

BANCA D'ITALIA

# Statistical Bulletin



I - 2001

## Statistical publications and distribution options

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

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

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

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

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

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

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*Direttore Responsabile:* CARLO CHIESA

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## Statistical Bulletin

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## Notice to readers

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

## Additional information concerning this issue

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This issue updates to 2000 the series on “one-year default rates” and “historical default rates”, which are derived from Central Credit Register data. At the same time the opportunity has been taken, without violating the confidentiality constraint, to enhance the level of detail provided by the variables and to add a new table in which the data are configured differently. In view of increased “size” of the tables following the changes introduced, it has been decided to publish only two in the paper-based version of the *Bulletin*: one for the “one-year default rates” of loans and the other for their “historical default rates”. As usual, the complete set of tables is available on the CD-ROM version of the *Bulletin*.

As regards asset management business (excluding collective investment undertakings), last year saw a steady increase in the number of pension funds set up under Article 9 of Legislative Decree 124/1993 as an alternative to individual portfolio management services. Accordingly, as of this issue, the “Individual Portfolio Management Services” tables have been renamed “Portfolio Management Services”.


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

## Key to symbols and information in the index

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

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

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○ Q 1 [ba]	<b>A1 5.4</b>	<b>Guarantees</b> distribution by: - customer location (geographical area) - customer segment of economic activity	[TDC40040]
○ Q 1 [ba]	<b>A1 5.5</b>	<b>Bad debts</b> distribution by: - customer location (geographical area) - customer segment of economic activity	[TDC40050]
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⊙ Q 2 [ba]		<b>Largest borrowers' share of loan facilities</b> distribution by customer branch of economic activity	[TDB30380]	
⊙ Q 2 [ba]		<b>Largest borrowers' share of bad debts</b> distribution by customer location (province)	[TDB30400]	
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⊙ A 2 [ba-fi]		<b>One-year default rates for loan facilities</b> distribution by customer location (region)	[TDB30500]	
⊙ A 2 [ba-fi]		<b>One-year default rates for loan facilities</b> distribution by customer location (geographical area) and total credit used	[TDB30510]	
⊙ A 2 [ba-fi]		<b>One-year default rates for loan facilities</b> distribution by customer branch of economic activity	[TDB30520]	
⊙ A 2 [ba-fi]		<b>One-year default rates for loan facilities</b> distribution by customer location (geographical area) , total credit used and branch of economic activity	[TDB30525]	
⊙ A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer sector of economic activity and total credit used	[TDB30540]	
⊙ A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and sector of economic activity	[TDB30550]	
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⊙ A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and total credit used	[TDB30570]	
⊙ A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and branch of economic activity	[TDB30580]	

## G LENDING AND DEPOSIT RATES

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H

INFORMATION ON THE BANK OF ITALY

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## **Information on banks**

## B.1.5.1

## BANKS AND BRANCHES

### Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary  
identification data

December 2000		Total		of which:		Banks established as <i>società per azioni</i>	
		Banks	Branches	Banks raising medium and long-term funds		Banks	Branches
				Banks	Branches		
<b>a. TOTAL</b>		<b>841</b>	<b>28,175</b>	<b>24</b>	<b>96</b>	<b>234</b>	<b>20,307</b>
<b>b. PIEDMONT</b>		<b>30</b>	<b>2,343</b>	<b>1</b>	<b>6</b>	<b>17</b>	<b>1,895</b>
Alessandria		2	265	-	-	2	235
Asti		1	143	-	-	1	124
Biella		2	124	-	-	2	107
Cuneo		14	428	-	1	5	302
Novara		1	188	-	-	-	97
Turin		8	986	1	5	7	903
Verbano-Cusio-Ossola		2	81	-	-	-	33
Vercelli		-	128	-	-	-	94
<b>c. VALLE D'AOSTA</b>		<b>3</b>	<b>92</b>	<b>-</b>	<b>1</b>	<b>1</b>	<b>72</b>
Aosta		3	92	-	1	1	72
<b>d. LIGURIA</b>		<b>9</b>	<b>864</b>	<b>-</b>	<b>1</b>	<b>6</b>	<b>799</b>
Genoa		5	473	-	1	4	442
Imperia		-	99	-	-	-	90
La Spezia		2	124	-	-	1	117
Savona		2	168	-	-	1	150
<b>e. LOMBARDY</b>		<b>164</b>	<b>5,435</b>	<b>4</b>	<b>9</b>	<b>55</b>	<b>3,455</b>
Bergamo		13	586	-	-	2	327
Brescia		17	723	-	1	5	495
Como		3	312	-	-	-	200
Cremona		9	239	-	-	1	137
Lecco		4	195	-	-	1	114
Lodi		4	119	-	-	-	51
Mantua		5	293	-	-	2	230
Milan		105	2,168	4	8	42	1,429
Pavia		-	284	-	-	-	208
Sondrio		3	113	-	-	1	28
Varese		1	403	-	-	1	236
<b>f. TRENTO-ALTO ADIGE</b>		<b>129</b>	<b>881</b>	<b>1</b>	<b>2</b>	<b>7</b>	<b>285</b>
Bolzano		58	400	-	1	2	143
Trento		71	481	1	1	5	142
<b>g. VENETO</b>		<b>64</b>	<b>2,949</b>	<b>1</b>	<b>9</b>	<b>11</b>	<b>1,670</b>
Belluno		2	177	-	-	1	120
Padua		13	534	-	3	2	293
Rovigo		7	160	-	-	-	94
Treviso		11	557	-	2	3	282
Venice		5	428	-	1	1	304
Verona		14	557	1	2	4	312
Vicenza		12	536	-	1	-	265

**Banks**

Cooperative banks		Mutual banks		Central institutes		Branches of foreign banks		Municipalities served by banks
<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	
<b>44</b>	<b>4,788</b>	<b>499</b>	<b>2,951</b>	<b>6</b>	<b>30</b>	<b>58</b>	<b>99</b>	<b>5,936</b>
<b>2</b>	<b>330</b>	<b>11</b>	<b>116</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>663</b>
-	30	-	-	-	-	-	-	92
-	13	-	6	-	-	-	-	61
-	17	-	-	-	-	-	-	39
-	32	9	94	-	-	-	-	150
1	91	-	-	-	-	-	-	60
-	66	1	15	-	1	-	1	187
1	47	1	1	-	-	-	-	29
-	34	-	-	-	-	-	-	45
<b>-</b>	<b>6</b>	<b>2</b>	<b>13</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>34</b>
-	6	2	13	-	1	-	-	34
<b>-</b>	<b>55</b>	<b>3</b>	<b>9</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>132</b>
-	28	1	2	-	1	-	-	51
-	7	-	2	-	-	-	-	22
-	5	1	2	-	-	-	-	25
-	15	1	3	-	-	-	-	34
<b>10</b>	<b>1,417</b>	<b>50</b>	<b>500</b>	<b>2</b>	<b>4</b>	<b>47</b>	<b>59</b>	<b>1,139</b>
1	167	10	91	-	-	-	1	185
1	102	11	125	-	-	-	1	177
-	76	3	35	-	-	-	1	98
1	44	7	58	-	-	-	-	88
1	65	2	16	-	-	-	-	65
1	37	3	31	-	-	-	-	44
-	37	3	26	-	-	-	-	69
3	580	11	100	2	4	47	55	180
-	64	-	12	-	-	-	-	98
2	82	-	2	-	-	-	1	41
-	163	-	4	-	-	-	-	94
<b>2</b>	<b>84</b>	<b>117</b>	<b>509</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>3</b>	<b>300</b>
1	63	52	191	-	-	3	3	111
1	21	65	318	-	-	-	-	189
<b>6</b>	<b>859</b>	<b>46</b>	<b>412</b>	<b>-</b>	<b>2</b>	<b>1</b>	<b>6</b>	<b>552</b>
-	42	1	15	-	-	-	-	59
2	150	9	87	-	1	-	3	101
-	20	7	46	-	-	-	-	46
1	188	7	86	-	-	-	1	95
-	80	4	43	-	1	-	-	44
1	183	8	60	-	-	1	2	96
2	196	10	75	-	-	-	-	111

## Distribution by location (province) and institutional category of bank

TDB10207

		Total		of which:		Banks established as società per azioni	
				Banks raising medium and long-term funds			
		Banks	Branches	Banks	Branches	Banks	Branches
<b>h.</b>	<b>FRIULI-VENEZIA GIULIA</b>	<b>31</b>	<b>834</b>	<b>2</b>	<b>4</b>	<b>11</b>	<b>554</b>
	Gorizia	7	89	-	-	2	56
	Pordenone	3	189	-	-	1	140
	Trieste	5	135	1	3	3	102
	Udine	16	421	1	1	5	256
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>59</b>	<b>2,840</b>	<b>-</b>	<b>5</b>	<b>26</b>	<b>2,002</b>
	Bologna	17	663	-	5	8	477
	Ferrara	4	198	-	-	3	147
	Forlì	11	284	-	-	4	185
	Modena	6	394	-	-	3	245
	Parma	2	292	-	-	2	234
	Piacenza	2	192	-	-	-	127
	Ravenna	5	281	-	-	3	224
	Reggio Emilia	5	339	-	-	2	239
	Rimini	7	197	-	-	1	124
<b>l.</b>	<b>MARCHE</b>	<b>29</b>	<b>918</b>	<b>1</b>	<b>6</b>	<b>9</b>	<b>762</b>
	Ancona	12	275	1	3	5	229
	Ascoli Piceno	6	207	-	1	2	174
	Macerata	3	186	-	1	-	158
	Pesaro e Urbino	8	250	-	1	2	201
<b>m.</b>	<b>TUSCANY</b>	<b>58</b>	<b>2,045</b>	<b>3</b>	<b>8</b>	<b>18</b>	<b>1,658</b>
	Arezzo	5	187	-	-	-	120
	Florence	16	569	3	4	8	466
	Grosseto	4	121	-	1	-	89
	Livorno	3	167	-	-	1	148
	Lucca	5	229	-	1	2	207
	Massa Carrara	1	92	-	-	1	91
	Pisa	7	229	-	1	3	196
	Pistoia	8	148	-	-	1	105
	Prato	2	122	-	-	1	110
	Siena	7	181	-	1	1	126
<b>n.</b>	<b>UMBRIA</b>	<b>12</b>	<b>457</b>	<b>1</b>	<b>3</b>	<b>9</b>	<b>404</b>
	Perugia	10	350	1	3	7	306
	Terni	2	107	-	-	2	98
<b>o.</b>	<b>LAZIO</b>	<b>69</b>	<b>2,179</b>	<b>8</b>	<b>12</b>	<b>23</b>	<b>1,689</b>
	Frosinone	6	162	-	-	1	117
	Latina	6	147	-	-	2	109
	Rieti	2	77	-	-	1	59
	Rome	48	1,615	8	12	18	1,268
	Viterbo	7	178	-	-	1	136
<b>p.</b>	<b>ABRUZZO</b>	<b>14</b>	<b>552</b>	<b>-</b>	<b>3</b>	<b>5</b>	<b>493</b>
	Chieti	4	144	-	-	2	136
	L'Aquila	2	133	-	1	1	110
	Pescara	2	131	-	2	1	116
	Teramo	6	144	-	-	1	131

**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	129	18	149	-	1	1	1	
-	9	5	24	-	-	-	-	20
-	22	2	27	-	-	-	-	39
-	25	1	6	-	1	1	1	5
1	73	10	92	-	-	-	-	112
<b>4</b>	<b>562</b>	<b>29</b>	<b>269</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>5</b>	<b>328</b>
-	94	9	85	-	2	-	5	58
-	38	1	13	-	-	-	-	26
-	38	7	61	-	-	-	-	30
2	143	1	6	-	-	-	-	47
-	52	-	6	-	-	-	-	46
1	58	1	7	-	-	-	-	40
-	25	2	32	-	-	-	-	18
-	83	3	17	-	-	-	-	45
1	31	5	42	-	-	-	-	18
<b>-</b>	<b>44</b>	<b>20</b>	<b>111</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>214</b>
-	12	7	33	-	1	-	-	47
-	9	4	24	-	-	-	-	58
-	7	3	21	-	-	-	-	49
-	16	6	33	-	-	-	-	60
<b>3</b>	<b>180</b>	<b>37</b>	<b>203</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>2</b>	<b>276</b>
2	52	3	15	-	-	-	-	38
-	48	8	51	-	2	-	2	44
-	14	4	18	-	-	-	-	28
-	10	2	9	-	-	-	-	20
-	7	3	15	-	-	-	-	29
-	1	-	-	-	-	-	-	15
1	16	3	17	-	-	-	-	38
-	13	7	30	-	-	-	-	22
-	4	1	8	-	-	-	-	6
-	15	6	40	-	-	-	-	36
<b>-</b>	<b>23</b>	<b>3</b>	<b>29</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>85</b>
-	17	3	26	-	1	-	-	53
-	6	-	3	-	-	-	-	32
<b>6</b>	<b>315</b>	<b>30</b>	<b>153</b>	<b>4</b>	<b>4</b>	<b>6</b>	<b>18</b>	<b>266</b>
2	30	3	15	-	-	-	-	63
1	29	3	9	-	-	-	-	30
-	10	1	8	-	-	-	-	32
2	234	18	91	4	4	6	18	84
1	12	5	30	-	-	-	-	57
<b>-</b>	<b>5</b>	<b>9</b>	<b>53</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>173</b>
-	-	2	8	-	-	-	-	54
-	1	1	21	-	1	-	-	46
-	4	1	11	-	-	-	-	29
-	-	5	13	-	-	-	-	44

## B.1.5.1

## BANKS AND BRANCHES

### Distribution by location (province) and institutional category of bank

TDB10207

		Total		of which:		Banks established as società per azioni	
				Banks raising medium and long-term funds			
		Banks	Branches	Banks	Branches	Banks	Branches
q.	<b>MOLISE</b>	<b>5</b>	<b>126</b>	<b>-</b>	<b>1</b>	<b>1</b>	<b>110</b>
	Campobasso	5	94	-	1	1	80
	Isernia	-	32	-	-	-	30
r.	<b>CAMPANIA</b>	<b>43</b>	<b>1,445</b>	<b>-</b>	<b>4</b>	<b>9</b>	<b>1,201</b>
	Avellino	10	121	-	-	1	93
	Benevento	5	80	-	-	1	51
	Caserta	5	186	-	-	2	173
	Naples	5	742	-	4	3	667
	Salerno	18	316	-	-	2	217
s.	<b>PUGLIA</b>	<b>31</b>	<b>1,226</b>	<b>-</b>	<b>3</b>	<b>6</b>	<b>920</b>
	Bari	17	524	-	3	1	389
	Brindisi	2	107	-	-	-	85
	Foggia	3	217	-	-	2	159
	Lecce	5	232	-	-	2	173
	Taranto	4	146	-	-	1	114
t.	<b>BASILICATA</b>	<b>12</b>	<b>229</b>	<b>-</b>	<b>1</b>	<b>3</b>	<b>188</b>
	Matera	3	79	-	-	1	66
	Potenza	9	150	-	1	2	122
u.	<b>CALABRIA</b>	<b>28</b>	<b>477</b>	<b>-</b>	<b>1</b>	<b>4</b>	<b>377</b>
	Catanzaro	5	95	-	1	-	78
	Cosenza	14	171	-	-	3	127
	Crotone	4	40	-	-	1	32
	Reggio Calabria	2	132	-	-	-	110
	Vibo Valentia	3	39	-	-	-	30
v.	<b>SICILY</b>	<b>47</b>	<b>1,640</b>	<b>1</b>	<b>7</b>	<b>10</b>	<b>1,134</b>
	Agrigento	5	171	-	-	-	106
	Caltanissetta	8	90	-	-	-	47
	Catania	4	328	-	2	3	237
	Enna	2	62	-	-	-	42
	Messina	2	225	-	1	-	169
	Palermo	15	378	1	3	5	277
	Ragusa	2	104	-	-	-	58
	Siracusa	3	110	-	1	2	90
	Trapani	6	172	-	-	-	108
z.	<b>SARDINIA</b>	<b>4</b>	<b>643</b>	<b>1</b>	<b>10</b>	<b>3</b>	<b>639</b>
	Cagliari	1	254	1	6	1	253
	Nuoro	-	116	-	1	-	116
	Oristano	1	82	-	1	-	79
	Sassari	2	191	-	2	2	191

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>	
-	3	4	12	-	1	-	-	46
-	3	4	10	-	1	-	-	33
-	-	-	2	-	-	-	-	13
3	136	31	103	-	2	-	3	345
1	12	8	16	-	-	-	-	55
-	17	4	12	-	-	-	-	42
-	7	3	6	-	-	-	-	68
2	69	-	2	-	1	-	3	85
-	31	16	67	-	1	-	-	95
4	235	21	69	-	1	-	1	232
3	92	13	41	-	1	-	1	47
-	17	2	5	-	-	-	-	20
-	51	1	7	-	-	-	-	55
1	51	2	8	-	-	-	-	84
-	24	3	8	-	-	-	-	26
-	10	9	30	-	1	-	-	91
-	4	2	9	-	-	-	-	26
-	6	7	21	-	1	-	-	65
-	25	24	74	-	1	-	-	201
-	3	5	13	-	1	-	-	39
-	4	11	40	-	-	-	-	75
-	-	3	8	-	-	-	-	20
-	15	2	7	-	-	-	-	47
-	3	3	6	-	-	-	-	20
3	370	34	134	-	2	-	-	348
-	36	5	29	-	-	-	-	41
-	22	8	21	-	-	-	-	21
-	83	1	8	-	-	-	-	58
-	7	2	13	-	-	-	-	19
-	45	2	11	-	-	-	-	77
1	69	9	30	-	2	-	-	77
1	45	1	1	-	-	-	-	12
-	16	1	4	-	-	-	-	19
1	47	5	17	-	-	-	-	24
-	-	1	3	-	1	-	-	335
-	-	-	-	-	1	-	-	98
-	-	-	-	-	-	-	-	90
-	-	1	3	-	-	-	-	60
-	-	-	-	-	-	-	-	87

## Distribution by device and customer location (province)

TDB10211

Source: Supervisory returns

December 2000		Number of devices in operation		
		POS		ATMs
		bank networks	interbank networks	
<b>a. TOTAL</b>		<b>57,433</b>	<b>512,995</b>	<b>31,699</b>
<b>b. PIEDMONT</b>		<b>2,186</b>	<b>42,075</b>	<b>2,742</b>
Alessandria		126	3,704	245
Asti		30	1,857	138
Biella		16	2,520	146
Cuneo		106	6,510	440
Novara		220	3,616	217
Turin		1,519	20,991	1,321
Verbano-Cusio-Ossola		31	828	110
Vercelli		138	2,049	125
<b>c. VALLE D'AOSTA</b>		<b>142</b>	<b>2,211</b>	<b>118</b>
Aosta		142	2,211	118
<b>d. LIGURIA</b>		<b>1,265</b>	<b>20,144</b>	<b>890</b>
Genoa		978	9,539	459
Imperia		2	3,525	113
La Spezia		84	2,444	134
Savona		201	4,636	184
<b>e. LOMBARDY</b>		<b>8,424</b>	<b>102,301</b>	<b>6,447</b>
Bergamo		401	8,617	627
Brescia		212	11,884	883
Como		119	6,120	352
Cremona		394	1,929	224
Lecco		32	1,909	190
Lodi		132	970	146
Mantua		230	3,245	310
Milan		6,040	51,472	2,778
Pavia		725	4,084	312
Sondrio		-	3,510	167
Varese		139	8,561	458
<b>f. TRENTINO-ALTO ADIGE</b>		<b>1,292</b>	<b>24,164</b>	<b>1,112</b>
Bolzano		798	12,304	523
Trento		494	11,860	589
<b>g. VENETO</b>		<b>1,702</b>	<b>54,179</b>	<b>3,386</b>
Belluno		34	2,724	183
Padua		156	9,669	562
Rovigo		-	2,135	157
Treviso		152	8,868	665
Venice		881	11,805	568
Verona		306	10,505	668
Vicenza		173	8,473	583



## Banks

## Number of customers

## Home and corporate banking

personal  
servicesbusiness  
servicesPhone  
banking

887,952

548,508

2,231,403

82,671

54,468

197,260

3,942

5,430

14,789

2,713

2,484

4,757

19,959

3,824

25,516

4,486

5,474

14,074

3,547

3,924

21,955

43,182

30,552

97,011

1,146

1,104

6,483

3,696

1,676

12,675

4,184

1,848

4,784

4,184

1,848

4,784

13,999

10,832

65,474

6,904

6,504

40,209

2,094

1,433

6,092

2,617

1,174

8,273

2,384

1,721

10,900

166,380

138,574

341,910

6,254

13,026

21,237

22,064

16,545

45,739

12,162

6,680

22,387

3,405

3,470

5,450

7,654

3,674

8,172

1,169

1,393

3,966

3,149

15,487

10,093

85,031

64,026

176,671

3,720

3,834

15,047

13,507

1,545

1,619

8,265

8,894

31,529

24,680

18,408

208,621

15,122

11,133

200,357

9,558

7,275

8,264

113,638

82,254

140,920

5,694

3,749

4,498

24,131

18,954

27,996

3,250

1,322

8,793

15,002

13,245

19,867

16,053

6,023

32,002

22,928

20,325

35,227

26,580

18,636

12,537

## Distribution by device and customer location (province)

TDB10211

		Number of devices in operation		
		POS		ATMs
		bank networks	interbank networks	
<b>h.</b>	<b>FRIULI-VENEZIA GIULIA</b>	<b>403</b>	<b>14,504</b>	<b>951</b>
	Gorizia	-	2,064	102
	Pordenone	14	2,971	214
	Trieste	157	3,262	179
	Udine	232	6,207	456
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>4,413</b>	<b>43,505</b>	<b>3,186</b>
	Bologna	573	10,755	774
	Ferrara	246	3,118	256
	Forlì	191	4,881	319
	Modena	295	6,404	449
	Parma	1,859	3,202	336
	Piacenza	947	1,930	205
	Ravenna	115	4,546	312
	Reggio Emilia	187	4,169	304
	Rimini	-	4,500	231
<b>l.</b>	<b>MARCHE</b>	<b>900</b>	<b>15,964</b>	<b>1,001</b>
	Ancona	232	5,314	305
	Ascoli Piceno	370	4,045	245
	Macerata	155	2,746	197
	Pesaro e Urbino	143	3,859	254
<b>m.</b>	<b>TUSCANY</b>	<b>12,647</b>	<b>37,913</b>	<b>2,294</b>
	Arezzo	636	1,949	215
	Florence	3,357	13,845	675
	Grosseto	1,053	1,810	120
	Livorno	2,224	2,892	192
	Lucca	1,722	4,380	256
	Massa Carrara	319	1,812	96
	Pisa	535	3,767	257
	Pistoia	288	2,946	161
	Prato	898	1,870	122
	Siena	1,615	2,642	200
<b>n.</b>	<b>UMBRIA</b>	<b>1,609</b>	<b>5,596</b>	<b>578</b>
	Perugia	1,119	4,649	464
	Terni	490	947	114
<b>o.</b>	<b>LAZIO</b>	<b>7,313</b>	<b>52,820</b>	<b>2,480</b>
	Frosinone	11	3,084	174
	Latina	883	3,196	173
	Rieti	61	964	50
	Rome	5,904	43,745	1,913
	Viterbo	454	1,831	170
<b>p.</b>	<b>ABRUZZO</b>	<b>1,455</b>	<b>8,611</b>	<b>600</b>
	Chieti	371	2,420	165
	L'Aquila	449	1,861	160
	Pescara	535	2,447	139
	Teramo	100	1,883	136

**Banks**

## Number of customers

Home and corporate banking		Phone banking
personal services	business services	
<b>22,391</b>	<b>14,257</b>	<b>30,915</b>
1,407	1,289	6,544
6,574	4,338	5,282
3,350	2,460	9,778
11,060	6,170	9,311
<b>73,113</b>	<b>59,370</b>	<b>264,795</b>
23,407	16,344	39,798
5,228	2,266	5,039
5,382	4,238	5,686
12,033	9,883	27,240
6,500	6,116	27,498
2,665	3,073	7,135
8,825	4,444	8,158
3,191	9,969	140,573
5,882	3,037	3,668
<b>20,706</b>	<b>12,459</b>	<b>28,150</b>
7,833	5,515	11,958
5,340	2,104	7,170
3,038	2,073	5,128
4,495	2,767	3,894
<b>108,838</b>	<b>65,648</b>	<b>194,344</b>
8,580	6,256	10,847
27,492	22,614	37,476
5,789	2,417	10,961
11,029	3,642	29,898
13,208	6,884	16,235
3,484	2,804	3,897
12,242	5,301	54,046
7,525	4,778	9,674
6,007	5,677	7,545
13,482	5,275	13,765
<b>16,358</b>	<b>7,626</b>	<b>31,636</b>
12,994	5,973	23,744
3,364	1,653	7,892
<b>74,712</b>	<b>30,976</b>	<b>205,250</b>
3,874	1,643	8,195
5,459	2,047	12,311
645	187	2,764
61,183	25,912	176,888
3,551	1,187	5,092
<b>10,689</b>	<b>5,895</b>	<b>27,939</b>
3,090	1,443	7,941
2,230	754	6,656
2,790	2,350	9,773
2,579	1,348	3,569

## Distribution by device and customer location (province)

TDB10211

		Number of devices in operation		
		POS		ATMs
		bank networks	interbank networks	
<b>q.</b>	<b>MOLISE</b>	<b>40</b>	<b>1,340</b>	<b>149</b>
	Campobasso	25	1,054	116
	Isernia	15	286	33
<b>r.</b>	<b>CAMPANIA</b>	<b>4,961</b>	<b>21,015</b>	<b>1,662</b>
	Avellino	116	1,064	115
	Benevento	-	777	78
	Caserta	226	2,755	216
	Napoli	3,249	13,055	930
	Salerno	1,370	3,364	323
<b>s.</b>	<b>PUGLIA</b>	<b>1,807</b>	<b>16,795</b>	<b>1,442</b>
	Bari	927	7,439	582
	Brindisi	160	1,383	124
	Foggia	294	2,393	273
	Lecce	266	3,306	285
	Taranto	160	2,274	178
<b>t.</b>	<b>BASILICATA</b>	<b>585</b>	<b>1,733</b>	<b>242</b>
	Matera	106	692	87
	Potenza	479	1,041	155
<b>u.</b>	<b>CALABRIA</b>	<b>1,402</b>	<b>8,606</b>	<b>553</b>
	Catanzaro	362	1,662	117
	Cosenza	396	3,338	202
	Crotone	-	492	40
	Reggio Calabria	644	2,331	153
	Vibo Valentia	-	783	41
<b>v.</b>	<b>SICILY</b>	<b>3,846</b>	<b>24,815</b>	<b>1,322</b>
	Agrigento	221	1,580	131
	Caltanissetta	111	842	61
	Catania	883	6,791	274
	Enna	44	561	36
	Messina	1,031	3,146	171
	Palermo	1,299	6,041	305
	Ragusa	26	1,921	93
	Siracusa	94	1,603	108
	Trapani	137	2,330	143
<b>z.</b>	<b>SARDINIA</b>	<b>1,010</b>	<b>12,470</b>	<b>510</b>
	Cagliari	579	4,948	220
	Nuoro	-	1,708	55
	Oristano	12	787	37
	Sassari	419	5,027	198

Notes:

**Banks**

## Number of customers

Home and corporate banking		Phone banking
personal services	business services	
<b>1,815</b>	<b>624</b>	<b>3,485</b>
1,254	455	2,624
561	169	861
<b>37,397</b>	<b>12,631</b>	<b>123,277</b>
1,417	744	5,142
1,238	240	5,107
5,412	1,337	12,618
20,288	8,244	81,343
9,042	2,066	19,067
<b>43,678</b>	<b>9,462</b>	<b>131,850</b>
19,200	5,074	44,413
3,253	725	14,179
5,218	1,053	13,844
9,656	1,395	41,386
6,351	1,215	18,028
<b>3,438</b>	<b>581</b>	<b>7,333</b>
1,873	247	2,604
1,565	334	4,729
<b>6,377</b>	<b>2,433</b>	<b>27,539</b>
1,630	714	7,961
2,001	825	9,030
171	84	1,414
2,251	747	8,365
324	63	769
<b>54,755</b>	<b>12,709</b>	<b>97,360</b>
3,698	565	5,666
2,239	442	3,146
12,732	2,733	27,637
1,273	269	1,531
7,126	1,818	12,248
15,164	3,668	28,978
4,008	1,103	2,951
4,613	1,084	7,407
3,902	1,027	7,796
<b>7,698</b>	<b>6,996</b>	<b>98,561</b>
3,804	3,260	41,660
948	680	12,073
509	507	7,890
2,437	2,549	36,938

## Distribution by major category of bank

TDB10014

Source: Supervisory returns  
Stocks in billions of lire

## December 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	50,708	50,678	30
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	5,757	5,742	15
Receivables from BI-ECB	15,648	15,323	325
Receivables from banks	540,364	522,549	17,815
<i>of which: time deposits and interbank CDs</i>	227,024	220,399	6,625
repos	124,197	123,882	314
Receivables from non-bank customers:			
current account receivables	403,071	402,358	713
repos	36,567	36,157	409
personal loans	29,956	29,934	22
export credits	33,489	33,453	36
import credits	25,224	25,132	92
mortgage loans	659,767	537,616	122,151
other loans	506,706	473,481	33,225
bad debts	100,181	91,597	8,584
unpaid and protested own bills	1,212	1,173	39
Securities	409,310	393,676	15,634
<i>of which: not held as fixed assets</i>	319,023	306,292	12,732
Subordinated loans	22,458	21,970	488
Participating interests	151,452	142,183	9,268
Fixed assets	87,427	85,514	1,913
<i>of which: buildings</i>	50,067	48,561	1,506
Bills, other credit instruments and documents	253,437	244,268	9,169
Sundry debtors net of items in suspense accounts	250,646	242,913	7,733
Negative capital items	2,219	2,177	41
Items in transit or in suspense accounts	52,842	52,286	556
Remaining asset items	459,506	431,615	27,891
TOTAL	4,096,707	3,840,563	256,144
<b>COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>			
Guarantees granted	313,849	285,020	28,829
Guarantees applied for	12,337	12,337	..
Commitments and contingent liabilities	1,579,015	1,507,707	71,308
Credit implicit in leasing contracts with customers	17,946	17,428	518
Customer bill portfolio	29,676	20,447	9,230
Undrawn customer credit lines	1,061,104	1,013,422	47,682
Securities and the like on deposit	3,738,145	3,710,218	27,927

## 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
28,597	11,154	10,957	47,071	3,637
3,358	615	1,784	4,756	1,002
8,044	3,404	4,200	14,586	1,063
311,892	75,069	153,404	500,015	40,349
142,456	27,451	57,117	214,377	12,647
82,949	11,112	30,135	120,485	3,712
206,042	85,139	111,889	375,259	27,811
21,948	1,873	12,746	33,749	2,818
17,209	4,156	8,591	26,806	3,151
22,437	6,622	4,429	32,834	655
14,973	5,442	4,809	24,240	984
345,276	131,609	182,883	606,356	53,411
312,529	77,749	116,429	481,710	24,997
53,507	18,219	28,455	82,604	17,577
746	196	270	954	257
170,474	66,834	172,002	363,026	46,285
120,986	52,133	145,905	290,306	28,717
18,635	1,559	2,265	21,252	1,206
108,592	24,822	18,038	149,031	2,420
45,166	19,178	23,082	78,297	9,130
28,831	9,416	11,820	45,119	4,948
135,362	55,729	62,346	240,970	12,467
155,685	40,609	54,352	230,744	19,902
1,545	288	386	2,158	61
31,277	10,021	11,544	45,866	6,976
253,489	42,273	163,745	432,076	27,431
2,265,185	682,272	1,149,250	3,793,279	303,428
211,312	42,276	60,261	304,310	9,539
9,279	1,299	1,759	11,947	390
973,794	150,397	454,825	1,514,926	64,090
4,467	561	12,918	17,946	-
11,585	11,181	6,910	26,675	3,001
617,869	196,576	246,659	996,693	64,411
2,152,015	670,588	915,541	3,578,898	159,247

## Distribution by major category of bank

TDB10014

Source: Supervisory returns  
Stocks in millions of euros

## December 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	26,189	26,173	16
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,973	2,966	8
Receivables from BI-ECB	8,082	7,914	168
Receivables from banks	279,075	269,874	9,201
<i>of which:</i> time deposits and interbank CDs	117,248	113,827	3,422
repos	64,142	63,980	162
Receivables from non-bank customers:			
current account receivables	208,169	207,801	368
repos	18,885	18,674	211
personal loans	15,471	15,460	11
export credits	17,295	17,277	19
import credits	13,027	12,980	47
mortgage loans	340,741	277,656	63,086
other loans	261,692	244,533	17,159
bad debts	51,739	47,306	4,433
unpaid and protested own bills	626	606	20
Securities	211,391	203,317	8,074
<i>of which:</i> not held as fixed assets	164,762	158,186	6,575
Subordinated loans	11,599	11,347	252
Participating interests	78,218	73,431	4,787
Fixed assets	45,152	44,164	988
<i>of which:</i> buildings	25,857	25,080	778
Bills, other credit instruments and documents	130,889	126,154	4,735
Sundry debtors net of items in suspense accounts	129,448	125,454	3,994
Negative capital items	1,146	1,124	21
Items in transit or in suspense accounts	27,291	27,004	287
Remaining asset items	237,315	222,911	14,405
<b>TOTAL</b>	<b>2,115,773</b>	<b>1,983,485</b>	<b>132,287</b>
<b>COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>			
Guarantees granted	162,090	147,201	14,889
Guarantees applied for	6,372	6,372	..
Commitments and contingent liabilities	815,493	778,666	36,828
Credit implicit in leasing contracts with customers	9,268	9,001	268
Customer bill portfolio	15,326	10,560	4,767
Undrawn customer credit lines	548,014	523,389	24,625
Securities and the like on deposit	1,930,591	1,916,168	14,423

## 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
14,769	5,761	5,659	24,310	1,879
1,734	318	921	2,456	517
4,155	1,758	2,169	7,533	549
161,079	38,770	79,226	258,236	20,839
73,572	14,177	29,499	110,716	6,532
42,840	5,739	15,564	62,225	1,917
106,412	43,971	57,786	193,805	14,363
11,335	967	6,583	17,430	1,455
8,888	2,146	4,437	13,844	1,627
11,588	3,420	2,288	16,957	338
7,733	2,811	2,484	12,519	508
178,320	67,970	94,451	313,157	27,585
161,408	40,154	60,130	248,782	12,910
27,634	9,409	14,696	42,661	9,078
385	101	139	493	133
88,043	34,517	88,832	187,487	23,904
62,484	26,924	75,353	149,930	14,831
9,624	805	1,170	10,976	623
56,083	12,820	9,316	76,968	1,250
23,326	9,905	11,921	40,437	4,715
14,890	4,863	6,105	23,302	2,555
69,909	28,782	32,199	124,451	6,439
80,405	20,973	28,071	119,169	10,279
798	149	199	1,114	31
16,153	5,175	5,962	23,688	3,603
130,916	21,832	84,567	223,148	14,167
1,169,870	352,364	593,538	1,959,065	156,707
109,134	21,834	31,122	157,163	4,927
4,792	671	909	6,170	201
502,922	77,673	234,898	782,394	33,100
2,307	290	6,671	9,268	-
5,983	5,775	3,569	13,777	1,550
319,103	101,523	127,389	514,749	33,265
1,111,423	346,330	472,838	1,848,346	82,244

## Distribution by major category of bank

TDB10024

Source: Supervisory returns  
Stocks in billions of lire

## December 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	1,202,541	1,189,303	13,239
<i>of which:</i> savings deposits	126,120	125,676	444
time savings deposits	13,847	13,406	441
savings certificates and CDs	95,597	88,894	6,703
current account deposits	806,229	802,084	4,145
time current account deposits	11,747	11,428	319
repos	142,198	141,351	846
Payables to BI-ECB	50,525	48,364	2,161
Payables to banks	791,157	725,076	66,081
<i>of which:</i> time deposits and interbank CDs	402,787	382,533	20,255
repos	89,778	87,897	1,880
Funds raised in the market	604,844	497,588	107,256
<i>of which:</i> bonds in issue	524,650	422,730	101,920
Provision for employee severance benefits	15,921	15,659	263
Supplementary pension fund	12,900	12,695	205
Provision for writedown of securities	154	119	35
Provision for writedown of investments	788	761	26
Accumulated depreciation	35,130	34,323	808
<i>of which:</i> accumulated depreciation of buildings	14,573	14,023	550
Provision for writedown of loans	61,866	57,288	4,578
Provision for writedown of commitments and guarantees granted	896	889	7
Sundry provisions for losses and charges	17,614	16,541	1,073
Provision for loan losses	6,806	4,835	1,971
Capital, reserves and provisions included in capital	249,712	229,067	20,645
Sundry creditors net of items in suspense accounts	180,652	173,806	6,846
Discounted bills, other credit instruments and documents	327,187	326,919	268
Items in transit or in suspense accounts	47,351	46,395	956
Remaining liabilities items	488,711	458,985	29,726
TOTAL	4,096,707	3,840,563	256,144

## 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
658,365	209,465	334,712	1,057,062	145,479
52,756	21,387	51,977	89,073	37,047
6,622	1,016	6,209	6,729	7,118
48,386	23,288	23,923	75,786	19,811
474,687	131,715	199,827	731,734	74,495
9,652	276	1,818	9,261	2,487
65,018	28,229	48,950	130,678	11,520
26,248	1,340	22,937	48,521	2,004
423,530	101,882	265,745	778,301	12,856
219,157	55,677	127,954	398,686	4,102
49,646	6,709	33,422	87,068	2,710
331,778	143,179	129,887	561,363	43,481
274,876	127,618	122,157	483,612	41,038
9,247	2,998	3,676	13,748	2,173
7,240	3,146	2,513	8,898	4,002
108	31	15	147	6
701	28	59	681	106
19,236	6,211	9,684	32,111	3,020
8,218	2,903	3,453	13,653	920
34,170	10,869	16,827	48,233	13,633
682	112	102	713	183
12,898	2,115	2,600	15,797	1,817
3,022	1,088	2,696	6,637	169
131,172	42,611	75,929	231,708	18,004
114,289	23,415	42,948	169,233	11,419
181,869	69,922	75,396	316,296	10,891
29,663	8,419	9,268	41,621	5,730
280,966	54,542	153,203	460,258	28,453
2,265,185	682,272	1,149,250	3,793,279	303,428

## Distribution by major category of bank

TDB10024

Source: Supervisory returns  
Stocks in millions of euros

## December 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	621,061	614,224	6,837
<i>of which:</i> savings deposits	65,136	64,906	229
time savings deposits	7,151	6,923	228
savings certificates and CDs	49,372	45,910	3,462
current account deposits	416,383	414,242	2,141
time current account deposits	6,067	5,902	165
repos	73,439	73,002	437
Payables to BI-ECB	26,094	24,978	1,116
Payables to banks	408,599	374,470	34,128
<i>of which:</i> time deposits and interbank CDs	208,022	197,562	10,461
repos	46,366	45,395	971
Funds raised in the market	312,376	256,983	55,393
<i>of which:</i> bonds in issue	270,959	218,322	52,637
Provision for employee severance benefits	8,223	8,087	136
Supplementary pension fund	6,662	6,556	106
Provision for writedown of securities	79	61	18
Provision for writedown of investments	407	393	14
Accumulated depreciation	18,143	17,726	417
<i>of which:</i> accumulated depreciation of buildings	7,526	7,242	284
Provision for writedown of loans	31,951	29,587	2,365
Provision for writedown of commitments and guarantees granted	463	459	4
Sundry provisions for losses and charges	9,097	8,543	554
Provision for loan losses	3,515	2,497	1,018
Capital, reserves and provisions included in capital	128,965	118,303	10,662
Sundry creditors net of items in suspense accounts	93,299	89,763	3,536
Discounted bills, other credit instruments and documents	168,978	168,839	139
Items in transit or in suspense accounts	24,455	23,961	494
Remaining liabilities items	252,398	237,046	15,352
TOTAL	2,115,773	1,983,485	132,287

## 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
340,017	108,180	172,864	545,927	75,134
27,246	11,046	26,844	46,002	19,133
3,420	525	3,207	3,475	3,676
24,989	12,027	12,355	39,140	10,231
245,156	68,025	103,202	377,909	38,474
4,985	143	939	4,783	1,284
33,579	14,579	25,281	67,489	5,949
13,556	692	11,846	25,059	1,035
218,735	52,618	137,246	401,959	6,640
113,185	28,755	66,083	205,904	2,118
25,640	3,465	17,261	44,967	1,400
171,349	73,946	67,081	289,920	22,456
141,961	65,909	63,089	249,765	21,195
4,776	1,549	1,898	7,100	1,122
3,739	1,625	1,298	4,595	2,067
56	16	8	76	3
362	14	30	352	55
9,934	3,208	5,001	16,584	1,560
4,244	1,499	1,783	7,051	475
17,647	5,613	8,691	24,910	7,041
352	58	53	368	94
6,661	1,093	1,343	8,159	938
1,561	562	1,392	3,428	87
67,745	22,007	39,214	119,667	9,299
59,026	12,093	22,181	87,401	5,898
93,927	36,112	38,939	163,353	5,625
15,320	4,348	4,787	21,495	2,959
145,107	28,169	79,123	237,703	14,695
1,169,870	352,364	593,538	1,959,065	156,707





## Distribution by residual maturity

TDB10030			Banks					
Source: Supervisory returns Percentages								
December 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	61.62	29.41	19.06	12.51	21.91	17.12
Receivables from BI-ECB and other banks		100.00	5.81	29.82	53.64	9.50	4.60	2.44
Securities portfolio		100.00	54.65	1.41	4.81	14.09	53.07	26.62
b. LIABILITIES								
Payables to non-bank customers		100.00	1.22	84.19	13.94	1.68	0.11	0.09
Payables to BI-ECB and other banks		100.00	13.29	31.86	46.57	9.58	7.20	4.79
Bonds, savings certificates and CDs		100.00	43.83	2.18	9.62	18.06	49.59	20.55

## 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							
December 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	151,452	108,592	24,822	18,038	149,031	2,420
	Banks	98,566	71,827	16,402	10,337	96,903	1,663
	<i>of which: non-resident</i>	13,799	12,795	542	461	13,750	49
	Other financial intermediaries	34,378	25,694	3,608	5,077	33,929	449
	<i>of which: non-resident</i>	14,447	11,949	830	1,668	14,356	91
	Financial auxiliaries	3,426	1,319	1,505	602	3,317	109
	Insurance companies	4,673	3,329	825	519	4,592	81
	Non-financial companies	10,408	6,423	2,482	1,503	10,290	119
	<i>of which: qualified holdings</i>	3,304	2,172	849	282	3,293	11

Notes:



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

TDB10032

Banks

Source: Supervisory returns  
Stocks in millions of euros

## December 2000

	Entire banking system	Major and large banks	Medium- sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>a. TOTAL</b>	<b>78,218</b>	<b>56,083</b>	<b>12,820</b>	<b>9,316</b>	<b>76,968</b>	<b>1,250</b>
Banks	50,905	37,096	8,471	5,339	50,046	859
<i>of which: non-resident</i>	7,127	6,608	280	238	7,101	25
Other financial intermediaries	17,755	13,270	1,863	2,622	17,523	232
<i>of which: non-resident</i>	7,461	6,171	429	861	7,414	47
Financial auxiliaries	1,769	681	777	311	1,713	56
Insurance companies	2,414	1,719	426	268	2,372	42
Non-financial companies	5,375	3,317	1,282	776	5,314	61
<i>of which: qualified holdings</i>	1,706	1,122	439	146	1,701	6

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Notes:

TDB10033		Banks	
Source: Supervisory returns Stocks in billions of lire			
		Sept. 2000	Dec. 2000
<b>a. ASSETS</b>			
Cash		19	28
Receivables from parent bank and other foreign branches		104,299	104,498
Receivables from banks and central banks		135,630	102,679
<i>of which:</i> from non-residents		92,842	64,426
repos with banks		12,064	8,009
Receivables from non-bank customers		122,124	122,981
<i>of which:</i> from non-residents		114,850	114,651
repos		11,170	8,284
Subordinated loans		11,170	8,284
Securities and participating interests		78,363	77,405
<i>of which:</i> securities not held as fixed assets		36,102	38,572
Bad debts		733	739
Other liabilities items		66,205	74,506
TOTAL		507,373	480,218
<b>b. LIABILITIES</b>			
Payables to parent bank and other foreign branches		84,226	85,524
Payables to banks and central banks		225,927	191,426
<i>of which:</i> to non-residents		198,911	165,628
repos with banks		20,926	20,712
Payables to non-bank customers		114,786	110,959
<i>of which:</i> to non-residents		99,896	95,527
repos		7,422	5,949
Subordinated loans		8,872	10,694
Endowment funds and capital reserves		4,717	3,959
Other liabilities items		68,844	78,629
TOTAL		507,373	480,218
<b>c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>			
Guarantees		31,718	33,072
Commitments and contingent liabilities		675,508	689,609
Bill portfolio		1,684	2,044

**Notes:**

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

TDB10033

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Sept. 2000	Dec. 2000
<b>a. ASSETS</b>		
Cash	10	15
Receivables from parent bank and other foreign branches	53,866	53,969
Receivables from banks and central banks	70,047	53,029
<i>of which:</i> from non-residents	47,949	33,273
repos with banks	6,230	4,136
Receivables from non-bank customers	63,072	63,515
<i>of which:</i> from non-residents	59,315	59,213
repos	5,769	4,278
Subordinated loans	5,769	4,278
Securities and participating interests	40,471	39,977
<i>of which:</i> securities not held as fixed assets	18,645	19,921
Bad debts	379	382
Other liabilities items	34,192	38,479
TOTAL	262,036	248,012
<b>b. LIABILITIES</b>		
Payables to parent bank and other foreign branches	43,499	44,170
Payables to banks and central banks	116,682	98,863
<i>of which:</i> to non-residents	102,729	85,540
repos with banks	10,807	10,697
Payables to non-bank customers	59,282	57,306
<i>of which:</i> to non-residents	51,592	49,336
repos	3,833	3,072
Subordinated loans	4,582	5,523
Endowment funds and capital reserves	2,436	2,045
Other liabilities items	35,555	40,608
TOTAL	262,036	248,012
<b>c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>		
Guarantees	16,381	17,080
Commitments and contingent liabilities	348,871	356,153
Bill portfolio	870	1,055

**Notes:**

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



## Distribution by customer location (region)

TDB30260						Banks
Source: Central Credit Register Stocks and flows in billions of lire						
December 2000						
		Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
a.	<b>TOTAL</b>	<b>568,627</b>	<b>114,044</b>	<b>1.06</b>	<b>35,445</b>	<b>4,147</b>
b.	<b>NORTH-WEST ITALY</b>	<b>121,434</b>	<b>23,874</b>	<b>1.08</b>	<b>9,233</b>	<b>1,048</b>
	Piedmont	35,391	5,108	1.06	2,663	273
	Valle d'Aosta	1,050	163	1.01	100	6
	Liguria	14,971	2,411	1.07	1,103	108
	Lombardy	70,022	16,193	1.09	5,367	660
c.	<b>NORTH-EAST ITALY</b>	<b>74,000</b>	<b>14,133</b>	<b>1.06</b>	<b>5,058</b>	<b>794</b>
	Trentino-Alto Adige	4,229	796	1.07	406	70
	Veneto	27,848	6,161	1.07	1,682	441
	Friuli-Venezia Giulia	9,143	1,290	1.12	625	52
	Emilia-Romagna	32,780	5,886	1.05	2,345	232
d.	<b>CENTRAL ITALY</b>	<b>128,380</b>	<b>31,244</b>	<b>1.09</b>	<b>8,036</b>	<b>1,212</b>
	Marche	14,036	2,180	1.07	638	79
	Tuscany	40,493	5,575	1.06	2,298	258
	Umbria	7,427	1,528	1.24	411	101
	Lazio	66,424	21,961	1.09	4,689	775
e.	<b>SOUTHERN ITALY</b>	<b>146,450</b>	<b>28,149</b>	<b>1.05</b>	<b>9,236</b>	<b>747</b>
	Abruzzo	14,353	2,451	1.04	913	116
	Molise	2,658	544	1.03	190	31
	Campania	51,834	10,163	1.06	4,065	238
	Puglia	43,089	9,153	1.06	2,361	254
	Basilicata	9,074	1,748	1.05	360	29
	Calabria	25,442	4,091	1.03	1,347	81
f.	<b>ISLANDS</b>	<b>98,363</b>	<b>16,642</b>	<b>1.02</b>	<b>3,882</b>	<b>347</b>
	Sicily	78,440	12,774	1.02	2,704	213
	Sardinia	19,923	3,869	1.02	1,178	134

Notes:

## Distribution by customer location (region)

TDB30260

Banks

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

## December 2000

		Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
a.	<b>TOTAL</b>	<b>568,627</b>	<b>58,899</b>	<b>1.06</b>	<b>35,445</b>	<b>2,142</b>
b.	<b>NORTH-WEST ITALY</b>	<b>121,434</b>	<b>12,330</b>	<b>1.08</b>	<b>9,233</b>	<b>541</b>
	Piedmont	35,391	2,638	1.06	2,663	141
	Valle d'Aosta	1,050	84	1.01	100	3
	Liguria	14,971	1,245	1.07	1,103	56
	Lombardy	70,022	8,363	1.09	5,367	341
c.	<b>NORTH-EAST ITALY</b>	<b>74,000</b>	<b>7,299</b>	<b>1.06</b>	<b>5,058</b>	<b>410</b>
	Trentino-Alto Adige	4,229	411	1.07	406	36
	Veneto	27,848	3,182	1.07	1,682	228
	Friuli-Venezia Giulia	9,143	666	1.12	625	27
	Emilia-Romagna	32,780	3,040	1.05	2,345	120
d.	<b>CENTRAL ITALY</b>	<b>128,380</b>	<b>16,136</b>	<b>1.09</b>	<b>8,036</b>	<b>626</b>
	Marche	14,036	1,126	1.07	638	41
	Tuscany	40,493	2,879	1.06	2,298	133
	Umbria	7,427	789	1.24	411	52
	Lazio	66,424	11,342	1.09	4,689	400
e.	<b>SOUTHERN ITALY</b>	<b>146,450</b>	<b>14,538</b>	<b>1.05</b>	<b>9,236</b>	<b>386</b>
	Abruzzo	14,353	1,266	1.04	913	60
	Molise	2,658	281	1.03	190	16
	Campania	51,834	5,249	1.06	4,065	123
	Puglia	43,089	4,727	1.06	2,361	131
	Basilicata	9,074	903	1.05	360	15
	Calabria	25,442	2,113	1.03	1,347	42
f.	<b>ISLANDS</b>	<b>98,363</b>	<b>8,595</b>	<b>1.02</b>	<b>3,882</b>	<b>179</b>
	Sicily	78,440	6,597	1.02	2,704	110
	Sardinia	19,923	1,998	1.02	1,178	69



Notes:

## Distribution by customer segment of economic activity

TDB30270

Banks

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

December 2000		Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
a.	<b>TOTAL</b>	<b>568,627</b>	<b>114,044</b>	<b>1.06</b>	<b>35,445</b>	<b>4,147</b>
	General government	42	95	1.28	-	-
	Financial companies	1,180	3,119	1.21	33	137
	Non-financial companies	112,133	67,915	1.09	4,794	2,755
	<i>of which:</i> industry	32,240	20,009	1.11	1,204	1,030
	building	17,214	19,206	1.10	722	676
	services	59,933	25,363	1.06	2,776	972
	Producer households	102,649	17,090	1.03	4,392	440
	Consumer households and nec	335,863	23,144	1.01	25,262	765

Notes:

## Distribution by customer segment of economic activity

TDB30270

Banks

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

## December 2000

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>568,627</b>	<b>58,899</b>	<b>1.06</b>	<b>35,445</b>	<b>2,142</b>
General government	42	49	1.28	-	-
Financial companies	1,180	1,611	1.21	33	71
Non-financial companies	112,133	35,075	1.09	4,794	1,423
<i>of which:</i> industry	32,240	10,334	1.11	1,204	532
building	17,214	9,919	1.10	722	349
services	59,933	13,099	1.06	2,776	502
Producer households	102,649	8,826	1.03	4,392	227
Consumer households and nec	335,863	11,953	1.01	25,262	395

€

Notes:

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

TDB30274		Banks				
Source: Supervisory returns Stocks in billions of lire						
December 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	471,282	201,891	37,341	101,662	130,388
b.	EUROPE	334,259	158,600	26,927	70,207	78,525
of which: Albania		172	49	11	9	102
Austria		7,349	6,076	702	280	291
Belgium		18,426	9,886	257	7,117	1,166
Bulgaria		257	4	3	59	190
Czech Republic		340	26	67	76	171
Croatia		6,268	492	1,003	615	4,158
Denmark		2,076	1,742	35	203	97
Finland		1,144	248	40	451	404
France		45,055	20,538	2,809	11,629	10,080
Germany		43,309	27,685	5,049	2,996	7,579
Greece		5,419	1,514	59	804	3,042
Ireland		7,752	3,060	320	2,876	1,496
Yugoslavia		31	21	8	1	..
Liechtenstein		115	24	16	62	14
Luxemburg		36,922	15,693	2,658	9,255	9,316
Malta		378	28	35	120	196
Norway		1,527	686	354	307	181
Netherlands		23,389	5,717	892	5,713	11,067
Poland		7,362	122	470	1,682	5,088
Portugal		14,723	5,592	4,685	612	3,833
United Kingdom		76,847	48,663	2,817	16,342	9,025
Romania		486	129	16	101	240
Russia		4,741	510	409	386	3,437
Slovenia		526	147	215	101	63
Spain		12,581	3,231	2,742	4,030	2,579
Sweden		2,549	1,085	21	848	596
Switzerland		7,475	3,992	317	2,081	1,085
Turkey		3,681	1,159	31	601	1,891
Hungary		2,282	294	549	599	841
c.	ASIA	16,007	7,401	2,364	2,124	4,119
of which: Saudi Arabia		651	138	2	53	458
China		1,923	739	521	265	398
South Korea		1,458	780	353	160	166
Philippines		207	1	52	17	137
Japan		5,636	3,871	47	560	1,159
India		580	78	121	155	228
Indonesia		289	13	77	66	134
Iran		1,821	850	970	..	..
Iraq		167	80	1	86	-



## 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	215	52	6	34	122
	Malaysia	248	89	48	23	88
	Pakistan	386	..	-	224	163
	Qatar	804	22	-	243	540
	Taiwan	571	341	59	19	152
	Thailand	326	5	15	83	223
d.	AFRICA	2,313	793	247	461	812
	of which: Algeria	700	575	53	23	49
	Egypt	223	61	51	33	77
	Morocco	431	3	14	33	382
	Nigeria	69	6	22	23	18
	South Africa	295	38	37	105	115
	Tunisia	195	86	68	23	18
e.	AMERICA	83,054	19,923	4,603	24,207	34,321
	of which: Argentina	10,813	1,821	630	5,023	3,338
	Brazil	10,036	1,394	1,305	3,039	4,298
	Canada	1,497	138	128	462	769
	Chile	1,341	77	71	707	486
	Colombia	555	10	1	281	264
	Cuba	217	102	111	2	2
	Ecuador	82	2	-	7	73
	Mexico	3,922	179	39	719	2,985
	Paraguay	296	59	6	153	77
	Peru	9,963	5,095	12	3,221	1,635
	United States	41,802	10,764	2,242	9,844	18,952
	Uruguay	1,085	268	55	514	248
	Venezuela	1,372	8	1	177	1,187
f.	OCEANIA	2,146	848	400	246	652
	of which: Australia	1,382	508	399	216	259
g.	OFFSHORE CENTRES	25,729	14,139	2,372	3,665	5,552
	of which: Cayman Islands	9,734	4,454	1,626	570	3,083
	Hong Kong	3,836	1,617	209	1,605	405
	Singapore	3,513	2,554	141	536	281
h.	INTERNATIONAL ORGANIZATIONS	7,757	187	423	748	6,399

## 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

December 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.	<b>TOTAL</b>	<b>243,397</b>	<b>104,268</b>	<b>19,285</b>	<b>52,504</b>	<b>67,340</b>
	b.	<b>EUROPE</b>	<b>172,631</b>	<b>81,910</b>	<b>13,907</b>	<b>36,259</b>	<b>40,555</b>
		<i>of which:</i>					
		Albania	89	25	6	5	53
		Austria	3,795	3,138	362	145	151
		Belgium	9,516	5,105	133	3,676	602
		Bulgaria	132	2	2	31	98
		Czech Republic	176	13	35	39	88
		Croatia	3,237	254	518	318	2,148
		Denmark	1,072	900	18	105	50
		Finland	591	128	21	233	209
		France	23,269	10,607	1,450	6,006	5,206
		Germany	22,367	14,298	2,607	1,547	3,914
		Greece	2,799	782	30	415	1,571
		Ireland	4,003	1,580	165	1,485	773
		Yugoslavia	16	11	4	1	..
		Liechtenstein	60	12	8	32	7
		Luxemburg	19,069	8,105	1,373	4,780	4,811
		Malta	195	14	18	62	101
		Norway	788	354	183	158	93
		Netherlands	12,079	2,953	461	2,950	5,716
		Poland	3,802	63	243	869	2,628
		Portugal	7,604	2,888	2,420	316	1,980
		United Kingdom	39,688	25,133	1,455	8,440	4,661
		Romania	251	67	8	52	124
		Russia	2,449	263	211	199	1,775
		Slovenia	272	76	111	52	32
		Spain	6,498	1,668	1,416	2,081	1,332
		Sweden	1,316	560	11	438	308
		Switzerland	3,861	2,062	164	1,075	561
		Turkey	1,901	598	16	310	977
		Hungary	1,179	152	283	310	434
	c.	<b>ASIA</b>	<b>8,267</b>	<b>3,822</b>	<b>1,221</b>	<b>1,097</b>	<b>2,127</b>
		<i>of which:</i>					
		Saudi Arabia	336	71	1	27	237
		China	993	382	269	137	206
		South Korea	753	403	182	83	86
		Philippines	107	1	27	9	71
		Japan	2,911	1,999	24	289	598
		India	300	40	62	80	118
		Indonesia	149	7	40	34	69
		Iran	940	439	501	..	..
		Iraq	86	41	1	44	-

## 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	111	27	3	18	63
	Malaysia	128	46	25	12	45
	Pakistan	200	..	-	115	84
	Qatar	415	11	-	125	279
	Taiwan	295	176	30	10	79
	Thailand	168	3	8	43	115
d.	AFRICA	1,195	409	128	238	419
	of which: Algeria	362	297	27	12	25
	Egypt	115	32	26	17	40
	Morocco	223	1	7	17	197
	Nigeria	36	3	11	12	9
	South Africa	152	20	19	54	59
	Tunisia	101	44	35	12	9
e.	AMERICA	42,894	10,289	2,377	12,502	17,725
	of which: Argentina	5,584	941	325	2,594	1,724
	Brazil	5,183	720	674	1,569	2,220
	Canada	773	71	66	238	397
	Chile	692	40	37	365	251
	Colombia	287	5	..	145	136
	Cuba	112	53	57	1	1
	Ecuador	42	1	-	4	38
	Mexico	2,025	92	20	371	1,542
	Paraguay	153	30	3	79	40
	Peru	5,145	2,631	6	1,664	845
	United States	21,589	5,559	1,158	5,084	9,788
	Uruguay	560	139	28	265	128
	Venezuela	709	4	..	91	613
f.	OCEANIA	1,108	438	207	127	337
	of which: Australia	714	262	206	111	134
g.	OFFSHORE CENTRES	13,288	7,302	1,225	1,893	2,867
	of which: Cayman Islands	5,027	2,300	840	295	1,592
	Hong Kong	1,981	835	108	829	209
	Singapore	1,815	1,319	73	277	145
h.	INTERNATIONAL ORGANIZATIONS	4,006	97	219	386	3,305

## Notes:

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

## Distribution by major category of banks

TDB30254

Banks

Source: Supervisory returns  
 Stocks in billions of lire  
 Percentages

## December 2000

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
<b>a. ENTIRE BANKING SYSTEM</b>	<b>136,536</b>	<b>99,184</b>	<b>37,352</b>	<b>7.74</b>
Banks raising short-term funds	125,539	90,681	34,857	7.86
Banks raising medium and long-term funds	10,997	8,503	2,494	6.64
Major and large banks	73,576	53,159	20,418	7.62
Medium-sized banks	25,070	18,164	6,906	7.55
Small and minor banks	37,890	27,862	10,028	8.14
Banks with their head office in the Centre or North	114,849	81,754	33,095	7.04
Banks with their head office in the South	21,687	17,431	4,257	16.60

Notes:

## Distribution by major category of banks

TDB30254

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

## December 2000

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
<b>a. ENTIRE BANKING SYSTEM</b>	<b>70,515</b>	<b>51,224</b>	<b>19,291</b>	<b>7.74</b>
Banks raising short-term funds	64,835	46,833	18,002	7.86
Banks raising medium and long-term funds	5,680	4,391	1,288	6.64
Major and large banks	37,999	27,454	10,545	7.62
Medium-sized banks	12,947	9,381	3,567	7.55
Small and minor banks	19,568	14,389	5,179	8.14
Banks with their head office in the Centre or North	59,314	42,222	17,092	7.04
Banks with their head office in the South	11,201	9,002	2,198	16.60



Notes:

## Distribution by customer location (region)

TDB30256				Banks
Source: Supervisory returns Stocks and flows in billions of lire Percentages				
December 2000		Non-performing loans	<i>of which:</i> Bad debts      Substandard loans	Non-performing Total loans x100
a.	TOTAL	136,536	99,184      37,352	7.74
b.	NORTH-WEST ITALY	30,800	21,250      9,550	4.41
	Piedmont	6,837	4,502      2,336	4.38
	Valle d'Aosta	203	150      54	6.88
	Liguria	2,877	2,110      767	8.29
	Lombardy	20,882	14,489      6,393	4.14
c.	NORTH-EAST ITALY	19,739	12,757      6,982	5.03
	Trentino-Alto Adige	2,238	715      1,523	6.08
	Veneto	8,169	5,551      2,618	5.32
	Friuli-Venezia Giulia	1,685	1,124      561	4.61
	Emilia-Romagna	7,647	5,367      2,280	4.62
d.	CENTRAL ITALY	38,112	26,085      12,027	9.04
	Marche	2,631	1,920      711	6.59
	Tuscany	7,334	5,109      2,225	6.68
	Umbria	1,949	1,218      731	9.21
	Lazio	26,198	17,838      8,359	10.44
e.	SOUTHERN ITALY	28,920	23,294      5,626	17.52
	Abruzzo	2,725	2,117      608	12.43
	Molise	579	499      80	13.43
	Campania	9,941	8,000      1,942	15.31
	Puglia	9,411	7,302      2,110	19.66
	Basilicata	1,922	1,658      264	22.78
	Calabria	4,342	3,718      623	24.69
f.	ISLANDS	18,965	15,798      3,167	22.16
	Sicily	13,905	12,024      1,880	23.32
	Sardinia	5,061	3,774      1,287	19.50

Notes:

## Distribution by customer location (region)

TDB30256

Banks

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

## December 2000

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
<b>a. TOTAL</b>	<b>70,515</b>	<b>51,224</b>	<b>19,291</b>	<b>7.74</b>
<b>b. NORTH-WEST ITALY</b>	<b>15,907</b>	<b>10,975</b>	<b>4,932</b>	<b>4.41</b>
Piedmont	3,531	2,325	1,206	4.38
Valle d'Aosta	105	77	28	6.88
Liguria	1,486	1,090	396	8.29
Lombardy	10,785	7,483	3,302	4.14
<b>c. NORTH-EAST ITALY</b>	<b>10,194</b>	<b>6,588</b>	<b>3,606</b>	<b>5.03</b>
Trentino-Alto Adige	1,156	369	787	6.08
Veneto	4,219	2,867	1,352	5.32
Friuli-Venezia Giulia	870	581	290	4.61
Emilia-Romagna	3,949	2,772	1,177	4.62
<b>d. CENTRAL ITALY</b>	<b>19,683</b>	<b>13,472</b>	<b>6,211</b>	<b>9.04</b>
Marche	1,359	992	367	6.59
Tuscany	3,788	2,638	1,149	6.68
Umbria	1,007	629	378	9.21
Lazio	13,530	9,213	4,317	10.44
<b>e. SOUTHERN ITALY</b>	<b>14,936</b>	<b>12,030</b>	<b>2,906</b>	<b>17.52</b>
Abruzzo	1,407	1,093	314	12.43
Molise	299	258	41	13.43
Campania	5,134	4,131	1,003	15.31
Puglia	4,860	3,771	1,089	19.66
Basilicata	993	856	137	22.78
Calabria	2,242	1,920	322	24.69
<b>f. ISLANDS</b>	<b>9,795</b>	<b>8,159</b>	<b>1,636</b>	<b>22.16</b>
Sicily	7,181	6,210	971	23.32
Sardinia	2,614	1,949	665	19.50

€

Notes:

## Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns  
Stocks in billions of lire  
Percentages

December 2000		Non-performing loans	of which:		Non-performing Total loans	x100
			Bad debts	Substandard loans		
a.	TOTAL	136,536	99,184	37,352		7.74
	General government	388	134	254		0.34
	Financial companies	3,418	2,391	1,027		1.34
	Non-financial companies	81,914	56,901	25,014		8.83
	of which: industry	23,845	16,963	6,882		5.94
	building	22,949	15,645	7,305		20.91
	services	31,445	21,412	10,033		7.94
	Producer households	21,590	17,179	4,411		18.43
	Consumer households and nec	29,225	22,580	6,645		8.33

Notes:



## Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

## December 2000

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
<b>a. TOTAL</b>	<b>70,515</b>	<b>51,224</b>	<b>19,291</b>	<b>7.74</b>
General government	200	69	131	0.34
Financial companies	1,765	1,235	530	1.34
Non-financial companies	42,305	29,387	12,918	8.83
<i>of which:</i> industry	12,315	8,761	3,554	5.94
building	11,852	8,080	3,773	20.91
services	16,240	11,058	5,182	7.94
Producer households	11,150	8,872	2,278	18.43
Consumer households and nec	15,094	11,662	3,432	8.33



Notes:



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



## Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

December 2000

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	57	54
Customer trading	65	60
Underwriting	41	37
Placement	114	108
Individual portfolio management	91	86
Reception of orders	83	75

## b. NUMBER OF SIMs

175

167

## 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

December 2000

Companies authorized

Companies operating

a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	1,192	975
	Equity	588	463
	<i>of which:</i> foreign-oriented	406	332
	Balanced	108	79
	<i>of which:</i> foreign-oriented	47	38
	Bond	496	433
	<i>of which:</i> foreign-oriented	258	224
b.	NUMBER OF SICAV SUB-FUNDS	8	7
	Equity	2	2
	<i>of which:</i> foreign-oriented	1	1
	Balanced	3	2
	<i>of which:</i> foreign-oriented	-	-
	Bond	3	3
	<i>of which:</i> foreign-oriented	3	3
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	57	54
d.	NUMBER OF SICAVs	2	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

		Sept. 2000	Dec. 2000
<b>a.</b>	<b>NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>209</b>	<b>208</b>
	Leasing	72	70
	Factoring	40	38
	Consumer credit	20	20
	Other forms of finance	27	25
	Acquisition of shareholdings	17	17
	Issue and/or management of credit cards	7	7
	Securitization	15	21
	Foreign exchange trading and other activities	11	10

**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

	Sept. 2000	Dec. 2000
<b>a. ASSETS</b>		
Cash and liquid assets	1	3
Receivables from banks and financial institutions	11,743	18,384
Receivables from customers	562	342
Bonds and other debt securities	10,850	26,931
Shares, capital parts and other equity securities	2,240	769
Options bought and the like	3,764	2,177
Participating interests	275	251
Fixed assets	557	530
Remaining asset items	2,207	8,236
<b>TOTAL</b>	<b>32,199</b>	<b>57,621</b>
<b>b. LIABILITIES</b>		
Payables to banks and financial institutions	19,791	37,945
Payables to customers	357	2,579
Debt securities in issue	-	-
Options sold and the like	4,001	2,197
Provision for employee severance benefits	85	91
Provisions for risks	797	1,294
Subordinated liabilities	198	183
Capital, reserves and share premiums	2,986	3,185
Remaining liabilities items	3,985	10,146
<b>TOTAL</b>	<b>32,199</b>	<b>57,621</b>

**Notes:**

The data include transactions with non-resident customers.



