

BANCA D'ITALIA

Statistical Bulletin



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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.

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Notice to readers


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

Additional information concerning this issue

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

Key to symbols and information in the index

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

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
5			Table appearing in this issue
6	Table identification code		
7	Description of the table		
8	Identification code for table on CD-ROM		
9	Page on which table appears in this issue		

A DATA ON CREDIT, SECURITIES BUSINESS AND INTEREST RATES

A1 INFORMATION ON BANKING BUSINESS

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

A2 INFORMATION ON SECURITIES BUSINESS

○ Q 1 [ba - sf]	A2 5.1	Securities placement and trading distribution by type of security and derivative instrument	[TDC40080]
○ Q 1 [ba - sf]	A2 5.2	Individual portfolio management services distribution by type of security	[TDC40090]
○ Q 1 [ci]	A2 5.3	Collective asset management distribution by type of security	[TDC40100]

A3 INFORMATION ON CUSTOMERS

○ Q 2 [ba]	A3 5.1	Summary of central credit register data	[TDC30010]
○ Q 2 [ba]	A3 5.2	Loan facilities distribution by total credit granted	[TDB30110]
○ Q 2 [ba]	A3 5.3	Loan facilities distribution by customer location (geographical area) and total credit granted	[TDC30015]

○ Q 2 [ba]	A3 5.4	Loan facilities distribution by customer location (region)	[TDC30025]
○ Q 2 [ba]	A3 5.5	Bad debts distribution by amount	[TDB30200]
○ Q 2 [ba]	A3 5.6	Bad debts distribution by customer location (region)	[TDC30035]
○ Q 2 [ba]	A3 5.7	Risk concentration - Largest borrowers' shares of loan facilities distribution by customer location (region)	[TDB30350]
○ Q 2 [ba]	A3 5.8	Multiple-bank borrowing - Average number of banks per borrower distribution by customer location (geographical area) and total credit granted	[TDB30450]

A4 LENDING RATES

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

A5 NOMINAL DEPOSIT RATES

○ Q 4 [sb]	A5 5.1	Summary data on nominal deposit rates	[TDC20008]
○ Q 4 [sb]	A5 5.2	Nominal deposit rates distribution by branch location (region) and type of deposit	[TDC20012]
○ Q 4 [sb]	A5 5.3	Nominal deposit rates distribution by branch location (region) and size of deposit	[TDC20640]

B INFORMATION ON BANKS

B1 STRUCTURAL DATA

○ Q 5 [ba]	B1 5.1	Banks and branches distribution by location (province) and institutional category of bank	[TDB10207]	p.	2
○ A 1 [ba]	B1 7.1	Automated devices and telematic services distribution by device and customer location (province)	[TDB10211]		
⊙ Q 5 [bs]		Banks and branches distribution by location (province) and geographical coverage of bank	[TDB10209]		
⊙ Q 5 [ba]		Banks and branches distribution by location (province) and size of bank	[TDB10205]		
⊙ A 5 [ba]		Branches distribution by location (municipality)	[TDB10194]		

B2 ACCOUNTING DATA

○ Q 1 [ba]	B2 5.1	Assets distribution by major category of bank	[TDB10014]	p.	8
○ Q 1 [ba]	B2 5.2	Liabilities distribution by major category of bank	[TDB10024]	p.	12
○ Q 1 [ba]	B2 5.3	Assets and liabilities distribution by residual maturity	[TDB10030]	p.	17
○ Q 1 [ba]	B2 5.4	Participating interests distribution by type of investee company and major category of bank	[TDB10032]	p.	18
○ Q 1 [ba]	B2 5.5	Foreign branches of Italian banks - Accounting data	[TDB10033]	p.	20
⊙ Q 1 [ba]		Assets distribution by size of bank	[TDB10016]		
⊙ Q 1 [ba]		Assets distribution by geographical coverage of bank	[TDB10018]		
⊙ Q 1 [ba]		Liabilities distribution by size of bank	[TDB10026]		
⊙ Q 1 [ba]		Liabilities distribution by geographical coverage of bank	[TDB10028]		

B3 RISK DATA

○ Q 2 [ba]	B3 5.1	Adjusted bad debts distribution by customer location (region)	[TDB30260]	p.	22
○ Q 2 [ba]	B3 5.2	Adjusted bad debts distribution by customer segment of economic activity	[TDB30270]	p.	24
○ Q 1 [ba]	B3 5.3	Foreign exposure distribution by country, type of customer and residual maturity	[TDB30274]	p.	26
○ H 1 [ba]	B3 6.1	Non-performing loans distribution by major category of bank	[TDB30254]		
○ H 1 [ba]	B3 6.2	Non-performing loans distribution by customer location (region)	[TDB30256]		
○ H 1 [ba]	B3 6.3	Non-performing loans distribution by customer segment of economic activity	[TDB30258]		

C INFORMATION ON NON-BANK INTERMEDIARIES

C1 STRUCTURAL DATA

○ Q 5 [sf]	C1 5.1	Securities firms distribution by authorized activities	[TDB40210]	p.	33
○ Q 5 [ci]	C1 5.2	Open-end securities investment funds and SICAVs distribution by operational specialization	[TDB40220]	p.	34
○ Q 5 [fi]	C1 5.3	Financial intermediaries referred to in Article 107 of the 1993 Banking Law distribution by prevalent activity	[TDB40230]	p.	35

C2 ACCOUNTING DATA

○ Q 1 [sf]	C2 5.1	Securities firms - Accounting data	[TDB40240]	p.	36
○ Q 1 [fi]	C2 5.2	Financial companies - Accounting data	[TDB40250]	p.	38

D INFORMATION ON BANKING BUSINESS

D1 LOANS

○ Q 1 [ba]	D1 5.1	Loans distribution by customer location (region) and segment of economic activity	[TDB10231]	p.	42
○ Q 1 [ba]	D1 5.2	Loans distribution by customer location (region) and major category of bank	[TDB10233]	p.	46
○ Q 1 [ba]	D1 5.3	Loans distribution by customer location (geographical area) and branch of economic activity	[TDB10235]	p.	50
○ Q 1 [ba]	D1 5.4	Loans distribution by branch location (region) and customer location (geographical area)	[TDB10237]	p.	52
○ Q 1 [fi]	D1 5.5	Non-bank finance distribution by technical form and customer location (geographical area)	[TDB10277]	p.	54
○ Q 1 [fi]	D1 5.6	Non-bank finance distribution by technical form and customer segment of economic activity	[TDB10278]	p.	56
● A 1 [ba]	D1 7.1	Loans distribution by branch location (municipality)	[TDB10194]		
⊙ Q 1 [ba]		Loans distribution by branch location (geographical area) and customer location (geographical area) and branch of economic activity	[TDB10239]		
⊙ Q 1 [ba]		Loans distribution by customer location (province) and size of bank	[TDB10244]		
⊙ Q 1 [bs]		Loans distribution by branch location (province) and geographical coverage of bank	[TDB10074]		
⊙ Q 1 [ba]		Loans distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10275]		

D2 DEPOSITS

○ Q 1 [ba]	D2 5.1	Deposits distribution by customer location (region) and segment of economic activity	[TDB10262]	p.	58
○ Q 1 [ba]	D2 5.2	Deposits distribution by customer location (region) and major category of bank	[TDB10264]	p.	62
○ Q 1 [ba]	D2 5.3	Deposits distribution by customer location (geographical area) and branch of economic activity	[TDB10266]	p.	66
○ Q 1 [ba]	D2 5.4	Deposits distribution by technical form and customer location (region)	[TDB10268]	p.	68
○ Q 1 [ba]	D2 5.5	Deposits distribution by branch location (region) and customer location (geographical area)	[TDB10271]	p.	70
● A 1 [ba]	D1 7.1	Deposits distribution by branch location (municipality)	[TDB10194]		
⊙ Q 1 [ba]		Deposits distribution by branch location (geographical area) and customer location (geographical area) and segment of economic activity	[TDB10273]		
⊙ Q 1 [ba]		Deposits distribution by customer location (province) and size of bank	[TDB10274]		

○ Q 1 [bs]		Deposits distribution by branch location (province) and geographical coverage of bank	[TDB10114]		
○ Q 1 [ba]		Deposits distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10279]		
	D3	LEASING AND FACTORING			
○ Q 1 [ba - fi]	D3 5.1	Leasing and factoring receivables	[TDB40150]	p.	72
	D4	SECURITIES ON DEPOSIT AND CUSTOMER ASSETS UNDER MANAGEMENT			
○ Q 1 [ba]	D4 5.1	Customer assets under management distribution by type of security and type of account	[TDB40080]	p.	74
○ Q 1 [ba]	D4 5.2	Customer assets under management distribution by customer location (region) and type of account	[TDB40085]	p.	78
○ Q 1 [ba]	D4 5.3	Securities on deposit distribution by type of security and customer segment of economic activity	[TDB40055]	p.	82
○ Q 1 [ba]	D4 5.4	Securities on deposit distribution by type of security and customer location (geographical area)	[TDB40060]	p.	84
○ H 1 [ba]	D4 6.1	Securities on deposit distribution by size of deposits of types of securities	[TDB40065]		
○ H 1 [ba]	D4 6.2	Securities on deposit distribution by size of depositi	[TDB40070]		
	D5	GUARANTEES			
○ Q 1 [ba]	D5 5.1	Guarantees distribution by customer location (region) and segment of economic activity	[TDB40100]	p.	86
○ Q 1 [ba]	D5 5.2	Guarantees distribution by branch location (region) and customer location (geographical area)	[TDB40110]	p.	88
	D6	SUBSIDIZED AND MEDIUM AND LONG-TERM LOANS			
○ Q 1 [ba]	D6 5.1	Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding	[TDB10420]	p.	90
○ Q 1 [ba]	D6 5.2	Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms - disbursements	[TDB10430]	p.	94
○ Q 1 [ba]	D6 5.3	Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms - amounts outstanding	[TDB10460]	p.	98
○ Q 1 [ba]	D6 5.4	Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms - disbursements	[TDB10470]	p.	102
○ Q 1 [ba]	D6 5.5	Subsidized loans distribution by original maturity, location (region) of the investment and type of incentive law - amounts outstanding	[TDB10440]	p.	106
○ Q 1 [ba]	D6 5.6	Subsidized loans distribution by original maturity, location (region) of the investment and type of incentive law - disbursements	[TDB10450]	p.	110

E INFORMATION ON SECURITIES BUSINESS

E1 ACTIVITY OF BANKS AND SECURITIES FIRMS (SIMs)

○ Q 1 [ba - sf]	E1 5.1	Securities and derivatives trading distribution by type of security and derivative instrument	[TDB40500]	p.	116
○ Q 1 [ba - sf]	E1 5.2	Individual portfolio management services assets under management and net fund-raising	[TDB40525]	p.	120
○ Q 1 [ba - sf]	E1 5.3	Individual portfolio management services distribution of portfolio by type of security	[TDB40520]	p.	122
○ Q 1 [sf]	E1 5.4	Individual portfolio management services distribution of portfolio by type of security and customer sector of economic activity	[TDB40530]	p.	124
○ Q 1 [ci]	E1 5.5	Collective asset management assets under management and net fund-raising	[TDB40545]	p.	126
○ Q 1 [ci]	E1 5.6	Collective asset management distribution of portfolio by type of security and operational specialization	[TDB40540]	p.	128
○ Q 1 [ba - sf]	E1 5.7	Derivatives business distribution by type of instrument	[TDB40580]	p.	132
○ Q 1 [ba - sf]	E1 5.8	Securities placement distribution by type of security and manner of placement	[TDB40560]	p.	136

F INFORMATION ON CUSTOMERS

F1 SUMMARY OUTLINE

○ Q 2 [ba - fi]	F1 5.1	Summary data based on Central Credit Register observations distribution by type of security and derivative instrument	[TDB30100]	p.	140
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F2 LOAN FACILITIES

○ Q 2 [ba]	F2 5.1	Loan facilities distribution by customer location (geographical area) and segment of economic activity	[TDC30020]	p.	142
○ Q 2 [ba - fi]	F2 5.2	Loan facilities distribution by total credit granted	[TDB30115]	p.	146
○ Q 2 [ba]	F2 5.3	Loan facilities distribution by total credit used	[TDB30120]	p.	148
○ Q 2 [ba]	F2 5.4	Loan facilities distribution by type of transaction and total credit granted	[TDB30130]	p.	150
○ Q 2 [ba]	F2 5.5	Loan facilities distribution by customer location (region) and total credit granted	[TDB30140]	p.	152
○ Q 2 [ba - fi]	F2 5.6	Loan facilities distribution by customer sector and sub-sector of economic activity	[TDB30170]	p.	156
○ Q 2 [ba - fi]	F2 5.7	Loan facilities distribution by customer branch of economic activity	[TDB30180]	p.	160
○ Q 2 [ba]	F2 5.8	Loan facilities distribution by customer segment of economic activity and total credit granted	[TDB30150]	p.	164
⊙ Q 2 [ba]		Loan facilities distribution by customer location (province)	[TDB30190]		

⊙ Q 2 [ba]	Loan facilities distribution by customer branch of economic activity and total credit granted	[TDB30160]
⊙ Q 2 [fi]	Loan facilities distribution by customer location (province)	[TDB30195]

F3 BAD DEBTS

○ Q 2 [ba]	F3 5.1	Bad debts distribution by customer location (geographical area) and segment of economic activity	[TDC30030]	p.	166
○ Q 2 [ba]	F3 5.2	Bad debts distribution by customer branch of economic activity	[TDB30220]	p.	168
○ Q 2 [ba - fi]	F3 5.3	Bad debts distribution by customer sector and sub-sector of economic activity	[TDB30230]	p.	170
○ Q 2 [ba]	F3 5.4	Bad debts - Flows distribution by customer location (region)	[TDB30240]	p.	172
○ Q 2 [ba]	F3 5.5	Bad debts - Flows distribution by customer segment of economic activity	[TDB30250]	p.	174
⊙ Q 2 [ba]		Bad debts distribution by customer location (province)	[TDB30210]		

F4 GUARANTEES GRANTED TO CUSTOMERS

○ Q 2 [ba]	F4 5.1	Guarantees granted to customers distribution by customer segment of economic activity	[TDB30280]	p.	176
○ Q 2 [ba]	F4 5.2	Guarantees granted to customers distribution by customer location (region)	[TDB30300]	p.	178
○ Q 2 [ba]	F4 5.3	Guarantees granted to customers distribution by customer branch of economic activity	[TDB30290]	p.	180
⊙ Q 2 [ba]		Guarantees granted to customers distribution by customer location (province)	[TDB30310]		

F5 LEASING AND FACTORING

○ Q 2 [ba - fi]	F5 5.1	Leasing distribution by customer branch of economic activity	[TDB30304]	p.	182
○ Q 2 [ba - fi]	F5 5.2	Leasing distribution by customer location (region)	[TDB30308]	p.	184
○ Q 2 [ba - fi]	F5 5.3	Factoring distribution by customer branch of economic activity	[TDB30312]	p.	186
○ Q 2 [ba - fi]	F5 5.4	Factoring distribution by customer location (region)	[TDB30316]	p.	188

F6 RISK CONCENTRATION

○ Q 2 [ba]	F6 5.1	Largest borrowers' loan facilities distribution by customer location (region)	[TDB30320]	p.	190
○ Q 2 [ba]	F6 5.2	Largest borrowers' loan facilities distribution by size of bank	[TDB30340]	p.	192
○ Q 2 [ba]	F6 5.3	Largest borrowers' share of loan facilities distribution by customer segment of economic activity	[TDB30370]	p.	194
○ Q 2 [ba]	F6 5.4	Largest borrowers' share of bad debts distribution by customer location (region)	[TDB30390]	p.	196

○ Q 2 [ba]	F6 5.5	Largest borrowers' share of bad debts distribution by customer segment of economic activity	[TDB30410]	p. 198
○ Q 2 [ba]		Largest borrowers' loan facilities distribution by customer location (province)	[TDB30330]	
○ Q 2 [ba]		Largest borrowers' share of loan facilities distribution by customer location (province)	[TDB30360]	
○ Q 2 [ba]		Largest borrowers' share of loan facilities distribution by customer branch of economic activity	[TDB30380]	
○ Q 2 [ba]		Largest borrowers' share of bad debts distribution by customer location (province)	[TDB30400]	
○ Q 2 [ba]		Largest borrowers' share of bad debts distribution by customer branch of economic activity	[TDB30420]	

F7 MULTIPLE-BANK BORROWING

○ Q 2 [ba]	F7 5.1	Number of borrowers distribution by customer location (region) and number of facilities	[TDB30430]	p. 200
○ Q 2 [ba]	F7 5.2	Number of borrowers distribution by customer segment of economic activity, number of facilities and total credit granted	[TDB30440]	p. 204
○ Q 2 [ba]	F7 5.3	Average number of banks per borrower distribution by customer segment of economic activity and total credit granted	[TDB30460]	p. 205
○ Q 2 [ba]		Average number of banks per borrower distribution by customer branch of economic activity and total credit granted	[TDB30470]	

F8 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

○ A 2 [ba-fi]	F8 7.1	One-year default rates for loan facilities distribution by customer sector of economic activity and total credit used	[TDB30480]	
○ A 2 [ba-fi]	F8 7.2	One-year default rates for loan facilities distribution by customer location (geographical area) and sector of economic activity	[TDB30490]	
○ A 2 [ba-fi]	F8 7.3	One-year default rates for loan facilities distribution by customer location (region)	[TDB30500]	
○ A 2 [ba-fi]	F8 7.4	One-year default rates for loan facilities distribution by customer location (geographical area) and total credit used	[TDB30510]	
○ A 2 [ba-fi]	F8 7.5	One-year default rates for loan facilities distribution by customer branch of economic activity	[TDB30520]	
○ A 2 [ba-fi]	F8 7.6	Historical default rates for cohorts of borrowers distribution by cohort's year of formation	[TDB30530]	
A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer sector of economic activity and total credit used	[TDB30540]	
A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and sector of economic activity	[TDB30550]	
A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation and customer location (province)	[TDB30560]	
A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and total credit used	[TDB30570]	
A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and branch of economic activity	[TDB30580]	

G LENDING AND DEPOSIT RATES

G1 LENDING RATES

○ Q 3 [sb]	G1 5.1	Short-term lending rates on loan facilities distribution by branch location (region) and total credit granted	[TDB30600]	p.	208
○ Q 3 [sb]	G1 5.2	Short-term lending rates on revocable loans distribution by branch location (region) and total credit granted	[TDB30610]	p.	209
○ Q 3 [sb]	G1 5.3	Short-term lending rates on loan facilities distribution by customer location (geographical area) and segment of economic activity and total credit granted	[TDC30060]	p.	210
○ Q 3 [sb]	G1 5.4	Short-term lending rates on loan facilities distribution by branch location (region) and customer segment of economic activity	[TDC30050]	p.	212
○ Q 3 [sb]	G1 5.5	Medium and long-term lending rates on loan facilities distribution by branch location (geographical area) and total credit granted	[TDB30620]	p.	213
○ Q 3 [sb]	G1 5.6	Medium and long-term lending rates on loan facilities distribution by branch location (geographical area) and customer segment of economic activity	[TDB30630]	p.	214
○ Q 3 [sb]	G1 5.7	Lending rates on loan facilities distribution by customer branch of economic activity	[TDB30640]	p.	215
○ Q 3 [sb]	G1 5.8	Lending rates (arithmetic means) on loan facilities distribution by branch location (region) and partial credit granted	[TDB30650]	p.	216
⊙ Q 3 [sb]		Short-term lending rates on loan facilities distribution by branch location (region) and customer segment of economic activity (rates, products, charges)	[TDC30055]		
⊙ Q 3 [sb]		Medium and long-term lending rates on loan facilities distribution by branch location (geographical area) and customer segment of economic activity (rates, products, charges)	[TDB30660]		

G2 NOMINAL DEPOSIT RATES

○ Q 4 [sb]	G2 5.1	Nominal deposit rates distribution by branch location (region) and customer segment of economic activity	[TDC20013]	p.	217
○ Q 4 [sb]	G2 5.2	Nominal deposit rates distribution by customer location (geographical area) and segment of economic activity and size of deposit	[TDC20014]	p.	218
○ Q 4 [sb]	G2 5.3	Nominal deposit rates distribution by branch location (geographical area) and customer segment of economic activity	[TDB30700]	p.	219
○ Q 4 [sb]	G2 5.4	Nominal current account deposit rates distribution by branch location (region) and size of deposit	[TDB30710]	p.	220
⊙ Q 4 [sb]		Nominal deposit rates distribution by branch location (region) and customer segment of economic activity (rates, number of accounts and total deposits)	[TDB20013]		

G3 EFFECTIVE DEPOSIT RATES

○ A 4 [sb]	G3 7.1	Effective deposit rates distribution by branch location (region) and customer segment of economic activity	[TDB30720]		
○ A 4 [sb]	G3 7.2	Effective deposit rates distribution by customer location (geographical area) and segment of economic activity and size of deposit	[TDB30730]		
○ A 4 [sb]	G3 7.3	Effective deposit rates distribution by branch location (geographical area) and customer branch of economic activity	[TDB30740]		

○ A 4 [sb]	G3 7.4	Effective current account deposit rates		
		distribution by branch location (region) and size of deposit	[TDB30750]	
⊙ A 4 [sb]		Effective deposit rates		
		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

	H1	BALANCE SHEET		
○ Q 6 [bi]		H1 5.1	Assets	[TDB40600] p. 222
○ Q 6 [bi]		H1 5.2	Liabilities	[TDB40610] p. 226

METHODOLOGICAL APPENDIX

p. 231

GLOSSARY

p. 239

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

March 2000		Total		<i>of which:</i>		Banks established as società per azioni	
		<i>Banks</i>	<i>Branches</i>	Banks raising medium and long-term funds		<i>Banks</i>	<i>Branches</i>
				<i>Banks</i>	<i>Branches</i>		
a. TOTAL		873	27,336	27	100	236	20,087
b. PIEMONTE		30	2,294	1	4	16	1,882
Alessandria		2	261	-	-	2	238
Asti		1	141	-	-	1	124
Biella		2	125	-	-	2	110
Cuneo		15	416	-	-	5	295
Novara		1	186	-	-	-	100
Turin		7	958	1	4	6	885
Verbano-Cusio-Ossola		2	80	-	-	-	33
Vercelli		-	127	-	-	-	97
c. VALLE D'AOSTA		4	88	-	1	1	70
Aosta		4	88	-	1	1	70
d. LIGURIA		10	841	-	1	6	784
Genoa		5	460	-	1	4	437
Imperia		1	99	-	-	-	89
La Spezia		2	123	-	-	1	116
Savona		2	159	-	-	1	142
e. LOMBARDY		171	5,294	5	11	58	3,384
Bergamo		14	564	-	-	2	316
Brescia		17	689	-	1	5	472
Como		3	300	-	-	-	193
Cremona		10	233	-	-	-	110
Lecco		5	191	-	-	1	113
Lodi		4	120	-	-	-	51
Mantua		5	282	-	-	2	225
Milan		108	2,136	5	10	46	1,441
Pavia		1	274	-	-	-	205
Sondrio		3	113	-	-	1	28
Varese		1	392	-	-	1	230
f. TRENTO-ALTO ADIGE		131	874	1	2	7	280
Bolzano		56	397	-	1	2	140
Trento		75	477	1	1	5	140
g. VENETO		66	2,837	1	8	11	1,694
Belluno		2	167	-	-	1	131
Padua		13	509	-	3	2	291
Rovigo		7	153	-	-	-	89
Treviso		13	532	-	2	3	317
Venice		5	416	-	1	1	300
Verona		14	539	1	1	4	305
Vicenza		12	521	-	1	-	261

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>	
46	4,242	530	2,887	6	30	55	90	5,939
2	301	12	109	-	1	-	1	664
-	23	-	-	-	-	-	-	92
-	12	-	5	-	-	-	-	61
-	15	-	-	-	-	-	-	41
-	32	10	89	-	-	-	-	149
1	86	-	-	-	-	-	-	59
-	57	1	14	-	1	-	1	188
1	46	1	1	-	-	-	-	29
-	30	-	-	-	-	-	-	45
-	6	3	11	-	1	-	-	33
-	6	3	11	-	1	-	-	33
-	48	4	8	-	1	-	-	131
-	20	1	2	-	1	-	-	50
-	8	1	2	-	-	-	-	22
-	5	1	2	-	-	-	-	25
-	15	1	2	-	-	-	-	34
11	1,368	54	483	2	4	46	55	1,138
1	158	11	89	-	-	-	1	185
1	95	11	122	-	-	-	-	178
-	73	3	33	-	-	-	1	98
2	67	8	56	-	-	-	-	87
1	62	3	16	-	-	-	-	65
1	39	3	30	-	-	-	-	44
-	31	3	26	-	-	-	-	69
3	545	11	94	2	4	46	52	180
-	58	1	11	-	-	-	-	97
2	82	-	2	-	-	-	1	41
-	158	-	4	-	-	-	-	94
2	80	121	513	-	-	1	1	302
1	63	52	193	-	-	1	1	113
1	17	69	320	-	-	-	-	189
6	734	48	402	-	2	1	5	553
-	22	1	14	-	-	-	-	60
2	131	9	83	-	1	-	3	101
-	20	7	44	-	-	-	-	46
1	120	9	95	-	-	-	-	95
-	73	4	42	-	1	-	-	44
1	179	8	53	-	-	1	2	96
2	189	10	71	-	-	-	-	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
h.	FRIULI-VENEZIA GIULIA	30	809	2	4	10	556
	Gorizia	7	88	-	-	2	55
	Pordenone	3	183	-	-	1	142
	Trieste	5	130	1	3	3	105
	Udine	15	408	1	1	4	254
i.	EMILIA ROMAGNA	62	2,737	-	6	26	1,990
	Bologna	17	640	-	5	7	470
	Ferrara	4	194	-	-	3	168
	Forlì	13	276	-	-	4	181
	Modena	6	372	-	-	3	230
	Parma	2	281	-	1	2	241
	Piacenza	2	182	-	-	-	122
	Ravenna	5	273	-	-	3	221
	Reggio Emilia	6	328	-	-	3	234
	Rimini	7	191	-	-	1	123
l.	MARCHE	29	884	1	6	9	759
	Ancona	12	264	1	3	5	227
	Ascoli Piceno	6	201	-	1	2	179
	Macerata	3	178	-	1	-	156
	Pesaro e Urbino	8	241	-	1	2	197
m.	TUSCANY	58	1,969	3	8	18	1,609
	Arezzo	5	182	-	-	-	118
	Florence	16	544	3	4	8	453
	Grosseto	4	117	-	1	-	88
	Livorno	3	160	-	-	1	142
	Lucca	5	220	-	1	2	198
	Massa Carrara	1	91	-	-	1	90
	Pisa	7	222	-	1	3	191
	Pistoia	8	139	-	-	1	100
	Prato	2	115	-	-	1	103
	Siena	7	179	-	1	1	126
n.	UMBRIA	13	443	1	2	9	391
	Perugia	10	338	1	2	7	295
	Terni	3	105	-	-	2	96
o.	LAZIO	68	2,085	10	15	23	1,673
	Frosinone	6	157	-	-	1	114
	Latina	5	142	-	-	2	105
	Rieti	2	75	-	-	1	57
	Rome	47	1,539	10	15	18	1,263
	Viterbo	8	172	-	-	1	134
p.	ABRUZZO	19	518	-	4	6	461
	Chieti	6	138	-	-	2	129
	L'Aquila	4	123	-	1	2	101
	Pescara	3	120	-	2	1	107
	Teramo	6	137	-	1	1	124

								Banks
Cooperative banks		Mutual banks		Central institutes		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
1	104	18	147	-	1	1	1	176
-	9	5	24	-	-	-	-	20
-	14	2	27	-	-	-	-	39
-	17	1	6	-	1	1	1	5
1	64	10	90	-	-	-	-	112
4	482	32	258	-	2	-	5	327
-	81	10	82	-	2	-	5	58
-	13	1	13	-	-	-	-	26
-	36	9	59	-	-	-	-	30
2	138	1	4	-	-	-	-	47
-	36	-	4	-	-	-	-	46
1	54	1	6	-	-	-	-	40
-	20	2	32	-	-	-	-	18
-	78	3	16	-	-	-	-	45
1	26	5	42	-	-	-	-	17
-	18	20	106	-	1	-	-	214
-	4	7	32	-	1	-	-	47
-	-	4	22	-	-	-	-	58
-	2	3	20	-	-	-	-	49
-	12	6	32	-	-	-	-	60
3	164	37	192	-	2	-	2	276
2	51	3	13	-	-	-	-	38
-	41	8	46	-	2	-	2	44
-	12	4	17	-	-	-	-	28
-	10	2	8	-	-	-	-	20
-	7	3	15	-	-	-	-	29
-	1	-	-	-	-	-	-	15
1	16	3	15	-	-	-	-	38
-	9	7	30	-	-	-	-	22
-	4	1	8	-	-	-	-	6
-	13	6	40	-	-	-	-	36
-	22	4	29	-	1	-	-	85
-	16	3	26	-	1	-	-	53
-	6	1	3	-	-	-	-	32
6	246	29	146	4	4	6	16	268
2	29	3	14	-	-	-	-	64
1	29	2	8	-	-	-	-	30
-	10	1	8	-	-	-	-	33
2	167	17	89	4	4	6	16	84
1	11	6	27	-	-	-	-	57
-	4	13	52	-	1	-	-	171
-	-	4	9	-	-	-	-	53
-	1	2	20	-	1	-	-	46
-	3	2	10	-	-	-	-	29
-	-	5	13	-	-	-	-	43

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
q.	MOLISE	5	117	-	1	1	102
	Campobasso	5	87	-	1	1	74
	Isernia	-	30	-	-	-	28
r.	CAMPANIA	52	1,408	-	4	8	1,136
	Avellino	13	118	-	-	-	62
	Benevento	6	78	-	-	1	45
	Caserta	5	183	-	-	2	167
	Naples	5	715	-	3	3	645
	Salerno	23	314	-	1	2	217
s.	PUGLIA	32	1,184	-	3	7	891
	Bari	18	506	-	3	2	379
	Brindisi	2	104	-	-	-	80
	Foggia	3	212	-	-	2	155
	Lecce	5	224	-	-	2	168
	Taranto	4	138	-	-	1	109
t.	BASILICATA	12	225	-	2	3	183
	Matera	3	78	-	-	1	65
	Potenza	9	147	-	2	2	118
u.	CALABRIA	29	467	-	2	4	371
	Catanzaro	5	94	-	2	-	77
	Cosenza	15	168	-	-	3	123
	Crotone	4	38	-	-	1	31
	Reggio Calabria	2	129	-	-	-	111
	Vibo Valentia	3	38	-	-	-	29
v.	SICILY	48	1,627	1	6	10	1,240
	Agrigento	5	173	-	-	-	116
	Caltanissetta	9	89	-	-	-	55
	Catania	5	325	-	2	4	269
	Enna	2	62	-	-	-	44
	Messina	2	225	-	1	-	190
	Palermo	14	368	1	2	4	291
	Ragusa	2	101	-	-	-	61
	Siracusa	3	112	-	1	2	100
	Trapani	6	172	-	-	-	114
z.	SARDINIA	4	635	1	10	3	631
	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	159	40	108	-	2	-	3	345
2	38	11	18	-	-	-	-	55
-	20	5	13	-	-	-	-	41
-	10	3	6	-	-	-	-	69
2	64	-	2	-	1	-	3	85
-	27	21	69	-	1	-	-	95
4	220	21	71	-	1	-	1	234
3	83	13	42	-	1	-	1	47
-	17	2	7	-	-	-	-	20
-	50	1	7	-	-	-	-	55
1	49	2	7	-	-	-	-	85
-	21	3	8	-	-	-	-	27
-	11	9	30	-	1	-	-	91
-	4	2	9	-	-	-	-	26
-	7	7	21	-	1	-	-	65
-	21	25	74	-	1	-	-	202
-	3	5	13	-	1	-	-	39
-	3	12	42	-	-	-	-	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	-	-	336
-	-	-	-	-	1	-	-	98
-	-	-	-	-	-	-	-	90
-	-	1	3	-	-	-	-	60
-	-	-	-	-	-	-	-	88

B.2.5.1

ACCOUNTING DATA - ASSETS

Distribution by major category of bank

TDB10014

Source: Supervisory returns
Stocks in billions of lire

March 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	38,987	38,967	20
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,959	2,949	10
Receivables from BI-ECB	15,173	14,801	371
Receivables from banks	485,367	467,328	18,040
<i>of which: time deposits and interbank CDs</i>	210,829	208,150	2,679
repos	109,661	108,737	924
Receivables from non-bank customers:			
current account receivables	368,958	368,436	522
repos	35,588	35,105	483
personal loans	28,221	28,199	22
export credits	32,154	32,125	29
import credits	23,435	23,324	111
mortgage loans	610,165	485,756	124,409
other loans	416,847	390,314	26,533
bad debts	114,726	101,999	12,727
unpaid and protested own bills	1,383	1,339	44
Securities	464,412	443,654	20,758
<i>of which: not held as fixed assets</i>	366,959	349,869	17,090
Subordinated loans	18,785	18,408	377
Participating interests	134,215	125,131	9,084
Fixed assets	83,909	81,638	2,270
<i>of which: buildings</i>	50,815	48,968	1,847
Bills, other credit instruments and documents	211,539	202,404	9,136
Sundry debtors net of items in suspense accounts	248,280	241,020	7,260
Negative capital items	1,133	1,061	72
Items in transit or in suspense accounts	57,275	55,423	1,852
Remaining asset items	388,315	359,397	28,918
TOTAL	3,782,976	3,519,928	263,048

COMMITMENTS, CONTINGENT LIABILITIES AND
OFF-BALANCE-SHEET ITEMS

Guarantees granted	244,557	226,156	18,401
Guarantees applied for	12,001	12,000	..
Commitments and contingent liabilities	1,823,008	1,747,385	75,623
Credit implicit in leasing contracts with customers	15,151	14,785	366
Customer bill portfolio	30,169	20,810	9,358
Undrawn customer credit lines	1,021,178	970,839	50,340
Securities and the like on deposit	3,645,589	3,615,097	30,491

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
22,572	7,954	8,461	36,262	2,725
1,839	275	844	2,493	466
7,604	3,285	4,283	13,675	1,498
278,383	61,188	145,796	448,201	37,166
131,406	25,247	54,176	201,998	8,830
63,156	10,130	36,375	102,958	6,704
192,231	73,339	103,387	340,011	28,946
20,364	2,200	13,024	32,544	3,044
16,376	3,946	7,898	25,140	3,081
21,894	6,070	4,190	31,538	615
14,656	4,533	4,246	22,492	942
338,724	128,070	143,370	557,337	52,828
265,018	58,646	93,182	393,708	23,139
64,268	20,814	29,644	92,104	22,621
898	182	303	1,001	382
209,678	78,594	176,140	407,429	56,983
160,360	64,801	141,798	329,118	37,842
15,289	1,465	2,031	17,890	895
94,671	22,155	17,388	131,909	2,305
45,810	16,169	21,929	74,547	9,362
29,643	9,085	12,087	45,540	5,275
115,597	47,231	48,711	201,141	10,398
155,148	35,960	57,171	230,715	17,565
275	92	766	959	174
33,099	11,243	12,933	49,298	7,976
226,959	35,448	125,908	365,936	22,379
2,141,473	618,862	1,022,641	3,477,152	305,824
163,753	34,101	46,703	234,810	9,747
8,507	653	2,841	11,739	262
1,180,063	187,334	455,612	1,763,263	59,745
3,608	423	11,120	15,151	-
12,172	10,946	7,052	27,143	3,026
623,906	173,078	224,195	958,684	62,494
2,127,291	639,902	878,396	3,481,213	164,375

B.2.5.1

ACCOUNTING DATA - ASSETS

Distribution by major category of bank

TDB10014

Source: Supervisory returns
Stocks in millions of euros

March 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	20,135	20,125	10
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	1,528	1,523	5
Receivables from BI-ECB	7,836	7,644	192
Receivables from banks	250,671	241,355	9,317
<i>of which:</i> time deposits and interbank CDs	108,884	107,500	1,384
repos	56,635	56,158	477
Receivables from non-bank customers:			
current account receivables	190,551	190,281	269
repos	18,380	18,130	249
personal loans	14,575	14,564	11
export credits	16,606	16,591	15
import credits	12,103	12,046	57
mortgage loans	315,124	250,872	64,252
other loans	215,284	201,580	13,703
bad debts	59,251	52,678	6,573
unpaid and protested own bills	714	691	23
Securities	239,849	229,128	10,721
<i>of which:</i> not held as fixed assets	189,519	180,692	8,826
Subordinated loans	9,702	9,507	195
Participating interests	69,316	64,625	4,691
Fixed assets	43,335	42,163	1,173
<i>of which:</i> buildings	26,244	25,290	954
Bills, other credit instruments and documents	109,251	104,533	4,718
Sundry debtors net of items in suspense accounts	128,226	124,476	3,749
Negative capital items	585	548	37
Items in transit or in suspense accounts	29,580	28,623	956
Remaining asset items	200,548	185,613	14,935
TOTAL	1,953,744	1,817,891	135,853
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	126,303	116,800	9,503
Guarantees applied for	6,198	6,198	..
Commitments and contingent liabilities	941,505	902,449	39,056
Credit implicit in leasing contracts with customers	7,825	7,636	189
Customer bill portfolio	15,581	10,748	4,833
Undrawn customer credit lines	527,395	501,396	25,998
Securities and the like on deposit	1,882,790	1,867,042	15,747

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
11,658	4,108	4,370	18,728	1,408
950	142	436	1,287	241
3,927	1,697	2,212	7,062	774
143,773	31,601	75,297	231,477	19,195
67,865	13,039	27,980	104,323	4,561
32,618	5,232	18,786	53,173	3,462
99,279	37,876	53,395	175,601	14,949
10,517	1,136	6,726	16,807	1,572
8,458	2,038	4,079	12,984	1,591
11,307	3,135	2,164	16,288	318
7,569	2,341	2,193	11,616	487
174,936	66,143	74,045	287,841	27,283
136,870	30,288	48,125	203,333	11,950
33,192	10,749	15,310	47,568	11,683
464	94	156	517	197
108,290	40,591	90,969	210,420	29,429
82,819	33,467	73,233	169,975	19,544
7,896	757	1,049	9,239	462
48,893	11,442	8,980	68,125	1,191
23,659	8,351	11,325	38,500	4,835
15,309	4,692	6,242	23,519	2,724
59,701	24,393	25,157	103,881	5,370
80,127	18,572	29,527	119,154	9,072
142	48	395	495	90
17,094	5,806	6,679	25,461	4,119
117,215	18,308	65,026	188,990	11,558
1,105,978	319,615	528,150	1,795,799	157,945
84,572	17,612	24,120	121,269	5,034
4,393	337	1,467	6,063	135
609,451	96,750	235,304	910,649	30,856
1,863	219	5,743	7,825	-
6,286	5,653	3,642	14,018	1,563
322,220	89,387	115,787	495,119	32,276
1,098,654	330,482	453,653	1,797,897	84,893



