

BANCA D'ITALIA

Statistical Bulletin



IV - 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.

Requests for Bank of Italy statistical publications should be addressed to:

Banca d’Italia
Servizio Studi - Divisione Biblioteca e Pubblicazioni
Via Nazionale, 91 - 00184 Rome - Italy
Fax ++39/06/47922059

The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.

Direttore Responsabile: CARLO CHIESA

Statistical Bulletin

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


Since the start of the Third Stage of Monetary Union the tables of the Statistical Bulletin – and of the Summary Report – have shown monetary aggregates in both lire and euros, *inter alia* to accustom the public to using the new currency (see the notice published in Statistical Bulletin No. I/1999). As of this issue, with the entry into circulation of the euro, in most of the tables the amounts in lire are no longer published. However, for some particularly important aggregates both denominations will continue to be shown for the whole of 2002.

* * *

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

Key to symbols and information in the index

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

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

A1 INFORMATION ON BANKING BUSINESS

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

A2 INFORMATION ON SECURITIES BUSINESS

<input type="radio"/> Q 1 [ba - sf]	A2 5.1	Securities placement and trading distribution by type of security and derivative instrument	[TDC40080]
<input type="radio"/> Q 1 [ba - sf - am]	A2 5.2	Portfolio management services distribution by type of security	[TDC40090]
<input type="radio"/> Q 1 [ci]	A2 5.3	Collective asset management distribution by type of security	[TDC40100]

A3 INFORMATION ON CUSTOMERS

<input type="radio"/> Q 2 [ba]	A3 5.1	Summary of central credit register data	[TDC30010]
<input type="radio"/> Q 2 [ba]	A3 5.2	Loan facilities distribution by total credit granted	[TDB30110]
<input type="radio"/> Q 2 [ba]	A3 5.3	Loan facilities distribution by customer location (geographical area) and total credit granted	[TDC30015]

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

A4 LENDING RATES

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

A5 NOMINAL DEPOSIT RATES

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

B INFORMATION ON BANKS

B1 STRUCTURAL DATA

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

B2 ACCOUNTING DATA

○ Q 1 [ba]	B2 5.1	Assets distribution by major category of bank	[TDB10014]	p.	8
○ Q 1 [ba]	B2 5.2	Liabilities distribution by major category of bank	[TDB10024]	p.	12
○ Q 1 [ba]	B2 5.3	Assets and liabilities distribution by residual maturity	[TDB10030]	p.	16
○ Q 1 [ba]	B2 5.4	Participating interests distribution by type of investee company and major category of bank	[TDB10032]	p.	17
○ Q 1 [ba]	B2 5.5	Foreign branches of Italian banks – Accounting data	[TDB10033]	p.	18
⊙ Q 1 [ba]		Assets distribution by size of bank	[TDB10016]		
⊙ Q 1 [ba]		Assets distribution by geographical coverage of bank	[TDB10018]		
⊙ Q 1 [ba]		Liabilities distribution by size of bank	[TDB10026]		
⊙ Q 1 [ba]		Liabilities distribution by geographical coverage of bank	[TDB10028]		

B3 RISK DATA

○ Q 2 [ba]	B3 5.1	Adjusted bad debts distribution by customer location (region)	[TDB30260]	p.	20
○ Q 2 [ba]	B3 5.2	Adjusted bad debts distribution by customer segment of economic activity	[TDB30270]	p.	21
○ Q 1 [ba]	B3 5.3	Foreign exposure distribution by country, type of customer and residual maturity	[TDB30274]	p.	22
○ H 1 [ba]	B3 6.1	Non-performing loans distribution by major category of bank	[TDB30254]		
○ H 1 [ba]	B3 6.2	Non-performing loans distribution by customer location (region)	[TDB30256]		
○ H 1 [ba]	B3 6.3	Non-performing loans distribution by customer segment of economic activity	[TDB30258]		

C INFORMATION ON NON-BANK INTERMEDIARIES

C1 STRUCTURAL DATA

○ Q 5 [sf]	C1 5.1	Securities firms distribution by authorized activities	[TDB40210]	p.	27
○ Q 5 [ci]	C1 5.2	Open-end securities investment funds and SICAVs distribution by operational specialization	[TDB40220]	p.	28
○ Q 5 [fi]	C1 5.3	Financial intermediaries referred to in Article 107 of the 1993 Banking Law distribution by prevalent activity	[TDB40230]	p.	29

C2 ACCOUNTING DATA

○ Q 1 [sf]	C2 5.1	Securities firms – Accounting data	[TDB40240]	p.	30
○ Q 1 [fi]	C2 5.2	Financial intermediaries – Accounting data	[TDB40250]	p.	32

D INFORMATION ON BANKING BUSINESS

D1 LOANS

○ Q 1 [ba]	D1 5.1	Loans distribution by customer location (region) and segment of economic activity	[TDB10231]	p.	36
○ Q 1 [ba]	D1 5.2	Loans distribution by customer location (region) and major category of bank	[TDB10233]	p.	38
○ Q 1 [ba]	D1 5.3	Loans distribution by customer location (geographical area) and branch of economic activity	[TDB10235]	p.	40
○ Q 1 [ba]	D1 5.4	Loans distribution by branch location (region) and customer location (geographical area)	[TDB10237]	p.	41
○ Q 1 [fi]	D1 5.5	Non-bank finance distribution by technical form and customer location (geographical area)	[TDB10277]	p.	42
○ Q 1 [fi]	D1 5.6	Non-bank finance distribution by technical form and customer segment of economic activity	[TDB10278]	p.	43
● A 1 [ba]	D1 7.1	Loans distribution by branch location (municipality)	[TDB10194]		
⊙ Q 1 [ba]		Loans distribution by branch location (geographical area) and customer location (geographical area) and branch of economic activity	[TDB10239]		
⊙ Q 1 [ba]		Loans distribution by customer location (province) and size of bank	[TDB10244]		
⊙ Q 1 [bs]		Loans distribution by branch location (province) and geographical coverage of bank	[TDB10074]		
⊙ Q 1 [ba]		Loans distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10275]		

D2 DEPOSITS

○ Q 1 [ba]	D2 5.1	Deposits distribution by customer location (region) and segment of economic activity	[TDB10262]	p.	44
○ Q 1 [ba]	D2 5.2	Deposits distribution by customer location (region) and major category of bank	[TDB10264]	p.	46
○ Q 1 [ba]	D2 5.3	Deposits distribution by customer location (geographical area) and branch of economic activity	[TDB10266]	p.	48
○ Q 1 [ba]	D2 5.4	Deposits distribution by technical form and customer location (region)	[TDB10268]	p.	49
○ Q 1 [ba]	D2 5.5	Deposits distribution by branch location (region) and customer location (geographical area)	[TDB10271]	p.	50
● A 1 [ba]	D1 7.1	Deposits distribution by branch location (municipality)	[TDB10194]		
⊙ Q 1 [ba]		Deposits distribution by branch location (geographical area) and customer location (geographical area) and segment of economic activity	[TDB10273]		
⊙ Q 1 [ba]		Deposits distribution by customer location (province) and size of bank	[TDB10274]		

○ Q 1 [bs]		Deposits distribution by branch location (province) and geographical coverage of bank	[TDB10114]		
○ Q 1 [ba]		Deposits distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10279]		
	D3	LEASING AND FACTORING			
○ Q 1 [ba - fi]	D3 5.1	Leasing and factoring receivables	[TDB40150]	p.	51
	D4	SECURITIES ON DEPOSIT AND CUSTOMER ASSETS UNDER MANAGEMENT			
○ Q 1 [ba]	D4 5.1	Customer assets under management distribution by type of security and type of account	[TDB40080]	p.	52
○ Q 1 [ba]	D4 5.2	Customer assets under management distribution by customer location (region) and type of account	[TDB40085]	p.	54
○ Q 1 [ba]	D4 5.3	Securities on deposit distribution by type of security and customer segment of economic activity	[TDB40055]	p.	56
● Q 1 [ba]	D4 5.4	Securities on deposit distribution by type of security and customer location (geographical area)	[TDB40060]	p.	57
○ H 1 [ba]	D4 6.1	Securities on deposit distribution by size of deposits of types of securities	[TDB40065]		
○ H 1 [ba]	D4 6.2	Securities on deposit distribution by size of deposits	[TDB40070]		
	D5	GUARANTEES			
● Q 1 [ba]	D5 5.1	Guarantees distribution by customer location (region) and segment of economic activity	[TDB40100]	p.	58
○ Q 1 [ba]	D5 5.2	Guarantees distribution by branch location (region) and customer location (geographical area)	[TDB40110]	p.	59
	D6	SUBSIDIZED AND MEDIUM AND LONG-TERM LOANS			
● Q 1 [ba]	D6 5.1	Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding	[TDB10420]	p.	60
● Q 1 [ba]	D6 5.2	Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms – disbursements	[TDB10430]	p.	62
● Q 1 [ba]	D6 5.3	Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding	[TDB10460]	p.	64
● Q 1 [ba]	D6 5.4	Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms – disbursements	[TDB10470]	p.	66
● Q 1 [ba]	D6 5.5	Subsidized loans distribution by original maturity, location (region) of the investment and type of incentive law – amounts outstanding	[TDB10440]	p.	68
● Q 1 [ba]	D6 5.6	Subsidized loans distribution by original maturity, location (region) of the investment and type of incentive law – disbursements	[TDB10450]	p.	70

E INFORMATION ON SECURITIES BUSINESS

E1 ACTIVITY OF BANKS AND SECURITIES FIRMS (SIMs)

○ Q 1 [ba - sf]	E1 5.1	Securities and derivatives trading distribution by type of security and derivative instrument	[TDB40500]	p.	74
○ Q 1 [ba - sf - am]	E1 5.2	Portfolio management services assets under management and net fund-raising	[TDB40525]	p.	77
○ Q 1 [ba - sf - am]	E1 5.3	Portfolio management services distribution of portfolio by type of security	[TDB40520]	p.	78
○ Q 1 [sf]	E1 5.4	Portfolio management services distribution of portfolio by type of security and customer sector of economic activity	[TDB40530]	p.	80
○ Q 1 [ci]	E1 5.5	Collective asset management assets under management and net fund-raising	[TDB40545]	p.	81
○ Q 1 [ci]	E1 5.6	Collective asset management distribution of portfolio by type of security and operational specialization	[TDB40540]	p.	82
○ Q 1 [ba - sf]	E1 5.7	Derivatives business distribution by type of instrument	[TDB40580]	p.	84
○ Q 1 [ba - sf]	E1 5.8	Securities placement distribution by type of security and manner of placement	[TDB40560]	p.	86

F INFORMATION ON CUSTOMERS

F1 SUMMARY OUTLINE

○ Q 2 [ba - fi]	F1 5.1	Summary data based on Central Credit Register observations distribution by type of security and derivative instrument	[TDB30100]	p.	89
-----------------	---------------	---	------------	----	----

F2 LOAN FACILITIES

○ Q 2 [ba]	F2 5.1	Loan facilities distribution by customer location (geographical area) and segment of economic activity	[TDC30020]	p.	90
○ Q 2 [ba - fi]	F2 5.2	Loan facilities distribution by total credit granted	[TDB30115]	p.	92
○ Q 2 [ba]	F2 5.3	Loan facilities distribution by total credit used	[TDB30120]	p.	93
○ Q 2 [ba]	F2 5.4	Loan facilities distribution by type of transaction and total credit granted	[TDB30130]	p.	94
○ Q 2 [ba]	F2 5.5	Loan facilities distribution by customer location (region) and total credit granted	[TDB30140]	p.	96
○ Q 2 [ba - fi]	F2 5.6	Loan facilities distribution by customer sector and sub-sector of economic activity	[TDB30170]	p.	98
○ Q 2 [ba - fi]	F2 5.7	Loan facilities distribution by customer branch of economic activity	[TDB30180]	p.	100
○ Q 2 [ba]	F2 5.8	Loan facilities distribution by customer segment of economic activity and total credit granted	[TDB30150]	p.	102
○ Q 2 [ba]		Loan facilities distribution by customer location (province)	[TDB30190]		

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

F3 BAD DEBTS

○ Q 2 [ba]	F3 5.1 Bad debts distribution by customer location (geographical area) and segment of economic activity	[TDC30030]	p. 103
○ Q 2 [ba]	F3 5.2 Bad debts distribution by customer branch of economic activity	[TDB30220]	p. 104
○ Q 2 [ba - fi]	F3 5.3 Bad debts distribution by customer sector and sub-sector of economic activity	[TDB30230]	p. 105
○ Q 2 [ba]	F3 5.4 Bad debts – Flows distribution by customer location (region)	[TDB30240]	p. 106
○ Q 2 [ba]	F3 5.5 Bad debts – Flows distribution by customer segment of economic activity	[TDB30250]	p. 107
⊙ Q 2 [ba]	Bad debts distribution by customer location (province)	[TDB30210]	

F4 GUARANTEES GRANTED TO CUSTOMERS

○ Q 2 [ba]	F4 5.1 Guarantees granted to customers distribution by customer segment of economic activity	[TDB30280]	p. 108
○ Q 2 [ba]	F4 5.2 Guarantees granted to customers distribution by customer location (region)	[TDB30300]	p. 109
○ Q 2 [ba]	F4 5.3 Guarantees granted to customers distribution by customer branch of economic activity	[TDB30290]	p. 110
⊙ Q 2 [ba]	Guarantees granted to customers distribution by customer location (province)	[TDB30310]	

F5 LEASING AND FACTORING

○ Q 2 [ba - fi]	F5 5.1 Leasing distribution by customer branch of economic activity	[TDB30304]	p. 111
○ Q 2 [ba - fi]	F5 5.2 Leasing distribution by customer location (region)	[TDB30308]	p. 112
○ Q 2 [ba - fi]	F5 5.3 Factoring distribution by customer branch of economic activity	[TDB30312]	p. 113
○ Q 2 [ba - fi]	F5 5.4 Factoring distribution by customer location (region)	[TDB30316]	p. 114

F6 RISK CONCENTRATION

○ Q 2 [ba]	F6 5.1 Largest borrowers' loan facilities distribution by customer location (region)	[TDB30320]	p. 115
○ Q 2 [ba]	F6 5.2 Largest borrowers' loan facilities distribution by size of bank	[TDB30340]	p. 116
○ Q 2 [ba]	F6 5.3 Largest borrowers' share of loan facilities distribution by customer segment of economic activity	[TDB30370]	p. 117
○ Q 2 [ba]	F6 5.4 Largest borrowers' share of bad debts distribution by customer location (region)	[TDB30390]	p. 118

○ Q 2 [ba]	F6 5.5	Largest borrowers' share of bad debts distribution by customer segment of economic activity	[TDB30410]	p. 119
○ Q 2 [ba]		Largest borrowers' loan facilities distribution by customer location (province)	[TDB30330]	
○ Q 2 [ba]		Largest borrowers' share of loan facilities distribution by customer location (province)	[TDB30360]	
○ Q 2 [ba]		Largest borrowers' share of loan facilities distribution by customer branch of economic activity	[TDB30380]	
○ Q 2 [ba]		Largest borrowers' share of bad debts distribution by customer location (province)	[TDB30400]	
○ Q 2 [ba]		Largest borrowers' share of bad debts distribution by customer branch of economic activity	[TDB30420]	

F7 MULTIPLE-BANK BORROWING

○ Q 2 [ba]	F7 5.1	Number of borrowers distribution by customer location (region) and number of facilities	[TDB30430]	p. 120
○ Q 2 [ba]	F7 5.2	Number of borrowers distribution by customer segment of economic activity, number of facilities and total credit granted	[TDB30440]	p. 122
○ Q 2 [ba]	F7 5.3	Average number of banks per borrower distribution by customer segment of economic activity and total credit granted	[TDB30460]	p. 123
○ Q 2 [ba]		Average number of banks per borrower distribution by customer branch of economic activity and total credit granted	[TDB30470]	

F8 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

○ A 2 [ba-fi]	F8 7.1	One-year default rates for loan facilities distribution by customer sector of economic activity and total credit used	[TDB30480]	
○ A 2 [ba-fi]	F8 7.2	Historical default rates for cohorts of borrowers distribution by cohort's year of formation	[TDB30530]	
○ A 2 [ba-fi]		One-year default rates for loan facilities distribution by customer location (geographical area) and sector of economic activity	[TDB30490]	
○ A 2 [ba-fi]		One-year default rates for loan facilities distribution by customer location (region)	[TDB30500]	
○ A 2 [ba-fi]		One-year default rates for loan facilities distribution by customer location (geographical area) and total credit used	[TDB30510]	
○ A 2 [ba-fi]		One-year default rates for loan facilities distribution by customer branch of economic activity	[TDB30520]	
○ A 2 [ba-fi]		One-year default rates for loan facilities distribution by customer location (geographical area) , total credit used and branch of economic activity	[TDB30525]	
○ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer sector of economic activity and total credit used	[TDB30540]	
○ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and sector of economic activity	[TDB30550]	
○ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation and customer location (province)	[TDB30560]	
○ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and total credit used	[TDB30570]	
○ A 2 [ba-fi]		Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and branch of economic activity	[TDB30580]	

G LENDING AND DEPOSIT RATES

G1 LENDING RATES


○ Q 3 [sb]	G1 5.1	Short-term lending rates on loan facilities distribution by branch location (region) and total credit granted	[TDB30600]	p.	126
○ Q 3 [sb]	G1 5.2	Short-term lending rates on revocable loans distribution by branch location (region) and total credit granted	[TDB30610]	p.	127
○ Q 3 [sb]	G1 5.3	Short-term lending rates on loan facilities distribution by customer location (geographical area) and segment of economic activity and total credit granted	[TDC30060]	p.	128
○ Q 3 [sb]	G1 5.4	Short-term lending rates on loan facilities distribution by branch location (region) and customer segment of economic activity	[TDC30050]	p.	130
○ Q 3 [sb]	G1 5.5	Medium and long-term lending rates on loan facilities distribution by branch location (geographical area) and total credit granted	[TDB30620]	p.	131
○ Q 3 [sb]	G1 5.6	Medium and long-term lending rates on loan facilities distribution by branch location (geographical area) and customer segment of economic activity	[TDB30630]	p.	132
○ Q 3 [sb]	G1 5.7	Lending rates on loan facilities distribution by customer branch of economic activity	[TDB30640]	p.	133
○ Q 3 [sb]	G1 5.8	Lending rates (arithmetic means) on loan facilities distribution by branch location (region) and partial credit granted	[TDB30650]	p.	134
⊙ Q 3 [sb]		Short-term lending rates on loan facilities distribution by branch location (region) and customer segment of economic activity (rates, products, charges)	[TDC30055]		
⊙ Q 3 [sb]		Medium and long-term lending rates on loan facilities distribution by branch location (geographical area) and customer segment of economic activity (rates, products, charges)	[TDB30660]		

G2 NOMINAL DEPOSIT RATES

○ Q 4 [sb]	G2 5.1	Nominal deposit rates distribution by branch location (region) and customer segment of economic activity	[TDC20013]	p.	135
○ Q 4 [sb]	G2 5.2	Nominal deposit rates distribution by customer location (geographical area) and segment of economic activity and size of deposit	[TDC20014]	p.	136
○ Q 4 [sb]	G2 5.3	Nominal deposit rates distribution by branch location (geographical area) and customer segment of economic activity	[TDB30700]	p.	137
○ Q 4 [sb]	G2 5.4	Nominal current account deposit rates distribution by branch location (region) and size of deposit	[TDB30710]	p.	138
⊙ Q 4 [sb]		Nominal deposit rates distribution by branch location (region) and customer segment of economic activity (rates, number of accounts and total deposits)	[TDB20013]		

G3 EFFECTIVE DEPOSIT RATES

○ Q 4 [sb]	G3 5.1	Effective deposit rates distribution by branch location (region) and customer segment of economic activity	[TDB30770]	p.	139
○ Q 4 [sb]	G3 5.2	Effective deposit rates distribution by customer location (geographical area) and segment of economic activity and size of deposit	[TDB30780]	p.	140
○ Q 4 [sb]	G3 5.3	Effective deposit rates distribution by branch location (geographical area) and customer branch of economic activity	[TDB30790]	p.	141

○ Q 4 [sb]		G3 5.4	Effective current account deposit rates		
			distribution by branch location (region) and size of deposit	[TDB30800]	p. 142
⊙ Q 4 [sb]			Effective deposit rates		
			distribution by branch location (region) and customer segment of economic activity (rates, number of accounts and total deposits)	[TDB30810]	

H

INFORMATION ON THE BANK OF ITALY

	H1	BALANCE SHEET		
○ Q 6 [bi]		H1 5.1	Assets	[TDB40605] p. 144
○ Q 6 [bi]		H1 5.2	Liabilities	[TDB40615] p. 148

METHODOLOGICAL APPENDIX	p. 153
--------------------------------	--------

GLOSSARY	p. 163
-----------------	--------

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

September 2001

September 2001		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds			
		Banks	Branches	Banks	Branches	Banks	Branches
a.	TOTAL	844	28,917	24	115	244	20,855
b.	PIEDMONT	32	2,399	1	7	18	1,937
	Alessandria	3	272	—	—	2	239
	Asti	1	145	—	—	1	124
	Biella	2	125	—	—	2	108
	Cuneo	14	442	—	1	5	313
	Novara	1	193	—	—	—	99
	Turin	9	1,010	1	6	8	924
	Verbano-Cusio-Ossola	2	83	—	—	—	35
	Vercelli	—	129	—	—	—	95
c.	VALLE D'AOSTA	3	94	—	1	1	73
	Aosta	3	94	—	1	1	73
d.	LIGURIA	8	877	—	1	6	806
	Genoa	5	479	—	1	4	446
	Imperia	—	103	—	—	—	91
	La Spezia	1	126	—	—	1	119
	Savona	2	169	—	—	1	150
e.	LOMBARDY	176	5,583	5	11	64	3,524
	Bergamo	13	596	—	—	3	332
	Brescia	18	754	—	1	6	513
	Como	3	316	—	—	—	203
	Cremona	8	246	—	—	1	137
	Lecco	4	204	—	—	1	117
	Lodi	4	121	—	—	—	53
	Mantua	5	301	—	—	2	236
	Milan	117	2,225	5	10	49	1,457
	Pavia	—	294	—	—	—	207
	Sondrio	3	117	—	—	1	29
	Varese	1	409	—	—	1	240
f.	TRENTINO-ALTO ADIGE	128	894	1	2	7	290
	Bolzano	58	406	—	1	2	147
	Trento	70	488	1	1	5	143
g.	VENETO	61	3,015	1	13	11	1,711
	Belluno	2	178	—	—	1	119
	Padua	12	535	—	3	2	298
	Rovigo	7	159	—	—	—	94
	Treviso	11	572	—	5	3	289
	Venice	5	445	—	1	1	315
	Verona	12	574	1	2	4	322
	Vicenza	12	552	—	2	—	274

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>	
44	4,907	487	3,014	6	30	63	111	5,939
2	338	12	120	–	1	–	3	664
–	32	1	1	–	–	–	–	92
–	15	–	6	–	–	–	–	61
–	17	–	–	–	–	–	–	39
–	32	9	97	–	–	–	–	151
1	94	–	–	–	–	–	–	60
–	67	1	15	–	1	–	3	187
1	47	1	1	–	–	–	–	29
–	34	–	–	–	–	–	–	45
–	7	2	13	–	1	–	–	34
–	7	2	13	–	1	–	–	34
–	61	2	9	–	1	–	–	132
–	30	1	2	–	1	–	–	51
–	10	–	2	–	–	–	–	22
–	5	–	2	–	–	–	–	25
–	16	1	3	–	–	–	–	34
11	1,480	48	509	2	4	51	66	1,144
1	172	9	91	–	–	–	1	186
1	111	11	129	–	–	–	1	178
–	77	3	35	–	–	–	1	98
1	50	6	59	–	–	–	–	89
1	71	2	16	–	–	–	–	66
1	37	3	31	–	–	–	–	44
–	38	3	27	–	–	–	–	69
4	599	11	103	2	4	51	62	180
–	75	–	12	–	–	–	–	98
2	85	–	2	–	–	–	1	42
–	165	–	4	–	–	–	–	94
2	87	116	514	–	–	3	3	300
1	65	52	191	–	–	3	3	111
1	22	64	323	–	–	–	–	189
6	869	44	426	–	2	–	7	552
–	44	1	15	–	–	–	–	59
2	145	8	88	–	1	–	3	101
–	19	7	46	–	–	–	–	46
1	189	7	92	–	–	–	2	95
–	85	4	44	–	1	–	–	44
1	187	7	63	–	–	–	2	96
2	200	10	78	–	–	–	–	111

Distribution by location (province) and institutional category of bank

TDB10207

		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds			
		<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>
h.	FRIULI-VENEZIA GIULIA	31	857	2	3	10	560
	Gorizia	6	94	–	–	1	59
	Pordenone	4	202	–	–	1	143
	Trieste	5	135	1	2	3	102
	Udine	16	426	1	1	5	256
i.	EMILIA ROMAGNA	58	2,926	–	8	25	2,064
	Bologna	16	684	–	7	8	497
	Ferrara	3	205	–	–	2	154
	Forlì	11	293	–	–	4	191
	Modena	7	418	–	–	3	261
	Parma	2	300	–	1	2	235
	Piacenza	2	193	–	–	–	126
	Ravenna	5	289	–	–	3	231
	Reggio Emilia	5	342	–	–	2	241
	Rimini	7	202	–	–	1	128
l.	MARCHE	29	952	1	6	9	789
	Ancona	12	289	1	3	5	241
	Ascoli Piceno	6	213	–	1	2	178
	Macerata	3	196	–	1	–	168
	Pesaro e Urbino	8	254	–	1	2	202
m.	TUSCANY	59	2,098	2	6	20	1,696
	Arezzo	4	192	–	–	–	124
	Florence	17	586	2	3	9	478
	Grosseto	4	121	–	–	–	89
	Livorno	3	174	–	–	1	154
	Lucca	5	233	–	1	2	210
	Massa Carrara	1	93	–	–	1	92
	Pisa	7	232	–	1	3	197
	Pistoia	8	156	–	–	1	109
	Prato	2	124	–	–	1	111
	Siena	8	187	–	1	2	132
n.	UMBRIA	12	484	1	3	9	428
	Perugia	10	374	1	3	7	327
	Terni	2	110	–	–	2	101
o.	LAZIO	71	2,254	8	14	24	1,746
	Frosinone	6	162	–	–	1	117
	Latina	6	150	–	–	2	112
	Rieti	2	78	–	–	1	59
	Rome	50	1,684	8	14	19	1,320
	Viterbo	7	180	–	–	1	138
p.	ABRUZZO	14	564	–	4	5	503
	Chieti	4	149	–	–	2	140
	L'Aquila	2	134	–	1	1	113
	Pescara	2	133	–	2	1	116
	Teramo	6	148	–	1	1	134