TDB40240

Securities firms

Source: Supervisory returns  
Stocks in millions of euros

	Sept. 2000	Dec. 2000
<b>a. ASSETS</b>		
Cash and liquid assets	1	1
Receivables from banks and financial institutions	6,065	9,494
Receivables from customers	290	176
Bonds and other debt securities	5,604	13,909
Shares, capital parts and other equity securities	1,157	397
Options bought and the like	1,944	1,124
Participating interests	142	129
Fixed assets	288	274
Remaining asset items	1,140	4,253
<b>TOTAL</b>	<b>16,629</b>	<b>29,759</b>
<b>b. LIABILITIES</b>		
Payables to banks and financial institutions	10,221	19,597
Payables to customers	184	1,332
Debt securities in issue	-	-
Options sold and the like	2,066	1,135
Provision for employee severance benefits	44	47
Provisions for risks	412	668
Subordinated liabilities	102	95
Capital, reserves and share premiums	1,542	1,645
Remaining liabilities items	2,058	5,240
<b>TOTAL</b>	<b>16,629</b>	<b>29,759</b>

€

**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

	Sept. 2000	Dec. 2000
<b>a. ASSETS</b>		
Cash and liquid assets	63	38
Current account receivables from banks and deposits	2,163	2,463
Receivables from customers	146,921	162,474
Bad debts	2,037	1,883
Securities portfolio	4,299	4,042
Participating interests	4,961	5,712
<i>of which: held for merchant banking purposes</i>	756	1,139
Tangible and intangible fixed assets	8,443	8,868
Remaining asset items	11,049	12,690
<b>TOTAL</b>	<b>179,935</b>	<b>198,168</b>
<b>b. LIABILITIES</b>		
Current account payables to banks	43,567	52,867
Financial payables	95,145	103,424
Securities in issue	8,796	5,944
Provisions for liabilities and charges and provision for employee severance benefits	1,759	1,670
Loan loss provision	839	738
Provision for general financial risks	343	348
Subordinated loans	1,398	1,442
Capital and reserves	12,605	13,084
Remaining liabilities items	15,482	18,651
<b>TOTAL</b>	<b>179,935</b>	<b>198,168</b>
<b>c. OFF-BALANCE-SHEET ACTIVITIES</b>		
Guarantees	4,082	4,404
Derivative contracts	33,024	37,262

**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

	Sept. 2000	Dec. 2000
<b>a. ASSETS</b>		
Cash and liquid assets	32	19
Current account receivables from banks and deposits	1,117	1,272
Receivables from customers	75,879	83,911
Bad debts	1,052	972
Securities portfolio	2,220	2,087
Participating interests	2,562	2,950
<i>of which: held for merchant banking purposes</i>	390	588
Tangible and intangible fixed assets	4,360	4,580
Remaining asset items	5,706	6,554
<b>TOTAL</b>	<b>92,929</b>	<b>102,345</b>
<b>b. LIABILITIES</b>		
Current account payables to banks	22,501	27,303
Financial payables	49,138	53,414
Securities in issue	4,543	3,070
Provisions for liabilities and charges and provision for employee severance benefits	909	863
Loan loss provision	433	381
Provision for general financial risks	177	180
Subordinated loans	722	745
Capital and reserves	6,510	6,757
Remaining liabilities items	7,996	9,633
<b>TOTAL</b>	<b>92,929</b>	<b>102,345</b>
<b>c. OFF-BALANCE-SHEET ACTIVITIES</b>		
Guarantees	2,108	2,274
Derivative contracts	17,056	19,244

**Notes:**

The data include transactions with non-resident customers.





## **Information on banking business**

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

TDB10231

Source: Supervisory returns  
Stocks in billions of lire

December 2000		Total	General government	Financial companies
<b>a. TOTAL</b>		<b>1,763,272</b>	<b>112,908</b>	<b>255,068</b>
<b>b. NORTH-WEST ITALY</b>		<b>698,283</b>	<b>16,686</b>	<b>170,489</b>
	Piedmont	156,212	3,976	21,396
	Valle d'Aosta	2,956	122	229
	Liguria	34,720	2,583	1,136
	Lombardy	504,396	10,006	147,728
<b>c. NORTH-EAST ITALY</b>		<b>392,570</b>	<b>11,866</b>	<b>32,764</b>
	Trentino-Alto Adige	36,831	654	2,184
	Veneto	153,585	4,573	11,263
	Friuli-Venezia Giulia	36,590	1,838	3,268
	Emilia-Romagna	165,563	4,801	16,049
<b>d. CENTRAL ITALY</b>		<b>421,765</b>	<b>72,692</b>	<b>42,536</b>
	Marche	39,948	1,857	2,077
	Tuscany	109,718	3,888	11,149
	Umbria	21,168	1,087	569
	Lazio	250,931	65,861	28,742
<b>e. SOUTHERN ITALY</b>		<b>165,069</b>	<b>9,164</b>	<b>7,725</b>
	Abruzzo	21,922	527	376
	Molise	4,309	290	55
	Campania	64,940	3,128	6,864
	Puglia	47,876	3,415	387
	Basilicata	8,441	565	37
	Calabria	17,581	1,239	6
<b>f. ISLANDS</b>		<b>85,581</b>	<b>2,499</b>	<b>1,554</b>
	Sicily	59,627	1,698	607
	Sardinia	25,953	801	947

Notes:

## Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
<b>927,349</b>	<b>401,184</b>	<b>109,760</b>	<b>395,887</b>	<b>117,134</b>	<b>350,809</b>
<b>370,067</b>	<b>164,313</b>	<b>33,019</b>	<b>169,096</b>	<b>32,054</b>	<b>108,986</b>
94,703	38,856	7,023	47,889	8,609	27,528
1,646	428	409	799	369	590
18,133	5,508	2,437	10,016	2,748	10,121
255,586	119,521	23,149	110,393	20,328	70,748
<b>236,967</b>	<b>112,859</b>	<b>24,237</b>	<b>92,623</b>	<b>31,404</b>	<b>79,569</b>
20,918	5,729	3,171	11,276	4,406	8,669
94,270	47,867	8,106	35,608	12,001	31,478
20,121	10,557	1,555	7,473	2,703	8,660
101,658	48,706	11,404	38,266	12,293	30,761
<b>202,833</b>	<b>81,495</b>	<b>30,852</b>	<b>85,885</b>	<b>21,915</b>	<b>81,789</b>
22,423	12,424	2,656	6,806	4,137	9,454
59,916	28,160	6,052	23,756	8,839	25,928
12,132	5,559	1,829	4,360	2,145	5,235
108,362	35,352	20,315	50,964	6,794	41,172
<b>78,640</b>	<b>30,483</b>	<b>14,104</b>	<b>30,804</b>	<b>20,237</b>	<b>49,304</b>
12,984	6,708	1,854	4,020	2,386	5,650
2,272	1,263	304	590	590	1,102
31,640	11,763	5,208	13,973	5,137	18,171
21,181	6,929	4,871	8,029	7,034	15,859
4,296	2,315	627	1,070	1,382	2,160
6,267	1,504	1,241	3,121	3,708	6,362
<b>38,842</b>	<b>12,034</b>	<b>7,548</b>	<b>17,479</b>	<b>11,525</b>	<b>31,161</b>
26,347	7,261	4,888	12,817	7,976	22,999
12,495	4,773	2,660	4,663	3,548	8,162

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

TDB10231

Source: Supervisory returns  
Stocks in millions of euros

## December 2000

## Total

General  
governmentFinancial  
companies

<b>a. TOTAL</b>	<b>910,654</b>	<b>58,312</b>	<b>131,732</b>
<b>b. NORTH-WEST ITALY</b>	<b>360,633</b>	<b>8,618</b>	<b>88,050</b>
Piedmont	80,677	2,053	11,050
Valle d'Aosta	1,527	63	118
Liguria	17,931	1,334	587
Lombardy	260,499	5,168	76,295
<b>c. NORTH-EAST ITALY</b>	<b>202,745</b>	<b>6,128</b>	<b>16,921</b>
Trentino-Alto Adige	19,022	338	1,128
Veneto	79,320	2,362	5,817
Friuli-Venezia Giulia	18,897	949	1,688
Emilia-Romagna	85,506	2,480	8,289
<b>d. CENTRAL ITALY</b>	<b>217,823</b>	<b>37,543</b>	<b>21,968</b>
Marche	20,631	959	1,073
Tuscany	56,665	2,008	5,758
Umbria	10,933	561	294
Lazio	129,595	34,014	14,844
<b>e. SOUTHERN ITALY</b>	<b>85,251</b>	<b>4,733</b>	<b>3,990</b>
Abruzzo	11,322	272	194
Molise	2,225	150	28
Campania	33,539	1,616	3,545
Puglia	24,726	1,764	200
Basilicata	4,360	292	19
Calabria	9,080	640	3
<b>f. ISLANDS</b>	<b>44,199</b>	<b>1,291</b>	<b>803</b>
Sicily	30,795	877	314
Sardinia	13,404	414	489

Notes:



## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>478,936</b>	<b>207,194</b>	<b>56,686</b>	<b>204,459</b>	<b>60,495</b>	<b>181,178</b>
<b>191,124</b>	<b>84,861</b>	<b>17,053</b>	<b>87,331</b>	<b>16,555</b>	<b>56,287</b>
48,910	20,067	3,627	24,732	4,446	14,217
850	221	211	413	191	305
9,365	2,845	1,259	5,173	1,419	5,227
131,999	61,728	11,956	57,013	10,499	36,538
<b>122,383</b>	<b>58,287</b>	<b>12,517</b>	<b>47,836</b>	<b>16,219</b>	<b>41,094</b>
10,803	2,959	1,637	5,824	2,276	4,477
48,686	24,721	4,186	18,390	6,198	16,257
10,392	5,452	803	3,860	1,396	4,473
52,502	25,155	5,890	19,763	6,349	15,887
<b>104,754</b>	<b>42,089</b>	<b>15,934</b>	<b>44,356</b>	<b>11,318</b>	<b>42,241</b>
11,580	6,417	1,372	3,515	2,137	4,883
30,944	14,543	3,126	12,269	4,565	13,390
6,266	2,871	945	2,252	1,108	2,704
55,964	18,258	10,492	26,321	3,509	21,264
<b>40,614</b>	<b>15,743</b>	<b>7,284</b>	<b>15,909</b>	<b>10,451</b>	<b>25,463</b>
6,706	3,464	957	2,076	1,232	2,918
1,173	652	157	305	304	569
16,341	6,075	2,690	7,216	2,653	9,385
10,939	3,579	2,516	4,147	3,633	8,190
2,219	1,195	324	553	714	1,116
3,237	777	641	1,612	1,915	3,285
<b>20,060</b>	<b>6,215</b>	<b>3,898</b>	<b>9,027</b>	<b>5,952</b>	<b>16,093</b>
13,607	3,750	2,524	6,619	4,119	11,878
6,453	2,465	1,374	2,408	1,833	4,215

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

TDB10233

Source: Supervisory returns  
Stocks in billions of lire

December 2000		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	<b>TOTAL</b>	<b>1,763,272</b>	<b>1,597,723</b>	<b>165,550</b>
b.	<b>NORTH-WEST ITALY</b>	<b>698,283</b>	<b>629,615</b>	<b>68,668</b>
	Piedmont	156,212	140,285	15,927
	Valle d'Aosta	2,956	2,386	570
	Liguria	34,720	32,742	1,978
	Lombardy	504,396	454,203	50,193
c.	<b>NORTH-EAST ITALY</b>	<b>392,570</b>	<b>369,122</b>	<b>23,448</b>
	Trentino-Alto Adige	36,831	35,001	1,830
	Veneto	153,585	144,994	8,591
	Friuli-Venezia Giulia	36,590	32,730	3,860
	Emilia-Romagna	165,563	156,397	9,167
d.	<b>CENTRAL ITALY</b>	<b>421,765</b>	<b>369,120</b>	<b>52,645</b>
	Marche	39,948	35,846	4,102
	Tuscany	109,718	101,073	8,645
	Umbria	21,168	17,849	3,320
	Lazio	250,931	214,352	36,579
e.	<b>SOUTHERN ITALY</b>	<b>165,069</b>	<b>149,904</b>	<b>15,165</b>
	Abruzzo	21,922	19,432	2,490
	Molise	4,309	3,787	522
	Campania	64,940	59,065	5,875
	Puglia	47,876	43,703	4,173
	Basilicata	8,441	7,541	901
	Calabria	17,581	16,377	1,204
f.	<b>ISLANDS</b>	<b>85,581</b>	<b>79,957</b>	<b>5,623</b>
	Sicily	59,627	57,335	2,292
	Sardinia	25,953	22,622	3,331

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
965,444	332,198	465,631	1,632,645	130,628
416,272	143,524	138,487	687,309	10,974
95,468	23,369	37,374	152,988	3,223
1,886	425	645	2,885	71
16,773	10,274	7,673	33,926	793
302,145	109,456	92,795	497,509	6,887
159,476	96,642	136,451	387,589	4,980
3,539	1,009	32,284	36,802	29
62,925	48,260	42,400	151,554	2,031
13,689	4,360	18,541	35,984	606
79,324	43,013	43,227	163,249	2,314
243,648	55,756	122,361	407,032	14,733
11,557	9,987	18,404	39,390	558
52,257	21,654	35,807	108,181	1,537
8,370	1,885	10,913	20,552	616
171,464	22,230	57,237	238,909	12,022
94,383	19,749	50,938	107,588	57,482
9,264	1,999	10,659	14,443	7,479
2,655	281	1,372	3,299	1,009
45,674	5,229	14,037	43,287	21,653
25,145	6,458	16,273	30,949	16,927
4,057	1,220	3,164	4,687	3,754
7,587	4,562	5,433	10,923	6,659
51,663	16,527	17,391	43,123	42,457
40,517	4,985	14,126	30,433	29,194
11,146	11,542	3,265	12,690	13,263

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

TDB10233

Source: Supervisory returns  
Stocks in millions of euros

## December 2000

Entire banking  
systemBanks raising  
short-term fundsBanks raising  
medium and  
long-term funds

<b>a. TOTAL</b>	<b>910,654</b>	<b>825,155</b>	<b>85,499</b>
<b>b. NORTH-WEST ITALY</b>	<b>360,633</b>	<b>325,169</b>	<b>35,464</b>
Piedmont	80,677	72,451	8,225
Valle d'Aosta	1,527	1,232	294
Liguria	17,931	16,910	1,022
Lombardy	260,499	234,576	25,923
<b>c. NORTH-EAST ITALY</b>	<b>202,745</b>	<b>190,636</b>	<b>12,110</b>
Trentino-Alto Adige	19,022	18,076	945
Veneto	79,320	74,883	4,437
Friuli-Venezia Giulia	18,897	16,904	1,994
Emilia-Romagna	85,506	80,772	4,734
<b>d. CENTRAL ITALY</b>	<b>217,823</b>	<b>190,634</b>	<b>27,189</b>
Marche	20,631	18,513	2,118
Tuscany	56,665	52,200	4,465
Umbria	10,933	9,218	1,714
Lazio	129,595	110,703	18,891
<b>e. SOUTHERN ITALY</b>	<b>85,251</b>	<b>77,419</b>	<b>7,832</b>
Abruzzo	11,322	10,036	1,286
Molise	2,225	1,956	270
Campania	33,539	30,505	3,034
Puglia	24,726	22,571	2,155
Basilicata	4,360	3,894	465
Calabria	9,080	8,458	622
<b>f. ISLANDS</b>	<b>44,199</b>	<b>41,294</b>	<b>2,904</b>
Sicily	30,795	29,611	1,184
Sardinia	13,404	11,683	1,720

Notes:

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>498,610</b>	<b>171,566</b>	<b>240,478</b>	<b>843,191</b>	<b>67,464</b>
<b>214,987</b>	<b>74,124</b>	<b>71,523</b>	<b>354,965</b>	<b>5,668</b>
49,305	12,069	19,302	79,012	1,665
974	219	333	1,490	37
8,662	5,306	3,963	17,521	410
156,045	56,529	47,925	256,942	3,557
<b>82,363</b>	<b>49,911</b>	<b>70,471</b>	<b>200,173</b>	<b>2,572</b>
1,828	521	16,673	19,007	15
32,498	24,924	21,898	78,271	1,049
7,070	2,252	9,575	18,584	313
40,967	22,214	22,325	84,311	1,195
<b>125,834</b>	<b>28,796</b>	<b>63,194</b>	<b>210,214</b>	<b>7,609</b>
5,968	5,158	9,505	20,343	288
26,989	11,183	18,493	55,871	794
4,323	974	5,636	10,614	318
88,554	11,481	29,560	123,386	6,209
<b>48,745</b>	<b>10,200</b>	<b>26,307</b>	<b>55,564</b>	<b>29,687</b>
4,785	1,032	5,505	7,459	3,863
1,371	145	709	1,704	521
23,589	2,701	7,249	22,356	11,183
12,986	3,335	8,404	15,984	8,742
2,095	630	1,634	2,421	1,939
3,918	2,356	2,806	5,641	3,439
<b>26,682</b>	<b>8,535</b>	<b>8,982</b>	<b>22,271</b>	<b>21,927</b>
20,925	2,574	7,295	15,717	15,078
5,757	5,961	1,686	6,554	6,850



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

TDB10235		Banks				
Source: Supervisory returns Stocks in billions of lire						
December 2000	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>1,044,483</b>	<b>402,122</b>	<b>268,371</b>	<b>224,747</b>	<b>98,877</b>	<b>50,367</b>
Agricultural, forestry and fishery products	44,629	10,108	14,830	8,408	6,850	4,433
Fuel and power products	37,603	9,976	2,243	19,418	1,454	4,513
Ores and metals	18,588	11,756	3,624	2,035	889	284
Non-metallic minerals and products	25,035	6,141	9,979	5,126	2,607	1,181
Chemical products	21,955	13,439	3,273	3,079	1,593	571
Metal products, except transport equipment	42,995	21,295	13,459	4,759	2,823	658
Agricultural and industrial machinery	39,576	18,154	15,870	3,683	1,570	299
Office and data processing machines, etc.	12,788	7,997	2,965	1,122	536	169
Electrical goods	27,198	12,776	7,665	4,792	1,559	406
Transport equipment	18,432	6,574	3,598	4,027	3,747	487
Food and tobacco products	48,530	12,985	19,197	6,817	6,852	2,678
Textiles, clothing and footwear	54,853	21,070	14,303	13,877	5,026	578
Paper and paper products	24,724	11,105	5,191	6,820	1,234	373
Rubber and plastic products	16,918	8,076	4,494	2,503	1,484	361
Other manufactured products	32,549	9,141	12,531	7,716	2,334	828
Building and construction	123,468	36,491	27,255	33,302	17,169	9,249
Wholesale and retail trade services, recovery and repair services	179,485	64,884	46,176	36,203	21,348	10,875
Lodging and catering services	33,314	7,785	11,894	7,431	3,847	2,357
Inland transport services	20,848	5,856	5,696	6,535	1,762	998
Maritime and air transport services	9,840	2,163	1,382	1,975	2,441	1,881
Auxiliary transport services	11,901	4,843	2,423	3,154	876	604
Communication services	26,112	20,276	153	5,547	71	65
Other market services	173,142	79,229	40,170	36,418	10,804	6,520

Notes:

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

TDB10235

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2000		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>539,430</b>	<b>207,678</b>	<b>138,602</b>	<b>116,072</b>	<b>51,065</b>	<b>26,012</b>
	Agricultural, forestry and fishery products	23,049	5,221	7,659	4,342	3,538	2,289
	Fuel and power products	19,420	5,152	1,158	10,028	751	2,331
	Ores and metals	9,600	6,071	1,871	1,051	459	147
	Non-metallic minerals and products	12,929	3,172	5,154	2,647	1,346	610
	Chemical products	11,339	6,941	1,690	1,590	823	295
	Metal products, except transport equipment	22,205	10,998	6,951	2,458	1,458	340
	Agricultural and industrial machinery	20,439	9,376	8,196	1,902	811	155
	Office and data processing machines, etc.	6,605	4,130	1,531	579	277	87
	Electrical goods	14,047	6,598	3,959	2,475	805	210
	Transport equipment	9,519	3,395	1,858	2,080	1,935	251
	Food and tobacco products	25,064	6,706	9,915	3,521	3,539	1,383
	Textiles, clothing and footwear	28,329	10,882	7,387	7,167	2,596	298
	Paper and paper products	12,769	5,735	2,681	3,522	638	193
	Rubber and plastic products	8,737	4,171	2,321	1,293	766	186
	Other manufactured products	16,810	4,721	6,472	3,985	1,205	428
	Building and construction	63,766	18,846	14,076	17,199	8,867	4,777
	Wholesale and retail trade services, recovery and repair services	92,696	33,510	23,848	18,697	11,025	5,616
	Lodging and catering services	17,205	4,021	6,143	3,838	1,987	1,217
	Inland transport services	10,767	3,024	2,942	3,375	910	516
	Maritime and air transport services	5,082	1,117	714	1,020	1,260	971
	Auxiliary transport services	6,146	2,501	1,251	1,629	453	312
	Communication services	13,486	10,472	79	2,865	37	34
	Other market services	89,420	40,919	20,746	18,809	5,580	3,367

€

Notes:

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

TDB10237			Banks					
Source: Supervisory returns Stocks in billions of lire								
December 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	1,763,272	698,283	392,570	421,765	165,069	85,581
	Piedmont	106,242	127,719	118,280	3,329	4,575	1,053	483
	Valle d'Aosta	1,697	1,803	1,790	3	6	2	1
	Liguria	27,991	36,329	31,636	679	2,468	241	1,305
	Lombardy	443,221	581,007	476,105	33,745	45,338	19,247	6,572
	Trentino-Alto Adige	32,568	36,481	1,449	34,109	856	41	26
	Veneto	129,060	144,084	7,425	133,354	2,426	689	189
	Friuli-Venezia Giulia	27,708	32,012	1,080	29,489	1,353	67	24
	Emilia-Romagna	135,895	154,794	7,905	137,843	6,237	1,918	891
	Marche	35,129	41,613	672	1,478	37,769	1,650	45
	Tuscany	95,171	117,700	8,612	2,670	100,573	3,769	2,076
	Umbria	17,095	19,919	536	236	18,975	151	21
	Lazio	187,188	264,949	39,420	13,897	193,833	13,576	4,223
	Abruzzo	15,360	17,298	252	226	913	15,804	103
	Molise	2,945	3,249	19	22	117	3,091	1
	Campania	48,617	53,255	1,028	179	2,107	49,254	686
	Puglia	35,768	39,335	704	631	1,324	36,572	104
	Basilicata	4,641	5,194	44	118	117	4,890	25
	Calabria	12,436	13,476	143	41	568	12,656	68
	Sicily	49,643	52,170	662	302	1,287	265	49,655
	Sardinia	19,040	20,855	517	205	917	131	19,085

Notes:



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

TDB10237

Banks

Source: Supervisory returns  
Stocks in millions of euros

## December 2000

Same  
region  
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	-	910,654	360,633	202,745	217,823	85,251	44,199
	Piedmont	54,869	65,962	61,086	1,719	2,363	544	249
	Valle d'Aosta	877	931	925	1	3	1	1
	Liguria	14,456	18,762	16,339	350	1,275	125	674
	Lombardy	228,904	300,065	245,888	17,428	23,415	9,940	3,394
	Trentino-Alto Adige	16,820	18,841	749	17,616	442	21	14
	Veneto	66,654	74,413	3,835	68,872	1,253	356	98
	Friuli-Venezia Giulia	14,310	16,533	558	15,230	699	35	12
	Emilia-Romagna	70,184	79,944	4,082	71,190	3,221	991	460
	Marche	18,143	21,491	347	763	19,506	852	23
	Tuscany	49,152	60,787	4,448	1,379	51,942	1,946	1,072
	Umbria	8,829	10,288	277	122	9,800	78	11
	Lazio	96,674	136,835	20,359	7,177	100,107	7,011	2,181
	Abruzzo	7,933	8,934	130	117	472	8,162	53
	Molise	1,521	1,678	10	11	60	1,596	..
	Campania	25,108	27,504	531	92	1,088	25,438	355
	Puglia	18,472	20,315	364	326	684	18,888	54
	Basilicata	2,397	2,682	23	61	60	2,525	13
	Calabria	6,423	6,960	74	21	293	6,536	35
	Sicily	25,638	26,944	342	156	665	137	25,645
	Sardinia	9,833	10,771	267	106	474	68	9,857

€

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

December 2000

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	50,982	23,949	8,262	11,913	5,317	1,542
<i>of which:</i> without recourse	22,960	9,605	3,363	6,470	2,799	722
with recourse	28,023	14,344	4,899	5,443	2,517	820
Credit implicit in leasing contracts	70,814	31,015	19,442	13,462	4,676	2,218
Receivables for consumer credit and the issue or management of credit cards	32,960	10,780	4,486	7,058	6,579	4,058
Other finance	14,669	5,627	2,218	3,908	1,711	1,204

## 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

December 2000

Total

North-West

North-East

Centre

South

Islands

Nominal value of receivables acquired  
for factoring

26,330

12,368

4,267

6,153

2,746

796

of which: without recourse

11,858

4,961

1,737

3,342

1,446

373

with recourse

14,473

7,408

2,530

2,811

1,300

424

Credit implicit in leasing contracts

36,572

16,018

10,041

6,953

2,415

1,145

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

17,022

5,567

2,317

3,645

3,398

2,096

Other finance

7,576

2,906

1,146

2,018

884

622



## 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

December 2000

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	50,982	2,479	854	46,040	435	1,175
<i>of which:</i> without recourse	22,960	2,466	264	19,329	279	622
with recourse	28,023	13	590	26,711	156	553
Credit implicit in leasing contracts	70,814	383	1,173	59,816	8,023	1,418
Receivables for consumer credit and the issue or management of credit cards	32,960					
Other finance	14,669	216	1,667	7,987	1,420	3,378

## 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

December 2000

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	26,330	1,280	441	23,777	225	607
<i>of which:</i> without recourse	11,858	1,274	136	9,982	144	321
with recourse	14,473	7	305	13,795	81	286
Credit implicit in leasing contracts	36,572	198	606	30,893	4,143	732
Receivables for consumer credit and the issue or management of credit cards	17,022					
Other finance	7,576	112	861	4,125	733	1,744



## 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 branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
December 2000	Loans	Deposits	Loans	Deposits
<b>a. TOTAL</b>	<b>1,763,272</b>	<b>1,006,659</b>		
<b>b. PIEDMONT</b>	<b>127,719</b>	<b>78,527</b>		
<b>Province of Alessandria</b>	<b>10,639</b>	<b>7,531</b>		
Alessandria	3,614	1,848		
Acqui Terme	436	463		
Arquata Scrivia	95	93		
Casale Monferrato	1,677	975		
Castelnuovo Scrivia	105	100		
Novi Ligure	668	514		
Ovada	281	281		
Tortona	1,667	1,146		
Valenza	1,144	510		
<b>Province of Asti</b>	<b>4,183</b>	<b>3,372</b>		
Asti	2,196	1,468		
Canelli	391	238		
Nizza Monferrato	320	206		
<b>Province of Biella</b>	<b>6,135</b>	<b>3,412</b>		
Biella	4,492	2,028		
Candelo	60	72		
Cossato	487	243		
Trivero	162	116		
Valle Mosso	248	120		
Vigliano Biellese	105	109		
<b>Province of Cuneo</b>	<b>12,704</b>	<b>10,544</b>		
Cuneo	2,483	1,520		
Alba	1,635	1,011		
Barge	71	128		
Borgo San Dalmazzo	189	166		
Boves	122	195		
Bra	647	481		
Busca	103	163		
Canale	95	146		
Caraglio	104	130		
Carrù	249	170		
Cavallermaggiore	61	98		
Centallo	190	118		
Ceva	228	199		
Cherasco	191	156		
Dogliani	145	125		
Dronero	88	185		
Fossano	733	400		
<b>Province of Cuneo (cont.)</b>				
Mondovì	664	498		
Racconigi	184	153		
Saluzzo	818	421		
Santo Stefano Belbo	105	112		
Savigliano	539	317		
Verzuolo	87	100		
Villanova Mondovì	129	84		
<b>Province of Novara</b>	<b>7,851</b>	<b>6,158</b>		
Novara	4,175	2,554		
Arona	483	365		
Bellinzago Novarese	39	104		
Borgomanero	824	597		
Cameri	41	103		
Castelletto Sopra Ticino	51	88		
Galliate	235	191		
Oleggio	178	207		
Trecate	271	245		
<b>Province of Turin</b>	<b>80,695</b>	<b>42,434</b>		
Turin	63,516	25,906		
Alpignano	246	211		
Beinasco	306	270		
Borgaro Torinese	199	135		
Carmagnola	389	365		
Caselle Torinese	283	198		
Castellamonte	97	145		
Chieri	696	567		
Chivasso	379	339		
Ciriè	486	433		
Collegno	514	543		
Cuorgnè	176	216		
Giaveno	103	238		
Grugliasco	362	318		
Ivrea	1,734	1,031		
Leini	169	150		
Moncalieri	1,544	768		
Nichelino	550	494		
None	91	114		
Orbassano	489	381		
Pinerolo	774	742		
Poirino	120	137		
Rivarolo Canavese	322	336		
Rivoli	990	786		
San Mauro Torinese	183	202		
Settimo Torinese	1,018	563		
Susa	92	162		
Trofarello	193	144		
Venaria	320	314		

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
<b>Province of Turin (cont.)</b>				
Vinovo	161	129		
Volpiano	181	173		
<b>Province of Verbano-Cusio-Ossola</b>	<b>2,379</b>	<b>2,133</b>		
Verbania	689	564		
Domodossola	366	398		
Gravellona Toce	251	115		
Omegna	558	288		
Stresa	98	92		
<b>Province of Vercelli</b>	<b>3,133</b>	<b>2,942</b>		
Vercelli	1,540	1,055		
Borgosesia	604	322		
Crescentino	139	124		
Gattinara	106	169		
Santhià	221	170		
Trino	105	127		
Varallo	120	146		
			<b>Province of La Spezia</b>	<b>3,748</b>
			La Spezia	2,458
			Bolano	117
			Lerici	53
			Sarzana	613
			<b>Province of Savona</b>	<b>5,244</b>
			Savona	1,720
			Alassio	252
			Albenga	1,153
			Albisola Superiore	91
			Andora	76
			Cairo Montenotte	302
			Finale Ligure	206
			Loano	335
			Pietra Ligure	165
			Vado Ligure	148
			Varazze	165
<b>c. VALLE D'AOSTA</b>	<b>1,803</b>	<b>2,339</b>	<b>e. LOMBARDY</b>	<b>581,007</b>
<b>Province of Aosta</b>	<b>1,803</b>	<b>2,339</b>	<b>Province of Bergamo</b>	<b>27,286</b>
Aosta	978	1,080	Bergamo	9,354
Chatillon	67	102	Albino	270
Courmayeur	83	85	Alzano Lombardo	260
			Calusco d'Adda	327
			Caravaggio	323
			Castelli Calepio	296
			Clusone	198
<b>d. LIGURIA</b>	<b>36,329</b>	<b>27,256</b>	Costa Volpino	102
<b>Province of Genoa</b>	<b>24,233</b>	<b>17,371</b>	Curno	173
Genoa	21,144	13,444	Dalmine	702
Arenzano	169	140	Gandino	137
Busalla	190	151	Grumello del Monte	382
Chiavari	750	722	Lefte	582
Lavagna	101	206	Lovere	305
Rapallo	371	461	Martinengo	212
Recco	119	165	Nembro	158
Santa Margherita Ligure	134	189	Osio Sotto	263
Sestri Levante	295	329	Ponte San Pietro	442
			Romano di Lombardia	411
			Sarnico	422
<b>Province of Imperia</b>	<b>3,104</b>	<b>2,680</b>	Seriate	706
Imperia	1,115	669	Stezzano	159
Bordighera	159	155	Trescore Balneario	359
Diano Marina	110	116	Treviglio	1,640
San Remo	767	782	Treviolo	106
Taggia	236	198	Villa d'Alme	145
Ventimiglia	363	333	Zogno	152

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
<b>Province of Brescia</b>	<b>51,748</b>	<b>23,833</b>		
Brescia	29,000	10,607		
Bagnolo Mella	273	153		
Bedizzole	172	149		
Botticino	280	122		
Breno	242	165		
Capriolo	252	128		
Carpenedolo	236	160		
Chiari	705	319		
Concesio	344	184		
Darfo Boario Terme	626	391		
Desenzano del Garda	692	417		
Erbusco	101	67		
Flero	133	80		
Gavardo	313	157		
Ghedi	334	246		
Gussago	557	202		
Iseo	264	156		
Leno	265	178		
Lonato	209	165		
Lumezzane	2,008	485		
Manerbio	703	226		
Montichiari	800	319		
Orzinuovi	382	193		
Ospitaletto	411	212		
Palazzolo sull'Oglio	955	366		
Pisogne	203	142		
Ponte di Legno	118	58		
Quinzano d'Oglio	148	80		
Rezzato	367	193		
Rovato	868	371		
Salò	266	196		
Sarezzo	330	136		
Sirmione	200	87		
Travagliato	182	172		
Verolanuova	203	144		
Vestone	316	172		
Villa Carcina	241	119		
Vobarno	111	92		
<b>Province of Como</b>	<b>13,547</b>	<b>9,072</b>		
Como	5,794	2,607		
Cabiate	88	94		
Cantù	1,485	914		
Cermenate	339	259		
Cernobbio	117	119		
Erba	981	590		
Fino Mornasco	147	138		
Inverigo	212	104		
Lomazzo	111	123		
<b>Province of Como (cont.)</b>				
Lurate Caccivio	247	145		
Mariano Comense	609	405		
Olgiate Comasco	368	239		
Villa Guardia	125	108		
<b>Province of Cremona</b>	<b>7,807</b>	<b>5,405</b>		
Cremona	3,190	1,755		
Casalmaggiore	453	250		
Castelleone	229	145		
Crema	1,218	719		
Pandino	112	122		
Piadena	77	78		
Pizzighettone	117	102		
Soncino	246	161		
Soresina	181	180		
<b>Province of Lecco</b>	<b>7,784</b>	<b>5,421</b>		
Lecco	3,547	1,664		
Calolziocorte	403	258		
Casatenovo	230	219		
Mandello del Lario	182	181		
Merate	831	455		
Oggiono	260	230		
Olgiate Molgora	76	89		
Olginate	107	113		
Valmadrera	153	152		
<b>Province of Lodi</b>	<b>5,247</b>	<b>3,486</b>		
Lodi	2,870	1,435		
Casalpusterlengo	335	230		
Codogno	533	379		
Sant'Angelo Lodigiano	374	297		
<b>Province of Mantua</b>	<b>13,366</b>	<b>7,017</b>		
Mantua	5,559	1,962		
Asola	404	248		
Castel Goffredo	642	221		
Castiglione delle Stiviere	1,132	373		
Goito	198	150		
Gonzaga	183	119		
Marmirolo	150	94		
Moglia	149	108		
Ostiglia	147	109		
Pegognaga	168	106		
Poggio Rusco	199	184		
Porto Mantovano	326	150		



## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
<b>Province of Mantua (cont.)</b>			<b>Province of Milan (cont.)</b>	
Quistello	76	97	Legnano	2,635 1,319
Sermide	155	126	Lentate sul Seveso	158 164
Suzzara	468	284	Limbiate	202 300
Viadana	837	328	Lissone	737 708
Virgilio	222	127	Locate di Triulzi	164 138
			Magenta	521 473
			Magnago	112 111
<b>Province of Milan</b>	<b>422,446</b>	<b>152,579</b>	Meda	448 359
Milan	364,329	107,553	Melegnano	543 444
Abbiategrosso	1,375	717	Melzo	860 449
Agrate Brianza	343	300	Monza	6,868 3,732
Arcore	300	290	Muggiò	220 234
Arese	94	218	Nerviano	133 215
Assago	3,725	746	Nova Milanese	442 292
Bareggio	226	198	Novate Milanese	366 249
Besana in Brianza	390	256	Opera	254 187
Biassono	154	182	Paderno Dugnano	669 561
Binasco	414	314	Parabiago	401 370
Bollate	897	611	Paullo	448 213
Bovisio-Masciago	190	178	Peschiera Borromeo	553 321
Bresso	411	431	Pioltello	600 378
Brugherio	434	419	Rho	1,683 1,039
Buccinasco	395	266	Rozzano	537 486
Busto Garolfo	214	197	San Donato Milanese	748 694
Carate Brianza	486	409	San Giuliano Milanese	699 461
Carnate	93	86	Sedriano	71 85
Carugate	371	283	Segrate	1,642 1,268
Cassano d'Adda	380	265	Senago	197 203
Cassina de' Pecchi	809	243	Seregno	1,659 1,206
Castano Primo	284	179	Sesto San Giovanni	1,941 1,626
Cavenago di Brianza	98	96	Settimo Milanese	374 323
Cernusco sul Naviglio	1,467	723	Seveso	241 264
Cesano Boscone	401	315	Trezzano sul Naviglio	574 366
Cesano Maderno	588	474	Trezzo sull'Adda	662 326
Cinisello Balsamo	1,332	928	Vedano al Lambro	150 156
Cologno Monzese	772	774	Vignate	70 73
Concorezzo	505	310	Villasanta	93 147
Corbetta	210	189	Vimercate	1,202 781
Cormano	163	261	Vimodrone	326 303
Cornaredo	258	239		
Cornate d'Adda	160	105	<b>Province of Pavia</b>	<b>7,809 8,914</b>
Corsico	1,084	676	Pavia	2,367 2,265
Cusano Milanino	204	325	Broni	270 285
Desio	642	603	Casteggio	277 310
Garbagnate Milanese	279	319	Gambolò	57 97
Giussano	481	363	Garlasco	130 173
Gorgonzola	549	340	Mede	119 148
Inveruno	203	149	Mortara	338 265
Lacchiarella	==	==	Robbio	116 133
Lainate	417	411		

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
<b>Province of Pavia (cont.)</b>				
Sannazzaro de' Burgondi	74	120		
Stradella	175	270		
Vigevano	1,720	1,201		
Voghera	769	817		
<b>Province of Sondrio</b>	<b>4,849</b>	<b>3,352</b>		
Sondrio	2,008	1,020		
Bormio	252	175		
Chiavenna	176	249		
Delebio	204	137		
Morbegno	421	380		
Tirano	266	187		
<b>Province of Varese</b>	<b>19,119</b>	<b>14,825</b>		
Varese	4,412	2,916		
Busto Arsizio	3,042	1,946		
Cardano al Campo	120	134		
Caronno Pertusella	160	251		
Cassano Magnago	306	272		
Castellanza	399	275		
Fagnano Olona	131	174		
Ferno	116	106		
Gallarate	2,607	1,700		
Gavirate	681	274		
Laveno-Mombello	86	131		
Lonate Pozzolo	120	166		
Luino	350	314		
Malnate	144	181		
Olgiate Olona	86	94		
Samarate	89	152		
Saronno	2,566	1,300		
Sesto Calende	156	185		
Somma Lombardo	230	317		
Tradate	478	395		
Uboldo	81	103		
<b>Province of Bolzano (cont.)</b>				
Egna			334	123
Laives			307	215
Lana			466	248
Malles Venosta			154	86
Merano			1,228	801
Ortisei			162	98
Vipiteno			405	210
<b>Province of Trento</b>			<b>17,721</b>	<b>10,518</b>
Trento			7,835	3,112
Arco			330	228
Borgo Valsugana			182	169
Cavalese			179	96
Cles			345	209
Lavis			220	165
Malè			170	85
Mezzolombardo			290	140
Pergine Valsugana			436	307
Riva del Garda			618	318
Rovereto			1,223	790
Storo			246	104
Tione di Trento			178	158
<b>g. VENETO</b>			<b>144,084</b>	<b>79,737</b>
<b>Province of Belluno</b>			<b>4,718</b>	<b>3,030</b>
Belluno			1,591	698
Agordo			328	106
Auronzo di Cadore			82	49
Cortina d'Ampezzo			314	188
Domegge di Cadore			113	41
Feltre			474	366
Pieve di Cadore			232	101
Santo Stefano di Cadore			92	60
<b>Province of Padua</b>			<b>30,472</b>	<b>16,714</b>
Padua			15,703	6,726
Abano Terme			645	370
Albignasego			273	205
Borgoricco			168	120
Cadoneghe			179	151
Campodarsego			604	285
Camposampiero			768	286
Cittadella			1,233	503
Conselve			278	185
Este			410	329
<b>f. TRENTINO-ALTO-ADIGE</b>	<b>36,481</b>	<b>21,328</b>		
<b>Province of Bolzano</b>	<b>18,761</b>	<b>10,810</b>		
Bolzano	6,078	3,087		
Appiano sulla Strada del Vino	462	279		
Badia	272	80		
Bressanone	776	550		
Brunico	763	433		
Campo Tures	253	124		
Chiusa	277	118		

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
<b>Province of Padua (cont.)</b>				
Limena	440	185		
Monselice	505	376		
Montagnana	296	189		
Montegrotto Terme	230	187		
Piazzola sul Brenta	203	161		
Piombino Dese	224	118		
Piove di Sacco	876	464		
Rubano	618	286		
San Martino di Lupari	361	204		
Selvazzano Dentro	318	241		
Solesino	126	125		
Tombolo	116	63		
Trebaseleghe	225	207		
Vigonza	387	236		
Vigodarzere	147	102		
<b>Province of Rovigo</b>	<b>4,616</b>	<b>3,695</b>		
Rovigo	1,638	998		
Adria	393	321		
Badia Polesine	236	142		
Lendinara	172	194		
Porto Tolle	166	114		
Porto Viro	287	174		
<b>Province of Treviso</b>	<b>29,212</b>	<b>12,782</b>		
Treviso	10,364	2,985		
Casale sul Sile	110	69		
Castelfranco Veneto	1,202	554		
Conegliano	1,943	883		
Gaiarine	293	140		
Istrana	143	111		
Mogliano Veneto	697	398		
Montebelluna	2,099	670		
Motta di Livenza	330	153		
Oderzo	975	354		
Paese	270	144		
Pieve di Soligo	625	238		
Ponte di Piave	230	115		
Preganziol	283	189		
Quinto di Treviso	171	142		
Resana	133	100		
Riese Pio X	182	108		
Roncade	222	122		
San Vendemiano	152	81		
Silea	257	107		
Spresiano	292	139		
Susegana	346	135		
Valdobbiadene	237	190		
<b>Province of Treviso (cont.)</b>				
Vedelago		327	193	
Villorba		667	215	
Vittorio Veneto		827	550	
Volpago del Montello		82	50	
<b>Province of Venice</b>	<b>20,257</b>	<b>12,913</b>		
Venice	10,571	6,100		
Caorle	273	152		
Cavarzere	239	190		
Chioggia	1,017	635		
Dolo	479	333		
Eraclea	123	118		
Iesolo	773	366		
Marcon	206	110		
Martellago	295	200		
Mira	348	321		
Mirano	596	437		
Noale	304	187		
Portogruaro	784	450		
San Donà di Piave	1,081	635		
San Michele al Tagliamento	349	168		
Santo Stino di Livenza	161	117		
Scorzè	333	213		
Spinea	143	183		
Strà	291	167		
<b>Province of Verona</b>	<b>26,397</b>	<b>16,659</b>		
Verona	13,594	8,867		
Affi	137	90		
Bovolone	259	202		
Bussolengo	684	267		
Castel d'Azzano	130	116		
Cerea	626	286		
Cologna Veneta	240	174		
Isola della Scala	274	155		
Legnago	832	436		
Negrar	246	173		
Nogara	192	111		
Pescantina	182	125		
Peschiera del Garda	268	150		
San Bonifacio	918	345		
San Giovanni Lupatoto	587	323		
San Martino Buon Albergo	366	180		
Sant'Ambrogio di Valpolicella	447	175		
Valeggio sul Mincio	241	148		
Villafranca di Verona	733	381		

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
<b>Province of Vicenza</b>	<b>28,411</b>	<b>13,944</b>		
Vicenza	9,264	3,255		
Altavilla Vicentina	369	153		
Arzignano	1,524	625		
Asiago	216	160		
Bassano del Grappa	1,895	858		
Breganze	155	120		
Caldogno	106	76		
Camisano Vicentino	279	172		
Cassola	279	139		
Chiampo	395	253		
Cornedo Vicentino	224	135		
Creazzo	537	164		
Dueville	314	200		
Lonigo	369	280		
Malo	337	201		
Marano Vicentino	156	115		
Marostica	520	275		
Montebello Vicentino	240	123		
Montecchio Maggiore	1,529	430		
Mussolente	133	61		
Noventa Vicentina	205	191		
Romano d'Ezzelino	187	123		
Rosà	462	192		
Sandriago	278	151		
Schio	1,678	798		
Sossano	118	80		
Tezze sul Brenta	218	117		
Thiene	1,338	595		
Torri di Quartesolo	424	185		
Valdagno	366	426		
<b>Province of Pordenone (cont.)</b>				
Fiume Veneto			173	122
Maniago			207	189
Pasiano			130	78
Porcia			247	168
Prata di Pordenone			200	143
Sacile			512	371
San Vito al Tagliamento			336	227
Spilimbergo			225	284
Zoppola			41	53
<b>Province of Trieste</b>			<b>6,473</b>	<b>6,178</b>
Trieste			6,250	5,844
<b>Province of Udine</b>			<b>15,148</b>	<b>9,605</b>
Udine			7,747	3,359
Buia			135	99
Buttrio			102	83
Cervignano del Friuli			317	228
Cividale del Friuli			285	271
Codroipo			343	229
Fagagna			89	82
Gemona del Friuli			384	214
Latisana			285	234
Lignano Sabbiadoro			494	156
Maiano			70	83
Manzano			530	340
Palmanova			231	180
Pasian di Prato			147	92
Pavia di Udine			165	85
Reana del Roiale			116	77
San Daniele del Friuli			184	129
San Giorgio di Nogaro			173	107
San Giovanni al Natisone			316	112
Tarcento			121	189
Tarvisio			134	72
Tavagnacco			192	141
Tolmezzo			303	266
Tricesimo			110	117
<b>h. FRIULI VENEZIA GIULIA</b>	<b>32,012</b>	<b>22,885</b>		
<b>Province of Gorizia</b>	<b>3,236</b>	<b>2,296</b>		
Gorizia	1,843	945		
Cormons	153	112		
Gradisca d'Isonzo	125	95		
Grado	187	143		
Monfalcone	497	435		
Ronchi dei Legionari	115	134		
<b>Province of Pordenone</b>	<b>7,155</b>	<b>4,806</b>		
Pordenone	3,341	1,545		
Azzano Decimo	335	275		
Casarsa della Delizia	122	111		
Cordenons	178	157		
<b>i. EMILIA ROMAGNA</b>			<b>154,794</b>	<b>80,952</b>
<b>Province of Bologna</b>			<b>49,786</b>	<b>22,113</b>
Bologna			36,796	12,731
Anzola dell'Emilia			290	206
Argelato			573	314

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
<b>Province of Bologna (cont.)</b>				
Budrio	306	287		
Calderara di Reno	394	190		
Casalecchio di Reno	1,110	675		
Castel Maggiore	455	196		
Castel San Pietro Terme	388	331		
Castenaso	429	312		
Crespellano	164	90		
Crevalcore	253	222		
Granarolo dell'Emilia	408	213		
Imola	2,112	1,381		
Medicina	238	198		
Minerbio	98	101		
Molinella	209	237		
Ozzano dell'Emilia	375	208		
Pianoro	383	339		
Pieve di Cento	164	140		
Porretta Terme	169	144		
San Giorgio di Piano	298	130		
San Giovanni in Persiceto	488	392		
San Lazzaro di Savena	867	579		
Sasso Marconi	214	215		
Vergato	146	167		
Zola Predosa	450	335		
<b>Province of Ferrara</b>	<b>7,042</b>	<b>5,163</b>		
Ferrara	3,948	2,532		
Argenta	396	241		
Bondeno	173	185		
Cento	864	548		
Codigoro	136	152		
Comacchio	311	229		
Copparo	162	224		
Portomaggiore	125	133		
Sant'Agostino	131	139		
<b>Province of Forlì</b>	<b>12,705</b>	<b>6,801</b>		
Forlì	4,910	2,294		
Bagno di Romagna	139	76		
Bertinoro	163	158		
Cesena	4,023	2,011		
Cesenatico	603	369		
Forlimpopoli	346	177		
Gambettola	245	173		
Meldola	184	132		
San Mauro Pascoli	298	197		
Sarsina	40	51		
Savignano sul Rubicone	468	245		
<b>Province of Modena</b>	<b>25,210</b>	<b>12,747</b>		
Modena	9,968	4,769		
Campogalliano	238	132		
Carpi	2,515	1,152		
Castelfranco Emilia	566	422		
Castelvetro di Modena	239	123		
Cavezzo	166	130		
Finale Emilia	319	253		
Fiorano Modenese	561	218		
Formigine	995	486		
Maranello	625	280		
Mirandola	691	438		
Pavullo nel Frignano	352	328		
San Felice sul Panaro	247	132		
Sassuolo	3,198	1,096		
Soliera	352	181		
Spilamberto	312	204		
Vignola	971	479		
<b>Province of Parma</b>	<b>16,616</b>	<b>8,161</b>		
Parma	11,787	4,618		
Borgo Val di Taro	107	169		
Busseto	129	129		
Collecchio	700	250		
Colorno	438	170		
Felino	149	77		
Fidenza	563	443		
Fontanellato	148	118		
Fornovo di Taro	158	133		
Langhirano	378	189		
Noceto	223	136		
Salsomaggiore Terme	294	210		
San Secondo Parmense	73	70		
Sorbolo	167	128		
Traversetolo	202	105		
<b>Province of Piacenza</b>	<b>7,036</b>	<b>5,190</b>		
Piacenza	4,402	2,587		
Borgonovo Val Tidone	104	119		
Castel San Giovanni	254	246		
Fiorenzuola d'Arda	554	278		
Podenzano	95	87		
<b>Province of Ravenna</b>	<b>10,953</b>	<b>6,478</b>		
Ravenna	4,749	2,595		
Alfonsine	199	175		