B.2.5.2

ACCOUNTING DATA - LIABILITIES

Distribution by major category of bank

TDB10024

Source: Supervisory returns
Stocks in billions of lire

March 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	1,157,592	1,138,888	18,704
<i>of which:</i> savings deposits	129,463	129,461	2
time savings deposits	14,291	14,291	..
savings certificates and CDs	114,973	105,626	9,346
current account deposits	763,730	760,445	3,285
time current account deposits	9,747	9,530	217
repos	122,963	122,029	934
Payables to BI-ECB	47,409	46,789	620
Payables to banks	708,951	648,564	60,387
<i>of which:</i> time deposits and interbank CDs	359,221	344,134	15,087
repos	93,409	91,407	2,002
Funds raised in the market	564,999	452,057	112,943
<i>of which:</i> bonds in issue	507,621	396,812	110,809
Provision for employee severance benefits	16,117	15,831	286
Supplementary pension fund	13,487	13,306	181
Provision for writedown of securities	181	85	96
Provision for writedown of investments	995	964	31
Accumulated depreciation	35,997	35,063	934
<i>of which:</i> accumulated depreciation of buildings	14,789	14,134	654
Provision for writedown of loans	70,012	62,459	7,553
Provision for writedown of commitments and guarantees granted	731	726	6
Sundry provisions for losses and charges	25,957	24,413	1,544
Provision for loan losses	7,896	5,471	2,425
Capital, reserves and provisions included in capital	242,373	220,504	21,870
Sundry creditors net of items in suspense accounts	171,843	167,200	4,643
Discounted bills, other credit instruments and documents	280,926	280,705	221
Items in transit or in suspense accounts	48,137	46,011	2,126
Remaining liabilities items	388,314	359,835	28,479
TOTAL	3,782,976	3,519,928	263,048

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
645,801	195,877	315,914	1,012,256	145,336
54,693	20,428	54,341	91,397	38,066
6,690	911	6,690	7,530	6,761
60,206	26,880	27,887	92,459	22,513
460,063	120,651	183,016	693,460	70,270
8,092	206	1,450	9,561	186
57,575	22,827	42,561	110,843	12,120
20,893	1,306	25,210	45,081	2,328
396,232	90,424	222,295	689,948	19,002
204,511	46,886	107,823	356,474	2,747
53,087	10,640	29,683	83,118	10,291
315,493	136,147	113,359	519,656	45,343
276,787	123,648	107,186	464,557	43,064
9,612	2,643	3,862	13,836	2,281
8,210	2,794	2,483	8,843	4,645
98	65	19	179	2
897	40	58	889	106
19,865	6,172	9,960	32,676	3,321
8,309	2,901	3,579	13,784	1,004
39,598	12,966	17,447	53,979	16,032
469	119	143	659	72
16,889	3,860	5,207	23,973	1,984
3,966	1,182	2,748	7,697	199
124,638	40,976	76,759	223,743	18,631
109,885	19,007	42,951	160,839	11,004
159,264	57,572	64,091	271,805	9,121
30,903	7,674	9,560	41,663	6,474
238,759	39,166	110,389	368,370	19,943
2,141,473	618,862	1,022,641	3,477,152	305,824

B.2.5.2

ACCOUNTING DATA - LIABILITIES

Distribution by major category of bank

TDB10024

Source: Supervisory returns
Stocks in millions of euros

March 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	597,846	588,187	9,660
<i>of which:</i> savings deposits	66,862	66,861	1
time savings deposits	7,381	7,381	..
savings certificates and CDs	59,378	54,552	4,827
current account deposits	394,433	392,737	1,696
time current account deposits	5,034	4,922	112
repos	63,505	63,023	482
Payables to BI-ECB	24,485	24,165	320
Payables to banks	366,143	334,955	31,187
<i>of which:</i> time deposits and interbank CDs	185,522	177,731	7,792
repos	48,242	47,208	1,034
Funds raised in the market	291,798	233,468	58,330
<i>of which:</i> bonds in issue	262,165	204,936	57,228
Provision for employee severance benefits	8,324	8,176	148
Supplementary pension fund	6,966	6,872	94
Provision for writedown of securities	94	44	50
Provision for writedown of investments	514	498	16
Accumulated depreciation	18,591	18,109	483
<i>of which:</i> accumulated depreciation of buildings	7,638	7,300	338
Provision for writedown of loans	36,158	32,257	3,901
Provision for writedown of commitments and guarantees granted	378	375	3
Sundry provisions for losses and charges	13,406	12,608	797
Provision for loan losses	4,078	2,825	1,252
Capital, reserves and provisions included in capital	125,175	113,881	11,295
Sundry creditors net of items in suspense accounts	88,750	86,352	2,398
Discounted bills, other credit instruments and documents	145,086	144,972	114
Items in transit or in suspense accounts	24,861	23,762	1,098
Remaining liabilities items	200,547	185,839	14,708
TOTAL	1,953,744	1,817,891	135,853

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
333,528	101,162	163,156	522,786	75,060
28,247	10,550	28,065	47,203	19,659
3,455	471	3,455	3,889	3,492
31,094	13,882	14,402	47,751	11,627
237,603	62,311	94,520	358,142	36,291
4,179	106	749	4,938	96
29,735	11,789	21,981	57,246	6,259
10,790	675	13,020	23,283	1,202
204,637	46,700	114,806	356,329	9,814
105,621	24,215	55,686	184,103	1,419
27,417	5,495	15,330	42,927	5,315
162,939	70,314	58,545	268,380	23,418
142,949	63,859	55,357	239,924	22,241
4,964	1,365	1,994	7,146	1,178
4,240	1,443	1,283	4,567	2,399
50	34	10	93	1
463	20	30	459	55
10,260	3,187	5,144	16,876	1,715
4,291	1,498	1,848	7,119	519
20,451	6,696	9,011	27,878	8,280
242	62	74	340	37
8,723	1,994	2,689	12,381	1,025
2,048	610	1,419	3,975	103
64,370	21,162	39,643	115,553	9,622
56,751	9,816	22,182	83,067	5,683
82,253	29,733	33,100	140,376	4,711
15,960	3,963	4,937	21,517	3,343
123,309	20,227	57,011	190,247	10,300
1,105,978	319,615	528,150	1,795,799	157,945



Distribution by residual maturity

TDB10030			Banks				
Source: Supervisory returns Percentages							
March 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
a. ASSETS							
Receivables from non-bank customers	100.00	60.93	29.03	18.48	11.68	23.70	17.11
Receivables from BI-ECB and other banks	100.00	4.43	30.22	48.42	16.71	3.49	1.16
Securities portfolio	100.00	49.37	0.47	4.97	11.75	51.43	31.37
b. LIABILITIES							
Payables to non-bank customers	100.00	0.87	84.75	12.67	2.26	0.20	0.12
Payables to BI-ECB and other banks	100.00	10.35	23.80	49.48	14.97	8.03	3.72
Bonds, savings certificates and CDs	100.00	43.06	1.36	9.39	19.33	48.30	21.63

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							
March 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
a.	TOTAL	134,215	94,671	22,155	17,388	131,909	2,305
	Banks	93,074	65,002	16,200	11,872	91,416	1,657
	<i>of which:</i> non-resident	12,067	11,084	370	614	12,018	49
	Other financial intermediaries	24,893	17,819	3,104	3,970	24,510	383
	<i>of which:</i> non-resident	9,762	7,988	646	1,128	9,708	54
	Financial auxiliaries	2,742	1,406	811	525	2,647	95
	Insurance companies	5,975	4,973	631	371	5,939	36
	Non-financial companies	7,531	5,471	1,409	650	7,397	134
	<i>of which:</i> qualified holdings	2,695	2,045	534	116	2,690	5

Notes:

Distribution by type of investee company and major category of bank

TDB10032

Banks

Source: Supervisory returns
Stocks in millions of euros

March 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
a. TOTAL	69,316	48,893	11,442	8,980	68,125	1,191
Banks	48,069	33,571	8,367	6,131	47,213	856
<i>of which: non-resident</i>	6,232	5,724	191	317	6,207	25
Other financial intermediaries	12,856	9,203	1,603	2,050	12,658	198
<i>of which: non-resident</i>	5,042	4,126	333	583	5,014	28
Financial auxiliaries	1,416	726	419	271	1,367	49
Insurance companies	3,086	2,568	326	192	3,067	19
Non-financial companies	3,889	2,826	728	336	3,820	69
<i>of which: qualified holdings</i>	1,392	1,056	276	60	1,389	3

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Notes:

TDB10033		Banks	
Source: Supervisory returns Stocks in billions of lire			
		Dec. 1999	Mar. 2000
a. ASSETS			
Cash		15	12
Receivables from parent bank and other foreign branches		98,161	89,408
Receivables from banks and central banks		105,279	113,112
<i>of which:</i> from non-residents		68,877	73,185
repos with banks		7,101	4,414
Receivables from non-bank customers		100,717	108,570
<i>of which:</i> from non-residents		94,326	102,585
repos		6,220	8,750
Subordinated loans		6,220	8,750
Securities and participating interests		78,845	75,546
<i>of which:</i> securities not held as fixed assets		32,936	33,256
Bad debts		706	755
Other liabilities items		72,994	49,152
TOTAL		456,715	436,556
b. LIABILITIES			
Payables to parent bank and other foreign branches		86,327	79,632
Payables to banks and central banks		184,155	194,547
<i>of which:</i> to non-residents		158,017	169,103
repos with banks		18,416	16,738
Payables to non-bank customers		95,956	96,718
<i>of which:</i> to non-residents		82,004	79,694
repos		5,550	6,753
Subordinated loans		8,892	9,387
Endowment funds and capital reserves		4,355	4,325
Other liabilities items		77,032	51,947
TOTAL		456,715	436,556
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees		29,550	33,661
Commitments and contingent liabilities		548,910	657,933
Bill portfolio		1,793	1,771

Notes:

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

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	Dec. 1999	Mar. 2000
a. ASSETS		
Cash	8	6
Receivables from parent bank and other foreign branches	50,696	46,175
Receivables from banks and central banks	54,372	58,418
<i>of which:</i> from non-residents	35,572	37,797
repos with banks	3,668	2,280
Receivables from non-bank customers	52,016	56,072
<i>of which:</i> from non-residents	48,715	52,981
repos	3,212	4,519
Subordinated loans	3,212	4,519
Securities and participating interests	40,720	39,016
<i>of which:</i> securities not held as fixed assets	17,010	17,175
Bad debts	365	390
Other liabilities items	37,698	25,385
TOTAL	235,874	225,462
b. LIABILITIES		
Payables to parent bank and other foreign branches	44,584	41,127
Payables to banks and central banks	95,108	100,475
<i>of which:</i> to non-residents	81,609	87,334
repos with banks	9,511	8,644
Payables to non-bank customers	49,557	49,950
<i>of which:</i> to non-residents	42,352	41,159
repos	2,866	3,487
Subordinated loans	4,592	4,848
Endowment funds and capital reserves	2,249	2,234
Other liabilities items	39,783	26,828
TOTAL	235,874	225,462
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	15,261	17,384
Commitments and contingent liabilities	283,488	339,794
Bill portfolio	926	915

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						
March 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.	TOTAL	589,284	126,094	1.07	29,960	3,871
b.	NORTH-WEST ITALY	123,603	26,473	1.08	7,759	929
	Piedmont	35,489	5,580	1.06	2,171	269
	Valle d'Aosta	1,081	176	1.00	86	4
	Liguria	15,277	3,042	1.08	993	74
	Lombardy	71,756	17,674	1.08	4,509	585
c.	NORTH-EAST ITALY	74,570	15,041	1.08	4,698	697
	Trentino-Alto Adige	4,027	821	1.13	344	41
	Veneto	28,763	6,657	1.06	1,855	298
	Friuli-Venezia Giulia	9,278	1,413	1.12	492	41
	Emilia-Romagna	32,502	6,148	1.09	2,007	319
d.	CENTRAL ITALY	128,480	33,192	1.08	7,270	1,309
	Marche	14,250	2,432	1.07	593	52
	Tuscany	41,503	6,254	1.05	2,466	240
	Umbria	7,427	1,309	1.07	377	33
	Lazio	65,300	23,195	1.09	3,834	984
e.	SOUTHERN ITALY	152,350	32,388	1.06	6,628	639
	Abruzzo	15,129	2,742	1.04	766	54
	Molise	2,500	498	1.02	104	10
	Campania	51,147	12,191	1.06	2,874	356
	Puglia	47,816	10,737	1.07	1,787	136
	Basilicata	9,038	1,832	1.05	275	31
	Calabria	26,720	4,390	1.03	822	52
f.	ISLANDS	110,281	19,003	1.03	3,605	296
	Sicily	91,058	15,229	1.02	2,596	139
	Sardinia	19,223	3,774	1.05	1,009	157

Notes:

Distribution by customer location (region)

TDB30260

Banks

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

March 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.	TOTAL	589,284	65,122	1.07	29,960	1,999
b.	NORTH-WEST ITALY	123,603	13,672	1.08	7,759	480
	Piedmont	35,489	2,882	1.06	2,171	139
	Valle d'Aosta	1,081	91	1.00	86	2
	Liguria	15,277	1,571	1.08	993	38
	Lombardy	71,756	9,128	1.08	4,509	302
c.	NORTH-EAST ITALY	74,570	7,768	1.08	4,698	360
	Trentino-Alto Adige	4,027	424	1.13	344	21
	Veneto	28,763	3,438	1.06	1,855	154
	Friuli-Venezia Giulia	9,278	730	1.12	492	21
	Emilia-Romagna	32,502	3,175	1.09	2,007	165
d.	CENTRAL ITALY	128,480	17,142	1.08	7,270	676
	Marche	14,250	1,256	1.07	593	27
	Tuscany	41,503	3,230	1.05	2,466	124
	Umbria	7,427	676	1.07	377	17
	Lazio	65,300	11,979	1.09	3,834	508
e.	SOUTHERN ITALY	152,350	16,727	1.06	6,628	330
	Abruzzo	15,129	1,416	1.04	766	28
	Molise	2,500	257	1.02	104	5
	Campania	51,147	6,296	1.06	2,874	184
	Puglia	47,816	5,545	1.07	1,787	70
	Basilicata	9,038	946	1.05	275	16
	Calabria	26,720	2,267	1.03	822	27
f.	ISLANDS	110,281	9,814	1.03	3,605	153
	Sicily	91,058	7,865	1.02	2,596	72
	Sardinia	19,223	1,949	1.05	1,009	81



Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

March 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. TOTAL	589,284	126,094	1.07	29,960	3,871
General government	44	95	1.36	-	-
Financial companies	1,229	4,223	1.14	31	95
Non-financial companies	114,590	76,140	1.09	4,131	2,796
<i>of which:</i> industry	32,765	21,845	1.12	1,125	1,288
building	17,720	21,529	1.07	535	515
services	61,252	29,056	1.09	2,410	955
Producer households	100,123	17,519	1.03	3,483	319
Consumer households and nec	347,979	24,170	1.01	21,495	616

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

March 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. TOTAL	589,284	65,122	1.07	29,960	1,999
General government	44	49	1.36	-	-
Financial companies	1,229	2,181	1.14	31	49
Non-financial companies	114,590	39,323	1.09	4,131	1,444
<i>of which:</i> industry	32,765	11,282	1.12	1,125	665
building	17,720	11,119	1.07	535	266
services	61,252	15,006	1.09	2,410	493
Producer households	100,123	9,048	1.03	3,483	165
Consumer households and nec	347,979	12,483	1.01	21,495	318

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Notes:

B.3.5.3

FOREIGN EXPOSURE

1/2

Distribution by country, type of customer and residual maturity

TDB30274		Banks				
Source: Supervisory returns Stocks in billions of lire						
March 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
a.	TOTAL	455,857	205,176	41,926	93,404	115,351
b.	EUROPE	317,571	164,546	32,544	60,247	60,234
of which: Albania		162	48	8	7	100
Austria		7,776	6,823	697	101	155
Belgium		16,622	8,948	359	5,985	1,330
Bulgaria		251	16	8	57	170
Czech Republic		335	86	87	83	79
Croatia		467	108	49	81	229
Denmark		1,169	1,060	10	43	56
Finland		614	109	28	178	299
France		43,876	27,448	2,813	6,754	6,860
Germany		45,809	26,094	7,344	5,455	6,916
Greece		4,973	1,133	111	525	3,204
Ireland		11,200	4,075	434	4,923	1,769
Yugoslavia		60	15	7	8	29
Liechtenstein		95	6	-	69	20
Luxemburg		38,097	17,064	3,503	8,388	9,142
Malta		341	23	35	108	175
Norway		1,047	593	176	88	191
Netherlands		18,770	2,470	2,888	5,030	8,382
Poland		1,319	210	360	219	529
Portugal		14,636	6,399	3,986	329	3,922
United Kingdom		77,800	52,004	2,643	15,420	7,733
Romania		432	101	23	86	221
Russia		7,063	1,325	3,005	421	2,312
Slovenia		165	19	42	63	41
Spain		8,821	3,180	2,225	1,392	2,024
Sweden		2,452	861	52	971	568
Switzerland		7,792	3,524	310	2,335	1,623
Turkey		2,295	445	140	515	1,195
Hungary		2,155	192	884	413	666
c.	ASIA	17,208	8,397	2,509	2,138	4,165
of which: Saudi Arabia		729	206	..	49	475
China		1,937	505	695	325	411
South Korea		1,006	669	217	25	94
Philippines		276	24	-	61	191
Japan		6,675	4,785	27	587	1,276
India		478	79	120	93	186
Indonesia		313	6	88	109	110
Iran		1,714	626	1,080	8	..
Iraq		167	83	1	83	-

B.3.5.3

FOREIGN EXPOSURE

2/2

Distribution by country, type of customer and residual maturity

TDB30274		Banks				
		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
<hr/>						
ASIA (cont.)						
	Israel	618	382	23	64	149
	Malaysia	158	90	23	15	30
	Pakistan	403	..	..	217	186
	Qatar	989	31	-	253	705
	Taiwan	502	414	38	42	6
	Thailand	469	151	51	65	202
d.	AFRICA	3,033	873	684	581	895
<hr/>						
of which:	Algeria	1,175	610	472	28	65
	Egypt	179	46	51	22	61
	Morocco	637	9	14	166	449
	Nigeria	143	8	82	28	25
	South Africa	315	83	4	89	139
	Tunisia	178	96	55	19	8
e.	AMERICA	80,969	19,514	2,892	25,109	33,454
<hr/>						
of which:	Argentina	9,663	859	371	4,283	4,150
	Brazil	8,654	934	345	3,981	3,395
	Canada	1,409	239	359	263	547
	Chile	1,182	24	90	364	704
	Colombia	493	10	1	280	202
	Cuba	211	94	114	2	-
	Ecuador	146	3	-	9	134
	Mexico	4,315	94	79	723	3,419
	Paraguay	284	59	-	155	70
	Peru	7,713	3,458	40	3,150	1,064
	United States	44,024	13,627	1,431	10,997	17,969
	Uruguay	835	88	51	555	141
	Venezuela	1,984	15	1	317	1,651
f.	OCEANIA	1,390	719	409	51	211
<hr/>						
of which:	Australia	1,295	667	378	46	205
g.	OFFSHORE CENTRES	25,310	10,965	2,393	4,011	7,941
<hr/>						
of which:	Cayman Islands	8,692	2,988	1,618	1,176	2,909
	Hong Kong	2,352	902	221	690	538
	Singapore	4,482	3,036	122	526	797
h.	INTERNATIONAL ORGANIZATIONS	10,372	162	496	1,265	8,450

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

March 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	235,431	105,965	21,653	48,239	59,574
	b. EUROPE	164,012	84,981	16,808	31,115	31,108
	of which:					
	Albania	84	25	4	3	51
	Austria	4,016	3,524	360	52	80
	Belgium	8,584	4,621	185	3,091	687
	Bulgaria	130	8	4	30	88
	Czech Republic	173	44	45	43	41
	Croatia	241	56	25	42	118
	Denmark	604	547	5	22	29
	Finland	317	56	14	92	154
	France	22,660	14,176	1,453	3,488	3,543
	Germany	23,659	13,477	3,793	2,817	3,572
	Greece	2,568	585	57	271	1,655
	Ireland	5,784	2,104	224	2,542	913
	Yugoslavia	31	8	4	4	15
	Liechtenstein	49	3	-	35	11
	Luxemburg	19,675	8,813	1,809	4,332	4,722
	Malta	176	12	18	56	90
	Norway	541	306	91	45	98
	Netherlands	9,694	1,276	1,491	2,598	4,329
	Poland	681	109	186	113	273
	Portugal	7,559	3,305	2,058	170	2,026
	United Kingdom	40,180	26,858	1,365	7,964	3,994
	Romania	223	52	12	45	114
	Russia	3,648	684	1,552	218	1,194
	Slovenia	85	10	22	33	21
	Spain	4,556	1,642	1,149	719	1,045
	Sweden	1,266	445	27	502	293
	Switzerland	4,024	1,820	160	1,206	838
	Turkey	1,185	230	72	266	617
	Hungary	1,113	99	457	213	344
	c. ASIA	8,887	4,337	1,296	1,104	2,151
	of which:					
	Saudi Arabia	377	106	..	25	245
	China	1,000	261	359	168	212
	South Korea	519	346	112	13	49
	Philippines	143	12	-	32	99
	Japan	3,447	2,471	14	303	659
	India	247	41	62	48	96
	Indonesia	162	3	46	56	57
	Iran	885	323	558	4	..
	Iraq	86	43	1	43	-

Distribution by country, type of customer and residual maturity

TDB30274		Banks				
		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
ASIA (cont.)						
	Israel	319	198	12	33	77
	Malaysia	82	46	12	8	16
	Pakistan	208	..	..	112	96
	Qatar	511	16	-	131	364
	Taiwan	259	214	20	22	3
	Thailand	242	78	27	34	104
d.	AFRICA	1,566	451	353	300	462
	of which: Algeria	607	315	244	14	34
	Egypt	93	24	26	11	31
	Morocco	329	5	7	86	232
	Nigeria	74	4	43	14	13
	South Africa	163	43	2	46	72
	Tunisia	92	50	28	10	4
e.	AMERICA	41,817	10,078	1,493	12,968	17,277
	of which: Argentina	4,990	444	192	2,212	2,143
	Brazil	4,470	482	178	2,056	1,753
	Canada	727	124	186	136	283
	Chile	611	12	47	188	363
	Colombia	254	5	1	144	104
	Cuba	109	49	59	1	-
	Ecuador	75	1	-	5	69
	Mexico	2,229	49	41	373	1,766
	Paraguay	147	30	-	80	36
	Peru	3,983	1,786	21	1,627	550
	United States	22,737	7,038	739	5,679	9,280
	Uruguay	431	46	26	287	73
	Venezuela	1,025	8	1	164	853
f.	OCEANIA	718	371	211	26	109
	of which: Australia	669	344	195	24	106
g.	OFFSHORE CENTRES	13,072	5,663	1,236	2,072	4,101
	of which: Cayman Islands	4,489	1,543	836	607	1,503
	Hong Kong	1,215	466	114	356	278
	Singapore	2,315	1,568	63	272	412
h.	INTERNATIONAL ORGANIZATIONS	5,357	84	256	653	4,364

Notes:

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

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

March 2000

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	61	59
Customer trading	68	65
Underwriting	39	35
Placement	115	106
Individual portfolio management	96	89
Reception of orders	80	70

b. NUMBER OF SIMs

182

177

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

March 2000

		Companies authorized	Companies operating
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	1,039	849
	Equity	506	399
	<i>of which:</i> foreign-oriented	366	284
	Balanced	74	58
	<i>of which:</i> foreign-oriented	35	23
	Bond	459	392
	<i>of which:</i> foreign-oriented	236	190
b.	NUMBER OF SICAV SUB-FUNDS	6	6
	Equity	2	2
	<i>of which:</i> foreign-oriented	1	1
	Balanced	1	1
	<i>of which:</i> foreign-oriented	–	–
	Bond	3	3
	<i>of which:</i> foreign-oriented	3	3
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	56	53
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

		Dec. 1999	Mar. 2000
a.	NUMBER OF FINANCIAL INTERMEDIARIES	202	198
	Leasing	76	73
	Factoring	45	42
	Consumer credit	18	18
	Other forms of finance	29	28
	Acquisition of shareholdings	12	13
	Issue and/or management of credit cards	9	8
	Foreign exchange trading and other activities	13	16

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

	Dec. 1999	Mar. 2000
a. ASSETS		
Cash and liquid assets	2	2
Receivables from banks and financial institutions	16,209	15,319
Receivables from customers	381	327
Bonds and other debt securities	15,996	12,109
Shares, capital parts and other equity securities	984	1,696
Options bought and the like	3,025	2,645
Participating interests	186	182
Fixed assets	350	411
Remaining asset items	8,389	3,672
TOTAL	45,523	36,364
b. LIABILITIES		
Payables to banks and financial institutions	25,167	21,502
Payables to customers	1,151	415
Debt securities in issue	..	-
Options sold and the like	3,080	3,424
Provision for employee severance benefits	94	91
Provisions for risks	1,259	1,398
Subordinated liabilities	259	197
Capital, reserves and share premiums	2,623	2,625
Remaining liabilities items	11,890	6,712
TOTAL	45,523	36,364

Notes:

The data include transactions with non-resident customers.

TDB40240

Securities firms

Source: Supervisory returns
Stocks in millions of euros

	Dec. 1999	Mar. 2000
a. ASSETS		
Cash and liquid assets	1	1
Receivables from banks and financial institutions	8,371	7,912
Receivables from customers	197	169
Bonds and other debt securities	8,261	6,254
Shares, capital parts and other equity securities	508	876
Options bought and the like	1,562	1,366
Participating interests	96	94
Fixed assets	181	213
Remaining asset items	4,333	1,897
TOTAL	23,511	18,780
b. LIABILITIES		
Payables to banks and financial institutions	12,998	11,105
Payables to customers	594	214
Debt securities in issue	..	-
Options sold and the like	1,590	1,768
Provision for employee severance benefits	49	47
Provisions for risks	650	722
Subordinated liabilities	134	102
Capital, reserves and share premiums	1,355	1,356
Remaining liabilities items	6,141	3,467
TOTAL	23,511	18,780

€

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

	Dec. 1999	Mar. 2000
a. ASSETS		
Cash and liquid assets	44	55
Current account receivables from banks and deposits	3,605	2,205
Receivables from customers	133,638	138,701
Bad debts	1,938	2,034
Securities portfolio	5,315	5,361
Participating interests	2,547	4,436
<i>of which: held for merchant banking purposes</i>	842	651
Tangible and intangible fixed assets	6,654	7,416
Remaining asset items	9,713	10,695
TOTAL	163,454	170,903
b. LIABILITIES		
Current account payables to banks	42,764	40,013
Financial payables	83,799	89,605
Securities in issue	6,287	7,982
Provisions for liabilities and charges and provision for employee severance benefits	1,429	1,995
Loan loss provision	820	756
Provision for general financial risks	231	340
Subordinated loans	925	1,369
Capital and reserves	11,742	14,418
Remaining liabilities items	15,457	14,425
TOTAL	163,454	170,903
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	3,472	3,800
Derivative contracts	27,327	28,716

Notes:

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns
Stocks in millions of euros

	Dec. 1999	Mar. 2000
a. ASSETS		
Cash and liquid assets	23	28
Current account receivables from banks and deposits	1,862	1,139
Receivables from customers	69,018	71,633
Bad debts	1,001	1,050
Securities portfolio	2,745	2,769
Participating interests	1,316	2,291
<i>of which: held for merchant banking purposes</i>	435	336
Tangible and intangible fixed assets	3,437	3,830
Remaining asset items	5,016	5,524
TOTAL	84,417	88,264
b. LIABILITIES		
Current account payables to banks	22,086	20,665
Financial payables	43,279	46,277
Securities in issue	3,247	4,122
Provisions for liabilities and charges and provision for employee severance benefits	738	1,031
Loan loss provision	424	390
Provision for general financial risks	119	176
Subordinated loans	478	707
Capital and reserves	6,064	7,447
Remaining liabilities items	7,983	7,450
TOTAL	84,417	88,264
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	1,793	1,962
Derivative contracts	14,113	14,831

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

March 2000		Total	General government	Financial companies
a. TOTAL		1,604,431	111,860	216,286
b. NORTH-WEST ITALY		603,644	15,642	136,461
Piedmont		128,786	4,030	17,831
Valle d'Aosta		2,711	66	220
Liguria		32,512	2,622	1,039
Lombardy		439,635	8,925	117,370
c. NORTH-EAST ITALY		362,695	11,420	30,480
Trentino-Alto Adige		33,164	672	1,901
Veneto		139,792	3,930	8,190
Friuli-Venezia Giulia		37,288	1,477	6,696
Emilia-Romagna		152,452	5,342	13,692
d. CENTRAL ITALY		389,515	74,422	37,070
Marche		35,842	1,921	1,496
Tuscany		99,704	4,014	8,761
Umbria		19,512	996	405
Lazio		234,457	67,490	26,408
e. SOUTHERN ITALY		164,742	8,254	10,713
Abruzzo		21,045	606	289
Molise		4,098	293	78
Campania		66,769	2,400	9,735
Puglia		46,916	2,929	563
Basilicata		8,265	581	38
Calabria		17,650	1,445	9
f. ISLANDS		83,818	2,122	1,563
Sicily		59,317	1,390	709
Sardinia		24,501	732	854

Notes:

Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
833,959	364,832	108,056	341,461	114,251	328,062
319,849	151,448	31,245	133,575	30,499	101,194
73,192	35,293	6,692	30,266	8,290	25,444
1,514	447	361	698	358	553
16,696	4,689	2,645	9,192	2,771	9,385
228,448	111,020	21,547	93,419	19,081	65,812
218,922	106,109	21,855	84,497	29,776	72,098
18,628	5,114	2,842	10,016	4,069	7,894
87,710	45,018	7,443	32,496	11,581	28,381
18,661	9,569	1,414	7,153	2,544	7,909
93,922	46,408	10,157	34,832	11,581	27,914
179,344	67,221	31,001	76,567	21,400	77,279
19,916	10,903	2,407	6,044	4,012	8,497
54,277	24,742	5,784	22,016	8,524	24,129
11,241	4,936	1,758	4,174	2,052	4,817
93,910	26,640	21,052	44,333	6,812	39,836
77,627	28,801	15,733	29,841	20,680	47,468
12,528	6,445	1,895	3,762	2,376	5,245
2,109	1,128	304	568	560	1,059
31,282	10,689	6,139	13,741	5,391	17,960
21,104	6,827	5,315	7,576	7,276	15,044
4,241	2,211	700	1,061	1,372	2,032
6,364	1,501	1,380	3,133	3,705	6,127
38,217	11,253	8,222	16,981	11,896	30,019
26,461	7,116	5,467	12,518	8,364	22,393
11,756	4,137	2,755	4,463	3,532	7,627

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

TDB10231

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

a. TOTAL	828,620	57,771	111,703
b. NORTH-WEST ITALY	311,756	8,078	70,476
Piedmont	66,512	2,081	9,209
Valle d'Aosta	1,400	34	114
Liguria	16,791	1,354	537
Lombardy	227,053	4,609	60,617
c. NORTH-EAST ITALY	187,317	5,898	15,741
Trentino-Alto Adige	17,128	347	982
Veneto	72,197	2,030	4,230
Friuli-Venezia Giulia	19,257	763	3,458
Emilia-Romagna	78,735	2,759	7,072
d. CENTRAL ITALY	201,168	38,436	19,145
Marche	18,511	992	773
Tuscany	51,493	2,073	4,525
Umbria	10,077	515	209
Lazio	121,087	34,856	13,639
e. SOUTHERN ITALY	85,082	4,263	5,533
Abruzzo	10,869	313	149
Molise	2,117	151	40
Campania	34,483	1,239	5,028
Puglia	24,230	1,513	291
Basilicata	4,269	300	20
Calabria	9,115	746	5
f. ISLANDS	43,288	1,096	807
Sicily	30,634	718	366
Sardinia	12,654	378	441

Notes:

Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
430,704	188,420	55,806	176,350	59,006	169,430
165,188	78,216	16,137	68,986	15,752	52,262
37,800	18,227	3,456	15,631	4,281	13,141
782	231	187	361	185	286
8,623	2,422	1,366	4,747	1,431	4,847
117,983	57,337	11,128	48,247	9,854	33,989
113,064	54,801	11,287	43,639	15,378	37,236
9,621	2,641	1,468	5,173	2,102	4,077
45,299	23,250	3,844	16,783	5,981	14,657
9,638	4,942	730	3,694	1,314	4,085
48,507	23,968	5,246	17,989	5,981	14,417
92,624	34,717	16,010	39,544	11,052	39,911
10,286	5,631	1,243	3,122	2,072	4,388
28,032	12,778	2,987	11,370	4,402	12,461
5,806	2,549	908	2,156	1,060	2,488
48,500	13,758	10,872	22,896	3,518	20,574
40,091	14,874	8,125	15,411	10,680	24,515
6,470	3,329	979	1,943	1,227	2,709
1,089	583	157	293	289	547
16,156	5,521	3,170	7,097	2,784	9,276
10,899	3,526	2,745	3,913	3,758	7,770
2,190	1,142	362	548	709	1,050
3,287	775	713	1,618	1,913	3,164
19,738	5,811	4,246	8,770	6,144	15,504
13,666	3,675	2,824	6,465	4,319	11,565
6,072	2,136	1,423	2,305	1,824	3,939



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

TDB10233

Source: Supervisory returns
Stocks in billions of lire

March 2000		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	1,604,431	1,438,152	166,279
b.	NORTH-WEST ITALY	603,644	544,277	59,368
	Piedmont	128,786	113,705	15,081
	Valle d'Aosta	2,711	2,168	543
	Liguria	32,512	30,413	2,098
	Lombardy	439,635	397,990	41,645
c.	NORTH-EAST ITALY	362,695	335,229	27,467
	Trentino-Alto Adige	33,164	31,408	1,756
	Veneto	139,792	128,537	11,256
	Friuli-Venezia Giulia	37,288	32,316	4,972
	Emilia-Romagna	152,452	142,968	9,483
d.	CENTRAL ITALY	389,515	332,573	56,942
	Marche	35,842	31,793	4,049
	Tuscany	99,704	91,064	8,640
	Umbria	19,512	16,245	3,267
	Lazio	234,457	193,472	40,985
e.	SOUTHERN ITALY	164,742	148,368	16,374
	Abruzzo	21,045	18,424	2,621
	Molise	4,098	3,529	570
	Campania	66,769	60,136	6,633
	Puglia	46,916	42,561	4,354
	Basilicata	8,265	7,351	914
	Calabria	17,650	16,367	1,283
f.	ISLANDS	83,818	77,693	6,125
	Sicily	59,317	56,517	2,800
	Sardinia	24,501	21,177	3,325

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
910,043	300,502	393,885	1,470,110	134,321
369,293	120,787	113,565	593,125	10,519
83,384	19,855	25,547	126,203	2,583
1,669	475	568	2,641	70
15,894	9,982	6,636	31,855	657
268,346	90,475	80,815	432,426	7,209
150,869	91,424	120,402	358,357	4,338
3,224	828	29,112	33,142	22
55,713	48,092	35,987	138,462	1,330
16,516	4,565	16,206	36,707	580
75,416	37,939	39,097	150,046	2,406
244,230	52,313	92,971	375,193	14,322
10,791	8,736	16,314	35,321	521
48,216	18,915	32,573	98,344	1,360
7,809	1,708	9,996	18,982	530
177,414	22,955	34,088	222,546	11,911
93,898	20,938	49,906	103,550	61,192
8,971	1,875	10,198	13,674	7,370
2,645	292	1,162	3,191	907
47,274	6,281	13,213	43,361	23,408
23,670	6,294	16,951	28,655	18,260
3,347	1,194	3,724	3,909	4,356
7,989	5,001	4,659	10,760	6,889
51,750	15,033	17,035	39,869	43,949
41,218	3,906	14,193	28,010	31,307
10,532	11,127	2,842	11,859	12,642

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

TDB10233

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

€	a. TOTAL	828,620	742,744	85,876
	b. NORTH-WEST ITALY	311,756	281,095	30,661
	Piedmont	66,512	58,724	7,789
	Valle d'Aosta	1,400	1,120	281
	Liguria	16,791	15,707	1,084
	Lombardy	227,053	205,545	21,508
	c. NORTH-EAST ITALY	187,317	173,131	14,185
	Trentino-Alto Adige	17,128	16,221	907
	Veneto	72,197	66,384	5,813
	Friuli-Venezia Giulia	19,257	16,690	2,568
	Emilia-Romagna	78,735	73,837	4,898
	d. CENTRAL ITALY	201,168	171,760	29,408
	Marche	18,511	16,420	2,091
	Tuscany	51,493	47,030	4,462
	Umbria	10,077	8,390	1,688
	Lazio	121,087	99,920	21,167
	e. SOUTHERN ITALY	85,082	76,626	8,457
	Abruzzo	10,869	9,515	1,354
	Molise	2,117	1,822	294
	Campania	34,483	31,058	3,426
	Puglia	24,230	21,981	2,249
	Basilicata	4,269	3,797	472
	Calabria	9,115	8,453	663
	f. ISLANDS	43,288	40,125	3,163
	Sicily	30,634	29,188	1,446
	Sardinia	12,654	10,937	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
469,998	155,196	203,425	759,248	69,371
190,724	62,381	58,651	306,324	5,433
43,064	10,254	13,194	65,179	1,334
862	245	293	1,364	36
8,208	5,155	3,427	16,452	339
138,589	46,726	41,737	223,330	3,723
77,917	47,217	62,183	185,076	2,241
1,665	428	15,035	17,116	11
28,774	24,837	18,586	71,510	687
8,530	2,358	8,370	18,958	300
38,949	19,594	20,192	77,492	1,243
126,134	27,018	48,016	193,771	7,397
5,573	4,512	8,426	18,242	269
24,902	9,769	16,823	50,790	703
4,033	882	5,162	9,804	274
91,627	11,855	17,605	114,935	6,152
48,494	10,814	25,775	53,479	31,603
4,633	969	5,267	7,062	3,807
1,366	151	600	1,648	469
24,415	3,244	6,824	22,394	12,089
12,225	3,251	8,754	14,799	9,431
1,729	617	1,923	2,019	2,250
4,126	2,583	2,406	5,557	3,558
26,727	7,764	8,798	20,590	22,698
21,287	2,017	7,330	14,466	16,169
5,440	5,747	1,468	6,125	6,529