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	139	18	155	–	1	2	2	
–	10	5	25	–	–	–	–	20
–	29	2	29	–	–	1	1	39
–	25	1	6	–	1	1	1	5
1	75	10	95	–	–	–	–	112
4	580	28	274	–	2	1	6	328
–	94	8	86	–	2	–	5	58
–	38	1	13	–	–	–	–	26
–	39	7	63	–	–	–	–	30
2	149	1	7	–	–	1	1	47
–	59	–	6	–	–	–	–	46
1	60	1	7	–	–	–	–	40
–	25	2	33	–	–	–	–	18
–	84	3	17	–	–	–	–	45
1	32	5	42	–	–	–	–	18
–	45	20	117	–	1	–	–	214
–	13	7	34	–	1	–	–	47
–	9	4	26	–	–	–	–	58
–	7	3	21	–	–	–	–	49
–	16	6	36	–	–	–	–	60
3	189	36	208	–	2	–	3	276
2	53	2	15	–	–	–	–	38
–	51	8	52	–	2	–	3	44
–	14	4	18	–	–	–	–	28
–	10	2	10	–	–	–	–	20
–	7	3	16	–	–	–	–	29
–	1	–	–	–	–	–	–	15
1	18	3	17	–	–	–	–	38
–	15	7	32	–	–	–	–	22
–	5	1	8	–	–	–	–	6
–	15	6	40	–	–	–	–	36
–	24	3	31	–	1	–	–	85
–	18	3	28	–	1	–	–	53
–	6	–	3	–	–	–	–	32
6	329	31	157	4	4	6	18	266
2	30	3	15	–	–	–	–	63
1	29	3	9	–	–	–	–	30
–	11	1	8	–	–	–	–	32
2	247	19	95	4	4	6	18	84
1	12	5	30	–	–	–	–	57
–	8	9	52	–	1	–	–	171
–	1	2	8	–	–	–	–	54
–	1	1	19	–	1	–	–	44
–	5	1	12	–	–	–	–	30
–	1	5	13	–	–	–	–	43

B.1.5.1

BANKS AND BRANCHES

Distribution by location (province) and institutional category of bank

TDB10207

		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds			
		<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>
q.	MOLISE	4	130	–	1	1	113
	Campobasso	4	97	–	1	1	82
	Isernia	–	33	–	–	–	31
r.	CAMPANIA	40	1,471	–	7	9	1,224
	Avellino	7	122	–	–	1	94
	Benevento	4	79	–	–	1	52
	Caserta	5	187	–	–	2	174
	Naples	6	763	–	6	3	684
	Salerno	18	320	–	1	2	220
s.	PUGLIA	30	1,263	–	5	5	912
	Bari	16	534	–	5	–	370
	Brindisi	2	110	–	–	–	86
	Foggia	3	228	–	–	2	162
	Lecce	5	240	–	–	2	177
	Taranto	4	151	–	–	1	117
t.	BASILICATA	10	232	–	2	2	190
	Matera	3	79	–	–	1	65
	Potenza	7	153	–	2	1	125
u.	CALABRIA	29	491	–	2	4	385
	Catanzaro	6	98	–	2	–	79
	Cosenza	14	179	–	–	3	133
	Crotone	4	40	–	–	1	32
	Reggio Calabria	2	134	–	–	–	111
	Vibo Valentia	3	40	–	–	–	30
v.	SICILY	45	1,685	1	8	11	1,260
	Agrigento	6	174	–	–	–	112
	Caltanissetta	8	90	–	–	–	55
	Catania	5	343	–	3	3	249
	Enna	2	63	–	–	–	44
	Messina	2	228	–	1	–	180
	Palermo	12	387	1	3	5	319
	Ragusa	1	108	–	–	–	68
	Siracusa	3	115	–	1	2	95
	Trapani	6	177	–	–	1	138
z.	SARDINIA	4	648	1	11	3	644
	Cagliari	1	258	1	7	1	257
	Nuoro	–	117	–	1	–	117
	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>	
–	4	3	12	–	1	–	–	46
–	4	3	10	–	1	–	–	33
–	–	–	2	–	–	–	–	13
3	142	28	101	–	2	–	2	345
–	13	6	15	–	–	–	–	55
–	17	3	10	–	–	–	–	42
–	7	3	6	–	–	–	–	68
3	74	–	2	–	1	–	2	85
–	31	16	68	–	1	–	–	95
4	277	21	72	–	1	–	1	232
3	121	13	41	–	1	–	1	47
–	18	2	6	–	–	–	–	20
–	59	1	7	–	–	–	–	55
1	55	2	8	–	–	–	–	83
–	24	3	10	–	–	–	–	27
–	12	8	29	–	1	–	–	91
–	5	2	9	–	–	–	–	26
–	7	6	20	–	1	–	–	65
–	27	25	78	–	1	–	–	202
–	4	6	14	–	1	–	–	39
–	4	11	42	–	–	–	–	75
–	–	3	8	–	–	–	–	20
–	16	2	7	–	–	–	–	47
–	3	3	7	–	–	–	–	21
2	289	32	134	–	2	–	–	346
1	33	5	29	–	–	–	–	40
–	14	8	21	–	–	–	–	21
–	85	2	9	–	–	–	–	58
–	6	2	13	–	–	–	–	19
–	37	2	11	–	–	–	–	76
–	38	7	28	–	2	–	–	77
1	39	–	1	–	–	–	–	12
–	15	1	5	–	–	–	–	19
–	22	5	17	–	–	–	–	24
–	–	1	3	–	1	–	–	335
–	–	–	–	–	1	–	–	98
–	–	–	–	–	–	–	–	90
–	–	1	3	–	–	–	–	60
–	–	–	–	–	–	–	–	87

Distribution by major category of bank

TDB10014

Source: Supervisory returns
Stocks in millions of euros

September 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	21,555	21,535	20
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,003	1,997	6
Receivables from BI-ECB	8,786	8,618	169
Receivables from banks	262,966	255,002	7,964
<i>of which:</i> time deposits and interbank CDs	102,310	99,951	2,359
repos	77,576	75,915	1,661
Receivables from non-bank customers:			
current account receivables	213,959	213,750	209
repos	18,131	17,742	389
personal loans	16,358	16,349	9
export credits	18,266	18,248	18
import credits	13,194	13,172	22
mortgage loans	354,995	294,477	60,518
other loans	277,136	262,842	14,293
bad debts	45,008	41,368	3,640
unpaid and protested own bills	587	565	23
Securities	208,086	198,434	9,652
<i>of which:</i> not held as fixed assets	164,525	155,380	9,145
Subordinated loans	10,914	10,662	252
Participating interests	79,509	75,488	4,021
Fixed assets	46,131	45,302	829
<i>of which:</i> buildings	26,464	25,826	638
Bills, other credit instruments and documents	123,721	118,523	5,198
Sundry debtors net of items in suspense accounts	146,008	142,918	3,090
Negative capital items	995	976	19
Items in transit or in suspense accounts	21,775	21,653	122
Remaining asset items	240,474	227,748	12,726
TOTAL	2,131,440	2,008,247	123,192
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	153,240	139,522	13,718
Guarantees applied for	5,206	5,206	..
Commitments and contingent liabilities	1,088,524	1,050,998	37,527
Credit implicit in leasing contracts with customers	9,262	8,889	373
Customer bill portfolio	14,896	9,928	4,968
Undrawn customer credit lines	584,648	557,049	27,599
Securities and the like on deposit	2,021,549	2,007,700	13,849

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
10,449	5,286	5,819	19,948	1,606
1,055	346	602	1,762	240
4,569	1,800	2,417	7,995	792
136,667	42,674	83,624	242,951	20,015
53,987	18,567	29,756	95,691	6,619
45,740	9,720	22,115	74,312	3,265
112,799	39,520	61,641	200,038	13,922
10,507	1,459	6,165	16,535	1,596
9,799	1,884	4,674	14,618	1,740
12,690	2,927	2,649	17,932	334
8,317	2,196	2,681	12,628	566
184,117	67,328	103,550	327,028	27,968
170,788	35,663	70,685	265,249	11,887
21,909	6,429	16,670	36,136	8,872
353	96	139	471	116
83,395	28,178	96,513	183,763	24,323
58,458	22,724	83,343	147,667	16,858
8,150	1,144	1,620	10,177	737
54,799	14,773	9,937	78,221	1,288
25,964	7,001	13,165	41,352	4,779
15,998	3,807	6,658	23,894	2,570
67,778	25,494	30,449	117,459	6,262
94,621	18,142	33,245	136,937	9,071
487	258	249	971	23
12,562	3,953	5,260	19,212	2,563
133,990	16,851	89,633	229,105	11,369
1,165,767	323,593	642,080	1,981,225	150,214
102,078	22,512	28,650	149,315	3,925
4,000	605	601	4,998	208
693,003	90,698	304,824	1,052,777	35,747
2,410	350	6,503	9,262	–
5,943	5,500	3,453	13,436	1,460
346,759	93,959	143,930	553,763	30,885
1,185,390	323,036	513,123	1,934,311	87,238

Distribution by major category of bank

TDB10014

Source: Supervisory returns
Stocks in billions of lire

September 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	41,735	41,697	38
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	3,878	3,866	11
Receivables from BI-ECB	17,013	16,686	327
Receivables from banks	509,173	493,753	15,421
<i>of which:</i> time deposits and interbank CDs	198,100	193,533	4,567
repos	150,208	146,993	3,215
Receivables from non-bank customers:			
current account receivables	414,283	413,878	405
repos	35,107	34,354	753
personal loans	31,673	31,656	17
export credits	35,368	35,333	35
import credits	25,547	25,504	43
mortgage loans	687,367	570,188	117,179
other loans	536,610	508,934	27,676
bad debts	87,147	80,100	7,048
unpaid and protested own bills	1,137	1,093	44
Securities	402,911	384,223	18,688
<i>of which:</i> not held as fixed assets	318,565	300,857	17,708
Subordinated loans	21,133	20,645	488
Participating interests	153,952	146,166	7,786
Fixed assets	89,321	87,717	1,604
<i>of which:</i> buildings	51,241	50,006	1,235
Bills, other credit instruments and documents	239,558	229,493	10,065
Sundry debtors net of items in suspense accounts	282,711	276,728	5,982
Negative capital items	1,926	1,890	36
Items in transit or in suspense accounts	42,163	41,926	237
Remaining asset items	465,622	440,982	24,641
TOTAL	4,127,042	3,888,509	238,533
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	296,714	270,153	26,561
Guarantees applied for	10,080	10,080	..
Commitments and contingent liabilities	2,107,677	2,035,015	72,662
Credit implicit in leasing contracts with customers	17,934	17,211	722
Customer bill portfolio	28,843	19,224	9,619
Undrawn customer credit lines	1,132,037	1,078,598	53,439
Securities and the like on deposit	3,914,264	3,887,448	26,816

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
20,233	10,234	11,268	38,625	3,110
2,043	669	1,166	3,412	465
8,846	3,486	4,681	15,480	1,533
264,625	82,629	161,920	470,418	38,755
104,534	35,951	57,615	185,284	12,816
88,566	18,821	42,821	143,887	6,321
218,409	76,522	119,353	387,327	26,956
20,345	2,825	11,937	32,017	3,090
18,974	3,649	9,050	28,304	3,369
24,572	5,667	5,129	34,721	647
16,104	4,251	5,191	24,450	1,096
356,500	130,365	200,501	633,214	54,153
330,692	69,053	136,865	513,594	23,016
42,422	12,448	32,278	69,969	17,179
683	185	269	913	224
161,475	54,561	186,875	355,815	47,096
113,190	43,999	161,375	285,922	32,642
15,781	2,216	3,136	19,705	1,427
106,105	28,605	19,241	151,457	2,494
50,274	13,556	25,492	80,069	9,252
30,977	7,372	12,892	46,265	4,976
131,237	49,363	58,957	227,433	12,125
183,213	35,127	64,371	265,146	17,564
944	499	483	1,881	45
24,324	7,653	10,186	37,200	4,963
259,440	32,629	173,554	443,609	22,014
2,257,239	626,563	1,243,240	3,836,187	290,856
197,651	43,589	55,474	289,115	7,600
7,745	1,172	1,163	9,677	403
1,341,840	175,617	590,221	2,038,461	69,216
4,666	677	12,591	17,934	–
11,508	10,649	6,686	26,015	2,828
671,419	181,929	278,688	1,072,235	59,802
2,295,234	625,485	993,545	3,745,348	168,916

Distribution by major category of bank

TDB10024

Source: Supervisory returns
Stocks in millions of euros

September 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	629,678	624,063	5,615
<i>of which:</i> savings deposits	62,470	62,290	180
time savings deposits	6,732	6,554	179
savings certificates and CDs	44,583	42,391	2,192
current account deposits	420,736	418,704	2,031
time current account deposits	4,027	3,559	468
repos	88,070	87,464	606
Payables to BI-ECB	12,516	12,121	395
Payables to banks	400,414	363,745	36,669
<i>of which:</i> time deposits and interbank CDs	200,122	187,566	12,556
repos	56,960	55,879	1,081
Funds raised in the market	334,126	284,752	49,374
<i>of which:</i> bonds in issue	289,119	241,493	47,626
Provision for employee severance benefits	8,270	8,143	127
Supplementary pension fund	4,796	4,715	80
Provision for writedown of securities	110	81	29
Provision for writedown of investments	702	689	13
Accumulated depreciation	19,068	18,722	347
<i>of which:</i> accumulated depreciation of buildings	8,098	7,873	225
Provision for writedown of loans	28,269	26,101	2,168
Provision for writedown of commitments and guarantees granted	553	550	3
Sundry provisions for losses and charges	11,051	10,512	540
Provision for loan losses	3,424	2,481	944
Capital, reserves and provisions included in capital	132,727	121,848	10,879
Sundry creditors net of items in suspense accounts	111,656	108,539	3,117
Discounted bills, other credit instruments and documents	161,648	161,453	194
Items in transit or in suspense accounts	18,283	17,969	314
Remaining liabilities items	253,592	241,207	12,384
TOTAL	2,131,440	2,008,247	123,192

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
345,154	97,419	187,106	555,767	73,911
27,153	9,156	26,160	44,532	17,938
3,031	558	3,144	3,627	3,105
21,634	10,625	12,324	35,307	9,276
250,550	60,569	109,617	381,179	39,557
2,905	130	992	3,867	160
39,888	15,260	32,922	81,831	6,239
8,203	235	4,078	12,364	152
184,271	59,060	157,083	393,478	6,936
95,399	32,361	72,361	198,089	2,033
23,062	4,617	29,280	55,205	1,755
190,102	68,346	75,678	311,354	22,772
156,055	61,142	71,922	267,619	21,500
5,018	1,257	1,995	7,120	1,150
2,390	1,150	1,256	3,899	896
66	43	1	109	1
403	15	284	648	55
10,790	2,712	5,566	17,370	1,699
4,775	1,259	2,064	7,567	532
13,923	4,213	10,133	22,099	6,169
412	59	82	468	85
8,288	1,001	1,762	9,796	1,256
1,357	587	1,479	3,320	104
68,330	20,894	43,504	123,288	9,439
74,323	9,989	27,343	105,475	6,180
89,979	33,067	38,601	156,030	5,617
10,558	3,266	4,459	15,990	2,292
152,198	19,880	81,514	242,092	11,499
1,165,767	323,593	642,080	1,981,225	150,214

Distribution by major category of bank

TDB10024

Source: Supervisory returns
Stocks in billions of lire

September 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	1,219,227	1,208,354	10,873
<i>of which: savings deposits</i>	120,959	120,610	349
time savings deposits	13,035	12,689	346
savings certificates and CDs	86,325	82,080	4,245
current account deposits	814,658	810,725	3,933
time current account deposits	7,797	6,890	907
repos	170,527	169,353	1,173
Payables to BI-ECB	24,234	23,469	765
Payables to banks	775,310	704,308	71,002
<i>of which: time deposits and interbank CDs</i>	387,490	363,178	24,312
repos	110,289	108,197	2,092
Funds raised in the market	646,957	551,357	95,600
<i>of which: bonds in issue</i>	559,813	467,596	92,217
Provision for employee severance benefits	16,012	15,767	246
Supplementary pension fund	9,286	9,130	156
Provision for writedown of securities	213	158	56
Provision for writedown of investments	1,359	1,333	26
Accumulated depreciation	36,922	36,250	671
<i>of which: accumulated depreciation of buildings</i>	15,680	15,244	437
Provision for writedown of loans	54,736	50,539	4,197
Provision for writedown of commitments and guarantees granted	1,071	1,065	6
Sundry provisions for losses and charges	21,398	20,353	1,045
Provision for loan losses	6,630	4,803	1,827
Capital, reserves and provisions included in capital	256,996	235,931	21,065
Sundry creditors net of items in suspense accounts	216,196	210,161	6,035
Discounted bills, other credit instruments and documents	312,993	312,617	376
Items in transit or in suspense accounts	35,400	34,792	608
Remaining liabilities items	491,022	467,042	23,980
TOTAL	4,127,042	3,888,509	238,533

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
668,311	188,629	362,287	1,076,115	143,112
52,576	17,729	50,654	86,227	34,732
5,869	1,080	6,087	7,023	6,012
41,890	20,574	23,862	68,364	17,962
485,133	117,277	212,248	738,065	76,593
5,625	251	1,921	7,487	310
77,233	29,547	63,746	158,446	12,080
15,883	455	7,895	23,939	295
356,799	114,356	304,154	761,880	13,429
184,719	62,660	140,111	383,553	3,936
44,654	8,940	56,695	106,892	3,397
368,089	132,335	146,533	602,865	44,093
302,164	118,388	139,261	518,183	41,630
9,716	2,434	3,862	13,786	2,226
4,627	2,227	2,431	7,550	1,735
127	84	2	212	2
781	30	549	1,254	106
20,893	5,251	10,778	33,633	3,289
9,246	2,438	3,996	14,651	1,029
26,958	8,157	19,621	42,790	11,945
798	114	159	906	165
16,048	1,938	3,412	18,967	2,431
2,628	1,138	2,865	6,429	202
132,305	40,456	84,235	238,720	18,276
143,910	19,342	52,944	204,229	11,967
174,224	64,026	74,743	302,117	10,877
20,443	6,324	8,633	30,961	4,439
294,696	38,492	157,834	468,756	22,266
2,257,239	626,563	1,243,240	3,836,187	290,856

Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns
Percentages

September 2001

	Total	of which: 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	62.30	28.99	20.59	10.66	22.45	17.31
Receivables from BI-ECB and other banks	100.00	5.85	35.29	45.74	10.82	5.05	3.09
Securities portfolio	100.00	55.78	1.97	5.12	16.77	45.88	30.18
b. LIABILITIES							
Payables to non-bank customers	100.00	0.76	84.56	13.72	1.48	0.15	0.08
Payables to BI-ECB and other banks	100.00	15.62	26.65	44.32	12.61	10.22	6.20
Bonds, savings certificates and CDs	100.00	45.54	1.32	8.98	16.00	55.96	17.75

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 millions of euros

September 2001

	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	79,509	54,799	14,773	9,937	78,221	1,288
Banks	49,035	34,423	8,991	5,620	48,167	868
<i>of which: non-resident</i>	<i>7,444</i>	<i>6,802</i>	<i>391</i>	<i>251</i>	<i>7,419</i>	<i>25</i>
Other financial intermediaries	20,270	13,583	3,750	2,937	20,008	262
<i>of which: non-resident</i>	<i>8,785</i>	<i>6,845</i>	<i>918</i>	<i>1,022</i>	<i>8,738</i>	<i>47</i>
Financial auxiliaries	2,084	1,029	745	311	2,004	80
Insurance companies	2,435	1,632	461	343	2,424	11
Non-financial companies	5,685	4,132	827	727	5,618	67
<i>of which: qualified holdings</i>	<i>1,412</i>	<i>1,145</i>	<i>115</i>	<i>151</i>	<i>1,407</i>	<i>4</i>

Notes:

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	June 2001	Sept. 2001
a. ASSETS		
Cash	20	11
Receivables from parent bank and other foreign branches	71,138	67,407
Receivables from banks and central banks	46,040	43,591
<i>of which:</i> from non-residents	30,484	30,383
repos with banks	1,884	2,292
Receivables from non-bank customers	62,591	59,725
<i>of which:</i> from non-residents	58,476	56,446
repos	4,997	5,053
Subordinated loans	4,997	5,053
Securities and participating interests	49,353	37,822
<i>of which:</i> securities not held as fixed assets	29,988	19,988
Bad debts	417	369
Other liabilities items	24,061	27,185
TOTAL	253,619	236,110
b. LIABILITIES		
Payables to parent bank and other foreign branches	49,668	44,970
Payables to banks and central banks	102,640	94,136
<i>of which:</i> to non-residents	91,773	83,364
repos with banks	8,103	5,284
Payables to non-bank customers	67,282	60,187
<i>of which:</i> to non-residents	58,225	52,267
repos	4,641	4,807
Subordinated loans	5,769	5,471
Endowment funds and capital reserves	2,305	2,187
Other liabilities items	26,316	29,409
TOTAL	253,619	236,110
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	19,527	17,612
Commitments and contingent liabilities	553,709	519,351
Bill portfolio	891	666

Notes:

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

TDB10033

Banks

Source: Supervisory returns
Stocks in billions of lire

	June 2001	Sept. 2001
a. ASSETS		
Cash	38	22
Receivables from parent bank and other foreign branches	137,743	130,517
Receivables from banks and central banks	89,145	84,404
<i>of which:</i> from non-residents	59,026	58,830
repos with banks	3,649	4,439
Receivables from non-bank customers	121,192	115,644
<i>of which:</i> from non-residents	113,226	109,295
repos	9,676	9,784
Subordinated loans	9,676	9,784
Securities and participating interests	95,561	73,233
<i>of which:</i> securities not held as fixed assets	58,065	38,703
Bad debts	808	715
Other liabilities items	46,588	52,638
TOTAL	491,075	457,172
b. LIABILITIES		
Payables to parent bank and other foreign branches	96,171	87,074
Payables to banks and central banks	198,738	182,272
<i>of which:</i> to non-residents	177,698	161,415
repos with banks	15,689	10,231
Payables to non-bank customers	130,277	116,539
<i>of which:</i> to non-residents	112,739	101,203
repos	8,986	9,309
Subordinated loans	11,169	10,593
Endowment funds and capital reserves	4,464	4,234
Other liabilities items	50,955	56,944
TOTAL	491,075	457,172
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	37,810	34,102
Commitments and contingent liabilities	1,072,131	1,005,603
Bill portfolio	1,724	1,290

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 millions of euros

September 2001

		Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
		Number of borrowers	Amount		Number of borrowers	Amount
a.	TOTAL	548,568	48,245	1.06	27,435	1,501
b.	NORTH-WEST ITALY	123,675	10,656	1.07	7,327	462
	Piedmont	36,968	2,290	1.05	2,227	100
	Valle d'Aosta	1,083	72	1.00	51	1
	Liguria	15,257	1,144	1.06	837	88
	Lombardy	70,367	7,150	1.08	4,212	273
c.	NORTH-EAST ITALY	75,082	5,996	1.08	4,400	284
	Trentino-Alto Adige	4,459	377	1.09	287	26
	Veneto	27,338	2,302	1.09	1,620	152
	Friuli-Venezia Giulia	9,159	568	1.15	424	16
	Emilia-Romagna	34,126	2,748	1.06	2,069	90
d.	CENTRAL ITALY	114,750	12,413	1.08	6,299	388
	Marche	13,709	939	1.07	619	39
	Tuscany	33,012	2,160	1.09	2,302	106
	Umbria	6,387	621	1.17	352	19
	Lazio	61,642	8,693	1.08	3,026	223
e.	SOUTHERN ITALY	139,547	11,300	1.05	6,522	284
	Abruzzo	13,620	1,055	1.05	544	14
	Molise	2,706	264	1.31	119	60
	Campania	48,551	3,730	1.05	2,817	111
	Puglia	40,984	3,592	1.04	1,927	51
	Basilicata	8,998	822	1.03	238	7
	Calabria	24,688	1,837	1.03	877	42
f.	ISLANDS	95,514	7,881	1.02	2,887	83
	Sicily	75,088	5,933	1.02	2,141	60
	Sardinia	20,426	1,947	1.05	746	24

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

September 2001

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	548,568	48,245	1.06	27,435	1,501
General government	39	35	1.11	2	..
Financial companies	1,013	1,151	1.21	21	7
Non-financial companies	104,033	28,111	1.09	3,816	1,043
<i>of which:</i> industry	29,973	8,360	1.11	1,035	424
building	15,713	7,670	1.07	499	145
services	55,758	10,580	1.08	2,202	454
Producer households	96,521	7,446	1.03	3,375	150
Consumer households and nec	331,630	10,267	1.02	19,717	278

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2001

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	267,847	110,409	21,830	58,064	77,543
b. EUROPE	193,761	89,548	15,124	44,526	44,563
of which: Albania	77	26	7	..	44
Austria	3,434	3,025	277	102	30
Belgium	10,489	7,264	90	2,807	327
Bulgaria	124	2	2	29	92
Czech Republic	288	11	203	25	49
Croatia	2,984	408	187	326	2,063
Denmark	948	628	30	178	111
Finland	458	68	17	179	195
France	27,804	12,994	1,541	8,402	4,867
Germany	23,381	13,474	2,137	2,385	5,385
Greece	2,208	424	39	534	1,211
Ireland	4,279	1,288	526	1,233	1,232
Yugoslavia	16	9	3	3	1
Liechtenstein	44	3	6	28	7
Luxemburg	23,895	9,076	2,630	4,726	7,463
Malta	201	7	32	56	105
Norway	640	306	140	54	139
Netherlands	13,337	2,804	443	4,275	5,816
Poland	4,974	318	200	2,725	1,732
Portugal	8,122	4,096	2,013	271	1,742
United Kingdom	46,955	28,710	2,261	10,687	5,297
Romania	256	70	13	74	99
Russia	2,175	246	163	212	1,554
Slovenia	157	26	34	25	72
Spain	6,553	1,030	1,407	1,796	2,320
Sweden	1,273	457	58	335	424
Switzerland	4,414	2,096	169	1,416	734
Turkey	2,369	405	29	1,172	763
Hungary	1,169	86	304	339	440
c. ASIA	7,423	3,356	1,030	1,046	1,990
of which: Saudi Arabia	417	120	1	60	236
China	873	267	228	96	283
South Korea	768	436	134	60	138
Philippines	154	..	30	19	105
Japan	2,520	1,655	24	281	561
India	362	62	77	103	119
Indonesia	126	5	35	25	62
Iran	766	383	369	3	11
Iraq	89	43	1	45	–

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	131	58	1	24	48
	Malaysia	135	29	39	41	26
	Pakistan	174	..	—	109	65
	Qatar	201	1	6	86	107
	Taiwan	145	68	33	8	36
	Thailand	146	7	1	28	111
d.	AFRICA	879	148	123	181	428
	of which: Algeria	78	26	23	9	20
	Egypt	156	59	22	15	59
	Morocco	210	2	7	13	189
	Nigeria	31	3	8	11	9
	South Africa	142	17	19	29	77
	Tunisia	91	31	42	4	14
e.	AMERICA	45,150	9,239	3,580	10,435	21,895
	of which: Argentina	5,293	309	35	2,401	2,548
	Brazil	5,912	1,271	1,074	1,800	1,766
	Canada	827	137	98	129	464
	Chile	787	23	38	384	342
	Colombia	229	10	1	148	70
	Cuba	114	55	55	3	1
	Ecuador	31	..	..	2	29
	Mexico	1,989	67	16	318	1,588
	Paraguay	158	30	—	95	33
	Peru	4,859	1,010	37	2,099	1,713
	United States	23,635	6,261	2,149	2,741	12,485
	Uruguay	439	63	38	186	151
	Venezuela	844	2	39	104	699
f.	OCEANIA	2,866	396	281	293	1,895
	of which: Australia	1,026	228	281	242	275
g.	OFFSHORE CENTRES	14,546	7,421	1,409	1,328	4,387
	of which: Cayman Islands	5,523	1,987	1,011	420	2,105
	Hong Kong	1,385	522	126	234	503
	Singapore	2,721	1,730	35	211	744
h.	INTERNATIONAL ORGANIZATIONS	3,216	301	282	252	2,382

Notes:

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

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

September 2001

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	56	53
Customer trading	69	62
Underwriting	38	33
Placement	117	102
Individual portfolio management	90	84
Reception of orders	96	82

b. NUMBER OF SIMs

172

159

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

September 2001

Companies authorized

Companies operating

		Collective investment undertakings	
		Companies authorized	Companies operating
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	1,204	1,027
	Equity	611	502
	<i>of which:</i> foreign-oriented	410	331
	Balanced	104	87
	<i>of which:</i> foreign-oriented	42	31
	Bond	489	438
	<i>of which:</i> foreign-oriented	223	193
b.	NUMBER OF SICAV SUB-FUNDS	10	10
	Equity	4	4
	<i>of which:</i> foreign-oriented	1	1
	Balanced	3	3
	<i>of which:</i> foreign-oriented	—	—
	Bond	3	3
	<i>of which:</i> foreign-oriented	3	3
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	61	57
d.	NUMBER OF SICAVs	2	2

Notes:

The data refer to Italian harmonized open-end collective investment undertakings. 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

		June 2001	Sept. 2001
a.	NUMBER OF FINANCIAL INTERMEDIARIES	223	245
	Leasing	69	70
	Factoring	36	36
	Consumer credit	19	19
	Other forms of finance	22	24
	Acquisition of shareholdings	18	18
	Issue and/or management of credit cards	9	9
	Securitization	42	61
	Foreign exchange trading and other activities	8	8

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 millions of euros

	June 2001	Sept. 2001
a. ASSETS		
Cash and liquid assets	1	1
Receivables from banks and financial institutions	10,811	4,720
Receivables from customers	120	102
Bonds and other debt securities	11,075	9,941
Shares, capital parts and other equity securities	901	225
Options bought and the like	1,446	1,192
Participating interests	160	167
Fixed assets	327	330
Remaining asset items	1,050	1,272
TOTAL	25,891	17,949
b. LIABILITIES		
Payables to banks and financial institutions	20,796	12,642
Payables to customers	223	225
Debt securities in issue	–	..
Options sold and the like	835	1,007
Provision for employee severance benefits	45	44
Provisions for risks	277	257
Subordinated liabilities	91	92
Capital, reserves and share premiums	1,606	1,644
Remaining liabilities items	2,018	2,039
TOTAL	25,891	17,949

Notes:

The data include transactions with non-resident customers.