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
<b>Province of Ravenna (cont.)</b>				
Bagnacavallo	230	220		
Brisighella	48	89		
Castel Bolognese	229	147		
Cervia	914	481		
Conselice	202	126		
Cotignola	172	105		
Faenza	2,165	1,160		
Fusignano	123	107		
Lugo	1,236	684		
Massa Lombarda	166	105		
Riolo Terme	98	89		
Russi	282	224		
<b>Province of Reggio Emilia</b>	<b>16,940</b>	<b>9,499</b>		
Reggio Emilia	8,923	4,767		
Albinea	115	74		
Bagnolo in Piano	180	107		
Brescello	197	94		
Casalgrande	501	263		
Castellarano	326	131		
Castelnovo ne' Monti	160	145		
Cavriago	230	135		
Correggio	981	424		
Guastalla	494	317		
Luzzara	244	151		
Montecchio Emilia	299	163		
Novellara	244	193		
Poviglio	109	107		
Reggiolo	291	118		
Rubiera	551	213		
Sant'Ilario d'Enza	589	216		
Scandiano	547	332		
Toano	86	72		
<b>Province of Rimini</b>	<b>8,505</b>	<b>4,799</b>		
Rimini	4,838	2,496		
Bellaria Igea Marina	459	252		
Cattolica	552	349		
Misano Adriatico	135	105		
Morciano di Romagna	163	185		
Riccione	1,069	631		
San Giovanni in Marignano	192	111		
Santarcangelo di Romagna	459	303		
Verucchio	202	98		
			<b>I. MARCHE</b>	<b>41,613 24,476</b>
			<b>Province of Ancona</b>	<b>16,086 7,684</b>
			Ancona	8,149 2,193
			Camerano	198 154
			Castelfidardo	479 231
			Chiaravalle	193 202
			Fabiano	1,722 603
			Falconara Marittima	399 360
			Iesi	1,577 971
			Osimo	612 398
			Senigallia	769 631
			<b>Province of Ascoli Piceno</b>	<b>6,963 5,119</b>
			Ascoli Piceno	1,547 1,032
			Fermo	752 535
			Grottammare	160 154
			Montegranaro	281 184
			Porto San Giorgio	371 347
			Porto Sant'Elpidio	345 294
			San Benedetto del Tronto	1,676 921
			<b>Province of Macerata</b>	<b>7,439 5,347</b>
			Macerata	2,311 1,044
			Camerino	120 165
			Civitanova Marche	1,862 1,089
			Corridonia	223 149
			Porto Recanati	123 135
			Recanati	476 339
			San Severino Marche	214 197
			Tolentino	402 304
			Treia	136 131
			<b>Province of Pesaro e Urbino</b>	<b>11,125 6,325</b>
			Pesaro	5,910 1,905
			Cagli	134 142
			Fano	1,595 1,003
			Fossombrone	192 186
			Gabicce Mare	174 112
			Mondolfo	170 172
			Pergola	118 159
			Saltara	131 76
			Sant'Angelo in Lizzola	188 124
			Urbino	258 380

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
m. TUSCANY	117,700	65,755		
Province of Arezzo	8,185	6,144	Province of Livorno	7,385 4,463
Arezzo	3,984	2,234	Livorno	4,530 2,340
Bibbiena	316	260	Campiglia Marittima	191 153
Castiglion Fiorentino	213	213	Castagneto Carducci	132 125
Cortona	413	356	Cecina	631 434
Foiano della Chiana	130	164	Collesalveti	144 156
Monte San Savino	165	161	Piombino	661 384
Montevarchi	749	476	Portoferraio	295 169
San Giovanni Valdarno	408	338	Rosignano Marittimo	348 299
Sansepolcro	544	344	San Vincenzo	156 85
Stia	76	78		
Terranuova Bracciolini	175	162	Province of Lucca	10,375 6,399
Province of Florence	49,327	21,088	Lucca	4,972 2,007
Florence	36,175	12,090	Altopascio	245 161
Bagno a Ripoli	625	324	Bagni di Lucca	160 119
Barberino di Mugello	237	123	Barga	184 202
Borgo San Lorenzo	352	295	Camaione	307 378
Calenzano	896	296	Capannori	1,070 639
Campi Bisenzio	1,089	578	Castelnuovo di Garfagnana	136 198
Capraia e Limite	87	46	Forte dei Marmi	173 191
Castelfiorentino	479	338	Massarosa	128 133
Certaldo	350	311	Pietrasanta	747 469
Empoli	2,037	917	Seravezza	222 185
Figline Valdarno	414	324	Viareggio	1,493 1,099
Fucecchio	668	320		
Greve in Chianti	125	215	Province of Massa Carrara	3,491 2,727
Lastra a Signa	216	250	Massa	1,102 891
Montaione	71	44	Aulla	213 149
Montelupo Fiorentino	350	181	Carrara	1,813 1,107
Pontassieve	334	356	Fivizzano	52 80
Reggello	97	112	Pontremoli	68 155
San Casciano in Val di Pesa	238	290		
Scandicci	974	739	Province of Pisa	10,209 6,292
Sesto Fiorentino	1,411	821	Pisa	3,770 2,077
Signa	270	233	Calcinaia	204 115
Tavarnelle Val di Pesa	275	182	Cascina	483 468
Vinci	344	229	Ponsacco	308 186
Province of Grosseto	3,596	3,223	Pontedera	1,075 705
Grosseto	1,783	1,208	San Miniato	877 383
Castiglione della Pescaia	120	120	Santa Croce sull'Arno	1,410 425
Follonica	577	283	Santa Maria a Monte	115 115
Massa Marittima	79	143	Vicopisano	104 84
Monte Argentario	153	167	Volterra	381 258
Orbetello	224	219		

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
<b>Province of Pistoia</b>	<b>6,730</b>	<b>4,464</b>		
Pistoia	3,261	1,743		
Agliana	307	276		
Chiesina Uzzanese	84	79		
Montecatini Terme	1,146	535		
Pescia	436	368		
Quarrata	393	317		
San Marcello Pistoiese	95	120		
<b>Province of Prato</b>	<b>9,595</b>	<b>5,070</b>		
Prato	8,558	4,156		
Montemurlo	545	325		
Poggio a Caiano	238	234		
<b>Province of Siena</b>	<b>8,806</b>	<b>5,886</b>		
Siena	4,837	2,276		
Chianciano Terme	158	160		
Chiusi	254	183		
Colle di Val d'Elsa	438	324		
Montepulciano	330	320		
Poggibonsi	1,007	591		
San Gimignano	105	117		
Sinalunga	227	187		
<b>UMBRIA</b>	<b>19,919</b>	<b>12,502</b>		
<b>Province of Perugia</b>	<b>16,549</b>	<b>9,660</b>		
Perugia	9,076	3,212		
Assisi	482	420		
Bastia	484	255		
Castiglione del Lago	167	144		
Città della Pieve	48	60		
Città di Castello	759	752		
Foligno	1,227	755		
Gualdo Tadino	245	228		
Gubbio	371	503		
Magione	134	176		
Marsciano	235	210		
Panicle	105	100		
Spoletto	864	444		
Todi	351	269		
Umbertide	228	216		
<b>Province of Terni</b>	<b>3,370</b>	<b>2,842</b>		
Terni	2,147	1,486		
Amelia	116	145		
<b>Province of Terni (cont.)</b>				
Narni			145	170
Orvieto			606	449
<b>LAZIO</b>			<b>264,949</b>	<b>130,877</b>
<b>Province of Frosinone</b>			<b>5,017</b>	<b>4,263</b>
Frosinone			2,336	1,075
Alatri			155	163
Anagni			326	278
Atina			27	102
Cassino			695	499
Pontecorvo			74	119
Sora			382	350
<b>Province of Latina</b>			<b>6,475</b>	<b>4,904</b>
Latina			3,153	1,557
Aprilia			739	543
Cisterna di Latina			383	257
Formia			351	387
Gaeta			169	210
Terracina			485	387
<b>Province of Rieti</b>			<b>1,316</b>	<b>1,610</b>
Rieti			848	820
Cittaducale			33	68
Poggio Mirteto			91	102
<b>Province of Rome</b>			<b>248,042</b>	<b>116,822</b>
Rome			235,610	106,026
Albano Laziale			1,341	439
Anzio			322	316
Ariccia			251	173
Cerveteri			155	168
Ciampino			432	443
Civitavecchia			919	575
Fiumicino			399	514
Frascati			643	432
Genzano di Roma			248	281
Guidonia Montecelio			635	618
Ladispoli			290	199
Marino			285	406
Monterotondo			348	297
Nettuno			259	375
Pomezia			1,353	752
Tivoli			583	498
Velletri			707	574



## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
<b>Province of Viterbo</b>	<b>4,099</b>	<b>3,278</b>		
Viterbo	1,805	1,008		
Acquapendente	131	93		
Civita Castellana	347	199		
Montalto di Castro	83	68		
Montefiascone	145	156		
Tarquinia	271	198		
Tuscania	93	81		
Vetralla	117	107		
<b>o. CAMPANIA</b>	<b>53,255</b>	<b>58,970</b>		
<b>Province of Avellino</b>	<b>3,258</b>	<b>3,983</b>		
Avellino	1,987	1,560		
Ariano Irpino	193	268		
Mercogliano	52	73		
<b>Province of Benevento</b>	<b>1,681</b>	<b>2,334</b>		
Benevento	969	1,031		
Montesarchio	105	169		
<b>Province of Caserta</b>	<b>4,362</b>	<b>6,609</b>		
Caserta	2,034	1,600		
Aversa	494	875		
Capua	132	138		
Maddaloni	216	302		
Marcianise	276	421		
Santa Maria Capua Vetere	237	526		
<b>Province of Naples</b>	<b>34,708</b>	<b>35,484</b>		
Naples	25,363	19,612		
Acerra	35	213		
Afragola	209	407		
Bacoli	52	196		
Capri	118	164		
Casalnuovo di Napoli	96	221		
Casoria	578	723		
Castellammare di Stabia	451	707		
Ercolano	61	244		
Forio	78	129		
Frattamaggiore	667	737		
Giugliano in Campania	134	576		
Ischia	260	244		
Marano di Napoli	158	256		
Melito di Napoli	101	139		
Nola	1,322	1,033		
<b>Province of Naples (cont.)</b>				
Ottaviano			52	150
Piano di Sorrento			131	252
Pomigliano d'Arco			364	538
Pompei			149	252
Portici			226	535
Pozzuoli			379	680
San Giorgio a Cremano			88	333
San Giuseppe Vesuviano			358	471
Sant'Antimo			131	206
Somma Vesuviana			119	211
Sorrento			372	385
Torre Annunziata			271	434
Torre del Greco			883	1,057
Vico Equense			42	141
Volla			44	114
<b>Province of Salerno</b>			<b>9,246</b>	<b>10,559</b>
Salerno			4,134	2,986
Agropoli			148	183
Amalfi			46	162
Angri			160	229
Battipaglia			786	635
Capaccio			156	199
Cava dei Tirreni			434	656
Eboli			76	220
Nocera Inferiore			670	551
Nocera Superiore			112	168
Pagani			78	181
Pontecagnano Faiano			65	141
Sala Consilina			62	128
Sarno			148	297
Scafati			361	499
Vallo della Lucania			61	165
Vietri sul Mare			42	63
<b>p. ABRUZZO</b>			<b>17,298</b>	<b>16,000</b>
<b>Province of Chieti</b>			<b>4,238</b>	<b>4,183</b>
Chieti			1,281	751
Francavilla al Mare			250	231
Guardiagrele			152	113
Lanciano			701	701
Ortona			207	265
San Salvo			144	187
Vasto			585	493

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
<b>Province of L'Aquila</b>	<b>3,682</b>	<b>3,414</b>		
L'Aquila	1,750	1,129		
Avezzano	755	572		
Carsoli	95	147		
Castel di Sangro	105	109		
Celano	91	76		
Sulmona	322	393		
<b>Province of Pescara</b>	<b>5,893</b>	<b>4,441</b>		
Pescara	4,951	2,956		
Montesilvano	347	330		
<b>Province of Teramo</b>	<b>3,485</b>	<b>3,963</b>		
Teramo	1,266	1,064		
Alba Adriatica	193	192		
Atri	80	135		
Giulianova	415	351		
Martinsicuro	138	157		
Roseto degli Abruzzi	465	327		
Sant'Egidio alla Vibrata	140	137		
<b>q. MOLISE</b>	<b>3,249</b>	<b>2,753</b>		
<b>Province of Campobasso</b>	<b>2,485</b>	<b>2,070</b>		
Campobasso	1,479	902		
Larino	52	95		
Termoli	552	414		
<b>Province of Isernia</b>	<b>765</b>	<b>682</b>		
Isernia	521	371		
Venafro	177	152		
<b>r. PUGLIA</b>	<b>39,335</b>	<b>43,025</b>		
<b>Province of Bari</b>	<b>21,424</b>	<b>20,030</b>		
Bari	11,542	6,562		
Acquaviva delle Fonti	272	251		
Adelfia	31	91		
Altamura	906	914		
Andria	774	1,207		
Barletta	1,041	1,184		
Bisceglie	514	511		
Bitonto	404	579		
<b>Province of Bari (cont.)</b>				
Canosa di Puglia	177	286		
Casamassima	169	195		
Castellana Grotte	241	240		
Conversano	141	233		
Corato	420	514		
Gioia del Colle	188	325		
Giovinazzo	61	156		
Gravina di Puglia	271	418		
Locorotondo	133	267		
Modugno	361	311		
Mola di Bari	92	241		
Molfetta	441	758		
Monopoli	529	497		
Noci	127	276		
Noicattaro	191	221		
Palo del Colle	110	126		
Polignano a Mare	116	137		
Putignano	369	403		
Rutigliano	116	214		
Ruvo di Puglia	122	258		
Santeramo in Colle	243	430		
Spinazzola	57	85		
Terlizzi	121	224		
Trani	433	554		
Triggiano	102	167		
Turi	51	124		
<b>Province of Brindisi</b>	<b>2,220</b>	<b>3,804</b>		
Brindisi	1,094	1,019		
Fasano	173	335		
Francavilla Fontana	160	392		
Mesagne	124	227		
Oria	13	126		
Ostuni	256	368		
<b>Province of Foggia</b>	<b>5,891</b>	<b>7,125</b>		
Foggia	2,697	2,215		
Apricena	110	138		
Cerignola	303	540		
Lucera	216	356		
Manfredonia	312	475		
Orta Nova	86	131		
San Giovanni Rotondo	451	384		
Sannicandro Garganico	42	106		
San Severo	909	642		
Torremaggiore	107	190		
Vieste	78	139		

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
<b>Province of Lecce</b>	<b>5,966</b>	<b>6,785</b>	<b>Province of Cosenza</b>	<b>4,832</b>
Lecce	2,942	2,092	Cosenza	2,109
Casarano	161	198	Amantea	87
Copertino	83	195	Castrovillari	209
Galatina	161	315	Corigliano Calabro	285
Gallipoli	133	158	Rende	430
Leverano	62	146	Rossano	147
Maglie	236	199	San Marco Argentano	66
Nardò	141	253		
Tricase	122	180		
<b>Province of Taranto</b>	<b>3,834</b>	<b>5,282</b>	<b>Province of Crotone</b>	<b>1,228</b>
Taranto	2,451	2,323	Crotone	985
Castellaneta	63	153		
Ginosa	95	232	<b>Province of Reggio Calabria</b>	<b>2,960</b>
Grottaglie	107	296	Reggio Calabria	1,728
Manduria	161	275	Gioia Tauro	127
Martina Franca	484	523	Melito di Porto Salvo	34
Massafra	132	318	Palmi	103
Sava	45	188	Siderno	118
			Taurianova	56
			Villa San Giovanni	64
<b>s. BASILICATA</b>	<b>5,194</b>	<b>5,849</b>		
<b>Province of Matera</b>	<b>2,013</b>	<b>2,342</b>	<b>Province of Vibo Valentia</b>	<b>636</b>
Matera	1,341	974	Vibo Valentia	354
Pisticci	77	183		
Policoro	148	179		
<b>Province of Potenza</b>	<b>3,180</b>	<b>3,507</b>	<b>u. SICILY</b>	<b>52,170</b>
Potenza	1,905	1,164	<b>Province of Agrigento</b>	<b>3,238</b>
Avigliano	28	70	Agrigento	1,176
Lavello	133	163	Caltabellotta	11
Melfi	206	195	Campobello di Licata	42
Rionero in Vulture	85	110	Canicatti	422
			Casteltermini	38
			Favara	90
			Grotte	33
			Licata	218
			Menfi	84
			Naro	38
			Palma di Montechiaro	41
			Porto Empedocle	85
<b>t. CALABRIA</b>	<b>13,476</b>	<b>16,208</b>		
<b>Province of Catanzaro</b>	<b>3,820</b>	<b>3,204</b>		
Catanzaro	2,716	1,477		
Lamezia Terme	579	676		
Soverato	116	215		

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
<b>Province of Agrigento (cont.)</b>				
Raffadali	23	80		
Ribera	146	150		
Sciacca	405	342		
<b>Province of Caltanissetta</b>	<b>2,160</b>	<b>2,837</b>		
Caltanissetta	1,193	755		
Gela	358	659		
Mazzerino	57	118		
Mussomeli	58	175		
Riesi	37	117		
San Cataldo	159	354		
<b>Province of Catania</b>	<b>10,552</b>	<b>9,400</b>		
Catania	6,997	4,736		
Acireale	786	568		
Adrano	62	191		
Biancavilla	55	136		
Bronte	85	153		
Caltagirone	584	389		
Giarre	217	247		
Mascalucia	26	76		
Misterbianco	202	222		
Nicolosi	21	47		
Palagonia	51	102		
Paternò	218	341		
Riposto	90	118		
Scordia	62	97		
<b>Province of Enna</b>	<b>1,198</b>	<b>1,286</b>		
Enna	555	312		
Nicosia	101	114		
Piazza Armerina	98	146		
Pietraperzia	64	77		
Troina	50	64		
<b>Province of Messina</b>	<b>6,141</b>	<b>5,527</b>		
Messina	3,853	2,570		
Barcellona Pozzo di Gotto	265	440		
Capo d'Orlando	232	135		
Giardini-Naxos	35	65		
Milazzo	361	334		
Patti	117	137		
<b>Province of Messina (cont.)</b>				
Sant'Agata di Militello	208	130		
Taormina	173	163		
<b>Province of Palermo</b>	<b>16,882</b>	<b>13,050</b>		
Palermo	14,047	9,219		
Bagheria	511	384		
Carini	118	190		
Cefalù	129	191		
Corleone	68	96		
Monreale	141	150		
Partinico	273	271		
Termini Imerese	481	209		
<b>Province of Ragusa</b>	<b>3,680</b>	<b>2,813</b>		
Ragusa	1,697	877		
Comiso	249	270		
Ispica	122	114		
Modica	471	462		
Pozzallo	110	120		
Scicli	196	245		
Vittoria	657	449		
<b>Province of Siracusa</b>	<b>3,771</b>	<b>3,227</b>		
Siracusa	2,409	1,227		
Augusta	293	331		
Avola	123	240		
Carlentini	48	93		
Lentini	275	250		
Noto	83	116		
Pachino	186	162		
Priolo Gargallo	52	98		
Rosolini	60	141		
<b>Province of Trapani</b>	<b>4,548</b>	<b>4,045</b>		
Trapani	1,515	920		
Alcamo	522	455		
Campobello di Mazara	57	83		
Castellammare del Golfo	53	118		
Castelvetrano	302	268		
Erice	68	137		
Marsala	974	743		

## Distribution by branch location (municipality)

TDB10194			Banks	
Source: Supervisory returns Stocks in billions of lire				
	Loans	Deposits	Loans	Deposits
<b>Province of Trapani (cont.)</b>				
Mazara del Vallo	420	381		
Partanna	112	124		
Salemi	62	133		
<b>v. SARDINIA</b>	<b>20,855</b>	<b>19,122</b>		
<b>Province of Cagliari</b>				
Cagliari	8,667	5,135		
Assemini	62	122		
Carbonia	171	223		
Iglesias	376	354		
Quartu Sant'Ele				

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

## December 2000

## Loans

## Deposits

## Loans

## Deposits

a. **TOTAL** **910,654** **519,896**b. **PIEDMONT** **65,962** **40,556****Province of Alessandria** **5,495** **3,890**

Alessandria	1,867	954
Acqui Terme	225	239
Arquata Scrivia	49	48
Casale Monferrato	866	504
Castelnuovo Scrivia	54	52
Novi Ligure	345	266
Ovada	145	145
Tortona	861	592
Valenza	591	263

**Province of Asti** **2,160** **1,742**

Asti	1,134	758
Canelli	202	123
Nizza Monferrato	165	106

**Province of Biella** **3,169** **1,762**

Biella	2,320	1,047
Candelo	31	37
Cossato	252	126
Trivero	84	60
Valle Mosso	128	62
Vigliano Biellese	54	56

**Province of Cuneo** **6,561** **5,446**

Cuneo	1,283	785
Alba	844	522
Barge	36	66
Borgo San Dalmazzo	98	86
Boves	63	101
Bra	334	249
Busca	53	84
Canale	49	75
Caraglio	54	67
Carrù	128	88
Cavallermaggiore	31	51
Centallo	98	61
Ceva	118	103
Cherasco	99	81
Dogliani	75	64
Dronero	46	95
Fossano	379	206

**Province of Cuneo (cont.)**

Mondovì	343	257
Racconigi	95	79
Saluzzo	423	217
Santo Stefano Belbo	54	58
Savigliano	279	164
Verzuolo	45	52
Villanova Mondovì	67	43

**Province of Novara** **4,055** **3,180**

Novara	2,156	1,319
Arona	249	188
Bellinzago Novarese	20	54
Borgomanero	425	309
Cameri	21	53
Castelletto Sopra Ticino	27	45
Galliate	121	99
Oleggio	92	107
Treccate	140	127

**Province of Turin** **41,675** **21,916**

Turin	32,803	13,379
Alpignano	127	109
Beinasco	158	140
Borgaro Torinese	103	70
Carmagnola	201	189
Caselle Torinese	146	102
Castellamonte	50	75
Chieri	360	293
Chivasso	196	175
Ciriè	251	224
Collegno	266	280
Cuorgnè	91	112
Giaveno	53	123
Grugliasco	187	164
Ivrea	895	533
Leini	87	78
Moncalieri	797	397
Nichelino	284	255
None	47	59
Orbassano	252	197
Pinerolo	400	383
Poirino	62	71
Rivarolo Canavese	166	174
Rivoli	511	406
San Mauro Torinese	94	104
Settimo Torinese	526	291
Susa	48	84
Trofarello	100	74
Venaria	165	162

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Turin (cont.)</b>			<b>Province of La Spezia</b>	<b>1,936</b>	<b>1,635</b>
Vinovo	83	67	La Spezia	1,270	921
Volpiano	93	89	Bolano	60	41
			Lerici	27	59
<b>Province of Verbano-Cusio-Ossola</b>	<b>1,229</b>	<b>1,102</b>	Sarzana	317	226
Verbania	356	291			
Domodossola	189	206	<b>Province of Savona</b>	<b>2,708</b>	<b>2,086</b>
Gravellona Toce	129	60	Savona	888	665
Omegna	288	149	Alassio	130	107
Stresa	51	48	Albenga	595	242
			Albisola Superiore	47	52
<b>Province of Vercelli</b>	<b>1,618</b>	<b>1,520</b>	Andora	39	48
Vercelli	795	545	Cairo Montenotte	156	94
Borgosesia	312	166	Finale Ligure	106	104
Crescentino	72	64	Loano	173	135
Gattinara	55	87	Pietra Ligure	85	83
Santhià	114	88	Vado Ligure	77	71
Trino	54	66	Varazze	85	107
Varallo	62	75			
<b>c. VALLE D'AOSTA</b>	<b>931</b>	<b>1,208</b>	<b>e. LOMBARDY</b>	<b>300,065</b>	<b>130,028</b>
<b>Province of Aosta</b>	<b>931</b>	<b>1,208</b>	<b>Province of Bergamo</b>	<b>14,092</b>	<b>9,227</b>
Aosta	505	558	Bergamo	4,831	2,710
Chatillon	34	53	Albino	140	118
Courmayeur	43	44	Alzano Lombardo	134	97
			Calusco d'Adda	169	78
<b>d. LIGURIA</b>	<b>18,762</b>	<b>14,076</b>	Caravaggio	167	131
<b>Province of Genoa</b>	<b>12,516</b>	<b>8,971</b>	Castelli Calepio	153	48
Genoa	10,920	6,943	Clusone	102	98
Arenzano	87	73	Costa Volpino	53	51
Busalla	98	78	Curno	90	50
Chiavari	387	373	Dalmine	362	167
Lavagna	52	107	Gandino	71	60
Rapallo	192	238	Grumello del Monte	198	76
Recco	61	85	Lefte	301	84
Santa Margherita Ligure	69	98	Lovere	158	176
Sestri Levante	153	170	Martinengo	109	66
			Nembro	81	90
<b>Province of Imperia</b>	<b>1,603</b>	<b>1,384</b>	Osio Sotto	136	75
Imperia	576	346	Ponte San Pietro	228	128
Bordighera	82	80	Romano di Lombardia	212	136
Diano Marina	57	60	Sarnico	218	124
San Remo	396	404	Seriate	364	241
Taggia	122	102	Stezzano	82	54
Ventimiglia	187	172	Trescore Balneario	185	123
			Treviglio	847	384
			Treviolo	55	34
			Villa d'Alme	75	45
			Zogno	78	106



## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Brescia</b>	<b>26,726</b>	<b>12,309</b>	<b>Province of Como (cont.)</b>		
Brescia	14,977	5,478	Lurate Caccivio	128	75
Bagnolo Mella	141	79	Mariano Comense	314	209
Bedizzole	89	77	Olgiate Comasco	190	123
Botticino	145	63	Villa Guardia	65	56
Breno	125	85			
Capriolo	130	66	<b>Province of Cremona</b>	<b>4,032</b>	<b>2,791</b>
Carpenedolo	122	83	Cremona	1,647	906
Chiari	364	165	Casalmaggiore	234	129
Concesio	178	95	Castelleone	118	75
Darfo Boario Terme	323	202	Crema	629	371
Desenzano del Garda	357	215	Pandino	58	63
Erbusco	52	34	Piadena	40	40
Flero	69	41	Pizzighettone	61	53
Gavardo	162	81	Soncino	127	83
Ghedi	172	127	Soresina	94	93
Gussago	288	104			
Iseo	136	80	<b>Province of Lecco</b>	<b>4,020</b>	<b>2,800</b>
Leno	137	92	Lecco	1,832	859
Lonato	108	85	Calolziocorte	208	133
Lumezzane	1,037	251	Casatenovo	119	113
Manerbio	363	117	Mandello del Lario	94	93
Montichiari	413	165	Merate	429	235
Orzinuovi	197	100	Oggiono	134	119
Ospitaletto	212	110	Olgiate Molgora	39	46
Palazzolo sull'Oglio	493	189	Olginiate	55	58
Pisogne	105	73	Valmadrera	79	78
Ponte di Legno	61	30			
Quinzano d'Oglio	76	41	<b>Province of Lodi</b>	<b>2,710</b>	<b>1,801</b>
Rezzato	190	100	Lodi	1,482	741
Rovato	448	192	Casalpusterlengo	173	119
Salò	137	101	Codogno	275	196
Sarezzo	170	70	Sant'Angelo Lodigiano	193	153
Sirmione	103	45			
Travagliato	94	89	<b>Province of Mantua</b>	<b>6,903</b>	<b>3,624</b>
Verolanuova	105	74	Mantua	2,871	1,014
Vestone	163	89	Asola	209	128
Villa Carcina	125	61	Castel Goffredo	332	114
Vobarno	57	47	Castiglione delle Stiviere	584	192
			Goito	102	77
<b>Province of Como</b>	<b>6,996</b>	<b>4,685</b>	Gonzaga	94	61
Como	2,992	1,347	Marmirolo	77	48
Cabiate	46	49	Moglia	77	56
Cantù	767	472	Ostiglia	76	56
Cernenate	175	134	Pegognaga	87	55
Cernobbio	60	62	Poggio Rusco	103	95
Erba	506	305	Porto Mantovano	168	77
Fino Mornasco	76	71			
Inverigo	109	54			
Lomazzo	57	63			



## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Mantua (cont.)</b>			<b>Province of Milan (cont.)</b>		
Quistello	39	50	Legnano	1,361	681
Sermide	80	65	Lentate sul Seveso	82	85
Suzzara	242	147	Limbiate	105	155
Viadana	432	169	Lissone	381	366
Virgilio	115	66	Locate di Triulzi	85	71
			Magenta	269	244
			Magnago	58	57
			Meda	231	185
<b>Province of Milan</b>	<b>218,175</b>	<b>78,800</b>	Melegnano	280	229
Milan	188,160	55,547	Melzo	444	232
Abbiategrosso	710	370	Monza	3,547	1,927
Agrate Brianza	177	155	Muggiò	114	121
Arcore	155	150	Nerviano	69	111
Arese	48	113	Nova Milanese	228	151
Assago	1,924	385	Novate Milanese	189	129
Bareggio	117	102	Opera	131	97
Besana in Brianza	201	132	Paderno Dugnano	346	290
Biassono	79	94	Parabiago	207	191
Binasco	214	162	Paullo	231	110
Bollate	463	316	Peschiera Borromeo	286	166
Bovisio-Masciago	98	92	Pioltello	310	195
Bresso	213	223	Rho	869	536
Brugherio	224	216	Rozzano	277	251
Buccinasco	204	137	San Donato Milanese	386	358
Busto Garolfo	110	102	San Giuliano Milanese	361	238
Carate Brianza	251	211	Sedriano	37	44
Carnate	48	44	Segrate	848	655
Carugate	192	146	Senago	102	105
Cassano d'Adda	196	137	Seregno	857	623
Cassina de' Pecchi	418	126	Sesto San Giovanni	1,003	840
Castano Primo	147	92	Settimo Milanese	193	167
Cavenago di Brianza	51	50	Seveso	124	136
Cernusco sul Naviglio	757	373	Trezzano sul Naviglio	297	189
Cesano Boscone	207	163	Trezzo sull'Adda	342	168
Cesano Maderno	304	245	Vedano al Lambro	78	81
Cinisello Balsamo	688	479	Vignate	36	38
Cologno Monzese	398	400	Villasanta	48	76
Concorezzo	261	160	Vimercate	621	403
Corbetta	108	98	Vimodrone	168	156
Cormano	84	135			
Cornaredo	133	123	<b>Province of Pavia</b>	<b>4,033</b>	<b>4,604</b>
Cornate d'Adda	83	54	Pavia	1,222	1,170
Corsico	560	349	Broni	139	147
Cusano Milanino	105	168	Casteggio	143	160
Desio	331	311	Gambolò	29	50
Garbagnate Milanese	144	165	Garlasco	67	89
Giussano	249	188	Mede	61	77
Gorgonzola	284	176	Mortara	175	137
Inveruno	105	77	Robbio	60	69
Lacchiarella	==	==			
Lainate	215	212			

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## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

## Province of Pavia (cont.)

	Loans	Deposits
Sannazzaro de' Burgondi	38	62
Stradella	90	140
Vigevano	889	620
Voghera	397	422

## Province of Sondrio

	2,504	1,731
Sondrio	1,037	527
Bormio	130	90
Chiavenna	91	129
Delebio	105	71
Morbegno	218	196
Tirano	137	97

## Province of Varese

	9,874	7,656
Varese	2,278	1,506
Busto Arsizio	1,571	1,005
Cardano al Campo	62	69
Caronno Pertusella	83	130
Cassano Magnago	158	141
Castellanza	206	142
Fagnano Olona	67	90
Ferno	60	55
Gallarate	1,346	878
Gavirate	352	141
Laveno-Mombello	45	68
Lonate Pozzolo	62	85
Luino	181	162
Malnate	75	93
Olgiate Olona	45	49
Samarate	46	79
Saronno	1,325	671
Sesto Calende	81	96
Somma Lombardo	119	164
Tradate	247	204
Uboldo	42	53

## Province of Bolzano (cont.)

	Loans	Deposits
Egna	172	63
Laives	159	111
Lana	241	128
Malles Venosta	79	44
Merano	634	414
Ortisei	84	51
Vipiteno	209	108

## Province of Trento

	9,152	5,432
Trento	4,046	1,607
Arco	170	118
Borgo Valsugana	94	87
Cavalese	92	49
Cles	178	108
Lavis	114	85
Malè	88	44
Mezzolombardo	150	72
Pergine Valsugana	225	158
Riva del Garda	319	164
Rovereto	632	408
Storo	127	54
Tione di Trento	92	81

## g. VENETO

	74,413	41,181
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## Province of Belluno

	2,437	1,565
Belluno	822	361
Agordo	170	55
Auronzo di Cadore	42	25
Cortina d'Ampezzo	162	97
Domegge di Cadore	58	21
Feltre	245	189
Pieve di Cadore	120	52
Santo Stefano di Cadore	48	31

## Province of Padua

	15,738	8,632
Padua	8,110	3,474
Abano Terme	333	191
Albignasego	141	106
Borgoricco	87	62
Cadoneghe	93	78
Campodarsego	312	147
Camposampiero	397	148
Cittadella	637	260
Conselve	143	96
Este	212	170

f.

## TRENTINO-ALTO-ADIGE

	18,841	11,015
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## Province of Bolzano

	9,689	5,583
Bolzano	3,139	1,594
Appiano sulla Strada del Vino	239	144
Badia	141	41
Bressanone	401	284
Brunico	394	224
Campo Tures	131	64
Chiusa	143	61

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Padua (cont.)</b>			<b>Province of Treviso (cont.)</b>		
Limena	227	95	Vedelago	169	100
Monselice	261	194	Villorba	344	111
Montagnana	153	97	Vittorio Veneto	427	284
Montegrotto Terme	119	97	Volpago del Montello	42	26
Piazzola sul Brenta	105	83			
Piombino Dese	116	61			
Piove di Sacco	452	240	<b>Province of Venice</b>	<b>10,462</b>	<b>6,669</b>
Rubano	319	148	Venice	5,460	3,150
San Martino di Lupari	186	105	Caorle	141	78
Selvazzano Dentro	164	125	Cavarzere	123	98
Solesino	65	65	Chioggia	525	328
Tombolo	60	32	Dolo	247	172
Trebaseleghe	116	107	Eraclea	64	61
Vigonza	200	122	Iesolo	399	189
Vigodarzere	76	52	Marcon	107	57
			Martellago	152	103
<b>Province of Rovigo</b>	<b>2,384</b>	<b>1,908</b>	Mira	180	166
Rovigo	846	516	Mirano	308	226
Adria	203	166	Noale	157	96
Badia Polesine	122	73	Portogruaro	405	232
Lendinara	89	100	San Donà di Piave	558	328
Porto Tolle	86	59	San Michele al Tagliamento	180	87
Porto Viro	148	90	Santo Stino di Livenza	83	60
			Scorzè	172	110
<b>Province of Treviso</b>	<b>15,087</b>	<b>6,602</b>	Spinea	74	95
Treviso	5,353	1,542	Strà	150	86
Casale sul Sile	57	36			
Castelfranco Veneto	621	286	<b>Province of Verona</b>	<b>13,633</b>	<b>8,604</b>
Conegliano	1,004	456	Verona	7,021	4,579
Gaiarine	151	72	Affi	71	46
Istrana	74	58	Bovolone	134	105
Mogliano Veneto	360	205	Bussolengo	353	138
Montebelluna	1,084	346	Castel d'Azzano	67	60
Motta di Livenza	170	79	Cerea	323	148
Oderzo	503	183	Cologna Veneta	124	90
Paese	139	74	Isola della Scala	141	80
Pieve di Soligo	323	123	Legnago	430	225
Ponte di Piave	119	59	Negrar	127	89
Preganziol	146	98	Nogara	99	57
Quinto di Treviso	88	73	Pescantina	94	65
Resana	69	52	Peschiera del Garda	138	77
Riese Pio X	94	56	San Bonifacio	474	178
Roncade	115	63	San Giovanni Lupatoto	303	167
San Vendemiano	79	42	San Martino Buon Albergo	189	93
Silea	133	55	Sant'Ambrogio di Valpolicella	231	90
Spresiano	151	72	Valeggio sul Mincio	125	77
Susegana	179	70	Villafranca di Verona	379	197
Valdobbiadene	122	98			



## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Vicenza</b>	<b>14,673</b>	<b>7,201</b>	<b>Province of Pordenone (cont.)</b>		
Vicenza	4,784	1,681	Fiume Veneto	89	63
Altavilla Vicentina	191	79	Maniago	107	98
Arzignano	787	323	Pasiano	67	40
Asiago	111	82	Porcia	128	87
Bassano del Grappa	979	443	Prata di Pordenone	103	74
Breganze	80	62	Sacile	264	192
Caldogno	55	39	San Vito al Tagliamento	174	117
Camisano Vicentino	144	89	Spilimbergo	116	147
Cassola	144	72	Zoppola	21	28
Chiampo	204	131			
Cornedo Vicentino	116	70	<b>Province of Trieste</b>	<b>3,343</b>	<b>3,191</b>
Creazzo	277	85	Trieste	3,228	3,018
Dueville	162	103			
Lonigo	191	145	<b>Province of Udine</b>	<b>7,823</b>	<b>4,960</b>
Malo	174	104	Udine	4,001	1,735
Marano Vicentino	80	59	Buia	70	51
Marostica	269	142	Buttrio	53	43
Montebello Vicentino	124	64	Cervignano del Friuli	164	118
Montecchio Maggiore	790	222	Cividale del Friuli	147	140
Mussolente	69	31	Codroipo	177	118
Noventa Vicentina	106	99	Fagagna	46	42
Romano d'Ezzelino	97	64	Gemona del Friuli	198	110
Rosà	238	99	Latisana	147	121
Sandrigo	144	78	Lignano Sabbiadoro	255	81
Schio	867	412	Maiano	36	43
Sossano	61	41	Manzano	274	176
Tezze sul Brenta	113	61	Palmanova	119	93
Thiene	691	307	Pasian di Prato	76	48
Torri di Quartesolo	219	95	Pavia di Udine	85	44
Valdagno	189	220	Reana del Roiale	60	40
			San Daniele del Friuli	95	67
<b>h. FRIULI VENEZIA GIULIA</b>	<b>16,533</b>	<b>11,819</b>	San Giorgio di Nogaro	90	55
<b>Province of Gorizia</b>	<b>1,671</b>	<b>1,186</b>	San Giovanni al Natisone	163	58
Gorizia	952	488	Tarcento	62	98
Cormons	79	58	Tarvisio	69	37
Gradisca d'Isonzo	65	49	Tavagnacco	99	73
Grado	97	74	Tolmezzo	157	137
Monfalcone	257	225	Tricesimo	57	60
Ronchi dei Legionari	59	69			
			<b>i. EMILIA ROMAGNA</b>	<b>79,944</b>	<b>41,808</b>
<b>Province of Pordenone</b>	<b>3,695</b>	<b>2,482</b>	<b>Province of Bologna</b>	<b>25,712</b>	<b>11,421</b>
Pordenone	1,726	798	Bologna	19,004	6,575
Azzano Decimo	173	142	Anzola dell'Emilia	150	106
Casarsa della Delizia	63	57	Argelato	296	162
Cordenons	92	81			

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Bologna (cont.)</b>			<b>Province of Modena</b>	<b>13,020</b>	<b>6,583</b>
Budrio	158	148	Modena	5,148	2,463
Calderara di Reno	203	98	Campogalliano	123	68
Casalecchio di Reno	573	349	Carpi	1,299	595
Castel Maggiore	235	101	Castelfranco Emilia	292	218
Castel San Pietro Terme	200	171	Castelvetro di Modena	124	64
Castenaso	221	161	Cavezzo	86	67
Crespellano	85	46	Finale Emilia	165	131
Crevalcore	131	114	Fiorano Modenese	290	112
Granarolo dell'Emilia	211	110	Formigine	514	251
Imola	1,091	713	Maranello	323	144
Medicina	123	102	Mirandola	357	226
Minerbio	51	52	Pavullo nel Frignano	182	169
Molinella	108	122	San Felice sul Panaro	127	68
Ozzano dell'Emilia	194	107	Sassuolo	1,652	566
Pianoro	198	175	Soliera	182	94
Pieve di Cento	85	72	Spilamberto	161	105
Porretta Terme	87	75	Vignola	502	247
San Giorgio di Piano	154	67			
San Giovanni in Persiceto	252	202	<b>Province of Parma</b>	<b>8,582</b>	<b>4,215</b>
San Lazzaro di Savena	448	299	Parma	6,087	2,385
Sasso Marconi	111	111	Borgo Val di Taro	55	87
Vergato	75	86	Busseto	67	67
Zola Predosa	232	173	Collecchio	361	129
			Colomo	226	88
<b>Province of Ferrara</b>	<b>3,637</b>	<b>2,667</b>	Felino	77	40
Ferrara	2,039	1,308	Fidenza	291	229
Argenta	205	124	Fontanellato	76	61
Bondeno	89	96	Fornovo di Taro	82	69
Cento	446	283	Langhirano	195	97
Codigoro	70	78	Noceto	115	70
Comacchio	160	118	Salsomaggiore Terme	152	108
Copparo	84	116	San Secondo Parmense	38	36
Portomaggiore	64	68	Sorbolo	86	66
Sant'Agostino	67	72	Traversetolo	104	54
<b>Province of Forlì</b>	<b>6,561</b>	<b>3,513</b>	<b>Province of Piacenza</b>	<b>3,634</b>	<b>2,680</b>
Forlì	2,536	1,185	Piacenza	2,274	1,336
Bagno di Romagna	72	39	Borgonovo Val Tidone	54	61
Bertinoro	84	82	Castel San Giovanni	131	127
Cesena	2,078	1,039	Fiorenzuola d'Arda	286	144
Cesenatico	312	191	Podenzano	49	45
Forlimpopoli	179	92			
Gambettola	126	89	<b>Province of Ravenna</b>	<b>5,657</b>	<b>3,345</b>
Meldola	95	68	Ravenna	2,453	1,340
San Mauro Pascoli	154	102	Alfonsine	103	90
Sarsina	20	27			
Savignano sul Rubicone	242	126			



## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Ravenna (cont.)</b>			<b>I. MARCHE</b>	<b>21,491</b>	<b>12,641</b>
Bagnacavallo	119	114	<b>Province of Ancona</b>	<b>8,308</b>	<b>3,968</b>
Brisighella	25	46	Ancona	4,209	1,132
Castel Bolognese	118	76	Camerano	102	79
Cervia	472	248	Castelfidardo	247	120
Conselice	104	65	Chiaravalle	100	104
Cotignola	89	54	Fabiano	890	312
Faenza	1,118	599	Falconara Marittima	206	186
Fusignano	64	55	Iesi	815	501
Lugo	638	353	Osimo	316	206
Massa Lombarda	86	54	Senigallia	397	326
Riolo Terme	51	46			
Russi	146	116			
			<b>Province of Ascoli Piceno</b>	<b>3,596</b>	<b>2,644</b>
<b>Province of Reggio Emilia</b>	<b>8,749</b>	<b>4,906</b>	Ascoli Piceno	799	533
Reggio Emilia	4,608	2,462	Fermo	388	276
Albinea	59	38	Grottammare	82	79
Bagnolo in Piano	93	55	Montegranaro	145	95
Brescello	102	49	Porto San Giorgio	192	179
Casalgrande	259	136	Porto Sant'Elpidio	178	152
Castellarano	168	68	San Benedetto del Tronto	866	475
Castelnovo ne' Monti	83	75			
Cavriago	119	70	<b>Province of Macerata</b>	<b>3,842</b>	<b>2,762</b>
Correggio	507	219	Macerata	1,194	539
Guastalla	255	164	Camerino	62	85
Luzzara	126	78	Civitanova Marche	962	563
Montecchio Emilia	154	84	Corridonia	115	77
Novellara	126	100	Porto Recanati	63	70
Poviglio	56	55	Recanati	246	175
Reggiolo	150	61	San Severino Marche	110	102
Rubiera	285	110	Tolentino	207	157
Sant'Ilario d'Enza	304	112	Treia	70	68
Scandiano	282	172			
Toano	44	37			
			<b>Province of Pesaro e Urbino</b>	<b>5,745</b>	<b>3,267</b>
<b>Province of Rimini</b>	<b>4,392</b>	<b>2,479</b>	Pesaro	3,052	984
Rimini	2,498	1,289	Cagli	69	73
Bellaria Igea Marina	237	130	Fano	824	518
Cattolica	285	180	Fossombrone	99	96
Misano Adriatico	70	54	Gabicce Mare	90	58
Morciano di Romagna	84	96	Mondolfo	88	89
Riccione	552	326	Pergola	61	82
San Giovanni in Marignano	99	57	Saltara	68	39
Santarcangelo di Romagna	237	156	Sant'Angelo in Lizzola	97	64
Verucchio	104	51	Urbino	133	196

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

		Loans	Deposits			Loans	Deposits
m.	<b>TUSCANY</b>	<b>60,787</b>	<b>33,959</b>		<b>Province of Livorno</b>	<b>3,814</b>	<b>2,305</b>
	<b>Province of Arezzo</b>	<b>4,227</b>	<b>3,173</b>		Livorno	2,339	1,208
	Arezzo	2,057	1,154		Campiglia Marittima	99	79
	Bibbiena	163	134		Castagneto Carducci	68	64
	Castiglion Fiorentino	110	110		Cecina	326	224
	Cortona	213	184		Collesalveti	74	80
	Foiano della Chiana	67	85		Piombino	341	198
	Monte San Savino	85	83		Portoferraio	153	87
	Montevarchi	387	246		Rosignano Marittimo	180	154
	San Giovanni Valdarno	211	174		San Vincenzo	81	44
	Sansepolcro	281	178				
	Stia	40	40		<b>Province of Lucca</b>	<b>5,358</b>	<b>3,305</b>
	Terranuova Bracciolini	90	83		Lucca	2,568	1,036
	<b>Province of Florence</b>	<b>25,475</b>	<b>10,891</b>		Altopascio	126	83
	Florence	18,683	6,244		Bagni di Lucca	82	62
	Bagno a Ripoli	323	167		Barga	95	104
	Barberino di Mugello	122	63		Camaione	159	195
	Borgo San Lorenzo	182	152		Capannori	553	330
	Calenzano	463	153		Castelnuovo di Garfagnana	70	102
	Campi Bisenzio	563	299		Forte dei Marmi	89	99
	Capraia e Limite	45	24		Massarosa	66	69
	Castelfiorentino	247	175		Pietrasanta	386	242
	Certaldo	181	160		Seravezza	115	96
	Empoli	1,052	473		Viareggio	771	568
	Figline Valdarno	214	167				
	Fucecchio	345	165		<b>Province of Massa Carrara</b>	<b>1,803</b>	<b>1,408</b>
	Greve in Chianti	65	111		Massa	569	460
	Lastra a Signa	111	129		Aulla	110	77
	Montaione	37	23		Carrara	937	572
	Montelupo Fiorentino	181	94		Fivizzano	27	41
	Pontassieve	172	184		Pontremoli	35	80
	Reggello	50	58				
	San Casciano in Val di Pesa	123	150		<b>Province of Pisa</b>	<b>5,272</b>	<b>3,249</b>
	Scandicci	503	382		Pisa	1,947	1,073
	Sesto Fiorentino	729	424		Calcinaia	105	59
	Signa	140	120		Cascina	249	242
	Tavarnelle Val di Pesa	142	94		Ponsacco	159	96
	Vinci	178	118		Pontedera	555	364
	<b>Province of Grosseto</b>	<b>1,857</b>	<b>1,664</b>		San Miniato	453	198
	Grosseto	921	624		Santa Croce sull'Arno	728	219
	Castiglione della Pescaia	62	62		Santa Maria a Monte	59	59
	Follonica	298	146		Vicopisano	54	44
	Massa Marittima	41	74		Volterra	197	133
	Monte Argentario	79	86				
	Orbetello	116	113				



### Distribution by branch location (municipality)

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## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Viterbo</b>	<b>2,117</b>	<b>1,693</b>	<b>Province of Naples (cont.)</b>		
Viterbo	932	520	Ottaviano	27	78
Acquapendente	68	48	Piano di Sorrento	67	130
Civita Castellana	179	103	Pomigliano d'Arco	188	278
Montalto di Castro	43	35	Pompei	77	130
Montefiascone	75	81	Portici	117	276
Tarquinia	140	103	Pozzuoli	196	351
Tuscania	48	42	San Giorgio a Cremano	45	172
Vetralla	60	55	San Giuseppe Vesuviano	185	243
			Sant'Antimo	68	106
			Somma Vesuviana	61	109
<b>o. CAMPANIA</b>	<b>27,504</b>	<b>30,455</b>	Sorrento	192	199
			Torre Annunziata	140	224
<b>Province of Avellino</b>	<b>1,682</b>	<b>2,057</b>	Torre del Greco	456	546
Avellino	1,026	806	Vico Equense	22	73
Ariano Irpino	100	138	Volla	23	59
Mercogliano	27	38			
			<b>Province of Salerno</b>	<b>4,775</b>	<b>5,453</b>
<b>Province of Benevento</b>	<b>868</b>	<b>1,205</b>	Salerno	2,135	1,542
Benevento	501	533	Agropoli	77	94
Montesarchio	54	87	Amalfi	24	84
			Angri	83	118
<b>Province of Caserta</b>	<b>2,253</b>	<b>3,413</b>	Battipaglia	406	328
Caserta	1,051	826	Capaccio	81	103
Aversa	255	452	Cava dei Tirreni	224	339
Capua	68	71	Eboli	39	114
Maddaloni	111	156	Nocera Inferiore	346	285
Marcianise	143	218	Nocera Superiore	58	87
Santa Maria Capua Vetere	122	272	Pagani	40	93
			Pontecagnano Faiano	34	73
<b>Province of Naples</b>	<b>17,925</b>	<b>18,326</b>	Sala Consilina	32	66
Naples	13,099	10,129	Sarno	76	153
Acerra	18	110	Scafati	186	258
Afragola	108	210	Vallo della Lucania	31	85
Bacoli	27	101	Vietri sul Mare	22	33
Capri	61	85			
Casalnuovo di Napoli	50	114	<b>p. ABRUZZO</b>	<b>8,934</b>	<b>8,264</b>
Casoria	299	373			
Castellammare di Stabia	233	365	<b>Province of Chieti</b>	<b>2,189</b>	<b>2,160</b>
Ercolano	31	126	Chieti	661	388
Forio	40	67	Francavilla al Mare	129	119
Frattamaggiore	344	380	Guardagrele	78	59
Giugliano in Campania	69	298	Lanciano	362	362
Ischia	134	126	Ortona	107	137
Marano di Napoli	82	132	San Salvo	74	97
Melito di Napoli	52	72	Vasto	302	254
Nola	683	533			

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of L'Aquila</b>	<b>1,901</b>	<b>1,763</b>	<b>Province of Bari (cont.)</b>		
L'Aquila	904	583	Canosa di Puglia	91	148
Avezzano	390	295	Casamassima	87	101
Carsoli	49	76	Castellana Grotte	125	124
Castel di Sangro	54	56	Conversano	73	120
Celano	47	39	Corato	217	265
Sulmona	166	203	Gioia del Colle	97	168
			Giovinazzo	32	80
<b>Province of Pescara</b>	<b>3,043</b>	<b>2,293</b>	Gravina di Puglia	140	216
Pescara	2,557	1,526	Locorotondo	69	138
Montesilvano	179	171	Modugno	187	160
			Mola di Bari	48	124
<b>Province of Teramo</b>	<b>1,800</b>	<b>2,047</b>	Molfetta	228	391
Teramo	654	549	Monopoli	273	257
Alba Adriatica	100	99	Noci	66	143
Atri	41	70	Noicattaro	99	114
Giulianova	214	181	Palo del Colle	57	65
Martinsicuro	71	81	Polignano a Mare	60	71
Roseto degli Abruzzi	240	169	Putignano	190	208
Sant'Egidio alla Vibrata	72	71	Rutigliano	60	110
			Ruvo di Puglia	63	133
<b>q. MOLISE</b>	<b>1,678</b>	<b>1,422</b>	Santeramo in Colle	126	222
			Spinazzola	30	44
<b>Province of Campobasso</b>	<b>1,283</b>	<b>1,069</b>	Terlizzi	62	116
Campobasso	764	466	Trani	224	286
Larino	27	49	Triggiano	52	86
Termoli	285	214	Turi	26	64
<b>Province of Isernia</b>	<b>395</b>	<b>352</b>	<b>Province of Brindisi</b>	<b>1,147</b>	<b>1,965</b>
Isernia	269	191	Brindisi	565	526
Venafro	92	78	Fasano	89	173
			Franca Villa Fontana	83	203
			Mesagne	64	117
			Oria	7	65
			Ostuni	132	190
<b>r. PUGLIA</b>	<b>20,315</b>	<b>22,221</b>	<b>Province of Foggia</b>	<b>3,042</b>	<b>3,680</b>
			Foggia	1,393	1,144
<b>Province of Bari</b>	<b>11,065</b>	<b>10,344</b>	Apricena	57	71
Bari	5,961	3,389	Cerignola	157	279
Acquaviva delle Fonti	141	129	Lucera	112	184
Adelfia	16	47	Manfredonia	161	246
Altamura	468	472	Orta Nova	45	68
Andria	400	623	San Giovanni Rotondo	233	198
Barletta	537	611	Sannicandro Garganico	22	55
Bisceglie	265	264	San Severo	470	332
Bitonto	209	299	Torremaggiore	55	98
			Vieste	40	72

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Lecce</b>	<b>3,081</b>	<b>3,504</b>	<b>Province of Cosenza</b>	<b>2,495</b>	<b>3,129</b>
Lecce	1,519	1,081	Cosenza	1,089	897
Casarano	83	102	Amantea	45	65
Copertino	43	101	Castrovillari	108	166
Galatina	83	162	Corigliano Calabro	147	174
Gallipoli	69	81	Rende	222	221
Leverano	32	76	Rossano	76	186
Maglie	122	103	San Marco Argentano	34	46
Nardò	73	131			
Tricase	63	93			
<b>Province of Taranto</b>	<b>1,980</b>	<b>2,728</b>	<b>Province of Crotone</b>	<b>634</b>	<b>696</b>
Taranto	1,266	1,200	Crotone	509	372
Castellaneta	33	79			
Ginosa	49	120	<b>Province of Reggio Calabria</b>	<b>1,529</b>	<b>2,317</b>
Grottaglie	55	153	Reggio Calabria	892	979
Manduria	83	142	Gioia Tauro	65	124
Martina Franca	250	270	Melito di Porto Salvo	17	61
Massafra	68	164	Palmi	53	118
Sava	23	97	Siderno	61	83
			Taurianova	29	58
			Villa San Giovanni	33	76
<b>s. BASILICATA</b>	<b>2,682</b>	<b>3,021</b>			
<b>Province of Matera</b>	<b>1,040</b>	<b>1,209</b>	<b>Province of Vibo Valentia</b>	<b>329</b>	<b>574</b>
Matera	692	503	Vibo Valentia	183	249
Pisticci	40	94			
Policoro	76	92			
<b>Province of Potenza</b>	<b>1,642</b>	<b>1,811</b>	<b>u. SICILY</b>	<b>26,944</b>	<b>23,916</b>
Potenza	984	601	<b>Province of Agrigento</b>	<b>1,672</b>	<b>2,129</b>
Avigliano	15	36	Agrigento	607	352
Lavello	69	84	Caltabellotta	6	17
Melfi	107	101	Campobello di Licata	22	45
Rionero in Vulture	44	57	Canicatti	218	189
			Casteltermini	19	46
<b>t. CALABRIA</b>	<b>6,960</b>	<b>8,371</b>	Favara	47	144
<b>Province of Catanzaro</b>	<b>1,973</b>	<b>1,655</b>	Grotte	17	33
Catanzaro	1,403	763	Licata	112	176
Lamezia Terme	299	349	Menfi	43	48
Soverato	60	111	Naro	20	65
			Palma di Montechiaro	21	104
			Porto Empedocle	44	53



## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Agrigento (cont.)</b>			<b>Province of Messina (cont.)</b>		
Raffadali	12	41	Sant'Agata di Militello	107	67
Ribera	76	77	Taormina	89	84
Sciacca	209	177			
<b>Province of Caltanissetta</b>			<b>Province of Palermo</b>		
	<b>1,116</b>	<b>1,465</b>		<b>8,719</b>	<b>6,740</b>
Caltanissetta	616	390	Palermo	7,255	4,761
Gela	185	340	Bagheria	264	198
Mazzerano	30	61	Carini	61	98
Mussomeli	30	90	Cefalù	67	99
Riesi	19	60	Corleone	35	50
San Cataldo	82	183	Monreale	73	77
			Partinico	141	140
			Termini Imerese	249	108
<b>Province of Catania</b>			<b>Province of Ragusa</b>		
	<b>5,450</b>	<b>4,855</b>		<b>1,901</b>	<b>1,453</b>
Catania	3,614	2,446	Ragusa	876	453
Acireale	406	293	Comiso	129	139
Adrano	32	99	Ispica	63	59
Biancavilla	28	70	Modica	243	239
Bronte	44	79	Pozzallo	57	62
Caltagirone	302	201	Scicli	101	126
Giarre	112	128	Vittoria	340	232
Mascalucia	14	39			
Misterbianco	104	115	<b>Province of Siracusa</b>		
Nicolosi	11	24		<b>1,947</b>	<b>1,667</b>
Palagonia	26	53	Siracusa	1,244	634
Paternò	113	176	Augusta	151	171
Riposto	46	61	Avola	63	124
Scordia	32	50	Carlentini	25	48
			Lentini	142	129
<b>Province of Enna</b>			Noto	43	60
	<b>619</b>	<b>664</b>	Pachino	96	84
Enna	286	161	Priolo Gargallo	27	51
Nicosia	52	59	Rosolini	31	73
Piazza Armerina	50	75			
Pietraperzia	33	40	<b>Province of Trapani</b>		
Troina	26	33		<b>2,349</b>	<b>2,089</b>
			Trapani	783	475
<b>Province of Messina</b>			Alcamo	270	235
	<b>3,172</b>	<b>2,854</b>	Campobello di Mazara	29	43
Messina	1,990	1,327	Castellammare del Golfo	27	61
Barcellona Pozzo di Gotto	137	227	Castelvetrano	156	138
Capo d'Orlando	120	70	Erice	35	71
Giardini-Naxos	18	34	Marsala	503	384
Milazzo	186	173			
Patti	60	71			

## Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns  
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
<b>Province of Trapani (cont.)</b>			<b>Province of Nuoro</b>	<b>924</b>	<b>1,462</b>
Mazara del Vallo	217	197	Nuoro	468	362
Partanna	58	64	Macomer	145	105
Salemi	32	69			
			<b>Province of Oristano</b>	<b>543</b>	<b>846</b>
			Oristano	424	335
<b>v. SARDINIA</b>	<b>10,771</b>	<b>9,876</b>			
<b>Province of Cagliari</b>	<b>5,676</b>	<b>4,789</b>	<b>Province of Sassari</b>	<b>3,628</b>	<b>2,778</b>
Cagliari	4,476	2,652	Sassari	2,219	1,050
Assemini	32	63	Alghero	226	205
Carbonia	88	115	Arzachena	64	93
Iglesias	194	183	Olbia	539	324
Quartu Sant'Elena	438	231	Ozieri	87	88
Selargius	40	93	Porto Torres	62	92
			Tempio Pausania	170	99



## Note:

The data refer to all the Italian municipalities in which the number of banks is sufficient to ensure the confidentiality of the data. The number of branches in each municipality in which there is at least one bank is also shown.