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

TDB10235		Banks				
Source: Supervisory returns Stocks in billions of lire						
March 2000	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	948,210	350,348	248,697	200,745	98,307	50,113
Agricultural, forestry and fishery products	42,235	9,636	13,469	8,100	6,685	4,345
Fuel and power products	27,193	8,929	1,590	11,191	1,243	4,239
Ores and metals	17,072	10,554	3,294	2,039	914	271
Non-metallic minerals and products	24,364	6,253	9,907	4,462	2,554	1,187
Chemical products	21,029	12,467	3,501	2,894	1,662	505
Metal products, except transport equipment	40,666	20,595	12,495	4,435	2,484	656
Agricultural and industrial machinery	37,152	17,291	14,545	3,548	1,479	289
Office and data processing machines, etc.	11,774	7,301	2,965	829	527	152
Electrical goods	24,303	11,957	7,002	3,742	1,250	352
Transport equipment	16,431	6,108	3,209	2,641	4,017	457
Food and tobacco products	45,583	11,803	18,295	6,685	6,322	2,477
Textiles, clothing and footwear	51,690	19,720	13,733	12,928	4,731	578
Paper and paper products	21,618	8,732	4,831	6,619	1,103	332
Rubber and plastic products	15,656	7,367	4,178	2,277	1,485	349
Other manufactured products	30,350	8,317	11,903	7,126	2,232	772
Building and construction	121,774	34,538	24,657	33,416	19,073	10,090
Wholesale and retail trade services, recovery and repair services	172,515	62,365	43,252	34,484	21,260	11,153
Lodging and catering services	31,525	7,261	11,062	7,027	3,850	2,325
Inland transport services	17,899	4,863	5,108	4,928	1,935	1,066
Maritime and air transport services	9,055	1,691	1,030	2,259	2,350	1,725
Auxiliary transport services	10,625	4,495	2,107	2,580	837	606
Communication services	11,431	6,739	108	4,493	61	29
Other market services	146,253	61,363	36,439	32,041	10,256	6,154

Notes:

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2000

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	489,710	180,940	128,441	103,676	50,771	25,881
Agricultural, forestry and fishery products	21,813	4,977	6,956	4,183	3,453	2,244
Fuel and power products	14,044	4,612	821	5,780	642	2,189
Ores and metals	8,817	5,451	1,701	1,053	472	140
Non-metallic minerals and products	12,583	3,229	5,117	2,304	1,319	613
Chemical products	10,860	6,439	1,808	1,495	858	261
Metal products, except transport equipment	21,002	10,637	6,453	2,291	1,283	339
Agricultural and industrial machinery	19,187	8,930	7,512	1,832	764	149
Office and data processing machines, etc.	6,081	3,771	1,531	428	272	78
Electrical goods	12,552	6,175	3,616	1,933	646	182
Transport equipment	8,486	3,154	1,657	1,364	2,074	236
Food and tobacco products	23,542	6,096	9,449	3,452	3,265	1,279
Textiles, clothing and footwear	26,696	10,185	7,093	6,677	2,443	299
Paper and paper products	11,165	4,510	2,495	3,419	570	171
Rubber and plastic products	8,085	3,805	2,158	1,176	767	180
Other manufactured products	15,674	4,295	6,148	3,680	1,153	399
Building and construction	62,891	17,838	12,734	17,258	9,850	5,211
Wholesale and retail trade services, recovery and repair services	89,096	32,209	22,338	17,810	10,980	5,760
Lodging and catering services	16,281	3,750	5,713	3,629	1,988	1,201
Inland transport services	9,244	2,512	2,638	2,545	999	550
Maritime and air transport services	4,677	873	532	1,167	1,214	891
Auxiliary transport services	5,487	2,321	1,088	1,332	432	313
Communication services	5,903	3,480	56	2,321	32	15
Other market services	75,533	31,691	18,819	16,548	5,297	3,178

€

Notes:

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

TDB10237			Banks					
Source: Supervisory returns Stocks in billions of lire								
March 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	1,604,431	603,644	362,695	389,515	164,742	83,818
	Piedmont	95,263	116,363	106,886	3,034	4,841	1,161	438
	Valle d'Aosta	1,561	1,667	1,653	3	6	2	3
	Liguria	26,083	33,135	28,816	666	2,037	283	1,334
	Lombardy	385,839	491,213	407,523	31,135	33,918	13,314	5,322
	Trentino-Alto Adige	29,017	32,391	1,171	30,404	753	36	27
	Veneto	118,828	132,404	6,410	123,060	2,042	710	182
	Friuli-Venezia Giulia	26,473	30,562	1,468	28,130	880	61	23
	Emilia-Romagna	125,314	141,763	6,177	127,109	5,924	1,757	796
	Marche	31,173	36,535	536	1,290	33,221	1,453	35
	Tuscany	86,198	104,795	6,609	2,181	90,945	3,299	1,761
	Umbria	15,802	18,247	420	227	17,467	119	15
	Lazio	179,839	250,890	30,513	13,572	187,793	14,054	4,958
	Abruzzo	14,742	16,335	199	181	757	15,098	99
	Molise	2,806	3,108	18	22	120	2,948	1
	Campania	51,002	63,075	2,752	814	3,469	55,280	760
	Puglia	35,410	38,812	638	158	1,791	36,146	78
	Basilicata	5,133	5,983	24	129	203	5,604	24
	Calabria	12,815	14,357	578	50	635	13,029	65
	Sicily	49,452	52,403	701	290	1,660	287	49,465
	Sardinia	18,397	20,378	554	238	1,052	101	18,433

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2000

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	-	828,620	311,756	187,317	201,168	85,082	43,288
	Piedmont	49,199	60,096	55,202	1,567	2,500	599	226
	Valle d'Aosta	806	861	854	2	3	1	2
	Liguria	13,471	17,113	14,882	344	1,052	146	689
	Lombardy	199,269	253,690	210,468	16,080	17,517	6,876	2,748
	Trentino-Alto Adige	14,986	16,729	605	15,702	389	19	14
	Veneto	61,369	68,381	3,311	63,555	1,055	366	94
	Friuli-Venezia Giulia	13,672	15,784	758	14,528	455	32	12
	Emilia-Romagna	64,719	73,215	3,190	65,647	3,059	907	411
	Marche	16,099	18,869	277	666	17,157	751	18
	Tuscany	44,517	54,122	3,413	1,127	46,969	1,704	909
	Umbria	8,161	9,424	217	117	9,021	61	8
	Lazio	92,879	129,574	15,759	7,009	96,987	7,258	2,561
	Abruzzo	7,614	8,436	103	93	391	7,798	51
	Molise	1,449	1,605	9	11	62	1,522	..
	Campania	26,340	32,575	1,421	421	1,791	28,549	392
	Puglia	18,288	20,045	330	82	925	18,668	40
	Basilicata	2,651	3,090	12	67	105	2,894	12
	Calabria	6,618	7,415	298	26	328	6,729	34
	Sicily	25,540	27,064	362	150	857	148	25,547
	Sardinia	9,501	10,525	286	123	543	52	9,520

€

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

March 2000

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	42,442	21,634	6,184	9,550	3,930	1,145
<i>of which:</i> without recourse	17,327	7,951	2,456	4,629	1,853	438
with recourse	25,115	13,682	3,728	4,921	2,077	707
Credit implicit in leasing contracts	59,534	26,719	15,692	11,663	3,689	1,771
Receivables for consumer credit and the issue or management of credit cards	29,925	10,049	3,934	6,214	5,872	3,856
Other finance	15,725	6,407	2,194	4,477	1,488	1,159

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

March 2000

Total

North-West

North-East

Centre

South

Islands

Nominal value of receivables acquired
for factoring

21,920

11,173

3,194

4,932

2,030

591

of which: without recourse

8,949

4,107

1,268

2,391

957

226

with recourse

12,971

7,066

1,925

2,541

1,073

365

Credit implicit in leasing contracts

30,747

13,799

8,104

6,023

1,905

915

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

15,455

5,190

2,031

3,209

3,033

1,991

Other finance

8,121

3,309

1,133

2,312

769

599



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

March 2000

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	42,442	2,325	1,906	37,082	327	803
<i>of which:</i> without recourse	17,327	2,297	243	14,252	180	356
with recourse	25,115	28	1,663	22,831	147	446
Credit implicit in leasing contracts	59,534	323	1,146	49,773	6,968	1,324
Receivables for consumer credit and the issue or management of credit cards	29,925					
Other finance	15,725	213	3,611	7,177	1,334	3,390

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

March 2000

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	21,920	1,201	984	19,151	169	414
<i>of which:</i> without recourse	8,949	1,186	125	7,360	93	184
with recourse	12,971	15	859	11,791	76	231
Credit implicit in leasing contracts	30,747	167	592	25,706	3,599	684
Receivables for consumer credit and the issue or management of credit cards	15,455					
Other finance	8,121	110	1,865	3,707	689	1,751



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

March 2000		Total	General government	Financial companies
a. TOTAL		989,132	34,966	84,978
b. NORTH-WEST ITALY		352,817	4,300	55,160
Piedmont		81,528	1,137	5,893
Valle d'Aosta		2,417	204	117
Liguria		27,142	601	332
Lombardy		241,730	2,358	48,818
c. NORTH-EAST ITALY		198,884	5,084	6,281
Trentino-Alto Adige		21,706	1,419	311
Veneto		76,442	1,273	2,209
Friuli-Venezia Giulia		21,857	1,424	974
Emilia-Romagna		78,880	968	2,787
d. CENTRAL ITALY		227,507	17,246	21,102
Marche		23,259	527	134
Tuscany		65,326	1,313	674
Umbria		12,483	264	69
Lazio		126,439	15,143	20,224
e. SOUTHERN ITALY		144,119	4,930	1,684
Abruzzo		16,251	335	64
Molise		2,790	115	30
Campania		59,293	1,957	1,490
Puglia		43,172	1,252	66
Basilicata		5,894	244	2
Calabria		16,719	1,028	32
f. ISLANDS		65,797	3,405	752
Sicily		46,725	1,229	648
Sardinia		19,072	2,176	104

Notes:

Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
146,419	59,726	14,004	69,481	52,523	670,219
61,208	27,068	4,604	28,965	15,324	216,821
13,473	6,170	1,015	6,105	4,051	56,975
326	85	40	196	126	1,643
3,709	1,014	445	2,218	1,437	21,064
43,701	19,800	3,104	20,446	9,710	137,139
33,291	14,715	3,246	14,276	13,672	140,554
2,904	1,091	255	1,436	1,438	15,634
13,105	5,800	1,221	5,699	5,252	54,603
3,293	1,480	283	1,448	1,038	15,128
13,990	6,344	1,487	5,694	5,943	55,188
31,047	10,662	3,664	15,992	9,866	148,234
3,178	1,661	331	1,122	1,547	17,873
9,303	3,887	906	4,156	3,858	50,177
1,519	604	190	672	667	9,964
17,047	4,510	2,238	10,042	3,794	70,220
15,216	6,052	1,774	6,761	9,081	113,208
2,768	1,642	229	816	1,020	12,064
298	118	41	114	160	2,187
6,405	2,311	722	3,217	3,355	46,086
4,040	1,452	531	1,822	3,063	34,751
591	241	75	232	394	4,662
1,113	288	176	560	1,090	13,456
5,657	1,230	716	3,487	4,580	51,403
3,469	715	463	2,160	2,634	38,745
2,188	515	253	1,328	1,946	12,658

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

TDB10262

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

a. TOTAL	510,844	18,058	43,888
b. NORTH-WEST ITALY	182,215	2,221	28,488
Piedmont	42,106	587	3,043
Valle d'Aosta	1,248	106	61
Liguria	14,018	310	172
Lombardy	124,843	1,218	25,212
c. NORTH-EAST ITALY	102,715	2,626	3,244
Trentino-Alto Adige	11,210	733	161
Veneto	39,479	658	1,141
Friuli-Venezia Giulia	11,288	735	503
Emilia-Romagna	40,738	500	1,439
d. CENTRAL ITALY	117,498	8,907	10,898
Marche	12,012	272	69
Tuscany	33,738	678	348
Umbria	6,447	136	36
Lazio	65,300	7,821	10,445
e. SOUTHERN ITALY	74,431	2,546	870
Abruzzo	8,393	173	33
Molise	1,441	59	15
Campania	30,622	1,011	769
Puglia	22,297	646	34
Basilicata	3,044	126	1
Calabria	8,635	531	17
f. ISLANDS	33,981	1,759	388
Sicily	24,132	635	335
Sardinia	9,850	1,124	54

Notes:

Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
75,619	30,846	7,233	35,884	27,126	346,139
31,611	13,980	2,378	14,959	7,914	111,979
6,958	3,187	524	3,153	2,092	29,425
168	44	21	101	65	848
1,915	524	230	1,146	742	10,879
22,570	10,226	1,603	10,559	5,015	70,827
17,194	7,599	1,677	7,373	7,061	72,590
1,500	563	132	741	743	8,074
6,768	2,995	631	2,944	2,713	28,200
1,701	764	146	748	536	7,813
7,225	3,277	768	2,940	3,069	28,502
16,035	5,506	1,892	8,259	5,095	76,556
1,641	858	171	579	799	9,231
4,805	2,008	468	2,146	1,993	25,914
785	312	98	347	344	5,146
8,804	2,329	1,156	5,186	1,959	36,265
7,858	3,126	916	3,492	4,690	58,467
1,429	848	118	421	527	6,231
154	61	21	59	83	1,130
3,308	1,193	373	1,661	1,733	23,802
2,087	750	274	941	1,582	17,948
305	124	39	120	203	2,408
575	149	91	289	563	6,949
2,921	635	370	1,801	2,365	26,547
1,792	369	239	1,115	1,360	20,010
1,130	266	131	686	1,005	6,537



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

TDB10264

Source: Supervisory returns
Stocks in billions of lire

March 2000		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	989,132	976,513	12,620
b.	NORTH-WEST ITALY	352,817	346,487	6,330
	Piedmont	81,528	80,566	963
	Valle d'Aosta	2,417	2,402	15
	Liguria	27,142	26,903	240
	Lombardy	241,730	236,617	5,113
c.	NORTH-EAST ITALY	198,884	197,217	1,667
	Trentino-Alto Adige	21,706	21,596	110
	Veneto	76,442	75,677	765
	Friuli-Venezia Giulia	21,857	21,638	219
	Emilia-Romagna	78,880	78,306	574
d.	CENTRAL ITALY	227,507	225,032	2,475
	Marche	23,259	23,035	224
	Tuscany	65,326	65,002	324
	Umbria	12,483	12,385	99
	Lazio	126,439	124,610	1,829
e.	SOUTHERN ITALY	144,119	142,798	1,321
	Abruzzo	16,251	16,191	60
	Molise	2,790	2,786	4
	Campania	59,293	58,527	765
	Puglia	43,172	42,832	340
	Basilicata	5,894	5,884	9
	Calabria	16,719	16,578	142
f.	ISLANDS	65,797	64,971	826
	Sicily	46,725	46,576	149
	Sardinia	19,072	18,395	677

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
561,499	166,572	261,061	858,729	130,403
228,189	60,466	64,162	349,329	3,488
58,198	6,911	16,419	81,110	418
1,963	20	434	2,414	3
13,166	7,547	6,430	26,928	214
154,862	45,988	40,880	238,877	2,853
72,477	49,831	76,576	198,117	767
1,531	163	20,013	21,700	7
28,129	27,525	20,788	76,134	308
7,169	2,381	12,307	21,706	150
35,649	19,762	23,469	78,577	302
138,870	28,382	60,256	220,424	7,083
5,258	6,595	11,406	23,046	214
31,518	13,587	20,221	64,918	408
3,864	576	8,044	12,327	156
98,230	7,624	20,585	120,133	6,306
82,832	16,465	44,822	67,013	77,106
4,616	328	11,307	5,746	10,505
1,965	13	812	1,778	1,012
46,099	2,709	10,485	34,487	24,805
21,055	6,010	16,108	17,349	25,823
1,691	1,058	3,144	940	4,954
7,405	6,347	2,968	6,713	10,007
39,128	11,427	15,242	23,840	41,957
31,131	2,016	13,578	16,514	30,212
7,997	9,411	1,664	7,326	11,746

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

TDB10264

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

		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a. TOTAL		510,844	504,327	6,518
b. NORTH-WEST ITALY		182,215	178,946	3,269
	Piedmont	42,106	41,609	497
	Valle d'Aosta	1,248	1,241	8
	Liguria	14,018	13,894	124
	Lombardy	124,843	122,202	2,641
c. NORTH-EAST ITALY		102,715	101,854	861
	Trentino-Alto Adige	11,210	11,153	57
	Veneto	39,479	39,084	395
	Friuli-Venezia Giulia	11,288	11,175	113
	Emilia-Romagna	40,738	40,442	296
d. CENTRAL ITALY		117,498	116,219	1,278
	Marche	12,012	11,897	116
	Tuscany	33,738	33,571	167
	Umbria	6,447	6,396	51
	Lazio	65,300	64,355	945
e. SOUTHERN ITALY		74,431	73,749	682
	Abruzzo	8,393	8,362	31
	Molise	1,441	1,439	2
	Campania	30,622	30,227	395
	Puglia	22,297	22,121	176
	Basilicata	3,044	3,039	5
	Calabria	8,635	8,562	73
f. ISLANDS		33,981	33,555	427
	Sicily	24,132	24,054	77
	Sardinia	9,850	9,500	350

Notes:

Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
289,990	86,027	134,827	443,497	67,347
117,850	31,228	33,137	180,414	1,801
30,057	3,569	8,480	41,890	216
1,014	10	224	1,246	2
6,799	3,898	3,321	13,907	111
79,980	23,751	21,113	123,370	1,473
37,431	25,736	39,548	102,319	396
791	84	10,336	11,207	3
14,528	14,216	10,736	39,320	159
3,702	1,230	6,356	11,210	78
18,411	10,206	12,121	40,582	156
71,720	14,658	31,119	113,839	3,658
2,716	3,406	5,891	11,902	110
16,278	7,017	10,443	33,527	211
1,995	298	4,154	6,367	81
50,732	3,937	10,631	62,043	3,257
42,779	8,504	23,149	34,609	39,822
2,384	169	5,839	2,968	5,425
1,015	7	419	918	523
23,808	1,399	5,415	17,811	12,811
10,874	3,104	8,319	8,960	13,337
874	547	1,624	485	2,558
3,824	3,278	1,533	3,467	5,168
20,208	5,902	7,872	12,312	21,669
16,078	1,041	7,013	8,529	15,603
4,130	4,861	859	3,784	6,066



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

TDB10266

Banks

Source: Supervisory returns
Stocks in billions of lire

March 2000		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	198,942	76,533	46,963	40,913	24,296	10,237
	Agricultural, forestry and fishery products	12,302	2,718	4,476	2,019	1,853	1,235
	Fuel and power products	4,466	2,057	580	1,091	553	186
	Ores and metals	1,668	922	239	235	173	100
	Non-metallic minerals and products	3,843	1,200	1,179	817	454	192
	Chemical products	4,524	2,212	773	674	789	77
	Metal products, except transport equipment	6,496	3,198	1,904	787	504	104
	Agricultural and industrial machinery	8,799	3,968	3,140	1,226	400	66
	Office and data processing machines, etc.	2,152	1,215	512	260	131	34
	Electrical goods	6,592	3,952	1,266	952	354	68
	Transport equipment	3,127	1,110	696	749	517	55
	Food and tobacco products	5,273	1,728	1,501	661	978	405
	Textiles, clothing and footwear	8,004	2,818	1,831	2,362	918	76
	Paper and paper products	3,880	1,874	811	832	255	108
	Rubber and plastic products	2,643	1,294	587	326	395	40
	Other manufactured products	4,894	1,605	1,368	1,060	726	134
	Building and construction	18,785	5,978	4,432	4,591	2,661	1,123
	Wholesale and retail trade services, recovery and repair services	40,907	14,136	8,920	9,246	5,944	2,660
	Lodging and catering services	4,521	1,298	1,436	1,000	464	323
	Inland transport services	4,467	1,417	1,212	1,043	546	248
	Maritime and air transport services	1,363	440	235	290	143	255
	Auxiliary transport services	3,330	1,345	652	722	347	264
	Communication services	2,349	1,625	47	444	154	79
	Other market services	44,558	18,422	9,164	9,527	5,039	2,406

Notes:

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2000		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	102,745	39,526	24,254	21,130	12,548	5,287
	Agricultural, forestry and fishery products	6,353	1,404	2,312	1,043	957	638
	Fuel and power products	2,307	1,062	300	563	285	96
	Ores and metals	862	476	123	121	89	51
	Non-metallic minerals and products	1,985	620	609	422	235	99
	Chemical products	2,337	1,142	399	348	407	40
	Metal products, except transport equipment	3,355	1,651	983	406	260	53
	Agricultural and industrial machinery	4,544	2,049	1,622	633	206	34
	Office and data processing machines, etc.	1,112	628	264	135	68	17
	Electrical goods	3,404	2,041	654	492	183	35
	Transport equipment	1,615	573	360	387	267	28
	Food and tobacco products	2,723	892	775	341	505	209
	Textiles, clothing and footwear	4,134	1,455	946	1,220	474	39
	Paper and paper products	2,004	968	419	430	132	56
	Rubber and plastic products	1,365	668	303	168	204	21
	Other manufactured products	2,528	829	707	548	375	69
	Building and construction	9,702	3,087	2,289	2,371	1,374	580
	Wholesale and retail trade services, recovery and repair services	21,127	7,301	4,607	4,775	3,070	1,374
	Lodging and catering services	2,335	670	742	516	239	167
	Inland transport services	2,307	732	626	539	282	128
	Maritime and air transport services	704	227	121	150	74	132
	Auxiliary transport services	1,720	694	337	373	179	137
	Communication services	1,213	839	24	229	80	41
	Other market services	23,012	9,514	4,733	4,920	2,603	1,243

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Notes:

Distribution by technical form and customer location (region)

TDB10268						Banks	
Source: Supervisory returns Stocks in billions of lire							
March 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.	TOTAL	989,132	115,094	741,640	77,920	33,645	20,834
b.	NORTH-WEST ITALY	352,818	21,677	294,341	20,839	11,560	4,401
	Piedmont	81,529	7,595	63,109	6,863	2,622	1,339
	Valle d'Aosta	2,417	245	1,950	154	45	22
	Liguria	27,143	2,407	21,361	2,142	811	422
	Lombardy	241,730	11,429	207,922	11,680	8,082	2,618
c.	NORTH-EAST ITALY	198,886	26,352	146,280	16,527	6,862	2,865
	Trentino-Alto Adige	21,706	3,727	15,159	1,422	683	716
	Veneto	76,443	10,825	54,694	6,114	3,553	1,257
	Friuli-Venezia Giulia	21,857	3,157	16,460	1,560	378	303
	Emilia-Romagna	78,880	8,643	59,968	7,433	2,248	589
d.	CENTRAL ITALY	227,509	23,010	179,251	14,741	5,601	4,905
	Marche	23,259	4,563	14,159	3,292	721	523
	Tuscany	65,326	6,948	48,712	6,260	2,531	874
	Umbria	12,483	2,327	7,831	1,713	427	185
	Lazio	126,439	9,171	108,548	3,476	1,922	3,323
e.	SOUTHERN ITALY	144,120	28,502	83,992	19,569	5,505	6,552
	Abruzzo	16,251	4,174	9,703	1,613	253	509
	Molise	2,790	531	1,721	313	86	139
	Campania	59,293	9,122	38,411	6,578	2,678	2,504
	Puglia	43,173	9,705	22,087	7,442	1,607	2,332
	Basilicata	5,894	1,400	3,048	944	162	340
	Calabria	16,719	3,570	9,023	2,679	719	729
f.	ISLANDS	65,798	15,553	37,775	6,243	4,117	2,110
	Sicily	46,726	12,426	24,871	3,936	3,669	1,824
	Sardinia	19,072	3,127	12,903	2,307	448	287

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

March 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. TOTAL	510,844	59,441	383,025	40,242	17,376	10,760
b. NORTH-WEST ITALY	182,215	11,195	152,015	10,763	5,970	2,273
Piedmont	42,106	3,923	32,593	3,544	1,354	692
Valle d'Aosta	1,248	127	1,007	80	23	11
Liguria	14,018	1,243	11,032	1,106	419	218
Lombardy	124,843	5,903	107,383	6,032	4,174	1,352
c. NORTH-EAST ITALY	102,716	13,610	75,547	8,536	3,544	1,480
Trentino-Alto Adige	11,210	1,925	7,829	734	353	370
Veneto	39,479	5,591	28,247	3,157	1,835	649
Friuli-Venezia Giulia	11,288	1,630	8,501	805	195	157
Emilia-Romagna	40,738	4,464	30,971	3,839	1,161	304
d. CENTRAL ITALY	117,498	11,884	92,575	7,613	2,893	2,533
Marche	12,012	2,357	7,313	1,700	372	270
Tuscany	33,738	3,589	25,158	3,233	1,307	452
Umbria	6,447	1,202	4,044	885	220	96
Lazio	65,301	4,736	56,060	1,795	993	1,716
e. SOUTHERN ITALY	74,432	14,720	43,378	10,107	2,843	3,384
Abruzzo	8,393	2,156	5,011	833	131	263
Molise	1,441	274	889	162	44	72
Campania	30,622	4,711	19,838	3,397	1,383	1,293
Puglia	22,297	5,012	11,407	3,844	830	1,204
Basilicata	3,044	723	1,574	488	84	176
Calabria	8,635	1,844	4,660	1,383	372	377
f. ISLANDS	33,982	8,032	19,509	3,224	2,126	1,090
Sicily	24,132	6,417	12,845	2,033	1,895	942
Sardinia	9,850	1,615	6,664	1,192	232	148



Notes:

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

TDB10271			Banks					
Source: Supervisory returns Stocks in billions of lire								
March 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	989,132	352,817	198,884	227,507	144,119	65,797
	Piedmont	73,237	79,201	78,336	160	365	250	90
	Valle d'Aosta	2,214	2,345	2,321	2	12	4	4
	Liguria	25,595	27,414	26,815	102	315	54	127
	Lombardy	227,840	246,120	233,472	4,108	5,988	1,797	755
	Trentino-Alto Adige	21,134	21,637	198	21,311	93	25	10
	Veneto	73,482	77,889	3,027	74,180	311	308	63
	Friuli-Venezia Giulia	20,726	21,553	300	21,086	110	38	19
	Emilia-Romagna	75,439	79,162	2,430	75,708	591	315	118
	Marche	22,249	23,107	163	141	22,599	197	7
	Tuscany	63,499	66,102	959	278	64,426	322	117
	Umbria	11,974	12,713	173	36	12,392	100	12
	Lazio	117,445	124,700	2,593	1,008	118,319	2,313	467
	Abruzzo	15,329	16,008	115	24	449	15,415	3
	Molise	2,607	2,741	9	4	49	2,677	1
	Campania	56,447	58,214	753	243	539	56,616	62
	Puglia	41,741	42,724	295	136	229	42,052	12
	Basilicata	5,576	5,734	14	20	22	5,676	2
	Calabria	15,846	16,529	446	68	95	15,882	38
	Sicily	45,442	46,513	326	247	429	66	45,445
	Sardinia	18,440	18,715	70	21	166	14	18,444

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2000

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.

TOTAL

-

510,844

182,215

102,715

117,498

74,431

33,981

Piedmont

37,824

40,904

40,457

83

189

129

46

Valle d'Aosta

1,143

1,211

1,199

1

6

2

2

Liguria

13,219

14,158

13,849

53

163

28

66

Lombardy

117,669

127,110

120,578

2,122

3,093

928

390

Trentino-Alto Adige

10,915

11,175

102

11,006

48

13

5

Veneto

37,950

40,226

1,563

38,311

160

159

33

Friuli-Venezia Giulia

10,704

11,131

155

10,890

57

20

10

Emilia-Romagna

38,961

40,884

1,255

39,100

305

163

61

Marche

11,491

11,934

84

73

11,672

102

4

Tuscany

32,794

34,139

495

144

33,273

166

60

Umbria

6,184

6,566

89

19

6,400

51

6

Lazio

60,655

64,402

1,339

520

61,107

1,195

241

Abruzzo

7,917

8,267

59

13

232

7,961

2

Molise

1,346

1,416

5

2

25

1,383

..

Campania

29,153

30,065

389

125

278

29,240

32

Puglia

21,558

22,065

152

70

118

21,718

6

Basilicata

2,880

2,961

7

11

11

2,931

1

Calabria

8,184

8,536

230

35

49

8,202

20

Sicily

23,469

24,022

169

127

221

34

23,470

Sardinia

9,523

9,666

36

11

86

7

9,526

Notes:

TDB40150

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

March 2000		Total	Financial intermediaries	Banks
a.	LEASING	77,823	61,640	16,182
	Credit implicit in leasing contracts	74,647	59,645	15,002
	Overdue instalments	711	588	124
	Bad debts and substandard assets	2,464	1,408	1,056
b.	FACTORING	34,299	31,748	2,552
	Advances against acquired claims	28,347	25,902	2,445
	Advances against future claims	1,265	1,158	107
	Claims assumed at less than nominal value or acquired outright	3,274	3,274	-
	Bad debts	....	1,414	....

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 LawSource: Supervisory returns
Stocks in millions of euros**March 2000****Total**Financial
intermediaries

Banks

a. LEASING**40,192****31,835****8,358**

Credit implicit in leasing contracts

38,552

30,804

7,748

Overdue instalments

367

304

64

Bad debts and substandard assets

1,273

727

546

b. FACTORING**17,714****16,396****1,318**

Advances against acquired claims

14,640

13,377

1,263

Advances against future claims

653

598

55

Claims assumed at less than nominal value or acquired outright

1,691

1,691

-

Bad debts

....

730

....

**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**March 2000**

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	2,269,162	1,125,442	139,536
	Italian government securities	890,198	369,851	45,999
	<i>of which:</i> BOTs	112,797	88,171	4,652
	CCTs	224,254	84,922	14,394
	BTPs	476,756	177,094	23,233
	Other debt securities	615,276	256,672	35,468
	<i>of which:</i> in non-euro-area currencies	137,038	38,479	4,442
	Equity securities	150,475	50,926	16,865
	<i>of which:</i> in non-euro-area currencies	26,833	1,868	1,787
	Units of collective investment undertakings	566,670	418,892	35,807
	Other securities and the like	46,543	29,102	5,396

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
266,377	196,369	33,097	2,002,785	929,073	106,439
98,309	61,772	13,345	791,888	308,079	32,654
4,103	3,134	682	108,694	85,037	3,970
36,755	26,448	4,362	187,498	58,474	10,032
46,324	24,312	6,286	430,432	152,782	16,947
32,308	20,246	3,244	582,969	236,426	32,224
6,093	4,329	632	130,945	34,150	3,810
3,947	2,585	236	146,527	48,341	16,629
792	637	48	26,041	1,231	1,738
131,278	111,242	16,268	435,393	307,649	19,539
535	523	3	46,008	28,578	5,393

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**March 2000***of which:***Total****Consumer
households
and nec****Non-financial
companies and
producer households**

a.	TOTAL	<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
	TOTAL	1,171,924	581,242	72,064
	Italian government securities	459,749	191,012	23,757
	<i>of which:</i> BOTs	58,255	45,537	2,403
	CCTs	115,817	43,858	7,434
	BTPs	246,224	91,461	11,999
	Other debt securities	317,764	132,560	18,318
	<i>of which:</i> in non-euro-area currencies	70,774	19,873	2,294
	Equity securities	77,714	26,301	8,710
	<i>of which:</i> in non-euro-area currencies	13,858	965	923
	Units of collective investment undertakings	292,661	216,339	18,493
	Other securities and the like	24,037	15,030	2,787

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
137,572	101,416	17,093	1,034,352	479,826	54,971
50,772	31,902	6,892	408,976	159,109	16,864
2,119	1,619	352	56,136	43,918	2,050
18,982	13,659	2,253	96,835	30,199	5,181
23,924	12,556	3,247	222,300	78,905	8,752
16,685	10,456	1,675	301,078	122,104	16,642
3,147	2,236	326	67,628	17,637	1,968
2,039	1,335	122	75,675	24,966	8,588
409	329	25	13,449	636	898
67,799	57,452	8,402	224,861	158,888	10,091
276	270	2	23,761	14,760	2,785

€

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**March 2000**

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	2,269,162	1,125,442	139,536
b.	NORTH-WEST ITALY	1,319,529	544,381	60,177
	Piedmont	224,224	129,094	15,484
	Valle d'Aosta	3,246	2,650	187
	Liguria	56,660	48,087	3,905
	Lombardy	1,035,399	364,550	40,601
c.	NORTH-EAST ITALY	402,697	258,240	37,742
	Trentino-Alto Adige	20,657	16,834	2,170
	Veneto	131,892	86,121	10,827
	Friuli-Venezia Giulia	53,683	23,164	3,123
	Emilia-Romagna	196,465	132,121	21,622
d.	CENTRAL ITALY	385,167	188,464	27,179
	Marche	25,889	23,851	1,593
	Tuscany	98,168	76,598	10,265
	Umbria	14,054	11,896	1,368
	Lazio	247,056	76,119	13,953
e.	SOUTHERN ITALY	108,428	88,745	10,235
	Abruzzo	11,081	9,636	1,376
	Molise	1,303	1,225	76
	Campania	49,084	36,287	3,829
	Puglia	33,456	29,275	3,805
	Basilicata	3,003	2,725	261
	Calabria	10,500	9,597	888
f.	ISLANDS	52,611	45,607	4,203
	Sicily	42,939	38,260	2,807
	Sardinia	9,672	7,348	1,396

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
266,377	196,369	33,097	2,002,785	929,073	106,439
122,358	85,096	17,552	1,197,170	459,285	42,626
25,819	21,850	1,766	198,405	107,243	13,719
472	454	17	2,774	2,196	170
7,733	6,590	350	48,927	41,498	3,555
88,334	56,203	15,419	947,065	308,348	25,183
81,180	63,594	8,233	321,517	194,645	29,509
4,056	3,072	284	16,601	13,762	1,886
28,283	20,310	3,199	103,609	65,811	7,628
6,065	4,729	545	47,618	18,435	2,578
42,776	35,484	4,205	153,690	96,638	17,417
45,547	33,119	4,719	339,620	155,345	22,460
4,387	4,019	251	21,503	19,832	1,342
20,078	16,344	2,227	78,090	60,254	8,038
2,266	1,968	190	11,788	9,929	1,178
18,817	10,789	2,050	228,240	65,330	11,903
13,322	11,172	2,069	95,106	77,573	8,166
821	721	100	10,260	8,915	1,275
123	113	10	1,180	1,111	67
5,058	4,382	603	44,027	31,905	3,226
6,234	5,055	1,173	27,222	24,220	2,632
255	227	28	2,747	2,497	233
831	672	155	9,669	8,925	733
3,967	3,387	525	48,644	42,221	3,678
2,457	2,180	245	40,482	36,079	2,562
1,511	1,206	280	8,161	6,141	1,116

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**March 2000***of which:***Total****Consumer
households
and nec****Non-financial
companies and
producer households**

€	a. TOTAL	1,171,924	581,242	72,064
	b. NORTH-WEST ITALY	681,480	281,149	31,079
	Piedmont	115,802	66,671	7,997
	Valle d'Aosta	1,676	1,368	96
	Liguria	29,262	24,835	2,017
	Lombardy	534,739	188,275	20,969
	c. NORTH-EAST ITALY	207,976	133,370	19,492
	Trentino-Alto Adige	10,669	8,694	1,121
	Veneto	68,117	44,478	5,592
	Friuli-Venezia Giulia	27,725	11,963	1,613
	Emilia-Romagna	101,466	68,235	11,167
	d. CENTRAL ITALY	198,922	97,334	14,037
	Marche	13,371	12,318	823
	Tuscany	50,699	39,560	5,301
	Umbria	7,258	6,144	707
	Lazio	127,594	39,312	7,206
	e. SOUTHERN ITALY	55,998	45,833	5,286
	Abruzzo	5,723	4,976	711
	Molise	673	633	39
	Campania	25,350	18,741	1,978
	Puglia	17,279	15,119	1,965
	Basilicata	1,551	1,407	135
	Calabria	5,423	4,956	459
	f. ISLANDS	27,171	23,554	2,171
	Sicily	22,176	19,760	1,450
	Sardinia	4,995	3,795	721

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
137,572	101,416	17,093	1,034,352	479,826	54,971
63,193	43,949	9,065	618,287	237,201	22,014
13,334	11,285	912	102,468	55,387	7,085
244	234	9	1,433	1,134	88
3,994	3,403	181	25,269	21,432	1,836
45,621	29,026	7,963	489,118	159,248	13,006
41,926	32,844	4,252	166,050	100,526	15,240
2,095	1,586	147	8,574	7,108	974
14,607	10,489	1,652	53,510	33,988	3,940
3,132	2,442	282	24,593	9,521	1,331
22,092	18,326	2,172	79,374	49,909	8,995
23,523	17,105	2,437	175,399	80,229	11,600
2,265	2,076	130	11,105	10,242	693
10,369	8,441	1,150	40,330	31,119	4,151
1,170	1,016	98	6,088	5,128	609
9,718	5,572	1,059	117,876	33,740	6,147
6,880	5,770	1,068	49,118	40,063	4,218
424	372	52	5,299	4,604	659
64	59	5	609	574	34
2,612	2,263	312	22,738	16,478	1,666
3,220	2,611	606	14,059	12,508	1,359
132	117	14	1,419	1,290	120
429	347	80	4,994	4,609	379
2,049	1,749	271	25,122	21,805	1,899
1,269	1,126	126	20,907	18,633	1,323
780	623	145	4,215	3,172	576

€

Distribution by type of security and customer segment of economic activity

TDB40055		Banks						
Source: Supervisory returns Stocks in billions of lire								
March 2000		Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec	Rest of the world
a.	TOTAL	3,642,804	35,980	1,439,138	104,224	85,637	1,460,128	515,913
	Italian government securities	1,489,763	17,405	651,681	29,353	20,834	377,772	392,664
	of which: BOTs	177,650	605	42,225	1,204	3,622	88,834	41,159
	CCTs	343,254	5,830	179,713	10,596	5,290	86,827	54,998
	BTPs	812,797	6,075	357,893	15,191	10,401	181,374	241,809
	Other debt securities	1,114,717	7,540	445,757	36,414	35,161	528,981	60,865
	of which: in non-euro-area currencies	163,208	782	102,048	2,620	2,984	41,025	13,748
	Equity securities	282,821	7,957	138,542	18,633	4,733	67,286	45,670
	of which: in non-euro-area currencies	35,726	6	31,401	1,499	319	1,914	587
	Units of collective investment undertakings	643,073	1,738	178,096	10,332	21,734	429,632	1,541
	Other securities and the like	112,430	1,341	25,062	9,493	3,175	56,456	15,173

