,117	43	95	8	537

Notes:

## Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
1,169	8,721	51	7,906	54	2,147	500	21,565
336	3,450	..	3,353	15	781	103	10,169
85	1,008	–	1,068	3	89	16	4,156
2	18	–	13	–	2	..	29
9	255	..	295	3	65	10	388
239	2,170	..	1,978	10	625	77	5,597
339	2,324	8	1,702	9	414	113	4,696
6	99	6	79	1	26	33	465
153	1,295	1	699	2	145	36	1,756
30	184	..	164	2	52	10	376
149	746	2	759	3	191	34	2,100
211	2,027	13	1,730	14	610	89	4,241
59	181	..	185	3	90	29	368
50	472	3	463	4	312	31	978
13	117	..	87	5	34	10	301
89	1,257	10	996	2	174	19	2,594
186	695	..	780	4	200	63	1,734
20	124	..	103	1	33	13	214
2	29	–	14	..	6	1	81
96	265	..	327	1	73	13	625
43	193	..	270	1	57	12	574
13	18	–	16	..	8	3	57
13	66	..	49	1	23	20	183
84	225	29	341	12	142	132	725
69	169	5	263	2	91	100	556
16	56	24	78	9	51	31	169

€

**D.6.5.3****MEDIUM AND LONG-TERM LOANS TO AGRICULTURE****Distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding**

TDB10460

Source: Supervisory returns  
Stocks in billions of lire

<b>June 2000</b>		<b>Total</b>			<b>Construction of farm buildings</b>		
		<b>Total</b>	<b>Subsidized</b>	<b>Non-subsidized</b>	<b>Total</b>	<b>Subsidized</b>	<b>Non-subsidized</b>
<b>a.</b>	<b>TOTAL</b>	<b>15,514</b>	<b>5,907</b>	<b>9,607</b>	<b>5,857</b>	<b>2,740</b>	<b>3,118</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>3,317</b>	<b>927</b>	<b>2,391</b>	<b>1,341</b>	<b>579</b>	<b>762</b>
	Piedmont	1,182	392	789	587	300	287
	Valle d'Aosta	86	68	18	69	64	5
	Liguria	199	87	112	107	58	50
	Lombardy	1,851	379	1,472	578	158	420
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4,888</b>	<b>2,091</b>	<b>2,797</b>	<b>1,683</b>	<b>818</b>	<b>865</b>
	Trentino-Alto Adige	525	286	239	136	58	78
	Veneto	1,581	536	1,045	477	261	215
	Friuli-Venezia Giulia	401	216	186	118	43	75
	Emilia-Romagna	2,381	1,054	1,328	952	455	496
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>3,337</b>	<b>955</b>	<b>2,382</b>	<b>1,459</b>	<b>520</b>	<b>939</b>
	Marche	366	157	209	89	36	53
	Tuscany	1,556	417	1,139	920	260	660
	Umbria	287	101	186	127	56	71
	Lazio	1,128	281	847	323	168	155
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>2,631</b>	<b>1,114</b>	<b>1,517</b>	<b>722</b>	<b>413</b>	<b>309</b>
	Abruzzo	220	80	140	104	40	65
	Molise	85	69	16	23	19	3
	Campania	487	246	241	142	86	56
	Puglia	677	296	381	219	107	112
	Basilicata	283	128	155	62	48	14
	Calabria	880	295	584	171	113	58
<b>f.</b>	<b>ISLANDS</b>	<b>1,340</b>	<b>820</b>	<b>521</b>	<b>652</b>	<b>410</b>	<b>242</b>
	Sicily	560	304	256	110	40	70
	Sardinia	781	516	265	542	371	171

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>7,075</b>	<b>2,066</b>	<b>5,009</b>	<b>2,582</b>	<b>1,101</b>	<b>1,481</b>
<b>1,609</b>	<b>303</b>	<b>1,305</b>	<b>368</b>	<b>44</b>	<b>324</b>
494	71	423	101	22	79
14	3	12	2	2	..
78	25	53	13	4	9
1,022	204	818	251	17	235
<b>2,412</b>	<b>853</b>	<b>1,559</b>	<b>793</b>	<b>421</b>	<b>372</b>
238	133	105	150	95	55
858	138	720	246	137	109
139	46	94	144	127	17
1,177	536	640	253	62	191
<b>1,472</b>	<b>305</b>	<b>1,167</b>	<b>406</b>	<b>131</b>	<b>275</b>
182	80	102	95	41	54
425	86	339	211	71	140
128	36	92	32	9	23
737	103	634	68	10	58
<b>1,224</b>	<b>472</b>	<b>752</b>	<b>685</b>	<b>230</b>	<b>456</b>
94	33	61	22	7	15
26	15	11	36	35	2
269	108	161	75	52	23
342	139	203	115	50	65
124	57	68	97	23	73
368	120	248	340	62	278
<b>358</b>	<b>133</b>	<b>225</b>	<b>330</b>	<b>276</b>	<b>54</b>
227	93	134	223	172	52
132	41	91	107	104	3

**D.6.5.3****MEDIUM AND LONG-TERM LOANS TO AGRICULTURE****Distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding**

TDB10460

Source: Supervisory returns  
Stocks in millions of euros**June 2000**

		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>8,012</b>	<b>3,051</b>	<b>4,962</b>	<b>3,025</b>	<b>1,415</b>	<b>1,610</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1,713</b>	<b>479</b>	<b>1,235</b>	<b>693</b>	<b>299</b>	<b>394</b>
	Piedmont	610	203	408	303	155	148
	Valle d'Aosta	44	35	9	36	33	3
	Liguria	103	45	58	55	30	26
	Lombardy	956	196	760	299	82	217
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>2,525</b>	<b>1,080</b>	<b>1,444</b>	<b>869</b>	<b>422</b>	<b>447</b>
	Trentino-Alto Adige	271	148	123	70	30	41
	Veneto	817	277	540	246	135	111
	Friuli-Venezia Giulia	207	111	96	61	22	39
	Emilia-Romagna	1,230	544	686	492	235	256
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>1,723</b>	<b>493</b>	<b>1,230</b>	<b>754</b>	<b>268</b>	<b>485</b>
	Marche	189	81	108	46	19	28
	Tuscany	804	215	588	475	134	341
	Umbria	148	52	96	66	29	37
	Lazio	582	145	437	167	87	80
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,359</b>	<b>575</b>	<b>783</b>	<b>373</b>	<b>213</b>	<b>160</b>
	Abruzzo	114	41	72	54	20	33
	Molise	44	36	8	12	10	2
	Campania	251	127	124	74	45	29
	Puglia	349	153	197	113	55	58
	Basilicata	146	66	80	32	25	7
	Calabria	454	153	302	88	58	30
<b>f.</b>	<b>ISLANDS</b>	<b>692</b>	<b>423</b>	<b>269</b>	<b>337</b>	<b>212</b>	<b>125</b>
	Sicily	289	157	132	57	20	36
	Sardinia	403	267	137	280	192	88

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>3,654</b>	<b>1,067</b>	<b>2,587</b>	<b>1,333</b>	<b>569</b>	<b>765</b>
<b>831</b>	<b>157</b>	<b>674</b>	<b>190</b>	<b>23</b>	<b>167</b>
255	37	218	52	11	41
7	1	6	1	1	..
41	13	27	7	2	5
528	106	422	130	9	121
<b>1,246</b>	<b>440</b>	<b>805</b>	<b>410</b>	<b>217</b>	<b>192</b>
123	69	54	78	49	28
443	71	372	127	71	57
72	24	48	74	66	9
608	277	331	131	32	99
<b>760</b>	<b>157</b>	<b>603</b>	<b>210</b>	<b>68</b>	<b>142</b>
94	41	52	49	21	28
220	44	175	109	37	72
66	19	48	16	5	12
381	53	327	35	5	30
<b>632</b>	<b>244</b>	<b>388</b>	<b>354</b>	<b>119</b>	<b>235</b>
49	17	31	11	4	8
14	8	6	19	18	1
139	56	83	39	27	12
177	72	105	60	26	34
64	29	35	50	12	38
190	62	128	176	32	144
<b>185</b>	<b>69</b>	<b>116</b>	<b>170</b>	<b>143</b>	<b>28</b>
117	48	69	115	89	27
68	21	47	55	54	1

€

## D.6.5.4

## MEDIUM AND LONG-TERM LOANS TO AGRICULTURE

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

TDB10470

Source: Supervisory returns  
Flows in billions of lire

2nd quarter 2000		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>1,283</b>	<b>203</b>	<b>1,079</b>	<b>274</b>	<b>50</b>	<b>224</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>354</b>	<b>28</b>	<b>326</b>	<b>95</b>	<b>2</b>	<b>93</b>
	Piedmont	89	4	85	24	..	24
	Valle d'Aosta	2	1	2	..	..	..
	Liguria	11	..	11	4	..	4
	Lombardy	252	22	230	67	2	65
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>446</b>	<b>47</b>	<b>398</b>	<b>70</b>	<b>5</b>	<b>65</b>
	Trentino-Alto Adige	34	8	26	13	2	11
	Veneto	216	12	204	24	2	23
	Friuli-Venezia Giulia	36	7	28	7	..	6
	Emilia-Romagna	161	20	140	26	1	25
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>186</b>	<b>41</b>	<b>145</b>	<b>32</b>	<b>4</b>	<b>28</b>
	Marche	43	15	28	2	..	2
	Tuscany	80	9	71	17	2	16
	Umbria	20	2	17	7	..	7
	Lazio	44	15	29	6	2	3
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>187</b>	<b>67</b>	<b>120</b>	<b>53</b>	<b>34</b>	<b>19</b>
	Abruzzo	15	2	13	6	-	6
	Molise	4	1	3	..	-	..
	Campania	58	13	46	6	1	5
	Puglia	48	11	37	6	1	5
	Basilicata	11	5	7	1	..	1
	Calabria	50	35	15	34	32	2
<b>f.</b>	<b>ISLANDS</b>	<b>109</b>	<b>20</b>	<b>89</b>	<b>24</b>	<b>5</b>	<b>19</b>
	Sicily	77	13	65	8	..	7
	Sardinia	32	8	24	16	5	12

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>823</b>	<b>139</b>	<b>684</b>	<b>185</b>	<b>15</b>	<b>171</b>
<b>219</b>	<b>24</b>	<b>195</b>	<b>39</b>	<b>1</b>	<b>38</b>
58	4	54	7	-	7
2	1	1	-	-	-
6	..	6	1	..	1
153	19	134	32	1	31
<b>325</b>	<b>36</b>	<b>289</b>	<b>50</b>	<b>6</b>	<b>44</b>
15	3	13	5	3	3
180	10	170	11	-	11
24	5	19	5	2	3
105	18	87	29	1	28
<b>118</b>	<b>34</b>	<b>83</b>	<b>37</b>	<b>3</b>	<b>35</b>
33	13	19	8	2	6
45	7	37	18	..	18
12	2	10	1	1	1
29	12	17	10	..	9
<b>112</b>	<b>31</b>	<b>81</b>	<b>22</b>	<b>2</b>	<b>20</b>
7	2	5	2	..	2
3	1	2	..	..	..
50	11	39	3	1	2
30	10	20	13	-	13
9	4	5	1	..	1
13	2	11	3	1	3
<b>49</b>	<b>13</b>	<b>36</b>	<b>36</b>	<b>2</b>	<b>34</b>
34	10	23	36	2	34
	3	12	..	..	..
15					

**D.6.5.4****MEDIUM AND LONG-TERM LOANS TO AGRICULTURE****Distribution by economic purpose and location (region) of the investment and by terms - disbursements**

TDB10470

Source: Supervisory returns  
Flows in millions of euros**2nd quarter 2000**

		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>662</b>	<b>105</b>	<b>557</b>	<b>142</b>	<b>26</b>	<b>116</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>183</b>	<b>14</b>	<b>169</b>	<b>49</b>	<b>1</b>	<b>48</b>
	Piedmont	46	2	44	12	..	12
	Valle d'Aosta	1	..	1	..	..	..
	Liguria	6	..	6	2	..	2
	Lombardy	130	11	119	34	1	34
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>230</b>	<b>24</b>	<b>206</b>	<b>36</b>	<b>3</b>	<b>34</b>
	Trentino-Alto Adige	17	4	13	7	1	6
	Veneto	111	6	105	13	1	12
	Friuli-Venezia Giulia	18	4	15	3	..	3
	Emilia-Romagna	83	11	72	13	..	13
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>96</b>	<b>21</b>	<b>75</b>	<b>16</b>	<b>2</b>	<b>14</b>
	Marche	22	8	14	1	..	1
	Tuscany	42	5	37	9	1	8
	Umbria	10	1	9	3	..	3
	Lazio	23	8	15	3	1	2
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>97</b>	<b>35</b>	<b>62</b>	<b>28</b>	<b>18</b>	<b>10</b>
	Abruzzo	8	1	7	3	-	3
	Molise	2	1	1	..	-	..
	Campania	30	7	24	3	..	3
	Puglia	25	6	19	3	1	2
	Basilicata	6	2	3	..	..	..
	Calabria	26	18	8	18	17	1
<b>f.</b>	<b>ISLANDS</b>	<b>57</b>	<b>11</b>	<b>46</b>	<b>12</b>	<b>2</b>	<b>10</b>
	Sicily	40	6	33	4	..	4
	Sardinia	17	4	12	9	2	6

Notes:

**Banks**

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>425</b>	<b>72</b>	<b>353</b>	<b>96</b>	<b>8</b>	<b>88</b>
<b>113</b>	<b>12</b>	<b>101</b>	<b>20</b>	<b>1</b>	<b>20</b>
30	2	28	3	-	3
1	..	1	-	-	-
3	..	3	..	..	..
79	10	69	16	1	16
<b>168</b>	<b>18</b>	<b>149</b>	<b>26</b>	<b>3</b>	<b>23</b>
8	1	6	3	1	1
93	5	88	6	-	6
12	3	10	3	1	1
54	9	45	15	1	14
<b>61</b>	<b>18</b>	<b>43</b>	<b>19</b>	<b>1</b>	<b>18</b>
17	7	10	4	1	3
23	4	19	10	..	10
6	1	5	1	..	..
15	6	9	5	..	5
<b>58</b>	<b>16</b>	<b>42</b>	<b>11</b>	<b>1</b>	<b>10</b>
4	1	2	1	..	1
2	..	1	..	..	..
26	6	20	1	1	1
16	5	10	7	-	7
5	2	3	1	..	..
7	1	5	2	..	1
<b>25</b>	<b>7</b>	<b>18</b>	<b>19</b>	<b>1</b>	<b>17</b>
17	5	12	19	1	17
8	2	6	..	..	..

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**D.6.5.5****SUBSIDIZED LOANS****Distribution by maturity, investment location (region) and type of incentive law - amounts outstanding**

TDB10440

Source: Supervisory returns  
Stocks in billions of lire**June 2000**

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	73,414	7,657	12,783	3,904	83
b.	NORTH-WEST ITALY	17,107	723	4,996	1,909	50
	Piedmont	6,096	641	1,554	500	10
	Valle d'Aosta	257	..	6	..	-
	Liguria	1,148	1	46	38	36
	Lombardy	9,605	82	3,391	1,371	5
c.	NORTH-EAST ITALY	17,447	100	3,575	628	25
	Trentino-Alto Adige	2,500	1	137	155	-
	Veneto	5,670	70	1,658	179	6
	Friuli-Venezia Giulia	2,023	2	304	127	-
	Emilia-Romagna	7,254	26	1,476	166	19
d.	CENTRAL ITALY	11,520	624	2,051	527	8
	Marche	2,617	49	686	35	-
	Tuscany	3,539	7	628	156	..
	Umbria	1,138	5	248	6	-
	Lazio	4,226	564	489	330	8
e.	SOUTHERN ITALY	14,052	4,941	1,361	733	-
	Abruzzo	2,487	1,047	295	129	-
	Molise	471	184	44	5	-
	Campania	4,581	1,672	496	147	-
	Puglia	3,370	855	322	226	-
	Basilicata	1,818	1,059	63	128	-
	Calabria	1,324	125	141	98	-
f.	ISLANDS	13,140	1,268	652	107	-
	Sicily	7,298	890	301	58	-
	Sardinia	5,842	378	351	49	-

Notes:

**Banks**

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>2,524</b>	<b>7,189</b>	<b>16,114</b>	<b>6,451</b>	<b>1,387</b>	<b>13,789</b>	<b>1,533</b>	<b>1,244</b>
<b>273</b>	<b>1,052</b>	<b>2,369</b>	<b>1,647</b>	<b>714</b>	<b>3,188</b>	<b>185</b>	<b>137</b>
85	485	937	674	340	800	70	52
1	139	42	20	..	48	1	1
24	93	174	172	4	541	19	14
163	335	1,216	781	369	1,798	95	70
<b>561</b>	<b>2,234</b>	<b>3,258</b>	<b>2,086</b>	<b>406</b>	<b>4,180</b>	<b>395</b>	<b>329</b>
75	238	816	74	30	903	70	60
113	520	932	946	16	1,145	85	69
145	182	539	202	20	471	32	20
228	1,295	971	864	339	1,661	207	179
<b>231</b>	<b>1,260</b>	<b>2,234</b>	<b>1,430</b>	<b>76</b>	<b>2,567</b>	<b>513</b>	<b>387</b>
15	197	421	744	15	372	83	70
36	507	815	478	43	702	167	75
5	138	273	129	9	299	27	26
175	417	725	80	9	1,194	237	215
<b>275</b>	<b>1,139</b>	<b>1,671</b>	<b>499</b>	<b>98</b>	<b>3,002</b>	<b>334</b>	<b>308</b>
106	93	238	113	7	364	95	90
10	80	54	9	..	59	26	26
78	283	339	120	14	1,306	126	108
60	265	774	192	20	593	64	61
2	170	69	46	43	223	15	14
20	247	196	18	13	457	9	8
<b>1,183</b>	<b>1,505</b>	<b>6,582</b>	<b>790</b>	<b>95</b>	<b>852</b>	<b>106</b>	<b>84</b>
703	1,000	3,446	180	91	553	75	62
480	505	3,136	610	4	299	31	22

**D.6.5.5****SUBSIDIZED LOANS****Distribution by maturity, investment location (region) and type of incentive law - amounts outstanding**

TDB10440

Source: Supervisory returns  
Stocks in millions of euros**June 2000**

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	37,915	3,954	6,602	2,016	43
b.	NORTH-WEST ITALY	8,835	374	2,580	986	26
	Piedmont	3,148	331	802	258	5
	Valle d'Aosta	133	..	3	..	-
	Liguria	593	1	24	20	18
	Lombardy	4,961	42	1,751	708	2
c.	NORTH-EAST ITALY	9,011	52	1,846	324	13
	Trentino-Alto Adige	1,291	..	71	80	-
	Veneto	2,929	36	856	93	3
	Friuli-Venezia Giulia	1,045	1	157	65	-
	Emilia-Romagna	3,746	14	762	86	10
d.	CENTRAL ITALY	5,950	322	1,059	272	4
	Marche	1,351	25	354	18	-
	Tuscany	1,828	3	325	80	..
	Umbria	588	3	128	3	-
	Lazio	2,183	291	252	170	4
e.	SOUTHERN ITALY	7,257	2,552	703	379	-
	Abruzzo	1,284	541	152	67	-
	Molise	243	95	23	3	-
	Campania	2,366	864	256	76	-
	Puglia	1,741	441	166	117	-
	Basilicata	939	547	32	66	-
	Calabria	684	65	73	51	-
f.	ISLANDS	6,786	655	337	55	-
	Sicily	3,769	459	155	30	-
	Sardinia	3,017	195	181	25	-

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>1,304</b>	<b>3,713</b>	<b>8,322</b>	<b>3,332</b>	<b>717</b>	<b>7,121</b>	<b>792</b>	<b>643</b>
<b>141</b>	<b>543</b>	<b>1,223</b>	<b>851</b>	<b>369</b>	<b>1,646</b>	<b>95</b>	<b>71</b>
44	251	484	348	176	413	36	27
..	72	22	10	..	25	..	..
13	48	90	89	2	280	10	7
84	173	628	403	191	929	49	36
<b>290</b>	<b>1,154</b>	<b>1,683</b>	<b>1,077</b>	<b>210</b>	<b>2,159</b>	<b>204</b>	<b>170</b>
39	123	421	38	16	466	36	31
58	268	481	488	8	592	44	36
75	94	278	104	10	243	16	11
118	669	502	446	175	858	107	93
<b>119</b>	<b>651</b>	<b>1,154</b>	<b>739</b>	<b>39</b>	<b>1,326</b>	<b>265</b>	<b>200</b>
8	102	217	384	8	192	43	36
19	262	421	247	22	363	86	39
3	71	141	67	4	154	14	14
90	215	375	41	5	617	122	111
<b>142</b>	<b>588</b>	<b>863</b>	<b>258</b>	<b>50</b>	<b>1,550</b>	<b>173</b>	<b>159</b>
55	48	123	58	4	188	49	47
5	41	28	5	..	31	14	14
40	146	175	62	7	674	65	56
31	137	400	99	10	306	33	31
1	88	36	24	22	115	7	7
10	128	101	9	7	236	4	4
<b>611</b>	<b>777</b>	<b>3,400</b>	<b>408</b>	<b>49</b>	<b>440</b>	<b>55</b>	<b>43</b>
363	517	1,780	93	47	286	39	32
248	261	1,620	315	2	154	16	12

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## D.6.5.6

## SUBSIDIZED LOANS

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

TDB10450

Source: Supervisory returns  
Flows in billions of lire

## 2nd quarter 2000

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	4,755	77	1,330	129	2
b.	NORTH-WEST ITALY	1,103	5	538	35	..
	Piedmont	321	5	167	3	..
	Valle d'Aosta	8	-	..	-	-
	Liguria	76	..	4	1	-
	Lombardy	698	..	367	31	-
c.	NORTH-EAST ITALY	1,112	13	349	27	2
	Trentino-Alto Adige	144	..	5	13	-
	Veneto	386	9	166	1	-
	Friuli-Venezia Giulia	109	-	25	8	-
	Emilia-Romagna	474	3	153	5	2
d.	CENTRAL ITALY	1,076	4	210	49	-
	Marche	224	1	66	5	-
	Tuscany	422	..	59	16	-
	Umbria	64	..	18	..	-
	Lazio	366	2	67	29	-
e.	SOUTHERN ITALY	697	35	156	14	-
	Abruzzo	122	2	16	1	-
	Molise	13	-	2	-	-
	Campania	267	17	66	4	-
	Puglia	141	12	43	6	-
	Basilicata	39	..	15	3	-
	Calabria	115	3	14	1	-
f.	ISLANDS	742	20	51	3	-
	Sicily	474	20	33	..	-
	Sardinia	268	..	17	3	-

Notes:

**Banks**

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>271</b>	<b>331</b>	<b>459</b>	<b>572</b>	<b>60</b>	<b>727</b>	<b>798</b>	<b>536</b>
<b>17</b>	<b>16</b>	<b>47</b>	<b>122</b>	<b>32</b>	<b>205</b>	<b>85</b>	<b>74</b>
1	7	21	62	5	20	30	29
..	1	1	1	-	4	..	..
2	1	5	12	-	35	15	7
14	7	19	48	27	146	40	39
<b>69</b>	<b>39</b>	<b>53</b>	<b>207</b>	<b>11</b>	<b>149</b>	<b>193</b>	<b>168</b>
3	9	22	10	2	43	37	22
21	8	21	79	..	40	40	36
15	4	3	16	1	23	14	12
31	18	6	102	8	43	102	98
<b>30</b>	<b>48</b>	<b>68</b>	<b>119</b>	<b>2</b>	<b>174</b>	<b>374</b>	<b>160</b>
..	11	4	68	..	34	34	28
10	13	39	31	..	14	240	44
..	2	2	11	..	11	21	21
20	22	23	9	1	115	79	67
<b>34</b>	<b>54</b>	<b>58</b>	<b>48</b>	<b>6</b>	<b>173</b>	<b>120</b>	<b>109</b>
13	5	5	13	1	17	49	44
-	1	-	1	-	5	3	3
17	13	9	9	2	93	38	36
1	6	-	19	2	28	24	22
-	2	2	4	1	9	3	3
3	27	42	2	..	20	3	3
<b>121</b>	<b>174</b>	<b>234</b>	<b>77</b>	<b>9</b>	<b>26</b>	<b>26</b>	<b>25</b>
91	170	101	20	9	16	13	12
30	5	133	56	..	10	13	13

**D.6.5.6****SUBSIDIZED LOANS****Distribution by maturity, investment location (region) and type of incentive law - disbursements**

TDB10450

Source: Supervisory returns  
Flows in millions of euros**2nd quarter 2000**

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	2,456	40	687	67	1
b.	NORTH-WEST ITALY	570	3	278	18	..
	Piedmont	166	3	86	1	..
	Valle d'Aosta	4	-	..	-	-
	Liguria	39	..	2	1	-
	Lombardy	361	..	190	16	-
c.	NORTH-EAST ITALY	574	7	180	14	1
	Trentino-Alto Adige	74	..	3	6	-
	Veneto	199	5	86	1	-
	Friuli-Venezia Giulia	56	-	13	4	-
	Emilia-Romagna	245	2	79	3	1
d.	CENTRAL ITALY	556	2	109	25	-
	Marche	116	1	34	3	-
	Tuscany	218	..	30	8	-
	Umbria	33	..	9	..	-
	Lazio	189	1	35	15	-
e.	SOUTHERN ITALY	360	18	81	7	-
	Abruzzo	63	1	8	..	-
	Molise	7	-	1	-	-
	Campania	138	9	34	2	-
	Puglia	73	6	22	3	-
	Basilicata	20	..	8	1	-
	Calabria	60	1	7	1	-
f.	ISLANDS	383	10	26	2	-
	Sicily	245	10	17	..	-
	Sardinia	138	..	9	1	-

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>140</b>	<b>171</b>	<b>237</b>	<b>295</b>	<b>31</b>	<b>375</b>	<b>412</b>	<b>277</b>
<b>9</b>	<b>8</b>	<b>24</b>	<b>63</b>	<b>17</b>	<b>106</b>	<b>44</b>	<b>38</b>
1	4	11	32	3	10	16	15
..	1	1	..	-	2	..	..
1	..	3	6	-	18	8	4
7	4	10	25	14	75	21	20
<b>36</b>	<b>20</b>	<b>27</b>	<b>107</b>	<b>6</b>	<b>77</b>	<b>100</b>	<b>87</b>
1	5	12	5	1	22	19	11
11	4	11	41	..	21	21	19
8	2	2	8	..	12	7	6
16	9	3	53	4	22	53	50
<b>15</b>	<b>25</b>	<b>35</b>	<b>61</b>	<b>1</b>	<b>90</b>	<b>193</b>	<b>82</b>
..	5	2	35	..	18	17	15
5	7	20	16	..	7	124	23
..	1	1	5	..	6	11	11
10	11	12	5	1	59	41	35
<b>18</b>	<b>28</b>	<b>30</b>	<b>25</b>	<b>3</b>	<b>89</b>	<b>62</b>	<b>57</b>
6	3	3	7	1	9	25	23
-	1	-	1	-	3	1	1
9	7	4	5	1	48	20	19
1	3	-	10	1	14	13	11
-	1	1	2	1	5	1	1
2	14	22	1	..	10	2	1
<b>63</b>	<b>90</b>	<b>121</b>	<b>40</b>	<b>5</b>	<b>13</b>	<b>14</b>	<b>13</b>
47	88	52	11	5	8	7	6
15	2	69	29	..	5	7	7

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## **Information on securities business**

## E.1.5.1

## SECURITIES AND DERIVATIVES TRADING

## Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns  
Flows in billions of lire

