

BANCA D'ITALIA

**Summary Report of
the Statistical Bulletin**

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



I - 2001

Statistical publications and distribution options

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

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

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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Summary Report of the Statistical Bulletin

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

Notice to readers

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

Additional information concerning this issue


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”.

* * *

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

Key to symbols and information in the index

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

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

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Tables

TDC40010

Banks

Source: Supervisory returns
Stocks in billions of lire

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL STOCKS					
Loans	1,607,488	1,640,316	1,699,875	1,729,797	1,807,228
<i>of which: bad debts</i>	115,760	114,724	111,045	109,951	100,181
Deposits	1,020,367	1,008,164	1,009,300	995,102	1,027,947
Guarantees	239,169	244,557	251,039	260,438	313,849
Asset management services	2,942,724	3,063,644	3,054,758	3,185,919	3,158,933
b. TRANSACTIONS WITH RESIDENTS					
Loans	1,571,200	1,604,430	1,661,096	1,687,312	1,763,273
<i>of which: in non-euro-area currencies</i>	51,896	59,634	62,246	66,804	61,272
medium and long-term	743,536	755,176	781,390	789,284	819,260
bad debts	115,200	113,856	110,171	109,154	99,184
Deposits	1,003,233	989,135	989,471	973,269	1,006,663
<i>of which: in non-euro-area currencies</i>	24,833	25,650	26,124	27,033	25,105
medium and long-term	38,548	33,754	30,323	27,795	24,626
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	36,288	35,887	38,779	42,485	43,955
<i>of which: bad debts</i>	560	868	874	797	997
Deposits	17,134	19,029	19,829	21,833	21,284

Notes:

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

TDC40010

Banks

Source: Supervisory returns
Stocks in millions of euros

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL STOCKS					
Loans	830,198	847,153	877,912	893,366	933,355
<i>of which:</i> bad debts	59,785	59,250	57,350	56,785	51,739
Deposits	526,975	520,673	521,260	513,927	530,890
Guarantees	123,521	126,303	129,651	134,505	162,090
Asset management services	1,519,790	1,582,240	1,577,651	1,645,390	1,631,453
b. TRANSACTIONS WITH RESIDENTS					
Loans	811,457	828,619	857,885	871,424	910,654
<i>of which:</i> in non-euro-area currencies	26,802	30,799	32,148	34,502	31,645
medium and long-term	384,004	390,016	403,554	407,631	423,112
bad debts	59,496	58,802	56,899	56,373	51,224
Deposits	518,126	510,846	511,019	502,652	519,898
<i>of which:</i> in non-euro-area currencies	12,825	13,247	13,492	13,961	12,966
medium and long-term	19,908	17,433	15,661	14,355	12,718
c. TRANSACTIONS WITH NON-RESIDENTS					
Loans	18,741	18,534	20,028	21,942	22,701
<i>of which:</i> bad debts	289	448	451	411	515
Deposits	8,849	9,827	10,241	11,276	10,992

Notes:

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

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

TDC40020

Banks

Source: Supervisory returns
Stocks in billions of lire

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL LOANS	1,571,199	1,604,429	1,661,091	1,687,312	1,763,272
b. CUSTOMER LOCATION					
North-West Italy	586,426	603,647	632,723	652,053	698,283
North-East Italy	344,955	362,624	372,824	373,870	392,570
Central Italy	395,432	389,587	404,904	409,503	421,765
Southern Italy	159,792	164,742	165,531	166,978	165,069
Islands	84,586	83,816	85,044	84,924	85,581
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	119,537	111,860	110,545	107,699	112,908
Financial companies	204,073	216,286	230,790	225,350	255,068
Non-financial companies	820,990	833,961	865,248	891,910	927,349
<i>of which: industry</i>	<i>360,477</i>	<i>364,833</i>	<i>381,025</i>	<i>382,050</i>	<i>401,184</i>
building	106,425	108,056	108,814	110,241	109,760
services	334,456	341,462	355,970	380,555	395,887
Producer households	112,235	114,251	115,107	116,225	117,134
Consumer households and nec	314,357	328,061	339,336	346,119	350,809

Notes:

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

TDC40020

Banks

Source: Supervisory returns
Stocks in millions of euros

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL LOANS	811,456	828,619	857,882	871,424	910,654
b. CUSTOMER LOCATION					
North-West Italy	302,864	311,758	326,774	336,757	360,633
North-East Italy	178,155	187,279	192,548	193,088	202,745
Central Italy	204,224	201,205	209,116	211,491	217,823
Southern Italy	82,526	85,082	85,489	86,237	85,251
Islands	43,685	43,287	43,922	43,859	44,199
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	61,736	57,771	57,092	55,622	58,312
Financial companies	105,395	111,703	119,193	116,383	131,732
Non-financial companies	424,006	430,705	446,863	460,633	478,936
<i>of which: industry</i>	<i>186,171</i>	<i>188,420</i>	<i>196,783</i>	<i>197,313</i>	<i>207,194</i>
building	54,964	55,806	56,198	56,935	56,686
services	172,732	176,351	183,843	196,540	204,459
Producer households	57,965	59,006	59,448	60,025	60,495
Consumer households and nec	162,352	169,429	175,253	178,756	181,178



Notes:

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

TDC40030

Banks

Source: Supervisory returns
Stocks in billions of lire

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL DEPOSITS	1,003,227	989,131	989,466	973,265	1,006,658
b. CUSTOMER LOCATION					
North-West Italy	358,293	352,817	348,612	338,399	358,014
North-East Italy	205,872	198,884	196,673	195,724	205,348
Central Italy	226,006	227,507	234,909	233,178	232,675
Southern Italy	145,686	144,117	142,895	140,552	144,375
Islands	67,363	65,797	66,370	65,409	66,239
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	36,130	34,966	35,982	33,518	36,272
Financial companies	86,567	84,978	90,299	82,557	87,900
Non-financial companies	148,350	146,419	156,115	163,339	170,578
<i>of which: industry</i>	<i>59,407</i>	<i>59,726</i>	<i>62,266</i>	<i>63,220</i>	<i>65,558</i>
building	14,687	14,004	14,713	16,538	16,485
services	70,892	69,481	75,842	79,160	84,793
Producer households	53,178	52,523	53,799	53,097	53,605
Consumer households and nec	678,948	670,218	653,162	640,660	658,216

Notes:

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

TDC40030

Banks

Source: Supervisory returns
Stocks in millions of euros

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL DEPOSITS	518,124	510,843	511,016	502,649	519,896
b. CUSTOMER LOCATION					
North-West Italy	185,043	182,215	180,043	174,769	184,899
North-East Italy	106,324	102,715	101,573	101,083	106,053
Central Italy	116,722	117,498	121,320	120,426	120,166
Southern Italy	75,241	74,430	73,799	72,589	74,563
Islands	34,790	33,981	34,277	33,781	34,210
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	18,659	18,058	18,583	17,310	18,733
Financial companies	44,708	43,888	46,635	42,637	45,396
Non-financial companies	76,617	75,619	80,627	84,357	88,096
<i>of which: industry</i>	<i>30,681</i>	<i>30,846</i>	<i>32,158</i>	<i>32,651</i>	<i>33,858</i>
building	7,585	7,233	7,598	8,541	8,514
services	36,613	35,884	39,169	40,883	43,792
Producer households	27,464	27,126	27,785	27,422	27,684
Consumer households and nec	350,648	346,139	337,330	330,873	339,940



Notes:

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

TDC40040

Banks

Source: Supervisory returns
Stocks in billions of lire

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL GUARANTEES	173,253	174,344	178,294	180,980	213,164
b. CUSTOMER LOCATION					
North-West Italy	71,697	74,355	77,288	80,208	87,506
North-East Italy	41,608	43,284	45,862	45,213	47,281
Central Italy	43,593	40,851	39,654	40,127	55,177
Southern Italy	10,195	9,674	9,630	9,643	13,453
Islands	6,185	6,202	6,002	6,583	9,751
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	1,827	1,839	1,825	1,861	1,932
Financial companies	18,819	19,490	21,953	20,755	21,003
Non-financial companies	139,259	139,657	140,963	145,439	176,262
<i>of which: industry</i>	<i>67,262</i>	<i>67,672</i>	<i>66,736</i>	<i>69,703</i>	<i>69,227</i>
building	25,839	25,440	25,757	26,672	27,901
services	44,657	44,951	46,897	47,554	77,541
Producer households	5,090	4,706	4,997	4,988	4,982
Consumer households and nec	8,283	8,675	8,697	8,731	8,990