TDB40240

Securities firms

Source: Supervisory returns
Stocks in billions of lire

	June 2001	Sept. 2001
a. ASSETS		
Cash and liquid assets	2	1
Receivables from banks and financial institutions	20,932	9,139
Receivables from customers	232	198
Bonds and other debt securities	21,445	19,249
Shares, capital parts and other equity securities	1,744	436
Options bought and the like	2,800	2,308
Participating interests	310	323
Fixed assets	633	638
Remaining asset items	2,034	2,462
TOTAL	50,131	34,755
b. LIABILITIES		
Payables to banks and financial institutions	40,266	24,478
Payables to customers	433	436
Debt securities in issue	–	..
Options sold and the like	1,617	1,949
Provision for employee severance benefits	86	84
Provisions for risks	536	497
Subordinated liabilities	177	179
Capital, reserves and share premiums	3,110	3,183
Remaining liabilities items	3,906	3,948
TOTAL	50,131	34,755

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

	June 2001	Sept. 2001
a. ASSETS		
Cash and liquid assets	29	36
Current account receivables from banks and deposits	1,303	1,503
Receivables from customers	90,651	90,772
Bad debts	1,032	1,055
Securities portfolio	2,737	2,776
Participating interests	3,148	3,444
<i>of which: held for merchant banking purposes</i>	600	617
Tangible and intangible fixed assets	5,150	5,757
Remaining asset items	7,788	8,658
TOTAL	111,837	114,000
b. LIABILITIES		
Current account payables to banks	26,507	26,924
Financial payables	62,107	63,330
Securities in issue	3,950	3,604
Provisions for liabilities and charges and provision for employee severance benefits	776	848
Loan loss provision	389	403
Provision for general financial risks	309	335
Subordinated loans	752	825
Capital and reserves	7,115	7,135
Remaining liabilities items	9,933	10,596
TOTAL	111,837	114,000
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	9,532	11,216
Derivative contracts	23,581	24,912

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

	June 2001	Sept. 2001
a. ASSETS		
Cash and liquid assets	55	70
Current account receivables from banks and deposits	2,524	2,909
Receivables from customers	175,524	175,759
Bad debts	1,998	2,042
Securities portfolio	5,299	5,374
Participating interests	6,094	6,668
<i>of which: held for merchant banking purposes</i>	1,162	1,194
Tangible and intangible fixed assets	9,971	11,147
Remaining asset items	15,081	16,765
TOTAL	216,546	220,735
b. LIABILITIES		
Current account payables to banks	51,324	52,132
Financial payables	120,255	122,624
Securities in issue	7,648	6,978
Provisions for liabilities and charges and provision for employee severance benefits	1,503	1,642
Loan loss provision	753	780
Provision for general financial risks	597	649
Subordinated loans	1,457	1,598
Capital and reserves	13,776	13,815
Remaining liabilities items	19,232	20,517
TOTAL	216,546	220,735
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	18,456	21,717
Derivative contracts	45,659	48,237

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 millions of euros

September 2001		Total	General government	Financial companies
a. TOTAL		942,031	53,493	137,858
b. NORTH-WEST ITALY		376,139	8,399	91,331
Piedmont		84,331	2,277	13,020
Valle d'Aosta		1,930	65	58
Liguria		17,879	1,259	424
Lombardy		271,999	4,798	77,829
c. NORTH-EAST ITALY		211,313	5,602	17,924
Trentino-Alto Adige		20,129	342	1,257
Veneto		83,580	2,224	5,765
Friuli-Venezia Giulia		18,858	680	1,438
Emilia-Romagna		88,745	2,356	9,464
d. CENTRAL ITALY		223,692	33,775	24,232
Marche		22,039	928	1,315
Tuscany		59,949	2,047	7,019
Umbria		11,032	419	150
Lazio		130,673	30,381	15,748
e. SOUTHERN ITALY		86,594	4,542	3,551
Abruzzo		11,443	188	139
Molise		2,339	167	33
Campania		34,095	1,573	3,251
Puglia		25,272	1,795	102
Basilicata		4,387	260	20
Calabria		9,058	558	7
f. ISLANDS		44,290	1,175	820
Sicily		30,904	766	308
Sardinia		13,386	409	512

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
496,157	214,521	58,066	213,722	60,758	193,763
199,366	89,965	17,597	89,927	16,295	60,748
49,319	21,376	3,582	23,906	4,534	15,181
1,292	593	190	505	184	331
9,282	2,740	1,288	5,172	1,420	5,493
139,473	65,256	12,538	60,344	10,157	39,743
127,205	59,071	13,524	51,387	16,472	44,109
11,433	3,235	1,819	6,016	2,369	4,729
51,862	25,027	4,568	20,976	6,160	17,569
10,603	5,618	820	3,913	1,410	4,728
53,307	25,192	6,318	20,482	6,533	17,084
108,809	43,437	16,068	46,934	11,609	45,268
12,289	6,768	1,490	3,775	2,231	5,277
31,349	14,218	3,231	12,860	4,734	14,800
6,394	2,990	958	2,238	1,142	2,927
58,778	19,460	10,389	28,060	3,502	22,264
41,023	15,965	7,010	16,492	10,522	26,957
6,708	3,469	1,002	2,054	1,261	3,146
1,218	670	171	329	316	604
16,658	6,129	2,602	7,568	2,666	9,947
10,964	3,765	2,294	4,285	3,707	8,703
2,234	1,142	307	629	725	1,148
3,240	789	635	1,627	1,845	3,408
19,754	6,083	3,866	8,982	5,860	16,681
13,436	3,660	2,530	6,611	4,140	12,254
6,318	2,423	1,336	2,371	1,720	4,427

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

TDB10233

Source: Supervisory returns
Stocks in millions of euros

September 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a. TOTAL	942,031	863,142	78,889
b. NORTH-WEST ITALY	376,139	345,258	30,881
Piedmont	84,331	76,634	7,697
Valle d'Aosta	1,930	1,628	302
Liguria	17,879	16,906	973
Lombardy	271,999	250,090	21,910
c. NORTH-EAST ITALY	211,313	199,367	11,945
Trentino-Alto Adige	20,129	19,218	911
Veneto	83,580	79,348	4,232
Friuli-Venezia Giulia	18,858	17,032	1,826
Emilia-Romagna	88,745	83,768	4,977
d. CENTRAL ITALY	223,692	198,137	25,556
Marche	22,039	19,853	2,185
Tuscany	59,949	55,819	4,130
Umbria	11,032	9,351	1,681
Lazio	130,673	113,114	17,559
e. SOUTHERN ITALY	86,594	78,607	7,987
Abruzzo	11,443	10,231	1,212
Molise	2,339	2,069	270
Campania	34,095	30,863	3,232
Puglia	25,272	23,119	2,153
Basilicata	4,387	3,906	482
Calabria	9,058	8,419	639
f. ISLANDS	44,290	41,771	2,519
Sicily	30,904	29,770	1,134
Sardinia	13,386	12,001	1,385

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
518,011	158,163	265,857	875,655	66,376
223,684	68,867	83,588	370,680	5,460
52,140	10,976	21,215	82,778	1,553
1,182	186	562	1,898	32
8,506	5,036	4,336	17,529	350
161,856	52,669	57,475	268,475	3,525
92,503	43,227	75,583	208,933	2,379
2,037	492	17,600	20,111	18
41,271	18,683	23,626	82,780	800
7,718	1,455	9,686	18,525	333
41,476	22,597	24,671	87,516	1,229
126,479	29,393	67,820	216,275	7,417
6,464	5,330	10,245	21,696	343
28,369	12,046	19,534	59,128	820
4,219	1,005	5,807	10,741	291
87,427	11,012	32,234	124,710	5,963
48,465	9,276	28,852	57,032	29,562
4,712	920	5,812	7,405	4,038
1,455	137	747	1,801	538
22,622	2,693	8,779	23,227	10,868
13,632	2,901	8,738	16,540	8,732
2,010	640	1,737	2,384	2,004
4,034	1,985	3,039	5,677	3,381
26,878	7,400	10,012	22,732	21,558
21,176	1,743	7,985	15,871	15,033
5,702	5,658	2,026	6,861	6,525

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2001

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	556,914	215,661	143,677	120,418	51,544	25,614
Agricultural, forestry and fishery products	22,938	5,408	7,302	4,495	3,534	2,200
Fuel and power products	24,653	8,866	1,249	11,468	853	2,216
Ores and metals	9,896	6,631	1,741	911	453	160
Non-metallic minerals and products	13,433	3,599	5,222	2,662	1,341	610
Chemical products	11,803	7,591	1,698	1,505	741	267
Metal products, except transport equipment	21,959	10,939	6,789	2,416	1,489	326
Agricultural and industrial machinery	20,734	9,454	8,371	1,954	799	157
Office and data processing machines, etc.	5,654	3,248	1,556	558	204	88
Electrical goods	14,971	6,949	4,302	2,802	722	196
Transport equipment	9,501	3,347	1,925	1,889	2,105	235
Food and tobacco products	25,054	6,728	9,928	3,545	3,444	1,409
Textiles, clothing and footwear	29,319	11,270	7,514	7,544	2,708	283
Paper and paper products	12,101	5,400	2,705	3,128	657	211
Rubber and plastic products	8,986	4,289	2,340	1,381	784	192
Other manufactured products	16,911	4,753	6,533	3,854	1,350	421
Building and construction	65,255	19,445	15,173	17,377	8,532	4,728
Wholesale and retail trade services, recovery and repair services	93,675	33,883	24,283	18,669	11,321	5,518
Lodging and catering services	17,470	3,947	6,299	3,926	2,086	1,211
Inland transport services	10,760	3,081	2,894	3,343	925	517
Maritime and air transport services	6,138	1,051	801	1,833	1,392	1,060
Auxiliary transport services	7,105	2,543	1,300	2,473	470	319
Communication services	12,072	8,706	83	3,209	39	35
Other market services	96,526	44,531	23,669	19,476	5,594	3,256

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2001		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	942,031	376,139	211,313	223,692	86,594	44,290
	Piedmont	56,935	68,922	62,841	3,417	1,847	573	244
	Valle d'Aosta	1,024	1,108	1,100	1	6	1	..
	Liguria	14,433	18,401	15,974	335	1,357	130	606
	Lombardy	244,534	321,195	261,550	18,164	26,381	11,062	4,038
	Trentino-Alto Adige	17,554	19,778	735	18,426	573	23	20
	Veneto	70,017	78,480	4,337	72,480	1,221	327	115
	Friuli-Venezia Giulia	14,784	16,915	484	15,815	573	31	12
	Emilia-Romagna	72,632	82,925	4,249	73,604	3,295	1,188	589
	Marche	19,256	22,128	344	627	20,526	612	20
	Tuscany	51,238	63,773	4,463	1,533	54,178	2,343	1,256
	Umbria	8,953	10,405	257	124	9,914	96	14
	Lazio	96,539	133,585	18,260	6,110	100,466	6,685	2,064
	Abruzzo	8,504	9,524	149	139	448	8,747	42
	Molise	1,602	1,738	10	7	54	1,668	..
	Campania	24,380	26,628	411	91	961	24,740	425
	Puglia	18,733	20,018	240	49	523	19,145	60
	Basilicata	2,473	2,795	43	44	55	2,642	11
	Calabria	6,221	6,769	108	18	266	6,329	48
	Sicily	25,254	26,438	353	139	579	109	25,259
	Sardinia	9,436	10,290	227	94	448	72	9,450

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 millions of euros

September 2001

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	25,657	11,516	3,972	6,371	2,938	860
<i>of which:</i> without recourse	11,471	4,766	1,582	3,284	1,449	391
with recourse	14,185	6,750	2,391	3,087	1,489	469
Credit implicit in leasing contracts	41,452	18,135	11,338	7,750	2,910	1,320
Receivables for consumer credit and the issue or management of credit cards	16,992	5,602	2,208	3,667	3,472	2,043
Other finance	9,309	2,757	1,512	3,083	1,175	782

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 millions of euros

September 2001

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	25,657	1,619	535	22,728	271	503
<i>of which:</i> without recourse	11,471	1,590	135	9,384	145	218
with recourse	14,185	29	401	13,344	126	286
Credit implicit in leasing contracts	41,452	256	671	35,163	4,588	773
Receivables for consumer credit and the issue or management of credit cards	16,992					
Other finance	9,309	132	1,322	5,255	1,164	1,436

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 customer location (region) and segment of economic activity

TDB10262

Source: Supervisory returns
Stocks in millions of euros

September 2001		Total	General government	Financial companies
a. TOTAL		515,639	17,754	38,242
b. NORTH-WEST ITALY		180,069	2,436	25,657
	Piedmont	39,212	530	2,874
	Valle d'Aosta	1,265	136	69
	Liguria	13,723	233	185
	Lombardy	125,870	1,538	22,530
c. NORTH-EAST ITALY		107,231	3,065	4,038
	Trentino-Alto Adige	11,013	550	84
	Veneto	41,408	834	1,232
	Friuli-Venezia Giulia	12,752	995	1,416
	Emilia-Romagna	42,059	685	1,306
d. CENTRAL ITALY		116,450	8,076	7,639
	Marche	12,378	190	87
	Tuscany	33,788	744	511
	Umbria	6,446	173	31
	Lazio	63,839	6,969	7,009
e. SOUTHERN ITALY		75,931	1,556	640
	Abruzzo	8,623	144	45
	Molise	1,437	48	16
	Campania	32,328	730	506
	Puglia	22,146	252	32
	Basilicata	3,018	105	1
	Calabria	8,381	277	40
f. ISLANDS		35,955	2,620	267
	Sicily	25,431	1,304	226
	Sardinia	10,524	1,316	41

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
90,991	34,380	8,438	46,379	28,929	339,700
37,558	15,382	2,779	18,979	8,171	106,246
7,237	2,984	596	3,565	2,196	26,375
210	72	28	107	70	781
2,016	551	177	1,273	756	10,533
28,095	11,775	1,977	14,034	5,149	68,557
20,649	8,726	1,868	9,494	7,338	72,141
1,727	573	141	910	725	7,926
8,450	3,563	738	3,965	2,843	28,049
2,095	865	175	1,002	536	7,710
8,376	3,725	814	3,617	3,235	28,456
19,645	6,167	2,096	11,006	5,582	75,500
1,992	998	202	752	886	9,222
5,916	2,325	560	2,888	2,266	24,350
852	329	106	387	373	5,016
10,885	2,515	1,228	6,979	2,057	36,912
9,405	3,319	1,196	4,576	5,271	59,048
1,565	933	122	472	581	6,287
176	62	26	70	98	1,099
4,203	1,280	527	2,305	1,980	24,908
2,426	810	350	1,159	1,711	17,724
302	96	65	122	224	2,385
732	139	107	449	677	6,644
3,735	787	499	2,324	2,566	26,766
2,363	535	337	1,413	1,541	19,995
1,371	252	162	912	1,025	6,771

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

TDB10264

Source: Supervisory returns
Stocks in millions of euros

September 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a. TOTAL	515,639	511,260	4,379
b. NORTH-WEST ITALY	180,069	177,871	2,198
Piedmont	39,212	38,848	364
Valle d'Aosta	1,265	1,260	5
Liguria	13,723	13,649	73
Lombardy	125,870	124,114	1,755
c. NORTH-EAST ITALY	107,231	106,591	640
Trentino-Alto Adige	11,013	11,005	8
Veneto	41,408	41,157	251
Friuli-Venezia Giulia	12,752	12,553	199
Emilia-Romagna	42,059	41,875	183
d. CENTRAL ITALY	116,450	115,540	909
Marche	12,378	12,316	61
Tuscany	33,788	33,654	133
Umbria	6,446	6,423	22
Lazio	63,839	63,147	693
e. SOUTHERN ITALY	75,931	75,655	276
Abruzzo	8,623	8,596	26
Molise	1,437	1,434	3
Campania	32,328	32,189	139
Puglia	22,146	22,080	66
Basilicata	3,018	3,007	10
Calabria	8,381	8,350	31
f. ISLANDS	35,955	35,599	356
Sicily	25,431	25,385	45
Sardinia	10,524	10,214	311

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
291,868	78,706	145,065	449,211	66,428
116,009	27,942	36,118	178,842	1,227
27,369	2,681	9,162	38,984	228
1,005	8	251	1,262	3
6,471	3,773	3,479	13,605	118
81,164	21,480	23,226	124,991	878
42,865	21,924	42,442	106,821	410
637	147	10,229	11,008	5
19,270	10,344	11,794	41,222	186
5,062	358	7,332	12,684	68
17,896	11,075	13,087	41,906	152
68,159	14,183	34,108	113,042	3,408
2,557	3,602	6,219	12,239	138
15,954	6,797	11,037	33,525	262
1,890	297	4,259	6,355	90
47,758	3,488	12,593	60,922	2,917
43,832	7,552	24,548	36,417	39,514
2,398	264	5,961	3,421	5,202
938	8	490	916	521
24,415	1,456	6,457	18,360	13,968
11,403	2,728	8,015	9,730	12,416
807	478	1,733	504	2,514
3,872	2,618	1,891	3,487	4,894
21,002	7,105	7,848	14,086	21,868
16,819	1,796	6,815	10,100	15,331
4,182	5,309	1,033	3,987	6,538

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2001

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	119,920	45,729	27,987	25,227	14,676	6,301
Agricultural, forestry and fishery products	6,447	1,543	2,212	1,055	995	642
Fuel and power products	2,777	1,047	284	947	306	193
Ores and metals	972	593	159	95	79	46
Non-metallic minerals and products	2,014	524	658	417	305	110
Chemical products	2,185	1,225	334	283	305	37
Metal products, except transport equipment	3,949	1,974	1,214	413	291	57
Agricultural and industrial machinery	5,033	2,487	1,821	456	223	46
Office and data processing machines, etc.	1,232	546	356	193	113	24
Electrical goods	3,773	2,106	810	590	221	46
Transport equipment	1,852	722	408	398	281	43
Food and tobacco products	2,921	819	927	392	568	216
Textiles, clothing and footwear	4,656	1,596	1,042	1,449	516	54
Paper and paper products	2,476	1,345	451	461	161	58
Rubber and plastic products	1,470	680	409	198	157	25
Other manufactured products	2,961	911	822	667	481	80
Building and construction	11,206	3,572	2,540	2,625	1,731	737
Wholesale and retail trade services, recovery and repair services	23,606	7,971	5,437	4,913	3,578	1,707
Lodging and catering services	3,597	926	1,078	831	480	282
Inland transport services	3,396	924	819	840	668	145
Maritime and air transport services	890	177	110	317	126	159
Auxiliary transport services	2,583	976	538	631	266	173
Communication services	1,244	777	71	340	30	27
Other market services	28,679	12,288	5,487	6,716	2,796	1,393

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of eurosSeptember
2001

	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	515,639	55,697	407,682	35,139	7,721	9,399
b. NORTH-WEST ITALY	180,069	9,624	157,360	8,679	2,227	2,180
Piedmont	39,212	3,248	33,043	2,052	475	393
Valle d'Aosta	1,265	112	1,083	48	14	8
Liguria	13,723	1,124	11,432	882	180	104
Lombardy	125,870	5,139	111,802	5,697	1,558	1,675
c. NORTH-EAST ITALY	107,232	13,063	82,719	8,360	1,672	1,417
Trentino-Alto Adige	11,013	1,762	8,069	685	169	328
Veneto	41,408	5,562	31,388	3,027	901	530
Friuli-Venezia Giulia	12,752	1,496	10,343	637	99	177
Emilia-Romagna	42,059	4,243	32,919	4,011	503	383
d. CENTRAL ITALY	116,450	11,174	96,187	6,555	784	1,751
Marche	12,378	2,250	7,923	1,841	182	182
Tuscany	33,788	3,357	27,129	2,535	352	414
Umbria	6,446	1,108	4,330	830	66	112
Lazio	63,839	4,459	56,804	1,349	184	1,043
e. SOUTHERN ITALY	75,932	14,147	48,393	8,883	1,263	3,245
Abruzzo	8,623	1,995	5,498	811	97	223
Molise	1,437	250	962	140	22	62
Campania	32,328	4,764	22,721	2,876	627	1,340
Puglia	22,146	4,766	12,570	3,349	329	1,131
Basilicata	3,018	674	1,706	449	25	164
Calabria	8,381	1,698	4,937	1,258	163	326
f. ISLANDS	35,955	7,689	23,023	2,662	1,775	807
Sicily	25,431	6,118	15,415	1,570	1,662	664
Sardinia	10,524	1,571	7,608	1,091	112	142

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2001

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	–	515,639	180,069	107,231	116,450	75,931	35,955
Piedmont	36,902	39,369	38,713	168	310	117	61
Valle d'Aosta	1,171	1,273	1,250	1	17	3	2
Liguria	12,938	13,713	13,362	57	171	24	98
Lombardy	119,618	128,772	121,375	2,271	3,410	1,059	658
Trentino-Alto Adige	10,753	11,093	161	10,872	41	12	6
Veneto	39,605	41,348	855	39,986	311	170	27
Friuli-Venezia Giulia	11,225	11,742	143	11,442	89	54	14
Emilia-Romagna	39,942	42,021	1,278	40,092	361	229	62
Marche	11,953	12,472	117	117	12,091	144	4
Tuscany	32,517	33,992	564	129	33,007	218	74
Umbria	6,044	6,339	35	13	6,257	27	6
Lazio	58,893	64,021	1,760	1,675	59,434	871	282
Abruzzo	8,098	8,361	33	18	151	8,158	2
Molise	1,319	1,411	5	3	23	1,379	..
Campania	30,949	31,617	104	111	312	31,046	44
Puglia	21,340	21,862	82	115	174	21,470	22
Basilicata	2,844	2,939	8	9	14	2,907	1
Calabria	7,967	8,194	75	34	56	7,994	34
Sicily	24,379	24,784	103	109	152	39	24,381
Sardinia	10,172	10,312	45	11	71	10	10,175

Notes:

TDB40150

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking LawSource: Supervisory returns
Stocks in millions of euros**September 2001**

	Total	Financial intermediaries	Banks
a. LEASING	52,363	42,551	9,812
Credit implicit in leasing contracts	50,738	41,552	9,186
Overdue instalments	446	355	90
Bad debts and substandard assets	1,179	644	535
b. FACTORING	22,840	21,117	1,722
Advances against acquired claims	19,307	17,667	1,640
Advances against future claims	809	727	82
Claims assumed at less than nominal value or acquired outright	2,040	2,040	–
Bad debts	....	683	....