2nd quarter 2000		Total	Banks	SIMs
<b>a. TOTAL SECURITIES</b>		<b>3,801,695</b>	<b>2,887,212</b>	<b>914,482</b>
Italian government securities		2,501,043	2,137,606	363,437
<i>of which:</i> BOTs		224,072	180,908	43,164
CCTs		489,128	405,792	83,337
BTPs		1,585,489	1,401,819	183,670
Other debt securities		431,600	356,542	75,058
Equity securities		842,285	368,219	474,067
Other securities		26,766	24,846	1,920
<b>b. TOTAL DERIVATIVE INSTRUMENTS</b>		<b>3,426,509</b>	<b>2,479,576</b>	<b>946,933</b>
Futures		1,381,244	852,872	528,372
<i>of which:</i> on Italian government securities		177,158	108,646	68,512
on interest rates		468,552	443,765	24,788
on stock indices		551,815	167,795	384,020
Swaps and forward rate agreements		1,102,538	913,283	189,255
<i>of which:</i> interest rate swaps		825,924	786,544	39,380
currency swaps		102,627	14,333	88,294
forward rate agreements		101,838	99,872	1,967
Options on securities		184,504	96,412	88,091
<i>of which:</i> on Italian government securities		5,351	2,775	2,576
on debt securities		26,762	24,706	2,056
on equity securities		150,066	68,521	81,544
Options on futures or stock indices		354,977	263,342	91,636
<i>of which:</i> on futures on Italian government securities		20,780	13,270	7,510
on stock indices or futures on stock indices		266,399	182,888	83,511
Foreign currency options		85,595	74,356	11,238
Interest rate options		277,792	251,201	26,591
Other derivative instruments		39,847	28,097	11,750

## Notes:

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

## Banks and securities firms

Banks			SIMs		
Apr. 2000	May 2000	June 2000	Apr. 2000	May 2000	June 2000
<b>815,422</b>	<b>1,033,266</b>	<b>1,038,524</b>	<b>264,868</b>	<b>345,243</b>	<b>304,371</b>
594,635	782,775	760,195	104,647	139,205	119,585
58,963	59,987	61,957	13,457	14,749	14,958
109,990	153,084	142,717	23,125	33,811	26,401
388,810	514,966	498,044	55,690	69,882	58,097
104,822	119,875	131,845	21,276	28,225	25,558
108,842	121,516	137,861	137,989	177,263	158,815
7,123	9,099	8,623	956	550	414
<b>703,570</b>	<b>899,521</b>	<b>876,484</b>	<b>266,761</b>	<b>365,591</b>	<b>314,581</b>
269,320	319,042	264,510	158,762	197,783	171,828
35,670	34,604	38,372	20,343	25,830	22,340
150,443	183,960	109,362	5,893	10,152	8,743
40,593	59,835	67,367	121,773	141,824	120,423
237,881	370,304	305,098	52,694	67,612	68,948
192,782	329,940	263,822	7,946	15,085	16,349
7,903	4,854	1,575	26,994	29,385	31,915
34,014	30,388	35,470	-	809	1,157
12,103	21,101	63,208	16,201	42,002	29,888
867	1,344	565	904	737	936
4,946	6,387	13,374	739	348	969
6,160	13,248	49,113	14,354	39,530	27,660
64,793	90,119	108,430	28,203	39,940	23,492
3,406	5,177	4,687	2,288	2,173	3,049
42,843	65,727	74,318	25,804	37,487	20,220
23,825	28,415	22,116	3,149	3,943	4,147
87,817	57,738	105,646	5,994	10,774	9,823
7,825	12,796	7,475	1,758	3,536	6,456

## E.1.5.1

## SECURITIES AND DERIVATIVES TRADING

## Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns  
Flows in millions of euros

## 2nd quarter 2000

	Total	Banks	SIMs
<b>a. TOTAL SECURITIES</b>	<b>1,963,411</b>	<b>1,491,121</b>	<b>472,291</b>
Italian government securities	1,291,681	1,103,981	187,699
<i>of which:</i> BOTs	115,723	93,431	22,292
CCTs	252,614	209,574	43,040
BTPs	818,837	723,979	94,858
Other debt securities	222,903	184,139	38,764
Equity securities	435,004	190,169	244,835
Other securities	13,823	12,832	992
<b>b. TOTAL DERIVATIVE INSTRUMENTS</b>	<b>1,769,644</b>	<b>1,280,594</b>	<b>489,050</b>
Futures	713,353	440,472	272,881
<i>of which:</i> on Italian government securities	91,495	56,111	35,384
on interest rates	241,987	229,185	12,802
on stock indices	284,989	86,659	198,330
Swaps and forward rate agreements	569,413	471,671	97,742
<i>of which:</i> interest rate swaps	426,554	406,216	20,338
currency swaps	53,003	7,403	45,600
forward rate agreements	52,595	51,580	1,016
Options on securities	95,288	49,793	45,495
<i>of which:</i> on Italian government securities	2,763	1,433	1,330
on debt securities	13,822	12,760	1,062
on equity securities	77,502	35,388	42,114
Options on futures or stock indices	183,330	136,005	47,326
<i>of which:</i> on futures on Italian government securities	10,732	6,854	3,878
on stock indices or futures on stock indices	137,584	94,454	43,130
Foreign currency options	44,206	38,402	5,804
Interest rate options	143,467	129,734	13,733
Other derivative instruments	20,579	14,511	6,068

## Notes:

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

## Banks and securities firms

Banks			SIMs		
Apr. 2000	May 2000	June 2000	Apr. 2000	May 2000	June 2000
<b>421,130</b>	<b>533,637</b>	<b>536,353</b>	<b>136,793</b>	<b>178,303</b>	<b>157,195</b>
307,103	404,270	392,608	54,045	71,893	61,761
30,452	30,981	31,998	6,950	7,617	7,725
56,805	79,061	73,707	11,943	17,462	13,635
200,803	265,958	257,218	28,762	36,091	30,005
54,136	61,910	68,092	10,988	14,577	13,199
56,212	62,758	71,199	71,265	91,549	82,021
3,679	4,699	4,454	494	284	214
<b>363,364</b>	<b>464,564</b>	<b>452,666</b>	<b>137,771</b>	<b>188,812</b>	<b>162,468</b>
139,092	164,772	136,608	81,993	102,146	88,742
18,422	17,872	19,817	10,506	13,340	11,537
77,697	95,007	56,481	3,043	5,243	4,516
20,965	30,902	34,792	62,891	73,246	62,193
122,855	191,246	157,570	27,214	34,919	35,609
99,564	170,400	136,253	4,104	7,791	8,444
4,082	2,507	814	13,941	15,176	16,483
17,567	15,694	18,319	-	418	598
6,251	10,898	32,644	8,367	21,692	15,436
448	694	292	467	380	483
2,554	3,298	6,907	382	180	501
3,181	6,842	25,365	7,413	20,416	14,285
33,463	46,543	55,999	14,566	20,627	12,133
1,759	2,674	2,421	1,181	1,122	1,575
22,127	33,945	38,382	13,327	19,360	10,443
12,305	14,675	11,422	1,626	2,036	2,142
45,354	29,819	54,562	3,096	5,564	5,073
4,042	6,609	3,861	908	1,826	3,334

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## Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns  
Stocks and flows in billions of lire

## 2nd quarter 2000

	Total	Banks	SIMs	AMCs
Assets under management	793,365	435,232	106,288	251,845
Fund-raising	93,626	34,332	11,027	48,267
Redemptions	71,449	35,402	20,093	15,954
Net fund-raising	22,177	-1,070	-9,066	32,313

## Notes:

The data include transactions with non-residents and interbank transactions.

## Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns  
Stocks and flows in millions of euros

## 2nd quarter 2000

	Total	Banks	SIMs	AMCs
Assets under management	409,739	224,779	54,893	130,067
Fund-raising	48,354	17,731	5,695	24,928
Redemptions	36,900	18,283	10,377	8,240
Net fund-raising	11,454	-552	-4,682	16,688

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## Notes:

The data include transactions with non-residents and interbank transactions.

## Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns  
Stocks and flows in billions of lire

## 2nd quarter 2000

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a.</b>	<b>TOTAL PORTFOLIO</b>	<b>256,997</b>	<b>244,516</b>	<b>768,117</b>
	Italian government securities	63,649	62,903	203,819
	<i>of which:</i> BOTs	4,079	2,807	6,684
	CCTs	17,923	20,028	62,050
	BTPs	31,895	31,695	116,491
	Other debt securities	19,120	17,140	81,280
	<i>of which:</i> in non-euro-area currencies	6,272	5,333	18,461
	Equity securities	56,024	54,242	66,392
	<i>of which:</i> in non-euro-area currencies	11,475	12,066	13,408
	Units of collective investment undertakings	85,098	70,636	412,958
	Other securities and the like	33,107	39,594	3,667

**Note:**

The data include transactions with non-residents. The portfolio, stated at market values (ex coupon for debt securities), is that resulting at the end of the period from transactions that have been settled.

## Banks, securities firms and asset management companies

Banks			SIMs			AMCs		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>109,151</b>	<b>96,674</b>	<b>419,119</b>	<b>48,485</b>	<b>56,879</b>	<b>103,912</b>	<b>99,362</b>	<b>90,963</b>	<b>245,086</b>
35,634	34,699	97,227	5,406	8,392	23,484	22,609	19,812	83,108
2,119	939	3,478	598	1,222	1,609	1,361	646	1,597
9,459	11,064	34,489	2,364	2,520	6,626	6,100	6,444	20,935
17,283	17,106	47,694	1,610	3,314	12,886	13,003	11,275	55,911
10,239	9,355	35,028	1,724	2,233	8,104	7,157	5,552	38,148
2,279	2,521	6,197	305	455	1,587	3,688	2,357	10,677
32,697	29,301	26,965	5,813	7,291	11,268	17,514	17,650	28,159
2,668	2,757	3,297	1,490	2,018	3,231	7,317	7,291	6,880
29,395	22,489	256,942	21,941	24,062	60,518	33,761	24,085	95,499
1,185	829	2,957	13,601	14,901	538	18,321	23,864	172

## Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns  
Stocks and flows in millions of euros

## 2nd quarter 2000

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	<b>TOTAL PORTFOLIO</b>	<b>132,728</b>	<b>126,282</b>	<b>396,699</b>
	Italian government securities	32,872	32,487	105,264
	<i>of which:</i> BOTs	2,106	1,449	3,452
	CCTs	9,256	10,344	32,046
	BTPs	16,473	16,369	60,163
	Other debt securities	9,874	8,852	41,978
	<i>of which:</i> in non-euro-area currencies	3,239	2,754	9,534
	Equity securities	28,934	28,014	34,288
	<i>of which:</i> in non-euro-area currencies	5,927	6,231	6,924
	Units of collective investment undertakings	43,949	36,481	213,275
	Other securities and the like	17,098	20,449	1,894

## Note:

The data include transactions with non-residents. The portfolio, stated at market values (ex coupon for debt securities), is that resulting at the end of the period from transactions that have been settled.

## Banks, securities firms and asset management companies

Banks			SIMs			AMCs		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>56,372</b>	<b>49,928</b>	<b>216,457</b>	<b>25,040</b>	<b>29,376</b>	<b>53,666</b>	<b>51,316</b>	<b>46,978</b>	<b>126,576</b>
18,404	17,920	50,214	2,792	4,334	12,129	11,677	10,232	42,922
1,095	485	1,796	309	631	831	703	333	825
4,885	5,714	17,812	1,221	1,301	3,422	3,150	3,328	10,812
8,926	8,834	24,632	832	1,712	6,655	6,715	5,823	28,876
5,288	4,832	18,091	890	1,153	4,185	3,696	2,867	19,702
1,177	1,302	3,201	158	235	820	1,905	1,217	5,514
16,887	15,133	13,926	3,002	3,766	5,820	9,045	9,115	14,543
1,378	1,424	1,703	770	1,042	1,668	3,779	3,766	3,553
15,181	11,615	132,699	11,331	12,427	31,255	17,436	12,439	49,321
612	428	1,527	7,024	7,696	278	9,462	12,325	89

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
June 2000	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
<b>a. TOTAL PORTFOLIO</b>	<b>100.00</b>	<b>17.28</b>	<b>3.99</b>	<b>76.12</b>	<b>2.61</b>
Italian government securities	100.00	47.17	7.80	43.71	1.32
<i>of which: BOTs</i>	<i>100.00</i>	<i>49.51</i>	<i>0.04</i>	<i>49.60</i>	<i>0.85</i>
CCTs	100.00	30.04	13.91	54.59	1.47
BTPs	100.00	62.50	4.14	32.01	1.36
Other debt securities	100.00	23.39	3.14	64.87	8.60
Equity securities	100.00	27.81	1.99	68.57	1.63
Units of collective investment undertakings	100.00	7.86	3.53	86.19	2.41
Other financial instruments	100.00	8.65	2.43	88.82	0.11

## Notes:

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



## Assets under management and net fund-raising

TDB40545

## Collective investment undertakings

Source: Supervisory returns  
Stocks and flows in billions of lire

## 2nd quarter 2000

	Total	Equity	Balanced	Bond
Net assets	914,893	340,327	108,350	466,216
Subscriptions	156,861	60,962	15,937	79,961
Redemptions	163,089	50,979	7,915	104,195
Net fund-raising	-6,228	9,983	8,022	-24,234
Income/profit distributed	-	-	-	-

## Notes:

The data include transactions with non-residents.

## Assets under management and net fund-raising

TDB40545

## Collective investment undertakings

Source: Supervisory returns  
Stocks and flows in millions of euros

## 2nd quarter 2000

	Total	Equity	Balanced	Bond
Net assets	472,503	175,764	55,958	240,781
Subscriptions	81,012	31,484	8,231	41,296
Redemptions	84,228	26,329	4,088	53,812
Net fund-raising	-3,217	5,156	4,143	-12,516
Income/profit distributed	-	-	-	-

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## Notes:

The data include transactions with non-residents.

## E.1.5.6

## COLLECTIVE ASSET MANAGEMENT

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

TDB40540

Source: Supervisory returns  
Stocks and flows in billions of lire

## 2nd quarter 2000

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a.</b>	<b>TOTAL PORTFOLIO</b>	<b>564,754</b>	<b>552,248</b>	<b>855,049</b>
	Italian government securities	207,148	211,121	263,662
	<i>of which:</i> BOTs	10,989	11,831	15,522
	CCTs	54,380	64,107	57,948
	BTPs	115,748	104,376	159,266
	Other debt securities	107,609	104,002	220,568
	<i>of which:</i> in non-euro-area currencies	46,767	44,419	80,279
	Equity securities	246,805	232,692	367,313
	<i>of which:</i> in non-euro-area currencies	124,882	116,290	197,126
	Other securities	3,192	4,434	3,506

**Note:**

The data include transactions with non-residents. The portfolio, stated at market values (ex coupon for debt securities), is that resulting at the end of the period, including transactions that have still to be settled.

## Collective investment undertakings

Equity			Balanced			Bond		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>273,195</b>	<b>259,570</b>	<b>320,321</b>	<b>74,693</b>	<b>65,700</b>	<b>100,579</b>	<b>216,866</b>	<b>226,977</b>	<b>434,150</b>
59,522	58,715	6,694	27,797	21,923	24,352	119,829	130,483	232,617
2,975	2,899	383	425	451	384	7,589	8,481	14,755
25,365	25,926	1,621	8,576	9,729	3,325	20,439	28,452	53,002
16,587	15,535	3,752	17,015	10,319	18,957	82,145	78,522	136,556
3,758	2,674	5,727	14,834	13,455	25,532	89,016	87,873	189,308
1,685	1,520	2,522	5,359	4,284	9,452	39,723	38,615	68,304
207,255	195,393	305,994	31,704	29,657	49,497	7,846	7,642	11,822
104,355	97,270	169,517	16,464	15,177	22,324	4,064	3,842	5,285
2,659	2,789	1,906	358	665	1,197	174	979	403

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

TDB40540

Source: Supervisory returns  
Stocks and flows in millions of euros

## 2nd quarter 2000

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	<b>TOTAL PORTFOLIO</b>	<b>291,671</b>	<b>285,212</b>	<b>441,596</b>
	Italian government securities	106,983	109,035	136,170
	<i>of which:</i> BOTs	5,675	6,110	8,016
	CCTs	28,085	33,108	29,928
	BTPs	59,779	53,906	82,254
	Other debt securities	55,575	53,712	113,914
	<i>of which:</i> in non-euro-area currencies	24,153	22,940	41,461
	Equity securities	127,464	120,175	189,701
	<i>of which:</i> in non-euro-area currencies	64,496	60,059	101,807
	Other securities	1,648	2,290	1,811

## Note:

The data include transactions with non-residents. The portfolio, stated at market values (ex coupon for debt securities), is that resulting at the end of the period, including transactions that have still to be settled.

## Collective investment undertakings

Equity			Balanced			Bond		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>141,093</b>	<b>134,057</b>	<b>165,432</b>	<b>38,576</b>	<b>33,931</b>	<b>51,945</b>	<b>112,002</b>	<b>117,224</b>	<b>224,220</b>
30,741	30,324	3,457	14,356	11,322	12,577	61,887	67,389	120,136
1,536	1,497	198	219	233	198	3,920	4,380	7,620
13,100	13,390	837	4,429	5,024	1,717	10,556	14,694	27,373
8,566	8,023	1,938	8,788	5,329	9,791	42,424	40,553	70,525
1,941	1,381	2,958	7,661	6,949	13,186	45,973	45,383	97,770
870	785	1,303	2,768	2,213	4,882	20,515	19,943	35,276
107,038	100,912	158,033	16,374	15,316	25,563	4,052	3,947	6,106
53,895	50,236	87,548	8,503	7,838	11,529	2,099	1,984	2,729
1,373	1,440	984	185	344	618	90	506	208

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**E.1.5.7****DERIVATIVES BUSINESS****Distribution by type of instrument**

TDB40580

Source: Supervisory returns  
Stocks in billions of lire

		SIMs		
		Apr. 2000	May 2000	June 2000
<b>a.</b>	<b>TOTAL</b>	<b>278,166</b>	<b>297,913</b>	<b>310,469</b>
<b>b.</b>	<b>ON DEBT SECURITIES AND INTEREST RATES</b>			
	Futures	2,835	2,920	1,654
	Options bought	31,584	36,321	40,627
	Options sold	34,322	38,423	41,534
	Interest rate swaps	126,966	134,831	138,487
	Forward rate agreements	331	1,097	2,131
<b>c.</b>	<b>ON EQUITY SECURITIES</b>			
	Futures	694	635	906
	Options bought	10,616	14,707	14,478
	Options sold	12,808	15,231	19,687
<b>d.</b>	<b>ON EXCHANGE RATES AND GOLD</b>			
	Options bought	12,422	8,769	7,515
	Options sold	12,967	10,011	8,272
	Currency swaps	14,001	14,635	13,262
	Domestic currency swaps	3,846	4,135	3,807
<b>e.</b>	<b>OTHER DERIVATIVE INSTRUMENTS</b>	<b>14,773</b>	<b>16,196</b>	<b>18,109</b>

**Notes:**

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

## Banks and securities firms

### Banks

Units operating in Italy			Units operating abroad		
Apr. 2000	May 2000	June 2000	Apr. 2000	May 2000	June 2000
<b>2,863,751</b>	<b>3,108,994</b>	<b>3,036,961</b>	<b>946,644</b>	<b>937,083</b>	<b>870,388</b>
145,294	153,286	98,382	187,603	175,082	156,184
134,119	147,267	150,679	33,586	34,496	27,158
135,288	174,809	179,156	26,412	26,552	24,302
1,783,301	1,898,440	1,899,120	598,855	602,529	569,013
177,805	186,593	184,320	75,076	74,713	69,724
7,389	8,564	6,484	197	364	1,031
83,449	87,257	70,151	2,669	3,206	3,336
198,367	215,757	215,244	2,111	2,668	2,781
37,454	65,073	64,722	3,086	1,525	991
36,100	42,466	47,087	2,961	1,456	1,072
49,661	45,091	39,021	13,991	11,804	12,710
15,309	14,902	14,452	-	-	-
<b>60,214</b>	<b>69,489</b>	<b>68,143</b>	<b>97</b>	<b>2,688</b>	<b>2,088</b>

**E.1.5.7****DERIVATIVES BUSINESS****Distribution by type of instrument**

TDB40580

Source: Supervisory returns  
Stocks in millions of euros

SIMs

Apr. 2000

May 2000

June 2000

€	<b>a. TOTAL</b>	<b>143,661</b>	<b>153,859</b>	<b>160,344</b>
	<b>b. ON DEBT SECURITIES AND INTEREST RATES</b>			
	Futures	1,464	1,508	854
	Options bought	16,312	18,758	20,982
	Options sold	17,726	19,844	21,451
	Interest rate swaps	65,573	69,634	71,522
	Forward rate agreements	171	567	1,101
	<b>c. ON EQUITY SECURITIES</b>			
	Futures	358	328	468
	Options bought	5,483	7,596	7,477
	Options sold	6,615	7,866	10,168
	<b>d. ON EXCHANGE RATES AND GOLD</b>			
	Options bought	6,416	4,529	3,881
	Options sold	6,697	5,170	4,272
	Currency swaps	7,231	7,558	6,849
	Domestic currency swaps	1,986	2,136	1,966
	<b>e. OTHER DERIVATIVE INSTRUMENTS</b>	<b>7,629</b>	<b>8,365</b>	<b>9,352</b>

**Notes:**

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

## Banks and securities firms

### Banks

#### Units operating in Italy

#### Units operating abroad

Apr. 2000	May 2000	June 2000	Apr. 2000	May 2000	June 2000
1,479,004	1,605,661	1,568,459	488,901	483,963	449,518
75,038	79,166	50,810	96,889	90,422	80,662
69,267	76,057	77,819	17,346	17,816	14,026
69,870	90,281	92,526	13,640	13,713	12,551
920,998	980,463	980,814	309,283	311,180	293,871
91,829	96,367	95,194	38,773	38,586	36,009
3,816	4,423	3,349	102	188	532
43,098	45,065	36,230	1,378	1,656	1,723
102,448	111,429	111,164	1,090	1,378	1,436
19,344	33,607	33,426	1,594	788	512
18,644	21,932	24,318	1,529	752	554
25,648	23,287	20,153	7,226	6,096	6,564
7,907	7,696	7,464	-	-	-
31,098	35,888	35,193	50	1,388	1,078

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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 billions of lire

## 2nd quarter 2000

2nd quarter 2000		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	104,400	22,527	75,143	2,400	4,330	1,733
	Italian government securities	18,667	14,374	3,952	-	341	20
	<i>of which:</i> BOTs	2,732	714	1,714	-	304	-
	CCTs	1,179	967	210	-	1	1
	BTPs	7,413	6,267	1,109	-	37	16
	Other debt securities	13,225	3,827	7,215	2,076	107	561
	Equity securities	7,311	3,996	2,293	324	698	1,122
	Other securities	65,198	330	61,683	-	3,184	31

## 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.

## Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns  
Stocks and flows in millions of euros

## 2nd quarter 2000

a.	<b>TOTAL</b>	<b>53,918</b>	<b>11,634</b>	<b>38,808</b>	<b>1,239</b>	<b>2,236</b>	<b>895</b>
	Italian government securities	9,641	7,424	2,041	-	176	10
	<i>of which:</i> BOTs	1,411	369	885	-	157	-
	CCTs	609	500	109	-	..	..
	BTPs	3,829	3,237	573	-	19	8
	Other debt securities	6,830	1,976	3,726	1,072	55	290
	Equity securities	3,776	2,064	1,184	167	361	579
	Other securities	33,672	171	31,857	-	1,644	16

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## Notes:

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



## **Information on customers**

TDB30100

**Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law**Source: Central Credit Register  
Stocks in billions of lire

	Total		Banks		Financial intermediaries	
	Mar. 2000	June 2000	Mar. 2000	June 2000	Mar. 2000	June 2000
<b>a. NUMBER OF BORROWERS</b>	<b>1,776,709</b>	<b>1,827,004</b>	<b>1,719,195</b>	<b>1,765,514</b>	<b>156,644</b>	<b>164,674</b>
<i>of which: joint</i>	333,063	351,988	326,576	345,093	8,485	8,950
<b>b. LOAN FACILITIES</b>						
<i>facilities granted</i>	2,018,805	2,086,976	1,914,034	1,974,397	104,772	112,579
<i>used margin</i>	1,352,591	1,411,380	1,263,352	1,314,683	89,239	96,695
<i>overshoot</i>	88,242	88,652	81,174	81,234	7,065	7,416
<i>unused margin</i>	754,454	764,248	731,858	740,949	22,598	23,297
<i>of which: matched loans</i>						
<i>facilities granted</i>	415,130	421,398	373,377	377,131	41,754	44,267
<i>used margin</i>	216,475	221,232	188,620	191,222	27,853	30,010
<b>term loans</b>						
<i>facilities granted</i>	1,139,121	1,186,883	1,076,909	1,119,371	62,210	67,512
<i>used margin</i>	923,305	970,005	863,751	905,053	59,552	64,952
<b>revocable loans</b>						
<i>facilities granted</i>	464,554	478,694	463,748	477,895	805	800
<i>used margin</i>	212,813	220,140	210,980	218,407	1,834	1,733
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
<i>facilities granted</i>	222,621	229,870	220,764	227,876	1,857	1,994
<i>used margin</i>	173,592	179,907	171,761	177,883	1,832	2,023
<b>d. BAD DEBTS</b>	<b>140,409</b>	<b>139,404</b>	<b>118,616</b>	<b>117,069</b>	<b>21,793</b>	<b>22,335</b>
<i>of which: backed by real security</i>	34,324	33,314	30,732	29,637	3,594	3,677
<i>backed by personal security</i>	39,746	38,729	36,216	35,136	3,530	3,594
<b>e. NUMBER OF GUARANTORS</b>	<b>1,066,160</b>	<b>1,093,778</b>	<b>1,021,800</b>	<b>1,046,936</b>	<b>67,996</b>	<b>71,577</b>
<i>of which: joint</i>	389,241	402,009	375,441	387,574	20,164	21,133
<b>f. PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	<b>528,807</b>	<b>539,863</b>	<b>495,464</b>	<b>503,934</b>	<b>33,343</b>	<b>35,929</b>

**Notes:**

The data include transactions with non-resident customers.

TDB30100

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

Source: Central Credit Register  
Stocks in millions of euros

	Total		Banks		Financial intermediaries	
	Mar. 2000	June 2000	Mar. 2000	June 2000	Mar. 2000	June 2000
<b>a. NUMBER OF BORROWERS</b>	<b>1,776,709</b>	<b>1,827,004</b>	<b>1,719,195</b>	<b>1,765,514</b>	<b>156,644</b>	<b>164,674</b>
<i>of which: joint</i>	333,063	351,988	326,576	345,093	8,485	8,950
<b>b. LOAN FACILITIES</b>						
<i>facilities granted</i>	1,042,626	1,077,833	988,516	1,019,691	54,110	58,142
<i>used margin</i>	698,555	728,917	652,467	678,977	46,088	49,939
<i>overshoot</i>	45,573	45,785	41,923	41,954	3,649	3,830
<i>unused margin</i>	389,643	394,701	377,973	382,668	11,671	12,032
<i>of which: matched loans</i>						
<i>facilities granted</i>	214,397	217,634	192,833	194,772	21,564	22,862
<i>used margin</i>	111,800	114,257	97,414	98,758	14,385	15,499
<i>term loans</i>						
<i>facilities granted</i>	588,307	612,974	556,177	578,107	32,129	34,867
<i>used margin</i>	476,847	500,966	446,090	467,421	30,756	33,545
<i>revocable loans</i>						
<i>facilities granted</i>	239,922	247,225	239,506	246,812	416	413
<i>used margin</i>	109,909	113,693	108,962	112,798	947	895
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
<i>facilities granted</i>	114,974	118,718	114,015	117,688	959	1,030
<i>used margin</i>	89,653	92,914	88,707	91,869	946	1,045
<b>d. BAD DEBTS</b>	<b>72,515</b>	<b>71,996</b>	<b>61,260</b>	<b>60,461</b>	<b>11,255</b>	<b>11,535</b>
<i>of which: backed by real security</i>	17,727	17,205	15,872	15,306	1,856	1,899
backed by personal security	20,527	20,002	18,704	18,146	1,823	1,856
<b>e. NUMBER OF GUARANTORS</b>	<b>1,066,160</b>	<b>1,093,778</b>	<b>1,021,800</b>	<b>1,046,936</b>	<b>67,996</b>	<b>71,577</b>
<i>of which: joint</i>	389,241	402,009	375,441	387,574	20,164	21,133
<b>f. PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	<b>273,106</b>	<b>278,816</b>	<b>255,886</b>	<b>260,260</b>	<b>17,220</b>	<b>18,556</b>

## Notes:

The data include transactions with non-resident customers.