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

TDB10262

Source: Supervisory returns  
Stocks in billions of lire

December 2000		Total	General government	Financial companies
<b>a.</b>	<b>TOTAL</b>	<b>1,006,658</b>	<b>36,272</b>	<b>87,900</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>358,014</b>	<b>5,457</b>	<b>58,822</b>
	Piedmont	78,953	918	5,957
	Valle d'Aosta	2,458	250	112
	Liguria	26,524	337	403
	Lombardy	250,079	3,952	52,350
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>205,348</b>	<b>5,610</b>	<b>6,177</b>
	Trentino-Alto Adige	21,128	1,095	212
	Veneto	78,477	1,548	2,366
	Friuli-Venezia Giulia	24,151	1,937	1,013
	Emilia-Romagna	81,592	1,030	2,585
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>232,675</b>	<b>17,618</b>	<b>20,988</b>
	Marche	24,485	406	203
	Tuscany	65,526	1,305	960
	Umbria	12,475	275	92
	Lazio	130,189	15,632	19,733
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>144,375</b>	<b>4,007</b>	<b>1,398</b>
	Abruzzo	16,471	429	59
	Molise	2,807	88	25
	Campania	59,997	1,802	1,201
	Puglia	42,913	882	75
	Basilicata	5,911	170	6
	Calabria	16,277	636	33
<b>f.</b>	<b>ISLANDS</b>	<b>66,239</b>	<b>3,580</b>	<b>514</b>
	Sicily	46,776	1,381	403
	Sardinia	19,463	2,199	111

Notes:

## Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
<b>170,578</b>	<b>65,558</b>	<b>16,485</b>	<b>84,793</b>	<b>53,605</b>	<b>658,216</b>
<b>68,878</b>	<b>28,112</b>	<b>5,132</b>	<b>35,032</b>	<b>15,190</b>	<b>209,639</b>
14,483	5,906	1,097	7,309	4,237	53,331
385	84	70	226	122	1,589
3,764	1,224	309	2,204	1,315	20,705
50,245	20,898	3,656	25,293	9,517	134,014
<b>39,640</b>	<b>17,248</b>	<b>3,933</b>	<b>17,286</b>	<b>13,601</b>	<b>140,286</b>
3,083	1,157	307	1,500	1,345	15,391
15,048	6,297	1,324	6,945	5,232	54,253
3,885	1,648	439	1,711	1,065	16,250
17,624	8,145	1,863	7,130	5,958	54,392
<b>38,368</b>	<b>12,445</b>	<b>4,316</b>	<b>20,613</b>	<b>10,334</b>	<b>145,354</b>
4,071	2,279	417	1,298	1,679	18,126
11,136	4,264	1,195	5,292	4,060	48,064
1,717	662	187	785	723	9,667
21,444	5,240	2,516	13,238	3,872	69,496
<b>17,248</b>	<b>6,353</b>	<b>2,209</b>	<b>7,978</b>	<b>9,828</b>	<b>111,887</b>
3,039	1,830	252	876	1,062	11,882
362	150	57	121	175	2,156
7,444	2,455	956	3,808	3,648	45,902
4,549	1,471	630	2,186	3,257	34,150
546	186	111	217	447	4,741
1,308	262	202	769	1,240	13,057
<b>6,444</b>	<b>1,400</b>	<b>895</b>	<b>3,884</b>	<b>4,652</b>	<b>51,049</b>
3,913	875	597	2,286	2,726	38,353
2,532	525	299	1,598	1,925	12,696

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

TDB10262

Source: Supervisory returns  
Stocks in millions of euros

## December 2000

## Total

General  
governmentFinancial  
companies

<b>a. TOTAL</b>	<b>519,896</b>	<b>18,733</b>	<b>45,396</b>
<b>b. NORTH-WEST ITALY</b>	<b>184,899</b>	<b>2,818</b>	<b>30,379</b>
Piedmont	40,776	474	3,077
Valle d'Aosta	1,269	129	58
Liguria	13,698	174	208
Lombardy	129,155	2,041	27,037
<b>c. NORTH-EAST ITALY</b>	<b>106,053</b>	<b>2,897</b>	<b>3,190</b>
Trentino-Alto Adige	10,912	566	109
Veneto	40,530	800	1,222
Friuli-Venezia Giulia	12,473	1,000	523
Emilia-Romagna	42,139	532	1,335
<b>d. CENTRAL ITALY</b>	<b>120,166</b>	<b>9,099</b>	<b>10,840</b>
Marche	12,645	210	105
Tuscany	33,841	674	496
Umbria	6,443	142	48
Lazio	67,237	8,073	10,191
<b>e. SOUTHERN ITALY</b>	<b>74,563</b>	<b>2,069</b>	<b>722</b>
Abruzzo	8,506	222	30
Molise	1,450	46	13
Campania	30,986	930	620
Puglia	22,162	456	39
Basilicata	3,053	88	3
Calabria	8,406	328	17
<b>f. ISLANDS</b>	<b>34,210</b>	<b>1,849</b>	<b>265</b>
Sicily	24,158	713	208
Sardinia	10,052	1,136	57

Notes:



## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>88,096</b>	<b>33,858</b>	<b>8,514</b>	<b>43,792</b>	<b>27,684</b>	<b>339,940</b>
<b>35,572</b>	<b>14,519</b>	<b>2,650</b>	<b>18,093</b>	<b>7,845</b>	<b>108,270</b>
7,480	3,050	566	3,775	2,188	27,543
199	43	36	117	63	821
1,944	632	160	1,138	679	10,693
25,950	10,793	1,888	13,063	4,915	69,212
<b>20,472</b>	<b>8,908</b>	<b>2,031</b>	<b>8,927</b>	<b>7,024</b>	<b>72,452</b>
1,592	598	159	774	695	7,949
7,771	3,252	684	3,587	2,702	28,019
2,007	851	227	884	550	8,393
9,102	4,207	962	3,682	3,077	28,091
<b>19,815</b>	<b>6,427</b>	<b>2,229</b>	<b>10,646</b>	<b>5,337</b>	<b>75,069</b>
2,102	1,177	215	670	867	9,361
5,751	2,202	617	2,733	2,097	24,823
887	342	97	406	373	4,993
11,075	2,706	1,299	6,837	2,000	35,891
<b>8,908</b>	<b>3,281</b>	<b>1,141</b>	<b>4,120</b>	<b>5,076</b>	<b>57,785</b>
1,570	945	130	453	548	6,137
187	77	30	63	90	1,114
3,844	1,268	494	1,967	1,884	23,706
2,349	760	326	1,129	1,682	17,637
282	96	57	112	231	2,448
676	135	104	397	640	6,743
<b>3,328</b>	<b>723</b>	<b>462</b>	<b>2,006</b>	<b>2,402</b>	<b>26,365</b>
2,021	452	308	1,181	1,408	19,808
1,307	271	154	825	994	6,557

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

TDB10264

Source: Supervisory returns  
Stocks in billions of lire

December 2000		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	<b>TOTAL</b>	<b>1,006,658</b>	<b>995,451</b>	<b>11,207</b>
b.	<b>NORTH-WEST ITALY</b>	<b>358,014</b>	<b>351,842</b>	<b>6,172</b>
	Piedmont	78,953	77,315	1,638
	Valle d'Aosta	2,458	2,447	11
	Liguria	26,524	26,331	193
	Lombardy	250,079	245,749	4,330
c.	<b>NORTH-EAST ITALY</b>	<b>205,348</b>	<b>203,773</b>	<b>1,575</b>
	Trentino-Alto Adige	21,128	21,043	85
	Veneto	78,477	77,851	626
	Friuli-Venezia Giulia	24,151	23,754	397
	Emilia-Romagna	81,592	81,126	466
d.	<b>CENTRAL ITALY</b>	<b>232,675</b>	<b>230,544</b>	<b>2,130</b>
	Marche	24,485	24,282	203
	Tuscany	65,526	65,203	323
	Umbria	12,475	12,404	71
	Lazio	130,189	128,656	1,533
e.	<b>SOUTHERN ITALY</b>	<b>144,375</b>	<b>143,731</b>	<b>644</b>
	Abruzzo	16,471	16,405	65
	Molise	2,807	2,803	4
	Campania	59,997	59,655	342
	Puglia	42,913	42,770	143
	Basilicata	5,911	5,891	20
	Calabria	16,277	16,206	71
f.	<b>ISLANDS</b>	<b>66,239</b>	<b>65,553</b>	<b>686</b>
	Sicily	46,776	46,665	112
	Sardinia	19,463	18,888	575

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
562,459	174,540	269,660	875,846	130,813
227,440	63,843	66,731	354,682	3,332
54,755	6,707	17,492	78,042	912
1,988	24	446	2,455	3
12,636	7,636	6,252	26,294	230
158,062	49,477	42,540	247,891	2,188
73,596	51,481	80,270	204,497	851
1,280	158	19,690	21,121	7
28,817	27,939	21,721	78,060	416
7,076	2,444	14,631	24,008	143
36,423	20,941	24,228	81,308	284
139,433	29,108	64,133	222,753	9,921
5,512	6,820	12,153	24,222	262
31,190	13,999	20,337	65,063	463
3,751	617	8,107	12,268	207
98,980	7,672	23,536	121,199	8,990
83,103	16,293	44,979	68,227	76,148
5,063	412	10,995	6,403	10,068
1,928	13	866	1,758	1,049
46,169	2,698	11,129	34,756	25,241
21,216	6,163	15,534	17,893	25,020
1,635	1,006	3,270	897	5,014
7,091	6,002	3,185	6,521	9,756
38,883	13,813	13,543	25,681	40,558
30,782	4,061	11,934	18,213	28,564
8,102	9,752	1,609	7,468	11,995

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

TDB10264

Source: Supervisory returns  
Stocks in millions of euros

## December 2000

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
<b>a. TOTAL</b>	<b>519,896</b>	<b>514,108</b>	<b>5,788</b>
<b>b. NORTH-WEST ITALY</b>	<b>184,899</b>	<b>181,711</b>	<b>3,187</b>
Piedmont	40,776	39,930	846
Valle d'Aosta	1,269	1,264	6
Liguria	13,698	13,599	99
Lombardy	129,155	126,919	2,236
<b>c. NORTH-EAST ITALY</b>	<b>106,053</b>	<b>105,240</b>	<b>813</b>
Trentino-Alto Adige	10,912	10,868	44
Veneto	40,530	40,207	323
Friuli-Venezia Giulia	12,473	12,268	205
Emilia-Romagna	42,139	41,898	241
<b>d. CENTRAL ITALY</b>	<b>120,166</b>	<b>119,066</b>	<b>1,100</b>
Marche	12,645	12,540	105
Tuscany	33,841	33,675	167
Umbria	6,443	6,406	37
Lazio	67,237	66,445	792
<b>e. SOUTHERN ITALY</b>	<b>74,563</b>	<b>74,231</b>	<b>333</b>
Abruzzo	8,506	8,473	34
Molise	1,450	1,448	2
Campania	30,986	30,809	176
Puglia	22,162	22,089	74
Basilicata	3,053	3,042	10
Calabria	8,406	8,370	37
<b>f. ISLANDS</b>	<b>34,210</b>	<b>33,855</b>	<b>354</b>
Sicily	24,158	24,100	58
Sardinia	10,052	9,755	297

Notes:

## Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
<b>290,486</b>	<b>90,142</b>	<b>139,268</b>	<b>452,337</b>	<b>67,559</b>
<b>117,463</b>	<b>32,972</b>	<b>34,464</b>	<b>183,178</b>	<b>1,721</b>
28,279	3,464	9,034	40,305	471
1,027	12	231	1,268	2
6,526	3,944	3,229	13,580	119
81,632	25,553	21,970	128,025	1,130
<b>38,009</b>	<b>26,588</b>	<b>41,456</b>	<b>105,614</b>	<b>439</b>
661	81	10,169	10,908	4
14,883	14,429	11,218	40,315	215
3,654	1,262	7,556	12,399	74
18,811	10,815	12,513	41,992	147
<b>72,011</b>	<b>15,033</b>	<b>33,122</b>	<b>115,043</b>	<b>5,124</b>
2,846	3,522	6,277	12,510	135
16,108	7,230	10,503	33,602	239
1,937	319	4,187	6,336	107
51,119	3,962	12,155	62,594	4,643
<b>42,919</b>	<b>8,415</b>	<b>23,229</b>	<b>35,236</b>	<b>39,327</b>
2,615	213	5,679	3,307	5,200
996	7	447	908	542
23,844	1,394	5,748	17,950	13,036
10,957	3,183	8,023	9,241	12,922
844	519	1,689	463	2,589
3,662	3,100	1,645	3,368	5,039
<b>20,082</b>	<b>7,134</b>	<b>6,995</b>	<b>13,263</b>	<b>20,947</b>
15,897	2,097	6,163	9,406	14,752
4,184	5,037	831	3,857	6,195



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

TDB10266

Banks

Source: Supervisory returns  
Stocks in billions of lire

December 2000		Total	North-West	North-East	Centre	South	Islands
<b>a.</b>	<b>TOTAL</b>	<b>224,182</b>	<b>84,068</b>	<b>53,240</b>	<b>48,702</b>	<b>27,076</b>	<b>11,096</b>
	Agricultural, forestry and fishery products	13,453	2,856	4,757	2,414	2,145	1,281
	Fuel and power products	3,869	1,696	605	765	529	275
	Ores and metals	2,011	1,215	348	196	193	60
	Non-metallic minerals and products	3,711	928	1,332	784	481	186
	Chemical products	4,115	2,204	643	548	656	63
	Metal products, except transport equipment	7,278	3,443	2,350	820	538	127
	Agricultural and industrial machinery	10,122	4,775	3,600	1,247	429	72
	Office and data processing machines, etc.	2,531	1,447	513	335	193	44
	Electrical goods	6,780	3,604	1,493	1,125	477	82
	Transport equipment	4,301	1,338	802	1,570	486	106
	Food and tobacco products	6,490	1,672	2,393	903	1,102	419
	Textiles, clothing and footwear	9,281	3,049	1,999	3,017	1,114	101
	Paper and paper products	3,904	1,897	737	860	293	116
	Rubber and plastic products	2,713	1,266	649	433	315	50
	Other manufactured products	5,383	1,716	1,472	1,283	773	138
	Building and construction	21,560	6,582	5,138	5,300	3,203	1,338
	Wholesale and retail trade services, recovery and repair services	45,161	15,640	10,058	9,627	6,835	3,001
	Lodging and catering services	5,089	1,389	1,492	1,200	599	409
	Inland transport services	5,104	1,501	1,210	1,410	718	265
	Maritime and air transport services	1,482	282	238	541	143	277
	Auxiliary transport services	3,794	1,408	797	878	423	288
	Communication services	4,724	3,084	88	1,385	64	101
	Other market services	51,326	21,074	10,528	12,060	5,365	2,298

Notes:

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

TDB10266

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2000		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>115,780</b>	<b>43,417</b>	<b>27,496</b>	<b>25,153</b>	<b>13,984</b>	<b>5,730</b>
	Agricultural, forestry and fishery products	6,948	1,475	2,457	1,247	1,108	662
	Fuel and power products	1,998	876	312	395	273	142
	Ores and metals	1,038	627	179	101	99	31
	Non-metallic minerals and products	1,917	479	688	405	249	96
	Chemical products	2,125	1,138	332	283	339	33
	Metal products, except transport equipment	3,759	1,778	1,214	424	278	65
	Agricultural and industrial machinery	5,228	2,466	1,859	644	222	37
	Office and data processing machines, etc.	1,307	747	265	173	100	23
	Electrical goods	3,502	1,861	771	581	246	42
	Transport equipment	2,222	691	414	811	251	55
	Food and tobacco products	3,352	864	1,236	466	569	217
	Textiles, clothing and footwear	4,793	1,575	1,032	1,558	576	52
	Paper and paper products	2,016	980	381	444	151	60
	Rubber and plastic products	1,401	654	335	224	163	26
	Other manufactured products	2,780	886	760	663	399	71
	Building and construction	11,135	3,399	2,654	2,737	1,654	691
	Wholesale and retail trade services, recovery and repair services	23,324	8,078	5,194	4,972	3,530	1,550
	Lodging and catering services	2,628	717	771	620	309	211
	Inland transport services	2,636	775	625	728	371	137
	Maritime and air transport services	765	146	123	279	74	143
	Auxiliary transport services	1,960	727	412	454	218	149
	Communication services	2,440	1,593	46	715	33	52
	Other market services	26,507	10,884	5,437	6,229	2,771	1,187

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Notes:

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

TDB10268		Banks					
Source: Supervisory returns Stocks in billions of lire							
December 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	1,006,659	112,194	779,382	67,815	24,475	22,793
b.	NORTH-WEST ITALY	358,011	20,552	308,695	17,005	7,724	4,036
	Piedmont	78,954	6,621	65,262	4,558	1,683	830
	Valle d'Aosta	2,458	238	2,050	110	40	20
	Liguria	26,524	2,278	21,434	1,859	589	364
	Lombardy	250,075	11,415	219,949	10,478	5,411	2,822
c.	NORTH-EAST ITALY	205,353	25,973	156,680	14,965	4,921	2,814
	Trentino-Alto Adige	21,128	3,547	15,086	1,326	498	670
	Veneto	78,482	10,750	58,306	5,699	2,595	1,132
	Friuli-Venezia Giulia	24,152	3,128	19,105	1,326	283	310
	Emilia-Romagna	81,592	8,547	64,183	6,615	1,545	703
d.	CENTRAL ITALY	232,676	22,328	186,616	13,171	3,447	7,114
	Marche	24,485	4,431	15,865	3,289	523	377
	Tuscany	65,531	6,742	50,937	5,391	1,659	802
	Umbria	12,475	2,225	8,155	1,629	263	202
	Lazio	130,185	8,931	111,658	2,861	1,001	5,733
e.	SOUTHERN ITALY	144,377	28,122	87,483	17,390	4,420	6,961
	Abruzzo	16,471	4,027	10,300	1,411	248	486
	Molise	2,807	518	1,805	270	80	133
	Campania	59,998	9,092	39,979	5,790	2,205	2,931
	Puglia	42,913	9,570	23,140	6,625	1,231	2,346
	Basilicata	5,911	1,454	3,083	887	127	360
	Calabria	16,277	3,461	9,176	2,407	529	706
f.	ISLANDS	66,240	15,218	39,907	5,284	3,964	1,868
	Sicily	46,777	12,148	26,390	3,136	3,577	1,525
	Sardinia	19,463	3,070	13,517	2,148	386	343

Notes:



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

TDB10268

Banks

Source: Supervisory returns  
Stocks in millions of euros

## December 2000

	Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits
		Savings deposits	Current accounts	Up to 18 months	Beyond 18 months	
<b>a. TOTAL</b>	<b>519,896</b>	<b>57,943</b>	<b>402,517</b>	<b>35,023</b>	<b>12,640</b>	<b>11,771</b>
<b>b. NORTH-WEST ITALY</b>	<b>184,897</b>	<b>10,614</b>	<b>159,428</b>	<b>8,782</b>	<b>3,989</b>	<b>2,084</b>
Piedmont	40,776	3,419	33,705	2,354	869	429
Valle d'Aosta	1,269	123	1,059	57	21	10
Liguria	13,699	1,177	11,070	960	304	188
Lombardy	129,153	5,895	113,594	5,411	2,795	1,457
<b>c. NORTH-EAST ITALY</b>	<b>106,056</b>	<b>13,414</b>	<b>80,919</b>	<b>7,729</b>	<b>2,541</b>	<b>1,453</b>
Trentino-Alto Adige	10,912	1,832	7,792	685	257	346
Veneto	40,532	5,552	30,112	2,943	1,340	584
Friuli-Venezia Giulia	12,473	1,616	9,867	685	146	160
Emilia-Romagna	42,139	4,414	33,148	3,416	798	363
<b>d. CENTRAL ITALY</b>	<b>120,167</b>	<b>11,532</b>	<b>96,379</b>	<b>6,802</b>	<b>1,780</b>	<b>3,674</b>
Marche	12,645	2,288	8,194	1,699	270	195
Tuscany	33,844	3,482	26,307	2,784	857	414
Umbria	6,443	1,149	4,212	842	136	105
Lazio	67,235	4,612	57,667	1,478	517	2,961
<b>e. SOUTHERN ITALY</b>	<b>74,564</b>	<b>14,524</b>	<b>45,181</b>	<b>8,981</b>	<b>2,283</b>	<b>3,595</b>
Abruzzo	8,507	2,080	5,319	729	128	251
Molise	1,450	268	932	140	41	69
Campania	30,986	4,696	20,648	2,990	1,139	1,514
Puglia	22,163	4,943	11,951	3,422	636	1,212
Basilicata	3,053	751	1,592	458	66	186
Calabria	8,407	1,787	4,739	1,243	273	364
<b>f. ISLANDS</b>	<b>34,210</b>	<b>7,859</b>	<b>20,610</b>	<b>2,729</b>	<b>2,047</b>	<b>965</b>
Sicily	24,158	6,274	13,629	1,620	1,848	788
Sardinia	10,052	1,585	6,981	1,109	200	177



Notes:

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

TDB10271			Banks					
Source: Supervisory returns Stocks in billions of lire								
December 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	1,006,659	358,014	205,348	232,675	144,375	66,239
	Piedmont	73,166	78,527	77,099	421	711	200	96
	Valle d'Aosta	2,256	2,339	2,315	3	14	5	3
	Liguria	25,133	27,256	26,322	352	375	54	152
	Lombardy	234,660	251,769	238,839	4,851	5,525	1,691	863
	Trentino-Alto Adige	20,678	21,328	350	20,852	93	22	10
	Veneto	75,185	79,737	2,903	76,024	433	313	64
	Friuli-Venezia Giulia	21,707	22,885	541	22,102	151	69	21
	Emilia-Romagna	76,789	80,952	2,712	77,085	698	351	107
	Marche	23,540	24,476	209	190	23,815	255	7
	Tuscany	63,213	65,755	1,060	265	64,049	283	97
	Umbria	11,866	12,502	107	37	12,290	59	9
	Lazio	121,667	130,877	3,929	2,279	122,594	1,658	417
	Abruzzo	15,330	16,000	87	33	459	15,417	4
	Molise	2,612	2,753	9	6	50	2,687	1
	Campania	57,619	58,970	338	231	534	57,804	63
	Puglia	41,728	43,025	464	246	326	41,954	36
	Basilicata	5,648	5,849	22	18	24	5,771	13
	Calabria	15,654	16,208	303	79	88	15,695	43
	Sicily	45,406	46,308	271	251	307	69	45,410
	Sardinia	18,819	19,122	127	21	133	18	18,824

Notes:

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

TDB10271

Banks

Source: Supervisory returns  
Stocks in millions of euros

## December 2000

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>-</b>	<b>519,896</b>	<b>184,899</b>	<b>106,053</b>	<b>120,166</b>	<b>74,563</b>	<b>34,210</b>
Piedmont	37,787	40,556	39,818	218	367	103	50
Valle d'Aosta	1,165	1,208	1,196	1	7	2	1
Liguria	12,980	14,076	13,594	182	194	28	79
Lombardy	121,192	130,028	123,350	2,505	2,853	873	445
Trentino-Alto Adige	10,679	11,015	181	10,769	48	11	5
Veneto	38,830	41,181	1,499	39,263	224	162	33
Friuli-Venezia Giulia	11,211	11,819	279	11,415	78	36	11
Emilia-Romagna	39,658	41,808	1,401	39,811	360	181	55
Marche	12,157	12,641	108	98	12,299	132	4
Tuscany	32,647	33,959	547	137	33,079	146	50
Umbria	6,128	6,457	55	19	6,347	30	5
Lazio	62,836	67,592	2,029	1,177	63,315	856	215
Abruzzo	7,917	8,264	45	17	237	7,962	2
Molise	1,349	1,422	4	3	26	1,388	..
Campania	29,758	30,455	174	119	276	29,853	32
Puglia	21,551	22,221	239	127	168	21,667	18
Basilicata	2,917	3,021	11	9	12	2,981	7
Calabria	8,084	8,371	156	41	46	8,106	22
Sicily	23,450	23,916	140	130	159	36	23,452
Sardinia	9,719	9,876	65	11	69	9	9,722



Notes:

TDB40150

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

<b>December 2000</b>		<b>Total</b>	<b>Financial intermediaries</b>	<b>Banks</b>
<b>a. LEASING</b>		<b>91,631</b>	<b>72,737</b>	<b>18,894</b>
Credit implicit in leasing contracts		88,816	70,938	17,878
Overdue instalments		763	570	193
Bad debts and substandard assets		2,052	1,229	823
<b>b. FACTORING</b>		<b>43,789</b>	<b>40,363</b>	<b>3,426</b>
Advances against acquired claims		37,185	33,892	3,293
Advances against future claims		1,442	1,309	133
Claims assumed at less than nominal value or acquired outright		3,712	3,712	-
Bad debts		....	1,451	....

**Notes:**

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

TDB40150

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

Banks

**a. LEASING****47,324****37,566****9,758**

Credit implicit in leasing contracts

45,870

36,636

9,233

Overdue instalments

394

295

100

Bad debts and substandard assets

1,060

635

425

**b. FACTORING****22,615****20,846****1,769**

Advances against acquired claims

19,204

17,504

1,701

Advances against future claims

745

676

69

Claims assumed at less than nominal value or acquired outright

1,917

1,917

-

Bad debts

....

749

....

**Notes:**

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

## Distribution by type of security and type of account

TDB40080

Source: Supervisory returns  
Stocks in billions of lire

December 2000

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>2,333,056</b>	<b>1,163,939</b>	<b>135,332</b>
	Italian government securities	897,185	393,641	42,440
	<i>of which:</i> BOTs	124,131	107,923	5,283
	CCTs	208,676	80,284	14,271
	BTPs	501,163	184,289	20,226
	Other debt securities	636,351	249,296	38,808
	<i>of which:</i> in non-euro-area currencies	129,888	34,123	3,844
	Equity securities	152,809	54,745	19,316
	<i>of which:</i> in non-euro-area currencies	23,182	2,422	1,759
	Units of collective investment undertakings	565,753	428,218	28,681
	Other securities and the like	81,089	38,039	6,087

## Notes:

Securities are stated at face value.

## Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>256,455</b>	<b>195,312</b>	<b>21,672</b>	<b>2,076,601</b>	<b>968,627</b>	<b>113,661</b>
75,076	46,571	7,251	822,109	347,070	35,189
2,048	1,523	308	122,083	106,400	4,975
28,088	19,514	2,623	180,587	60,769	11,648
38,238	20,434	3,585	462,925	163,855	16,641
29,680	16,416	2,394	606,671	232,880	36,414
4,426	3,255	350	125,462	30,868	3,494
5,566	4,019	268	147,243	50,726	19,049
1,117	869	67	22,065	1,554	1,693
140,067	123,181	10,959	425,685	305,037	17,722
6,066	5,124	799	75,023	32,915	5,287

## Distribution by type of security and type of account

TDB40080

Source: Supervisory returns  
Stocks in millions of euros

December 2000

of which:

Total

Consumer  
households  
and necNon-financial  
companies and  
producer households

a.	TOTAL	of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
	<b>TOTAL</b>	<b>1,204,923</b>	<b>601,124</b>	<b>69,893</b>
	Italian government securities	463,357	203,299	21,919
	of which: BOTs	64,108	55,738	2,729
	CCTs	107,772	41,463	7,370
	BTPs	258,829	95,177	10,446
	Other debt securities	328,648	128,751	20,043
	of which: in non-euro-area currencies	67,082	17,623	1,985
	Equity securities	78,919	28,273	9,976
	of which: in non-euro-area currencies	11,972	1,251	908
	Units of collective investment undertakings	292,187	221,156	14,812
	Other securities and the like	41,879	19,646	3,144

## Notes:

Securities are stated at face value.



## Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>132,448</b>	<b>100,870</b>	<b>11,192</b>	<b>1,072,475</b>	<b>500,254</b>	<b>58,701</b>
38,773	24,052	3,745	424,584	179,247	18,174
1,057	786	159	63,051	54,951	2,569
14,506	10,078	1,355	93,266	31,385	6,016
19,748	10,553	1,852	239,081	84,624	8,595
15,328	8,478	1,236	313,320	120,273	18,806
2,286	1,681	181	64,796	15,942	1,804
2,875	2,076	138	76,045	26,198	9,838
577	449	34	11,396	802	874
72,339	63,618	5,660	219,848	157,538	9,153
3,133	2,646	413	38,746	16,999	2,731

€

## Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns  
Stocks in billions of lire

December 2000

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>2,333,056</b>	<b>1,163,939</b>	<b>135,332</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1,388,101</b>	<b>574,032</b>	<b>55,617</b>
	Piedmont	232,040	130,548	17,203
	Valle d'Aosta	3,510	2,871	185
	Liguria	63,096	54,961	3,772
	Lombardy	1,089,454	385,652	34,458
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>398,163</b>	<b>264,053</b>	<b>36,472</b>
	Trentino-Alto Adige	19,976	16,083	2,075
	Veneto	137,432	91,208	10,615
	Friuli-Venezia Giulia	46,337	24,901	2,920
	Emilia-Romagna	194,418	131,861	20,862
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>390,770</b>	<b>192,088</b>	<b>28,776</b>
	Marche	27,071	24,007	2,269
	Tuscany	102,580	78,854	11,435
	Umbria	14,744	12,084	1,741
	Lazio	246,374	77,143	13,331
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>112,956</b>	<b>95,048</b>	<b>10,300</b>
	Abruzzo	12,591	11,107	1,377
	Molise	1,351	1,259	90
	Campania	49,978	39,122	3,667
	Puglia	36,861	32,627	3,944
	Basilicata	3,491	3,150	336
	Calabria	8,685	7,782	885
<b>f.</b>	<b>ISLANDS</b>	<b>44,067</b>	<b>38,718</b>	<b>4,167</b>
	Sicily	33,773	30,695	2,754
	Sardinia	10,294	8,023	1,413

## Notes:

Securities are stated at face value.

## Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>256,455</b>	<b>195,312</b>	<b>21,672</b>	<b>2,076,601</b>	<b>968,627</b>	<b>113,661</b>
<b>119,405</b>	<b>89,954</b>	<b>8,223</b>	<b>1,268,696</b>	<b>484,078</b>	<b>47,394</b>
28,318	20,703	1,801	203,722	109,845	15,402
429	409	20	3,081	2,462	165
8,256	7,089	288	54,840	47,872	3,484
82,402	61,754	6,115	1,007,052	323,898	28,343
<b>78,339</b>	<b>60,502</b>	<b>7,632</b>	<b>319,823</b>	<b>203,551</b>	<b>28,840</b>
3,618	2,604	207	16,358	13,479	1,868
29,076	20,440	3,103	108,356	70,768	7,512
4,940	3,991	458	41,397	20,910	2,462
40,705	33,466	3,864	153,713	98,395	16,998
<b>42,198</b>	<b>30,380</b>	<b>3,887</b>	<b>348,571</b>	<b>161,708</b>	<b>24,889</b>
3,146	2,844	220	23,925	21,163	2,049
19,238	15,609	2,127	83,342	63,245	9,308
2,209	1,895	183	12,536	10,189	1,558
17,606	10,032	1,357	228,768	67,111	11,974
<b>11,785</b>	<b>10,308</b>	<b>1,418</b>	<b>101,171</b>	<b>84,740</b>	<b>8,882</b>
883	804	79	11,708	10,303	1,298
139	131	8	1,212	1,128	82
4,738	4,262	427	45,240	34,860	3,240
5,080	4,294	779	31,781	28,333	3,165
207	185	22	3,284	2,965	315
739	632	104	7,946	7,150	782
<b>4,726</b>	<b>4,169</b>	<b>511</b>	<b>39,341</b>	<b>34,549</b>	<b>3,656</b>
3,395	3,116	258	30,377	27,580	2,497
1,331	1,053	254	8,964	6,970	1,160

## Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns  
Stocks in millions of euros

December 2000

of which:

Total

Consumer  
households  
and necNon-financial  
companies and  
producer households

€	<b>a. TOTAL</b>	<b>1,204,923</b>	<b>601,124</b>	<b>69,893</b>
	<b>b. NORTH-WEST ITALY</b>	<b>716,894</b>	<b>296,463</b>	<b>28,724</b>
	Piedmont	119,839	67,422	8,884
	Valle d'Aosta	1,813	1,483	95
	Liguria	32,587	28,385	1,948
	Lombardy	562,656	199,173	17,796
	<b>c. NORTH-EAST ITALY</b>	<b>205,634</b>	<b>136,372</b>	<b>18,836</b>
	Trentino-Alto Adige	10,317	8,306	1,072
	Veneto	70,978	47,105	5,482
	Friuli-Venezia Giulia	23,931	12,860	1,508
	Emilia-Romagna	100,408	68,101	10,775
	<b>d. CENTRAL ITALY</b>	<b>201,816</b>	<b>99,205</b>	<b>14,861</b>
	Marche	13,981	12,398	1,172
	Tuscany	52,978	40,725	5,906
	Umbria	7,615	6,241	899
	Lazio	127,242	39,841	6,885
	<b>e. SOUTHERN ITALY</b>	<b>58,337</b>	<b>49,088</b>	<b>5,319</b>
	Abruzzo	6,503	5,736	711
	Molise	698	650	47
	Campania	25,811	20,205	1,894
	Puglia	19,037	16,850	2,037
	Basilicata	1,803	1,627	174
	Calabria	4,485	4,019	457
	<b>f. ISLANDS</b>	<b>22,759</b>	<b>19,996</b>	<b>2,152</b>
	Sicily	17,442	15,853	1,422
	Sardinia	5,316	4,144	730

## Notes:

Securities are stated at face value.

## Banks

Securities under management	of which:		Securities held for custody or administration	of which:	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
<b>132,448</b>	<b>100,870</b>	<b>11,192</b>	<b>1,072,475</b>	<b>500,254</b>	<b>58,701</b>
<b>61,668</b>	<b>46,457</b>	<b>4,247</b>	<b>655,227</b>	<b>250,006</b>	<b>24,477</b>
14,625	10,692	930	105,214	56,730	7,954
222	211	10	1,591	1,272	85
4,264	3,661	149	28,322	24,724	1,800
42,557	31,893	3,158	520,099	167,280	14,638
<b>40,459</b>	<b>31,247</b>	<b>3,942</b>	<b>165,175</b>	<b>105,125</b>	<b>14,895</b>
1,869	1,345	107	8,448	6,961	965
15,017	10,557	1,602	55,961	36,548	3,880
2,551	2,061	236	21,380	10,799	1,271
21,022	17,284	1,996	79,386	50,817	8,779
<b>21,794</b>	<b>15,690</b>	<b>2,007</b>	<b>180,022</b>	<b>83,515</b>	<b>12,854</b>
1,625	1,469	114	12,356	10,930	1,058
9,936	8,061	1,098	43,043	32,664	4,807
1,141	979	95	6,474	5,262	804
9,093	5,181	701	118,149	34,660	6,184
<b>6,087</b>	<b>5,323</b>	<b>732</b>	<b>52,251</b>	<b>43,765</b>	<b>4,587</b>
456	415	41	6,047	5,321	670
72	68	4	626	583	42
2,447	2,201	220	23,364	18,004	1,674
2,623	2,217	402	16,414	14,633	1,635
107	96	11	1,696	1,531	162
381	326	53	4,104	3,693	404
<b>2,441</b>	<b>2,153</b>	<b>264</b>	<b>20,318</b>	<b>17,843</b>	<b>1,888</b>
1,754	1,609	133	15,689	14,244	1,289
687	544	131	4,629	3,600	599

€

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

TDB40055		Banks					
Source: Supervisory returns Stocks in billions of lire							
December 2000	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec	Rest of the world
<b>a. TOTAL</b>	<b>3,694,059</b>	<b>33,810</b>	<b>1,483,068</b>	<b>105,858</b>	<b>84,707</b>	<b>1,492,969</b>	<b>489,437</b>
Italian government securities	1,458,267	15,029	638,968	25,020	20,672	398,762	359,816
<i>of which:</i> BOTs	171,053	601	34,435	1,109	4,385	108,333	22,189
CCTs	329,491	5,288	168,418	10,993	4,784	81,322	58,686
BTPs	847,238	6,031	380,720	11,480	10,124	186,767	252,117
Other debt securities	1,173,680	8,454	489,325	40,485	33,486	526,535	75,394
<i>of which:</i> in non-euro-area currencies	159,082	576	101,275	2,668	2,378	36,612	15,573
Equity securities	269,852	8,091	118,856	20,907	4,625	67,318	50,055
<i>of which:</i> in non-euro-area currencies	28,335	64	23,413	1,417	387	2,528	527
Units of collective investment undertakings	651,219	700	186,351	9,079	21,237	432,307	1,545
Other securities and the like	141,213	1,536	49,709	10,384	4,688	68,058	2,627

## 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

## December 2000

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec	Rest of the world
<b>a. TOTAL</b>	<b>1,907,822</b>	<b>17,461</b>	<b>765,941</b>	<b>54,671</b>	<b>43,748</b>	<b>771,054</b>	<b>252,773</b>
Italian government securities	753,132	7,762	329,999	12,922	10,676	205,943	185,830
<i>of which:</i> BOTs	88,341	310	17,784	573	2,265	55,949	11,460
CCTs	170,168	2,731	86,980	5,677	2,471	41,999	30,309
BTPs	437,562	3,115	196,626	5,929	5,228	96,457	130,207
Other debt securities	606,155	4,366	252,715	20,909	17,294	271,933	38,938
<i>of which:</i> in non-euro-area currencies	82,159	297	52,304	1,378	1,228	18,908	8,043
Equity securities	139,367	4,179	61,384	10,798	2,389	34,767	25,851
<i>of which:</i> in non-euro-area currencies	14,634	33	12,092	732	200	1,306	272
Units of collective investment undertakings	336,326	361	96,242	4,689	10,968	223,268	798
Other securities and the like	72,930	793	25,673	5,363	2,421	35,149	1,357

€

## 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						
December 2000	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>3,200,404</b>	<b>1,797,856</b>	<b>609,898</b>	<b>523,850</b>	<b>188,522</b>	<b>80,768</b>
Italian government securities	1,098,449	623,188	177,330	207,665	65,412	25,368
<i>of which:</i> BOTs	148,863	60,186	29,918	29,334	22,110	7,315
CCTs	270,804	154,599	51,847	50,268	9,908	4,322
BTPs	595,121	355,879	83,091	113,815	29,807	12,901
Other debt securities	1,098,283	618,575	226,276	165,235	57,154	31,075
<i>of which:</i> in non-euro-area currencies	143,508	109,208	16,901	15,108	2,511	783
Equity securities	219,787	128,580	48,531	31,323	6,307	5,031
<i>of which:</i> in non-euro-area currencies	27,807	23,853	2,186	1,308	235	72
Units of collective investment undertakings	649,674	397,830	131,795	67,755	37,504	14,787
Other securities and the like	134,382	29,832	25,965	51,894	22,145	4,507

**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

December 2000		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>1,652,871</b>	<b>928,515</b>	<b>314,986</b>	<b>270,546</b>	<b>97,364</b>	<b>41,713</b>
	Italian government securities	567,302	321,850	91,584	107,250	33,782	13,101
	<i>of which:</i> BOTs	76,881	31,083	15,452	15,150	11,419	3,778
	CCTs	139,859	79,844	26,776	25,961	5,117	2,232
	BTPs	307,354	183,796	42,913	58,780	15,394	6,663
	Other debt securities	567,216	319,467	116,862	85,337	29,518	16,049
	<i>of which:</i> in non-euro-area currencies	74,116	56,401	8,728	7,803	1,297	404
	Equity securities	113,511	66,406	25,064	16,177	3,257	2,598
	<i>of which:</i> in non-euro-area currencies	14,361	12,319	1,129	676	121	37
	Units of collective investment undertakings	335,528	205,462	68,066	34,992	19,369	7,637
	Other securities and the like	69,403	15,407	13,410	26,801	11,437	2,328

€

## Note:

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

## Distribution by size of deposits of types of securities

TDB40065		Banks			
Source: Supervisory returns Stocks in billions of lire Percentages					
December 2000		Total	Size of deposits of types of securities		
			Up to 50,000 euros	From 50,000 to 150,000 euros	More than 150,000 euros
a.	ITALIAN GOVERNMENT SECURITIES: BOTs				
	absolute value	118,909	43,031	39,449	36,429
	percentage share	100.00	36.19	33.18	30.64
b.	ITALIAN GOVERNMENT SECURITIES: OTHER				
	absolute value	329,453	58,659	80,054	190,739
	percentage share	100.00	17.81	24.30	57.90
c.	OTHER DEBT SECURITIES				
	absolute value	597,947	144,624	163,418	289,906
	percentage share	100.00	24.19	27.33	48.48
d.	EQUITY SECURITIES				
	absolute value	133,803	36,581	20,582	76,640
	percentage share	100.00	27.34	15.38	57.28
e.	OTHER SECURITIES				
	absolute value	501,591	131,675	115,956	253,960
	percentage share	100.00	26.25	23.12	50.63

**Note:**

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

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

## Distribution by size of deposits of types of securities

TDB40065

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

## December 2000

	Total	Size of deposits of types of securities		
		Up to 50,000 euros	From 50,000 to 150,000 euros	More than 150,000 euros
<b>a. ITALIAN GOVERNMENT SECURITIES: BOTs</b>				
absolute value	61,411	22,224	20,374	18,814
percentage share	100.00	36.19	33.18	30.64
<b>b. ITALIAN GOVERNMENT SECURITIES: OTHER</b>				
absolute value	170,148	30,295	41,344	98,509
percentage share	100.00	17.81	24.30	57.90
<b>c. OTHER DEBT SECURITIES</b>				
absolute value	308,814	74,692	84,398	149,724
percentage share	100.00	24.19	27.33	48.48
<b>d. EQUITY SECURITIES</b>				
absolute value	69,103	18,892	10,630	39,581
percentage share	100.00	27.34	15.38	57.28
<b>e. OTHER SECURITIES</b>				
absolute value	259,050	68,004	59,886	131,159
percentage share	100.00	26.25	23.12	50.63



## Note:

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

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

## Distribution by size of deposit

TDB40070		Banks			
Source: Supervisory returns Stocks in billions of lire Percentages					
December 2000		Size of deposit			
		Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
<b>a. TOTAL</b>					
absolute value		287,312	579,993	203,709	610,688
percentage share		100,00	100,00	100,00	100,00
<b>b. ITALIAN GOVERNMENT SECURITIES: BOTs</b>					
absolute value		29,936	57,459	13,773	17,741
percentage share		10.42	9.91	6.76	2.91
<b>c. ITALIAN GOVERNMENT SECURITIES: OTHER</b>					
absolute value		31,555	108,311	51,328	138,258
percentage share		10.98	18.68	25.20	22.64
<b>d. OTHER DEBT SECURITIES</b>					
absolute value		101,975	222,947	78,885	194,140
percentage share		35.49	38.44	38.72	31.79
<b>e. EQUITY SECURITIES</b>					
absolute value		25,786	30,511	12,214	65,291
percentage share		8.98	5.26	6.00	10.69
<b>f. OTHER SECURITIES</b>					
absolute value		98,060	160,764	47,509	195,257
percentage share		34.13	27.72	23.32	31.97

## Notes:

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

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

## Distribution by size of deposit

TDB40070

Banks

Source: Supervisory returns  
Stocks in millions of euros  
Percentages

## December 2000

		Size of deposit			
		Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
<b>a. TOTAL</b>					
	absolute value	148,384	299,541	105,207	315,394
	percentage share	100,00	100,00	100,00	100,00
<b>b. ITALIAN GOVERNMENT SECURITIES: BOTs</b>					
	absolute value	15,461	29,675	7,113	9,162
	percentage share	10.42	9.91	6.76	2.91
<b>c. ITALIAN GOVERNMENT SECURITIES: OTHER</b>					
	absolute value	16,297	55,938	26,509	71,404
	percentage share	10.98	18.68	25.20	22.64
<b>d. OTHER DEBT SECURITIES</b>					
	absolute value	52,666	115,143	40,741	100,265
	percentage share	35.49	38.44	38.72	31.79
<b>e. EQUITY SECURITIES</b>					
	absolute value	13,317	15,758	6,308	33,720
	percentage share	8.98	5.26	6.00	10.69
<b>f. OTHER SECURITIES</b>					
	absolute value	50,644	83,028	24,536	100,842
	percentage share	34.13	27.72	23.32	31.97



## Notes:

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

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

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

TDB40100		Banks				
Source: Supervisory returns Stocks in billions of lire						
December 2000	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
<b>a. TOTAL</b>	<b>213,164</b>	<b>1,932</b>	<b>21,003</b>	<b>176,262</b>	<b>4,982</b>	<b>8,990</b>
<b>b. NORTH-WEST ITALY</b>	<b>87,506</b>	<b>169</b>	<b>12,724</b>	<b>69,709</b>	<b>1,762</b>	<b>3,142</b>
Piedmont	22,183	70	2,064	19,084	370	596
Valle d'Aosta	236	2	4	187	10	32
Liguria	5,877	22	108	5,463	71	213
Lombardy	59,210	74	10,548	44,976	1,312	2,300
<b>c. NORTH-EAST ITALY</b>	<b>47,281</b>	<b>752</b>	<b>4,442</b>	<b>36,979</b>	<b>1,836</b>	<b>3,273</b>
Trentino-Alto Adige	5,982	592	158	4,142	537	553
Veneto	12,373	67	2,988	8,103	401	814
Friuli-Venezia Giulia	5,493	34	549	4,574	133	203
Emilia-Romagna	23,433	60	746	20,159	765	1,703
<b>d. CENTRAL ITALY</b>	<b>55,177</b>	<b>881</b>	<b>3,472</b>	<b>48,478</b>	<b>638</b>	<b>1,708</b>
Marche	1,924	24	250	1,405	89	156
Tuscany	9,988	94	436	8,683	273	503
Umbria	1,431	45	43	1,189	46	107
Lazio	41,834	719	2,743	37,201	229	942
<b>e. SOUTHERN ITALY</b>	<b>13,453</b>	<b>94</b>	<b>238</b>	<b>11,834</b>	<b>535</b>	<b>752</b>
Abruzzo	1,378	6	29	961	101	281
Molise	243	11	..	193	23	16
Campania	8,500	54	80	8,005	151	210
Puglia	2,248	12	11	1,957	164	104
Basilicata	390	5	22	276	33	54
Calabria	695	7	96	442	63	87
<b>f. ISLANDS</b>	<b>9,751</b>	<b>35</b>	<b>127</b>	<b>9,263</b>	<b>212</b>	<b>115</b>
Sicily	3,895	5	47	3,618	143	81
Sardinia	5,857	30	80	5,644	69	34

Notes:

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

TDB40100

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2000		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	<b>TOTAL</b>	<b>110,090</b>	<b>998</b>	<b>10,847</b>	<b>91,032</b>	<b>2,573</b>	<b>4,643</b>
b.	<b>NORTH-WEST ITALY</b>	<b>45,193</b>	<b>87</b>	<b>6,571</b>	<b>36,002</b>	<b>910</b>	<b>1,622</b>
	Piedmont	11,457	36	1,066	9,856	191	308
	Valle d'Aosta	122	1	2	97	5	16
	Liguria	3,035	12	56	2,821	36	110
	Lombardy	30,580	38	5,448	23,228	678	1,188
c.	<b>NORTH-EAST ITALY</b>	<b>24,419</b>	<b>389</b>	<b>2,294</b>	<b>19,098</b>	<b>948</b>	<b>1,690</b>
	Trentino-Alto Adige	3,090	306	82	2,139	277	285
	Veneto	6,390	35	1,543	4,185	207	420
	Friuli-Venezia Giulia	2,837	17	284	2,362	69	105
	Emilia-Romagna	12,102	31	385	10,411	395	880
d.	<b>CENTRAL ITALY</b>	<b>28,497</b>	<b>455</b>	<b>1,793</b>	<b>25,037</b>	<b>329</b>	<b>882</b>
	Marche	994	12	129	725	46	81
	Tuscany	5,159	49	225	4,484	141	260
	Umbria	739	23	22	614	24	55
	Lazio	21,605	371	1,416	19,213	118	487
e.	<b>SOUTHERN ITALY</b>	<b>6,948</b>	<b>49</b>	<b>123</b>	<b>6,112</b>	<b>276</b>	<b>388</b>
	Abruzzo	712	3	15	496	52	145
	Molise	125	6	..	100	12	8
	Campania	4,390	28	41	4,134	78	108
	Puglia	1,161	6	6	1,011	85	54
	Basilicata	202	3	11	142	17	28
	Calabria	359	3	49	228	33	45
f.	<b>ISLANDS</b>	<b>5,036</b>	<b>18</b>	<b>65</b>	<b>4,784</b>	<b>109</b>	<b>60</b>
	Sicily	2,011	3	24	1,869	74	42
	Sardinia	3,025	15	41	2,915	35	18



Notes:

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

TDB40110			Banks					
Source: Supervisory returns Stocks in billions of lire								
December 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	213,164	87,506	47,281	55,177	13,453	9,751
	Piedmont	12,040	15,458	13,711	542	1,073	71	61
	Valle d'Aosta	168	174	172	..	2	-	-
	Liguria	4,052	6,069	4,392	336	718	66	556
	Lombardy	53,907	78,474	64,328	3,391	4,847	760	5,147
	Trentino-Alto Adige	5,409	5,553	59	5,474	17	2	..
	Veneto	10,933	13,086	812	11,631	399	148	96
	Friuli-Venezia Giulia	4,306	4,594	74	4,404	111	4	..
	Emilia-Romagna	19,867	21,585	870	19,973	519	184	38
	Marche	1,760	2,000	65	57	1,845	32	1
	Tuscany	8,499	10,804	429	54	9,268	1,029	24
	Umbria	983	1,127	28	10	1,086	1	2
	Lazio	33,207	42,813	1,978	1,357	33,998	3,990	1,490
	Abruzzo	1,024	1,466	346	2	67	1,050	..
	Molise	176	183	..	..	5	178	..
	Campania	3,499	4,567	127	31	868	3,519	22
	Puglia	1,523	1,698	12	7	32	1,646	1
	Basilicata	284	312	16	1	3	292	..
	Calabria	473	515	20	1	12	474	7
	Sicily	1,573	1,897	32	8	280	3	1,573
	Sardinia	729	796	36	1	26	1	732

Notes:



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

TDB40110

Banks

Source: Supervisory returns  
Stocks in millions of euros

December 2000		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	-	<b>110,090</b>	<b>45,193</b>	<b>24,419</b>	<b>28,497</b>	<b>6,948</b>	<b>5,036</b>
	Piedmont	6,218	7,983	7,081	280	554	37	31
	Valle d'Aosta	87	90	89	..	1	-	-
	Liguria	2,093	3,134	2,268	173	371	34	287
	Lombardy	27,841	40,528	33,222	1,751	2,503	393	2,658
	Trentino-Alto Adige	2,793	2,868	30	2,827	9	1	..
	Veneto	5,646	6,758	419	6,007	206	77	49
	Friuli-Venezia Giulia	2,224	2,373	38	2,275	57	2	..
	Emilia-Romagna	10,261	11,148	449	10,315	268	95	20
	Marche	909	1,033	33	29	953	17	1
	Tuscany	4,390	5,580	222	28	4,786	531	12
	Umbria	508	582	15	5	561	1	1
	Lazio	17,150	22,111	1,022	701	17,559	2,061	769
	Abruzzo	529	757	179	1	35	543	..
	Molise	91	95	..	..	3	92	..
	Campania	1,807	2,359	65	16	448	1,817	11
	Puglia	787	877	6	4	17	850	..
	Basilicata	146	161	8	1	1	151	..
	Calabria	244	266	10	..	6	245	4
	Sicily	812	979	16	4	145	2	813
	Sardinia	377	411	19	1	13	1	378



Notes:

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

TDB10420

Source: Supervisory returns  
Stocks in billions of lire

December 2000		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
<b>a. TOTAL</b>	<b>816,800</b>	<b>13,190</b>	<b>64,739</b>	<b>7,202</b>	<b>69,014</b>
<b>b. NORTH-WEST ITALY</b>	<b>273,797</b>	<b>2,289</b>	<b>24,250</b>	<b>1,904</b>	<b>25,674</b>
Piedmont	70,595	731	5,673	1,132	8,836
Valle d'Aosta	1,701	102	124	60	263
Liguria	22,023	302	1,457	128	2,159
Lombardy	179,478	1,155	16,995	584	14,416
<b>c. NORTH-EAST ITALY</b>	<b>183,031</b>	<b>2,311</b>	<b>11,499</b>	<b>1,928</b>	<b>12,020</b>
Trentino-Alto Adige	17,166	414	1,441	507	1,334
Veneto	71,237	802	5,113	514	5,429
Friuli-Venezia Giulia	20,787	282	1,338	148	1,348
Emilia-Romagna	73,841	812	3,607	760	3,910
<b>d. CENTRAL ITALY</b>	<b>218,405</b>	<b>2,272</b>	<b>16,145</b>	<b>1,161</b>	<b>21,007</b>
Marche	20,886	410	1,006	340	1,187
Tuscany	53,934	714	3,727	332	5,193
Umbria	11,593	227	721	115	1,147
Lazio	131,992	922	10,692	373	13,479
<b>e. SOUTHERN ITALY</b>	<b>92,518</b>	<b>1,849</b>	<b>8,755</b>	<b>1,248</b>	<b>6,818</b>
Abruzzo	11,924	262	1,201	198	744
Molise	2,297	55	190	29	96
Campania	37,427	420	3,042	598	2,767
Puglia	26,674	719	2,993	192	2,361
Basilicata	4,769	128	354	104	387
Calabria	9,427	266	975	126	463
<b>f. ISLANDS</b>	<b>49,049</b>	<b>4,468</b>	<b>4,089</b>	<b>961</b>	<b>3,494</b>
Sicily	32,048	2,849	2,415	415	1,375
Sardinia	17,001	1,619	1,674	545	2,119

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	Subsidized	Non-subsidized	Subsidized	Non-subsidized
30,001	135,918	2,966	145,688	2,613	55,349	12,602	277,520
8,177	53,930	158	55,267	404	18,551	2,371	80,821
2,285	16,332	96	14,250	167	3,372	865	16,856
43	262	6	237	7	144	24	430
293	3,829	19	6,010	71	1,733	197	5,827
5,557	33,507	37	34,770	160	13,302	1,286	57,708
7,276	30,967	682	34,288	764	11,081	3,364	66,850
743	2,171	338	2,056	152	786	454	6,770
2,776	13,171	30	14,404	205	4,656	918	23,219
754	4,068	196	3,850	168	1,224	393	7,018
3,003	11,557	117	13,978	239	4,415	1,599	29,842
4,693	34,416	89	34,937	317	16,241	2,528	84,599
992	3,127	8	3,513	118	3,302	515	6,367
1,402	7,407	29	11,265	116	6,665	1,126	15,958
476	2,098	15	2,035	44	764	228	3,722
1,823	21,784	36	18,125	39	5,509	659	58,552
7,254	10,792	46	14,431	411	5,963	2,147	32,802
1,211	1,568	9	1,900	57	783	354	3,636
191	302	2	269	40	144	72	907
2,567	4,514	14	5,925	107	2,496	555	14,422
1,588	2,909	18	4,955	103	1,384	561	8,890
1,269	502	2	406	34	245	214	1,125
429	997	2	976	69	911	390	3,823
2,600	5,812	1,991	6,764	717	3,514	2,191	12,447
1,854	4,722	571	5,191	223	2,217	1,330	8,884
746	1,090	1,420	1,573	494	1,297	861	3,563

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

TDB10420

 Source: Supervisory returns  
 Stocks in millions of euros

**December 2000**
**Total**
**Investment in construction**
**Residential buildings**
**Other**
**Subsidized**
**Non-subsidized**
**Subsidized**
**Non-subsidized**

a.	TOTAL	421,842	6,812	33,435	3,719	35,643
b.	NORTH-WEST ITALY	141,404	1,182	12,524	983	13,260
	Piedmont	36,459	378	2,930	585	4,563
	Valle d'Aosta	879	53	64	31	136
	Liguria	11,374	156	752	66	1,115
	Lombardy	92,693	596	8,777	302	7,445
c.	NORTH-EAST ITALY	94,528	1,193	5,939	996	6,208
	Trentino-Alto Adige	8,866	214	744	262	689
	Veneto	36,791	414	2,641	265	2,804
	Friuli-Venezia Giulia	10,735	146	691	76	696
	Emilia-Romagna	38,136	420	1,863	392	2,019
d.	CENTRAL ITALY	112,797	1,174	8,338	599	10,849
	Marche	10,787	212	519	176	613
	Tuscany	27,855	369	1,925	172	2,682
	Umbria	5,987	117	373	60	592
	Lazio	68,168	476	5,522	193	6,961
e.	SOUTHERN ITALY	47,781	955	4,522	645	3,521
	Abruzzo	6,158	135	620	102	384
	Molise	1,186	29	98	15	50
	Campania	19,329	217	1,571	309	1,429
	Puglia	13,776	371	1,546	99	1,219
	Basilicata	2,463	66	183	54	200
	Calabria	4,869	137	503	65	239
f.	ISLANDS	25,332	2,308	2,112	496	1,805
	Sicily	16,551	1,471	1,247	214	710
	Sardinia	8,780	836	865	282	1,094

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
15,494	70,196	1,532	75,241	1,349	28,586	6,508	143,327
4,223	27,852	82	28,543	209	9,581	1,225	41,741
1,180	8,435	50	7,360	86	1,741	447	8,705
22	135	3	122	4	75	12	222
151	1,977	10	3,104	36	895	102	3,009
2,870	17,305	19	17,957	82	6,870	664	29,804
3,758	15,993	352	17,708	395	5,723	1,738	34,525
384	1,121	175	1,062	79	406	234	3,497
1,434	6,802	16	7,439	106	2,404	474	11,992
389	2,101	101	1,988	87	632	203	3,625
1,551	5,969	61	7,219	124	2,280	826	15,412
2,424	17,774	46	18,044	164	8,388	1,306	43,692
512	1,615	4	1,815	61	1,706	266	3,288
724	3,825	15	5,818	60	3,442	582	8,242
246	1,084	8	1,051	23	395	118	1,922
942	11,250	19	9,361	20	2,845	340	30,239
3,747	5,574	24	7,453	212	3,080	1,109	16,941
625	810	5	981	30	404	183	1,878
99	156	1	139	21	74	37	468
1,326	2,332	7	3,060	55	1,289	287	7,448
820	1,503	9	2,559	53	715	290	4,591
655	259	1	210	18	126	111	581
222	515	1	504	36	471	202	1,974
1,343	3,002	1,028	3,493	370	1,815	1,131	6,429
958	2,439	295	2,681	115	1,145	687	4,588
385	563	733	812	255	670	445	1,840

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

TDB10430

Source: Supervisory returns  
Flows in billions of lire

4th quarter 2000		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
<b>a. TOTAL</b>	<b>110,044</b>	<b>275</b>	<b>6,587</b>	<b>212</b>	<b>9,020</b>
<b>b. NORTH-WEST ITALY</b>	<b>46,343</b>	<b>26</b>	<b>2,736</b>	<b>55</b>	<b>3,871</b>
Piedmont	16,710	6	511	33	1,856
Valle d'Aosta	219	1	13	1	6
Liguria	2,142	2	117	2	146
Lombardy	27,273	17	2,096	19	1,862
<b>c. NORTH-EAST ITALY</b>	<b>26,522</b>	<b>37</b>	<b>1,641</b>	<b>42</b>	<b>1,381</b>
Trentino-Alto Adige	2,525	16	210	8	102
Veneto	11,601	12	724	19	672
Friuli-Venezia Giulia	3,083	7	267	6	158
Emilia-Romagna	9,313	2	439	10	449
<b>d. CENTRAL ITALY</b>	<b>22,583</b>	<b>47</b>	<b>1,237</b>	<b>50</b>	<b>1,796</b>
Marche	3,031	6	118	24	124
Tuscany	5,886	18	367	7	424
Umbria	1,397	1	76	6	118
Lazio	12,270	22	677	12	1,131
<b>e. SOUTHERN ITALY</b>	<b>9,361</b>	<b>31</b>	<b>617</b>	<b>28</b>	<b>610</b>
Abruzzo	1,569	11	128	5	67
Molise	218	1	23	1	2
Campania	3,717	8	183	8	303
Puglia	2,546	..	205	4	170
Basilicata	381	2	29	1	35
Calabria	931	9	48	9	33
<b>f. ISLANDS</b>	<b>5,234</b>	<b>134</b>	<b>356</b>	<b>37</b>	<b>1,363</b>
Sicily	2,844	94	190	16	87
Sardinia	2,390	40	166	21	1,276