Notes:

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

TDC40040

Banks

Source: Supervisory returns
Stocks in millions of euros

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL GUARANTEES	89,478	90,041	92,081	93,468	110,090
b. CUSTOMER LOCATION					
North-West Italy	37,028	38,401	39,916	41,424	45,193
North-East Italy	21,489	22,354	23,686	23,351	24,419
Central Italy	22,514	21,098	20,479	20,724	28,497
Southern Italy	5,265	4,996	4,974	4,980	6,948
Islands	3,194	3,203	3,100	3,400	5,036
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	943	950	943	961	998
Financial companies	9,719	10,066	11,338	10,719	10,847
Non-financial companies	71,921	72,127	72,801	75,113	91,032
<i>of which: industry</i>	<i>34,738</i>	<i>34,949</i>	<i>34,466</i>	<i>35,999</i>	<i>35,753</i>
building	13,344	13,139	13,302	13,775	14,410
services	23,064	23,215	24,221	24,560	40,046
Producer households	2,629	2,430	2,581	2,576	2,573
Consumer households and nec	4,278	4,480	4,492	4,509	4,643



Notes:

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

TDC40050

Banks

Source: Supervisory returns
Stocks in billions of lire

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL BAD DEBTS	115,200	113,856	110,171	109,154	99,184
b. CUSTOMER LOCATION					
North-West Italy	23,776	24,098	22,777	22,819	21,250
North-East Italy	13,263	13,425	13,373	13,524	12,757
Central Italy	29,001	29,514	28,524	28,615	26,085
Southern Italy	28,196	28,378	27,120	27,030	23,294
Islands	20,962	18,441	18,318	17,166	15,798
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	144	92	65	66	134
Financial companies	3,413	3,369	3,170	3,078	2,391
Non-financial companies	67,185	66,372	64,075	63,059	56,901
<i>of which: industry</i>	<i>18,579</i>	<i>18,731</i>	<i>18,497</i>	<i>18,381</i>	<i>16,963</i>
building	20,084	19,574	18,328	17,799	15,645
services	25,004	24,740	23,948	23,774	21,412
Producer households	19,686	19,276	18,775	18,497	17,179
Consumer households and nec	24,771	24,747	24,028	24,454	22,580

Notes:

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

TDC40050

Banks

Source: Supervisory returns
Stocks in millions of euros

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL BAD DEBTS	59,496	58,802	56,898	56,373	51,224
b. CUSTOMER LOCATION					
North-West Italy	12,279	12,446	11,764	11,785	10,975
North-East Italy	6,850	6,933	6,907	6,984	6,588
Central Italy	14,978	15,243	14,732	14,778	13,472
Southern Italy	14,562	14,656	14,006	13,960	12,030
Islands	10,826	9,524	9,461	8,865	8,159
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	74	47	34	34	69
Financial companies	1,763	1,740	1,637	1,590	1,235
Non-financial companies	34,698	34,278	33,092	32,567	29,387
<i>of which: industry</i>	<i>9,595</i>	<i>9,674</i>	<i>9,553</i>	<i>9,493</i>	<i>8,761</i>
building	10,372	10,109	9,465	9,193	8,080
services	12,914	12,777	12,368	12,278	11,058
Producer households	10,167	9,955	9,696	9,553	8,872
Consumer households and nec	12,793	12,781	12,409	12,629	11,662



Notes:

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

TDC40060

Banks

Source: Supervisory returns
Stocks in billions of lire

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL MEDIUM AND LONG-TERM LOANS	741,804	752,767	779,233	786,699	816,800
<i>of which:</i> subsidized	74,200	72,676	73,029	70,930	68,573
b. LOCATION OF THE INVESTMENT					
North-West Italy	237,770	246,245	255,716	258,697	273,797
North-East Italy	163,481	167,353	172,850	175,851	183,031
Central Italy	210,309	207,270	212,341	212,338	218,405
Southern Italy	86,420	86,792	90,882	91,649	92,518
Islands	43,705	44,978	47,445	48,163	49,049
c. ECONOMIC PURPOSE OF THE INVESTMENT					
Civil engineering works	149,894	150,094	152,492	150,431	154,144
Machinery, equipment, transport equipment and sundry products	156,473	156,247	158,155	157,163	165,919
Purchase of buildings	175,136	183,482	193,082	197,508	206,615
<i>of which:</i> dwellings of consumer households	122,481	131,035	138,977	142,950	148,653
other buildings	52,654	52,446	54,104	54,559	57,962
Other	260,302	262,944	275,505	281,597	290,122

Notes:

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

TDC40060

Banks

Source: Supervisory returns
Stocks in millions of euros

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL MEDIUM AND LONG-TERM LOANS	383,110	388,771	402,440	406,296	421,842
<i>of which: subsidized</i>	38,321	37,534	37,716	36,632	35,415
b. LOCATION OF THE INVESTMENT					
North-West Italy	122,798	127,175	132,066	133,606	141,404
North-East Italy	84,431	86,430	89,269	90,820	94,528
Central Italy	108,616	107,046	109,665	109,663	112,797
Southern Italy	44,632	44,824	46,936	47,333	47,781
Islands	22,572	23,229	24,504	24,874	25,332
c. ECONOMIC PURPOSE OF THE INVESTMENT					
Civil engineering works	77,414	77,517	78,756	77,691	79,609
Machinery, equipment, transport equipment and sundry products	80,811	80,695	81,680	81,168	85,690
Purchase of buildings	90,450	94,760	99,718	102,005	106,708
<i>of which: dwellings of consumer households</i>	63,256	67,674	71,776	73,827	76,773
other buildings	27,194	27,086	27,943	28,177	29,935
Other	134,435	135,799	142,286	145,432	149,835



Notes:

Distribution by:

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

TDC40070

Banks

Source: Supervisory returns
Stocks in billions of lire

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL ASSET MANAGEMENT SERVICES	2,272,763	2,252,329	2,252,977	2,331,307	2,333,056
b. CUSTOMER LOCATION					
North-West Italy	1,326,542	1,318,686	1,301,873	1,363,713	1,388,101
North-East Italy	408,353	400,711	405,786	406,372	398,163
Central Italy	386,901	383,870	389,275	396,514	390,770
Southern Italy	112,475	108,381	115,553	121,325	112,956
Islands	39,359	40,068	39,953	42,740	44,067
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	28,591	29,081	27,828	27,847	28,327
Financial companies	961,640	973,363	983,187	998,188	1,006,435
Non-financial companies	72,038	71,096	70,746	71,111	72,889
Producer households	64,829	68,209	63,970	65,601	62,444
Consumer households and nec	1,146,538	1,109,970	1,106,716	1,167,925	1,163,939
d. TYPE OF SECURITY					
Italian government securities	902,210	889,818	887,051	904,936	897,185
Other debt securities	600,906	601,484	602,497	629,150	636,351
Equity securities	148,787	148,835	161,406	165,000	152,809
Other	620,860	612,191	602,023	632,221	646,842

Notes:

Securities are stated at face value.

Distribution by:

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

TDC40070

Banks

Source: Supervisory returns
Stocks in millions of euros

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL ASSET MANAGEMENT SERVICES	1,173,784	1,163,231	1,163,565	1,204,020	1,204,923
b. CUSTOMER LOCATION					
North-West Italy	685,102	681,045	672,362	704,299	716,894
North-East Italy	210,897	206,950	209,571	209,874	205,634
Central Italy	199,817	198,252	201,044	204,782	201,816
Southern Italy	58,089	55,974	59,678	62,659	58,337
Islands	20,327	20,693	20,634	22,073	22,759
c. SEGMENT OF ECONOMIC ACTIVITY					
General government	14,766	15,019	14,372	14,382	14,629
Financial companies	496,646	502,700	507,774	515,521	519,780
Non-financial companies	37,205	36,718	36,537	36,726	37,644
Producer households	33,482	35,227	33,038	33,880	32,249
Consumer households and nec	592,137	573,252	571,571	603,183	601,124
d. TYPE OF SECURITY					
Italian government securities	465,953	459,552	458,124	467,360	463,357
Other debt securities	310,342	310,641	311,164	324,929	328,648
Equity securities	76,842	76,867	83,359	85,216	78,919
Other	320,647	316,171	310,919	326,515	334,066

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Notes:

Securities are stated at face value.