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

TDC30020			Banks				
Source: Central Credit Register Stocks in billions of lire							
June 2000		of which:		of which:			
	Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security	
a.	ITALY	1,891,492	1,290,294	1,262,553	714,637	62,005	330,361
	General government	135,634	29,660	104,289	9,240	289	11,974
	Financial companies	341,796	288,547	237,879	189,844	9,379	14,094
	Non-financial companies	1,229,268	890,092	764,128	459,986	46,139	208,226
	of which: industry	614,681	468,626	357,069	224,754	27,061	72,798
	building	115,479	66,817	84,661	43,547	2,178	37,850
	services	480,588	342,937	308,442	184,186	16,445	92,287
	Producer households	59,682	33,792	47,276	22,114	1,311	22,035
	Consumer households and nec	115,979	43,063	102,498	30,769	4,755	71,086
b.	NORTH-WEST ITALY	835,561	622,809	527,666	332,609	29,251	124,769
	General government	21,078	7,149	14,797	1,408	-	3,876
	Financial companies	221,370	190,161	149,687	121,462	7,205	9,856
	Non-financial companies	529,794	397,489	310,065	191,358	19,794	77,215
	of which: industry	274,321	212,436	151,838	96,310	11,455	30,661
	building	37,304	21,971	27,205	13,649	817	11,873
	services	214,380	160,526	128,115	79,676	7,313	33,660
	Producer households	18,358	10,812	14,315	6,969	337	6,477
	Consumer households and nec	41,690	15,207	36,690	10,535	1,849	26,387
c.	NORTH-EAST ITALY	461,702	324,984	301,415	175,806	18,077	85,072
	General government	18,410	6,454	10,878	749	2	776
	Financial companies	49,404	41,816	38,419	31,333	829	2,655
	Non-financial companies	338,648	249,519	205,915	125,122	14,625	55,763
	of which: industry	182,199	141,911	103,261	66,083	9,428	20,962
	building	30,822	20,834	20,083	12,144	693	7,464
	services	117,694	81,622	77,217	44,184	4,366	25,253
	Producer households	19,250	11,130	15,237	7,255	637	6,831
	Consumer households and nec	34,297	15,184	29,652	10,820	1,950	18,478
d.	CENTRAL ITALY	411,111	231,828	301,471	140,697	10,129	73,402
	General government	82,160	10,826	68,730	5,513	287	6,781
	Financial companies	54,369	41,070	39,953	28,322	1,268	1,338
	Non-financial companies	237,327	166,175	160,060	97,178	7,668	43,465
	of which: industry	107,087	81,459	68,031	44,486	4,542	11,335
	building	28,202	14,731	22,015	11,068	380	10,516
	services	98,787	68,238	67,231	40,259	2,691	20,482
	Producer households	10,258	5,243	8,407	3,528	174	4,266
	Consumer households and nec	25,524	7,857	23,148	5,786	707	16,975

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

TDC30020		Banks				
	Facilities granted	of which:	Used margin	of which:	in non-euro-area currencies	with real security
		short-term		short-term		
<b>e. SOUTHERN ITALY</b>	<b>130,394</b>	<b>82,965</b>	<b>92,687</b>	<b>48,182</b>	<b>3,598</b>	<b>30,913</b>
General government	10,576	3,663	7,836	1,226	2	441
Financial companies	15,601	15,033	8,682	8,167	39	155
Non-financial companies	84,706	55,197	59,655	32,744	3,241	20,195
<i>of which:</i> industry	37,126	25,355	24,383	13,877	1,379	5,997
building	12,470	6,674	10,136	4,908	230	4,850
services	32,767	21,696	23,195	12,915	1,584	8,580
Producer households	8,041	4,664	6,351	2,993	134	3,112
Consumer households and nec	9,776	3,352	8,963	2,496	176	6,425
<b>f. ISLANDS</b>	<b>52,727</b>	<b>27,708</b>	<b>39,312</b>	<b>17,345</b>	<b>953</b>	<b>16,205</b>
General government	3,408	1,568	2,049	345	-	99
Financial companies	1,053	467	1,137	558	39	91
Non-financial companies	38,795	21,709	28,434	13,583	809	11,591
<i>of which:</i> industry	13,947	7,466	9,555	4,000	258	3,843
building	6,682	2,606	5,224	1,777	56	3,148
services	16,960	10,857	12,686	7,155	488	4,314
Producer households	3,774	1,944	2,964	1,369	29	1,348
Consumer households and nec	4,692	1,460	4,047	1,131	74	2,821

Notes:

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

TDC30020

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2000

		of which:		of which:		
		Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies
						with real security
<b>a. ITALY</b>		<b>976,874</b>	<b>666,381</b>	<b>652,054</b>	<b>369,079</b>	<b>32,023</b>
General government		70,049	15,318	53,861	4,772	149
Financial companies		176,523	149,022	122,854	98,046	4,844
Non-financial companies		634,864	459,694	394,639	237,563	23,829
of which: industry		317,456	242,025	184,411	116,076	13,976
building		59,640	34,508	43,724	22,490	1,125
services		248,203	177,112	159,297	95,124	8,493
Producer households		30,823	17,452	24,416	11,421	677
Consumer households and nec		59,898	22,240	52,936	15,891	2,456
<b>b. NORTH-WEST ITALY</b>		<b>431,531</b>	<b>321,654</b>	<b>272,517</b>	<b>171,778</b>	<b>15,107</b>
General government		10,886	3,692	7,642	727	-
Financial companies		114,328	98,210	77,307	62,730	3,721
Non-financial companies		273,616	205,286	160,135	98,828	10,223
of which: industry		141,675	109,714	78,418	49,740	5,916
building		19,266	11,347	14,050	7,049	422
services		110,718	82,905	66,166	41,149	3,777
Producer households		9,481	5,584	7,393	3,599	174
Consumer households and nec		21,531	7,854	18,949	5,441	955
<b>c. NORTH-EAST ITALY</b>		<b>238,449</b>	<b>167,840</b>	<b>155,668</b>	<b>90,796</b>	<b>9,336</b>
General government		9,508	3,333	5,618	387	1
Financial companies		25,515	21,596	19,842	16,182	428
Non-financial companies		174,897	128,866	106,346	64,620	7,553
of which: industry		94,098	73,291	53,330	34,129	4,869
building		15,918	10,760	10,372	6,272	358
services		60,784	42,154	39,879	22,819	2,255
Producer households		9,942	5,748	7,869	3,747	329
Consumer households and nec		17,713	7,842	15,314	5,588	1,007
<b>d. CENTRAL ITALY</b>		<b>212,321</b>	<b>119,729</b>	<b>155,697</b>	<b>72,664</b>	<b>5,231</b>
General government		42,432	5,591	35,496	2,847	148
Financial companies		28,079	21,211	20,634	14,627	655
Non-financial companies		122,569	85,822	82,664	50,188	3,960
of which: industry		55,306	42,070	35,135	22,975	2,346
building		14,565	7,608	11,370	5,716	196
services		51,019	35,242	34,722	20,792	1,390
Producer households		5,298	2,708	4,342	1,822	90
Consumer households and nec		13,182	4,058	11,955	2,988	365

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

TDC30020		Banks				
		<i>of which:</i>		<i>of which:</i>		
		Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies with real security
e.	<b>SOUTHERN ITALY</b>	<b>67,343</b>	<b>42,848</b>	<b>47,869</b>	<b>24,884</b>	<b>1,858</b> <b>15,965</b>
	General government	5,462	1,892	4,047	633	1 228
	Financial companies	8,057	7,764	4,484	4,218	20 80
	Non-financial companies	43,747	28,507	30,809	16,911	1,674 10,430
	<i>of which: industry</i>	<i>19,174</i>	<i>13,095</i>	<i>12,593</i>	<i>7,167</i>	<i>712</i> <i>3,097</i>
	building	6,440	3,447	5,235	2,535	119 2,505
	services	16,923	11,205	11,979	6,670	818 4,431
	Producer households	4,153	2,409	3,280	1,546	69 1,607
	Consumer households and nec	5,049	1,731	4,629	1,289	91 3,318
f.	<b>ISLANDS</b>	<b>27,231</b>	<b>14,310</b>	<b>20,303</b>	<b>8,958</b>	<b>492</b> <b>8,369</b>
	General government	1,760	810	1,058	178	– 51
	Financial companies	544	241	587	288	20 47
	Non-financial companies	20,036	11,212	14,685	7,015	418 5,986
	<i>of which: industry</i>	<i>7,203</i>	<i>3,856</i>	<i>4,935</i>	<i>2,066</i>	<i>133</i> <i>1,985</i>
	building	3,451	1,346	2,698	918	29 1,626
	services	8,759	5,607	6,552	3,695	252 2,228
	Producer households	1,949	1,004	1,531	707	15 696
	Consumer households and nec	2,423	754	2,090	584	38 1,457

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Notes:

## Distribution by total credit granted

TDB30115

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

Source: Central Credit Register  
Stocks in billions of lire

June 2000

150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
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Number of borrowers	439,960	232,488	136,150	143,587	21,034	16,276	3,471
Facilities granted	81,589	79,048	93,938	298,435	145,156	324,951	970,259
Used margin	69,469	61,211	67,429	204,888	95,958	205,597	633,861
<i>of which:</i> backed by real security	48,138	31,565	24,467	65,277	28,736	54,916	74,560
Unused margin	14,706	21,316	31,664	106,367	55,100	132,824	363,386
Overshoot	2,585	3,479	5,154	12,820	5,900	13,471	26,986

Notes:

## Distribution by total credit granted

TDB30115

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

Source: Central Credit Register  
Stocks in millions of euros

June 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
Number of borrowers	439,960	232,488	136,150	143,587	21,034	16,276	3,471
Facilities granted	42,137	40,825	48,515	154,129	74,967	167,823	501,097
Used margin	35,878	31,613	34,824	105,816	49,558	106,182	327,362
<i>of which: backed by real security</i>	<i>24,861</i>	<i>16,302</i>	<i>12,636</i>	<i>33,713</i>	<i>14,841</i>	<i>28,362</i>	<i>38,507</i>
Unused margin	7,595	11,009	16,353	54,934	28,457	68,598	187,673
Overshoot	1,335	1,797	2,662	6,621	3,047	6,957	13,937



## Note:

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 total credit used

TDB30120		Banks						
Source: Central Credit Register Stocks in billions of lire								
June 2000		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
Number of borrowers		379,912	198,659	102,456	98,483	13,009	9,435	1,848
Facilities granted		85,357	93,543	103,710	297,541	133,473	287,155	791,805
Used margin		71,371	68,112	71,377	201,763	89,613	185,226	557,803
<i>of which:</i> backed by real security		48,612	33,081	26,387	68,772	28,969	53,178	66,433
Unused margin		17,382	29,840	37,416	110,429	50,610	116,197	260,841
Overshoot		3,394	4,409	5,083	14,652	6,750	14,270	26,839

Notes:

## Distribution by total credit used

TDB30120

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
Number of borrowers	379,912	198,659	102,456	98,483	13,009	9,435	1,848
Facilities granted	44,083	48,311	53,562	153,667	68,933	148,303	408,933
Used margin	36,860	35,177	36,863	104,202	46,281	95,661	288,081
<i>of which: backed by real security</i>	<i>25,106</i>	<i>17,085</i>	<i>13,628</i>	<i>35,518</i>	<i>14,961</i>	<i>27,464</i>	<i>34,310</i>
Unused margin	8,977	15,411	19,324	57,032	26,138	60,011	134,713
Overshoot	1,753	2,277	2,625	7,567	3,486	7,370	13,861



## 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 type of transaction and total credit granted

TDB30130		Banks						
Source: Central Credit Register Stocks in billions of lire								
June 2000		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. SHORT-TERM LOANS: in euros and other euro-area currencies</b>								
Facilities granted		25,927	39,874	59,794	191,292	90,341	206,557	615,910
Used margin		13,862	21,986	33,056	104,688	47,206	101,916	328,674
of which: backed by real security		1,394	2,325	3,249	9,639	3,834	6,889	11,714
Overshoot		1,772	2,575	3,747	9,592	4,095	9,672	17,481
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>								
Facilities granted		381	840	1,595	7,497	5,094	13,252	26,622
Used margin		463	931	1,752	7,776	5,174	12,235	23,191
of which: backed by real security		72	163	319	1,315	809	1,452	1,723
Overshoot		116	167	323	1,299	904	1,892	5,255
<b>c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies</b>								
Facilities granted		54,450	37,296	30,072	82,700	37,453	78,746	265,528
Used margin		53,764	36,535	29,021	76,330	33,482	70,153	233,400
of which: backed by real security		46,288	28,920	20,854	54,187	23,582	45,194	57,610
Overshoot		480	585	575	1,361	618	1,175	1,532
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>								
Facilities granted		368	254	236	840	587	1,532	7,402
Used margin		364	254	232	835	581	1,506	6,225
of which: backed by real security		321	174	116	407	372	813	2,265
Overshoot		6	12	10	50	21	70	159

Notes:

## Distribution by type of transaction and total credit granted

TDB30130

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. SHORT-TERM LOANS: in euros and other euro-area currencies</b>							
Facilities granted	13,390	20,593	30,881	98,794	46,657	106,678	318,091
Used margin	7,159	11,355	17,072	54,067	24,380	52,635	169,746
of which: backed by real security	720	1,201	1,678	4,978	1,980	3,558	6,050
Overshoot	915	1,330	1,935	4,954	2,115	4,995	9,028
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>							
Facilities granted	197	434	824	3,872	2,631	6,844	13,749
Used margin	239	481	905	4,016	2,672	6,319	11,977
of which: backed by real security	37	84	165	679	418	750	890
Overshoot	60	86	167	671	467	977	2,714
<b>c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies</b>							
Facilities granted	28,121	19,262	15,531	42,711	19,343	40,669	137,134
Used margin	27,767	18,869	14,988	39,421	17,292	36,231	120,541
of which: backed by real security	23,906	14,936	10,770	27,985	12,179	23,341	29,753
Overshoot	248	302	297	703	319	607	791
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>							
Facilities granted	190	131	122	434	303	791	3,823
Used margin	188	131	120	431	300	778	3,215
of which: backed by real security	166	90	60	210	192	420	1,170
Overshoot	3	6	5	26	11	36	82



## Note:

Lire: from 150 to 250 million	Euros: 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) and total credit granted

TDB30140		Banks						
Source: Central Credit Register Stocks in billions of lire								
June 2000		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. TOTAL</b>								
Number of borrowers		437,528	230,484	133,120	136,625	19,333	15,088	3,211
Facilities granted		81,126	78,264	91,698	282,331	133,475	300,087	915,463
Used margin		68,453	59,707	64,060	189,629	86,441	185,808	591,490
<b>b. PIEMONTE</b>								
Number of borrowers		37,655	19,308	10,509	10,656	1,480	1,155	292
Facilities granted		6,969	6,533	7,238	21,909	10,204	23,417	96,426
Used margin		5,828	4,885	4,881	14,011	6,316	13,380	56,812
<b>c. VALLE D'AOSTA</b>								
Number of borrowers		1,220	678	357	257	28	20	6
Facilities granted		227	225	242	503	190	409	1,173
Used margin		186	176	174	335	124	300	709
<b>d. LIGURIA</b>								
Number of borrowers		13,300	6,313	2,915	2,666	345	269	62
Facilities granted		2,471	2,114	1,990	5,427	2,424	5,375	12,506
Used margin		2,169	1,679	1,433	3,743	1,508	3,230	7,699
<b>e. LOMBARDY</b>								
Number of borrowers		100,639	53,423	32,053	35,520	5,547	4,674	1,134
Facilities granted		18,679	18,154	22,124	74,401	38,427	95,201	357,914
Used margin		15,779	13,513	14,774	48,203	23,861	56,245	220,502
<b>f. TRENTO-ALTO ADIGE</b>								
Number of borrowers		15,874	10,646	5,956	5,448	629	408	47
Facilities granted		2,972	3,603	4,060	10,862	4,291	7,277	7,635
Used margin		2,333	2,769	3,005	7,886	2,966	4,697	3,989
<b>g. VENETO</b>								
Number of borrowers		46,570	26,921	16,773	18,018	2,494	1,881	323
Facilities granted		8,663	9,209	11,594	37,171	17,254	37,294	50,767
Used margin		7,265	7,013	8,125	24,968	10,990	22,608	29,857
<b>h. FRIULI-VENEZIA GIULIA</b>								
Number of borrowers		10,589	5,501	3,324	3,336	459	378	68
Facilities granted		1,958	1,876	2,304	6,980	3,114	7,745	20,958
Used margin		1,648	1,439	1,572	4,529	1,954	4,455	14,216
<b>i. EMILIA-ROMAGNA</b>								
Number of borrowers		48,522	27,080	16,368	17,411	2,530	2,043	425
Facilities granted		9,039	9,215	11,273	36,166	17,504	40,530	77,457
Used margin		7,410	6,796	7,538	22,565	10,520	23,657	50,415
<b>l. MARCHE</b>								
Number of borrowers		13,404	7,477	4,696	4,775	601	429	56
Facilities granted		2,500	2,571	3,257	9,767	4,178	8,427	9,403
Used margin		2,062	1,923	2,174	6,285	2,571	5,073	5,276
<b>m. TUSCANY</b>								
Number of borrowers		36,620	18,177	10,397	10,580	1,466	949	181
Facilities granted		6,794	6,173	7,178	21,775	10,169	18,141	31,449
Used margin		5,877	4,951	5,298	15,413	7,125	11,937	22,852

## F.2.5.5

## LOAN FACILITIES

2/2

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

TDB30140		Banks						
		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>n.</b>	<b>UMBRIA</b>							
	Number of borrowers	6,261	3,533	1,996	1,961	251	193	34
	Facilities granted	1,170	1,210	1,386	4,051	1,748	3,723	5,259
	Used margin	1,007	980	1,046	2,953	1,168	2,639	4,223
<b>o.</b>	<b>LAZIO</b>							
	Number of borrowers	38,628	16,901	8,142	7,916	1,160	1,059	338
	Facilities granted	7,141	5,652	5,545	16,387	7,939	21,059	185,105
	Used margin	6,411	4,645	4,264	12,104	5,917	16,104	134,757
<b>p.</b>	<b>ABRUZZO</b>							
	Number of borrowers	5,885	3,066	2,006	2,066	298	239	41
	Facilities granted	1,082	1,040	1,388	4,331	2,041	4,858	5,172
	Used margin	871	776	968	2,943	1,396	3,197	3,199
<b>q.</b>	<b>MOLISE</b>							
	Number of borrowers	1,082	591	367	329	49	37	8
	Facilities granted	197	201	254	643	325	775	1,049
	Used margin	165	153	184	515	215	540	809
<b>r.</b>	<b>CAMPANIA</b>							
	Number of borrowers	17,033	8,529	4,898	4,577	635	463	78
	Facilities granted	3,133	2,877	3,361	9,434	4,357	8,872	26,678
	Used margin	2,657	2,180	2,372	6,862	3,117	5,807	15,730
<b>s.</b>	<b>PUGLIA</b>							
	Number of borrowers	14,199	7,111	4,159	3,827	445	311	40
	Facilities granted	2,606	2,416	2,864	7,801	3,011	5,935	7,199
	Used margin	2,215	1,820	2,240	5,447	2,018	4,010	5,758
<b>t.</b>	<b>BASILICATA</b>							
	Number of borrowers	1,798	989	572	539	65	49	12
	Facilities granted	333	339	393	1,104	447	877	2,217
	Used margin	277	267	287	813	287	670	1,932
<b>u.</b>	<b>CALABRIA</b>							
	Number of borrowers	5,142	2,708	1,463	1,274	131	85	7
	Facilities granted	943	931	1,007	2,517	914	1,582	1,901
	Used margin	790	726	742	1,948	736	1,191	1,621
<b>v.</b>	<b>SICILY</b>							
	Number of borrowers	16,204	7,952	4,274	3,691	489	285	39
	Facilities granted	2,978	2,697	2,941	7,571	3,336	5,329	10,924
	Used margin	2,389	1,985	1,961	5,290	2,438	3,607	8,018
<b>z.</b>	<b>SARDINIA</b>							
	Number of borrowers	6,903	3,580	1,895	1,778	231	161	20
	Facilities granted	1,268	1,222	1,297	3,530	1,605	3,263	4,271
	Used margin	1,115	1,026	1,022	2,811	1,212	2,463	3,117

Notes:

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

TDB30140

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
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## a. TOTAL

Number of borrowers	437,528	230,484	133,120	136,625	19,333	15,088	3,211
Facilities granted	41,898	40,420	47,358	145,812	68,934	154,982	472,797
Used margin	35,353	30,836	33,084	97,935	44,643	95,962	305,479

## b. PIEMONTE

Number of borrowers	37,655	19,308	10,509	10,656	1,480	1,155	292
Facilities granted	3,599	3,374	3,738	11,315	5,270	12,094	49,800
Used margin	3,010	2,523	2,521	7,236	3,262	6,910	29,341

## c. VALLE D'AOSTA

Number of borrowers	1,220	678	357	257	28	20	6
Facilities granted	117	116	125	260	98	211	606
Used margin	96	91	90	173	64	155	366

## d. LIGURIA

Number of borrowers	13,300	6,313	2,915	2,666	345	269	62
Facilities granted	1,276	1,092	1,028	2,803	1,252	2,776	6,459
Used margin	1,120	867	740	1,933	779	1,668	3,976

## e. LOMBARDY

Number of borrowers	100,639	53,423	32,053	35,520	5,547	4,674	1,134
Facilities granted	9,647	9,376	11,426	38,425	19,846	49,167	184,847
Used margin	8,149	6,979	7,630	24,895	12,323	29,048	113,880

## f. TRENTINO-ALTO ADIGE

Number of borrowers	15,874	10,646	5,956	5,448	629	408	47
Facilities granted	1,535	1,861	2,097	5,610	2,216	3,758	3,943
Used margin	1,205	1,430	1,552	4,073	1,532	2,426	2,060

## g. VENETO

Number of borrowers	46,570	26,921	16,773	18,018	2,494	1,881	323
Facilities granted	4,474	4,756	5,988	19,197	8,911	19,261	26,219
Used margin	3,752	3,622	4,196	12,895	5,676	11,676	15,420

## h. FRIULI-VENEZIA GIULIA

Number of borrowers	10,589	5,501	3,324	3,336	459	378	68
Facilities granted	1,011	969	1,190	3,605	1,608	4,000	10,824
Used margin	851	743	812	2,339	1,009	2,301	7,342

## i. EMILIA-ROMAGNA

Number of borrowers	48,522	27,080	16,368	17,411	2,530	2,043	425
Facilities granted	4,668	4,759	5,822	18,678	9,040	20,932	40,003
Used margin	3,827	3,510	3,893	11,654	5,433	12,218	26,037

## l. MARCHE

Number of borrowers	13,404	7,477	4,696	4,775	601	429	56
Facilities granted	1,291	1,328	1,682	5,044	2,158	4,352	4,856
Used margin	1,065	993	1,123	3,246	1,328	2,620	2,725

## m. TUSCANY

Number of borrowers	36,620	18,177	10,397	10,580	1,466	949	181
Facilities granted	3,509	3,188	3,707	11,246	5,252	9,369	16,242
Used margin	3,035	2,557	2,736	7,960	3,680	6,165	11,802

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

TDB30140		Banks						
		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>n.</b>	<b>UMBRIA</b>							
	Number of borrowers	6,261	3,533	1,996	1,961	251	193	34
	Facilities granted	604	625	716	2,092	903	1,923	2,716
	Used margin	520	506	540	1,525	603	1,363	2,181
<b>o.</b>	<b>LAZIO</b>							
	Number of borrowers	38,628	16,901	8,142	7,916	1,160	1,059	338
	Facilities granted	3,688	2,919	2,864	8,463	4,100	10,876	95,599
	Used margin	3,311	2,399	2,202	6,251	3,056	8,317	69,596
<b>p.</b>	<b>ABRUZZO</b>							
	Number of borrowers	5,885	3,066	2,006	2,066	298	239	41
	Facilities granted	559	537	717	2,237	1,054	2,509	2,671
	Used margin	450	401	500	1,520	721	1,651	1,652
<b>q.</b>	<b>MOLISE</b>							
	Number of borrowers	1,082	591	367	329	49	37	8
	Facilities granted	102	104	131	332	168	400	542
	Used margin	85	79	95	266	111	279	418
<b>r.</b>	<b>CAMPANIA</b>							
	Number of borrowers	17,033	8,529	4,898	4,577	635	463	78
	Facilities granted	1,618	1,486	1,736	4,872	2,250	4,582	13,778
	Used margin	1,372	1,126	1,225	3,544	1,610	2,999	8,124
<b>s.</b>	<b>PUGLIA</b>							
	Number of borrowers	14,199	7,111	4,159	3,827	445	311	40
	Facilities granted	1,346	1,248	1,479	4,029	1,555	3,065	3,718
	Used margin	1,144	940	1,157	2,813	1,042	2,071	2,974
<b>t.</b>	<b>BASILICATA</b>							
	Number of borrowers	1,798	989	572	539	65	49	12
	Facilities granted	172	175	203	570	231	453	1,145
	Used margin	143	138	148	420	148	346	998
<b>u.</b>	<b>CALABRIA</b>							
	Number of borrowers	5,142	2,708	1,463	1,274	131	85	7
	Facilities granted	487	481	520	1,300	472	817	982
	Used margin	408	375	383	1,006	380	615	837
<b>v.</b>	<b>SICILY</b>							
	Number of borrowers	16,204	7,952	4,274	3,691	489	285	39
	Facilities granted	1,538	1,393	1,519	3,910	1,723	2,752	5,642
	Used margin	1,234	1,025	1,013	2,732	1,259	1,863	4,141
<b>z.</b>	<b>SARDINIA</b>							
	Number of borrowers	6,903	3,580	1,895	1,778	231	161	20
	Facilities granted	655	631	670	1,823	829	1,685	2,206
	Used margin	576	530	528	1,452	626	1,272	1,610

## Note:

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

## F.2.5.6

## LOAN FACILITIES

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

TDB30170

Source: Central Credit Register  
Stocks in billions of lire

June 2000

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>2,294,896</b>	<b>1,548,664</b>	<b>101,497</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>136,947</b>	<b>105,602</b>	<b>1,847</b>
	Central government	59,585	51,553	560
	Local government	76,829	53,968	1,270
	Social security funds	532	79	17
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>478,752</b>	<b>342,114</b>	<b>21,123</b>
	Monetary financial institutions	129,509	98,134	8,638
	Other financial intermediaries	320,933	227,843	10,675
	Financial auxiliaries	15,711	5,269	1,352
	Insurance companies and pension funds	12,599	10,868	461
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>1,327,245</b>	<b>847,418</b>	<b>58,073</b>
	Public companies	41,150	25,468	1,123
	Private companies	1,130,702	711,355	50,608
	Associations of non-financial companies	5,127	2,895	209
	Craft non-financial quasi-companies	55,703	38,547	1,820
	Other non-financial quasi-companies	94,562	69,154	4,314
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>169,367</b>	<b>146,876</b>	<b>10,127</b>
	Producer households	62,108	49,921	3,843
	Consumer households	107,260	96,955	6,283
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>9,834</b>	<b>6,885</b>	<b>356</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>160,162</b>	<b>91,667</b>	<b>9,354</b>
	General government	2,256	1,168	263
	Monetary financial institutions	82,051	39,847	4,215
	Other financial institutions	50,078	32,481	3,400
	Non-financial companies	23,725	17,192	1,429
	Households	978	887	45
	Non-profit institutions serving households	29	25	..
	International organizations and other institutions	1,046	70	..
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>176</b>	<b>89</b>	<b>4</b>