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

March 2000

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	1,881,351	18,582	743,253	53,827	44,228	754,093	266,447
Italian government securities	769,398	8,989	336,565	15,159	10,760	195,103	202,794
of which: BOTs	91,748	313	21,807	622	1,871	45,879	21,257
CCTs	177,276	3,011	92,814	5,472	2,732	44,842	28,404
BTPs	419,774	3,138	184,836	7,845	5,372	93,672	124,884
Other debt securities	575,703	3,894	230,214	18,806	18,159	273,196	31,434
of which: in non-euro-area currencies	84,290	404	52,703	1,353	1,541	21,188	7,100
Equity securities	146,065	4,109	71,551	9,623	2,444	34,750	23,587
of which: in non-euro-area currencies	18,451	3	16,217	774	165	989	303
Units of collective investment undertakings	332,119	898	91,979	5,336	11,225	221,886	796
Other securities and the like	58,065	693	12,944	4,903	1,640	29,157	7,836

€

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						
March 2000	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	3,126,836	1,717,275	611,112	527,747	187,565	79,233
Italian government securities	1,097,099	593,744	187,449	219,604	68,908	24,449
<i>of which:</i> BOTs	136,490	61,152	25,966	26,116	18,116	5,122
CCTs	288,256	152,298	56,551	61,730	12,220	4,319
BTPs	570,988	311,780	93,415	116,730	33,378	14,136
Other debt securities	1,053,837	581,902	222,039	162,455	56,950	32,072
<i>of which:</i> in non-euro-area currencies	149,458	108,414	20,572	17,668	3,267	1,016
Equity securities	237,151	136,836	52,872	34,693	7,356	5,465
<i>of which:</i> in non-euro-area currencies	35,139	29,873	2,330	1,322	254	23
Units of collective investment undertakings	641,532	373,409	130,576	87,924	35,337	13,380
Other securities and the like	97,218	31,384	18,175	23,071	19,014	3,868

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

March 2000

Total

North-West

North-East

Centre

South

Islands

a. TOTAL	1,614,876	886,899	315,613	272,558	96,869	40,920
Italian government securities	566,604	306,643	96,809	113,416	35,588	12,627
<i>of which:</i> BOTs	70,491	31,583	13,410	13,488	9,356	2,645
CCTs	148,872	78,655	29,206	31,881	6,311	2,231
BTPs	294,890	161,021	48,245	60,286	17,238	7,300
Other debt securities	544,261	300,527	114,674	83,901	29,412	16,564
<i>of which:</i> in non-euro-area currencies	77,189	55,991	10,625	9,125	1,687	525
Equity securities	122,478	70,670	27,306	17,917	3,799	2,822
<i>of which:</i> in non-euro-area currencies	18,148	15,428	1,203	682	131	12
Units of collective investment undertakings	331,324	192,850	67,437	45,409	18,250	6,910
Other securities and the like	50,209	16,209	9,387	11,915	9,820	1,997

€

Note:

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

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

TDB40100		Banks				
Source: Supervisory returns Stocks in billions of lire						
March 2000	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. TOTAL	174,344	1,839	19,490	139,657	4,706	8,675
b. NORTH-WEST ITALY	74,355	216	12,238	57,459	1,541	2,902
Piedmont	14,501	68	1,836	11,638	382	577
Valle d'Aosta	220	2	6	179	9	23
Liguria	5,370	23	109	4,909	70	259
Lombardy	54,263	122	10,287	40,732	1,080	2,043
c. NORTH-EAST ITALY	43,284	665	3,386	34,499	1,801	2,933
Trentino-Alto Adige	5,379	546	69	3,751	525	488
Veneto	11,337	56	2,136	7,998	408	740
Friuli-Venezia Giulia	5,112	26	551	4,237	127	171
Emilia-Romagna	21,456	37	630	18,513	741	1,535
d. CENTRAL ITALY	40,851	868	3,514	33,951	619	1,900
Marche	1,702	21	111	1,360	82	129
Tuscany	9,170	77	447	7,947	265	433
Umbria	1,636	15	42	1,422	52	106
Lazio	28,343	754	2,915	23,222	220	1,232
e. SOUTHERN ITALY	9,674	54	213	8,153	526	728
Abruzzo	1,281	5	43	910	83	241
Molise	234	10	4	155	23	42
Campania	4,984	24	48	4,557	152	202
Puglia	2,195	9	12	1,911	175	88
Basilicata	378	3	10	281	30	53
Calabria	602	3	96	340	61	102
f. ISLANDS	6,202	36	138	5,596	219	212
Sicily	4,184	6	32	3,827	147	171
Sardinia	2,017	30	106	1,768	73	40

Notes:

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2000		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	90,041	950	10,066	72,127	2,430	4,480
b.	NORTH-WEST ITALY	38,401	112	6,320	29,675	796	1,499
	Piedmont	7,489	35	948	6,010	197	298
	Valle d'Aosta	114	1	3	93	4	12
	Liguria	2,774	12	56	2,536	36	134
	Lombardy	28,025	63	5,313	21,036	558	1,055
c.	NORTH-EAST ITALY	22,354	344	1,749	17,817	930	1,515
	Trentino-Alto Adige	2,778	282	36	1,937	271	252
	Veneto	5,855	29	1,103	4,130	211	382
	Friuli-Venezia Giulia	2,640	14	285	2,188	66	88
	Emilia-Romagna	11,081	19	325	9,561	383	793
d.	CENTRAL ITALY	21,098	448	1,815	17,534	320	981
	Marche	879	11	57	702	42	67
	Tuscany	4,736	40	231	4,104	137	224
	Umbria	845	8	21	734	27	55
	Lazio	14,638	390	1,506	11,993	114	636
e.	SOUTHERN ITALY	4,996	28	110	4,211	271	376
	Abruzzo	662	2	22	470	43	124
	Molise	121	5	2	80	12	22
	Campania	2,574	12	25	2,353	79	105
	Puglia	1,134	4	6	987	91	45
	Basilicata	195	2	5	145	16	28
	Calabria	311	2	49	176	32	52
f.	ISLANDS	3,203	19	72	2,890	113	109
	Sicily	2,161	3	17	1,977	76	89
	Sardinia	1,042	15	55	913	38	21

€

Notes:

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

TDB40110			Banks					
Source: Supervisory returns Stocks in billions of lire								
March 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	174,344	74,355	43,284	40,851	9,674	6,202
	Piedmont	10,016	13,111	11,253	373	1,319	77	89
	Valle d'Aosta	155	164	161	..	3	-	-
	Liguria	3,641	5,724	4,091	173	798	34	627
	Lombardy	49,909	64,159	55,041	3,256	3,282	543	2,037
	Trentino-Alto Adige	5,054	5,229	54	5,154	18	3	..
	Veneto	10,524	11,866	375	10,956	295	132	108
	Friuli-Venezia Giulia	4,006	4,179	52	4,086	37	4	..
	Emilia-Romagna	18,239	19,810	745	18,359	464	201	41
	Marche	1,548	1,807	54	51	1,659	43	1
	Tuscany	8,346	9,511	334	64	9,062	33	18
	Umbria	919	984	14	6	961	2	1
	Lazio	21,256	25,715	1,578	759	21,660	1,017	702
	Abruzzo	927	1,337	344	1	40	951	..
	Molise	171	176	..	..	4	171	..
	Campania	3,599	4,921	152	25	853	3,843	47
	Puglia	1,706	1,886	23	8	34	1,815	5
	Basilicata	323	353	8	1	5	339	-
	Calabria	463	504	21	1	12	464	7
	Sicily	1,763	2,124	29	9	322	1	1,763
	Sardinia	751	809	27	1	25	1	755

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2000

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	-	90,041	38,401	22,354	21,098	4,996	3,203
Piedmont	5,173	6,771	5,811	193	681	40	46
Valle d'Aosta	80	85	83	..	2	-	-
Liguria	1,880	2,956	2,113	89	412	18	324
Lombardy	25,776	33,135	28,426	1,682	1,695	280	1,052
Trentino-Alto Adige	2,610	2,701	28	2,662	9	2	..
Veneto	5,435	6,128	193	5,658	152	68	56
Friuli-Venezia Giulia	2,069	2,158	27	2,110	19	2	..
Emilia-Romagna	9,420	10,231	385	9,482	240	104	21
Marche	799	933	28	26	857	22	..
Tuscany	4,310	4,912	172	33	4,680	17	9
Umbria	475	508	7	3	496	1	..
Lazio	10,978	13,281	815	392	11,186	525	362
Abruzzo	479	690	178	1	21	491	..
Molise	88	91	..	..	2	88	..
Campania	1,859	2,541	79	13	441	1,985	24
Puglia	881	974	12	4	17	937	3
Basilicata	167	182	4	..	3	175	-
Calabria	239	260	11	..	6	240	3
Sicily	910	1,097	15	5	166	1	911
Sardinia	388	418	14	1	13	..	390

€

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
March 2000						
a. TOTAL		752,683	13,690	62,394	7,793	66,203
b. NORTH-WEST ITALY		246,156	2,493	22,757	2,007	23,423
Piedmont		62,900	801	5,387	1,171	7,478
Valle d'Aosta		1,498	100	105	68	257
Liguria		20,014	324	1,422	147	2,104
Lombardy		161,744	1,268	15,842	621	13,585
c. NORTH-EAST ITALY		167,349	2,399	10,334	2,231	11,903
Trentino-Alto Adige		16,080	449	1,304	565	1,350
Veneto		64,231	756	4,459	645	5,107
Friuli-Venezia Giulia		18,765	310	1,185	189	1,483
Emilia-Romagna		68,274	884	3,385	831	3,963
d. CENTRAL ITALY		207,270	2,429	16,159	1,228	21,007
Marche		18,139	444	897	355	1,034
Tuscany		49,438	745	3,580	383	4,729
Umbria		10,439	251	722	125	1,042
Lazio		129,254	988	10,960	366	14,202
e. SOUTHERN ITALY		86,802	2,028	9,138	1,339	6,636
Abruzzo		10,771	279	1,169	227	685
Molise		2,160	58	180	34	98
Campania		36,287	442	3,121	641	2,763
Puglia		24,188	842	3,301	214	2,272
Basilicata		4,519	133	329	111	359
Calabria		8,876	274	1,039	111	458
f. ISLANDS		44,977	4,341	4,007	988	3,234
Sicily		29,205	2,763	2,385	415	1,422
Sardinia		15,771	1,577	1,623	574	1,813

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
32,570	123,670	3,028	126,146	2,621	49,825	12,970	251,773
10,244	46,390	168	47,444	358	17,120	2,390	71,363
3,043	14,158	104	12,050	160	3,147	898	14,503
61	221	12	202	8	151	20	294
372	3,195	20	5,289	35	1,739	227	5,141
6,768	28,817	31	29,903	155	12,083	1,245	51,425
7,986	28,286	788	29,537	815	10,305	3,418	59,348
742	1,739	414	1,880	128	751	431	6,326
3,046	12,035	36	12,498	222	4,282	917	20,228
759	3,427	225	3,156	181	1,069	356	6,425
3,440	11,085	112	12,003	284	4,203	1,715	26,369
5,434	35,585	120	31,169	301	13,853	2,588	77,396
1,063	2,744	8	2,840	122	1,997	553	6,082
1,598	6,325	53	9,983	112	6,251	1,158	14,521
549	1,850	22	1,802	33	626	256	3,160
2,224	24,666	38	16,544	34	4,980	621	53,632
6,328	8,141	52	12,189	436	5,509	2,209	32,798
1,180	1,288	8	1,549	59	695	393	3,239
241	276	2	246	40	129	68	789
2,395	3,106	16	5,078	108	2,382	586	15,649
1,360	2,166	22	4,111	114	1,199	558	8,029
690	362	2	373	37	218	248	1,658
462	944	2	831	76	887	357	3,434
2,450	5,267	1,900	5,807	712	3,037	2,365	10,868
1,666	4,390	551	4,542	215	1,884	1,421	7,552
784	877	1,349	1,265	497	1,153	944	3,316

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**March 2000**

March 2000		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	388,728	7,070	32,224	4,025	34,191
b.	NORTH-WEST ITALY	127,129	1,287	11,753	1,036	12,097
	Piedmont	32,485	413	2,782	605	3,862
	Valle d'Aosta	773	52	54	35	133
	Liguria	10,336	167	734	76	1,087
	Lombardy	83,534	655	8,182	321	7,016
c.	NORTH-EAST ITALY	86,429	1,239	5,337	1,152	6,147
	Trentino-Alto Adige	8,305	232	674	292	697
	Veneto	33,172	390	2,303	333	2,637
	Friuli-Venezia Giulia	9,691	160	612	98	766
	Emilia-Romagna	35,260	456	1,748	429	2,047
d.	CENTRAL ITALY	107,046	1,255	8,345	634	10,849
	Marche	9,368	230	463	183	534
	Tuscany	25,533	385	1,849	198	2,442
	Umbria	5,391	130	373	65	538
	Lazio	66,754	510	5,660	189	7,335
e.	SOUTHERN ITALY	44,830	1,047	4,719	691	3,427
	Abruzzo	5,563	144	604	117	354
	Molise	1,116	30	93	18	51
	Campania	18,741	228	1,612	331	1,427
	Puglia	12,492	435	1,705	111	1,173
	Basilicata	2,334	69	170	57	185
	Calabria	4,584	142	537	58	237
f.	ISLANDS	23,228	2,242	2,070	510	1,670
	Sicily	15,083	1,427	1,232	214	734
	Sardinia	8,145	815	838	296	936

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
16,821	63,870	1,564	65,149	1,354	25,732	6,698	130,030
5,291	23,959	87	24,503	185	8,842	1,234	36,856
1,572	7,312	54	6,223	83	1,625	464	7,490
32	114	6	104	4	78	10	152
192	1,650	10	2,732	18	898	117	2,655
3,495	14,883	16	15,444	80	6,240	643	26,559
4,124	14,609	407	15,255	421	5,322	1,765	30,651
383	898	214	971	66	388	223	3,267
1,573	6,216	19	6,455	115	2,212	473	10,447
392	1,770	116	1,630	93	552	184	3,318
1,777	5,725	58	6,199	147	2,171	886	13,619
2,806	18,378	62	16,098	155	7,155	1,336	39,972
549	1,417	4	1,467	63	1,031	286	3,141
825	3,266	27	5,156	58	3,228	598	7,500
284	956	11	931	17	323	132	1,632
1,148	12,739	20	8,544	18	2,572	321	27,699
3,268	4,205	27	6,295	225	2,845	1,141	16,939
610	665	4	800	31	359	203	1,673
124	143	1	127	21	66	35	407
1,237	1,604	8	2,623	56	1,230	302	8,082
702	1,118	11	2,123	59	619	288	4,147
356	187	1	192	19	112	128	856
239	487	1	429	39	458	185	1,774
1,265	2,720	981	2,999	368	1,569	1,222	5,613
861	2,267	284	2,346	111	973	734	3,900
405	453	697	654	257	596	488	1,712

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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

1st quarter 2000		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	87,952	276	5,793	231	5,475
b. NORTH-WEST ITALY	35,326	48	2,008	117	1,790
Piedmont	12,107	13	387	46	492
Valle d'Aosta	118	..	15	..	3
Liguria	2,976	5	118	45	306
Lombardy	20,125	30	1,489	25	989
c. NORTH-EAST ITALY	21,289	36	960	42	896
Trentino-Alto Adige	1,915	14	167	6	89
Veneto	8,294	15	419	19	372
Friuli-Venezia Giulia	2,118	1	93	5	137
Emilia-Romagna	8,961	5	281	12	298
d. CENTRAL ITALY	19,875	46	1,856	31	1,560
Marche	2,140	4	101	7	107
Tuscany	6,189	26	521	6	344
Umbria	1,128	1	51	2	244
Lazio	10,419	15	1,183	17	865
e. SOUTHERN ITALY	7,091	19	653	20	348
Abruzzo	1,096	2	123	3	34
Molise	238	2	10	1	2
Campania	2,593	9	202	8	126
Puglia	2,132	1	223	5	40
Basilicata	370	2	28	2	124
Calabria	662	4	67	2	22
f. ISLANDS	4,354	128	316	22	881
Sicily	2,475	96	175	4	43
Sardinia	1,880	32	141	17	838

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
2,256	15,520	138	13,010	92	4,422	1,105	39,633
784	6,241	3	4,702	10	1,265	148	18,210
179	1,424	..	1,056	2	169	29	8,311
3	27	..	16	..	5	2	45
93	932	..	453	4	133	53	833
509	3,857	3	3,177	4	958	63	9,021
679	4,526	86	2,760	22	849	196	10,237
25	339	80	190	1	70	48	887
322	2,060	..	1,121	9	258	38	3,661
61	747	..	299	8	88	20	660
271	1,381	6	1,151	5	434	90	5,030
360	3,468	11	3,651	20	1,713	392	6,768
109	318	2	336	8	195	53	898
108	693	6	1,374	4	885	285	1,937
23	155	2	203	4	70	23	350
120	2,302	..	1,737	3	563	32	3,583
226	954	1	1,328	12	384	158	2,989
51	167	..	189	1	47	35	443
6	29	..	16	2	13	5	154
62	414	..	525	3	178	25	1,041
61	258	..	487	4	95	32	925
18	34	-	31	..	11	18	101
28	52	..	79	1	40	43	325
190	332	38	569	27	211	211	1,429
162	248	2	449	9	138	159	988
28	84	36	120	18	73	52	441

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**1st quarter 2000**

1st quarter 2000		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	45,424	143	2,992	119	2,828
b.	NORTH-WEST ITALY	18,244	25	1,037	60	924
	Piedmont	6,253	7	200	24	254
	Valle d'Aosta	61	..	8	..	2
	Liguria	1,537	3	61	23	158
	Lombardy	10,394	15	769	13	511
c.	NORTH-EAST ITALY	10,995	19	496	21	462
	Trentino-Alto Adige	989	7	86	3	46
	Veneto	4,283	8	217	10	192
	Friuli-Venezia Giulia	1,094	1	48	2	71
	Emilia-Romagna	4,628	3	145	6	154
d.	CENTRAL ITALY	10,265	24	958	16	806
	Marche	1,105	2	52	4	55
	Tuscany	3,196	13	269	3	177
	Umbria	582	..	26	1	126
	Lazio	5,381	8	611	9	447
e.	SOUTHERN ITALY	3,662	10	337	10	180
	Abruzzo	566	1	64	1	18
	Molise	123	1	5	..	1
	Campania	1,339	5	104	4	65
	Puglia	1,101	..	115	2	21
	Basilicata	191	1	14	1	64
	Calabria	342	2	34	1	11
f.	ISLANDS	2,249	66	163	11	455
	Sicily	1,278	50	91	2	22
	Sardinia	971	16	73	9	433

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
1,165	8,016	71	6,719	47	2,284	571	20,469
405	3,223	2	2,429	5	653	76	9,405
92	735	..	545	1	87	15	4,292
2	14	..	8	..	2	1	23
48	482	..	234	2	69	28	430
263	1,992	1	1,641	2	495	33	4,659
351	2,338	44	1,425	12	439	101	5,287
13	175	41	98	..	36	25	458
166	1,064	..	579	5	133	20	1,891
32	386	..	154	4	45	10	341
140	713	3	594	2	224	47	2,598
186	1,791	6	1,885	10	885	203	3,495
57	164	1	174	4	101	27	464
56	358	3	709	2	457	147	1,000
12	80	1	105	2	36	12	181
62	1,189	..	897	1	291	16	1,850
117	492	..	686	6	198	82	1,544
26	86	..	97	1	24	18	229
3	15	..	8	1	7	2	79
32	214	..	271	2	92	13	538
32	133	..	252	2	49	17	478
9	17	-	16	..	6	9	52
14	27	..	41	1	20	22	168
98	171	20	294	14	109	109	738
83	128	1	232	5	71	82	510
15	44	18	62	9	38	27	228

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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

March 2000		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,377	6,069	9,308	5,936	2,853	3,083
b.	NORTH-WEST ITALY	3,140	940	2,200	1,292	588	704
	Piedmont	1,150	399	751	583	303	279
	Valle d'Aosta	86	70	16	70	66	5
	Liguria	199	91	108	108	59	49
	Lombardy	1,705	381	1,324	531	161	370
c.	NORTH-EAST ITALY	4,894	2,184	2,710	1,759	888	872
	Trentino-Alto Adige	518	300	218	134	64	70
	Veneto	1,601	577	1,024	548	314	234
	Friuli-Venezia Giulia	424	218	205	126	44	82
	Emilia-Romagna	2,351	1,088	1,263	951	465	486
d.	CENTRAL ITALY	3,333	966	2,367	1,483	540	943
	Marche	347	154	193	90	37	53
	Tuscany	1,538	431	1,107	939	276	663
	Umbria	282	107	176	131	60	71
	Lazio	1,165	274	891	323	167	157
e.	SOUTHERN ITALY	2,657	1,131	1,526	725	405	320
	Abruzzo	229	83	146	114	42	72
	Molise	85	70	15	23	20	3
	Campania	457	248	210	140	88	52
	Puglia	659	304	355	226	110	116
	Basilicata	288	130	158	63	49	14
	Calabria	939	296	643	159	96	63
f.	ISLANDS	1,353	848	505	676	432	244
	Sicily	543	304	239	106	40	66
	Sardinia	810	544	266	570	392	178

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
6,951	2,102	4,848	2,491	1,114	1,377
1,498	309	1,189	350	43	307
471	74	398	96	22	74
13	2	11	2	2	..
79	28	50	13	4	9
936	205	731	239	16	223
2,368	871	1,497	768	426	342
236	138	99	148	99	49
812	127	685	241	135	106
153	44	109	145	130	14
1,166	562	604	235	61	173
1,473	295	1,179	376	131	245
168	76	92	89	40	48
400	84	316	200	72	127
125	38	87	27	9	18
781	96	684	61	11	51
1,260	494	766	672	232	440
94	34	61	20	7	13
25	16	10	36	35	2
243	108	136	74	52	22
328	143	185	105	51	54
127	58	70	97	24	74
441	136	305	339	64	276
351	134	217	325	282	44
224	92	132	214	172	41
127	42	85	112	109	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

March 2000

		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	7,942	3,134	4,807	3,066	1,473	1,592
b.	NORTH-WEST ITALY	1,622	486	1,136	667	304	364
	Piedmont	594	206	388	301	157	144
	Valle d'Aosta	44	36	8	36	34	3
	Liguria	103	47	56	56	30	26
	Lombardy	881	197	684	274	83	191
c.	NORTH-EAST ITALY	2,528	1,128	1,400	908	458	450
	Trentino-Alto Adige	268	155	113	69	33	36
	Veneto	827	298	529	283	162	121
	Friuli-Venezia Giulia	219	113	106	65	23	42
	Emilia-Romagna	1,214	562	652	491	240	251
d.	CENTRAL ITALY	1,721	499	1,222	766	279	487
	Marche	179	79	100	47	19	27
	Tuscany	795	223	572	485	142	342
	Umbria	146	55	91	67	31	37
	Lazio	602	141	460	167	86	81
e.	SOUTHERN ITALY	1,372	584	788	375	209	165
	Abruzzo	118	43	75	59	22	37
	Molise	44	36	7	12	10	2
	Campania	236	128	108	72	45	27
	Puglia	340	157	183	117	57	60
	Basilicata	149	67	82	33	25	7
	Calabria	485	153	332	82	50	32
f.	ISLANDS	699	438	261	349	223	126
	Sicily	281	157	123	55	21	34
	Sardinia	418	281	137	295	203	92

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
3,590	1,086	2,504	1,286	575	711
774	160	614	181	22	158
243	38	205	50	11	38
7	1	6	1	1	..
41	15	26	7	2	5
483	106	377	123	8	115
1,223	450	773	396	220	177
122	71	51	76	51	25
420	66	354	124	70	55
79	23	56	75	67	7
602	290	312	121	32	89
761	152	609	194	68	126
87	39	47	46	21	25
207	43	163	103	37	66
64	20	45	14	4	9
403	50	353	32	5	26
651	255	396	347	120	227
49	17	31	11	4	7
13	8	5	19	18	1
126	56	70	38	27	11
169	74	96	54	26	28
66	30	36	50	12	38
228	70	158	175	33	142
181	69	112	168	145	23
116	48	68	110	89	21
66	22	44	58	56	1

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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

1st quarter 2000		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	1,649	215	1,434	210	25	186
b.	NORTH-WEST ITALY	377	45	332	71	4	67
	Piedmont	90	7	84	18	1	16
	Valle d'Aosta	2	..	1	-	-	-
	Liguria	29	14	14	6	1	5
	Lombardy	257	24	233	48	3	46
c.	NORTH-EAST ITALY	401	62	339	55	9	47
	Trentino-Alto Adige	41	8	33	7	1	6
	Veneto	182	23	159	16	3	12
	Friuli-Venezia Giulia	41	11	30	8	..	8
	Emilia-Romagna	138	21	117	25	4	20
d.	CENTRAL ITALY	657	35	622	43	2	41
	Marche	27	6	22	2	..	2
	Tuscany	115	9	106	29	1	28
	Umbria	18	2	16	4	..	4
	Lazio	497	18	479	8	1	7
e.	SOUTHERN ITALY	122	44	78	19	4	15
	Abruzzo	12	2	10	4	..	4
	Molise	6	3	2	..	-	..
	Campania	32	8	24	6	1	5
	Puglia	44	15	29	5	-	5
	Basilicata	18	11	6	2	2	1
	Calabria	11	4	7	2	1	..
f.	ISLANDS	90	28	63	22	6	16
	Sicily	58	17	41	5	1	4
	Sardinia	32	10	21	17	5	12

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
1,211	159	1,052	228	31	196
255	41	215	51	..	51
59	5	54	14	-	14
1	..	1	..	..	-
22	14	8	1	-	1
172	21	151	36	..	36
282	42	240	64	12	52
26	7	19	8	..	8
146	16	129	20	3	17
24	4	20	9	7	2
87	15	72	27	1	26
547	28	519	68	5	62
16	3	13	9	2	7
42	8	34	43	..	43
9	2	7	5	..	5
480	15	465	10	2	7
83	35	48	20	5	15
5	1	4	3	1	2
4	1	2	2	2	..
23	7	16	3	1	3
31	14	17	8	1	7
15	10	5	..	-	..
6	2	4	4	1	3
43	13	30	25	9	16
30	9	22	23	8	15
	4	9	2	1	1
13					

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**1st quarter 2000**

		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	851	111	741	109	13	96
b.	NORTH-WEST ITALY	195	23	172	37	2	35
	Piedmont	47	3	43	9	1	9
	Valle d'Aosta	1	..	1	-	-	-
	Liguria	15	7	7	3	..	3
	Lombardy	133	12	120	25	1	24
c.	NORTH-EAST ITALY	207	32	175	28	4	24
	Trentino-Alto Adige	21	4	17	3	..	3
	Veneto	94	12	82	8	2	6
	Friuli-Venezia Giulia	21	6	15	4	..	4
	Emilia-Romagna	71	11	61	13	2	10
d.	CENTRAL ITALY	340	18	321	22	1	21
	Marche	14	3	11	1	..	1
	Tuscany	59	5	55	15	1	15
	Umbria	9	1	8	2	..	2
	Lazio	257	9	247	4	..	4
e.	SOUTHERN ITALY	63	23	40	10	2	8
	Abruzzo	6	1	5	2	..	2
	Molise	3	2	1	..	-	..
	Campania	16	4	12	3	..	3
	Puglia	23	8	15	2	-	2
	Basilicata	9	6	3	1	1	..
	Calabria	6	2	4	1	1	..
f.	ISLANDS	47	14	32	11	3	8
	Sicily	30	9	21	3	..	2
	Sardinia	16	5	11	9	3	6

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
625	82	543	118	16	101
132	21	111	26	..	26
31	3	28	7	-	7
1	..	1	..	..	-
11	7	4	1	-	1
89	11	78	19	..	18
146	22	124	33	6	27
13	4	10	4	..	4
75	9	67	10	2	9
12	2	10	5	4	1
45	8	37	14	1	13
283	15	268	35	3	32
9	2	7	5	1	4
22	4	18	22	..	22
5	1	4	3	..	2
248	8	240	5	1	4
43	18	25	11	3	8
3	1	2	2	1	1
2	1	1	1	1	..
12	3	8	2	..	1
16	7	9	4	..	4
8	5	3	..	-	..
3	1	2	2	..	2
22	7	16	13	5	8
16	4	11	12	4	8
7	2	5	1	1	..

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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**March 2000**

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	73,794	7,187	12,837	3,847	90
b.	NORTH-WEST ITALY	18,042	1,318	5,048	1,980	56
	Piedmont	6,259	770	1,581	471	12
	Valle d'Aosta	271	..	9	11	-
	Liguria	1,186	1	71	37	39
	Lombardy	10,326	547	3,387	1,460	5
c.	NORTH-EAST ITALY	18,203	129	3,616	598	25
	Trentino-Alto Adige	2,807	1	146	154	-
	Veneto	5,863	67	1,649	131	6
	Friuli-Venezia Giulia	2,041	2	306	114	-
	Emilia-Romagna	7,492	59	1,515	199	18
d.	CENTRAL ITALY	11,792	869	2,085	562	9
	Marche	2,634	45	694	27	-
	Tuscany	3,598	63	653	118	..
	Umbria	1,184	5	263	6	-
	Lazio	4,377	755	475	411	9
e.	SOUTHERN ITALY	12,760	3,735	1,324	641	-
	Abruzzo	2,219	785	305	125	-
	Molise	470	174	47	8	-
	Campania	4,360	1,514	466	127	-
	Puglia	3,176	632	312	206	-
	Basilicata	1,242	521	53	70	-
	Calabria	1,294	109	141	104	-
f.	ISLANDS	12,868	1,136	635	67	-
	Sicily	7,113	754	289	20	-
	Sardinia	5,754	381	346	47	-

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
2,474	7,361	16,234	6,571	1,476	13,922	1,795	1,518
277	1,082	2,386	1,712	763	3,206	215	154
77	501	934	684	387	770	72	54
1	139	42	22	..	45	2	2
24	96	175	180	4	533	25	14
175	346	1,234	826	372	1,858	116	84
532	2,333	3,547	2,138	443	4,288	554	502
86	252	1,067	77	33	916	75	66
97	547	935	964	17	1,215	236	221
137	186	564	212	24	459	35	25
211	1,348	982	886	368	1,699	207	190
244	1,185	2,229	1,445	88	2,547	530	406
14	200	424	749	15	373	92	79
68	420	801	490	55	747	182	82
5	154	275	127	9	312	28	27
156	411	729	79	8	1,114	229	219
256	1,174	1,657	495	92	3,008	379	364
101	98	238	112	7	362	86	82
10	82	56	8	..	58	27	27
64	286	339	119	13	1,259	171	166
61	275	790	191	20	627	62	59
2	186	70	42	36	242	20	20
18	248	164	22	16	460	12	11
1,166	1,587	6,415	781	91	874	117	92
684	1,050	3,402	184	87	564	80	65
482	537	3,013	596	4	310	37	26

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**March 2000**

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	38,111	3,712	6,630	1,987	46
b.	NORTH-WEST ITALY	9,318	681	2,607	1,023	29
	Piedmont	3,232	398	816	243	6
	Valle d'Aosta	140	..	5	6	-
	Liguria	613	1	36	19	20
	Lombardy	5,333	283	1,749	754	3
c.	NORTH-EAST ITALY	9,401	66	1,867	309	13
	Trentino-Alto Adige	1,450	..	75	79	-
	Veneto	3,028	34	851	68	3
	Friuli-Venezia Giulia	1,054	1	158	59	-
	Emilia-Romagna	3,869	31	783	103	9
d.	CENTRAL ITALY	6,090	449	1,077	290	5
	Marche	1,360	23	358	14	-
	Tuscany	1,858	33	337	61	..
	Umbria	611	3	136	3	-
	Lazio	2,261	390	246	212	5
e.	SOUTHERN ITALY	6,590	1,929	684	331	-
	Abruzzo	1,146	405	157	65	-
	Molise	243	90	24	4	-
	Campania	2,252	782	241	66	-
	Puglia	1,640	326	161	107	-
	Basilicata	642	269	27	36	-
	Calabria	668	57	73	54	-
f.	ISLANDS	6,646	587	328	35	-
	Sicily	3,674	390	149	10	-
	Sardinia	2,972	197	179	24	-

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
1,278	3,802	8,384	3,393	762	7,190	927	784
143	559	1,232	884	394	1,656	111	79
40	259	482	353	200	398	37	28
..	72	22	11	..	23	1	1
12	50	90	93	2	275	13	7
90	178	637	426	192	959	60	43
275	1,205	1,832	1,104	229	2,215	286	259
45	130	551	40	17	473	39	34
50	282	483	498	9	627	122	114
71	96	291	110	13	237	18	13
109	696	507	457	190	877	107	98
126	612	1,151	747	45	1,315	274	210
7	103	219	387	8	193	47	41
35	217	414	253	29	386	94	42
3	79	142	66	5	161	14	14
81	212	376	41	4	576	118	113
132	606	856	255	47	1,554	196	188
52	50	123	58	4	187	45	42
5	42	29	4	..	30	14	14
33	148	175	61	6	650	89	86
32	142	408	99	10	324	32	31
1	96	36	22	19	125	11	10
9	128	85	12	8	237	6	6
602	819	3,313	403	47	451	61	47
353	542	1,757	95	45	291	42	34
249	277	1,556	308	2	160	19	14

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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

1st quarter 2000

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	4,848	78	1,203	176	..
b.	NORTH-WEST ITALY	1,175	15	497	67	..
	Piedmont	313	4	142	12	..
	Valle d'Aosta	7	-	..	..	-
	Liguria	176	..	4	11	-
	Lombardy	678	11	352	45	..
c.	NORTH-EAST ITALY	1,521	7	342	64	..
	Trentino-Alto Adige	129	-	17	7	-
	Veneto	643	7	170	4	-
	Friuli-Venezia Giulia	110	..	26	5	-
	Emilia-Romagna	638	..	129	47	..
d.	CENTRAL ITALY	914	10	165	21	-
	Marche	208	1	69	1	-
	Tuscany	371	-	36	6	-
	Umbria	67	-	16	-	-
	Lazio	267	9	45	14	-
e.	SOUTHERN ITALY	569	24	137	23	-
	Abruzzo	121	1	19	12	-
	Molise	20	..	4	..	-
	Campania	164	8	57	3	-
	Puglia	140	9	32	3	-
	Basilicata	45	3	7	2	-
	Calabria	79	3	18	3	-
f.	ISLANDS	653	21	45	1	-
	Sicily	456	18	24	..	-
	Sardinia	197	3	20	1	-

Notes:

Banks

Medium and long-term						<i>of which:</i>	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
228	483	306	564	92	736	982	706
6	16	27	113	44	289	101	76
1	7	13	54	14	21	44	29
-	1	1	1	-	4	1	1
1	2	..	12	..	130	16	7
3	7	13	46	30	134	39	39
41	209	50	203	32	217	356	343
..	5	28	2	11	36	24	20
8	13	12	91	2	115	222	216
14	7	3	16	..	22	15	14
19	184	8	94	19	43	95	93
39	53	43	115	2	100	365	137
..	7	3	58	2	33	35	27
4	10	30	33	..	13	239	25
..	5	-	13	..	17	16	15
35	30	10	12	..	36	76	69
10	57	11	62	10	108	127	120
8	5	3	12	1	18	43	40
..	4	..	2	-	6	4	4
..	12	2	14	2	18	47	47
2	9	-	28	1	29	26	23
..	14	2	5	5	3	4	4
..	12	4	2	..	34	2	1
131	148	175	70	4	22	34	31
101	141	107	26	4	14	21	17
30	8	68	44	..	8	14	14

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**1st quarter 2000**

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	2,504	40	621	91	..
b.	NORTH-WEST ITALY	607	8	257	35	..
	Piedmont	162	2	73	6	..
	Valle d'Aosta	4	-	..	..	-
	Liguria	91	..	2	6	-
	Lombardy	350	6	182	23	..
c.	NORTH-EAST ITALY	785	4	177	33	..
	Trentino-Alto Adige	67	-	9	4	-
	Veneto	332	4	88	2	-
	Friuli-Venezia Giulia	57	..	14	3	-
	Emilia-Romagna	329	..	67	24	..
d.	CENTRAL ITALY	472	5	85	11	-
	Marche	108	1	35	..	-
	Tuscany	191	-	18	3	-
	Umbria	35	-	8	-	-
	Lazio	138	5	23	7	-
e.	SOUTHERN ITALY	294	12	71	12	-
	Abruzzo	63	..	10	6	-
	Molise	10	..	2	..	-
	Campania	85	4	29	2	-
	Puglia	72	5	16	2	-
	Basilicata	23	1	4	1	-
	Calabria	41	2	9	2	-
f.	ISLANDS	337	11	23	1	-
	Sicily	235	10	13	..	-
	Sardinia	102	2	10	..	-

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
118	249	158	291	47	380	507	365
3	8	14	58	23	149	52	39
1	4	7	28	7	11	23	15
-	..	..	1	-	2	..	..
1	1	..	6	..	67	8	4
2	4	7	24	15	69	20	20
21	108	26	105	16	112	184	177
..	2	14	1	6	19	12	10
4	7	6	47	1	60	115	112
7	4	2	8	..	11	8	7
10	95	4	49	10	22	49	48
20	27	22	60	1	51	188	71
..	4	1	30	1	17	18	14
2	5	15	17	..	7	123	13
..	3	-	7	..	9	8	8
18	16	5	6	..	19	39	36
5	29	6	32	5	56	65	62
4	3	1	6	..	9	22	21
..	2	..	1	-	3	2	2
..	6	1	7	1	9	25	24
1	5	-	14	1	15	13	12
..	7	1	2	2	2	2	2
..	6	2	1	..	18	1	1
68	77	91	36	2	12	18	16
52	73	55	13	2	7	11	9
16	4	35	23	..	4	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