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
2,337	24,175	136	14,948	84	6,004	1,408	44,855
795	11,549	10	5,938	21	1,604	339	19,399
176	4,155	..	1,649	2	305	155	7,860
3	16	..	20	..	2	2	155
20	469	1	436	3	129	19	799
596	6,909	8	3,833	16	1,168	164	10,585
757	6,211	26	3,999	20	908	329	11,171
51	688	14	193	1	49	62	1,129
316	2,674	..	1,782	4	337	109	4,952
99	817	2	571	6	129	54	967
290	2,032	9	1,454	9	393	104	4,123
300	4,393	10	3,038	16	2,618	290	8,788
105	453	..	311	3	1,160	64	665
70	1,105	4	854	9	586	103	2,339
30	293	..	154	2	83	14	620
96	2,543	6	1,718	2	790	110	5,164
318	1,464	1	1,425	10	459	242	4,155
46	354	1	211	3	89	35	620
8	47	..	19	1	9	15	92
95	496	..	553	2	172	51	1,846
108	361	-	490	2	115	69	1,021
29	92	-	39	1	23	14	115
32	114	..	114	2	51	57	462
168	557	89	547	17	415	208	1,342
129	377	32	416	6	323	174	1,001
39	180	58	132	11	91	34	341

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

TDB10430

Source: Supervisory returns  
Flows in millions of euros

## 4th quarter 2000

4th quarter 2000		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	56,833	142	3,402	110	4,659
b.	NORTH-WEST ITALY	23,934	14	1,413	29	1,999
	Piedmont	8,630	3	264	17	959
	Valle d'Aosta	113	..	7	..	3
	Liguria	1,106	1	60	1	75
	Lombardy	14,085	9	1,082	10	962
c.	NORTH-EAST ITALY	13,697	19	847	22	713
	Trentino-Alto Adige	1,304	8	109	4	53
	Veneto	5,992	6	374	10	347
	Friuli-Venezia Giulia	1,592	3	138	3	82
	Emilia-Romagna	4,810	1	227	5	232
d.	CENTRAL ITALY	11,663	24	639	26	927
	Marche	1,565	3	61	12	64
	Tuscany	3,040	9	190	4	219
	Umbria	721	1	39	3	61
	Lazio	6,337	11	350	6	584
e.	SOUTHERN ITALY	4,835	16	318	15	315
	Abruzzo	810	6	66	3	35
	Molise	113	..	12	..	1
	Campania	1,920	4	95	4	156
	Puglia	1,315	..	106	2	88
	Basilicata	197	1	15	1	18
	Calabria	481	5	25	5	17
f.	ISLANDS	2,703	69	184	19	704
	Sicily	1,469	49	98	8	45
	Sardinia	1,234	21	86	11	659

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
1,207	12,485	70	7,720	44	3,101	727	23,166
411	5,965	5	3,066	11	828	175	10,019
91	2,146	..	851	1	158	80	4,059
2	8	..	10	..	1	1	80
10	242	1	225	1	66	10	413
308	3,568	4	1,980	8	603	84	5,467
391	3,208	14	2,065	10	469	170	5,770
27	355	7	100	1	25	32	583
163	1,381	..	920	2	174	57	2,558
51	422	1	295	3	67	28	500
150	1,049	5	751	5	203	54	2,129
155	2,269	5	1,569	8	1,352	150	4,539
54	234	..	161	1	599	33	343
36	570	2	441	5	303	53	1,208
15	151	..	80	1	43	7	320
49	1,313	3	887	1	408	57	2,667
164	756	..	736	5	237	125	2,146
24	183	..	109	2	46	18	320
4	24	..	10	..	5	8	48
49	256	..	285	1	89	27	953
56	186	-	253	1	59	36	527
15	47	-	20	1	12	7	59
17	59	..	59	1	26	29	238
87	288	46	283	9	214	107	693
67	195	16	215	3	167	90	517
20	93	30	68	6	47	18	176

€

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

TDB10460

Source: Supervisory returns  
Stocks in billions of lire

December 2000		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>16,033</b>	<b>5,501</b>	<b>10,531</b>	<b>5,627</b>	<b>2,490</b>	<b>3,137</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>3,559</b>	<b>850</b>	<b>2,708</b>	<b>1,344</b>	<b>532</b>	<b>812</b>
	Piedmont	1,282	359	923	586	279	308
	Valle d'Aosta	82	63	19	64	58	6
	Liguria	191	77	114	99	52	47
	Lombardy	2,005	353	1,652	595	144	452
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>4,996</b>	<b>1,966</b>	<b>3,030</b>	<b>1,580</b>	<b>747</b>	<b>833</b>
	Trentino-Alto Adige	529	276	253	131	52	78
	Veneto	1,682	502	1,180	456	239	217
	Friuli-Venezia Giulia	427	215	212	120	42	78
	Emilia-Romagna	2,358	972	1,385	874	414	460
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>3,391</b>	<b>847</b>	<b>2,543</b>	<b>1,390</b>	<b>453</b>	<b>937</b>
	Marche	380	144	236	83	32	51
	Tuscany	1,550	335	1,215	867	218	649
	Umbria	300	91	208	127	51	76
	Lazio	1,161	276	885	314	152	161
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>2,639</b>	<b>1,069</b>	<b>1,570</b>	<b>684</b>	<b>377</b>	<b>306</b>
	Abruzzo	225	74	151	98	34	64
	Molise	89	68	22	21	18	3
	Campania	511	232	279	134	75	60
	Puglia	718	293	424	204	95	109
	Basilicata	280	122	158	60	46	15
	Calabria	817	280	537	167	111	56
<b>f.</b>	<b>ISLANDS</b>	<b>1,449</b>	<b>768</b>	<b>680</b>	<b>629</b>	<b>380</b>	<b>249</b>
	Sicily	661	305	356	109	35	74
	Sardinia	788	464	324	520	345	175

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
<b>7,731</b>	<b>1,956</b>	<b>5,775</b>	<b>2,675</b>	<b>1,055</b>	<b>1,620</b>
<b>1,830</b>	<b>277</b>	<b>1,552</b>	<b>384</b>	<b>41</b>	<b>344</b>
595	60	535	101	20	81
16	3	13	2	2	1
78	21	57	13	3	10
1,141	193	948	268	15	252
<b>2,584</b>	<b>820</b>	<b>1,765</b>	<b>831</b>	<b>399</b>	<b>432</b>
259	135	124	140	89	51
973	137	837	253	126	127
166	50	116	141	123	18
1,187	498	688	297	60	237
<b>1,570</b>	<b>273</b>	<b>1,297</b>	<b>430</b>	<b>121</b>	<b>309</b>
191	73	119	105	40	66
468	56	412	215	61	154
138	31	106	35	9	26
773	113	659	75	11	64
<b>1,272</b>	<b>468</b>	<b>805</b>	<b>683</b>	<b>224</b>	<b>459</b>
103	31	72	24	9	15
31	16	15	38	34	3
297	106	191	80	51	28
391	149	241	123	49	74
126	54	71	94	22	72
325	111	214	325	58	267
<b>474</b>	<b>118</b>	<b>356</b>	<b>346</b>	<b>270</b>	<b>75</b>
309	98	211	243	172	71
165	20	146	103	99	4

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

TDB10460

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

		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>8,280</b>	<b>2,841</b>	<b>5,439</b>	<b>2,906</b>	<b>1,286</b>	<b>1,620</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>1,838</b>	<b>439</b>	<b>1,399</b>	<b>694</b>	<b>275</b>	<b>419</b>
	Piedmont	662	185	477	303	144	159
	Valle d'Aosta	42	32	10	33	30	3
	Liguria	98	40	59	51	27	24
	Lombardy	1,035	182	853	307	74	233
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>2,580</b>	<b>1,015</b>	<b>1,565</b>	<b>816</b>	<b>386</b>	<b>430</b>
	Trentino-Alto Adige	273	143	130	67	27	40
	Veneto	869	259	609	235	123	112
	Friuli-Venezia Giulia	221	111	109	62	22	40
	Emilia-Romagna	1,218	502	716	451	214	237
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>1,751</b>	<b>438</b>	<b>1,313</b>	<b>718</b>	<b>234</b>	<b>484</b>
	Marche	196	74	122	43	16	27
	Tuscany	800	173	627	448	113	335
	Umbria	155	47	108	66	26	39
	Lazio	600	143	457	162	79	83
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>1,363</b>	<b>552</b>	<b>811</b>	<b>353</b>	<b>195</b>	<b>158</b>
	Abruzzo	116	38	78	51	18	33
	Molise	46	35	11	11	9	2
	Campania	264	120	144	69	38	31
	Puglia	371	152	219	105	49	56
	Basilicata	145	63	81	31	24	8
	Calabria	422	145	277	86	57	29
<b>f.</b>	<b>ISLANDS</b>	<b>748</b>	<b>397</b>	<b>351</b>	<b>325</b>	<b>196</b>	<b>128</b>
	Sicily	341	157	184	56	18	38
	Sardinia	407	239	168	269	178	90

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>3,993</b>	<b>1,010</b>	<b>2,982</b>	<b>1,381</b>	<b>545</b>	<b>837</b>
<b>945</b>	<b>143</b>	<b>802</b>	<b>198</b>	<b>21</b>	<b>177</b>
307	31	276	52	10	42
8	2	6	1	1	..
40	11	30	7	2	5
589	100	490	138	8	130
<b>1,335</b>	<b>423</b>	<b>911</b>	<b>429</b>	<b>206</b>	<b>223</b>
134	70	64	72	46	26
503	71	432	131	65	65
86	26	60	73	64	9
613	257	355	154	31	123
<b>811</b>	<b>141</b>	<b>670</b>	<b>222</b>	<b>62</b>	<b>160</b>
99	38	61	54	20	34
242	29	213	111	32	79
71	16	55	18	5	13
399	58	341	39	6	33
<b>657</b>	<b>242</b>	<b>416</b>	<b>353</b>	<b>116</b>	<b>237</b>
53	16	37	12	5	8
16	8	8	19	18	2
153	55	99	41	26	15
202	77	125	64	25	38
65	28	37	49	12	37
168	57	111	168	30	138
<b>245</b>	<b>61</b>	<b>184</b>	<b>179</b>	<b>140</b>	<b>39</b>
160	51	109	125	89	37
85	10	75	53	51	2

€

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

TDB10470

Source: Supervisory returns  
Flows in billions of lire

4th quarter 2000		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>1,244</b>	<b>186</b>	<b>1,059</b>	<b>245</b>	<b>26</b>	<b>219</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>389</b>	<b>19</b>	<b>370</b>	<b>90</b>	<b>1</b>	<b>89</b>
	Piedmont	96	2	94	23	..	23
	Valle d'Aosta	2	1	1	..	..	..
	Liguria	12	..	12	4	-	4
	Lombardy	279	16	263	63	..	63
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>393</b>	<b>65</b>	<b>327</b>	<b>57</b>	<b>8</b>	<b>49</b>
	Trentino-Alto Adige	18	5	13	6	1	4
	Veneto	178	21	158	15	5	11
	Friuli-Venezia Giulia	40	12	27	7	..	7
	Emilia-Romagna	157	28	129	29	1	27
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>193</b>	<b>29</b>	<b>164</b>	<b>48</b>	<b>3</b>	<b>45</b>
	Marche	25	6	19	4	2	2
	Tuscany	82	7	75	20	..	20
	Umbria	21	2	19	6	-	6
	Lazio	64	14	50	19	2	17
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>177</b>	<b>56</b>	<b>120</b>	<b>25</b>	<b>11</b>	<b>15</b>
	Abruzzo	14	4	11	4	-	4
	Molise	6	1	4	..	-	..
	Campania	56	11	45	6	1	5
	Puglia	62	21	41	3	1	3
	Basilicata	14	4	10	2	1	1
	Calabria	25	15	10	10	9	1
<b>f.</b>	<b>ISLANDS</b>	<b>93</b>	<b>16</b>	<b>77</b>	<b>25</b>	<b>3</b>	<b>21</b>
	Sicily	57	11	46	8	-	8
	Sardinia	36	5	31	16	3	13

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
<b>834</b>	<b>149</b>	<b>686</b>	<b>165</b>	<b>11</b>	<b>153</b>
<b>267</b>	<b>18</b>	<b>248</b>	<b>32</b>	<b>..</b>	<b>32</b>
69	2	67	3	-	3
2	..	1	-	-	-
7	..	7	2	-	2
189	16	173	27	..	27
<b>276</b>	<b>52</b>	<b>224</b>	<b>60</b>	<b>6</b>	<b>54</b>
10	2	7	2	1	1
150	16	134	13	-	13
27	9	18	5	3	2
89	25	65	39	2	37
<b>109</b>	<b>24</b>	<b>84</b>	<b>36</b>	<b>1</b>	<b>34</b>
14	3	11	8	1	7
45	7	38	17	-	17
13	2	11	3	-	3
37	12	25	8	..	8
<b>128</b>	<b>43</b>	<b>85</b>	<b>23</b>	<b>2</b>	<b>21</b>
9	3	6	1	..	1
4	1	2	2	..	2
44	9	35	6	1	5
50	21	29	9	-	9
11	3	7	2	..	2
11	5	6	4	1	3
<b>55</b>	<b>11</b>	<b>44</b>	<b>14</b>	<b>2</b>	<b>12</b>
36	10	26	13	2	11
	1	17	1	-	1

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

TDB10470

Source: Supervisory returns  
Flows in millions of euros

## 4th quarter 2000

		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	<b>TOTAL</b>	<b>643</b>	<b>96</b>	<b>547</b>	<b>127</b>	<b>13</b>	<b>113</b>
b.	<b>NORTH-WEST ITALY</b>	<b>201</b>	<b>10</b>	<b>191</b>	<b>46</b>	<b>..</b>	<b>46</b>
	Piedmont	49	1	48	12	..	12
	Valle d'Aosta	1	..	1	..	..	..
	Liguria	6	..	6	2	-	2
	Lombardy	144	8	136	32	..	32
c.	<b>NORTH-EAST ITALY</b>	<b>203</b>	<b>34</b>	<b>169</b>	<b>29</b>	<b>4</b>	<b>25</b>
	Trentino-Alto Adige	9	2	7	3	1	2
	Veneto	92	11	81	8	2	5
	Friuli-Venezia Giulia	21	6	14	4	..	4
	Emilia-Romagna	81	14	67	15	1	14
d.	<b>CENTRAL ITALY</b>	<b>100</b>	<b>15</b>	<b>85</b>	<b>25</b>	<b>2</b>	<b>23</b>
	Marche	13	3	10	2	1	1
	Tuscany	42	4	39	11	..	10
	Umbria	11	1	10	3	-	3
	Lazio	33	7	26	10	1	9
e.	<b>SOUTHERN ITALY</b>	<b>91</b>	<b>29</b>	<b>62</b>	<b>13</b>	<b>6</b>	<b>8</b>
	Abruzzo	7	2	6	2	-	2
	Molise	3	1	2	..	-	..
	Campania	29	6	23	3	..	3
	Puglia	32	11	21	2	..	2
	Basilicata	7	2	5	1	..	1
	Calabria	13	8	5	5	5	1
f.	<b>ISLANDS</b>	<b>48</b>	<b>8</b>	<b>40</b>	<b>13</b>	<b>2</b>	<b>11</b>
	Sicily	30	6	24	4	-	4
	Sardinia	18	2	16	8	2	7

Notes:



## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>431</b>	<b>77</b>	<b>354</b>	<b>85</b>	<b>6</b>	<b>79</b>
<b>138</b>	<b>9</b>	<b>128</b>	<b>17</b>	<b>..</b>	<b>17</b>
36	1	35	2	-	2
1	..	1	-	-	-
3	..	3	1	-	1
98	8	89	14	..	14
<b>142</b>	<b>27</b>	<b>116</b>	<b>31</b>	<b>3</b>	<b>28</b>
5	1	4	1	1	1
78	8	69	7	-	7
14	5	9	3	2	1
46	13	33	20	1	19
<b>56</b>	<b>13</b>	<b>44</b>	<b>18</b>	<b>1</b>	<b>18</b>
7	2	6	4	1	4
23	4	20	9	-	9
7	1	5	2	-	2
19	6	13	4	..	4
<b>66</b>	<b>22</b>	<b>44</b>	<b>12</b>	<b>1</b>	<b>11</b>
5	2	3	1	..	..
2	1	1	1	..	1
23	5	18	3	..	2
26	11	15	5	-	5
6	2	4	1	..	1
6	3	3	2	..	2
<b>28</b>	<b>6</b>	<b>23</b>	<b>7</b>	<b>1</b>	<b>6</b>
19	5	14	7	1	6
10	1	9	..	-	..



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

TDB10440

Source: Supervisory returns  
Stocks in billions of lire

## December 2000

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	69,323	6,903	11,137	3,815	72
b.	NORTH-WEST ITALY	15,573	684	3,998	1,949	44
	Piedmont	5,345	609	947	515	3
	Valle d'Aosta	243	..	5	..	-
	Liguria	1,050	1	42	35	29
	Lombardy	8,935	74	3,004	1,399	12
c.	NORTH-EAST ITALY	16,729	75	3,205	603	24
	Trentino-Alto Adige	2,664	1	136	182	-
	Veneto	5,335	52	1,507	164	6
	Friuli-Venezia Giulia	1,973	2	274	101	-
	Emilia-Romagna	6,758	21	1,288	156	18
d.	CENTRAL ITALY	10,595	472	1,876	472	4
	Marche	2,458	38	609	34	-
	Tuscany	3,123	3	551	142	..
	Umbria	1,038	5	221	5	-
	Lazio	3,976	426	494	291	4
e.	SOUTHERN ITALY	13,389	4,475	1,410	672	-
	Abruzzo	2,189	849	270	116	-
	Molise	407	125	46	4	-
	Campania	4,471	1,530	522	135	-
	Puglia	3,260	820	350	209	-
	Basilicata	1,773	1,036	76	123	-
	Calabria	1,289	115	145	84	-
f.	ISLANDS	13,038	1,197	648	120	-
	Sicily	7,308	840	323	57	-
	Sardinia	5,729	357	325	62	-

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>2,439</b>	<b>6,633</b>	<b>15,789</b>	<b>6,121</b>	<b>1,406</b>	<b>13,490</b>	<b>1,519</b>	<b>1,325</b>
<b>267</b>	<b>957</b>	<b>2,209</b>	<b>1,527</b>	<b>764</b>	<b>3,036</b>	<b>139</b>	<b>122</b>
85	441	879	646	379	784	57	53
1	133	35	18	..	50	1	1
23	82	164	157	4	500	13	12
158	301	1,131	707	380	1,702	68	56
<b>566</b>	<b>2,069</b>	<b>3,310</b>	<b>2,049</b>	<b>397</b>	<b>4,053</b>	<b>377</b>	<b>325</b>
77	227	986	67	31	902	55	46
111	480	890	917	15	1,110	82	67
145	180	517	178	16	529	31	19
234	1,182	917	887	336	1,512	208	192
<b>196</b>	<b>1,146</b>	<b>2,072</b>	<b>1,261</b>	<b>65</b>	<b>2,578</b>	<b>453</b>	<b>380</b>
15	183	399	712	13	376	78	66
39	419	735	353	37	757	87	47
5	125	250	120	7	278	24	22
137	420	688	77	8	1,167	264	245
<b>245</b>	<b>1,021</b>	<b>1,540</b>	<b>515</b>	<b>90</b>	<b>2,978</b>	<b>443</b>	<b>408</b>
104	84	223	118	7	304	112	109
9	76	50	10	..	70	17	17
59	254	323	113	14	1,311	208	182
54	248	673	206	19	604	76	74
2	154	68	51	38	202	22	21
18	204	202	18	11	486	7	6
<b>1,164</b>	<b>1,440</b>	<b>6,658</b>	<b>768</b>	<b>90</b>	<b>846</b>	<b>107</b>	<b>90</b>
718	972	3,517	174	87	558	63	48
446	468	3,141	595	3	288	44	42

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

TDB10440

Source: Supervisory returns  
Stocks in millions of euros

## December 2000

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	35,803	3,565	5,752	1,970	37
b.	NORTH-WEST ITALY	8,043	353	2,065	1,006	23
	Piedmont	2,761	314	489	266	2
	Valle d'Aosta	125	..	3	..	-
	Liguria	542	..	22	18	15
	Lombardy	4,615	38	1,552	722	6
c.	NORTH-EAST ITALY	8,640	39	1,655	311	13
	Trentino-Alto Adige	1,376	..	70	94	-
	Veneto	2,755	27	778	85	3
	Friuli-Venezia Giulia	1,019	1	142	52	-
	Emilia-Romagna	3,490	11	665	80	9
d.	CENTRAL ITALY	5,472	244	969	244	2
	Marche	1,269	20	315	18	-
	Tuscany	1,613	2	285	73	..
	Umbria	536	2	114	3	-
	Lazio	2,054	220	255	150	2
e.	SOUTHERN ITALY	6,915	2,311	728	347	-
	Abruzzo	1,130	438	140	60	-
	Molise	210	65	24	2	-
	Campania	2,309	790	270	70	-
	Puglia	1,684	423	181	108	-
	Basilicata	915	535	40	63	-
	Calabria	666	59	75	43	-
f.	ISLANDS	6,733	618	335	62	-
	Sicily	3,775	434	167	30	-
	Sardinia	2,959	184	168	32	-

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>1,260</b>	<b>3,426</b>	<b>8,154</b>	<b>3,161</b>	<b>726</b>	<b>6,967</b>	<b>784</b>	<b>685</b>
<b>138</b>	<b>494</b>	<b>1,141</b>	<b>789</b>	<b>394</b>	<b>1,568</b>	<b>72</b>	<b>63</b>
44	228	454	334	196	405	29	27
..	68	18	9	..	26	1	..
12	42	85	81	2	258	7	6
81	155	584	365	196	879	35	29
<b>292</b>	<b>1,069</b>	<b>1,710</b>	<b>1,058</b>	<b>205</b>	<b>2,093</b>	<b>195</b>	<b>168</b>
40	117	509	35	16	466	28	24
57	248	460	474	8	573	42	35
75	93	267	92	8	273	16	10
121	610	474	458	173	781	108	99
<b>101</b>	<b>592</b>	<b>1,070</b>	<b>651</b>	<b>34</b>	<b>1,331</b>	<b>234</b>	<b>196</b>
8	95	206	368	7	194	40	34
20	216	380	182	19	391	45	24
2	64	129	62	4	144	12	11
71	217	355	40	4	603	136	127
<b>127</b>	<b>527</b>	<b>795</b>	<b>266</b>	<b>47</b>	<b>1,538</b>	<b>229</b>	<b>211</b>
54	44	115	61	4	157	58	56
5	39	26	5	..	36	9	9
31	131	167	58	7	677	108	94
28	128	348	107	10	312	39	38
1	80	35	26	20	105	12	11
9	106	104	9	6	251	4	3
<b>601</b>	<b>744</b>	<b>3,438</b>	<b>397</b>	<b>46</b>	<b>437</b>	<b>55</b>	<b>46</b>
371	502	1,816	90	45	288	33	25
231	242	1,622	307	2	149	23	22

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

TDB10450

Source: Supervisory returns  
Flows in billions of lire

## 4th quarter 2000

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	5,158	63	1,411	274	96
b.	NORTH-WEST ITALY	1,417	8	531	140	94
	Piedmont	403	4	117	6	1
	Valle d'Aosta	8	-	1	-	-
	Liguria	55	..	7	..	-
	Lombardy	950	4	407	134	93
c.	NORTH-EAST ITALY	1,348	4	435	65	2
	Trentino-Alto Adige	179	-	16	29	-
	Veneto	478	3	213	2	1
	Friuli-Venezia Giulia	170	-	24	32	-
	Emilia-Romagna	521	2	183	2	1
d.	CENTRAL ITALY	955	8	198	7	-
	Marche	228	1	57	1	-
	Tuscany	335	..	45	4	-
	Umbria	62	..	24	1	-
	Lazio	330	7	72	1	-
e.	SOUTHERN ITALY	744	21	179	52	-
	Abruzzo	132	5	20	13	-
	Molise	28	..	5	1	-
	Campania	214	1	67	5	-
	Puglia	206	12	55	17	-
	Basilicata	51	2	12	11	-
	Calabria	114	..	21	6	-
f.	ISLANDS	694	22	67	9	-
	Sicily	483	18	45	1	-
	Sardinia	211	3	23	8	-

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>160</b>	<b>274</b>	<b>393</b>	<b>578</b>	<b>133</b>	<b>1,258</b>	<b>520</b>	<b>357</b>
<b>13</b>	<b>14</b>	<b>28</b>	<b>125</b>	<b>106</b>	<b>323</b>	<b>35</b>	<b>28</b>
9	4	6	56	91	93	16	14
-	1	1	1	-	5	..	-
3	..	1	12	..	30	2	2
1	8	21	56	15	194	17	12
<b>45</b>	<b>45</b>	<b>59</b>	<b>243</b>	<b>9</b>	<b>308</b>	<b>132</b>	<b>105</b>
7	6	31	2	-	55	33	18
8	11	9	96	-	108	27	19
15	9	6	17	..	62	5	3
15	20	13	128	9	83	67	64
<b>11</b>	<b>46</b>	<b>45</b>	<b>101</b>	<b>4</b>	<b>300</b>	<b>235</b>	<b>121</b>
2	5	2	63	..	72	25	22
9	14	18	24	3	107	112	12
..	1	1	7	-	20	8	8
..	26	23	7	..	101	91	79
<b>13</b>	<b>28</b>	<b>34</b>	<b>55</b>	<b>5</b>	<b>266</b>	<b>90</b>	<b>87</b>
8	4	8	17	1	28	28	28
..	1	..	1	..	16	3	3
1	10	6	7	1	81	36	36
1	6	-	22	1	73	19	18
..	2	2	6	1	11	3	2
3	5	18	1	..	57	2	1
<b>77</b>	<b>142</b>	<b>227</b>	<b>54</b>	<b>8</b>	<b>60</b>	<b>28</b>	<b>16</b>
65	138	127	22	8	39	21	9
11	4	100	33	..	21	7	7

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

TDB10450

Source: Supervisory returns  
Flows in millions of euros

## 4th quarter 2000

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	2,664	32	729	141	49
b.	NORTH-WEST ITALY	732	4	274	72	48
	Piedmont	208	2	60	3	..
	Valle d'Aosta	4	-	..	-	-
	Liguria	29	..	4	..	-
	Lombardy	491	2	210	69	48
c.	NORTH-EAST ITALY	696	2	225	34	1
	Trentino-Alto Adige	93	-	8	15	-
	Veneto	247	1	110	1	1
	Friuli-Venezia Giulia	88	-	12	17	-
	Emilia-Romagna	269	1	94	1	..
d.	CENTRAL ITALY	493	4	102	4	-
	Marche	118	..	30	..	-
	Tuscany	173	..	23	2	-
	Umbria	32	..	12	1	-
	Lazio	170	4	37	1	-
e.	SOUTHERN ITALY	384	11	93	27	-
	Abruzzo	68	3	10	7	-
	Molise	15	..	3	..	-
	Campania	110	1	34	2	-
	Puglia	106	6	28	9	-
	Basilicata	26	1	6	6	-
	Calabria	59	..	11	3	-
f.	ISLANDS	358	11	35	5	-
	Sicily	249	9	23	1	-
	Sardinia	109	2	12	4	-

Notes:



## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>82</b>	<b>142</b>	<b>203</b>	<b>298</b>	<b>68</b>	<b>649</b>	<b>268</b>	<b>185</b>
<b>7</b>	<b>7</b>	<b>15</b>	<b>64</b>	<b>55</b>	<b>167</b>	<b>18</b>	<b>14</b>
5	2	3	29	47	48	8	7
-	..	1	..	-	3	..	-
2	..	..	6	..	16	1	1
..	4	11	29	8	100	9	6
<b>23</b>	<b>23</b>	<b>31</b>	<b>125</b>	<b>5</b>	<b>159</b>	<b>68</b>	<b>54</b>
4	3	16	1	-	29	17	9
4	6	5	49	-	56	14	10
8	5	3	9	..	32	3	2
8	10	7	66	5	43	34	33
<b>6</b>	<b>24</b>	<b>23</b>	<b>52</b>	<b>2</b>	<b>155</b>	<b>121</b>	<b>63</b>
1	3	1	32	..	37	13	11
5	7	9	12	2	55	58	6
..	..	1	3	-	10	4	4
..	13	12	4	..	52	47	41
<b>7</b>	<b>14</b>	<b>17</b>	<b>28</b>	<b>3</b>	<b>137</b>	<b>47</b>	<b>45</b>
4	2	4	9	..	15	14	14
..	1	..	1	..	8	1	1
..	5	3	4	1	42	18	18
..	3	-	11	1	38	10	9
..	1	1	3	1	6	2	1
2	2	9	1	..	30	1	1
<b>40</b>	<b>73</b>	<b>117</b>	<b>28</b>	<b>4</b>	<b>31</b>	<b>14</b>	<b>8</b>
34	71	66	11	4	20	11	4
6	2	52	17	..	11	4	4

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## **Information on securities business**

## Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns  
Flows in billions of lire

4th quarter 2000		Total	Banks	SIMs
<b>a. TOTAL SECURITIES</b>		<b>4,148,494</b>	<b>3,268,144</b>	<b>880,350</b>
Italian government securities		2,720,018	2,402,401	317,618
<i>of which:</i> BOTs		255,463	209,504	45,959
CCTs		504,226	434,595	69,631
BTPs		1,723,800	1,552,080	171,720
Other debt securities		479,298	408,065	71,233
Equity securities		896,411	406,840	489,571
Other securities		52,766	50,838	1,928
<b>b. TOTAL DERIVATIVE INSTRUMENTS</b>		<b>3,751,252</b>	<b>2,763,739</b>	<b>987,513</b>
Futures		1,287,933	797,991	489,942
<i>of which:</i> on Italian government securities		162,173	125,706	36,467
on interest rates		414,034	406,574	7,460
on stock indices		585,376	193,063	392,312
Swaps and forward rate agreements		1,130,505	956,362	174,143
<i>of which:</i> interest rate swaps		852,996	815,124	37,871
currency swaps		95,467	6,530	88,937
forward rate agreements		118,758	117,927	831
Options on securities		291,620	133,256	158,365
<i>of which:</i> on Italian government securities		1,534	1,248	286
on debt securities		22,377	22,081	296
on equity securities		248,935	106,517	142,418
Options on futures or stock indices		572,741	450,812	121,929
<i>of which:</i> on futures on Italian government securities		20,645	16,976	3,669
on stock indices or futures on stock indices		493,774	376,308	117,466
Foreign currency options		85,152	79,859	5,293
Interest rate options		251,484	216,364	35,120
Other derivative instruments		131,814	129,091	2,723

## 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		
Oct. 2000	Nov. 2000	Dec. 2000	Oct. 2000	Nov. 2000	Dec. 2000
<b>1,156,232</b>	<b>1,126,818</b>	<b>985,094</b>	<b>308,366</b>	<b>310,898</b>	<b>261,087</b>
833,612	845,047	723,742	115,325	104,399	97,893
83,665	75,337	50,503	16,619	14,442	14,898
141,786	143,552	149,257	25,173	23,564	20,894
537,096	555,951	459,033	62,066	57,216	52,438
146,974	132,873	128,219	22,266	24,404	24,562
140,141	139,676	127,023	169,600	181,653	138,319
35,506	9,222	6,110	1,174	442	312
<b>1,055,461</b>	<b>837,710</b>	<b>870,568</b>	<b>331,823</b>	<b>371,787</b>	<b>283,903</b>
262,614	257,080	278,298	159,818	170,534	159,590
49,986	36,483	39,238	15,772	11,207	9,488
110,892	138,814	156,868	1,754	1,821	3,885
68,371	62,099	62,593	132,489	148,572	111,251
341,057	311,437	303,869	52,902	65,638	55,602
293,803	257,796	263,526	7,313	17,942	12,617
1,949	2,096	2,485	28,249	31,532	29,156
40,323	46,794	30,810	500	20	311
41,912	77,323	14,020	58,184	71,061	29,120
849	312	86	116	72	98
8,639	8,684	4,758	245	49	2
32,223	68,073	6,221	54,154	65,368	22,896
170,555	65,157	215,100	44,196	48,273	29,460
8,166	3,417	5,393	2,710	625	334
144,240	41,177	190,891	41,015	47,333	29,118
33,115	24,883	21,861	3,372	940	981
110,252	90,208	15,905	12,241	14,304	8,575
95,953	11,622	21,516	1,110	1,038	574

## Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns  
Flows in millions of euros

## 4th quarter 2000

	Total	Banks	SIMs
<b>a. TOTAL SECURITIES</b>	<b>2,142,518</b>	<b>1,687,856</b>	<b>454,663</b>
Italian government securities	1,404,772	1,240,736	164,036
<i>of which:</i> BOTs	131,936	108,200	23,736
CCTs	260,411	224,450	35,961
BTPs	890,269	801,582	88,686
Other debt securities	247,537	210,748	36,789
Equity securities	462,958	210,115	252,843
Other securities	27,251	26,256	996
<b>b. TOTAL DERIVATIVE INSTRUMENTS</b>	<b>1,937,360</b>	<b>1,427,352</b>	<b>510,008</b>
Futures	665,162	412,128	253,034
<i>of which:</i> on Italian government securities	83,755	64,922	18,834
on interest rates	213,831	209,978	3,853
on stock indices	302,321	99,709	202,612
Swaps and forward rate agreements	583,857	493,920	89,937
<i>of which:</i> interest rate swaps	440,536	420,977	19,559
currency swaps	49,305	3,373	45,932
forward rate agreements	61,333	60,904	429
Options on securities	150,609	68,821	81,788
<i>of which:</i> on Italian government securities	792	645	148
on debt securities	11,557	11,404	153
on equity securities	128,564	55,012	73,553
Options on futures or stock indices	295,796	232,825	62,971
<i>of which:</i> on futures on Italian government securities	10,662	8,767	1,895
on stock indices or futures on stock indices	255,013	194,347	60,666
Foreign currency options	43,977	41,244	2,734
Interest rate options	129,881	111,743	18,138
Other derivative instruments	68,076	66,670	1,406

## 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		
Oct. 2000	Nov. 2000	Dec. 2000	Oct. 2000	Nov. 2000	Dec. 2000
<b>597,144</b>	<b>581,953</b>	<b>508,759</b>	<b>159,258</b>	<b>160,565</b>	<b>134,840</b>
430,525	436,430	373,781	59,560	53,918	50,558
43,209	38,908	26,083	8,583	7,459	7,694
73,226	74,138	77,085	13,001	12,170	10,791
277,387	287,125	237,071	32,055	29,549	27,082
75,906	68,623	66,219	11,500	12,604	12,685
72,377	72,137	65,602	87,591	93,816	71,436
18,337	4,763	3,156	607	228	161
<b>545,100</b>	<b>432,641</b>	<b>449,611</b>	<b>171,373</b>	<b>192,012</b>	<b>146,624</b>
135,629	132,771	143,729	82,539	88,073	82,421
25,816	18,842	20,265	8,145	5,788	4,900
57,271	71,691	81,016	906	940	2,006
35,311	32,071	32,326	68,425	76,731	57,456
176,141	160,844	156,935	27,322	33,899	28,716
151,737	133,140	136,100	3,777	9,266	6,516
1,007	1,083	1,283	14,589	16,285	15,058
20,825	24,167	15,912	258	10	160
21,646	39,934	7,241	30,049	36,700	15,039
439	161	45	60	37	51
4,462	4,485	2,457	127	25	1
16,642	35,157	3,213	27,968	33,760	11,825
88,084	33,651	111,090	22,825	24,931	15,215
4,218	1,765	2,785	1,400	323	172
74,494	21,266	98,587	21,182	24,445	15,038
17,102	12,851	11,290	1,741	485	507
56,940	46,588	8,214	6,322	7,387	4,429
49,556	6,002	11,112	573	536	296

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## Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns  
Stocks and flows in billions of lire

## 4th quarter 2000

	Total	Banks	SIMs	AMCs
Assets under management	770,754	413,679	79,829	277,246
Fund-raising	75,287	31,676	6,268	37,343
Redemptions	76,154	44,899	11,087	20,168
Net fund-raising	-867	-13,224	-4,819	17,175

## Notes:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. The data include transactions with non-residents and interbank transactions.



## Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns  
Stocks and flows in millions of euros

## 4th quarter 2000

	Total	Banks	SIMs	AMCs
Assets under management	398,061	213,647	41,228	143,186
Fund-raising	38,882	16,359	3,237	19,286
Redemptions	39,330	23,189	5,726	10,416
Net fund-raising	-448	-6,829	-2,489	8,870

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## Notes:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. The data include transactions with non-residents and interbank transactions.

## Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns  
Stocks and flows in billions of lire

## 4th quarter 2000

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a.</b>	<b>TOTAL PORTFOLIO</b>	<b>211,451</b>	<b>196,581</b>	<b>743,104</b>
	Italian government securities	62,673	54,223	190,045
	<i>of which:</i> BOTs	2,462	2,182	4,009
	CCTs	15,367	18,936	52,792
	BTPs	38,334	27,807	119,727
	Other debt securities	18,621	20,266	81,059
	<i>of which:</i> in non-euro-area currencies	4,360	7,455	14,605
	Equity securities	35,048	33,934	61,661
	<i>of which:</i> in non-euro-area currencies	9,879	8,819	12,262
	Units of collective investment undertakings	73,380	51,533	404,805
	Other securities and the like	21,728	36,625	5,533

## Note:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. The data include transactions with non-residents. The portfolio, stated at market values (ex coupon for debt securities), is that resulting at the end of the period from transactions that have been settled.

## Banks, securities firms and asset management companies

Banks			SIMs			AMCs		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>75,081</b>	<b>70,742</b>	<b>400,000</b>	<b>37,065</b>	<b>39,080</b>	<b>73,689</b>	<b>99,305</b>	<b>86,759</b>	<b>269,414</b>
27,991	27,199	82,850	5,121	5,206	16,147	29,562	21,819	91,048
1,147	674	2,473	121	265	143	1,194	1,243	1,393
9,011	10,157	29,937	1,120	1,343	4,285	5,237	7,436	18,569
13,077	12,644	42,738	3,375	3,230	10,219	21,882	11,934	66,771
6,693	7,499	32,799	1,180	1,762	6,898	10,748	11,005	41,363
1,580	2,069	4,887	188	302	1,018	2,592	5,084	8,700
13,506	13,774	25,609	4,051	4,103	6,689	17,490	16,057	29,363
2,111	2,107	3,206	606	642	1,169	7,163	6,070	7,888
26,297	21,679	253,633	12,115	11,099	43,704	34,968	18,756	107,468
594	591	5,110	14,597	16,910	251	6,537	19,123	171

## Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns  
Stocks and flows in millions of euros

## 4th quarter 2000

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	<b>TOTAL PORTFOLIO</b>	<b>109,205</b>	<b>101,526</b>	<b>383,781</b>
	Italian government securities	32,368	28,004	98,150
	<i>of which:</i> BOTs	1,272	1,127	2,070
	CCTs	7,937	9,780	27,265
	BTPs	19,798	14,361	61,834
	Other debt securities	9,617	10,467	41,864
	<i>of which:</i> in non-euro-area currencies	2,252	3,850	7,543
	Equity securities	18,101	17,526	31,845
	<i>of which:</i> in non-euro-area currencies	5,102	4,555	6,333
	Units of collective investment undertakings	37,898	26,615	209,064
	Other securities and the like	11,222	18,915	2,857

## Note:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. The data include transactions with non-residents. The portfolio, stated at market values (ex coupon for debt securities), is that resulting at the end of the period from transactions that have been settled.

## Banks, securities firms and asset management companies

Banks			SIMs			AMCs		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>38,776</b>	<b>36,535</b>	<b>206,583</b>	<b>19,142</b>	<b>20,183</b>	<b>38,057</b>	<b>51,287</b>	<b>44,807</b>	<b>139,141</b>
14,456	14,047	42,789	2,645	2,688	8,339	15,267	11,268	47,023
592	348	1,277	62	137	74	617	642	719
4,654	5,246	15,461	578	694	2,213	2,705	3,840	9,590
6,754	6,530	22,072	1,743	1,668	5,278	11,301	6,163	34,484
3,457	3,873	16,939	610	910	3,562	5,551	5,684	21,362
816	1,069	2,524	97	156	526	1,339	2,626	4,493
6,975	7,114	13,226	2,092	2,119	3,455	9,033	8,293	15,165
1,090	1,088	1,656	313	332	604	3,699	3,135	4,074
13,581	11,196	130,990	6,257	5,732	22,571	18,060	9,687	55,503
307	305	2,639	7,539	8,733	130	3,376	9,876	88

€

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
December 2000	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
<b>a. TOTAL PORTFOLIO</b>	<b>100.00</b>	<b>10.35</b>	<b>4.66</b>	<b>82.61</b>	<b>2.39</b>
Italian government securities	100.00	16.81	8.81	73.34	1.04
<i>of which: BOTs</i>	<i>100.00</i>	<i>8.34</i>	<i>-</i>	<i>86.33</i>	<i>5.34</i>
CCTs	100.00	13.89	12.11	73.05	0.95
BTPs	100.00	19.30	5.55	74.10	1.05
Other debt securities	100.00	9.60	4.57	81.10	4.72
Equity securities	100.00	3.70	4.31	88.60	3.40
Units of collective investment undertakings	100.00	10.19	4.01	83.56	2.25
Other financial instruments	100.00	0.21	2.47	97.05	0.26

## 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

## 4th quarter 2000

	Total	Equity	Balanced	Bond
Net assets	876,759	321,556	113,463	441,739
Subscriptions	118,095	43,879	10,218	63,997
Redemptions	120,721	34,497	7,565	78,659
Net fund-raising	-2,627	9,382	2,653	-14,662
Income/profit distributed	1,176	-	-	1,176

## 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

## 4th quarter 2000

	Total	Equity	Balanced	Bond
Net assets	452,808	166,070	58,599	228,139
Subscriptions	60,991	22,662	5,277	33,052
Redemptions	62,347	17,816	3,907	40,624
Net fund-raising	-1,356	4,846	1,370	-7,572
Income/profit distributed	607	-	-	607

€

## Notes:

The data include transactions with non-residents.

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

TDB40540

Source: Supervisory returns  
Stocks and flows in billions of lire

## 4th quarter 2000

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>a.</b>	<b>TOTAL PORTFOLIO</b>	<b>439,172</b>	<b>430,375</b>	<b>813,957</b>
	Italian government securities	116,122	121,508	245,411
	<i>of which:</i> BOTs	1,731	7,642	7,960
	CCTs	19,475	24,098	49,614
	BTPs	86,932	77,937	164,996
	Other debt securities	91,332	96,465	220,925
	<i>of which:</i> in non-euro-area currencies	38,495	43,126	72,992
	Equity securities	225,613	206,931	345,084
	<i>of which:</i> in non-euro-area currencies	112,256	100,857	176,848
	Other securities	6,105	5,471	2,536

**Note:**

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

## Collective investment undertakings

Equity			Balanced			Bond		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>198,507</b>	<b>182,447</b>	<b>297,827</b>	<b>60,688</b>	<b>56,051</b>	<b>105,516</b>	<b>179,977</b>	<b>191,876</b>	<b>410,614</b>
4,548	4,001	6,846	12,033	12,595	24,841	99,541	104,912	213,723
149	231	503	40	107	130	1,542	7,304	7,327
1,277	906	1,972	1,927	3,618	3,372	16,272	19,575	44,269
2,804	2,452	3,588	9,708	8,016	19,992	74,420	67,469	141,415
4,253	4,288	5,347	13,278	11,846	29,981	73,801	80,332	185,597
2,543	2,685	2,083	5,709	5,736	10,111	30,243	34,704	60,798
185,207	170,031	284,198	34,145	30,623	49,866	6,260	6,277	11,021
91,863	83,619	148,760	17,294	14,382	23,087	3,099	2,855	5,001
4,498	4,128	1,435	1,232	987	828	374	355	273

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

TDB40540

Source: Supervisory returns  
Stocks and flows in millions of euros

## 4th quarter 2000

## Total

Purchases in  
the quarterSales in the  
quarterEnd-quarter  
stocks

## a. TOTAL PORTFOLIO

226,813

222,270

420,374

Italian government securities

59,972

62,754

126,744

of which: BOTs

894

3,947

4,111

CCTs

10,058

12,446

25,623

BTPs

44,897

40,251

85,213

Other debt securities

47,169

49,820

114,098

of which: in non-euro-area currencies

19,881

22,272

37,697

Equity securities

116,519

106,871

178,221

of which: in non-euro-area currencies

57,975

52,088

91,334

Other securities

3,153

2,825

1,310

## Note:

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

## Collective investment undertakings

Equity			Balanced			Bond		
Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks	Purchases in the quarter	Sales in the quarter	End-quarter stocks
<b>102,520</b>	<b>94,226</b>	<b>153,815</b>	<b>31,343</b>	<b>28,948</b>	<b>54,494</b>	<b>92,950</b>	<b>99,096</b>	<b>212,064</b>
2,349	2,066	3,536	6,215	6,505	12,829	51,409	54,183	110,379
77	119	260	20	55	67	797	3,772	3,784
659	468	1,019	995	1,868	1,741	8,404	10,109	22,863
1,448	1,266	1,853	5,014	4,140	10,325	38,435	34,845	73,035
2,197	2,214	2,762	6,857	6,118	15,484	38,115	41,488	95,853
1,313	1,387	1,076	2,948	2,963	5,222	15,619	17,923	31,400
95,652	87,814	146,776	17,635	15,815	25,753	3,233	3,242	5,692
47,443	43,186	76,828	8,932	7,428	11,924	1,600	1,475	2,583
2,323	2,132	741	636	510	428	193	183	141

€

## Distribution by type of instrument

TDB40580

Source: Supervisory returns  
Stocks in billions of lire

		SIMs		
		Oct. 2000	Nov. 2000	Dec. 2000
<b>a.</b>	<b>TOTAL</b>	<b>334,109</b>	<b>364,755</b>	<b>347,574</b>
<b>b.</b>	<b>ON DEBT SECURITIES AND INTEREST RATES</b>			
	Futures	1,257	1,566	1,700
	Options bought	53,653	62,379	65,712
	Options sold	56,050	60,283	64,703
	Interest rate swaps	146,553	156,960	156,725
	Forward rate agreements	1,754	1,719	1,001
<b>c.</b>	<b>ON EQUITY SECURITIES</b>			
	Futures	395	707	132
	Options bought	10,076	10,052	5,940
	Options sold	17,489	18,455	11,060
<b>d.</b>	<b>ON EXCHANGE RATES AND GOLD</b>			
	Options bought	10,218	9,554	9,506
	Options sold	6,512	9,572	8,857
	Currency swaps	12,155	16,701	10,656
	Domestic currency swaps	3,530	3,014	2,236
<b>e.</b>	<b>OTHER DERIVATIVE INSTRUMENTS</b>	<b>14,466</b>	<b>13,792</b>	<b>9,347</b>

## Notes:

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

## Banks and securities firms

### Banks

#### Units operating in Italy

#### Units operating abroad

Oct. 2000

Nov. 2000

Dec. 2000

Oct. 2000

Nov. 2000

Dec. 2000

3,456,475

3,411,967

3,191,568

833,358

789,186

706,451

118,485

125,314

115,630

114,679

119,254

96,795

146,671

143,370

141,797

28,913

34,470

17,751

289,463

285,531

170,189

22,677

22,946

17,820

2,142,093

2,145,654

2,052,638

578,953

526,444

494,742

164,856

170,398

150,259

63,782

61,296

54,777

5,333

6,281

2,788

1,032

1,058

419

188,785

116,201

179,559

3,536

3,663

4,131

166,075

169,020

174,361

3,151

3,328

3,034

62,279

64,114

35,702

1,205

1,593

686

58,676

66,674

38,876

1,416

1,776

647

38,964

41,931

40,114

14,015

13,260

13,173

13,444

12,705

10,491

-

-

-

61,350

64,775

79,163

-

97

2,476

## Distribution by type of instrument

TDB40580

Source: Supervisory returns  
Stocks in millions of euros

SIMs

Oct. 2000

Nov. 2000

Dec. 2000

€	<b>a. TOTAL</b>	<b>172,553</b>	<b>188,380</b>	<b>179,507</b>
	<b>b. ON DEBT SECURITIES AND INTEREST RATES</b>			
	Futures	649	809	878
	Options bought	27,710	32,216	33,937
	Options sold	28,947	31,134	33,416
	Interest rate swaps	75,688	81,063	80,942
	Forward rate agreements	906	888	517
<b>c. ON EQUITY SECURITIES</b>				
	Futures	204	365	68
	Options bought	5,204	5,191	3,068
	Options sold	9,032	9,531	5,712
<b>d. ON EXCHANGE RATES AND GOLD</b>				
	Options bought	5,277	4,934	4,909
	Options sold	3,363	4,943	4,574
	Currency swaps	6,277	8,625	5,503
	Domestic currency swaps	1,823	1,557	1,155
<b>e. OTHER DERIVATIVE INSTRUMENTS</b>		<b>7,471</b>	<b>7,123</b>	<b>4,827</b>

## Notes:

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



## Banks and securities firms

### Banks

#### Units operating in Italy

#### Units operating abroad

Oct. 2000	Nov. 2000	Dec. 2000	Oct. 2000	Nov. 2000	Dec. 2000
<b>1,785,120</b>	<b>1,762,134</b>	<b>1,648,307</b>	<b>430,394</b>	<b>407,580</b>	<b>364,851</b>
61,192	64,719	59,718	59,227	61,590	49,990
75,749	74,045	73,232	14,932	17,802	9,168
149,495	147,464	87,895	11,712	11,851	9,203
1,106,299	1,108,138	1,060,099	299,004	271,886	255,513
85,141	88,003	77,603	32,940	31,657	28,290
2,754	3,244	1,440	533	547	216
97,499	60,013	92,735	1,826	1,892	2,133
85,771	87,292	90,050	1,627	1,719	1,567
32,165	33,112	18,438	622	823	354
30,304	34,434	20,078	731	917	334
20,123	21,656	20,717	7,238	6,848	6,803
6,943	6,562	5,418	-	-	-
<b>31,685</b>	<b>33,453</b>	<b>40,884</b>	<b>-</b>	<b>50</b>	<b>1,279</b>

€

## Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns  
Stocks and flows in billions of lire

## 4th quarter 2000

4th quarter 2000		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	95,086	12,176	66,413	12,589	3,908	788
	Italian government securities	11,875	7,886	2,766	-	1,224	2
	<i>of which:</i> BOTs	3,223	872	1,134	-	1,217	-
	CCTs	3,025	2,773	250	-	3	..
	BTPs	4,582	3,579	999	-	4	1
	Other debt securities	13,185	3,322	6,933	2,838	93	720
	Equity securities	11,465	849	656	9,751	209	38
	Other securities	58,560	120	56,058	-	2,382	29

## 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

## 4th quarter 2000

a.	TOTAL	49,108	6,289	34,299	6,501	2,018	407
	Italian government securities	6,133	4,073	1,428	-	632	1
	<i>of which:</i> BOTs	1,664	450	586	-	628	-
	CCTs	1,562	1,432	129	-	1	..
	BTPs	2,367	1,848	516	-	2	1
	Other debt securities	6,810	1,716	3,580	1,466	48	372
	Equity securities	5,921	438	339	5,036	108	20
	Other securities	30,244	62	28,952	-	1,230	15

€

## Notes:

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



## **Information on customers**

TDB30100

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

	Total		Banks		Financial intermediaries	
	Sept. 2000	Dec. 2000	Sept. 2000	Dec. 2000	Sept. 2000	Dec. 2000
<b>a. NUMBER OF BORROWERS</b>	<b>1,867,749</b>	<b>1,886,180</b>	<b>1,797,102</b>	<b>1,807,884</b>	<b>179,278</b>	<b>190,017</b>
<i>of which: joint</i>	363,055	370,627	353,654	358,183	12,140	15,586
<b>b. LOAN FACILITIES</b>						
<i>facilities granted</i>	2,126,631	2,231,830	2,011,515	2,106,919	115,115	124,911
<i>used margin</i>	1,439,590	1,534,145	1,342,737	1,426,125	96,852	108,021
<i>overshoot</i>	87,370	99,478	80,828	92,137	6,543	7,340
<i>unused margin</i>	774,409	797,164	749,604	772,934	24,806	24,230
<i>of which: matched loans</i>						
<i>facilities granted</i>	426,243	439,359	382,400	391,388	43,841	47,971
<i>used margin</i>	215,530	239,075	187,642	205,006	27,890	34,069
<b>term loans</b>						
<i>facilities granted</i>	1,217,426	1,284,905	1,147,374	1,209,113	70,052	75,791
<i>used margin</i>	1,004,457	1,055,730	937,470	983,521	66,985	72,209
<b>revocable loans</b>						
<i>facilities granted</i>	482,962	507,566	481,740	506,418	1,222	1,148
<i>used margin</i>	219,602	239,340	217,625	237,596	1,977	1,745
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
<i>facilities granted</i>	241,827	280,993	239,803	279,135	2,025	1,859
<i>used margin</i>	187,683	232,035	185,630	230,135	2,054	1,899
<b>d. BAD DEBTS</b>	<b>141,607</b>	<b>141,936</b>	<b>115,963</b>	<b>107,781</b>	<b>25,646</b>	<b>34,156</b>
<i>of which: backed by real security</i>	35,825	34,681	30,169	26,016	5,656	8,667
backed by personal security	39,339	37,761	34,963	32,088	4,376	5,671
<b>e. NUMBER OF GUARANTORS</b>	<b>1,119,156</b>	<b>1,149,800</b>	<b>1,069,286</b>	<b>1,097,014</b>	<b>76,004</b>	<b>79,916</b>
<i>of which: joint</i>	409,437	416,101	394,060	399,606	22,395	23,713
<b>f. PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	<b>552,615</b>	<b>576,912</b>	<b>513,357</b>	<b>533,220</b>	<b>39,258</b>	<b>43,690</b>

**Notes:**

The data include transactions with non-resident customers.

TDB30100

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

Source: Central Credit Register  
Stocks in millions of euros

	Total		Banks		Financial intermediaries	
	Sept. 2000	Dec. 2000	Sept. 2000	Dec. 2000	Sept. 2000	Dec. 2000
<b>a. NUMBER OF BORROWERS</b>	<b>1,867,749</b>	<b>1,886,180</b>	<b>1,797,102</b>	<b>1,807,884</b>	<b>179,278</b>	<b>190,017</b>
of which: joint	363,055	370,627	353,654	358,183	12,140	15,586
<b>b. LOAN FACILITIES</b>						
facilities granted	1,098,313	1,152,644	1,038,861	1,088,133	59,452	64,511
used margin	743,486	792,320	693,466	736,532	50,020	55,788
overshoot	45,123	51,376	41,744	47,585	3,379	3,791
unused margin	399,949	411,701	387,138	399,187	12,811	12,514
of which: <b>matched loans</b>						
facilities granted	220,136	226,910	197,493	202,135	22,642	24,775
used margin	111,312	123,472	96,909	105,877	14,404	17,595
<b>term loans</b>						
facilities granted	628,748	663,598	592,569	624,455	36,179	39,143
used margin	518,759	545,239	484,163	507,946	34,595	37,293
<b>revocable loans</b>						
facilities granted	249,429	262,136	248,798	261,543	631	593
used margin	113,415	123,609	112,394	122,708	1,021	901
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
facilities granted	124,893	145,121	123,848	144,161	1,046	960
used margin	96,930	119,836	95,870	118,855	1,061	981
<b>d. BAD DEBTS</b>	<b>73,134</b>	<b>73,304</b>	<b>59,890</b>	<b>55,664</b>	<b>13,245</b>	<b>17,640</b>
of which: backed by real security	18,502	17,911	15,581	13,436	2,921	4,476
backed by personal security	20,317	19,502	18,057	16,572	2,260	2,929
<b>e. NUMBER OF GUARANTORS</b>	<b>1,119,156</b>	<b>1,149,800</b>	<b>1,069,286</b>	<b>1,097,014</b>	<b>76,004</b>	<b>79,916</b>
of which: joint	409,437	416,101	394,060	399,606	22,395	23,713
<b>f. PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	<b>285,402</b>	<b>297,950</b>	<b>265,127</b>	<b>275,385</b>	<b>20,275</b>	<b>22,564</b>

## Notes:

The data include transactions with non-resident customers.