## Notes:

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

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>2,008,156</b>	<b>1,288,961</b>	<b>91,855</b>	<b>173,190</b>	<b>162,083</b>	<b>2,217</b>	<b>113,549</b>	<b>97,619</b>	<b>7,426</b>
<b>100,502</b>	<b>71,563</b>	<b>1,797</b>	<b>35,132</b>	<b>32,727</b>	<b>19</b>	<b>1,313</b>	<b>1,313</b>	<b>31</b>
37,693	31,722	550	21,737	19,676	6	155	155	2
62,321	39,810	1,235	13,393	13,050	14	1,115	1,108	23
486	29	12	..	..	-	45	50	6
<b>435,419</b>	<b>301,365</b>	<b>20,401</b>	<b>35,002</b>	<b>33,738</b>	<b>132</b>	<b>8,330</b>	<b>7,011</b>	<b>591</b>
120,484	89,492	8,614	8,080	7,732	14	945	910	10
289,527	198,971	10,342	24,302	23,386	116	7,102	5,485	215
15,477	4,680	987	108	108	..	124	480	364
9,929	8,221	457	2,511	2,511	..	159	136	2
<b>1,141,540</b>	<b>683,035</b>	<b>50,448</b>	<b>87,730</b>	<b>81,091</b>	<b>1,725</b>	<b>97,975</b>	<b>83,291</b>	<b>5,900</b>
34,491	19,471	1,011	4,200	3,919	45	2,459	2,078	70
967,062	567,126	43,675	78,278	72,293	1,537	85,362	71,936	5,396
4,359	2,316	188	554	380	2	213	201	19
49,892	33,302	1,733	926	883	17	4,885	4,362	68
85,736	60,820	3,842	3,770	3,619	124	5,056	4,715	349
<b>162,362</b>	<b>139,481</b>	<b>9,222</b>	<b>3,791</b>	<b>3,729</b>	<b>165</b>	<b>3,214</b>	<b>3,665</b>	<b>740</b>
57,548	45,210	3,305	2,136	2,066	87	2,424	2,645	451
104,816	94,271	5,917	1,656	1,663	77	788	1,020	289
<b>8,727</b>	<b>5,921</b>	<b>327</b>	<b>608</b>	<b>556</b>	<b>..</b>	<b>500</b>	<b>410</b>	<b>29</b>
<b>148,580</b>	<b>80,890</b>	<b>9,133</b>	<b>9,991</b>	<b>9,494</b>	<b>147</b>	<b>1,592</b>	<b>1,284</b>	<b>74</b>
1,611	672	242	647	496	21	-	-	-
79,525	37,356	4,147	2,502	2,476	68	27	14	..
48,184	30,630	3,398	1,747	1,702	2	149	149	..
17,318	11,316	1,301	5,065	4,786	56	1,342	1,090	74
871	823	45	33	33	..	74	31	..
29	25	..	-	-	-	-	-	-
1,044	68	..	2	2	-	2	..	-
<b>165</b>	<b>81</b>	<b>4</b>	<b>8</b>	<b>8</b>	<b>-</b>	<b>4</b>	<b>..</b>	<b>-</b>

## F.2.5.6

## LOAN FACILITIES

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

TDB30170

Source: Central Credit Register  
Stocks in millions of euros

June 2000

Total

Facilities  
grantedUsed  
margin

Overshoot

<b>a. TOTAL</b>	<b>1,185,215</b>	<b>799,818</b>	<b>52,419</b>
<b>b. GENERAL GOVERNMENT</b>	<b>70,727</b>	<b>54,539</b>	<b>954</b>
Central government	30,773	26,625	289
Local government	39,679	27,872	656
Social security funds	275	41	9
<b>c. FINANCIAL COMPANIES</b>	<b>247,255</b>	<b>176,687</b>	<b>10,909</b>
Monetary financial institutions	66,886	50,682	4,461
Other financial intermediaries	165,748	117,671	5,513
Financial auxiliaries	8,114	2,721	698
Insurance companies and pension funds	6,507	5,613	238
<b>d. NON-FINANCIAL COMPANIES</b>	<b>685,465</b>	<b>437,655</b>	<b>29,992</b>
Public companies	21,252	13,153	580
Private companies	583,959	367,384	26,137
Associations of non-financial companies	2,648	1,495	108
Craft non-financial quasi-companies	28,768	19,908	940
Other non-financial quasi-companies	48,837	35,715	2,228
<b>e. HOUSEHOLDS</b>	<b>87,471</b>	<b>75,855</b>	<b>5,230</b>
Producer households	32,076	25,782	1,985
Consumer households	55,395	50,073	3,245
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>5,079</b>	<b>3,556</b>	<b>184</b>
<b>g. REST OF THE WORLD</b>	<b>82,717</b>	<b>47,342</b>	<b>4,831</b>
General government	1,165	603	136
Monetary financial institutions	42,376	20,579	2,177
Other financial institutions	25,863	16,775	1,756
Non-financial companies	12,253	8,879	738
Households	505	458	23
Non-profit institutions serving households	15	13	..
International organizations and other institutions	540	36	..
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>91</b>	<b>46</b>	<b>2</b>

## Notes:

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

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,037,126</b>	<b>665,693</b>	<b>47,439</b>	<b>89,445</b>	<b>83,709</b>	<b>1,145</b>	<b>58,643</b>	<b>50,416</b>	<b>3,835</b>
<b>51,905</b>	<b>36,959</b>	<b>928</b>	<b>18,144</b>	<b>16,902</b>	<b>10</b>	<b>678</b>	<b>678</b>	<b>16</b>
19,467	16,383	284	11,226	10,162	3	80	80	1
32,186	20,560	638	6,917	6,740	7	576	572	12
251	15	6	..	..	-	23	26	3
<b>224,875</b>	<b>155,642</b>	<b>10,536</b>	<b>18,077</b>	<b>17,424</b>	<b>68</b>	<b>4,302</b>	<b>3,621</b>	<b>305</b>
62,225	46,219	4,449	4,173	3,993	7	488	470	5
149,528	102,760	5,341	12,551	12,078	60	3,668	2,833	111
7,993	2,417	510	56	56	..	64	248	188
5,128	4,246	236	1,297	1,297	..	82	70	1
<b>589,556</b>	<b>352,758</b>	<b>26,054</b>	<b>45,309</b>	<b>41,880</b>	<b>891</b>	<b>50,600</b>	<b>43,016</b>	<b>3,047</b>
17,813	10,056	522	2,169	2,024	23	1,270	1,073	36
499,446	292,896	22,556	40,427	37,336	794	44,086	37,152	2,787
2,251	1,196	97	286	196	1	110	104	10
25,767	17,199	895	478	456	9	2,523	2,253	35
44,279	31,411	1,984	1,947	1,869	64	2,611	2,435	180
<b>83,853</b>	<b>72,036</b>	<b>4,763</b>	<b>1,958</b>	<b>1,926</b>	<b>85</b>	<b>1,660</b>	<b>1,893</b>	<b>382</b>
29,721	23,349	1,707	1,103	1,067	45	1,252	1,366	233
54,133	48,687	3,056	855	859	40	407	527	149
<b>4,507</b>	<b>3,058</b>	<b>169</b>	<b>314</b>	<b>287</b>	<b>..</b>	<b>258</b>	<b>212</b>	<b>15</b>
<b>76,735</b>	<b>41,776</b>	<b>4,717</b>	<b>5,160</b>	<b>4,903</b>	<b>76</b>	<b>822</b>	<b>663</b>	<b>38</b>
832	347	125	334	256	11	-	-	-
41,071	19,293	2,142	1,292	1,279	35	14	7	..
24,885	15,819	1,755	902	879	1	77	77	..
8,944	5,844	672	2,616	2,472	29	693	563	38
450	425	23	17	17	..	38	16	..
15	13	..	-	-	-	-	-	-
539	35	..	1	1	-	1	..	-
<b>85</b>	<b>42</b>	<b>2</b>	<b>4</b>	<b>4</b>	<b>-</b>	<b>2</b>	<b>..</b>	<b>-</b>



**F.2.5.7****LOAN FACILITIES****Distribution by customer branch of economic activity**

TDB30180

Source: Central Credit Register  
Stocks in billions of lire**June 2000**

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>1,389,351</b>	<b>897,339</b>	<b>61,916</b>
	Agricultural, forestry and fishery products	31,149	25,276	2,159
	Fuel and power products	51,059	32,280	1,355
	Ores and metals	30,589	18,491	1,328
	Non-metallic minerals and products	38,536	23,733	1,324
	Chemical products	44,075	23,011	1,413
	Metal products, except transport equipment	67,942	41,984	2,089
	Agricultural and industrial machinery	71,377	40,828	2,490
	Office and data processing machines, etc.	16,433	10,218	455
	Electrical goods	56,194	29,935	1,665
	Transport equipment	34,830	23,564	1,547
	Food and tobacco products	69,047	42,182	2,804
	Textiles, clothing and footwear	87,273	52,643	3,840
	Paper and paper products	40,197	25,384	1,712
	Rubber and plastic products	31,333	18,615	1,038
	Other manufactured products	42,739	27,801	2,165
	Building and construction	128,777	96,546	9,916
	Wholesale and retail trade services, recovery and repair services	233,882	147,096	9,949
	Lodging and catering services	30,721	25,377	1,373
	Inland transport services	27,832	17,748	877
	Maritime and air transport services	14,181	10,915	664
	Auxiliary transport services	16,398	11,031	608
	Communication services	29,840	12,504	323
	Other market services	194,948	140,176	10,824

**Notes:**

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,199,087</b>	<b>728,245</b>	<b>53,753</b>	<b>89,864</b>	<b>83,157</b>	<b>1,812</b>	<b>100,401</b>	<b>85,937</b>	<b>6,351</b>
27,619	21,758	1,894	3,224	3,090	76	306	428	190
44,313	26,473	1,336	5,393	4,994	6	1,352	815	12
26,597	15,256	1,266	1,874	1,777	14	2,120	1,460	48
32,932	18,505	1,171	3,818	3,646	56	1,785	1,580	97
39,761	19,152	1,228	2,242	2,080	21	2,072	1,779	165
56,562	31,939	1,917	3,824	3,638	46	7,557	6,407	124
57,943	29,228	2,318	6,725	6,363	62	6,707	5,238	110
13,072	7,596	385	641	631	10	2,720	1,990	60
45,983	21,946	1,398	2,422	2,355	41	7,790	5,636	228
24,897	14,356	1,040	2,974	2,802	37	6,961	6,409	472
61,089	35,012	2,320	5,038	4,746	116	2,918	2,424	368
76,231	42,766	3,671	5,826	5,762	60	5,216	4,115	108
33,387	19,398	1,497	3,048	2,817	114	3,764	3,172	101
26,403	14,313	978	1,766	1,686	14	3,166	2,616	46
38,245	23,803	2,068	2,469	2,273	33	2,025	1,727	62
114,205	82,783	7,757	8,827	7,575	440	5,745	6,186	1,719
208,962	125,180	9,114	9,040	8,572	188	15,879	13,347	649
26,804	21,704	1,139	2,815	2,566	54	1,100	1,109	180
22,641	13,165	790	1,609	1,259	19	3,584	3,325	68
11,075	8,200	606	1,603	1,398	46	1,501	1,317	14
13,891	8,781	548	1,237	1,133	12	1,268	1,117	48
26,310	9,221	285	1,069	962	6	2,461	2,322	33
170,167	117,714	9,035	12,377	11,039	341	12,404	11,424	1,448

## F.2.5.7

## LOAN FACILITIES

## Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register  
Stocks in millions of euros

June 2000

		Total		
		Facilities granted	Used margin	Overshoot
a.	<b>TOTAL</b>	<b>717,540</b>	<b>463,437</b>	<b>31,977</b>
	Agricultural, forestry and fishery products	16,087	13,054	1,115
	Fuel and power products	26,370	16,671	700
	Ores and metals	15,798	9,550	686
	Non-metallic minerals and products	19,902	12,257	684
	Chemical products	22,763	11,884	730
	Metal products, except transport equipment	35,089	21,683	1,079
	Agricultural and industrial machinery	36,863	21,086	1,286
	Office and data processing machines, etc.	8,487	5,277	235
	Electrical goods	29,022	15,460	860
	Transport equipment	17,988	12,170	799
	Food and tobacco products	35,660	21,785	1,448
	Textiles, clothing and footwear	45,073	27,188	1,983
	Paper and paper products	20,760	13,110	884
	Rubber and plastic products	16,182	9,614	536
	Other manufactured products	22,073	14,358	1,118
	Building and construction	66,508	49,862	5,121
	Wholesale and retail trade services, recovery and repair services	120,790	75,969	5,138
	Lodging and catering services	15,866	13,106	709
	Inland transport services	14,374	9,166	453
	Maritime and air transport services	7,324	5,637	343
	Auxiliary transport services	8,469	5,697	314
	Communication services	15,411	6,458	167
	Other market services	100,682	72,395	5,590

Notes:

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>619,277</b>	<b>376,107</b>	<b>27,761</b>	<b>46,411</b>	<b>42,947</b>	<b>936</b>	<b>51,853</b>	<b>44,383</b>	<b>3,280</b>
14,264	11,237	978	1,665	1,596	39	158	221	98
22,886	13,672	690	2,785	2,579	3	698	421	6
13,736	7,879	654	968	918	7	1,095	754	25
17,008	9,557	605	1,972	1,883	29	922	816	50
20,535	9,891	634	1,158	1,074	11	1,070	919	85
29,212	16,495	990	1,975	1,879	24	3,903	3,309	64
29,925	15,095	1,197	3,473	3,286	32	3,464	2,705	57
6,751	3,923	199	331	326	5	1,405	1,028	31
23,748	11,334	722	1,251	1,216	21	4,023	2,911	118
12,858	7,414	537	1,536	1,447	19	3,595	3,310	244
31,550	18,082	1,198	2,602	2,451	60	1,507	1,252	190
39,370	22,087	1,896	3,009	2,976	31	2,694	2,125	56
17,243	10,018	773	1,574	1,455	59	1,944	1,638	52
13,636	7,392	505	912	871	7	1,635	1,351	24
19,752	12,293	1,068	1,275	1,174	17	1,046	892	32
58,982	42,754	4,006	4,559	3,912	227	2,967	3,195	888
107,920	64,650	4,707	4,669	4,427	97	8,201	6,893	335
13,843	11,209	588	1,454	1,325	28	568	573	93
11,693	6,799	408	831	650	10	1,851	1,717	35
5,720	4,235	313	828	722	24	775	680	7
7,174	4,535	283	639	585	6	655	577	25
13,588	4,762	147	552	497	3	1,271	1,199	17
87,884	60,794	4,666	6,392	5,701	176	6,406	5,900	748



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

TDB30150		Banks						
Source: Central Credit Register Stocks in billions of lire								
June 2000		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. TOTAL</b>								
Number of borrowers		437,528	230,484	133,120	136,625	19,333	15,088	3,211
Facilities granted		81,126	78,264	91,698	282,331	133,475	300,087	915,463
Used margin		68,453	59,707	64,060	189,629	86,441	185,808	591,490
<b>b. GENERAL GOVERNMENT</b>								
Number of borrowers		771	1,249	1,298	2,044	411	511	182
Facilities granted		151	459	924	4,488	2,835	11,552	115,218
Used margin		99	298	552	2,711	1,659	5,848	93,015
<b>c. FINANCIAL COMPANIES</b>								
Number of borrowers		581	635	632	1,086	337	463	442
Facilities granted		108	219	422	2,411	2,339	10,196	326,085
Used margin		79	151	350	1,750	1,702	6,694	225,726
<b>d. NON-FINANCIAL COMPANIES</b>								
Number of borrowers		102,415	105,328	93,451	116,513	17,748	13,652	2,530
Facilities granted		19,107	37,078	65,382	246,015	122,765	269,974	466,808
Used margin		12,762	25,274	43,826	162,337	78,762	167,236	267,846
<i>of which: industry</i>								
Number of borrowers		28,843	31,297	31,522	44,955	7,979	7,254	1,559
Facilities granted		5,406	11,190	22,329	97,375	55,786	147,410	274,644
Used margin		3,418	7,110	13,796	59,025	32,851	83,821	155,761
<i>of which: building</i>								
Number of borrowers		13,533	15,134	14,462	17,620	2,313	1,292	159
Facilities granted		2,529	5,309	10,067	36,493	15,730	24,143	20,941
Used margin		1,656	3,692	7,166	26,010	11,196	17,746	15,928
<i>of which: services</i>								
Number of borrowers		57,555	56,411	45,384	51,404	7,038	4,868	777
Facilities granted		10,708	19,711	31,544	106,747	48,364	94,370	167,863
Used margin		7,323	13,773	21,711	73,077	32,616	62,582	93,983
<b>e. PRODUCER HOUSEHOLDS</b>								
Number of borrowers		63,720	39,839	18,326	8,792	309	93	6
Facilities granted		11,920	13,558	12,363	15,171	2,035	1,444	1,394
Used margin		9,759	10,742	9,343	11,674	1,582	1,117	833
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>								
Number of borrowers		257,409	77,768	17,622	7,536	495	311	43
Facilities granted		47,501	25,071	11,426	13,138	3,296	5,745	5,046
Used margin		43,905	21,787	9,133	10,355	2,612	4,378	3,634

Notes:

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

TDB30150

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. TOTAL</b>							
Number of borrowers	437,528	230,484	133,120	136,625	19,333	15,088	3,211
Facilities granted	41,898	40,420	47,358	145,812	68,934	154,982	472,797
Used margin	35,353	30,836	33,084	97,935	44,643	95,962	305,479
<b>b. GENERAL GOVERNMENT</b>							
Number of borrowers	771	1,249	1,298	2,044	411	511	182
Facilities granted	78	237	477	2,318	1,464	5,966	59,505
Used margin	51	154	285	1,400	857	3,020	48,038
<b>c. FINANCIAL COMPANIES</b>							
Number of borrowers	581	635	632	1,086	337	463	442
Facilities granted	56	113	218	1,245	1,208	5,266	168,409
Used margin	41	78	181	904	879	3,457	116,578
<b>d. NON-FINANCIAL COMPANIES</b>							
Number of borrowers	102,415	105,328	93,451	116,513	17,748	13,652	2,530
Facilities granted	9,868	19,149	33,767	127,056	63,403	139,430	241,086
Used margin	6,591	13,053	22,634	83,840	40,677	86,370	138,331
<i>of which: industry</i>							
Number of borrowers	28,843	31,297	31,522	44,955	7,979	7,254	1,559
Facilities granted	2,792	5,779	11,532	50,290	28,811	76,131	141,842
Used margin	1,765	3,672	7,125	30,484	16,966	43,290	80,444
<i>of which: building</i>							
Number of borrowers	13,533	15,134	14,462	17,620	2,313	1,292	159
Facilities granted	1,306	2,742	5,199	18,847	8,124	12,469	10,815
Used margin	855	1,907	3,701	13,433	5,782	9,165	8,226
<i>of which: services</i>							
Number of borrowers	57,555	56,411	45,384	51,404	7,038	4,868	777
Facilities granted	5,530	10,180	16,291	55,130	24,978	48,738	86,694
Used margin	3,782	7,113	11,213	37,741	16,845	32,321	48,538
<b>e. PRODUCER HOUSEHOLDS</b>							
Number of borrowers	63,720	39,839	18,326	8,792	309	93	6
Facilities granted	6,156	7,002	6,385	7,835	1,051	746	720
Used margin	5,040	5,548	4,825	6,029	817	577	430
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Number of borrowers	257,409	77,768	17,622	7,536	495	311	43
Facilities granted	24,532	12,948	5,901	6,785	1,702	2,967	2,606
Used margin	22,675	11,252	4,717	5,348	1,349	2,261	1,877

## 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 segment of economic activity

TDC30030				Banks				
Source: Central Credit Register Stocks in billions of lire								
June 2000	General government	Financial companies	Non-financial companies	of which: industry	building	services	Producer households	Consumer households
<b>a. ITALY</b>								
Number of borrowers	52	1,236	114,607	32,755	17,880	61,126	103,338	350,840
Bad debts	79	3,416	68,062	19,200	19,676	25,878	17,413	23,896
of which: backed by real security	27	544	18,832	4,326	6,690	7,182	3,596	6,237
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	-	506	30,244	9,612	3,523	16,771	20,422	72,779
Bad debts	-	1,348	14,646	5,154	2,628	6,502	2,902	4,670
of which: backed by real security	-	147	4,678	1,152	1,177	2,262	887	1,772
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	3	203	18,904	6,602	2,099	9,779	12,983	42,388
Bad debts	..	395	8,744	3,702	1,396	3,313	1,886	2,780
of which: backed by real security	-	167	2,521	842	440	1,115	546	782
<b>d. CENTRAL ITALY</b>								
Number of borrowers	5	327	29,094	8,149	4,760	15,608	20,665	75,810
Bad debts	27	904	19,913	4,577	6,806	7,520	3,400	5,609
of which: backed by real security	2	137	5,241	966	2,242	1,894	716	1,597
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	34	112	23,497	6,009	4,771	11,736	29,117	90,461
Bad debts	45	604	16,627	4,124	6,134	5,418	5,584	6,117
of which: backed by real security	25	79	5,110	1,142	2,275	1,475	1,079	1,470
<b>f. ISLANDS</b>								
Number of borrowers	10	88	12,868	2,383	2,727	7,232	20,151	69,402
Bad debts	8	165	8,134	1,642	2,713	3,125	3,640	4,719
of which: backed by real security	..	14	1,282	223	556	436	370	618

Notes:

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

TDC30030

Banks

Source: Central Credit Register  
Stocks in millions of euros

## June 2000

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Number of borrowers	52	1,236	114,607	32,755	17,880	61,126	103,338	350,840
Bad debts	41	1,764	35,151	9,916	10,162	13,365	8,993	12,341
of which: backed by real security	14	281	9,726	2,234	3,455	3,709	1,857	3,221
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	-	506	30,244	9,612	3,523	16,771	20,422	72,779
Bad debts	-	696	7,564	2,662	1,357	3,358	1,499	2,412
of which: backed by real security	-	76	2,416	595	608	1,168	458	915
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	3	203	18,904	6,602	2,099	9,779	12,983	42,388
Bad debts	..	204	4,516	1,912	721	1,711	974	1,436
of which: backed by real security	-	86	1,302	435	227	576	282	404
<b>d. CENTRAL ITALY</b>								
Number of borrowers	5	327	29,094	8,149	4,760	15,608	20,665	75,810
Bad debts	14	467	10,284	2,364	3,515	3,884	1,756	2,897
of which: backed by real security	1	71	2,707	499	1,158	978	370	825
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	34	112	23,497	6,009	4,771	11,736	29,117	90,461
Bad debts	23	312	8,587	2,130	3,168	2,798	2,884	3,159
of which: backed by real security	13	41	2,639	590	1,175	762	557	759
<b>f. ISLANDS</b>								
Number of borrowers	10	88	12,868	2,383	2,727	7,232	20,151	69,402
Bad debts	4	85	4,201	848	1,401	1,614	1,880	2,437
of which: backed by real security	..	7	662	115	287	225	191	319

Notes:

## Distribution by customer branch of economic activity

TDB30220		Banks	
Source: Central Credit Register Stocks in billions of lire			
June 2000	Number of borrowers	Bad debts	<i>of which:</i> backed by real security
<b>a. TOTAL</b>	<b>217,945</b>	<b>85,475</b>	<b>22,428</b>
Agricultural, forestry and fishery products	13,456	5,809	1,185
Fuel and power products	262	105	19
Ores and metals	705	500	112
Non-metallic minerals and products	3,414	1,799	430
Chemical products	1,083	563	159
Metal products, except transport equipment	5,854	2,262	445
Agricultural and industrial machinery	3,340	1,921	428
Office and data processing machines, etc.	1,188	453	106
Electrical goods	3,059	1,319	252
Transport equipment	1,518	906	201
Food and tobacco products	6,015	4,386	982
Textiles, clothing and footwear	13,196	4,045	887
Paper and paper products	2,940	993	178
Rubber and plastic products	1,762	641	151
Other manufactured products	7,882	2,229	521
Building and construction	32,073	23,152	7,381
Wholesale and retail trade services, recovery and repair services	72,034	16,867	3,104
Lodging and catering services	12,959	3,228	1,061
Inland transport services	6,234	993	145
Maritime and air transport services	230	176	14
Auxiliary transport services	1,590	451	68
Communication services	201	54	4
Other market services	26,950	12,623	4,591

Notes:

## Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2000

	Number of borrowers	Bad debts	of which:
			backed by real security
<b>a. TOTAL</b>	<b>217,945</b>	<b>44,144</b>	<b>11,583</b>
Agricultural, forestry and fishery products	13,456	3,000	612
Fuel and power products	262	54	10
Ores and metals	705	258	58
Non-metallic minerals and products	3,414	929	222
Chemical products	1,083	291	82
Metal products, except transport equipment	5,854	1,168	230
Agricultural and industrial machinery	3,340	992	221
Office and data processing machines, etc.	1,188	234	55
Electrical goods	3,059	681	130
Transport equipment	1,518	468	104
Food and tobacco products	6,015	2,265	507
Textiles, clothing and footwear	13,196	2,089	458
Paper and paper products	2,940	513	92
Rubber and plastic products	1,762	331	78
Other manufactured products	7,882	1,151	269
Building and construction	32,073	11,957	3,812
Wholesale and retail trade services, recovery and repair services	72,034	8,711	1,603
Lodging and catering services	12,959	1,667	548
Inland transport services	6,234	513	75
Maritime and air transport services	230	91	7
Auxiliary transport services	1,590	233	35
Communication services	201	28	2
Other market services	26,950	6,519	2,371

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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 billions of lire

June 2000

	Total	of which: backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries
<b>a. TOTAL</b>	<b>139,516</b>	<b>33,314</b>	<b>102,024</b>	<b>15,157</b>	<b>22,335</b>
<b>b. GENERAL GOVERNMENT</b>	<b>97</b>	<b>27</b>	<b>76</b>	<b>2</b>	<b>17</b>
Central government	12	..	12	-	..
Local government	72	25	50	2	17
Social security funds	12	2	12	-	-
<b>c. FINANCIAL COMPANIES</b>	<b>4,202</b>	<b>579</b>	<b>3,044</b>	<b>372</b>	<b>786</b>
Monetary financial institutions	-	-	-	-	-
Other financial intermediaries	3,621	531	2,575	345	701
Financial auxiliaries	565	45	459	23	81
Insurance companies and pension funds	17	4	10	4	4
<b>d. NON-FINANCIAL COMPANIES</b>	<b>83,089</b>	<b>21,003</b>	<b>56,905</b>	<b>11,157</b>	<b>15,025</b>
Public companies	738	60	666	46	25
Private companies	67,283	17,895	45,142	9,718	12,423
Associations of non-financial companies	308	21	211	8	91
Craft non-financial quasi-companies	3,218	620	2,595	225	399
Other non-financial quasi-companies	11,538	2,407	8,291	1,160	2,087
<b>e. HOUSEHOLDS</b>	<b>46,730</b>	<b>11,228</b>	<b>37,538</b>	<b>3,385</b>	<b>5,807</b>
Producer households	20,457	4,223	15,808	1,603	3,044
Consumer households	26,271	7,007	21,729	1,781	2,763
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>416</b>	<b>15</b>	<b>376</b>	<b>8</b>	<b>35</b>
<b>g. REST OF THE WORLD</b>	<b>986</b>	<b>43</b>	<b>871</b>	<b>85</b>	<b>29</b>
General government	2	-	2	-	-
Monetary financial institutions	120	-	118	2	..
Other financial institution	52	6	39	14	-
Non-financial companies	759	31	668	64	25
Households	54	8	46	6	4
Non-profit institutions serving households	-	-	-	-	-
International organizations and other institutions	..	-	..	-	..
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>2</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>..</b>