1st quarter 2000		Total	Banks	SIMs
a. TOTAL SECURITIES		4,451,173	3,253,130	1,198,043
Italian government securities		2,733,935	2,315,195	418,740
<i>of which:</i> BOTs		226,997	185,717	41,280
CCTs		536,878	433,725	103,153
BTPs		1,788,774	1,560,875	227,899
Other debt securities		432,910	336,608	96,303
Equity securities		1,232,755	551,706	681,048
Other securities		51,573	49,620	1,952
b. TOTAL DERIVATIVE INSTRUMENTS		3,722,646	2,638,281	1,084,366
Futures		1,470,509	902,161	568,348
<i>of which:</i> on Italian government securities		242,996	152,681	90,315
on interest rates		459,874	436,755	23,119
on stock indices		608,350	195,112	413,238
Swaps and forward rate agreements		1,135,819	935,124	200,695
<i>of which:</i> interest rate swaps		790,888	752,567	38,322
currency swaps		99,952	15,919	84,033
forward rate agreements		153,236	152,560	676
Options on securities		197,301	66,887	130,414
<i>of which:</i> on Italian government securities		7,758	4,129	3,629
on debt securities		29,771	27,096	2,675
on equity securities		157,685	35,194	122,491
Options on futures or stock indices		430,680	291,428	139,252
<i>of which:</i> on futures on Italian government securities		23,675	14,583	9,092
on stock indices or futures on stock indices		292,836	164,149	128,686
Foreign currency options		259,833	234,131	25,702
Interest rate options		193,092	176,232	16,860
Other derivative instruments		35,409	32,313	3,095

Notes:

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

Banks and securities firms

Banks			SIMs		
Jan. 2000	Feb. 2000	Mar. 2000	Jan. 2000	Feb. 2000	Mar. 2000
988,725	1,114,257	1,150,147	343,689	438,547	415,807
730,266	789,724	795,205	137,643	146,669	134,427
68,761	67,585	49,371	14,354	14,567	12,359
127,721	155,035	150,969	29,487	42,049	31,617
491,952	524,171	544,752	78,821	76,470	72,609
100,908	110,921	124,779	31,680	32,919	31,704
142,348	192,784	216,574	173,804	258,171	249,074
15,203	20,828	13,589	562	788	602
849,385	752,833	1,036,064	353,467	369,438	361,460
261,438	302,389	338,334	177,778	183,954	206,616
47,290	53,619	51,771	27,072	31,630	31,612
129,706	152,530	154,519	6,199	7,257	9,663
61,121	63,892	70,099	133,065	130,561	149,612
393,886	232,164	309,075	52,920	76,522	71,253
317,586	181,874	253,107	8,840	20,974	8,507
4,792	4,658	6,468	20,424	28,885	34,724
67,463	40,583	44,514	567	80	29
31,596	19,281	16,009	50,400	41,690	38,325
1,090	1,181	1,858	1,107	1,063	1,458
14,127	6,181	6,788	1,147	797	730
16,216	11,752	7,226	47,024	39,561	35,907
103,895	39,061	148,473	62,478	43,300	33,474
6,531	3,390	4,662	3,399	2,984	2,709
42,513	21,482	100,155	58,382	39,625	30,680
28,486	63,943	141,702	8,214	9,618	7,870
20,166	84,218	71,848	1,057	13,123	2,680
9,917	11,775	10,621	621	1,233	1,242

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

1st quarter 2000

	Total	Banks	SIMs
a. TOTAL SECURITIES	2,298,839	1,680,101	618,738
Italian government securities	1,411,960	1,195,699	216,261
<i>of which:</i> BOTs	117,234	95,915	21,319
CCTs	277,274	224,000	53,274
BTPs	923,825	806,125	117,700
Other debt securities	223,580	173,843	49,736
Equity securities	636,665	284,933	351,732
Other securities	26,635	25,627	1,008
b. TOTAL DERIVATIVE INSTRUMENTS	1,922,586	1,362,558	560,028
Futures	759,455	465,928	293,527
<i>of which:</i> on Italian government securities	125,497	78,853	46,644
on interest rates	237,505	225,565	11,940
on stock indices	314,187	100,767	213,420
Swaps and forward rate agreements	586,602	482,951	103,650
<i>of which:</i> interest rate swaps	408,460	388,668	19,791
currency swaps	51,621	8,221	43,400
forward rate agreements	79,140	78,791	349
Options on securities	101,897	34,544	67,353
<i>of which:</i> on Italian government securities	4,007	2,133	1,874
on debt securities	15,375	13,994	1,382
on equity securities	81,437	18,176	63,261
Options on futures or stock indices	222,428	150,510	71,917
<i>of which:</i> on futures on Italian government securities	12,227	7,531	4,696
on stock indices or futures on stock indices	151,237	84,776	66,461
Foreign currency options	134,192	120,918	13,274
Interest rate options	99,724	91,016	8,707
Other derivative instruments	18,287	16,688	1,599

Notes:

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

Banks and securities firms

Banks			SIMs		
Jan. 2000	Feb. 2000	Mar. 2000	Jan. 2000	Feb. 2000	Mar. 2000
510,634	575,466	594,001	177,501	226,491	214,746
377,151	407,858	410,689	71,087	75,748	69,426
35,512	34,905	25,498	7,413	7,523	6,383
65,962	80,069	77,969	15,229	21,717	16,329
254,072	270,712	281,341	40,707	39,493	37,499
52,115	57,286	64,443	16,361	17,001	16,374
73,517	99,565	111,851	89,762	133,334	128,636
7,852	10,757	7,018	290	407	311
438,671	388,806	535,082	182,550	190,799	186,679
135,021	156,171	174,735	91,815	95,004	106,708
24,423	27,692	26,738	13,982	16,336	16,326
66,987	78,775	79,803	3,202	3,748	4,990
31,567	32,997	36,203	68,722	67,429	77,268
203,425	119,902	159,624	27,331	39,520	36,799
164,019	93,930	130,719	4,565	10,832	4,394
2,475	2,406	3,340	10,548	14,918	17,934
34,842	20,959	22,990	293	41	15
16,318	9,958	8,268	26,029	21,531	19,793
563	610	960	572	549	753
7,296	3,192	3,506	593	412	377
8,375	6,069	3,732	24,286	20,431	18,544
53,657	20,173	76,680	32,267	22,362	17,288
3,373	1,751	2,408	1,756	1,541	1,399
21,956	11,094	51,726	30,152	20,464	15,845
14,712	33,024	73,183	4,242	4,967	4,064
10,415	43,495	37,106	546	6,778	1,384
5,122	6,081	5,485	321	637	641

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Assets under management and net fund-raising

TDB40525

Banks and securities firms

Source: Supervisory returns
Stocks and flows in billions of lire

1st quarter 2000

	Total	Banks	SIMs
Assets under management	547,492	439,431	108,061
Fund-raising	99,818	71,946	27,872
Redemptions	84,962	70,489	14,472
Net fund-raising	14,856	1,457	13,399

Notes:

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

Assets under management and net fund-raising

TDB40525

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2000

Total

Banks

SIMs

Assets under management

282,756

226,947

55,809

Fund-raising

51,552

37,157

14,394

Redemptions

43,879

36,405

7,474

Net fund-raising

7,673

752

6,920



Notes:

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

Distribution of portfolio by type of security

TDB40520

Banks and securities firms

Source: Supervisory returns
Stocks and flows in billions of lire

1st quarter 2000

	Banks			SIMs		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
a. TOTAL PORTFOLIO	136,712	140,222	421,676	56,289	52,683	104,426
Italian government securities	44,013	53,143	104,638	7,930	8,146	25,150
<i>of which: BOTs</i>	2,600	2,503	4,248	1,092	1,537	1,807
CCTs	13,956	15,619	37,451	2,924	2,508	6,569
BTPs	22,184	28,731	50,370	2,647	2,798	14,213
Other debt securities	11,233	12,281	36,208	2,525	2,861	8,690
<i>of which: in non-euro-area currencies</i>	2,801	2,761	6,908	592	722	1,810
Equity securities	48,111	48,937	27,600	8,092	8,249	11,382
<i>of which: in non-euro-area currencies</i>	4,649	3,985	3,526	1,467	1,251	3,365
Units of collective investment undertakings	32,336	24,610	252,851	20,961	14,522	58,606
Other securities and the like	1,020	1,251	379	16,781	18,905	598

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.

Distribution of portfolio by type of security

TDB40520

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2000

	Banks			SIMs		
	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
a. TOTAL PORTFOLIO	70,606	72,419	217,778	29,071	27,209	53,931
Italian government securities	22,731	27,446	54,041	4,095	4,207	12,989
<i>of which:</i> BOTs	1,343	1,292	2,194	564	794	933
CCTs	7,208	8,066	19,342	1,510	1,295	3,393
BTPs	11,457	14,838	26,014	1,367	1,445	7,341
Other debt securities	5,801	6,343	18,700	1,304	1,478	4,488
<i>of which:</i> in non-euro-area currencies	1,447	1,426	3,568	306	373	935
Equity securities	24,847	25,274	14,254	4,179	4,260	5,878
<i>of which:</i> in non-euro-area currencies	2,401	2,058	1,821	757	646	1,738
Units of collective investment undertakings	16,700	12,710	130,587	10,826	7,500	30,267
Other securities and the like	527	646	196	8,667	9,764	309

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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.

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
March 2000	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	19.68	3.80	74.31	2.21
Italian government securities	100.00	51.86	7.84	38.83	1.47
<i>of which: BOTs</i>	<i>100.00</i>	<i>37.49</i>	<i>0.95</i>	<i>60.92</i>	<i>0.65</i>
CCTs	100.00	32.72	15.04	50.27	1.96
BTPs	100.00	68.51	4.00	26.12	1.37
Other debt securities	100.00	32.21	3.05	60.81	3.93
Equity securities	100.00	30.03	1.80	66.70	1.47
Units of collective investment undertakings	100.00	7.29	3.12	87.26	2.33
Other financial instruments	100.00	2.86	3.03	93.95	0.16

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

1st quarter 2000

	Total	Equity	Balanced	Bond
Net assets	945,068	352,664	102,805	489,598
Subscriptions	255,909	118,817	29,765	107,327
Redemptions	261,772	71,431	12,337	178,004
Net fund-raising	-5,864	47,385	17,428	-70,677
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

1st quarter 2000

	Total	Equity	Balanced	Bond
Net assets	488,087	182,136	53,095	252,856
Subscriptions	132,166	61,364	15,372	55,430
Redemptions	135,194	36,891	6,372	91,931
Net fund-raising	-3,028	24,472	9,001	-36,502
Income/profit distributed	-	-	-	-



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

1st quarter 2000

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	560,725	578,171	880,347
	Italian government securities	171,624	209,050	270,806
	<i>of which:</i> BOTs	14,642	12,071	16,680
	CCTs	35,385	39,871	68,505
	BTPs	97,981	124,006	149,843
	Other debt securities	125,481	133,641	221,126
	<i>of which:</i> in non-euro-area currencies	52,094	51,512	80,390
	Equity securities	260,775	232,882	383,420
	<i>of which:</i> in non-euro-area currencies	128,269	102,065	209,840
	Other securities	2,846	2,598	4,996

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
255,456	224,899	333,720	67,690	54,483	95,301	237,579	298,789	451,326
29,929	28,527	5,900	18,029	12,406	18,717	123,665	168,118	246,188
2,455	2,486	306	787	739	406	11,400	8,845	15,968
6,344	5,627	2,182	4,081	1,995	4,538	24,960	32,249	61,784
11,577	10,712	2,733	10,639	7,343	12,428	75,766	105,952	134,682
3,106	2,093	4,829	15,783	11,144	24,590	106,591	120,404	191,706
1,634	1,232	2,440	4,235	3,660	8,682	46,225	46,621	69,268
220,869	192,666	320,797	33,017	30,631	50,419	6,888	9,585	12,203
108,946	85,040	181,428	16,176	12,823	22,846	3,147	4,203	5,566
1,551	1,614	2,193	861	303	1,574	434	681	1,228

Distribution of portfolio by type of security and operational specialization

TDB40540

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2000

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	289,590	298,600	454,661
	Italian government securities	88,636	107,965	139,860
	<i>of which:</i> BOTs	7,562	6,234	8,615
	CCTs	18,275	20,591	35,380
	BTPs	50,603	64,044	77,387
	Other debt securities	64,806	69,020	114,202
	<i>of which:</i> in non-euro-area currencies	26,905	26,604	41,518
	Equity securities	134,679	120,274	198,020
	<i>of which:</i> in non-euro-area currencies	66,245	52,712	108,373
	Other securities	1,470	1,342	2,580

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
131,932	116,151	172,352	34,959	28,138	49,219	122,700	154,311	233,091
15,457	14,733	3,047	9,311	6,407	9,667	63,868	86,826	127,146
1,268	1,284	158	406	382	210	5,888	4,568	8,247
3,277	2,906	1,127	2,108	1,030	2,344	12,891	16,655	31,909
5,979	5,532	1,411	5,495	3,792	6,419	39,130	54,719	69,557
1,604	1,081	2,494	8,151	5,755	12,700	55,050	62,184	99,008
844	636	1,260	2,187	1,890	4,484	23,873	24,078	35,774
114,069	99,503	165,678	17,052	15,820	26,039	3,558	4,950	6,303
56,266	43,919	93,700	8,354	6,622	11,799	1,625	2,171	2,874
801	833	1,133	444	156	813	224	352	634

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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		
		Jan. 2000	Feb. 2000	Mar. 2000
a.	TOTAL	250,412	276,239	275,253
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	2,455	2,501	2,867
	Options bought	29,807	30,763	30,173
	Options sold	27,276	30,641	31,610
	Interest rate swaps	113,758	132,516	126,168
	Forward rate agreements	816	504	435
c.	ON EQUITY SECURITIES			
	Futures	214	471	763
	Options bought	8,915	9,698	9,879
	Options sold	10,919	11,677	12,181
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	11,879	12,640	13,031
	Options sold	12,312	13,252	13,646
	Currency swaps	14,891	14,333	12,133
	Domestic currency swaps	3,581	3,709	3,532
e.	OTHER DERIVATIVE INSTRUMENTS	13,588	13,534	18,835

Notes:

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

Banks and securities firms

Banks					
Units operating in Italy			Units operating abroad		
Jan. 2000	Feb. 2000	Mar. 2000	Jan. 2000	Feb. 2000	Mar. 2000
2,692,604	2,897,994	2,840,360	977,543	998,364	907,971
170,332	176,440	132,135	176,194	199,772	153,480
157,491	161,816	139,136	41,363	39,063	31,525
154,870	174,452	140,031	38,336	35,929	27,396
1,619,560	1,692,098	1,775,930	636,011	632,266	599,515
226,275	173,015	172,970	65,486	65,350	72,302
3,889	7,021	7,997	395	493	186
69,485	62,533	69,539	1,756	2,282	2,534
105,778	272,667	206,652	1,359	1,860	1,973
31,251	31,760	35,005	990	2,651	1,761
31,342	30,268	37,155	905	2,538	1,808
52,707	48,014	48,225	14,746	16,160	15,320
19,057	15,071	14,994	-	-	-
50,566	52,837	60,592	..	-	170

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

TDB40580

Source: Supervisory returns
Stocks in millions of euros

SIMs

Jan. 2000

Feb. 2000

Mar. 2000

a. TOTAL	129,327	142,665	142,156
b. ON DEBT SECURITIES AND INTEREST RATES			
Futures	1,268	1,292	1,480
Options bought	15,394	15,888	15,583
Options sold	14,087	15,825	16,325
Interest rate swaps	58,751	68,439	65,161
Forward rate agreements	421	260	225
c. ON EQUITY SECURITIES			
Futures	111	243	394
Options bought	4,604	5,009	5,102
Options sold	5,639	6,031	6,291
d. ON EXCHANGE RATES AND GOLD			
Options bought	6,135	6,528	6,730
Options sold	6,359	6,844	7,048
Currency swaps	7,690	7,402	6,266
Domestic currency swaps	1,849	1,916	1,824
e. OTHER DERIVATIVE INSTRUMENTS	7,018	6,990	9,727

Notes:

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

Banks and securities firms

Banks

Units operating in Italy

Units operating abroad

Jan. 2000	Feb. 2000	Mar. 2000	Jan. 2000	Feb. 2000	Mar. 2000
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1,390,614	1,496,689	1,466,924	504,859	515,612	468,928
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87,969	91,123	68,242	90,996	103,173	79,266
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81,337	83,571	71,858	21,362	20,174	16,281
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79,984	90,097	72,320	19,799	18,556	14,149
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836,433	873,896	917,191	328,472	326,538	309,624
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116,861	89,355	89,332	33,821	33,751	37,341
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2,009	3,626	4,130	204	255	96
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35,886	32,296	35,914	907	1,178	1,309
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54,630	140,821	106,727	702	960	1,019
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16,140	16,403	18,079	511	1,369	909
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16,187	15,632	19,189	468	1,311	934
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27,221	24,797	24,906	7,616	8,346	7,912
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9,842	7,783	7,744	-	-	-
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26,115	27,288	31,293	..	-	88
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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

1st quarter 2000

1st quarter 2000		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	98,433	14,852	72,940	5,225	5,417	1,242
	Italian government securities	17,220	10,546	6,641	30	3	37
	<i>of which:</i> BOTs	1,803	668	1,135	-	-	-
	CCTs	1,319	874	445	-	..	17
	BTPs	10,107	5,535	4,571	-	2	17
	Other debt securities	18,212	3,554	10,386	3,995	277	750
	Equity securities	2,235	398	579	1,200	58	367
	Other securities	60,766	354	55,334	-	5,078	87

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

1st quarter 2000

a.	TOTAL	50,837	7,670	37,670	2,698	2,797	641
	Italian government securities	8,893	5,446	3,430	15	1	19
	<i>of which:</i> BOTs	931	345	586	-	-	-
	CCTs	681	451	230	-	..	9
	BTPs	5,220	2,858	2,361	-	1	9
	Other debt securities	9,406	1,836	5,364	2,063	143	387
	Equity securities	1,154	206	299	620	30	190
	Other securities	31,383	183	28,578	-	2,623	45

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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 LawSource: Central Credit Register
Stocks in billions of lire

	Total		Banks		Financial intermediaries	
	Dec. 1999	Mar. 2000	Dec. 1999	Mar. 2000	Dec. 1999	Mar. 2000
a. NUMBER OF BORROWERS	1,707,303	1,776,709	1,667,122	1,719,195	123,025	156,644
<i>of which: joint</i>	314,624	333,063	310,521	326,576	5,435	8,485
b. LOAN FACILITIES						
<i>facilities granted</i>	1,971,653	2,018,805	1,871,728	1,914,034	99,925	104,772
<i>used margin</i>	1,329,720	1,352,591	1,246,892	1,263,352	82,828	89,239
<i>overshoot</i>	97,199	88,242	93,967	81,174	3,232	7,065
<i>unused margin</i>	739,132	754,454	718,803	731,858	20,329	22,598
<i>of which: matched loans</i>						
<i>facilities granted</i>	408,235	415,130	368,048	373,377	40,185	41,754
<i>used margin</i>	214,502	216,475	186,432	188,620	28,070	27,853
term loans						
<i>facilities granted</i>	1,106,964	1,139,121	1,048,024	1,076,909	58,940	62,210
<i>used margin</i>	909,706	923,305	855,460	863,751	54,247	59,552
revocable loans						
<i>facilities granted</i>	456,456	464,554	455,655	463,748	800	805
<i>used margin</i>	205,512	212,813	205,001	210,980	513	1,834
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	219,623	222,621	217,919	220,764	1,706	1,857
<i>used margin</i>	172,824	173,592	171,095	171,761	1,729	1,832
d. BAD DEBTS	126,063	140,409	119,143	118,616	6,920	21,793
<i>of which: backed by real security</i>	29,580	34,324	28,390	30,732	1,191	3,594
<i>backed by personal security</i>	36,776	39,746	34,404	36,216	2,372	3,530
e. NUMBER OF GUARANTORS	1,028,411	1,066,160	986,058	1,021,800	64,525	67,996
<i>of which: joint</i>	380,438	389,241	367,147	375,441	19,430	20,164
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	489,563	528,807	457,994	495,464	31,569	33,343

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	
	Dec. 1999	Mar. 2000	Dec. 1999	Mar. 2000	Dec. 1999	Mar. 2000
a. NUMBER OF BORROWERS	1,707,303	1,776,709	1,667,122	1,719,195	123,025	156,644
<i>of which: joint</i>	314,624	333,063	310,521	326,576	5,435	8,485
b. LOAN FACILITIES						
<i>facilities granted</i>	1,018,274	1,042,626	966,667	988,516	51,607	54,110
<i>used margin</i>	686,743	698,555	643,966	652,467	42,777	46,088
<i>overshoot</i>	50,199	45,573	48,530	41,923	1,669	3,649
<i>unused margin</i>	381,730	389,643	371,231	377,973	10,499	11,671
<i>of which: matched loans</i>						
<i>facilities granted</i>	210,836	214,397	190,081	192,833	20,754	21,564
<i>used margin</i>	110,781	111,800	96,284	97,414	14,497	14,385
<i>term loans</i>						
<i>facilities granted</i>	571,699	588,307	541,259	556,177	30,440	32,129
<i>used margin</i>	469,824	476,847	441,808	446,090	28,016	30,756
<i>revocable loans</i>						
<i>facilities granted</i>	235,740	239,922	235,326	239,506	413	416
<i>used margin</i>	106,138	109,909	105,874	108,962	265	947
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	113,426	114,974	112,546	114,015	881	959
<i>used margin</i>	89,256	89,653	88,363	88,707	893	946
d. BAD DEBTS	65,106	72,515	61,532	61,260	3,574	11,255
<i>of which: backed by real security</i>	15,277	17,727	14,662	15,872	615	1,856
backed by personal security	18,993	20,527	17,768	18,704	1,225	1,823
e. NUMBER OF GUARANTORS	1,028,411	1,066,160	986,058	1,021,800	64,525	67,996
<i>of which: joint</i>	380,438	389,241	367,147	375,441	19,430	20,164
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	252,838	273,106	236,534	255,886	16,304	17,220

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							
March 2000		of which:		of which:			
	Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security	
a.	ITALY	1,827,481	1,240,841	1,210,705	676,103	61,318	309,610
	General government	133,957	26,213	106,270	7,923	469	9,228
	Financial companies	321,218	271,790	218,771	174,075	9,075	10,322
	Non-financial companies	1,198,907	864,204	737,477	439,485	45,591	200,294
	of which: industry	607,379	460,946	343,388	213,847	27,063	67,981
	building	114,044	65,647	84,340	43,365	2,105	37,355
	services	459,132	325,775	295,928	174,748	15,992	89,725
	Producer households	57,186	32,719	46,052	21,969	1,280	21,347
	Consumer households and nec	106,743	40,464	95,026	29,522	4,734	65,299
b.	NORTH-WEST ITALY	801,143	597,690	498,338	312,562	29,125	113,516
	General government	20,606	6,690	15,006	1,353	..	2,258
	Financial companies	205,783	178,702	137,309	112,898	7,292	7,184
	Non-financial companies	515,642	385,585	296,001	180,195	19,587	72,653
	of which: industry	273,161	211,737	147,939	93,998	11,773	27,030
	building	36,650	21,332	26,877	13,391	771	11,896
	services	202,005	149,852	118,324	71,082	6,843	32,735
	Producer households	17,266	10,237	13,877	6,953	343	6,380
	Consumer households and nec	38,139	14,098	33,459	9,784	1,793	24,017
c.	NORTH-EAST ITALY	448,868	316,694	290,127	168,475	17,142	80,706
	General government	17,860	5,869	11,033	974	2	606
	Financial companies	46,867	39,208	33,989	26,767	724	1,890
	Non-financial companies	332,179	245,500	201,322	122,475	13,856	54,268
	of which: industry	178,584	139,367	100,746	64,230	8,963	20,389
	building	29,693	20,058	19,378	11,639	662	7,215
	services	116,157	81,037	75,937	43,926	4,089	24,627
	Producer households	18,509	10,779	14,751	7,120	606	6,473
	Consumer households and nec	31,776	14,447	27,735	10,611	1,925	16,906
d.	CENTRAL ITALY	398,641	218,514	290,183	128,934	9,935	69,710
	General government	82,719	9,902	70,261	4,246	465	5,968
	Financial companies	51,836	38,327	36,890	24,951	957	1,005
	Non-financial companies	228,995	156,915	151,844	89,936	7,561	42,366
	of which: industry	104,264	76,761	60,886	37,703	4,326	11,085
	building	28,616	15,091	22,391	11,503	362	10,388
	services	92,902	63,273	65,829	39,345	2,821	19,806
	Producer households	9,981	5,207	8,252	3,609	174	4,072
	Consumer households and nec	23,611	7,480	21,754	5,817	757	15,707

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		
e. SOUTHERN ITALY	126,971	80,541	93,059	49,381	3,656	29,480
General government	9,528	2,358	7,900	1,017	4	319
Financial companies	15,482	14,884	9,468	8,920	54	149
Non-financial companies	83,662	54,655	59,875	33,362	3,288	19,556
<i>of which: industry</i>	37,343	25,609	24,503	14,117	1,514	5,801
building	12,570	6,647	10,448	5,048	238	4,738
services	31,393	20,844	22,985	13,074	1,503	8,274
Producer households	7,761	4,583	6,231	3,048	128	2,966
Consumer households and nec	8,957	3,133	8,316	2,426	176	5,904
f. ISLANDS	51,857	27,402	38,998	16,749	1,460	16,199
General government	3,241	1,394	2,070	335	-	79
Financial companies	1,249	670	1,115	538	46	97
Non-financial companies	38,429	21,549	28,436	13,517	1,299	11,449
<i>of which: industry</i>	14,028	7,470	9,313	3,799	488	3,673
building	6,516	2,521	5,245	1,783	68	3,119
services	16,673	10,770	12,853	7,323	734	4,285
Producer households	3,667	1,915	2,943	1,241	31	1,456
Consumer households and nec	4,262	1,307	3,762	887	81	2,763

Notes:

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

TDC30020

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2000

		of which:		of which:		
		Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies
						with real security
a. ITALY		943,815	640,841	625,277	349,178	31,668
General government		69,183	13,538	54,884	4,092	242
Financial companies		165,895	140,368	112,986	89,902	4,687
Non-financial companies		619,184	446,324	380,875	226,975	23,546
of which: industry		313,685	238,059	177,345	110,443	13,977
building		58,899	33,904	43,558	22,396	1,087
services		237,122	168,249	152,834	90,250	8,259
Producer households		29,534	16,898	23,784	11,346	661
Consumer households and nec		55,128	20,898	49,077	15,247	2,445
b. NORTH-WEST ITALY		413,756	308,681	257,370	161,425	15,042
General government		10,642	3,455	7,750	699	..
Financial companies		106,278	92,292	70,914	58,307	3,766
Non-financial companies		266,307	199,138	152,872	93,063	10,116
of which: industry		141,076	109,353	76,404	48,546	6,080
building		18,928	11,017	13,881	6,916	398
services		104,327	77,392	61,109	36,711	3,534
Producer households		8,917	5,287	7,167	3,591	177
Consumer households and nec		19,697	7,281	17,280	5,053	926
c. NORTH-EAST ITALY		231,821	163,559	149,838	87,010	8,853
General government		9,224	3,031	5,698	503	1
Financial companies		24,205	20,249	17,554	13,824	374
Non-financial companies		171,556	126,790	103,974	63,253	7,156
of which: industry		92,231	71,977	52,031	33,172	4,629
building		15,335	10,359	10,008	6,011	342
services		59,990	41,852	39,218	22,686	2,112
Producer households		9,559	5,567	7,618	3,677	313
Consumer households and nec		16,411	7,461	14,324	5,480	994
d. CENTRAL ITALY		205,881	112,853	149,867	66,589	5,131
General government		42,721	5,114	36,287	2,193	240
Financial companies		26,771	19,794	19,052	12,886	494
Non-financial companies		118,266	81,040	78,421	46,448	3,905
of which: industry		53,848	39,644	31,445	19,472	2,234
building		14,779	7,794	11,564	5,941	187
services		47,980	32,678	33,998	20,320	1,457
Producer households		5,155	2,689	4,262	1,864	90
Consumer households and nec		12,194	3,863	11,235	3,004	391

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.	SOUTHERN ITALY	65,575	41,596	48,061	25,503	1,888 15,225
	General government	4,921	1,218	4,080	525	2 165
	Financial companies	7,996	7,687	4,890	4,607	28 77
	Non-financial companies	43,208	28,227	30,923	17,230	1,698 10,100
	<i>of which:</i> industry	19,286	13,226	12,655	7,291	782 2,996
	building	6,492	3,433	5,396	2,607	123 2,447
	services	16,213	10,765	11,871	6,752	776 4,273
	Producer households	4,008	2,367	3,218	1,574	66 1,532
	Consumer households and nec	4,626	1,618	4,295	1,253	91 3,049
f.	ISLANDS	26,782	14,152	20,141	8,650	754 8,366
	General government	1,674	720	1,069	173	– 41
	Financial companies	645	346	576	278	24 50
	Non-financial companies	19,847	11,129	14,686	6,981	671 5,913
	<i>of which:</i> industry	7,245	3,858	4,810	1,962	252 1,897
	building	3,365	1,302	2,709	921	35 1,611
	services	8,611	5,562	6,638	3,782	379 2,213
	Producer households	1,894	989	1,520	641	16 752
	Consumer households and nec	2,201	675	1,943	458	42 1,427

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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

March 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	412,194	223,291	132,786	140,209	20,619	15,859	3,416
Facilities granted	76,423	76,057	91,671	290,826	142,111	315,453	929,284
Used margin	64,991	59,294	66,666	201,097	94,269	198,832	594,344
<i>of which:</i> backed by real security	44,182	29,919	23,601	63,663	28,049	53,416	64,377
Unused margin	13,912	20,251	30,268	102,802	53,611	129,937	361,424
Overshoot	2,478	3,489	5,265	13,074	5,770	13,316	26,484

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

March 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	412,194	223,291	132,786	140,209	20,619	15,859	3,416
Facilities granted	39,469	39,280	47,344	150,199	73,394	162,918	479,935
Used margin	33,565	30,623	34,430	103,858	48,686	102,688	306,953
<i>of which: backed by real security</i>	<i>22,818</i>	<i>15,452</i>	<i>12,189</i>	<i>32,879</i>	<i>14,486</i>	<i>27,587</i>	<i>33,248</i>
Unused margin	7,185	10,459	15,632	53,093	27,688	67,107	186,660
Overshoot	1,280	1,802	2,719	6,752	2,980	6,877	13,678



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								
March 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		356,298	192,620	101,552	97,644	12,879	9,235	1,801
Facilities granted		79,790	90,443	101,517	292,687	133,208	280,707	755,742
Used margin		66,970	66,166	70,724	199,622	88,718	180,639	521,087
<i>of which:</i> backed by real security		44,612	31,383	25,516	67,063	28,268	51,580	56,533
Unused margin		16,183	28,680	35,968	107,775	51,321	114,060	261,211
Overshoot		3,361	4,401	5,176	14,710	6,831	13,991	26,558

Notes:

Distribution by total credit used

TDB30120

Banks

Source: Central Credit Register
Stocks in millions of euros

March 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	356,298	192,620	101,552	97,644	12,879	9,235	1,801
Facilities granted	41,208	46,710	52,429	151,160	68,796	144,973	390,308
Used margin	34,587	34,172	36,526	103,096	45,819	93,292	269,119
<i>of which: backed by real security</i>	23,040	16,208	13,178	34,635	14,599	26,639	29,197
Unused margin	8,358	14,812	18,576	55,661	26,505	58,907	134,904
Overshoot	1,736	2,273	2,673	7,597	3,528	7,226	13,716



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								
March 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
a. SHORT-TERM LOANS: in euros and other euro-area currencies								
Facilities granted		25,433	39,260	58,834	187,733	89,148	201,544	577,651
Used margin		13,937	22,168	33,345	104,379	47,036	97,648	294,631
of which: backed by real security		1,394	2,343	3,139	9,532	3,776	6,457	8,824
Overshoot		1,663	2,465	3,706	9,749	3,962	8,824	19,413
b. SHORT-TERM LOANS: in non-euro-area currencies								
Facilities granted		368	807	1,534	7,255	4,701	12,874	28,397
Used margin		441	929	1,768	7,904	4,881	12,369	22,966
of which: backed by real security		74	157	285	1,280	747	1,408	943
Overshoot		103	184	374	1,503	825	1,979	3,299
c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies								
Facilities granted		49,828	35,019	28,895	80,133	36,619	77,124	264,791
Used margin		49,319	34,506	28,055	74,343	32,946	68,829	231,754
of which: backed by real security		42,319	27,214	20,085	52,657	23,020	43,880	51,236
Overshoot		507	625	614	1,516	662	1,321	1,667
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies								
Facilities granted		356	248	213	765	560	1,563	6,800
Used margin		356	248	217	788	562	1,547	5,853
of which: backed by real security		319	188	116	409	350	848	2,205
Overshoot		6	10	10	54	27	74	93

Notes:

Distribution by type of transaction and total credit granted

TDB30130

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2000

a. SHORT-TERM LOANS:
in euros and other euro-area currencies

	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
Facilities granted	13,135	20,276	30,385	96,956	46,041	104,089	298,332
Used margin	7,198	11,449	17,221	53,907	24,292	50,431	152,164
of which: backed by real security	720	1,210	1,621	4,923	1,950	3,335	4,557
Overshoot	859	1,273	1,914	5,035	2,046	4,557	10,026

b. SHORT-TERM LOANS:
in non-euro-area currencies

Facilities granted	190	417	792	3,747	2,428	6,649	14,666
Used margin	228	480	913	4,082	2,521	6,388	11,861
of which: backed by real security	38	81	147	661	386	727	487
Overshoot	53	95	193	776	426	1,022	1,704

c. MEDIUM AND LONG-TERM LOANS:
in euros and other euro-area currencies

Facilities granted	25,734	18,086	14,923	41,385	18,912	39,831	136,753
Used margin	25,471	17,821	14,489	38,395	17,015	35,547	119,691
of which: backed by real security	21,856	14,055	10,373	27,195	11,889	22,662	26,461
Overshoot	262	323	317	783	342	682	861

d. MEDIUM AND LONG-TERM LOANS:
in non-euro-area currencies

Facilities granted	184	128	110	395	289	807	3,512
Used margin	184	128	112	407	290	799	3,023
of which: backed by real security	165	97	60	211	181	438	1,139
Overshoot	3	5	5	28	14	38	48

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.2.5.5

LOAN FACILITIES

1/2

Distribution by customer location (region) and total credit granted

TDB30140		Banks						
Source: Central Credit Register Stocks in billions of lire								
March 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
a. TOTAL								
Number of borrowers		409,895	221,421	129,816	133,757	19,020	14,797	3,169
Facilities granted		75,985	75,334	89,477	275,887	131,027	293,103	877,641
Used margin		64,054	57,854	63,382	187,414	85,426	180,393	555,204
b. PIEMONTE								
Number of borrowers		35,397	18,607	10,297	10,395	1,447	1,141	297
Facilities granted		6,554	6,308	7,098	21,386	9,927	22,711	90,008
Used margin		5,476	4,721	4,852	13,900	6,215	13,070	51,226
c. VALLE D'AOSTA								
Number of borrowers		1,165	658	337	250	30	20	5
Facilities granted		217	219	232	484	205	440	1,073
Used margin		180	172	167	325	137	296	627
d. LIGURIA								
Number of borrowers		12,449	6,028	2,799	2,647	343	264	63
Facilities granted		2,318	2,025	1,917	5,369	2,389	5,373	12,806
Used margin		2,027	1,617	1,415	3,752	1,541	3,261	7,451
e. LOMBARDY								
Number of borrowers		93,404	51,197	31,399	34,840	5,460	4,579	1,129
Facilities granted		17,318	17,440	21,692	72,835	37,695	92,933	339,531
Used margin		14,534	13,047	14,611	47,559	23,541	53,884	204,211
f. TRENTO-ALTO ADIGE								
Number of borrowers		15,335	10,425	5,823	5,295	606	404	43
Facilities granted		2,870	3,534	3,967	10,555	4,149	7,350	7,389
Used margin		2,236	2,684	2,887	7,610	2,841	4,711	3,691
g. VENETO								
Number of borrowers		43,352	25,737	16,241	17,501	2,418	1,854	319
Facilities granted		8,067	8,812	11,219	36,139	16,724	36,462	48,757
Used margin		6,773	6,816	7,966	24,534	10,721	21,766	28,502
h. FRIULI-VENEZIA GIULIA								
Number of borrowers		9,739	5,193	3,218	3,280	461	365	68
Facilities granted		1,803	1,774	2,227	6,796	3,117	7,315	19,787
Used margin		1,518	1,379	1,572	4,459	1,946	4,136	12,599
i. EMILIA-ROMAGNA								
Number of borrowers		45,745	25,821	16,022	17,006	2,495	1,982	420
Facilities granted		8,512	8,798	11,029	35,289	17,270	39,173	77,067
Used margin		6,959	6,535	7,459	22,232	10,438	23,158	47,807
l. MARCHE								
Number of borrowers		12,682	7,163	4,488	4,628	597	423	52
Facilities granted		2,364	2,471	3,123	9,408	4,126	8,372	8,961
Used margin		1,960	1,851	2,136	6,037	2,560	4,972	4,990
m. TUSCANY								
Number of borrowers		34,223	17,519	10,154	10,500	1,443	934	172
Facilities granted		6,349	5,973	7,027	21,587	9,976	17,754	28,891
Used margin		5,530	4,821	5,265	15,314	6,843	11,699	20,879

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
n.	UMBRIA							
	Number of borrowers	5,897	3,423	1,939	1,925	250	193	31
	Facilities granted	1,102	1,173	1,344	3,977	1,737	3,743	4,353
	Used margin	949	968	1,032	2,953	1,171	2,635	3,216
o.	LAZIO							
	Number of borrowers	36,317	16,255	7,973	7,785	1,164	1,055	333
	Facilities granted	6,709	5,441	5,437	16,036	7,943	20,778	180,532
	Used margin	6,008	4,451	4,163	12,330	5,981	15,825	128,812
p.	ABRUZZO							
	Number of borrowers	5,519	3,005	1,914	2,045	295	240	36
	Facilities granted	1,017	1,024	1,330	4,258	2,020	5,021	4,800
	Used margin	819	759	927	2,922	1,365	3,251	3,117
q.	MOLISE							
	Number of borrowers	1,018	583	362	324	46	35	6
	Facilities granted	188	197	250	649	308	817	864
	Used margin	157	153	192	503	219	560	643
r.	CAMPANIA							
	Number of borrowers	15,909	8,264	4,769	4,503	618	462	74
	Facilities granted	2,933	2,802	3,280	9,263	4,215	8,796	25,082
	Used margin	2,486	2,184	2,416	6,901	3,092	5,851	16,174
s.	PUGLIA							
	Number of borrowers	13,226	6,814	4,008	3,746	446	299	43
	Facilities granted	2,426	2,318	2,767	7,610	3,011	5,547	8,008
	Used margin	2,054	1,776	2,213	5,365	2,037	3,689	6,442
t.	BASILICATA							
	Number of borrowers	1,721	966	567	528	65	44	12
	Facilities granted	318	331	391	1,088	461	842	2,207
	Used margin	267	263	290	807	321	635	1,898
u.	CALABRIA							
	Number of borrowers	4,925	2,601	1,417	1,233	127	82	7
	Facilities granted	902	895	974	2,430	875	1,528	1,913
	Used margin	773	726	759	1,909	720	1,204	1,671
v.	SICILY							
	Number of borrowers	15,358	7,650	4,171	3,612	475	267	40
	Facilities granted	2,825	2,597	2,860	7,344	3,282	5,067	11,469
	Used margin	2,283	1,921	2,006	5,272	2,465	3,427	8,281
z.	SARDINIA							
	Number of borrowers	6,514	3,512	1,918	1,714	234	154	19
	Facilities granted	1,199	1,200	1,311	3,385	1,597	3,079	4,147
	Used margin	1,063	1,017	1,057	2,722	1,270	2,360	2,964