Distribution by type of security and derivative instrument

TDC40080		Banks and securities firms				
Source: Supervisory returns Flows in billions of lire						
		1999-Q4	2000-Q1	2000-Q2	2000-Q3	2000-Q4
a.	TOTAL PLACEMENT	99,375	98,433	104,400	93,253	95,086
	Italian government securities	14,046	17,220	18,667	17,966	11,875
	Other debt securities	21,945	18,212	13,225	12,750	13,185
	Equity securities	43,124	2,235	7,311	2,078	11,465
	Other securities	20,259	60,766	65,198	60,459	58,560
b.	TOTAL SECURITIES TRADING	3,775,641	4,451,173	3,801,695	3,712,007	4,148,494
	Italian government securities	2,548,606	2,733,935	2,501,043	2,307,579	2,720,018
	Other debt securities	466,331	432,910	431,600	397,734	479,298
	Equity securities	684,148	1,232,755	842,285	853,942	896,411
	Other securities	76,556	51,573	26,766	152,752	52,766
c.	TOTAL DERIVATIVES TRADING	1,957,063	3,722,646	3,426,509	3,299,124	3,751,252
	Futures	812,784	1,470,509	1,381,244	1,079,919	1,287,933
	Swaps and FRAs	725,536	1,135,819	1,102,538	1,091,350	1,130,505
	Options	394,051	1,080,905	902,867	862,698	1,200,996
	Other derivatives	24,693	35,409	39,847	265,154	131,814

Notes:

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

Distribution by type of security and derivative instrument

TDC40080

Banks and securities firms

Source: Supervisory returns
Flows in millions of euros

	1999-Q4	2000-Q1	2000-Q2	2000-Q3	2000-Q4
a. TOTAL PLACEMENT	51,323	50,837	53,918	48,161	49,108
Italian government securities	7,254	8,893	9,641	9,279	6,133
Other debt securities	11,334	9,406	6,830	6,585	6,810
Equity securities	22,272	1,154	3,776	1,073	5,921
Other securities	10,463	31,383	33,672	31,224	30,244
b. TOTAL SECURITIES TRADING	1,949,956	2,298,839	1,963,411	1,917,092	2,142,518
Italian government securities	1,316,245	1,411,960	1,291,681	1,191,765	1,404,772
Other debt securities	240,840	223,580	222,903	205,413	247,537
Equity securities	353,333	636,665	435,004	441,024	462,958
Other securities	39,538	26,635	13,823	78,890	27,251
c. TOTAL DERIVATIVES TRADING	1,010,739	1,922,586	1,769,644	1,703,856	1,937,360
Futures	419,768	759,455	713,353	557,732	665,162
Swaps and FRAs	374,708	586,602	569,413	563,635	583,857
Options	203,510	558,241	466,292	445,546	620,263
Other derivatives	12,753	18,287	20,579	136,941	68,076

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Notes:

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

Distribution by type of security

TDC40090		Banks, securities firms and asset management companies				
Source: Supervisory returns Stocks in billions of lire		Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a.	TOTAL ASSETS UNDER MANAGEMENT	717,241	767,982	782,283	782,865	770,754
b.	PORTFOLIO	692,110	738,895	758,095	758,469	743,104
	Italian government securities	220,878	203,015	201,036	194,027	190,045
	Other debt securities	74,550	78,123	80,440	81,662	81,059
	Equity securities	64,531	66,457	64,516	64,669	61,661
	Units of UCITS	329,905	390,147	408,568	414,115	404,805
	Other financial instruments	2,246	1,154	3,534	3,997	5,533

Notes:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. The data include transactions with non-resident customers. The portfolio is measured at market prices (ex coupon for debt securities) at the end of the reference period and includes all transactions for which cash settlement has been made at that date.

Distribution by type of security

TDC40090

Banks, securities firms and asset management companies

Source: Supervisory returns
Stocks in millions of euros

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL ASSETS UNDER MANAGEMENT	370,424	396,630	404,016	404,316	398,061
b. PORTFOLIO	357,445	381,608	391,523	391,717	383,781
Italian government securities	114,074	104,848	103,827	100,207	98,150
Other debt securities	38,502	40,347	41,544	42,175	41,864
Equity securities	33,328	34,322	33,320	33,399	31,845
Units of UCITS	170,382	201,494	211,008	213,872	209,064
Other financial instruments	1,160	596	1,825	2,064	2,857



Notes:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. The data include transactions with non-resident customers. The portfolio is measured at market prices (ex coupon for debt securities) at the end of the reference period and includes all transactions for which cash settlement has been made at that date.

Distribution by type of security

TDC40100		Collective investment undertakings				
Source: Supervisory returns Stocks in billions of lire		Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a.	TOTAL NET ASSETS	920,311	945,274	918,429	919,770	876,759
b.	PORTFOLIO	868,029	879,253	857,003	857,995	813,957
	Italian government securities	312,830	270,575	263,721	249,215	245,411
	Other debt securities	226,392	221,008	222,139	228,119	220,925
	Equity securities	324,286	383,302	368,404	378,629	345,084
	Other securities	4,521	4,368	2,739	2,031	2,536

Notes:

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

Distribution by type of security

TDC40100

Collective investment undertakings

Source: Supervisory returns
Stocks in millions of euros

	Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a. TOTAL NET ASSETS	475,301	488,193	474,329	475,022	452,808
b. PORTFOLIO	448,300	454,096	442,605	443,117	420,374
Italian government securities	161,563	139,740	136,201	128,709	126,744
Other debt securities	116,922	114,141	114,725	117,814	114,098
Equity securities	167,480	197,959	190,265	195,546	178,221
Other securities	2,335	2,256	1,414	1,049	1,310



Notes:

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

TDC30010		Banks				
Source: Central Credit Register Stocks in billions of lire		Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a.	NUMBER OF BORROWERS	1,667,122	1,719,195	1,765,514	1,797,102	1,807,884
b.	LOAN FACILITIES					
	Facilities granted	1,871,728	1,914,034	1,974,397	2,011,515	2,106,919
	Used margin	1,246,892	1,263,352	1,314,683	1,342,737	1,426,125
c.	GUARANTEES GRANTED TO CUSTOMERS					
	Facilities granted	217,919	220,764	227,876	239,803	279,135
	Used margin	171,095	171,761	177,883	185,630	230,135
d.	BAD DEBTS	119,143	118,616	117,069	115,963	107,781

Notes:

The data include transactions with non-resident customers.

TDC30010		Banks				
Source: Central Credit Register Stocks in millions of euros		Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a.	NUMBER OF BORROWERS	1,667,122	1,719,195	1,765,514	1,797,102	1,807,884
b.	LOAN FACILITIES					
	Facilities granted	966,667	988,516	1,019,691	1,038,861	1,088,133
	Used margin	643,966	652,467	678,977	693,466	736,532
c.	GUARANTEES GRANTED TO CUSTOMERS					
	Facilities granted	112,546	114,015	117,688	123,848	144,161
	Used margin	88,363	88,707	91,869	95,870	118,855
d.	BAD DEBTS	61,532	61,260	60,461	59,890	55,664

**Notes:**

The data include transactions with non-resident customers.

