

BANCA D'ITALIA

Statistical Bulletin



III - 2001

Statistical publications and distribution options

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

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

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

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

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

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

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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

Following the resolution adopted by the Interministerial Committee for Credit and Savings on 9 February 2000 – which provided for interest to be credited/debited to current accounts with the same frequency – almost the entire banking system now pays interest accrued on deposits quarterly instead of annually as before. Accordingly, as of this edition five new quarterly tables showing effective deposit rates have been added to the *Statistical Bulletin* (TDB30770, TDB30780, TDB30790, TDB30800 and TDB30810).


The five annual tables previously published (TDB30720, TDB30730, TDB30740, TDB30750, TDB30760) have accordingly been omitted; they remain available on the CD-ROM version, updated to 31 December 2000.

* * *

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):

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		●	Table distributed on CD-ROM with greater disaggregation of data
		⊙	Table distributed on CD-ROM only
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		H	Half-yearly
		A	Annual
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		2	Central Credit Register
		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
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4	Universe	[ba]	Banks
		[bs]	Banks raising mainly short-term funds
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⊙ 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 7.1	Effective deposit rates distribution by branch location (region) and customer segment of economic activity	[TDB30770]	p.	234
○ Q 4 [sb]	G3 7.2	Effective deposit rates distribution by customer location (geographical area) and segment of economic activity and size of deposit	[TDB30780]	p.	235
○ Q 4 [sb]	G3 7.3	Effective deposit rates distribution by branch location (geographical area) and customer branch of economic activity	[TDB30790]	p.	236

○ Q 4 [sb]		G3 7.4	Effective current account deposit rates		
			distribution by branch location (region) and size of deposit	[TDB30800]	p. 236
⊙ 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			
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Information on banks

B.1.5.1

BANKS AND BRANCHES

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

June 2001

June 2001		Total		of which:		Banks established as società per azioni	
				Banks raising medium and long-term funds			
		Banks	Branches	Banks	Branches	Banks	Branches
a.	TOTAL	844	28,682	24	105	243	20,748
b.	PIEDMONT	32	2,373	1	7	18	1,919
	Alessandria	3	267	-	-	2	236
	Asti	1	145	-	-	1	124
	Biella	2	125	-	-	2	108
	Cuneo	14	436	-	1	5	309
	Novara	1	190	-	-	-	99
	Turin	9	999	1	6	8	914
	Verbano-Cusio-Ossola	2	82	-	-	-	34
	Vercelli	-	129	-	-	-	95
c.	VALLE D'AOSTA	3	94	-	1	1	73
	Aosta	3	94	-	1	1	73
d.	LIGURIA	8	871	-	1	6	801
	Genoa	5	477	-	1	4	444
	Imperia	-	101	-	-	-	90
	La Spezia	1	125	-	-	1	118
	Savona	2	168	-	-	1	149
e.	LOMBARDY	172	5,542	4	10	62	3,511
	Bergamo	12	590	-	-	2	331
	Brescia	18	750	-	1	6	511
	Como	3	315	-	-	-	202
	Cremona	8	242	-	-	1	137
	Lecco	4	201	-	-	1	116
	Lodi	4	121	-	-	-	53
	Mantua	5	300	-	-	2	235
	Milan	114	2,213	4	9	48	1,455
	Pavia	-	289	-	-	-	205
	Sondrio	3	115	-	-	1	28
	Varese	1	406	-	-	1	238
f.	TRENTINO-ALTO ADIGE	128	889	1	2	7	288
	Bolzano	58	403	-	1	2	145
	Trento	70	486	1	1	5	143
g.	VENETO	62	2,990	1	12	11	1,704
	Belluno	2	176	-	-	1	119
	Padua	13	535	-	2	2	297
	Rovigo	7	160	-	-	-	95
	Treviso	11	567	-	5	3	288
	Venice	5	440	-	1	1	314
	Verona	12	565	1	2	4	319
	Vicenza	12	547	-	2	-	272

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	4,803	490	2,993	6	30	61	108	5,936
2	333	12	118	-	1	-	2	664
-	30	1	1	-	-	-	-	92
-	15	-	6	-	-	-	-	61
-	17	-	-	-	-	-	-	39
-	32	9	95	-	-	-	-	151
1	91	-	-	-	-	-	-	60
-	67	1	15	-	1	-	2	187
1	47	1	1	-	-	-	-	29
-	34	-	-	-	-	-	-	45
-	7	2	13	-	1	-	-	34
-	7	2	13	-	1	-	-	34
-	60	2	9	-	1	-	-	132
-	30	1	2	-	1	-	-	51
-	9	-	2	-	-	-	-	22
-	5	-	2	-	-	-	-	25
-	16	1	3	-	-	-	-	34
11	1,454	48	509	2	4	49	64	1,142
1	167	9	91	-	-	-	1	185
1	109	11	129	-	-	-	1	178
-	77	3	35	-	-	-	1	98
1	46	6	59	-	-	-	-	89
1	69	2	16	-	-	-	-	65
1	37	3	31	-	-	-	-	44
-	38	3	27	-	-	-	-	69
4	591	11	103	2	4	49	60	180
-	72	-	12	-	-	-	-	98
2	84	-	2	-	-	-	1	42
-	164	-	4	-	-	-	-	94
2	86	116	512	-	-	3	3	300
1	64	52	191	-	-	3	3	111
1	22	64	321	-	-	-	-	189
6	858	45	420	-	2	-	6	552
-	42	1	15	-	-	-	-	59
2	145	9	89	-	1	-	3	101
-	19	7	46	-	-	-	-	46
1	188	7	89	-	-	-	2	95
-	82	4	43	-	1	-	-	44
1	184	7	61	-	-	-	1	96
2	198	10	77	-	-	-	-	111

B.1.5.1

BANKS AND BRANCHES

Distribution by location (province) and institutional category of bank

TDB10207

		Total		of which:		Banks established as società per azioni	
				Banks raising medium and long-term funds			
		Banks	Branches	Banks	Branches	Banks	Branches
h.	FRIULI-VENEZIA GIULIA	31	844	2	3	10	555
	Gorizia	6	92	-	-	1	57
	Pordenone	4	197	-	-	1	143
	Trieste	5	132	1	2	3	99
	Udine	16	423	1	1	5	256
i.	EMILIA ROMAGNA	59	2,900	-	6	25	2,043
	Bologna	17	678	-	6	8	491
	Ferrara	3	203	-	-	2	152
	Forlì	11	292	-	-	4	190
	Modena	7	406	-	-	3	254
	Parma	2	300	-	-	2	235
	Piacenza	2	193	-	-	-	126
	Ravenna	5	285	-	-	3	227
	Reggio Emilia	5	342	-	-	2	241
	Rimini	7	201	-	-	1	127
l.	MARCHE	29	944	1	6	9	783
	Ancona	12	287	1	3	5	239
	Ascoli Piceno	6	211	-	1	2	177
	Macerata	3	193	-	1	-	165
	Pesaro e Urbino	8	253	-	1	2	202
m.	TUSCANY	59	2,080	3	8	20	1,684
	Arezzo	4	191	-	-	-	124
	Florence	17	578	3	4	9	472
	Grosseto	4	122	-	1	-	90
	Livorno	3	173	-	-	1	153
	Lucca	5	230	-	1	2	207
	Massa Carrara	1	92	-	-	1	91
	Pisa	7	231	-	1	3	197
	Pistoia	8	153	-	-	1	108
	Prato	2	124	-	-	1	111
	Siena	8	186	-	1	2	131
n.	UMBRIA	12	478	1	3	9	424
	Perugia	10	370	1	3	7	325
	Terni	2	108	-	-	2	99
o.	LAZIO	71	2,226	8	13	24	1,727
	Frosinone	6	161	-	-	1	116
	Latina	6	150	-	-	2	112
	Rieti	2	77	-	-	1	59
	Rome	50	1,660	8	13	19	1,304
	Viterbo	7	178	-	-	1	136
p.	ABRUZZO	14	562	-	3	5	503
	Chieti	4	149	-	-	2	141
	L'Aquila	2	135	-	1	1	113
	Pescara	2	132	-	2	1	116
	Teramo	6	146	-	-	1	133

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	133	18	153	-	1	2	2	
-	10	5	25	-	-	-	-	20
-	25	2	28	-	-	1	1	39
-	25	1	6	-	1	1	1	5
1	73	10	94	-	-	-	-	112
4	576	29	273	-	2	1	6	328
-	94	9	86	-	2	-	5	58
-	38	1	13	-	-	-	-	26
-	39	7	63	-	-	-	-	30
2	145	1	6	-	-	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	115	-	1	-	-	214
-	13	7	34	-	1	-	-	47
-	9	4	25	-	-	-	-	58
-	7	3	21	-	-	-	-	49
-	16	6	35	-	-	-	-	60
3	185	36	206	-	2	-	3	276
2	52	2	15	-	-	-	-	38
-	49	8	52	-	2	-	3	44
-	14	4	18	-	-	-	-	28
-	10	2	10	-	-	-	-	20
-	7	3	16	-	-	-	-	29
-	1	-	-	-	-	-	-	15
1	18	3	16	-	-	-	-	38
-	14	7	31	-	-	-	-	22
-	5	1	8	-	-	-	-	6
-	15	6	40	-	-	-	-	36
-	23	3	30	-	1	-	-	85
-	17	3	27	-	1	-	-	53
-	6	-	3	-	-	-	-	32
6	320	31	156	4	4	6	19	266
2	30	3	15	-	-	-	-	63
1	29	3	9	-	-	-	-	30
-	10	1	8	-	-	-	-	32
2	239	19	94	4	4	6	19	84
1	12	5	30	-	-	-	-	57
-	5	9	53	-	1	-	-	172
-	-	2	8	-	-	-	-	54
-	1	1	20	-	1	-	-	45
-	4	1	12	-	-	-	-	30
-	-	5	13	-	-	-	-	43

B.1.5.1

BANKS AND BRANCHES

Distribution by location (province) and institutional category of bank

TDB10207

		Total		of which:		Banks established as società per azioni	
				Banks raising medium and long-term funds			
		Banks	Branches	Banks	Branches	Banks	Branches
q.	MOLISE	4	129	-	1	1	112
	Campobasso	4	96	-	1	1	81
	Isernia	-	33	-	-	-	31
r.	CAMPANIA	40	1,465	-	5	9	1,218
	Avellino	7	122	-	-	1	94
	Benevento	4	79	-	-	1	52
	Caserta	5	187	-	-	2	174
	Naples	6	757	-	5	3	678
	Salerno	18	320	-	-	2	220
s.	PUGLIA	31	1,256	-	4	6	934
	Bari	17	533	-	4	1	392
	Brindisi	2	109	-	-	-	86
	Foggia	3	225	-	-	2	163
	Lecce	5	240	-	-	2	177
	Taranto	4	149	-	-	1	116
t.	BASILICATA	10	232	-	1	2	191
	Matera	3	79	-	-	1	66
	Potenza	7	153	-	1	1	125
u.	CALABRIA	29	486	-	1	4	383
	Catanzaro	6	97	-	1	-	79
	Cosenza	14	177	-	-	3	131
	Crotone	4	40	-	-	1	32
	Reggio Calabria	2	133	-	-	-	111
	Vibo Valentia	3	39	-	-	-	30
v.	SICILY	46	1,675	1	7	11	1,253
	Agrigento	6	173	-	-	-	112
	Caltanissetta	8	90	-	-	-	55
	Catania	4	340	-	2	3	247
	Enna	2	62	-	-	-	43
	Messina	2	227	-	1	-	179
	Palermo	13	385	1	3	5	318
	Ragusa	2	107	-	-	-	67
	Siracusa	3	114	-	1	2	94
	Trapani	6	177	-	-	1	138
z.	SARDINIA	4	646	1	11	3	642
	Cagliari	1	258	1	7	1	257
	Nuoro	-	116	-	1	-	116
	Oristano	1	82	-	1	-	79
	Sassari	2	190	-	2	2	190

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	249	21	71	-	1	-	1	231
3	98	13	41	-	1	-	1	47
-	17	2	6	-	-	-	-	20
-	55	1	7	-	-	-	-	55
1	55	2	8	-	-	-	-	83
-	24	3	9	-	-	-	-	26
-	11	8	29	-	1	-	-	91
-	4	2	9	-	-	-	-	26
-	7	6	20	-	1	-	-	65
-	25	25	77	-	1	-	-	201
-	3	6	14	-	1	-	-	39
-	4	11	42	-	-	-	-	75
-	-	3	8	-	-	-	-	20
-	15	2	7	-	-	-	-	47
-	3	3	6	-	-	-	-	20
2	287	33	133	-	2	-	-	346
1	33	5	28	-	-	-	-	40
-	14	8	21	-	-	-	-	21
-	85	1	8	-	-	-	-	58
-	6	2	13	-	-	-	-	19
-	37	2	11	-	-	-	-	76
-	36	8	29	-	2	-	-	77
1	39	1	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 billions of lire

June 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	46,231	46,190	41
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	4,874	4,866	9
Receivables from BI-ECB	14,646	14,411	235
Receivables from banks	516,118	497,340	18,778
<i>of which: time deposits and interbank CDs</i>	210,414	203,316	7,098
repos	136,539	135,616	923
Receivables from non-bank customers:			
current account receivables	403,504	403,001	503
repos	31,469	31,094	374
personal loans	31,548	31,531	17
export credits	36,049	36,012	37
import credits	26,731	26,681	50
mortgage loans	684,956	565,239	119,717
other loans	537,686	508,459	29,227
bad debts	87,035	79,979	7,056
unpaid and protested own bills	1,154	1,100	54
Securities	427,062	409,448	17,614
<i>of which: not held as fixed assets</i>	342,116	326,742	15,374
Subordinated loans	20,160	19,532	628
Participating interests	144,891	136,775	8,116
Fixed assets	89,076	87,457	1,619
<i>of which: buildings</i>	51,219	49,967	1,251
Bills, other credit instruments and documents	258,206	248,317	9,890
Sundry debtors net of items in suspense accounts	290,897	281,923	8,975
Negative capital items	1,619	1,585	34
Items in transit or in suspense accounts	50,226	49,850	376
Remaining asset items	358,974	335,448	23,526
TOTAL	4,064,379	3,817,491	246,887
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	307,300	277,868	29,432
Guarantees applied for	10,569	10,569	..
Commitments and contingent liabilities	2,136,301	2,058,402	77,900
Credit implicit in leasing contracts with customers	17,202	16,533	669
Customer bill portfolio	29,435	19,941	9,494
Undrawn customer credit lines	1,101,755	1,049,243	52,511
Securities and the like on deposit	3,932,757	3,907,724	25,034

Notes:

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



Banks				
Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
24,822	10,532	10,876	42,891	3,340
2,534	624	1,716	3,933	941
6,862	2,636	5,148	13,126	1,520
282,706	81,140	152,272	474,417	41,701
128,679	27,398	54,337	197,584	12,830
78,738	17,489	40,311	131,515	5,024
212,627	74,548	116,329	376,528	26,975
21,334	1,437	8,698	29,497	1,971
18,892	3,705	8,951	28,139	3,409
25,293	5,648	5,108	35,441	608
17,185	4,400	5,145	25,595	1,136
358,956	128,160	197,839	630,113	54,843
330,722	68,395	138,569	514,329	23,357
42,489	12,317	32,229	69,856	17,180
651	232	271	892	261
169,448	52,547	205,067	381,748	45,314
119,703	43,890	178,523	312,798	29,318
15,164	2,142	2,855	18,683	1,478
99,363	26,729	18,799	142,405	2,486
50,350	13,395	25,332	79,865	9,211
30,961	7,383	12,874	46,216	5,003
141,964	52,054	64,189	245,636	12,570
188,718	36,101	66,079	273,751	17,146
771	408	439	1,572	47
29,252	7,364	13,610	44,294	5,932
209,345	24,534	125,096	344,527	14,447
2,249,447	609,059	1,205,873	3,778,227	286,152
209,346	42,629	55,325	299,693	7,607
8,203	1,129	1,236	10,174	395
1,327,434	178,496	630,371	2,061,883	74,418
4,651	653	11,897	17,202	-
11,979	10,570	6,887	26,505	2,930
656,581	179,424	265,749	1,041,778	59,976
2,293,994	629,420	1,009,343	3,759,898	172,859

Distribution by major category of bank

TDB10014

Source: Supervisory returns
Stocks in millions of euros

June 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	23,876	23,855	21
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,517	2,513	5
Receivables from BI-ECB	7,564	7,443	121
Receivables from banks	266,553	256,855	9,698
<i>of which:</i> time deposits and interbank CDs	108,670	105,004	3,666
repos	70,517	70,040	477
Receivables from non-bank customers:			
current account receivables	208,392	208,132	260
repos	16,252	16,059	193
personal loans	16,293	16,284	9
export credits	18,618	18,598	19
import credits	13,805	13,779	26
mortgage loans	353,750	291,922	61,828
other loans	277,691	262,597	15,094
bad debts	44,950	41,306	3,644
unpaid and protested own bills	596	568	28
Securities	220,559	211,462	9,097
<i>of which:</i> not held as fixed assets	176,688	168,748	7,940
Subordinated loans	10,412	10,088	324
Participating interests	74,830	70,638	4,192
Fixed assets	46,004	45,168	836
<i>of which:</i> buildings	26,452	25,806	646
Bills, other credit instruments and documents	133,352	128,245	5,108
Sundry debtors net of items in suspense accounts	150,236	145,601	4,635
Negative capital items	836	818	17
Items in transit or in suspense accounts	25,940	25,746	194
Remaining asset items	185,395	173,245	12,150
TOTAL	2,099,076	1,971,570	127,507
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	158,707	143,507	15,200
Guarantees applied for	5,458	5,458	..
Commitments and contingent liabilities	1,103,308	1,063,076	40,232
Credit implicit in leasing contracts with customers	8,884	8,538	346
Customer bill portfolio	15,202	10,299	4,903
Undrawn customer credit lines	569,009	541,889	27,120
Securities and the like on deposit	2,031,100	2,018,171	12,929

Notes:

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

Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
12,820	5,440	5,617	22,151	1,725
1,309	322	886	2,031	486
3,544	1,361	2,659	6,779	785
146,005	41,905	78,642	245,016	21,537
66,457	14,150	28,063	102,044	6,626
40,665	9,033	20,819	67,922	2,595
109,813	38,501	60,079	194,461	13,932
11,018	742	4,492	15,234	1,018
9,757	1,913	4,623	14,533	1,760
13,063	2,917	2,638	18,304	314
8,875	2,273	2,657	13,218	587
185,385	66,189	102,176	325,426	28,324
170,804	35,323	71,565	265,629	12,063
21,944	6,361	16,645	36,077	8,872
336	120	140	461	135
87,513	27,138	105,908	197,157	23,403
61,821	22,667	92,200	161,547	15,142
7,832	1,106	1,474	9,649	763
51,317	13,805	9,709	73,546	1,284
26,003	6,918	13,083	41,247	4,757
15,990	3,813	6,649	23,869	2,584
73,318	26,884	33,151	126,860	6,492
97,465	18,644	34,127	141,381	8,855
398	211	227	812	24
15,107	3,803	7,029	22,876	3,064
108,118	12,670	64,607	177,933	7,461
1,161,743	314,553	622,781	1,951,292	147,785
108,118	22,016	28,573	154,779	3,929
4,237	583	638	5,254	204
685,563	92,185	325,560	1,064,874	38,434
2,402	337	6,144	8,884	-
6,187	5,459	3,557	13,689	1,513
339,096	92,665	137,248	538,034	30,975
1,184,749	325,069	521,282	1,941,825	89,274

Distribution by major category of bank

TDB10024

Source: Supervisory returns
Stocks in billions of lire

June 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	1,209,977	1,198,303	11,674
<i>of which:</i> savings deposits	120,311	119,891	420
time savings deposits	13,867	13,451	416
savings certificates and CDs	88,188	83,597	4,590
current account deposits	801,460	797,124	4,337
time current account deposits	10,784	9,865	919
repos	169,112	168,119	993
Payables to BI-ECB	32,600	31,173	1,427
Payables to banks	810,983	750,539	60,444
<i>of which:</i> time deposits and interbank CDs	413,951	397,690	16,261
repos	115,428	113,515	1,913
Funds raised in the market	633,719	529,395	104,324
<i>of which:</i> bonds in issue	551,978	451,305	100,673
Provision for employee severance benefits	16,424	16,187	237
Supplementary pension fund	11,540	11,382	158
Provision for writedown of securities	100	95	5
Provision for writedown of investments	1,336	1,309	26
Accumulated depreciation	37,472	36,792	680
<i>of which:</i> accumulated depreciation of buildings	15,701	15,259	443
Provision for writedown of loans	57,339	52,562	4,777
Provision for writedown of commitments and guarantees granted	973	967	6
Sundry provisions for losses and charges	23,769	22,713	1,056
Provision for loan losses	6,301	4,593	1,708
Capital, reserves and provisions included in capital	255,363	235,841	19,522
Sundry creditors net of items in suspense accounts	217,588	201,681	15,907
Discounted bills, other credit instruments and documents	334,752	334,400	352
Items in transit or in suspense accounts	39,890	39,071	819
Remaining liabilities items	373,642	349,876	23,766
TOTAL	4,064,379	3,817,491	246,887

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
669,755	185,584	354,638	1,067,140	142,837
52,882	17,534	49,894	85,222	35,089
6,762	1,020	6,085	7,072	6,794
43,553	20,519	24,115	69,720	18,467
481,754	112,656	207,050	729,204	72,256
8,726	190	1,868	9,641	1,143
76,264	30,578	62,270	154,044	15,067
22,222	729	9,649	32,391	208
393,874	97,258	319,851	795,473	15,510
212,392	50,726	150,833	410,123	3,828
45,242	8,504	61,681	109,702	5,726
356,499	134,539	142,680	589,550	44,169
295,547	121,118	135,313	510,330	41,648
10,047	2,445	3,932	14,156	2,268
6,800	2,239	2,501	7,687	3,854
76	22	2	99	1
755	30	551	1,230	106
21,450	5,226	10,795	34,163	3,309
9,249	2,441	4,011	14,667	1,035
28,686	8,767	19,886	44,854	12,485
691	128	155	808	164
17,716	2,192	3,860	21,242	2,526
2,386	1,056	2,859	6,146	155
132,317	38,685	84,362	237,004	18,359
134,546	28,340	54,702	208,020	9,568
189,132	67,002	78,619	323,507	11,245
23,804	5,663	10,422	35,486	4,403
238,691	28,836	106,115	358,659	14,982
2,249,447	609,059	1,205,873	3,778,227	286,152



Distribution by major category of bank

TDB10024

Source: Supervisory returns
Stocks in millions of euros

June 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	624,901	618,872	6,029
<i>of which:</i> savings deposits	62,135	61,919	217
time savings deposits	7,162	6,947	215
savings certificates and CDs	45,545	43,175	2,371
current account deposits	413,920	411,680	2,240
time current account deposits	5,569	5,095	474
repos	87,339	86,826	513
Payables to BI-ECB	16,836	16,099	737
Payables to banks	418,838	387,621	31,217
<i>of which:</i> time deposits and interbank CDs	213,788	205,390	8,398
repos	59,613	58,626	988
Funds raised in the market	327,288	273,410	53,879
<i>of which:</i> bonds in issue	285,073	233,079	51,993
Provision for employee severance benefits	8,482	8,360	123
Supplementary pension fund	5,960	5,878	82
Provision for writedown of securities	52	49	3
Provision for writedown of investments	690	676	14
Accumulated depreciation	19,353	19,001	351
<i>of which:</i> accumulated depreciation of buildings	8,109	7,880	229
Provision for writedown of loans	29,613	27,146	2,467
Provision for writedown of commitments and guarantees granted	502	499	3
Sundry provisions for losses and charges	12,275	11,730	545
Provision for loan losses	3,254	2,372	882
Capital, reserves and provisions included in capital	131,884	121,802	10,082
Sundry creditors net of items in suspense accounts	112,375	104,159	8,215
Discounted bills, other credit instruments and documents	172,885	172,703	182
Items in transit or in suspense accounts	20,601	20,178	423
Remaining liabilities items	192,970	180,696	12,274
TOTAL	2,099,076	1,971,570	127,507

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
345,900	95,846	183,155	551,132	73,769
27,312	9,056	25,768	44,014	18,122
3,492	527	3,143	3,652	3,509
22,494	10,597	12,455	36,008	9,538
248,805	58,182	106,932	376,603	37,317
4,507	98	965	4,979	590
39,387	15,792	32,160	79,557	7,782
11,477	376	4,983	16,729	108
203,419	50,230	165,189	410,828	8,010
109,691	26,198	77,899	211,811	1,977
23,366	4,392	31,856	56,656	2,957
184,116	69,484	73,688	304,477	22,811
152,637	62,552	69,883	263,563	21,509
5,189	1,263	2,031	7,311	1,171
3,512	1,156	1,292	3,970	1,990
39	12	1	51	1
390	15	284	635	55
11,078	2,699	5,575	17,644	1,709
4,777	1,261	2,072	7,575	534
14,815	4,528	10,270	23,165	6,448
357	66	80	417	85
9,150	1,132	1,994	10,971	1,305
1,232	546	1,477	3,174	80
68,336	19,979	43,569	122,402	9,481
69,487	14,636	28,251	107,433	4,941
97,678	34,603	40,603	167,078	5,807
12,294	2,925	5,383	18,327	2,274
123,273	14,893	54,804	185,232	7,738
1,161,743	314,553	622,781	1,951,292	147,785



Distribution by residual maturity

TDB10030		Banks					
Source: Supervisory returns Percentages							
June 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	60.47	28.89	19.61	12.17	22.07	17.26
Receivables from BI-ECB and other banks	100.00	6.47	28.12	54.07	12.03	3.54	2.24
Securities portfolio	100.00	55.75	1.60	5.06	18.04	48.44	26.73
b. LIABILITIES							
Payables to non-bank customers	100.00	0.87	81.87	16.16	1.71	0.16	0.10
Payables to BI-ECB and other banks	100.00	12.87	20.62	54.19	12.41	8.22	4.56
Bonds, savings certificates and CDs	100.00	49.44	1.56	8.87	16.56	54.41	18.61

Notes:

The data include transactions with non-resident customers and interbank transactions. "Receivables/Payables: BI-ECB and other banks" do not include amounts in connection with compulsory reserve requirements.