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 millions of euros

September 2001

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,257,451	609,713	66,169
	Italian government securities	485,910	209,457	20,389
	<i>of which:</i> BOTs	82,670	63,201	2,992
	CCTs	110,808	41,369	6,710
	BTPs	267,121	97,559	9,590
	Other debt securities	351,977	138,702	18,649
	<i>of which:</i> in non-euro-area currencies	52,444	13,297	1,647
	Equity securities	90,914	26,534	10,650
	<i>of which:</i> in non-euro-area currencies	18,761	1,499	931
	Units of collective investment undertakings	317,292	229,008	14,271
	Other securities and the like	11,415	6,013	2,210

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
123,247	93,924	9,324	1,134,204	515,789	56,846
36,816	22,775	3,222	449,094	186,683	17,167
969	629	73	81,701	62,572	2,918
14,391	9,617	1,403	96,418	31,753	5,307
18,751	10,596	1,506	248,370	86,963	8,084
15,201	8,887	1,055	336,776	129,815	17,594
1,862	1,305	129	50,583	11,992	1,518
2,228	1,389	175	88,686	25,145	10,475
476	362	41	18,285	1,137	890
67,649	59,823	4,640	249,642	169,185	9,631
1,353	1,051	232	10,063	4,962	1,979

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

September 2001

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,257,451	609,713	66,169
b.	NORTH-WEST ITALY	750,466	300,776	24,297
	Piedmont	117,324	67,635	6,852
	Valle d'Aosta	2,089	1,309	89
	Liguria	30,137	25,835	2,096
	Lombardy	600,915	205,997	15,261
c.	NORTH-EAST ITALY	228,053	138,166	18,690
	Trentino-Alto Adige	10,452	8,571	1,025
	Veneto	73,193	48,155	5,513
	Friuli-Venezia Giulia	40,301	13,532	1,619
	Emilia-Romagna	104,107	67,908	10,532
d.	CENTRAL ITALY	196,206	101,145	15,908
	Marche	14,199	12,742	1,101
	Tuscany	56,780	42,586	6,699
	Umbria	7,712	6,378	646
	Lazio	117,515	39,439	7,462
e.	SOUTHERN ITALY	58,726	49,307	5,101
	Abruzzo	6,297	5,532	690
	Molise	731	676	53
	Campania	25,737	19,963	1,731
	Puglia	19,163	17,016	2,021
	Basilicata	1,787	1,627	157
	Calabria	5,013	4,492	449
f.	ISLANDS	23,612	20,318	2,173
	Sicily	18,001	15,852	1,380
	Sardinia	5,612	4,466	793

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
123,247	93,924	9,324	1,134,204	515,789	56,846
60,151	44,479	3,632	690,315	256,297	20,665
14,388	9,901	945	102,936	57,734	5,907
200	193	7	1,890	1,116	82
3,425	2,948	138	26,712	22,887	1,958
42,138	31,437	2,543	558,777	174,560	12,718
36,749	27,445	3,321	191,304	110,721	15,369
1,731	1,462	101	8,721	7,109	925
13,689	8,767	1,350	59,504	39,388	4,163
2,521	2,013	181	37,780	11,520	1,438
18,808	15,203	1,690	85,300	52,705	8,843
19,178	15,626	1,620	177,027	85,519	14,288
1,863	1,674	124	12,336	11,067	977
9,664	7,780	1,125	47,116	34,807	5,574
1,298	1,138	90	6,414	5,240	556
6,354	5,034	282	111,161	34,405	7,181
5,081	4,522	532	53,645	44,785	4,570
414	382	32	5,883	5,151	658
70	66	4	660	610	49
2,276	2,052	201	23,461	17,911	1,531
1,915	1,656	254	17,248	15,359	1,767
98	89	9	1,688	1,538	148
309	277	32	4,705	4,216	418
2,087	1,852	219	21,525	18,466	1,954
1,475	1,357	110	16,526	14,495	1,271
612	496	109	5,000	3,971	684

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros**September
2001****Total**General
governmentFinancial
companiesNon-
financial
companiesProducer
householdsConsumer
households
and necRest
of the
world

a.	TOTAL	2,020,344	20,754	821,963	55,416	43,640	799,908	278,660
	Italian government securities	786,696	7,180	341,355	11,633	10,445	215,862	200,222
	<i>of which:</i> BOTs	113,505	279	28,632	752	2,353	64,071	17,417
	CCTs	175,891	2,648	93,184	4,989	2,490	42,263	30,318
	BTPs	440,174	2,754	195,660	5,172	5,093	100,269	131,225
	Other debt securities	654,116	5,261	266,471	19,240	18,231	296,727	48,184
	<i>of which:</i> in non-euro-area currencies	66,554	248	40,627	1,390	883	14,829	8,578
	Equity securities	153,177	7,027	67,587	13,817	2,313	34,204	28,227
	<i>of which:</i> in non-euro-area currencies	20,057	36	17,241	768	219	1,575	219
	Units of collective investment undertakings	387,251	273	138,101	4,673	10,985	232,506	713
	Other securities and the like	39,850	1,012	8,606	6,122	1,761	21,031	1,314

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 millions of euros**September
2001****Total**

North-West

North-East

Centre

South

Islands

a. TOTAL	1,741,660	978,907	340,547	276,360	100,242	45,000
Italian government securities	586,473	327,499	105,152	104,562	35,121	13,530
<i>of which:</i> BOTs	96,088	43,861	17,052	18,468	12,623	4,084
CCTs	145,573	83,302	29,668	24,641	5,579	2,145
BTPs	308,948	177,121	54,525	54,649	15,414	6,869
Other debt securities	605,926	339,844	122,478	91,481	33,804	18,318
<i>of which:</i> in non-euro-area currencies	57,975	42,338	6,738	5,977	1,081	334
Equity securities	124,946	72,135	30,371	17,402	3,037	1,996
<i>of which:</i> in non-euro-area currencies	19,838	15,803	2,796	731	123	31
Units of collective investment undertakings	386,535	229,572	73,991	54,546	18,634	9,794
Other securities and the like	38,523	10,105	8,576	8,693	9,754	1,404

Note:

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

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2001		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	101,930	966	12,769	80,533	2,535	5,127
b.	NORTH-WEST ITALY	44,174	107	7,501	33,906	826	1,835
	Piedmont	9,016	47	1,265	7,164	187	353
	Valle d'Aosta	136	1	3	109	6	18
	Liguria	3,044	14	39	2,834	39	119
	Lombardy	31,977	45	6,194	23,799	594	1,345
c.	NORTH-EAST ITALY	25,331	376	2,218	19,836	990	1,911
	Trentino-Alto Adige	3,238	296	87	2,240	287	328
	Veneto	6,514	37	1,448	4,274	210	544
	Friuli-Venezia Giulia	3,246	23	324	2,695	73	131
	Emilia-Romagna	12,334	21	358	10,627	420	909
d.	CENTRAL ITALY	24,078	411	2,903	19,548	332	883
	Marche	1,209	14	273	777	48	96
	Tuscany	5,921	46	1,246	4,216	151	261
	Umbria	700	14	24	590	21	51
	Lazio	16,248	336	1,360	13,965	111	475
e.	SOUTHERN ITALY	4,948	49	80	4,102	281	436
	Abruzzo	731	4	16	508	49	155
	Molise	131	8	..	101	10	12
	Campania	2,356	26	39	2,082	82	127
	Puglia	1,178	6	7	1,022	88	55
	Basilicata	211	1	11	150	16	33
	Calabria	341	3	7	240	35	56
f.	ISLANDS	3,401	24	68	3,141	107	62
	Sicily	2,132	5	23	1,983	75	46
	Sardinia	1,269	19	45	1,158	31	16

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

September 2001		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	101,930	44,174	25,331	24,078	4,948	3,401
	Piedmont	5,387	6,840	6,173	253	367	18	29
	Valle d'Aosta	101	105	104	..	1	..	–
	Liguria	2,081	3,222	2,220	231	418	37	316
	Lombardy	29,138	39,699	32,249	2,132	3,609	449	1,260
	Trentino-Alto Adige	2,988	3,085	49	3,022	12	1	..
	Veneto	5,604	6,754	527	5,892	237	59	40
	Friuli-Venezia Giulia	2,512	2,685	60	2,562	55	8	..
	Emilia-Romagna	10,447	11,533	611	10,547	251	105	20
	Marche	1,107	1,213	36	20	1,142	13	..
	Tuscany	3,778	4,837	490	31	4,208	95	14
	Umbria	447	514	7	4	500	1	1
	Lazio	11,181	15,392	1,320	618	12,542	500	412
	Abruzzo	539	759	178	1	26	553	..
	Molise	96	101	..	..	3	97	..
	Campania	1,745	2,396	63	8	539	1,760	27
	Puglia	802	889	49	3	9	829	..
	Basilicata	145	156	3	1	2	151	..
	Calabria	270	287	7	..	6	270	4
	Sicily	896	1,061	19	4	139	2	897
	Sardinia	381	404	9	1	11	..	382

Notes:

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

TDB10420

 Source: Supervisory returns
 Stocks in millions of euros
September 2001

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		447,549	6,376	34,368	3,327	36,625
b. NORTH-WEST ITALY		152,089	1,064	13,196	833	13,274
Piedmont		36,956	339	3,039	420	3,867
Valle d'Aosta		1,306	48	63	27	307
Liguria		11,733	139	810	59	1,191
Lombardy		102,095	538	9,284	327	7,910
c. NORTH-EAST ITALY		102,247	1,083	6,460	891	6,649
Trentino-Alto Adige		9,958	201	916	245	778
Veneto		40,492	389	2,790	237	3,017
Friuli-Venezia Giulia		11,257	138	788	75	670
Emilia-Romagna		40,541	355	1,967	334	2,184
d. CENTRAL ITALY		117,712	1,035	8,363	536	11,102
Marche		11,587	181	591	148	719
Tuscany		30,386	336	2,020	151	2,980
Umbria		6,195	99	384	52	607
Lazio		69,544	419	5,368	185	6,796
e. SOUTHERN ITALY		49,137	810	4,316	585	3,792
Abruzzo		6,237	115	621	83	340
Molise		1,281	24	94	13	51
Campania		19,686	201	1,419	278	1,602
Puglia		14,426	286	1,520	91	1,339
Basilicata		2,484	60	190	61	206
Calabria		5,023	125	472	59	255
f. ISLANDS		26,364	2,383	2,032	482	1,808
Sicily		17,298	1,533	1,166	214	713
Sardinia		9,066	851	867	267	1,095

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
14,164	73,669	1,705	83,246	1,330	30,268	6,468	156,005
3,950	28,253	171	30,905	204	10,565	1,272	48,403
1,057	8,308	43	7,832	80	1,799	438	9,735
17	355	2	141	4	69	11	262
164	1,888	9	3,307	21	927	96	3,122
2,711	17,702	117	19,625	100	7,769	727	35,284
3,430	17,869	358	20,266	361	5,740	1,714	37,426
311	1,178	180	1,150	78	422	276	4,224
1,318	7,286	16	8,465	89	2,454	422	14,009
372	2,314	93	2,300	87	502	250	3,668
1,430	7,090	70	8,351	107	2,362	766	15,526
2,147	18,257	79	19,956	195	8,844	1,391	45,807
469	1,769	4	2,036	57	1,842	253	3,518
672	3,990	15	6,429	93	3,624	628	9,449
214	1,088	8	1,003	19	410	97	2,214
792	11,410	51	10,488	26	2,968	414	30,626
3,341	6,080	22	8,241	196	3,246	1,022	17,487
547	828	5	1,093	28	432	171	1,976
81	213	1	153	20	75	42	514
1,166	2,551	6	3,297	51	1,334	262	7,520
740	1,658	8	2,909	50	797	268	4,760
604	285	1	226	14	137	99	603
203	545	2	563	33	471	181	2,114
1,296	3,210	1,075	3,879	374	1,873	1,070	6,882
939	2,596	302	2,970	114	1,188	650	4,914
357	615	773	909	260	685	420	1,968

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2001

	Total	Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL	46,479	162	3,050	89	2,523
b. NORTH-WEST ITALY	19,069	5	1,357	22	593
Piedmont	5,726	1	176	12	137
Valle d'Aosta	79	..	6	..	4
Liguria	874	1	54	1	42
Lombardy	12,389	2	1,121	10	410
c. NORTH-EAST ITALY	11,251	17	658	18	571
Trentino-Alto Adige	887	3	105	4	57
Veneto	5,763	8	308	4	259
Friuli-Venezia Giulia	1,065	4	76	5	100
Emilia-Romagna	3,536	2	169	4	155
d. CENTRAL ITALY	10,308	71	639	24	597
Marche	991	2	96	3	23
Tuscany	3,057	65	212	8	297
Umbria	531	..	34	3	31
Lazio	5,729	4	297	9	246
e. SOUTHERN ITALY	3,639	5	268	10	182
Abruzzo	597	..	47	..	18
Molise	116	..	4	–	2
Campania	1,354	2	82	3	82
Puglia	1,088	–	102	6	56
Basilicata	141	..	13	..	7
Calabria	344	1	19	1	17
f. ISLANDS	2,212	64	129	15	580
Sicily	1,238	48	69	12	23
Sardinia	974	16	60	2	556

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
869	8,341	67	6,061	40	2,218	514	22,546
272	3,641	10	2,372	9	1,036	85	9,667
59	1,220	1	527	2	105	26	3,460
1	21	—	16	..	4	1	24
7	184	..	202	1	60	5	315
204	2,216	8	1,626	6	866	52	5,868
241	2,366	12	1,434	5	349	85	5,494
8	95	3	67	..	25	12	507
103	1,392	3	668	2	157	25	2,832
23	323	..	127	1	24	14	367
107	556	6	572	2	142	33	1,787
145	1,525	16	1,390	14	570	139	5,177
50	167	..	147	1	99	18	386
29	374	8	414	7	319	41	1,283
12	60	1	70	1	25	17	276
54	924	7	760	5	127	64	3,232
139	599	2	608	3	177	63	1,584
15	158	..	110	1	21	13	214
2	9	..	9	..	5	13	71
64	169	..	231	1	65	12	641
33	181	1	193	1	56	17	443
10	21	..	24	..	10	5	51
15	61	1	41	..	21	3	164
73	209	27	256	8	87	142	623
60	173	2	205	4	54	125	463
12	36	25	51	4	32	17	160

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euros

September 2001		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	8,171	2,554	5,617	2,722	1,094	1,627
b.	NORTH-WEST ITALY	1,929	395	1,534	678	230	448
	Piedmont	673	160	513	286	122	164
	Valle d'Aosta	39	28	11	29	25	4
	Liguria	88	31	57	45	22	23
	Lombardy	1,129	176	953	318	61	257
c.	NORTH-EAST ITALY	2,519	905	1,614	738	323	415
	Trentino-Alto Adige	274	143	130	66	25	41
	Veneto	872	230	641	218	102	116
	Friuli-Venezia Giulia	216	107	109	57	20	38
	Emilia-Romagna	1,157	424	733	396	175	220
d.	CENTRAL ITALY	1,615	352	1,263	676	192	485
	Marche	216	48	168	38	12	26
	Tuscany	808	148	659	417	89	328
	Umbria	165	44	121	64	22	42
	Lazio	427	111	315	157	69	88
e.	SOUTHERN ITALY	1,354	526	828	334	176	157
	Abruzzo	108	31	78	46	15	31
	Molise	49	32	17	11	8	3
	Campania	268	109	158	69	34	35
	Puglia	425	164	261	101	48	53
	Basilicata	137	58	79	28	20	9
	Calabria	367	132	235	79	52	27
f.	ISLANDS	753	376	377	296	174	123
	Sicily	378	162	217	52	14	38
	Sardinia	375	214	161	244	159	85

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
3,991	949	3,043	1,458	512	946
1,015	147	868	236	19	218
331	29	301	57	9	48
8	2	7	1	1	..
36	7	29	6	2	5
640	109	531	172	7	164
1,333	389	944	448	193	255
136	69	67	72	49	23
517	72	444	137	56	81
85	26	59	73	61	12
595	222	373	166	27	139
699	107	593	240	54	186
124	18	105	54	18	37
263	31	232	127	28	99
81	19	62	20	4	16
231	38	193	38	4	34
668	237	432	352	113	239
50	11	38	13	5	8
18	7	11	21	18	3
157	49	108	41	26	15
246	92	155	77	24	53
61	27	34	48	11	36
137	52	85	152	28	124
275	69	207	182	133	48
194	60	134	132	88	45
82	9	72	49	46	4

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2001		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	639	117	523	111	10	101
b.	NORTH-WEST ITALY	152	16	136	40	1	39
	Piedmont	46	3	43	13	..	13
	Valle d'Aosta	2	..	2	1	—	1
	Liguria	3	..	3	1	..	1
	Lombardy	101	12	88	25	..	24
c.	NORTH-EAST ITALY	222	39	183	24	2	22
	Trentino-Alto Adige	13	4	9	2	..	2
	Veneto	103	9	94	12	..	12
	Friuli-Venezia Giulia	14	2	12	2	—	2
	Emilia-Romagna	91	24	68	8	1	6
d.	CENTRAL ITALY	131	21	110	28	2	26
	Marche	20	4	16	2	..	2
	Tuscany	69	10	59	15	2	13
	Umbria	16	3	14	7	..	7
	Lazio	26	4	22	5	..	5
e.	SOUTHERN ITALY	91	29	62	15	5	10
	Abruzzo	4	..	4	..	—	..
	Molise	4	1	2	—	—	—
	Campania	19	5	14	6	..	6
	Puglia	51	18	34	8	5	2
	Basilicata	5	2	4	1	—	1
	Calabria	7	2	5	..	..	..
f.	ISLANDS	43	12	31	4	..	4
	Sicily	34	11	24	1	—	1
	Sardinia	9	1	8	3	..	3

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
436	100	336	92	6	86
87	15	72	25	..	25
29	3	26	4	—	4
1	..	1	..	—	..
2	..	2	..	—	..
55	12	43	21	..	21
175	35	139	23	1	22
8	3	5	3	..	3
81	9	72	10	..	10
10	1	8	2	1	1
76	22	54	8	..	8
79	19	59	24	..	24
14	4	10	4	—	4
37	8	28	17	..	17
9	3	6	1	—	1
19	4	15	2	—	2
67	22	44	9	1	8
4	..	3	..	..	..
2	1	1	1	—	1
12	5	7	1	1	1
39	12	26	5	—	5
4	1	3	..	..	..
6	2	4	1	..	1
30	8	22	10	3	6
24	7	17	10	3	6
6	1	5	—	—	—

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

September 2001

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	33,643	3,095	5,614	1,838	28
b.	NORTH-WEST ITALY	7,644	369	1,927	949	6
	Piedmont	2,462	324	346	257	1
	Valle d'Aosta	109	..	4	..	—
	Liguria	496	3	23	40	—
	Lombardy	4,577	42	1,554	652	5
c.	NORTH-EAST ITALY	7,994	34	1,578	295	10
	Trentino-Alto Adige	1,313	..	62	80	—
	Veneto	2,509	24	718	87	2
	Friuli-Venezia Giulia	1,027	2	135	53	—
	Emilia-Romagna	3,146	7	663	76	8
d.	CENTRAL ITALY	5,091	177	938	227	12
	Marche	1,140	7	288	16	—
	Tuscany	1,586	5	278	67	12
	Umbria	456	1	103	2	—
	Lazio	1,909	164	269	142	—
e.	SOUTHERN ITALY	6,176	1,983	817	301	—
	Abruzzo	1,005	362	118	59	—
	Molise	192	51	22	2	—
	Campania	2,037	664	304	64	—
	Puglia	1,481	353	241	88	—
	Basilicata	854	506	46	56	—
	Calabria	606	46	86	32	—
f.	ISLANDS	6,737	532	354	66	—
	Sicily	3,790	370	192	31	—
	Sardinia	2,947	162	162	34	—

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
1,284	2,953	8,055	3,046	683	6,362	687	592
122	425	1,114	681	356	1,616	79	65
36	191	411	311	168	382	35	25
..	62	15	6	..	21	1	..
10	34	89	55	2	232	8	7
75	138	599	309	186	981	36	32
309	900	1,585	1,079	185	1,860	161	134
35	114	494	31	19	456	22	19
57	213	410	440	6	508	43	35
94	109	244	120	7	251	11	8
122	464	437	488	152	644	84	72
141	495	1,063	637	41	1,175	186	147
8	61	181	369	5	175	30	18
36	190	340	185	29	397	47	27
2	57	111	63	3	100	13	12
95	187	431	20	4	502	96	90
126	460	705	253	48	1,278	206	196
62	39	102	55	5	139	65	64
4	35	23	10	..	34	11	11
25	108	160	51	6	582	73	67
25	118	288	105	13	213	37	36
1	67	33	24	18	89	16	15
9	93	99	9	6	221	4	3
587	674	3,588	395	53	434	56	51
384	456	1,906	79	51	284	37	33
202	218	1,682	316	2	150	18	18

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2001

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	2,023	22	545	91	..
b.	NORTH-WEST ITALY	462	7	188	46	..
	Piedmont	134	7	39	3	—
	Valle d'Aosta	3	—	1	—	—
	Liguria	31	..	1	—	—
	Lombardy	295	..	148	42	..
c.	NORTH-EAST ITALY	484	1	158	23	..
	Trentino-Alto Adige	39	—	3	10	—
	Veneto	170	..	67	7	—
	Friuli-Venezia Giulia	60	1	12	..	—
	Emilia-Romagna	215	..	76	5	..
d.	CENTRAL ITALY	457	5	88	18	—
	Marche	81	—	32	..	—
	Tuscany	174	..	20	..	—
	Umbria	34	—	8	..	—
	Lazio	168	5	28	17	—
e.	SOUTHERN ITALY	276	4	86	3	—
	Abruzzo	49	1	9	..	—
	Molise	17	..	2	..	—
	Campania	95	..	28	..	—
	Puglia	69	3	24	2	—
	Basilicata	24	..	9	..	—
	Calabria	22	..	14	1	—
f.	ISLANDS	343	4	26	2	—
	Sicily	260	4	20	2	—
	Sardinia	83	..	6	—	—

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
77	173	219	221	23	414	237	174
8	8	8	66	8	100	24	20
1	3	1	47	6	18	10	7
..	..	—	1	—	..	..	—
1	..	..	3	—	22	3	3
6	5	6	15	2	59	11	10
18	13	25	67	2	101	78	48
..	2	7	1	..	8	7	6
3	2	2	26	..	48	14	14
8	2	9	11	..	12	5	4
6	6	8	29	1	33	51	24
9	35	74	52	2	104	71	43
..	2	..	27	..	11	7	7
5	13	69	11	2	22	31	15
—	7	—	12	..	3	5	5
4	13	4	2	..	68	27	16
7	23	4	16	4	78	51	51
7	1	..	5	..	9	17	17
—	1	..	1	—	13	2	2
..	3	2	2	..	45	14	14
..	16	—	6	3	6	10	9
—	2	..	1	..	2	9	9
..	1	1	1	1	3	1	1
35	94	108	20	8	32	14	12
31	92	57	6	8	32	9	8
3	3	51	14	..	1	5	5

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

3rd quarter 2001

	Total	Banks	SIMs
a. TOTAL SECURITIES	2,000,627	1,568,073	432,554
Italian government securities	1,334,589	1,139,028	195,561
<i>of which:</i> BOTs	158,959	128,798	30,161
CCTs	291,408	249,024	42,383
BTPs	774,689	671,783	102,906
Other debt securities	272,534	231,773	40,761
Equity securities	385,640	189,532	196,108
Other securities	7,902	7,779	123
b. TOTAL DERIVATIVE INSTRUMENTS	2,687,851	2,219,202	468,649
Futures	870,841	603,131	267,709
<i>of which:</i> on Italian government securities	106,374	67,706	38,668
on interest rates	365,785	354,295	11,490
on stock indices	289,580	102,920	186,660
Swaps and forward rate agreements	889,556	834,877	54,679
<i>of which:</i> interest rate swaps	422,229	403,799	18,431
currency swaps	29,022	5,171	23,851
forward rate agreements	421,922	421,878	44
Options on securities	112,733	31,169	81,565
<i>of which:</i> on Italian government securities	3,529	3,129	400
on debt securities	11,159	10,933	226
on equity securities	75,334	14,416	60,918
Options on futures or stock indices	216,376	169,214	47,162
<i>of which:</i> on futures on Italian government securities	7,386	3,427	3,959
on stock indices or futures on stock indices	175,375	138,550	36,826
Foreign currency options	52,322	51,443	879
Interest rate options	50,116	34,027	16,089
Other derivative instruments	495,906	495,340	567

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		
July 2001	Aug. 2001	Sept. 2001	July 2001	Aug. 2001	Sept. 2001
501,753	517,410	548,910	150,242	118,126	164,186
371,222	379,024	388,783	65,927	54,777	74,858
44,837	38,316	45,644	10,078	8,762	11,322
67,155	93,909	87,960	13,389	11,148	17,846
226,120	218,859	226,804	34,334	29,740	38,832
69,841	74,620	87,311	18,127	10,506	12,129
58,036	61,928	69,568	66,139	52,800	77,170
2,677	1,849	3,253	50	44	29
609,529	759,885	849,787	147,310	125,985	195,353
166,083	209,591	227,457	80,200	69,307	118,202
25,494	31,181	11,032	11,928	8,679	18,061
82,810	123,440	148,045	2,954	3,080	5,455
33,239	31,271	38,410	55,372	49,902	81,386
249,966	274,634	310,277	19,247	15,113	20,319
103,753	144,810	155,235	6,364	3,345	8,721
1,986	1,621	1,565	9,199	7,034	7,618
142,890	127,296	151,692	—	—	44
10,301	9,118	11,749	28,612	26,499	26,453
1,553	659	918	14	73	313
2,835	3,183	4,915	59	62	105
4,870	4,292	5,254	27,119	23,162	10,637
55,164	48,759	65,291	13,806	11,184	22,172
606	1,787	1,035	1,145	1,303	1,510
46,946	43,625	47,979	10,877	8,895	17,053
16,143	16,551	18,749	271	227	381
12,807	5,381	15,839	4,962	3,507	7,619
99,065	195,850	200,425	212	148	207

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

3rd quarter 2001

	Total	Banks	SIMs	AMCs
Assets under management	399,807	183,412	39,087	177,308
Fund-raising	45,117	9,038	3,472	32,607
Redemptions	28,459	15,960	2,796	9,704
Net fund-raising	16,658	-6,922	676	22,904

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 millions of euros

3rd quarter 2001

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	99,772	99,567	384,371
	Italian government securities	41,224	35,350	120,537
	<i>of which:</i> BOTs	1,715	684	2,386
	CCTs	9,266	8,866	31,603
	BTPs	27,061	23,530	79,456
	Other debt securities	13,282	11,497	54,677
	<i>of which:</i> in non-euro-area currencies	2,829	3,074	6,507
	Equity securities	10,069	13,704	24,762
	<i>of which:</i> in non-euro-area currencies	2,446	2,994	4,475
	Units of collective investment undertakings	28,088	30,056	182,363
	Other securities and the like	7,110	8,960	2,032

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
32,070	35,827	174,155	15,222	15,135	38,008	52,480	48,605	172,209
13,977	12,913	41,137	2,268	2,019	7,822	24,979	20,419	71,578
773	212	1,089	172	60	131	770	411	1,166
4,179	3,681	15,711	552	377	1,920	4,535	4,808	13,973
7,297	7,959	20,917	1,192	1,216	5,343	18,571	14,355	53,195
3,863	3,727	17,268	893	931	3,079	8,526	6,839	34,330
814	893	2,133	101	140	326	1,914	2,040	4,048
3,595	6,046	8,839	1,081	1,072	2,029	5,393	6,585	13,895
563	701	1,099	130	117	411	1,753	2,177	2,964
10,567	12,989	105,734	5,690	5,028	24,309	11,831	12,039	52,320
68	153	1,177	5,289	6,085	769	1,752	2,723	86

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
September 2001	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	4.68	5.68	87.00	2.65
Italian government securities	100.00	16.13	6.12	75.97	1.78
<i>of which: BOTs</i>	<i>100.00</i>	<i>4.35</i>	<i>8.45</i>	<i>86.95</i>	<i>0.25</i>
CCTs	100.00	15.14	5.49	77.80	1.57
BTPs	100.00	19.32	7.40	71.42	1.86
Other debt securities	100.00	11.57	8.90	69.06	10.47
Equity securities	100.00	4.13	9.09	80.72	6.06
Units of collective investment undertakings	100.00	2.04	5.03	91.19	1.73
Other financial instruments	100.00	1.68	3.82	89.81	4.69