Distribution by total credit granted

TDB30110					Banks	
Source: Central Credit Register Stocks in billions of lire						
December 2000	Number of borrowers	Facilities granted	Used margin	<i>of which:</i> backed by real security	Overshooting	Unused margin
from 150 to 250 million lire	470,630	87,399	74,996	53,298	2,476	14,880
from 250 to 500 million lire	244,201	82,791	64,333	34,531	3,286	21,744
from 500 million to 1 billion lire	137,999	94,995	67,241	25,508	4,448	32,202
from 1 to 5 billion lire	141,792	292,797	199,904	68,517	12,506	105,399
from 5 to 10 billion lire	20,325	139,950	92,345	29,855	5,561	53,166
from 10 to 50 billion lire	15,943	316,516	200,789	57,993	13,511	129,240
more than 50 billion lire	3,393	991,217	652,465	74,227	33,798	372,552

Notes:

Distribution by total credit granted

TDB30110

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2000

	Number of borrowers	Facilities granted	Used margin	<i>of which:</i> backed by real security	Overshooting	Unused margin
from 150 to 250 million lire	470,630	45,138	38,732	27,526	1,279	7,685
from 250 to 500 million lire	244,201	42,758	33,225	17,834	1,697	11,230
from 500 million to 1 billion lire	137,999	49,061	34,727	13,174	2,297	16,631
from 1 to 5 billion lire	141,792	151,217	103,242	35,386	6,459	54,434
from 5 to 10 billion lire	20,325	72,278	47,692	15,419	2,872	27,458
from 10 to 50 billion lire	15,943	163,467	103,699	29,951	6,978	66,747
more than 50 billion lire	3,393	511,921	336,970	38,335	17,455	192,407

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Notes:

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 (geographical area) and total credit granted

TDC30015				Banks				
Source: Central Credit Register Stocks in billions of lire								
December 2000		Number of borrowers	Facilities	of which:		Used	of which:	
			granted	short-term		margin	short-term	
a.	TOTAL	1,034,283	2,005,668	1,352,475		1,352,072	763,671	
	from 150 to 500 million lire	714,831	170,190	68,749		139,328	39,113	
	from 500 million to 5 billion lire	279,791	387,792	268,623		267,145	155,333	
	from 5 to 50 billion lire	36,268	456,466	330,235		293,134	179,504	
	more than 50 billion lire	3,393	991,217	684,868		652,465	389,719	
b.	NORTH-WEST ITALY	363,118	894,849	658,326		581,617	369,394	
	from 150 to 500 million lire	249,401	59,227	23,518		48,281	12,932	
	from 500 million to 5 billion lire	97,944	137,917	99,346		91,555	55,128	
	from 5 to 50 billion lire	14,195	183,539	137,760		112,706	71,257	
	more than 50 billion lire	1,578	514,167	397,700		329,077	230,077	
c.	NORTH-EAST ITALY	305,969	481,136	335,699		317,384	183,779	
	from 150 to 500 million lire	203,868	49,365	21,866		39,897	12,669	
	from 500 million to 5 billion lire	89,818	124,870	88,354		84,965	50,455	
	from 5 to 50 billion lire	11,349	140,978	104,795		87,794	55,426	
	more than 50 billion lire	934	165,925	120,684		104,727	65,229	
d.	CENTRAL ITALY	213,035	442,895	248,261		316,462	144,297	
	from 150 to 500 million lire	152,937	35,989	12,727		30,442	7,524	
	from 500 million to 5 billion lire	52,963	72,600	47,721		52,479	29,425	
	from 5 to 50 billion lire	6,512	81,362	54,593		57,110	33,209	
	more than 50 billion lire	623	252,945	133,219		176,431	74,140	
e.	SOUTHERN ITALY	102,245	131,877	81,691		95,476	48,823	
	from 150 to 500 million lire	72,023	17,010	7,224		13,773	4,066	
	from 500 million to 5 billion lire	27,043	36,437	24,236		26,473	14,888	
	from 5 to 50 billion lire	2,987	36,228	24,730		25,158	14,466	
	more than 50 billion lire	192	42,203	25,499		30,070	15,405	
f.	ISLANDS	49,916	54,909	28,500		41,134	17,376	
	from 150 to 500 million lire	36,602	8,603	3,418		6,938	1,923	
	from 500 million to 5 billion lire	12,023	15,968	8,963		11,674	5,435	
	from 5 to 50 billion lire	1,225	14,357	8,355		10,365	5,149	
	more than 50 billion lire	66	15,980	7,764		12,160	4,870	

Notes:

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

TDC30015

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2000

	Number of borrowers	Facilities granted	of which: short- term	Used margin	of which: short- term
a. TOTAL	1,034,283	1,035,841	698,495	698,287	394,403
from 150 to 500 million lire	714,831	87,896	35,506	71,957	20,200
from 500 million to 5 billion lire	279,791	200,278	138,732	137,969	80,223
from 5 to 50 billion lire	36,268	235,745	170,552	151,391	92,706
more than 50 billion lire	3,393	511,921	353,705	336,970	201,273
b. NORTH-WEST ITALY	363,118	462,151	339,997	300,380	190,776
from 150 to 500 million lire	249,401	30,588	12,146	24,935	6,679
from 500 million to 5 billion lire	97,944	71,228	51,308	47,284	28,471
from 5 to 50 billion lire	14,195	94,790	71,147	58,208	36,801
more than 50 billion lire	1,578	265,545	205,395	169,954	118,825
c. NORTH-EAST ITALY	305,969	248,486	173,374	163,915	94,914
from 150 to 500 million lire	203,868	25,495	11,293	20,605	6,543
from 500 million to 5 billion lire	89,818	64,490	45,631	43,881	26,058
from 5 to 50 billion lire	11,349	72,809	54,122	45,342	28,625
more than 50 billion lire	934	85,693	62,328	54,087	33,688
d. CENTRAL ITALY	213,035	228,736	128,216	163,439	74,523
from 150 to 500 million lire	152,937	18,587	6,573	15,722	3,886
from 500 million to 5 billion lire	52,963	37,495	24,646	27,103	15,197
from 5 to 50 billion lire	6,512	42,020	28,195	29,495	17,151
more than 50 billion lire	623	130,635	68,802	91,119	38,290
e. SOUTHERN ITALY	102,245	68,109	42,190	49,309	25,215
from 150 to 500 million lire	72,023	8,785	3,731	7,113	2,100
from 500 million to 5 billion lire	27,043	18,818	12,517	13,672	7,689
from 5 to 50 billion lire	2,987	18,710	12,772	12,993	7,471
more than 50 billion lire	192	21,796	13,169	15,530	7,956
f. ISLANDS	49,916	28,358	14,719	21,244	8,974
from 150 to 500 million lire	36,602	4,443	1,765	3,583	993
from 500 million to 5 billion lire	12,023	8,247	4,629	6,029	2,807
from 5 to 50 billion lire	1,225	7,415	4,315	5,353	2,659
more than 50 billion lire	66	8,253	4,010	6,280	2,515

Notes:

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

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

Distribution by customer location (region)

TDC30025			Banks				
Source: Central Credit Register Stocks in billions of lire							
December 2000		Facilities granted	of which: short-term	Used margin	of which: short-term	non-euro-area currencies	backed by real security
a.	TOTAL	2,106,919	1,421,863	1,426,125	810,823	79,397	353,346
	Italy	2,015,003	1,357,846	1,368,755	774,905	60,532	348,207
	Abroad	91,919	64,017	57,370	35,918	18,865	5,137
b.	NORTH-WEST ITALY	897,591	659,943	586,763	372,955	27,845	130,985
	Piedmont	186,492	134,668	122,630	75,011	6,378	24,395
	Valle d'Aosta	3,241	2,000	2,126	914	54	529
	Liguria	33,712	19,849	23,458	10,315	1,748	8,465
	Lombardy	674,145	503,428	438,548	286,713	19,665	97,598
c.	NORTH-EAST ITALY	484,193	337,608	321,583	186,411	18,331	89,572
	Trentino-Alto Adige	43,504	29,195	30,647	17,576	1,284	10,758
	Veneto	183,105	126,518	122,241	70,645	8,003	35,488
	Friuli-Venezia Giulia	43,762	29,030	27,799	14,245	2,546	7,071
	Emilia-Romagna	213,822	152,867	140,898	83,943	6,498	36,257
d.	CENTRAL ITALY	444,893	249,283	320,838	147,422	9,724	77,534
	Marche	43,630	28,639	29,127	15,934	1,412	8,591
	Tuscany	109,630	70,225	80,754	45,086	4,845	24,227
	Umbria	19,806	11,645	14,884	7,315	575	5,118
	Lazio	271,829	138,772	196,073	79,087	2,893	39,599
e.	SOUTHERN ITALY	132,904	82,247	97,574	50,190	3,673	32,595
	Campania	56,866	37,186	41,541	23,299	2,308	12,909
	Abruzzo	20,916	13,426	14,253	7,294	449	5,125
	Molise	3,563	2,167	2,697	1,348	29	877
	Puglia	34,253	20,641	25,878	12,686	649	9,118
	Basilicata	6,672	2,889	4,843	1,801	114	1,412
	Calabria	10,634	5,939	8,363	3,764	124	3,156
f.	ISLANDS	55,420	28,765	41,994	17,928	958	17,519
	Sicily	38,205	21,371	28,378	13,231	707	12,199
	Sardinia	17,217	7,397	13,616	4,697	254	5,321

Notes:

The data include transactions with non-resident customers.