Notes:

Distribution by customer location (region) and total credit granted

TDB30140

Banks

Source: Central Credit Register
Stocks in millions of euros

March 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
a. TOTAL							
Number of borrowers	409,895	221,421	129,816	133,757	19,020	14,797	3,169
Facilities granted	39,243	38,907	46,211	142,484	67,670	151,375	453,264
Used margin	33,081	29,879	32,734	96,791	44,119	93,165	286,739
b. PIEMONTE							
Number of borrowers	35,397	18,607	10,297	10,395	1,447	1,141	297
Facilities granted	3,385	3,258	3,666	11,045	5,127	11,729	46,485
Used margin	2,828	2,438	2,506	7,179	3,210	6,750	26,456
c. VALLE D'AOSTA							
Number of borrowers	1,165	658	337	250	30	20	5
Facilities granted	112	113	120	250	106	227	554
Used margin	93	89	86	168	71	153	324
d. LIGURIA							
Number of borrowers	12,449	6,028	2,799	2,647	343	264	63
Facilities granted	1,197	1,046	990	2,773	1,234	2,775	6,614
Used margin	1,047	835	731	1,938	796	1,684	3,848
e. LOMBARDY							
Number of borrowers	93,404	51,197	31,399	34,840	5,460	4,579	1,129
Facilities granted	8,944	9,007	11,203	37,616	19,468	47,996	175,353
Used margin	7,506	6,738	7,546	24,562	12,158	27,829	105,466
f. TRENTINO-ALTO ADIGE							
Number of borrowers	15,335	10,425	5,823	5,295	606	404	43
Facilities granted	1,482	1,825	2,049	5,451	2,143	3,796	3,816
Used margin	1,155	1,386	1,491	3,930	1,467	2,433	1,906
g. VENETO							
Number of borrowers	43,352	25,737	16,241	17,501	2,418	1,854	319
Facilities granted	4,166	4,551	5,794	18,664	8,637	18,831	25,181
Used margin	3,498	3,520	4,114	12,671	5,537	11,241	14,720
h. FRIULI-VENEZIA GIULIA							
Number of borrowers	9,739	5,193	3,218	3,280	461	365	68
Facilities granted	931	916	1,150	3,510	1,610	3,778	10,219
Used margin	784	712	812	2,303	1,005	2,136	6,507
i. EMILIA-ROMAGNA							
Number of borrowers	45,745	25,821	16,022	17,006	2,495	1,982	420
Facilities granted	4,396	4,544	5,696	18,225	8,919	20,231	39,802
Used margin	3,594	3,375	3,852	11,482	5,391	11,960	24,690
l. MARCHE							
Number of borrowers	12,682	7,163	4,488	4,628	597	423	52
Facilities granted	1,221	1,276	1,613	4,859	2,131	4,324	4,628
Used margin	1,012	956	1,103	3,118	1,322	2,568	2,577
m. TUSCANY							
Number of borrowers	34,223	17,519	10,154	10,500	1,443	934	172
Facilities granted	3,279	3,085	3,629	11,149	5,152	9,169	14,921
Used margin	2,856	2,490	2,719	7,909	3,534	6,042	10,783

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
n.	UMBRIA							
	Number of borrowers	5,897	3,423	1,939	1,925	250	193	31
	Facilities granted	569	606	694	2,054	897	1,933	2,248
	Used margin	490	500	533	1,525	605	1,361	1,661
o.	LAZIO							
	Number of borrowers	36,317	16,255	7,973	7,785	1,164	1,055	333
	Facilities granted	3,465	2,810	2,808	8,282	4,102	10,731	93,237
	Used margin	3,103	2,299	2,150	6,368	3,089	8,173	66,526
p.	ABRUZZO							
	Number of borrowers	5,519	3,005	1,914	2,045	295	240	36
	Facilities granted	525	529	687	2,199	1,043	2,593	2,479
	Used margin	423	392	479	1,509	705	1,679	1,610
q.	MOLISE							
	Number of borrowers	1,018	583	362	324	46	35	6
	Facilities granted	97	102	129	335	159	422	446
	Used margin	81	79	99	260	113	289	332
r.	CAMPANIA							
	Number of borrowers	15,909	8,264	4,769	4,503	618	462	74
	Facilities granted	1,515	1,447	1,694	4,784	2,177	4,543	12,954
	Used margin	1,284	1,128	1,248	3,564	1,597	3,022	8,353
s.	PUGLIA							
	Number of borrowers	13,226	6,814	4,008	3,746	446	299	43
	Facilities granted	1,253	1,197	1,429	3,930	1,555	2,865	4,136
	Used margin	1,061	917	1,143	2,771	1,052	1,905	3,327
t.	BASILICATA							
	Number of borrowers	1,721	966	567	528	65	44	12
	Facilities granted	164	171	202	562	238	435	1,140
	Used margin	138	136	150	417	166	328	980
u.	CALABRIA							
	Number of borrowers	4,925	2,601	1,417	1,233	127	82	7
	Facilities granted	466	462	503	1,255	452	789	988
	Used margin	399	375	392	986	372	622	863
v.	SICILY							
	Number of borrowers	15,358	7,650	4,171	3,612	475	267	40
	Facilities granted	1,459	1,341	1,477	3,793	1,695	2,617	5,923
	Used margin	1,179	992	1,036	2,723	1,273	1,770	4,277
z.	SARDINIA							
	Number of borrowers	6,514	3,512	1,918	1,714	234	154	19
	Facilities granted	619	620	677	1,748	825	1,590	2,142
	Used margin	549	525	546	1,406	656	1,219	1,531

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

March 2000

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,214,458	1,482,426	104,280
b.	GENERAL GOVERNMENT	135,216	107,519	1,923
	Central government	60,774	53,160	509
	Local government	73,629	54,272	1,400
	Social security funds	815	87	12
c.	FINANCIAL COMPANIES	443,228	316,867	26,277
	Monetary financial institutions	114,736	91,892	12,758
	Other financial intermediaries	303,073	208,399	11,075
	Financial auxiliaries	16,367	9,697	2,159
	Insurance companies and pension funds	9,052	6,880	287
d.	NON-FINANCIAL COMPANIES	1,289,761	813,640	55,937
	Public companies	47,268	25,170	463
	Private companies	1,090,244	679,015	48,779
	Associations of non-financial companies	4,968	3,079	337
	Craft non-financial quasi-companies	54,587	38,183	1,898
	Other non-financial quasi-companies	92,693	68,193	4,463
e.	HOUSEHOLDS	157,709	138,141	10,193
	Producer households	59,507	48,626	3,888
	Consumer households	98,202	89,516	6,304
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	9,530	6,790	542
g.	REST OF THE WORLD	166,626	90,952	8,725
	General government	2,320	1,222	290
	Monetary financial institutions	84,563	38,615	3,294
	Other financial institutions	53,803	33,042	3,270
	Non-financial companies	23,787	17,074	1,413
	Households	978	898	455
	Non-profit institutions serving households	31	25	..
	International organizations and other institutions	1,144	74	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	180	93	6

Notes:

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

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
1,934,531	1,229,307	94,715	174,044	162,850	2,486	105,885	90,269	7,077
97,170	71,917	1,872	36,787	34,353	27	1,261	1,249	23
37,901	32,475	498	22,722	20,534	10	151	151	2
58,501	39,407	1,367	14,065	13,819	17	1,063	1,048	15
767	35	8	..	..	-	46	52	6
401,553	277,599	25,555	33,356	32,043	163	8,318	7,226	560
104,016	81,538	12,696	9,617	9,331	48	1,104	1,022	12
274,588	182,267	10,771	21,504	20,490	110	6,980	5,642	194
16,108	9,102	1,803	194	178	2	66	416	352
6,841	4,690	283	2,043	2,043	2	168	145	2
1,110,472	655,778	48,488	88,435	81,699	1,940	90,854	76,163	5,509
40,129	19,041	397	4,229	3,582	12	2,910	2,546	56
932,914	540,872	42,031	78,709	72,980	1,735	78,620	65,163	5,013
4,101	2,399	321	660	482	4	207	197	12
49,133	33,284	1,805	957	914	21	4,498	3,983	72
84,195	60,181	3,936	3,880	3,741	168	4,618	4,273	356
150,940	130,892	9,217	3,708	3,667	174	3,061	3,582	800
55,093	44,021	3,319	2,093	2,031	87	2,324	2,573	482
95,847	86,871	5,900	1,615	1,638	87	738	1,009	318
8,446	5,824	509	656	604	4	428	364	29
155,082	80,318	8,520	10,220	9,592	145	1,324	1,042	60
1,644	728	273	674	494	17	-	-	-
82,206	36,386	3,241	2,349	2,223	52	10	8	..
51,731	30,969	3,253	2,000	2,004	19	72	72	..
17,442	11,287	1,297	5,172	4,848	56	1,173	939	58
885	852	455	23	21	..	70	23	..
31	25	..	-	-	-	-	-	-
1,142	72	..	2	2	-	..	2	..
170	85	6	8	8	-	4	2	-

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

March 2000

Total

Facilities
grantedUsed
margin

Overshoot

a. TOTAL	1,143,672	765,609	53,856
b. GENERAL GOVERNMENT	69,833	55,529	993
Central government	31,387	27,455	263
Local government	38,026	28,029	723
Social security funds	421	45	6
c. FINANCIAL COMPANIES	228,908	163,648	13,571
Monetary financial institutions	59,256	47,458	6,589
Other financial intermediaries	156,524	107,629	5,720
Financial auxiliaries	8,453	5,008	1,115
Insurance companies and pension funds	4,675	3,553	148
d. NON-FINANCIAL COMPANIES	666,106	420,210	28,889
Public companies	24,412	12,999	239
Private companies	563,064	350,682	25,192
Associations of non-financial companies	2,566	1,590	174
Craft non-financial quasi-companies	28,192	19,720	980
Other non-financial quasi-companies	47,872	35,219	2,305
e. HOUSEHOLDS	81,450	71,344	5,264
Producer households	30,733	25,113	2,008
Consumer households	50,717	46,231	3,256
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	4,922	3,507	280
g. REST OF THE WORLD	86,055	46,973	4,506
General government	1,198	631	150
Monetary financial institutions	43,673	19,943	1,701
Other financial institutions	27,787	17,065	1,689
Non-financial companies	12,285	8,818	730
Households	505	464	235
Non-profit institutions serving households	16	13	..
International organizations and other institutions	591	38	..
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	93	48	3

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
999,102	634,884	48,916	89,886	84,105	1,284	54,685	46,620	3,655
50,184	37,142	967	18,999	17,742	14	651	645	12
19,574	16,772	257	11,735	10,605	5	78	78	1
30,213	20,352	706	7,264	7,137	9	549	541	8
396	18	4	..	..	-	24	27	3
207,385	143,368	13,198	17,227	16,549	84	4,296	3,732	289
53,720	42,111	6,557	4,967	4,819	25	570	528	6
141,813	94,133	5,563	11,106	10,582	57	3,605	2,914	100
8,319	4,701	931	100	92	1	34	215	182
3,533	2,422	146	1,055	1,055	1	87	75	1
573,511	338,681	25,042	45,673	42,194	1,002	46,922	39,335	2,845
20,725	9,834	205	2,184	1,850	6	1,503	1,315	29
481,810	279,337	21,707	40,650	37,691	896	40,604	33,654	2,589
2,118	1,239	166	341	249	2	107	102	6
25,375	17,190	932	494	472	11	2,323	2,057	37
43,483	31,081	2,033	2,004	1,932	87	2,385	2,207	184
77,954	67,600	4,760	1,915	1,894	90	1,581	1,850	413
28,453	22,735	1,714	1,081	1,049	45	1,200	1,329	249
49,501	44,865	3,047	834	846	45	381	521	164
4,362	3,008	263	339	312	2	221	188	15
80,093	41,481	4,400	5,278	4,954	75	684	538	31
849	376	141	348	255	9	-	-	-
42,456	18,792	1,674	1,213	1,148	27	5	4	..
26,717	15,994	1,680	1,033	1,035	10	37	37	..
9,008	5,829	670	2,671	2,504	29	606	485	30
457	440	235	12	11	..	36	12	..
16	13	..	-	-	-	-	-	-
590	37	..	1	1	-	..	1	..
88	44	3	4	4	-	2	1	-



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

TDB30180

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

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,349,268	862,264	59,825
	Agricultural, forestry and fishery products	30,303	24,604	1,936
	Fuel and power products	51,032	27,710	833
	Ores and metals	30,299	18,346	1,199
	Non-metallic minerals and products	36,832	22,831	1,497
	Chemical products	43,547	21,785	1,361
	Metal products, except transport equipment	66,085	40,712	2,250
	Agricultural and industrial machinery	68,674	39,581	2,761
	Office and data processing machines, etc.	19,816	12,692	474
	Electrical goods	54,793	28,304	1,712
	Transport equipment	33,172	21,640	1,384
	Food and tobacco products	69,952	42,362	2,544
	Textiles, clothing and footwear	83,699	49,063	3,716
	Paper and paper products	39,012	23,191	1,324
	Rubber and plastic products	30,893	17,831	929
	Other manufactured products	42,019	26,806	2,012
	Building and construction	126,866	95,902	10,165
	Wholesale and retail trade services, recovery and repair services	228,666	144,723	9,397
	Lodging and catering services	29,315	24,267	1,640
	Inland transport services	27,315	17,676	1,046
	Maritime and air transport services	12,563	9,358	488
	Auxiliary transport services	16,098	10,824	674
	Communication services	25,152	13,422	178
	Other market services	183,167	128,638	10,305

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
1,165,565	699,799	51,807	90,528	83,730	2,027	93,175	78,736	5,991
26,759	21,053	1,661	3,243	3,119	72	302	432	203
44,087	22,006	809	5,443	4,926	8	1,504	776	15
26,078	14,876	1,115	2,134	2,054	23	2,087	1,413	58
31,666	17,916	1,303	3,507	3,416	83	1,659	1,499	110
39,275	18,021	1,204	2,285	2,151	14	1,987	1,613	141
55,290	31,176	2,076	3,917	3,789	46	6,878	5,749	128
55,875	28,208	2,498	6,442	6,235	54	6,357	5,139	209
15,825	9,931	432	782	771	6	3,208	1,990	37
45,138	20,298	1,392	2,953	2,881	25	6,703	5,125	294
24,902	14,203	962	3,055	2,782	12	5,212	4,653	409
61,854	35,010	2,062	5,257	4,961	122	2,841	2,391	360
74,593	41,119	3,549	4,167	4,058	72	4,939	3,886	97
32,183	17,169	1,094	3,189	2,978	116	3,640	3,044	114
26,107	13,635	862	1,808	1,717	12	2,980	2,478	56
37,651	22,922	1,923	2,453	2,304	41	1,915	1,582	48
112,060	82,135	7,828	9,385	7,836	550	5,423	5,931	1,787
203,976	123,075	8,595	9,561	9,118	227	15,126	12,530	575
25,555	20,805	1,348	2,835	2,523	81	927	939	211
22,345	13,382	962	1,611	1,195	31	3,359	3,098	52
9,581	6,746	469	1,481	1,336	8	1,501	1,276	12
13,484	8,467	618	1,448	1,338	12	1,166	1,017	45
21,843	10,251	126	1,077	1,051	6	2,233	2,120	46
159,440	107,399	8,915	12,499	11,186	407	11,228	10,053	982

F.2.5.7

LOAN FACILITIES

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

March 2000

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	696,839	445,322	30,897
	Agricultural, forestry and fishery products	15,650	12,707	1,000
	Fuel and power products	26,356	14,311	430
	Ores and metals	15,648	9,475	619
	Non-metallic minerals and products	19,022	11,791	773
	Chemical products	22,490	11,251	703
	Metal products, except transport equipment	34,130	21,026	1,162
	Agricultural and industrial machinery	35,467	20,442	1,426
	Office and data processing machines, etc.	10,234	6,555	245
	Electrical goods	28,298	14,618	884
	Transport equipment	17,132	11,176	715
	Food and tobacco products	36,127	21,878	1,314
	Textiles, clothing and footwear	43,227	25,339	1,919
	Paper and paper products	20,148	11,977	684
	Rubber and plastic products	15,955	9,209	480
	Other manufactured products	21,701	13,844	1,039
	Building and construction	65,521	49,529	5,250
	Wholesale and retail trade services, recovery and repair services	118,096	74,743	4,853
	Lodging and catering services	15,140	12,533	847
	Inland transport services	14,107	9,129	540
	Maritime and air transport services	6,488	4,833	252
	Auxiliary transport services	8,314	5,590	348
	Communication services	12,990	6,932	92
	Other market services	94,598	66,436	5,322

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
601,964	361,416	26,756	46,754	43,243	1,047	48,121	40,664	3,094
13,820	10,873	858	1,675	1,611	37	156	223	105
22,769	11,365	418	2,811	2,544	4	777	401	8
13,468	7,683	576	1,102	1,061	12	1,078	730	30
16,354	9,253	673	1,811	1,764	43	857	774	57
20,284	9,307	622	1,180	1,111	7	1,026	833	73
28,555	16,101	1,072	2,023	1,957	24	3,552	2,969	66
28,857	14,568	1,290	3,327	3,220	28	3,283	2,654	108
8,173	5,129	223	404	398	3	1,657	1,028	19
23,312	10,483	719	1,525	1,488	13	3,462	2,647	152
12,861	7,335	497	1,578	1,437	6	2,692	2,403	211
31,945	18,081	1,065	2,715	2,562	63	1,467	1,235	186
38,524	21,236	1,833	2,152	2,096	37	2,551	2,007	50
16,621	8,867	565	1,647	1,538	60	1,880	1,572	59
13,483	7,042	445	934	887	6	1,539	1,280	29
19,445	11,838	993	1,267	1,190	21	989	817	25
57,874	42,419	4,043	4,847	4,047	284	2,801	3,063	923
105,345	63,563	4,439	4,938	4,709	117	7,812	6,471	297
13,198	10,745	696	1,464	1,303	42	479	485	109
11,540	6,911	497	832	617	16	1,735	1,600	27
4,948	3,484	242	765	690	4	775	659	6
6,964	4,373	319	748	691	6	602	525	23
11,281	5,294	65	556	543	3	1,153	1,095	24
82,344	55,467	4,604	6,455	5,777	210	5,799	5,192	507



Distribution by customer segment of economic activity and total credit granted

TDB30150		Banks						
Source: Central Credit Register Stocks in billions of lire								
March 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
a. TOTAL								
Number of borrowers		409,895	221,421	129,816	133,757	19,020	14,797	3,169
Facilities granted		75,985	75,334	89,477	275,887	131,027	293,103	877,641
Used margin		64,054	57,854	63,382	187,414	85,426	180,393	555,204
b. GENERAL GOVERNMENT								
Number of borrowers		780	1,238	1,238	1,940	404	483	176
Facilities granted		153	453	877	4,242	2,806	11,139	114,279
Used margin		108	316	569	2,711	1,692	5,857	94,899
c. FINANCIAL COMPANIES								
Number of borrowers		589	645	636	1,089	325	470	438
Facilities granted		110	225	426	2,436	2,225	10,227	305,553
Used margin		83	174	318	1,768	1,677	6,825	206,707
d. NON-FINANCIAL COMPANIES								
Number of borrowers		101,050	103,849	92,268	114,426	17,494	13,421	2,500
Facilities granted		18,850	36,565	64,553	241,151	120,761	264,171	450,675
Used margin		12,843	25,379	44,066	160,848	77,825	162,217	248,276
<i>of which: industry</i>								
Number of borrowers		28,549	31,099	31,351	44,467	7,947	7,181	1,530
Facilities granted		5,348	11,110	22,215	96,260	55,447	145,441	271,010
Used margin		3,427	7,242	14,044	58,710	32,707	81,753	144,211
<i>of which: building</i>								
Number of borrowers		13,316	15,025	14,186	17,230	2,254	1,260	161
Facilities granted		2,486	5,278	9,861	35,534	15,331	23,926	21,367
Used margin		1,652	3,679	7,096	25,687	11,132	17,531	16,332
<i>of which: services</i>								
Number of borrowers		56,745	55,308	44,705	50,253	6,863	4,740	775
Facilities granted		10,558	19,328	31,079	104,111	47,030	90,670	155,031
Used margin		7,410	13,771	21,804	72,355	31,774	59,811	85,651
e. PRODUCER HOUSEHOLDS								
Number of borrowers		61,260	38,541	17,711	8,597	305	82	4
Facilities granted		11,457	13,143	11,956	14,716	2,008	1,231	864
Used margin		9,403	10,454	9,077	11,362	1,584	1,059	786
f. CONSUMER HOUSEHOLDS AND NEC								
Number of borrowers		233,688	71,348	16,160	7,014	455	284	44
Facilities granted		43,094	23,030	10,471	12,185	2,995	5,112	5,197
Used margin		39,765	20,029	8,471	9,871	2,494	3,865	3,789

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30150

Banks

Source: Central Credit Register
Stocks in millions of euros

March 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
a. TOTAL							
Number of borrowers	409,895	221,421	129,816	133,757	19,020	14,797	3,169
Facilities granted	39,243	38,907	46,211	142,484	67,670	151,375	453,264
Used margin	33,081	29,879	32,734	96,791	44,119	93,165	286,739
b. GENERAL GOVERNMENT							
Number of borrowers	780	1,238	1,238	1,940	404	483	176
Facilities granted	79	234	453	2,191	1,449	5,753	59,020
Used margin	56	163	294	1,400	874	3,025	49,011
c. FINANCIAL COMPANIES							
Number of borrowers	589	645	636	1,089	325	470	438
Facilities granted	57	116	220	1,258	1,149	5,282	157,805
Used margin	43	90	164	913	866	3,525	106,755
d. NON-FINANCIAL COMPANIES							
Number of borrowers	101,050	103,849	92,268	114,426	17,494	13,421	2,500
Facilities granted	9,735	18,884	33,339	124,544	62,368	136,433	232,754
Used margin	6,633	13,107	22,758	83,071	40,193	83,778	128,224
<i>of which: industry</i>							
Number of borrowers	28,549	31,099	31,351	44,467	7,947	7,181	1,530
Facilities granted	2,762	5,738	11,473	49,714	28,636	75,114	139,965
Used margin	1,770	3,740	7,253	30,321	16,892	42,222	74,479
<i>of which: building</i>							
Number of borrowers	13,316	15,025	14,186	17,230	2,254	1,260	161
Facilities granted	1,284	2,726	5,093	18,352	7,918	12,357	11,035
Used margin	853	1,900	3,665	13,266	5,749	9,054	8,435
<i>of which: services</i>							
Number of borrowers	56,745	55,308	44,705	50,253	6,863	4,740	775
Facilities granted	5,453	9,982	16,051	53,769	24,289	46,827	80,067
Used margin	3,827	7,112	11,261	37,368	16,410	30,890	44,235
e. PRODUCER HOUSEHOLDS							
Number of borrowers	61,260	38,541	17,711	8,597	305	82	4
Facilities granted	5,917	6,788	6,175	7,600	1,037	636	446
Used margin	4,856	5,399	4,688	5,868	818	547	406
f. CONSUMER HOUSEHOLDS AND NEC							
Number of borrowers	233,688	71,348	16,160	7,014	455	284	44
Facilities granted	22,256	11,894	5,408	6,293	1,547	2,640	2,684
Used margin	20,537	10,344	4,375	5,098	1,288	1,996	1,957

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								
March 2000	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	52	1,239	115,396	32,992	17,915	61,613	100,514	348,651
Bad debts	70	3,691	69,396	19,458	20,006	26,548	16,969	23,723
of which: backed by real security	25	618	19,430	4,299	7,009	7,474	3,722	6,463
b. NORTH-WEST ITALY								
Number of borrowers	-	509	30,213	9,611	3,514	16,744	19,953	70,997
Bad debts	-	1,338	15,324	5,143	2,860	6,949	2,829	4,626
of which: backed by real security	-	151	4,779	1,173	1,166	2,355	871	1,793
c. NORTH-EAST ITALY								
Number of borrowers	3	200	18,991	6,676	2,070	9,814	12,962	41,891
Bad debts	..	401	8,771	3,743	1,367	3,301	1,865	2,750
of which: backed by real security	-	163	2,554	833	428	1,160	542	757
d. CENTRAL ITALY								
Number of borrowers	5	327	29,550	8,274	4,777	15,899	20,903	75,679
Bad debts	19	1,164	20,021	4,785	6,829	7,348	3,470	5,615
of which: backed by real security	2	201	5,586	980	2,428	2,023	745	1,681
e. SOUTHERN ITALY								
Number of borrowers	34	114	23,620	6,030	4,811	11,802	26,679	91,124
Bad debts	43	623	17,074	4,144	6,204	5,760	5,189	6,092
of which: backed by real security	23	89	5,236	1,094	2,432	1,499	1,177	1,565
f. ISLANDS								
Number of borrowers	10	89	13,022	2,401	2,743	7,354	20,017	68,960
Bad debts	8	165	8,204	1,644	2,744	3,187	3,615	4,641
of which: backed by real security	..	15	1,276	219	558	436	385	668

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2000

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	52	1,239	115,396	32,992	17,915	61,613	100,514	348,651
Bad debts	36	1,906	35,840	10,049	10,332	13,711	8,764	12,252
of which: backed by real security	13	319	10,035	2,220	3,620	3,860	1,922	3,338
b. NORTH-WEST ITALY								
Number of borrowers	-	509	30,213	9,611	3,514	16,744	19,953	70,997
Bad debts	-	691	7,914	2,656	1,477	3,589	1,461	2,389
of which: backed by real security	-	78	2,468	606	602	1,216	450	926
c. NORTH-EAST ITALY								
Number of borrowers	3	200	18,991	6,676	2,070	9,814	12,962	41,891
Bad debts	..	207	4,530	1,933	706	1,705	963	1,420
of which: backed by real security	-	84	1,319	430	221	599	280	391
d. CENTRAL ITALY								
Number of borrowers	5	327	29,550	8,274	4,777	15,899	20,903	75,679
Bad debts	10	601	10,340	2,471	3,527	3,795	1,792	2,900
of which: backed by real security	1	104	2,885	506	1,254	1,045	385	868
e. SOUTHERN ITALY								
Number of borrowers	34	114	23,620	6,030	4,811	11,802	26,679	91,124
Bad debts	22	322	8,818	2,140	3,204	2,975	2,680	3,146
of which: backed by real security	12	46	2,704	565	1,256	774	608	808
f. ISLANDS								
Number of borrowers	10	89	13,022	2,401	2,743	7,354	20,017	68,960
Bad debts	4	85	4,237	849	1,417	1,646	1,867	2,397
of which: backed by real security	..	8	659	113	288	225	199	345

Notes:

Distribution by customer branch of economic activity

TDB30220		Banks	
Source: Central Credit Register Stocks in billions of lire			
March 2000	Number of borrowers	Bad debts	<i>of which:</i> backed by real security
a. TOTAL	215,910	86,363	23,152
Agricultural, forestry and fishery products	13,138	5,813	1,189
Fuel and power products	260	103	19
Ores and metals	713	529	126
Non-metallic minerals and products	3,438	1,851	465
Chemical products	1,075	581	165
Metal products, except transport equipment	5,818	2,242	436
Agricultural and industrial machinery	3,352	1,960	451
Office and data processing machines, etc.	1,167	457	105
Electrical goods	3,064	1,348	244
Transport equipment	1,503	908	203
Food and tobacco products	5,860	4,413	898
Textiles, clothing and footwear	13,136	4,027	891
Paper and paper products	2,911	982	182
Rubber and plastic products	1,760	637	147
Other manufactured products	7,857	2,256	540
Building and construction	31,571	23,371	7,757
Wholesale and retail trade services, recovery and repair services	71,380	17,031	3,251
Lodging and catering services	12,844	3,261	1,102
Inland transport services	6,092	984	153
Maritime and air transport services	232	184	17
Auxiliary transport services	1,599	469	85
Communication services	203	43	4
Other market services	26,937	12,921	4,724

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2000

	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	215,910	44,603	11,957
Agricultural, forestry and fishery products	13,138	3,002	614
Fuel and power products	260	53	10
Ores and metals	713	273	65
Non-metallic minerals and products	3,438	956	240
Chemical products	1,075	300	85
Metal products, except transport equipment	5,818	1,158	225
Agricultural and industrial machinery	3,352	1,012	233
Office and data processing machines, etc.	1,167	236	54
Electrical goods	3,064	696	126
Transport equipment	1,503	469	105
Food and tobacco products	5,860	2,279	464
Textiles, clothing and footwear	13,136	2,080	460
Paper and paper products	2,911	507	94
Rubber and plastic products	1,760	329	76
Other manufactured products	7,857	1,165	279
Building and construction	31,571	12,070	4,006
Wholesale and retail trade services, recovery and repair services	71,380	8,796	1,679
Lodging and catering services	12,844	1,684	569
Inland transport services	6,092	508	79
Maritime and air transport services	232	95	9
Auxiliary transport services	1,599	242	44
Communication services	203	22	2
Other market services	26,937	6,673	2,440

€

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

March 2000

		<i>of which:</i>		Banks raising short-term funds	Banks raising medium and long-term funds	Financial intermediaries
		Total	backed by real security			
a.	TOTAL	140,529	34,324	103,104	15,632	21,793
b.	GENERAL GOVERNMENT	87	25	68	4	17
	Central government	2	..	2	-	..
	Local government	74	25	52	4	17
	Social security funds	12	2	12	-	-
c.	FINANCIAL COMPANIES	4,436	684	3,150	540	747
	Monetary financial institutions	-	-	-	-	-
	Other financial intermediaries	3,967	651	2,755	529	684
	Financial auxiliaries	453	29	385	8	60
	Insurance companies and pension funds	15	4	10	4	4
d.	NON-FINANCIAL COMPANIES	84,245	21,543	57,924	11,470	14,851
	Public companies	778	60	701	46	31
	Private companies	68,499	18,408	46,143	10,003	12,353
	Associations of non-financial companies	341	23	223	29	89
	Craft non-financial quasi-companies	3,214	623	2,604	225	387
	Other non-financial quasi-companies	11,412	2,428	8,254	1,166	1,990
e.	HOUSEHOLDS	45,737	11,515	36,977	3,319	5,441
	Producer households	19,791	4,306	15,432	1,537	2,821
	Consumer households	25,948	7,209	21,547	1,781	2,620
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	434	21	385	8	41
g.	REST OF THE WORLD	982	43	867	85	29
	General government	2	-	2	-	-
	Monetary financial institutions	126	-	122	4	..
	Other financial institution	37	6	23	14	-
	Non-financial companies	765	29	676	64	25
	Households	54	8	46	6	4
	Non-profit institutions serving households	-	-	-	-	-
	International organizations and other institutions	..	-	..	-	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	2	..	2	-	..

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

March 2000

	Total	of which: backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries
a. TOTAL	72,577	17,727	53,249	8,073	11,255
b. GENERAL GOVERNMENT	45	13	35	2	9
Central government	1	..	1	-	..
Local government	38	13	27	2	9
Social security funds	6	1	6	-	-
c. FINANCIAL COMPANIES	2,291	353	1,627	279	386
Monetary financial institutions	-	-	-	-	-
Other financial intermediaries	2,049	336	1,423	273	353
Financial auxiliaries	234	15	199	4	31
Insurance companies and pension funds	8	2	5	2	2
d. NON-FINANCIAL COMPANIES	43,509	11,126	29,915	5,924	7,670
Public companies	402	31	362	24	16
Private companies	35,377	9,507	23,831	5,166	6,380
Associations of non-financial companies	176	12	115	15	46
Craft non-financial quasi-companies	1,660	322	1,345	116	200
Other non-financial quasi-companies	5,894	1,254	4,263	602	1,028
e. HOUSEHOLDS	23,621	5,947	19,097	1,714	2,810
Producer households	10,221	2,224	7,970	794	1,457
Consumer households	13,401	3,723	11,128	920	1,353
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	224	11	199	4	21
g. REST OF THE WORLD	507	22	448	44	15
General government	1	-	1	-	-
Monetary financial institutions	65	-	63	2	..
Other financial institution	19	3	12	7	-
Non-financial companies	395	15	349	33	13
Households	28	4	24	3	2
Non-profit institutions serving households	-	-	-	-	-
International organizations and other institutions	..	-	..	-	..
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	1	..	1	-	..

Notes:

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

Distribution by customer location (region)

TDB30240		Banks			
Source: Central Credit Register Flows in billions of lire					
1st quarter 2000		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	29,915	2,246	18,158	933
b.	NORTH-WEST ITALY	7,760	521	4,792	244
	Piedmont	2,169	167	1,204	46
	Valle d'Aosta	89	4	79	2
	Liguria	985	43	451	15
	Lombardy	4,517	308	3,058	180
c.	NORTH-EAST ITALY	4,716	362	2,700	155
	Trentino-Alto Adige	349	33	215	14
	Veneto	1,867	194	1,063	72
	Friuli-Venezia Giulia	490	19	322	15
	Emilia-Romagna	2,010	118	1,100	54
d.	CENTRAL ITALY	7,230	736	3,954	232
	Marche	589	27	436	15
	Tuscany	2,463	139	1,376	43
	Umbria	379	19	234	8
	Lazio	3,799	548	1,908	165
e.	SOUTHERN ITALY	6,595	434	4,063	209
	Abruzzo	757	37	413	19
	Molise	101	4	59	2
	Campania	2,856	246	1,418	76
	Puglia	1,783	91	1,266	66
	Basilicata	276	19	196	21
	Calabria	822	39	711	29
f.	ISLANDS	3,614	194	2,649	93
	Sicily	2,612	118	2,148	72
	Sardinia	1,002	77	501	19

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

1st quarter 2000

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	29,915	1,160	18,158	482
b.	NORTH-WEST ITALY	7,760	269	4,792	126
	Piedmont	2,169	86	1,204	24
	Valle d'Aosta	89	2	79	1
	Liguria	985	22	451	8
	Lombardy	4,517	159	3,058	93
c.	NORTH-EAST ITALY	4,716	187	2,700	80
	Trentino-Alto Adige	349	17	215	7
	Veneto	1,867	100	1,063	37
	Friuli-Venezia Giulia	490	10	322	8
	Emilia-Romagna	2,010	61	1,100	28
d.	CENTRAL ITALY	7,230	380	3,954	120
	Marche	589	14	436	8
	Tuscany	2,463	72	1,376	22
	Umbria	379	10	234	4
	Lazio	3,799	283	1,908	85
e.	SOUTHERN ITALY	6,595	224	4,063	108
	Abruzzo	757	19	413	10
	Molise	101	2	59	1
	Campania	2,856	127	1,418	39
	Puglia	1,783	47	1,266	34
	Basilicata	276	10	196	11
	Calabria	822	20	711	15
f.	ISLANDS	3,614	100	2,649	48
	Sicily	2,612	61	2,148	37
	Sardinia	1,002	40	501	10



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					
1st quarter 2000	New bad debts in the quarter		Bad debts deleted in the quarter		
	Number of borrowers	Amount	Number of borrowers	Amount	
a. TOTAL	29,915	2,246	18,158	933	
General government	-	-	3	2	
Financial companies	29	76	24	4	
Non-financial companies	4,164	1,363	2,715	484	
<i>of which: industry</i>	1,130	376	710	120	
building	564	391	387	85	
services	2,409	583	1,548	259	
Producer households	3,463	225	2,611	136	
Consumer households and nec	21,455	544	12,166	279	

Notes:

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

Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register
Stocks in millions of euros

1st quarter 2000

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	29,915	1,160	18,158	482
General government	-	-	3	1
Financial companies	29	39	24	2
Non-financial companies	4,164	704	2,715	250
<i>of which: industry</i>	<i>1,130</i>	<i>194</i>	<i>710</i>	<i>62</i>
building	564	202	387	44
services	2,409	301	1,548	134
Producer households	3,463	116	2,611	70
Consumer households and nec	21,455	281	12,166	144



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			
March 2000	Total	For commercial transactions	For financial transactions
a. TOTAL	171,761	116,143	55,617
<i>of which:</i> in non-euro-area currencies	30,337	22,753	7,584
General government	1,348	521	827
Financial companies	15,856	6,669	9,186
Non-financial companies	136,947	101,129	35,817
<i>of which:</i> industry	67,134	48,860	18,273
building	21,485	18,460	3,023
services	46,958	32,967	13,990
Producer households	2,631	1,777	854
Consumer households and nec	5,081	3,137	1,944
Rest of the world	9,898	2,910	6,988

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

March 2000

Total

For commercial
transactionsFor financial
transactions

a.	TOTAL	88,707	59,983	28,724
	<i>of which:</i> in non-euro-area currencies	15,668	11,751	3,917
	General government	696	269	427
	Financial companies	8,189	3,444	4,744
	Non-financial companies	70,727	52,229	18,498
	<i>of which:</i> industry	34,672	25,234	9,437
	building	11,096	9,534	1,561
	services	24,252	17,026	7,225
	Producer households	1,359	918	441
	Consumer households and nec	2,624	1,620	1,004
	Rest of the world	5,112	1,503	3,609

€

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			
March 2000	Total	For commercial transactions	For financial transactions
a. TOTAL	162,672	113,599	49,073
b. NORTH-WEST ITALY	69,539	49,462	20,077
Piedmont	12,814	8,673	4,142
Valle d'Aosta	213	101	112
Liguria	5,110	4,440	670
Lombardy	51,400	36,247	15,153
c. NORTH-EAST ITALY	41,121	27,969	13,151
Trentino-Alto Adige	4,670	3,342	1,328
Veneto	10,758	6,806	3,952
Friuli-Venezia Giulia	4,988	3,230	1,758
Emilia-Romagna	20,703	14,590	6,111
d. CENTRAL ITALY	36,305	27,032	9,273
Marche	1,561	1,069	492
Tuscany	8,475	5,180	3,294
Umbria	1,563	633	929
Lazio	24,709	20,151	4,558
e. SOUTHERN ITALY	9,734	6,217	3,518
Abruzzo	1,222	662	558
Molise	170	105	66
Campania	5,340	3,989	1,352
Puglia	2,062	848	1,214
Basilicata	314	147	167
Calabria	625	463	163
f. ISLANDS	5,973	2,918	3,055
Sicily	3,873	2,025	1,847
Sardinia	2,101	895	1,208