Distribution by type of investee company and major category of bank

TDB10032					Banks		
Source: Supervisory returns Stocks in billions of lire							
June 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	144,891	99,363	26,729	18,799	142,405	2,486
	Banks	88,513	61,146	16,867	10,500	86,842	1,671
	of which: non-resident	14,235	13,022	753	459	14,186	49
	Other financial intermediaries	39,486	27,619	6,310	5,557	38,980	506
	of which: non-resident	15,600	12,412	1,236	1,953	15,509	91
	Financial auxiliaries	3,532	1,395	1,521	616	3,412	120
	Insurance companies	4,056	2,661	741	655	4,034	22
	Non-financial companies	9,304	6,542	1,291	1,471	9,136	167
	of which: qualified holdings	2,777	2,261	219	296	2,771	6

Notes:

Distribution by type of investee company and major category of bank

TDB10032

Banks

Source: Supervisory returns
Stocks in millions of euros

June 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	74,830	51,317	13,805	9,709	73,546	1,284
Banks	45,713	31,579	8,711	5,423	44,850	863
<i>of which: non-resident</i>	7,352	6,726	389	237	7,326	25
Other financial intermediaries	20,393	14,264	3,259	2,870	20,132	261
<i>of which: non-resident</i>	8,057	6,410	638	1,009	8,010	47
Financial auxiliaries	1,824	720	786	318	1,762	62
Insurance companies	2,095	1,374	382	338	2,084	11
Non-financial companies	4,805	3,379	667	760	4,719	86
<i>of which: qualified holdings</i>	1,434	1,168	113	153	1,431	3

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Notes:

TDB10033		Banks	
Source: Supervisory returns Stocks in billions of lire			
		Mar. 2001	June 2001
a. ASSETS			
Cash		28	38
Receivables from parent bank and other foreign branches		127,871	137,743
Receivables from banks and central banks		104,631	88,969
<i>of which:</i> from non-residents		67,575	58,850
repos with banks		5,020	3,649
Receivables from non-bank customers		123,738	121,192
<i>of which:</i> from non-residents		115,058	113,226
repos		9,687	9,676
Subordinated loans		9,687	9,676
Securities and participating interests		94,124	95,742
<i>of which:</i> securities not held as fixed assets		55,285	58,068
Bad debts		736	808
Other liabilities items		96,550	117,753
TOTAL		544,237	562,245
b. LIABILITIES			
Payables to parent bank and other foreign branches		93,102	96,172
Payables to banks and central banks		208,096	198,738
<i>of which:</i> to non-residents		184,335	177,698
repos with banks		22,440	15,689
Payables to non-bank customers		130,586	130,276
<i>of which:</i> to non-residents		112,207	112,739
repos		7,049	8,986
Subordinated loans		10,938	11,169
Endowment funds and capital reserves		4,285	4,464
Other liabilities items		99,124	122,124
TOTAL		544,237	562,245
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees		35,815	37,809
Commitments and contingent liabilities		841,577	1,071,105
Bill portfolio		2,139	1,678

Notes:

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

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	Mar. 2001	June 2001
a. ASSETS		
Cash	14	20
Receivables from parent bank and other foreign branches	66,040	71,138
Receivables from banks and central banks	54,037	45,949
<i>of which:</i> from non-residents	34,899	30,393
repos with banks	2,592	1,884
Receivables from non-bank customers	63,905	62,591
<i>of which:</i> from non-residents	59,423	58,476
repos	5,003	4,997
Subordinated loans	5,003	4,997
Securities and participating interests	48,611	49,447
<i>of which:</i> securities not held as fixed assets	28,552	29,989
Bad debts	380	417
Other liabilities items	49,864	60,814
TOTAL	281,075	290,375
b. LIABILITIES		
Payables to parent bank and other foreign branches	48,083	49,668
Payables to banks and central banks	107,473	102,640
<i>of which:</i> to non-residents	95,201	91,773
repos with banks	11,589	8,103
Payables to non-bank customers	67,442	67,282
<i>of which:</i> to non-residents	57,950	58,225
repos	3,641	4,641
Subordinated loans	5,649	5,769
Endowment funds and capital reserves	2,213	2,305
Other liabilities items	51,193	63,072
TOTAL	281,075	290,375
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	18,497	19,526
Commitments and contingent liabilities	434,638	553,179
Bill portfolio	1,105	867

Notes:

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



Distribution by customer location (region)

TDB30260				Banks		
Source: Central Credit Register Stocks and flows in billions of lire						
June 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	535,334	92,833	1.06	28,474	3,797
b.	NORTH-WEST ITALY	120,408	20,480	1.07	7,606	875
	Piedmont	35,873	4,426	1.06	2,279	178
	Valle d'Aosta	1,072	137	1.01	92	4
	Liguria	14,870	2,058	1.03	988	56
	Lombardy	68,593	13,856	1.08	4,247	637
c.	NORTH-EAST ITALY	73,159	11,525	1.08	4,404	687
	Trentino-Alto Adige	4,325	716	1.08	302	23
	Veneto	26,534	4,353	1.09	1,623	203
	Friuli-Venezia Giulia	9,039	1,148	1.19	489	120
	Emilia-Romagna	33,261	5,307	1.05	1,990	343
d.	CENTRAL ITALY	111,512	23,996	1.08	6,320	1,338
	Marche	13,399	1,781	1.09	588	124
	Tuscany	31,774	4,128	1.08	2,036	234
	Umbria	6,214	1,199	1.17	373	46
	Lazio	60,125	16,888	1.08	3,323	933
e.	SOUTHERN ITALY	135,886	21,694	1.04	6,595	608
	Abruzzo	13,367	2,041	1.05	835	68
	Molise	2,655	405	1.05	176	23
	Campania	46,998	7,124	1.05	2,563	302
	Puglia	39,812	6,940	1.04	2,060	134
	Basilicata	8,853	1,592	1.04	210	27
	Calabria	24,201	3,596	1.03	751	52
f.	ISLANDS	94,369	15,138	1.02	3,549	290
	Sicily	74,655	11,496	1.01	2,620	143
	Sardinia	19,714	3,642	1.04	929	147

Notes:

Distribution by customer location (region)

TDB30260

Banks

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

June 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	535,334	47,944	1.06	28,474	1,961
b.	NORTH-WEST ITALY	120,408	10,577	1.07	7,606	452
	Piedmont	35,873	2,286	1.06	2,279	92
	Valle d'Aosta	1,072	71	1.01	92	2
	Liguria	14,870	1,063	1.03	988	29
	Lombardy	68,593	7,156	1.08	4,247	329
c.	NORTH-EAST ITALY	73,159	5,952	1.08	4,404	355
	Trentino-Alto Adige	4,325	370	1.08	302	12
	Veneto	26,534	2,248	1.09	1,623	105
	Friuli-Venezia Giulia	9,039	593	1.19	489	62
	Emilia-Romagna	33,261	2,741	1.05	1,990	177
d.	CENTRAL ITALY	111,512	12,393	1.08	6,320	691
	Marche	13,399	920	1.09	588	64
	Tuscany	31,774	2,132	1.08	2,036	121
	Umbria	6,214	619	1.17	373	24
	Lazio	60,125	8,722	1.08	3,323	482
e.	SOUTHERN ITALY	135,886	11,204	1.04	6,595	314
	Abruzzo	13,367	1,054	1.05	835	35
	Molise	2,655	209	1.05	176	12
	Campania	46,998	3,679	1.05	2,563	156
	Puglia	39,812	3,584	1.04	2,060	69
	Basilicata	8,853	822	1.04	210	14
	Calabria	24,201	1,857	1.03	751	27
f.	ISLANDS	94,369	7,818	1.02	3,549	150
	Sicily	74,655	5,937	1.01	2,620	74
	Sardinia	19,714	1,881	1.04	929	76



Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

June 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	535,334	92,833	1.06	28,474	3,797
General government	39	70	1.09	3	2
Financial companies	1,006	2,269	1.22	21	23
Non-financial companies	102,360	54,161	1.08	4,265	2,724
<i>of which: industry</i>	<i>29,504</i>	<i>15,926</i>	<i>1.10</i>	<i>1,130</i>	<i>960</i>
building	15,504	15,004	1.07	579	542
services	54,812	20,304	1.08	2,475	1,123
Producer households	94,405	14,330	1.03	3,688	380
Consumer households and nec	321,717	19,543	1.01	19,778	629

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

June 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	535,334	47,944	1.06	28,474	1,961
General government	39	36	1.09	3	1
Financial companies	1,006	1,172	1.22	21	12
Non-financial companies	102,360	27,972	1.08	4,265	1,407
<i>of which:</i> industry	29,504	8,225	1.10	1,130	496
building	15,504	7,749	1.07	579	280
services	54,812	10,486	1.08	2,475	580
Producer households	94,405	7,401	1.03	3,688	196
Consumer households and nec	321,717	10,093	1.01	19,778	325

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Notes:

Distribution by country, type of customer and residual maturity

TDB30274		Banks				
Source: Supervisory returns Stocks in billions of lire						
June 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	510,873	209,964	41,469	103,293	156,146
b.	EUROPE	365,652	167,018	28,847	73,764	96,023
of which:						
	Albania	160	54	13	1	92
	Austria	7,478	6,478	462	358	180
	Belgium	20,343	14,559	235	4,644	904
	Bulgaria	272	4	9	66	192
	Czech Republic	209	55	20	53	82
	Croatia	6,018	919	327	679	4,093
	Denmark	1,933	1,294	82	334	222
	Finland	1,009	263	34	307	405
	France	49,189	23,047	3,553	11,460	11,128
	Germany	46,581	23,929	4,741	4,426	13,485
	Greece	4,300	927	77	811	2,485
	Ireland	9,680	3,320	904	3,254	2,201
	Yugoslavia	31	18	7	4	2
	Liechtenstein	86	6	12	54	13
	Luxemburg	48,198	16,619	3,507	11,341	16,730
	Malta	392	10	40	123	219
	Norway	1,359	536	315	209	299
	Netherlands	24,401	5,936	852	6,166	11,448
	Poland	9,048	512	260	4,986	3,290
	Portugal	17,066	7,829	5,045	511	3,681
	United Kingdom	80,912	50,680	3,538	15,273	11,420
	Romania	582	155	22	110	294
	Russia	4,615	492	318	422	3,383
	Slovenia	253	46	51	72	83
	Spain	13,122	3,312	2,716	2,643	4,450
	Sweden	2,595	492	251	939	914
	Switzerland	7,773	3,967	315	2,071	1,420
	Turkey	4,169	1,116	135	1,346	1,572
	Hungary	2,434	255	605	666	908
c.	ASIA	14,778	5,902	2,346	2,244	4,286
of which:						
	Saudi Arabia	850	238	2	52	558
	China	1,934	606	522	230	577
	South Korea	1,531	808	311	143	269
	Philippines	312	..	59	38	214
	Japan	4,286	2,490	40	582	1,174
	India	800	85	168	268	278
	Indonesia	277	18	74	51	135
	Iran	1,733	911	791	3	28
	Iraq	185	90	1	94	-

Distribution by country, type of customer and residual maturity

TDB30274		Banks				
		of which:				
		Total	banks residual maturity		non-banks residual maturity	
			up to 1 year	more than 1 year	up to 1 year	more than 1 year
<hr/>						
ASIA (cont.)						
	Israel	283	149	3	33	98
	Malaysia	316	67	102	82	65
	Pakistan	367	..	-	224	142
	Qatar	500	7	13	217	264
	Taiwan	326	135	84	25	83
	Thailand	316	11	10	60	235
d.	AFRICA	2,322	716	396	483	727
	of which: Algeria	561	447	47	24	43
	Egypt	281	108	28	41	104
	Morocco	298	13	13	27	245
	Nigeria	60	7	15	21	17
	South Africa	335	28	39	104	165
	Tunisia	193	78	84	8	24
e.	AMERICA	87,384	18,431	6,382	22,046	40,524
	of which: Argentina	8,709	595	73	4,129	3,913
	Brazil	12,160	1,779	2,199	3,791	4,392
	Canada	1,723	181	155	436	951
	Chile	1,729	35	106	824	764
	Colombia	460	19	5	194	242
	Cuba	217	106	104	5	2
	Ecuador	63	..	-	2	60
	Mexico	4,530	144	38	1,013	3,334
	Paraguay	345	75	-	214	57
	Peru	10,310	4,775	51	3,252	2,232
	United States	44,538	10,577	3,546	7,516	22,900
	Uruguay	993	141	102	434	317
	Venezuela	1,526	4	1	169	1,351
f.	OCEANIA	4,293	695	576	1,460	1,562
	of which: Australia	1,977	358	574	485	560
g.	OFFSHORE CENTRES	30,150	17,101	2,476	2,876	7,697
	of which: Cayman Islands	12,005	5,472	1,601	820	4,113
	Hong Kong	3,128	1,325	332	554	916
	Singapore	3,906	2,566	118	440	782
h.	INTERNATIONAL ORGANIZATIONS	6,178	101	440	414	5,222

Notes:

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

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2001

of which:

Total

banks
residual maturitynon-banks
residual maturity

up to 1 year

more than 1 year

up to 1 year

more than 1 year

€	a. TOTAL	263,844	108,438	21,417	53,346	80,643
	b. EUROPE	188,843	86,257	14,898	38,096	49,592
	of which: Albania	83	28	7	..	48
	Austria	3,862	3,346	239	185	93
	Belgium	10,506	7,519	122	2,399	467
	Bulgaria	140	2	5	34	99
	Czech Republic	108	28	10	27	42
	Croatia	3,108	474	169	350	2,114
	Denmark	999	668	43	173	115
	Finland	521	136	17	159	209
	France	25,404	11,903	1,835	5,919	5,747
	Germany	24,057	12,358	2,448	2,286	6,964
	Greece	2,221	479	40	419	1,283
	Ireland	4,999	1,715	467	1,681	1,137
	Yugoslavia	16	10	4	2	1
	Liechtenstein	44	3	6	28	7
	Luxemburg	24,892	8,583	1,811	5,857	8,640
	Malta	203	5	21	64	113
	Norway	702	277	163	108	154
	Netherlands	12,602	3,065	440	3,184	5,912
	Poland	4,673	264	134	2,575	1,699
	Portugal	8,814	4,043	2,606	264	1,901
	United Kingdom	41,788	26,174	1,827	7,888	5,898
	Romania	301	80	12	57	152
	Russia	2,384	254	164	218	1,747
	Slovenia	130	24	26	37	43
	Spain	6,777	1,711	1,403	1,365	2,298
	Sweden	1,340	254	130	485	472
	Switzerland	4,014	2,049	163	1,069	733
	Turkey	2,153	576	70	695	812
	Hungary	1,257	132	313	344	469
	c. ASIA	7,632	3,048	1,212	1,159	2,213
	of which: Saudi Arabia	439	123	1	27	288
	China	999	313	270	119	298
	South Korea	791	417	161	74	139
	Philippines	161	..	31	20	111
	Japan	2,213	1,286	20	300	606
	India	413	44	87	139	143
	Indonesia	143	9	38	26	70
	Iran	895	471	408	2	14
	Iraq	96	46	1	49	-

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	146	77	2	17	51
	Malaysia	163	34	53	42	33
	Pakistan	189	..	-	116	74
	Qatar	258	4	6	112	136
	Taiwan	168	70	43	13	43
	Thailand	163	6	5	31	121
d.	AFRICA	1,199	370	205	249	375
	<i>of which:</i> Algeria	290	231	24	13	22
	Egypt	145	56	14	21	54
	Morocco	154	7	7	14	126
	Nigeria	31	3	8	11	9
	South Africa	173	14	20	53	85
	Tunisia	100	40	43	4	12
e.	AMERICA	45,130	9,519	3,296	11,386	20,929
	<i>of which:</i> Argentina	4,498	307	38	2,132	2,021
	Brazil	6,280	919	1,136	1,958	2,268
	Canada	890	94	80	225	491
	Chile	893	18	55	426	395
	Colombia	238	10	3	100	125
	Cuba	112	55	54	3	1
	Ecuador	32	..	-	1	31
	Mexico	2,340	75	20	523	1,722
	Paraguay	178	39	-	110	29
	Peru	5,324	2,466	26	1,679	1,153
	United States	23,002	5,462	1,831	3,882	11,827
	Uruguay	513	73	53	224	164
	Venezuela	788	2	..	87	698
f.	OCEANIA	2,217	359	297	754	807
	<i>of which:</i> Australia	1,021	185	297	251	289
g.	OFFSHORE CENTRES	15,571	8,832	1,279	1,485	3,975
	<i>of which:</i> Cayman Islands	6,200	2,826	827	424	2,124
	Hong Kong	1,615	684	172	286	473
	Singapore	2,017	1,325	61	227	404
h.	INTERNATIONAL ORGANIZATIONS	3,190	52	227	214	2,697

Notes:

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

Distribution by major category of banks

TDB30254				Banks
Source: Supervisory returns Stocks in billions of lire Percentages				
June 2001	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
a. ENTIRE BANKING SYSTEM	121,850	86,104	35,746	6.74
Banks raising short-term funds	112,569	79,127	33,442	6.81
Banks raising medium and long-term funds	9,282	6,977	2,305	5.95
Major and large banks	62,023	42,155	19,869	6.21
Medium-sized banks	17,899	12,281	5,618	5.94
Small and minor banks	41,928	31,668	10,260	8.22
Banks with their head office in the Centre or North	100,871	69,075	31,796	6.00
Banks with their head office in the South	20,979	17,029	3,950	16.22

Notes:

Distribution by major category of banks

TDB30254

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

June 2001

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
a. ENTIRE BANKING SYSTEM	62,930	44,469	18,461	6.74
Banks raising short-term funds	58,137	40,866	17,271	6.81
Banks raising medium and long-term funds	4,794	3,603	1,190	5.95
Major and large banks	32,032	21,771	10,261	6.21
Medium-sized banks	9,244	6,342	2,902	5.94
Small and minor banks	21,654	16,355	5,299	8.22
Banks with their head office in the Centre or North	52,096	35,674	16,421	6.00
Banks with their head office in the South	10,835	8,795	2,040	16.22



Notes:

Distribution by customer location (region)

TDB30256				Banks		
Source: Supervisory returns Stocks and flows in billions of lire Percentages						
June 2001		Non-performing loans	of which:		Non-performing Total loans	x100
			Bad debts	Substandard loans		
a.	TOTAL	121,850	86,104	35,746		6.74
b.	NORTH-WEST ITALY	27,961	18,661	9,300		3.92
	Piedmont	6,153	3,984	2,169		3.95
	Valle d'Aosta	178	131	47		4.66
	Liguria	2,772	1,874	899		7.91
	Lombardy	18,858	12,673	6,185		3.63
c.	NORTH-EAST ITALY	17,318	10,380	6,938		4.29
	Trentino-Alto Adige	2,240	654	1,586		5.80
	Veneto	6,368	3,917	2,451		4.04
	Friuli-Venezia Giulia	1,454	930	524		3.94
	Emilia-Romagna	7,257	4,879	2,378		4.25
d.	CENTRAL ITALY	32,426	21,220	11,206		7.39
	Marche	2,329	1,612	717		5.52
	Tuscany	5,913	3,693	2,220		5.21
	Umbria	1,686	1,009	677		7.96
	Lazio	22,498	14,906	7,592		8.60
e.	SOUTHERN ITALY	26,867	21,557	5,311		16.04
	Abruzzo	2,470	1,888	582		11.03
	Molise	607	386	221		13.89
	Campania	9,690	7,830	1,860		14.66
	Puglia	8,221	6,481	1,740		16.91
	Basilicata	1,825	1,553	272		21.64
	Calabria	4,054	3,418	636		23.01
f.	ISLANDS	17,279	14,287	2,992		20.30
	Sicily	13,145	11,276	1,869		22.14
	Sardinia	4,134	3,011	1,123		16.05

Notes:

Distribution by customer location (region)

TDB30256

Banks

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

June 2001

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
a. TOTAL	62,930	44,469	18,461	6.74
b. NORTH-WEST ITALY	14,441	9,638	4,803	3.92
Piedmont	3,178	2,057	1,120	3.95
Valle d'Aosta	92	68	24	4.66
Liguria	1,432	968	464	7.91
Lombardy	9,739	6,545	3,195	3.63
c. NORTH-EAST ITALY	8,944	5,361	3,583	4.29
Trentino-Alto Adige	1,157	338	819	5.80
Veneto	3,289	2,023	1,266	4.04
Friuli-Venezia Giulia	751	480	270	3.94
Emilia-Romagna	3,748	2,520	1,228	4.25
d. CENTRAL ITALY	16,747	10,959	5,787	7.39
Marche	1,203	832	370	5.52
Tuscany	3,054	1,907	1,147	5.21
Umbria	871	521	349	7.96
Lazio	11,619	7,698	3,921	8.60
e. SOUTHERN ITALY	13,876	11,133	2,743	16.04
Abruzzo	1,276	975	301	11.03
Molise	314	199	114	13.89
Campania	5,005	4,044	961	14.66
Puglia	4,246	3,347	899	16.91
Basilicata	943	802	140	21.64
Calabria	2,094	1,765	328	23.01
f. ISLANDS	8,924	7,379	1,545	20.30
Sicily	6,789	5,824	965	22.14
Sardinia	2,135	1,555	580	16.05

€

Notes:

Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns
Stocks in billions of lire
Percentages

June 2001

	Non-performing loans	of which:		Non-performing Total loans	x100
		Bad debts	Substandard loans		
a. TOTAL	121,850	86,104	35,746		6.74
General government	203	121	82		0.19
Financial companies	3,069	2,007	1,062		1.18
Non-financial companies	72,231	48,916	23,315		7.55
<i>of which: industry</i>	<i>21,054</i>	<i>14,455</i>	<i>6,599</i>		<i>5.07</i>
building	19,643	13,785	5,859		17.84
services	28,182	18,095	10,088		6.86
Producer households	19,730	15,248	4,482		16.92
Consumer households and nec	26,619	19,813	6,806		7.25

Notes:

Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

June 2001

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
a. TOTAL	62,930	44,469	18,461	6.74
General government	105	63	42	0.19
Financial companies	1,585	1,036	548	1.18
Non-financial companies	37,304	25,263	12,041	7.55
of which: industry	10,873	7,465	3,408	5.07
building	10,145	7,119	3,026	17.84
services	14,555	9,345	5,210	6.86
Producer households	10,190	7,875	2,315	16.92
Consumer households and nec	13,747	10,233	3,515	7.25



Notes:

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

June 2001

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	57	55
Customer trading	68	63
Underwriting	39	34
Placement	116	102
Individual portfolio management	94	88
Reception of orders	93	82

b. NUMBER OF SIMs

176

164

Notes:

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

Distribution by operational specialization

TDB40220		Collective investment undertakings	
Source: Archives of intermediary identification data			
June 2001		Companies authorized	Companies operating
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	1,169	999
	Equity	589	481
	<i>of which:</i> foreign-oriented	414	342
	Balanced	100	85
	<i>of which:</i> foreign-oriented	44	34
	Bond	480	433
	<i>of which:</i> foreign-oriented	243	214
b.	NUMBER OF SICAV SUB-FUNDS	10	7
	Equity	4	2
	<i>of which:</i> foreign-oriented	1	1
	Balanced	3	2
	<i>of which:</i> foreign-oriented	-	-
	Bond	3	3
	<i>of which:</i> foreign-oriented	3	3
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	56	55
d.	NUMBER OF SICAVs	2	1

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

		Mar. 2001	June 2001
a.	NUMBER OF FINANCIAL INTERMEDIARIES	205	222
	Leasing	68	69
	Factoring	36	35
	Consumer credit	19	19
	Other forms of finance	25	22
	Acquisition of shareholdings	16	18
	Issue and/or management of credit cards	7	9
	Securitization	26	42
	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 billions of lire

	Mar. 2001	June 2001
a. ASSETS		
Cash and liquid assets	3	2
Receivables from banks and financial institutions	11,419	20,983
Receivables from customers	228	238
Bonds and other debt securities	29,666	21,444
Shares, capital parts and other equity securities	1,173	1,745
Options bought and the like	2,260	2,800
Participating interests	305	310
Fixed assets	660	640
Remaining asset items	2,221	2,042
TOTAL	47,936	50,204
b. LIABILITIES		
Payables to banks and financial institutions	36,225	40,261
Payables to customers	193	481
Debt securities in issue	-	-
Options sold and the like	2,153	1,617
Provision for employee severance benefits	92	87
Provisions for risks	1,375	540
Subordinated liabilities	183	177
Capital, reserves and share premiums	3,160	3,110
Remaining liabilities items	4,555	3,932
TOTAL	47,936	50,204

Notes:

The data include transactions with non-resident customers.