Distribution by customer location (region)

TDC30025

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2000

	Facilities granted	of which: short-term	Used margin	of which: short-term	non-euro-area currencies	backed by real security
a. TOTAL	1,088,133	734,331	736,532	418,755	41,005	182,488
Italy	1,040,662	701,269	706,903	400,205	31,262	179,834
Abroad	47,472	33,062	29,629	18,550	9,743	2,653
b. NORTH-WEST ITALY	463,567	340,832	303,038	192,615	14,381	67,648
Piedmont	96,315	69,550	63,333	38,740	3,294	12,599
Valle d'Aosta	1,674	1,033	1,098	472	28	273
Liguria	17,411	10,251	12,115	5,327	903	4,372
Lombardy	348,167	259,999	226,491	148,075	10,156	50,405
c. NORTH-EAST ITALY	250,065	174,360	166,084	96,273	9,467	46,260
Trentino-Alto Adige	22,468	15,078	15,828	9,077	663	5,556
Veneto	94,566	65,341	63,132	36,485	4,133	18,328
Friuli-Venezia Giulia	22,601	14,993	14,357	7,357	1,315	3,652
Emilia-Romagna	110,430	78,949	72,768	43,353	3,356	18,725
d. CENTRAL ITALY	229,768	128,744	165,699	76,137	5,022	40,043
Marche	22,533	14,791	15,043	8,229	729	4,437
Tuscany	56,619	36,268	41,706	23,285	2,502	12,512
Umbria	10,229	6,014	7,687	3,778	297	2,643
Lazio	140,388	71,670	101,263	40,845	1,494	20,451
e. SOUTHERN ITALY	68,639	42,477	50,393	25,921	1,897	16,834
Campania	29,369	19,205	21,454	12,033	1,192	6,667
Abruzzo	10,802	6,934	7,361	3,767	232	2,647
Molise	1,840	1,119	1,393	696	15	453
Puglia	17,690	10,660	13,365	6,552	335	4,709
Basilicata	3,446	1,492	2,501	930	59	729
Calabria	5,492	3,067	4,319	1,944	64	1,630
f. ISLANDS	28,622	14,856	21,688	9,259	495	9,048
Sicily	19,731	11,037	14,656	6,833	365	6,300
Sardinia	8,892	3,820	7,032	2,426	131	2,748



Notes:

The data include transactions with non-resident customers.

Distribution by amount

TDB30200			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
a. TOTAL	570,826	106,783	25,971
from 0 to 150 million lire	455,122	16,121	2,097
from 150 to 250 million lire	45,269	8,733	1,977
from 250 to 500 million lire	37,883	13,112	3,065
from 500 million to 1 billion lire	18,158	12,487	2,988
from 1 to 5 billion lire	12,240	23,857	6,616
from 5 to 10 billion lire	1,276	8,789	2,635
from 10 to 50 billion lire	800	14,563	4,633
more than 50 billion lire	78	9,122	1,960

Notes:

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

Distribution by amount

TDB30200

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2000

Number of
borrowersBad debts *of which:*
backed by real security

a.	TOTAL	570,826	55,149	13,413
	from 0 to 150 million lire	455,122	8,326	1,083
	from 150 to 250 million lire	45,269	4,510	1,021
	from 250 to 500 million lire	37,883	6,772	1,583
	from 500 million to 1 billion lire	18,158	6,449	1,543
	from 1 to 5 billion lire	12,240	12,321	3,417
	from 5 to 10 billion lire	1,276	4,539	1,361
	from 10 to 50 billion lire	800	7,521	2,393
	more than 50 billion lire	78	4,711	1,012

€

Note:

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

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

Distribution by customer location (region)

TDC30035		Banks		
Source: Central Credit Register Stocks in billions of lire				
December 2000		Number of borrowers	Bad debts	of which:
				backed by real security
a.	TOTAL	571,346	107,781	26,016
	Italy	570,826	106,783	25,971
	Abroad	520	999	45
b.	NORTH-WEST ITALY	122,036	22,013	6,279
	Piedmont	35,525	4,794	1,474
	Valle d'Aosta	1,058	161	41
	Liguria	15,044	2,240	612
	Lombardy	70,409	14,818	4,153
c.	NORTH-EAST ITALY	74,377	13,231	3,884
	Trentino-Alto Adige	4,289	736	244
	Veneto	27,974	5,743	1,909
	Friuli-Venezia Giulia	9,186	1,152	312
	Emilia-Romagna	32,928	5,600	1,417
d.	CENTRAL ITALY	128,894	28,622	7,093
	Marche	14,095	2,023	585
	Tuscany	40,632	5,255	933
	Umbria	7,457	1,226	383
	Lazio	66,710	20,116	5,191
e.	SOUTHERN ITALY	146,905	26,682	6,779
	Campania	51,999	9,550	2,453
	Abruzzo	14,410	2,353	585
	Molise	2,664	523	103
	Puglia	43,202	8,628	2,765
	Basilicata	9,121	1,663	269
	Calabria	25,509	3,965	604
f.	ISLANDS	98,614	16,234	1,938
	Sicily	78,615	12,468	1,503
	Sardinia	19,999	3,766	436

Notes:

The data include transactions with non-resident customers.

Distribution by customer location (region)

TDC30035

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2000

	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	571,346	55,664	13,436
Italy	570,826	55,149	13,413
Abroad	520	516	23
b. NORTH-WEST ITALY	122,036	11,369	3,243
Piedmont	35,525	2,476	761
Valle d'Aosta	1,058	83	21
Liguria	15,044	1,157	316
Lombardy	70,409	7,653	2,145
c. NORTH-EAST ITALY	74,377	6,833	2,006
Trentino-Alto Adige	4,289	380	126
Veneto	27,974	2,966	986
Friuli-Venezia Giulia	9,186	595	161
Emilia-Romagna	32,928	2,892	732
d. CENTRAL ITALY	128,894	14,782	3,663
Marche	14,095	1,045	302
Tuscany	40,632	2,714	482
Umbria	7,457	633	198
Lazio	66,710	10,389	2,681
e. SOUTHERN ITALY	146,905	13,780	3,501
Campania	51,999	4,932	1,267
Abruzzo	14,410	1,215	302
Molise	2,664	270	53
Puglia	43,202	4,456	1,428
Basilicata	9,121	859	139
Calabria	25,509	2,048	312
f. ISLANDS	98,614	8,384	1,001
Sicily	78,615	6,439	776
Sardinia	19,999	1,945	225

€

Notes:

The data include transactions with non-resident customers.

Distribution by customer location (region)

TDB30350						Banks
Source: Central Credit Register Stocks in billions of lire Percentages						
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. TOTAL	1,115,659	53.01	58.90	74.03	80.79	1,368,755
Piedmont	89,693	60.71	65.68	78.06	83.53	122,630
Valle d'Aosta	2,892	44.98	51.50	65.96	72.85	2,126
Liguria	28,932	44.90	51.42	67.24	74.50	23,458
Lombardy	259,072	59.31	65.10	79.01	84.84	438,548
Trentino-Alto Adige	44,432	26.11	32.97	54.18	65.33	30,647
Veneto	128,817	34.66	42.08	62.68	72.52	122,241
Friuli-Venezia Giulia	28,092	45.89	52.02	69.14	76.96	27,799
Emilia-Romagna	131,138	44.13	51.37	69.70	77.78	140,899
Marche	37,544	32.66	39.80	60.12	70.24	29,127
Tuscany	92,584	39.11	45.73	64.48	73.38	80,754
Umbria	17,257	36.34	43.50	63.24	72.43	14,884
Lazio	86,971	74.97	79.19	87.58	90.70	196,073
Abruzzo	15,925	31.32	40.14	62.65	72.87	14,253
Molise	2,803	37.15	44.51	65.58	74.84	2,697
Campania	41,687	46.40	52.32	69.55	77.39	41,541
Puglia	35,194	36.49	43.09	61.76	71.00	25,878
Basilicata	4,772	46.51	53.03	70.31	77.90	4,843
Calabria	12,883	33.04	39.44	58.67	68.59	8,363
Sicily	38,306	40.93	47.08	65.37	73.87	28,378
Sardinia	16,665	37.14	44.03	62.90	71.98	13,616