## Notes:

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

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

TDB30230

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

Source: Central Credit Register  
Stocks in millions of euros

June 2000

	Total	of which: backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries
<b>a. TOTAL</b>	<b>72,054</b>	<b>17,205</b>	<b>52,691</b>	<b>7,828</b>	<b>11,535</b>
<b>b. GENERAL GOVERNMENT</b>	<b>50</b>	<b>14</b>	<b>39</b>	<b>1</b>	<b>9</b>
Central government	6	..	6	-	..
Local government	37	13	26	1	9
Social security funds	6	1	6	-	-
<b>c. FINANCIAL COMPANIES</b>	<b>2,170</b>	<b>299</b>	<b>1,572</b>	<b>192</b>	<b>406</b>
Monetary financial institutions	-	-	-	-	-
Other financial intermediaries	1,870	274	1,330	178	362
Financial auxiliaries	292	23	237	12	42
Insurance companies and pension funds	9	2	5	2	2
<b>d. NON-FINANCIAL COMPANIES</b>	<b>42,912</b>	<b>10,847</b>	<b>29,389</b>	<b>5,762</b>	<b>7,760</b>
Public companies	381	31	344	24	13
Private companies	34,749	9,242	23,314	5,019	6,416
Associations of non-financial companies	159	11	109	4	47
Craft non-financial quasi-companies	1,662	320	1,340	116	206
Other non-financial quasi-companies	5,959	1,243	4,282	599	1,078
<b>e. HOUSEHOLDS</b>	<b>24,134</b>	<b>5,799</b>	<b>19,387</b>	<b>1,748</b>	<b>2,999</b>
Producer households	10,565	2,181	8,164	828	1,572
Consumer households	13,568	3,619	11,222	920	1,427
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>215</b>	<b>8</b>	<b>194</b>	<b>4</b>	<b>18</b>
<b>g. REST OF THE WORLD</b>	<b>509</b>	<b>22</b>	<b>450</b>	<b>44</b>	<b>15</b>
General government	1	-	1	-	-
Monetary financial institutions	62	-	61	1	..
Other financial institution	27	3	20	7	-
Non-financial companies	392	16	345	33	13
Households	28	4	24	3	2
Non-profit institutions serving households	-	-	-	-	-
International organizations and other institutions	..	-	..	-	..
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>..</b>

## Notes:

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

## Distribution by customer location (region)

TDB30240		Banks			
Source: Central Credit Register Flows in billions of lire					
2nd quarter 2000		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	<b>TOTAL</b>	<b>32,147</b>	<b>2,190</b>	<b>29,959</b>	<b>1,551</b>
b.	<b>NORTH-WEST ITALY</b>	<b>8,542</b>	<b>527</b>	<b>6,589</b>	<b>443</b>
	Piedmont	2,537	130	1,744	72
	Valle d'Aosta	54	2	84	2
	Liguria	1,120	45	800	27
	Lombardy	4,831	350	3,961	343
c.	<b>NORTH-EAST ITALY</b>	<b>4,792</b>	<b>380</b>	<b>4,343</b>	<b>182</b>
	Trentino-Alto Adige	386	37	238	25
	Veneto	1,654	161	1,866	74
	Friuli-Venezia Giulia	517	25	557	23
	Emilia-Romagna	2,235	157	1,682	60
d.	<b>CENTRAL ITALY</b>	<b>6,947</b>	<b>618</b>	<b>7,420</b>	<b>453</b>
	Marche	612	31	643	23
	Tuscany	2,295	120	2,924	128
	Umbria	387	21	555	27
	Lazio	3,653	445	3,298	275
e.	<b>SOUTHERN ITALY</b>	<b>7,793</b>	<b>418</b>	<b>7,609</b>	<b>258</b>
	Abruzzo	728	31	660	21
	Molise	155	15	75	6
	Campania	3,104	219	2,098	103
	Puglia	2,338	91	2,800	87
	Basilicata	560	33	286	10
	Calabria	908	29	1,690	31
f.	<b>ISLANDS</b>	<b>4,073</b>	<b>246</b>	<b>3,998</b>	<b>217</b>
	Sicily	2,888	147	3,256	170
	Sardinia	1,185	99	742	45

## Notes:

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

## Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register  
Flows in millions of euros

## 2nd quarter 2000

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	<b>TOTAL</b>	<b>32,147</b>	<b>1,131</b>	<b>29,959</b>	<b>801</b>
b.	<b>NORTH-WEST ITALY</b>	<b>8,542</b>	<b>272</b>	<b>6,589</b>	<b>229</b>
	Piedmont	2,537	67	1,744	37
	Valle d'Aosta	54	1	84	1
	Liguria	1,120	23	800	14
	Lombardy	4,831	181	3,961	177
c.	<b>NORTH-EAST ITALY</b>	<b>4,792</b>	<b>196</b>	<b>4,343</b>	<b>94</b>
	Trentino-Alto Adige	386	19	238	13
	Veneto	1,654	83	1,866	38
	Friuli-Venezia Giulia	517	13	557	12
	Emilia-Romagna	2,235	81	1,682	31
d.	<b>CENTRAL ITALY</b>	<b>6,947</b>	<b>319</b>	<b>7,420</b>	<b>234</b>
	Marche	612	16	643	12
	Tuscany	2,295	62	2,924	66
	Umbria	387	11	555	14
	Lazio	3,653	230	3,298	142
e.	<b>SOUTHERN ITALY</b>	<b>7,793</b>	<b>216</b>	<b>7,609</b>	<b>133</b>
	Abruzzo	728	16	660	11
	Molise	155	8	75	3
	Campania	3,104	113	2,098	53
	Puglia	2,338	47	2,800	45
	Basilicata	560	17	286	5
	Calabria	908	15	1,690	16
f.	<b>ISLANDS</b>	<b>4,073</b>	<b>127</b>	<b>3,998</b>	<b>112</b>
	Sicily	2,888	76	3,256	88
	Sardinia	1,185	51	742	23



## 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 billions of lire

## 2nd quarter 2000

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>32,147</b>	<b>2,190</b>	<b>29,959</b>	<b>1,551</b>
General government	2	2	2	2
Financial companies	31	37	33	23
Non-financial companies	4,163	1,288	4,581	842
<i>of which: industry</i>	<i>1,103</i>	<i>391</i>	<i>1,219</i>	<i>161</i>
building	580	360	567	283
services	2,395	513	2,688	378
Producer households	3,723	277	3,641	184
Consumer households and nec	23,451	554	20,370	459

## Notes:

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

## Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register  
Stocks in millions of euros

## 2nd quarter 2000

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>32,147</b>	<b>1,131</b>	<b>29,959</b>	<b>801</b>
General government	2	1	2	1
Financial companies	31	19	33	12
Non-financial companies	4,163	665	4,581	435
<i>of which: industry</i>	<i>1,103</i>	<i>202</i>	<i>1,219</i>	<i>83</i>
building	580	186	567	146
services	2,395	265	2,688	195
Producer households	3,723	143	3,641	95
Consumer households and nec	23,451	286	20,370	237

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## 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 billions of lire			
June 2000	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>177,883</b>	<b>119,578</b>	<b>58,305</b>
<i>of which:</i> in non-euro-area currencies	31,499	22,255	9,244
General government	1,375	538	836
Financial companies	16,791	6,796	9,995
Non-financial companies	139,797	103,530	36,268
<i>of which:</i> industry	67,715	49,913	17,802
building	22,178	18,991	3,187
services	48,531	33,743	14,787
Producer households	2,920	1,954	966
Consumer households and nec	5,271	3,385	1,886
Rest of the world	11,730	3,377	8,353

## Notes:

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

## Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2000

Total

For commercial  
transactionsFor financial  
transactions

a.	TOTAL	91,869	61,757	30,112
	<i>of which:</i> in non-euro-area currencies	16,268	11,494	4,774
	General government	710	278	432
	Financial companies	8,672	3,510	5,162
	Non-financial companies	72,199	53,469	18,731
	<i>of which:</i> industry	34,972	25,778	9,194
	building	11,454	9,808	1,646
	services	25,064	17,427	7,637
	Producer households	1,508	1,009	499
	Consumer households and nec	2,722	1,748	974
	Rest of the world	6,058	1,744	4,314

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## 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 billions of lire			
June 2000	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>167,315</b>	<b>116,587</b>	<b>50,728</b>
<b>b. NORTH-WEST ITALY</b>	<b>72,242</b>	<b>50,951</b>	<b>21,293</b>
Piedmont	13,047	8,713	4,333
Valle d'Aosta	223	108	114
Liguria	5,166	4,459	709
Lombardy	53,807	37,670	16,135
<b>c. NORTH-EAST ITALY</b>	<b>43,667</b>	<b>30,682</b>	<b>12,985</b>
Trentino-Alto Adige	4,781	3,472	1,309
Veneto	11,298	7,050	4,248
Friuli-Venezia Giulia	6,587	4,816	1,772
Emilia-Romagna	21,001	15,347	5,654
<b>d. CENTRAL ITALY</b>	<b>35,997</b>	<b>26,020</b>	<b>9,978</b>
Marche	1,671	1,106	565
Tuscany	8,636	5,203	3,433
Umbria	1,200	649	550
Lazio	24,490	19,063	5,427
<b>e. SOUTHERN ITALY</b>	<b>9,550</b>	<b>6,126</b>	<b>3,423</b>
Abruzzo	1,092	664	430
Molise	180	105	76
Campania	5,249	3,842	1,406
Puglia	2,027	860	1,168
Basilicata	329	134	196
Calabria	672	525	149
<b>f. ISLANDS</b>	<b>5,857</b>	<b>2,808</b>	<b>3,052</b>
Sicily	3,718	1,925	1,793
Sardinia	2,140	881	1,259

## Notes:

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

## Distribution by customer location (region)

TDB30300		Banks		
Source: Central Credit Register Stocks in millions of euros				
June 2000		Total	For commercial transactions	For financial transactions
a.	TOTAL	86,411	60,212	26,199
b.	NORTH-WEST ITALY	37,310	26,314	10,997
	Piedmont	6,738	4,500	2,238
	Valle d'Aosta	115	56	59
	Liguria	2,668	2,303	366
	Lombardy	27,789	19,455	8,333
c.	NORTH-EAST ITALY	22,552	15,846	6,706
	Trentino-Alto Adige	2,469	1,793	676
	Veneto	5,835	3,641	2,194
	Friuli-Venezia Giulia	3,402	2,487	915
	Emilia-Romagna	10,846	7,926	2,920
d.	CENTRAL ITALY	18,591	13,438	5,153
	Marche	863	571	292
	Tuscany	4,460	2,687	1,773
	Umbria	620	335	284
	Lazio	12,648	9,845	2,803
e.	SOUTHERN ITALY	4,932	3,164	1,768
	Abruzzo	564	343	222
	Molise	93	54	39
	Campania	2,711	1,984	726
	Puglia	1,047	444	603
	Basilicata	170	69	101
	Calabria	347	271	77
f.	ISLANDS	3,025	1,450	1,576
	Sicily	1,920	994	926
	Sardinia	1,105	455	650



## 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 billions of lire			
June 2000	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>142,717</b>	<b>105,484</b>	<b>37,233</b>
Agricultural, forestry and fishery products	2,041	1,340	701
Fuel and power products	8,005	4,794	3,210
Ores and metals	2,207	1,539	668
Non-metallic minerals and products	2,409	1,656	753
Chemical products	2,583	1,619	964
Metal products, except transport equipment	3,280	2,455	827
Agricultural and industrial machinery	12,932	11,066	1,869
Office and data processing machines, etc.	1,452	804	649
Electrical goods	13,494	10,402	3,092
Transport equipment	8,423	7,337	1,086
Food and tobacco products	5,344	3,266	2,078
Textiles, clothing and footwear	3,795	2,628	1,168
Paper and paper products	1,481	835	647
Rubber and plastic products	900	596	304
Other manufactured products	1,747	1,140	606
Building and construction	22,581	19,312	3,268
Wholesale and retail trade services, recovery and repair services	16,727	11,815	4,912
Lodging and catering services	2,020	1,394	625
Inland transport services	1,816	1,307	509
Maritime and air transport services	1,061	757	306
Auxiliary transport services	1,896	1,472	422
Communication services	2,389	1,642	745
Other market services	24,134	16,309	7,824

## Notes:

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

## Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2000		Total	For commercial transactions	For financial transactions
a.	<b>TOTAL</b>	<b>73,707</b>	<b>54,478</b>	<b>19,229</b>
	Agricultural, forestry and fishery products	1,054	692	362
	Fuel and power products	4,134	2,476	1,658
	Ores and metals	1,140	795	345
	Non-metallic minerals and products	1,244	855	389
	Chemical products	1,334	836	498
	Metal products, except transport equipment	1,694	1,268	427
	Agricultural and industrial machinery	6,679	5,715	965
	Office and data processing machines, etc.	750	415	335
	Electrical goods	6,969	5,372	1,597
	Transport equipment	4,350	3,789	561
	Food and tobacco products	2,760	1,687	1,073
	Textiles, clothing and footwear	1,960	1,357	603
	Paper and paper products	765	431	334
	Rubber and plastic products	465	308	157
	Other manufactured products	902	589	313
	Building and construction	11,662	9,974	1,688
	Wholesale and retail trade services, recovery and repair services	8,639	6,102	2,537
	Lodging and catering services	1,043	720	323
	Inland transport services	938	675	263
	Maritime and air transport services	548	391	158
	Auxiliary transport services	979	760	218
	Communication services	1,234	848	385
	Other market services	12,464	8,423	4,041

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## 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 billions of lire

June 2000		Facilities granted	Used margin	Overshoot
a.	<b>TOTAL</b>	<b>68,740</b>	<b>62,187</b>	<b>885</b>
	<i>of which: transactions of financial intermediaries</i>	<i>53,431</i>	<i>49,067</i>	<i>525</i>
	Agricultural, forestry and fishery products	188	174	15
	Fuel and power products	827	567	4
	Ores and metals	873	769	6
	Non-metallic minerals and products	1,925	1,735	23
	Chemical products	1,344	1,220	12
	Metal products, except transport equipment	7,075	6,359	46
	Agricultural and industrial machinery	4,831	4,180	25
	Office and data processing machines, etc.	579	527	6
	Electrical goods	2,531	2,294	31
	Transport equipment	1,171	972	12
	Food and tobacco products	1,501	1,297	46
	Textiles, clothing and footwear	4,473	4,113	54
	Paper and paper products	3,776	3,263	54
	Rubber and plastic products	2,885	2,544	25
	Other manufactured products	2,258	2,018	25
	Building and construction	3,776	3,481	77
	Wholesale and retail trade services, recovery and repair services	9,730	8,951	87
	Lodging and catering services	1,040	966	31
	Inland transport services	3,538	3,377	41
	Maritime and air transport services	1,638	1,584	37
	Auxiliary transport services	1,117	1,024	43
	Communication services	1,247	1,226	2
	Other market services	10,421	9,544	184

Notes:

## Distribution by customer branch of economic activity

TDB30304

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

Source: Central Credit Register  
Stocks in millions of euros

June 2000		Facilities granted	Used margin	Overshoot
a.	<b>TOTAL</b>	<b>35,501</b>	<b>32,117</b>	<b>457</b>
	<i>of which: transactions of financial intermediaries</i>	<i>27,595</i>	<i>25,341</i>	<i>271</i>
	Agricultural, forestry and fishery products	97	90	8
	Fuel and power products	427	293	2
	Ores and metals	451	397	3
	Non-metallic minerals and products	994	896	12
	Chemical products	694	630	6
	Metal products, except transport equipment	3,654	3,284	24
	Agricultural and industrial machinery	2,495	2,159	13
	Office and data processing machines, etc.	299	272	3
	Electrical goods	1,307	1,185	16
	Transport equipment	605	502	6
	Food and tobacco products	775	670	24
	Textiles, clothing and footwear	2,310	2,124	28
	Paper and paper products	1,950	1,685	28
	Rubber and plastic products	1,490	1,314	13
	Other manufactured products	1,166	1,042	13
	Building and construction	1,950	1,798	40
	Wholesale and retail trade services, recovery and repair services	5,025	4,623	45
	Lodging and catering services	537	499	16
	Inland transport services	1,827	1,744	21
	Maritime and air transport services	846	818	19
	Auxiliary transport services	577	529	22
	Communication services	644	633	1
	Other market services	5,382	4,929	95

€

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 billions of lire

June 2000		Facilities granted	Used margin	Overshoot
a.	<b>TOTAL</b>	<b>71,162</b>	<b>64,451</b>	<b>939</b>
	<i>of which: transactions of financial intermediaries</i>	<i>55,323</i>	<i>50,872</i>	<i>569</i>
	Piedmont	7,265	6,535	35
	Valle d'Aosta	163	153	..
	Liguria	1,051	1,034	45
	Lombardy	24,922	22,271	172
	Trentino-Alto Adige	1,818	1,679	15
	Veneto	9,921	8,789	77
	Friuli-Venezia Giulia	1,777	1,576	25
	Emilia-Romagna	7,888	7,093	101
	Marche	2,014	1,783	14
	Tuscany	4,614	4,151	72
	Umbria	567	523	10
	Lazio	4,403	4,339	137
	Abruzzo	664	625	19
	Molise	58	54	4
	Campania	1,336	1,243	79
	Puglia	759	734	50
	Basilicata	116	114	2
	Calabria	149	163	19
	Sicily	790	749	33
	Sardinia	881	840	27

Notes:

## Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register  
Stocks in millions of euros

June 2000

Facilities granted

Used margin

Overshoot

a.	<b>TOTAL</b>	<b>36,752</b>	<b>33,286</b>	<b>485</b>
	<i>of which: transactions of financial intermediaries</i>	28,572	26,273	294
	Piedmont	3,752	3,375	18
	Valle d'Aosta	84	79	..
	Liguria	543	534	23
	Lombardy	12,871	11,502	89
	Trentino-Alto Adige	939	867	8
	Veneto	5,124	4,539	40
	Friuli-Venezia Giulia	918	814	13
	Emilia-Romagna	4,074	3,663	52
	Marche	1,040	921	7
	Tuscany	2,383	2,144	37
	Umbria	293	270	5
	Lazio	2,274	2,241	71
	Abruzzo	343	323	10
	Molise	30	28	2
	Campania	690	642	41
	Puglia	392	379	26
	Basilicata	60	59	1
	Calabria	77	84	10
	Sicily	408	387	17
	Sardinia	455	434	14

€

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 billions of lire

June 2000	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>45,125</b>	<b>26,920</b>	<b>18,205</b>	<b>40,788</b>	<b>27,708</b>
<i>of which: transactions of financial intermediaries</i>	<i>41,765</i>	<i>24,689</i>	<i>17,076</i>	<i>36,801</i>	<i>25,034</i>
Agricultural, forestry and fishery products	155	139	15	136	81
Fuel and power products	441	356	85	540	223
Ores and metals	1,439	608	829	1,688	1,175
Non-metallic minerals and products	252	176	76	269	139
Chemical products	1,224	519	705	802	492
Metal products, except transport equipment	2,575	1,437	1,139	2,143	1,444
Agricultural and industrial machinery	2,271	1,040	1,231	2,639	1,696
Office and data processing machines, etc.	1,179	548	629	1,657	986
Electrical goods	4,763	2,267	2,496	5,640	3,747
Transport equipment	8,570	4,968	3,601	6,155	5,735
Food and tobacco products	1,704	1,094	610	1,485	1,049
Textiles, clothing and footwear	1,547	1,055	490	1,504	794
Paper and paper products	1,185	916	271	910	594
Rubber and plastic products	970	455	515	924	616
Other manufactured products	645	461	186	507	345
Building and construction	2,234	2,116	120	2,293	1,379
Wholesale and retail trade services, recovery and repair services	7,462	4,093	3,369	5,882	3,752
Lodging and catering services	178	132	46	137	99
Inland transport services	461	374	87	432	281
Maritime and air transport services	103	91	12	76	60
Auxiliary transport services	672	391	281	372	263
Communication services	778	227	550	653	347
Other market services	4,316	3,454	862	3,944	2,409

## 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 branch of economic activity

TDB30312

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

Source: Central Credit Register  
Stocks in millions of euros

June 2000

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
<b>a. TOTAL</b>	<b>23,305</b>	<b>13,903</b>	<b>9,402</b>	<b>21,065</b>	<b>14,310</b>
<i>of which: transactions of financial intermediaries</i>	<i>21,570</i>	<i>12,751</i>	<i>8,819</i>	<i>19,006</i>	<i>12,929</i>
Agricultural, forestry and fishery products	80	72	8	70	42
Fuel and power products	228	184	44	279	115
Ores and metals	743	314	428	872	607
Non-metallic minerals and products	130	91	39	139	72
Chemical products	632	268	364	414	254
Metal products, except transport equipment	1,330	742	588	1,107	746
Agricultural and industrial machinery	1,173	537	636	1,363	876
Office and data processing machines, etc.	609	283	325	856	509
Electrical goods	2,460	1,171	1,289	2,913	1,935
Transport equipment	4,426	2,566	1,860	3,179	2,962
Food and tobacco products	880	565	315	767	542
Textiles, clothing and footwear	799	545	253	777	410
Paper and paper products	612	473	140	470	307
Rubber and plastic products	501	235	266	477	318
Other manufactured products	333	238	96	262	178
Building and construction	1,154	1,093	62	1,184	712
Wholesale and retail trade services, recovery and repair services	3,854	2,114	1,740	3,038	1,938
Lodging and catering services	92	68	24	71	51
Inland transport services	238	193	45	223	145
Maritime and air transport services	53	47	6	39	31
Auxiliary transport services	347	202	145	192	136
Communication services	402	117	284	337	179
Other market services	2,229	1,784	445	2,037	1,244

€

## 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 billions of lire

June 2000		Nominal value of receivables assigned			Advances granted	
		of which:			facilities granted	used margin
		Total	with recourse	without recourse		
<b>a. TOTAL</b>		<b>48,463</b>	<b>28,060</b>	<b>20,404</b>	<b>44,852</b>	<b>30,783</b>
	<i>of which: transactions of financial intermediaries</i>	<i>45,012</i>	<i>25,739</i>	<i>19,274</i>	<i>40,801</i>	<i>28,088</i>
	Piedmont	12,621	6,765	5,855	9,428	8,200
	Valle d'Aosta	215	197	17	263	155
	Liguria	1,266	833	436	1,280	840
	Lombardy	12,750	7,191	5,559	12,439	7,249
	Trentino-Alto Adige	203	87	116	153	64
	Veneto	2,037	1,309	728	1,843	1,059
	Friuli-Venezia Giulia	718	443	275	910	513
	Emilia-Romagna	3,390	2,114	1,278	3,313	2,039
	Marche	540	347	194	453	267
	Tuscany	2,620	1,353	1,266	2,616	1,714
	Umbria	397	287	110	836	740
	Lazio	7,131	3,768	3,363	7,108	5,418
	Abruzzo	380	228	149	354	228
	Molise	172	101	72	137	97
	Campania	1,801	1,299	501	1,524	964
	Puglia	703	562	141	641	381
	Basilicata	259	122	137	182	124
	Calabria	250	213	37	228	143
	Sicily	753	641	112	867	449
	Sardinia	252	196	56	277	139

## 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)

TDB30316

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

Source: Central Credit Register  
Stocks in millions of euros

June 2000

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>25,029</b>	<b>14,492</b>	<b>10,538</b>	<b>23,164</b>	<b>15,898</b>
<i>of which: transactions of financial intermediaries</i>	<i>23,247</i>	<i>13,293</i>	<i>9,954</i>	<i>21,072</i>	<i>14,506</i>
Piedmont	6,518	3,494	3,024	4,869	4,235
Valle d'Aosta	111	102	9	136	80
Liguria	654	430	225	661	434
Lombardy	6,585	3,714	2,871	6,424	3,744
Trentino-Alto Adige	105	45	60	79	33
Veneto	1,052	676	376	952	547
Friuli-Venezia Giulia	371	229	142	470	265
Emilia-Romagna	1,751	1,092	660	1,711	1,053
Marche	279	179	100	234	138
Tuscany	1,353	699	654	1,351	885
Umbria	205	148	57	432	382
Lazio	3,683	1,946	1,737	3,671	2,798
Abruzzo	196	118	77	183	118
Molise	89	52	37	71	50
Campania	930	671	259	787	498
Puglia	363	290	73	331	197
Basilicata	134	63	71	94	64
Calabria	129	110	19	118	74
Sicily	389	331	58	448	232
Sardinia	130	101	29	143	72

€

## 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 billions of lire						
June 2000	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
<b>a. TOTAL</b>	<b>1,891,492</b>	<b>1,262,553</b>	<b>217,284</b>	<b>153,657</b>	<b>308,690</b>	<b>220,750</b>
Piedmont	173,323	107,052	59,083	35,751	71,328	42,044
Valle d'Aosta	2,995	2,033	1,514	968	1,750	1,121
Liguria	32,537	21,824	9,112	5,567	11,840	7,222
Lombardy	626,703	396,757	111,605	78,431	167,665	115,113
Trentino-Alto Adige	41,124	28,029	5,925	2,961	7,780	4,099
Veneto	172,959	112,490	18,762	12,138	27,514	16,044
Friuli-Venezia Giulia	45,198	30,148	16,960	11,902	19,938	13,771
Emilia-Romagna	202,422	130,749	32,090	24,484	42,044	31,035
Marche	40,424	25,766	7,116	4,027	9,093	5,056
Tuscany	102,458	74,692	16,139	13,008	21,644	16,665
Umbria	18,704	14,245	4,413	3,751	5,985	4,709
Lazio	249,525	186,769	116,376	88,993	144,078	106,721
Abruzzo	20,052	13,573	3,874	2,385	5,592	3,448
Molise	3,468	2,637	1,429	1,042	1,867	1,379
Campania	59,050	39,635	21,806	12,657	25,019	14,803
Puglia	32,138	24,174	5,923	5,036	7,658	6,037
Basilicata	5,757	4,630	2,476	2,163	2,972	2,519
Calabria	9,927	8,037	2,341	1,971	2,955	2,418
Sicily	36,131	26,283	9,614	7,180	11,399	8,289
Sardinia	16,596	13,029	4,271	3,117	5,468	3,993

Notes:

## Distribution by customer location (region)

TDB30320

Banks

Source: Central Credit Register  
Stocks in millions of euros

June 2000

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
<b>a. TOTAL</b>	<b>976,874</b>	<b>652,054</b>	<b>112,218</b>	<b>79,357</b>	<b>159,425</b>	<b>114,008</b>
Piedmont	89,514	55,288	30,514	18,464	36,838	21,714
Valle d'Aosta	1,547	1,050	782	500	904	579
Liguria	16,804	11,271	4,706	2,875	6,115	3,730
Lombardy	323,665	204,908	57,639	40,506	86,592	59,451
Trentino-Alto Adige	21,239	14,476	3,060	1,529	4,018	2,117
Veneto	89,326	58,096	9,690	6,269	14,210	8,286
Friuli-Venezia Giulia	23,343	15,570	8,759	6,147	10,297	7,112
Emilia-Romagna	104,542	67,526	16,573	12,645	21,714	16,028
Marche	20,877	13,307	3,675	2,080	4,696	2,611
Tuscany	52,915	38,575	8,335	6,718	11,178	8,607
Umbria	9,660	7,357	2,279	1,937	3,091	2,432
Lazio	128,869	96,458	60,103	45,961	74,410	55,117
Abruzzo	10,356	7,010	2,001	1,232	2,888	1,781
Molise	1,791	1,362	738	538	964	712
Campania	30,497	20,470	11,262	6,537	12,921	7,645
Puglia	16,598	12,485	3,059	2,601	3,955	3,118
Basilicata	2,973	2,391	1,279	1,117	1,535	1,301
Calabria	5,127	4,151	1,209	1,018	1,526	1,249
Sicily	18,660	13,574	4,965	3,708	5,887	4,281
Sardinia	8,571	6,729	2,206	1,610	2,824	2,062