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 millions of euros

3rd quarter 2001

	Total	Equity	Balanced	Bond
Net assets	386,319	108,133	41,981	236,206
Subscriptions	50,971	8,511	958	41,502
Redemptions	60,599	18,872	6,101	35,626
Net fund-raising	-9,628	-10,361	-5,143	5,876
Income/profit distributed	91	-	-	91

Notes:

The data refer to Italian harmonized open-end collective investment undertakings. 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 millions of euros

3rd quarter 2001

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	160,661	165,893	348,754
	Italian government securities	52,636	47,802	118,208
	<i>of which:</i> BOTs	8,494	5,086	11,464
	CCTs	12,180	8,817	26,804
	BTPs	29,014	30,758	73,207
	Other debt securities	45,508	48,215	116,052
	<i>of which:</i> in non-euro-area currencies	12,860	16,295	29,890
	Equity securities	61,125	68,118	113,284
	<i>of which:</i> in non-euro-area currencies	32,417	35,517	62,917
	Other securities	1,393	1,757	1,210

Note:

The data refer to Italian harmonized open-end collective investment undertakings. 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
49,104	56,716	96,456	19,883	24,306	38,994	91,675	84,871	213,303
1,224	1,724	2,169	3,255	4,809	8,721	48,157	41,269	107,318
125	64	154	30	262	20	8,339	4,759	11,291
442	629	686	949	1,121	1,031	10,789	7,068	25,088
578	926	1,215	2,227	3,293	7,322	26,209	26,539	64,669
994	1,526	1,489	3,551	5,665	12,584	40,963	41,024	101,979
818	1,105	761	1,443	2,098	4,064	10,600	13,093	25,065
46,346	52,688	92,124	12,339	12,975	17,353	2,440	2,455	3,806
23,966	26,723	51,974	7,003	7,349	9,247	1,447	1,445	1,696
540	777	674	738	856	336	114	124	200

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		July 2001	Aug. 2001	Sept. 2001
a.	TOTAL	248,975	255,933	268,796
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	1,695	1,682	2,376
	Options bought	53,605	55,643	58,262
	Options sold	57,542	58,321	61,474
	Interest rate swaps	87,392	89,297	93,132
	Forward rate agreements	351	351	281
c.	ON EQUITY SECURITIES			
	Futures	291	405	156
	Options bought	3,624	3,782	3,485
	Options sold	35,070	36,637	40,489
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	500	515	471
	Options sold	493	496	452
	Currency swaps	4,679	4,379	3,906
	Domestic currency swaps	377	367	435
e.	OTHER DERIVATIVE INSTRUMENTS	3,355	4,059	3,877

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

July 2001	Aug. 2001	Sept. 2001	July 2001	Aug. 2001	Sept. 2001
-----------	-----------	------------	-----------	-----------	------------

2,446,266	2,669,016	2,746,018	366,798	370,015	348,899
-----------	-----------	-----------	---------	---------	---------

104,772	110,624	82,725	34,443	37,103	29,845
---------	---------	--------	--------	--------	--------

100,363	108,536	108,970	11,047	12,115	12,038
---------	---------	---------	--------	--------	--------

127,373	136,511	130,190	11,350	11,071	14,027
---------	---------	---------	--------	--------	--------

1,531,130	1,695,354	1,777,384	274,685	263,731	255,362
-----------	-----------	-----------	---------	---------	---------

298,261	333,598	369,348	16,972	19,494	17,078
---------	---------	---------	--------	--------	--------

2,979	3,410	1,642	701	730	164
-------	-------	-------	-----	-----	-----

77,693	86,652	84,187	4,029	3,415	2,857
--------	--------	--------	-------	-------	-------

103,224	101,123	96,290	3,600	8,114	1,439
---------	---------	--------	-------	-------	-------

27,007	28,203	29,552	1,233	3,421	5,246
--------	--------	--------	-------	-------	-------

30,278	30,692	31,964	1,212	3,411	5,220
--------	--------	--------	-------	-------	-------

22,111	19,527	19,332	6,172	6,777	5,636
--------	--------	--------	-------	-------	-------

5,284	5,434	5,182	–	–	–
-------	-------	-------	---	---	---

15,791	9,351	9,252	1,354	633	–11
--------	-------	-------	-------	-----	-----

Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

3rd quarter 2001

3rd quarter 2001		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	41,687	9,201	28,761	2,470	1,255	612
	Italian government securities	9,820	5,165	3,973	–	682	446
	<i>of which:</i> BOTs	1,331	92	557	–	682	–
	CCTs	971	446	525	–	..	13
	BTPs	5,218	3,183	2,035	–	–	293
	Other debt securities	10,807	3,916	4,422	2,451	17	156
	Equity securities	582	120	384	19	59	–
	Other securities	20,478	–	19,981	–	497	10

Notes:

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

Information on customers

TDB30100

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking LawSource: Central Credit Register
Stocks in millions of euros

	Total		Banks		Financial intermediaries	
	June 2001	Sept. 2001	June 2001	Sept. 2001	June 2001	Sept. 2001
a. NUMBER OF BORROWERS	1,985,011	2,030,803	1,848,041	1,882,931	281,735	299,689
<i>of which: joint</i>	401,555	413,253	371,790	380,657	36,666	39,532
b. LOAN FACILITIES						
<i>facilities granted</i>	1,236,882	1,263,759	1,131,196	1,182,303	105,686	81,457
<i>used margin</i>	839,769	840,645	772,234	773,155	67,535	67,490
<i>overshoot</i>	57,595	53,263	53,131	48,821	4,465	4,442
<i>unused margin</i>	454,708	476,377	412,093	457,969	42,615	18,408
<i>of which: matched loans</i>						
<i>facilities granted</i>	238,204	240,220	209,183	211,418	29,021	28,801
<i>used margin</i>	126,213	121,658	107,813	103,576	18,400	18,082
<i>term loans</i>						
<i>facilities granted</i>	738,070	756,453	662,058	704,368	76,011	52,085
<i>used margin</i>	591,470	590,090	543,220	541,510	48,250	48,580
<i>revocable loans</i>						
<i>facilities granted</i>	260,608	267,086	259,955	266,516	653	571
<i>used margin</i>	122,086	128,898	121,201	128,069	885	828
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	148,641	141,479	133,701	130,577	14,941	10,903
<i>used margin</i>	116,557	113,735	108,152	103,913	8,404	9,823
d. BAD DEBTS	71,300	76,775	45,501	45,669	25,799	31,106
<i>of which: backed by real security</i>	16,705	18,193	9,182	9,709	7,523	8,484
backed by personal security	18,532	20,724	14,782	15,854	3,750	4,870
e. NUMBER OF GUARANTORS	1,188,246	1,214,705	1,127,856	1,149,712	89,962	96,420
<i>of which: joint</i>	424,088	430,735	405,140	409,817	26,805	29,210
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	306,733	317,430	279,373	286,990	27,359	30,441

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 millions of euros

September 2001

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,132,640	731,187	743,900	405,877	30,533	196,009
General government	70,484	17,836	51,405	4,250	84	5,169
Financial companies	205,514	166,797	139,333	104,343	4,037	6,713
Non-financial companies	741,831	498,917	454,465	264,897	22,718	120,803
of which: industry	372,611	259,875	201,135	125,289	13,080	37,528
building	67,959	39,456	49,214	25,532	1,130	21,910
services	291,184	193,361	196,613	110,237	8,280	58,428
Producer households	35,217	19,385	28,651	13,073	732	13,511
Consumer households and nec	75,425	25,986	67,098	18,232	2,913	48,311
b. NORTH-WEST ITALY	488,849	346,782	315,483	189,997	13,134	73,914
General government	11,674	4,046	8,093	855	24	1,929
Financial companies	138,973	115,961	90,343	71,800	3,014	4,089
Non-financial companies	298,530	210,593	183,326	106,833	8,891	45,219
of which: industry	151,208	114,341	85,213	52,984	5,247	15,059
building	21,913	12,743	16,024	7,919	361	6,975
services	123,395	82,210	80,593	45,106	3,178	22,644
Producer households	10,682	6,033	8,400	3,835	174	3,970
Consumer households and nec	27,559	9,358	24,322	6,290	1,009	18,182
c. NORTH-EAST ITALY	270,751	186,101	179,682	100,398	9,797	51,582
General government	9,768	3,584	5,492	417	..	232
Financial companies	30,230	23,007	21,813	12,920	366	1,354
Non-financial companies	196,696	143,928	123,498	76,459	7,805	32,939
of which: industry	99,398	76,380	56,572	35,889	4,671	10,824
building	19,004	12,491	12,561	7,473	447	4,942
services	74,121	52,322	51,580	31,692	2,612	16,109
Producer households	11,236	6,251	8,998	4,070	366	4,196
Consumer households and nec	21,986	8,927	19,222	6,301	1,242	12,542
d. CENTRAL ITALY	272,636	139,541	175,045	80,367	4,965	43,031
General government	40,656	7,025	32,415	2,217	59	2,603
Financial companies	30,428	22,484	23,248	16,202	560	1,079
Non-financial companies	177,683	101,487	97,611	55,297	3,746	24,980
of which: industry	94,297	51,218	39,733	25,851	2,283	6,132
building	16,633	8,895	12,775	6,614	175	5,841
services	64,805	40,384	43,459	22,069	1,257	12,308
Producer households	6,527	3,346	5,914	2,798	107	2,680
Consumer households and nec	16,717	4,931	15,349	3,699	486	11,435

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

TDC30020			Banks					
			<i>of which:</i>		<i>of which:</i>			
			Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security
e.	SOUTHERN ITALY	70,864	43,412	51,474	25,877	2,104	17,983	
	General government	6,521	2,220	4,327	508	..	364	
	Financial companies	5,159	5,002	3,322	3,168	79	146	
	Non-financial companies	47,612	31,207	34,044	18,925	1,818	11,217	
	<i>of which: industry</i>	20,112	13,952	13,890	8,118	739	3,448	
	building	6,754	3,911	5,068	2,591	136	2,415	
	services	19,434	12,533	13,997	7,630	928	4,917	
	Producer households	4,586	2,625	3,641	1,685	71	1,792	
	Consumer households and nec	6,273	1,931	5,677	1,415	134	4,209	
f.	ISLANDS	29,539	15,351	22,216	9,238	533	9,498	
	General government	1,864	961	1,078	253	–	41	
	Financial companies	724	342	608	254	18	45	
	Non-financial companies	21,310	11,702	15,986	7,383	459	6,448	
	<i>of which: industry</i>	7,596	3,983	5,727	2,447	140	2,065	
	building	3,655	1,416	2,785	936	12	1,738	
	services	9,431	5,913	6,984	3,741	306	2,451	
	Producer households	2,186	1,129	1,698	685	13	873	
	Consumer households and nec	2,890	839	2,528	525	42	1,942	

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
 Size classes in euros

September 2001

	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
Number of borrowers	527,349	264,760	148,318	157,718	23,407	18,354	3,969
Facilities granted	50,706	46,374	52,894	169,783	83,490	188,172	615,662
Used margin	44,088	36,662	37,782	116,934	55,281	120,510	388,477
<i>of which: backed by real security</i>	<i>32,517</i>	<i>20,012</i>	<i>14,097</i>	<i>37,552</i>	<i>16,172</i>	<i>31,334</i>	<i>44,298</i>
Unused margin	7,895	11,618	17,378	59,391	31,221	75,085	248,854
Overshoot	1,277	1,906	2,266	6,542	3,011	7,423	21,669

Note:

Distribution by total credit used

TDB30120

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Size classes in euros

September 2001

	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
--	---------------------------------	----------------------------------	----------------------------------	------------------------------------	--------------------------------------	---------------------------------------	-------------------------

Number of borrowers	458,190	226,119	110,850	106,638	14,157	10,455	2,062
Facilities granted	52,074	53,079	57,064	165,824	75,402	164,847	503,618
Used margin	44,558	39,862	39,884	113,328	50,439	106,499	339,823
<i>of which: backed by real security</i>	<i>32,165</i>	<i>20,760</i>	<i>15,266</i>	<i>39,586</i>	<i>16,348</i>	<i>29,960</i>	<i>39,150</i>
Unused margin	9,325	15,534	19,844	60,250	28,520	65,552	184,272
Overshoot	1,809	2,316	2,664	7,753	3,557	7,204	20,477

Notes:

Distribution by type of transaction and total credit granted

TDB30130

Banks

Source: Central Credit Register
Stocks in millions of euros
Size classes in euros

September 2001

	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
a. SHORT-TERM LOANS: in euros and other euro-area currencies							
Facilities granted	14,111	21,918	32,859	105,597	51,192	116,466	359,990
Used margin	7,398	11,887	17,694	57,457	26,976	58,207	196,790
of which: backed by real security	721	1,253	1,727	5,206	2,192	3,787	4,883
Overshoot	875	1,315	1,781	5,231	2,272	5,433	14,403
b. SHORT-TERM LOANS: in non-euro-area currencies							
Facilities granted	205	457	864	3,829	2,346	6,209	12,254
Used margin	241	489	907	3,895	2,294	5,804	10,128
of which: backed by real security	42	96	179	799	378	758	451
Overshoot	54	64	113	480	301	735	1,910
c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies							
Facilities granted	35,246	23,098	17,368	47,854	21,849	46,916	197,738
Used margin	35,039	22,773	16,837	43,837	19,290	41,379	149,326
of which: backed by real security	30,958	18,452	12,169	31,401	13,401	25,876	36,422
Overshoot	325	335	344	699	279	572	3,343
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies							
Facilities granted	228	162	160	561	380	1,079	6,598
Used margin	225	158	159	540	361	1,083	3,961
of which: backed by real security	196	99	61	191	197	577	1,238
Overshoot	3	4	10	26	16	110	45

Note:

Distribution by customer location (region) and total credit granted

TDB30140

Banks

Source: Central Credit Register
Stocks in millions of euros
Size classes in euros

September 2001

	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
a. TOTAL							
Number of borrowers	517,888	260,961	144,091	147,692	21,279	16,690	3,580
Facilities granted	49,789	45,635	51,251	157,841	75,768	170,670	576,580
Used margin	42,904	35,306	35,596	105,729	48,921	106,473	360,205
b. PIEMONTE							
Number of borrowers	43,707	21,659	11,335	11,108	1,610	1,266	306
Facilities granted	4,192	3,780	4,023	11,835	5,738	13,201	53,028
Used margin	3,578	2,870	2,695	7,571	3,482	7,700	36,211
c. VALLE D'AOSTA							
Number of borrowers	1,303	743	361	274	35	23	10
Facilities granted	126	128	128	272	125	272	1,142
Used margin	105	96	90	175	84	171	791
d. LIGURIA							
Number of borrowers	15,148	6,884	3,088	2,842	362	289	64
Facilities granted	1,459	1,190	1,087	2,993	1,317	3,060	6,645
Used margin	1,297	964	783	2,017	801	1,933	4,122
e. LOMBARDY							
Number of borrowers	121,231	60,339	34,333	38,236	6,075	5,079	1,289
Facilities granted	11,686	10,544	12,245	41,324	21,584	53,068	221,180
Used margin	10,121	7,997	8,121	26,353	13,346	31,563	137,985
f. TRENTINO-ALTO ADIGE							
Number of borrowers	17,757	12,075	6,515	6,054	730	463	60
Facilities granted	1,722	2,102	2,288	6,305	2,583	4,320	5,418
Used margin	1,347	1,609	1,699	4,570	1,832	2,789	3,030
g. VENETO							
Number of borrowers	55,249	30,375	18,416	19,312	2,687	2,081	379
Facilities granted	5,324	5,345	6,559	20,710	9,642	20,830	36,530
Used margin	4,568	4,129	4,618	14,053	6,192	12,787	24,390
h. FRIULI-VENEZIA GIULIA							
Number of borrowers	12,892	6,110	3,522	3,624	513	405	72
Facilities granted	1,234	1,076	1,255	3,858	1,815	4,109	9,656
Used margin	1,069	845	863	2,526	1,142	2,368	5,086
i. EMILIA-ROMAGNA							
Number of borrowers	57,957	30,745	17,668	18,817	2,713	2,275	487
Facilities granted	5,601	5,388	6,286	20,309	9,662	23,212	45,959
Used margin	4,725	4,036	4,150	12,727	5,851	13,622	30,742
l. MARCHE							
Number of borrowers	16,694	8,594	5,170	5,305	736	510	63
Facilities granted	1,608	1,521	1,853	5,591	2,629	5,248	5,785
Used margin	1,367	1,158	1,279	3,657	1,680	3,298	3,665

Distribution by customer location (region) and total credit granted

TDB30140		Banks					
		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
m.	TUSCANY						
	Number of borrowers	43,880	21,607	11,729	11,854	1,655	1,111
	Facilities granted	4,236	3,785	4,190	12,671	5,931	11,140
	Used margin	3,732	3,074	3,106	8,878	4,048	7,447
n.	UMBRIA						
	Number of borrowers	7,344	4,057	2,323	2,218	313	231
	Facilities granted	707	719	831	2,312	1,123	2,220
	Used margin	614	589	636	1,714	755	1,568
o.	LAZIO						
	Number of borrowers	46,078	19,608	8,799	8,300	1,245	1,125
	Facilities granted	4,416	3,366	3,098	8,883	4,398	11,634
	Used margin	4,010	2,780	2,291	6,531	3,250	8,664
p.	ABRUZZO						
	Number of borrowers	7,019	3,636	2,123	2,253	307	274
	Facilities granted	668	637	760	2,451	1,094	2,825
	Used margin	553	477	529	1,651	721	1,798
q.	MOLISE						
	Number of borrowers	1,202	662	414	360	50	40
	Facilities granted	115	117	150	392	173	416
	Used margin	97	89	108	291	133	272
r.	CAMPANIA						
	Number of borrowers	19,900	9,457	5,187	4,967	704	518
	Facilities granted	1,900	1,645	1,840	5,244	2,502	5,078
	Used margin	1,634	1,260	1,311	3,810	1,716	3,552
s.	PUGLIA						
	Number of borrowers	16,541	7,814	4,327	4,200	526	337
	Facilities granted	1,570	1,373	1,540	4,379	1,820	3,337
	Used margin	1,363	1,084	1,113	3,151	1,238	2,281
t.	BASILICATA						
	Number of borrowers	2,022	1,086	609	580	84	57
	Facilities granted	193	192	218	612	311	580
	Used margin	166	154	155	429	210	431
u.	CALABRIA						
	Number of borrowers	5,901	2,995	1,693	1,368	164	95
	Facilities granted	562	527	602	1,413	589	1,014
	Used margin	471	400	435	1,026	419	712
v.	SICILY						
	Number of borrowers	18,281	8,732	4,528	4,123	553	324
	Facilities granted	1,733	1,529	1,603	4,362	1,963	3,137
	Used margin	1,440	1,140	1,086	3,090	1,434	2,072
z.	SARDINIA						
	Number of borrowers	7,782	3,783	1,951	1,897	217	187
	Facilities granted	739	670	693	1,923	767	1,969
	Used margin	647	554	530	1,509	584	1,445

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

September 2001

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,403,575	940,385	68,018
b.	GENERAL GOVERNMENT	71,553	52,549	559
	Central government	28,561	23,574	174
	Local government	42,549	28,929	374
	Social security funds	443	45	11
c.	FINANCIAL COMPANIES	293,074	203,670	19,271
	Monetary financial institutions	83,367	61,329	9,062
	Other financial intermediaries	191,644	136,855	9,539
	Financial auxiliaries	15,303	4,346	627
	Insurance companies and pension funds	2,759	1,140	43
d.	NON-FINANCIAL COMPANIES	812,148	512,004	33,258
	Public companies	15,226	8,764	443
	Private companies	710,101	440,900	29,295
	Associations of non-financial companies	2,360	1,643	280
	Craft non-financial quasi-companies	31,637	21,998	1,031
	Other non-financial quasi-companies	52,824	38,700	2,208
e.	HOUSEHOLDS	108,481	95,186	5,786
	Producer households	37,146	30,559	2,374
	Consumer households	71,335	64,626	3,412
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	5,672	4,157	242
g.	REST OF THE WORLD	106,511	68,357	8,649
	General government	1,256	562	41
	Monetary financial institutions	58,277	39,051	5,957
	Other financial institutions	27,885	15,791	1,641
	Non-financial companies	17,479	12,423	970
	Households	342	336	40
	Non-profit institutions serving households	16	11	..
	International organizations and other institutions	1,256	184	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	100	57	2

Notes:

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

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
1,231,677	789,877	62,589	89,619	82,279	951	82,278	68,229	4,477
54,532	37,214	450	15,952	14,191	26	1,069	1,143	83
18,979	15,458	158	9,456	7,988	15	127	127	1
35,131	21,730	281	6,496	6,203	11	922	996	82
422	25	11	..	..	–	21	20	..
272,287	185,343	19,133	15,812	14,587	27	4,975	3,741	111
78,559	57,183	9,028	3,996	3,413	2	812	733	33
176,470	123,476	9,443	11,138	10,494	23	4,036	2,886	73
15,222	4,267	620	20	21	2	61	58	5
2,035	416	42	658	659	..	65	65	..
694,116	410,228	28,882	47,715	44,237	739	70,318	57,539	3,637
12,958	6,917	398	1,029	817	1	1,240	1,030	44
604,341	350,142	25,190	44,119	41,004	671	61,641	49,753	3,434
1,955	1,320	267	225	164	2	181	159	11
27,599	18,345	995	495	458	7	3,543	3,196	29
47,263	33,504	2,032	1,848	1,794	57	3,713	3,402	119
103,217	89,925	5,464	1,949	1,889	62	3,315	3,371	260
34,015	27,492	2,175	1,202	1,159	44	1,929	1,908	155
69,202	62,434	3,289	747	730	18	1,387	1,463	105
5,018	3,548	209	359	330	..	295	279	33
97,580	60,179	8,253	7,210	6,491	74	1,721	1,687	322
957	313	29	299	249	12	–	–	–
56,498	37,421	5,947	1,770	1,623	7	9	6	3
26,360	14,486	1,587	1,239	1,051	23	286	255	31
12,198	7,472	651	3,897	3,563	32	1,383	1,388	287
296	295	39	5	4	..	42	37	1
16	11	..	–	–	–	–	–	–
1,255	183	..	..	..	–	..	..	–
99	55	2	1	1	–	1	1	–

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

September 2001

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	849,294	542,564	35,632
	Agricultural, forestry and fishery products	17,831	14,428	1,032
	Fuel and power products	39,587	22,934	692
	Ores and metals	16,794	10,430	813
	Non-metallic minerals and products	21,447	13,265	810
	Chemical products	24,243	12,718	608
	Metal products, except transport equipment	39,106	24,029	1,190
	Agricultural and industrial machinery	40,879	23,477	1,629
	Office and data processing machines, etc.	8,652	5,462	404
	Electrical goods	30,662	16,693	1,262
	Transport equipment	47,247	13,455	807
	Food and tobacco products	37,808	23,976	1,503
	Textiles, clothing and footwear	48,260	30,119	2,101
	Paper and paper products	21,204	13,005	713
	Rubber and plastic products	17,227	10,276	544
	Other manufactured products	24,474	15,810	1,000
	Building and construction	77,056	56,929	4,981
	Wholesale and retail trade services, recovery and repair services	135,120	85,605	5,837
	Lodging and catering services	17,456	14,467	677
	Inland transport services	17,315	10,830	468
	Maritime and air transport services	9,898	8,039	441
	Auxiliary transport services	10,405	7,113	404
	Communication services	22,441	13,489	361
	Other market services	124,184	96,016	7,352

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
728,131	437,720	31,057	48,917	45,396	783	72,246	59,448	3,792
15,711	12,421	938	1,933	1,798	49	187	209	45
35,830	19,806	668	2,809	2,609	10	948	519	14
14,496	8,564	748	1,057	1,020	9	1,242	846	57
18,483	10,578	748	1,705	1,587	21	1,259	1,099	41
21,533	10,405	551	1,188	1,147	16	1,522	1,165	41
31,320	17,523	1,101	2,029	1,950	49	5,758	4,556	40
32,559	16,497	1,224	3,631	3,342	22	4,688	3,638	383
6,775	3,989	275	395	384	2	1,481	1,089	127
24,723	12,175	883	1,042	977	11	4,897	3,541	369
39,936	7,990	673	1,695	1,628	41	5,616	3,837	92
33,371	19,874	1,289	2,538	2,435	53	1,898	1,667	161
42,087	24,451	1,998	3,100	3,055	21	3,072	2,613	82
17,166	9,293	605	1,695	1,641	22	2,343	2,071	86
14,037	7,682	486	922	878	4	2,269	1,716	54
21,856	13,522	966	1,162	1,101	9	1,456	1,187	25
68,028	48,762	3,902	4,238	3,712	229	4,790	4,455	850
118,628	71,412	5,503	5,143	4,817	56	11,348	9,377	277
15,039	12,177	583	1,451	1,372	24	966	918	70
13,886	7,787	422	628	498	8	2,801	2,545	38
7,498	5,847	419	1,278	1,192	6	1,122	1,000	16
8,378	5,399	367	824	719	16	1,203	994	22
20,191	11,430	243	948	873	2	1,301	1,186	117
106,599	80,135	6,465	7,506	6,661	103	10,079	9,220	783

Distribution by customer segment of economic activity and total credit granted

TDB30150

Banks

Source: Central Credit Register
Stocks in millions of euros
Size classes in euros

September 2001

	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
a. TOTAL							
Number of borrowers	517,888	260,961	144,091	147,692	21,279	16,690	3,580
Facilities granted	49,789	45,635	51,251	157,841	75,768	170,670	576,580
Used margin	42,904	35,306	35,596	105,729	48,921	106,473	360,205
b. GENERAL GOVERNMENT							
Number of borrowers	719	1,253	1,313	2,066	451	506	208
Facilities granted	72	237	478	2,354	1,620	6,119	59,599
Used margin	46	145	280	1,339	923	2,927	45,710
c. FINANCIAL COMPANIES							
Number of borrowers	651	659	612	1,060	305	504	457
Facilities granted	63	117	211	1,244	1,102	5,559	197,210
Used margin	46	80	147	884	833	3,812	133,124
d. NON-FINANCIAL COMPANIES							
Number of borrowers	106,880	110,933	98,806	125,106	19,577	15,158	2,816
Facilities granted	10,310	20,187	35,701	136,778	69,814	154,145	313,733
Used margin	6,842	13,660	23,485	89,861	44,639	96,335	176,534
<i>of which: industry</i>							
Number of borrowers	29,732	32,564	32,581	46,704	8,549	7,763	1,644
Facilities granted	2,876	5,995	11,944	52,264	30,749	81,270	187,235
Used margin	1,769	3,725	7,165	31,428	18,118	47,182	91,111
<i>of which: building</i>							
Number of borrowers	13,962	16,042	15,567	19,682	2,693	1,499	182
Facilities granted	1,346	2,921	5,576	21,220	9,490	14,203	13,062
Used margin	879	2,016	3,845	14,997	6,664	10,355	9,831
<i>of which: services</i>							
Number of borrowers	60,762	59,730	48,499	56,030	7,872	5,641	959
Facilities granted	5,855	10,802	17,409	60,339	27,908	56,241	111,916
Used margin	4,012	7,532	11,859	41,155	18,662	37,021	74,615
e. PRODUCER HOUSEHOLDS							
Number of borrowers	70,923	44,719	20,108	9,965	350	108	14
Facilities granted	6,869	7,877	7,041	8,949	1,195	919	1,361
Used margin	5,672	6,318	5,401	6,950	955	707	1,442
f. CONSUMER HOUSEHOLDS AND NEC							
Number of borrowers	327,453	97,993	21,637	8,943	575	364	76
Facilities granted	31,392	16,290	7,273	8,039	1,962	3,419	4,278
Used margin	29,433	14,381	5,889	6,330	1,527	2,493	3,230