TDB40240

Securities firms

Source: Supervisory returns
Stocks in millions of euros

	Mar. 2001	June 2001
a. ASSETS		
Cash and liquid assets	1	1
Receivables from banks and financial institutions	5,897	10,837
Receivables from customers	118	123
Bonds and other debt securities	15,321	11,075
Shares, capital parts and other equity securities	606	901
Options bought and the like	1,167	1,446
Participating interests	158	160
Fixed assets	341	331
Remaining asset items	1,147	1,054
TOTAL	24,757	25,928
b. LIABILITIES		
Payables to banks and financial institutions	18,709	20,793
Payables to customers	100	248
Debt securities in issue	-	-
Options sold and the like	1,112	835
Provision for employee severance benefits	47	45
Provisions for risks	710	279
Subordinated liabilities	95	91
Capital, reserves and share premiums	1,632	1,606
Remaining liabilities items	2,352	2,031
TOTAL	24,757	25,928

€

Notes:

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns
Stocks in billions of lire

	Mar. 2001	June 2001
a. ASSETS		
Cash and liquid assets	75	55
Current account receivables from banks and deposits	2,850	2,524
Receivables from customers	167,157	175,519
Bad debts	1,910	1,999
Securities portfolio	5,251	5,299
Participating interests	6,046	6,097
<i>of which: held for merchant banking purposes</i>	<i>1,088</i>	<i>1,165</i>
Tangible and intangible fixed assets	9,104	9,971
Remaining asset items	14,735	15,080
TOTAL	207,127	216,545
b. LIABILITIES		
Current account payables to banks	51,076	51,342
Financial payables	110,505	120,237
Securities in issue	7,588	7,648
Provisions for liabilities and charges and provision for employee severance benefits	1,936	1,486
Loan loss provision	739	753
Provision for general financial risks	640	597
Subordinated loans	1,414	1,457
Capital and reserves	13,325	13,776
Remaining liabilities items	19,904	19,250
TOTAL	207,127	216,545
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	18,329	18,455
Derivative contracts	40,631	45,659

Notes:

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns
Stocks in millions of euros

	Mar. 2001	June 2001
a. ASSETS		
Cash and liquid assets	38	29
Current account receivables from banks and deposits	1,472	1,303
Receivables from customers	86,329	90,648
Bad debts	987	1,032
Securities portfolio	2,712	2,737
Participating interests	3,122	3,149
<i>of which: held for merchant banking purposes</i>	562	601
Tangible and intangible fixed assets	4,702	5,150
Remaining asset items	7,610	7,788
TOTAL	106,972	111,836
b. LIABILITIES		
Current account payables to banks	26,378	26,516
Financial payables	57,071	62,097
Securities in issue	3,919	3,950
Provisions for liabilities and charges and provision for employee severance benefits	1,000	767
Loan loss provision	381	389
Provision for general financial risks	331	309
Subordinated loans	730	752
Capital and reserves	6,882	7,115
Remaining liabilities items	10,279	9,942
TOTAL	106,972	111,836
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	9,466	9,531
Derivative contracts	20,984	23,581

Notes:

The data include transactions with non-resident customers.



Information on banking business

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

TDB10231

Source: Supervisory returns
Stocks in billions of lire

June 2001		Total	General government	Financial companies
a.	TOTAL	1,809,324	108,858	259,977
b.	NORTH-WEST ITALY	713,994	16,723	170,103
	Piedmont	155,734	4,403	18,637
	Valle d'Aosta	3,815	131	159
	Liguria	35,070	2,606	883
	Lombardy	519,375	9,583	150,424
c.	NORTH-EAST ITALY	403,951	11,370	34,339
	Trentino-Alto Adige	38,645	767	2,302
	Veneto	157,453	4,533	11,409
	Friuli-Venezia Giulia	36,944	1,395	3,080
	Emilia-Romagna	170,909	4,675	17,548
d.	CENTRAL ITALY	438,724	69,299	46,986
	Marche	42,227	1,871	2,776
	Tuscany	113,540	4,003	12,632
	Umbria	21,195	833	311
	Lazio	261,763	62,593	31,266
e.	SOUTHERN ITALY	167,514	9,256	6,992
	Abruzzo	22,398	563	382
	Molise	4,371	327	57
	Campania	66,084	3,148	6,252
	Puglia	48,606	3,569	254
	Basilicata	8,433	524	36
	Calabria	17,622	1,125	11
f.	ISLANDS	85,128	2,210	1,557
	Sicily	59,363	1,386	603
	Sardinia	25,765	824	954

Notes:

Banks

Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
956,459	415,411	110,091	410,687	116,586	367,391
380,837	166,506	33,418	177,135	31,252	115,049
95,119	36,549	7,002	50,596	8,733	28,842
2,540	1,202	366	964	359	626
18,371	5,591	2,451	10,091	2,723	10,487
264,808	123,164	23,599	115,485	19,437	75,094
242,887	114,396	25,784	96,314	31,644	83,712
21,984	6,228	3,403	11,623	4,561	9,030
96,483	47,924	8,568	37,427	11,800	33,228
20,699	10,768	1,545	7,878	2,711	9,060
103,721	49,476	12,268	39,385	12,571	32,394
215,125	91,580	29,886	88,256	22,035	85,268
23,324	12,897	2,771	7,155	4,245	10,001
60,335	27,724	6,068	24,551	8,930	27,640
12,345	5,794	1,816	4,306	2,179	5,527
119,121	45,165	19,231	52,243	6,681	42,102
79,524	31,188	13,562	31,746	20,366	51,375
13,084	6,829	1,906	3,979	2,393	5,975
2,236	1,194	328	625	596	1,155
32,648	12,158	5,125	14,652	5,168	18,868
20,979	7,221	4,387	8,132	7,156	16,647
4,253	2,253	591	1,154	1,412	2,208
6,324	1,533	1,224	3,202	3,641	6,521
38,085	11,741	7,441	17,237	11,289	31,986
25,961	7,168	4,873	12,615	7,939	23,473
12,124	4,573	2,568	4,623	3,349	8,513

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

TDB10231

Source: Supervisory returns
Stocks in millions of euros

June 2001

Total

General
governmentFinancial
companies

a. TOTAL	934,438	56,221	134,267
b. NORTH-WEST ITALY	368,747	8,637	87,851
Piedmont	80,430	2,274	9,625
Valle d'Aosta	1,970	67	82
Liguria	18,112	1,346	456
Lombardy	268,235	4,949	77,688
c. NORTH-EAST ITALY	208,623	5,872	17,734
Trentino-Alto Adige	19,959	396	1,189
Veneto	81,318	2,341	5,892
Friuli-Venezia Giulia	19,080	720	1,591
Emilia-Romagna	88,267	2,414	9,063
d. CENTRAL ITALY	226,582	35,790	24,266
Marche	21,808	966	1,434
Tuscany	58,638	2,067	6,524
Umbria	10,946	430	161
Lazio	135,189	32,326	16,148
e. SOUTHERN ITALY	86,514	4,780	3,611
Abruzzo	11,567	291	197
Molise	2,258	169	29
Campania	34,130	1,626	3,229
Puglia	25,103	1,843	131
Basilicata	4,355	271	18
Calabria	9,101	581	6
f. ISLANDS	43,965	1,141	804
Sicily	30,658	716	311
Sardinia	13,306	426	493

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
493,970	214,542	56,858	212,102	60,212	189,742
196,686	85,993	17,259	91,483	16,140	59,418
49,125	18,876	3,616	26,131	4,510	14,896
1,312	621	189	498	185	323
9,488	2,887	1,266	5,212	1,406	5,416
136,762	63,609	12,188	59,643	10,038	38,783
125,441	59,081	13,316	49,742	16,343	43,233
11,354	3,217	1,758	6,003	2,356	4,664
49,829	24,751	4,425	19,330	6,094	17,161
10,690	5,561	798	4,068	1,400	4,679
53,567	25,552	6,336	20,341	6,493	16,730
111,103	47,297	15,435	45,580	11,380	44,037
12,046	6,661	1,431	3,695	2,192	5,165
31,160	14,318	3,134	12,680	4,612	14,275
6,376	2,992	938	2,224	1,126	2,854
61,521	23,326	9,932	26,981	3,451	21,744
41,071	16,107	7,004	16,395	10,518	26,533
6,758	3,527	985	2,055	1,236	3,086
1,155	617	169	323	308	596
16,861	6,279	2,647	7,567	2,669	9,745
10,835	3,729	2,266	4,200	3,696	8,598
2,196	1,164	305	596	729	1,140
3,266	792	632	1,654	1,880	3,368
19,669	6,064	3,843	8,902	5,830	16,519
13,408	3,702	2,517	6,515	4,100	12,123
6,262	2,362	1,326	2,387	1,730	4,397

€

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

TDB10233

Source: Supervisory returns
Stocks in billions of lire

June 2001		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	1,809,324	1,653,344	155,979
b.	NORTH-WEST ITALY	713,994	652,915	61,078
	Piedmont	155,734	141,041	14,693
	Valle d'Aosta	3,815	3,191	623
	Liguria	35,070	33,114	1,956
	Lombardy	519,375	475,570	43,805
c.	NORTH-EAST ITALY	403,951	380,991	22,960
	Trentino-Alto Adige	38,645	36,830	1,815
	Veneto	157,453	149,308	8,145
	Friuli-Venezia Giulia	36,944	33,371	3,573
	Emilia-Romagna	170,909	161,483	9,426
d.	CENTRAL ITALY	438,724	387,213	51,512
	Marche	42,227	38,009	4,218
	Tuscany	113,540	105,090	8,450
	Umbria	21,195	17,889	3,306
	Lazio	261,763	226,225	35,538
e.	SOUTHERN ITALY	167,514	151,988	15,526
	Abruzzo	22,398	19,977	2,421
	Molise	4,371	3,840	532
	Campania	66,084	59,764	6,320
	Puglia	48,606	44,485	4,121
	Basilicata	8,433	7,514	919
	Calabria	17,622	16,408	1,214
f.	ISLANDS	85,128	80,230	4,898
	Sicily	59,363	57,182	2,181
	Sardinia	25,765	23,048	2,717

Notes:



Banks				
Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
998,238	301,180	509,906	1,680,010	129,313
425,303	132,043	156,648	703,899	10,095
92,746	20,266	42,722	152,631	3,103
2,344	365	1,106	3,748	66
16,944	10,007	8,118	34,372	698
313,269	101,405	104,701	513,148	6,228
178,583	81,797	143,571	399,337	4,614
4,030	882	33,734	38,609	36
77,758	35,393	44,302	155,897	1,556
15,169	2,911	18,864	36,299	645
81,626	42,611	46,672	168,532	2,377
248,777	54,833	135,114	423,942	14,783
12,346	10,153	19,728	41,534	693
53,787	21,952	37,800	111,979	1,561
8,186	1,944	11,065	20,623	572
174,458	20,784	66,520	249,806	11,957
93,548	18,180	55,785	109,409	58,105
9,253	1,967	11,178	14,601	7,796
2,698	263	1,410	3,353	1,019
44,270	5,281	16,533	44,997	21,087
25,584	5,511	17,511	30,942	17,663
3,911	1,226	3,296	4,585	3,848
7,833	3,932	5,858	10,930	6,692
52,020	14,325	18,783	43,412	41,716
40,913	3,299	15,151	30,343	29,020
11,107	11,026	3,631	13,069	12,696



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

TDB10233

Source: Supervisory returns
Stocks in millions of euros

June 2001

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

a. TOTAL	934,438	853,881	80,557
b. NORTH-WEST ITALY	368,747	337,203	31,544
Piedmont	80,430	72,841	7,589
Valle d'Aosta	1,970	1,648	322
Liguria	18,112	17,102	1,010
Lombardy	268,235	245,611	22,624
c. NORTH-EAST ITALY	208,623	196,766	11,858
Trentino-Alto Adige	19,959	19,021	937
Veneto	81,318	77,111	4,207
Friuli-Venezia Giulia	19,080	17,235	1,845
Emilia-Romagna	88,267	83,399	4,868
d. CENTRAL ITALY	226,582	199,979	26,604
Marche	21,808	19,630	2,178
Tuscany	58,638	54,274	4,364
Umbria	10,946	9,239	1,707
Lazio	135,189	116,835	18,354
e. SOUTHERN ITALY	86,514	78,495	8,019
Abruzzo	11,567	10,317	1,250
Molise	2,258	1,983	275
Campania	34,130	30,865	3,264
Puglia	25,103	22,974	2,128
Basilicata	4,355	3,881	474
Calabria	9,101	8,474	627
f. ISLANDS	43,965	41,435	2,529
Sicily	30,658	29,532	1,126
Sardinia	13,306	11,903	1,403

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
515,547	155,547	263,344	867,653	66,785
219,650	68,195	80,902	363,533	5,214
47,899	10,467	22,064	78,827	1,603
1,210	189	571	1,936	34
8,751	5,168	4,193	17,752	360
161,790	52,371	54,074	265,019	3,216
92,231	42,245	74,148	206,240	2,383
2,081	455	17,422	19,940	19
40,158	18,279	22,880	80,514	804
7,834	1,504	9,742	18,747	333
42,157	22,007	24,104	87,040	1,227
128,483	28,319	69,781	218,948	7,635
6,376	5,243	10,189	21,450	358
27,779	11,337	19,522	57,832	806
4,228	1,004	5,715	10,651	295
90,100	10,734	34,355	129,014	6,175
48,314	9,389	28,811	56,505	30,009
4,779	1,016	5,773	7,541	4,026
1,393	136	728	1,731	526
22,863	2,727	8,539	23,239	10,890
13,213	2,846	9,044	15,980	9,122
2,020	633	1,702	2,368	1,987
4,045	2,031	3,025	5,645	3,456
26,866	7,398	9,700	22,420	21,544
21,130	1,704	7,825	15,671	14,987
5,736	5,695	1,875	6,750	6,557



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

TDB10235		Banks				
Source: Supervisory returns Stocks in billions of lire						
June 2001	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	1,073,045	412,089	274,531	237,161	99,891	49,374
Agricultural, forestry and fishery products	45,208	10,503	14,193	9,387	6,812	4,314
Fuel and power products	47,690	9,929	2,316	29,517	1,589	4,338
Ores and metals	18,851	12,382	3,383	1,856	939	291
Non-metallic minerals and products	25,620	6,362	10,268	5,217	2,612	1,160
Chemical products	23,171	14,696	3,354	3,023	1,538	560
Metal products, except transport equipment	42,757	21,424	13,201	4,678	2,821	633
Agricultural and industrial machinery	40,111	18,630	15,966	3,621	1,595	299
Office and data processing machines, etc.	11,110	6,347	3,022	1,074	506	161
Electrical goods	29,196	13,806	8,308	5,249	1,479	355
Transport equipment	18,289	6,463	3,744	3,440	4,202	442
Food and tobacco products	48,219	12,842	19,039	7,056	6,570	2,712
Textiles, clothing and footwear	56,267	21,568	14,549	14,532	5,063	556
Paper and paper products	23,593	10,428	5,274	6,203	1,299	389
Rubber and plastic products	17,420	8,142	4,621	2,649	1,650	357
Other manufactured products	33,222	9,476	12,745	7,610	2,588	803
Building and construction	123,824	36,936	28,890	32,368	16,532	9,098
Wholesale and retail trade services, recovery and repair services	180,924	65,593	46,784	36,203	21,658	10,686
Lodging and catering services	34,504	8,003	12,435	7,571	4,128	2,368
Inland transport services	21,373	6,050	5,578	6,642	2,136	967
Maritime and air transport services	10,893	2,158	1,599	2,506	2,742	1,888
Auxiliary transport services	12,082	4,997	2,402	3,175	892	616
Communication services	29,917	22,946	195	6,633	88	55
Other market services	178,803	82,410	42,665	36,949	10,450	6,329

Notes:

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2001

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	554,182	212,826	141,783	122,483	51,589	25,500
	Agricultural, forestry and fishery products	23,348	5,424	7,330	4,848	3,518	2,228
	Fuel and power products	24,630	5,128	1,196	15,244	821	2,241
	Ores and metals	9,736	6,395	1,747	959	485	150
	Non-metallic minerals and products	13,232	3,286	5,303	2,694	1,349	599
	Chemical products	11,967	7,590	1,732	1,561	794	289
	Metal products, except transport equipment	22,082	11,065	6,818	2,416	1,457	327
	Agricultural and industrial machinery	20,716	9,622	8,246	1,870	824	154
	Office and data processing machines, etc.	5,738	3,278	1,561	555	262	83
	Electrical goods	15,079	7,130	4,291	2,711	764	183
	Transport equipment	9,446	3,338	1,933	1,777	2,170	228
	Food and tobacco products	24,903	6,633	9,833	3,644	3,393	1,400
	Textiles, clothing and footwear	29,059	11,139	7,514	7,505	2,615	287
	Paper and paper products	12,185	5,386	2,724	3,204	671	201
	Rubber and plastic products	8,997	4,205	2,387	1,368	852	184
	Other manufactured products	17,158	4,894	6,582	3,930	1,337	414
	Building and construction	63,950	19,076	14,920	16,717	8,538	4,699
	Wholesale and retail trade services, recovery and repair services	93,439	33,876	24,162	18,697	11,185	5,519
	Lodging and catering services	17,820	4,133	6,422	3,910	2,132	1,223
	Inland transport services	11,038	3,125	2,881	3,430	1,103	499
	Maritime and air transport services	5,626	1,114	826	1,294	1,416	975
	Auxiliary transport services	6,240	2,581	1,240	1,640	461	318
	Communication services	15,451	11,851	101	3,426	46	28
	Other market services	92,344	42,561	22,034	19,083	5,397	3,269

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Notes:

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

TDB10237			Banks					
Source: Supervisory returns Stocks in billions of lire								
June 2001		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	1,809,324	713,994	403,951	438,724	167,514	85,128
	Piedmont	104,865	124,896	114,754	4,011	4,535	1,106	490
	Valle d'Aosta	1,990	2,166	2,152	3	9	2	1
	Liguria	28,318	36,411	31,377	682	2,689	261	1,401
	Lombardy	466,815	616,381	499,807	34,086	53,652	21,496	7,339
	Trentino-Alto Adige	33,796	38,030	1,481	35,421	1,047	44	38
	Veneto	133,270	147,913	6,886	137,969	2,274	576	209
	Friuli-Venezia Giulia	28,482	32,695	935	30,450	1,225	61	24
	Emilia-Romagna	140,976	160,201	7,710	142,835	6,386	2,154	1,116
	Marche	36,993	42,577	607	1,226	39,561	1,147	36
	Tuscany	97,698	121,228	8,583	2,800	103,111	4,395	2,339
	Umbria	17,095	19,915	497	226	18,989	174	29
	Lazio	190,594	262,681	35,314	13,123	197,578	12,700	3,966
	Abruzzo	16,474	18,456	222	248	971	16,940	74
	Molise	2,965	3,230	9	11	102	3,107	1
	Campania	47,410	52,024	903	197	1,996	48,140	788
	Puglia	36,432	39,045	493	95	1,081	37,251	125
	Basilicata	4,720	5,324	49	71	126	5,054	24
	Calabria	12,261	13,354	203	36	547	12,483	85
	Sicily	48,615	51,020	685	236	1,239	234	48,625
	Sardinia	18,355	20,067	469	177	907	130	18,384

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2001		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	934,438	368,747	208,623	226,582	86,514	43,965
	Piedmont	54,158	64,503	59,266	2,071	2,342	571	253
	Valle d'Aosta	1,028	1,119	1,111	1	4	1	..
	Liguria	14,625	18,805	16,205	352	1,389	135	724
	Lombardy	241,090	318,334	258,129	17,604	27,709	11,102	3,791
	Trentino-Alto Adige	17,454	19,641	765	18,293	541	23	20
	Veneto	68,828	76,391	3,557	71,255	1,174	297	108
	Friuli-Venezia Giulia	14,710	16,886	483	15,726	633	32	12
	Emilia-Romagna	72,808	82,737	3,982	73,768	3,298	1,112	576
	Marche	19,105	21,989	313	633	20,431	593	19
	Tuscany	50,457	62,609	4,433	1,446	53,252	2,270	1,208
	Umbria	8,829	10,285	257	117	9,807	90	15
	Lazio	98,434	135,664	18,238	6,777	102,041	6,559	2,048
	Abruzzo	8,508	9,532	115	128	501	8,749	38
	Molise	1,531	1,668	5	6	53	1,605	..
	Campania	24,485	26,868	466	102	1,031	24,862	407
	Puglia	18,816	20,165	255	49	558	19,238	65
	Basilicata	2,438	2,750	25	37	65	2,610	13
	Calabria	6,332	6,897	105	19	283	6,447	44
	Sicily	25,108	26,350	354	122	640	121	25,113
	Sardinia	9,480	10,363	242	91	468	67	9,495



Notes:

Distribution by technical form and customer location (geographical area)

TDB10277

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

Source: Supervisory returns
Stocks in billions of lire

June 2001

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	51,682	23,247	8,318	12,339	6,069	1,710
<i>of which:</i> without recourse	24,174	10,229	3,446	6,430	3,302	768
with recourse	27,508	13,018	4,872	5,909	2,767	942
Credit implicit in leasing contracts	76,917	33,684	21,003	14,493	5,341	2,395
Receivables for consumer credit and the issue or management of credit cards	33,391	10,908	4,297	7,005	6,924	4,257
Other finance	18,433	5,752	2,901	6,113	2,250	1,417

Notes:

The distribution by customer location of the nominal value of receivables acquired for factoring is determined with reference to the assignors for assignments with recourse and to the debtors assigned for those without recourse.

Distribution by technical form and customer location (geographical area)

TDB10277

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

Source: Supervisory returns
Stocks in millions of euros

June 2001

Total

North-West

North-East

Centre

South

Islands

Nominal value of receivables acquired
for factoring

26,692

12,006

4,296

6,373

3,134

883

of which: without recourse

12,485

5,283

1,780

3,321

1,705

397

with recourse

14,207

6,723

2,516

3,052

1,429

486

Credit implicit in leasing contracts

39,724

17,396

10,847

7,485

2,759

1,237

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

17,245

5,634

2,219

3,618

3,576

2,199

Other finance

9,520

2,971

1,498

3,157

1,162

732



Notes:

The distribution by customer location of the nominal value of receivables acquired for factoring is determined with reference to the assignors for assignments with recourse and to the debtors assigned for those without recourse.

Distribution by technical form and customer segment of economic activity

TDB10278

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

Source: Supervisory returns
Stocks in billions of lire

June 2001

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	51,682	2,914	995	46,225	515	1,033
<i>of which:</i> without recourse	24,174	2,879	133	20,389	317	457
with recourse	27,508	35	862	25,836	198	577
Credit implicit in leasing contracts	76,917	427	1,288	65,167	8,588	1,448
Receivables for consumer credit and the issue or management of credit cards	33,391					
Other finance	18,433	221	2,950	10,507	1,901	2,854

Notes:

The distribution by customer segment of economic activity of the nominal value of receivables acquired for factoring is determined with reference to the assignors for assignments with recourse and to the debtors assigned for those without recourse. Receivables for consumer credit and the issue or management of credit cards can be largely attributed to the "Consumer households" sector.

Distribution by technical form and customer segment of economic activity

TDB10278

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

Source: Supervisory returns
Stocks in millions of euros

June 2001

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	26,692	1,505	514	23,873	266	534
<i>of which:</i> without recourse	12,485	1,487	69	10,530	164	236
with recourse	14,207	18	445	13,343	102	298
Credit implicit in leasing contracts	39,724	220	665	33,656	4,435	748
Receivables for consumer credit and the issue or management of credit cards	17,245					
Other finance	9,520	114	1,523	5,426	982	1,474



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 billions of lire

June 2001		Total	General government	Financial companies
a. TOTAL		983,966	32,232	79,610
b. NORTH-WEST ITALY		345,865	3,896	51,806
	Piedmont	74,662	862	5,042
	Valle d'Aosta	2,225	202	133
	Liguria	25,574	355	412
	Lombardy	243,405	2,477	46,219
c. NORTH-EAST ITALY		204,778	5,779	9,094
	Trentino-Alto Adige	20,842	1,248	199
	Veneto	79,077	1,420	3,085
	Friuli-Venezia Giulia	23,944	1,930	2,161
	Emilia-Romagna	80,915	1,181	3,649
d. CENTRAL ITALY		225,560	15,337	16,337
	Marche	23,855	323	237
	Tuscany	66,302	1,307	883
	Umbria	12,408	327	101
	Lazio	122,994	13,379	15,116
e. SOUTHERN ITALY		141,399	3,039	1,789
	Abruzzo	15,907	262	61
	Molise	2,774	79	32
	Campania	59,863	1,516	1,526
	Puglia	41,499	451	112
	Basilicata	5,785	189	1
	Calabria	15,571	542	57
f. ISLANDS		66,381	4,182	584
	Sicily	46,686	1,427	510
	Sardinia	19,695	2,754	75

Notes:



Banks					
Non-financial companies	of which:			Producer households	Consumer households and nec
	industry	building	services		
179,382	70,794	16,683	88,231	55,094	637,636
74,660	31,470	5,429	36,931	15,868	199,634
14,254	6,322	1,127	6,600	4,294	50,211
312	90	45	172	124	1,453
3,934	1,038	343	2,518	1,391	19,482
56,160	24,018	3,914	27,641	10,059	128,488
41,068	18,161	3,713	18,067	13,852	134,981
3,225	1,210	286	1,543	1,337	14,833
16,356	7,039	1,423	7,485	5,462	52,755
4,066	1,677	340	1,952	1,061	14,725
17,422	8,235	1,664	7,087	5,992	52,668
39,122	13,228	4,326	20,770	10,735	144,015
4,201	2,357	388	1,375	1,642	17,452
11,809	4,623	1,194	5,634	4,332	47,970
1,742	663	226	794	750	9,488
21,369	5,586	2,518	12,967	4,010	69,106
17,803	6,376	2,247	8,534	9,794	108,965
2,875	1,639	235	927	1,037	11,672
403	163	44	132	181	2,079
7,969	2,633	992	4,181	3,756	45,096
4,690	1,489	663	2,314	3,194	33,053
597	189	122	249	430	4,567
1,270	264	191	731	1,195	12,499
6,728	1,559	968	3,928	4,845	50,040
4,267	1,025	648	2,423	2,903	37,577
2,461	534	320	1,506	1,942	12,462

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

TDB10262

Source: Supervisory returns
Stocks in millions of euros

June 2001

Total

General
governmentFinancial
companies

a. TOTAL	508,176	16,646	41,115
b. NORTH-WEST ITALY	178,625	2,012	26,755
Piedmont	38,560	445	2,604
Valle d'Aosta	1,149	105	69
Liguria	13,208	183	213
Lombardy	125,708	1,279	23,870
c. NORTH-EAST ITALY	105,759	2,984	4,697
Trentino-Alto Adige	10,764	644	103
Veneto	40,840	733	1,593
Friuli-Venezia Giulia	12,366	997	1,116
Emilia-Romagna	41,789	610	1,885
d. CENTRAL ITALY	116,492	7,921	8,437
Marche	12,320	167	123
Tuscany	34,242	675	456
Umbria	6,408	169	52
Lazio	63,521	6,910	7,807
e. SOUTHERN ITALY	73,026	1,570	924
Abruzzo	8,215	135	32
Molise	1,433	41	17
Campania	30,916	783	788
Puglia	21,433	233	58
Basilicata	2,988	98	1
Calabria	8,042	280	29
f. ISLANDS	34,283	2,160	302
Sicily	24,111	737	263
Sardinia	10,171	1,423	39