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Notes:

## Distribution by size of bank

TDB30340		Banks				
Source: Central Credit Register Stocks in billions of lire						
June 2000	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
<b>a. TOTAL</b>						
Facilities granted	<b>1,891,492</b>	680,510	428,435	354,864	238,033	189,648
Used margin	<b>1,262,553</b>	459,376	279,067	239,232	155,603	129,277
<b>b. FIRST 10 BORROWERS</b>						
Facilities granted	<b>157,614</b>	81,318	54,949	19,731	12,169	12,204
Used margin	<b>119,063</b>	65,702	45,835	15,893	8,932	11,120
<b>c. FIRST 20 BORROWERS</b>						
Facilities granted	<b>213,181</b>	118,939	72,473	26,784	16,828	15,062
Used margin	<b>159,227</b>	93,369	61,773	20,962	13,550	13,558
<b>d. FIRST 50 BORROWERS</b>						
Facilities granted	<b>300,004</b>	166,831	100,680	39,899	28,033	19,485
Used margin	<b>229,692</b>	131,548	84,950	30,458	21,295	17,055
<b>e. FIRST 100 BORROWERS</b>						
Facilities granted	<b>388,803</b>	202,538	129,292	54,887	35,807	23,429
Used margin	<b>294,967</b>	159,998	102,744	39,930	27,106	20,279

Notes:

## Distribution by size of bank

TDB30340

Banks

Source: Central Credit Register  
Stocks in millions of euros

## June 2000

## Total

## Banks

Major

Large

Medium-sized

Small

Minor

## a. TOTAL

Facilities granted	976,874	351,454	221,268	183,272	122,934	97,945
Used margin	652,054	237,248	144,126	123,553	80,362	66,766

## b. FIRST 10 BORROWERS

Facilities granted	81,401	41,997	28,379	10,190	6,285	6,303
Used margin	61,491	33,932	23,672	8,208	4,613	5,743

## c. FIRST 20 BORROWERS

Facilities granted	110,099	61,427	37,429	13,833	8,691	7,779
Used margin	82,234	48,221	31,903	10,826	6,998	7,002

## d. FIRST 50 BORROWERS

Facilities granted	154,939	86,161	51,997	20,606	14,478	10,063
Used margin	118,626	67,939	43,873	15,730	10,998	8,808

## e. FIRST 100 BORROWERS

Facilities granted	200,800	104,602	66,774	28,347	18,493	12,100
Used margin	152,338	82,632	53,063	20,622	13,999	10,473



Notes:

## Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register  
 Stocks in billions of lire  
 Percentages

June 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.	<b>TOTAL</b>	<b>1,051,905</b>	<b>52.31</b>	<b>58.22</b>	<b>73.53</b>	<b>80.42</b>	<b>1,262,553</b>
	General government	5,610	79.33	84.05	92.41	95.03	104,289
	Financial companies	3,859	42.67	57.55	89.36	95.40	237,879
	Non-financial companies	437,187	35.46	42.77	63.35	73.38	764,128
	<i>of which: industry</i>	<i>146,847</i>	<i>37.07</i>	<i>44.85</i>	<i>66.56</i>	<i>76.51</i>	<i>357,069</i>
	building	62,539	25.65	32.43	53.25	64.95	84,661
	services	217,462	35.15	41.97	61.60	71.60	308,442
	Producer households	148,170	10.57	14.66	31.38	42.81	47,276
	Consumer households and nec	433,405	14.61	18.00	29.93	38.30	102,498

Notes:

## Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

June 2000

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total used margin
<b>a. TOTAL</b>	<b>1,051,905</b>	<b>52.31</b>	<b>58.22</b>	<b>73.53</b>	<b>80.42</b>	<b>652,054</b>
General government	5,610	79.33	84.05	92.41	95.03	53,861
Financial companies	3,859	42.67	57.55	89.36	95.40	122,854
Non-financial companies	437,187	35.46	42.77	63.35	73.38	394,639
<i>of which: industry</i>	<i>146,847</i>	<i>37.07</i>	<i>44.85</i>	<i>66.56</i>	<i>76.51</i>	<i>184,411</i>
building	62,539	25.65	32.43	53.25	64.95	43,724
services	217,462	35.15	41.97	61.60	71.60	159,297
Producer households	148,170	10.57	14.66	31.38	42.81	24,416
Consumer households and nec	433,405	14.61	18.00	29.93	38.30	52,936

€

Notes:

## Distribution by customer location (region)

TDB30390						Banks
Source: Central Credit Register Stocks in billions of lire Percentages						
June 2000	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
<b>a. TOTAL</b>	<b>591,080</b>	<b>33.98</b>	<b>41.95</b>	<b>63.52</b>	<b>74.22</b>	<b>116,194</b>
Piedmont	36,426	27.16	34.76	57.89	70.48	5,245
Valle d'Aosta	1,059	28.31	34.49	58.84	71.79	170
Liguria	15,643	31.75	39.61	62.77	74.23	2,686
Lombardy	72,896	34.45	43.06	65.44	76.02	15,719
Trentino-Alto Adige	4,232	25.20	35.46	60.35	73.56	734
Veneto	28,652	29.37	38.18	62.10	73.72	6,208
Friuli-Venezia Giulia	9,277	23.27	30.73	54.86	68.53	1,233
Emilia-Romagna	33,123	30.28	39.12	62.36	73.97	5,685
Marche	14,264	22.99	30.24	54.31	67.45	2,229
Tuscany	40,916	27.47	34.63	57.61	70.15	5,687
Umbria	7,285	26.04	33.73	57.14	69.38	1,189
Lazio	65,790	42.27	51.67	72.65	80.87	20,987
Abruzzo	15,218	28.63	36.82	60.85	72.49	2,628
Molise	2,577	26.04	35.20	61.07	73.06	538
Campania	52,240	38.80	46.53	66.90	76.85	10,977
Puglia	45,754	36.33	44.69	66.06	75.85	9,858
Basilicata	9,188	21.93	30.06	55.52	67.81	1,721
Calabria	26,001	21.77	29.32	53.26	65.90	4,260
Sicily	90,842	29.29	35.74	56.87	68.65	14,838
Sardinia	19,697	29.60	37.50	59.50	70.66	3,601

Notes:

## Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

June 2000

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
<b>a. TOTAL</b>	<b>591,080</b>	<b>33.98</b>	<b>41.95</b>	<b>63.52</b>	<b>74.22</b>	<b>60,009</b>
Piedmont	36,426	27.16	34.76	57.89	70.48	2,709
Valle d'Aosta	1,059	28.31	34.49	58.84	71.79	88
Liguria	15,643	31.75	39.61	62.77	74.23	1,387
Lombardy	72,896	34.45	43.06	65.44	76.02	8,118
Trentino-Alto Adige	4,232	25.20	35.46	60.35	73.56	379
Veneto	28,652	29.37	38.18	62.10	73.72	3,206
Friuli-Venezia Giulia	9,277	23.27	30.73	54.86	68.53	637
Emilia-Romagna	33,123	30.28	39.12	62.36	73.97	2,936
Marche	14,264	22.99	30.24	54.31	67.45	1,151
Tuscany	40,916	27.47	34.63	57.61	70.15	2,937
Umbria	7,285	26.04	33.73	57.14	69.38	614
Lazio	65,790	42.27	51.67	72.65	80.87	10,839
Abruzzo	15,218	28.63	36.82	60.85	72.49	1,357
Molise	2,577	26.04	35.20	61.07	73.06	278
Campania	52,240	38.80	46.53	66.90	76.85	5,669
Puglia	45,754	36.33	44.69	66.06	75.85	5,091
Basilicata	9,188	21.93	30.06	55.52	67.81	889
Calabria	26,001	21.77	29.32	53.26	65.90	2,200
Sicily	90,842	29.29	35.74	56.87	68.65	7,663
Sardinia	19,697	29.60	37.50	59.50	70.66	1,860

€

Notes:

## Distribution by customer segment of economic activity

TDB30410						Banks
Source: Central Credit Register Stocks in billions of lire Percentages						
June 2000	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	591,080	33.98	41.95	63.52	74.22	116,194
General government	52	44.84	44.84	73.15	83.89	79
Financial companies	1,236	24.44	37.04	71.88	83.64	3,416
Non-financial companies	114,607	28.52	37.15	62.50	74.32	68,062
<i>of which:</i> industry	32,755	23.61	32.24	58.77	71.54	19,200
building	17,880	28.68	37.42	63.40	75.59	19,676
services	61,126	28.53	36.73	60.71	72.48	25,878
Producer households	103,338	13.94	19.45	40.77	54.77	17,413
Consumer households and nec	350,840	15.59	21.36	44.20	59.33	23,896

Notes:

## Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

June 2000

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
<b>a. TOTAL</b>	<b>591,080</b>	<b>33.98</b>	<b>41.95</b>	<b>63.52</b>	<b>74.22</b>	<b>60,009</b>
General government	52	44.84	44.84	73.15	83.89	41
Financial companies	1,236	24.44	37.04	71.88	83.64	1,764
Non-financial companies	114,607	28.52	37.15	62.50	74.32	35,151
<i>of which:</i> industry	32,755	23.61	32.24	58.77	71.54	9,916
building	17,880	28.68	37.42	63.40	75.59	10,162
services	61,126	28.53	36.73	60.71	72.48	13,365
Producer households	103,338	13.94	19.45	40.77	54.77	8,993
Consumer households and nec	350,840	15.59	21.36	44.20	59.33	12,341

€

Notes:

**F.7.5.1****NUMBER OF BORROWERS****Distribution by customer location (region) and number of facilities**

TDB30430

Source: Central Credit Register  
Stocks in billions of lire

<b>June 2000</b>		<b>Total</b>			<b>1 facility</b>		
		<b>facilities granted</b>	<b>used margin</b>	<b>number of borrowers</b>	<b>facilities granted</b>	<b>used margin</b>	<b>number of borrowers</b>
<b>a.</b>	<b>TOTAL</b>	<b>1,891,492</b>	<b>1,262,553</b>	<b>1,148,073</b>	<b>338,075</b>	<b>256,817</b>	<b>872,087</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>835,561</b>	<b>527,666</b>	<b>392,326</b>	<b>127,517</b>	<b>90,060</b>	<b>295,479</b>
	Piedmont	173,323	107,052	91,842	26,502	18,890	70,439
	Valle d'Aosta	2,995	2,033	2,999	709	548	2,431
	Liguria	32,537	21,824	29,845	7,983	6,254	24,276
	Lombardy	626,703	396,757	267,640	92,323	64,365	198,333
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>461,702</b>	<b>301,415</b>	<b>343,748</b>	<b>88,306</b>	<b>68,699</b>	<b>256,405</b>
	Trentino-Alto Adige	41,124	28,029	46,288	13,748	10,483	37,914
	Veneto	172,959	112,490	132,264	33,616	26,142	96,633
	Friuli-Venezia Giulia	45,198	30,148	28,334	7,977	6,535	21,122
	Emilia-Romagna	202,422	130,749	136,862	32,963	25,541	100,736
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>411,111</b>	<b>301,471</b>	<b>236,687</b>	<b>64,143</b>	<b>55,137</b>	<b>183,403</b>
	Marche	40,424	25,766	37,835	7,726	5,886	27,354
	Tuscany	102,458	74,692	93,310	19,725	16,727	70,159
	Umbria	18,704	14,245	17,389	3,863	3,276	12,848
	Lazio	249,525	186,769	88,153	32,828	29,245	73,042
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>130,394</b>	<b>92,687</b>	<b>117,910</b>	<b>40,621</b>	<b>29,091</b>	<b>90,675</b>
	Abruzzo	20,052	13,573	16,508	3,501	2,794	11,970
	Molise	3,468	2,637	2,943	654	571	2,230
	Campania	59,050	39,635	43,268	23,717	15,256	33,667
	Puglia	32,138	24,174	36,568	8,525	6,965	28,172
	Basilicata	5,757	4,630	5,067	1,241	1,053	3,903
	Calabria	9,927	8,037	13,556	2,980	2,453	10,733
<b>f.</b>	<b>ISLANDS</b>	<b>52,727</b>	<b>39,312</b>	<b>57,402</b>	<b>17,488</b>	<b>13,831</b>	<b>46,125</b>
	Sicily	36,131	26,283	40,363	12,311	9,401	32,535
	Sardinia	16,596	13,029	17,039	5,178	4,432	13,590

Notes:

## Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>182,079</b>	<b>127,174</b>	<b>138,937</b>	<b>240,680</b>	<b>160,079</b>	<b>86,654</b>	<b>1,130,660</b>	<b>718,484</b>	<b>50,395</b>
<b>72,316</b>	<b>49,818</b>	<b>47,070</b>	<b>99,302</b>	<b>62,086</b>	<b>30,566</b>	<b>536,426</b>	<b>325,702</b>	<b>19,211</b>
15,066	10,274	10,910	17,072	10,328	6,612	114,681	67,558	3,881
308	223	329	347	227	170	1,632	1,034	69
2,957	2,097	2,957	3,747	2,471	1,619	17,850	11,002	993
53,985	37,223	32,874	78,134	49,061	22,165	402,262	246,108	14,268
<b>50,608</b>	<b>34,369</b>	<b>44,054</b>	<b>66,596</b>	<b>42,774</b>	<b>27,334</b>	<b>256,190</b>	<b>155,573</b>	<b>15,955</b>
8,576	6,442	5,498	6,847	4,632	2,147	11,955	6,473	729
20,050	13,749	17,707	26,424	17,411	11,388	92,867	55,188	6,536
2,980	2,093	3,361	4,626	3,005	2,308	29,615	18,513	1,543
19,004	12,084	17,488	28,701	17,725	11,491	121,753	75,400	7,147
<b>37,699</b>	<b>27,369</b>	<b>27,006</b>	<b>44,768</b>	<b>33,362</b>	<b>16,596</b>	<b>264,500</b>	<b>185,603</b>	<b>9,682</b>
4,579	2,920	5,143	5,948	3,776	3,280	22,170	13,182	2,058
10,353	7,584	10,944	15,194	10,648	7,389	57,186	39,730	4,818
2,194	1,754	2,242	2,566	1,874	1,423	10,080	7,342	876
20,573	15,109	8,677	21,061	17,066	4,504	175,064	125,348	1,930
<b>14,414</b>	<b>10,448</b>	<b>14,278</b>	<b>22,356</b>	<b>16,044</b>	<b>8,671</b>	<b>53,002</b>	<b>37,105</b>	<b>4,286</b>
2,056	1,563	2,064	3,243	2,341	1,485	11,252	6,878	989
360	292	363	556	405	241	1,898	1,369	109
5,482	3,832	5,124	8,824	5,919	3,050	21,028	14,627	1,427
4,397	3,166	4,402	6,475	4,833	2,672	12,741	9,211	1,322
670	496	667	918	627	356	2,928	2,455	141
1,450	1,100	1,658	2,341	1,919	867	3,158	2,566	298
<b>7,040</b>	<b>5,172</b>	<b>6,529</b>	<b>7,656</b>	<b>5,811</b>	<b>3,487</b>	<b>20,542</b>	<b>14,499</b>	<b>1,261</b>
4,659	3,290	4,569	4,976	3,638	2,367	14,187	9,956	892
2,382	1,882	1,960	2,680	2,172	1,120	6,357	4,542	369

**F.7.5.1****NUMBER OF BORROWERS****Distribution by customer location (region) and number of facilities**

TDB30430

Source: Central Credit Register  
Stocks in millions of euros**June 2000**

		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>a.</b>	<b>TOTAL</b>	<b>976,874</b>	<b>652,054</b>	<b>1,148,073</b>	<b>174,601</b>	<b>132,635</b>	<b>872,087</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>431,531</b>	<b>272,517</b>	<b>392,326</b>	<b>65,857</b>	<b>46,512</b>	<b>295,479</b>
	Piedmont	89,514	55,288	91,842	13,687	9,756	70,439
	Valle d'Aosta	1,547	1,050	2,999	366	283	2,431
	Liguria	16,804	11,271	29,845	4,123	3,230	24,276
	Lombardy	323,665	204,908	267,640	47,681	33,242	198,333
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>238,449</b>	<b>155,668</b>	<b>343,748</b>	<b>45,606</b>	<b>35,480</b>	<b>256,405</b>
	Trentino-Alto Adige	21,239	14,476	46,288	7,100	5,414	37,914
	Veneto	89,326	58,096	132,264	17,361	13,501	96,633
	Friuli-Venezia Giulia	23,343	15,570	28,334	4,120	3,375	21,122
	Emilia-Romagna	104,542	67,526	136,862	17,024	13,191	100,736
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>212,321</b>	<b>155,697</b>	<b>236,687</b>	<b>33,127</b>	<b>28,476</b>	<b>183,403</b>
	Marche	20,877	13,307	37,835	3,990	3,040	27,354
	Tuscany	52,915	38,575	93,310	10,187	8,639	70,159
	Umbria	9,660	7,357	17,389	1,995	1,692	12,848
	Lazio	128,869	96,458	88,153	16,954	15,104	73,042
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>67,343</b>	<b>47,869</b>	<b>117,910</b>	<b>20,979</b>	<b>15,024</b>	<b>90,675</b>
	Abruzzo	10,356	7,010	16,508	1,808	1,443	11,970
	Molise	1,791	1,362	2,943	338	295	2,230
	Campania	30,497	20,470	43,268	12,249	7,879	33,667
	Puglia	16,598	12,485	36,568	4,403	3,597	28,172
	Basilicata	2,973	2,391	5,067	641	544	3,903
	Calabria	5,127	4,151	13,556	1,539	1,267	10,733
<b>f.</b>	<b>ISLANDS</b>	<b>27,231</b>	<b>20,303</b>	<b>57,402</b>	<b>9,032</b>	<b>7,143</b>	<b>46,125</b>
	Sicily	18,660	13,574	40,363	6,358	4,855	32,535
	Sardinia	8,571	6,729	17,039	2,674	2,289	13,590

**Notes:**

## Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>94,036</b>	<b>65,680</b>	<b>138,937</b>	<b>124,301</b>	<b>82,674</b>	<b>86,654</b>	<b>583,937</b>	<b>371,066</b>	<b>50,395</b>
<b>37,348</b>	<b>25,729</b>	<b>47,070</b>	<b>51,285</b>	<b>32,065</b>	<b>30,566</b>	<b>277,041</b>	<b>168,211</b>	<b>19,211</b>
7,781	5,306	10,910	8,817	5,334	6,612	59,228	34,891	3,881
159	115	329	179	117	170	843	534	69
1,527	1,083	2,957	1,935	1,276	1,619	9,219	5,682	993
27,881	19,224	32,874	40,353	25,338	22,165	207,751	127,104	14,268
<b>26,137</b>	<b>17,750</b>	<b>44,054</b>	<b>34,394</b>	<b>22,091</b>	<b>27,334</b>	<b>132,311</b>	<b>80,347</b>	<b>15,955</b>
4,429	3,327	5,498	3,536	2,392	2,147	6,174	3,343	729
10,355	7,101	17,707	13,647	8,992	11,388	47,962	28,502	6,536
1,539	1,081	3,361	2,389	1,552	2,308	15,295	9,561	1,543
9,815	6,241	17,488	14,823	9,154	11,491	62,880	38,941	7,147
<b>19,470</b>	<b>14,135</b>	<b>27,006</b>	<b>23,121</b>	<b>17,230</b>	<b>16,596</b>	<b>136,603</b>	<b>95,856</b>	<b>9,682</b>
2,365	1,508	5,143	3,072	1,950	3,280	11,450	6,808	2,058
5,347	3,917	10,944	7,847	5,499	7,389	29,534	20,519	4,818
1,133	906	2,242	1,325	968	1,423	5,206	3,792	876
10,625	7,803	8,677	10,877	8,814	4,504	90,413	64,737	1,930
<b>7,444</b>	<b>5,396</b>	<b>14,278</b>	<b>11,546</b>	<b>8,286</b>	<b>8,671</b>	<b>27,373</b>	<b>19,163</b>	<b>4,286</b>
1,062	807	2,064	1,675	1,209	1,485	5,811	3,552	989
186	151	363	287	209	241	980	707	109
2,831	1,979	5,124	4,557	3,057	3,050	10,860	7,554	1,427
2,271	1,635	4,402	3,344	2,496	2,672	6,580	4,757	1,322
346	256	667	474	324	356	1,512	1,268	141
749	568	1,658	1,209	991	867	1,631	1,325	298
<b>3,636</b>	<b>2,671</b>	<b>6,529</b>	<b>3,954</b>	<b>3,001</b>	<b>3,487</b>	<b>10,609</b>	<b>7,488</b>	<b>1,261</b>
2,406	1,699	4,569	2,570	1,879	2,367	7,327	5,142	892
1,230	972	1,960	1,384	1,122	1,120	3,283	2,346	369

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

TDB30440		Banks							
Source: Central Credit Register									
June 2000		Total	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
a.	TOTAL	996,230	450,160	236,149	134,911	137,279	19,366	15,146	3,219
	of which: 1 facility	726,765	445,997	188,787	57,308	30,764	2,262	1,394	253
	2 facilities	134,752	3,940	45,230	50,647	31,329	2,285	1,143	178
	3-4 facilities	85,131	220	2,109	26,480	49,312	4,491	2,252	267
	more than 4 facilities	49,582	3	23	476	25,874	10,328	10,357	2,521
b.	GENERAL GOVERNMENT	6,466	771	1,249	1,298	2,044	411	511	182
	of which: 1 facility	3,643	767	1,106	822	686	77	143	42
	2 facilities	1,567	4	142	413	803	90	90	25
	3-4 facilities	933	-	1	63	518	184	141	26
	more than 4 facilities	323	-	-	-	37	60	137	89
c.	FINANCIAL COMPANIES	4,176	581	635	632	1,086	337	463	442
	of which: 1 facility	2,268	565	507	410	488	99	117	82
	2 facilities	766	14	120	162	282	75	68	45
	3-4 facilities	550	2	6	58	232	86	109	57
	more than 4 facilities	592	-	2	2	84	77	169	258
d.	NON-FINANCIAL COMPANIES	451,637	102,415	105,328	93,451	116,513	17,748	13,652	2,530
	of which: 1 facility	235,301	101,252	74,951	33,949	22,370	1,768	907	104
	2 facilities	96,190	1,136	29,150	37,388	25,623	1,925	876	92
	3-4 facilities	73,034	27	1,226	21,704	43,966	4,030	1,910	171
	more than 4 facilities	47,112	-	1	410	24,554	10,025	9,959	2,163
e.	PRODUCER HOUSEHOLDS	131,085	63,720	39,839	18,326	8,792	309	93	6
	of which: 1 facility	102,771	62,657	30,773	7,334	1,955	38	12	2
	2 facilities	19,644	1,019	8,600	7,545	2,426	43	11	-
	3-4 facilities	7,394	43	455	3,402	3,373	97	21	3
	more than 4 facilities	1,276	1	11	45	1,038	131	49	1
f.	CONSUMER HOUSEHOLDS AND NEC	361,184	257,409	77,768	17,622	7,536	495	311	43
	of which: 1 facility	344,538	255,636	71,552	12,491	4,497	228	123	11
	2 facilities	13,551	1,623	5,812	4,061	1,821	142	80	12
	3-4 facilities	2,822	148	395	1,051	1,063	90	65	10
	more than 4 facilities	273	2	9	19	155	35	43	10

## 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

### F.7.5.3

## AVERAGE NUMBER OF BANKS PER BORROWER

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

TDB30460		Banks						
Source: Central Credit Register								
June 2000	Total	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. TOTAL</b>								
Average number of banks per borrower	1.67	1.00	1.21	1.81	3.04	5.17	7.38	12.35
First bank's share of total credit granted (%)	50	99	90	74	60	51	44	38
<b>b. GENERAL GOVERNMENT</b>								
Average number of banks per borrower	1.89	1.00	1.11	1.41	2.03	3.00	3.28	6.32
First bank's share of total credit granted (%)	47	99	94	85	76	73	75	42
<b>c. FINANCIAL COMPANIES</b>								
Average number of banks per borrower	3.20	1.03	1.22	1.46	2.15	3.27	4.53	12.57
First bank's share of total credit granted (%)	49	99	91	85	75	70	62	48
<b>d. NON-FINANCIAL COMPANIES</b>								
Average number of banks per borrower	2.27	1.01	1.30	1.92	3.19	5.36	7.78	12.95
First bank's share of total credit granted (%)	45	99	86	71	58	49	41	30
<i>of which: industry</i>								
Average number of banks per borrower	2.89	1.01	1.37	2.13	3.75	6.28	8.80	13.80
First bank's share of total credit granted (%)	36	99	83	65	49	40	33	28
<i>of which: building</i>								
Average number of banks per borrower	1.85	1.01	1.24	1.71	2.50	3.79	5.65	11.83
First bank's share of total credit granted (%)	64	99	89	77	70	65	58	42
<i>of which: services</i>								
Average number of banks per borrower	1.98	1.01	1.27	1.84	2.97	4.89	6.86	11.24
First bank's share of total credit granted (%)	51	99	87	73	62	53	47	33
<b>e. PRODUCER HOUSEHOLDS</b>								
Average number of banks per borrower	1.32	1.01	1.24	1.82	2.73	4.49	5.37	3.50
First bank's share of total credit granted (%)	79	99	89	74	65	58	59	71
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>								
Average number of banks per borrower	1.05	1.00	1.08	1.36	1.65	2.10	2.57	3.48
First bank's share of total credit granted (%)	93	99	96	88	85	82	78	67

#### Notes:

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

Lire: from 150 to 250 million	Euros: 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