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

TDC30020			Banks				
Source: Central Credit Register Stocks in billions of lire							
December 2000		of which:		of which:			
	Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security	
a.	ITALY	2,015,003	1,357,846	1,368,755	774,905	60,532	348,211
	General government	136,472	31,143	104,167	9,885	273	9,499
	Financial companies	377,311	312,954	264,498	206,856	8,260	13,453
	Non-financial companies	1,300,442	926,734	828,387	498,566	45,411	218,086
	of which: industry	641,016	484,995	373,156	233,679	26,560	73,030
	building	123,697	72,167	91,082	47,814	2,099	40,398
	services	516,260	357,085	349,197	208,891	16,298	99,025
	Producer households	62,501	34,801	50,515	23,382	1,355	24,124
	Consumer households and nec	128,510	46,432	114,302	33,236	5,110	79,858
b.	NORTH-WEST ITALY	897,591	659,943	586,763	372,955	27,845	130,985
	General government	21,893	7,875	16,040	2,707	31	3,890
	Financial companies	256,064	218,769	172,758	139,710	6,395	7,879
	Non-financial companies	550,702	403,703	339,200	210,453	19,163	81,225
	of which: industry	277,307	212,889	155,227	97,849	10,930	29,776
	building	40,398	23,928	30,124	15,585	755	13,014
	services	229,092	164,260	150,861	95,266	7,267	37,432
	Producer households	18,944	10,791	15,432	7,472	345	7,398
	Consumer households and nec	46,062	16,164	40,865	11,391	1,849	29,495
c.	NORTH-EAST ITALY	484,193	337,608	321,583	186,411	18,331	89,574
	General government	19,665	6,252	11,951	542	2	745
	Financial companies	52,607	43,601	39,101	30,798	776	2,056
	Non-financial companies	351,998	258,753	219,618	134,776	14,609	58,061
	of which: industry	185,681	143,981	108,057	69,313	9,257	21,322
	building	33,116	22,273	21,762	13,110	687	8,210
	services	124,920	86,954	84,034	49,235	4,529	26,393
	Producer households	20,207	11,577	16,321	7,799	676	7,325
	Consumer households and nec	37,982	16,547	33,240	11,980	2,231	20,761
d.	CENTRAL ITALY	444,893	249,283	320,838	147,422	9,724	77,534
	General government	78,020	10,278	65,186	4,786	238	4,260
	Financial companies	56,634	39,856	43,568	28,461	1,038	3,183
	Non-financial companies	269,116	184,170	175,914	103,728	7,457	45,702
	of which: industry	125,980	94,432	73,576	47,332	4,672	11,511
	building	30,144	16,042	23,611	12,138	387	11,211
	services	109,579	71,857	75,797	42,823	2,324	21,783
	Producer households	10,971	5,549	9,019	3,741	190	4,581
	Consumer households and nec	28,719	8,791	26,022	6,361	784	19,241



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

TDC30020		Banks				
	Facilities granted	<i>of which:</i>	Used margin	<i>of which:</i>	in non-euro-area currencies	with real security
		short-term		short-term		
<b>e. SOUTHERN ITALY</b>	<b>132,904</b>	<b>82,247</b>	<b>97,574</b>	<b>50,190</b>	<b>3,673</b>	<b>32,597</b>
General government	13,201	4,941	8,727	1,224	2	513
Financial companies	10,704	10,224	7,904	7,470	12	203
Non-financial companies	88,385	57,869	63,432	35,320	3,369	21,092
<i>of which:</i> industry	38,026	26,558	25,992	15,146	1,446	6,517
building	13,099	7,253	10,320	5,154	219	4,763
services	34,659	22,399	24,928	13,782	1,675	8,903
Producer households	8,403	4,850	6,632	3,115	128	3,230
Consumer households and nec	10,622	3,394	9,720	2,513	159	7,005
<b>f. ISLANDS</b>	<b>55,420</b>	<b>28,765</b>	<b>41,994</b>	<b>17,928</b>	<b>958</b>	<b>17,521</b>
General government	3,694	1,797	2,265	627	-	91
Financial companies	1,303	505	1,170	418	39	130
Non-financial companies	40,240	22,238	30,221	14,290	815	12,009
<i>of which:</i> industry	14,021	7,133	10,303	4,037	252	3,904
building	6,938	2,670	5,265	1,828	50	3,201
services	18,009	11,616	13,577	7,786	505	4,515
Producer households	3,975	2,033	3,112	1,255	17	1,592
Consumer households and nec	5,125	1,534	4,455	991	87	3,356

Notes:

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

TDC30020

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2000

		of which:		of which:		
		Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies
						with real security
<b>a. ITALY</b>		<b>1,040,662</b>	<b>701,269</b>	<b>706,903</b>	<b>400,205</b>	<b>31,262</b>
General government		70,482	16,084	53,798	5,105	141
Financial companies		194,865	161,627	136,602	106,832	4,266
Non-financial companies		671,622	478,618	427,826	257,488	23,453
of which: industry		331,057	250,479	192,719	120,685	13,717
building		63,884	37,271	47,040	24,694	1,084
services		266,626	184,419	180,345	107,883	8,417
Producer households		32,279	17,973	26,089	12,076	700
Consumer households and nec		66,370	23,980	59,032	17,165	2,639
<b>b. NORTH-WEST ITALY</b>		<b>463,567</b>	<b>340,832</b>	<b>303,038</b>	<b>192,615</b>	<b>14,381</b>
General government		11,307	4,067	8,284	1,398	16
Financial companies		132,246	112,985	89,222	72,154	3,303
Non-financial companies		284,414	208,495	175,182	108,690	9,897
of which: industry		143,217	109,948	80,168	50,535	5,645
building		20,864	12,358	15,558	8,049	390
services		118,316	84,833	77,913	49,201	3,753
Producer households		9,784	5,573	7,970	3,859	178
Consumer households and nec		23,789	8,348	21,105	5,883	955
<b>c. NORTH-EAST ITALY</b>		<b>250,065</b>	<b>174,360</b>	<b>166,084</b>	<b>96,273</b>	<b>9,467</b>
General government		10,156	3,229	6,172	280	1
Financial companies		27,169	22,518	20,194	15,906	401
Non-financial companies		181,792	133,635	113,423	69,606	7,545
of which: industry		95,896	74,360	55,807	35,797	4,781
building		17,103	11,503	11,239	6,771	355
services		64,516	44,908	43,400	25,428	2,339
Producer households		10,436	5,979	8,429	4,028	349
Consumer households and nec		19,616	8,546	17,167	6,187	1,152
<b>d. CENTRAL ITALY</b>		<b>229,768</b>	<b>128,744</b>	<b>165,699</b>	<b>76,137</b>	<b>5,022</b>
General government		40,294	5,308	33,666	2,472	123
Financial companies		29,249	20,584	22,501	14,699	536
Non-financial companies		138,987	95,116	90,852	53,571	3,851
of which: industry		65,063	48,770	37,999	24,445	2,413
building		15,568	8,285	12,194	6,269	200
services		56,593	37,111	39,146	22,116	1,200
Producer households		5,666	2,866	4,658	1,932	98
Consumer households and nec		14,832	4,540	13,439	3,285	405

## F.2.5.1

## LOAN FACILITIES

2/2

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

TDC30020			Banks				
		of which:		of which:			
		Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security
e.	<b>SOUTHERN ITALY</b>	<b>68,639</b>	<b>42,477</b>	<b>50,393</b>	<b>25,921</b>	<b>1,897</b>	<b>16,835</b>
	General government	6,818	2,552	4,507	632	1	265
	Financial companies	5,528	5,280	4,082	3,858	6	105
	Non-financial companies	45,647	29,887	32,760	18,241	1,740	10,893
	of which: industry	19,639	13,716	13,424	7,822	747	3,366
	building	6,765	3,746	5,330	2,662	113	2,460
	services	17,900	11,568	12,874	7,118	865	4,598
	Producer households	4,340	2,505	3,425	1,609	66	1,668
	Consumer households and nec	5,486	1,753	5,020	1,298	82	3,618
f.	<b>ISLANDS</b>	<b>28,622</b>	<b>14,856</b>	<b>21,688</b>	<b>9,259</b>	<b>495</b>	<b>9,049</b>
	General government	1,908	928	1,170	324	-	47
	Financial companies	673	261	604	216	20	67
	Non-financial companies	20,782	11,485	15,608	7,380	421	6,202
	of which: industry	7,241	3,684	5,321	2,085	130	2,016
	building	3,583	1,379	2,719	944	26	1,653
	services	9,301	5,999	7,012	4,021	261	2,332
	Producer households	2,053	1,050	1,607	648	9	822
	Consumer households and nec	2,647	792	2,301	512	45	1,733

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

## December 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	474,297	246,186	141,172	149,706	22,079	17,248	3,723
Facilities granted	88,096	83,581	97,356	311,248	152,297	342,563	1,053,044
Used margin	76,126	65,866	70,759	217,430	102,829	222,129	700,004
<i>of which:</i> backed by real security	53,546	34,489	25,369	68,248	29,939	58,392	75,658
Unused margin	14,520	21,109	31,445	106,679	55,393	134,561	389,324
Overshoot	2,550	3,394	4,846	12,861	5,925	14,127	36,284

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

## December 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	474,297	246,186	141,172	149,706	22,079	17,248	3,723
Facilities granted	45,498	43,166	50,280	160,746	78,655	176,919	543,852
Used margin	39,316	34,017	36,544	112,293	53,107	114,720	361,522
<i>of which:</i> backed by real security	27,654	17,812	13,102	35,247	15,462	30,157	39,074
Unused margin	7,499	10,902	16,240	55,095	28,608	69,495	201,069
Overshoot	1,317	1,753	2,503	6,642	3,060	7,296	18,739



## 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								
December 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		413,123	212,252	107,622	103,896	13,865	10,245	1,975
Facilities granted		90,590	101,035	106,772	307,456	140,767	312,285	857,433
Used margin		77,675	72,624	75,005	213,152	95,414	201,697	615,569
<i>of which:</i> backed by real security		53,741	35,974	27,458	71,963	29,948	56,965	67,092
Unused margin		16,209	32,719	36,938	109,118	52,471	125,354	277,256
Overshoot		3,294	4,308	5,170	14,816	7,116	14,766	35,393

Notes:

## Distribution by total credit used

TDB30120

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 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	413,123	212,252	107,622	103,896	13,865	10,245	1,975
Facilities granted	46,786	52,180	55,143	158,788	72,700	161,282	442,827
Used margin	40,116	37,507	38,737	110,084	49,277	104,168	317,915
<i>of which:</i> backed by real security	27,755	18,579	14,181	37,166	15,467	29,420	34,650
Unused margin	8,371	16,898	19,077	56,355	27,099	64,740	143,191
Overshoot	1,701	2,225	2,670	7,652	3,675	7,626	18,279



## 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								
December 2000		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. SHORT-TERM LOANS: in euros and other euro-area currencies</b>								
Facilities granted		26,384	41,051	61,641	197,505	95,082	216,568	658,142
Used margin		14,508	23,193	34,702	111,136	51,664	111,020	368,879
of which: backed by real security		1,406	2,405	3,270	9,985	4,064	7,546	10,597
Overshoot		1,878	2,552	3,563	10,026	4,271	10,369	27,729
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>								
Facilities granted		395	920	1,671	7,803	4,982	13,604	26,726
Used margin		432	980	1,752	7,743	4,754	12,069	20,840
of which: backed by real security		70	174	319	1,452	771	1,528	1,108
Overshoot		77	145	263	1,077	637	1,745	3,478
<b>c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies</b>								
Facilities granted		60,247	40,551	31,412	86,528	39,239	84,431	294,445
Used margin		59,686	39,901	30,527	80,105	35,316	75,906	255,539
of which: backed by real security		51,501	31,780	21,802	56,706	24,666	48,004	60,096
Overshoot		517	583	608	1,357	629	1,350	2,490
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>								
Facilities granted		376	269	271	960	649	1,913	11,906
Used margin		368	258	261	920	612	1,795	7,205
of which: backed by real security		323	172	116	374	352	916	2,426
Overshoot		6	6	12	46	25	48	101

Notes:



## Distribution by type of transaction and total credit granted

TDB30130

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. SHORT-TERM LOANS: in euros and other euro-area currencies</b>							
Facilities granted	13,626	21,201	31,835	102,003	49,106	111,848	339,902
Used margin	7,493	11,978	17,922	57,397	26,682	57,337	190,510
of which: backed by real security	726	1,242	1,689	5,157	2,099	3,897	5,473
Overshoot	970	1,318	1,840	5,178	2,206	5,355	14,321
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>							
Facilities granted	204	475	863	4,030	2,573	7,026	13,803
Used margin	223	506	905	3,999	2,455	6,233	10,763
of which: backed by real security	36	90	165	750	398	789	572
Overshoot	40	75	136	556	329	901	1,796
<b>c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies</b>							
Facilities granted	31,115	20,943	16,223	44,688	20,265	43,605	152,068
Used margin	30,825	20,607	15,766	41,371	18,239	39,202	131,975
of which: backed by real security	26,598	16,413	11,260	29,286	12,739	24,792	31,037
Overshoot	267	301	314	701	325	697	1,286
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>							
Facilities granted	194	139	140	496	335	988	6,149
Used margin	190	133	135	475	316	927	3,721
of which: backed by real security	167	89	60	193	182	473	1,253
Overshoot	3	3	6	24	13	25	52



## Note:

Lire: from 150 to 250 million	Euros: from 77,469 to 129,114
from 250 to 500 million	from 129,114 to 258,228
from 500 million to 1 billion	from 258,228 to 516,457
from 1 to 5 billion	from 516,457 to 2,582,284
from 5 to 10 billion	from 2,582,284 to 5,164,569
from 10 to 50 billion	from 5,164,569 to 25,822,845
more than 50 billion	more than 25,822,845

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

TDB30140		Banks						
Source: Central Credit Register Stocks in billions of lire								
December 2000		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. TOTAL</b>								
Number of borrowers		470,630	244,201	137,999	141,792	20,325	15,943	3,393
Facilities granted		87,399	82,791	94,995	292,797	139,950	316,516	991,217
Used margin		74,996	64,333	67,241	199,904	92,345	200,789	652,465
<b>b. PIEMONTE</b>								
Number of borrowers		40,116	20,278	10,900	10,839	1,558	1,212	293
Facilities granted		7,433	6,856	7,497	22,257	10,673	24,513	106,613
Used margin		6,310	5,222	5,137	14,555	6,618	14,518	69,384
<b>c. VALLE D'AOSTA</b>								
Number of borrowers		1,246	711	361	261	32	19	8
Facilities granted		232	234	246	500	225	430	1,344
Used margin		196	184	174	333	159	285	765
<b>d. LIGURIA</b>								
Number of borrowers		13,954	6,529	3,031	2,738	332	287	61
Facilities granted		2,597	2,184	2,058	5,598	2,287	5,700	13,058
Used margin		2,306	1,779	1,516	3,853	1,479	3,667	8,338
<b>e. LOMBARDY</b>								
Number of borrowers		109,610	56,957	33,016	36,798	5,817	4,938	1,216
Facilities granted		20,381	19,307	22,780	76,980	39,850	99,861	393,150
Used margin		17,537	14,747	15,560	50,426	25,311	60,671	250,588
<b>f. TRENTINO-ALTO ADIGE</b>								
Number of borrowers		16,614	11,296	6,240	5,668	666	427	57
Facilities granted		3,110	3,809	4,244	11,348	4,593	7,598	8,365
Used margin		2,471	2,964	3,187	8,438	3,261	5,098	4,819
<b>g. VENETO</b>								
Number of borrowers		49,668	28,300	17,409	18,587	2,581	1,974	354
Facilities granted		9,251	9,672	12,044	38,518	17,885	38,650	56,030
Used margin		7,906	7,557	8,663	26,515	11,705	24,099	34,045
<b>h. FRIULI-VENEZIA GIULIA</b>								
Number of borrowers		11,473	5,710	3,339	3,477	510	366	74
Facilities granted		2,128	1,950	2,312	7,207	3,495	7,433	18,933
Used margin		1,839	1,547	1,628	4,765	2,281	4,300	10,959
<b>i. EMILIA-ROMAGNA</b>								
Number of borrowers		52,234	28,573	17,036	18,062	2,645	2,180	449
Facilities granted		9,747	9,697	11,728	37,469	18,189	43,134	82,595
Used margin		8,295	7,317	7,848	23,921	11,265	25,785	54,903
<b>l. MARCHE</b>								
Number of borrowers		14,723	8,047	4,954	5,011	658	469	62
Facilities granted		2,748	2,761	3,441	10,220	4,523	9,350	10,254
Used margin		2,310	2,089	2,360	6,763	2,902	5,859	6,448
<b>m. TUSCANY</b>								
Number of borrowers		39,430	19,678	11,030	11,180	1,564	1,028	177
Facilities granted		7,338	6,674	7,625	23,020	10,866	20,164	33,143
Used margin		6,426	5,393	5,700	16,482	7,524	13,612	24,461

## 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.	<b>UMBRIA</b>							
	Number of borrowers	6,755	3,796	2,114	2,063	276	211	34
	Facilities granted	1,259	1,309	1,460	4,219	1,946	4,024	5,433
	Used margin	1,092	1,071	1,111	3,108	1,350	2,825	4,043
o.	<b>LAZIO</b>							
	Number of borrowers	42,307	18,201	8,435	8,176	1,206	1,100	350
	Facilities granted	7,836	6,064	5,749	16,867	8,316	22,174	204,114
	Used margin	7,069	4,988	4,397	12,557	6,204	16,832	141,481
p.	<b>ABRUZZO</b>							
	Number of borrowers	6,384	3,294	2,029	2,160	313	253	45
	Facilities granted	1,177	1,127	1,406	4,544	2,157	5,015	5,342
	Used margin	974	842	995	3,123	1,460	3,203	3,429
q.	<b>MOLISE</b>							
	Number of borrowers	1,111	587	376	362	47	41	6
	Facilities granted	203	201	258	742	327	871	933
	Used margin	168	157	182	565	228	614	728
r.	<b>CAMPANIA</b>							
	Number of borrowers	18,087	8,976	5,047	4,768	664	507	76
	Facilities granted	3,338	3,028	3,460	9,745	4,577	9,635	22,726
	Used margin	2,860	2,337	2,506	7,156	3,321	6,587	15,852
s.	<b>PUGLIA</b>							
	Number of borrowers	15,078	7,329	4,258	4,033	479	314	48
	Facilities granted	2,771	2,490	2,930	8,173	3,261	6,001	8,310
	Used margin	2,364	1,919	2,138	5,892	2,219	4,269	6,512
t.	<b>BASILICATA</b>							
	Number of borrowers	1,886	1,051	570	558	77	49	9
	Facilities granted	349	360	389	1,142	563	1,022	2,800
	Used margin	292	285	290	848	410	757	1,867
u.	<b>CALABRIA</b>							
	Number of borrowers	5,398	2,842	1,563	1,319	149	94	8
	Facilities granted	991	970	1,071	2,581	1,026	1,776	2,091
	Used margin	825	751	773	2,004	778	1,309	1,685
v.	<b>SICILY</b>							
	Number of borrowers	17,233	8,357	4,385	3,900	522	309	44
	Facilities granted	3,164	2,827	2,993	7,968	3,586	5,822	11,470
	Used margin	2,579	2,128	2,039	5,689	2,643	4,037	8,647
z.	<b>SARDINIA</b>							
	Number of borrowers	7,323	3,689	1,906	1,832	229	165	22
	Facilities granted	1,348	1,264	1,309	3,698	1,605	3,346	4,512
	Used margin	1,177	1,053	1,036	2,910	1,222	2,463	3,512

Notes:

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

TDB30140

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. TOTAL</b>							
Number of borrowers	470,630	244,201	137,999	141,792	20,325	15,943	3,393
Facilities granted	45,138	42,758	49,061	151,217	72,278	163,467	511,921
Used margin	38,732	33,225	34,727	103,242	47,692	103,699	336,970
<b>b. PIEMONTE</b>							
Number of borrowers	40,116	20,278	10,900	10,839	1,558	1,212	293
Facilities granted	3,839	3,541	3,872	11,495	5,512	12,660	55,061
Used margin	3,259	2,697	2,653	7,517	3,418	7,498	35,834
<b>c. VALLE D'AOSTA</b>							
Number of borrowers	1,246	711	361	261	32	19	8
Facilities granted	120	121	127	258	116	222	694
Used margin	101	95	90	172	82	147	395
<b>d. LIGURIA</b>							
Number of borrowers	13,954	6,529	3,031	2,738	332	287	61
Facilities granted	1,341	1,128	1,063	2,891	1,181	2,944	6,744
Used margin	1,191	919	783	1,990	764	1,894	4,306
<b>e. LOMBARDY</b>							
Number of borrowers	109,610	56,957	33,016	36,798	5,817	4,938	1,216
Facilities granted	10,526	9,971	11,765	39,757	20,581	51,574	203,045
Used margin	9,057	7,616	8,036	26,043	13,072	31,334	129,418
<b>f. TRENTINO-ALTO ADIGE</b>							
Number of borrowers	16,614	11,296	6,240	5,668	666	427	57
Facilities granted	1,606	1,967	2,192	5,861	2,372	3,924	4,320
Used margin	1,276	1,531	1,646	4,358	1,684	2,633	2,489
<b>g. VENETO</b>							
Number of borrowers	49,668	28,300	17,409	18,587	2,581	1,974	354
Facilities granted	4,778	4,995	6,220	19,893	9,237	19,961	28,937
Used margin	4,083	3,903	4,474	13,694	6,045	12,446	17,583
<b>h. FRIULI-VENEZIA GIULIA</b>							
Number of borrowers	11,473	5,710	3,339	3,477	510	366	74
Facilities granted	1,099	1,007	1,194	3,722	1,805	3,839	9,778
Used margin	950	799	841	2,461	1,178	2,221	5,660
<b>i. EMILIA-ROMAGNA</b>							
Number of borrowers	52,234	28,573	17,036	18,062	2,645	2,180	449
Facilities granted	5,034	5,008	6,057	19,351	9,394	22,277	42,657
Used margin	4,284	3,779	4,053	12,354	5,818	13,317	28,355
<b>l. MARCHE</b>							
Number of borrowers	14,723	8,047	4,954	5,011	658	469	62
Facilities granted	1,419	1,426	1,777	5,278	2,336	4,829	5,296
Used margin	1,193	1,079	1,219	3,493	1,499	3,026	3,330
<b>m. TUSCANY</b>							
Number of borrowers	39,430	19,678	11,030	11,180	1,564	1,028	177
Facilities granted	3,790	3,447	3,938	11,889	5,612	10,414	17,117
Used margin	3,319	2,785	2,944	8,512	3,886	7,030	12,633

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

TDB30140		Banks						
		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>n.</b>	<b>UMBRIA</b>							
	Number of borrowers	6,755	3,796	2,114	2,063	276	211	34
	Facilities granted	650	676	754	2,179	1,005	2,078	2,806
	Used margin	564	553	574	1,605	697	1,459	2,088
<b>o.</b>	<b>LAZIO</b>							
	Number of borrowers	42,307	18,201	8,435	8,176	1,206	1,100	350
	Facilities granted	4,047	3,132	2,969	8,711	4,295	11,452	105,416
	Used margin	3,651	2,576	2,271	6,485	3,204	8,693	73,069
<b>p.</b>	<b>ABRUZZO</b>							
	Number of borrowers	6,384	3,294	2,029	2,160	313	253	45
	Facilities granted	608	582	726	2,347	1,114	2,590	2,759
	Used margin	503	435	514	1,613	754	1,654	1,771
<b>q.</b>	<b>MOLISE</b>							
	Number of borrowers	1,111	587	376	362	47	41	6
	Facilities granted	105	104	133	383	169	450	482
	Used margin	87	81	94	292	118	317	376
<b>r.</b>	<b>CAMPANIA</b>							
	Number of borrowers	18,087	8,976	5,047	4,768	664	507	76
	Facilities granted	1,724	1,564	1,787	5,033	2,364	4,976	11,737
	Used margin	1,477	1,207	1,294	3,696	1,715	3,402	8,187
<b>s.</b>	<b>PUGLIA</b>							
	Number of borrowers	15,078	7,329	4,258	4,033	479	314	48
	Facilities granted	1,431	1,286	1,513	4,221	1,684	3,099	4,292
	Used margin	1,221	991	1,104	3,043	1,146	2,205	3,363
<b>t.</b>	<b>BASILICATA</b>							
	Number of borrowers	1,886	1,051	570	558	77	49	9
	Facilities granted	180	186	201	590	291	528	1,446
	Used margin	151	147	150	438	212	391	964
<b>u.</b>	<b>CALABRIA</b>							
	Number of borrowers	5,398	2,842	1,563	1,319	149	94	8
	Facilities granted	512	501	553	1,333	530	917	1,080
	Used margin	426	388	399	1,035	402	676	870
<b>v.</b>	<b>SICILY</b>							
	Number of borrowers	17,233	8,357	4,385	3,900	522	309	44
	Facilities granted	1,634	1,460	1,546	4,115	1,852	3,007	5,924
	Used margin	1,332	1,099	1,053	2,938	1,365	2,085	4,466
<b>z.</b>	<b>SARDINIA</b>							
	Number of borrowers	7,323	3,689	1,906	1,832	229	165	22
	Facilities granted	696	653	676	1,910	829	1,728	2,330
	Used margin	608	544	535	1,503	631	1,272	1,814

## 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 customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register  
Stocks in billions of lire

December 2000		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>2,446,646</b>	<b>1,671,353</b>	<b>114,997</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>137,797</b>	<b>105,490</b>	<b>1,690</b>
	Central government	55,480	46,854	403
	Local government	81,982	58,566	1,278
	Social security funds	333	72	8
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>511,743</b>	<b>366,836</b>	<b>30,320</b>
	Monetary financial institutions	126,853	95,675	10,864
	Other financial intermediaries	353,840	259,381	17,595
	Financial auxiliaries	24,118	8,055	1,793
	Insurance companies and pension funds	6,934	3,727	66
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>1,409,204</b>	<b>920,646</b>	<b>60,495</b>
	Public companies	60,754	29,921	1,865
	Private companies	1,186,664	773,313	51,869
	Associations of non-financial companies	5,166	3,363	459
	Craft non-financial quasi-companies	58,206	41,163	1,929
	Other non-financial quasi-companies	98,413	72,887	4,374
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>184,639</b>	<b>161,793</b>	<b>9,980</b>
	Producer households	65,181	53,424	3,789
	Consumer households	119,458	108,369	6,190
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>10,256</b>	<b>7,358</b>	<b>370</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>180,255</b>	<b>100,454</b>	<b>11,598</b>
	General government	2,225	1,096	279
	Monetary financial institutions	91,665	42,149	4,699
	Other financial institutions	53,822	35,329	4,242
	Non-financial companies	30,243	20,786	2,285
	Households	1,007	962	72
	Non-profit institutions serving households	39	25	-
	International organizations and other institutions	1,255	105	21
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>426</b>	<b>308</b>	<b>6</b>

## Notes:

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

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>2,144,773</b>	<b>1,397,245</b>	<b>105,199</b>	<b>175,899</b>	<b>165,022</b>	<b>2,430</b>	<b>125,974</b>	<b>109,086</b>	<b>7,366</b>
<b>101,654</b>	<b>71,998</b>	<b>1,541</b>	<b>34,820</b>	<b>32,169</b>	<b>120</b>	<b>1,322</b>	<b>1,322</b>	<b>27</b>
34,611	28,167	383	20,705	18,522	17	165	165	2
66,747	43,800	1,150	14,113	13,647	105	1,121	1,117	23
294	31	8	..	..	-	39	41	2
<b>468,835</b>	<b>326,521</b>	<b>29,524</b>	<b>34,377</b>	<b>32,626</b>	<b>114</b>	<b>8,531</b>	<b>7,691</b>	<b>682</b>
117,932	87,425	10,830	7,908	7,224	10	1,013	1,026	25
321,880	229,740	17,242	24,732	23,648	85	7,228	5,991	267
23,684	7,220	1,388	275	292	17	159	540	389
5,340	2,134	66	1,462	1,462	2	132	132	..
<b>1,209,754</b>	<b>743,272</b>	<b>53,371</b>	<b>90,689</b>	<b>85,115</b>	<b>1,787</b>	<b>108,760</b>	<b>92,261</b>	<b>5,336</b>
53,350	23,555	1,743	4,473	4,018	12	2,933	2,349	110
1,011,387	617,873	45,359	80,845	76,028	1,634	94,432	79,412	4,876
4,213	2,593	434	598	436	8	354	333	15
51,869	35,366	1,847	955	904	19	5,383	4,893	62
88,933	63,883	3,991	3,818	3,729	110	5,660	5,274	273
<b>177,105</b>	<b>153,850</b>	<b>9,120</b>	<b>3,813</b>	<b>3,783</b>	<b>176</b>	<b>3,720</b>	<b>4,157</b>	<b>684</b>
60,313	48,380	3,265	2,188	2,136	95	2,680	2,908	430
116,792	105,471	5,855	1,625	1,648	81	1,042	1,249	254
<b>9,037</b>	<b>6,279</b>	<b>339</b>	<b>639</b>	<b>600</b>	<b>..</b>	<b>581</b>	<b>478</b>	<b>31</b>
<b>167,077</b>	<b>87,920</b>	<b>10,950</b>	<b>10,771</b>	<b>10,026</b>	<b>108</b>	<b>2,409</b>	<b>2,507</b>	<b>542</b>
1,597	612	256	627	486	23	-	-	-
90,141	40,729	4,678	1,475	1,381	21	50	39	..
50,934	32,506	4,161	2,473	2,355	2	416	469	79
22,155	13,056	1,797	6,184	5,793	62	1,903	1,934	426
966	887	35	12	12	..	31	64	37
39	25	-	-	-	-	-	-	-
1,245	103	21	2	2	-	8	..	-
<b>409</b>	<b>294</b>	<b>6</b>	<b>8</b>	<b>8</b>	<b>-</b>	<b>8</b>	<b>6</b>	<b>-</b>

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

TDB30170

Source: Central Credit Register  
Stocks in millions of euros

## December 2000

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>1,263,587</b>	<b>863,182</b>	<b>59,391</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>71,166</b>	<b>54,481</b>	<b>873</b>
	Central government	28,653	24,198	208
	Local government	42,340	30,247	660
	Social security funds	172	37	4
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>264,293</b>	<b>189,455</b>	<b>15,659</b>
	Monetary financial institutions	65,514	49,412	5,611
	Other financial intermediaries	182,743	133,959	9,087
	Financial auxiliaries	12,456	4,160	926
	Insurance companies and pension funds	3,581	1,925	34
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>727,793</b>	<b>475,474</b>	<b>31,243</b>
	Public companies	31,377	15,453	963
	Private companies	612,861	399,383	26,788
	Associations of non-financial companies	2,668	1,737	237
	Craft non-financial quasi-companies	30,061	21,259	996
	Other non-financial quasi-companies	50,826	37,643	2,259
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>95,358</b>	<b>83,559</b>	<b>5,154</b>
	Producer households	33,663	27,591	1,957
	Consumer households	61,695	55,968	3,197
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>5,297</b>	<b>3,800</b>	<b>191</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>93,094</b>	<b>51,880</b>	<b>5,990</b>
	General government	1,149	566	144
	Monetary financial institutions	47,341	21,768	2,427
	Other financial institutions	27,797	18,246	2,191
	Non-financial companies	15,619	10,735	1,180
	Households	520	497	37
	Non-profit institutions serving households	20	13	-
	International organizations and other institutions	648	54	11
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>220</b>	<b>159</b>	<b>3</b>

## Notes:

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



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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,107,683</b>	<b>721,617</b>	<b>54,331</b>	<b>90,844</b>	<b>85,227</b>	<b>1,255</b>	<b>65,060</b>	<b>56,338</b>	<b>3,804</b>
<b>52,500</b>	<b>37,184</b>	<b>796</b>	<b>17,983</b>	<b>16,614</b>	<b>62</b>	<b>683</b>	<b>683</b>	<b>14</b>
17,875	14,547	198	10,693	9,566	9	85	85	1
34,472	22,621	594	7,289	7,048	54	579	577	12
152	16	4	..	..	-	20	21	1
<b>242,133</b>	<b>168,634</b>	<b>15,248</b>	<b>17,754</b>	<b>16,850</b>	<b>59</b>	<b>4,406</b>	<b>3,972</b>	<b>352</b>
60,907	45,151	5,593	4,084	3,731	5	523	530	13
166,237	118,651	8,905	12,773	12,213	44	3,733	3,094	138
12,232	3,729	717	142	151	9	82	279	201
2,758	1,102	34	755	755	1	68	68	..
<b>624,786</b>	<b>383,868</b>	<b>27,564</b>	<b>46,837</b>	<b>43,958</b>	<b>923</b>	<b>56,170</b>	<b>47,649</b>	<b>2,756</b>
27,553	12,165	900	2,310	2,075	6	1,515	1,213	57
522,338	319,105	23,426	41,753	39,265	844	48,770	41,013	2,518
2,176	1,339	224	309	225	4	183	172	8
26,788	18,265	954	493	467	10	2,780	2,527	32
45,930	32,993	2,061	1,972	1,926	57	2,923	2,724	141
<b>91,467</b>	<b>79,457</b>	<b>4,710</b>	<b>1,969</b>	<b>1,954</b>	<b>91</b>	<b>1,921</b>	<b>2,147</b>	<b>353</b>
31,149	24,986	1,686	1,130	1,103	49	1,384	1,502	222
60,318	54,471	3,024	839	851	42	538	645	131
<b>4,667</b>	<b>3,243</b>	<b>175</b>	<b>330</b>	<b>310</b>	<b>..</b>	<b>300</b>	<b>247</b>	<b>16</b>
<b>86,288</b>	<b>45,407</b>	<b>5,655</b>	<b>5,563</b>	<b>5,178</b>	<b>56</b>	<b>1,244</b>	<b>1,295</b>	<b>280</b>
825	316	132	324	251	12	-	-	-
46,554	21,035	2,416	762	713	11	26	20	..
26,305	16,788	2,149	1,277	1,216	1	215	242	41
11,442	6,743	928	3,194	2,992	32	983	999	220
499	458	18	6	6	..	16	33	19
20	13	-	-	-	-	-	-	-
643	53	11	1	1	-	4	..	-
<b>211</b>	<b>152</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>-</b>	<b>4</b>	<b>3</b>	<b>-</b>



## Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register  
Stocks in billions of lire

December 2000

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>1,474,384</b>	<b>974,070</b>	<b>64,284</b>
	Agricultural, forestry and fishery products	33,054	27,123	1,987
	Fuel and power products	67,283	37,418	2,128
	Ores and metals	31,801	19,568	1,204
	Non-metallic minerals and products	39,095	24,227	1,510
	Chemical products	44,073	23,545	1,503
	Metal products, except transport equipment	72,134	45,545	2,364
	Agricultural and industrial machinery	74,250	42,898	2,670
	Office and data processing machines, etc.	15,723	10,309	492
	Electrical goods	55,625	31,133	1,911
	Transport equipment	35,248	22,834	1,334
	Food and tobacco products	71,561	45,953	3,079
	Textiles, clothing and footwear	88,735	54,587	3,956
	Paper and paper products	39,930	24,480	1,590
	Rubber and plastic products	32,609	19,498	1,051
	Other manufactured products	44,567	29,265	1,969
	Building and construction	138,649	104,253	9,844
	Wholesale and retail trade services, recovery and repair services	247,757	157,132	10,059
	Lodging and catering services	31,885	26,639	1,396
	Inland transport services	29,389	20,300	926
	Maritime and air transport services	14,745	11,573	562
	Auxiliary transport services	17,105	11,734	714
	Communication services	44,840	28,401	565
	Other market services	204,331	155,655	11,469

Notes:

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>1,270,067</b>	<b>791,652</b>	<b>56,638</b>	<b>92,877</b>	<b>87,250</b>	<b>1,880</b>	<b>111,440</b>	<b>95,170</b>	<b>5,766</b>
29,286	23,351	1,702	3,435	3,299	93	333	472	192
60,332	31,459	2,101	5,363	5,015	14	1,588	945	14
27,609	15,976	1,082	1,808	1,750	19	2,384	1,841	103
33,954	19,349	1,359	3,220	3,121	46	1,921	1,756	105
39,343	19,204	1,237	2,428	2,298	31	2,302	2,043	234
59,366	34,260	2,155	4,002	3,871	52	8,765	7,414	155
59,656	30,336	2,459	7,329	6,823	48	7,265	5,739	165
12,458	7,712	449	606	594	6	2,658	2,002	37
44,546	22,195	1,580	2,080	2,027	33	9,000	6,909	300
26,393	15,041	1,061	2,877	2,707	17	5,977	5,087	258
63,359	38,346	2,641	4,941	4,769	103	3,259	2,839	335
77,466	44,242	3,716	5,917	5,867	62	5,352	4,479	178
33,052	18,305	1,394	2,751	2,680	110	4,126	3,497	87
27,358	14,925	966	1,729	1,650	10	3,524	2,924	74
40,044	25,243	1,890	2,331	2,207	31	2,192	1,812	48
121,735	88,143	7,813	9,838	8,948	509	7,075	7,162	1,522
219,763	132,160	9,244	9,879	9,486	184	18,116	15,486	631
27,646	22,625	1,204	2,823	2,664	43	1,415	1,350	147
23,849	15,515	833	1,266	1,034	17	4,273	3,751	76
11,376	8,593	532	1,793	1,576	10	1,576	1,404	17
14,414	9,412	633	1,404	1,202	6	1,288	1,121	74
40,487	24,666	554	1,917	1,700	4	2,436	2,035	8
176,576	130,592	10,028	13,140	11,964	434	14,613	13,099	1,007

## Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register  
Stocks in millions of euros

December 2000

Total

Facilities  
grantedUsed  
margin

Overshoot

a.	TOTAL	Total		
		Facilities granted	Used margin	Overshoot
		<b>761,456</b>	<b>503,065</b>	<b>33,200</b>
	Agricultural, forestry and fishery products	17,071	14,008	1,026
	Fuel and power products	34,749	19,325	1,099
	Ores and metals	16,424	10,106	622
	Non-metallic minerals and products	20,191	12,512	780
	Chemical products	22,762	12,160	776
	Metal products, except transport equipment	37,254	23,522	1,221
	Agricultural and industrial machinery	38,347	22,155	1,379
	Office and data processing machines, etc.	8,120	5,324	254
	Electrical goods	28,728	16,079	987
	Transport equipment	18,204	11,793	689
	Food and tobacco products	36,958	23,733	1,590
	Textiles, clothing and footwear	45,828	28,192	2,043
	Paper and paper products	20,622	12,643	821
	Rubber and plastic products	16,841	10,070	543
	Other manufactured products	23,017	15,114	1,017
	Building and construction	71,606	53,842	5,084
	Wholesale and retail trade services, recovery and repair services	127,956	81,152	5,195
	Lodging and catering services	16,467	13,758	721
	Inland transport services	15,178	10,484	478
	Maritime and air transport services	7,615	5,977	290
	Auxiliary transport services	8,834	6,060	369
	Communication services	23,158	14,668	292
	Other market services	105,528	80,389	5,923

Notes:

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
<b>655,935</b>	<b>408,854</b>	<b>29,251</b>	<b>47,967</b>	<b>45,061</b>	<b>971</b>	<b>57,554</b>	<b>49,151</b>	<b>2,978</b>
15,125	12,060	879	1,774	1,704	48	172	244	99
31,159	16,247	1,085	2,770	2,590	7	820	488	7
14,259	8,251	559	934	904	10	1,231	951	53
17,536	9,993	702	1,663	1,612	24	992	907	54
20,319	9,918	639	1,254	1,187	16	1,189	1,055	121
30,660	17,694	1,113	2,067	1,999	27	4,527	3,829	80
30,810	15,667	1,270	3,785	3,524	25	3,752	2,964	85
6,434	3,983	232	313	307	3	1,373	1,034	19
23,006	11,463	816	1,074	1,047	17	4,648	3,568	155
13,631	7,768	548	1,486	1,398	9	3,087	2,627	133
32,722	19,804	1,364	2,552	2,463	53	1,683	1,466	173
40,008	22,849	1,919	3,056	3,030	32	2,764	2,313	92
17,070	9,454	720	1,421	1,384	57	2,131	1,806	45
14,129	7,708	499	893	852	5	1,820	1,510	38
20,681	13,037	976	1,204	1,140	16	1,132	936	25
62,871	45,522	4,035	5,081	4,621	263	3,654	3,699	786
113,498	68,255	4,774	5,102	4,899	95	9,356	7,998	326
14,278	11,685	622	1,458	1,376	22	731	697	76
12,317	8,013	430	654	534	9	2,207	1,937	39
5,875	4,438	275	926	814	5	814	725	9
7,444	4,861	327	725	621	3	665	579	38
20,910	12,739	286	990	878	2	1,258	1,051	4
91,194	67,445	5,179	6,786	6,179	224	7,547	6,765	520



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

TDB30150		Banks						
Source: Central Credit Register Stocks in billions of lire								
December 2000		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. TOTAL</b>								
Number of borrowers		470,630	244,201	137,999	141,792	20,325	15,943	3,393
Facilities granted		87,399	82,791	94,995	292,797	139,950	316,516	991,217
Used margin		74,996	64,333	67,241	199,904	92,345	200,789	652,465
<b>b. GENERAL GOVERNMENT</b>								
Number of borrowers		764	1,251	1,309	2,053	405	490	197
Facilities granted		149	461	933	4,550	2,850	11,103	116,420
Used margin		99	312	579	2,782	1,692	6,030	92,592
<b>c. FINANCIAL COMPANIES</b>								
Number of borrowers		632	655	650	1,070	326	481	458
Facilities granted		118	227	436	2,428	2,263	10,268	361,556
Used margin		106	163	335	1,690	1,625	6,699	252,881
<b>d. NON-FINANCIAL COMPANIES</b>								
Number of borrowers		103,651	107,449	95,822	120,272	18,679	14,467	2,677
Facilities granted		19,347	37,821	66,978	253,853	128,816	286,005	505,399
Used margin		13,275	26,194	45,421	170,235	84,323	181,256	301,475
<i>of which: industry</i>								
Number of borrowers		28,965	31,919	31,894	45,756	8,290	7,543	1,580
Facilities granted		5,429	11,393	22,614	98,881	57,614	153,895	290,624
Used margin		3,625	7,464	14,265	61,287	34,882	90,366	159,990
<i>of which: building</i>								
Number of borrowers		13,631	15,488	14,755	18,544	2,496	1,393	181
Facilities granted		2,544	5,439	10,231	38,354	17,002	25,994	23,863
Used margin		1,688	3,774	7,139	27,340	12,262	18,913	18,654
<i>of which: services</i>								
Number of borrowers		58,594	57,520	47,026	53,379	7,432	5,272	879
Facilities granted		10,915	20,106	32,649	111,186	50,984	101,598	187,479
Used margin		7,596	14,241	22,827	77,319	34,764	68,422	120,529
<b>e. PRODUCER HOUSEHOLDS</b>								
Number of borrowers		66,216	41,848	18,960	9,387	341	106	5
Facilities granted		12,408	14,272	12,822	16,257	2,231	1,652	1,009
Used margin		10,235	11,441	9,830	12,715	1,760	1,377	881
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>								
Number of borrowers		286,984	87,216	19,447	8,363	534	346	45
Facilities granted		53,083	28,093	12,628	14,617	3,534	6,347	5,290
Used margin		49,443	24,726	10,193	11,697	2,771	4,850	3,869

Notes:

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

TDB30150

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2000

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
<b>a. TOTAL</b>							
Number of borrowers	470,630	244,201	137,999	141,792	20,325	15,943	3,393
Facilities granted	45,138	42,758	49,061	151,217	72,278	163,467	511,921
Used margin	38,732	33,225	34,727	103,242	47,692	103,699	336,970
<b>b. GENERAL GOVERNMENT</b>							
Number of borrowers	764	1,251	1,309	2,053	405	490	197
Facilities granted	77	238	482	2,350	1,472	5,734	60,126
Used margin	51	161	299	1,437	874	3,114	47,820
<b>c. FINANCIAL COMPANIES</b>							
Number of borrowers	632	655	650	1,070	326	481	458
Facilities granted	61	117	225	1,254	1,169	5,303	186,728
Used margin	55	84	173	873	839	3,460	130,602
<b>d. NON-FINANCIAL COMPANIES</b>							
Number of borrowers	103,651	107,449	95,822	120,272	18,679	14,467	2,677
Facilities granted	9,992	19,533	34,591	131,104	66,528	147,709	261,017
Used margin	6,856	13,528	23,458	87,919	43,549	93,611	155,699
<i>of which: industry</i>							
Number of borrowers	28,965	31,919	31,894	45,756	8,290	7,543	1,580
Facilities granted	2,804	5,884	11,679	51,068	29,755	79,480	150,095
Used margin	1,872	3,855	7,367	31,652	18,015	46,670	82,628
<i>of which: building</i>							
Number of borrowers	13,631	15,488	14,755	18,544	2,496	1,393	181
Facilities granted	1,314	2,809	5,284	19,808	8,781	13,425	12,324
Used margin	872	1,949	3,687	14,120	6,333	9,768	9,634
<i>of which: services</i>							
Number of borrowers	58,594	57,520	47,026	53,379	7,432	5,272	879
Facilities granted	5,637	10,384	16,862	57,423	26,331	52,471	96,825
Used margin	3,923	7,355	11,789	39,932	17,954	35,337	62,248
<b>e. PRODUCER HOUSEHOLDS</b>							
Number of borrowers	66,216	41,848	18,960	9,387	341	106	5
Facilities granted	6,408	7,371	6,622	8,396	1,152	853	521
Used margin	5,286	5,909	5,077	6,567	909	711	455
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Number of borrowers	286,984	87,216	19,447	8,363	534	346	45
Facilities granted	27,415	14,509	6,522	7,549	1,825	3,278	2,732
Used margin	25,535	12,770	5,264	6,041	1,431	2,505	1,998

## 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								
December 2000	General government	Financial companies	Non-financial companies	of which: industry	building	services	Producer households	Consumer households
<b>a. ITALY</b>								
Number of borrowers	48	1,193	112,977	32,463	17,402	60,333	103,097	336,707
Bad debts	74	2,577	62,162	18,000	17,366	23,779	16,565	22,741
of which: backed by real security	25	432	16,404	4,157	5,352	6,285	3,222	5,598
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	-	485	29,539	9,491	3,425	16,305	19,536	70,482
Bad debts	-	836	13,790	5,065	2,351	6,128	2,711	4,426
of which: backed by real security	-	106	3,935	1,123	962	1,785	689	1,479
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	3	191	18,724	6,534	2,116	9,654	12,891	41,801
Bad debts	..	345	8,289	3,501	1,338	3,135	1,824	2,717
of which: backed by real security	-	170	2,395	817	393	1,063	531	773
<b>d. CENTRAL ITALY</b>								
Number of borrowers	5	322	29,342	8,150	4,762	15,857	20,745	76,279
Bad debts	23	804	18,881	4,324	6,614	6,949	3,220	5,466
of which: backed by real security	..	130	4,750	955	1,869	1,777	670	1,481
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	30	113	22,873	5,963	4,468	11,483	30,401	88,306
Bad debts	43	430	14,390	3,706	4,901	4,891	5,441	5,809
of which: backed by real security	25	14	4,360	1,094	1,706	1,334	987	1,293
<b>f. ISLANDS</b>								
Number of borrowers	10	82	12,499	2,325	2,631	7,034	19,524	59,839
Bad debts	8	163	6,814	1,404	2,165	2,676	3,369	4,324
of which: backed by real security	..	12	966	167	420	325	343	573

Notes:



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

TDC30030

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2000

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Number of borrowers	48	1,193	112,977	32,463	17,402	60,333	103,097	336,707
Bad debts	38	1,331	32,104	9,296	8,969	12,281	8,555	11,745
of which: backed by real security	13	223	8,472	2,147	2,764	3,246	1,664	2,891
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	-	485	29,539	9,491	3,425	16,305	19,536	70,482
Bad debts	-	432	7,122	2,616	1,214	3,165	1,400	2,286
of which: backed by real security	-	55	2,032	580	497	922	356	764
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	3	191	18,724	6,534	2,116	9,654	12,891	41,801
Bad debts	..	178	4,281	1,808	691	1,619	942	1,403
of which: backed by real security	-	88	1,237	422	203	549	274	399
<b>d. CENTRAL ITALY</b>								
Number of borrowers	5	322	29,342	8,150	4,762	15,857	20,745	76,279
Bad debts	12	415	9,751	2,233	3,416	3,589	1,663	2,823
of which: backed by real security	..	67	2,453	493	965	918	346	765
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	30	113	22,873	5,963	4,468	11,483	30,401	88,306
Bad debts	22	222	7,432	1,914	2,531	2,526	2,810	3,000
of which: backed by real security	13	7	2,252	565	881	689	510	668
<b>f. ISLANDS</b>								
Number of borrowers	10	82	12,499	2,325	2,631	7,034	19,524	59,839
Bad debts	4	84	3,519	725	1,118	1,382	1,740	2,233
of which: backed by real security	..	6	499	86	217	168	177	296

Notes:

## Distribution by customer branch of economic activity

TDB30220		Banks	
Source: Central Credit Register Stocks in billions of lire			
December 2000	Number of borrowers	Bad debts	<i>of which:</i> backed by real security
<b>a. TOTAL</b>	<b>216,074</b>	<b>78,725</b>	<b>19,626</b>
Agricultural, forestry and fishery products	13,305	5,427	1,131
Fuel and power products	252	97	19
Ores and metals	679	418	95
Non-metallic minerals and products	3,367	1,619	399
Chemical products	1,105	672	161
Metal products, except transport equipment	5,778	2,033	403
Agricultural and industrial machinery	3,309	1,754	407
Office and data processing machines, etc.	1,213	393	106
Electrical goods	3,078	1,189	228
Transport equipment	1,528	864	165
Food and tobacco products	6,130	4,091	980
Textiles, clothing and footwear	12,949	3,933	889
Paper and paper products	2,909	937	178
Rubber and plastic products	1,740	653	145
Other manufactured products	7,833	2,157	511
Building and construction	31,637	20,596	5,946
Wholesale and retail trade services, recovery and repair services	71,599	15,872	2,881
Lodging and catering services	12,943	2,972	951
Inland transport services	6,255	978	143
Maritime and air transport services	217	147	14
Auxiliary transport services	1,578	486	68
Communication services	220	43	10
Other market services	26,450	11,397	3,801

Notes:

## Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2000

	Number of borrowers	Bad debts	of which:
			backed by real security
<b>a. TOTAL</b>	<b>216,074</b>	<b>40,658</b>	<b>10,136</b>
Agricultural, forestry and fishery products	13,305	2,803	584
Fuel and power products	252	50	10
Ores and metals	679	216	49
Non-metallic minerals and products	3,367	836	206
Chemical products	1,105	347	83
Metal products, except transport equipment	5,778	1,050	208
Agricultural and industrial machinery	3,309	906	210
Office and data processing machines, etc.	1,213	203	55
Electrical goods	3,078	614	118
Transport equipment	1,528	446	85
Food and tobacco products	6,130	2,113	506
Textiles, clothing and footwear	12,949	2,031	459
Paper and paper products	2,909	484	92
Rubber and plastic products	1,740	337	75
Other manufactured products	7,833	1,114	264
Building and construction	31,637	10,637	3,071
Wholesale and retail trade services, recovery and repair services	71,599	8,197	1,488
Lodging and catering services	12,943	1,535	491
Inland transport services	6,255	505	74
Maritime and air transport services	217	76	7
Auxiliary transport services	1,578	251	35
Communication services	220	22	5
Other market services	26,450	5,886	1,963

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Notes:

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

TDB30230		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law				
Source: Central Credit Register Stocks in billions of lire						
December 2000		Total	<i>of which:</i> backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial intermediaries
a.	TOTAL	142,031	34,681	93,086	14,791	34,156
b.	GENERAL GOVERNMENT	97	27	72	4	21
	Central government	14	..	12	-	..
	Local government	72	25	50	4	19
	Social security funds	12	2	10	-	2
c.	FINANCIAL COMPANIES	3,501	513	2,080	498	924
	Monetary financial institutions	-	-	-	-	-
	Other financial intermediaries	3,007	471	1,741	474	792
	Financial auxiliaries	476	39	329	19	126
	Insurance companies and pension funds	17	4	10	4	4
d.	NON-FINANCIAL COMPANIES	84,191	21,067	51,507	10,655	22,029
	Public companies	680	50	623	29	25
	Private companies	68,122	17,825	40,650	9,261	18,211
	Associations of non-financial companies	370	33	203	8	157
	Craft non-financial quasi-companies	3,251	649	2,440	221	591
	Other non-financial quasi-companies	11,769	2,509	7,588	1,137	3,046
e.	HOUSEHOLDS	49,265	12,588	35,525	3,410	10,330
	Producer households	21,146	4,473	14,971	1,592	4,583
	Consumer households	28,119	8,115	20,554	1,816	5,749
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	414	25	362	8	46
g.	REST OF THE WORLD	1,111	41	991	87	35
	General government	2	-	2	-	-
	Monetary financial institutions	103	-	101	2	..
	Other financial institution	54	6	39	15	-
	Non-financial companies	877	27	782	64	31
	Households	77	8	68	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

December 2000

	Total	of which: backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries
<b>a. TOTAL</b>	<b>73,353</b>	<b>17,911</b>	<b>48,075</b>	<b>7,639</b>	<b>17,640</b>
<b>b. GENERAL GOVERNMENT</b>	<b>50</b>	<b>14</b>	<b>37</b>	<b>2</b>	<b>11</b>
Central government	7	..	6	-	..
Local government	37	13	26	2	10
Social security funds	6	1	5	-	1
<b>c. FINANCIAL COMPANIES</b>	<b>1,808</b>	<b>265</b>	<b>1,074</b>	<b>257</b>	<b>477</b>
Monetary financial institutions	-	-	-	-	-
Other financial intermediaries	1,553	243	899	245	409
Financial auxiliaries	246	20	170	10	65
Insurance companies and pension funds	9	2	5	2	2
<b>d. NON-FINANCIAL COMPANIES</b>	<b>43,481</b>	<b>10,880</b>	<b>26,601</b>	<b>5,503</b>	<b>11,377</b>
Public companies	351	26	322	15	13
Private companies	35,182	9,206	20,994	4,783	9,405
Associations of non-financial companies	191	17	105	4	81
Craft non-financial quasi-companies	1,679	335	1,260	114	305
Other non-financial quasi-companies	6,078	1,296	3,919	587	1,573
<b>e. HOUSEHOLDS</b>	<b>25,443</b>	<b>6,501</b>	<b>18,347</b>	<b>1,761</b>	<b>5,335</b>
Producer households	10,921	2,310	7,732	822	2,367
Consumer households	14,522	4,191	10,615	938	2,969
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>214</b>	<b>13</b>	<b>187</b>	<b>4</b>	<b>24</b>
<b>g. REST OF THE WORLD</b>	<b>574</b>	<b>21</b>	<b>512</b>	<b>45</b>	<b>18</b>
General government	1	-	1	-	-
Monetary financial institutions	53	-	52	1	..
Other financial institution	28	3	20	8	-
Non-financial companies	453	14	404	33	16
Households	40	4	35	3	2
Non-profit institutions serving households	-	-	-	-	-
International organizations and other institutions	..	-	..	-	..
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>..</b>

## Notes:

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

## Distribution by customer location (region)

TDB30240				Banks	
Source: Central Credit Register Flows in billions of lire					
4th quarter 2000		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	35,372	2,538	56,586	3,272
b.	NORTH-WEST ITALY	9,244	587	14,529	585
	Piedmont	2,662	159	3,826	122
	Valle d'Aosta	102	6	109	2
	Liguria	1,101	56	1,439	41
	Lombardy	5,379	368	9,155	420
c.	NORTH-EAST ITALY	5,086	482	7,305	403
	Trentino-Alto Adige	414	56	511	33
	Veneto	1,695	246	2,709	199
	Friuli-Venezia Giulia	622	31	862	39
	Emilia-Romagna	2,355	149	3,223	132
d.	CENTRAL ITALY	7,959	714	9,119	767
	Marche	641	41	874	56
	Tuscany	2,294	137	3,165	234
	Umbria	414	48	496	35
	Lazio	4,610	488	4,584	441
e.	SOUTHERN ITALY	9,183	511	12,475	912
	Abruzzo	902	72	1,762	120
	Molise	185	19	152	23
	Campania	4,057	170	4,551	364
	Puglia	2,332	172	4,175	294
	Basilicata	362	19	282	27
	Calabria	1,345	62	1,553	83
f.	ISLANDS	3,900	242	13,158	606
	Sicily	2,725	130	12,199	556
	Sardinia	1,175	112	959	50

## 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

## 4th quarter 2000

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	<b>TOTAL</b>	<b>35,372</b>	<b>1,311</b>	<b>56,586</b>	<b>1,690</b>
b.	<b>NORTH-WEST ITALY</b>	<b>9,244</b>	<b>303</b>	<b>14,529</b>	<b>302</b>
	Piedmont	2,662	82	3,826	63
	Valle d'Aosta	102	3	109	1
	Liguria	1,101	29	1,439	21
	Lombardy	5,379	190	9,155	217
c.	<b>NORTH-EAST ITALY</b>	<b>5,086</b>	<b>249</b>	<b>7,305</b>	<b>208</b>
	Trentino-Alto Adige	414	29	511	17
	Veneto	1,695	127	2,709	103
	Friuli-Venezia Giulia	622	16	862	20
	Emilia-Romagna	2,355	77	3,223	68
d.	<b>CENTRAL ITALY</b>	<b>7,959</b>	<b>369</b>	<b>9,119</b>	<b>396</b>
	Marche	641	21	874	29
	Tuscany	2,294	71	3,165	121
	Umbria	414	25	496	18
	Lazio	4,610	252	4,584	228
e.	<b>SOUTHERN ITALY</b>	<b>9,183</b>	<b>264</b>	<b>12,475</b>	<b>471</b>
	Abruzzo	902	37	1,762	62
	Molise	185	10	152	12
	Campania	4,057	88	4,551	188
	Puglia	2,332	89	4,175	152
	Basilicata	362	10	282	14
	Calabria	1,345	32	1,553	43
f.	<b>ISLANDS</b>	<b>3,900</b>	<b>125</b>	<b>13,158</b>	<b>313</b>
	Sicily	2,725	67	12,199	287
	Sardinia	1,175	58	959	26



## 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					
4th quarter 2000	New bad debts in the quarter		Bad debts deleted in the quarter		
	Number of borrowers	Amount	Number of borrowers	Amount	
a. TOTAL	35,372	2,538	56,586	3,272	
General government	1	..	5	..	
Financial companies	35	23	63	101	
Non-financial companies	4,827	1,518	6,564	1,572	
<i>of which:</i> industry	1,220	505	1,688	331	
building	732	418	966	501	
services	2,777	546	3,728	662	
Producer households	4,373	281	6,903	451	
Consumer households and nec	25,193	672	41,259	1,069	

## 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

## 4th quarter 2000

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>35,372</b>	<b>1,311</b>	<b>56,586</b>	<b>1,690</b>
General government	1	..	5	..
Financial companies	35	12	63	52
Non-financial companies	4,827	784	6,564	812
<i>of which: industry</i>	<i>1,220</i>	<i>261</i>	<i>1,688</i>	<i>171</i>
building	732	216	966	259
services	2,777	282	3,728	342
Producer households	4,373	145	6,903	233
Consumer households and nec	25,193	347	41,259	552



## 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			
December 2000	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>230,135</b>	<b>146,626</b>	<b>83,509</b>
<i>of which:</i> in non-euro-area currencies	35,993	24,019	11,972
General government	1,795	656	1,140
Financial companies	19,132	7,646	11,486
Non-financial companies	176,886	124,181	52,707
<i>of which:</i> industry	66,763	49,727	17,035
building	24,174	20,681	3,493
services	84,543	52,849	31,693
Producer households	2,815	1,905	910
Consumer households and nec	5,741	3,483	2,258
Rest of the world	23,764	8,756	15,008

## 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

December 2000

Total

For commercial  
transactionsFor financial  
transactions

a.	TOTAL	118,855	75,726	43,129
	<i>of which:</i> in non-euro-area currencies	18,589	12,405	6,183
	General government	927	339	589
	Financial companies	9,881	3,949	5,932
	Non-financial companies	91,354	64,134	27,221
	<i>of which:</i> industry	34,480	25,682	8,798
	building	12,485	10,681	1,804
	services	43,663	27,294	16,368
	Producer households	1,454	984	470
	Consumer households and nec	2,965	1,799	1,166
	Rest of the world	12,273	4,522	7,751

€

## 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			
December 2000	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>207,185</b>	<b>138,252</b>	<b>68,931</b>
<b>b. NORTH-WEST ITALY</b>	<b>90,509</b>	<b>62,904</b>	<b>27,605</b>
Piedmont	28,694	17,122	11,571
Valle d'Aosta	227	101	124
Liguria	5,429	4,800	629
Lombardy	56,162	40,880	15,281
<b>c. NORTH-EAST ITALY</b>	<b>44,925</b>	<b>30,446</b>	<b>14,479</b>
Trentino-Alto Adige	5,145	3,689	1,456
Veneto	11,654	7,021	4,633
Friuli-Venezia Giulia	5,280	3,327	1,954
Emilia-Romagna	22,846	16,410	6,436
<b>d. CENTRAL ITALY</b>	<b>48,815</b>	<b>31,968</b>	<b>16,847</b>
Marche	1,752	1,181	573
Tuscany	9,178	5,576	3,600
Umbria	1,321	713	608
Lazio	36,566	24,498	12,067
<b>e. SOUTHERN ITALY</b>	<b>13,387</b>	<b>7,277</b>	<b>6,111</b>
Abruzzo	1,305	668	639
Molise	205	108	97
Campania	8,750	4,781	3,971
Puglia	2,087	997	1,090
Basilicata	323	157	167
Calabria	714	567	149
<b>f. ISLANDS</b>	<b>9,548</b>	<b>5,658</b>	<b>3,888</b>
Sicily	3,692	1,905	1,787
Sardinia	5,855	3,752	2,103

## 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

December 2000		Total	For commercial transactions	For financial transactions
a.	<b>TOTAL</b>	<b>107,002</b>	<b>71,401</b>	<b>35,600</b>
b.	<b>NORTH-WEST ITALY</b>	<b>46,744</b>	<b>32,487</b>	<b>14,257</b>
	Piedmont	14,819	8,843	5,976
	Valle d'Aosta	117	52	64
	Liguria	2,804	2,479	325
	Lombardy	29,005	21,113	7,892
c.	<b>NORTH-EAST ITALY</b>	<b>23,202</b>	<b>15,724</b>	<b>7,478</b>
	Trentino-Alto Adige	2,657	1,905	752
	Veneto	6,019	3,626	2,393
	Friuli-Venezia Giulia	2,727	1,718	1,009
	Emilia-Romagna	11,799	8,475	3,324
d.	<b>CENTRAL ITALY</b>	<b>25,211</b>	<b>16,510</b>	<b>8,701</b>
	Marche	905	610	296
	Tuscany	4,740	2,880	1,859
	Umbria	682	368	314
	Lazio	18,885	12,652	6,232
e.	<b>SOUTHERN ITALY</b>	<b>6,914</b>	<b>3,758</b>	<b>3,156</b>
	Abruzzo	674	345	330
	Molise	106	56	50
	Campania	4,519	2,469	2,051
	Puglia	1,078	515	563
	Basilicata	167	81	86
	Calabria	369	293	77
f.	<b>ISLANDS</b>	<b>4,931</b>	<b>2,922</b>	<b>2,008</b>
	Sicily	1,907	984	923
	Sardinia	3,024	1,938	1,086