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
92,643	36,562	8,616	45,568	28,454	329,311
38,559	16,253	2,804	19,073	8,195	103,102
7,362	3,265	582	3,409	2,217	25,932
161	47	23	89	64	750
2,031	536	177	1,300	718	10,062
29,004	12,405	2,022	14,275	5,195	66,359
21,210	9,379	1,918	9,331	7,154	69,712
1,666	625	148	797	690	7,661
8,447	3,635	735	3,866	2,821	27,246
2,100	866	176	1,008	548	7,605
8,998	4,253	860	3,660	3,095	27,201
20,205	6,832	2,234	10,727	5,544	74,378
2,170	1,217	200	710	848	9,013
6,099	2,388	617	2,910	2,237	24,775
900	342	117	410	387	4,900
11,036	2,885	1,301	6,697	2,071	35,690
9,194	3,293	1,161	4,408	5,058	56,276
1,485	846	122	479	536	6,028
208	84	23	68	94	1,074
4,115	1,360	513	2,159	1,940	23,290
2,422	769	342	1,195	1,650	17,070
308	98	63	129	222	2,359
656	136	99	378	617	6,455
3,475	805	500	2,029	2,502	25,843
2,204	529	335	1,251	1,499	19,407
1,271	276	165	778	1,003	6,436



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

TDB10264

Source: Supervisory returns
Stocks in billions of lire

June 2001		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	983,966	974,637	9,329
b.	NORTH-WEST ITALY	345,865	340,965	4,900
	Piedmont	74,662	73,672	990
	Valle d'Aosta	2,225	2,214	11
	Liguria	25,574	25,423	151
	Lombardy	243,405	239,656	3,749
c.	NORTH-EAST ITALY	204,778	203,405	1,373
	Trentino-Alto Adige	20,842	20,822	19
	Veneto	79,077	78,566	511
	Friuli-Venezia Giulia	23,944	23,480	463
	Emilia-Romagna	80,915	80,536	379
d.	CENTRAL ITALY	225,560	223,741	1,819
	Marche	23,855	23,681	175
	Tuscany	66,302	66,026	276
	Umbria	12,408	12,376	32
	Lazio	122,994	121,658	1,336
e.	SOUTHERN ITALY	141,399	140,858	541
	Abruzzo	15,907	15,861	46
	Molise	2,774	2,772	2
	Campania	59,863	59,586	276
	Puglia	41,499	41,368	131
	Basilicata	5,785	5,765	20
	Calabria	15,571	15,505	65
f.	ISLANDS	66,381	65,685	696
	Sicily	46,686	46,595	91
	Sardinia	19,695	19,089	605

Notes:



Banks				
Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
562,146	148,782	273,038	858,594	125,372
225,074	52,610	68,182	343,425	2,440
52,051	5,254	17,358	74,214	449
1,768	17	440	2,220	5
12,316	6,958	6,299	25,297	277
158,939	40,380	44,086	241,695	1,710
83,209	41,009	80,559	203,907	871
1,309	156	19,377	20,834	8
37,287	19,497	22,293	78,691	386
9,078	667	14,198	23,805	139
35,536	20,689	24,691	80,576	339
133,743	27,664	64,153	217,522	8,037
4,860	7,045	11,950	23,600	255
32,905	12,950	20,447	65,842	460
3,594	571	8,243	12,235	173
92,384	7,098	23,512	115,845	7,149
81,336	14,236	45,827	67,375	74,024
4,674	430	10,803	6,189	9,718
1,858	20	896	1,770	1,004
45,262	2,734	11,866	34,744	25,119
20,857	5,140	15,502	17,414	24,085
1,548	924	3,313	916	4,869
7,138	4,987	3,445	6,341	9,229
38,782	13,262	14,337	26,384	39,997
30,862	3,342	12,483	19,001	27,685
7,920	9,920	1,855	7,382	12,312

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

TDB10264

Source: Supervisory returns
Stocks in millions of euros

June 2001

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a. TOTAL	508,176	503,358	4,818
b. NORTH-WEST ITALY	178,625	176,094	2,531
Piedmont	38,560	38,048	511
Valle d'Aosta	1,149	1,143	6
Liguria	13,208	13,130	78
Lombardy	125,708	123,772	1,936
c. NORTH-EAST ITALY	105,759	105,050	709
Trentino-Alto Adige	10,764	10,754	10
Veneto	40,840	40,576	264
Friuli-Venezia Giulia	12,366	12,127	239
Emilia-Romagna	41,789	41,593	196
d. CENTRAL ITALY	116,492	115,552	939
Marche	12,320	12,230	90
Tuscany	34,242	34,100	143
Umbria	6,408	6,392	17
Lazio	63,521	62,831	690
e. SOUTHERN ITALY	73,026	72,747	280
Abruzzo	8,215	8,192	24
Molise	1,433	1,431	1
Campania	30,916	30,774	143
Puglia	21,433	21,365	68
Basilicata	2,988	2,977	10
Calabria	8,042	8,008	34
f. ISLANDS	34,283	33,923	360
Sicily	24,111	24,065	47
Sardinia	10,171	9,859	313

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
290,324	76,840	141,012	443,427	64,749
116,241	27,171	35,213	177,364	1,260
26,882	2,713	8,964	38,328	232
913	9	227	1,146	3
6,361	3,594	3,253	13,065	143
82,085	20,855	22,768	124,825	883
42,974	21,179	41,605	105,309	450
676	81	10,007	10,760	4
19,257	10,069	11,514	40,641	199
4,689	345	7,333	12,294	72
18,353	10,685	12,752	41,614	175
69,072	14,287	33,132	112,341	4,151
2,510	3,638	6,172	12,189	132
16,994	6,688	10,560	34,004	238
1,856	295	4,257	6,319	89
47,712	3,666	12,143	59,829	3,692
42,006	7,352	23,668	34,796	38,230
2,414	222	5,579	3,196	5,019
959	10	463	914	518
23,376	1,412	6,128	17,944	12,973
10,772	2,655	8,006	8,994	12,439
799	477	1,711	473	2,515
3,686	2,576	1,779	3,275	4,767
20,029	6,849	7,405	13,626	20,657
15,939	1,726	6,447	9,813	14,298
4,090	5,123	958	3,813	6,359



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

TDB10266		Banks				
Source: Supervisory returns Stocks in billions of lire						
June 2001	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	234,476	90,528	54,920	49,857	27,597	11,573
Agricultural, forestry and fishery products	12,737	3,009	4,390	2,153	1,867	1,318
Fuel and power products	5,680	2,161	642	1,829	682	366
Ores and metals	1,971	1,109	384	210	162	106
Non-metallic minerals and products	4,152	1,125	1,470	859	505	193
Chemical products	4,618	2,600	755	574	607	81
Metal products, except transport equipment	7,706	4,003	2,249	792	542	120
Agricultural and industrial machinery	10,595	5,052	3,875	1,172	419	77
Office and data processing machines, etc.	2,382	1,223	528	372	210	49
Electrical goods	7,525	4,044	1,837	1,146	413	86
Transport equipment	4,290	1,780	863	1,103	447	96
Food and tobacco products	5,851	1,689	1,891	772	1,086	413
Textiles, clothing and footwear	9,618	3,177	2,067	3,158	1,099	116
Paper and paper products	4,849	2,573	861	976	312	127
Rubber and plastic products	3,160	1,441	926	415	332	47
Other manufactured products	5,809	1,836	1,607	1,402	817	147
Building and construction	21,947	6,973	4,979	5,348	3,235	1,412
Wholesale and retail trade services, recovery and repair services	45,226	15,563	10,046	9,573	6,913	3,131
Lodging and catering services	5,651	1,545	1,611	1,377	702	416
Inland transport services	6,342	1,779	1,580	1,830	866	286
Maritime and air transport services	1,714	405	229	640	210	230
Auxiliary transport services	4,774	1,844	1,055	1,027	523	325
Communication services	2,684	1,710	135	736	74	29
Other market services	55,195	23,885	10,940	12,394	5,573	2,403

Notes:

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2001		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	121,097	46,754	28,364	25,749	14,253	5,977
	Agricultural, forestry and fishery products	6,578	1,554	2,267	1,112	964	681
	Fuel and power products	2,934	1,116	332	945	352	189
	Ores and metals	1,018	573	199	109	84	55
	Non-metallic minerals and products	2,144	581	759	444	261	100
	Chemical products	2,385	1,343	390	296	313	42
	Metal products, except transport equipment	3,980	2,067	1,162	409	280	62
	Agricultural and industrial machinery	5,472	2,609	2,001	605	216	40
	Office and data processing machines, etc.	1,230	632	273	192	108	25
	Electrical goods	3,887	2,089	948	592	213	44
	Transport equipment	2,215	919	446	570	231	50
	Food and tobacco products	3,022	872	977	399	561	213
	Textiles, clothing and footwear	4,967	1,641	1,068	1,631	568	60
	Paper and paper products	2,504	1,329	445	504	161	66
	Rubber and plastic products	1,632	744	478	214	172	24
	Other manufactured products	3,000	948	830	724	422	76
	Building and construction	11,335	3,601	2,572	2,762	1,671	729
	Wholesale and retail trade services, recovery and repair services	23,357	8,038	5,188	4,944	3,570	1,617
	Lodging and catering services	2,918	798	832	711	363	215
	Inland transport services	3,275	919	816	945	447	148
	Maritime and air transport services	885	209	118	331	108	119
	Auxiliary transport services	2,466	952	545	530	270	168
	Communication services	1,386	883	70	380	38	15
	Other market services	28,506	12,335	5,650	6,401	2,878	1,241

€

Notes:

Distribution by technical form and customer location (region)

TDB10268		Banks					
Source: Supervisory returns							
Stocks in billions of lire							
June 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	984,010	106,365	773,186	69,113	16,016	19,329
b.	NORTH-WEST ITALY	345,864	18,567	301,382	17,024	4,760	4,131
	Piedmont	74,663	6,179	62,536	4,213	1,005	730
	Valle d'Aosta	2,225	219	1,859	102	30	15
	Liguria	25,574	2,156	21,007	1,761	380	270
	Lombardy	243,402	10,013	215,980	10,948	3,345	3,117
c.	NORTH-EAST ITALY	204,776	24,942	157,434	16,233	3,452	2,713
	Trentino-Alto Adige	20,842	3,393	15,122	1,348	353	627
	Veneto	79,075	10,592	59,649	5,903	1,898	1,034
	Friuli-Venezia Giulia	23,944	2,916	19,222	1,279	207	319
	Emilia-Romagna	80,915	8,042	63,441	7,704	995	733
d.	CENTRAL ITALY	225,548	21,438	185,199	13,263	1,680	3,967
	Marche	23,855	4,284	15,176	3,657	382	356
	Tuscany	66,303	6,492	53,165	5,134	757	755
	Umbria	12,409	2,142	8,285	1,655	138	188
	Lazio	122,981	8,520	108,573	2,817	403	2,668
e.	SOUTHERN ITALY	141,398	26,739	87,797	17,335	2,653	6,873
	Abruzzo	15,907	3,794	10,005	1,465	187	457
	Molise	2,774	490	1,817	268	49	149
	Campania	59,862	8,958	40,988	5,664	1,308	2,944
	Puglia	41,498	8,962	22,965	6,549	704	2,319
	Basilicata	5,785	1,316	3,159	912	60	339
	Calabria	15,571	3,220	8,862	2,477	345	665
f.	ISLANDS	66,423	14,678	41,373	5,258	3,471	1,643
	Sicily	46,687	11,700	27,312	3,112	3,236	1,327
	Sardinia	19,736	2,977	14,060	2,147	235	317

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

June 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	508,199	54,933	399,317	35,694	8,272	9,983
b. NORTH-WEST ITALY	178,624	9,589	155,651	8,792	2,458	2,134
Piedmont	38,560	3,191	32,297	2,176	519	377
Valle d'Aosta	1,149	113	960	53	15	8
Liguria	13,208	1,114	10,849	909	196	139
Lombardy	125,707	5,171	111,545	5,654	1,727	1,610
c. NORTH-EAST ITALY	105,758	12,881	81,308	8,384	1,783	1,401
Trentino-Alto Adige	10,764	1,752	7,810	696	182	324
Veneto	40,839	5,470	30,806	3,049	980	534
Friuli-Venezia Giulia	12,366	1,506	9,928	660	107	165
Emilia-Romagna	41,789	4,153	32,765	3,979	514	379
d. CENTRAL ITALY	116,486	11,072	95,647	6,850	868	2,049
Marche	12,320	2,212	7,838	1,889	198	184
Tuscany	34,243	3,353	27,458	2,651	391	390
Umbria	6,408	1,106	4,279	855	71	97
Lazio	63,515	4,400	56,073	1,455	208	1,378
e. SOUTHERN ITALY	73,026	13,810	45,343	8,953	1,370	3,550
Abruzzo	8,215	1,959	5,167	756	96	236
Molise	1,433	253	939	139	25	77
Campania	30,916	4,626	21,169	2,925	675	1,521
Puglia	21,432	4,628	11,860	3,382	364	1,197
Basilicata	2,988	680	1,632	471	31	175
Calabria	8,042	1,663	4,577	1,279	178	344
f. ISLANDS	34,304	7,580	21,367	2,716	1,792	849
Sicily	24,112	6,043	14,106	1,607	1,671	685
Sardinia	10,193	1,538	7,261	1,109	121	163



Notes:

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

TDB10271			Banks				
Source: Supervisory returns Stocks in billions of lire							
June 2001	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	-	983,966	345,865	204,778	225,560	141,399	66,381
Piedmont	69,897	77,336	75,591	284	1,134	206	122
Valle d'Aosta	2,076	2,263	2,216	3	37	4	3
Liguria	24,120	25,676	24,998	96	344	51	187
Lombardy	229,448	247,716	232,694	4,722	7,230	1,958	1,112
Trentino-Alto Adige	20,317	20,947	315	20,512	83	24	12
Veneto	75,081	78,549	1,791	75,842	598	259	58
Friuli-Venezia Giulia	21,851	22,864	323	22,261	168	87	26
Emilia-Romagna	77,094	81,209	2,629	77,452	648	364	116
Marche	22,860	23,716	152	179	23,113	264	7
Tuscany	63,973	66,228	816	218	64,783	312	99
Umbria	11,797	12,393	87	27	12,216	49	14
Lazio	112,132	121,029	3,310	2,346	113,156	1,664	553
Abruzzo	14,916	15,556	95	29	414	15,015	3
Molise	2,534	2,720	7	9	53	2,650	1
Campania	57,290	58,537	200	215	579	57,470	73
Puglia	40,082	41,201	168	232	427	40,313	61
Basilicata	5,496	5,688	26	16	25	5,607	15
Calabria	14,906	15,345	169	71	91	14,951	62
Sicily	44,766	45,578	190	237	311	68	44,772
Sardinia	18,991	19,235	72	19	131	17	18,996

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2001		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	508,176	178,625	105,759	116,492	73,026	34,283
	Piedmont	36,099	39,941	39,040	146	585	107	63
	Valle d'Aosta	1,072	1,169	1,145	1	19	2	1
	Liguria	12,457	13,261	12,910	50	178	27	97
	Lombardy	118,500	127,935	120,176	2,439	3,734	1,011	575
	Trentino-Alto Adige	10,493	10,818	163	10,594	43	12	6
	Veneto	38,776	40,567	925	39,169	309	134	30
	Friuli-Venezia Giulia	11,285	11,808	167	11,497	87	45	14
	Emilia-Romagna	39,816	41,941	1,358	40,001	335	188	60
	Marche	11,806	12,248	79	93	11,937	136	4
	Tuscany	33,040	34,204	421	113	33,458	161	51
	Umbria	6,092	6,401	45	14	6,309	25	7
	Lazio	57,911	62,506	1,709	1,211	58,440	860	285
	Abruzzo	7,703	8,034	49	15	214	7,755	2
	Molise	1,309	1,405	4	5	27	1,369	1
	Campania	29,588	30,232	103	111	299	29,681	38
	Puglia	20,700	21,279	87	120	221	20,820	32
	Basilicata	2,839	2,938	13	8	13	2,896	8
	Calabria	7,699	7,925	87	37	47	7,722	32
	Sicily	23,120	23,539	98	123	161	35	23,123
	Sardinia	9,808	9,934	37	10	68	9	9,810



Notes:

TDB40150

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

June 2001		Total	Financial intermediaries	Banks
a. LEASING		97,205	79,031	18,174
Credit implicit in leasing contracts		94,162	77,111	17,051
Overdue instalments		838	678	161
Bad debts and substandard assets		2,205	1,242	963
b. FACTORING		44,846	41,403	3,443
Advances against acquired claims		38,067	34,777	3,290
Advances against future claims		1,556	1,403	153
Claims assumed at less than nominal value or acquired outright		3,816	3,816	-
Bad debts		....	1,407	....

Notes:

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

TDB40150

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

Banks

a. LEASING**50,202****40,816****9,386**

Credit implicit in leasing contracts

48,630

39,825

8,806

Overdue instalments

433

350

83

Bad debts and substandard assets

1,139

642

497

b. FACTORING**23,161****21,383****1,778**

Advances against acquired claims

19,660

17,961

1,699

Advances against future claims

804

725

79

Claims assumed at less than nominal value or acquired outright

1,971

1,971

-

Bad debts

....

727

....

**Notes:**

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

Distribution by type of security and type of account

TDB40080

Source: Supervisory returns
Stocks in billions of lire

June 2001

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	2,449,297	1,197,824	131,286
	Italian government securities	915,520	414,023	39,973
	<i>of which:</i> BOTs	152,508	125,420	5,887
	CCTs	205,361	81,010	12,258
	BTPs	504,820	190,991	19,543
	Other debt securities	690,431	261,990	35,722
	<i>of which:</i> in non-euro-area currencies	115,567	26,619	3,393
	Equity securities	200,764	58,804	22,632
	<i>of which:</i> in non-euro-area currencies	31,387	2,907	1,880
	Units of collective investment undertakings	619,133	452,864	28,717
	Other securities and the like	23,557	10,145	4,242

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
250,230	191,868	19,004	2,199,067	1,005,956	112,282
71,869	44,140	6,303	843,651	369,882	33,670
2,092	1,314	193	150,416	124,106	5,694
25,651	16,791	2,465	179,710	64,219	9,793
38,756	22,487	3,240	466,063	168,504	16,303
29,651	17,293	2,173	660,780	244,697	33,549
3,726	2,504	285	111,841	24,115	3,108
5,387	3,469	229	195,376	55,334	22,404
1,195	699	50	30,192	2,208	1,830
140,597	124,834	9,828	478,536	328,030	18,888
2,727	2,132	471	20,830	8,013	3,771

Distribution by type of security and type of account

TDB40080

Source: Supervisory returns
Stocks in millions of euros

June 2001

of which:

Total

Consumer
households
and necNon-financial
companies and
producer households

a.	TOTAL	of which:		
		Total	Consumer households and nec	Non-financial companies and producer households
	TOTAL	1,264,956	618,624	67,804
	Italian government securities	472,827	213,825	20,644
	of which: BOTs	78,764	64,774	3,040
	CCTs	106,060	41,838	6,331
	BTPs	260,718	98,639	10,093
	Other debt securities	356,578	135,307	18,449
	of which: in non-euro-area currencies	59,685	13,748	1,752
	Equity securities	103,686	30,370	11,689
	of which: in non-euro-area currencies	16,210	1,501	971
	Units of collective investment undertakings	319,755	233,885	14,831
	Other securities and the like	12,166	5,239	2,191

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
129,233	99,092	9,815	1,135,723	519,533	57,989
37,117	22,796	3,255	435,710	191,028	17,389
1,081	678	100	77,683	64,096	2,941
13,248	8,672	1,273	92,813	33,166	5,058
20,016	11,614	1,673	240,702	87,025	8,420
15,314	8,931	1,122	341,264	126,376	17,327
1,924	1,293	147	57,761	12,455	1,605
2,782	1,792	118	100,904	28,578	11,570
617	361	26	15,593	1,140	945
72,612	64,471	5,076	247,143	169,413	9,755
1,408	1,101	243	10,758	4,138	1,948

€

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in billions of lire

June 2001

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	2,449,297	1,197,824	131,286
b.	NORTH-WEST ITALY	1,473,248	598,015	48,104
	Piedmont	238,931	133,150	13,904
	Valle d'Aosta	4,050	2,549	187
	Liguria	59,017	50,628	3,983
	Lombardy	1,171,250	411,687	30,030
c.	NORTH-EAST ITALY	435,690	266,785	37,149
	Trentino-Alto Adige	19,897	15,901	1,994
	Veneto	137,389	91,009	10,590
	Friuli-Venezia Giulia	80,310	26,591	3,357
	Emilia-Romagna	198,094	133,283	21,208
d.	CENTRAL ITALY	379,656	198,208	32,226
	Marche	27,665	24,971	2,152
	Tuscany	109,051	81,061	14,121
	Umbria	15,606	12,947	1,295
	Lazio	227,334	79,229	14,658
e.	SOUTHERN ITALY	114,466	94,475	9,698
	Abruzzo	12,434	10,918	1,399
	Molise	1,424	1,320	102
	Campania	52,255	39,077	3,346
	Puglia	36,053	32,038	3,754
	Basilicata	3,468	3,171	288
	Calabria	8,832	7,951	809
f.	ISLANDS	46,679	40,342	4,108
	Sicily	35,794	31,663	2,661
	Sardinia	10,885	8,679	1,447

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
250,230	191,868	19,004	2,199,067	1,005,956	112,282
119,731	89,832	7,032	1,353,518	508,183	41,072
28,280	20,059	1,832	210,651	113,091	12,072
406	391	15	3,644	2,158	173
6,932	6,051	273	52,085	44,577	3,709
84,113	63,330	4,912	1,087,136	348,357	25,118
75,753	56,840	6,934	359,936	209,944	30,216
3,657	2,782	241	16,240	13,119	1,753
28,237	18,300	2,822	109,152	72,708	7,769
5,372	4,389	406	74,938	22,202	2,951
38,488	31,369	3,465	159,606	101,914	17,743
39,064	31,481	3,443	340,591	166,727	28,783
3,882	3,448	283	23,783	21,522	1,869
19,681	15,884	2,315	89,371	65,177	11,806
2,623	2,299	191	12,982	10,648	1,105
12,879	9,850	655	214,455	69,380	14,004
10,550	9,357	1,167	103,916	85,118	8,531
824	754	70	11,610	10,164	1,329
151	142	9	1,273	1,178	93
4,472	4,047	404	47,783	35,031	2,942
4,207	3,613	589	31,846	28,424	3,165
206	188	18	3,262	2,983	270
690	613	77	8,142	7,338	732
4,817	4,358	428	41,861	35,984	3,680
3,611	3,355	239	32,183	28,308	2,422
1,206	1,003	189	9,679	7,676	1,258

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

June 2001

of which:

Total

Consumer
households
and necNon-financial
companies and
producer households

€	a. TOTAL	1,264,956	618,624	67,804
	b. NORTH-WEST ITALY	760,869	308,849	24,844
	Piedmont	123,398	68,766	7,181
	Valle d'Aosta	2,092	1,316	97
	Liguria	30,480	26,147	2,057
	Lombardy	604,900	212,619	15,509
	c. NORTH-EAST ITALY	225,015	137,783	19,186
	Trentino-Alto Adige	10,276	8,212	1,030
	Veneto	70,956	47,002	5,469
	Friuli-Venezia Giulia	41,476	13,733	1,734
	Emilia-Romagna	102,307	68,835	10,953
	d. CENTRAL ITALY	196,076	102,366	16,644
	Marche	14,288	12,896	1,111
	Tuscany	56,320	41,864	7,293
	Umbria	8,060	6,687	669
	Lazio	117,408	40,919	7,570
	e. SOUTHERN ITALY	59,117	48,792	5,009
	Abruzzo	6,422	5,639	723
	Molise	735	682	53
	Campania	26,987	20,182	1,728
	Puglia	18,620	16,546	1,939
	Basilicata	1,791	1,638	149
	Calabria	4,562	4,106	418
	f. ISLANDS	24,107	20,835	2,122
	Sicily	18,486	16,353	1,374
	Sardinia	5,622	4,482	747

Notes:

Securities are stated at face value.

Banks

Securities under management	of which:		Securities held for custody or administration	of which:	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
129,233	99,092	9,815	1,135,723	519,533	57,989
61,836	46,394	3,632	699,034	262,455	21,212
14,605	10,360	946	108,792	58,407	6,235
209	202	8	1,882	1,114	89
3,580	3,125	141	26,900	23,022	1,916
43,441	32,707	2,537	561,459	179,911	12,972
39,123	29,356	3,581	185,892	108,427	15,605
1,888	1,437	125	8,387	6,776	905
14,583	9,451	1,457	56,372	37,551	4,012
2,774	2,267	210	38,702	11,467	1,524
19,877	16,201	1,789	82,430	52,634	9,164
20,175	16,259	1,778	175,901	86,107	14,865
2,005	1,781	146	12,283	11,115	965
10,164	8,203	1,196	46,156	33,661	6,097
1,355	1,188	99	6,705	5,499	570
6,651	5,087	338	110,757	35,832	7,232
5,448	4,832	603	53,668	43,960	4,406
426	389	36	5,996	5,249	686
78	73	5	657	608	48
2,310	2,090	209	24,678	18,092	1,519
2,173	1,866	304	16,447	14,680	1,635
106	97	9	1,685	1,541	139
356	317	40	4,205	3,790	378
2,488	2,251	221	21,620	18,584	1,901
1,865	1,733	124	16,621	14,620	1,251
623	518	98	4,999	3,964	650

€

Distribution by type of security and customer segment of economic activity

TDB40055		Banks						
Source: Supervisory returns Stocks in billions of lire								
June 2001		Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec	Rest of the world
a.	TOTAL	3,930,228	40,830	1,583,007	107,019	84,693	1,556,845	557,810
	Italian government securities	1,529,116	15,250	633,146	22,767	20,735	424,726	412,491
	of which: BOTs	207,010	647	44,452	1,438	4,680	126,190	29,603
	CCTs	334,891	4,912	168,012	9,246	4,675	81,878	66,167
	BTPs	870,209	6,306	371,988	10,623	10,299	196,778	274,214
	Other debt securities	1,256,253	10,118	525,842	36,774	34,910	559,880	88,729
	of which: in non-euro-area currencies	144,736	548	92,854	2,781	1,905	29,456	17,192
	Equity securities	321,409	12,441	148,690	27,120	4,599	74,729	53,829
	of which: in non-euro-area currencies	34,932	112	28,994	1,591	378	3,237	620
	Units of collective investment undertakings	749,913	642	257,048	9,799	21,568	459,265	1,591
	Other securities and the like	75,290	2,378	18,590	10,698	3,049	38,977	1,573

Notes:

Securities are stated at face value. The data include transactions with non-resident customers and interbank transactions.