## **Lending and deposit rates**

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

TDB30600		Sample of banks						
Source: Survey of lending rates Percentages								
June 2000		Total	up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 50 bn lire	more than 50 bn lire
a.	<b>TOTAL</b>	<b>6.06</b>	<b>9.58</b>	<b>9.27</b>	<b>8.61</b>	<b>7.56</b>	<b>6.04</b>	<b>4.92</b>
b.	<b>LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES</b>	<b>6.11</b>	<b>9.71</b>	<b>9.40</b>	<b>8.76</b>	<b>7.69</b>	<b>6.12</b>	<b>4.86</b>
	<b>NORTH-WEST ITALY</b>	<b>5.56</b>	<b>9.82</b>	<b>9.27</b>	<b>8.62</b>	<b>7.50</b>	<b>5.87</b>	<b>4.36</b>
	Piedmont	5.83	10.05	9.33	8.65	7.50	5.88	4.44
	Valle d'Aosta	6.90	9.86	9.29	8.79	7.99	6.28	4.52
	Liguria	6.58	10.30	9.37	8.85	7.98	6.42	4.71
	Lombardy	5.42	9.65	9.22	8.58	7.45	5.83	4.33
	<b>NORTH-EAST ITALY</b>	<b>6.14</b>	<b>9.51</b>	<b>8.96</b>	<b>8.31</b>	<b>7.11</b>	<b>5.81</b>	<b>4.64</b>
	Trentino-Alto Adige	6.35	8.64	7.98	7.76	6.96	5.72	5.07
	Veneto	6.49	10.12	9.63	8.87	7.70	6.04	4.62
	Friuli-Venezia Giulia	5.90	9.85	9.22	8.63	6.30	5.95	4.54
	Emilia-Romagna	5.80	8.81	8.25	7.63	6.75	5.54	4.66
	<b>CENTRAL ITALY</b>	<b>6.50</b>	<b>10.20</b>	<b>9.67</b>	<b>9.11</b>	<b>8.07</b>	<b>6.63</b>	<b>5.73</b>
	Marche	5.92	8.56	7.98	7.63	6.65	5.64	4.46
	Tuscany	6.11	9.80	9.40	8.70	7.66	6.05	4.28
	Umbria	7.10	9.83	9.63	9.80	8.25	6.93	4.66
	Lazio	6.68	10.82	10.55	10.08	9.05	7.29	6.06
	<b>SOUTHERN ITALY</b>	<b>7.68</b>	<b>8.85</b>	<b>10.06</b>	<b>9.16</b>	<b>8.90</b>	<b>6.82</b>	<b>5.45</b>
	Abruzzo	7.36	10.47	9.90	9.54	8.66	6.65	5.49
	Molise	9.01	12.19	10.99	10.31	9.80	8.22	7.26
	Campania	7.70	11.25	11.02	10.00	9.16	6.85	5.30
	Puglia	7.92	10.49	10.41	9.70	9.25	6.63	5.74
	Basilicata	8.32	10.67	10.46	9.98	9.11	7.43	5.19
	Calabria	7.22	6.19	8.13	6.97	8.14	6.71	4.54
	<b>ISLANDS</b>	<b>7.88</b>	<b>10.50</b>	<b>10.09</b>	<b>9.74</b>	<b>9.02</b>	<b>7.50</b>	<b>4.77</b>
	Sicily	7.70	10.55	10.21	9.84	9.11	7.51	4.54
	Sardinia	8.32	10.38	9.85	9.53	8.85	7.47	5.89
c.	<b>LENDING IN NON-EURO-AREA CURRENCIES</b>	<b>5.28</b>	<b>3.67</b>	<b>3.47</b>	<b>3.59</b>	<b>4.26</b>	<b>5.09</b>	<b>5.79</b>

## Notes:

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

Euros: up 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 25,822,845  
more than 25,822,845

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

TDB30610		Sample of banks						
Source: Survey of lending rates Percentages								
June 2000		Total	up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 50 bn lire	more than 50 bn lire
a.	<b>ITALY</b>	<b>7.53</b>	<b>10.91</b>	<b>10.44</b>	<b>10.04</b>	<b>9.20</b>	<b>7.57</b>	<b>4.98</b>
b.	<b>NORTH-WEST ITALY</b>	<b>6.82</b>	<b>10.57</b>	<b>10.14</b>	<b>9.72</b>	<b>8.88</b>	<b>7.32</b>	<b>4.75</b>
	Piedmont	6.89	10.74	10.08	9.54	8.59	7.08	4.73
	Valle d'Aosta	8.38	10.12	9.55	9.20	8.72	7.28	5.20
	Liguria	7.98	10.90	10.10	9.53	8.89	7.48	5.08
	Lombardy	6.70	10.45	10.18	9.83	8.98	7.39	4.74
c.	<b>NORTH-EAST ITALY</b>	<b>7.77</b>	<b>10.66</b>	<b>10.07</b>	<b>9.63</b>	<b>8.78</b>	<b>7.20</b>	<b>5.35</b>
	Trentino-Alto Adige	7.06	9.02	8.42	8.08	7.48	6.43	5.59
	Veneto	8.54	11.50	11.12	10.68	9.67	7.73	5.65
	Friuli-Venezia Giulia	7.40	11.04	10.26	9.82	9.02	7.44	4.81
	Emilia-Romagna	7.14	9.82	9.16	8.70	7.97	6.69	5.23
d.	<b>CENTRAL ITALY</b>	<b>8.09</b>	<b>11.09</b>	<b>10.79</b>	<b>10.46</b>	<b>9.64</b>	<b>8.05</b>	<b>5.42</b>
	Marche	7.08	9.93	9.79	9.73	8.73	7.37	4.30
	Tuscany	8.33	11.22	10.79	10.44	9.82	8.15	5.00
	Umbria	8.73	10.95	10.66	11.20	9.85	8.87	5.00
	Lazio	8.18	11.27	11.05	10.62	9.77	8.10	5.88
e.	<b>SOUTHERN ITALY</b>	<b>9.35</b>	<b>12.15</b>	<b>11.74</b>	<b>11.11</b>	<b>10.44</b>	<b>8.53</b>	<b>5.64</b>
	Abruzzo	9.53	11.41	10.87	10.88	10.30	8.67	7.29
	Molise	10.08	12.83	11.36	11.07	10.11	9.33	7.54
	Campania	9.19	12.32	12.08	11.33	10.55	8.73	5.53
	Puglia	9.03	11.68	11.39	10.68	10.14	7.79	5.52
	Basilicata	9.83	11.62	11.54	10.89	10.45	8.54	6.06
	Calabria	10.38	12.49	11.78	11.37	10.79	9.05	4.87
f.	<b>ISLANDS</b>	<b>8.32</b>	<b>10.98</b>	<b>10.55</b>	<b>10.32</b>	<b>9.67</b>	<b>8.43</b>	<b>4.67</b>
	Sicily	8.05	11.10	10.70	10.44	9.83	8.43	4.51
	Sardinia	9.09	10.74	10.26	10.07	9.38	8.43	5.98

**Note:**

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

Lire: up to 250 million

from 250 to 500 million

from 500 million to 1 billion

from 1 to 5 billion

from 5 to 50 billion

more than 50 billion

Euros: up 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 25,822,845

more than 25,822,845

## G.1.5.3

## SHORT-TERM LENDING RATES ON LOAN FACILITIES

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

TDC30060

Source: Survey of lending rates  
Percentages

June 2000		Total	Lending in euros and other euro- area currencies	of which:	
				General government	Financial companies
a.	<b>ITALY</b>	<b>6.06</b>	<b>6.11</b>	<b>6.46</b>	<b>4.26</b>
	up to 500 million lire	9.42	9.55	8.64	8.21
	from 500 million to 5 billion lire	7.79	7.93	7.78	7.02
	from 5 billion to 50 billion lire	6.04	6.12	4.88	5.24
	more than 50 billion lire	4.92	4.86	6.44	4.18
b.	<b>NORTH-WEST ITALY</b>	<b>5.54</b>	<b>5.55</b>	<b>4.21</b>	<b>4.15</b>
	up to 500 million lire	9.40	9.53	5.80	8.31
	from 500 million to 5 billion lire	7.62	7.76	5.38	7.05
	from 5 billion to 50 billion lire	5.82	5.88	4.43	4.92
	more than 50 billion lire	4.46	4.38	4.18	4.09
c.	<b>NORTH-EAST ITALY</b>	<b>5.97</b>	<b>6.03</b>	<b>4.09</b>	<b>4.32</b>
	up to 500 million lire	9.01	9.20	6.84	7.07
	from 500 million to 5 billion lire	7.18	7.34	4.99	6.43
	from 5 billion to 50 billion lire	5.70	5.79	4.00	4.96
	more than 50 billion lire	4.79	4.64	4.09	4.24
d.	<b>CENTRAL ITALY</b>	<b>6.60</b>	<b>6.67</b>	<b>7.43</b>	<b>4.63</b>
	up to 500 million lire	9.82	9.94	11.16	8.38
	from 500 million to 5 billion lire	8.15	8.30	8.06	7.10
	from 5 billion to 50 billion lire	6.56	6.63	5.50	6.45
	more than 50 billion lire	5.76	5.79	7.45	4.46
e.	<b>SOUTHERN ITALY</b>	<b>7.74</b>	<b>7.81</b>	<b>6.92</b>	<b>4.70</b>
	up to 500 million lire	9.34	9.37	8.95	10.49
	from 500 million to 5 billion lire	8.90	8.97	7.93	9.15
	from 5 billion to 50 billion lire	6.81	6.88	6.84	7.68
	more than 50 billion lire	6.61	6.62	5.53	4.33
f.	<b>ISLANDS</b>	<b>7.13</b>	<b>7.18</b>	<b>5.69</b>	<b>5.76</b>
	up to 500 million lire	10.10	10.28	10.41	9.62
	from 500 million to 5 billion lire	9.10	9.21	6.14	8.44
	from 5 billion to 50 billion lire	7.25	7.34	5.12	6.27
	more than 50 billion lire	5.03	4.96	::	::

## Notes:

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

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

## Sample of banks

Non-financial companies	of which:			Producer households	Consumer households and nec	Lending in non-euro-area currencies
	industry	building	services			
<b>6.40</b>	<b>5.97</b>	<b>7.68</b>	<b>6.59</b>	<b>8.50</b>	<b>7.62</b>	<b>5.28</b>
9.76	9.42	10.07	9.95	9.81	9.00	3.57
7.93	7.63	8.10	8.14	8.49	7.52	4.15
6.16	5.84	7.22	6.31	6.32	6.09	5.09
4.99	4.99	6.33	4.81	4.33	5.84	5.79
<b>6.02</b>	<b>5.73</b>	<b>7.71</b>	<b>6.07</b>	<b>8.17</b>	<b>7.67</b>	<b>5.34</b>
9.54	9.25	9.91	9.63	10.05	9.16	4.13
7.75	7.46	8.43	7.85	8.35	7.44	4.36
5.94	5.71	6.96	6.04	6.64	5.82	5.16
4.67	4.73	6.38	4.47	4.33	6.32	5.65
<b>6.18</b>	<b>5.70</b>	<b>6.88</b>	<b>6.72</b>	<b>8.45</b>	<b>7.34</b>	<b>5.24</b>
9.17	8.76	9.22	9.47	9.46	9.16	2.94
7.30	7.21	6.93	7.60	8.09	7.39	3.59
5.82	5.62	6.73	5.97	6.41	5.69	4.80
4.89	4.65	6.07	5.38	-	5.22	6.32
<b>6.71</b>	<b>6.07</b>	<b>7.93</b>	<b>6.99</b>	<b>9.18</b>	<b>8.15</b>	<b>5.01</b>
10.11	9.65	10.21	10.34	10.06	9.53	3.29
8.32	7.87	8.82	8.54	8.71	7.78	4.49
6.64	6.14	7.62	6.79	7.84	6.69	5.50
5.21	4.89	6.42	5.38	-	6.96	4.94
<b>8.10</b>	<b>7.99</b>	<b>8.69</b>	<b>8.08</b>	<b>8.22</b>	<b>7.01</b>	<b>5.79</b>
10.61	10.90	11.22	11.11	9.39	7.46	5.40
9.30	9.00	9.53	9.44	8.79	7.41	5.02
6.99	6.56	7.57	7.30	5.34	6.70	5.35
7.26	8.24	6.54	5.47	-	::	6.55
<b>6.99</b>	<b>6.44</b>	<b>9.19</b>	<b>6.95</b>	<b>9.72</b>	<b>8.92</b>	<b>5.38</b>
10.46	10.60	10.65	10.31	10.32	9.74	3.08
9.26	9.12	9.36	9.35	9.38	8.53	3.71
7.37	7.19	8.33	7.24	8.98	7.64	4.20
4.92	5.35	::	4.31	-	-	6.90

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
June 2000		Total	General govern- ment	Financial com- panies	Non- financial companies	of which			Producer house- holds	Con- sumer house- holds and nec
						industry	building	services		
a.	TOTAL	6.06	6.46	4.34	6.33	5.93	7.61	6.51	8.33	7.18
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	6.11	6.46	4.26	6.40	5.97	7.68	6.59	8.50	7.62
	NORTH-WEST ITALY	5.56	4.51	4.27	5.98	5.62	7.75	6.11	8.18	7.63
	Piedmont	5.83	4.17	4.22	6.29	5.79	7.81	6.71	9.00	8.27
	Valle d'Aosta	6.90	::	4.16	7.07	5.76	8.43	7.95	9.44	8.70
	Liguria	6.58	6.07	4.33	6.64	6.21	7.89	6.66	9.40	8.79
	Lombardy	5.42	3.81	4.28	5.84	5.54	7.70	5.91	7.80	7.38
	NORTH-EAST ITALY	6.14	3.56	4.36	6.19	5.71	6.83	6.70	8.45	7.40
	Trentino-Alto Adige	6.35	4.88	4.47	6.26	6.01	6.50	6.33	7.58	7.14
	Veneto	6.49	3.09	4.47	6.56	6.02	7.83	7.07	9.13	7.97
	Friuli-Venezia Giulia	5.90	5.22	4.31	6.17	5.87	5.88	7.21	9.03	8.13
	Emilia-Romagna	5.80	3.56	4.21	5.79	5.34	6.68	6.26	7.76	6.90
	CENTRAL ITALY	6.50	6.56	3.94	6.77	6.47	7.96	6.83	9.19	8.16
	Marche	5.92	2.41	3.99	6.09	5.65	7.34	6.55	7.87	7.58
	Tuscany	6.11	4.17	4.18	6.43	6.23	7.93	6.36	8.94	8.12
	Umbria	7.10	::	7.75	6.85	6.31	8.93	6.86	10.19	8.71
	Lazio	6.68	6.66	3.74	7.03	6.75	8.00	7.07	10.12	8.28
	SOUTHERN ITALY	7.68	7.06	5.38	7.94	7.55	8.70	8.04	8.19	6.93
	Abruzzo	7.36	::	7.45	7.17	6.61	7.31	8.00	9.62	8.99
	Molise	9.01	::	9.59	8.94	8.79	9.77	8.70	10.26	8.24
	Campania	7.70	4.66	5.34	7.89	7.61	9.07	7.76	10.44	8.15
	Puglia	7.92	8.57	5.29	7.75	7.34	8.16	7.93	9.72	7.14
	Basilicata	8.32	::	-	8.15	8.30	8.77	8.51	10.32	8.65
	Calabria	7.22	6.77	4.40	9.19	9.31	9.74	9.61	6.08	5.49
	ISLANDS	7.88	5.35	5.63	7.79	8.02	9.21	7.34	9.70	8.90
	Sicily	7.70	5.65	5.99	7.55	8.05	9.60	6.98	9.60	8.80
	Sardinia	8.32	4.72	4.99	8.39	7.98	8.69	8.52	9.92	9.37
c.	LENDING IN NON-EURO- AREA CURRENCIES	5.28	-	6.35	5.37	5.54	4.18	5.17	2.87	2.16

Notes:

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

TDB30620

Sample of banks

Source: Survey of lending rates  
Percentages

June 2000

	Total	up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 50 bn lire	more than 50 bn lire
<b>a. ON TOTAL OUTSTANDING AT END OF PERIOD</b>							
<b>ITALY</b>	<b>5.67</b>	<b>5.66</b>	<b>5.86</b>	<b>6.05</b>	<b>5.83</b>	<b>5.50</b>	<b>5.58</b>
North-West Italy	5.37	5.56	5.79	5.94	5.64	5.21	5.00
North-East Italy	5.13	5.42	5.59	5.69	5.33	5.11	4.58
Central Italy	6.15	5.78	5.85	6.11	5.98	5.67	6.47
Southern Italy	6.10	5.93	6.50	6.74	6.88	6.64	5.64
Islands	6.28	6.04	6.19	6.34	6.34	6.26	6.67
<b>b. ON AMOUNT DISBURSED IN THE QUARTER</b>							
<b>ITALY</b>	<b>4.73</b>	<b>5.34</b>	<b>5.43</b>	<b>5.70</b>	<b>5.52</b>	<b>5.02</b>	<b>4.57</b>
North-West Italy	4.31	5.12	5.26	5.59	5.43	4.95	3.73
North-East Italy	5.15	5.04	5.17	5.59	5.38	5.05	4.83
Central Italy	4.09	5.65	5.60	5.72	5.58	4.78	2.61
Southern Italy	4.86	6.01	6.09	6.12	5.94	5.90	4.83
Islands	5.82	5.98	6.32	6.28	5.83	5.50	::

## Notes:

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

Lire: up to 250 million	Euros: up 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 50 billion	from 2,582,284 to 25,822,845
more than 50 billion	more than 25,822,8455

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

TDB30630

Sample of banks

Source: Survey of lending rates  
Percentages

June 2000

	Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
					industry	building	services		
<b>a. ON TOTAL OUTSTANDING AT END OF PERIOD</b>									
<b>ITALY</b>	<b>5.67</b>	<b>6.33</b>	<b>4.54</b>	<b>5.53</b>	<b>5.34</b>	<b>5.75</b>	<b>5.54</b>	<b>6.07</b>	<b>5.48</b>
North-West Italy	5.37	5.46	4.15	5.41	5.36	5.38	5.45	5.91	5.37
North-East Italy	5.13	4.76	4.58	5.16	4.98	5.55	5.22	5.71	5.25
Central Italy	6.15	6.95	3.27	5.75	5.80	5.81	5.69	6.02	5.68
Southern Italy	6.13	7.13	4.82	6.25	6.46	6.32	6.14	6.85	5.68
Islands	6.29	6.89	4.05	6.40	6.20	6.42	6.38	6.67	5.81
<b>b. ON AMOUNT DISBURSED IN THE QUARTER</b>									
<b>ITALY</b>	<b>4.73</b>	<b>5.43</b>	<b>4.55</b>	<b>5.08</b>	<b>4.99</b>	<b>5.57</b>	<b>5.00</b>	<b>5.74</b>	<b>5.29</b>
North-West Italy	4.32	::	3.43	4.68	4.93	5.41	4.43	5.45	5.05
North-East Italy	5.16	::	4.70	5.21	4.94	5.64	5.39	5.58	4.97
Central Italy	4.10	::	1.18	5.02	5.04	5.41	4.79	5.78	5.68
Southern Italy	4.86	::	::	5.81	5.62	6.00	5.78	6.32	5.97
Islands	5.82	-	::	5.72	5.52	5.83	5.73	6.25	5.85

## Notes:

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

## Distribution by customer branch of economic activity

TDB30640		Sample of banks			
Source: Survey of lending rates Percentages					
June 2000		Short term rates	Medium and long-term rates		
			on total outstanding at end of period	on amount disbursed in the quarter	on prior-period transactions
a.	TOTAL	6.48	5.58	5.14	5.59
	Agricultural, forestry and fishery products	6.84	5.85	5.63	5.86
	Fuel and power products	5.10	5.69	5.34	5.69
	Ores and metals	4.92	4.87	4.54	4.88
	Non-metallic minerals and products	6.27	5.23	4.89	5.23
	Chemical products	5.38	4.82	5.07	4.81
	Metal products, except transport equipment	6.35	5.53	5.39	5.53
	Agricultural and industrial machinery	6.15	5.22	4.71	5.25
	Office and data processing machines, etc.	5.62	5.12	4.83	5.13
	Electrical goods	6.52	5.50	5.11	5.51
	Transport equipment	7.28	6.10	5.01	6.13
	Food and tobacco products	5.74	5.35	5.06	5.36
	extiles, clothing and footwear	5.98	5.41	5.10	5.42
	Paper and paper products	6.02	5.33	5.01	5.34
	Rubber and plastic products	6.16	5.39	4.85	5.42
	Other manufactured products	6.76	5.48	5.24	5.49
	Building and construction	7.80	5.79	5.60	5.79
	Wholesale and retail trade services, recovery and repair services	6.92	5.79	5.28	5.80
	Lodging and catering services	8.11	5.77	5.55	5.78
	Inland transport services	7.52	5.69	5.51	5.70
	Maritime and air transport services	5.00	4.98	5.61	4.88
	Auxiliary transport services	7.16	6.14	6.27	6.14
	Communication services	4.79	5.56	6.22	5.56
	Other market services	6.45	5.42	4.58	5.44

## Notes:

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

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

TDB30650		Sample of banks						
Source: Survey of lending rates Percentages								
June 2000		up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 2 bn lire	2 bn to 5 bn lire	5 bn to 10 bn lire	more than 10 bn lire
a.	SHORT-TERM LOAN FACILITIES							
	ITALY	11.15	9.60	8.40	7.51	6.75	6.14	5.65
	NORTH-WEST ITALY	10.97	9.37	8.10	7.17	6.45	5.93	5.48
	Piedmont	11.25	9.48	8.10	7.13	6.37	5.88	5.33
	Valle d'Aosta	11.32	9.64	8.45	7.39	6.93	5.89	5.38
	Liguria	11.67	10.00	8.58	7.76	7.33	6.51	6.06
	Lombardy	10.79	9.27	8.06	7.13	6.42	5.91	5.47
	NORTH-EAST ITALY	10.77	9.23	8.10	7.28	6.46	5.85	5.44
	Trentino-Alto Adige	9.60	8.61	7.75	7.03	6.45	5.70	5.28
	Veneto	12.02	10.19	8.82	7.87	6.86	6.09	5.56
	Friuli-Venezia Giulia	11.21	9.58	8.25	7.34	6.48	6.01	5.60
	Emilia-Romagna	9.40	8.09	7.23	6.59	6.06	5.63	5.31
	CENTRAL ITALY	11.53	10.07	8.96	8.21	7.49	6.83	6.21
	Marche	9.90	8.70	7.77	6.99	6.14	5.81	5.24
	Tuscany	11.52	9.98	8.77	8.05	7.20	6.60	5.88
	Umbria	11.06	9.94	9.18	8.12	7.91	7.32	5.97
	Lazio	12.77	11.39	10.15	9.28	8.44	7.31	6.50
	SOUTHERN ITALY	12.26	10.89	9.72	8.78	8.07	7.38	6.61
	Abruzzo	11.56	10.12	9.34	8.19	7.30	7.30	6.00
	Molise	12.28	10.80	9.39	8.95	9.19	8.79	7.18
	Campania	12.94	11.34	10.07	8.95	8.15	7.17	6.41
	Puglia	11.76	10.56	9.29	8.44	7.79	7.42	7.03
	Basilicata	11.70	10.79	9.65	8.60	8.14	7.39	::
	Calabria	12.23	10.93	10.02	9.39	8.85	8.06	8.15
	ISLANDS	11.53	10.26	9.54	9.04	8.70	7.92	7.10
	Sicily	11.53	10.32	9.62	8.94	8.54	7.90	6.68
	Sardinia	11.49	10.13	9.34	9.26	9.06	7.94	7.66
	b.	MEDIUM AND LONG-TERM LOAN FACILITIES						
Total outstanding at end of period		5.75	5.90	5.90	5.71	5.49	5.23	4.95
of which: amount disbursed in the quarter		5.60	5.74	5.77	5.62	5.44	5.17	4.95

## Notes:

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

Lire: up to 250 million  
from 250 to 500 million  
from 500 million to 1 billion  
from 1 to 2 billion  
from 2 to 5 billion  
from 1 to 5 billion  
from 5 to 50 billion  
more than 50 billion

Euros: up to 129,114  
from 129,114 to 258,228  
from 258,228 to 516,457  
from 516,457 to 1,032,914  
from 1,032,914 to 2,582,284  
from 516,457 to 2,582,284  
from 2,582,284 to 25,822,845  
more than 25,822,845

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

TDC20013					Sample of banks					
Source: Survey of deposit rates Percentages										
June 2000		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	2.19	3.31	3.03	2.07	2.13	1.90	2.06	1.55	2.00
b.	NORTH-WEST ITALY	2.11	3.62	2.82	2.09	2.16	1.93	2.04	1.46	1.84
	Piedmont	2.10	3.85	2.80	2.18	2.18	2.10	2.19	1.46	1.91
	Valle d'Aosta	2.08	4.07	3.57	2.47	1.72	3.54	2.08	1.11	1.65
	Liguria	1.70	2.68	1.62	1.90	1.78	2.07	1.93	1.37	1.65
	Lombardy	2.16	3.60	2.83	2.07	2.18	1.80	2.01	1.48	1.84
c.	NORTH-EAST ITALY	2.06	3.51	3.13	2.13	2.22	2.07	2.04	1.57	1.92
	Trentino-Alto Adige	2.45	4.77	2.70	2.50	2.97	2.06	1.90	2.16	2.23
	Veneto	2.12	3.31	3.58	2.09	2.19	2.10	2.00	1.61	1.96
	Friuli-Venezia Giulia	2.15	3.80	3.56	2.28	2.14	1.70	2.51	1.61	1.84
	Emilia-Romagna	1.96	3.27	2.43	2.11	2.20	2.09	1.98	1.51	1.87
d.	CENTRAL ITALY	2.53	3.21	3.51	2.19	2.11	1.98	2.30	1.81	2.33
	Marche	2.23	3.52	2.12	2.26	2.41	1.82	2.18	1.79	2.22
	Tuscany	2.56	3.10	3.26	2.09	2.13	2.19	2.02	1.91	2.68
	Umbria	2.37	3.30	2.58	1.74	1.70	1.59	1.80	1.76	2.52
	Lazio	2.56	3.21	3.54	2.26	2.01	1.90	2.44	1.72	2.06
e.	SOUTHERN ITALY	1.90	3.10	2.37	1.59	1.73	1.52	1.50	1.39	1.91
	Abruzzo	1.95	2.71	2.46	2.04	2.29	1.66	1.49	1.74	1.90
	Molise	1.90	1.64	3.33	1.85	1.95	1.92	1.70	1.35	1.94
	Campania	1.85	3.00	2.45	1.42	1.60	1.27	1.35	1.38	1.87
	Puglia	1.99	3.24	2.14	1.76	1.62	1.99	1.79	1.40	1.99
	Basilicata	2.00	4.93	1.87	1.68	1.68	1.10	1.67	1.27	1.99
	Calabria	1.91	3.05	1.49	1.48	1.17	1.28	1.58	1.33	1.90
f.	ISLANDS	2.07	3.33	2.91	1.94	1.98	1.44	2.05	1.52	1.99
	Sicily	2.07	3.11	2.92	1.83	1.95	1.35	1.91	1.51	2.04
	Sardinia	2.07	3.60	2.85	2.10	2.02	1.56	2.28	1.54	1.86

## Notes:

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

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

TDC20014

Sample of banks

Source: Survey of deposit rates  
Percentages

June 2000		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	<b>ITALY</b>	<b>2.19</b>	<b>3.31</b>	<b>3.03</b>	<b>2.07</b>	<b>2.13</b>	<b>1.90</b>	<b>2.06</b>	<b>1.55</b>	<b>2.00</b>
	from 20 to 250 million lire	1.61	2.32	1.54	1.10	1.05	1.01	1.15	1.22	1.69
	from 250 million to 1 billion lire	2.22	2.85	1.96	1.66	1.64	1.55	1.68	2.10	2.53
	more than 1 billion lire	3.06	3.39	3.06	2.75	2.72	2.76	2.77	2.89	3.35
b.	<b>NORTH-WEST ITALY</b>	<b>2.13</b>	<b>3.60</b>	<b>2.83</b>	<b>2.09</b>	<b>2.17</b>	<b>1.91</b>	<b>2.04</b>	<b>1.47</b>	<b>1.85</b>
	from 20 to 250 million lire	1.45	2.52	1.54	1.06	1.01	1.00	1.10	1.13	1.52
	from 250 million to 1 billion lire	2.14	3.09	1.92	1.62	1.61	1.54	1.64	2.08	2.46
	more than 1 billion lire	2.91	3.74	2.86	2.72	2.74	2.79	2.70	2.82	3.27
c.	<b>NORTH-EAST ITALY</b>	<b>2.01</b>	<b>3.54</b>	<b>2.86</b>	<b>2.11</b>	<b>2.19</b>	<b>2.07</b>	<b>2.03</b>	<b>1.55</b>	<b>1.89</b>
	from 20 to 250 million lire	1.54	2.42	1.59	1.16	1.09	1.05	1.21	1.22	1.63
	from 250 million to 1 billion lire	2.24	2.79	2.04	1.80	1.74	1.72	1.86	2.24	2.52
	more than 1 billion lire	3.01	3.77	2.94	2.86	2.87	3.04	2.82	3.02	3.02
d.	<b>CENTRAL ITALY</b>	<b>2.55</b>	<b>3.23</b>	<b>3.55</b>	<b>2.21</b>	<b>2.13</b>	<b>1.99</b>	<b>2.30</b>	<b>1.81</b>	<b>2.33</b>
	from 20 to 250 million lire	1.87	2.45	1.59	1.25	1.20	1.16	1.28	1.46	1.96
	from 250 million to 1 billion lire	2.38	2.86	2.11	1.73	1.75	1.60	1.73	2.19	2.67
	more than 1 billion lire	3.34	3.25	3.57	2.83	2.60	2.70	2.99	3.08	3.60
e.	<b>SOUTHERN ITALY</b>	<b>1.91</b>	<b>3.06</b>	<b>2.51</b>	<b>1.63</b>	<b>1.81</b>	<b>1.54</b>	<b>1.50</b>	<b>1.41</b>	<b>1.92</b>
	from 20 to 250 million lire	1.62	2.06	1.52	0.85	0.79	0.73	0.91	1.13	1.72
	from 250 million to 1 billion lire	2.19	2.45	1.58	1.35	1.31	1.30	1.39	1.91	2.52
	more than 1 billion lire	2.77	3.20	2.63	2.34	2.47	2.40	2.16	2.54	3.03
f.	<b>ISLANDS</b>	<b>2.07</b>	<b>3.34</b>	<b>2.93</b>	<b>1.92</b>	<b>1.91</b>	<b>1.47</b>	<b>2.05</b>	<b>1.52</b>	<b>1.99</b>
	from 20 to 250 million lire	1.71	1.94	1.27	1.06	1.01	0.94	1.11	1.29	1.79
	from 250 million to 1 billion lire	2.21	3.02	1.86	1.50	1.50	1.29	1.57	1.99	2.45
	more than 1 billion lire	3.25	3.47	3.20	2.69	2.51	2.31	2.83	2.81	3.75