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

March 2000		Total	For commercial transactions	For financial transactions
a.	TOTAL	84,013	58,669	25,344
b.	NORTH-WEST ITALY	35,914	25,545	10,369
	Piedmont	6,618	4,479	2,139
	Valle d'Aosta	110	52	58
	Liguria	2,639	2,293	346
	Lombardy	26,546	18,720	7,826
c.	NORTH-EAST ITALY	21,237	14,445	6,792
	Trentino-Alto Adige	2,412	1,726	686
	Veneto	5,556	3,515	2,041
	Friuli-Venezia Giulia	2,576	1,668	908
	Emilia-Romagna	10,692	7,535	3,156
d.	CENTRAL ITALY	18,750	13,961	4,789
	Marche	806	552	254
	Tuscany	4,377	2,675	1,701
	Umbria	807	327	480
	Lazio	12,761	10,407	2,354
e.	SOUTHERN ITALY	5,027	3,211	1,817
	Abruzzo	631	342	288
	Molise	88	54	34
	Campania	2,758	2,060	698
	Puglia	1,065	438	627
	Basilicata	162	76	86
	Calabria	323	239	84
f.	ISLANDS	3,085	1,507	1,578
	Sicily	2,000	1,046	954
	Sardinia	1,085	462	624

€

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			
March 2000	Total	For commercial transactions	For financial transactions
a. TOTAL	139,578	102,907	36,671
Agricultural, forestry and fishery products	1,977	1,241	736
Fuel and power products	7,759	4,533	3,226
Ores and metals	2,438	1,772	666
Non-metallic minerals and products	3,150	1,977	1,173
Chemical products	2,794	1,810	984
Metal products, except transport equipment	3,516	2,628	889
Agricultural and industrial machinery	12,410	10,619	1,791
Office and data processing machines, etc.	1,754	1,115	637
Electrical goods	10,682	7,660	3,024
Transport equipment	9,931	8,694	1,235
Food and tobacco products	5,274	3,224	2,051
Textiles, clothing and footwear	3,671	2,484	1,185
Paper and paper products	1,377	792	585
Rubber and plastic products	916	608	308
Other manufactured products	1,801	1,170	633
Building and construction	21,874	18,764	3,110
Wholesale and retail trade services, recovery and repair services	16,642	11,976	4,666
Lodging and catering services	1,994	1,377	618
Inland transport services	1,903	1,400	503
Maritime and air transport services	1,067	798	269
Auxiliary transport services	1,803	1,392	410
Communication services	2,066	1,516	548
Other market services	22,780	15,358	7,422

Notes:

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

Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2000		Total	For commercial transactions	For financial transactions
a.	TOTAL	72,086	53,147	18,939
	Agricultural, forestry and fishery products	1,021	641	380
	Fuel and power products	4,007	2,341	1,666
	Ores and metals	1,259	915	344
	Non-metallic minerals and products	1,627	1,021	606
	Chemical products	1,443	935	508
	Metal products, except transport equipment	1,816	1,357	459
	Agricultural and industrial machinery	6,409	5,484	925
	Office and data processing machines, etc.	906	576	329
	Electrical goods	5,517	3,956	1,562
	Transport equipment	5,129	4,490	638
	Food and tobacco products	2,724	1,665	1,059
	Textiles, clothing and footwear	1,896	1,283	612
	Paper and paper products	711	409	302
	Rubber and plastic products	473	314	159
	Other manufactured products	930	604	327
	Building and construction	11,297	9,691	1,606
	Wholesale and retail trade services, recovery and repair services	8,595	6,185	2,410
	Lodging and catering services	1,030	711	319
	Inland transport services	983	723	260
	Maritime and air transport services	551	412	139
	Auxiliary transport services	931	719	212
	Communication services	1,067	783	283
	Other market services	11,765	7,932	3,833

€

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

March 2000		Facilities granted	Used margin	Overshoot
a.	TOTAL	63,231	57,043	1,278
	<i>of which: transactions of financial intermediaries</i>	<i>48,961</i>	<i>44,712</i>	<i>577</i>
	Agricultural, forestry and fishery products	174	167	17
	Fuel and power products	815	544	46
	Ores and metals	838	720	21
	Non-metallic minerals and products	1,797	1,630	33
	Chemical products	1,177	1,048	10
	Metal products, except transport equipment	6,579	5,917	48
	Agricultural and industrial machinery	4,548	4,000	91
	Office and data processing machines, etc.	579	529	8
	Electrical goods	2,298	2,111	83
	Transport equipment	1,115	951	12
	Food and tobacco products	1,352	1,231	112
	Textiles, clothing and footwear	4,252	3,880	99
	Paper and paper products	3,629	3,112	56
	Rubber and plastic products	2,662	2,333	29
	Other manufactured products	2,120	1,865	25
	Building and construction	3,270	3,040	91
	Wholesale and retail trade services, recovery and repair services	9,029	8,249	155
	Lodging and catering services	840	780	25
	Inland transport services	3,199	3,055	39
	Maritime and air transport services	1,487	1,398	25
	Auxiliary transport services	1,053	962	35
	Communication services	1,156	1,156	..
	Other market services	9,259	8,365	213

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

March 2000		Facilities granted	Used margin	Overshoot
a.	TOTAL	32,656	29,460	660
	<i>of which: transactions of financial intermediaries</i>	25,286	23,092	298
	Agricultural, forestry and fishery products	90	86	9
	Fuel and power products	421	281	24
	Ores and metals	433	372	11
	Non-metallic minerals and products	928	842	17
	Chemical products	608	541	5
	Metal products, except transport equipment	3,398	3,056	25
	Agricultural and industrial machinery	2,349	2,066	47
	Office and data processing machines, etc.	299	273	4
	Electrical goods	1,187	1,090	43
	Transport equipment	576	491	6
	Food and tobacco products	698	636	58
	Textiles, clothing and footwear	2,196	2,004	51
	Paper and paper products	1,874	1,607	29
	Rubber and plastic products	1,375	1,205	15
	Other manufactured products	1,095	963	13
	Building and construction	1,689	1,570	47
	Wholesale and retail trade services, recovery and repair services	4,663	4,260	80
	Lodging and catering services	434	403	13
	Inland transport services	1,652	1,578	20
	Maritime and air transport services	768	722	13
	Auxiliary transport services	544	497	18
	Communication services	597	597	..
	Other market services	4,782	4,320	110

€

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

March 2000		Facilities granted	Used margin	Overshoot
a.	TOTAL	65,496	59,213	1,338
	<i>of which: transactions of financial intermediaries</i>	<i>50,742</i>	<i>46,438</i>	<i>627</i>
	Piedmont	6,618	6,051	108
	Valle d'Aosta	153	120	..
	Liguria	993	982	48
	Lombardy	23,289	20,724	370
	Trentino-Alto Adige	1,460	1,319	17
	Veneto	9,137	8,123	99
	Friuli-Venezia Giulia	1,679	1,495	27
	Emilia-Romagna	7,182	6,357	64
	Marche	1,839	1,625	23
	Tuscany	4,289	3,859	76
	Umbria	503	467	12
	Lazio	4,033	3,956	196
	Abruzzo	608	581	17
	Molise	43	45	4
	Campania	1,216	1,140	87
	Puglia	682	616	60
	Basilicata	141	128	4
	Calabria	134	147	19
	Sicily	714	740	79
	Sardinia	778	744	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

March 2000

	Facilities granted	Used margin	Overshoot
a. TOTAL	33,826	30,581	691
<i>of which: transactions of financial intermediaries</i>	26,206	23,983	324
Piedmont	3,418	3,125	56
Valle d'Aosta	79	62	..
Liguria	513	507	25
Lombardy	12,028	10,703	191
Trentino-Alto Adige	754	681	9
Veneto	4,719	4,195	51
Friuli-Venezia Giulia	867	772	14
Emilia-Romagna	3,709	3,283	33
Marche	950	839	12
Tuscany	2,215	1,993	39
Umbria	260	241	6
Lazio	2,083	2,043	101
Abruzzo	314	300	9
Molise	22	23	2
Campania	628	589	45
Puglia	352	318	31
Basilicata	73	66	2
Calabria	69	76	10
Sicily	369	382	41
Sardinia	402	384	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

March 2000	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	39,965	22,985	16,979	38,545	25,572
<i>of which: transactions of financial intermediaries</i>	36,413	20,739	15,674	34,572	22,728
Agricultural, forestry and fishery products	147	130	19	136	76
Fuel and power products	492	399	93	802	259
Ores and metals	1,737	550	1,189	1,698	1,171
Non-metallic minerals and products	238	168	70	232	126
Chemical products	1,094	443	651	800	418
Metal products, except transport equipment	2,215	1,231	984	1,867	1,146
Agricultural and industrial machinery	2,360	1,017	1,344	2,533	1,716
Office and data processing machines, etc.	1,603	662	941	2,114	953
Electrical goods	3,845	1,754	2,091	4,808	3,388
Transport equipment	5,762	2,324	3,439	4,591	4,242
Food and tobacco products	1,777	1,191	587	1,619	1,092
Textiles, clothing and footwear	1,423	986	438	1,413	742
Paper and paper products	1,057	889	168	918	585
Rubber and plastic products	927	434	494	920	639
Other manufactured products	585	393	194	517	327
Building and construction	2,320	2,109	213	2,447	1,439
Wholesale and retail trade services, recovery and repair services	6,899	3,981	2,918	5,658	3,520
Lodging and catering services	139	118	23	93	66
Inland transport services	486	401	85	484	302
Maritime and air transport services	112	91	21	114	76
Auxiliary transport services	428	327	101	333	225
Communication services	428	128	300	474	360
Other market services	3,886	3,265	623	3,975	2,703

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

March 2000

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
a. TOTAL	20,640	11,871	8,769	19,907	13,207
<i>of which: transactions of financial intermediaries</i>	<i>18,806</i>	<i>10,711</i>	<i>8,095</i>	<i>17,855</i>	<i>11,738</i>
Agricultural, forestry and fishery products	76	67	10	70	39
Fuel and power products	254	206	48	414	134
Ores and metals	897	284	614	877	605
Non-metallic minerals and products	123	87	36	120	65
Chemical products	565	229	336	413	216
Metal products, except transport equipment	1,144	636	508	964	592
Agricultural and industrial machinery	1,219	525	694	1,308	886
Office and data processing machines, etc.	828	342	486	1,092	492
Electrical goods	1,986	906	1,080	2,483	1,750
Transport equipment	2,976	1,200	1,776	2,371	2,191
Food and tobacco products	918	615	303	836	564
Textiles, clothing and footwear	735	509	226	730	383
Paper and paper products	546	459	87	474	302
Rubber and plastic products	479	224	255	475	330
Other manufactured products	302	203	100	267	169
Building and construction	1,198	1,089	110	1,264	743
Wholesale and retail trade services, recovery and repair services	3,563	2,056	1,507	2,922	1,818
Lodging and catering services	72	61	12	48	34
Inland transport services	251	207	44	250	156
Maritime and air transport services	58	47	11	59	39
Auxiliary transport services	221	169	52	172	116
Communication services	221	66	155	245	186
Other market services	2,007	1,686	322	2,053	1,396

€

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

March 2000		Nominal value of receivables assigned			Advances granted	
		Total	of which:		facilities granted	used margin
			with recourse	without recourse		
a. TOTAL		43,669	25,487	18,182	42,759	28,980
	<i>of which: transactions of financial intermediaries</i>	<i>40,032</i>	<i>23,156</i>	<i>16,877</i>	<i>38,743</i>	<i>26,114</i>
	Piedmont	8,998	4,965	4,033	7,757	6,682
	Valle d'Aosta	194	176	15	279	151
	Liguria	1,297	744	554	1,297	883
	Lombardy	12,191	7,093	5,098	12,075	7,116
	Trentino-Alto Adige	136	64	72	130	68
	Veneto	2,056	1,332	724	1,909	1,032
	Friuli-Venezia Giulia	744	422	321	895	534
	Emilia-Romagna	3,222	1,956	1,266	3,338	1,987
	Marche	507	335	170	445	277
	Tuscany	2,411	1,212	1,197	2,327	1,398
	Umbria	833	312	521	912	755
	Lazio	6,837	3,830	3,007	7,236	5,712
	Abruzzo	380	217	163	341	228
	Molise	143	60	85	95	66
	Campania	1,611	1,152	459	1,421	883
	Puglia	703	556	147	639	397
	Basilicata	254	99	155	176	128
	Calabria	252	217	37	246	161
	Sicily	711	600	110	987	428
	Sardinia	194	145	48	252	97

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

March 2000

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	22,553	13,163	9,390	22,083	14,967
<i>of which: transactions of financial intermediaries</i>	<i>20,675</i>	<i>11,959</i>	<i>8,716</i>	<i>20,009</i>	<i>13,487</i>
Piedmont	4,647	2,564	2,083	4,006	3,451
Valle d'Aosta	100	91	8	144	78
Liguria	670	384	286	670	456
Lombardy	6,296	3,663	2,633	6,236	3,675
Trentino-Alto Adige	70	33	37	67	35
Veneto	1,062	688	374	986	533
Friuli-Venezia Giulia	384	218	166	462	276
Emilia-Romagna	1,664	1,010	654	1,724	1,026
Marche	262	173	88	230	143
Tuscany	1,245	626	618	1,202	722
Umbria	430	161	269	471	390
Lazio	3,531	1,978	1,553	3,737	2,950
Abruzzo	196	112	84	176	118
Molise	74	31	44	49	34
Campania	832	595	237	734	456
Puglia	363	287	76	330	205
Basilicata	131	51	80	91	66
Calabria	130	112	19	127	83
Sicily	367	310	57	510	221
Sardinia	100	75	25	130	50

€

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							
March 2000		Total borrowers		First 20 borrowers		First 50 borrowers	
		facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a.	TOTAL	1,827,481	1,210,705	207,744	140,159	296,656	205,367
	Piedmont	164,610	100,328	51,925	29,832	64,805	37,165
	Valle d'Aosta	2,893	1,932	1,456	898	1,690	1,046
	Liguria	32,423	21,435	9,269	5,199	12,069	6,878
	Lombardy	601,216	374,641	101,735	66,714	154,764	98,711
	Trentino-Alto Adige	40,224	27,032	5,882	2,827	7,724	3,931
	Veneto	167,183	108,845	17,717	11,500	25,940	14,915
	Friuli-Venezia Giulia	43,078	28,000	15,980	10,365	18,774	12,082
	Emilia-Romagna	198,384	126,249	32,733	21,938	42,493	28,304
	Marche	39,144	24,918	6,930	3,869	8,860	4,926
	Tuscany	98,326	71,541	14,876	11,962	20,267	15,529
	Umbria	17,581	13,583	3,735	2,835	5,181	3,811
	Lazio	243,589	180,141	116,221	85,467	140,579	100,570
	Abruzzo	19,611	13,449	3,820	2,440	5,458	3,505
	Molise	3,297	2,486	1,342	935	1,756	1,262
	Campania	56,721	40,063	20,863	13,550	23,713	15,328
	Puglia	31,999	24,236	6,568	5,520	8,326	6,624
	Basilicata	5,687	4,601	2,463	2,118	2,980	2,480
	Calabria	9,658	8,225	2,345	2,031	2,959	2,517
	Sicily	35,798	26,262	10,154	7,391	11,904	8,525
	Sardinia	16,059	12,737	4,196	3,005	5,329	3,849

Notes:

Distribution by customer location (region)

TDB30320

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2000

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	943,815	625,277	107,291	72,386	153,210	106,063
Piedmont	85,014	51,815	26,817	15,407	33,469	19,194
Valle d'Aosta	1,494	998	752	464	873	540
Liguria	16,745	11,070	4,787	2,685	6,233	3,552
Lombardy	310,502	193,486	52,542	34,455	79,929	50,980
Trentino-Alto Adige	20,774	13,961	3,038	1,460	3,989	2,030
Veneto	86,343	56,214	9,150	5,939	13,397	7,703
Friuli-Venezia Giulia	22,248	14,461	8,253	5,353	9,696	6,240
Emilia-Romagna	102,457	65,202	16,905	11,330	21,946	14,618
Marche	20,216	12,869	3,579	1,998	4,576	2,544
Tuscany	50,781	36,948	7,683	6,178	10,467	8,020
Umbria	9,080	7,015	1,929	1,464	2,676	1,968
Lazio	125,803	93,035	60,023	44,140	72,603	51,940
Abruzzo	10,128	6,946	1,973	1,260	2,819	1,810
Molise	1,703	1,284	693	483	907	652
Campania	29,294	20,691	10,775	6,998	12,247	7,916
Puglia	16,526	12,517	3,392	2,851	4,300	3,421
Basilicata	2,937	2,376	1,272	1,094	1,539	1,281
Calabria	4,988	4,248	1,211	1,049	1,528	1,300
Sicily	18,488	13,563	5,244	3,817	6,148	4,403
Sardinia	8,294	6,578	2,167	1,552	2,752	1,988

€

Notes:

Distribution by size of bank

TDB30340		Banks				
Source: Central Credit Register Stocks in billions of lire						
March 2000	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,827,481	656,295	414,612	341,575	234,868	180,127
Used margin	1,210,705	436,946	264,758	233,973	150,715	124,312
b. FIRST 10 BORROWERS						
Facilities granted	148,034	78,136	55,042	17,374	12,022	11,587
Used margin	110,077	61,610	43,301	14,235	7,927	10,402
c. FIRST 20 BORROWERS						
Facilities granted	203,000	110,522	69,830	23,475	17,361	14,295
Used margin	145,886	83,672	56,922	19,343	12,090	12,659
d. FIRST 50 BORROWERS						
Facilities granted	289,825	155,703	103,377	35,620	26,988	18,575
Used margin	209,646	116,794	78,860	28,825	19,008	16,108
e. FIRST 100 BORROWERS						
Facilities granted	366,296	193,637	128,648	51,480	35,544	22,352
Used margin	267,451	142,763	96,397	37,885	24,771	19,014

Notes:

Distribution by size of bank

TDB30340

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2000

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	943,815	338,948	214,129	176,409	121,299	93,028
Used margin	625,277	225,664	136,736	120,837	77,838	64,202
b. FIRST 10 BORROWERS						
Facilities granted	76,453	40,354	28,427	8,973	6,209	5,984
Used margin	56,850	31,819	22,363	7,352	4,094	5,372
c. FIRST 20 BORROWERS						
Facilities granted	104,841	57,080	36,064	12,124	8,966	7,383
Used margin	75,344	43,213	29,398	9,990	6,244	6,538
d. FIRST 50 BORROWERS						
Facilities granted	149,682	80,414	53,390	18,396	13,938	9,593
Used margin	108,273	60,319	40,728	14,887	9,817	8,319
e. FIRST 100 BORROWERS						
Facilities granted	189,176	100,005	66,441	26,587	18,357	11,544
Used margin	138,127	73,731	49,785	19,566	12,793	9,820



Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in billions of lire
 Percentages

March 2000		Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total used margin
a.	TOTAL	1,012,244	51.14	57.17	72.84	79.93	1,210,705
	General government	5,493	79.03	83.80	92.41	95.09	106,270
	Financial companies	3,869	41.26	55.41	88.44	95.05	218,771
	Non-financial companies	434,506	34.11	41.47	62.36	72.61	737,477
	<i>of which: industry</i>	<i>146,680</i>	<i>35.66</i>	<i>43.57</i>	<i>65.49</i>	<i>75.67</i>	<i>343,388</i>
	building	61,700	26.18	32.94	53.69	65.29	84,340
	services	215,986	33.39	40.32	60.39	70.65	295,928
	Producer households	144,007	10.57	14.62	31.26	42.72	46,052
	Consumer households and nec	400,336	15.16	18.61	30.68	39.08	95,026

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
Stocks in millions of euros
Percentages

March 2000

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total used margin
a. TOTAL	1,012,244	51.14	57.17	72.84	79.93	625,277
General government	5,493	79.03	83.80	92.41	95.09	54,884
Financial companies	3,869	41.26	55.41	88.44	95.05	112,986
Non-financial companies	434,506	34.11	41.47	62.36	72.61	380,875
<i>of which: industry</i>	<i>146,680</i>	<i>35.66</i>	<i>43.57</i>	<i>65.49</i>	<i>75.67</i>	<i>177,345</i>
building	61,700	26.18	32.94	53.69	65.29	43,558
services	215,986	33.39	40.32	60.39	70.65	152,834
Producer households	144,007	10.57	14.62	31.26	42.72	23,784
Consumer households and nec	400,336	15.16	18.61	30.68	39.08	49,077

€

Notes:

Distribution by customer location (region)

TDB30390						Banks
Source: Central Credit Register Stocks in billions of lire Percentages						
March 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	591,226	34.73	42.61	63.94	74.50	117,750
Piedmont	35,601	27.68	35.10	57.81	70.28	5,222
Valle d'Aosta	1,087	28.89	35.88	59.74	72.39	174
Liguria	15,327	34.00	41.82	64.32	75.32	2,806
Lombardy	72,111	36.34	44.77	66.54	76.78	16,238
Trentino-Alto Adige	4,075	25.23	35.17	60.52	73.57	724
Veneto	28,888	29.77	38.36	62.05	73.63	6,237
Friuli-Venezia Giulia	9,313	23.61	30.96	54.98	68.51	1,261
Emilia-Romagna	32,619	30.34	39.04	62.36	73.98	5,629
Marche	14,297	23.27	30.64	54.57	67.61	2,258
Tuscany	41,609	27.35	34.45	57.38	69.92	5,940
Umbria	7,461	24.98	32.87	56.71	68.99	1,216
Lazio	65,563	43.47	52.70	73.09	81.13	21,132
Abruzzo	15,181	27.89	36.29	60.64	72.30	2,618
Molise	2,502	19.86	29.25	56.93	70.03	486
Campania	51,281	40.92	48.51	68.20	77.71	11,401
Puglia	47,935	36.37	44.69	66.27	76.08	10,016
Basilicata	9,073	22.59	30.42	55.53	67.65	1,741
Calabria	26,792	21.54	29.16	53.40	66.15	4,242
Sicily	91,241	29.43	35.91	57.06	68.79	14,836
Sardinia	19,270	29.82	37.62	59.64	70.71	3,578

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 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	591,226	34.73	42.61	63.94	74.50	60,813
Piedmont	35,601	27.68	35.10	57.81	70.28	2,697
Valle d'Aosta	1,087	28.89	35.88	59.74	72.39	90
Liguria	15,327	34.00	41.82	64.32	75.32	1,449
Lombardy	72,111	36.34	44.77	66.54	76.78	8,386
Trentino-Alto Adige	4,075	25.23	35.17	60.52	73.57	374
Veneto	28,888	29.77	38.36	62.05	73.63	3,221
Friuli-Venezia Giulia	9,313	23.61	30.96	54.98	68.51	651
Emilia-Romagna	32,619	30.34	39.04	62.36	73.98	2,907
Marche	14,297	23.27	30.64	54.57	67.61	1,166
Tuscany	41,609	27.35	34.45	57.38	69.92	3,068
Umbria	7,461	24.98	32.87	56.71	68.99	628
Lazio	65,563	43.47	52.70	73.09	81.13	10,914
Abruzzo	15,181	27.89	36.29	60.64	72.30	1,352
Molise	2,502	19.86	29.25	56.93	70.03	251
Campania	51,281	40.92	48.51	68.20	77.71	5,888
Puglia	47,935	36.37	44.69	66.27	76.08	5,173
Basilicata	9,073	22.59	30.42	55.53	67.65	899
Calabria	26,792	21.54	29.16	53.40	66.15	2,191
Sicily	91,241	29.43	35.91	57.06	68.79	7,662
Sardinia	19,270	29.82	37.62	59.64	70.71	1,848

€

Notes:

Distribution by customer segment of economic activity

TDB30410						Banks
Source: Central Credit Register Stocks in billions of lire Percentages						
March 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	591,226	34.73	42.61	63.94	74.50	117,750
General government	52	48.52	48.52	74.29	83.26	70
Financial companies	1,239	25.83	39.10	73.15	84.17	3,691
Non-financial companies	115,396	29.57	38.21	63.18	74.79	69,396
<i>of which:</i> industry	32,992	24.00	32.76	59.04	71.74	19,458
building	17,915	29.14	38.30	63.99	76.09	20,006
services	61,613	30.32	38.35	61.72	73.17	26,548
Producer households	100,514	14.02	19.62	41.03	55.02	16,969
Consumer households and nec	348,651	15.49	21.26	44.05	59.15	23,723

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 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	591,226	34.73	42.61	63.94	74.50	60,813
General government	52	48.52	48.52	74.29	83.26	36
Financial companies	1,239	25.83	39.10	73.15	84.17	1,906
Non-financial companies	115,396	29.57	38.21	63.18	74.79	35,840
<i>of which:</i> industry	32,992	24.00	32.76	59.04	71.74	10,049
building	17,915	29.14	38.30	63.99	76.09	10,332
services	61,613	30.32	38.35	61.72	73.17	13,711
Producer households	100,514	14.02	19.62	41.03	55.02	8,764
Consumer households and nec	348,651	15.49	21.26	44.05	59.15	12,252

€

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

March 2000		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,827,481	1,210,705	1,103,170	322,341	251,181	830,397
b.	NORTH-WEST ITALY	801,143	498,338	375,726	123,641	89,704	280,098
	Piedmont	164,610	100,328	88,189	25,810	18,950	67,057
	Valle d'Aosta	2,893	1,932	2,902	689	546	2,340
	Liguria	32,423	21,435	28,602	7,834	6,113	23,082
	Lombardy	601,216	374,641	256,033	89,307	64,094	187,619
c.	NORTH-EAST ITALY	448,868	290,127	330,959	81,769	64,993	245,002
	Trentino-Alto Adige	40,224	27,032	44,981	13,258	10,179	36,734
	Veneto	167,183	108,845	126,534	30,121	24,269	91,451
	Friuli-Venezia Giulia	43,078	28,000	27,074	6,806	5,700	19,980
	Emilia-Romagna	198,384	126,249	132,370	31,586	24,844	96,837
d.	CENTRAL ITALY	398,641	290,183	227,388	61,165	53,706	174,468
	Marche	39,144	24,918	36,300	7,265	5,660	26,055
	Tuscany	98,326	71,541	89,469	18,542	15,860	66,352
	Umbria	17,581	13,583	16,742	3,377	3,268	12,228
	Lazio	243,589	180,141	84,877	31,983	28,916	69,833
e.	SOUTHERN ITALY	126,971	93,059	113,756	38,913	29,304	86,708
	Abruzzo	19,611	13,449	15,911	3,247	2,668	11,395
	Molise	3,297	2,486	2,836	627	567	2,141
	Campania	56,721	40,063	41,832	23,063	15,844	32,265
	Puglia	31,999	24,236	35,088	8,008	6,620	26,793
	Basilicata	5,687	4,601	4,928	1,181	1,036	3,776
	Calabria	9,658	8,225	13,161	2,784	2,566	10,338
f.	ISLANDS	51,857	38,998	55,341	16,851	13,476	44,121
	Sicily	35,798	26,262	38,787	11,929	9,139	31,022
	Sardinia	16,059	12,737	16,554	4,922	4,337	13,099

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
170,717	119,931	136,823	228,215	150,648	85,616	1,106,207	688,946	50,334
66,743	45,932	46,330	90,554	55,087	30,153	520,204	307,615	19,145
15,041	9,705	10,740	17,136	10,648	6,533	106,623	61,025	3,859
265	194	318	347	228	170	1,592	964	74
2,978	2,136	2,928	4,016	2,670	1,603	17,593	10,518	989
48,459	33,898	32,344	69,053	41,541	21,847	394,397	235,108	14,223
50,192	34,340	43,089	64,029	40,999	26,866	252,879	149,796	16,002
8,456	6,256	5,413	6,630	4,343	2,099	11,881	6,254	735
19,094	13,482	17,282	25,561	16,602	11,211	92,408	54,494	6,590
4,167	2,612	3,253	4,504	2,968	2,298	27,600	16,720	1,543
18,474	11,989	17,141	27,336	17,088	11,258	120,988	72,327	7,134
32,984	24,012	26,757	43,574	32,190	16,486	260,918	180,276	9,677
4,450	2,889	5,004	5,851	3,712	3,231	21,578	12,657	2,010
9,832	7,234	10,869	15,211	10,597	7,406	54,742	37,850	4,842
1,967	1,588	2,222	2,587	1,855	1,407	9,650	6,872	885
16,735	12,303	8,662	19,924	16,025	4,442	174,948	122,897	1,940
13,941	10,409	14,105	22,709	16,691	8,690	51,408	36,657	4,253
1,969	1,487	2,035	3,425	2,504	1,502	10,967	6,790	979
329	265	343	532	387	250	1,807	1,266	102
5,327	3,896	5,099	8,740	5,917	3,051	19,587	14,406	1,417
4,140	3,050	4,309	6,882	5,373	2,671	12,969	9,193	1,315
728	567	657	856	618	357	2,922	2,380	138
1,446	1,142	1,662	2,271	1,894	859	3,156	2,622	302
6,858	5,240	6,542	7,350	5,683	3,421	20,797	14,599	1,257
4,465	3,352	4,554	4,858	3,656	2,330	14,543	10,115	881
2,391	1,888	1,988	2,490	2,027	1,091	6,254	4,486	376

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

March 2000

		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	943,815	625,277	1,103,170	166,475	129,724	830,397
b.	NORTH-WEST ITALY	413,756	257,370	375,726	63,855	46,328	280,098
	Piedmont	85,014	51,815	88,189	13,330	9,787	67,057
	Valle d'Aosta	1,494	998	2,902	356	282	2,340
	Liguria	16,745	11,070	28,602	4,046	3,157	23,082
	Lombardy	310,502	193,486	256,033	46,123	33,102	187,619
c.	NORTH-EAST ITALY	231,821	149,838	330,959	42,230	33,566	245,002
	Trentino-Alto Adige	20,774	13,961	44,981	6,847	5,257	36,734
	Veneto	86,343	56,214	126,534	15,556	12,534	91,451
	Friuli-Venezia Giulia	22,248	14,461	27,074	3,515	2,944	19,980
	Emilia-Romagna	102,457	65,202	132,370	16,313	12,831	96,837
d.	CENTRAL ITALY	205,881	149,867	227,388	31,589	27,737	174,468
	Marche	20,216	12,869	36,300	3,752	2,923	26,055
	Tuscany	50,781	36,948	89,469	9,576	8,191	66,352
	Umbria	9,080	7,015	16,742	1,744	1,688	12,228
	Lazio	125,803	93,035	84,877	16,518	14,934	69,833
e.	SOUTHERN ITALY	65,575	48,061	113,756	20,097	15,134	86,708
	Abruzzo	10,128	6,946	15,911	1,677	1,378	11,395
	Molise	1,703	1,284	2,836	324	293	2,141
	Campania	29,294	20,691	41,832	11,911	8,183	32,265
	Puglia	16,526	12,517	35,088	4,136	3,419	26,793
	Basilicata	2,937	2,376	4,928	610	535	3,776
	Calabria	4,988	4,248	13,161	1,438	1,325	10,338
f.	ISLANDS	26,782	20,141	55,341	8,703	6,960	44,121
	Sicily	18,488	13,563	38,787	6,161	4,720	31,022
	Sardinia	8,294	6,578	16,554	2,542	2,240	13,099

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
88,168	61,939	136,823	117,863	77,803	85,616	571,308	355,811	50,334
34,470	23,722	46,330	46,767	28,450	30,153	268,663	158,870	19,145
7,768	5,012	10,740	8,850	5,499	6,533	55,066	31,517	3,859
137	100	318	179	118	170	822	498	74
1,538	1,103	2,928	2,074	1,379	1,603	9,086	5,432	989
25,027	17,507	32,344	35,663	21,454	21,847	203,689	121,423	14,223
25,922	17,735	43,089	33,068	21,174	26,866	130,601	77,363	16,002
4,367	3,231	5,413	3,424	2,243	2,099	6,136	3,230	735
9,861	6,963	17,282	13,201	8,574	11,211	47,725	28,144	6,590
2,152	1,349	3,253	2,326	1,533	2,298	14,254	8,635	1,543
9,541	6,192	17,141	14,118	8,825	11,258	62,485	37,354	7,134
17,035	12,401	26,757	22,504	16,625	16,486	134,753	93,105	9,677
2,298	1,492	5,004	3,022	1,917	3,231	11,144	6,537	2,010
5,078	3,736	10,869	7,856	5,473	7,406	28,272	19,548	4,842
1,016	820	2,222	1,336	958	1,407	4,984	3,549	885
8,643	6,354	8,662	10,290	8,276	4,442	90,353	63,471	1,940
7,200	5,376	14,105	11,728	8,620	8,690	26,550	18,932	4,253
1,017	768	2,035	1,769	1,293	1,502	5,664	3,507	979
170	137	343	275	200	250	933	654	102
2,751	2,012	5,099	4,514	3,056	3,051	10,116	7,440	1,417
2,138	1,575	4,309	3,554	2,775	2,671	6,698	4,748	1,315
376	293	657	442	319	357	1,509	1,229	138
747	590	1,662	1,173	978	859	1,630	1,354	302
3,542	2,706	6,542	3,796	2,935	3,421	10,741	7,540	1,257
2,306	1,731	4,554	2,509	1,888	2,330	7,511	5,224	881
1,235	975	1,988	1,286	1,047	1,091	3,230	2,317	376

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

TDB30440		Banks						
Source: Central Credit Register								
March 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	952,798	422,423	227,221	131,619	134,448	19,057	14,854	3,176
of which: 1 facility	686,602	418,349	180,097	54,957	29,475	2,130	1,344	250
2 facilities	132,532	3,866	45,004	49,872	30,304	2,220	1,091	175
3-4 facilities	84,135	204	2,099	26,315	48,700	4,419	2,138	260
more than 4 facilities	49,529	4	21	475	25,969	10,288	10,281	2,491
b. GENERAL GOVERNMENT	6,259	780	1,238	1,238	1,940	404	483	176
of which: 1 facility	3,482	777	1,080	769	610	73	135	38
2 facilities	1,527	3	157	404	775	87	75	26
3-4 facilities	914	-	1	65	513	178	133	24
more than 4 facilities	336	-	-	-	42	66	140	88
c. FINANCIAL COMPANIES	4,192	589	645	636	1,089	325	470	438
of which: 1 facility	2,273	576	514	401	496	89	118	79
2 facilities	767	12	118	173	273	68	78	45
3-4 facilities	547	1	11	59	232	88	104	52
more than 4 facilities	605	-	2	3	88	80	170	262
d. NON-FINANCIAL COMPANIES	445,008	101,050	103,849	92,268	114,426	17,494	13,421	2,500
of which: 1 facility	230,833	99,859	73,484	33,264	21,577	1,660	881	108
2 facilities	94,937	1,160	29,144	36,995	24,838	1,873	838	89
3-4 facilities	72,191	31	1,219	21,603	43,371	3,977	1,817	173
more than 4 facilities	47,047	-	2	406	24,640	9,984	9,885	2,130
e. PRODUCER HOUSEHOLDS	126,500	61,260	38,541	17,711	8,597	305	82	4
of which: 1 facility	98,561	60,236	29,489	6,925	1,865	38	7	1
2 facilities	19,398	982	8,602	7,416	2,339	48	11	-
3-4 facilities	7,293	41	442	3,325	3,371	92	19	3
more than 4 facilities	1,248	1	8	45	1,022	127	45	-
f. CONSUMER HOUSEHOLDS AND NEC	328,993	233,688	71,348	16,160	7,014	455	284	44
of which: 1 facility	313,183	231,983	65,390	11,324	4,137	216	119	14
2 facilities	12,805	1,571	5,559	3,780	1,689	128	67	11
3-4 facilities	2,726	131	390	1,035	1,025	80	57	8
more than 4 facilities	279	3	9	21	163	31	41	11

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 segment of economic activity and total credit granted

TDB30460		Banks						
Source: Central Credit Register								
March 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								
Average number of banks per borrower	1.69	1.01	1.21	1.83	3.07	5.24	7.47	12.44
First bank's share of total credit granted (%)	50	99	90	74	60	50	43	38
b. GENERAL GOVERNMENT								
Average number of banks per borrower	1.92	1.00	1.12	1.43	2.09	3.05	3.37	6.51
First bank's share of total credit granted (%)	46	99	94	85	75	72	75	41
c. FINANCIAL COMPANIES								
Average number of banks per borrower	3.22	1.02	1.23	1.48	2.15	3.41	4.55	12.76
First bank's share of total credit granted (%)	49	99	90	84	75	68	62	48
d. NON-FINANCIAL COMPANIES								
Average number of banks per borrower	2.28	1.01	1.30	1.92	3.22	5.42	7.86	13.01
First bank's share of total credit granted (%)	45	99	86	71	57	48	40	30
<i>of which: industry</i>								
Average number of banks per borrower	2.90	1.01	1.37	2.12	3.77	6.33	8.87	13.97
First bank's share of total credit granted (%)	36	99	83	65	48	40	33	27
<i>of which: building</i>								
Average number of banks per borrower	1.85	1.00	1.25	1.72	2.51	3.88	5.64	11.68
First bank's share of total credit granted (%)	64	99	88	77	70	64	59	43
<i>of which: services</i>								
Average number of banks per borrower	1.99	1.01	1.28	1.85	2.99	4.94	6.95	11.18
First bank's share of total credit granted (%)	51	99	87	73	61	53	47	35
e. PRODUCER HOUSEHOLDS								
Average number of banks per borrower	1.33	1.01	1.24	1.83	2.76	4.44	5.65	3.00
First bank's share of total credit granted (%)	79	99	89	74	64	59	56	67
f. CONSUMER HOUSEHOLDS AND NEC								
Average number of banks per borrower	1.06	1.00	1.08	1.37	1.68	2.04	2.58	3.40
First bank's share of total credit granted (%)	92	99	96	88	85	83	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								
March 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.	TOTAL	5.66	8.77	8.88	8.35	7.27	5.75	4.11
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	5.70	8.85	8.97	8.46	7.38	5.79	4.04
	NORTH-WEST ITALY	5.19	8.47	8.93	8.35	7.24	5.57	3.84
	Piedmont	5.55	9.67	8.96	8.38	7.25	5.64	4.04
	Valle d'Aosta	6.63	9.39	9.13	8.53	7.77	5.79	4.03
	Liguria	6.51	10.07	9.23	8.70	7.85	6.13	4.20
	Lombardy	5.02	7.93	8.88	8.31	7.18	5.52	3.79
	NORTH-EAST ITALY	5.83	8.88	8.50	7.81	6.81	5.44	4.24
	Trentino-Alto Adige	5.98	8.26	7.74	7.27	6.63	5.39	4.66
	Veneto	6.11	9.36	9.12	8.33	7.20	5.57	4.19
	Friuli-Venezia Giulia	5.85	8.01	8.38	7.78	6.76	5.52	4.20
	Emilia-Romagna	5.49	8.62	7.84	7.22	6.35	5.27	4.27
	CENTRAL ITALY	6.03	9.59	9.27	8.71	7.66	6.21	4.34
	Marche	5.75	8.32	7.65	7.29	6.30	5.24	4.03
	Tuscany	5.94	9.45	8.96	8.27	7.21	5.63	3.97
	Umbria	7.01	9.46	9.17	8.92	7.95	6.63	4.29
	Lazio	6.08	9.90	10.14	9.68	8.68	6.99	4.47
	SOUTHERN ITALY	7.39	8.29	9.39	9.63	8.76	6.79	4.90
	Abruzzo	6.74	9.65	9.48	9.23	8.17	6.09	4.83
	Molise	8.60	11.20	10.40	9.90	9.38	7.69	6.84
	Campania	7.48	10.86	10.77	9.82	8.90	6.75	4.76
	Puglia	7.09	6.00	9.00	9.24	8.43	6.58	5.21
	Basilicata	7.68	10.18	9.98	9.37	8.70	6.75	4.71
	Calabria	7.68	7.28	7.95	9.93	9.28	7.21	3.93
	ISLANDS	7.39	9.78	9.59	9.28	8.66	7.08	4.43
	Sicily	7.22	10.13	9.77	9.41	8.79	7.07	4.32
	Sardinia	7.78	9.18	9.26	9.01	8.42	7.13	4.99
c.	LENDING IN NON-EURO-AREA CURRENCIES	4.92	3.51	3.69	3.87	4.36	5.17	5.01