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2001

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,029,793	21,087	817,555	55,271	43,740	804,043	288,085
Italian government securities	789,723	7,876	326,993	11,758	10,709	219,353	213,034
<i>of which:</i> BOTs	106,912	334	22,957	743	2,417	65,172	15,289
CCTs	172,957	2,537	86,771	4,775	2,415	42,287	34,172
BTPs	449,425	3,257	192,116	5,486	5,319	101,628	141,620
Other debt securities	648,801	5,226	271,575	18,992	18,029	289,154	45,825
<i>of which:</i> in non-euro-area currencies	74,750	283	47,955	1,436	984	15,213	8,879
Equity securities	165,994	6,425	76,792	14,006	2,375	38,594	27,800
<i>of which:</i> in non-euro-area currencies	18,041	58	14,974	821	195	1,672	320
Units of collective investment undertakings	387,298	332	132,754	5,061	11,139	237,190	821
Other securities and the like	38,884	1,228	9,601	5,525	1,574	20,130	813

€

Notes:

Securities are stated at face value. The data include transactions with non-resident customers and interbank transactions.

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

TDB40060		Banks				
Source: Supervisory returns Stocks in billions of lire						
June 2001	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	3,372,403	1,905,634	646,683	534,273	194,801	91,181
Italian government securities	1,116,622	622,863	204,944	205,200	71,322	26,893
<i>of which:</i> BOTs	177,406	76,541	33,858	34,058	24,710	8,267
CCTs	268,723	150,792	55,186	48,593	10,848	4,182
BTPs	595,992	351,089	106,164	109,722	32,143	13,626
Other debt securities	1,167,519	654,487	233,907	175,472	61,980	35,493
<i>of which:</i> in non-euro-area currencies	127,544	95,538	14,514	11,414	2,376	1,182
Equity securities	267,574	166,329	47,579	32,438	5,869	6,842
<i>of which:</i> in non-euro-area currencies	34,312	25,971	2,354	1,678	198	54
Units of collective investment undertakings	748,321	443,327	143,725	105,764	36,524	19,271
Other securities and the like	73,715	19,111	16,572	15,945	19,302	2,762

Note:

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

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

TDB40060

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2001		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	1,741,701	984,178	333,984	275,929	100,606	47,091
	Italian government securities	576,687	321,682	105,845	105,977	36,834	13,889
	<i>of which:</i> BOTs	91,622	39,530	17,486	17,590	12,762	4,270
	CCTs	138,784	77,878	28,501	25,096	5,603	2,160
	BTPs	307,804	181,322	54,829	56,667	16,601	7,037
	Other debt securities	602,973	338,014	120,803	90,624	32,010	18,331
	<i>of which:</i> in non-euro-area currencies	65,871	49,341	7,496	5,895	1,227	611
	Equity securities	138,190	85,902	24,572	16,753	3,031	3,533
	<i>of which:</i> in non-euro-area currencies	17,721	13,413	1,216	866	102	28
	Units of collective investment undertakings	386,476	228,959	74,228	54,623	18,863	9,953
	Other securities and the like	38,071	9,870	8,559	8,235	9,969	1,426

€

Note:

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

Distribution by size of deposits of types of securities

TDB40065		Banks		
Source: Supervisory returns Stocks in billions of lire Percentages				
June 2001	Total	Size of deposits of types of securities		
		Up to 50,000 euros	From 50,000 to 150,000 euros	More than 150,000 euros
a. ITALIAN GOVERNMENT SECURITIES: BOTs				
absolute value	130,880	48,018	44,844	38,017
percentage share	100.00	36.69	34.26	29.05
b. ITALIAN GOVERNMENT SECURITIES: OTHER				
absolute value	336,160	58,056	80,500	197,603
percentage share	100.00	17.27	23.95	58.78
c. OTHER DEBT SECURITIES				
absolute value	632,757	151,229	173,204	308,324
percentage share	100.00	23.90	27.37	48.73
d. EQUITY SECURITIES				
absolute value	133,085	39,817	20,713	72,555
percentage share	100.00	29.92	15.56	54.52
e. OTHER SECURITIES				
absolute value	515,717	130,178	118,383	267,156
percentage share	100.00	25.24	22.96	51.80

Note:

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

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

Distribution by size of deposits of types of securities

TDB40065

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

June 2001

	Total	Size of deposits of types of securities		
		Up to 50,000 euros	From 50,000 to 150,000 euros	More than 150,000 euros
a. ITALIAN GOVERNMENT SECURITIES: BOTs				
absolute value	67,594	24,799	23,160	19,634
percentage share	100.00	36.69	34.26	29.05
b. ITALIAN GOVERNMENT SECURITIES: OTHER				
absolute value	173,612	29,984	41,575	102,054
percentage share	100.00	17.27	23.95	58.78
c. OTHER DEBT SECURITIES				
absolute value	326,792	78,103	89,452	159,236
percentage share	100.00	23.90	27.37	48.73
d. EQUITY SECURITIES				
absolute value	68,733	20,564	10,697	37,471
percentage share	100.00	29.92	15.56	54.52
e. OTHER SECURITIES				
absolute value	266,346	67,231	61,140	137,974
percentage share	100.00	25.24	22.96	51.80



Note:

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

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

Distribution by size of deposit

TDB40070

Banks

Source: Supervisory returns
Stocks in billions of lire
Percentages

June 2001

Size of deposit

	Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
a. TOTAL				
absolute value	296,383	606,042	211,318	634,856
percentage share	100,00	100,00	100,00	100,00
b. ITALIAN GOVERNMENT SECURITIES: BOTs				
absolute value	33,381	65,725	15,706	16,068
percentage share	11.26	10.85	7.43	2.53
c. ITALIAN GOVERNMENT SECURITIES: OTHER				
absolute value	30,939	108,863	52,584	143,773
percentage share	10.44	17.96	24.88	22.65
d. OTHER DEBT SECURITIES				
absolute value	107,764	237,991	84,974	202,028
percentage share	36.36	39.27	40.21	31.82
e. EQUITY SECURITIES				
absolute value	27,994	30,815	11,402	62,873
percentage share	9.45	5.09	5.40	9.90
f. OTHER SECURITIES				
absolute value	96,305	162,647	46,651	210,113
percentage share	32.49	26.84	22.08	33.10

Notes:

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

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

Distribution by size of deposit

TDB40070

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

June 2001

		Size of deposit			
		Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
a. TOTAL					
	absolute value	153,069	312,994	109,137	327,876
	percentage share	100,00	100,00	100,00	100,00
b. ITALIAN GOVERNMENT SECURITIES: BOTs					
	absolute value	17,240	33,944	8,111	8,298
	percentage share	11.26	10.85	7.43	2.53
c. ITALIAN GOVERNMENT SECURITIES: OTHER					
	absolute value	15,979	56,223	27,158	74,253
	percentage share	10.44	17.96	24.88	22.65
d. OTHER DEBT SECURITIES					
	absolute value	55,655	122,912	43,885	104,339
	percentage share	36.36	39.27	40.21	31.82
e. EQUITY SECURITIES					
	absolute value	14,458	15,915	5,889	32,471
	percentage share	9.45	5.09	5.40	9.90
f. OTHER SECURITIES					
	absolute value	49,737	84,000	24,093	108,515
	percentage share	32.49	26.84	22.08	33.10



Notes:

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

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

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

TDB40100		Banks				
Source: Supervisory returns Stocks in billions of lire						
June 2001	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. TOTAL	203,090	1,895	24,724	161,765	4,915	9,792
b. NORTH-WEST ITALY	85,763	199	14,541	65,912	1,609	3,502
Piedmont	16,992	88	2,278	13,587	376	663
Valle d'Aosta	265	2	4	212	12	34
Liguria	6,105	26	74	5,707	73	225
Lombardy	62,401	82	12,185	46,406	1,148	2,581
c. NORTH-EAST ITALY	49,673	723	4,109	39,293	1,913	3,635
Trentino-Alto Adige	6,148	571	159	4,252	568	598
Veneto	13,054	66	2,732	8,750	412	1,095
Friuli-Venezia Giulia	6,403	44	587	5,388	136	247
Emilia-Romagna	24,068	41	631	20,903	797	1,695
d. CENTRAL ITALY	47,386	846	5,712	38,471	641	1,717
Marche	2,385	26	525	1,557	91	185
Tuscany	11,621	92	2,484	8,248	288	509
Umbria	1,381	47	46	1,145	41	102
Lazio	31,999	679	2,657	27,521	220	921
e. SOUTHERN ITALY	13,831	93	235	12,140	546	816
Abruzzo	1,436	9	27	1,009	98	293
Molise	251	17	..	192	20	22
Campania	8,669	49	76	8,141	158	244
Puglia	2,347	10	15	2,046	174	103
Basilicata	394	2	22	285	31	54
Calabria	735	7	96	467	65	100
f. ISLANDS	6,438	34	126	5,949	206	122
Sicily	3,981	5	44	3,699	144	88
Sardinia	2,457	29	82	2,250	61	34

Notes:

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2001		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	104,887	979	12,769	83,545	2,538	5,057
b.	NORTH-WEST ITALY	44,293	103	7,510	34,041	831	1,809
	Piedmont	8,776	46	1,177	7,017	194	342
	Valle d'Aosta	137	1	2	110	6	17
	Liguria	3,153	13	38	2,947	38	116
	Lombardy	32,228	43	6,293	23,967	593	1,333
c.	NORTH-EAST ITALY	25,654	373	2,122	20,293	988	1,878
	Trentino-Alto Adige	3,175	295	82	2,196	293	309
	Veneto	6,742	34	1,411	4,519	213	565
	Friuli-Venezia Giulia	3,307	23	303	2,783	70	128
	Emilia-Romagna	12,430	21	326	10,796	412	875
d.	CENTRAL ITALY	24,473	437	2,950	19,868	331	887
	Marche	1,232	14	271	804	47	96
	Tuscany	6,002	48	1,283	4,260	149	263
	Umbria	713	25	24	591	21	53
	Lazio	16,526	351	1,372	14,213	114	476
e.	SOUTHERN ITALY	7,143	48	122	6,270	282	422
	Abruzzo	742	5	14	521	51	151
	Molise	130	9	..	99	10	11
	Campania	4,477	25	39	4,205	82	126
	Puglia	1,212	5	8	1,057	90	53
	Basilicata	204	1	11	147	16	28
	Calabria	379	3	49	241	34	52
f.	ISLANDS	3,325	18	65	3,073	106	63
	Sicily	2,056	3	23	1,910	75	45
	Sardinia	1,269	15	43	1,162	32	18



Notes:

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

TDB40110			Banks					
Source: Supervisory returns Stocks in billions of lire								
June 2001		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	203,090	85,763	49,673	47,386	13,831	6,438
	Piedmont	11,174	14,348	12,665	574	1,034	34	41
	Valle d'Aosta	190	196	194	..	2	-	-
	Liguria	4,209	6,333	4,588	457	679	68	542
	Lombardy	56,989	77,125	62,531	4,224	6,993	938	2,439
	Trentino-Alto Adige	5,704	5,891	97	5,765	26	3	..
	Veneto	11,121	13,479	1,107	11,727	434	135	77
	Friuli-Venezia Giulia	4,960	5,297	110	5,057	112	17	..
	Emilia-Romagna	20,390	22,045	880	20,492	462	167	44
	Marche	2,187	2,433	65	65	2,269	33	1
	Tuscany	7,463	10,096	579	56	8,291	1,149	20
	Umbria	919	1,047	18	9	1,017	1	2
	Lazio	21,864	32,914	2,359	1,196	24,601	3,973	785
	Abruzzo	1,056	1,474	347	2	41	1,084	..
	Molise	188	196	1	..	5	191	..
	Campania	3,463	4,723	122	34	1,036	3,494	37
	Puglia	1,627	1,802	20	5	29	1,747	1
	Basilicata	280	303	7	1	3	291	..
	Calabria	500	533	10	..	13	501	7
	Sicily	1,665	1,989	35	8	275	4	1,666
	Sardinia	708	751	18	1	23	..	710

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

June 2001		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	-	104,887	44,293	25,654	24,473	7,143	3,325
	Piedmont	5,771	7,410	6,541	296	534	18	21
	Valle d'Aosta	98	101	100	..	1	-	-
	Liguria	2,174	3,271	2,369	236	350	35	280
	Lombardy	29,432	39,832	32,295	2,182	3,612	484	1,259
	Trentino-Alto Adige	2,946	3,043	50	2,978	14	1	..
	Veneto	5,744	6,961	572	6,056	224	69	40
	Friuli-Venezia Giulia	2,561	2,736	57	2,612	58	9	..
	Emilia-Romagna	10,531	11,385	455	10,583	239	86	23
	Marche	1,130	1,256	33	34	1,172	17	..
	Tuscany	3,854	5,214	299	29	4,282	593	10
	Umbria	475	541	10	4	525	1	1
	Lazio	11,292	16,999	1,218	618	12,706	2,052	405
	Abruzzo	545	761	179	1	21	560	..
	Molise	97	101	..	..	3	98	..
	Campania	1,789	2,439	63	17	535	1,805	19
	Puglia	840	931	10	3	15	902	..
	Basilicata	145	156	4	1	1	151	..
	Calabria	258	275	5	..	7	259	4
	Sicily	860	1,027	18	4	142	2	860
	Sardinia	365	388	9	..	12	..	367

€

Notes:

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

TDB10420

Source: Supervisory returns
Stocks in billions of lire

June 2001		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	851,064	12,697	65,959	6,742	70,535
b. NORTH-WEST ITALY	287,574	2,160	25,135	1,799	25,908
Piedmont	70,590	693	5,868	999	7,874
Valle d'Aosta	2,458	97	120	55	599
Liguria	22,716	285	1,552	119	2,312
Lombardy	191,811	1,085	17,595	625	15,124
c. NORTH-EAST ITALY	192,591	2,169	12,158	1,811	12,418
Trentino-Alto Adige	18,736	395	1,639	488	1,419
Veneto	74,527	771	5,253	493	5,698
Friuli-Venezia Giulia	21,422	273	1,544	144	1,193
Emilia-Romagna	77,906	730	3,722	685	4,109
d. CENTRAL ITALY	225,377	2,104	16,020	1,062	21,284
Marche	22,180	372	1,078	302	1,399
Tuscany	57,230	684	3,830	303	5,625
Umbria	11,894	205	724	102	1,154
Lazio	134,073	842	10,387	355	13,105
e. SOUTHERN ITALY	94,859	1,672	8,610	1,176	7,351
Abruzzo	12,127	237	1,191	179	761
Molise	2,411	50	189	27	100
Campania	38,094	404	3,011	571	3,046
Puglia	27,705	612	2,922	188	2,564
Basilicata	4,824	121	363	93	400
Calabria	9,698	249	933	118	480
f. ISLANDS	50,661	4,592	4,037	894	3,574
Sicily	33,128	2,941	2,327	400	1,412
Sardinia	17,533	1,651	1,710	494	2,162

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
28,121	137,947	3,237	155,437	2,516	57,503	12,488	297,882
7,877	54,397	336	58,711	423	19,541	2,483	88,806
2,185	16,142	88	14,681	163	3,468	854	17,575
41	682	4	251	7	140	25	436
310	3,800	18	6,199	62	1,801	194	6,064
5,342	33,773	225	37,580	191	14,131	1,410	64,731
6,785	31,434	689	37,409	737	11,013	3,377	72,591
641	2,207	352	2,165	157	813	540	7,919
2,603	13,336	28	15,670	194	4,651	816	25,014
735	4,114	180	4,309	168	984	484	7,294
2,805	11,777	129	15,266	218	4,566	1,536	32,365
4,241	34,340	141	36,937	372	16,920	2,623	89,334
915	3,230	9	3,789	115	3,533	495	6,942
1,312	7,540	29	11,879	185	6,944	1,201	17,697
429	2,092	15	1,880	38	787	168	4,300
1,586	21,479	88	19,388	34	5,656	759	60,394
6,762	11,574	42	15,221	385	6,254	1,994	33,817
1,099	1,559	9	1,999	53	834	340	3,866
169	381	1	284	40	141	69	960
2,415	4,945	12	6,021	102	2,571	509	14,486
1,466	3,085	15	5,439	97	1,532	520	9,266
1,211	553	2	431	28	261	198	1,164
403	1,051	2	1,046	67	915	357	4,077
2,456	6,201	2,030	7,159	600	3,774	2,012	13,334
1,867	4,897	593	5,459	222	2,308	1,242	9,460
589	1,304	1,437	1,700	378	1,466	769	3,873

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

TDB10420

 Source: Supervisory returns
 Stocks in millions of euros
June 2001**Total**

Investment in construction

Residential buildings

Other

Subsidized

Non-subsidized

Subsidized

Non-subsidized

€

a. TOTAL	439,538	6,558	34,065	3,482	36,428
b. NORTH-WEST ITALY	148,520	1,115	12,981	929	13,380
Piedmont	36,457	358	3,031	516	4,066
Valle d'Aosta	1,270	50	62	28	309
Liguria	11,732	147	801	62	1,194
Lombardy	99,062	560	9,087	323	7,811
c. NORTH-EAST ITALY	99,465	1,120	6,279	935	6,413
Trentino-Alto Adige	9,676	204	846	252	733
Veneto	38,490	398	2,713	255	2,943
Friuli-Venezia Giulia	11,064	141	798	75	616
Emilia-Romagna	40,235	377	1,922	354	2,122
d. CENTRAL ITALY	116,398	1,086	8,273	548	10,992
Marche	11,455	192	557	156	723
Tuscany	29,557	353	1,978	157	2,905
Umbria	6,143	106	374	53	596
Lazio	69,243	435	5,364	183	6,768
e. SOUTHERN ITALY	48,991	864	4,447	607	3,797
Abruzzo	6,263	122	615	92	393
Molise	1,245	26	98	14	52
Campania	19,674	209	1,555	295	1,573
Puglia	14,308	316	1,509	97	1,324
Basilicata	2,491	62	188	48	207
Calabria	5,009	129	482	61	248
f. ISLANDS	26,164	2,372	2,085	462	1,846
Sicily	17,109	1,519	1,202	207	729
Sardinia	9,055	853	883	255	1,116

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
14,523	71,244	1,672	80,276	1,300	29,698	6,449	153,843
4,068	28,094	173	30,322	219	10,092	1,282	45,864
1,128	8,337	46	7,582	84	1,791	441	9,077
21	352	2	130	4	72	13	225
160	1,962	10	3,202	32	930	100	3,132
2,759	17,442	116	19,408	99	7,298	728	33,431
3,504	16,235	356	19,320	380	5,688	1,744	37,490
331	1,140	182	1,118	81	420	279	4,090
1,344	6,887	14	8,093	100	2,402	422	12,919
380	2,125	93	2,225	87	508	250	3,767
1,449	6,082	66	7,884	112	2,358	793	16,715
2,190	17,735	73	19,076	192	8,739	1,355	46,137
472	1,668	5	1,957	60	1,825	256	3,585
677	3,894	15	6,135	96	3,586	620	9,140
222	1,080	8	971	20	406	87	2,221
819	11,093	45	10,013	17	2,921	392	31,191
3,492	5,977	22	7,861	199	3,230	1,030	17,465
567	805	5	1,033	27	430	176	1,997
87	197	1	147	20	73	36	496
1,247	2,554	6	3,110	53	1,328	263	7,481
757	1,593	8	2,809	50	791	269	4,785
625	286	1	222	14	135	102	601
208	543	1	540	35	473	185	2,105
1,268	3,203	1,048	3,697	310	1,949	1,039	6,886
964	2,529	306	2,819	114	1,192	642	4,886
304	674	742	878	195	757	397	2,000

€

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

TDB10430

Source: Supervisory returns
Flows in billions of lire

2nd quarter 2001		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	98,264	290	6,370	176	4,875
b. NORTH-WEST ITALY	38,526	37	2,642	64	1,738
Piedmont	9,095	7	420	40	336
Valle d'Aosta	810	..	12	..	270
Liguria	2,147	12	140	2	240
Lombardy	26,474	18	2,070	21	892
c. NORTH-EAST ITALY	23,270	41	1,448	40	760
Trentino-Alto Adige	1,962	18	196	5	91
Veneto	8,783	13	640	22	354
Friuli-Venezia Giulia	2,751	9	276	4	84
Emilia-Romagna	9,774	1	336	10	232
d. CENTRAL ITALY	22,733	40	1,336	20	751
Marche	2,265	7	126	8	46
Tuscany	6,379	13	427	6	461
Umbria	1,308	1	119	1	74
Lazio	12,781	20	665	5	170
e. SOUTHERN ITALY	8,957	21	631	33	459
Abruzzo	1,412	1	100	5	44
Molise	229	..	15	-	7
Campania	3,529	16	215	18	215
Puglia	2,670	..	218	10	126
Basilicata	349	1	28	..	44
Calabria	768	3	55	1	23
f. ISLANDS	4,778	150	313	19	1,167
Sicily	2,651	109	156	5	60
Sardinia	2,127	40	156	14	1,107

Notes:

Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
1,990	18,085	189	14,374	148	4,008	1,127	46,629
669	8,534	29	5,376	15	1,344	246	17,831
160	2,301	..	1,015	5	188	43	4,580
4	452	-	21	-	3	2	46
32	304	1	485	2	122	13	794
473	5,476	28	3,855	8	1,032	188	12,412
580	4,033	40	3,690	28	735	332	11,542
38	285	21	169	3	55	83	1,000
222	1,866	2	1,373	4	279	61	3,946
61	383	2	625	11	80	101	1,116
259	1,499	15	1,523	11	321	87	5,480
260	3,439	51	3,239	83	1,291	257	11,965
96	392	1	390	4	224	59	912
72	906	2	893	75	580	108	2,835
21	204	..	152	3	59	24	651
71	1,937	48	1,804	1	428	65	7,568
332	1,607	1	1,496	8	458	79	3,833
49	386	..	162	2	56	27	579
4	43	-	22	..	9	4	125
149	660	..	665	2	181	19	1,390
84	293	..	532	2	144	15	1,246
18	76	-	29	1	19	7	126
28	149	..	85	1	49	7	368
149	472	68	574	14	180	214	1,458
129	391	11	438	2	120	182	1,047
20	82	57	136	13	60	32	411

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2001

2nd quarter 2001		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	50,749	150	3,290	91	2,518
b.	NORTH-WEST ITALY	19,897	19	1,364	33	898
	Piedmont	4,697	3	217	21	173
	Valle d'Aosta	418	..	6	..	139
	Liguria	1,109	6	72	1	124
	Lombardy	13,673	10	1,069	11	461
c.	NORTH-EAST ITALY	12,018	21	748	21	393
	Trentino-Alto Adige	1,013	9	101	2	47
	Veneto	4,536	7	330	11	183
	Friuli-Venezia Giulia	1,421	4	142	2	43
	Emilia-Romagna	5,048	1	174	5	120
d.	CENTRAL ITALY	11,741	21	690	10	388
	Marche	1,170	4	65	4	24
	Tuscany	3,295	7	220	3	238
	Umbria	676	..	61	1	38
	Lazio	6,601	10	343	3	88
e.	SOUTHERN ITALY	4,626	11	326	17	237
	Abruzzo	729	1	52	3	23
	Molise	118	..	8	-	4
	Campania	1,822	8	111	9	111
	Puglia	1,379	..	112	5	65
	Basilicata	180	..	15	..	23
	Calabria	397	1	29	..	12
f.	ISLANDS	2,468	77	162	10	603
	Sicily	1,369	57	81	3	31
	Sardinia	1,099	21	81	7	572

Notes:

Banks

Investment in machinery equipment, transport equipment and sundry products		Purchases of buildings				Other uses	
		Dwellings of consumer households		Other buildings			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized
1,028	9,340	98	7,424	77	2,070	582	24,082
345	4,407	15	2,776	8	694	127	9,209
83	1,189	..	524	2	97	22	2,365
2	233	-	11	-	1	1	24
16	157	..	250	1	63	7	410
244	2,828	15	1,991	4	533	97	6,410
299	2,083	21	1,906	15	380	171	5,961
20	147	11	87	2	28	43	516
115	964	1	709	2	144	32	2,038
32	198	1	323	6	41	52	576
134	774	8	787	6	166	45	2,830
135	1,776	27	1,673	43	667	133	6,179
50	202	..	201	2	115	31	471
37	468	1	461	39	300	56	1,464
11	105	..	78	1	31	12	336
37	1,000	25	932	1	221	34	3,908
172	830	..	772	4	237	41	1,979
25	199	..	84	1	29	14	299
2	22	-	12	..	5	2	64
77	341	..	343	1	93	10	718
44	151	..	275	1	74	8	644
9	39	-	15	..	10	3	65
14	77	..	44	1	26	4	190
77	244	35	296	7	93	110	753
67	202	6	226	1	62	94	541
10	42	29	70	7	31	16	212