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2001

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	45	1,021	104,773	30,182	15,862	56,113	96,944	332,405
Bad debts	31	946	25,749	7,487	7,142	9,780	7,204	10,030
of which: backed by real security	10	84	6,059	1,600	1,982	2,223	1,308	2,111
b. NORTH-WEST ITALY								
Number of borrowers	3	430	28,735	9,179	3,248	15,994	19,287	73,828
Bad debts	1	372	6,091	2,225	1,004	2,742	1,238	2,070
of which: backed by real security	—	49	1,650	492	390	738	296	599
c. NORTH-EAST ITALY								
Number of borrowers	2	158	18,196	6,334	2,070	9,381	12,832	43,496
Bad debts	..	97	3,299	1,368	521	1,294	819	1,278
of which: backed by real security	—	20	861	271	164	375	219	319
d. CENTRAL ITALY								
Number of borrowers	4	257	24,939	6,931	4,042	13,477	17,553	70,561
Bad debts	12	223	7,692	1,866	2,770	2,618	1,198	2,193
of which: backed by real security	..	9	1,771	375	786	554	282	569
e. SOUTHERN ITALY								
Number of borrowers	28	96	20,786	5,475	3,956	10,447	28,450	86,009
Bad debts	17	181	5,399	1,367	1,809	1,837	2,363	2,523
of which: backed by real security	9	3	1,383	378	485	429	392	455
f. ISLANDS								
Number of borrowers	8	80	12,117	2,263	2,546	6,814	18,822	58,511
Bad debts	2	73	3,268	661	1,039	1,289	1,587	1,966
of which: backed by real security	1	4	394	84	157	128	120	169

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2001

	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	201,717	32,953	7,367
Agricultural, forestry and fishery products	12,405	2,447	500
Fuel and power products	253	44	7
Ores and metals	633	180	25
Non-metallic minerals and products	3,093	633	150
Chemical products	1,041	389	62
Metal products, except transport equipment	5,354	839	158
Agricultural and industrial machinery	3,091	630	126
Office and data processing machines, etc.	1,198	154	31
Electrical goods	2,992	459	70
Transport equipment	1,414	386	70
Food and tobacco products	5,983	1,744	441
Textiles, clothing and footwear	11,640	1,594	337
Paper and paper products	2,718	441	67
Rubber and plastic products	1,636	281	55
Other manufactured products	7,294	900	213
Building and construction	29,428	8,530	2,209
Wholesale and retail trade services, recovery and repair services	66,644	6,733	1,177
Lodging and catering services	12,271	1,219	358
Inland transport services	6,015	449	68
Maritime and air transport services	186	91	7
Auxiliary transport services	1,548	256	31
Communication services	246	18	4
Other market services	24,634	4,538	1,199

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 millions of euros

September 2001

	Total	<i>of which:</i> backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries
a. TOTAL	76,875	18,193	42,090	3,642	31,107
b. GENERAL GOVERNMENT	44	11	30	1	13
Central government	8	..	7	–	..
Local government	31	10	18	1	12
Social security funds	6	1	5	–	1
c. FINANCIAL COMPANIES	1,934	216	910	37	987
Monetary financial institutions	1	–	1	–	–
Other financial intermediaries	1,699	198	796	28	875
Financial auxiliaries	225	16	108	7	110
Insurance companies and pension funds	8	2	5	1	2
d. NON-FINANCIAL COMPANIES	45,787	10,975	23,008	2,735	20,032
Public companies	373	27	323	11	40
Private companies	37,289	9,222	18,235	2,323	16,724
Associations of non-financial companies	168	14	74	3	92
Craft non-financial quasi-companies	1,719	358	1,120	73	525
Other non-financial quasi-companies	6,237	1,355	3,258	326	2,650
e. HOUSEHOLDS	26,580	6,743	16,275	794	9,496
Producer households	11,266	2,455	6,772	431	4,060
Consumer households	15,315	4,288	9,503	363	5,436
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	215	16	152	4	59
g. REST OF THE WORLD	604	21	515	39	50
General government	1	–	1	–	–
Monetary financial institutions	83	–	80	1	2
Other financial institution	34	11	26	–	8
Non-financial companies	450	6	380	36	35
Households	35	5	28	3	5
Non-profit institutions serving households	–	–	–	–	–
International organizations and other institutions	1	–	..	–	1
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	3	–	2	–	1

Notes:

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

Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register
Flows in millions of euros

3rd quarter 2001

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	26,955	851	14,748	477
b. NORTH-WEST ITALY	7,252	272	4,111	120
Piedmont	2,197	62	1,137	38
Valle d'Aosta	52	1	38	..
Liguria	827	57	443	6
Lombardy	4,176	152	2,493	76
c. NORTH-EAST ITALY	4,395	152	2,506	66
Trentino-Alto Adige	286	22	159	10
Veneto	1,615	67	836	23
Friuli-Venezia Giulia	423	10	309	7
Emilia-Romagna	2,071	53	1,202	27
d. CENTRAL ITALY	6,075	218	2,945	128
Marche	616	28	322	12
Tuscany	2,231	60	1,047	28
Umbria	340	10	163	5
Lazio	2,888	120	1,413	83
e. SOUTHERN ITALY	6,367	154	3,005	113
Abruzzo	528	11	306	8
Molise	115	4	65	1
Campania	2,769	72	1,231	33
Puglia	1,864	33	828	34
Basilicata	235	5	119	2
Calabria	856	30	456	35
f. ISLANDS	2,866	56	2,181	49
Sicily	2,133	39	1,731	35
Sardinia	733	16	450	14

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

3rd quarter 2001

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	26,955	851	14,748	477
General government	2	..	2	1
Financial companies	18	2	16	1
Non-financial companies	3,748	499	2,082	257
<i>of which: industry</i>	<i>1,020</i>	<i>161</i>	<i>540</i>	<i>57</i>
building	485	85	312	65
services	2,157	244	1,189	120
Producer households	3,228	102	1,994	62
Consumer households and nec	19,470	227	10,323	139

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 millions of euros

September 2001

	Total	For commercial transactions	For financial transactions
a. TOTAL	103,913	68,027	35,886
<i>of which:</i> in non-euro-area currencies	16,831	11,217	5,613
General government	1,098	357	741
Financial companies	10,490	4,062	6,428
Non-financial companies	78,229	57,120	21,109
<i>of which:</i> industry	36,210	26,357	9,853
building	13,293	11,368	1,925
services	28,028	18,939	9,089
Producer households	1,388	944	444
Consumer households and nec	3,485	2,137	1,348
Rest of the world	9,223	3,407	5,816

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 millions of euros

September 2001		Total	For commercial transactions	For financial transactions
a.	TOTAL	95,080	64,796	30,284
b.	NORTH-WEST ITALY	40,919	29,173	11,746
	Piedmont	7,410	4,733	2,677
	Valle d'Aosta	131	60	71
	Liguria	3,009	2,574	435
	Lombardy	30,369	21,806	8,563
c.	NORTH-EAST ITALY	23,758	16,420	7,338
	Trentino-Alto Adige	2,814	2,082	732
	Veneto	6,330	3,832	2,498
	Friuli-Venezia Giulia	3,015	1,994	1,022
	Emilia-Romagna	11,599	8,513	3,086
d.	CENTRAL ITALY	22,122	14,387	7,735
	Marche	1,098	621	477
	Tuscany	5,524	2,520	3,004
	Umbria	640	320	320
	Lazio	14,860	10,925	3,935
e.	SOUTHERN ITALY	4,988	3,054	1,934
	Abruzzo	698	350	348
	Molise	119	56	63
	Campania	2,533	1,756	776
	Puglia	1,108	538	569
	Basilicata	180	89	91
	Calabria	350	264	86
f.	ISLANDS	3,293	1,762	1,531
	Sicily	2,027	1,165	862
	Sardinia	1,266	597	669

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

September 2001

	Total	For commercial transactions	For financial transactions
a. TOTAL	79,616	58,064	21,553
Agricultural, forestry and fishery products	1,050	694	356
Fuel and power products	5,364	3,555	1,809
Ores and metals	995	630	365
Non-metallic minerals and products	1,613	805	808
Chemical products	1,314	846	468
Metal products, except transport equipment	1,706	1,277	428
Agricultural and industrial machinery	7,499	6,443	1,056
Office and data processing machines, etc.	596	462	134
Electrical goods	6,089	4,407	1,682
Transport equipment	4,566	3,864	702
Food and tobacco products	2,634	1,637	996
Textiles, clothing and footwear	1,847	1,131	716
Paper and paper products	737	439	298
Rubber and plastic products	532	373	160
Other manufactured products	885	598	288
Building and construction	13,489	11,518	1,971
Wholesale and retail trade services, recovery and repair services	8,409	6,310	2,099
Lodging and catering services	1,269	860	409
Inland transport services	1,129	835	293
Maritime and air transport services	697	541	156
Auxiliary transport services	1,159	892	267
Communication services	2,901	1,346	1,555
Other market services	13,135	8,598	4,537

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 millions of euros

September 2001		Facilities granted	Used margin	Overshoot
a.	TOTAL	48,127	43,793	506
	<i>of which: transactions of financial intermediaries</i>	<i>38,874</i>	<i>36,095</i>	<i>316</i>
	Agricultural, forestry and fishery products	142	136	7
	Fuel and power products	555	410	12
	Ores and metals	558	480	4
	Non-metallic minerals and products	1,277	1,171	12
	Chemical products	829	750	8
	Metal products, except transport equipment	4,782	4,311	23
	Agricultural and industrial machinery	3,358	2,967	19
	Office and data processing machines, etc.	345	323	3
	Electrical goods	1,680	1,503	24
	Transport equipment	786	741	13
	Food and tobacco products	1,062	923	24
	Textiles, clothing and footwear	2,734	2,529	27
	Paper and paper products	2,363	2,105	33
	Rubber and plastic products	1,834	1,675	20
	Other manufactured products	1,571	1,355	18
	Building and construction	3,244	2,900	58
	Wholesale and retail trade services, recovery and repair services	6,737	6,202	55
	Lodging and catering services	867	810	13
	Inland transport services	2,534	2,429	23
	Maritime and air transport services	977	969	12
	Auxiliary transport services	681	625	6
	Communication services	808	781	7
	Other market services	8,403	7,699	86

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

September 2001

	Facilities granted	Used margin	Overshoot
a. TOTAL	49,678	45,283	541
<i>of which: transactions of financial intermediaries</i>	<i>40,185</i>	<i>37,372</i>	<i>344</i>
Piedmont	4,661	4,284	28
Valle d'Aosta	111	109	..
Liguria	698	672	19
Lombardy	17,042	15,430	145
Trentino-Alto Adige	1,436	1,349	15
Veneto	7,128	6,371	54
Friuli-Venezia Giulia	1,212	1,098	12
Emilia-Romagna	5,546	4,980	33
Marche	1,514	1,323	7
Tuscany	3,093	2,804	38
Umbria	403	380	6
Lazio	3,096	2,946	70
Abruzzo	534	487	9
Molise	67	60	1
Campania	1,055	1,016	35
Puglia	575	554	29
Basilicata	151	147	3
Calabria	153	149	11
Sicily	615	549	18
Sardinia	589	573	9

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 millions of euros

September 2001

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
a. TOTAL	26,503	15,533	10,969	28,243	17,338
<i>of which: transactions of financial intermediaries</i>	24,141	13,984	10,157	25,447	15,520
Agricultural, forestry and fishery products	74	69	4	66	44
Fuel and power products	249	195	53	412	149
Ores and metals	814	214	600	879	628
Non-metallic minerals and products	148	94	54	180	84
Chemical products	725	330	396	777	447
Metal products, except transport equipment	1,366	747	619	1,799	860
Agricultural and industrial machinery	1,542	729	813	1,838	1,116
Office and data processing machines, etc.	840	494	347	1,134	774
Electrical goods	2,807	1,398	1,409	3,411	2,258
Transport equipment	3,866	2,110	1,756	4,588	2,981
Food and tobacco products	1,027	703	324	887	619
Textiles, clothing and footwear	1,041	736	304	783	489
Paper and paper products	558	380	178	426	301
Rubber and plastic products	500	281	219	750	292
Other manufactured products	319	217	103	328	160
Building and construction	1,451	1,339	111	1,678	882
Wholesale and retail trade services, recovery and repair services	4,775	2,231	2,544	3,932	2,438
Lodging and catering services	108	84	24	90	51
Inland transport services	337	307	30	448	236
Maritime and air transport services	136	128	8	148	87
Auxiliary transport services	248	154	94	369	203
Communication services	370	161	209	303	155
Other market services	3,202	2,432	770	3,017	2,084

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 millions of euros

September 2001

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	28,008	16,176	11,833	29,819	18,613
<i>of which: transactions of financial intermediaries</i>	<i>25,602</i>	<i>14,597</i>	<i>11,006</i>	<i>26,987</i>	<i>16,768</i>
Piedmont	5,983	3,070	2,913	7,210	4,440
Valle d'Aosta	112	102	10	139	90
Liguria	614	482	132	728	439
Lombardy	7,489	4,021	3,467	8,066	4,784
Trentino-Alto Adige	110	29	81	135	41
Veneto	1,233	744	490	1,208	635
Friuli-Venezia Giulia	303	216	87	433	168
Emilia-Romagna	2,020	1,384	637	2,172	1,304
Marche	275	186	88	280	134
Tuscany	1,869	1,149	721	1,159	1,056
Umbria	445	157	287	462	406
Lazio	4,536	2,417	2,119	4,702	3,377
Abruzzo	187	121	66	214	104
Molise	130	80	50	107	62
Campania	1,300	877	423	1,330	765
Puglia	432	362	70	437	260
Basilicata	160	93	68	189	106
Calabria	189	163	27	150	111
Sicily	485	420	65	572	270
Sardinia	136	104	32	126	63

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 millions of euros

September 2001

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,132,640	743,900	156,284	90,964	216,527	130,079
Piedmont	96,152	64,652	33,220	24,143	39,370	27,837
Valle d'Aosta	2,208	1,531	1,308	901	1,487	1,017
Liguria	17,880	12,107	4,636	2,822	6,227	3,889
Lombardy	372,609	237,193	69,438	45,119	103,875	67,763
Trentino-Alto Adige	24,974	17,105	4,011	2,168	5,142	2,859
Veneto	105,506	71,715	16,109	13,014	21,539	15,354
Friuli-Venezia Giulia	23,173	14,146	7,391	3,745	9,005	4,731
Emilia-Romagna	117,097	76,715	18,779	14,621	24,125	18,070
Marche	24,422	16,330	4,334	2,794	5,417	3,450
Tuscany	62,504	45,303	11,851	9,006	14,912	11,109
Umbria	11,100	8,683	2,359	2,222	3,261	2,719
Lazio	174,610	104,728	99,794	49,653	114,410	58,638
Abruzzo	11,227	7,504	1,943	1,125	2,868	1,716
Molise	1,951	1,519	767	623	998	772
Campania	29,951	21,727	8,959	6,247	10,654	7,458
Puglia	18,460	13,807	3,291	2,666	4,337	3,311
Basilicata	3,581	2,518	1,636	1,066	1,929	1,282
Calabria	5,694	4,400	1,208	1,021	1,578	1,239
Sicily	20,152	14,849	4,690	3,659	5,692	4,319
Sardinia	9,387	7,367	2,466	1,877	3,148	2,388

Notes:

Distribution by size of bank

TDB30340

Banks

Source: Central Credit Register
Stocks in millions of euros

September 2001

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,132,640	406,225	218,869	195,038	151,006	161,503
Used margin	743,900	269,160	146,937	131,489	100,306	96,007
b. FIRST 10 BORROWERS						
Facilities granted	94,948	44,756	25,008	13,702	12,522	16,237
Used margin	71,041	37,687	20,370	11,002	8,761	14,327
c. FIRST 20 BORROWERS						
Facilities granted	128,128	68,012	33,576	20,739	17,058	22,951
Used margin	96,898	54,654	27,588	15,071	12,979	18,630
d. FIRST 50 BORROWERS						
Facilities granted	178,186	98,022	46,222	29,331	24,143	29,353
Used margin	138,256	75,924	38,306	21,199	18,281	24,078
e. FIRST 100 BORROWERS						
Facilities granted	234,243	121,451	56,844	36,020	29,108	33,305
Used margin	177,594	93,275	46,549	26,439	21,700	27,532

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 2001		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	1,195,781	53.83	59.60	74.40	81.00	743,900
	General government	5,563	76.99	82.60	91.71	94.69	51,405
	Financial companies	3,928	43.15	58.44	90.27	95.78	139,333
	Non-financial companies	461,177	38.54	45.69	65.40	74.96	454,465
	<i>of which:</i> industry	151,172	38.25	46.10	67.71	77.47	201,135
	building	67,207	26.30	32.71	53.23	64.98	49,214
	services	232,199	41.05	47.42	65.53	74.63	196,613
	Producer households	164,745	13.74	17.80	33.99	45.03	28,651
	Consumer households and nec	538,941	14.93	18.14	29.61	37.77	67,098

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 2001

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
a. TOTAL	550,556	34.16	41.69	62.58	73.44	45,189
Piedmont	37,098	26.39	33.37	56.76	69.97	2,166
Valle d'Aosta	1,091	27.56	33.32	57.80	72.42	72
Liguria	15,319	36.56	43.60	64.28	75.16	1,078
Lombardy	70,684	34.53	42.96	64.86	75.53	6,566
Trentino-Alto Adige	4,505	21.42	30.60	56.16	70.37	344
Veneto	27,470	27.83	36.24	59.42	71.66	2,095
Friuli-Venezia Giulia	9,204	23.23	29.92	53.20	66.63	491
Emilia-Romagna	34,260	29.00	37.49	60.45	72.55	2,587
Marche	13,761	22.85	29.68	52.38	65.26	878
Tuscany	33,140	29.16	36.42	58.77	70.97	1,972
Umbria	6,420	30.99	38.05	59.73	71.20	529
Lazio	61,924	48.52	57.07	74.86	82.29	8,037
Abruzzo	13,675	27.39	34.98	58.18	70.19	997
Molise	2,718	20.60	29.86	57.19	69.76	200
Campania	48,713	34.19	41.97	63.97	75.11	3,520
Puglia	41,092	34.24	42.02	62.95	73.24	3,434
Basilicata	9,029	20.88	28.77	54.02	66.46	793
Calabria	24,741	21.20	28.21	51.38	64.21	1,771
Sicily	75,230	29.74	35.65	55.63	67.37	5,807
Sardinia	20,482	30.30	38.60	60.57	71.60	1,853

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

September 2001

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
a. TOTAL	550,556	34.16	41.69	62.58	73.44	45,189
General government	45	43.60	43.60	78.68	83.21	31
Financial companies	1,021	23.52	37.73	70.27	82.85	946
Non-financial companies	104,773	30.92	39.45	63.78	74.95	25,749
<i>of which:</i> industry	30,182	27.17	35.63	60.25	72.35	7,487
building	15,862	31.92	40.53	66.11	77.42	7,142
services	56,113	29.87	38.07	61.25	72.50	9,780
Producer households	96,944	13.17	18.45	39.60	53.83	7,204
Consumer households and nec	332,405	16.19	21.95	45.00	60.23	10,030

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

September 2001		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,132,640	743,900	1,302,842	199,516	154,440	1,011,677
b.	NORTH-WEST ITALY	488,849	315,483	443,048	79,103	57,756	342,305
	Piedmont	96,152	64,652	103,326	14,528	11,376	81,072
	Valle d'Aosta	2,208	1,531	3,212	439	345	2,618
	Liguria	17,880	12,107	33,052	4,462	3,623	27,259
	Lombardy	372,609	237,193	303,458	59,674	42,412	231,356
c.	NORTH-EAST ITALY	270,751	179,682	389,274	53,464	41,260	297,154
	Trentino-Alto Adige	24,974	17,105	51,664	8,392	6,469	42,831
	Veneto	105,506	71,715	149,925	20,859	15,605	112,484
	Friuli-Venezia Giulia	23,173	14,146	32,821	3,933	3,212	25,178
	Emilia-Romagna	117,097	76,715	154,864	20,280	15,975	116,661
d.	CENTRAL ITALY	272,636	175,045	273,939	40,161	34,277	216,444
	Marche	24,422	16,330	44,448	4,863	3,732	33,056
	Tuscany	62,504	45,303	108,516	12,175	10,378	83,233
	Umbria	11,100	8,683	20,022	2,500	2,088	15,054
	Lazio	174,610	104,728	100,953	20,624	18,078	85,101
e.	SOUTHERN ITALY	70,864	51,474	132,988	16,786	13,315	104,105
	Abruzzo	11,227	7,504	18,940	2,172	1,683	14,123
	Molise	1,951	1,519	3,325	376	324	2,511
	Campania	29,951	21,727	49,038	6,623	5,116	38,914
	Puglia	18,460	13,807	41,074	5,085	4,178	32,291
	Basilicata	3,581	2,518	5,522	697	597	4,237
	Calabria	5,694	4,400	15,089	1,834	1,418	12,029
f.	ISLANDS	29,539	22,216	63,593	10,001	7,833	51,669
	Sicily	20,152	14,849	45,178	7,113	5,390	36,724
	Sardinia	9,387	7,367	18,415	2,888	2,443	14,945

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
108,034	73,131	149,134	145,991	95,243	91,089	679,100	421,086	50,942
42,282	26,711	49,985	62,393	38,815	31,816	305,071	192,202	18,942
7,921	4,799	11,578	9,969	5,991	6,797	63,733	42,487	3,879
232	181	331	631	504	183	907	501	80
1,822	1,311	3,128	2,286	1,389	1,691	9,310	5,785	974
32,308	20,421	34,948	49,506	30,931	23,145	231,122	143,430	14,009
28,175	19,016	47,297	39,978	25,380	28,635	149,134	94,025	16,188
4,201	3,084	5,898	5,322	3,546	2,202	7,059	4,006	733
11,225	7,623	18,914	15,705	10,241	11,970	57,718	38,247	6,557
1,748	1,210	3,709	2,640	1,716	2,413	14,852	8,009	1,521
11,001	7,100	18,776	16,310	9,877	12,050	69,505	43,763	7,377
20,897	15,790	29,446	27,733	19,826	17,939	183,845	105,153	10,110
2,768	1,838	5,587	3,901	2,414	3,668	12,891	8,346	2,137
6,639	4,965	12,177	9,271	6,272	8,095	34,418	23,688	5,011
1,310	1,033	2,484	1,607	1,144	1,557	5,683	4,418	927
10,179	7,953	9,198	12,954	9,996	4,619	130,853	68,702	2,035
12,616	8,572	15,390	11,441	7,980	9,113	30,021	21,607	4,380
1,135	820	2,271	1,887	1,349	1,514	6,033	3,652	1,032
224	166	432	298	218	263	1,054	811	119
7,144	4,633	5,482	4,074	2,771	3,207	12,110	9,207	1,435
2,429	1,674	4,600	3,713	2,589	2,868	7,234	5,367	1,315
416	302	743	526	360	390	1,942	1,258	152
1,268	977	1,862	944	693	871	1,649	1,312	327
4,063	3,041	7,016	4,447	3,243	3,586	11,028	8,099	1,322
2,583	1,931	4,970	2,883	2,090	2,515	7,573	5,438	969
1,479	1,110	2,046	1,564	1,153	1,071	3,455	2,661	353

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

TDB30440		Banks							
Source: Central Credit Register Size classes in euros									
September 2001		Total	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
a.	TOTAL	1,131,094	529,150	266,365	145,706	148,244	21,300	16,740	3,589
	of which: 1 facility	847,484	524,776	217,122	65,228	35,794	2,647	1,600	317
	2 facilities	144,070	4,135	47,052	53,600	34,971	2,716	1,367	229
	3-4 facilities	89,482	236	2,170	26,441	52,459	5,220	2,624	332
	more than 4 facilities	50,058	3	21	437	25,020	10,717	11,149	2,711
b.	GENERAL GOVERNMENT	6,516	719	1,253	1,313	2,066	451	506	208
	of which: 1 facility	3,711	716	1,123	841	751	92	144	44
	2 facilities	1,639	3	128	429	821	123	99	36
	3-4 facilities	849	–	2	43	462	178	130	34
	more than 4 facilities	317	–	–	–	32	58	133	94
c.	FINANCIAL COMPANIES	4,248	651	659	612	1,060	305	504	457
	of which: 1 facility	2,395	642	534	395	506	94	143	81
	2 facilities	730	6	115	156	264	59	86	44
	3-4 facilities	545	3	8	59	217	81	109	68
	more than 4 facilities	578	–	2	2	73	71	166	264
d.	NON-FINANCIAL COMPANIES	479,276	106,880	110,933	98,806	125,106	19,577	15,158	2,816
	of which: 1 facility	252,964	105,771	80,091	37,699	26,082	2,110	1,072	139
	2 facilities	101,973	1,084	29,653	39,203	28,519	2,329	1,056	129
	3-4 facilities	76,754	25	1,189	21,554	46,760	4,731	2,283	212
	more than 4 facilities	47,585	–	–	350	23,745	10,407	10,747	2,336
e.	PRODUCER HOUSEHOLDS	146,187	70,923	44,719	20,108	9,965	350	108	14
	of which: 1 facility	115,717	69,837	34,984	8,420	2,411	46	13	6
	2 facilities	21,374	1,018	9,247	8,178	2,860	53	15	3
	3-4 facilities	7,833	66	483	3,458	3,687	112	24	3
	more than 4 facilities	1,263	2	5	52	1,007	139	56	2
f.	CONSUMER HOUSEHOLDS AND NEC	457,041	327,453	97,993	21,637	8,943	575	364	76
	of which: 1 facility	437,715	325,400	90,828	15,663	5,370	277	146	31
	2 facilities	15,810	1,910	6,683	4,778	2,183	144	97	15
	3-4 facilities	3,205	142	468	1,163	1,231	112	74	15
	more than 4 facilities	311	1	14	33	159	42	47	15