Notes:

Distribution by customer location (region)

TDB30350

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.	TOTAL	1,115,659	53.01	58.90	74.03	80.79	706,903
	Piedmont	89,693	60.71	65.68	78.06	83.53	63,333
	Valle d'Aosta	2,892	44.98	51.50	65.96	72.85	1,098
	Liguria	28,932	44.90	51.42	67.24	74.50	12,115
	Lombardy	259,072	59.31	65.10	79.01	84.84	226,491
	Trentino-Alto Adige	44,432	26.11	32.97	54.18	65.33	15,828
	Veneto	128,817	34.66	42.08	62.68	72.52	63,132
	Friuli-Venezia Giulia	28,092	45.89	52.02	69.14	76.96	14,357
	Emilia-Romagna	131,138	44.13	51.37	69.70	77.78	72,768
	Marche	37,544	32.66	39.80	60.12	70.24	15,043
	Tuscany	92,584	39.11	45.73	64.48	73.38	41,706
	Umbria	17,257	36.34	43.50	63.24	72.43	7,687
	Lazio	86,971	74.97	79.19	87.58	90.70	101,263
	Abruzzo	15,925	31.32	40.14	62.65	72.87	7,361
	Molise	2,803	37.15	44.51	65.58	74.84	1,393
	Campania	41,687	46.40	52.32	69.55	77.39	21,454
	Puglia	35,194	36.49	43.09	61.76	71.00	13,365
	Basilicata	4,772	46.51	53.03	70.31	77.90	2,501
	Calabria	12,883	33.04	39.44	58.67	68.59	4,319
	Sicily	38,306	40.93	47.08	65.37	73.87	14,656
	Sardinia	16,665	37.14	44.03	62.90	71.98	7,032

€

Notes:

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

TDB30450		Banks							
Source: Central Credit Register									
December 2000		Total	from 150 to 250 mn lire	from 250 to 500 mn lire	from 500 mn to 1 bn lire	from 1 to 5 bn lire	from 5 to 10 bn lire	from 10 to 50 bn lire	more than 50 bn lire
a.	ITALY								
	Average number of banks per borrower	1.64	1.00	1.20	1.80	2.98	5.04	7.19	11.92
	% of total credit granted by first bank	50	99	90	75	61	51	44	39
b.	NORTH-WEST ITALY								
	Average number of banks per borrower	1.67	1.00	1.19	1.79	3.00	5.05	7.24	11.57
	% of total credit granted by first bank	49	99	91	75	60	51	43	41
c.	NORTH-EAST ITALY								
	Average number of banks per borrower	1.68	1.01	1.20	1.78	2.95	5.07	7.61	13.26
	% of total credit granted by first bank	51	99	91	75	61	50	41	33
d.	CENTRAL ITALY								
	Average number of banks per borrower	1.60	1.00	1.20	1.85	3.09	5.33	6.97	11.80
	% of total credit granted by first bank	46	99	90	74	61	52	49	33
e.	SOUTHERN ITALY								
	Average number of banks per borrower	1.57	1.01	1.22	1.81	2.99	4.82	6.58	9.98
	% of total credit granted by first bank	60	99	89	74	61	52	47	53
f.	ISLANDS								
	Average number of banks per borrower	1.42	1.00	1.22	1.76	2.56	3.86	5.13	8.21
	% of total credit granted by first bank	69	99	90	76	69	62	59	62

Notes:

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

TDC30040

Sample of banks

Source: Survey of lending rates
Percentages

	1999-Q4	2000-Q1	2000-Q2	2000-Q3	2000-Q4
a. Short-term loan facilities	5.30	5.66	6.06	6.49	6.64
<i>of which:</i> in euros and other euro-area currencies	5.37	5.70	6.11	6.55	6.68
<i>of which:</i> matched term	4.88	5.18	5.57	6.10	6.49
revocable	3.95	4.25	5.08	5.17	5.35
in non-euro-area currencies	6.76	7.14	7.53	8.14	8.27
	4.21	4.92	5.28	5.49	6.08
b. Medium and long-term loan facilities	5.56	6.00	5.66	5.79	6.06
<i>of which:</i> in euros and other euro-area currencies	5.58	6.00	5.67	5.79	6.07
<i>of which:</i> on amount disbursed in the quarter	4.05	4.61	4.73	5.60	5.85
on total outstanding at end of period	5.80	6.10	5.74	5.80	6.07
in non-euro-area currencies	4.76	6.08	5.09	5.70	5.64
<i>of which:</i> on amount disbursed in the quarter	3.09	5.18	4.53	4.49	4.52
on total outstanding at end of period	4.84	6.12	5.12	5.81	5.77

Notes:

Distribution by customer location (region) and type of transaction

TDC30045		Sample of banks					
Source: Survey of lending rates Percentages							
December 2000		Total	Loans in euros and other euro-area currencies	of which:			Loans in non- euro-area currencies
				matched	term	revocable	
a.	TOTAL	6.64	6.68	6.49	5.35	8.27	6.08
b.	NORTH-WEST ITALY	6.24	6.22	6.29	5.18	7.59	6.52
	Piedmont	6.54	6.59	6.40	5.48	7.86	5.88
	Valle d'Aosta	7.99	8.10	6.75	5.74	9.84	6.53
	Liguria	7.25	7.32	7.02	5.78	8.84	6.54
	Lombardy	6.11	6.07	6.23	5.09	7.42	6.70
c.	NORTH-EAST ITALY	6.88	7.02	6.35	5.58	8.75	5.43
	Trentino-Alto Adige	6.89	7.17	6.72	5.87	8.07	3.80
	Veneto	7.10	7.25	6.43	5.52	9.41	5.31
	Friuli-Venezia Giulia	7.12	7.23	6.43	5.66	8.80	6.46
	Emilia-Romagna	6.58	6.69	6.21	5.60	8.09	5.44
d.	CENTRAL ITALY	6.81	6.86	6.82	5.45	8.70	5.77
	Marche	6.40	6.53	5.83	5.16	7.88	5.24
	Tuscany	6.79	6.87	6.64	5.49	9.13	5.82
	Umbria	7.76	7.90	6.97	6.05	10.30	5.44
	Lazio	6.86	6.87	7.67	5.45	8.60	6.30
e.	SOUTHERN ITALY	8.36	8.48	7.38	6.50	9.91	6.12
	Campania	8.27	8.39	7.26	6.44	9.93	6.52
	Abruzzo	7.44	7.56	7.09	6.25	8.28	5.02
	Molise	8.95	9.02	8.38	6.31	10.18	7.12
	Puglia	8.36	8.47	7.23	6.58	10.00	5.34
	Basilicata	8.66	8.76	7.44	6.70	10.46	6.99
	Calabria	9.79	9.90	8.56	7.06	11.25	5.07
f.	ISLANDS	8.33	8.46	7.98	6.65	9.06	5.51
	Sicily	8.19	8.27	8.05	6.44	8.78	6.04
	Sardinia	8.72	8.98	7.83	7.16	9.97	4.55

Notes:

Distribution by branch location (region)

TDC30070		Sample of banks		
Source: Survey of lending rates Percentages				
December 2000		Total	On amount disbursed in the quarter	On prior-period transactions
a.	TOTAL	6.07	5.85	6.07
b.	NORTH-WEST ITALY	6.01	5.79	6.02
	Piedmont	6.21	6.17	6.21
	Valle d'Aosta	6.56	6.96	6.55
	Liguria	6.14	6.65	6.13
	Lombardy	5.95	5.68	5.96
c.	NORTH-EAST ITALY	5.90	6.02	5.90
	Trentino-Alto Adige	5.97	6.34	5.96
	Veneto	6.11	5.96	6.12
	Friuli-Venezia Giulia	5.91	6.24	5.90
	Emilia-Romagna	5.63	6.02	5.62
d.	CENTRAL ITALY	6.33	5.55	6.35
	Marche	5.73	5.08	5.79
	Tuscany	6.01	5.91	6.01
	Umbria	6.26	7.28	6.23
	Lazio	6.56	5.38	6.57
e.	SOUTHERN ITALY	5.85	6.38	5.84
	Campania	5.62	6.64	5.62
	Abruzzo	6.49	6.23	6.50
	Molise	6.38	7.04	6.36
	Puglia	6.34	5.94	6.36
	Basilicata	7.11	6.61	7.12
	Calabria	6.80	6.81	6.80
f.	ISLANDS	6.50	6.54	6.50
	Sicily	6.65	6.57	6.66
	Sardinia	6.26	6.50	6.25