€

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

TDB10460

Source: Supervisory returns
Stocks in billions of lire

June 2001		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	15,841	5,083	10,758	5,432	2,266	3,166
b.	NORTH-WEST ITALY	3,736	797	2,939	1,342	482	860
	Piedmont	1,316	328	988	567	255	313
	Valle d'Aosta	77	57	19	58	52	6
	Liguria	180	65	115	94	46	48
	Lombardy	2,162	346	1,816	623	129	493
c.	NORTH-EAST ITALY	4,943	1,820	3,123	1,505	676	829
	Trentino-Alto Adige	538	285	253	131	52	79
	Veneto	1,669	469	1,200	432	216	215
	Friuli-Venezia Giulia	413	211	201	116	40	76
	Emilia-Romagna	2,324	855	1,469	825	368	457
d.	CENTRAL ITALY	3,043	688	2,354	1,328	398	930
	Marche	366	95	272	76	27	48
	Tuscany	1,539	293	1,247	823	187	635
	Umbria	314	87	227	122	45	77
	Lazio	823	214	609	308	139	169
e.	SOUTHERN ITALY	2,637	1,031	1,606	658	356	303
	Abruzzo	210	63	147	93	30	63
	Molise	92	66	26	21	16	5
	Campania	527	216	310	136	71	65
	Puglia	793	306	487	196	94	103
	Basilicata	273	117	157	55	41	15
	Calabria	743	263	479	156	104	52
f.	ISLANDS	1,483	747	736	599	354	245
	Sicily	725	314	410	106	30	75
	Sardinia	758	432	326	493	323	170

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
7,632	1,795	5,836	2,778	1,022	1,756
1,961	277	1,684	433	38	395
637	55	583	112	19	93
16	4	12	2	1	1
74	16	58	13	3	10
1,234	203	1,031	306	15	292
2,575	754	1,821	864	390	474
269	135	133	138	97	41
980	138	842	257	115	142
151	49	101	145	122	24
1,176	432	744	323	56	267
1,273	181	1,093	441	109	332
188	31	157	102	37	66
490	48	441	227	57	170
155	34	120	37	7	30
441	67	374	75	9	66
1,292	453	839	686	222	464
93	24	69	24	10	14
31	14	17	39	35	4
310	95	216	81	51	30
453	164	289	143	48	95
123	54	69	95	22	73
281	103	179	305	56	249
531	131	400	354	262	91
365	113	251	254	170	84
166	17	149	99	92	7

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euros

June 2001

		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	8,181	2,625	5,556	2,805	1,170	1,635
b.	NORTH-WEST ITALY	1,929	412	1,518	693	249	444
	Piedmont	680	169	510	293	132	162
	Valle d'Aosta	40	30	10	30	27	3
	Liguria	93	34	59	48	24	25
	Lombardy	1,117	179	938	322	67	255
c.	NORTH-EAST ITALY	2,553	940	1,613	777	349	428
	Trentino-Alto Adige	278	147	131	68	27	41
	Veneto	862	242	620	223	112	111
	Friuli-Venezia Giulia	213	109	104	60	21	39
	Emilia-Romagna	1,200	442	759	426	190	236
d.	CENTRAL ITALY	1,571	355	1,216	686	206	480
	Marche	189	49	140	39	14	25
	Tuscany	795	151	644	425	97	328
	Umbria	162	45	117	63	23	40
	Lazio	425	111	315	159	72	87
e.	SOUTHERN ITALY	1,362	532	829	340	184	156
	Abruzzo	108	33	76	48	16	33
	Molise	47	34	13	11	8	3
	Campania	272	112	160	70	37	34
	Puglia	409	158	251	101	48	53
	Basilicata	141	60	81	29	21	8
	Calabria	383	136	248	81	54	27
f.	ISLANDS	766	386	380	309	183	127
	Sicily	374	162	212	55	16	39
	Sardinia	391	223	168	255	167	88

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
3,941	927	3,014	1,435	528	907
1,013	143	870	224	20	204
329	28	301	58	10	48
8	2	6	1	1	..
38	8	30	7	2	5
637	105	532	158	7	151
1,330	389	940	446	201	245
139	70	69	71	50	21
506	71	435	133	60	73
78	26	52	75	63	12
607	223	384	167	29	138
658	93	564	228	56	171
97	16	81	53	19	34
253	25	228	117	29	88
80	18	62	19	4	15
228	35	193	39	5	34
667	234	433	354	115	240
48	12	36	12	5	7
16	7	9	20	18	2
160	49	111	42	26	15
234	85	149	74	25	49
64	28	36	49	11	38
145	53	92	157	29	128
274	68	206	183	136	47
188	59	130	131	88	43
86	9	77	51	48	4

€

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

TDB10470

Source: Supervisory returns
Flows in billions of lire

2nd quarter 2001		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	1,207	182	1,025	204	11	193
b.	NORTH-WEST ITALY	387	33	354	85	..	85
	Piedmont	103	4	99	14	..	14
	Valle d'Aosta	4	1	3	1	-	1
	Liguria	10	..	10	2	-	2
	Lombardy	270	28	243	68	..	68
c.	NORTH-EAST ITALY	338	53	284	39	4	35
	Trentino-Alto Adige	27	11	16	5	2	3
	Veneto	152	14	138	12	-	12
	Friuli-Venezia Giulia	34	6	28	6	..	6
	Emilia-Romagna	125	22	103	16	2	14
d.	CENTRAL ITALY	233	24	209	46	2	44
	Marche	35	6	30	2	..	2
	Tuscany	96	6	90	18	1	17
	Umbria	31	5	26	8	..	8
	Lazio	71	8	63	18	1	17
e.	SOUTHERN ITALY	167	53	114	20	4	16
	Abruzzo	16	3	13	3	-	3
	Molise	7	1	5	3	-	3
	Campania	42	14	28	5	1	4
	Puglia	74	26	48	8	3	5
	Basilicata	15	4	11	1	..	1
	Calabria	14	4	9	1	..	1
f.	ISLANDS	82	19	63	14	2	12
	Sicily	53	16	37	3	..	3
	Sardinia	29	2	26	11	1	10

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
828	158	669	176	12	163
249	33	216	53	..	53
79	4	75	10	-	10
2	1	2	..	-	..
8	..	8	..	-	..
160	28	132	43	..	42
242	42	200	57	8	49
15	7	8	7	2	5
119	13	106	21	1	20
17	2	15	11	4	7
91	20	71	18	1	18
159	22	137	28	1	28
30	6	24	4	-	4
65	5	60	13	..	13
19	4	15	3	..	3
45	7	37	8	..	8
122	46	76	25	3	22
10	3	7	4	..	3
3	1	2	1	..	..
34	11	23	3	2	1
52	23	29	14	..	13
11	4	7	3	..	3
12	3	8	1	1	..
55	16	39	12	1	12
41	15	26	9	1	9
	1	13	3	..	3
14					

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2001

		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	623	94	529	105	6	100
b.	NORTH-WEST ITALY	200	17	183	44	..	44
	Piedmont	53	2	51	7	..	7
	Valle d'Aosta	2	..	1	1	-	1
	Liguria	5	..	5	1	-	1
	Lombardy	140	14	125	35	..	35
c.	NORTH-EAST ITALY	174	28	147	20	2	18
	Trentino-Alto Adige	14	6	8	2	1	1
	Veneto	78	7	71	6	-	6
	Friuli-Venezia Giulia	18	3	14	3	..	3
	Emilia-Romagna	65	11	53	8	1	7
d.	CENTRAL ITALY	120	13	108	24	1	23
	Marche	18	3	15	1	..	1
	Tuscany	50	3	47	9	..	9
	Umbria	16	2	14	4	..	4
	Lazio	36	4	32	9	..	9
e.	SOUTHERN ITALY	86	27	59	10	2	8
	Abruzzo	8	2	7	1	-	1
	Molise	3	1	3	2	-	2
	Campania	21	7	14	2	..	2
	Puglia	38	13	25	4	1	3
	Basilicata	8	2	6	..	..	..
	Calabria	7	2	5	..	..	..
f.	ISLANDS	42	10	33	7	1	6
	Sicily	27	8	19	1	..	1
	Sardinia	15	1	14	6	1	5

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
427	82	346	91	6	84
129	17	112	27	..	27
41	2	39	5	-	5
1	..	1	..	-	..
4	..	4	..	-	..
82	14	68	22	..	22
125	22	103	29	4	25
8	4	4	4	1	2
61	7	55	11	..	10
9	1	8	6	2	4
47	10	37	9	..	9
82	11	71	15	..	14
15	3	12	2	-	2
34	2	31	7	..	7
10	2	8	2	..	2
23	4	19	4	..	4
63	24	39	13	2	11
5	2	3	2	..	2
1	..	1	..	..	..
18	6	12	1	1	..
27	12	15	7	..	7
6	2	4	2	..	2
6	2	4	1	..	..
29	8	20	6	..	6
21	8	13	5	..	5
7	..	7	2	..	2

€

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

TDB10440

Source: Supervisory returns
Stocks in billions of lire

June 2001

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	66,235	6,305	11,007	3,575	62
b.	NORTH-WEST ITALY	15,285	675	3,899	1,859	13
	Piedmont	5,054	575	842	486	1
	Valle d'Aosta	232	1	8	2	-
	Liguria	1,007	7	48	82	-
	Lombardy	8,992	92	3,001	1,290	12
c.	NORTH-EAST ITALY	15,883	68	3,107	549	25
	Trentino-Alto Adige	2,622	1	122	147	-
	Veneto	4,992	48	1,457	149	7
	Friuli-Venezia Giulia	2,020	5	267	107	-
	Emilia-Romagna	6,250	15	1,263	146	17
d.	CENTRAL ITALY	9,983	371	1,842	431	25
	Marche	2,260	16	567	32	-
	Tuscany	3,106	4	546	137	25
	Umbria	889	4	207	5	-
	Lazio	3,728	347	522	257	-
e.	SOUTHERN ITALY	12,393	4,077	1,577	611	-
	Abruzzo	2,044	757	261	112	-
	Molise	371	109	44	3	-
	Campania	4,141	1,409	586	131	-
	Puglia	2,970	715	454	180	-
	Basilicata	1,664	988	78	115	-
	Calabria	1,203	99	155	71	-
f.	ISLANDS	12,691	1,114	582	125	-
	Sicily	7,338	773	357	59	-
	Sardinia	5,353	342	225	66	-

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
2,411	5,909	15,885	5,842	1,437	12,541	1,260	1,093
244	878	2,252	1,379	785	3,153	149	133
79	399	844	601	405	759	65	60
1	125	31	14	..	47	1	1
22	70	183	139	3	439	14	13
142	283	1,194	625	377	1,909	68	60
598	1,813	3,159	2,004	377	3,875	308	248
72	227	980	62	37	927	47	38
112	444	824	894	13	963	81	65
171	184	474	198	15	565	34	18
242	958	880	850	312	1,420	147	127
264	958	2,163	1,259	84	2,226	361	299
17	121	372	727	11	354	44	34
66	378	694	358	58	751	89	52
5	105	232	103	6	204	20	19
176	355	865	71	9	916	208	194
239	918	1,458	500	92	2,582	338	320
110	81	210	123	10	269	110	107
8	73	46	10	..	62	14	14
53	221	323	104	13	1,176	126	115
48	219	616	196	22	451	68	67
2	135	65	49	36	185	13	12
18	188	198	18	11	438	7	6
1,067	1,342	6,853	701	99	704	104	93
742	904	3,662	160	96	516	70	60
324	438	3,191	540	3	189	34	33

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

June 2001

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	34,208	3,256	5,685	1,847	32
b.	NORTH-WEST ITALY	7,894	349	2,013	960	7
	Piedmont	2,610	297	435	251	1
	Valle d'Aosta	120	1	4	1	-
	Liguria	520	3	25	42	-
	Lombardy	4,644	48	1,550	666	6
c.	NORTH-EAST ITALY	8,203	35	1,605	284	13
	Trentino-Alto Adige	1,354	..	63	76	-
	Veneto	2,578	25	752	77	4
	Friuli-Venezia Giulia	1,043	3	138	56	-
	Emilia-Romagna	3,228	8	652	75	9
d.	CENTRAL ITALY	5,156	191	951	222	13
	Marche	1,167	8	293	16	-
	Tuscany	1,604	2	282	71	13
	Umbria	459	2	107	2	-
	Lazio	1,925	179	270	133	-
e.	SOUTHERN ITALY	6,400	2,106	815	316	-
	Abruzzo	1,056	391	135	58	-
	Molise	191	56	23	2	-
	Campania	2,138	727	303	68	-
	Puglia	1,534	369	235	93	-
	Basilicata	860	510	40	59	-
	Calabria	621	51	80	37	-
f.	ISLANDS	6,554	575	300	64	-
	Sicily	3,790	399	184	31	-
	Sardinia	2,764	176	116	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
1,245	3,052	8,204	3,017	742	6,477	651	564
126	453	1,163	712	405	1,628	77	69
41	206	436	310	209	392	33	31
..	65	16	7	..	24	1	..
11	36	95	72	2	227	7	7
74	146	616	323	194	986	35	31
309	937	1,631	1,035	195	2,001	159	128
37	117	506	32	19	479	24	20
58	229	426	462	7	497	42	33
88	95	245	102	8	292	17	9
125	495	455	439	161	734	76	66
136	495	1,117	650	43	1,150	186	154
9	62	192	375	6	183	23	17
34	195	358	185	30	388	46	27
2	54	120	53	3	106	10	10
91	183	447	37	5	473	108	100
124	474	753	258	47	1,333	175	165
57	42	109	63	5	139	57	55
4	38	24	5	..	32	7	7
27	114	167	54	6	607	65	59
25	113	318	101	11	233	35	34
1	70	34	25	18	96	7	6
9	97	102	9	6	226	4	3
551	693	3,539	362	51	364	54	48
383	467	1,891	83	49	266	36	31
168	226	1,648	279	2	97	17	17



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

TDB10450

Source: Supervisory returns
Flows in billions of lire

2nd quarter 2001

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	4,446	43	1,171	213	2
b.	NORTH-WEST ITALY	1,060	6	454	95	1
	Piedmont	286	2	89	33	..
	Valle d'Aosta	7	-	3	-	-
	Liguria	69	..	9	11	-
	Lombardy	699	4	353	51	1
c.	NORTH-EAST ITALY	1,251	12	331	38	1
	Trentino-Alto Adige	200	-	9	19	-
	Veneto	358	12	148	6	-
	Friuli-Venezia Giulia	202	..	23	10	-
	Emilia-Romagna	491	..	150	3	1
d.	CENTRAL ITALY	868	6	183	14	-
	Marche	195	..	52	1	-
	Tuscany	323	2	61	1	-
	Umbria	52	..	15	2	-
	Lazio	298	4	56	9	-
e.	SOUTHERN ITALY	614	9	157	65	-
	Abruzzo	121	3	19	20	-
	Molise	11	..	2	1	-
	Campania	261	2	52	16	-
	Puglia	142	4	55	17	-
	Basilicata	38	..	11	5	-
	Calabria	41	..	18	6	-
f.	ISLANDS	653	9	47	1	-
	Sicily	469	9	36	1	-
	Sardinia	184	..	11	-	-

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
170	282	380	489	86	963	646	440
13	22	47	93	29	238	64	57
1	8	4	45	26	50	29	25
..	1	..	1	-	1	1	1
3	..	6	8	..	26	6	6
10	13	36	39	3	161	28	25
45	37	66	189	20	313	199	135
6	7	34	3	13	72	36	18
4	7	5	77	..	62	36	31
15	5	10	23	-	101	15	12
20	17	16	86	7	79	112	74
16	39	27	114	12	234	222	101
3	4	2	75	2	33	22	18
8	8	8	23	9	66	137	34
1	2	2	9	-	8	13	13
5	24	16	7	2	128	49	36
12	23	18	39	10	152	129	115
10	3	5	14	4	9	35	35
..	1	-	1	..	4	3	3
1	6	5	7	..	115	57	53
..	8	4	13	4	16	20	20
..	1	1	4	1	3	12	3
..	3	4	2	1	4	2	2
83	161	223	54	15	26	33	32
72	155	122	16	15	19	25	24
11	7	101	38	..	7	9	9

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2001

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	2,296	22	605	110	1
b.	NORTH-WEST ITALY	548	3	234	49	..
	Piedmont	147	1	46	17	..
	Valle d'Aosta	4	-	1	-	-
	Liguria	35	..	4	6	-
	Lombardy	361	2	183	26	..
c.	NORTH-EAST ITALY	646	6	171	20	1
	Trentino-Alto Adige	103	-	5	10	-
	Veneto	185	6	77	3	-
	Friuli-Venezia Giulia	104	..	12	5	-
	Emilia-Romagna	254	..	78	2	1
d.	CENTRAL ITALY	448	3	95	7	-
	Marche	101	..	27	1	-
	Tuscany	167	1	31	1	-
	Umbria	27	..	8	1	-
	Lazio	154	2	29	5	-
e.	SOUTHERN ITALY	317	5	81	34	-
	Abruzzo	63	2	10	10	-
	Molise	6	..	1	..	-
	Campania	135	1	27	8	-
	Puglia	73	2	28	9	-
	Basilicata	20	..	5	3	-
	Calabria	21	..	10	3	-
f.	ISLANDS	337	5	24	..	-
	Sicily	242	5	18	..	-
	Sardinia	95	..	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
88	146	196	253	45	497	334	227
7	11	24	48	15	123	33	30
..	4	2	23	13	26	15	13
..	1	..	..	-	1	1	..
1	..	3	4	..	14	3	3
5	7	19	20	1	83	14	13
23	19	34	97	10	162	103	70
3	4	18	2	7	37	19	9
2	4	3	40	..	32	18	16
8	3	5	12	-	52	8	6
10	9	8	44	4	41	58	38
8	20	14	59	6	121	114	52
1	2	1	39	1	17	12	9
4	4	4	12	5	34	71	18
..	1	1	5	-	4	7	7
2	13	8	4	1	66	25	19
6	12	9	20	5	78	67	59
5	2	2	7	2	5	18	18
..	1	-	..	..	2	1	1
..	3	3	3	..	59	29	27
..	4	2	7	2	8	10	10
..	1	..	2	..	2	6	1
..	1	2	1	1	2	1	1
43	83	115	28	8	13	17	17
37	80	63	8	8	10	13	12
6	3	52	20	..	4	4	4

€

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in billions of lire

2nd quarter 2001		Total	Banks	SIMs
a.	TOTAL SECURITIES	4,123,439	3,281,222	842,217
	Italian government securities	2,665,118	2,305,261	359,857
	<i>of which:</i> BOTs	288,010	235,354	52,656
	CCTs	527,277	463,223	64,054
	BTPs	1,645,814	1,436,879	208,935
	Other debt securities	600,080	515,696	84,384
	Equity securities	843,816	446,006	397,810
	Other securities	15,957	15,791	166
b.	TOTAL DERIVATIVE INSTRUMENTS	4,808,449	3,806,077	1,002,372
	Futures	1,891,874	1,295,258	596,616
	<i>of which:</i> on Italian government securities	252,865	177,266	75,599
	on interest rates	807,570	779,342	28,228
	on stock indices	559,832	182,561	377,272
	Swaps and forward rate agreements	1,316,031	1,208,704	107,327
	<i>of which:</i> interest rate swaps	766,836	731,120	35,716
	currency swaps	52,489	14,339	38,150
	forward rate agreements	443,446	442,853	594
	Options on securities	263,666	105,126	158,540
	<i>of which:</i> on Italian government securities	4,391	3,963	428
	on debt securities	21,878	21,853	25
	on equity securities	186,782	72,783	113,999
	Options on futures or stock indices	400,888	309,177	91,711
	<i>of which:</i> on futures on Italian government securities	23,500	16,145	7,355
	on stock indices or futures on stock indices	324,918	248,121	76,797
	Foreign currency options	125,845	123,836	2,009
	Interest rate options	153,069	108,556	44,514
	Other derivative instruments	657,070	655,415	1,656

Notes:

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

Banks and securities firms

Banks			SIMs		
Apr. 2001	May 2001	June 2001	Apr. 2001	May 2001	June 2001
1,128,078	1,103,658	1,049,487	248,230	321,550	272,437
838,238	761,941	705,083	104,800	130,547	124,510
84,763	76,779	73,812	12,891	17,757	22,008
175,154	150,903	137,166	16,624	21,699	25,732
509,392	479,514	447,974	66,784	78,355	63,796
170,115	178,592	166,989	23,018	37,567	23,799
114,820	158,044	173,142	120,384	153,362	124,064
4,982	5,671	5,137	28	74	64
1,242,338	1,166,929	1,396,810	309,053	339,738	353,581
366,622	509,513	419,123	191,429	203,325	201,863
50,333	58,657	68,277	24,953	27,279	23,367
224,569	324,847	229,927	10,816	7,409	10,003
50,324	59,480	72,757	104,640	135,843	136,788
425,734	319,125	463,845	34,862	34,061	38,404
238,190	214,413	278,517	11,048	7,424	17,244
4,514	5,184	4,641	10,628	12,110	15,412
176,669	93,785	172,399	-	594	-
41,396	38,610	25,120	39,224	56,165	63,151
484	1,783	1,696	8	11	408
9,382	9,894	2,576	5	5	15
29,888	24,319	18,576	19,374	39,107	55,519
73,960	98,157	137,061	26,190	32,220	33,301
3,203	5,692	7,249	3,088	2,119	2,148
46,855	81,039	120,227	21,265	28,286	27,245
30,618	35,259	57,959	485	712	811
39,160	48,159	21,236	16,470	12,340	15,703
264,843	118,105	272,467	392	916	348

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

2nd quarter 2001

	Total	Banks	SIMs
a. TOTAL SECURITIES	2,129,579	1,694,610	434,969
Italian government securities	1,376,419	1,190,568	185,851
<i>of which:</i> BOTs	148,745	121,550	27,195
CCTs	272,316	239,235	33,081
BTPs	849,992	742,086	107,906
Other debt securities	309,916	266,335	43,581
Equity securities	435,794	230,343	205,452
Other securities	8,241	8,155	86
b. TOTAL DERIVATIVE INSTRUMENTS	2,483,357	1,965,675	517,682
Futures	977,071	668,945	308,127
<i>of which:</i> on Italian government securities	130,594	91,550	39,044
on interest rates	417,075	402,497	14,578
on stock indices	289,129	94,285	194,845
Swaps and forward rate agreements	679,673	624,243	55,430
<i>of which:</i> interest rate swaps	396,038	377,592	18,446
currency swaps	27,108	7,405	19,703
forward rate agreements	229,021	228,714	307
Options on securities	136,172	54,293	81,879
<i>of which:</i> on Italian government securities	2,268	2,047	221
on debt securities	11,299	11,286	13
on equity securities	96,465	37,589	58,876
Options on futures or stock indices	207,041	159,677	47,365
<i>of which:</i> on futures on Italian government securities	12,137	8,338	3,799
on stock indices or futures on stock indices	167,806	128,144	39,662
Foreign currency options	64,993	63,956	1,037
Interest rate options	79,054	56,064	22,989
Other derivative instruments	339,348	338,493	855

Notes:

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

Banks and securities firms

Banks			SIMs		
Apr. 2001	May 2001	June 2001	Apr. 2001	May 2001	June 2001
582,603	569,992	542,015	128,200	166,067	140,702
432,914	393,510	364,145	54,125	67,422	64,304
43,776	39,653	38,121	6,658	9,171	11,366
90,459	77,935	70,841	8,585	11,207	13,289
263,079	247,648	231,359	34,491	40,467	32,948
87,857	92,235	86,243	11,888	19,402	12,291
59,299	81,623	89,420	62,173	79,205	64,074
2,573	2,929	2,653	14	38	33
641,614	602,669	721,392	159,612	175,460	182,609
189,344	263,142	216,459	98,865	105,008	104,253
25,995	30,294	35,262	12,887	14,088	12,068
115,980	167,770	118,747	5,586	3,826	5,166
25,990	30,719	37,576	54,042	70,157	70,645
219,873	164,814	239,556	18,005	17,591	19,834
123,015	110,735	143,842	5,706	3,834	8,906
2,331	2,677	2,397	5,489	6,254	7,960
91,242	48,436	89,036	-	307	-
21,379	19,941	12,973	20,257	29,007	32,615
250	921	876	4	6	211
4,846	5,110	1,330	3	3	8
15,436	12,560	9,594	10,006	20,197	28,673
38,197	50,694	70,786	13,526	16,640	17,199
1,654	2,940	3,744	1,595	1,095	1,109
24,198	41,853	62,092	10,983	14,609	14,071
15,813	18,210	29,933	251	368	419
20,224	24,872	10,968	8,506	6,373	8,110
136,780	60,996	140,717	202	473	180

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Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns
Stocks and flows in billions of lire

2nd quarter 2001

	Total	Banks	SIMs	AMCs
Assets under management	778,825	384,819	80,473	313,533
Fund-raising	58,090	25,107	12,002	20,980
Redemptions	52,284	30,981	4,504	16,799
Net fund-raising	5,806	-5,874	7,498	4,182

Notes:

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

Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns
Stocks and flows in millions of euros

2nd quarter 2001

Total

Banks

SIMs

AMCs

Assets under management	402,230	198,742	41,561	161,926
Fund-raising	30,001	12,967	6,199	10,835
Redemptions	27,002	16,000	2,326	8,676
Net fund-raising	2,998	-3,033	3,872	2,160



Notes:

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

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in billions of lire

2nd quarter 2001

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	192,736	190,039	759,820
	Italian government securities	61,617	57,375	209,688
	<i>of which:</i> BOTs	2,557	1,705	4,180
	CCTs	19,599	14,594	57,372
	BTPs	35,301	37,440	136,293
	Other debt securities	25,993	23,584	96,874
	<i>of which:</i> in non-euro-area currencies	4,050	5,115	12,462
	Equity securities	25,464	29,181	61,916
	<i>of which:</i> in non-euro-area currencies	7,249	8,136	12,612
	Units of collective investment undertakings	65,798	61,221	386,784
	Other securities and the like	13,864	18,677	4,559

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
58,654	57,507	375,865	37,989	32,724	78,468	96,093	99,808	305,487
22,579	21,992	80,026	3,245	3,327	14,648	35,793	32,056	115,014
952	564	2,198	38	87	54	1,567	1,054	1,928
7,416	7,517	28,485	1,321	1,522	3,529	10,863	5,555	25,358
11,385	11,705	42,669	1,435	1,329	10,243	22,482	24,407	83,382
9,178	7,567	36,025	1,933	1,605	6,199	14,882	14,412	54,649
1,465	1,328	4,517	137	137	768	2,447	3,650	7,177
8,878	9,385	23,629	2,862	2,466	5,087	13,724	17,330	33,199
1,767	1,678	3,196	485	305	1,054	4,997	6,152	8,361
17,790	18,106	233,386	21,006	14,636	50,990	27,002	28,479	102,408
229	457	2,799	8,942	10,689	1,544	4,693	7,532	217

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euros

2nd quarter 2001

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	99,540	98,147	392,414
	Italian government securities	31,823	29,632	108,295
	<i>of which:</i> BOTs	1,320	881	2,159
	CCTs	10,122	7,537	29,630
	BTPs	18,232	19,336	70,389
	Other debt securities	13,424	12,180	50,031
	<i>of which:</i> in non-euro-area currencies	2,092	2,642	6,436
	Equity securities	13,151	15,071	31,977
	<i>of which:</i> in non-euro-area currencies	3,744	4,202	6,514
	Units of collective investment undertakings	33,982	31,618	199,757
	Other securities and the like	7,160	9,646	2,355

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
30,292	29,700	194,118	19,620	16,900	40,526	49,628	51,547	157,771
11,661	11,358	41,330	1,676	1,718	7,565	18,486	16,555	59,400
492	291	1,135	20	45	28	809	544	996
3,830	3,882	14,711	682	786	1,822	5,610	2,869	13,097
5,880	6,045	22,037	741	686	5,290	11,611	12,605	43,063
4,740	3,908	18,606	998	829	3,201	7,686	7,443	28,224
757	686	2,333	71	71	397	1,264	1,885	3,707
4,585	4,847	12,203	1,478	1,274	2,627	7,088	8,950	17,146
913	867	1,651	250	158	545	2,581	3,177	4,318
9,188	9,351	120,534	10,849	7,559	26,334	13,945	14,708	52,889
118	236	1,445	4,618	5,520	797	2,424	3,890	112

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
June 2001	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	4.50	4.91	88.39	2.21
Italian government securities	100.00	16.91	6.75	74.63	1.71
<i>of which: BOTs</i>	<i>100.00</i>	<i>0.95</i>	<i>9.87</i>	<i>88.29</i>	<i>0.89</i>
CCTs	100.00	14.93	9.05	74.75	1.27
BTPs	100.00	20.71	6.03	71.19	2.07
Other debt securities	100.00	15.02	6.91	72.75	5.32
Equity securities	100.00	4.02	5.76	84.85	5.38
Units of collective investment undertakings	100.00	1.65	4.36	92.28	1.71
Other financial instruments	100.00	2.31	2.82	88.36	6.51

Notes:

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

Assets under management and net fund-raising

TDB40545

Collective investment undertakings

Source: Supervisory returns
Stocks and flows in billions of lire

2nd quarter 2001

	Total	Equity	Balanced	Bond
Net assets	823,184	278,759	99,824	444,601
Subscriptions	92,133	29,439	3,462	59,232
Redemptions	100,071	32,105	5,662	62,304
Net fund-raising	-7,938	-2,665	-2,200	-3,072
Income/profit distributed	796	-	-	796

Notes:

The data refer to Italian harmonized open-end collective investment undertakings. The data include transactions with non-residents.