## Notes:

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

Lire: from 20 to 250 million  
from 250 million to 1 billion  
more than 1 billionEuros: from 10,329 to 129,114  
from 129,114 to 516,457  
more than 516,457

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

TDB30700

Sample of banks

Source: Survey of deposit rates  
Percentages

June 2000

	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>1.96</b>	<b>1.98</b>	<b>2.00</b>	<b>2.12</b>	<b>1.52</b>	<b>1.78</b>
Agricultural, forestry and fishery products	1.65	1.54	1.70	2.06	1.50	1.29
Fuel and power products	2.80	2.88	2.91	2.85	2.17	2.46
Ores and metals	2.07	2.09	2.01	2.20	1.15	2.83
Non-metallic minerals and products	2.20	2.19	2.58	1.91	1.50	1.92
Chemical products	2.41	2.21	2.89	2.35	2.93	1.85
Metal products, except transport equipment	1.67	1.64	1.79	1.72	1.32	1.57
Agricultural and industrial machinery	2.02	2.07	2.09	1.86	1.65	1.51
Office and data processing machines, etc.	1.77	1.88	1.88	1.37	1.40	1.21
Electrical goods	2.18	2.36	2.04	1.97	1.23	1.04
Transport equipment	2.42	2.27	2.93	2.47	1.28	1.06
Food and tobacco products	2.00	2.34	1.90	1.82	1.62	1.84
Textiles, clothing and footwear	1.92	1.99	2.01	1.94	1.40	1.29
Paper and paper products	2.14	2.21	2.28	1.90	1.57	2.50
Rubber and plastic products	1.96	1.85	1.88	2.30	2.35	1.17
Other manufactured products	1.82	1.56	1.69	2.33	1.72	1.34
Building and construction	1.79	1.78	1.91	1.95	1.42	1.45
Wholesale and retail trade services, recovery and repair services	1.73	1.75	1.79	1.93	1.31	1.58
Lodging and catering services	1.54	1.57	1.49	1.63	1.26	1.59
Inland transport services	1.94	1.88	1.60	2.48	1.73	1.52
Maritime and air transport services	2.57	2.26	2.75	3.11	1.61	2.60
Auxiliary transport services	2.31	2.27	2.21	2.37	2.18	2.66
Communication services	2.91	2.26	1.95	3.42	1.07	2.00
Other market services	2.05	2.04	2.09	2.22	1.58	2.10

Notes:

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

TDB30710		Sample of banks						
Source: Survey of deposit rates Percentages								
June 2000		Total	up to 50 mn lire	50 mn to 100 mn lire	100 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	more than 1 bn lire
a.	<b>ITALY</b>	<b>1.83</b>	<b>1.06</b>	<b>1.22</b>	<b>1.41</b>	<b>1.61</b>	<b>1.85</b>	<b>2.79</b>
b.	<b>NORTH-WEST ITALY</b>	<b>1.74</b>	<b>0.94</b>	<b>1.09</b>	<b>1.30</b>	<b>1.53</b>	<b>1.79</b>	<b>2.59</b>
	Piedmont	1.57	0.97	1.10	1.31	1.55	1.80	2.53
	Valle d'Aosta	1.59	0.76	0.88	1.12	1.42	2.21	3.82
	Liguria	1.39	0.95	1.13	1.33	1.58	1.80	2.34
	Lombardy	1.82	0.93	1.08	1.29	1.52	1.78	2.60
c.	<b>NORTH-EAST ITALY</b>	<b>1.65</b>	<b>1.04</b>	<b>1.20</b>	<b>1.39</b>	<b>1.63</b>	<b>1.87</b>	<b>2.68</b>
	Trentino-Alto Adige	1.98	1.09	1.27	1.53	1.80	2.09	3.32
	Veneto	1.65	1.02	1.19	1.37	1.59	1.82	2.86
	Friuli-Venezia Giulia	1.97	1.22	1.35	1.51	1.69	2.02	3.33
	Emilia-Romagna	1.55	1.02	1.18	1.37	1.64	1.88	2.30
d.	<b>CENTRAL ITALY</b>	<b>2.23</b>	<b>1.34</b>	<b>1.50</b>	<b>1.66</b>	<b>1.82</b>	<b>2.01</b>	<b>3.15</b>
	Marche	1.84	1.29	1.47	1.63	1.86	2.22	3.08
	Tuscany	1.80	1.44	1.56	1.67	1.80	2.01	2.69
	Umbria	1.77	1.44	1.56	1.64	1.89	2.00	2.69
	Lazio	2.44	1.26	1.45	1.66	1.83	1.97	3.21
e.	<b>SOUTHERN ITALY</b>	<b>1.47</b>	<b>0.98</b>	<b>1.10</b>	<b>1.25</b>	<b>1.43</b>	<b>1.64</b>	<b>2.61</b>
	Abruzzo	1.67	1.16	1.30	1.44	1.51	1.69	2.65
	Molise	1.53	0.95	1.16	1.37	1.72	1.90	2.91
	Campania	1.41	0.96	1.07	1.21	1.39	1.59	2.45
	Puglia	1.57	1.00	1.15	1.33	1.51	1.75	2.86
	Basilicata	1.56	0.98	1.11	1.25	1.59	1.78	3.26
	Calabria	1.47	0.96	1.06	1.19	1.37	1.53	2.66
f.	<b>ISLANDS</b>	<b>1.71</b>	<b>1.09</b>	<b>1.25</b>	<b>1.43</b>	<b>1.63</b>	<b>1.93</b>	<b>2.98</b>
	Sicily	1.62	1.04	1.21	1.40	1.61	1.80	2.82
	Sardinia	1.86	1.19	1.32	1.48	1.67	2.14	3.25

## 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

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

TDB40600

Bank of Italy

Source: Bank of Italy  
Stocks in billions of lire

	Apr. 2000	May 2000	June 2000
<b>a. TOTAL</b>	<b>363,854</b>	<b>363,955</b>	<b>371,274</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>44,082</b>	<b>44,082</b>	<b>46,185</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>50,618</b>	<b>50,473</b>	<b>49,987</b>
Receivables from the IMF	7,501	7,498	7,430
Securities (other than shares)	33,973	33,559	32,596
Reverse operations	484	1,150	1,059
Other claims	8,660	8,265	8,903
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>7,515</b>	<b>8,502</b>	<b>8,232</b>
Financial counterparties	7,515	8,502	8,232
of which: securities (other than shares)	1,802	2,135	1,673
reverse operations	..	..	-
other claims	5,712	6,367	6,559
General government	-	-	-
Other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>2,474</b>	<b>-</b>	<b>-</b>
Claims on non-euro-area EU central banks	2,474	-	-
Securities (other than shares)	-	-	-
Reverse operations	-	-	-
Other claims	-	-	-
<b>f. LENDING TO FINANCIAL SECTOR COUNTERPARTIES IN THE EURO AREA</b>	<b>64,312</b>	<b>65,590</b>	<b>68,950</b>
Main refinancing operations	62,352	64,748	67,872
Longer-term refinancing operations	850	842	914
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	1,109	-	162
Credits related to margin calls	-	-	1
Other claims	1	1	1
<b>g. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	<b>2,849</b>	<b>3,068</b>	<b>3,001</b>
<b>h. GENERAL GOVERNMENT DEBT</b>	<b>78,635</b>	<b>78,635</b>	<b>78,635</b>

TDB40600

Bank of Italy

	Apr. 2000	May 2000	June 2000
<i>(cont.)</i>			
<b>i. INTRA-EUROSISTEM CLAIMS</b>	<b>15,862</b>	<b>15,862</b>	<b>15,862</b>
Participating interest in the ECB	1,442	1,442	1,442
Claims deriving from the transfer of foreign reserves to the ECB	14,420	14,420	14,420
Other claims (net)	-	-	-
<b>l. ITEMS TO BE SETTLED</b>	<b>9</b>	<b>6</b>	<b>11</b>
<b>m. OTHER ASSETS</b>	<b>95,583</b>	<b>95,425</b>	<b>96,952</b>
Euro-area coins	6	6	6
UIC endowment fund	500	500	500
Investments of reserves and provisions (including shares)	55,446	55,329	56,343
Intangible fixed assets	76	77	78
Deferred charges	17	18	19
Tangible fixed assets (net of depreciation)	3,809	3,816	3,820
Accrued income and prepaid expenses	1,499	1,490	1,772
Sundry	34,230	34,189	34,414
<b>n. EXPENSE FOR THE YEAR</b>	<b>1,914</b>	<b>2,311</b>	<b>3,458</b>
<b>t. MEMORANDUM ACCOUNTS</b>	<b>2,802,843</b>	<b>2,803,232</b>	<b>2,812,023</b>

Notes:

TDB40600

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	Apr. 2000	May 2000	June 2000
<b>a. TOTAL</b>	<b>187,915</b>	<b>187,967</b>	<b>191,747</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>22,767</b>	<b>22,767</b>	<b>23,852</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>26,142</b>	<b>26,067</b>	<b>25,816</b>
Receivables from the IMF	3,874	3,872	3,837
Securities (other than shares)	17,546	17,332	16,834
Reverse operations	250	594	547
Other claims	4,473	4,269	4,598
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>3,881</b>	<b>4,391</b>	<b>4,252</b>
Financial counterparties	3,881	4,391	4,252
of which: securities (other than shares)	931	1,102	864
reverse operations	..	..	-
other claims	2,950	3,289	3,387
General government	-	-	-
Other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>1,278</b>	<b>-</b>	<b>-</b>
Claims on non-euro-area EU central banks	1,278	-	-
Securities (other than shares)	-	-	-
Reverse operations	-	-	-
Other claims	-	-	-
<b>f. LENDING TO FINANCIAL SECTOR COUNTERPARTIES IN THE EURO AREA</b>	<b>33,214</b>	<b>33,874</b>	<b>35,610</b>
Main refinancing operations	32,202	33,439	35,053
Longer-term refinancing operations	439	435	472
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	573	-	84
Credits related to margin calls	-	-	1
Other claims	..	..	..
<b>g. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	<b>1,471</b>	<b>1,585</b>	<b>1,550</b>
<b>h. GENERAL GOVERNMENT DEBT</b>	<b>40,611</b>	<b>40,611</b>	<b>40,611</b>

TDB40600

Bank of Italy

	Apr. 2000	May 2000	June 2000
(cont.)			
<b>i. INTRA-EUROSISTEM CLAIMS</b>	<b>8,192</b>	<b>8,192</b>	<b>8,192</b>
Participating interest in the ECB	745	745	745
Claims deriving from the transfer of foreign reserves to the ECB	7,448	7,448	7,448
Other claims (net)	-	-	-
<b>l. ITEMS TO BE SETTLED</b>	<b>4</b>	<b>3</b>	<b>6</b>
<b>m. OTHER ASSETS</b>	<b>49,365</b>	<b>49,283</b>	<b>50,072</b>
Euro-area coins	3	3	3
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	28,635	28,575	29,099
Intangible fixed assets	39	40	40
Deferred charges	9	10	10
Tangible fixed assets (net of depreciation)	1,967	1,971	1,973
Accrued income and prepaid expenses	774	770	915
Sundry	17,678	17,657	17,773
<b>n. EXPENSE FOR THE YEAR</b>	<b>988</b>	<b>1,194</b>	<b>1,786</b>
<b>t. MEMORANDUM ACCOUNTS</b>	<b>1,447,548</b>	<b>1,447,748</b>	<b>1,452,289</b>



Notes:

TDB40610

Bank of Italy

Source: Bank of Italy  
Stocks in billions of lire

	Apr. 2000	May 2000	June 2000
<b>a. TOTAL</b>	<b>363,854</b>	<b>363,955</b>	<b>371,274</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>131,680</b>	<b>129,889</b>	<b>131,817</b>
<b>c. LIABILITIES TO EURO-AREA FINANCIAL SECTOR COUNTERPARTIES IN EURO</b>	<b>16,815</b>	<b>11,152</b>	<b>14,341</b>
Current accounts (covering the minimum reserve system)	16,811	11,149	14,334
Deposit facility	3	3	2
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	2	..	4
<b>d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>48,298</b>	<b>33,757</b>	<b>66,727</b>
General government	48,035	33,353	66,360
of which: Treasury payments account	40,010	30,611	63,670
sinking fund for the redemption of government securities	7,846	2,689	2,688
other liabilities	179	54	2
Other counterparties	263	404	367
<b>e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>23,303</b>	<b>30,202</b>	<b>29,422</b>
Liabilities to non-euro-area EU central banks	23,177	30,099	29,354
Other liabilities	126	102	68
<b>f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>..</b>	<b>..</b>	<b>-</b>
Financial sector counterparties	..	..	-
General government	-	-	-
Other counterparties	-	-	-
<b>g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>509</b>	<b>1,225</b>	<b>1,085</b>
Deposits and balances	26	26	26
Other liabilities	483	1,199	1,059
<b>h. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>1,921</b>	<b>1,921</b>	<b>1,901</b>
<b>i. INTRA-EUROSISTEM LIABILITIES</b>	<b>28,440</b>	<b>41,679</b>	<b>9,014</b>
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other liabilities (net)	28,440	41,679	9,014

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Bank of Italy

	Apr. 2000	May 2000	June 2000
<i>(cont.)</i>			
<b>I. ITEMS TO BE SETTLED</b>	<b>52</b>	<b>51</b>	<b>56</b>
<b>m. OTHER LIABILITIES</b>	<b>4,506</b>	<b>5,388</b>	<b>4,652</b>
Bank of Italy drafts	923	1,066	1,127
Cashier's department services	..	..	..
Accrued expenses and deferred income	19	18	39
Sundry	3,565	4,304	3,486
<b>n. PROVISIONS</b>	<b>16,832</b>	<b>16,831</b>	<b>16,831</b>
Provisions for specific risks	7,276	7,276	7,276
Sundry staff-related provisions	9,556	9,555	9,555
<b>o. REVALUATION ACCOUNTS</b>	<b>49,537</b>	<b>49,537</b>	<b>51,434</b>
<b>p. PROVISION FOR GENERAL RISKS</b>	<b>17,616</b>	<b>17,616</b>	<b>17,616</b>
<b>q. CAPITAL AND RESERVES</b>	<b>19,974</b>	<b>20,230</b>	<b>20,230</b>
Capital	..	..	..
Ordinary and extraordinary reserves	13,813	14,069	14,069
Other reserves	6,161	6,161	6,161
<b>r. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>1,036</b>	<b>-</b>	<b>-</b>
<b>s. INCOME FOR THE YEAR</b>	<b>3,334</b>	<b>4,474</b>	<b>6,149</b>
<b>t. MEMORANDUM ACCOUNTS</b>	<b>2,802,843</b>	<b>2,803,232</b>	<b>2,812,023</b>

Notes:

TDB40610

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	Apr. 2000	May 2000	June 2000
<b>a. TOTAL</b>	<b>187,915</b>	<b>187,967</b>	<b>191,747</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>68,007</b>	<b>67,082</b>	<b>68,078</b>
<b>c. LIABILITIES TO EURO-AREA FINANCIAL SECTOR COUNTERPARTIES IN EURO</b>	<b>8,684</b>	<b>5,760</b>	<b>7,407</b>
Current accounts (covering the minimum reserve system)	8,682	5,758	7,403
Deposit facility	1	2	1
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	1	..	2
<b>d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>24,944</b>	<b>17,434</b>	<b>34,462</b>
General government	24,808	17,225	34,272
of which: Treasury payments account	20,664	15,809	32,883
sinking fund for the redemption of government securities	4,052	1,388	1,388
other liabilities	93	28	1
Other counterparties	136	209	190
<b>e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>12,035</b>	<b>15,598</b>	<b>15,195</b>
Liabilities to non-euro-area EU central banks	11,970	15,545	15,160
Other liabilities	65	53	35
<b>f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>..</b>	<b>..</b>	<b>-</b>
Financial sector counterparties	..	..	-
General government	-	-	-
Other counterparties	-	-	-
<b>g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>263</b>	<b>633</b>	<b>560</b>
Deposits and balances	13	14	13
Other liabilities	249	619	547
<b>h. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>992</b>	<b>992</b>	<b>982</b>
<b>i. INTRA-EUROSISTEM LIABILITIES</b>	<b>14,688</b>	<b>21,525</b>	<b>4,655</b>
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other liabilities (net)	14,688	21,525	4,655

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Bank of Italy

	Apr. 2000	May 2000	June 2000
<i>(cont.)</i>			
<b>I. ITEMS TO BE SETTLED</b>	<b>27</b>	<b>26</b>	<b>29</b>
<b>m. OTHER LIABILITIES</b>	<b>2,327</b>	<b>2,783</b>	<b>2,402</b>
Bank of Italy drafts	477	551	582
Cashier's department services	..	..	..
Accrued expenses and deferred income	10	10	20
Sundry	1,841	2,223	1,800
<b>n. PROVISIONS</b>	<b>8,693</b>	<b>8,693</b>	<b>8,693</b>
Provisions for specific risks	3,758	3,758	3,758
Sundry staff-related provisions	4,935	4,935	4,935
<b>o. REVALUATION ACCOUNTS</b>	<b>25,584</b>	<b>25,584</b>	<b>26,563</b>
<b>p. PROVISION FOR GENERAL RISKS</b>	<b>9,098</b>	<b>9,098</b>	<b>9,098</b>
<b>q. CAPITAL AND RESERVES</b>	<b>10,316</b>	<b>10,448</b>	<b>10,448</b>
Capital	..	..	..
Ordinary and extraordinary reserves	7,134	7,266	7,266
Other reserves	3,182	3,182	3,182
<b>r. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>535</b>	<b>-</b>	<b>-</b>
<b>s. INCOME FOR THE YEAR</b>	<b>1,722</b>	<b>2,311</b>	<b>3,176</b>
<b>t. MEMORANDUM ACCOUNTS</b>	<b>1,447,548</b>	<b>1,447,748</b>	<b>1,452,289</b>

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Notes:



## **Methodological appendix**



### 1. Content of the publication

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

## Glossary



## Glossary of terms in the tables

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<b>ADJUSTED BAD DEBTS</b>	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
<b>ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of outstanding claims.
<b>ADVANCES AGAINST FUTURE CLAIMS (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of future claims.
<b>ADVANCES DISBURSED (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of outstanding and/or future claims.
<b>ASSET MANAGEMENT SERVICES: SECURITIES FOR CUSTODY AND ADMINISTRATION (NOMINAL VALUE)</b>	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their safekeeping, the cashing of coupons, the withdrawal and delivery of certificates, and the implementation of splits and reverse splits, etc..
<b>ASSET MANAGEMENT SERVICES: SECURITIES UNDER MANAGEMENT (NOMINAL VALUE)</b>	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their management.
<b>ASSET MANAGEMENT SERVICES: TOTAL (NOMINAL VALUE)</b>	total of securities and the like, net of own liabilities in issue, that the intermediary receives from customers for safekeeping, administration or in connection with the management of securities portfolios.
<b>ASSETS UNDER MANAGEMENT (INDIVIDUAL PORTFOLIO MANAGEMENT SERVICES)</b>	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers.
<b>BAD DEBTS</b>	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation regardless of the security held and gross of writedowns effected for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
<b>BORROWERS (NUMBER)</b>	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.
<b>BRANCH LOCATION</b>	location – geographical area, region, province or municipality – of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
<b>BRANCHES (NUMBER)</b>	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
<b>CENTRAL ITALY</b>	comprises the following regions: Tuscany, Marche, Umbria and Lazio.

<b>CLAIMS ASSUMED AT LESS THAN NOMINAL VALUE (FACTORING)</b>	claims acquired by the intermediary for a much smaller amount than their nominal value, normally owing to the economic and financial situation of the debtor assigned.
<b>CLASSIFICATION OF CUSTOMERS BY BRANCH OF ECONOMIC ACTIVITY</b>	grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual <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).
<b>CLASSIFICATION OF CUSTOMERS BY SECTOR AND SEGMENT OF ECONOMIC ACTIVITY</b>	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and branches (see above) of economic activity are called segments. The method of classifying customers is described in detail in the manual <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).
<b>COLLECTIVE INVESTMENT UNDERTAKINGS</b>	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
<b>CREDIT IMPLICIT IN FINANCIAL LEASING CONTRACTS</b>	the residual amount of principal due implicit in financial leasing contracts, equal to the sum of the principal portions of outstanding lease rentals plus the final purchase prices of the leased goods.
<b>CUSTOMER LOCATION</b>	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
<b>CUSTOMER TRADING</b>	buying and selling securities and financial derivatives for customers.
<b>DELETED BAD DEBTS</b>	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.
<b>DEPOSITS</b>	funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.
<b>DERIVATIVES TRADING (QUARTERLY FLOWS)</b>	contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.
<b>ECONOMIC PURPOSE AND LOCATION OF THE INVESTMENT</b>	designed to identify the nature and location of the investment or durable goods being financed independently of the economic classification and location of the customer.
<b>FACILITIES GRANTED</b>	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>FIRM COMMITMENT UNDERWRITING</b>	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.

<b>FOREIGN EXPOSURE</b>	<p>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.</p> <p>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.</p> <p>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.</p> <p>The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.</p>
<b>FUND-RAISING (INDIVIDUAL PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
<b>FUND-RAISING IN THE MARKET</b>	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
<b>GUARANTEES APPLIED FOR</b>	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
<b>GUARANTEES GRANTED</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
<b>GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
<b>GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
<b>GUARANTORS (NUMBER)</b>	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
<b>INCOME/PROFIT DISTRIBUTED (COLLECTIVE ASSET MANAGEMENT)</b>	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
<b>ISLANDS</b>	comprises the following regions: Sicily and Sardinia.
<b>JOINT ACCOUNTS (NUMBER)</b>	relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.
<b>LIABILITIES TOWARDS BI-ECB</b>	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
<b>LOAN FACILITIES</b>	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements.
<b>LOANS</b>	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker's acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
<b>MATCHED LOANS</b>	classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers.
<b>MEDIUM AND LONG-TERM LOANS</b>	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
<b>MEZZOGIORNO</b>	comprises the regions of Southern Italy and the Islands.

<b>MULTIPLE BANK BORROWING</b>	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
<b>MUNICIPALITIES SERVED BY BANKS (NUMBER)</b>	municipalities in which at least one bank branch is in operation.
<b>NEGATIVE CAPITAL ITEMS</b>	own shares or capital parts, prior-year losses carried forward, amounts due from shareholders for share instalments.
<b>NET ASSETS (COLLECTIVE ASSET MANAGEMENT)</b>	the difference between the value of the portfolio, the liquidity and the other assets managed by a collective investment undertaking and any debts and other liabilities the same may have.
<b>NET FUND-RAISING (PORTFOLIO MANAGEMENT SERVICES)</b>	fund-raising/subscriptions in the reference period net of redemptions.
<b>NEW ADJUSTED BAD DEBTS</b>	the total loan exposure of persons who for the first time in the reference quarter meet one of the conditions for qualifying as an “adjusted bad debt”.
<b>NEW BAD DEBTS</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
<b>NOMINAL DEPOSIT RATES</b>	calculated by weighting the presumed rates (corresponding to the rates, gross of withholding tax, agreed with customers) by the end-of-period amounts of the deposits to which such rates apply.
<b>NORTH-EAST ITALY</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
<b>NORTH-WEST ITALY</b>	comprises the following regions: Piedmont, Valle d’Aosta, Liguria and Lombardy.
<b>OFFSHORE CENTRES</b>	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
<b>OVERSHOOT</b>	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
<b>PARTIAL CREDIT GRANTED (SIZE CLASSES)</b>	the loan facilities granted to each borrower by the individual intermediary reporting to the Central Credit Register.
<b>PARTICIPATING INTERESTS</b>	rights, whether or not represented by securities, with regard to the capital of other enterprises that, by creating a lasting link therewith, serve to promote the activity of the investor. Since 1 January 1994 they include shares acquired as investments of staff pension funds, previously included under “own securities”.
<b>PARTICIPATING INTERESTS IN NON-FINANCIAL COMPANIES: QUALIFIED INTERESTS</b>	interests of 10% or more in the share capital or voting rights and interests that permit the owner to exercise an influence over the operation of the investee company.
<b>PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
<b>PORTFOLIO MANAGEMENT SERVICES</b>	individual portfolio management is the management on a personalized basis of portfolios of investments in financial or credit instruments or other movable assets. It differs from collective asset management in that the latter consists in the management by “asset management companies” of the assets of their own or others’ “undertakings for collective investment in transferable securities” (see below).
<b>PROPRIETARY TRADING</b>	buying and selling securities and financial derivatives for the intermediaries’ portfolio not held as a fixed asset.
<b>PROVISIONS FOR WRITEDOWNS AND CHARGES</b>	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
<b>RECEPTION OF ORDERS</b>	the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.
<b>REDEMPTIONS (PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of liquid assets and securities or the value of the units of collective investment undertakings returned to customers in the reference period.

**REPORTING INTERMEDIARIES**

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 large groups based on type of fund-raising (short, medium and long-term), size (major and large, medium-sized, small and minor) and location of the registered office (the Centre and North or the South of Italy);

**SIZE CLASSES OF BANKS** - the classification of banks into five groups: major, large, medium-sized, small and minor. The variable chosen to summarize the size of banks is an approximation of the total credit it can grant to residents and non-residents.

**INSTITUTIONAL CATEGORIES OF BANKS** - the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the 1993 Banking Law): banks established as *società per azioni*, cooperative banks, mutual banks, branches of foreign banks and central credit institutions.

**GEOGRAPHICAL COVERAGE OF BANKS** - the classification refers to “banks raising mainly short-term funds” and is based on the extent of the distribution network; it comprises nationwide, interregional, regional, interprovincial and provincial banks (with the last category subdivided into local and non-local banks).

A detailed description of the classifications, which have been in force since 1 January 1995 can be found in *Supplemento al Bollettino statistico*, no. 32 of 16 June 1995.

It should be noted that the classifications of banks by “size” and “geographical coverage” that were established with reference to 31 January 1995 only change as the result of the creation of new banks or of mergers and acquisitions. 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 OF TRANSACTIONS**

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 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.

**SOUTHERN ITALY**

comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.

**SUBSCRIPTIONS (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.

**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.

**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.