Notes:

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

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

TDC30075

Sample of banks

Source: Survey of lending rates
Percentages

December 2000

	Total			Branches located in the Centre and North			Branches located in the South		
	facilities:			facilities:			facilities:		
	short-term	medium and long-term		short-term	medium and long-term		short-term	medium and long-term	
		on total outstanding at end of period	on amount disbursed in the quarter		on total outstanding at end of period	on amount disbursed in the quarter		on total outstanding at end of period	on amount disbursed in the quarter
a. TOTAL	6.68	6.07	5.85	6.53	6.09	5.77	8.47	5.99	6.43
General government	5.46	6.55	5.67	5.38	6.50	5.81	5.92	6.77	::
Financial companies	5.13	5.15	5.18	5.11	4.88	5.07	5.83	5.31	::
Non-financial companies	7.14	6.16	5.80	6.99	6.12	5.72	8.55	6.53	6.57
<i>of which:</i> industry	6.69	5.98	5.65	6.58	5.95	5.61	8.21	6.43	6.08
building	8.44	6.21	6.13	8.27	6.12	6.04	9.47	6.65	6.85
services	7.35	6.28	5.80	7.20	6.26	5.69	8.53	6.45	6.75
Producer households	9.33	6.49	6.48	9.08	6.43	6.37	10.32	6.79	6.94
Consumer households and nec	8.36	5.96	6.23	8.33	5.93	6.18	8.61	6.15	6.65

Notes:

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

Distribution by customer location (geographical area) and interest rate

TDC30065

Sample of banks

Source: Survey of lending rates
Stocks in billions of lire

December 2000		Total	up to PR	from PR to PR+2	from PR+2 to PR+4	from PR+4 to PR+6	from PR+6 to PR+8	above PR+8
Prime rate (PR) = 8.00								
a. TOTAL								
Number of facilities	798,617	130,458	180,294	141,310	98,146	68,506	179,903	
Percentage composition	100.00	16.34	22.58	17.69	12.29	8.58	22.53	
Used margin	175,720	101,643	33,849	17,319	9,595	5,690	7,625	
Percentage composition	100.00	57.84	19.26	9.86	5.46	3.24	4.34	
b. NORTH-WEST ITALY								
Number of facilities	319,677	55,585	74,438	58,423	39,501	27,249	64,481	
Percentage composition	100.00	17.39	23.29	18.28	12.36	8.52	20.17	
Used margin	87,873	59,100	13,511	7,183	3,516	2,178	2,385	
Percentage composition	100.00	67.26	15.38	8.17	4.00	2.48	2.71	
c. NORTH-EAST ITALY								
Number of facilities	227,454	44,784	54,667	36,180	24,696	17,440	49,687	
Percentage composition	100.00	19.69	24.03	15.91	10.86	7.67	21.84	
Used margin	33,225	16,605	7,854	3,530	2,136	1,248	1,852	
Percentage composition	100.00	49.98	23.64	10.62	6.43	3.76	5.57	
d. CENTRAL ITALY								
Number of facilities	143,942	19,295	28,925	25,642	18,959	13,233	37,888	
Percentage composition	100.00	13.40	20.09	17.81	13.17	9.19	26.32	
Used margin	33,674	17,715	7,426	3,440	2,088	1,170	1,834	
Percentage composition	100.00	52.61	22.05	10.22	6.20	3.48	5.45	
e. SOUTHERN ITALY								
Number of facilities	69,754	6,360	13,314	12,879	10,195	7,353	19,653	
Percentage composition	100.00	9.12	19.09	18.46	14.62	10.54	28.17	
Used margin	12,662	4,549	3,002	1,992	1,241	758	1,120	
Percentage composition	100.00	35.92	23.71	15.73	9.80	5.98	8.85	
f. ISLANDS								
Number of facilities	37,790	4,434	8,950	8,186	4,795	3,231	8,194	
Percentage composition	100.00	11.73	23.68	21.66	12.69	8.55	21.68	
Used margin	8,287	3,673	2,056	1,174	614	336	434	
Percentage composition	100.00	44.33	24.81	14.16	7.41	4.05	5.24	

Notes:

Distribution by customer location (geographical area) and interest rate

TDC30065

Sample of banks

Source: Survey of lending rates
Stocks in millions of euros

December 2000

Total

up
to PRfrom PR
to PR+2from PR+2
to PR+4from PR+4
to PR+6from PR+6
to PR+8above
PR+8

Prime rate (PR) = 8.00

a. TOTAL

Number of facilities	798,617	130,458	180,294	141,310	98,146	68,506	179,903
Percentage composition	100.00	16.34	22.58	17.69	12.29	8.58	22.53
Used margin	90,752	52,494	17,481	8,945	4,955	2,939	3,938
Percentage composition	100.00	57.84	19.26	9.86	5.46	3.24	4.34

b. NORTH-WEST ITALY

Number of facilities	319,677	55,585	74,438	58,423	39,501	27,249	64,481
Percentage composition	100.00	17.39	23.29	18.28	12.36	8.52	20.17
Used margin	45,383	30,523	6,978	3,710	1,816	1,125	1,232
Percentage composition	100.00	67.26	15.38	8.17	4.00	2.48	2.71

c. NORTH-EAST ITALY

Number of facilities	227,454	44,784	54,667	36,180	24,696	17,440	49,687
Percentage composition	100.00	19.69	24.03	15.91	10.86	7.67	21.84
Used margin	17,159	8,576	4,056	1,823	1,103	645	957
Percentage composition	100.00	49.98	23.64	10.62	6.43	3.76	5.57

d. CENTRAL ITALY

Number of facilities	143,942	19,295	28,925	25,642	18,959	13,233	37,888
Percentage composition	100.00	13.40	20.09	17.81	13.17	9.19	26.32
Used margin	17,391	9,149	3,835	1,777	1,078	605	947
Percentage composition	100.00	52.61	22.05	10.22	6.20	3.48	5.45

e. SOUTHERN ITALY

Number of facilities	69,754	6,360	13,314	12,879	10,195	7,353	19,653
Percentage composition	100.00	9.12	19.09	18.46	14.62	10.54	28.17
Used margin	6,540	2,349	1,551	1,029	641	391	578
Percentage composition	100.00	35.92	23.71	15.73	9.80	5.98	8.85

f. ISLANDS

Number of facilities	37,790	4,434	8,950	8,186	4,795	3,231	8,194
Percentage composition	100.00	11.73	23.68	21.66	12.69	8.55	21.68
Used margin	4,280	1,897	1,062	606	317	173	224
Percentage composition	100.00	44.33	24.81	14.16	7.41	4.05	5.24

Notes:

TDC20008		Sample of banks				
Source: Survey of deposit rates Percentages						
		Dec. 1999	Mar. 2000	June 2000	Sept. 2000	Dec. 2000
a.	TOTAL	1.79	1.87	2.19	2.40	2.66
	Sight savings deposits	1.12	1.24	1.42	1.57	1.73
	Sight current accounts	1.45	1.49	1.80	1.99	2.27
	Time deposits	3.27	3.38	3.71	4.10	4.30
	<i>of which: savings certificates and CDs</i>	3.56	3.57	3.58	3.75	3.85
	Time current accounts	3.08	3.55	4.38	4.80	5.01

Notes:

Distribution by branch location (region) and type of deposit

TDC20012		Sample of banks					
Source: Survey of deposit rates Percentages							
December 2000		Total	Sight savings deposits	Sight current accounts	Time deposits	Time current accounts	
					of which: Savings certificates and CDs		
a.	TOTAL	2.66	1.73	2.27	4.30	3.85	5.01
b.	NORTH-WEST ITALY	2.62	1.57	2.24	4.38	3.84	4.84
	Piedmont	2.51	1.55	1.98	4.29	3.72	4.94
	Valle d'Aosta	2.51	1.31	2.07	4.33	3.54	-
	Liguria	2.16	1.27	1.88	4.04	3.81	==
	Lombardy	2.70	1.71	2.35	4.46	3.92	4.84
c.	NORTH-EAST ITALY	2.58	1.86	2.13	4.24	3.66	4.33
	Trentino-Alto Adige	2.83	1.96	2.42	4.64	3.51	3.48
	Veneto	2.64	1.85	2.17	4.24	3.71	3.07
	Friuli-Venezia Giulia	2.57	1.75	2.36	3.97	3.47	4.27
	Emilia-Romagna	2.50	1.90	2.02	4.26	3.63	5.13
d.	CENTRAL ITALY	3.05	2.20	2.68	4.52	4.14	5.12
	Marche	2.78	2.41	2.38	4.27	4.10	==
	Tuscany	3.02	1.82	2.36	4.51	4.12	3.95
	Umbria	2.83	2.19	2.34	4.30	4.12	==
	Lazio	3.12	2.32	2.87	4.62	4.24	5.12
e.	SOUTHERN ITALY	2.23	1.43	1.77	4.05	3.88	3.85
	Campania	2.16	1.48	1.69	4.31	4.14	==
	Abruzzo	2.32	1.73	1.90	4.62	4.45	==
	Molise	2.27	1.51	1.86	3.96	3.75	==
	Puglia	2.35	1.40	1.92	3.75	3.63	3.91
	Basilicata	2.42	1.34	2.05	4.03	3.94	==
	Calabria	2.20	1.19	1.77	3.83	3.73	==
f.	ISLANDS	2.32	1.58	1.96	3.78	3.64	5.49
	Sicily	2.27	1.64	1.82	3.75	3.63	==
	Sardinia	2.41	1.41	2.20	3.86	3.69	==

Notes:

Distribution by branch location (region) and size of deposit

TDC20640		Sample of banks						
Source: Survey of deposit rates Percentages								
December 2000		Total	up to 50 mn lire	from 50 to 100 mn lire	from 100 to 250 mn lire	from 250 to 500 mn lire	from 500 mn to 1 bn lire	more than 1 bn lire
a.	TOTAL	2.66	1.56	1.93	2.35	2.68	2.97	3.74
b.	NORTH-WEST ITALY	2.62	1.36	1.74	2.22	2.60	2.89	3.60
	Piedmont	2.51	1.31	1.74	2.27	2.75	3.05	3.72
	Valle d'Aosta	2.51	1.12	1.53	2.26	2.73	3.36	4.31
	Liguria	2.16	1.40	1.80	2.25	2.54	2.85	3.24
	Lombardy	2.70	1.38	1.74	2.19	2.55	2.84	3.58
c.	NORTH-EAST ITALY	2.58	1.52	1.95	2.43	2.78	3.08	3.70
	Trentino-Alto Adige	2.83	1.59	1.85	2.40	2.86	3.10	4.28
	Veneto	2.64	1.49	1.92	2.44	2.80	3.08	3.89
	Friuli-Venezia Giulia	2.57	1.60	1.91	2.28	2.63	2.91	3.96
	Emilia-Romagna	2.50	1.53	2.00	2.45	2.78	3.10	3.38
d.	CENTRAL ITALY	3.05	1.85	2.20	2.58	2.84	3.10	4.09
	Marche	2.78	2.06	2.46	2.71	2.83	3.13	4.08
	Tuscany	3.02	2.02	2.41	2.84	3.14	3.38	4.19
	Umbria	2.83	2.23	2.55	2.83	2.96	3.42	3.73
	Lazio	3.12	1.63	1.96	2.32	2.61	2.85	4.07
e.	SOUTHERN ITALY	2.23	1.54	1.87	2.24	2.52	2.85	3.29
	Campania	2.16	1.45	1.74	2.13	2.45	2.85	3.05
	Abruzzo	2.32	1.67	2.11	2.38	2.67	2.74	2.99
	Molise	2.27	1.52	1.86	2.35	2.53	2.83	3.77
	Puglia	2.35	1.65	2.05	2.42	2.68	2.95	3.64
	Basilicata	2.42	1.66	1.93	2.26	2.60	3.21	4.33
	Calabria	2.20	1.54	1.87	2.21	2.41	2.66	3.65
f.	ISLANDS	2.32	1.71	1.97	2.26	2.49	2.83	3.63
	Sicily	2.27	1.66	1.95	2.26	2.53	2.85	3.58
	Sardinia	2.41	1.80	2.01	2.26	2.40	2.77	3.72

Notes:

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

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

Methodological appendix

1. Content of the publication

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

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

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

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

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

2. Sources of information

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

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

2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

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

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

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

2.2 Reports to the Central Credit Register

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

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

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

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

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

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

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

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

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

2.3 Surveys of lending and deposit rates

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

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

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

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

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

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

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

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

2.4 Registers of intermediaries

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

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

3. Information for time-series analysis

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

3.1 Supervisory returns

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

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

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

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

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

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

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

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

3.2 Reports to the Central Credit Register

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

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

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

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

3.3 Surveys of interest rates

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

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

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

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

3.4 Classifications of intermediaries up to 31 December 1994

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

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

On that occasion it was decided to:

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

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

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

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

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

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

3.5 Specific events

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ASSET MANAGEMENT SERVICES: TOTAL (NOMINAL VALUE)	total of securities and the like, net of own liabilities in issue, that the intermediary receives from customers for safekeeping, administration or in connection with the management of securities portfolios.
ASSETS UNDER MANAGEMENT (INDIVIDUAL PORTFOLIO MANAGEMENT SERVICES)	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers.
BAD DEBTS	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation regardless of the security held and gross of writedowns effected for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
BORROWERS (NUMBER)	physical and legal persons and holders of joint accounts who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BRANCH LOCATION	location – geographical area, region, province or municipality – of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
CLASSIFICATION OF CUSTOMERS BY BRANCH OF ECONOMIC ACTIVITY	grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual " <i>Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica</i> ", published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA).
CLASSIFICATION OF CUSTOMERS BY SECTOR AND SEGMENT OF ECONOMIC ACTIVITY	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and branches (see above) of economic activity are called segments. The method of classifying customers is described in detail in the manual " <i>Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica</i> ", published by the Bank of Italy. The present classification, which has been in force since June 1998, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95).
COLLECTIVE INVESTMENT UNDERTAKINGS	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
CURRENT ACCOUNTS	current accounts (deposit accounts opened with the issue of an account book, from which withdrawals are normally made by cheque), current accounts with guaranteed cheques and current accounts with storage agencies, of non-bank residents in euros and other euro-area currencies.
CUSTOMER LOCATION	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.

DEPOSITS	funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.
DERIVATIVE INSTRUMENTS	contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.
ECONOMIC PURPOSE AND LOCATION OF THE INVESTMENT	designed to identify the nature and location of the investment or durable goods being financed independently of the economic classification and location of the customer.
FACILITIES GRANTED	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial and/or financial transactions undertaken by their customers.
ISLANDS	comprises the following regions: Sicily and Sardinia.
LOAN FACILITIES	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements.
LOANS	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker's acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
MATCHED LOANS	classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers.
MEDIUM AND LONG-TERM LOANS	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
NET ASSETS (COLLECTIVE ASSET MANAGEMENT)	the difference between the value of the portfolio, the liquidity and the other assets managed by a collective investment undertaking and any debts and other liabilities the same may have.
NOMINAL DEPOSIT RATES	calculated by weighting the presumed rates (corresponding to the rates, gross of withholding tax, agreed with customers) by the end-of-period amounts of the deposits to which such rates apply.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d'Aosta, Liguria and Lombardy.
OVERSHOOT	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.

RESIDENTS	bank customers are classified as residents on the basis of the foreign exchange provisions in force.
REVOCABLE LOANS	classification used by the Central Credit Register for overdrafts.
SECURITIES	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
SIGHT DEPOSITS	sight savings deposits of non-bank residents in euros and other euro-area currencies.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
TERM LOANS	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
TIME DEPOSITS	time savings deposits, savings certificates, certificates of deposit, and reverse repurchase agreements, in euros and other euro-area currencies.
TOTAL CREDIT GRANTED (SIZE CLASSES)	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
UNUSED MARGIN	positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
USED MARGIN	the amount of credit actually disbursed to a customer; in the case of “guarantees issued to customers”, the amount of the guarantees actually granted.