Assets under management and net fund-raising

TDB40545

Collective investment undertakings

Source: Supervisory returns
Stocks and flows in millions of euros

2nd quarter 2001

	Total	Equity	Balanced	Bond
Net assets	425,139	143,967	51,555	229,617
Subscriptions	47,583	15,204	1,788	30,591
Redemptions	51,682	16,581	2,924	32,178
Net fund-raising	-4,099	-1,377	-1,136	-1,587
Income/profit distributed	411	-	-	411

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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 billions of lire

2nd quarter 2001

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	372,130	394,211	755,000
	Italian government securities	95,569	104,899	217,971
	<i>of which:</i> BOTs	13,548	7,772	15,569
	CCTs	12,972	14,773	45,519
	BTPs	65,037	75,127	143,442
	Other debt securities	116,740	120,358	232,628
	<i>of which:</i> in non-euro-area currencies	38,237	42,193	67,955
	Equity securities	154,930	164,591	300,504
	<i>of which:</i> in non-euro-area currencies	81,431	90,614	165,116
	Other securities	4,890	4,363	3,897

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
130,970	141,337	257,992	45,891	46,639	94,141	195,269	206,236	402,868
2,203	2,077	5,243	6,836	6,381	19,731	86,529	96,441	192,998
160	186	180	478	51	487	12,910	7,535	14,902
763	728	1,757	894	943	2,383	11,315	13,102	41,379
1,207	1,104	3,035	5,222	5,052	16,002	58,608	68,971	124,406
2,278	3,146	4,029	10,830	12,681	28,627	103,632	104,530	199,972
1,781	1,943	2,146	4,799	5,252	9,542	31,657	34,998	56,268
123,998	134,303	246,435	26,420	25,403	44,672	4,512	4,885	9,397
64,332	74,638	137,074	14,921	13,469	23,901	2,177	2,506	4,141
2,491	1,810	2,285	1,803	2,174	1,111	596	379	502

Distribution of portfolio by type of security and operational specialization

TDB40540

Source: Supervisory returns
Stocks and flows in millions of euros

2nd quarter 2001

Total

Purchases in the quarter	Sales in the quarter	End-quarter stocks
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a. TOTAL PORTFOLIO

Italian government securities	49,357	54,176	112,573
<i>of which:</i> BOTs	6,997	4,014	8,041
CCTs	6,699	7,629	23,508
BTPs	33,589	38,800	74,082
Other debt securities	60,291	62,159	120,142
<i>of which:</i> in non-euro-area currencies	19,748	21,791	35,096
Equity securities	80,015	85,004	155,198
<i>of which:</i> in non-euro-area currencies	42,055	46,798	85,275
Other securities	2,526	2,253	2,013

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
67,640	72,994	133,242	23,701	24,087	48,620	100,848	106,512	208,064
1,138	1,073	2,708	3,531	3,296	10,190	44,689	49,808	99,675
83	96	93	247	27	251	6,667	3,892	7,696
394	376	907	462	487	1,231	5,844	6,767	21,371
624	570	1,567	2,697	2,609	8,264	30,268	35,621	64,250
1,177	1,625	2,081	5,593	6,549	14,785	53,521	53,985	103,277
920	1,003	1,108	2,478	2,712	4,928	16,349	18,075	29,060
64,040	69,362	127,273	13,645	13,120	23,071	2,330	2,523	4,853
33,225	38,548	70,793	7,706	6,956	12,344	1,124	1,294	2,139
1,286	935	1,180	931	1,123	574	308	196	259

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Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in billions of lire

		SIMs		
		Apr. 2001	May 2001	June 2001
a.	TOTAL	415,259	428,817	442,514
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	3,304	3,776	3,686
	Options bought	86,728	91,393	101,603
	Options sold	95,430	100,502	106,019
	Interest rate swaps	156,155	155,685	166,710
	Forward rate agreements	583	711	679
c.	ON EQUITY SECURITIES			
	Futures	847	1,153	385
	Options bought	7,879	9,795	6,844
	Options sold	42,310	47,189	36,542
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	3,879	1,111	1,068
	Options sold	3,866	1,156	1,098
	Currency swaps	6,893	9,132	10,767
	Domestic currency swaps	1,516	824	769
e.	OTHER DERIVATIVE INSTRUMENTS	5,867	6,390	6,344

Notes:

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

Banks and securities firms

Banks

Units operating in Italy

Units operating abroad

Apr. 2001

May 2001

June 2001

Apr. 2001

May 2001

June 2001

4,537,624

4,459,136

4,620,789

750,665

792,478

700,091

182,124

205,010

182,760

77,880

78,411

62,455

198,745

207,418

194,793

18,317

24,681

18,465

272,578

275,980

265,391

25,608

20,864

16,407

2,870,283

2,816,113

3,045,664

525,395

575,433

522,318

390,565

353,832

423,017

65,817

60,092

42,938

6,604

6,753

5,143

1,374

1,577

1,552

213,706

140,792

126,420

7,666

8,111

9,919

210,843

252,324

171,587

2,664

1,792

4,801

50,740

52,584

57,165

2,205

1,145

1,647

53,035

54,819

59,225

2,179

1,093

1,517

39,702

43,523

43,845

19,061

16,664

15,367

9,740

10,639

9,845

-

-

-

38,960

39,349

35,936

2,500

2,617

2,706

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

SIMs

Apr. 2001

May 2001

June 2001

		SIMs		
		Apr. 2001	May 2001	June 2001
a.	TOTAL	214,463	221,466	228,540
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	1,707	1,950	1,904
	Options bought	44,791	47,201	52,474
	Options sold	49,286	51,905	54,754
	Interest rate swaps	80,648	80,405	86,098
	Forward rate agreements	301	367	351
c.	ON EQUITY SECURITIES			
	Futures	438	595	199
	Options bought	4,069	5,059	3,535
	Options sold	21,851	24,371	18,873
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	2,003	574	551
	Options sold	1,996	597	567
	Currency swaps	3,560	4,716	5,561
	Domestic currency swaps	783	426	397
e.	OTHER DERIVATIVE INSTRUMENTS	3,030	3,300	3,276

Notes:

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

Banks and securities firms

Banks

Units operating in Italy

Units operating abroad

Apr. 2001	May 2001	June 2001	Apr. 2001	May 2001	June 2001
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2,343,487	2,302,952	2,386,439	387,686	409,281	361,567
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94,059	105,879	94,388	40,221	40,496	32,255
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102,643	107,122	100,602	9,460	12,747	9,536
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140,775	142,532	137,063	13,225	10,775	8,473
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1,482,378	1,454,401	1,572,954	271,344	297,186	269,755
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201,710	182,739	218,470	33,992	31,035	22,176
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3,411	3,488	2,656	710	815	802
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110,370	72,713	65,291	3,959	4,189	5,123
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108,892	130,314	88,617	1,376	926	2,479
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26,205	27,157	29,523	1,139	591	851
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27,390	28,312	30,587	1,125	564	784
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20,504	22,478	22,644	9,844	8,606	7,937
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5,030	5,495	5,084	-	-	-
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20,121	20,322	18,559	1,291	1,352	1,397
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Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in billions of lire

2nd quarter 2001

2nd quarter 2001		Securities placed in the quarter				Securities to be placed	
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee		without guarantee
a.	TOTAL	87,921	23,326	60,356	715	3,524	1,539
	Italian government securities	19,264	9,327	7,787	-	2,150	734
	<i>of which:</i> BOTs	3,245	211	889	-	2,146	-
	CCTs	2,909	2,199	709	-	1	98
	BTPs	9,388	4,347	5,038	-	3	524
	Other debt securities	22,036	13,138	8,127	653	118	766
	Equity securities	1,659	776	718	62	103	13
	Other securities	44,962	85	43,723	-	1,154	26

Notes:

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

Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

2nd quarter 2001

a.	TOTAL	45,408	12,047	31,171	369	1,820	795
	Italian government securities	9,949	4,817	4,022	-	1,110	379
	<i>of which:</i> BOTs	1,676	109	459	-	1,108	-
	CCTs	1,502	1,136	366	-	..	50
	BTPs	4,848	2,245	2,602	-	2	271
	Other debt securities	11,380	6,785	4,197	337	61	396
	Equity securities	857	401	371	32	53	7
	Other securities	23,221	44	22,581	-	596	13

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Notes:

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

Information on customers

TDB30100

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

	Total		Banks		Financial intermediaries	
	Mar. 2001	June 2001	Mar 2001	June 2001	Mar. 2001	June 2001
a. NUMBER OF BORROWERS	1,954,533	1,985,011	1,851,269	1,848,041	231,017	281,735
<i>of which: joint</i>	389,770	401,555	369,813	371,790	24,575	36,666
b. LOAN FACILITIES						
<i>facilities granted</i>	2,309,409	2,394,938	2,160,056	2,190,301	149,352	204,637
<i>used margin</i>	1,585,648	1,626,020	1,465,075	1,495,254	120,573	130,766
<i>overshoot</i>	101,937	111,519	94,567	102,876	7,369	8,645
<i>unused margin</i>	825,697	880,437	789,549	797,923	36,148	82,514
<i>of which: matched loans</i>						
<i>facilities granted</i>	455,329	461,227	398,630	405,035	56,700	56,192
<i>used margin</i>	237,119	244,382	203,155	208,755	33,964	35,627
term loans						
<i>facilities granted</i>	1,337,192	1,429,103	1,245,707	1,281,923	91,485	147,178
<i>used margin</i>	1,106,803	1,145,246	1,021,992	1,051,821	84,811	93,425
revocable loans						
<i>facilities granted</i>	516,887	504,607	515,720	503,343	1,168	1,264
<i>used margin</i>	241,724	236,391	239,925	234,678	1,799	1,714
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	271,004	287,809	254,904	258,881	16,100	28,930
<i>used margin</i>	217,230	225,686	201,264	209,411	15,966	16,272
d. BAD DEBTS	147,325	138,056	102,690	88,102	44,635	49,954
<i>of which: backed by real security</i>	36,239	32,345	22,023	17,779	14,216	14,567
backed by personal security	40,646	35,883	33,594	28,622	7,052	7,261
e. NUMBER OF GUARANTORS	1,184,357	1,188,246	1,127,916	1,127,856	85,504	89,962
<i>of which: joint</i>	425,429	424,088	407,578	405,140	25,683	26,805
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	592,785	593,918	542,802	540,942	49,983	52,974

Notes:

The data include transactions with non-resident customers.

TDB30100

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

Source: Central Credit Register
Stocks in millions of euros

	Total		Banks		Financial intermediaries	
	Mar. 2001	June 2001	Mar. 2001	June 2001	Mar. 2001	June 2001
a. NUMBER OF BORROWERS	1,954,533	1,985,011	1,851,269	1,848,041	231,017	281,735
<i>of which: joint</i>	389,770	401,555	369,813	371,790	24,575	36,666
b. LOAN FACILITIES						
<i>facilities granted</i>	1,192,710	1,236,882	1,115,576	1,131,196	77,134	105,686
<i>used margin</i>	818,919	839,769	756,648	772,234	62,271	67,535
<i>overshoot</i>	52,646	57,595	48,840	53,131	3,806	4,465
<i>unused margin</i>	426,437	454,708	407,768	412,093	18,669	42,615
<i>of which: matched loans</i>						
<i>facilities granted</i>	235,158	238,204	205,875	209,183	29,283	29,021
<i>used margin</i>	122,462	126,213	104,921	107,813	17,541	18,400
<i>term loans</i>						
<i>facilities granted</i>	690,602	738,070	643,354	662,058	47,248	76,011
<i>used margin</i>	571,616	591,470	527,815	543,220	43,801	48,250
<i>revocable loans</i>						
<i>facilities granted</i>	266,950	260,608	266,347	259,955	603	653
<i>used margin</i>	124,840	122,086	123,911	121,201	929	885
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	139,962	148,641	131,647	133,701	8,315	14,941
<i>used margin</i>	112,190	116,557	103,944	108,152	8,246	8,404
d. BAD DEBTS	76,087	71,300	53,035	45,501	23,052	25,799
<i>of which: backed by real security</i>	18,716	16,705	11,374	9,182	7,342	7,523
backed by personal security	20,992	18,532	17,350	14,782	3,642	3,750
e. NUMBER OF GUARANTORS	1,184,357	1,188,246	1,127,916	1,127,856	85,504	89,962
<i>of which: joint</i>	425,429	424,088	407,578	405,140	25,683	26,805
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	306,148	306,733	280,334	279,373	25,814	27,359

Notes:

The data include transactions with non-resident customers.

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

TDC30020			Banks				
Source: Central Credit Register Stocks in billions of lire							
June 2001		of which:		of which:			
	Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security	
a.	ITALY	2,097,424	1,396,508	1,437,584	799,738	66,600	367,802
	General government	136,890	33,375	103,776	9,950	153	9,894
	Financial companies	385,169	315,608	277,675	211,067	7,720	10,988
	Non-financial companies	1,360,590	957,613	872,836	518,705	51,466	229,793
	of which: industry	664,900	502,015	394,759	249,033	29,875	72,306
	building	129,118	74,986	93,489	48,645	2,453	41,932
	services	547,246	368,507	370,116	213,433	18,693	109,961
	Producer households	65,345	35,672	52,151	23,094	1,487	25,303
	Consumer households and nec	140,769	49,392	124,860	34,378	5,658	88,739
b.	NORTH-WEST ITALY	935,201	672,296	610,856	374,908	28,765	139,613
	General government	22,124	8,254	15,730	2,486	31	3,369
	Financial companies	260,099	218,334	177,238	139,669	5,507	7,507
	Non-financial companies	579,833	416,031	355,532	213,261	20,896	86,937
	of which: industry	289,480	222,270	161,239	101,073	12,038	28,699
	building	41,907	24,076	30,556	14,965	744	13,535
	services	244,613	167,176	160,881	95,615	7,906	43,700
	Producer households	19,084	10,398	15,196	6,703	356	7,472
	Consumer households and nec	51,069	17,550	44,964	11,823	1,929	33,238
c.	NORTH-EAST ITALY	507,374	350,668	342,774	195,126	21,386	94,610
	General government	18,908	6,769	11,192	960	..	410
	Financial companies	56,113	44,794	48,711	33,927	804	1,836
	Non-financial companies	367,893	268,847	228,383	139,570	17,322	61,035
	of which: industry	191,396	147,726	110,391	71,061	10,715	21,119
	building	35,713	23,866	23,562	14,224	906	9,068
	services	132,652	91,892	88,962	51,456	5,559	28,752
	Producer households	21,359	12,119	17,134	8,022	742	7,732
	Consumer households and nec	41,428	17,324	36,030	12,158	2,471	22,964
d.	CENTRAL ITALY	461,514	259,807	341,787	161,171	10,700	81,418
	General government	79,867	12,384	65,909	4,601	120	5,274
	Financial companies	57,106	41,785	43,764	30,519	1,216	1,410
	Non-financial companies	280,161	189,809	192,998	115,152	8,210	48,064
	of which: industry	130,024	96,870	85,147	56,555	5,077	11,827
	building	31,315	16,849	24,248	12,652	424	11,370
	services	115,129	74,130	80,448	44,412	2,645	23,584
	Producer households	11,958	6,016	9,722	3,917	213	5,013
	Consumer households and nec	31,135	9,242	28,366	6,670	926	21,146

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

TDC30020		Banks				
	Facilities granted	of which:	Used margin	of which:	in non-euro-area currencies	with real security
		short-term		short-term		
e. SOUTHERN ITALY	136,464	83,993	99,640	50,767	4,649	34,014
General government	12,382	4,149	8,905	1,508	..	759
Financial companies	10,524	10,165	6,845	6,539	157	151
Non-financial companies	91,618	60,063	65,239	36,350	4,099	21,405
<i>of which: industry</i>	39,302	27,323	27,057	15,746	1,764	6,647
building	13,153	7,445	9,813	4,980	356	4,670
services	36,712	23,785	26,357	14,549	1,952	9,257
Producer households	8,758	4,990	6,868	3,160	141	3,408
Consumer households and nec	11,614	3,650	10,698	2,709	246	7,755
f. ISLANDS	56,870	29,743	42,526	17,763	1,098	18,149
General government	3,607	1,818	2,041	395	-	81
Financial companies	1,326	531	1,115	412	39	87
Non-financial companies	41,084	22,863	30,684	14,371	939	12,351
<i>of which: industry</i>	14,698	7,824	10,926	4,599	281	4,014
building	7,031	2,750	5,307	1,824	23	3,290
services	18,141	11,523	13,469	7,398	631	4,668
Producer households	4,186	2,151	3,230	1,291	33	1,677
Consumer households and nec	5,522	1,626	4,802	1,020	87	3,638

Notes:

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

TDC30020

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,083,229	721,236	742,450	413,030	34,396	189,954
General government	70,698	17,237	53,596	5,139	79	5,110
Financial companies	198,923	162,998	143,407	109,007	3,987	5,675
Non-financial companies	702,686	494,566	450,782	267,889	26,580	118,678
<i>of which:</i> industry	343,392	259,269	203,876	128,615	15,429	37,343
building	66,684	38,727	48,283	25,123	1,267	21,656
services	282,629	190,318	191,149	110,229	9,654	56,790
Producer households	33,748	18,423	26,934	11,927	768	13,068
Consumer households and nec	72,701	25,509	64,485	17,755	2,922	45,830
b. NORTH-WEST ITALY	482,991	347,212	315,481	193,624	14,856	72,104
General government	11,426	4,263	8,124	1,284	16	1,740
Financial companies	134,330	112,760	91,536	72,133	2,844	3,877
Non-financial companies	299,459	214,862	183,617	110,140	10,792	44,899
<i>of which:</i> industry	149,504	114,793	83,273	52,200	6,217	14,822
building	21,643	12,434	15,781	7,729	384	6,990
services	126,332	86,339	83,088	49,381	4,083	22,569
Producer households	9,856	5,370	7,848	3,462	184	3,859
Consumer households and nec	26,375	9,064	23,222	6,106	996	17,166
c. NORTH-EAST ITALY	262,037	181,105	177,028	100,774	11,045	48,862
General government	9,765	3,496	5,780	496	..	212
Financial companies	28,980	23,134	25,157	17,522	415	948
Non-financial companies	190,001	138,848	117,950	72,082	8,946	31,522
<i>of which:</i> industry	98,848	76,294	57,012	36,700	5,534	10,907
building	18,444	12,326	12,169	7,346	468	4,683
services	68,509	47,458	45,945	26,575	2,871	14,849
Producer households	11,031	6,259	8,849	4,143	383	3,993
Consumer households and nec	21,396	8,947	18,608	6,279	1,276	11,860
d. CENTRAL ITALY	238,352	134,179	176,518	83,238	5,526	42,049
General government	41,248	6,396	34,039	2,376	62	2,724
Financial companies	29,493	21,580	22,602	15,762	628	728
Non-financial companies	144,691	98,028	99,675	59,471	4,240	24,823
<i>of which:</i> industry	67,152	50,029	43,975	29,208	2,622	6,108
building	16,173	8,702	12,523	6,534	219	5,872
services	59,459	38,285	41,548	22,937	1,366	12,180
Producer households	6,176	3,107	5,021	2,023	110	2,589
Consumer households and nec	16,080	4,773	14,650	3,445	478	10,921

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	70,478	43,379	51,460	26,219	2,401
	General government	6,395	2,143	4,599	779	392
	Financial companies	5,435	5,250	3,535	3,377	78
	Non-financial companies	47,317	31,020	33,693	18,773	11,055
	<i>of which: industry</i>	<i>20,298</i>	<i>14,111</i>	<i>13,974</i>	<i>8,132</i>	<i>911</i>
	building	6,793	3,845	5,068	2,572	2,412
	services	18,960	12,284	13,612	7,514	1,008
	Producer households	4,523	2,577	3,547	1,632	1,760
	Consumer households and nec	5,998	1,885	5,525	1,399	4,005
f.	ISLANDS	29,371	15,361	21,963	9,174	567
	General government	1,863	939	1,054	204	42
	Financial companies	685	274	576	213	45
	Non-financial companies	21,218	11,808	15,847	7,422	6,379
	<i>of which: industry</i>	<i>7,591</i>	<i>4,041</i>	<i>5,643</i>	<i>2,375</i>	<i>145</i>
	building	3,631	1,420	2,741	942	1,699
	services	9,369	5,951	6,956	3,821	2,411
	Producer households	2,162	1,111	1,668	667	866
	Consumer households and nec	2,852	840	2,480	527	1,879

€

Notes:

Distribution by total credit granted

TDB30115

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

Source: Central Credit Register
Stocks in billions of lire

June 2001

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
Number of borrowers	515,769	261,078	147,144	156,195	23,050	18,009	3,907
Facilities granted	95,909	88,536	101,511	325,359	159,140	357,943	1,159,607
Used margin	83,010	69,834	72,444	225,256	106,644	233,344	754,837
<i>of which:</i> backed by real security	59,132	37,236	26,701	71,474	30,963	59,407	82,026
Unused margin	15,271	22,343	33,246	112,838	58,537	141,536	450,438
Overshoot	2,374	3,640	4,178	12,737	6,043	16,938	45,671

Notes:

Distribution by total credit granted

TDB30115

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

Source: Central Credit Register
Stocks in millions of euros

June 2001

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
Number of borrowers	515,769	261,078	147,144	156,195	23,050	18,009	3,907
Facilities granted	49,533	45,725	52,426	168,034	82,189	184,862	598,887
Used margin	42,871	36,066	37,414	116,335	55,077	120,512	389,841
<i>of which:</i> backed by real security	30,539	19,231	13,790	36,913	15,991	30,681	42,363
Unused margin	7,887	11,539	17,170	58,276	30,232	73,097	232,632
Overshoot	1,226	1,880	2,158	6,578	3,121	8,748	23,587



Note:

Lire: from 150 to 250 million
from 250 to 500 million
from 500 million to 1 billion
from 1 to 5 billion
from 5 to 10 billion
from 10 to 50 billion
more than 50 billion

Euros: from 77,469 to 129,114
from 129,114 to 258,228
from 258,228 to 516,457
from 516,457 to 2,582,284
from 2,582,284 to 5,164,569
from 5,164,569 to 25,822,845
more than 25,822,845

Distribution by total credit used

TDB30120		Banks						
Source: Central Credit Register Stocks in billions of lire								
June 2001		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
Number of borrowers		444,502	221,453	109,553	105,949	14,098	10,390	2,081
Facilities granted		98,601	101,402	109,676	317,701	146,434	312,291	899,179
Used margin		83,591	75,576	76,235	217,726	97,427	204,360	664,321
<i>of which:</i> backed by real security		59,333	38,874	28,881	75,381	30,872	57,250	71,884
Unused margin		18,114	29,873	38,336	114,302	55,737	121,869	282,798
Overshoot		3,104	4,049	4,897	14,326	6,732	13,937	47,942