€

## 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

December 2000		Total	For commercial transactions	For financial transactions
a.	<b>TOTAL</b>	<b>179,703</b>	<b>126,086</b>	<b>53,617</b>
	Agricultural, forestry and fishery products	2,031	1,338	693
	Fuel and power products	9,439	5,811	3,629
	Ores and metals	1,911	1,317	594
	Non-metallic minerals and products	2,842	1,915	927
	Chemical products	2,643	1,679	964
	Metal products, except transport equipment	3,276	2,428	850
	Agricultural and industrial machinery	13,500	11,529	1,971
	Office and data processing machines, etc.	1,009	775	232
	Electrical goods	11,091	8,769	2,322
	Transport equipment	7,960	6,982	978
	Food and tobacco products	5,108	3,096	2,010
	Textiles, clothing and footwear	4,049	2,910	1,139
	Paper and paper products	1,510	916	594
	Rubber and plastic products	1,053	716	337
	Other manufactured products	1,710	1,106	604
	Building and construction	24,567	20,997	3,570
	Wholesale and retail trade services, recovery and repair services	16,638	12,506	4,132
	Lodging and catering services	2,083	1,390	693
	Inland transport services	1,872	1,381	492
	Maritime and air transport services	943	744	199
	Auxiliary transport services	2,041	1,603	438
	Communication services	36,729	18,768	17,961
	Other market services	25,698	17,413	8,285

## 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

December 2000		Total	For commercial transactions	For financial transactions
a.	<b>TOTAL</b>	<b>92,809</b>	<b>65,118</b>	<b>27,691</b>
	Agricultural, forestry and fishery products	1,049	691	358
	Fuel and power products	4,875	3,001	1,874
	Ores and metals	987	680	307
	Non-metallic minerals and products	1,468	989	479
	Chemical products	1,365	867	498
	Metal products, except transport equipment	1,692	1,254	439
	Agricultural and industrial machinery	6,972	5,954	1,018
	Office and data processing machines, etc.	521	400	120
	Electrical goods	5,728	4,529	1,199
	Transport equipment	4,111	3,606	505
	Food and tobacco products	2,638	1,599	1,038
	Textiles, clothing and footwear	2,091	1,503	588
	Paper and paper products	780	473	307
	Rubber and plastic products	544	370	174
	Other manufactured products	883	571	312
	Building and construction	12,688	10,844	1,844
	Wholesale and retail trade services, recovery and repair services	8,593	6,459	2,134
	Lodging and catering services	1,076	718	358
	Inland transport services	967	713	254
	Maritime and air transport services	487	384	103
	Auxiliary transport services	1,054	828	226
	Communication services	18,969	9,693	9,276
	Other market services	13,272	8,993	4,279

€

## 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

December 2000		Facilities granted	Used margin	Overshoot
a.	<b>TOTAL</b>	<b>77,776</b>	<b>70,631</b>	<b>920</b>
	<i>of which: transactions of financial intermediaries</i>	<i>60,826</i>	<i>55,902</i>	<i>527</i>
	Agricultural, forestry and fishery products	230	225	15
	Fuel and power products	714	538	27
	Ores and metals	945	831	6
	Non-metallic minerals and products	2,062	1,896	31
	Chemical products	1,450	1,295	12
	Metal products, except transport equipment	7,946	7,170	56
	Agricultural and industrial machinery	5,431	4,717	31
	Office and data processing machines, etc.	633	583	6
	Electrical goods	2,780	2,533	27
	Transport equipment	1,355	1,210	21
	Food and tobacco products	1,723	1,518	46
	Textiles, clothing and footwear	4,603	4,312	85
	Paper and paper products	4,159	3,683	54
	Rubber and plastic products	3,119	2,798	29
	Other manufactured products	2,455	2,176	21
	Building and construction	4,701	4,250	87
	Wholesale and retail trade services, recovery and repair services	11,132	10,359	108
	Lodging and catering services	1,367	1,266	27
	Inland transport services	3,938	3,758	39
	Maritime and air transport services	1,814	1,704	19
	Auxiliary transport services	1,137	1,048	23
	Communication services	1,346	1,278	4
	Other market services	12,737	11,482	143

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

December 2000		Facilities granted	Used margin	Overshoot
a.	<b>TOTAL</b>	<b>40,168</b>	<b>36,478</b>	<b>475</b>
	<i>of which: transactions of financial intermediaries</i>	<i>31,414</i>	<i>28,871</i>	<i>272</i>
	Agricultural, forestry and fishery products	119	116	8
	Fuel and power products	369	278	14
	Ores and metals	488	429	3
	Non-metallic minerals and products	1,065	979	16
	Chemical products	749	669	6
	Metal products, except transport equipment	4,104	3,703	29
	Agricultural and industrial machinery	2,805	2,436	16
	Office and data processing machines, etc.	327	301	3
	Electrical goods	1,436	1,308	14
	Transport equipment	700	625	11
	Food and tobacco products	890	784	24
	Textiles, clothing and footwear	2,377	2,227	44
	Paper and paper products	2,148	1,902	28
	Rubber and plastic products	1,611	1,445	15
	Other manufactured products	1,268	1,124	11
	Building and construction	2,428	2,195	45
	Wholesale and retail trade services, recovery and repair services	5,749	5,350	56
	Lodging and catering services	706	654	14
	Inland transport services	2,034	1,941	20
	Maritime and air transport services	937	880	10
	Auxiliary transport services	587	541	12
	Communication services	695	660	2
	Other market services	6,578	5,930	74

€

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

December 2000		Facilities granted	Used margin	Overshoot
a.	<b>TOTAL</b>	<b>80,586</b>	<b>73,307</b>	<b>974</b>
	<i>of which: transactions of financial intermediaries</i>	63,115	58,102	569
	Piedmont	7,912	7,205	45
	Valle d'Aosta	172	163	..
	Liguria	1,142	1,173	76
	Lombardy	27,638	24,924	217
	Trentino-Alto Adige	2,362	2,203	19
	Veneto	11,439	10,127	89
	Friuli-Venezia Giulia	1,975	1,807	29
	Emilia-Romagna	8,971	8,119	43
	Marche	2,322	2,066	17
	Tuscany	5,178	4,732	95
	Umbria	639	600	17
	Lazio	5,267	4,912	114
	Abruzzo	771	714	14
	Molise	91	72	4
	Campania	1,563	1,475	68
	Puglia	854	833	48
	Basilicata	203	203	4
	Calabria	203	186	23
	Sicily	906	860	27
	Sardinia	978	933	23

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

December 2000

	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>41,619</b>	<b>37,860</b>	<b>503</b>
<i>of which: transactions of financial intermediaries</i>	32,596	30,007	294
Piedmont	4,086	3,721	23
Valle d'Aosta	89	84	..
Liguria	590	606	39
Lombardy	14,274	12,872	112
Trentino-Alto Adige	1,220	1,138	10
Veneto	5,908	5,230	46
Friuli-Venezia Giulia	1,020	933	15
Emilia-Romagna	4,633	4,193	22
Marche	1,199	1,067	9
Tuscany	2,674	2,444	49
Umbria	330	310	9
Lazio	2,720	2,537	59
Abruzzo	398	369	7
Molise	47	37	2
Campania	807	762	35
Puglia	441	430	25
Basilicata	105	105	2
Calabria	105	96	12
Sicily	468	444	14
Sardinia	505	482	12

€

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

December 2000		Nominal value of receivables assigned			Advances granted	
		of which:			facilities granted	used margin
		Total	with recourse	without recourse		
<b>a. TOTAL</b>		<b>47,663</b>	<b>26,260</b>	<b>21,404</b>	<b>44,689</b>	<b>30,984</b>
	<i>of which: transactions of financial intermediaries</i>	43,392	23,913	19,479	39,587	27,284
	Agricultural, forestry and fishery products	136	124	12	126	81
	Fuel and power products	711	529	182	815	472
	Ores and metals	2,078	571	1,504	1,921	1,611
	Non-metallic minerals and products	424	298	126	292	182
	Chemical products	1,394	596	800	947	749
	Metal products, except transport equipment	2,608	1,425	1,181	2,523	1,679
	Agricultural and industrial machinery	2,306	1,111	1,195	2,742	1,818
	Office and data processing machines, etc.	1,034	693	341	1,241	658
	Electrical goods	6,368	2,446	3,925	6,769	4,914
	Transport equipment	5,846	1,805	4,041	5,329	4,432
	Food and tobacco products	2,012	1,243	769	1,708	1,305
	Textiles, clothing and footwear	1,956	1,282	672	1,522	993
	Paper and paper products	1,245	860	385	978	623
	Rubber and plastic products	1,059	498	562	1,094	707
	Other manufactured products	620	410	211	527	333
	Building and construction	2,571	2,294	275	2,726	1,659
	Wholesale and retail trade services, recovery and repair services	7,890	4,604	3,284	6,438	4,056
	Lodging and catering services	147	130	17	126	89
	Inland transport services	469	397	72	701	354
	Maritime and air transport services	228	223	8	190	151
	Auxiliary transport services	492	300	192	426	273
	Communication services	767	256	511	637	385
	Other market services	5,305	4,167	1,139	4,908	3,452

## 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

## December 2000

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
<b>a. TOTAL</b>	<b>24,616</b>	<b>13,562</b>	<b>11,054</b>	<b>23,080</b>	<b>16,002</b>
<i>of which: transactions of financial intermediaries</i>	<i>22,410</i>	<i>12,350</i>	<i>10,060</i>	<i>20,445</i>	<i>14,091</i>
Agricultural, forestry and fishery products	70	64	6	65	42
Fuel and power products	367	273	94	421	244
Ores and metals	1,073	295	777	992	832
Non-metallic minerals and products	219	154	65	151	94
Chemical products	720	308	413	489	387
Metal products, except transport equipment	1,347	736	610	1,303	867
Agricultural and industrial machinery	1,191	574	617	1,416	939
Office and data processing machines, etc.	534	358	176	641	340
Electrical goods	3,289	1,263	2,027	3,496	2,538
Transport equipment	3,019	932	2,087	2,752	2,289
Food and tobacco products	1,039	642	397	882	674
Textiles, clothing and footwear	1,010	662	347	786	513
Paper and paper products	643	444	199	505	322
Rubber and plastic products	547	257	290	565	365
Other manufactured products	320	212	109	272	172
Building and construction	1,328	1,185	142	1,408	857
Wholesale and retail trade services, recovery and repair services	4,075	2,378	1,696	3,325	2,095
Lodging and catering services	76	67	9	65	46
Inland transport services	242	205	37	362	183
Maritime and air transport services	118	115	4	98	78
Auxiliary transport services	254	155	99	220	141
Communication services	396	132	264	329	199
Other market services	2,740	2,152	588	2,535	1,783

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## 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

December 2000		Nominal value of receivables assigned			Advances granted	
		of which:			facilities granted	used margin
		Total	with recourse	without recourse		
<b>a. TOTAL</b>		<b>52,266</b>	<b>27,679</b>	<b>24,589</b>	<b>49,665</b>	<b>35,259</b>
	<i>of which: transactions of financial intermediaries</i>	47,923	25,288	22,633	44,511	31,499
	Piedmont	10,553	3,954	6,599	9,488	7,641
	Valle d'Aosta	182	132	50	289	153
	Liguria	1,170	757	412	1,317	856
	Lombardy	15,678	8,338	7,340	15,000	9,796
	Trentino-Alto Adige	374	112	261	252	176
	Veneto	2,449	1,518	931	2,037	1,348
	Friuli-Venezia Giulia	685	474	211	800	416
	Emilia-Romagna	4,194	2,788	1,406	3,921	2,641
	Marche	540	356	184	509	323
	Tuscany	2,910	1,458	1,452	2,478	1,807
	Umbria	949	269	680	827	860
	Lazio	7,362	3,751	3,611	7,896	6,101
	Abruzzo	451	250	201	383	254
	Molise	225	76	149	128	145
	Campania	2,018	1,417	602	1,814	1,177
	Puglia	881	728	153	705	457
	Basilicata	292	137	153	304	197
	Calabria	312	273	39	250	182
	Sicily	823	718	105	989	596
	Sardinia	221	174	45	283	132

## 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

## December 2000

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>26,993</b>	<b>14,295</b>	<b>12,699</b>	<b>25,650</b>	<b>18,210</b>
<i>of which: transactions of financial intermediaries</i>	<i>24,750</i>	<i>13,060</i>	<i>11,689</i>	<i>22,988</i>	<i>16,268</i>
Piedmont	5,450	2,042	3,408	4,900	3,946
Valle d'Aosta	94	68	26	149	79
Liguria	604	391	213	680	442
Lombardy	8,097	4,306	3,791	7,747	5,059
Trentino-Alto Adige	193	58	135	130	91
Veneto	1,265	784	481	1,052	696
Friuli-Venezia Giulia	354	245	109	413	215
Emilia-Romagna	2,166	1,440	726	2,025	1,364
Marche	279	184	95	263	167
Tuscany	1,503	753	750	1,280	933
Umbria	490	139	351	427	444
Lazio	3,802	1,937	1,865	4,078	3,151
Abruzzo	233	129	104	198	131
Molise	116	39	77	66	75
Campania	1,042	732	311	937	608
Puglia	455	376	79	364	236
Basilicata	151	71	79	157	102
Calabria	161	141	20	129	94
Sicily	425	371	54	511	308
Sardinia	114	90	23	146	68



## 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						
December 2000	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
<b>a. TOTAL</b>	<b>2,015,003</b>	<b>1,368,755</b>	<b>237,379</b>	<b>174,795</b>	<b>336,628</b>	<b>243,908</b>
Piedmont	186,492	122,630	67,150	47,537	80,797	54,289
Valle d'Aosta	3,241	2,126	1,688	999	1,948	1,168
Liguria	33,712	23,458	9,352	6,041	12,413	7,875
Lombardy	674,145	438,548	118,676	85,858	182,699	127,604
Trentino-Alto Adige	43,504	30,647	5,921	3,123	7,993	4,583
Veneto	183,105	122,241	20,679	13,912	29,602	18,166
Friuli-Venezia Giulia	43,762	27,799	14,563	8,388	17,537	10,169
Emilia-Romagna	213,822	140,898	33,463	26,686	43,897	33,250
Marche	43,630	29,127	7,546	4,680	9,612	5,973
Tuscany	109,630	80,754	17,988	14,247	23,619	18,441
Umbria	19,806	14,884	4,542	3,516	6,150	4,498
Lazio	271,829	196,073	131,740	90,211	160,234	110,542
Abruzzo	20,916	14,253	3,698	2,296	5,575	3,541
Molise	3,563	2,697	1,379	1,051	1,834	1,365
Campania	56,866	41,541	17,680	12,485	21,125	14,776
Puglia	34,253	25,878	6,461	5,154	8,407	6,597
Basilicata	6,672	4,843	3,183	2,142	3,729	2,550
Calabria	10,634	8,363	2,521	2,023	3,177	2,478
Sicily	38,205	28,378	9,885	7,491	11,742	8,868
Sardinia	17,217	13,616	4,409	3,418	5,617	4,287

Notes:



## Distribution by customer location (region)

TDB30320

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2000

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
<b>a. TOTAL</b>	<b>1,040,662</b>	<b>706,903</b>	<b>122,596</b>	<b>90,274</b>	<b>173,854</b>	<b>125,968</b>
Piedmont	96,315	63,333	34,680	24,551	41,728	28,038
Valle d'Aosta	1,674	1,098	872	516	1,006	603
Liguria	17,411	12,115	4,830	3,120	6,411	4,067
Lombardy	348,167	226,491	61,291	44,342	94,356	65,902
Trentino-Alto Adige	22,468	15,828	3,058	1,613	4,128	2,367
Veneto	94,566	63,132	10,680	7,185	15,288	9,382
Friuli-Venezia Giulia	22,601	14,357	7,521	4,332	9,057	5,252
Emilia-Romagna	110,430	72,768	17,282	13,782	22,671	17,172
Marche	22,533	15,043	3,897	2,417	4,964	3,085
Tuscany	56,619	41,706	9,290	7,358	12,198	9,524
Umbria	10,229	7,687	2,346	1,816	3,176	2,323
Lazio	140,388	101,263	68,038	46,590	82,754	57,090
Abruzzo	10,802	7,361	1,910	1,186	2,879	1,829
Molise	1,840	1,393	712	543	947	705
Campania	29,369	21,454	9,131	6,448	10,910	7,631
Puglia	17,690	13,365	3,337	2,662	4,342	3,407
Basilicata	3,446	2,501	1,644	1,106	1,926	1,317
Calabria	5,492	4,319	1,302	1,045	1,641	1,280
Sicily	19,731	14,656	5,105	3,869	6,064	4,580
Sardinia	8,892	7,032	2,277	1,765	2,901	2,214

€

Notes:

## Distribution by size of bank

TDB30340		Banks				
Source: Central Credit Register Stocks in billions of lire						
December 2000	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
<b>a. TOTAL</b>						
Facilities granted	<b>2,015,003</b>	686,650	432,131	399,875	267,048	229,297
Used margin	<b>1,368,755</b>	465,532	293,165	270,522	174,442	165,092
<b>b. FIRST 10 BORROWERS</b>						
Facilities granted	<b>172,305</b>	70,343	64,575	21,797	21,446	33,370
Used margin	<b>131,781</b>	55,896	55,358	19,047	12,698	26,258
<b>c. FIRST 20 BORROWERS</b>						
Facilities granted	<b>235,648</b>	100,392	83,507	31,073	27,729	40,966
Used margin	<b>178,071</b>	79,958	72,205	25,098	18,290	33,639
<b>d. FIRST 50 BORROWERS</b>						
Facilities granted	<b>326,170</b>	148,415	111,004	52,213	39,554	48,356
Used margin	<b>253,316</b>	118,589	96,508	36,183	26,618	40,362
<b>e. FIRST 100 BORROWERS</b>						
Facilities granted	<b>417,634</b>	187,526	135,947	68,091	47,983	54,055
Used margin	<b>323,256</b>	149,056	114,013	46,798	32,704	45,043

Notes:

## Distribution by size of bank

TDB30340

Banks

Source: Central Credit Register  
Stocks in millions of euros

## December 2000

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
<b>a. TOTAL</b>						
Facilities granted	<b>1,040,662</b>	354,625	223,177	206,518	137,919	118,422
Used margin	<b>706,903</b>	240,427	151,407	139,713	90,092	85,263
<b>b. FIRST 10 BORROWERS</b>						
Facilities granted	<b>88,988</b>	36,329	33,350	11,257	11,076	17,234
Used margin	<b>68,059</b>	28,868	28,590	9,837	6,558	13,561
<b>c. FIRST 20 BORROWERS</b>						
Facilities granted	<b>121,702</b>	51,848	43,128	16,048	14,321	21,157
Used margin	<b>91,966</b>	41,295	37,291	12,962	9,446	17,373
<b>d. FIRST 50 BORROWERS</b>						
Facilities granted	<b>168,453</b>	76,650	57,329	26,966	20,428	24,974
Used margin	<b>130,827</b>	61,246	49,842	18,687	13,747	20,845
<b>e. FIRST 100 BORROWERS</b>						
Facilities granted	<b>215,690</b>	96,849	70,211	35,166	24,781	27,917
Used margin	<b>166,948</b>	76,981	58,883	24,169	16,890	23,263



Notes:

## Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register  
 Stocks in billions of lire  
 Percentages

December 2000		Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total used margin
a.	<b>TOTAL</b>	<b>1,115,659</b>	<b>53.01</b>	<b>58.90</b>	<b>74.03</b>	<b>80.79</b>	<b>1,368,755</b>
	General government	5,608	77.24	82.88	91.86	94.75	104,167
	Financial companies	3,934	41.96	57.44	90.30	95.79	264,498
	Non-financial companies	449,871	36.35	43.69	64.09	73.97	828,387
	<i>of which: industry</i>	<i>149,852</i>	<i>36.31</i>	<i>44.16</i>	<i>66.31</i>	<i>76.36</i>	<i>373,156</i>
	building	64,481	26.43	33.14	53.87	65.42	91,082
	services	225,078	38.15	44.78	63.70	73.25	349,197
	Producer households	154,946	10.82	14.94	31.75	43.20	50,515
	Consumer households and nec	477,858	14.34	17.73	29.60	37.92	114,302

Notes:

## Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

## December 2000

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total used margin
a. <b>TOTAL</b>	<b>1,115,659</b>	<b>53.01</b>	<b>58.90</b>	<b>74.03</b>	<b>80.79</b>	<b>706,903</b>
General government	5,608	77.24	82.88	91.86	94.75	53,798
Financial companies	3,934	41.96	57.44	90.30	95.79	136,602
Non-financial companies	449,871	36.35	43.69	64.09	73.97	427,826
<i>of which:</i> industry	149,852	36.31	44.16	66.31	76.36	192,719
building	64,481	26.43	33.14	53.87	65.42	47,040
services	225,078	38.15	44.78	63.70	73.25	180,345
Producer households	154,946	10.82	14.94	31.75	43.20	26,089
Consumer households and nec	477,858	14.34	17.73	29.60	37.92	59,032

€

Notes:

## Distribution by customer location (region)

TDB30390						Banks
Source: Central Credit Register Stocks in billions of lire Percentages						
December 2000	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
<b>a. TOTAL</b>	<b>570,826</b>	<b>33.33</b>	<b>41.15</b>	<b>62.46</b>	<b>73.29</b>	<b>106,783</b>
Piedmont	35,525	27.00	34.70	57.83	70.58	4,794
Valle d'Aosta	1,058	26.28	32.77	57.18	70.74	161
Liguria	15,044	32.46	40.27	63.00	74.40	2,240
Lombardy	70,409	32.59	41.21	63.79	74.64	14,818
Trentino-Alto Adige	4,289	23.47	32.69	58.55	72.48	736
Veneto	27,974	28.73	37.40	60.81	72.61	5,743
Friuli-Venezia Giulia	9,186	22.96	30.36	54.09	67.36	1,152
Emilia-Romagna	32,928	30.41	39.24	62.15	73.73	5,600
Marche	14,095	22.41	29.32	52.71	65.81	2,023
Tuscany	40,632	27.63	34.54	56.76	69.34	5,255
Umbria	7,457	29.52	36.82	58.75	70.34	1,226
Lazio	66,710	42.47	51.56	72.10	80.39	20,116
Abruzzo	14,410	27.93	36.03	59.70	71.63	2,353
Molise	2,664	26.84	35.67	61.60	73.50	523
Campania	51,999	34.92	42.76	63.91	74.57	9,550
Puglia	43,202	38.01	45.89	66.10	75.72	8,628
Basilicata	9,121	21.15	29.09	54.76	67.14	1,663
Calabria	25,509	20.55	27.83	51.82	64.74	3,965
Sicily	78,615	27.84	33.71	53.92	65.90	12,468
Sardinia	19,999	29.51	37.66	59.74	70.90	3,766

Notes:

## Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

## December 2000

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
<b>a. TOTAL</b>	<b>570,826</b>	<b>33.33</b>	<b>41.15</b>	<b>62.46</b>	<b>73.29</b>	<b>55,149</b>
Piedmont	35,525	27.00	34.70	57.83	70.58	2,476
Valle d'Aosta	1,058	26.28	32.77	57.18	70.74	83
Liguria	15,044	32.46	40.27	63.00	74.40	1,157
Lombardy	70,409	32.59	41.21	63.79	74.64	7,653
Trentino-Alto Adige	4,289	23.47	32.69	58.55	72.48	380
Veneto	27,974	28.73	37.40	60.81	72.61	2,966
Friuli-Venezia Giulia	9,186	22.96	30.36	54.09	67.36	595
Emilia-Romagna	32,928	30.41	39.24	62.15	73.73	2,892
Marche	14,095	22.41	29.32	52.71	65.81	1,045
Tuscany	40,632	27.63	34.54	56.76	69.34	2,714
Umbria	7,457	29.52	36.82	58.75	70.34	633
Lazio	66,710	42.47	51.56	72.10	80.39	10,389
Abruzzo	14,410	27.93	36.03	59.70	71.63	1,215
Molise	2,664	26.84	35.67	61.60	73.50	270
Campania	51,999	34.92	42.76	63.91	74.57	4,932
Puglia	43,202	38.01	45.89	66.10	75.72	4,456
Basilicata	9,121	21.15	29.09	54.76	67.14	859
Calabria	25,509	20.55	27.83	51.82	64.74	2,048
Sicily	78,615	27.84	33.71	53.92	65.90	6,439
Sardinia	19,999	29.51	37.66	59.74	70.90	1,945

€

Notes:

## Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register  
 Stocks in billions of lire  
 Percentages

December 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.	<b>TOTAL</b>	<b>570,826</b>	<b>33.33</b>	<b>41.15</b>	<b>62.46</b>	<b>73.29</b>	<b>106,783</b>
	General government	48	46.58	46.58	74.31	83.84	74
	Financial companies	1,193	22.87	37.23	69.32	81.59	2,577
	Non-financial companies	112,977	28.99	37.65	62.63	74.27	62,162
	<i>of which: industry</i>	32,463	25.28	33.67	59.29	71.69	18,000
	building	17,402	29.69	38.04	64.11	76.08	17,366
	services	60,333	28.65	36.87	60.62	72.20	23,779
	Producer households	103,097	12.99	18.29	39.38	53.53	16,565
	Consumer households and nec	336,707	15.51	21.19	43.89	59.12	22,741

Notes:



## Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

## December 2000

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
<b>a. TOTAL</b>	<b>570,826</b>	<b>33.33</b>	<b>41.15</b>	<b>62.46</b>	<b>73.29</b>	<b>55,149</b>
General government	48	46.58	46.58	74.31	83.84	38
Financial companies	1,193	22.87	37.23	69.32	81.59	1,331
Non-financial companies	112,977	28.99	37.65	62.63	74.27	32,104
<i>of which:</i> industry	32,463	25.28	33.67	59.29	71.69	9,296
building	17,402	29.69	38.04	64.11	76.08	8,969
services	60,333	28.65	36.87	60.62	72.20	12,281
Producer households	103,097	12.99	18.29	39.38	53.53	8,555
Consumer households and nec	336,707	15.51	21.19	43.89	59.12	11,745

€

Notes:

## Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register  
Stocks in billions of lire

December 2000		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>a.</b>	<b>TOTAL</b>	<b>2,015,003</b>	<b>1,368,755</b>	<b>1,212,334</b>	<b>361,360</b>	<b>281,106</b>	<b>928,965</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>897,591</b>	<b>586,763</b>	<b>414,121</b>	<b>140,933</b>	<b>101,584</b>	<b>315,246</b>
	Piedmont	186,492	122,630	96,571	27,387	20,186	74,740
	Valle d'Aosta	3,241	2,126	3,092	720	567	2,505
	Liguria	33,712	23,458	30,991	8,676	6,814	25,328
	Lombardy	674,145	438,548	283,467	104,148	74,018	212,673
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>484,193</b>	<b>321,583</b>	<b>361,903</b>	<b>94,362</b>	<b>75,152</b>	<b>272,435</b>
	Trentino-Alto Adige	43,504	30,647	48,510	14,731	11,515	39,934
	Veneto	183,105	122,241	138,989	35,482	28,678	102,465
	Friuli-Venezia Giulia	43,762	27,799	30,203	8,072	6,748	22,813
	Emilia-Romagna	213,822	140,898	144,201	36,075	28,211	107,223
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>444,893</b>	<b>320,838</b>	<b>252,233</b>	<b>70,240</b>	<b>59,490</b>	<b>196,941</b>
	Marche	43,630	29,127	40,671	8,382	6,452	29,744
	Tuscany	109,630	80,754	99,063	21,491	18,244	74,889
	Umbria	19,806	14,884	18,488	4,192	3,660	13,813
	Lazio	271,829	196,073	94,011	36,173	31,133	78,495
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>132,904</b>	<b>97,574</b>	<b>123,657</b>	<b>36,946</b>	<b>29,820</b>	<b>95,534</b>
	Abruzzo	20,916	14,253	17,512	3,805	2,964	12,786
	Molise	3,563	2,697	3,047	637	544	2,283
	Campania	56,866	41,541	45,521	18,896	14,989	35,620
	Puglia	34,253	25,878	38,281	9,079	7,606	29,648
	Basilicata	6,672	4,843	5,213	1,245	1,096	3,995
	Calabria	10,634	8,363	14,083	3,282	2,624	11,202
<b>f.</b>	<b>ISLANDS</b>	<b>55,420</b>	<b>41,994</b>	<b>60,420</b>	<b>18,879</b>	<b>15,058</b>	<b>48,809</b>
	Sicily	38,205	28,378	42,761	13,507	10,444	34,595
	Sardinia	17,217	13,616	17,659	5,371	4,614	14,214

Notes:

## Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>192,252</b>	<b>136,284</b>	<b>143,853</b>	<b>265,792</b>	<b>178,700</b>	<b>88,792</b>	<b>1,195,600</b>	<b>772,665</b>	<b>50,724</b>
<b>76,430</b>	<b>52,965</b>	<b>48,557</b>	<b>114,071</b>	<b>72,240</b>	<b>31,120</b>	<b>566,158</b>	<b>359,972</b>	<b>19,198</b>
16,323	10,347	11,243	18,158	11,422	6,691	124,622	80,675	3,897
366	269	328	366	246	182	1,787	1,044	77
3,166	2,327	3,013	4,169	2,839	1,683	17,701	11,478	967
56,574	40,021	33,973	91,376	57,736	22,564	422,047	266,775	14,257
<b>53,935</b>	<b>37,595</b>	<b>45,547</b>	<b>70,312</b>	<b>45,557</b>	<b>27,866</b>	<b>265,585</b>	<b>163,280</b>	<b>16,055</b>
9,525	7,133	5,695	7,263	5,021	2,149	11,986	6,976	732
20,602	14,299	18,262	28,012	18,697	11,704	99,007	60,567	6,558
3,096	2,196	3,491	4,843	3,236	2,367	27,751	15,618	1,532
20,714	13,966	18,099	30,192	18,604	11,646	126,841	80,117	7,233
<b>38,083</b>	<b>28,591</b>	<b>28,049</b>	<b>51,596</b>	<b>38,946</b>	<b>17,340</b>	<b>284,974</b>	<b>193,813</b>	<b>9,903</b>
5,102	3,400	5,337	6,618	4,339	3,491	23,528	14,936	2,099
11,594	8,791	11,418	16,048	11,306	7,841	60,495	42,412	4,915
2,161	1,717	2,298	2,837	2,037	1,465	10,615	7,472	912
19,225	14,683	8,996	26,093	21,262	4,543	190,337	128,992	1,977
<b>16,212</b>	<b>11,534</b>	<b>14,903</b>	<b>21,560</b>	<b>15,674</b>	<b>8,925</b>	<b>58,187</b>	<b>40,549</b>	<b>4,295</b>
2,083	1,566	2,190	3,538	2,554	1,532	11,488	7,170	1,004
451	347	403	563	407	241	1,909	1,402	120
6,136	4,117	5,360	7,579	5,327	3,123	24,256	17,111	1,418
4,484	3,268	4,550	7,104	5,245	2,777	13,585	9,757	1,306
802	589	707	949	703	375	3,677	2,453	136
2,254	1,648	1,693	1,826	1,437	877	3,272	2,655	311
<b>7,592</b>	<b>5,600</b>	<b>6,797</b>	<b>8,254</b>	<b>6,283</b>	<b>3,541</b>	<b>20,697</b>	<b>15,053</b>	<b>1,273</b>
4,891	3,570	4,796	5,532	4,159	2,455	14,272	10,204	915
2,701	2,029	2,001	2,722	2,124	1,086	6,423	4,848	358

## Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register  
Stocks in millions of euros

## December 2000

		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	<b>TOTAL</b>	<b>1,040,662</b>	<b>706,903</b>	<b>1,212,334</b>	<b>186,627</b>	<b>145,179</b>	<b>928,965</b>
b.	<b>NORTH-WEST ITALY</b>	<b>463,567</b>	<b>303,038</b>	<b>414,121</b>	<b>72,786</b>	<b>52,464</b>	<b>315,246</b>
	Piedmont	96,315	63,333	96,571	14,144	10,425	74,740
	Valle d'Aosta	1,674	1,098	3,092	372	293	2,505
	Liguria	17,411	12,115	30,991	4,481	3,519	25,328
	Lombardy	348,167	226,491	283,467	53,788	38,227	212,673
c.	<b>NORTH-EAST ITALY</b>	<b>250,065</b>	<b>166,084</b>	<b>361,903</b>	<b>48,734</b>	<b>38,813</b>	<b>272,435</b>
	Trentino-Alto Adige	22,468	15,828	48,510	7,608	5,947	39,934
	Veneto	94,566	63,132	138,989	18,325	14,811	102,465
	Friuli-Venezia Giulia	22,601	14,357	30,203	4,169	3,485	22,813
	Emilia-Romagna	110,430	72,768	144,201	18,631	14,570	107,223
d.	<b>CENTRAL ITALY</b>	<b>229,768</b>	<b>165,699</b>	<b>252,233</b>	<b>36,276</b>	<b>30,724</b>	<b>196,941</b>
	Marche	22,533	15,043	40,671	4,329	3,332	29,744
	Tuscany	56,619	41,706	99,063	11,099	9,422	74,889
	Umbria	10,229	7,687	18,488	2,165	1,890	13,813
	Lazio	140,388	101,263	94,011	18,682	16,079	78,495
e.	<b>SOUTHERN ITALY</b>	<b>68,639</b>	<b>50,393</b>	<b>123,657</b>	<b>19,081</b>	<b>15,401</b>	<b>95,534</b>
	Abruzzo	10,802	7,361	17,512	1,965	1,531	12,786
	Molise	1,840	1,393	3,047	329	281	2,283
	Campania	29,369	21,454	45,521	9,759	7,741	35,620
	Puglia	17,690	13,365	38,281	4,689	3,928	29,648
	Basilicata	3,446	2,501	5,213	643	566	3,995
	Calabria	5,492	4,319	14,083	1,695	1,355	11,202
f.	<b>ISLANDS</b>	<b>28,622</b>	<b>21,688</b>	<b>60,420</b>	<b>9,750</b>	<b>7,777</b>	<b>48,809</b>
	Sicily	19,731	14,656	42,761	6,976	5,394	34,595
	Sardinia	8,892	7,032	17,659	2,774	2,383	14,214

Notes:

## Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
<b>99,290</b>	<b>70,385</b>	<b>143,853</b>	<b>137,270</b>	<b>92,291</b>	<b>88,792</b>	<b>617,476</b>	<b>399,048</b>	<b>50,724</b>
<b>39,473</b>	<b>27,354</b>	<b>48,557</b>	<b>58,913</b>	<b>37,309</b>	<b>31,120</b>	<b>292,396</b>	<b>185,910</b>	<b>19,198</b>
8,430	5,344	11,243	9,378	5,899	6,691	64,362	41,665	3,897
189	139	328	189	127	182	923	539	77
1,635	1,202	3,013	2,153	1,466	1,683	9,142	5,928	967
29,218	20,669	33,973	47,192	29,818	22,564	217,969	137,778	14,257
<b>27,855</b>	<b>19,416</b>	<b>45,547</b>	<b>36,313</b>	<b>23,528</b>	<b>27,866</b>	<b>137,163</b>	<b>84,327</b>	<b>16,055</b>
4,919	3,684	5,695	3,751	2,593	2,149	6,190	3,603	732
10,640	7,385	18,262	14,467	9,656	11,704	51,133	31,280	6,558
1,599	1,134	3,491	2,501	1,671	2,367	14,332	8,066	1,532
10,698	7,213	18,099	15,593	9,608	11,646	65,508	41,377	7,233
<b>19,668</b>	<b>14,766</b>	<b>28,049</b>	<b>26,647</b>	<b>20,114</b>	<b>17,340</b>	<b>147,177</b>	<b>100,096</b>	<b>9,903</b>
2,635	1,756	5,337	3,418	2,241	3,491	12,151	7,714	2,099
5,988	4,540	11,418	8,288	5,839	7,841	31,243	21,904	4,915
1,116	887	2,298	1,465	1,052	1,465	5,482	3,859	912
9,929	7,583	8,996	13,476	10,981	4,543	98,301	66,619	1,977
<b>8,373</b>	<b>5,957</b>	<b>14,903</b>	<b>11,135</b>	<b>8,095</b>	<b>8,925</b>	<b>30,051</b>	<b>20,942</b>	<b>4,295</b>
1,076	809	2,190	1,827	1,319	1,532	5,933	3,703	1,004
233	179	403	291	210	241	986	724	120
3,169	2,126	5,360	3,914	2,751	3,123	12,527	8,837	1,418
2,316	1,688	4,550	3,669	2,709	2,777	7,016	5,039	1,306
414	304	707	490	363	375	1,899	1,267	136
1,164	851	1,693	943	742	877	1,690	1,371	311
<b>3,921</b>	<b>2,892</b>	<b>6,797</b>	<b>4,263</b>	<b>3,245</b>	<b>3,541</b>	<b>10,689</b>	<b>7,774</b>	<b>1,273</b>
2,526	1,844	4,796	2,857	2,148	2,455	7,371	5,270	915
1,395	1,048	2,001	1,406	1,097	1,086	3,317	2,504	358

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

TDB30440		Banks							
Source: Central Credit Register									
December 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	1,055,010	483,013	249,983	139,810	142,439	20,365	15,996	3,404
	of which: 1 facility	778,566	478,771	201,683	60,742	33,136	2,436	1,516	282
	2 facilities	139,316	4,020	46,207	51,993	33,202	2,482	1,199	213
	3-4 facilities	87,188	220	2,076	26,617	50,682	4,845	2,457	291
	more than 4 facilities	49,940	2	17	458	25,419	10,602	10,824	2,618
b.	GENERAL GOVERNMENT	6,469	764	1,251	1,309	2,053	405	490	197
	of which: 1 facility	3,660	759	1,113	827	702	78	138	43
	2 facilities	1,583	5	138	417	810	91	88	34
	3-4 facilities	909	-	-	65	498	181	137	28
	more than 4 facilities	317	-	-	-	43	55	127	92
c.	FINANCIAL COMPANIES	4,272	632	655	650	1,070	326	481	458
	of which: 1 facility	2,377	619	529	412	507	104	127	79
	2 facilities	750	10	115	171	267	58	78	51
	3-4 facilities	544	3	10	64	215	84	110	58
	more than 4 facilities	601	-	1	3	81	80	166	270
d.	NON-FINANCIAL COMPANIES	463,017	103,651	107,449	95,822	120,272	18,679	14,467	2,677
	of which: 1 facility	241,919	102,493	76,886	35,488	24,007	1,906	1,010	129
	2 facilities	98,877	1,135	29,405	38,184	27,016	2,115	908	114
	3-4 facilities	74,791	23	1,158	21,775	45,156	4,370	2,117	192
	more than 4 facilities	47,430	-	-	375	24,093	10,288	10,432	2,242
e.	PRODUCER HOUSEHOLDS	136,863	66,216	41,848	18,960	9,387	341	106	5
	of which: 1 facility	107,450	65,102	32,459	7,691	2,139	44	14	1
	2 facilities	20,532	1,062	8,928	7,798	2,672	54	18	-
	3-4 facilities	7,587	52	452	3,419	3,528	111	22	3
	more than 4 facilities	1,294	-	9	52	1,048	132	52	1
f.	CONSUMER HOUSEHOLDS AND NEC	402,935	286,984	87,216	19,447	8,363	534	346	45
	of which: 1 facility	385,016	285,164	80,546	13,926	4,983	246	139	12
	2 facilities	14,628	1,676	6,237	4,379	2,083	152	91	10
	3-4 facilities	3,007	142	426	1,114	1,153	93	69	10
	more than 4 facilities	284	2	7	28	144	43	47	13

## 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									
December 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	1.64	1.00	1.20	1.80	2.98	5.04	7.19	11.92
	First bank's share of total credit granted (%)	50	99	90	75	61	51	44	39
b.	GENERAL GOVERNMENT								
	Average number of banks per borrower	1.88	1.00	1.11	1.42	2.03	2.97	3.26	5.96
	First bank's share of total credit granted (%)	47	99	95	85	77	72	76	42
c.	FINANCIAL COMPANIES								
	Average number of banks per borrower	3.17	1.02	1.21	1.49	2.09	3.27	4.42	12.48
	First bank's share of total credit granted (%)	48	99	91	84	77	69	62	47
d.	NON-FINANCIAL COMPANIES								
	Average number of banks per borrower	2.25	1.01	1.29	1.90	3.13	5.22	7.57	12.46
	First bank's share of total credit granted (%)	45	99	86	71	59	49	41	31
	of which: industry								
	Average number of banks per borrower	2.86	1.01	1.36	2.11	3.69	6.12	8.59	13.59
	First bank's share of total credit granted (%)	36	99	83	65	49	40	34	26
	of which: building								
	Average number of banks per borrower	1.84	1.01	1.24	1.70	2.46	3.79	5.50	10.52
	First bank's share of total credit granted (%)	65	99	89	77	71	65	59	47
	of which: services								
	Average number of banks per borrower	1.97	1.01	1.27	1.83	2.91	4.75	6.67	10.68
	First bank's share of total credit granted (%)	51	99	87	74	62	54	48	36
e.	PRODUCER HOUSEHOLDS								
	Average number of banks per borrower	1.32	1.01	1.23	1.80	2.70	4.24	5.21	3.80
	First bank's share of total credit granted (%)	80	99	89	75	66	60	58	62
f.	CONSUMER HOUSEHOLDS AND NEC								
	Average number of banks per borrower	1.05	1.00	1.08	1.35	1.64	2.10	2.53	3.75
	First bank's share of total credit granted (%)	93	99	96	89	85	82	79	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

## Distribution by customer sector of economic activity and total credit used

TDB30480

Source: Central Credit Register  
Percentages

	1986	1987	1988	1989	1990	1991
<b>a. TOTAL</b>	<b>1.97</b>	<b>2.04</b>	<b>1.59</b>	<b>1.72</b>	<b>1.69</b>	<b>2.52</b>
up to 250 millions	2.81	2.67	2.33	2.25	2.26	2.53
from 250 millions to 1 billion	4.11	3.88	3.15	2.96	3.15	3.45
more than 1 billion	1.56	1.70	1.27	1.46	1.41	2.38
<b>b. GENERAL GOVERNMENT</b>	<b>0.01</b>	<b>0.41</b>	<b>0.14</b>	<b>0.43</b>	<b>0.01</b>	<b>0.09</b>
up to 250 millions	-	0.14	-	0.08	-	0.06
from 250 millions to 1 billion	-	0.25	0.05	0.07	0.05	0.12
more than 1 billion	0.01	0.42	0.14	0.44	0.01	0.09
<b>c. FINANCIAL COMPANIES</b>	<b>0.38</b>	<b>0.43</b>	<b>0.48</b>	<b>0.46</b>	<b>0.60</b>	<b>2.19</b>
up to 250 millions	1.48	0.98	1.19	0.88	1.11	1.64
from 250 millions to 1 billion	2.18	2.44	3.32	2.17	1.89	2.53
more than 1 billion	0.35	0.40	0.45	0.44	0.59	2.18
<b>d. NON-FINANCIAL COMPANIES</b>	<b>2.01</b>	<b>2.09</b>	<b>1.61</b>	<b>1.82</b>	<b>1.79</b>	<b>2.67</b>
up to 250 millions	2.33	2.31	2.17	1.98	2.11	2.49
from 250 millions to 1 billion	3.03	3.05	2.55	2.34	2.61	2.84
more than 1 billion	1.85	1.95	1.46	1.74	1.67	2.65
<b>e. PRODUCER HOUSEHOLDS</b>	<b>5.13</b>	<b>4.91</b>	<b>3.58</b>	<b>3.32</b>	<b>3.45</b>	<b>3.51</b>
up to 250 millions	2.76	2.49	2.14	2.08	2.09	2.32
from 250 millions to 1 billion	5.62	4.84	3.69	3.55	3.55	3.80
more than 1 billion	8.28	9.21	5.86	4.84	5.16	4.56
<b>f. CONSUMER HOUSEHOLD</b>	<b>7.39</b>	<b>6.80</b>	<b>4.85</b>	<b>4.10</b>	<b>3.95</b>	<b>4.02</b>
up to 250 millions	4.52	4.34	3.35	3.12	2.91	3.00
from 250 millions to 1 billion	11.18	9.80	7.91	6.16	6.57	7.01
more than 1 billion	11.19	10.81	6.54	4.67	4.12	3.88
<b>g. OTHER SECTORS</b>	<b>0.40</b>	<b>0.63</b>	<b>1.48</b>	<b>0.77</b>	<b>0.43</b>	<b>0.30</b>
up to 250 millions	0.32	0.93	0.75	0.56	0.67	0.82
from 250 millions to 1 billion	1.02	1.50	1.83	1.50	0.83	1.09
more than 1 billion	0.30	0.41	1.50	0.68	0.34	0.15

## Notes:

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

Lire: up to 250 millions      Euros: up to 129,114  
 from 250 millions to 1 billion      from 129,114 to 516,457  
 more than 1 billion      more than 516,457



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

1992	1993	1994	1995	1996	1997	1998	1999	2000
<b>2.40</b>	<b>4.31</b>	<b>2.93</b>	<b>3.13</b>	<b>2.78</b>	<b>2.54</b>	<b>1.82</b>	<b>1.55</b>	<b>1.13</b>
2.62	2.92	2.96	2.58	4.33	2.20	1.94	1.73	1.24
3.84	4.61	4.44	4.32	3.96	3.77	3.09	2.60	2.22
2.18	4.41	2.73	3.03	2.54	2.41	1.66	1.41	0.98
<b>0.07</b>	<b>0.64</b>	<b>0.49</b>	<b>0.25</b>	<b>0.02</b>	<b>0.07</b>	<b>0.01</b>	<b>0.06</b>	<b>0.01</b>
0.08	0.03	0.01	0.21	0.12	0.20	0.40	0.03	0.16
0.12	0.17	0.13	0.32	0.15	0.05	0.20	0.04	-
0.07	0.66	0.50	0.25	0.02	0.07	..	0.06	0.01
<b>1.63</b>	<b>4.47</b>	<b>1.29</b>	<b>1.63</b>	<b>2.12</b>	<b>1.62</b>	<b>0.61</b>	<b>0.14</b>	<b>0.13</b>
1.13	1.46	1.35	0.54	0.88	0.68	0.39	0.49	0.53
2.85	3.09	2.57	4.13	1.14	1.81	1.94	1.38	1.18
1.62	4.50	1.28	1.63	2.13	1.62	0.60	0.13	0.13
<b>2.58</b>	<b>4.50</b>	<b>3.39</b>	<b>3.69</b>	<b>2.96</b>	<b>2.94</b>	<b>2.19</b>	<b>1.96</b>	<b>1.42</b>
2.55	2.90	2.98	2.75	3.06	1.96	1.56	1.44	1.35
3.15	3.82	3.57	3.44	3.05	3.19	2.43	2.19	1.98
2.52	4.62	3.38	3.74	2.95	2.94	2.18	1.94	1.36
<b>3.93</b>	<b>5.31</b>	<b>4.59</b>	<b>4.35</b>	<b>4.34</b>	<b>3.78</b>	<b>4.44</b>	<b>3.17</b>	<b>2.69</b>
2.58	2.95	2.86	2.82	3.75	1.86	2.12	1.95	1.58
4.07	4.82	4.48	4.22	3.94	3.55	4.34	3.38	3.04
5.30	8.38	6.45	5.88	5.12	4.93	6.60	3.90	3.13
<b>4.24</b>	<b>5.23</b>	<b>5.13</b>	<b>4.51</b>	<b>7.71</b>	<b>5.53</b>	<b>4.14</b>	<b>3.01</b>	<b>1.80</b>
2.81	3.03	3.19	2.45	6.38	2.92	2.32	1.93	1.09
8.08	9.39	9.67	9.22	8.83	7.72	5.73	3.99	2.59
5.33	10.96	9.15	9.96	9.33	8.28	6.15	4.27	2.46
<b>1.04</b>	<b>4.22</b>	<b>2.08</b>	<b>2.62</b>	<b>0.83</b>	<b>0.35</b>	<b>0.45</b>	<b>1.81</b>	<b>0.32</b>
0.96	1.72	2.83	2.05	2.68	0.42	1.04	0.60	0.40
1.34	2.34	3.51	1.59	1.42	1.47	1.26	1.58	0.87
1.01	4.64	1.74	2.85	0.61	0.19	0.27	1.90	0.23

## Distribution by cohort's year of formation

TDB30530

Source: Central Credit Register  
Percentages

	1987	1988	1989	1990	1991
Cohort formed in 1986	1.68	1.41	1.16	0.99	0.98
Cohort formed in 1987	-	1.42	1.40	1.25	1.21
Cohort formed in 1988	-	-	1.50	1.42	1.36
Cohort formed in 1989	-	-	-	1.35	1.68
Cohort formed in 1990	-	-	-	-	1.58
Cohort formed in 1991	-	-	-	-	-
Cohort formed in 1992	-	-	-	-	-
Cohort formed in 1993	-	-	-	-	-
Cohort formed in 1994	-	-	-	-	-
Cohort formed in 1995	-	-	-	-	-
Cohort formed in 1996	-	-	-	-	-
Cohort formed in 1997	-	-	-	-	-
Cohort formed in 1998	-	-	-	-	-
Cohort formed in 1999	-	-	-	-	-

**Notes:**

The default rates are calculated for each cohort of borrowers according to the number of new defaulters on an adjusted basis and the initial total number of the generation (see the glossary item "Historical default rates for cohorts of borrowers"). The numerators and denominators of each ratio are given only on CD-ROM.

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

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1992	1993	1994	1995	1996	1997	1998	1999	2000
0.91	1.00	0.83	0.65	0.55	0.36	0.29	0.26	0.17
1.11	1.16	0.96	0.80	0.64	0.39	0.30	0.23	0.17
1.27	1.36	1.11	0.89	0.68	0.45	0.33	0.24	0.17
1.50	1.52	1.29	0.98	0.80	0.49	0.35	0.24	0.20
1.77	1.78	1.55	1.16	0.89	0.51	0.38	0.28	0.19
1.62	1.89	1.66	1.30	1.04	0.58	0.39	0.31	0.20
-	1.94	1.94	1.62	1.27	0.66	0.44	0.34	0.25
-	-	1.73	1.60	1.42	0.66	0.46	0.34	0.24
-	-	-	1.38	1.35	0.63	0.48	0.35	0.26
-	-	-	-	1.31	0.56	0.45	0.37	0.26
-	-	-	-	-	1.00	1.14	0.99	0.73
-	-	-	-	-	-	1.50	1.23	0.92
-	-	-	-	-	-	-	1.09	0.93
-	-	-	-	-	-	-	-	0.79



## **Lending and deposit rates**

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

TDB30600		Sample of banks						
Source: Survey of lending rates Percentages								
December 2000		Total	up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 50 bn lire	more than 50 bn lire
a.	<b>TOTAL</b>	<b>6.64</b>	<b>10.32</b>	<b>9.99</b>	<b>9.43</b>	<b>8.34</b>	<b>6.86</b>	<b>5.45</b>
b.	<b>LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES</b>	<b>6.68</b>	<b>10.49</b>	<b>10.18</b>	<b>9.63</b>	<b>8.54</b>	<b>6.98</b>	<b>5.36</b>
	<b>NORTH-WEST ITALY</b>	<b>6.22</b>	<b>10.19</b>	<b>9.93</b>	<b>9.39</b>	<b>8.36</b>	<b>6.80</b>	<b>5.25</b>
	Piedmont	6.59	10.71	10.11	9.55	8.38	6.90	5.51
	Valle d'Aosta	8.10	9.91	10.08	9.84	9.06	7.22	5.73
	Liguria	7.32	10.52	10.47	9.83	8.94	7.44	5.37
	Lombardy	6.07	9.95	9.79	9.28	8.30	6.73	5.19
	<b>NORTH-EAST ITALY</b>	<b>7.02</b>	<b>10.33</b>	<b>9.88</b>	<b>9.29</b>	<b>8.20</b>	<b>6.76</b>	<b>5.51</b>
	Trentino-Alto Adige	7.17	9.47	9.03	8.52	7.85	6.87	5.65
	Veneto	7.25	10.98	10.53	9.91	8.65	6.92	5.36
	Friuli-Venezia Giulia	7.23	10.68	10.08	9.39	8.41	6.94	5.58
	Emilia-Romagna	6.69	9.57	9.13	8.55	7.63	6.53	5.63
	<b>CENTRAL ITALY</b>	<b>6.86</b>	<b>10.70</b>	<b>10.39</b>	<b>9.79</b>	<b>8.66</b>	<b>7.29</b>	<b>5.49</b>
	Marche	6.53	8.76	8.44	8.05	7.13	6.36	5.26
	Tuscany	6.87	10.47	10.15	9.57	8.37	7.00	5.34
	Umbria	7.90	10.21	10.35	9.95	9.09	7.67	5.52
	Lazio	6.87	11.47	11.46	10.78	9.70	7.86	5.57
	<b>SOUTHERN ITALY</b>	<b>8.48</b>	<b>11.11</b>	<b>11.23</b>	<b>10.72</b>	<b>9.65</b>	<b>7.68</b>	<b>6.13</b>
	Abruzzo	7.56	10.97	10.53	10.45	9.16	7.47	5.40
	Molise	9.02	12.14	10.98	10.73	9.82	8.10	7.88
	Campania	8.39	10.96	11.59	10.87	9.72	7.61	6.18
	Puglia	8.47	10.79	10.75	10.37	9.42	7.41	6.42
	Basilicata	8.76	10.58	10.47	10.63	9.45	7.83	5.91
	Calabria	9.90	12.31	11.61	11.14	10.48	8.79	5.65
	<b>ISLANDS</b>	<b>8.46</b>	<b>10.95</b>	<b>10.64</b>	<b>10.36</b>	<b>9.65</b>	<b>8.15</b>	<b>5.39</b>
	Sicily	8.27	11.10	10.71	10.45	9.70	8.19	5.21
	Sardinia	8.98	10.60	10.48	10.16	9.54	8.05	6.73
c.	<b>LENDING IN NON-EURO-AREA CURRENCIES</b>	<b>6.08</b>	<b>4.23</b>	<b>4.03</b>	<b>4.15</b>	<b>4.78</b>	<b>5.67</b>	<b>6.83</b>

## Notes:

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

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

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

TDB30610		Sample of banks						
Source: Survey of lending rates Percentages								
December 2000		Total	up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 50 bn lire	more than 50 bn lire
a.	<b>ITALY</b>	<b>8.27</b>	<b>11.55</b>	<b>11.31</b>	<b>10.99</b>	<b>10.17</b>	<b>8.56</b>	<b>5.86</b>
b.	<b>NORTH-WEST ITALY</b>	<b>7.59</b>	<b>11.08</b>	<b>10.94</b>	<b>10.63</b>	<b>9.90</b>	<b>8.40</b>	<b>5.73</b>
	Piedmont	7.86	11.56	10.96	10.70	9.92	8.41	5.93
	Valle d'Aosta	9.84	10.90	10.60	10.31	10.38	8.34	6.93
	Liguria	8.84	11.89	11.23	10.73	10.10	8.67	5.86
	Lombardy	7.42	10.78	10.89	10.60	9.86	8.37	5.67
c.	<b>NORTH-EAST ITALY</b>	<b>8.75</b>	<b>11.55</b>	<b>11.12</b>	<b>10.79</b>	<b>9.92</b>	<b>8.29</b>	<b>6.21</b>
	Trentino-Alto Adige	8.07	9.90	9.41	9.04	8.46	7.72	6.33
	Veneto	9.41	12.46	12.05	11.73	10.72	8.75	6.38
	Friuli-Venezia Giulia	8.80	11.86	11.35	10.92	10.01	8.46	6.09
	Emilia-Romagna	8.09	10.60	10.28	9.88	9.15	7.81	6.05
d.	<b>CENTRAL ITALY</b>	<b>8.70</b>	<b>11.87</b>	<b>11.63</b>	<b>11.24</b>	<b>10.40</b>	<b>8.79</b>	<b>6.14</b>
	Marche	7.88	10.49	10.30	10.11	9.37	8.07	5.35
	Tuscany	9.13	11.97	11.66	11.41	10.72	9.37	5.82
	Umbria	10.30	11.66	11.67	11.32	10.90	9.97	6.61
	Lazio	8.60	12.13	12.01	11.45	10.46	8.63	6.40
e.	<b>SOUTHERN ITALY</b>	<b>9.91</b>	<b>12.21</b>	<b>12.44</b>	<b>12.06</b>	<b>11.21</b>	<b>9.44</b>	<b>6.16</b>
	Abruzzo	8.28	11.92	11.62	11.91	10.81	9.54	4.98
	Molise	10.18	12.80	11.50	11.46	10.71	8.87	9.72
	Campania	9.93	11.91	12.78	12.28	11.45	9.59	6.38
	Puglia	10.00	12.17	12.21	11.74	10.90	9.09	6.45
	Basilicata	10.46	12.72	11.67	12.05	11.34	8.89	6.79
	Calabria	11.25	13.23	12.55	12.24	11.51	10.01	6.31
f.	<b>ISLANDS</b>	<b>9.06</b>	<b>11.98</b>	<b>11.50</b>	<b>11.19</b>	<b>10.51</b>	<b>9.23</b>	<b>5.34</b>
	Sicily	8.78	12.31	11.71	11.36	10.67	9.28	5.19
	Sardinia	9.97	11.25	10.99	10.77	10.17	9.07	7.89

**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

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

TDC30060

Source: Survey of lending rates  
Percentages

## December 2000

December 2000		Total	Lending in euros and other euro- area currencies	of which:	
				General government	Financial companies
a.	<b>ITALY</b>	<b>6.64</b>	<b>6.68</b>	<b>5.46</b>	<b>5.13</b>
	up to 500 million lire	10.15	10.33	8.26	7.08
	from 500 million to 5 billion lire	8.58	8.79	6.91	7.91
	from 5 billion to 50 billion lire	6.86	6.98	5.05	6.22
	more than 50 billion lire	5.45	5.36	5.46	5.07
b.	<b>NORTH-WEST ITALY</b>	<b>6.26</b>	<b>6.24</b>	<b>5.07</b>	<b>5.07</b>
	up to 500 million lire	9.91	10.06	6.40	5.03
	from 500 million to 5 billion lire	8.40	8.59	6.68	7.78
	from 5 billion to 50 billion lire	6.71	6.80	4.78	6.05
	more than 50 billion lire	5.35	5.22	5.12	5.04
c.	<b>NORTH-EAST ITALY</b>	<b>6.84</b>	<b>6.97</b>	<b>4.50</b>	<b>5.32</b>
	up to 500 million lire	9.80	10.06	4.90	7.59
	from 500 million to 5 billion lire	8.18	8.43	5.58	7.55
	from 5 billion to 50 billion lire	6.61	6.76	3.75	6.13
	more than 50 billion lire	5.62	5.55	4.79	5.23
d.	<b>CENTRAL ITALY</b>	<b>6.80</b>	<b>6.86</b>	<b>5.67</b>	<b>5.19</b>
	up to 500 million lire	10.36	10.53	7.93	10.03
	from 500 million to 5 billion lire	8.71	8.92	7.80	8.42
	from 5 billion to 50 billion lire	7.19	7.32	5.88	6.86
	more than 50 billion lire	5.56	5.55	5.64	5.11
e.	<b>SOUTHERN ITALY</b>	<b>8.24</b>	<b>8.35</b>	<b>5.81</b>	<b>5.48</b>
	up to 500 million lire	11.18	11.29	9.57	9.96
	from 500 million to 5 billion lire	9.74	9.88	6.68	8.67
	from 5 billion to 50 billion lire	7.47	7.57	5.35	6.16
	more than 50 billion lire	5.98	5.92	5.74	5.30
f.	<b>ISLANDS</b>	<b>7.83</b>	<b>7.92</b>	<b>6.32</b>	<b>5.72</b>
	up to 500 million lire	10.61	10.73	6.42	11.57
	from 500 million to 5 billion lire	9.67	9.85	8.35	8.51
	from 5 billion to 50 billion lire	7.82	7.97	7.02	7.26
	more than 50 billion lire	5.45	5.33	5.46	5.22