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30460		Banks						
Source: Central Credit Register Size classes in euros								
September 2001	Total	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
a. TOTAL								
Average number of banks per borrower	1.60	1.00	1.19	1.77	2.92	4.89	6.96	11.32
First bank's share of total credit granted (%)	53	99	91	75	62	52	45	43
b. GENERAL GOVERNMENT								
Average number of banks per borrower	1.85	1.00	1.10	1.39	1.97	2.80	3.23	5.46
First bank's share of total credit granted (%)	47	99	95	86	78	74	76	41
c. FINANCIAL COMPANIES								
Average number of banks per borrower	3.10	1.01	1.21	1.47	2.07	3.31	4.18	12.04
First bank's share of total credit granted (%)	53	99	91	85	78	70	65	52
d. NON-FINANCIAL COMPANIES								
Average number of banks per borrower	2.22	1.01	1.28	1.88	3.07	5.07	7.31	11.94
First bank's share of total credit granted (%)	48	99	87	72	59	50	42	38
<i>of which: industry</i>								
Average number of banks per borrower	2.81	1.01	1.35	2.09	3.63	5.99	8.33	12.95
First bank's share of total credit granted (%)	41	99	83	66	50	41	34	38
<i>of which: building</i>								
Average number of banks per borrower	1.83	1.01	1.23	1.69	2.43	3.64	5.32	11.18
First bank's share of total credit granted (%)	64	99	89	77	71	66	60	42
<i>of which: services</i>								
Average number of banks per borrower	1.95	1.01	1.26	1.80	2.85	4.59	6.46	10.22
First bank's share of total credit granted (%)	52	99	88	74	63	55	48	37
e. PRODUCER HOUSEHOLDS								
Average number of banks per borrower	1.30	1.01	1.22	1.78	2.63	4.20	5.40	2.64
First bank's share of total credit granted (%)	81	99	90	75	67	61	59	94
f. CONSUMER HOUSEHOLDS AND NEC								
Average number of banks per borrower	1.05	1.00	1.07	1.34	1.64	2.08	2.52	2.97
First bank's share of total credit granted (%)	93	99	96	89	85	82	80	74

Notes:

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

Lending and deposit rates

Distribution by branch location (region) and total credit granted

TDB30600		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euros								
September 2001		Total	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
a.	TOTAL	6.52	10.31	9.85	9.27	8.18	6.67	5.20
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	6.66	10.53	10.03	9.47	8.41	6.89	5.25
	NORTH-WEST ITALY	6.17	10.29	9.70	9.14	8.09	6.64	5.14
	Piedmont	6.49	10.97	9.99	9.48	8.30	6.70	5.25
	Valle d'Aosta	8.22	10.11	10.52	9.60	8.89	6.98	6.03
	Liguria	7.27	10.95	10.30	9.26	8.74	7.40	5.45
	Lombardy	6.02	9.94	9.48	9.00	7.96	6.57	5.10
	NORTH-EAST ITALY	6.86	10.47	9.76	9.08	8.09	6.70	5.38
	Trentino-Alto Adige	7.09	8.72	8.85	8.27	8.04	6.61	5.61
	Veneto	7.03	11.09	10.37	9.64	8.46	6.85	5.30
	Friuli-Venezia Giulia	7.13	10.76	9.97	9.25	8.38	7.04	5.47
	Emilia-Romagna	6.59	9.93	9.11	8.46	7.57	6.47	5.44
	CENTRAL ITALY	7.01	10.53	10.42	9.89	8.83	7.41	5.39
	Marche	6.69	9.47	8.83	8.48	7.55	6.50	4.97
	Tuscany	7.04	10.69	10.28	9.69	8.56	7.08	5.21
	Umbria	8.19	10.24	10.21	10.09	9.16	7.55	5.70
	Lazio	6.99	10.71	11.25	10.78	9.81	8.10	5.50
	SOUTHERN ITALY	8.24	11.08	10.75	10.49	9.28	7.38	5.94
	Abruzzo	7.79	10.34	10.46	10.09	9.11	7.34	5.79
	Molise	8.87	11.92	10.63	10.26	9.35	8.51	6.72
	Campania	8.28	11.58	10.86	10.65	9.32	7.65	5.94
	Puglia	7.82	10.12	10.32	10.20	9.00	6.55	5.93
	Basilicata	8.56	10.70	11.08	10.18	9.52	7.87	6.12
	Calabria	9.61	11.97	11.50	11.01	10.13	8.20	5.95
	ISLANDS	8.45	11.09	10.80	10.35	9.67	8.22	5.27
	Sicily	8.27	11.27	10.93	10.38	9.72	8.16	5.01
	Sardinia	8.92	10.67	10.49	10.25	9.55	8.36	6.47
c.	LENDING IN NON-EURO-AREA CURRENCIES	4.17	3.40	3.36	3.42	3.73	4.20	4.37

Notes:

Distribution by branch location (region) and total credit granted

TDB30610		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euros								
September 2001		Total	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
a.	ITALY	8.13	11.65	11.23	10.80	9.98	8.45	5.72
b.	NORTH-WEST ITALY	7.44	11.23	10.75	10.39	9.60	8.20	5.59
	Piedmont	7.71	11.99	11.05	10.78	9.82	8.51	5.51
	Valle d'Aosta	9.76	10.37	10.99	10.35	9.98	8.09	8.06
	Liguria	8.69	11.70	11.02	10.42	9.78	8.59	5.87
	Lombardy	7.26	10.87	10.57	10.23	9.50	8.08	5.60
c.	NORTH-EAST ITALY	8.35	11.70	10.95	10.35	9.51	8.00	6.02
	Trentino-Alto Adige	7.80	9.64	9.07	8.60	8.59	7.23	5.88
	Veneto	8.74	12.42	11.81	11.09	9.95	8.20	6.11
	Friuli-Venezia Giulia	8.08	12.22	11.35	10.52	10.04	8.62	5.55
	Emilia-Romagna	8.00	11.04	10.26	9.76	8.97	7.77	6.06
d.	CENTRAL ITALY	8.65	11.59	11.74	11.43	10.67	9.10	5.91
	Marche	8.33	10.97	10.58	10.47	9.76	8.25	5.10
	Tuscany	9.33	12.49	12.02	11.69	11.11	9.53	5.57
	Umbria	10.60	12.16	11.65	11.69	11.19	10.03	7.05
	Lazio	8.33	11.29	11.90	11.54	10.63	9.08	6.09
e.	SOUTHERN ITALY	9.81	12.77	12.32	11.85	10.93	9.18	5.92
	Abruzzo	9.65	12.09	11.76	11.57	10.77	9.07	6.88
	Molise	9.81	12.40	11.29	11.12	9.93	9.93	7.06
	Campania	9.80	13.01	12.63	12.17	11.29	9.92	5.75
	Puglia	9.51	12.63	12.04	11.40	10.50	8.09	5.72
	Basilicata	10.32	12.77	11.71	11.35	10.97	8.86	8.84
	Calabria	10.65	12.84	12.54	12.24	11.11	9.32	5.68
f.	ISLANDS	9.08	11.92	11.53	11.11	10.55	9.44	5.19
	Sicily	8.77	12.16	11.78	11.21	10.66	9.37	4.91
	Sardinia	10.07	11.38	10.95	10.85	10.31	9.63	7.73

Note:

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

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

TDC30060

Source: Survey of lending rates
Percentages
Size classes in euros

September 2001

September 2001		Total	Lending in euros and other euro- area currencies	of which:	
				General government	Financial companies
a.	ITALY	6.52	6.66	5.12	4.98
	up to 258,228	10.08	10.27	8.60	8.44
	from 258,228 to 2,582,284	8.42	8.64	6.62	7.51
	from 2,582,284 to 25,822,845	6.67	6.89	4.76	6.20
	more than 25,822,845	5.20	5.25	5.14	4.90
b.	NORTH-WEST ITALY	6.08	6.19	4.81	4.88
	up to 258,228	9.77	9.98	6.47	8.16
	from 258,228 to 2,582,284	8.13	8.32	6.57	7.15
	from 2,582,284 to 25,822,845	6.46	6.64	4.88	5.99
	more than 25,822,845	5.06	5.10	4.75	4.83
c.	NORTH-EAST ITALY	6.58	6.81	3.39	5.00
	up to 258,228	9.80	10.07	5.46	7.94
	from 258,228 to 2,582,284	8.02	8.29	4.33	7.20
	from 2,582,284 to 25,822,845	6.43	6.68	3.17	6.22
	more than 25,822,845	5.27	5.37	3.48	4.91
d.	CENTRAL ITALY	6.84	6.97	5.57	5.26
	up to 258,228	10.35	10.53	8.19	8.67
	from 258,228 to 2,582,284	8.83	9.07	8.66	8.26
	from 2,582,284 to 25,822,845	7.15	7.41	6.94	6.72
	more than 25,822,845	5.43	5.47	5.51	5.13
e.	SOUTHERN ITALY	7.96	8.11	5.19	6.02
	up to 258,228	10.73	10.78	11.18	7.92
	from 258,228 to 2,582,284	9.40	9.54	6.96	9.13
	from 2,582,284 to 25,822,845	7.15	7.32	4.93	5.89
	more than 25,822,845	5.88	5.94	4.86	5.94
f.	ISLANDS	7.83	7.98	5.58	5.69
	up to 258,228	10.87	10.94	5.60	10.39
	from 258,228 to 2,582,284	9.66	9.83	6.86	8.90
	from 2,582,284 to 25,822,845	7.92	8.11	5.47	8.33
	more than 25,822,845	5.11	5.11	5.53	::

Notes:

Sample of banks

Non-financial companies	of which:			Producer households	Consumer households and nec	Lending in non-euro-area currencies
	industry	building	services			
7.00	6.58	8.33	7.19	9.68	8.20	4.17
10.35	10.14	10.58	10.47	10.62	9.91	3.38
8.63	8.32	9.13	8.75	9.40	8.18	3.68
6.93	6.70	7.86	7.01	7.76	6.72	4.20
5.50	5.35	6.80	5.54	5.39	6.23	4.37
6.66	6.40	8.12	6.71	9.27	7.79	4.25
10.09	9.95	10.49	10.10	10.22	9.62	3.65
8.32	8.11	8.82	8.38	8.99	7.98	3.99
6.68	6.54	7.62	6.70	7.35	6.41	4.24
5.38	5.36	6.94	5.27	::	6.00	4.36
6.97	6.55	7.98	7.28	9.36	8.27	3.93
9.96	9.62	10.42	10.08	10.52	10.03	2.85
8.27	8.06	8.67	8.35	9.08	8.01	3.16
6.71	6.57	7.24	6.78	7.09	6.77	4.03
5.63	5.39	7.02	5.86	::	6.12	4.23
7.26	6.64	8.44	7.51	10.00	8.56	4.28
10.71	10.33	10.33	11.07	10.88	10.06	3.39
9.07	8.65	9.50	9.29	9.61	8.56	3.90
7.45	7.01	8.41	7.54	8.27	6.96	4.38
5.62	5.20	6.69	5.88	::	7.02	4.45
8.06	7.59	9.02	8.39	10.39	8.48	4.65
10.84	11.38	11.25	11.03	11.21	10.03	4.94
9.51	9.05	10.03	9.72	10.24	8.76	4.17
7.37	7.16	8.39	7.75	8.53	7.14	4.61
5.97	5.87	5.96	6.08	–	6.07	4.99
7.87	7.35	9.60	7.75	10.35	9.52	4.12
11.24	11.09	11.37	11.24	10.91	10.37	4.40
9.88	9.80	10.00	9.95	10.03	8.98	2.97
8.22	8.17	8.68	8.12	9.68	7.81	3.33
5.08	5.05	7.38	5.03	::	::	4.99

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
September 2001		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	6.52	5.12	4.96	6.83	6.40	8.19	7.03	9.42	7.52
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	6.66	5.12	4.98	7.00	6.58	8.33	7.19	9.68	8.20
	NORTH-WEST ITALY	6.17	5.15	4.93	6.62	6.36	8.12	6.69	9.24	7.73
	Piedmont	6.49	4.95	4.97	6.83	6.60	8.73	6.76	9.65	8.91
	Valle d'Aosta	8.22	::	4.78	8.20	7.17	9.21	8.60	10.47	8.87
	Liguria	7.27	6.77	5.11	7.42	6.80	8.44	7.57	9.51	9.41
	Lombardy	6.02	4.64	4.93	6.50	6.27	7.86	6.58	9.02	7.40
	NORTH-EAST ITALY	6.86	3.40	5.07	6.97	6.53	7.95	7.35	9.42	8.35
	Trentino-Alto Adige	7.09	5.22	5.03	7.04	6.91	7.04	7.04	8.14	7.96
	Veneto	7.03	2.85	5.07	7.26	6.80	8.65	7.61	10.06	8.66
	Friuli-Venezia Giulia	7.13	6.33	5.07	7.23	6.68	8.27	8.07	9.96	8.81
	Emilia-Romagna	6.59	4.08	5.06	6.59	6.19	7.38	6.99	8.84	8.03
	CENTRAL ITALY	7.01	5.42	5.06	7.28	6.71	8.45	7.46	9.95	8.62
	Marche	6.69	4.50	4.84	6.80	6.33	7.95	7.31	8.82	8.13
	Tuscany	7.04	4.99	4.95	7.42	7.06	8.61	7.62	9.97	8.91
	Umbria	8.19	::	9.13	8.00	7.28	9.26	8.47	10.10	9.17
	Lazio	6.99	5.46	5.19	7.28	6.47	8.44	7.37	10.78	8.54
	SOUTHERN ITALY	8.24	5.12	5.41	8.24	7.77	9.08	8.57	10.45	8.58
	Abruzzo	7.79	::	6.62	7.61	6.85	8.30	8.78	10.06	9.29
	Molise	8.87	7.76	9.17	8.70	8.03	9.32	9.50	10.67	9.37
	Campania	8.28	5.05	5.33	8.51	7.98	9.81	8.58	10.89	8.54
	Puglia	7.82	4.97	5.49	7.69	7.54	8.07	8.26	10.02	7.99
	Basilicata	8.56	::	::	8.34	8.09	9.68	7.99	10.52	8.56
	Calabria	9.61	5.92	6.72	9.45	9.95	10.34	9.08	10.71	10.17
	ISLANDS	8.45	5.59	5.61	8.50	8.82	9.72	7.98	10.34	9.51
	Sicily	8.27	5.62	5.32	8.30	8.83	10.04	7.67	10.35	9.38
	Sardinia	8.92	5.08	6.15	9.00	8.81	9.18	9.05	10.31	10.19
c.	LENDING IN NON-EURO- AREA CURRENCIES	4.17	::	4.32	4.36	4.44	3.78	4.29	2.86	2.38

Notes:

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

TDB30620

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

September 2001

	Total	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
a. ON TOTAL OUTSTANDING AT END OF PERIOD							
ITALY	5.82	5.94	6.01	6.18	6.04	5.80	5.60
North-West Italy	5.71	5.84	5.87	6.09	5.93	5.72	5.48
North-East Italy	5.81	5.99	6.10	6.16	6.03	5.73	5.35
Central Italy	6.00	6.01	6.08	6.21	6.14	5.99	5.91
Southern Italy	5.93	6.15	6.32	6.59	6.24	6.14	5.77
Islands	6.24	6.28	6.52	6.79	6.56	5.89	5.66
b. ON AMOUNT DISBURSED IN THE QUARTER							
ITALY	5.53	5.75	6.03	6.07	6.12	5.81	5.10
North-West Italy	5.31	5.97	5.90	6.11	6.01	5.88	5.04
North-East Italy	5.70	5.66	5.77	5.98	6.14	5.85	5.19
Central Italy	5.73	5.43	6.25	5.91	6.18	5.63	5.58
Southern Italy	6.01	6.36	6.41	6.58	6.13	5.92	4.67
Islands	6.59	6.54	6.90	6.75	6.58	6.17	::

Notes:

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

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

TDB30630

Sample of banks

Source: Survey of lending rates
Percentages

September 2001

	Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
					industry	building	services		
a. ON TOTAL OUTSTANDING AT END OF PERIOD									
ITALY	5.82	6.24	5.28	5.90	5.95	5.94	5.85	6.23	5.82
North-West Italy	5.71	6.12	4.93	5.84	6.00	5.81	5.70	6.16	5.71
North-East Italy	5.81	5.53	4.93	5.84	5.77	5.96	5.88	6.25	5.90
Central Italy	6.00	6.44	5.04	6.03	6.05	6.04	6.02	6.07	5.95
Southern Italy	5.93	8.60	5.70	6.19	6.17	6.13	6.24	6.59	6.03
Islands	6.24	5.39	5.39	6.36	6.30	6.15	6.47	6.81	6.10
b. ON AMOUNT DISBURSED IN THE QUARTER									
ITALY	5.53	::	4.76	5.77	5.65	6.07	5.81	5.64	5.83
North-West Italy	5.31	::	4.71	5.68	5.61	6.17	5.63	6.30	5.79
North-East Italy	5.71	–	5.17	5.84	5.61	6.41	5.90	5.97	5.59
Central Italy	5.73	::	4.89	5.83	5.56	6.05	6.23	4.80	5.97
Southern Italy	6.02	–	::	5.89	6.20	5.18	6.14	6.58	6.10
Islands	6.59	–	::	6.68	6.94	6.55	6.53	7.12	6.33

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					
September 2001		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	7.10	5.93	5.76	5.94
	Agricultural, forestry and fishery products	7.56	5.99	4.92	6.08
	Fuel and power products	5.20	5.28	4.65	5.29
	Ores and metals	5.90	5.51	5.25	5.51
	Non-metallic minerals and products	7.00	5.52	6.06	5.51
	Chemical products	5.85	6.12	6.61	6.11
	Metal products, except transport equipment	7.12	5.93	5.80	5.94
	Agricultural and industrial machinery	6.86	6.04	5.69	6.05
	Office and data processing machines, etc.	6.24	7.71	5.65	7.81
	Electrical goods	6.62	7.20	5.71	7.23
	Transport equipment	6.84	6.40	5.55	6.43
	Food and tobacco products	6.66	5.72	5.59	5.73
	extiles, clothing and footwear	6.92	5.93	5.72	5.94
	Paper and paper products	6.93	5.71	5.86	5.70
	Rubber and plastic products	6.71	5.69	6.04	5.68
	Other manufactured products	7.25	5.87	5.60	5.88
	Building and construction	8.45	5.98	6.08	5.97
	Wholesale and retail trade services, recovery and repair services	7.52	6.03	6.01	6.03
	Lodging and catering services	8.49	6.19	6.08	6.20
	Inland transport services	7.35	6.16	6.11	6.16
	Maritime and air transport services	6.25	5.46	5.43	5.46
	Auxiliary transport services	7.37	5.85	6.01	5.82
	Communication services	5.15	6.12	6.16	6.12
	Other market services	7.16	5.77	5.66	5.77

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
Size classes in euros

September 2001

	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 2,582,284 to 5,164,569	more than 5,164,569
a. SHORT-TERM LOAN FACILITIES							
ITALY	12.42	10.50	9.29	8.42	7.69	7.04	6.45
NORTH-WEST ITALY	11.98	10.09	8.83	7.96	7.26	6.74	6.27
Piedmont	12.75	10.67	9.18	8.21	7.42	6.97	6.22
Valle d'Aosta	12.79	10.60	9.78	9.29	7.97	7.13	6.76
Liguria	12.59	10.93	9.51	8.87	8.17	7.49	6.93
Lombardy	11.63	9.81	8.65	7.81	7.17	6.66	6.25
NORTH-EAST ITALY	12.35	10.16	9.01	8.20	7.46	6.80	6.29
Trentino-Alto Adige	10.47	9.37	8.63	7.86	7.25	6.56	6.13
Veneto	14.03	11.30	9.87	8.84	7.94	7.22	6.46
Friuli-Venezia Giulia	13.26	10.82	9.20	8.60	7.58	6.90	6.42
Emilia-Romagna	10.78	9.04	8.18	7.58	7.04	6.49	6.16
CENTRAL ITALY	13.02	11.26	10.18	9.31	8.72	8.02	7.03
Marche	11.28	9.85	8.98	8.20	7.32	6.98	5.90
Tuscany	13.05	11.27	10.14	9.20	8.65	7.73	6.94
Umbria	12.09	10.99	10.09	9.60	8.81	8.85	6.89
Lazio	14.50	12.53	11.28	10.30	9.72	8.68	7.29
SOUTHERN ITALY	13.22	11.55	10.38	9.53	8.93	8.16	7.54
Abruzzo	12.51	10.88	9.82	9.21	8.26	7.59	7.23
Molise	12.98	11.05	10.78	9.67	9.97	8.46	7.37
Campania	13.97	12.16	10.97	9.77	9.27	8.16	7.93
Puglia	12.83	11.18	9.81	9.10	8.29	8.30	7.05
Basilicata	12.54	11.01	10.19	8.95	9.36	8.19	6.29
Calabria	13.00	11.68	10.60	10.10	9.49	8.76	8.29
ISLANDS	12.47	11.24	10.52	9.99	9.87	9.10	8.35
Sicily	12.57	11.38	10.67	9.93	9.82	8.86	7.52
Sardinia	12.22	10.90	10.14	10.32	10.00	9.57	10.20
b. MEDIUM AND LONG-TERM LOAN FACILITIES							
Total outstanding at end of period	6.14	6.23	6.21	6.04	5.86	5.70	5.47
of which: amount disbursed in the quarter	6.14	6.24	6.23	6.06	5.78	5.56	5.27

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.

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

TDC20013

Sample of banks

Source: Survey of deposit rates
Percentages

September 2001

September 2001		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	2.21	3.66	3.00	2.13	2.15	1.91	2.16	1.65	2.04
b.	NORTH-WEST ITALY	2.08	3.65	2.63	2.11	2.16	1.92	2.09	1.57	1.87
	Piedmont	2.06	3.68	2.75	2.09	2.02	1.83	2.20	1.46	1.88
	Valle d'Aosta	2.04	3.99	3.34	1.95	2.68	1.53	1.73	1.00	1.62
	Liguria	1.79	2.66	2.88	1.92	1.95	2.05	1.88	1.45	1.70
	Lombardy	2.13	3.72	2.59	2.13	2.20	1.93	2.08	1.64	1.90
c.	NORTH-EAST ITALY	2.18	3.82	3.30	2.20	2.20	2.13	2.21	1.68	2.01
	Trentino-Alto Adige	2.45	4.95	2.82	2.75	2.87	1.93	2.75	1.76	2.03
	Veneto	2.22	3.81	3.44	2.16	2.18	2.11	2.16	1.76	2.08
	Friuli-Venezia Giulia	2.25	4.01	3.35	2.37	2.11	1.77	2.68	1.47	1.85
	Emilia-Romagna	2.10	3.42	3.14	2.16	2.19	2.21	2.11	1.62	1.98
d.	CENTRAL ITALY	2.52	3.79	3.85	2.26	2.23	1.94	2.34	1.86	2.27
	Marche	2.19	3.80	3.32	2.27	2.41	2.04	2.13	1.67	2.15
	Tuscany	2.40	3.27	3.35	2.14	2.00	2.33	2.21	1.99	2.43
	Umbria	2.33	3.86	3.11	1.91	2.09	1.40	1.87	2.00	2.37
	Lazio	2.63	3.86	3.93	2.34	2.40	1.76	2.42	1.76	2.16
e.	SOUTHERN ITALY	1.97	3.12	1.81	1.76	1.77	1.52	1.83	1.52	2.01
	Abruzzo	1.92	2.70	1.67	2.07	2.45	1.35	1.55	1.74	1.86
	Molise	1.89	3.31	3.13	1.84	1.96	1.48	1.89	1.42	1.84
	Campania	1.97	3.24	1.63	1.73	1.58	1.32	1.90	1.44	2.02
	Puglia	2.05	2.76	3.22	1.83	1.79	2.05	1.82	1.70	2.10
	Basilicata	1.89	2.80	1.76	1.73	2.14	1.13	1.31	1.35	1.94
	Calabria	1.80	3.13	2.03	1.49	1.25	1.21	1.61	1.41	1.81
f.	ISLANDS	2.25	3.48	3.52	2.01	1.93	1.64	2.13	1.62	2.14
	Sicily	2.28	3.64	3.65	1.95	1.92	1.57	2.08	1.61	2.16
	Sardinia	2.21	3.25	2.47	2.08	1.94	1.75	2.19	1.63	2.10

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
Size classes in euros

September 2001

		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	2.21	3.66	3.00	2.13	2.15	1.91	2.16	1.65	2.04
	from 10,329 to 129,114	1.56	2.48	1.45	1.03	0.97	0.95	1.08	1.23	1.65
	from 129,114 to 516,457	2.36	3.05	1.99	1.65	1.61	1.52	1.69	2.29	2.71
	more than 516,457	3.15	3.77	3.05	2.80	2.77	2.77	2.83	3.09	3.49
b.	NORTH-WEST ITALY	2.09	3.60	2.67	2.12	2.16	1.92	2.11	1.57	1.88
	from 10,329 to 129,114	1.40	2.82	1.41	0.98	0.93	0.90	1.03	1.13	1.47
	from 129,114 to 516,457	2.30	3.39	1.96	1.60	1.57	1.52	1.65	2.24	2.71
	more than 516,457	2.87	3.68	2.70	2.73	2.72	2.80	2.71	3.05	3.31
c.	NORTH-EAST ITALY	2.16	3.78	3.51	2.15	2.14	2.12	2.16	1.67	1.98
	from 10,329 to 129,114	1.53	2.51	1.59	1.08	0.99	0.98	1.15	1.22	1.62
	from 129,114 to 516,457	2.43	3.14	2.09	1.79	1.70	1.65	1.87	2.45	2.80
	more than 516,457	3.29	3.97	3.58	2.92	2.82	3.17	2.99	3.34	3.36
d.	CENTRAL ITALY	2.51	3.81	3.64	2.26	2.24	1.94	2.34	1.86	2.27
	from 10,329 to 129,114	1.76	2.50	1.52	1.18	1.14	1.11	1.20	1.42	1.84
	from 129,114 to 516,457	2.45	3.12	2.02	1.72	1.72	1.59	1.75	2.40	2.75
	more than 516,457	3.46	3.85	3.69	2.87	2.87	2.61	2.90	3.14	3.63
e.	SOUTHERN ITALY	1.99	3.08	2.82	1.81	1.94	1.49	1.82	1.52	2.01
	from 10,329 to 129,114	1.54	2.25	1.27	0.79	0.74	0.73	0.83	1.12	1.64
	from 129,114 to 516,457	2.24	2.64	1.85	1.34	1.29	1.23	1.39	2.13	2.55
	more than 516,457	3.19	3.28	2.90	2.68	2.69	2.33	2.79	2.76	3.73
f.	ISLANDS	2.24	3.46	3.54	2.04	1.96	1.72	2.16	1.62	2.14
	from 10,329 to 129,114	1.86	2.08	1.40	1.08	1.04	0.97	1.14	1.37	1.95
	from 129,114 to 516,457	2.37	2.68	1.92	1.57	1.51	1.41	1.63	2.17	2.70
	more than 516,457	3.37	3.60	3.99	2.94	2.84	2.68	3.02	3.03	3.37

Notes:

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

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

TDB30700

Sample of banks

Source: Survey of deposit rates
Percentages

September 2001

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	2.03	2.02	2.09	2.19	1.68	1.87
Agricultural, forestry and fishery products	1.83	1.88	1.90	2.03	1.54	1.43
Fuel and power products	2.88	3.02	2.79	3.01	1.85	3.03
Ores and metals	2.31	2.51	2.17	1.49	1.48	2.59
Non-metallic minerals and products	2.15	2.13	2.30	2.09	1.97	1.79
Chemical products	2.25	2.33	2.33	2.01	1.85	1.45
Metal products, except transport equipment	1.76	1.73	1.85	1.77	1.47	1.60
Agricultural and industrial machinery	2.18	2.15	2.23	2.26	1.90	1.46
Office and data processing machines, etc.	1.79	1.42	2.53	1.60	1.15	1.30
Electrical goods	2.15	2.18	2.35	2.06	1.31	1.16
Transport equipment	2.33	2.35	2.68	2.37	1.06	1.29
Food and tobacco products	1.89	2.01	1.85	1.85	1.88	1.56
Textiles, clothing and footwear	1.92	1.97	1.95	2.01	1.37	1.74
Paper and paper products	2.15	2.24	2.05	2.20	1.25	2.74
Rubber and plastic products	2.06	1.75	2.09	2.33	2.98	1.45
Other manufactured products	1.73	1.71	1.66	2.01	1.42	1.38
Building and construction	1.81	1.78	1.99	1.91	1.46	1.62
Wholesale and retail trade services, recovery and repair services	1.74	1.73	1.81	1.94	1.39	1.67
Lodging and catering services	1.61	1.58	1.63	1.70	1.35	1.75
Inland transport services	2.40	2.04	2.38	2.75	2.70	1.50
Maritime and air transport services	2.64	2.41	1.92	3.11	1.95	2.97
Auxiliary transport services	1.78	2.23	2.59	0.97	2.17	2.45
Communication services	2.54	2.41	2.94	2.77	0.90	2.51
Other market services	2.27	2.15	2.29	2.60	1.85	2.21

Notes:

Distribution by branch location (region) and size of deposit

TDB30710

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

September 2001

		Total	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
a.	ITALY	1.85	1.03	1.24	1.47	1.69	1.92	2.88
b.	NORTH-WEST ITALY	1.72	0.91	1.12	1.37	1.60	1.84	2.54
	Piedmont	1.57	0.80	1.00	1.28	1.55	1.85	2.61
	Valle d'Aosta	1.73	0.60	0.72	1.03	1.43	2.11	3.52
	Liguria	1.46	0.93	1.15	1.42	1.70	1.98	2.53
	Lombardy	1.79	0.96	1.16	1.39	1.61	1.82	2.52
c.	NORTH-EAST ITALY	1.69	0.95	1.15	1.35	1.60	1.90	2.89
	Trentino-Alto Adige	2.20	1.14	1.37	1.70	1.98	2.36	3.72
	Veneto	1.71	0.97	1.16	1.37	1.60	1.88	2.96
	Friuli-Venezia Giulia	2.05	1.01	1.18	1.37	1.65	2.00	3.42
	Emilia-Romagna	1.54	0.92	1.11	1.31	1.57	1.88	2.55
d.	CENTRAL ITALY	2.23	1.28	1.49	1.71	1.92	2.09	3.32
	Marche	1.75	1.04	1.30	1.57	1.90	2.30	3.14
	Tuscany	1.84	1.35	1.49	1.64	1.82	1.99	2.94
	Umbria	1.86	1.37	1.54	1.74	1.89	2.03	3.11
	Lazio	2.47	1.27	1.53	1.78	1.98	2.12	3.40
e.	SOUTHERN ITALY	1.61	0.94	1.13	1.33	1.55	1.76	3.00
	Abruzzo	1.65	1.04	1.27	1.47	1.64	1.91	2.88
	Molise	1.62	0.91	1.16	1.38	1.89	2.13	2.92
	Campania	1.68	0.94	1.10	1.29	1.47	1.68	3.17
	Puglia	1.58	1.03	1.26	1.49	1.72	1.96	2.70
	Basilicata	1.45	0.85	1.07	1.27	1.75	1.79	2.73
	Calabria	1.30	0.78	0.95	1.17	1.41	1.63	2.53
f.	ISLANDS	2.02	1.21	1.46	1.72	1.94	2.12	3.33
	Sicily	2.05	1.19	1.49	1.79	2.02	2.20	3.44
	Sardinia	1.98	1.25	1.41	1.60	1.78	2.00	3.15

Notes:

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

TDB30770					Sample of banks					
Source: Survey of deposit rates Percentages										
September 2001		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	2.39	3.99	3.49	2.50	2.55	2.29	2.49	1.86	2.12
b.	NORTH-WEST ITALY	2.32	4.05	3.23	2.48	2.53	2.25	2.46	1.76	1.97
	Piedmont	2.30	3.97	3.65	2.50	2.46	2.24	2.59	1.76	1.96
	Valle d'Aosta	2.32	4.50	3.83	2.21	2.75	1.84	2.09	1.37	1.81
	Liguria	1.95	2.89	3.23	2.34	2.52	2.32	2.26	1.75	1.77
	Lombardy	2.37	4.25	3.12	2.48	2.55	2.25	2.44	1.77	2.02
c.	NORTH-EAST ITALY	2.40	4.27	3.83	2.60	2.65	2.50	2.57	1.95	2.11
	Trentino-Alto Adige	2.53	4.78	3.29	2.83	3.06	2.22	2.63	1.92	2.24
	Veneto	2.47	4.34	3.86	2.59	2.60	2.52	2.60	2.12	2.21
	Friuli-Venezia Giulia	2.49	4.50	3.65	2.66	2.56	2.20	2.81	1.83	2.05
	Emilia-Romagna	2.29	3.97	3.89	2.60	2.70	2.53	2.48	1.79	1.99
d.	CENTRAL ITALY	2.73	4.06	3.97	2.65	2.65	2.43	2.69	2.12	2.45
	Marche	2.38	4.02	3.64	2.78	2.93	2.53	2.63	2.03	2.13
	Tuscany	2.77	3.73	3.61	2.51	2.39	2.71	2.56	2.30	2.82
	Umbria	2.49	4.52	3.02	2.30	2.56	1.80	2.17	2.26	2.46
	Lazio	2.75	4.10	4.03	2.73	2.83	2.30	2.78	1.91	2.22
e.	SOUTHERN ITALY	1.99	3.31	2.90	2.13	2.19	1.87	2.16	1.68	1.93
	Abruzzo	2.19	3.53	1.94	2.48	2.96	1.74	1.86	1.93	2.05
	Molise	2.01	3.49	3.46	2.36	2.44	2.15	2.34	1.53	1.81
	Campania	1.98	3.29	2.66	2.04	2.02	1.53	2.18	1.58	1.95
	Puglia	2.10	3.31	3.04	2.29	2.16	2.51	2.33	1.92	2.01
	Basilicata	2.02	3.33	3.01	2.31	2.65	1.72	1.73	1.62	1.88
	Calabria	1.74	3.28	3.69	1.71	1.36	1.58	1.79	1.56	1.61
f.	ISLANDS	2.08	3.46	3.26	2.05	2.19	1.91	2.07	1.73	1.99
	Sicily	2.05	3.56	3.39	1.96	2.13	1.79	1.97	1.70	1.95
	Sardinia	2.13	3.23	2.44	2.19	2.26	2.10	2.20	1.77	2.09

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

TDB30780

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

September 2001	Total	General govern- ment	Financial compa- nies	Non- financial compa- nies	of which:			Producer house- holds	Consum- er house- holds and nec
					industry	building	services		
a. ITALY	2.39	3.99	3.49	2.50	2.55	2.29	2.49	1.86	2.12
from 10,329 to 129,114	1.73	3.02	3.19	1.59	1.61	1.48	1.60	1.51	1.75
from 129,114 to 516,457	2.58	3.28	2.48	2.03	2.03	1.87	2.06	2.53	2.96
more than 516,457	3.60	4.15	3.55	3.29	3.27	3.27	3.30	3.50	3.94
b. NORTH-WEST ITALY	2.32	4.05	3.17	2.48	2.53	2.24	2.47	1.76	1.97
from 10,329 to 129,114	1.59	3.32	3.11	1.54	1.60	1.38	1.53	1.40	1.59
from 129,114 to 516,457	2.53	3.67	2.50	1.99	1.96	1.85	2.04	2.47	2.98
more than 516,457	3.34	4.23	3.20	3.19	3.17	3.20	3.20	3.49	3.84
c. NORTH-EAST ITALY	2.39	4.23	3.87	2.56	2.62	2.49	2.52	1.94	2.09
from 10,329 to 129,114	1.77	3.10	3.28	1.70	1.64	1.59	1.74	1.58	1.78
from 129,114 to 516,457	2.71	3.42	2.59	2.22	2.18	2.11	2.26	2.81	3.11
more than 516,457	3.74	4.48	3.95	3.44	3.43	3.63	3.41	3.72	3.83
d. CENTRAL ITALY	2.75	4.07	4.16	2.66	2.67	2.44	2.70	2.12	2.46
from 10,329 to 129,114	2.02	3.30	3.51	1.77	1.77	1.72	1.78	1.77	2.04
from 129,114 to 516,457	2.71	3.38	2.47	2.10	2.18	1.95	2.09	2.66	3.02
more than 516,457	3.91	4.12	4.25	3.43	3.40	3.25	3.48	3.50	4.03
e. SOUTHERN ITALY	2.00	3.22	2.90	2.17	2.33	1.87	2.15	1.69	1.94
from 10,329 to 129,114	1.49	2.45	1.98	1.21	1.20	1.12	1.23	1.33	1.53
from 129,114 to 516,457	2.31	2.75	2.30	1.68	1.67	1.53	1.74	2.32	2.61
more than 516,457	3.58	3.60	3.24	3.18	3.22	2.96	3.22	3.29	4.10
f. ISLANDS	2.06	3.30	3.24	2.13	2.32	1.99	2.13	1.73	1.99
from 10,329 to 129,114	1.73	2.29	1.63	1.41	1.69	1.33	1.36	1.50	1.79
from 129,114 to 516,457	2.41	2.74	1.83	1.77	1.80	1.64	1.81	2.26	2.77
more than 516,457	3.37	3.73	3.68	3.09	3.26	3.07	3.05	3.17	3.50

Note:

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

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

TDB30790

Sample of banks

Source: Survey of deposit rates
Percentages

September 2001

	Total	North– West	North– East	Centre	South	Islands
a. TOTAL	2.37	2.36	2.47	2.55	1.98	1.93
Agricultural, forestry and fishery products	2.13	2.14	2.24	2.37	1.84	1.51
Fuel and power products	3.44	3.40	3.47	3.70	2.86	3.15
Ores and metals	2.82	2.99	2.91	2.09	1.90	2.93
Non-metallic minerals and products	2.55	2.48	2.84	2.48	2.19	1.59
Chemical products	2.70	2.73	2.94	2.45	2.54	1.78
Metal products, except transport equipment	2.14	2.07	2.29	2.17	1.85	2.28
Agricultural and industrial machinery	2.55	2.50	2.67	2.58	2.21	1.53
Office and data processing machines, etc.	1.99	1.78	2.64	1.82	1.37	1.37
Electrical goods	2.46	2.40	2.76	2.58	1.59	1.26
Transport equipment	2.73	2.75	3.11	2.80	1.29	1.26
Food and tobacco products	2.33	2.39	2.43	2.38	2.18	1.90
Textiles, clothing and footwear	2.28	2.35	2.34	2.36	1.46	2.18
Paper and paper products	2.39	2.46	2.35	2.45	1.59	2.37
Rubber and plastic products	2.50	2.15	2.47	2.77	3.54	1.45
Other manufactured products	2.10	2.04	2.00	2.46	1.64	1.63
Building and construction	2.16	2.09	2.33	2.37	1.76	1.82
Wholesale and retail trade services, recovery and repair services	2.01	1.97	2.19	2.15	1.66	1.76
Lodging and catering services	1.87	1.84	1.95	1.90	1.62	1.97
Inland transport services	2.71	2.42	2.55	3.10	3.01	1.56
Maritime and air transport services	2.76	2.47	2.21	3.29	1.84	2.80
Auxiliary transport services	2.53	2.45	2.96	2.39	2.40	2.11
Communication services	3.36	3.47	3.32	3.27	1.12	1.56
Other market services	2.52	2.50	2.57	2.75	2.10	2.13

Note:

Distribution by branch location (region) and size of deposit

TDB30800

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

September 2001		Total	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
a.	ITALY	2.10	1.25	1.47	1.77	2.06	2.35	3.40
b.	NORTH–WEST ITALY	2.02	1.14	1.35	1.67	1.98	2.29	3.12
	Piedmont	1.90	1.03	1.23	1.63	1.98	2.39	3.39
	Valle d'Aosta	1.99	0.86	0.99	1.40	1.88	2.67	4.00
	Liguria	1.72	1.11	1.35	1.71	2.11	2.38	3.13
	Lombardy	2.10	1.21	1.40	1.69	1.96	2.26	3.05
c.	NORTH–EAST ITALY	1.99	1.20	1.43	1.71	2.08	2.42	3.50
	Trentino-Alto Adige	2.16	1.37	1.59	1.98	2.25	2.40	3.77
	Veneto	1.97	1.19	1.42	1.68	2.04	2.37	3.50
	Friuli-Venezia Giulia	2.27	1.31	1.43	1.68	2.04	2.55	3.78
	Emilia-Romagna	1.92	1.19	1.43	1.74	2.11	2.44	3.38
d.	CENTRAL ITALY	2.46	1.53	1.74	2.02	2.28	2.50	3.72
	Marche	2.20	1.49	1.77	2.10	2.50	2.99	3.69
	Tuscany	2.12	1.61	1.76	1.95	2.21	2.41	3.34
	Umbria	2.13	1.62	1.81	2.07	2.30	2.51	3.47
	Lazio	2.65	1.47	1.73	2.04	2.29	2.49	3.81
e.	SOUTHERN ITALY	1.77	1.09	1.30	1.55	1.83	2.14	3.48
	Abruzzo	1.92	1.25	1.49	1.77	1.86	2.33	3.45
	Molise	1.84	1.05	1.37	1.67	2.23	2.66	3.60
	Campania	1.79	1.06	1.25	1.47	1.74	2.02	3.66
	Puglia	1.83	1.20	1.46	1.77	2.05	2.36	3.18
	Basilicata	1.81	1.10	1.37	1.63	2.26	2.37	3.37
	Calabria	1.48	0.96	1.15	1.41	1.68	2.03	2.99
f.	ISLANDS	1.90	1.29	1.56	1.88	2.11	2.34	3.31
	Sicily	1.94	1.25	1.58	1.94	2.21	2.45	3.38
	Sardinia	1.83	1.36	1.53	1.75	1.93	2.15	3.16

Notes:

Information on the Bank of Italy

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	July 2001	Aug. 2001	Sept. 2001
a. TOTAL	185,281	179,347	171,429
b. GOLD AND GOLD RECEIVABLES	25,090	25,090	25,109
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	29,319	28,591	27,626
Receivables from the IMF	4,137	4,232	4,736
Securities (other than shares)	20,935	20,135	17,677
Current accounts and other deposits	4,108	4,166	4,855
Reverse operations	136	55	354
Other claims	3	3	3
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	3,874	4,431	2,953
Financial counterparties	3,874	4,431	2,953
of which: securities (other than shares)	149	202	139
reverse operations	1	1	–
other claims	3,725	4,228	2,814
General government	–	–	–
Other counterparties	–	–	–
e. CLAIMS ON NON-EURO-AREA RESIDENTS	–	–	–
Claims on non-euro-area EU central banks	–	–	–
Securities (other than shares)	–	–	–
Other claims	–	–	–
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	14,407	11,542	12,044
Main refinancing operations	14,074	11,314	11,645
Longer-term refinancing operations	333	206	230
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	21	169
Credits related to margin calls	..	..	..
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	1	1	..
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,535	1,535	1,549
i. GENERAL GOVERNMENT DEBT	40,563	40,563	40,563

TDB40605

Bank of Italy

	July 2001	Aug. 2001	Sept. 2001
(cont.)			
I. INTRA-EUROSISTEM CLAIMS	17,901	14,574	9,843
Participating interest in the ECB	745	745	745
Claims deriving from the transfer of foreign reserves to the ECB	7,448	7,448	7,448
Other intra-Eurosistem claims (net)	9,709	6,382	1,651
m. ITEMS TO BE SETTLED	1	1	4
n. OTHER ASSETS	50,621	50,900	49,137
Euro-area coins	4	5	5
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	28,932	29,177	27,106
Intangible fixed assets	29	29	29
Deferred charges	10	10	10
Tangible fixed assets (net of depreciation)	2,871	2,876	2,879
Accrued income and prepaid expenses	1,121	1,119	1,217
Sundry	17,396	17,427	17,632
o. EXPENSE FOR THE YEAR	1,968	2,119	2,600
p. MEMORANDUM ACCOUNTS	555,217	547,175	555,461

Notes:

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in billions of lire

	July 2001	Aug. 2001	Sept. 2001
a. TOTAL	358,754	347,264	331,932
b. GOLD AND GOLD RECEIVABLES	48,580	48,580	48,618
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	56,770	55,359	53,491
Receivables from the IMF	8,010	8,195	9,171
Securities (other than shares)	40,537	38,986	34,228
Current accounts and other deposits	7,954	8,066	9,401
Reverse operations	263	106	686
Other claims	6	6	5
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	7,502	8,580	5,718
Financial counterparties	7,502	8,580	5,718
of which: securities (other than shares)	288	391	270
reverse operations	1	1	–
other claims	7,212	8,187	5,448
General government	–	–	–
Other counterparties	–	–	–
e. CLAIMS ON NON-EURO-AREA RESIDENTS	–	–	–
Claims on non-euro-area EU central banks	–	–	–
Securities (other than shares)	–	–	–
Other claims	–	–	–
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	27,896	22,348	23,321
Main refinancing operations	27,251	21,908	22,548
Longer-term refinancing operations	645	399	445
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	41	328
Credits related to margin calls	1	..	..
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	1	1	1
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	2,972	2,972	2,999
i. GENERAL GOVERNMENT DEBT	78,542	78,542	78,542

TDB40605

Bank of Italy

	July 2001	Aug. 2001	Sept. 2001
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	34,661	28,220	19,059
Participating interest in the ECB	1,442	1,442	1,442
Claims deriving from the transfer of foreign reserves to the ECB	14,420	14,420	14,420
Other intra-Eurosistem claims (net)	18,799	12,357	3,196
m. ITEMS TO BE SETTLED	2	2	7
n. OTHER ASSETS	98,016	98,557	95,142
Euro-area coins	8	9	10
UIC endowment fund	500	500	500
Investments of reserves and provisions (including shares)	56,021	56,495	52,484
Intangible fixed assets	55	56	57
Deferred charges	20	20	20
Tangible fixed assets (net of depreciation)	5,559	5,568	5,574
Accrued income and prepaid expenses	2,170	2,166	2,357
Sundry	33,683	33,743	34,140
o. EXPENSE FOR THE YEAR	3,811	4,103	5,034
p. MEMORANDUM ACCOUNTS	1,075,049	1,059,479	1,075,522

ItI

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	July 2001	Aug. 2001	Sept. 2001
a. TOTAL	185,281	179,347	171,429
b. BANKNOTES IN CIRCULATION	70,964	68,592	67,566
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	8,126	5,620	7,961
Current accounts (covering the minimum reserve system)	8,124	5,618	7,956
Deposit facility	2	2	4
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	22
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	40,141	39,038	30,877
General government	40,095	39,008	30,831
of which: Treasury payments account	37,954	37,840	29,642
sinking fund for the redemption of government securities	2,109	1,126	1,126
other liabilities	33	41	64
Other counterparties	46	30	45
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	90	71	71
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	90	71	71
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1	1	–
Financial sector counterparties	1	1	–
General government	–	–	–
Other counterparties	–	–	–
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	459	330	871
Deposits and balances	15	15	14
Other liabilities	444	314	856
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	1,032	1,032	989
l. INTRA-EUROSISTEM LIABILITIES	–	–	–
Promissory notes covering debt certificates issued by the ECB	–	–	–
Other intra-Eurosistem liabilities (net)	–	–	–

TDB40615

Bank of Italy

	July 2001	Aug. 2001	Sept. 2001
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	22	17	21
n. OTHER LIABILITIES	1,204	1,111	1,474
Bank of Italy drafts	300	208	209
Cashier's department services	..	..	..
Accrued expenses and deferred income	10	10	36
Sundry	893	893	1,228
o. PREVISIONS	8,894	8,894	8,894
Provisions for specific risks	3,643	3,643	3,643
Sundry staff-related provisions	5,251	5,251	5,251
p. REVALUATION ACCOUNTS	28,522	28,522	25,770
q. PROVISION FOR GENERAL RISKS	9,098	9,098	9,098
r. CAPITAL AND RESERVES	12,298	12,298	12,298
Capital	..	..	..
Ordinary and extraordinary reserves	8,196	8,196	8,196
Other reserves	4,102	4,102	4,102
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	4,430	4,724	5,518
u. MEMORANDUM ACCOUNTS	555,217	547,175	555,461

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in billions of lire

Itl

	July 2001	Aug. 2001	Sept. 2001
a. TOTAL	358,754	347,264	331,932
b. BANKNOTES IN CIRCULATION	137,406	132,812	130,827
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	15,734	10,882	15,414
Current accounts (covering the minimum reserve system)	15,730	10,878	15,405
Deposit facility	4	4	9
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	43
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	77,724	75,588	59,786
General government	77,635	75,530	59,698
of which: Treasury payments account	73,488	73,268	57,394
sinking fund for the redemption of government securities	4,084	2,181	2,181
other liabilities	63	80	124
Other counterparties	89	58	87
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	173	138	137
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	173	138	137
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1	1	–
Financial sector counterparties	1	1	–
General government	–	–	–
Other counterparties	–	–	–
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	889	638	1,686
Deposits and balances	30	30	28
Other liabilities	860	608	1,658
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	1,998	1,998	1,916
l. INTRA-EUROSISTEM LIABILITIES	–	–	–
Promissory notes covering debt certificates issued by the ECB	–	–	–
Other intra-Eurosistem liabilities (net)	–	–	–

TDB40615

Bank of Italy

	July 2001	Aug. 2001	Sept. 2001
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	42	33	40
n. OTHER LIABILITIES	2,330	2,151	2,853
Bank of Italy drafts	582	403	405
Cashier's department services	..	..	..
Accrued expenses and deferred income	20	20	70
Sundry	1,729	1,729	2,379
o. PREVISIONS	17,221	17,221	17,221
Provisions for specific risks	7,054	7,054	7,054
Sundry staff-related provisions	10,167	10,167	10,167
p. REVALUATION ACCOUNTS	55,226	55,226	49,897
q. PROVISION FOR GENERAL RISKS	17,616	17,616	17,616
r. CAPITAL AND RESERVES	23,813	23,813	23,813
Capital	..	..	..
Ordinary and extraordinary reserves	15,870	15,870	15,870
Other reserves	7,942	7,942	7,942
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	8,577	9,146	10,684
u. MEMORANDUM ACCOUNTS	1,075,049	1,059,479	1,075,522

Notes:

Methodological appendix

1. Content of the publication

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

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

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

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

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

2. Sources of information

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

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

2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

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

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

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

2.2 Reports to the Central Credit Register

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

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

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

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

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

- the sum of credit granted or used for all loans and guarantees granted to the customer is at least 150 million lire (77,469 euros);
- the total value of personal guarantees provided by the customer is at least 150 million lire (77,469 euros);
- 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 (77,469 euros);
- the value of the transactions carried out by the intermediary on behalf of third parties is at least 150 million lire (77,469 euros).

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 (10,329 euros) 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.

As of June 2001: 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 19,000 billion lire (including 15,000 billion of bad debts).

As of September 2001: 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 performing loans for a total nominal value of about 1.9 billion euros.

Glossary

Glossary of terms in the tables

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

CLAIMS ASSUMED AT LESS THAN NOMINAL VALUE (FACTORING)	claims acquired by the intermediary for a much smaller amount than their nominal value, normally owing to the economic and financial situation of the debtor assigned.
CLASSIFICATION OF CUSTOMERS BY BRANCH OF ECONOMIC ACTIVITY	grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual <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.
CREDIT IMPLICIT IN FINANCIAL LEASING CONTRACTS	the residual amount of principal due implicit in financial leasing contracts, equal to the sum of the principal portions of outstanding lease rentals plus the final purchase prices of the leased goods.
CUSTOMER LOCATION	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER TRADING	buying and selling securities and financial derivatives for customers.
DELETED BAD DEBTS	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.
DEPOSITS	funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.
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.
FIRM COMMITMENT UNDERWRITING	placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.

FOREIGN EXPOSURE	<p>calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks' external claims.</p> <p>The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded.</p> <p>Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties.</p> <p>The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.</p>
FUND-RAISING (PORTFOLIO MANAGEMENT SERVICES)	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
FUND-RAISING IN THE MARKET	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
GUARANTEES APPLIED FOR	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.
GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
GUARANTORS (NUMBER)	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
INCOME/PROFIT DISTRIBUTED (COLLECTIVE ASSET MANAGEMENT)	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
ISLANDS	comprises the following regions: Sicily and Sardinia.
JOINT ACCOUNTS (NUMBER)	relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.
LIABILITIES TOWARDS BI-ECB	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
LOAN FACILITIES	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The difference between the used margin of "loan facilities" and the item "loans" consists in the exclusion of bad debts and the inclusion of repurchase agreements.
LOANS	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker's acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
MATCHED LOANS	classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers.
MEDIUM AND LONG-TERM LOANS	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
MEZZOGIORNO	comprises the regions of Southern Italy and the Islands.

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

REPORTING INTERMEDIARIES

persons that send in the returns from which the information published is drawn. The following classifications are adopted for banks:

MAJOR CATEGORIES OF BANKS – the classification of banks into three large groups based on type of fund-raising (short, medium and long-term), size (major and large, medium-sized, small and minor) and location of the registered office (the Centre and North or the South of Italy);

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

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

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

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

It should be noted that the classifications of banks by “size” and “geographical coverage” that were established with reference to 31 January 1995 only change as the result of the creation of new banks or of mergers and acquisitions. Accordingly, pending a revision of the classifications, the fact that a bank passes a threshold value does not result in its being reclassified.

RESIDENTS

bank customers are classified as residents on the basis of the foreign exchange provisions in force.

RESIDUAL MATURITY OF TRANSACTIONS

the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).

REVOCABLE LOANS

classification used by the Central Credit Register for overdrafts.

SECURITIES

securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.

SECURITIES ON DEPOSIT (NOMINAL VALUE)

the total value of securities, owned by customers, held on deposit with an intermediary under an agreement for their safekeeping or safekeeping and administration or a portfolio management mandate. Includes securities (other than cheques) held as security deposits for other services and as collateral for credit transactions.

SOUTHERN ITALY

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

SUBSCRIPTIONS (COLLECTIVE ASSET MANAGEMENT)

the value of the units of collective investment undertakings subscribed for by customers in the reference period.

SUBSIDIZED LOANS

transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: the risk associated with the bill portfolio belonging to non-bank customers, current account assets, import and export trade credits, mortgage loans, advances not settled via current accounts, performing loans granted from funds administered for third parties, and the credit implicit in financial leasing contracts.

TERM LOANS

classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.

TOTAL CREDIT GRANTED (SIZE CLASSES)

the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.

TOTAL CREDIT USED (SIZE CLASSES)

the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.

UNUSED MARGIN

positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.

USED MARGIN

the amount of credit actually disbursed to a customer; in the case of “guarantees issued to customers”, the amount of the guarantees actually granted.