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								
March 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.	ITALY	7.14	9.86	10.03	9.62	8.83	7.33	4.50
b.	NORTH-WEST ITALY	6.38	9.02	9.76	9.38	8.57	7.11	4.18
	Piedmont	6.50	10.26	9.64	9.24	8.34	6.98	4.28
	Valle d'Aosta	8.21	9.58	9.31	8.83	8.45	6.46	5.44
	Liguria	7.89	10.51	9.68	9.18	8.61	7.24	4.86
	Lombardy	6.24	8.45	9.83	9.47	8.65	7.14	4.13
c.	NORTH-EAST ITALY	7.44	10.02	9.58	9.07	8.35	6.97	5.03
	Trentino-Alto Adige	6.58	8.65	8.05	7.58	7.07	6.01	5.21
	Veneto	8.12	10.58	10.66	10.19	9.29	7.51	5.25
	Friuli-Venezia Giulia	7.70	10.54	9.84	9.21	8.52	7.06	5.07
	Emilia-Romagna	6.87	9.49	8.74	8.23	7.59	6.55	4.80
d.	CENTRAL ITALY	7.87	10.17	10.37	10.07	9.23	7.70	5.22
	Marche	7.46	9.99	9.47	9.28	8.36	6.87	4.30
	Tuscany	8.01	10.70	10.30	9.98	9.38	7.93	4.49
	Umbria	8.64	10.41	10.19	10.04	9.60	8.93	4.67
	Lazio	7.83	9.97	10.66	10.37	9.34	7.73	5.59
e.	SOUTHERN ITALY	8.98	11.81	11.42	10.76	10.11	8.46	5.19
	Abruzzo	8.59	10.50	10.57	10.36	9.74	8.11	5.90
	Molise	9.95	12.30	10.88	10.95	10.00	8.67	11.61
	Campania	8.78	12.10	11.81	11.05	10.31	8.61	4.98
	Puglia	8.95	11.41	11.00	10.30	9.80	8.20	5.57
	Basilicata	9.56	11.13	10.98	10.23	10.10	7.88	6.49
	Calabria	9.82	12.07	11.54	10.96	10.31	8.78	4.06
f.	ISLANDS	7.79	10.35	10.02	9.78	9.26	8.01	4.43
	Sicily	7.49	10.81	10.23	9.91	9.43	7.92	4.33
	Sardinia	8.67	9.59	9.64	9.52	8.93	8.24	5.53

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

March 2000

March 2000		Total	Lending in euros and other euro- area currencies	of which:	
				General government	Financial companies
a.	ITALY	5.66	5.70	5.57	3.76
	up to 500 million lire	8.82	8.91	6.41	7.79
	from 500 million to 5 billion lire	7.52	7.63	6.00	6.96
	from 5 billion to 50 billion lire	5.75	5.79	5.90	5.23
	more than 50 billion lire	4.11	4.04	5.37	3.65
b.	NORTH-WEST ITALY	5.20	5.22	3.51	3.65
	up to 500 million lire	8.63	8.71	5.55	7.16
	from 500 million to 5 billion lire	7.40	7.50	6.29	6.97
	from 5 billion to 50 billion lire	5.57	5.58	3.61	5.05
	more than 50 billion lire	3.88	3.81	3.36	3.57
c.	NORTH-EAST ITALY	5.63	5.70	3.18	3.83
	up to 500 million lire	8.53	8.67	6.89	8.73
	from 500 million to 5 billion lire	6.90	7.03	4.73	6.24
	from 5 billion to 50 billion lire	5.36	5.39	3.29	4.86
	more than 50 billion lire	4.22	4.13	2.88	3.71
d.	CENTRAL ITALY	6.09	6.13	5.86	4.15
	up to 500 million lire	9.35	9.43	6.38	7.79
	from 500 million to 5 billion lire	7.80	7.90	6.11	7.17
	from 5 billion to 50 billion lire	6.18	6.24	5.50	5.99
	more than 50 billion lire	4.60	4.56	5.87	3.97
e.	SOUTHERN ITALY	7.28	7.33	6.56	3.95
	up to 500 million lire	8.79	8.81	7.15	10.35
	from 500 million to 5 billion lire	8.86	8.94	7.44	8.69
	from 5 billion to 50 billion lire	6.75	6.81	6.86	7.56
	more than 50 billion lire	4.70	4.62	4.97	3.58
f.	ISLANDS	6.68	6.74	4.47	4.10
	up to 500 million lire	9.60	9.69	3.05	9.00
	from 500 million to 5 billion lire	8.71	8.82	5.42	8.40
	from 5 billion to 50 billion lire	6.80	6.94	4.17	5.89
	more than 50 billion lire	4.12	3.97	::	::

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			
6.01	5.47	7.45	6.30	8.60	7.41	4.92
9.02	8.20	9.67	9.35	9.56	8.76	3.61
7.61	7.30	8.08	7.74	8.35	7.27	4.28
5.80	5.49	6.85	5.94	6.78	5.83	5.17
4.26	4.04	5.99	4.34	4.49	5.43	5.01
5.69	5.27	7.23	5.92	8.43	7.44	4.88
8.43	7.34	9.57	9.07	9.65	8.94	3.95
7.48	7.25	8.07	7.53	8.24	7.20	4.58
5.62	5.39	6.57	5.74	6.44	5.42	5.39
4.04	3.97	5.57	4.00	4.60	6.00	4.76
5.80	5.32	6.87	6.21	8.10	6.99	4.75
8.66	8.30	8.98	8.83	9.09	8.43	3.02
6.98	6.77	7.27	7.09	7.75	7.08	3.61
5.41	5.20	6.23	5.53	6.24	5.34	4.92
4.35	4.15	5.97	4.51	::	4.54	5.12
6.35	5.71	7.66	6.53	8.76	7.89	5.25
9.49	9.26	9.69	9.55	9.64	9.26	3.66
7.93	7.48	8.34	8.19	8.28	7.26	4.70
6.23	5.74	7.32	6.36	7.30	6.67	5.21
4.62	4.10	6.34	4.77	-	7.02	5.75
7.52	6.93	8.46	7.77	9.42	7.34	5.59
10.55	10.16	10.60	10.76	10.02	8.20	5.34
8.92	8.69	9.20	9.02	9.43	8.18	4.89
6.80	6.51	7.36	6.92	7.17	6.42	5.41
4.86	4.56	6.42	4.94	-	::	6.25
6.61	5.56	8.89	6.82	9.21	8.66	5.18
10.09	10.14	10.29	10.02	9.62	9.30	3.19
8.86	8.64	9.02	8.94	8.98	8.12	3.70
7.01	6.71	8.07	6.98	8.44	7.64	3.41
3.97	3.59	::	4.31	-	-	6.48

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
March 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	5.66	5.57	3.79	5.96	5.44	7.39	6.26	8.48	7.04
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	5.70	5.57	3.76	6.01	5.47	7.45	6.30	8.60	7.41
	NORTH-WEST ITALY	5.19	3.49	3.74	5.66	5.23	7.27	5.91	8.39	7.28
	Piedmont	5.55	3.51	3.91	5.90	5.55	7.17	6.10	8.64	7.76
	Valle d'Aosta	6.63	::	3.53	7.01	5.84	8.12	7.63	9.00	8.30
	Liguria	6.51	4.42	4.00	6.60	5.87	7.61	6.82	8.99	8.29
	Lombardy	5.02	3.23	3.70	5.51	5.11	7.26	5.76	8.23	7.07
	NORTH-EAST ITALY	5.83	3.20	4.09	5.81	5.34	6.82	6.23	8.17	7.17
	Trentino-Alto Adige	5.98	4.24	4.06	5.85	5.57	6.13	5.98	7.37	6.66
	Veneto	6.11	2.88	4.12	6.14	5.64	7.47	6.58	8.74	7.49
	Friuli-Venezia Giulia	5.85	4.05	4.04	5.91	5.36	6.60	6.57	8.23	7.17
	Emilia-Romagna	5.49	3.63	4.08	5.42	5.00	6.33	5.83	7.61	6.96
	CENTRAL ITALY	6.03	5.85	3.51	6.30	5.65	7.65	6.50	8.77	7.96
	Marche	5.75	::	3.66	5.72	5.28	6.99	6.10	7.55	7.33
	Tuscany	5.94	4.82	3.78	6.19	5.86	7.51	6.35	8.54	7.68
	Umbria	7.01	::	8.92	6.84	6.16	8.16	7.25	9.07	8.66
	Lazio	6.08	5.90	3.31	6.46	5.55	7.76	6.59	9.74	8.20
	SOUTHERN ITALY	7.39	6.56	4.49	7.67	7.22	8.51	7.76	9.39	7.27
	Abruzzo	6.74	::	6.54	6.54	5.91	6.71	7.53	9.06	8.60
	Molise	8.60	::	7.88	8.58	8.36	9.31	8.48	9.86	8.08
	Campania	7.48	5.11	4.44	7.76	7.45	9.06	7.62	10.15	7.81
	Puglia	7.09	6.04	4.27	7.44	7.12	8.13	7.50	8.77	6.81
	Basilicata	7.68	::	-	7.42	7.64	8.31	7.76	10.02	8.64
	Calabria	7.68	6.82	3.71	9.03	8.64	9.33	9.10	9.22	6.63
	ISLANDS	7.39	4.47	4.22	7.42	7.64	8.89	6.98	9.18	8.67
	Sicily	7.22	4.97	4.26	7.16	7.58	9.23	6.66	9.17	8.60
	Sardinia	7.78	3.21	4.18	8.05	7.75	8.49	8.04	9.19	8.92
c.	LENDING IN NON-EURO- AREA CURRENCIES	4.92	-	5.01	5.15	5.07	4.31	5.41	3.44	2.34

Notes:

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

TDB30620		Sample of banks					
Source: Survey of lending rates Percentages							
March 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. ON TOTAL OUTSTANDING AT END OF PERIOD							
ITALY	6.00	5.38	5.60	5.82	5.65	5.64	6.40
North-West Italy	5.15	5.24	5.53	5.76	5.36	4.84	4.90
North-East Italy	4.88	5.12	5.21	5.28	5.02	4.58	4.52
Central Italy	6.60	5.68	5.58	5.65	5.46	5.60	6.96
Southern Italy	6.81	5.66	6.47	6.72	7.12	7.99	6.70
Islands	5.52	5.75	6.05	6.26	6.05	5.57	4.22
b. ON AMOUNT DISBURSED IN THE QUARTER							
ITALY	4.61	5.04	5.05	5.21	5.10	4.75	4.50
North-West Italy	4.51	4.95	5.04	5.35	5.08	4.65	3.89
North-East Italy	4.40	4.67	4.72	4.79	5.06	4.75	3.67
Central Italy	5.35	5.38	5.18	5.35	4.99	4.59	5.49
Southern Italy	4.43	5.81	6.06	6.03	5.83	5.78	::
Islands	5.45	5.80	5.93	6.08	5.04	5.14	-

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

March 2000

	Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
					industry	building	services		
a. ON TOTAL OUTSTANDING AT END OF PERIOD									
ITALY	6.01	7.74	4.33	5.35	5.27	5.55	5.37	5.95	5.13
North-West Italy	5.15	4.82	3.97	5.26	5.31	5.33	5.18	5.92	5.02
North-East Italy	4.88	6.16	3.96	4.76	4.56	5.02	4.88	5.35	4.93
Central Italy	6.60	7.88	4.90	5.60	5.55	5.48	5.79	5.85	5.45
Southern Italy	6.83	7.81	4.40	6.30	5.90	6.33	6.44	7.13	5.30
Islands	5.53	4.09	3.89	5.88	5.84	5.71	6.00	6.43	5.50
b. ON AMOUNT DISBURSED IN THE QUARTER									
ITALY	4.61	5.79	4.32	4.68	4.51	5.32	4.62	5.24	4.92
North-West Italy	4.51	::	3.23	4.63	4.30	5.19	4.80	5.28	4.87
North-East Italy	4.40	::	3.50	4.70	4.94	5.32	4.45	4.87	4.60
Central Italy	5.35	::	3.85	4.54	4.33	5.25	4.42	5.24	5.22
Southern Italy	4.43	::	::	5.02	5.56	6.53	4.76	6.22	5.59
Islands	5.46	-	::	5.24	5.14	4.98	5.98	5.86	5.71

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					
March 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	6.11	5.40	4.74	5.42
	Agricultural, forestry and fishery products	6.94	5.78	5.15	5.83
	Fuel and power products	4.01	5.73	4.33	5.73
	Ores and metals	4.49	5.57	3.89	5.62
	Non-metallic minerals and products	5.99	5.01	4.56	5.02
	Chemical products	4.67	5.06	4.63	5.07
	Metal products, except transport equipment	6.08	5.34	5.10	5.34
	Agricultural and industrial machinery	5.81	4.84	4.66	4.85
	Office and data processing machines, etc.	4.72	5.19	4.00	5.24
	Electrical goods	5.67	5.06	4.45	5.08
	Transport equipment	5.81	5.07	3.87	5.14
	Food and tobacco products	5.34	4.98	4.88	4.98
	extiles, clothing and footwear	5.80	5.24	4.66	5.27
	Paper and paper products	5.69	4.96	4.63	4.96
	Rubber and plastic products	5.55	4.81	4.43	4.81
	Other manufactured products	6.40	5.28	4.98	5.29
	Building and construction	7.57	5.60	5.34	5.61
	Wholesale and retail trade services, recovery and repair services	6.61	5.49	4.96	5.51
	Lodging and catering services	7.84	5.70	5.40	5.71
	Inland transport services	6.55	5.71	5.37	5.72
	Maritime and air transport services	4.92	4.31	3.82	4.41
	Auxiliary transport services	6.84	6.55	5.91	6.57
	Communication services	3.87	5.48	::	5.52
	Other market services	6.29	5.24	4.66	5.27

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								
March 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	10.35	9.02	7.89	7.02	6.23	5.59	5.11
	NORTH-WEST ITALY	10.20	8.90	7.69	6.74	6.00	5.39	4.95
	Piedmont	10.21	8.91	7.67	6.69	5.92	5.31	4.78
	Valle d'Aosta	9.78	9.04	7.94	7.09	6.75	5.59	4.50
	Liguria	10.75	9.39	8.13	7.35	6.80	6.00	5.65
	Lombardy	10.14	8.85	7.65	6.71	5.97	5.37	4.95
	NORTH-EAST ITALY	9.81	8.53	7.48	6.69	5.92	5.33	4.91
	Trentino-Alto Adige	9.09	8.21	7.47	6.83	6.21	5.46	4.79
	Veneto	10.67	9.25	8.03	7.15	6.23	5.52	4.98
	Friuli-Venezia Giulia	10.30	8.89	7.75	6.93	5.93	5.50	4.97
	Emilia-Romagna	8.76	7.58	6.75	6.10	5.56	5.13	4.85
	CENTRAL ITALY	10.76	9.34	8.31	7.65	6.87	6.24	5.60
	Marche	9.43	8.14	7.23	6.61	5.74	5.12	4.77
	Tuscany	10.66	9.16	8.03	7.34	6.44	5.87	5.19
	Umbria	10.44	9.32	8.56	7.75	7.12	6.70	5.09
	Lazio	11.87	10.69	9.57	8.77	7.93	6.91	5.93
	SOUTHERN ITALY	11.66	10.39	9.24	8.30	7.43	6.69	6.16
	Abruzzo	11.07	9.56	8.67	7.68	6.64	6.50	5.34
	Molise	11.76	10.32	9.21	9.02	8.18	7.45	6.50
	Campania	12.32	10.87	9.59	8.50	7.66	6.51	5.96
	Puglia	11.15	10.03	8.86	7.88	6.89	6.52	6.71
	Basilicata	10.99	10.09	8.98	7.73	7.13	7.01	::
	Calabria	11.51	10.50	9.44	8.88	8.30	7.95	7.65
	ISLANDS	10.92	9.76	9.06	8.51	8.09	7.51	6.69
	Sicily	10.91	9.88	9.18	8.47	7.97	7.42	6.14
	Sardinia	10.94	9.49	8.82	8.58	8.40	7.66	7.51
b.	MEDIUM AND LONG-TERM LOAN FACILITIES							
	Total outstanding at end of period	5.52	5.59	5.52	5.29	5.09	4.85	4.74
	of which: amount disbursed in the quarter	5.28	5.30	5.34	5.14	4.98	4.53	4.32

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										
March 2000		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.87	2.75	2.32	1.77	1.84	1.56	1.75	1.32	1.78
b.	NORTH-WEST ITALY	1.78	2.91	2.16	1.78	1.87	1.52	1.73	1.25	1.63
	Piedmont	1.80	3.27	2.19	1.84	1.84	1.68	1.87	1.28	1.67
	Valle d'Aosta	1.85	3.39	3.13	1.80	1.43	2.50	1.59	0.98	1.54
	Liguria	1.59	2.17	1.70	1.71	1.82	1.89	1.61	1.21	1.57
	Lombardy	1.79	2.86	2.16	1.77	1.88	1.39	1.70	1.25	1.63
c.	NORTH-EAST ITALY	1.75	3.04	2.05	1.81	1.90	1.73	1.72	1.31	1.69
	Trentino-Alto Adige	2.03	4.24	2.07	2.10	2.52	1.81	1.60	1.77	1.86
	Veneto	1.81	3.05	2.56	1.81	1.90	1.78	1.73	1.33	1.74
	Friuli-Venezia Giulia	1.82	3.26	2.77	1.84	1.72	1.47	2.02	1.44	1.62
	Emilia-Romagna	1.65	2.61	1.49	1.78	1.89	1.71	1.66	1.26	1.64
d.	CENTRAL ITALY	2.14	2.64	2.84	1.87	1.82	1.67	1.95	1.54	2.03
	Marche	1.95	2.97	2.26	1.93	2.04	1.49	1.86	1.53	1.97
	Tuscany	2.25	2.64	2.52	1.82	1.82	1.84	1.81	1.67	2.37
	Umbria	2.21	2.95	2.67	1.66	1.79	1.33	1.56	1.57	2.35
	Lazio	2.09	2.63	2.86	1.91	1.74	1.62	2.03	1.41	1.74
e.	SOUTHERN ITALY	1.76	2.70	2.11	1.40	1.51	1.27	1.35	1.22	1.79
	Abruzzo	1.66	2.22	1.39	1.64	1.77	1.44	1.38	1.47	1.67
	Molise	1.71	1.47	2.90	1.56	1.61	1.42	1.47	1.22	1.75
	Campania	1.71	2.57	2.30	1.30	1.50	1.09	1.23	1.21	1.75
	Puglia	1.81	2.72	2.49	1.46	1.38	1.57	1.54	1.22	1.84
	Basilicata	2.07	5.57	1.40	1.62	1.81	1.22	1.47	1.24	1.93
	Calabria	1.84	2.63	1.43	1.39	0.95	1.22	1.53	1.19	1.88
f.	ISLANDS	1.89	2.78	2.79	1.65	1.73	1.21	1.73	1.29	1.89
	Sicily	1.93	2.62	2.85	1.53	1.67	1.04	1.59	1.27	1.96
	Sardinia	1.81	2.94	2.48	1.83	1.83	1.43	1.93	1.32	1.69

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

March 2000		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.87	2.75	2.32	1.77	1.84	1.56	1.75	1.32	1.78
	from 20 to 250 million lire	1.48	1.97	1.30	0.97	0.92	0.89	1.01	1.06	1.56
	from 250 million to 1 billion lire	1.95	2.41	1.58	1.42	1.41	1.32	1.45	1.77	2.22
	more than 1 billion lire	2.48	2.82	2.35	2.30	2.32	2.20	2.30	2.35	2.79
b.	NORTH-WEST ITALY	1.78	2.90	2.14	1.79	1.88	1.53	1.74	1.26	1.64
	from 20 to 250 million lire	1.33	2.13	1.24	0.93	0.89	0.87	0.96	0.98	1.40
	from 250 million to 1 billion lire	1.85	2.61	1.52	1.39	1.38	1.30	1.41	1.70	2.12
	more than 1 billion lire	2.31	3.00	2.16	2.29	2.33	2.12	2.27	2.42	2.66
c.	NORTH-EAST ITALY	1.72	3.05	2.02	1.78	1.86	1.72	1.70	1.30	1.66
	from 20 to 250 million lire	1.38	2.25	1.35	1.00	0.94	0.92	1.04	1.04	1.46
	from 250 million to 1 billion lire	1.92	2.57	1.60	1.52	1.46	1.44	1.57	1.85	2.17
	more than 1 billion lire	2.41	3.21	2.06	2.36	2.42	2.55	2.25	2.47	2.50
d.	CENTRAL ITALY	2.14	2.66	2.86	1.86	1.82	1.65	1.93	1.53	2.03
	from 20 to 250 million lire	1.69	1.95	1.41	1.11	1.07	1.03	1.15	1.26	1.77
	from 250 million to 1 billion lire	2.10	2.34	1.76	1.51	1.52	1.37	1.52	1.92	2.34
	more than 1 billion lire	2.73	2.68	2.89	2.33	2.21	2.14	2.44	2.43	3.00
e.	SOUTHERN ITALY	1.78	2.70	2.33	1.49	1.65	1.31	1.42	1.24	1.80
	from 20 to 250 million lire	1.55	1.75	1.48	0.77	0.70	0.68	0.82	1.01	1.64
	from 250 million to 1 billion lire	2.02	2.02	1.48	1.19	1.18	1.16	1.22	1.67	2.33
	more than 1 billion lire	2.45	2.84	2.41	2.13	2.23	1.98	2.10	1.97	2.56
f.	ISLANDS	1.89	2.77	2.80	1.65	1.69	1.27	1.74	1.29	1.89
	from 20 to 250 million lire	1.62	1.62	1.04	0.93	0.89	0.81	0.99	1.12	1.70
	from 250 million to 1 billion lire	2.00	2.42	1.52	1.31	1.33	1.10	1.37	1.68	2.26
	more than 1 billion lire	2.91	2.93	2.97	2.27	2.28	2.01	2.32	1.96	3.76

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

March 2000

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	1.67	1.69	1.69	1.81	1.33	1.52
Agricultural, forestry and fishery products	1.38	1.31	1.38	1.75	1.25	1.12
Fuel and power products	2.34	2.37	2.59	2.22	2.31	1.90
Ores and metals	1.90	1.85	1.65	2.17	1.20	2.61
Non-metallic minerals and products	1.81	1.78	2.06	1.81	1.15	1.30
Chemical products	1.88	1.62	2.19	2.15	2.39	1.40
Metal products, except transport equipment	1.51	1.46	1.55	1.84	1.17	1.25
Agricultural and industrial machinery	1.74	1.76	1.83	1.57	1.38	1.22
Office and data processing machines, etc.	1.74	1.91	1.66	1.40	1.21	1.19
Electrical goods	2.01	2.21	1.79	1.71	1.25	1.05
Transport equipment	2.03	1.72	2.62	2.05	0.97	0.98
Food and tobacco products	1.69	1.93	1.58	1.58	1.42	1.60
Textiles, clothing and footwear	1.64	1.67	1.65	1.72	1.22	1.24
Paper and paper products	1.86	1.90	1.90	1.78	1.48	2.17
Rubber and plastic products	1.82	1.73	1.93	1.90	2.04	1.07
Other manufactured products	1.42	1.47	1.35	1.58	1.22	1.11
Building and construction	1.48	1.43	1.59	1.64	1.21	1.21
Wholesale and retail trade services, recovery and repair services	1.46	1.48	1.52	1.55	1.18	1.37
Lodging and catering services	1.34	1.28	1.28	1.51	1.12	1.48
Inland transport services	1.59	1.60	1.27	2.05	1.33	1.33
Maritime and air transport services	1.78	1.55	2.22	1.96	1.51	1.52
Auxiliary transport services	1.94	1.99	1.91	1.66	2.21	2.07
Communication services	2.96	2.63	3.12	3.30	1.03	1.93
Other market services	1.72	1.67	1.71	1.91	1.39	1.76

Notes:

Distribution by branch location (region) and size of deposit

TDB30710		Sample of banks						
Source: Survey of deposit rates Percentages								
March 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.	ITALY	1.51	0.93	1.06	1.22	1.40	1.57	2.24
b.	NORTH-WEST ITALY	1.43	0.83	0.95	1.13	1.33	1.51	2.04
	Piedmont	1.34	0.85	0.96	1.13	1.33	1.54	2.00
	Valle d'Aosta	1.40	0.68	0.79	0.96	1.37	1.49	3.06
	Liguria	1.24	0.87	1.00	1.18	1.39	1.60	2.05
	Lombardy	1.48	0.81	0.95	1.13	1.32	1.50	2.04
c.	NORTH-EAST ITALY	1.37	0.89	1.03	1.18	1.37	1.58	2.13
	Trentino-Alto Adige	1.56	0.87	1.02	1.20	1.45	1.69	2.72
	Veneto	1.41	0.89	1.01	1.16	1.34	1.53	2.38
	Friuli-Venezia Giulia	1.66	1.09	1.19	1.32	1.47	1.68	2.65
	Emilia-Romagna	1.26	0.86	1.00	1.16	1.37	1.60	1.73
d.	CENTRAL ITALY	1.84	1.18	1.30	1.44	1.59	1.72	2.58
	Marche	1.55	1.12	1.25	1.38	1.56	1.80	2.63
	Tuscany	1.60	1.31	1.41	1.51	1.65	1.80	2.29
	Umbria	1.58	1.26	1.36	1.43	1.55	1.80	2.46
	Lazio	1.97	1.08	1.23	1.41	1.56	1.66	2.62
e.	SOUTHERN ITALY	1.30	0.88	0.98	1.11	1.26	1.42	2.26
	Abruzzo	1.35	1.00	1.09	1.22	1.33	1.42	1.97
	Molise	1.29	0.84	1.00	1.18	1.40	1.58	2.40
	Campania	1.25	0.87	0.96	1.09	1.23	1.39	2.19
	Puglia	1.34	0.88	1.00	1.15	1.30	1.49	2.36
	Basilicata	1.69	0.90	1.01	1.14	1.47	1.57	3.92
	Calabria	1.34	0.87	0.96	1.06	1.19	1.37	2.24
f.	ISLANDS	1.46	0.96	1.10	1.25	1.43	1.67	2.50
	Sicily	1.41	0.92	1.07	1.25	1.41	1.57	2.42
	Sardinia	1.55	1.01	1.13	1.27	1.47	1.83	2.62

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

	Jan. 2000	Feb. 2000	Mar. 2000
a. TOTAL	346,849	333,092	346,764
b. GOLD AND GOLD RECEIVABLES	44,190	44,190	44,082
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	43,204	45,470	51,587
Receivables from the IMF	8,110	8,082	8,317
Securities (other than shares)	26,195	29,164	36,499
Reverse operations	1,125	627	713
Other claims	7,774	7,598	6,057
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	6,406	8,977	7,563
Financial counterparties	6,406	8,977	7,563
<i>of which:</i> securities (other than shares)	737	1,011	1,533
reverse operations	765	-	210
other claims	4,904	7,965	5,819
General government	-	-	-
Other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	-	1,969	2,324
Claims on non-euro-area EU central banks	-	1,969	2,324
Securities (other than shares)	-	-	-
Reverse operations	-	-	-
Other claims	-	-	-
f. LENDING TO FINANCIAL SECTOR COUNTERPARTIES IN THE EURO AREA	45,242	36,050	47,945
Main refinancing operations	43,219	34,017	47,281
Longer-term refinancing operations	2,023	2,023	664
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	-	9	-
Credits related to margin calls	-	-	-
Other claims	1	1	1
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	2,872	2,872	2,868
h. GENERAL GOVERNMENT DEBT	79,100	79,100	78,635

TDB40600

Bank of Italy

	Jan. 2000	Feb. 2000	Mar. 2000
(cont.)			
i. INTRA-EUROSISTEM CLAIMS	35,216	20,266	15,862
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)	19,353	4,404	-
l. ITEMS TO BE SETTLED	2	3	3
m. OTHER ASSETS	90,422	93,689	94,275
Euro-area coins	7	7	7
UIC endowment fund	500	500	500
Investments of reserves and provisions (including shares)	49,151	52,416	54,288
Intangible fixed assets	75	75	76
Deferred charges	16	17	17
Tangible fixed assets (net of depreciation)	3,799	3,805	3,805
Accrued income and prepaid expenses	1,957	2,015	1,522
Sundry	34,918	34,854	34,061
n. EXPENSE FOR THE YEAR	195	506	1,620
t. MEMORANDUM ACCOUNTS	2,878,402	2,943,133	2,902,479

Notes:

TDB40600

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Jan. 2000	Feb. 2000	Mar. 2000
a. TOTAL	179,133	172,028	179,089
b. GOLD AND GOLD RECEIVABLES	22,822	22,822	22,767
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	22,313	23,483	26,642
Receivables from the IMF	4,189	4,174	4,295
Securities (other than shares)	13,529	15,062	18,850
Reverse operations	581	324	368
Other claims	4,015	3,924	3,128
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	3,308	4,636	3,906
Financial counterparties	3,308	4,636	3,906
of which: securities (other than shares)	381	522	792
reverse operations	395	-	109
other claims	2,533	4,114	3,005
General government	-	-	-
Other counterparties	-	-	-
e. CLAIMS ON NON-EURO-AREA RESIDENTS	-	1,017	1,200
Claims on non-euro-area EU central banks	-	1,017	1,200
Securities (other than shares)	-	-	-
Reverse operations	-	-	-
Other claims	-	-	-
f. LENDING TO FINANCIAL SECTOR COUNTERPARTIES IN THE EURO AREA	23,366	18,618	24,762
Main refinancing operations	22,321	17,568	24,419
Longer-term refinancing operations	1,045	1,045	343
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	-	5	-
Credits related to margin calls	-	-	-
Other claims	..	..	..
g. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,483	1,483	1,481
h. GENERAL GOVERNMENT DEBT	40,852	40,852	40,611

TDB40600

Bank of Italy

	Jan. 2000	Feb. 2000	Mar. 2000
(cont.)			
i. INTRA-EUROSISTEM CLAIMS	18,187	10,467	8,192
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)	9,995	2,274	-
l. ITEMS TO BE SETTLED	1	1	2
m. OTHER ASSETS	46,699	48,386	48,689
Euro-area coins	4	3	3
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	25,384	27,070	28,037
Intangible fixed assets	39	39	39
Deferred charges	8	9	9
Tangible fixed assets (net of depreciation)	1,962	1,965	1,965
Accrued income and prepaid expenses	1,011	1,041	786
Sundry	18,034	18,001	17,591
n. EXPENSE FOR THE YEAR	101	261	837
t. MEMORANDUM ACCOUNTS	1,486,571	1,520,001	1,499,005



Notes:

H.1.5.2

BALANCE-SHEET - LIABILITIES

1/2

TDB40610		Bank of Italy		
Source: Bank of Italy Stocks in billions of lire				
		Jan. 2000	Feb. 2000	Mar. 2000
a. TOTAL		346,849	333,092	346,764
b. BANKNOTES IN CIRCULATION		127,445	126,381	127,847
c. LIABILITIES TO EURO-AREA FINANCIAL SECTOR COUNTERPARTIES IN EURO		22,458	11,744	14,751
Current accounts (covering the minimum reserve system)		22,456	11,741	14,748
Deposit facility		2	2	2
Fixed-term deposits		-	-	-
Fine-tuning reverse operations		-	-	-
Deposits related to margin calls		..	1	..
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO		48,050	64,490	55,394
General government		47,759	64,140	55,143
of which: Treasury payments account		47,665	64,001	55,004
sinking fund for the redemption of government securities		82	82	82
other liabilities		12	57	57
Other counterparties		291	351	251
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO		37,712	20,107	30,156
Liabilities to non-euro-area EU central banks		37,564	20,001	30,113
Other liabilities		148	106	43
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY		288	-	210
Financial sector counterparties		288	-	210
General government		-	-	-
Other counterparties		-	-	-
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY		1,069	684	628
Deposits and balances		25	25	26
Other liabilities		1,044	659	601
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF		1,856	1,856	1,921
i. INTRA-EUROSISTEM LIABILITIES		-	-	3,537
Promissory notes covering debt certificates issued by the ECB		-	-	-
Other liabilities (net)		-	-	3,537

TDB40610

Bank of Italy

	Jan. 2000	Feb. 2000	Mar. 2000
<i>(cont.)</i>			
I. ITEMS TO BE SETTLED	44	42	37
m. OTHER LIABILITIES	4,359	3,842	4,354
Bank of Italy drafts	1,169	752	755
Cashier's department services	..	..	..
Accrued expenses and deferred income	16	16	32
Sundry	3,174	3,075	3,567
n. PROVISIONS	16,899	16,899	16,832
Provisions for specific risks	7,343	7,343	7,276
Sundry staff-related provisions	9,556	9,556	9,556
o. REVALUATION ACCOUNTS	46,648	46,648	49,537
p. PROVISION FOR GENERAL RISKS	17,616	17,616	17,616
q. CAPITAL AND RESERVES	19,974	19,974	19,974
Capital	..	..	..
Ordinary and extraordinary reserves	13,813	13,813	13,813
Other reserves	6,161	6,161	6,161
r. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	1,036	1,036	1,036
s. INCOME FOR THE YEAR	1,394	1,772	2,932
t. MEMORANDUM ACCOUNTS	2,878,402	2,943,133	2,902,479

Notes:

TDB40610

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Jan. 2000	Feb. 2000	Mar. 2000
a. TOTAL	179,133	172,028	179,089
b. BANKNOTES IN CIRCULATION	65,820	65,270	66,028
c. LIABILITIES TO EURO-AREA FINANCIAL SECTOR COUNTERPARTIES IN EURO	11,599	6,065	7,618
Current accounts (covering the minimum reserve system)	11,598	6,064	7,617
Deposit facility	1	1	1
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	..	..	..
d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	24,816	33,306	28,609
General government	24,665	33,125	28,479
of which: Treasury payments account	24,617	33,054	28,407
sinking fund for the redemption of government securities	42	42	42
other liabilities	6	29	29
Other counterparties	150	181	130
e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	19,477	10,384	15,575
Liabilities to non-euro-area EU central banks	19,400	10,329	15,552
Other liabilities	77	55	22
f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	149	-	109
Financial sector counterparties	149	-	109
General government	-	-	-
Other counterparties	-	-	-
g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	552	353	324
Deposits and balances	13	13	14
Other liabilities	539	340	311
h. COUNTERPART OF SDRs ALLOCATED BY THE IMF	959	959	992
i. INTRA-EUROSISTEM LIABILITIES	-	-	1,827
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other liabilities (net)	-	-	1,827

TDB40610

Bank of Italy

	Jan. 2000	Feb. 2000	Mar. 2000
<i>(cont.)</i>			
I. ITEMS TO BE SETTLED	23	22	19
m. OTHER LIABILITIES	2,251	1,984	2,249
Bank of Italy drafts	604	388	390
Cashier's department services	..	..	..
Accrued expenses and deferred income	8	8	16
Sundry	1,639	1,588	1,842
n. PROVISIONS	8,728	8,728	8,693
Provisions for specific risks	3,793	3,793	3,758
Sundry staff-related provisions	4,935	4,935	4,935
o. REVALUATION ACCOUNTS	24,092	24,092	25,584
p. PROVISION FOR GENERAL RISKS	9,098	9,098	9,098
q. CAPITAL AND RESERVES	10,316	10,316	10,316
Capital	..	..	..
Ordinary and extraordinary reserves	7,134	7,134	7,134
Other reserves	3,182	3,182	3,182
r. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	535	535	535
s. INCOME FOR THE YEAR	720	915	1,514
t. MEMORANDUM ACCOUNTS	1,486,571	1,520,001	1,499,005

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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).

Glossary

Glossary of terms in the tables

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

**CLAIMS ASSUMED AT LESS
THAN NOMINAL VALUE
(FACTORING)**

claims acquired by the intermediary for a much smaller amount than their nominal value, normally owing to the economic and financial situation of the debtor assigned.

**CLASSIFICATION OF
CUSTOMERS BY BRANCH OF
ECONOMIC ACTIVITY**

grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual "*Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica*", published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA).

**CLASSIFICATION OF
CUSTOMERS BY SECTOR AND
SEGMENT OF ECONOMIC
ACTIVITY**

groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and branches (see above) of economic activity are called segments. The method of classifying customers is described in detail in the manual "*Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica*", published by the Bank of Italy. The present classification, which has been in force since June 1998, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95).

**COLLECTIVE INVESTMENT
UNDERTAKINGS**

comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.

**CREDIT IMPLICIT IN
FINANCIAL LEASING
CONTRACTS**

the residual amount of principal due implicit in financial leasing contracts, equal to the sum of the principal portions of outstanding lease rentals plus the final purchase prices of the leased goods.

CUSTOMER LOCATION

geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.

CUSTOMER TRADING

buying and selling securities and financial derivatives for customers.

DELETED BAD DEBTS

the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.

DEPOSITS

funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.

**DERIVATIVES TRADING
(QUARTERLY FLOWS)**

contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.

**ECONOMIC PURPOSE AND
LOCATION OF THE
INVESTMENT**

designed to identify the nature and location of the investment or durable goods being financed independently of the economic classification and location of the customer.

FACILITIES GRANTED

the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.

**FIRM COMMITMENT
UNDERWRITING**

placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.

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

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

REPORTING 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.