## Notes:

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

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



## Sample of banks

Non-financial companies	of which:			Producer households	Consumer households and nec	Lending in non-euro-area currencies
	industry	building	services			
<b>7.14</b>	<b>6.69</b>	<b>8.44</b>	<b>7.35</b>	<b>9.33</b>	<b>8.36</b>	<b>6.08</b>
10.50	10.16	10.76	10.65	10.61	9.83	4.12
8.80	8.50	9.24	8.94	9.30	8.28	4.68
7.03	6.75	7.93	7.14	7.79	6.72	5.67
5.64	5.47	6.81	5.70	5.38	6.67	6.83
<b>6.84</b>	<b>6.54</b>	<b>8.29</b>	<b>6.93</b>	<b>8.51</b>	<b>8.21</b>	<b>6.54</b>
10.30	10.06	10.62	10.37	10.26	9.57	4.57
8.63	8.38	9.12	8.72	8.85	8.09	4.97
6.86	6.64	7.76	6.97	7.19	6.49	5.82
5.49	5.43	6.67	5.45	5.33	7.07	7.19
<b>7.08</b>	<b>6.63</b>	<b>7.97</b>	<b>7.50</b>	<b>9.44</b>	<b>8.31</b>	<b>5.45</b>
10.04	9.63	10.33	10.27	10.54	9.92	3.65
8.40	8.18	8.81	8.48	9.16	8.26	4.01
6.78	6.62	7.26	6.89	7.53	6.78	5.31
5.72	5.52	6.62	6.03	::	6.17	6.25
<b>7.30</b>	<b>6.68</b>	<b>8.54</b>	<b>7.54</b>	<b>9.86</b>	<b>8.54</b>	<b>5.72</b>
10.67	10.22	10.63	10.95	10.81	9.96	4.33
8.94	8.49	9.32	9.20	9.39	8.32	5.07
7.36	6.97	8.35	7.42	8.33	6.89	5.91
5.86	5.43	7.13	6.11	-	7.49	5.97
<b>8.47</b>	<b>7.85</b>	<b>9.24</b>	<b>8.83</b>	<b>10.50</b>	<b>8.48</b>	<b>6.15</b>
11.56	11.46	11.69	11.67	11.42	10.30	3.72
9.90	9.76	10.11	10.00	10.24	9.00	5.25
7.67	7.24	8.49	7.92	8.47	6.95	6.19
6.16	5.89	6.77	6.36	-	::	6.84
<b>7.76</b>	<b>7.18</b>	<b>9.84</b>	<b>7.67</b>	<b>10.01</b>	<b>9.25</b>	<b>5.69</b>
11.14	11.32	11.45	11.03	10.52	9.99	4.13
9.96	9.81	10.00	10.12	9.75	8.95	3.60
8.01	7.76	8.97	7.96	9.22	7.60	4.06
5.33	5.44	::	5.20	-	-	7.40

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
December 2000		Total	General govern- ment	Financial com- panies	Non- financial companies	of which			Producer house- holds	Con- sumer house- holds and nec
						industry	building	services		
a.	TOTAL	6.64	5.46	5.23	7.05	6.64	8.34	7.25	9.09	7.81
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	6.68	5.46	5.13	7.14	6.69	8.44	7.35	9.33	8.36
	NORTH-WEST ITALY	6.22	5.07	5.12	6.84	6.51	8.43	6.94	8.49	8.16
	Piedmont	6.59	5.28	5.32	7.06	6.67	8.58	7.28	9.85	8.82
	Valle d'Aosta	8.10	::	5.35	8.21	7.01	9.01	8.89	10.36	8.83
	Liguria	7.32	6.75	5.34	7.38	6.83	8.75	7.41	10.29	9.65
	Lombardy	6.07	4.61	5.08	6.72	6.45	8.32	6.79	7.97	7.91
	NORTH-EAST ITALY	7.02	4.52	5.12	7.08	6.65	7.86	7.49	9.51	8.36
	Trentino-Alto Adige	7.17	5.18	4.98	7.15	6.72	7.47	7.17	8.64	8.13
	Veneto	7.25	3.77	4.89	7.39	6.96	8.28	7.79	10.21	8.71
	Friuli-Venezia Giulia	7.23	5.98	5.28	7.36	6.89	8.48	7.94	9.71	9.10
	Emilia-Romagna	6.69	5.14	5.43	6.67	6.28	7.38	7.12	8.82	7.95
	CENTRAL ITALY	6.86	5.67	5.06	7.24	6.63	8.49	7.48	9.86	8.66
	Marche	6.53	5.16	5.04	6.67	6.29	7.82	7.04	8.46	7.64
	Tuscany	6.87	5.26	5.06	7.25	7.00	8.53	7.27	9.68	8.50
	Umbria	7.90	::	7.30	7.71	7.07	9.37	8.05	10.31	9.03
	Lazio	6.87	5.82	5.06	7.33	6.42	8.52	7.63	10.92	9.03
	SOUTHERN ITALY	8.48	5.80	5.87	8.60	8.09	9.28	8.83	10.49	8.35
	Abruzzo	7.56	::	5.05	7.40	6.60	7.94	8.82	10.35	9.24
	Molise	9.02	6.94	9.46	8.94	8.72	9.51	9.06	10.98	7.76
	Campania	8.39	5.93	5.88	8.67	8.21	9.78	8.71	10.98	8.33
	Puglia	8.47	5.76	4.99	8.57	8.56	8.69	8.57	9.84	7.99
	Basilicata	8.76	::	::	8.68	8.58	9.34	8.60	10.39	8.02
	Calabria	9.90	5.32	5.75	10.18	9.91	10.70	10.15	11.01	9.88
	ISLANDS	8.46	6.32	5.67	8.45	8.62	9.85	8.01	9.98	9.25
	Sicily	8.27	5.92	5.56	8.26	8.73	10.14	7.69	9.91	9.12
	Sardinia	8.98	7.50	6.11	8.96	8.39	9.40	9.21	10.21	9.95
c.	LENDING IN NON-EURO- AREA CURRENCIES	6.08	-	8.25	6.01	6.19	4.95	5.79	3.40	2.98

Notes:

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

TDB30620

Sample of banks

Source: Survey of lending rates  
Percentages

## December 2000

	Total	up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 50 bn lire	more than 50 bn lire
<b>a. ON TOTAL OUTSTANDING AT END OF PERIOD</b>							
<b>ITALY</b>	<b>6.07</b>	<b>6.08</b>	<b>6.32</b>	<b>6.55</b>	<b>6.38</b>	<b>6.01</b>	<b>5.86</b>
North-West Italy	6.01	6.09	6.37	6.57	6.36	5.92	5.64
North-East Italy	5.90	6.04	6.23	6.43	6.24	5.91	5.27
Central Italy	6.33	5.99	6.23	6.60	6.42	6.07	6.46
Southern Italy	5.85	6.29	6.58	6.82	6.66	6.47	5.58
Islands	6.50	6.33	6.50	6.62	6.74	6.47	6.39
<b>b. ON AMOUNT DISBURSED IN THE QUARTER</b>							
<b>ITALY</b>	<b>5.85</b>	<b>5.91</b>	<b>6.38</b>	<b>6.40</b>	<b>6.32</b>	<b>5.63</b>	<b>5.50</b>
North-West Italy	5.79	6.15	6.34	6.63	6.40	6.10	5.28
North-East Italy	6.02	6.07	6.14	6.00	6.37	5.91	5.81
Central Italy	5.55	5.36	6.42	6.26	6.05	5.06	5.38
Southern Italy	6.38	6.72	6.91	6.96	6.60	6.12	6.00
Islands	6.54	6.75	6.92	7.74	7.04	6.41	::

## 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

## December 2000

	Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
					industry	building	services		
<b>a. ON TOTAL OUTSTANDING AT END OF PERIOD</b>									
<b>ITALY</b>	<b>6.07</b>	<b>6.55</b>	<b>5.15</b>	<b>6.16</b>	<b>5.98</b>	<b>6.21</b>	<b>6.28</b>	<b>6.49</b>	<b>5.96</b>
North-West Italy	6.01	5.30	5.18	6.22	6.05	5.94	6.46	6.49	5.96
North-East Italy	5.90	5.28	5.29	6.01	5.90	6.16	6.07	6.36	5.89
Central Italy	6.33	7.43	4.38	6.12	5.89	6.33	6.19	6.45	5.94
Southern Italy	5.85	6.96	5.30	6.42	6.39	6.59	6.29	6.70	6.14
Islands	6.51	6.41	5.34	6.70	6.54	6.72	6.72	6.93	6.17
<b>b. ON AMOUNT DISBURSED IN THE QUARTER</b>									
<b>ITALY</b>	<b>5.85</b>	<b>5.67</b>	<b>5.18</b>	<b>5.80</b>	<b>5.65</b>	<b>6.13</b>	<b>5.80</b>	<b>6.48</b>	<b>6.23</b>
North-West Italy	5.79	5.72	5.20	5.87	5.82	6.36	5.80	6.52	6.15
North-East Italy	6.03	6.48	5.23	6.02	6.12	6.31	5.86	6.23	5.99
Central Italy	5.55	5.59	4.77	5.33	4.80	5.75	5.47	6.39	6.39
Southern Italy	6.38	::	::	6.49	6.03	6.61	6.75	6.85	6.69
Islands	6.54	-	::	6.83	6.34	7.20	6.76	7.10	6.58

## 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					
December 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	7.23	6.19	5.87	6.20
	Agricultural, forestry and fishery products	7.96	6.25	6.41	6.24
	Fuel and power products	5.49	5.70	5.57	5.70
	Ores and metals	5.91	5.68	5.61	5.69
	Non-metallic minerals and products	7.08	6.00	5.84	6.01
	Chemical products	5.99	5.84	5.49	5.85
	Metal products, except transport equipment	7.23	6.29	6.78	6.26
	Agricultural and industrial machinery	6.99	6.02	5.71	6.03
	Office and data processing machines, etc.	6.43	6.03	5.40	6.08
	Electrical goods	6.77	5.87	3.76	6.00
	Transport equipment	7.05	6.40	5.87	6.42
	Food and tobacco products	6.59	5.91	5.75	5.92
	extiles, clothing and footwear	7.00	6.11	5.97	6.11
	Paper and paper products	6.75	6.02	5.73	6.03
	Rubber and plastic products	6.76	6.17	5.99	6.17
	Other manufactured products	7.60	6.17	5.94	6.17
	Building and construction	8.56	6.23	6.17	6.23
	Wholesale and retail trade services, recovery and repair services	7.77	6.38	6.01	6.40
	Lodging and catering services	8.47	6.33	6.01	6.33
	Inland transport services	8.14	6.29	6.00	6.30
	Maritime and air transport services	6.09	5.44	5.82	5.44
	Auxiliary transport services	7.46	6.55	6.92	6.54
	Communication services	5.61	6.27	5.32	6.35
	Other market services	7.13	6.28	5.75	6.30

## 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									
December 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	12.12	10.49	9.30	8.45	7.71	7.10	6.57	
	NORTH-WEST ITALY	11.90	10.26	9.01	8.13	7.42	6.87	6.44	
	Piedmont	12.34	10.49	9.08	8.21	7.42	6.92	6.42	
	Valle d'Aosta	11.94	10.47	9.50	8.41	7.63	7.16	6.48	
	Liguria	12.81	11.01	9.69	8.84	8.28	7.57	7.14	
	Lombardy	11.64	10.11	8.93	8.05	7.37	6.82	6.41	
	NORTH-EAST ITALY	11.90	10.17	9.04	8.23	7.45	6.88	6.39	
	Trentino-Alto Adige	10.74	9.62	8.80	8.10	7.53	6.89	6.48	
	Veneto	13.29	11.17	9.75	8.77	7.79	7.10	6.43	
	Friuli-Venezia Giulia	12.47	10.33	9.18	8.33	7.60	6.78	6.71	
	Emilia-Romagna	10.41	9.06	8.22	7.60	7.09	6.70	6.30	
	CENTRAL ITALY	12.50	10.91	9.75	9.02	8.38	7.74	7.01	
	Marche	10.92	9.56	8.67	8.05	7.10	6.75	6.16	
	Tuscany	12.37	10.78	9.51	8.77	8.17	7.46	6.85	
	Umbria	11.80	10.73	9.66	9.03	8.68	8.00	6.72	
	Lazio	14.00	12.35	11.05	10.11	9.32	8.29	7.25	
	SOUTHERN ITALY	13.08	11.68	10.52	9.57	8.86	8.21	7.52	
	Abruzzo	12.27	10.82	9.85	9.04	8.06	7.89	7.27	
	Molise	13.17	11.14	10.43	9.81	9.47	8.74	7.36	
	Campania	13.76	12.25	10.91	9.84	8.99	7.97	7.37	
	Puglia	12.66	11.35	10.14	9.17	8.64	8.33	7.69	
	Basilicata	12.33	11.18	10.12	8.78	8.77	8.29	6.77	
	Calabria	13.04	11.81	10.88	10.17	9.71	9.24	9.24	
	ISLANDS	12.33	11.10	10.34	9.86	9.65	8.97	7.92	
	Sicily	12.34	11.18	10.38	9.80	9.61	9.02	7.62	
	Sardinia	12.26	10.91	10.25	10.02	9.72	8.86	8.52	
	b.	MEDIUM AND LONG-TERM LOAN FACILITIES							
		Total outstanding at end of period	6.31	6.54	6.58	6.42	6.22	5.99	5.74
of which: amount disbursed in the quarter		6.50	6.65	6.67	6.47	6.32	6.09	5.84	

## 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										
December 2000		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	2.66	4.11	3.64	2.70	2.81	2.46	2.68	1.98	2.39
b.	NORTH-WEST ITALY	2.62	4.10	3.47	2.74	2.86	2.48	2.68	1.93	2.25
	Piedmont	2.51	4.39	3.41	2.70	2.77	2.19	2.73	1.83	2.21
	Valle d'Aosta	2.51	4.62	3.83	2.79	2.13	3.56	2.56	1.54	2.00
	Liguria	2.16	3.17	3.21	2.42	2.47	2.26	2.43	1.84	2.03
	Lombardy	2.70	3.97	3.49	2.77	2.91	2.55	2.69	1.98	2.30
c.	NORTH-EAST ITALY	2.58	4.04	3.64	2.77	2.86	2.68	2.71	2.06	2.36
	Trentino-Alto Adige	2.83	5.42	3.26	2.98	3.49	2.49	2.52	2.75	2.52
	Veneto	2.64	3.94	4.01	2.76	2.78	2.65	2.77	2.09	2.39
	Friuli-Venezia Giulia	2.57	4.42	3.68	2.83	2.80	2.83	2.86	1.99	2.20
	Emilia-Romagna	2.50	3.54	3.09	2.76	2.90	2.69	2.63	2.03	2.36
d.	CENTRAL ITALY	3.05	4.36	4.16	2.87	2.88	2.60	2.92	2.26	2.75
	Marche	2.78	4.46	3.89	3.13	3.40	2.70	2.72	2.22	2.64
	Tuscany	3.02	3.59	3.98	2.73	2.67	2.95	2.73	2.42	3.07
	Umbria	2.83	4.36	3.07	2.37	2.54	1.95	2.23	2.26	2.90
	Lazio	3.12	4.43	4.19	2.92	2.85	2.43	3.04	2.10	2.51
e.	SOUTHERN ITALY	2.23	3.53	2.12	2.10	2.24	1.99	2.05	1.76	2.23
	Abruzzo	2.32	3.11	2.08	2.28	2.44	1.80	2.09	2.04	2.36
	Molise	2.27	2.92	4.16	2.30	2.35	2.47	2.15	1.59	2.26
	Campania	2.16	3.28	1.57	1.97	2.19	1.82	1.88	1.74	2.19
	Puglia	2.35	3.83	3.43	2.28	2.29	2.45	2.24	1.82	2.34
	Basilicata	2.42	6.70	3.00	2.40	2.75	1.98	1.99	1.61	2.28
	Calabria	2.20	3.54	4.12	2.10	1.37	1.60	2.38	1.67	2.11
f.	ISLANDS	2.32	3.68	3.43	2.24	2.44	1.71	2.33	1.81	2.22
	Sicily	2.27	3.54	3.45	2.02	2.36	1.48	2.06	1.75	2.24
	Sardinia	2.41	3.83	3.36	2.53	2.56	2.05	2.67	1.88	2.19

## 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

December 2000		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	<b>ITALY</b>	<b>2.66</b>	<b>4.11</b>	<b>3.64</b>	<b>2.70</b>	<b>2.81</b>	<b>2.46</b>	<b>2.68</b>	<b>1.98</b>	<b>2.39</b>
	from 20 to 250 million lire	1.91	2.76	1.88	1.46	1.41	1.32	1.51	1.54	1.99
	from 250 million to 1 billion lire	2.80	3.37	2.42	2.16	2.17	1.99	2.19	2.69	3.14
	more than 1 billion lire	3.74	4.23	3.68	3.44	3.47	3.35	3.43	3.75	4.06
b.	<b>NORTH-WEST ITALY</b>	<b>2.65</b>	<b>4.14</b>	<b>3.53</b>	<b>2.72</b>	<b>2.82</b>	<b>2.45</b>	<b>2.69</b>	<b>1.93</b>	<b>2.26</b>
	from 20 to 250 million lire	1.75	3.14	1.88	1.40	1.36	1.26	1.45	1.45	1.81
	from 250 million to 1 billion lire	2.74	3.78	2.34	2.11	2.12	1.98	2.13	2.68	3.12
	more than 1 billion lire	3.62	4.21	3.56	3.39	3.42	3.32	3.37	3.75	4.02
c.	<b>NORTH-EAST ITALY</b>	<b>2.51</b>	<b>4.06</b>	<b>3.14</b>	<b>2.77</b>	<b>2.90</b>	<b>2.67</b>	<b>2.67</b>	<b>2.05</b>	<b>2.32</b>
	from 20 to 250 million lire	1.89	2.85	2.02	1.57	1.50	1.40	1.64	1.57	1.96
	from 250 million to 1 billion lire	2.88	3.44	2.44	2.37	2.32	2.23	2.44	2.90	3.19
	more than 1 billion lire	3.62	4.27	3.21	3.54	3.62	3.62	3.43	3.91	3.83
d.	<b>CENTRAL ITALY</b>	<b>3.05</b>	<b>4.36</b>	<b>4.19</b>	<b>2.88</b>	<b>2.89</b>	<b>2.63</b>	<b>2.93</b>	<b>2.25</b>	<b>2.75</b>
	from 20 to 250 million lire	2.19	2.80	1.89	1.63	1.60	1.55	1.66	1.82	2.27
	from 250 million to 1 billion lire	2.95	3.40	2.66	2.25	2.30	2.03	2.25	2.79	3.25
	more than 1 billion lire	4.10	4.42	4.24	3.60	3.51	3.39	3.69	3.78	4.26
e.	<b>SOUTHERN ITALY</b>	<b>2.26</b>	<b>3.49</b>	<b>2.67</b>	<b>2.17</b>	<b>2.40</b>	<b>2.03</b>	<b>2.04</b>	<b>1.77</b>	<b>2.24</b>
	from 20 to 250 million lire	1.87	2.46	1.75	1.11	1.04	0.99	1.18	1.38	1.97
	from 250 million to 1 billion lire	2.67	2.92	2.35	1.77	1.73	1.65	1.84	2.44	3.03
	more than 1 billion lire	3.35	3.67	2.71	3.07	3.23	3.10	2.92	3.47	3.77
f.	<b>ISLANDS</b>	<b>2.32</b>	<b>3.67</b>	<b>3.40</b>	<b>2.29</b>	<b>2.47</b>	<b>1.73</b>	<b>2.38</b>	<b>1.81</b>	<b>2.23</b>
	from 20 to 250 million lire	1.94	2.28	1.48	1.31	1.28	1.14	1.39	1.54	2.01
	from 250 million to 1 billion lire	2.64	3.13	2.32	1.89	1.88	1.76	1.96	2.44	2.92
	more than 1 billion lire	3.63	3.86	3.76	3.20	3.44	2.31	3.29	3.54	3.87

## 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

December 2000

	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>2.56</b>	<b>2.61</b>	<b>2.62</b>	<b>2.76</b>	<b>1.99</b>	<b>2.08</b>
Agricultural, forestry and fishery products	2.05	1.90	2.13	2.58	1.80	1.59
Fuel and power products	3.23	3.50	3.46	2.47	3.42	2.71
Ores and metals	2.69	2.82	2.47	2.62	1.53	3.50
Non-metallic minerals and products	2.78	2.78	3.16	2.56	2.05	2.43
Chemical products	3.10	3.20	3.07	2.98	2.47	2.13
Metal products, except transport equipment	2.33	2.27	2.44	2.50	2.05	2.07
Agricultural and industrial machinery	2.79	2.78	2.91	2.74	2.15	1.68
Office and data processing machines, etc.	2.65	2.97	2.48	1.85	1.58	1.59
Electrical goods	2.68	2.69	2.93	2.66	1.67	1.24
Transport equipment	3.31	2.97	3.71	3.81	1.99	1.45
Food and tobacco products	2.90	3.49	2.33	3.12	2.28	2.31
Textiles, clothing and footwear	2.63	2.60	2.63	2.92	1.70	1.90
Paper and paper products	2.68	2.58	2.97	2.81	1.71	3.10
Rubber and plastic products	2.67	2.56	2.58	2.84	3.19	1.90
Other manufactured products	2.23	2.37	2.14	2.45	1.57	1.59
Building and construction	2.32	2.31	2.51	2.55	1.86	1.70
Wholesale and retail trade services, recovery and repair services	2.20	2.30	2.31	2.31	1.70	1.85
Lodging and catering services	2.13	2.25	2.11	2.15	1.71	2.16
Inland transport services	2.73	2.71	2.43	3.47	1.92	1.96
Maritime and air transport services	3.07	2.43	2.91	3.75	2.45	2.96
Auxiliary transport services	2.85	2.83	3.08	2.55	3.00	2.95
Communication services	3.40	2.98	3.55	3.90	1.13	3.05
Other market services	2.71	2.68	2.83	2.92	2.20	2.38

Notes:

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

TDB30710		Sample of banks						
Source: Survey of deposit rates Percentages								
December 2000		Total	up to 50 mn lire	50 mn to 100 mn lire	100 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	more than 1 bn lire
a.	<b>ITALY</b>	<b>2.31</b>	<b>1.33</b>	<b>1.55</b>	<b>1.80</b>	<b>2.10</b>	<b>2.38</b>	<b>3.49</b>
b.	<b>NORTH-WEST ITALY</b>	<b>2.27</b>	<b>1.20</b>	<b>1.42</b>	<b>1.69</b>	<b>2.01</b>	<b>2.32</b>	<b>3.33</b>
	Piedmont	1.99	1.10	1.31	1.58	1.95	2.27	3.32
	Valle d'Aosta	2.07	0.95	1.11	1.54	1.84	2.74	4.16
	Liguria	1.88	1.22	1.48	1.77	2.08	2.38	3.12
	Lombardy	2.39	1.23	1.45	1.72	2.02	2.32	3.34
c.	<b>NORTH-EAST ITALY</b>	<b>2.13</b>	<b>1.32</b>	<b>1.55</b>	<b>1.80</b>	<b>2.15</b>	<b>2.48</b>	<b>3.32</b>
	Trentino-Alto Adige	2.42	1.40	1.69	1.93	2.34	2.64	3.94
	Veneto	2.17	1.29	1.52	1.79	2.14	2.45	3.51
	Friuli-Venezia Giulia	2.37	1.43	1.61	1.79	2.10	2.44	3.88
	Emilia-Romagna	2.02	1.33	1.56	1.81	2.16	2.50	2.92
d.	<b>CENTRAL ITALY</b>	<b>2.77</b>	<b>1.64</b>	<b>1.87</b>	<b>2.09</b>	<b>2.34</b>	<b>2.55</b>	<b>3.92</b>
	Marche	2.39	1.60	1.81	2.02	2.31	2.62	4.03
	Tuscany	2.36	1.76	1.93	2.10	2.35	2.57	3.61
	Umbria	2.34	1.84	1.99	2.13	2.34	2.62	3.51
	Lazio	2.98	1.55	1.82	2.08	2.33	2.51	3.97
e.	<b>SOUTHERN ITALY</b>	<b>1.77</b>	<b>1.19</b>	<b>1.36</b>	<b>1.57</b>	<b>1.84</b>	<b>2.10</b>	<b>3.00</b>
	Abruzzo	1.90	1.40	1.65	1.78	2.06	2.18	2.67
	Molise	1.87	1.15	1.37	1.69	2.18	2.40	3.43
	Campania	1.69	1.16	1.32	1.52	1.77	2.05	2.66
	Puglia	1.92	1.25	1.48	1.71	2.01	2.20	3.41
	Basilicata	2.05	1.14	1.32	1.56	2.07	2.77	4.52
	Calabria	1.77	1.11	1.23	1.41	1.66	1.88	3.58
f.	<b>ISLANDS</b>	<b>1.96</b>	<b>1.30</b>	<b>1.50</b>	<b>1.71</b>	<b>1.99</b>	<b>2.30</b>	<b>3.33</b>
	Sicily	1.82	1.22	1.44	1.68	1.95	2.20	3.07
	Sardinia	2.20	1.43	1.60	1.78	2.07	2.47	3.65

## 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

**G.3.7.1**
**EFFECTIVE DEPOSIT RATES**
**Distribution by branch location (region) and customer segment of economic activity**

TDB30720					Sample of banks					
Source: Survey of deposit rates Percentages										
December 2000		Total	General government	Financial compa- nies	Non- financial compa- nies	of which:			Producer house- holds	Consum- er house- holds and nec
						industry	building	services		
a.	ITALY	2.53	3.92	2.91	3.01	3.10	2.95	2.94	2.02	2.21
b.	NORTH-WEST ITALY	2.21	3.84	2.75	2.78	2.92	2.67	2.68	1.76	1.74
	Piedmont	2.20	3.88	2.99	2.68	2.74	2.51	2.64	1.78	1.76
	Valle d'Aosta	2.18	3.76	3.87	2.71	2.02	3.46	2.58	1.34	1.71
	Liguria	1.92	3.00	2.81	2.50	2.53	2.48	2.49	1.77	1.74
	Lombardy	2.24	3.89	2.69	2.82	2.98	2.72	2.70	1.75	1.73
c.	NORTH-EAST ITALY	3.01	4.10	2.73	3.45	3.48	3.38	3.44	2.51	2.84
	Trentino-Alto Adige	2.91	4.94	3.14	3.23	3.71	2.83	2.75	2.02	2.28
	Veneto	2.60	3.90	3.71	3.01	2.98	3.22	3.00	1.96	2.33
	Friuli-Venezia Giulia	3.33	4.19	3.89	3.82	3.96	3.80	3.69	3.25	3.02
	Emilia-Romagna	3.20	4.04	2.07	3.66	3.67	3.42	3.70	2.78	3.15
d.	CENTRAL ITALY	2.98	4.29	3.81	3.23	3.18	3.30	3.19	2.16	2.67
	Marche	2.61	4.35	3.37	3.29	3.53	3.17	2.82	2.20	2.28
	Tuscany	2.83	3.40	3.45	2.85	2.76	3.09	2.86	2.29	2.82
	Umbria	2.46	3.58	3.36	2.62	2.69	2.15	2.64	2.10	2.27
	Lazio	3.11	4.41	3.84	3.41	3.38	3.38	3.37	2.01	2.63
e.	SOUTHERN ITALY	1.91	3.35	1.50	2.36	2.59	2.03	2.22	1.69	1.65
	Abruzzo	2.06	2.62	1.96	2.86	3.21	2.08	2.44	1.83	1.78
	Molise	2.29	3.10	4.90	3.48	2.60	2.72	2.37	1.67	1.98
	Campania	1.86	3.20	1.19	2.08	2.40	1.75	1.96	1.59	1.58
	Puglia	2.02	3.93	3.41	2.61	2.73	2.56	2.59	1.88	1.77
	Basilicata	1.84	5.39	1.55	2.40	2.44	2.25	2.16	1.46	1.59
	Calabria	1.76	3.36	2.17	2.13	1.60	1.75	2.33	1.56	1.50
f.	ISLANDS	2.08	3.61	3.29	2.48	2.63	1.87	2.56	1.75	1.65
	Sicily	1.93	3.73	3.35	2.27	2.50	1.62	2.33	1.71	1.65
	Sardinia	2.35	3.54	2.58	2.72	2.77	2.15	2.81	1.80	1.67

**Note:**

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

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

TDB30730

Sample of banks

Source: Survey of deposit rates  
Percentages

December 2000		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	<b>ITALY</b>	<b>2.53</b>	<b>3.92</b>	<b>2.91</b>	<b>3.01</b>	<b>3.10</b>	<b>2.95</b>	<b>2.94</b>	<b>2.02</b>	<b>2.21</b>
	from 20 to 250 million lire	1.90	3.52	3.50	2.60	2.81	2.19	2.49	1.65	1.79
	from 250 million to 1 billion lire	2.86	3.45	2.78	2.49	2.46	2.46	2.51	2.63	3.03
	more than 1 billion lire	3.49	4.00	2.89	3.59	3.61	3.78	3.53	3.59	3.89
b.	<b>NORTH-WEST ITALY</b>	<b>2.20</b>	<b>3.88</b>	<b>2.74</b>	<b>2.77</b>	<b>2.91</b>	<b>2.52</b>	<b>2.68</b>	<b>1.76</b>	<b>1.73</b>
	from 20 to 250 million lire	1.59	3.65	3.49	2.16	2.50	1.78	1.93	1.44	1.48
	from 250 million to 1 billion lire	2.54	3.63	2.69	2.30	2.31	2.08	2.32	2.45	2.67
	more than 1 billion lire	3.00	3.99	2.72	3.36	3.43	3.42	3.29	3.31	3.24
c.	<b>NORTH-EAST ITALY</b>	<b>3.01</b>	<b>4.10</b>	<b>2.67</b>	<b>3.44</b>	<b>3.46</b>	<b>3.49</b>	<b>3.42</b>	<b>2.51</b>	<b>2.84</b>
	from 20 to 250 million lire	2.47	3.81	3.00	3.34	3.32	2.94	3.43	2.02	2.29
	from 250 million to 1 billion lire	3.39	3.70	3.04	2.97	2.75	3.33	3.06	3.18	3.56
	more than 1 billion lire	3.86	4.24	2.63	3.89	3.95	4.25	3.71	3.97	4.19
d.	<b>CENTRAL ITALY</b>	<b>2.99</b>	<b>4.26</b>	<b>3.85</b>	<b>3.25</b>	<b>3.21</b>	<b>3.31</b>	<b>3.21</b>	<b>2.16</b>	<b>2.67</b>
	from 20 to 250 million lire	2.25	3.16	3.94	2.62	2.91	2.35	2.36	1.87	2.20
	from 250 million to 1 billion lire	2.96	3.42	2.85	2.50	2.59	2.29	2.48	2.66	3.14
	more than 1 billion lire	4.05	4.33	3.88	3.91	3.76	3.99	3.94	3.43	4.07
e.	<b>SOUTHERN ITALY</b>	<b>1.93</b>	<b>3.32</b>	<b>1.35</b>	<b>2.46</b>	<b>2.70</b>	<b>2.04</b>	<b>2.32</b>	<b>1.70</b>	<b>1.66</b>
	from 20 to 250 million lire	1.41	2.75	2.27	1.83	1.99	1.22	1.66	1.38	1.37
	from 250 million to 1 billion lire	2.36	2.99	2.46	2.12	2.18	1.80	2.19	2.17	2.43
	more than 1 billion lire	3.26	3.38	1.23	3.21	3.38	3.02	3.12	3.30	3.49
f.	<b>ISLANDS</b>	<b>2.07</b>	<b>3.60</b>	<b>3.38</b>	<b>2.51</b>	<b>2.65</b>	<b>2.07</b>	<b>2.56</b>	<b>1.75</b>	<b>1.65</b>
	from 20 to 250 million lire	1.49	3.51	1.58	1.87	2.13	1.78	1.85	1.49	1.42
	from 250 million to 1 billion lire	2.52	3.18	2.75	2.11	2.12	1.90	2.20	2.31	2.52
	more than 1 billion lire	3.52	3.67	3.59	3.26	3.39	2.81	3.28	3.51	3.31

## Note:

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

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

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

TDB30740

Sample of banks

Source: Survey of deposit rates  
Percentages

December 2000

	Total	North- West	North- East	Centre	South	Islands
<b>a. TOTAL</b>	<b>2.81</b>	<b>2.61</b>	<b>3.25</b>	<b>3.04</b>	<b>2.11</b>	<b>2.20</b>
Agricultural, forestry and fishery products	2.32	1.77	2.50	3.19	2.03	1.64
Fuel and power products	3.76	3.72	4.08	3.47	3.86	3.41
Ores and metals	3.00	3.04	3.33	2.91	1.72	3.32
Non-metallic minerals and products	2.99	2.96	3.44	2.65	2.07	2.24
Chemical products	3.05	2.83	3.61	3.02	3.60	2.36
Metal products, except transport equipment	2.49	2.30	2.87	2.66	1.78	2.12
Agricultural and industrial machinery	3.20	2.72	3.52	3.82	2.70	1.56
Office and data processing machines, etc.	2.86	2.94	3.26	2.24	1.62	1.66
Electrical goods	2.92	2.81	3.44	2.81	1.75	1.32
Transport equipment	3.46	3.09	3.99	3.70	1.82	1.75
Food and tobacco products	3.11	2.72	3.71	3.25	2.24	2.43
Textiles, clothing and footwear	2.72	2.63	3.00	2.82	2.05	2.22
Paper and paper products	3.36	3.41	3.73	3.06	1.93	2.50
Rubber and plastic products	2.72	2.47	2.74	3.22	3.32	2.51
Other manufactured products	2.50	2.47	2.71	2.61	1.86	1.64
Building and construction	2.75	2.46	3.16	3.18	1.94	1.82
Wholesale and retail trade services, recovery and repair services	2.43	2.33	2.96	2.44	1.91	1.93
Lodging and catering services	2.44	2.10	3.05	2.32	1.67	2.08
Inland transport services	2.83	2.69	3.10	3.30	2.05	1.98
Maritime and air transport services	3.01	2.39	2.72	3.70	2.50	2.64
Auxiliary transport services	2.93	2.79	3.28	2.59	3.26	3.10
Communication services	3.12	2.79	3.06	3.86	1.30	3.61
Other market services	2.91	2.58	3.47	3.22	2.06	2.50

Note:

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

TDB30750		Sample of banks						
Source: Survey of deposit rates Percentages								
December 2000		Total	up to 50 mn lire	50 mn to 100 mn lire	100 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	more than 1 bn lire
a.	<b>ITALY</b>	<b>2.22</b>	<b>1.36</b>	<b>1.58</b>	<b>1.88</b>	<b>2.24</b>	<b>2.58</b>	<b>3.25</b>
b.	<b>NORTH-WEST ITALY</b>	<b>2.04</b>	<b>1.21</b>	<b>1.43</b>	<b>1.76</b>	<b>2.13</b>	<b>2.47</b>	<b>2.89</b>
	Piedmont	2.00	1.22	1.44	1.74	2.15	2.58	3.01
	Valle d'Aosta	1.89	1.04	1.16	1.60	2.07	2.88	3.95
	Liguria	1.84	1.32	1.56	1.91	2.19	2.47	3.12
	Lombardy	2.07	1.19	1.42	1.75	2.13	2.44	2.85
c.	<b>NORTH-EAST ITALY</b>	<b>2.20</b>	<b>1.43</b>	<b>1.67</b>	<b>1.98</b>	<b>2.36</b>	<b>2.74</b>	<b>3.26</b>
	Trentino-Alto Adige	2.84	1.53	1.82	2.25	2.97	3.49	4.38
	Veneto	2.26	1.38	1.62	1.92	2.29	2.73	3.78
	Friuli-Venezia Giulia	2.58	1.58	1.75	1.96	2.28	2.62	4.12
	Emilia-Romagna	1.99	1.43	1.70	2.02	2.40	2.71	2.44
d.	<b>CENTRAL ITALY</b>	<b>2.72</b>	<b>1.70</b>	<b>1.89</b>	<b>2.16</b>	<b>2.47</b>	<b>2.76</b>	<b>3.94</b>
	Marche	2.49	1.69	1.91	2.25	2.60	3.05	4.27
	Tuscany	2.33	1.77	1.95	2.18	2.49	2.78	3.52
	Umbria	2.41	1.86	2.04	2.26	2.55	2.86	3.89
	Lazio	2.91	1.65	1.84	2.14	2.44	2.71	4.00
e.	<b>SOUTHERN ITALY</b>	<b>1.96</b>	<b>1.25</b>	<b>1.44</b>	<b>1.67</b>	<b>1.99</b>	<b>2.31</b>	<b>3.22</b>
	Abruzzo	1.94	1.41	1.68	1.94	2.24	2.36	3.20
	Molise	1.90	1.19	1.40	1.79	2.28	2.58	3.85
	Campania	1.92	1.23	1.39	1.61	1.89	2.26	3.03
	Puglia	2.09	1.29	1.57	1.84	2.21	2.43	3.76
	Basilicata	2.14	1.24	1.39	1.68	2.29	2.86	4.84
	Calabria	1.91	1.23	1.36	1.60	1.87	2.09	3.17
f.	<b>ISLANDS</b>	<b>2.33</b>	<b>1.36</b>	<b>1.63</b>	<b>1.92</b>	<b>2.33</b>	<b>2.71</b>	<b>3.60</b>
	Sicily	2.24	1.34	1.65	1.98	2.35	2.64	3.69
	Sardinia	2.45	1.38	1.61	1.84	2.30	2.78	3.52

## Notes:

Lire: up to 50 millions  
 from 50 to 100 millions  
 from 100 to 250 millions  
 from 250 to 500 millions  
 from 500 millions 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

	Oct. 2000	Nov. 2000	Dec. 2000
<b>a. TOTAL</b>	<b>345,322</b>	<b>353,311</b>	<b>-</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>47,732</b>	<b>47,732</b>	<b>-</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>58,052</b>	<b>55,533</b>	<b>-</b>
Receivables from the IMF	7,644	7,544	-
Securities (other than shares)	44,019	41,182	-
Reverse operations	85	219	-
Other claims	6,305	6,588	-
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>4,772</b>	<b>7,538</b>	<b>-</b>
Financial counterparties	4,772	7,538	-
of which: securities (other than shares)	428	476	-
reverse operations	-	-	-
other claims	4,344	7,061	-
General government	-	-	-
Other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>207</b>	<b>-</b>	<b>-</b>
Claims on non-euro-area EU central banks	207	-	-
Securities (other than shares)	-	-	-
Reverse operations	-	-	-
Other claims	-	-	-
<b>f. LENDING TO FINANCIAL SECTOR COUNTERPARTIES IN THE EURO AREA</b>	<b>33,651</b>	<b>40,953</b>	<b>-</b>
Main refinancing operations	33,643	40,945	-
Longer-term refinancing operations	7	7	-
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	-	-	-
Credits related to margin calls	..	..	-
Other claims	1	1	-
<b>g. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	<b>2,987</b>	<b>2,987</b>	<b>-</b>
<b>h. GENERAL GOVERNMENT DEBT</b>	<b>78,635</b>	<b>78,635</b>	<b>-</b>



TDB40600

Bank of Italy

	Oct. 2000	Nov. 2000	Dec. 2000
<i>(cont.)</i>			
<b>i. INTRA-EUROSISTEM CLAIMS</b>	<b>15,862</b>	<b>15,862</b>	<b>-</b>
Participating interest in the ECB	1,442	1,442	-
Claims deriving from the transfer of foreign reserves to the ECB	14,420	14,420	-
Other claims (net)	-	-	-
<b>l. ITEMS TO BE SETTLED</b>	<b>2</b>	<b>2</b>	<b>-</b>
<b>m. OTHER ASSETS</b>	<b>97,431</b>	<b>97,558</b>	<b>-</b>
Euro-area coins	5	10	-
UIC endowment fund	500	500	-
Investments of reserves and provisions (including shares)	55,847	56,031	-
Intangible fixed assets	81	82	-
Deferred charges	21	21	-
Tangible fixed assets (net of depreciation)	3,843	3,850	-
Accrued income and prepaid expenses	2,216	2,186	-
Sundry	34,918	34,877	-
<b>n. EXPENSE FOR THE YEAR</b>	<b>5,993</b>	<b>6,512</b>	<b>-</b>
<b>t. MEMORANDUM ACCOUNTS</b>	<b>2,831,882</b>	<b>2,803,717</b>	<b>-</b>

**Notes:** The data for December 2000 will be published in one of the next issues since the layout of the table is being modified.

TDB40600

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	Oct. 2000	Nov. 2000	Dec. 2000
<b>a. TOTAL</b>	<b>178,344</b>	<b>182,470</b>	<b>-</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>24,651</b>	<b>24,651</b>	<b>-</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>29,982</b>	<b>28,680</b>	<b>-</b>
Receivables from the IMF	3,948	3,896	-
Securities (other than shares)	22,734	21,269	-
Reverse operations	44	113	-
Other claims	3,256	3,402	-
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>2,464</b>	<b>3,893</b>	<b>-</b>
Financial counterparties	2,464	3,893	-
of which: securities (other than shares)	221	246	-
reverse operations	-	-	-
other claims	2,243	3,647	-
General government	-	-	-
Other counterparties	-	-	-
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>107</b>	<b>-</b>	<b>-</b>
Claims on non-euro-area EU central banks	107	-	-
Securities (other than shares)	-	-	-
Reverse operations	-	-	-
Other claims	-	-	-
<b>f. LENDING TO FINANCIAL SECTOR COUNTERPARTIES IN THE EURO AREA</b>	<b>17,379</b>	<b>21,150</b>	<b>-</b>
Main refinancing operations	17,375	21,146	-
Longer-term refinancing operations	4	4	-
Fine-tuning reverse operations	-	-	-
Structural reverse operations	-	-	-
Marginal lending facility	-	-	-
Credits related to margin calls	..	..	-
Other claims	..	1	-
<b>g. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	<b>1,542</b>	<b>1,542</b>	<b>-</b>
<b>h. GENERAL GOVERNMENT DEBT</b>	<b>40,611</b>	<b>40,611</b>	<b>-</b>

TDB40600

Bank of Italy

	Oct. 2000	Nov. 2000	Dec. 2000
(cont.)			
<b>i. INTRA-EUROSISTEM CLAIMS</b>	<b>8,192</b>	<b>8,192</b>	<b>-</b>
Participating interest in the ECB	745	745	-
Claims deriving from the transfer of foreign reserves to the ECB	7,448	7,448	-
Other claims (net)	-	-	-
<b>l. ITEMS TO BE SETTLED</b>	<b>1</b>	<b>1</b>	<b>-</b>
<b>m. OTHER ASSETS</b>	<b>50,319</b>	<b>50,384</b>	<b>-</b>
Euro-area coins	3	5	-
UIC endowment fund	258	258	-
Investments of reserves and provisions (including shares)	28,843	28,938	-
Intangible fixed assets	42	42	-
Deferred charges	11	11	-
Tangible fixed assets (net of depreciation)	1,985	1,988	-
Accrued income and prepaid expenses	1,145	1,129	-
Sundry	18,033	18,013	-
<b>n. EXPENSE FOR THE YEAR</b>	<b>3,095</b>	<b>3,363</b>	<b>-</b>
<b>t. MEMORANDUM ACCOUNTS</b>	<b>1,462,545</b>	<b>1,447,999</b>	<b>-</b>



**Notes:** The data for December 2000 will be published in one of the next issues since the layout of the table is being modified.

TDB40610

Bank of Italy

Source: Bank of Italy  
Stocks in billions of lire

	Oct. 2000	Nov. 2000	Dec. 2000
<b>a. TOTAL</b>	<b>345,322</b>	<b>353,311</b>	<b>-</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>131,685</b>	<b>132,984</b>	<b>-</b>
<b>c. LIABILITIES TO EURO-AREA FINANCIAL SECTOR COUNTERPARTIES IN EURO</b>	<b>12,893</b>	<b>14,118</b>	<b>-</b>
Current accounts (covering the minimum reserve system)	12,891	14,112	-
Deposit facility	2	6	-
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	..	-	-
<b>d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>48,086</b>	<b>49,670</b>	<b>-</b>
General government	47,708	49,655	-
of which: Treasury payments account	43,730	48,594	-
sinking fund for the redemption of government securities	3,963	1,036	-
other liabilities	16	25	-
Other counterparties	378	15	-
<b>e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>12,433</b>	<b>45</b>	<b>-</b>
Liabilities to non-euro-area EU central banks	12,399	..	-
Other liabilities	34	44	-
<b>f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>..</b>	<b>..</b>	<b>-</b>
Financial sector counterparties	..	..	-
General government	-	-	-
Other counterparties	-	-	-
<b>g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>110</b>	<b>244</b>	<b>-</b>
Deposits and balances	29	29	-
Other liabilities	81	215	-
<b>h. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>2,011</b>	<b>2,011</b>	<b>-</b>
<b>i. INTRA-EUROSISTEM LIABILITIES</b>	<b>11,767</b>	<b>27,152</b>	<b>-</b>
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other liabilities (net)	11,767	27,152	-

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Bank of Italy

	Oct. 2000	Nov. 2000	Dec. 2000
<i>(cont.)</i>			
<b>I. ITEMS TO BE SETTLED</b>	<b>33</b>	<b>32</b>	<b>-</b>
<b>m. OTHER LIABILITIES</b>	<b>5,173</b>	<b>4,953</b>	<b>-</b>
Bank of Italy drafts	1,256	1,073	-
Cashier's department services	..	..	-
Accrued expenses and deferred income	61	61	-
Sundry	3,856	3,818	-
<b>n. PROVISIONS</b>	<b>16,539</b>	<b>16,539</b>	<b>-</b>
Provisions for specific risks	6,984	6,984	-
Sundry staff-related provisions	9,555	9,555	-
<b>o. REVALUATION ACCOUNTS</b>	<b>56,963</b>	<b>56,963</b>	<b>-</b>
<b>p. PROVISION FOR GENERAL RISKS</b>	<b>17,616</b>	<b>17,616</b>	<b>-</b>
<b>q. CAPITAL AND RESERVES</b>	<b>20,230</b>	<b>20,230</b>	<b>-</b>
Capital	..	..	-
Ordinary and extraordinary reserves	14,069	14,069	-
Other reserves	6,161	6,161	-
<b>r. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>s. INCOME FOR THE YEAR</b>	<b>9,783</b>	<b>10,754</b>	<b>-</b>
<b>t. MEMORANDUM ACCOUNTS</b>	<b>2,831,882</b>	<b>2,803,717</b>	<b>-</b>

**Notes:** The data for December 2000 will be published in one of the next issues since the layout of the table is being modified.

TDB40610

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	Oct. 2000	Nov. 2000	Dec. 2000
<b>a. TOTAL</b>	<b>178,344</b>	<b>182,470</b>	<b>-</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>68,010</b>	<b>68,681</b>	<b>-</b>
<b>c. LIABILITIES TO EURO-AREA FINANCIAL SECTOR COUNTERPARTIES IN EURO</b>	<b>6,659</b>	<b>7,291</b>	<b>-</b>
Current accounts (covering the minimum reserve system)	6,658	7,288	-
Deposit facility	1	3	-
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	..	-	-
<b>d. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>24,835</b>	<b>25,653</b>	<b>-</b>
General government	24,639	25,645	-
of which: Treasury payments account	22,585	25,097	-
sinking fund for the redemption of government securities	2,046	535	-
other liabilities	8	13	-
Other counterparties	195	8	-
<b>e. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>6,421</b>	<b>23</b>	<b>-</b>
Liabilities to non-euro-area EU central banks	6,404	..	-
Other liabilities	18	23	-
<b>f. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>..</b>	<b>..</b>	<b>-</b>
Financial sector counterparties	..	..	-
General government	-	-	-
Other counterparties	-	-	-
<b>g. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>57</b>	<b>126</b>	<b>-</b>
Deposits and balances	15	15	-
Other liabilities	42	111	-
<b>h. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>1,038</b>	<b>1,038</b>	<b>-</b>
<b>i. INTRA-EUROSISTEM LIABILITIES</b>	<b>6,077</b>	<b>14,023</b>	<b>-</b>
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other liabilities (net)	6,077	14,023	-

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Bank of Italy

	Oct. 2000	Nov. 2000	Dec. 2000
<i>(cont.)</i>			
<b>I. ITEMS TO BE SETTLED</b>	<b>17</b>	<b>16</b>	<b>-</b>
<b>m. OTHER LIABILITIES</b>	<b>2,672</b>	<b>2,558</b>	<b>-</b>
Bank of Italy drafts	649	554	-
Cashier's department services	..	..	-
Accrued expenses and deferred income	32	32	-
Sundry	1,991	1,972	-
<b>n. PROVISIONS</b>	<b>8,542</b>	<b>8,542</b>	<b>-</b>
Provisions for specific risks	3,607	3,607	-
Sundry staff-related provisions	4,935	4,935	-
<b>o. REVALUATION ACCOUNTS</b>	<b>29,419</b>	<b>29,419</b>	<b>-</b>
<b>p. PROVISION FOR GENERAL RISKS</b>	<b>9,098</b>	<b>9,098</b>	<b>-</b>
<b>q. CAPITAL AND RESERVES</b>	<b>10,448</b>	<b>10,448</b>	<b>-</b>
Capital	..	..	-
Ordinary and extraordinary reserves	7,266	7,266	-
Other reserves	3,182	3,182	-
<b>r. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>s. INCOME FOR THE YEAR</b>	<b>5,052</b>	<b>5,554</b>	<b>-</b>
<b>t. MEMORANDUM ACCOUNTS</b>	<b>1,462,545</b>	<b>1,447,999</b>	<b>-</b>

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**Notes:** The data for December 2000 will be published in one of the next issues since the layout of the table is being modified.





## Methodological appendix



### 1. Content of the publication

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

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

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

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

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

### 2. Sources of information

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

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

#### 2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

- banks under Article 51 of the Banking Law (Legislative Decree 385/1993);
- securities firms under Article 12 of the Consolidated Law on Financial Intermediation (Legislative Decree 58 of 24 February 1998);
- financial intermediaries under Article 107 of the Banking Law;

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

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

## 2.2 Reports to the Central Credit Register

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

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

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

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

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

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

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

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

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

## 2.3 Surveys of lending and deposit rates

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

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

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

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

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

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

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

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

## 2.4 Registers of intermediaries

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

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

## 3. Information for time-series analysis

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

### 3.1 Supervisory returns

As of January 1994: there may be a break owing to the new method of accounting for and reporting sale and repurchase transactions where the purchaser is under an obligation to resell the assets involved (e.g. securities). In accordance with the rules on annual accounts, such transactions are treated as forms of lending to or fund-raising from the counterparty (the Bank of Italy, banks, customers) and are reported apart. In line with the new format of the annual accounts, as of 1 January 1994 interest-bearing certificates (except post office savings certificates) and non-interbank certificates of deposit are included in the securities portfolio.

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

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

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

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

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

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

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

### **3.2 Reports to the Central Credit Register**

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

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

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

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

### **3.3 Surveys of interest rates**

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

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

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

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

### 3.4 Classifications of intermediaries up to 31 December 1994

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

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

On that occasion it was decided to:

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

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

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

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

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

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

### 3.5 Specific events

Time-series analysis of the statistical distributions must take account of specific events (e.g. the initiation of bankruptcy proceedings, disposal of bad debts) regarding individual reporting intermediaries that can introduce breaks into the time series or misalignments between the information flows from different sources. The most important and most recent events of this kind are as follows:

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

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

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

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

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

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

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

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

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

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

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

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

As of December 2000: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 20,000 billion lire (including 10,000 billion of bad debts). Moreover, following the addition in the supervisory reports submitted by banks of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.



## Glossary



## Glossary of terms in the tables

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

<b>CENTRAL ITALY</b>	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
<b>CLAIMS ASSUMED AT LESS THAN NOMINAL VALUE (FACTORING)</b>	claims acquired by the intermediary for a much smaller amount than their nominal value, normally owing to the economic and financial situation of the debtor assigned.
<b>CLASSIFICATION OF CUSTOMERS BY BRANCH OF ECONOMIC ACTIVITY</b>	grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual <i>“Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica”</i> , published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA).
<b>CLASSIFICATION OF CUSTOMERS BY SECTOR AND SEGMENT OF ECONOMIC ACTIVITY</b>	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and branches (see above) of economic activity are called segments. The method of classifying customers is described in detail in the manual <i>“Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica”</i> , published by the Bank of Italy. The present classification, which has been in force since June 1998, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95).
<b>COLLECTIVE INVESTMENT UNDERTAKINGS</b>	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
<b>CREDIT IMPLICIT IN FINANCIAL LEASING CONTRACTS</b>	the residual amount of principal due implicit in financial leasing contracts, equal to the sum of the principal portions of outstanding lease rentals plus the final purchase prices of the leased goods.
<b>CUSTOMER LOCATION</b>	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
<b>CUSTOMER TRADING</b>	buying and selling securities and financial derivatives for customers.
<b>DELETED BAD DEBTS</b>	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.
<b>DEPOSITS</b>	funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.
<b>DERIVATIVE INSTRUMENTS</b>	contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.
<b>ECONOMIC PURPOSE AND LOCATION OF THE INVESTMENT</b>	designed to identify the nature and location of the investment or durable goods being financed independently of the economic classification and location of the customer.
<b>EFFECTIVE INTEREST RATES</b>	deposit rates calculated at the end of the year on the basis of the products and the interest effectively paid; they represent the average cost of funds for the calendar year.
<b>FACILITIES GRANTED</b>	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>FIRM COMMITMENT UNDERWRITING</b>	placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.

<b>FOREIGN EXPOSURE</b>	<p>calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims.</p> <p>The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded.</p> <p>Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties.</p> <p>The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.</p>
<b>FUND-RAISING (PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
<b>FUND-RAISING IN THE MARKET</b>	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
<b>GUARANTEES APPLIED FOR</b>	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
<b>GUARANTEES GRANTED</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
<b>GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
<b>GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
<b>GUARANTORS (NUMBER)</b>	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
<b>HISTORICAL DEFALUT RATE FOR COHORTS OF BORROWERS</b>	given a cohort of borrowers covered by the Central Credit Register for the first time in a given year, the "historical default rate" for each subsequent year is the ratio of the number of such borrowers who become "adjusted bad debtors" (see above) during the year to the original number of borrowers belonging to the cohort in question.
<b>HOME AND CORPORATE BANKING</b>	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
<b>INCOME/PROFIT DISTRIBUTED (COLLECTIVE ASSET MANAGEMENT)</b>	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
<b>ISLANDS</b>	comprises the following regions: Sicily and Sardinia.
<b>JOINT ACCOUNTS (NUMBER)</b>	relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.
<b>LIABILITIES TOWARDS BI-ECB</b>	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
<b>LOAN FACILITIES</b>	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements.
<b>LOANS</b>	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker's acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.

<b>MATCHED LOANS</b>	classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers.
<b>MEDIUM AND LONG-TERM LOANS</b>	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
<b>MEZZOGIORNO</b>	comprises the regions of Southern Italy and the Islands.
<b>MULTIPLE BANK BORROWING</b>	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
<b>MUNICIPALITIES SERVED BY BANKS (NUMBER)</b>	municipalities in which at least one bank branch is in operation.
<b>NEGATIVE CAPITAL ITEMS</b>	own shares or capital parts, prior-year losses carried forward, amounts due from shareholders for share instalments.
<b>NET ASSETS (COLLECTIVE ASSET MANAGEMENT)</b>	the difference between the value of the portfolio, the liquidity and the other assets managed by a collective investment undertaking and any debts and other liabilities the same may have.
<b>NET FUND-RAISING (PORTFOLIO MANAGEMENT SERVICES)</b>	fund-raising/subscriptions in the reference period net of redemptions.
<b>NEW ADJUSTED BAD DEBTS</b>	the total loan exposure of persons who for the first time in the reference quarter meet one of the conditions for qualifying as an “adjusted bad debt”.
<b>NEW BAD DEBTS</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
<b>NOMINAL DEPOSIT RATES</b>	calculated by weighting the presumed rates (corresponding to the rates, gross of withholding tax, agreed with customers) by the end-of-period amounts of the deposits to which such rates apply.
<b>NORTH-EAST ITALY</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
<b>NORTH-WEST ITALY</b>	comprises the following regions: Piedmont, Valle d’Aosta, Liguria and Lombardy.
<b>OFFSHORE CENTRES</b>	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
<b>ONE-YEAR DEFAULT RATE OF LOAN FACILITIES</b>	the default rate of loan facilities in a given year (T) is the ratio whose denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as “adjusted bad debtors” (see above) at the end of the previous year (T-1) and whose numerator is the amount of credit used by such borrowers who become “adjusted bad debtors” during the year in question (T).
<b>OVERSHOOT</b>	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
<b>PARTIAL CREDIT GRANTED (SIZE CLASSES)</b>	the loan facilities granted to each borrower by the individual intermediary reporting to the Central Credit Register.
<b>PARTICIPATING INTERESTS</b>	rights, whether or not represented by securities, with regard to the capital of other enterprises that, by creating a lasting link therewith, serve to promote the activity of the investor. Since 1 January 1994 they include shares acquired as investments of staff pension funds, previously included under “own securities”.
<b>PARTICIPATING INTERESTS IN NON-FINANCIAL COMPANIES: QUALIFIED INTERESTS</b>	interests of 10% or more in the share capital or voting rights and interests that permit the owner to exercise an influence over the operation of the investee company.
<b>PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	personal guarantees issued by third parties to intermediaries in favour of their borrowers.

<b>PHONE BANKING</b>	services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
<b>POS TERMINALS</b>	computer terminals belonging to the reporting bank installed at retail outlets by means of which customers' bank accounts are automatically debited to pay for goods and services and retailers' accounts credited. The procedure is managed either directly by the bank or group of banks offering the service or by a third party.
<b>PROPRIETARY TRADING</b>	buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.
<b>PROVISIONS FOR WRITEDOWNS AND CHARGES</b>	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
<b>RECEPTION OF ORDERS</b>	the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.
<b>REDEMPTIONS</b>	the amount of liquid assets and securities or the value of the units of collective investment undertakings returned to customers in the reference period.
<b>REPORTING INTERMEDIARIES</b>	<p>persons that send in the returns from which the information published is drawn. The following classifications are adopted for banks:</p> <p>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);</p> <p>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.</p> <p>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 <i>società per azioni</i>, cooperative banks, mutual banks, branches of foreign banks and central credit institutions.</p> <p>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).</p> <p>A detailed description of the classifications, which have been in force since 1 January 1995 can be found in <i>Supplemento al Bollettino statistico</i>, no. 32 of 16 June 1995.</p> <p>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.</p>
<b>RESIDENTS</b>	bank customers are classified as residents on the basis of the foreign exchange provisions in force.
<b>RESIDUAL MATURITY OF TRANSACTIONS</b>	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.).
<b>REVOCABLE LOANS</b>	classification used by the Central Credit Register for overdrafts.
<b>SECURITIES</b>	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.
<b>SECURITIES ON DEPOSIT (NOMINAL VALUE)</b>	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.
<b>SOUTHERN ITALY</b>	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.

<b>SUBSCRIPTIONS (COLLECTIVE ASSET MANAGEMENT)</b>	the value of the units of collective investment undertakings subscribed for by customers in the reference period.
<b>SUBSIDIZED LOANS</b>	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.
<b>SUBSTANDARD LOANS</b>	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
<b>TERM LOANS</b>	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
<b>TOTAL CREDIT GRANTED (SIZE CLASSES)</b>	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>TOTAL CREDIT USED (SIZE CLASSES)</b>	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>UNUSED MARGIN</b>	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.
<b>USED MARGIN</b>	the amount of credit actually disbursed to a customer; in the case of “guarantees issued to customers”, the amount of the guarantees actually granted.