Notes:

Distribution by total credit used

TDB30120

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
Number of borrowers	444,502	221,453	109,553	105,949	14,098	10,390	2,081
Facilities granted	50,923	52,370	56,643	164,079	75,627	161,285	464,387
Used margin	43,171	39,032	39,372	112,446	50,317	105,543	343,093
<i>of which: backed by real security</i>	30,643	20,077	14,916	38,931	15,944	29,567	37,125
Unused margin	9,355	15,428	19,799	59,032	28,786	62,940	146,053
Overshoot	1,603	2,091	2,529	7,399	3,477	7,198	24,760



Notes:

Lire: from 150 to 250 million
from 250 to 500 million
from 500 million to 1 billion
from 1 to 5 billion
from 5 to 10 billion
from 10 to 50 billion
more than 50 billion

Euros: from 77,469 to 129,114
from 129,114 to 258,228
from 258,228 to 516,457
from 516,457 to 2,582,284
from 2,582,284 to 5,164,569
from 5,164,569 to 25,822,845
more than 25,822,845

Distribution by type of transaction and total credit granted

TDB30130		Banks						
Source: Central Credit Register Stocks in billions of lire								
June 2001		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
a. SHORT-TERM LOANS: in euros and other euro-area currencies								
Facilities granted		27,216	42,174	63,277	202,995	97,447	221,205	681,335
Used margin		14,261	22,771	34,198	111,126	51,855	113,895	387,074
of which: backed by real security		1,400	2,360	3,237	9,900	4,147	7,228	8,973
Overshoot		1,679	2,364	3,296	9,505	4,192	12,497	32,696
b. SHORT-TERM LOANS: in non-euro-area currencies								
Facilities granted		412	933	1,756	8,094	5,232	13,674	25,175
Used margin		455	1,009	1,882	8,543	5,311	13,447	22,418
of which: backed by real security		77	192	349	1,605	821	1,535	1,152
Overshoot		77	136	254	1,264	767	2,083	3,427
c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies								
Facilities granted		66,131	43,634	33,071	90,710	40,946	88,338	315,751
Used margin		65,597	42,943	32,055	83,343	36,410	77,950	281,172
of which: backed by real security		57,008	34,549	23,117	59,744	25,435	49,028	66,617
Overshoot		523	587	647	1,315	486	1,067	6,376
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies								
Facilities granted		393	283	298	1,059	761	2,186	13,234
Used margin		387	277	290	1,011	734	2,031	8,156
of which: backed by real security		335	176	114	370	391	991	2,761
Overshoot		4	10	12	48	35	79	182

Notes:

Distribution by type of transaction and total credit granted

TDB30130

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

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

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
Facilities granted	14,056	21,781	32,680	104,838	50,327	114,243	351,880
Used margin	7,365	11,760	17,662	57,392	26,781	58,822	199,907
of which: backed by real security	723	1,219	1,672	5,113	2,142	3,733	4,634
Overshoot	867	1,221	1,702	4,909	2,165	6,454	16,886

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

Facilities granted	213	482	907	4,180	2,702	7,062	13,002
Used margin	235	521	972	4,412	2,743	6,945	11,578
of which: backed by real security	40	99	180	829	424	793	595
Overshoot	40	70	131	653	396	1,076	1,770

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

Facilities granted	34,154	22,535	17,080	46,848	21,147	45,623	163,072
Used margin	33,878	22,178	16,555	43,043	18,804	40,258	145,213
of which: backed by real security	29,442	17,843	11,939	30,855	13,136	25,321	34,405
Overshoot	270	303	334	679	251	551	3,293

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

Facilities granted	203	146	154	547	393	1,129	6,835
Used margin	200	143	150	522	379	1,049	4,212
of which: backed by real security	173	91	59	191	202	512	1,426
Overshoot	2	5	6	25	18	41	94

Note:

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

Distribution by customer location (region) and total credit granted

TDB30140		Banks						
Source: Central Credit Register Stocks in billions of lire								
June 2001		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
a. TOTAL								
Number of borrowers		506,446	257,038	143,032	146,481	20,965	16,423	3,526
Facilities granted		94,151	87,024	98,405	302,860	144,388	325,404	1,035,496
Used margin		80,698	67,001	68,428	204,025	94,310	207,322	698,819
b. PIEMONTE								
Number of borrowers		42,854	21,341	11,370	11,070	1,554	1,255	304
Facilities granted		7,939	7,199	7,809	22,933	10,739	25,268	107,393
Used margin		6,740	5,422	5,207	14,743	6,624	14,729	71,241
c. VALLE D'AOSTA								
Number of borrowers		1,313	737	370	268	36	23	11
Facilities granted		246	244	252	505	244	527	2,535
Used margin		203	186	176	327	163	333	1,286
d. LIGURIA								
Number of borrowers		14,774	6,937	3,049	2,830	344	294	64
Facilities granted		2,750	2,329	2,074	5,805	2,413	5,975	13,153
Used margin		2,436	1,888	1,485	3,919	1,499	3,834	8,475
e. LOMBARDY								
Number of borrowers		118,758	59,754	34,119	37,853	6,009	5,042	1,255
Facilities granted		22,126	20,226	23,518	79,122	41,246	102,394	415,403
Used margin		19,004	15,271	15,773	50,874	25,716	63,672	264,777
f. TRENTO-ALTO ADIGE								
Number of borrowers		17,395	11,858	6,441	5,967	713	443	65
Facilities granted		3,265	3,996	4,376	12,003	4,887	7,923	10,655
Used margin		2,575	3,110	3,296	8,816	3,474	5,226	5,975
g. VENETO								
Number of borrowers		53,593	29,565	18,187	19,209	2,645	2,043	371
Facilities granted		9,989	10,080	12,545	39,856	18,275	39,775	60,208
Used margin		8,512	7,728	8,781	27,133	11,929	24,891	37,062
h. FRIULI-VENEZIA GIULIA								
Number of borrowers		12,460	6,040	3,484	3,592	517	387	76
Facilities granted		2,308	2,056	2,405	7,375	3,538	7,478	18,979
Used margin		1,996	1,601	1,642	4,893	2,312	4,393	17,680
i. EMILIA-ROMAGNA								
Number of borrowers		56,427	30,194	17,538	18,686	2,712	2,230	474
Facilities granted		10,553	10,251	12,057	38,896	18,728	44,157	87,597
Used margin		8,837	7,652	7,981	24,569	11,447	26,295	58,471
l. MARCHE								
Number of borrowers		16,205	8,437	5,117	5,234	710	484	68
Facilities granted		3,026	2,897	3,565	10,723	4,949	9,526	11,302
Used margin		2,552	2,202	2,436	7,069	3,181	6,107	7,085
m. TUSCANY								
Number of borrowers		42,512	21,131	11,525	11,730	1,603	1,079	182
Facilities granted		7,929	7,170	7,979	24,285	11,168	21,009	38,115
Used margin		6,942	5,795	5,890	17,150	7,803	14,127	28,120

Distribution by customer location (region) and total credit granted

TDB30140		Banks						
		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
n.	UMBRIA							
	Number of borrowers	7,105	3,971	2,289	2,191	304	224	41
	Facilities granted	1,324	1,361	1,582	4,422	2,095	4,136	5,458
	Used margin	1,146	1,106	1,202	3,261	1,392	2,997	3,816
o.	LAZIO							
	Number of borrowers	45,750	19,327	8,737	8,285	1,263	1,109	351
	Facilities granted	8,483	6,417	5,946	17,072	8,605	22,211	206,664
	Used margin	7,739	5,232	4,393	12,555	6,409	16,815	152,504
p.	ABRUZZO							
	Number of borrowers	6,859	3,531	2,098	2,229	309	274	43
	Facilities granted	1,261	1,200	1,452	4,661	2,124	5,412	5,530
	Used margin	1,044	896	1,007	3,143	1,406	3,470	3,497
q.	MOLISE							
	Number of borrowers	1,163	644	404	364	47	38	9
	Facilities granted	213	219	285	775	319	761	1,057
	Used margin	178	170	201	567	223	501	895
r.	CAMPANIA							
	Number of borrowers	19,456	9,361	5,152	4,932	706	518	76
	Facilities granted	3,590	3,148	3,538	10,088	4,808	9,902	22,561
	Used margin	3,071	2,399	2,496	7,327	3,383	6,802	15,899
s.	PUGLIA							
	Number of borrowers	16,268	7,733	4,389	4,159	500	323	46
	Facilities granted	2,992	2,631	3,015	8,419	3,387	6,299	8,266
	Used margin	2,558	2,051	2,188	6,037	2,275	4,300	6,630
t.	BASILICATA							
	Number of borrowers	1,994	1,104	607	576	77	54	10
	Facilities granted	368	378	418	1,170	548	1,082	2,875
	Used margin	310	302	296	852	383	765	1,861
u.	CALABRIA							
	Number of borrowers	5,721	2,941	1,663	1,353	155	97	7
	Facilities granted	1,053	1,001	1,146	2,703	1,080	1,965	1,681
	Used margin	877	775	823	2,016	776	1,379	1,576
v.	SICILY							
	Number of borrowers	18,118	8,665	4,531	4,073	533	324	48
	Facilities granted	3,321	2,928	3,100	8,330	3,650	5,964	11,033
	Used margin	2,732	2,155	2,101	5,894	2,697	4,029	8,372
z.	SARDINIA							
	Number of borrowers	7,721	3,767	1,962	1,880	228	182	25
	Facilities granted	1,417	1,291	1,346	3,718	1,584	3,640	5,027
	Used margin	1,241	1,061	1,049	2,881	1,220	2,655	3,594

Notes:

Distribution by customer location (region) and total credit granted

TDB30140

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
a. TOTAL							
Number of borrowers	506,446	257,038	143,032	146,481	20,965	16,423	3,526
Facilities granted	48,625	44,944	50,822	156,414	74,570	168,057	534,789
Used margin	41,677	34,603	35,340	105,370	48,707	107,073	360,910
b. PIEMONTE							
Number of borrowers	42,854	21,341	11,370	11,070	1,554	1,255	304
Facilities granted	4,100	3,718	4,033	11,844	5,546	13,050	55,464
Used margin	3,481	2,800	2,689	7,614	3,421	7,607	36,793
c. VALLE D'AOSTA							
Number of borrowers	1,313	737	370	268	36	23	11
Facilities granted	127	126	130	261	126	272	1,309
Used margin	105	96	91	169	84	172	664
d. LIGURIA							
Number of borrowers	14,774	6,937	3,049	2,830	344	294	64
Facilities granted	1,420	1,203	1,071	2,998	1,246	3,086	6,793
Used margin	1,258	975	767	2,024	774	1,980	4,377
e. LOMBARDY							
Number of borrowers	118,758	59,754	34,119	37,853	6,009	5,042	1,255
Facilities granted	11,427	10,446	12,146	40,863	21,302	52,882	214,538
Used margin	9,815	7,887	8,146	26,274	13,281	32,884	136,746
f. TRENTINO-ALTO ADIGE							
Number of borrowers	17,395	11,858	6,441	5,967	713	443	65
Facilities granted	1,686	2,064	2,260	6,199	2,524	4,092	5,503
Used margin	1,330	1,606	1,702	4,553	1,794	2,699	3,086
g. VENETO							
Number of borrowers	53,593	29,565	18,187	19,209	2,645	2,043	371
Facilities granted	5,159	5,206	6,479	20,584	9,438	20,542	31,095
Used margin	4,396	3,991	4,535	14,013	6,161	12,855	19,141
h. FRIULI-VENEZIA GIULIA							
Number of borrowers	12,460	6,040	3,484	3,592	517	387	76
Facilities granted	1,192	1,062	1,242	3,809	1,827	3,862	9,802
Used margin	1,031	827	848	2,527	1,194	2,269	9,131
i. EMILIA-ROMAGNA							
Number of borrowers	56,427	30,194	17,538	18,686	2,712	2,230	474
Facilities granted	5,450	5,294	6,227	20,088	9,672	22,805	45,240
Used margin	4,564	3,952	4,122	12,689	5,912	13,580	30,198
l. MARCHE							
Number of borrowers	16,205	8,437	5,117	5,234	710	484	68
Facilities granted	1,563	1,496	1,841	5,538	2,556	4,920	5,837
Used margin	1,318	1,137	1,258	3,651	1,643	3,154	3,659
m. TUSCANY							
Number of borrowers	42,512	21,131	11,525	11,730	1,603	1,079	182
Facilities granted	4,095	3,703	4,121	12,542	5,768	10,850	19,685
Used margin	3,585	2,993	3,042	8,857	4,030	7,296	14,523

Distribution by customer location (region) and total credit granted

TDB30140		Banks						
		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
n.	UMBRIA							
	Number of borrowers	7,105	3,971	2,289	2,191	304	224	41
	Facilities granted	684	703	817	2,284	1,082	2,136	2,819
	Used margin	592	571	621	1,684	719	1,548	1,971
o.	LAZIO							
	Number of borrowers	45,750	19,327	8,737	8,285	1,263	1,109	351
	Facilities granted	4,381	3,314	3,071	8,817	4,444	11,471	106,733
	Used margin	3,997	2,702	2,269	6,484	3,310	8,684	78,762
p.	ABRUZZO							
	Number of borrowers	6,859	3,531	2,098	2,229	309	274	43
	Facilities granted	651	620	750	2,407	1,097	2,795	2,856
	Used margin	539	463	520	1,623	726	1,792	1,806
q.	MOLISE							
	Number of borrowers	1,163	644	404	364	47	38	9
	Facilities granted	110	113	147	400	165	393	546
	Used margin	92	88	104	293	115	259	462
r.	CAMPANIA							
	Number of borrowers	19,456	9,361	5,152	4,932	706	518	76
	Facilities granted	1,854	1,626	1,827	5,210	2,483	5,114	11,652
	Used margin	1,586	1,239	1,289	3,784	1,747	3,513	8,211
s.	PUGLIA							
	Number of borrowers	16,268	7,733	4,389	4,159	500	323	46
	Facilities granted	1,545	1,359	1,557	4,348	1,749	3,253	4,269
	Used margin	1,321	1,059	1,130	3,118	1,175	2,221	3,424
t.	BASILICATA							
	Number of borrowers	1,994	1,104	607	576	77	54	10
	Facilities granted	190	195	216	604	283	559	1,485
	Used margin	160	156	153	440	198	395	961
u.	CALABRIA							
	Number of borrowers	5,721	2,941	1,663	1,353	155	97	7
	Facilities granted	544	517	592	1,396	558	1,015	868
	Used margin	453	400	425	1,041	401	712	814
v.	SICILY							
	Number of borrowers	18,118	8,665	4,531	4,073	533	324	48
	Facilities granted	1,715	1,512	1,601	4,302	1,885	3,080	5,698
	Used margin	1,411	1,113	1,085	3,044	1,393	2,081	4,324
z.	SARDINIA							
	Number of borrowers	7,721	3,767	1,962	1,880	228	182	25
	Facilities granted	732	667	695	1,920	818	1,880	2,596
	Used margin	641	548	542	1,488	630	1,371	1,856

Note:

Lire: from 150 to 250 million
 from 250 to 500 million
 from 500 million to 1 billion
 from 1 to 5 billion
 from 5 to 10 billion
 from 10 to 50 billion
 more than 50 billion

Euros: from 77,469 to 129,114
 from 129,114 to 258,228
 from 258,228 to 516,457
 from 516,457 to 2,582,284
 from 2,582,284 to 5,164,569
 from 5,164,569 to 25,822,845
 more than 25,822,845

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in billions of lire

June 2001

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	2,657,110	1,806,948	128,317
b.	GENERAL GOVERNMENT	138,968	105,995	2,552
	Central government	57,089	48,777	805
	Local government	81,002	57,099	1,688
	Social security funds	877	120	58
c.	FINANCIAL COMPANIES	551,880	402,796	37,957
	Monetary financial institutions	157,390	118,080	10,251
	Other financial intermediaries	364,536	266,297	16,286
	Financial auxiliaries	24,083	8,735	3,840
	Insurance companies and pension funds	5,873	9,685	7,580
d.	NON-FINANCIAL COMPANIES	1,541,867	982,814	63,457
	Public companies	58,855	40,677	2,368
	Private companies	1,316,731	821,939	54,378
	Associations of non-financial companies	4,771	3,344	515
	Craft non-financial quasi-companies	60,507	42,337	2,008
	Other non-financial quasi-companies	101,002	74,519	4,188
e.	HOUSEHOLDS	201,970	176,290	9,565
	Producer households	68,898	55,931	3,617
	Consumer households	133,072	120,359	5,948
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	10,880	8,026	509
g.	REST OF THE WORLD	198,342	121,491	13,780
	General government	2,540	1,181	93
	Monetary financial institutions	108,696	63,899	7,038
	Other financial institutions	52,403	33,046	5,121
	Non-financial companies	31,658	22,443	1,470
	Households	734	672	56
	Non-profit institutions serving households	29	29	2
	International organizations and other institutions	2,277	223	2
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	184	120	8

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
2,275,683	1,513,671	117,702	175,413	161,111	1,890	206,015	132,166	8,725
104,338	74,465	2,285	32,555	29,311	52	2,078	2,219	215
37,213	31,699	773	19,669	16,909	21	207	168	12
66,286	42,685	1,454	12,884	12,402	31	1,832	2,014	203
836	83	58	..	..	-	39	37	..
509,100	364,869	37,662	32,163	29,497	83	10,619	8,431	209
148,884	110,644	10,142	7,149	6,049	29	1,355	1,388	77
331,832	237,379	16,121	23,696	22,132	52	9,006	6,787	112
23,919	8,568	3,820	46	50	2	118	118	17
4,465	8,278	7,579	1,270	1,268	..	137	139	2
1,268,536	787,740	54,798	92,054	85,093	1,450	181,277	109,980	7,207
51,520	34,280	2,341	4,668	4,202	6	2,666	2,196	21
1,069,754	650,825	46,341	82,319	76,153	1,330	164,658	94,960	6,707
3,857	2,579	476	494	370	2	418	395	37
52,949	35,447	1,896	1,003	929	14	6,556	5,962	99
90,453	64,609	3,747	3,570	3,441	99	6,978	6,469	345
191,923	165,834	8,597	3,785	3,642	99	6,262	6,812	871
63,035	49,950	3,069	2,310	2,202	64	3,553	3,778	484
128,888	115,886	5,526	1,475	1,441	33	2,709	3,034	387
9,513	6,758	441	711	658	6	656	610	64
181,295	106,022	13,513	13,335	12,259	165	3,712	3,212	103
1,915	654	62	625	527	31	-	-	-
106,503	62,059	7,015	2,171	1,828	19	23	12	4
48,093	28,914	5,069	3,509	3,472	48	802	660	6
21,909	13,591	1,311	7,021	6,423	68	2,728	2,428	91
569	554	54	8	8	..	157	112	2
29	29	2	-	-	-	-	-	-
2,275	221	2	2	2	-	2	..	-
182	116	8	2	2	-	2	..	-

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

June 2001

Total

Facilities
grantedUsed
margin

Overshoot

a. TOTAL	1,372,283	933,211	66,270
b. GENERAL GOVERNMENT	71,771	54,742	1,318
Central government	29,484	25,191	416
Local government	41,834	29,489	872
Social security funds	453	62	30
c. FINANCIAL COMPANIES	285,022	208,027	19,603
Monetary financial institutions	81,285	60,983	5,294
Other financial intermediaries	188,267	137,531	8,411
Financial auxiliaries	12,438	4,511	1,983
Insurance companies and pension funds	3,033	5,002	3,915
d. NON-FINANCIAL COMPANIES	796,308	507,581	32,773
Public companies	30,396	21,008	1,223
Private companies	680,035	424,496	28,084
Associations of non-financial companies	2,464	1,727	266
Craft non-financial quasi-companies	31,249	21,865	1,037
Other non-financial quasi-companies	52,163	38,486	2,163
e. HOUSEHOLDS	104,309	91,046	4,940
Producer households	35,583	28,886	1,868
Consumer households	68,726	62,160	3,072
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	5,619	4,145	263
g. REST OF THE WORLD	102,435	62,745	7,117
General government	1,312	610	48
Monetary financial institutions	56,137	33,001	3,635
Other financial institutions	27,064	17,067	2,645
Non-financial companies	16,350	11,591	759
Households	379	347	29
Non-profit institutions serving households	15	15	1
International organizations and other institutions	1,176	115	1
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	95	62	4

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
1,175,292	781,746	60,788	90,593	83,207	976	106,398	68,258	4,506
53,886	38,458	1,180	16,813	15,138	27	1,073	1,146	111
19,219	16,371	399	10,158	8,733	11	107	87	6
34,234	22,045	751	6,654	6,405	16	946	1,040	105
432	43	30	..	..	-	20	19	..
262,928	188,439	19,451	16,611	15,234	43	5,484	4,354	108
76,892	57,143	5,238	3,692	3,124	15	700	717	40
171,377	122,596	8,326	12,238	11,430	27	4,651	3,505	58
12,353	4,425	1,973	24	26	1	61	61	9
2,306	4,275	3,914	656	655	..	71	72	1
655,144	406,834	28,301	47,542	43,947	749	93,622	56,800	3,722
26,608	17,704	1,209	2,411	2,170	3	1,377	1,134	11
552,482	336,123	23,933	42,514	39,330	687	85,039	49,043	3,464
1,992	1,332	246	255	191	1	216	204	19
27,346	18,307	979	518	480	7	3,386	3,079	51
46,715	33,368	1,935	1,844	1,777	51	3,604	3,341	178
99,120	85,646	4,440	1,955	1,881	51	3,234	3,518	450
32,555	25,797	1,585	1,193	1,137	33	1,835	1,951	250
66,565	59,850	2,854	762	744	17	1,399	1,567	200
4,913	3,490	228	367	340	3	339	315	33
93,631	54,756	6,979	6,887	6,331	85	1,917	1,659	53
989	338	32	323	272	16	-	-	-
55,004	32,051	3,623	1,121	944	10	12	6	2
24,838	14,933	2,618	1,812	1,793	25	414	341	3
11,315	7,019	677	3,626	3,317	35	1,409	1,254	47
294	286	28	4	4	..	81	58	1
15	15	1	-	-	-	-	-	-
1,175	114	1	1	1	-	1	..	-
94	60	4	1	1	-	1	..	-



Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in billions of lire

June 2001

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,610,764	1,038,745	67,074
	Agricultural, forestry and fishery products	34,138	27,609	2,008
	Fuel and power products	76,258	48,480	2,358
	Ores and metals	32,800	20,662	1,146
	Non-metallic minerals and products	39,980	25,050	1,369
	Chemical products	45,535	24,773	1,584
	Metal products, except transport equipment	74,502	46,139	2,213
	Agricultural and industrial machinery	78,134	45,088	2,988
	Office and data processing machines, etc.	16,710	10,386	589
	Electrical goods	59,573	32,558	2,052
	Transport equipment	39,285	25,884	1,326
	Food and tobacco products	72,837	46,031	2,800
	Textiles, clothing and footwear	92,321	57,906	4,198
	Paper and paper products	40,532	24,796	1,276
	Rubber and plastic products	33,861	20,255	1,057
	Other manufactured products	46,895	30,932	2,020
	Building and construction	146,607	108,611	9,373
	Wholesale and retail trade services, recovery and repair services	258,482	163,200	9,821
	Lodging and catering services	33,807	28,479	1,551
	Inland transport services	31,526	22,130	1,878
	Maritime and air transport services	16,673	12,950	676
	Auxiliary transport services	20,290	13,941	716
	Communication services	48,564	32,489	2,236
	Other market services	271,452	170,398	11,836

Notes:

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
1,331,569	837,690	57,867	94,364	87,297	1,516	184,831	113,758	7,691
30,032	23,727	1,783	3,716	3,385	74	393	498	151
68,590	41,996	2,322	5,836	5,555	12	1,834	929	25
28,273	16,964	1,104	1,898	1,808	12	2,628	1,890	31
34,175	19,709	1,245	3,433	3,278	39	2,370	2,062	87
40,272	20,182	1,491	2,374	2,271	29	2,891	2,320	64
60,048	34,045	2,089	3,962	3,754	43	10,493	8,340	79
62,164	31,693	2,275	7,323	6,657	46	8,647	6,738	664
12,975	7,799	536	767	744	19	2,966	1,845	31
48,103	24,207	1,756	2,097	1,948	21	9,375	6,401	275
25,745	15,289	1,063	3,346	3,268	81	10,194	7,327	184
64,404	38,270	2,436	4,881	4,661	99	3,553	3,102	265
80,394	47,164	4,041	5,940	5,820	62	5,987	4,922	93
32,725	17,719	1,150	3,210	3,110	52	4,597	3,967	72
27,590	15,273	989	1,855	1,729	6	4,417	3,255	62
42,019	26,651	1,946	2,207	2,107	21	2,666	2,172	52
128,925	92,455	7,147	8,382	7,220	378	9,300	8,936	1,849
227,409	136,286	9,011	9,799	9,263	190	21,274	17,651	620
29,168	24,056	1,365	2,786	2,641	45	1,853	1,781	139
24,984	15,370	840	1,245	1,009	29	5,298	5,749	1,009
12,640	9,350	635	1,867	1,694	14	2,167	1,905	25
16,327	10,605	641	1,528	1,253	8	2,436	2,083	68
43,905	28,184	2,006	1,963	1,793	6	2,695	2,511	225
190,709	140,693	9,993	13,947	12,330	230	66,796	17,374	1,613

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

June 2001

Total

Facilities
grantedUsed
margin

Overshoot

a.	TOTAL	Total		
		Facilities granted	Used margin	Overshoot
		831,890	536,467	34,641
	Agricultural, forestry and fishery products	17,631	14,259	1,037
	Fuel and power products	39,384	25,038	1,218
	Ores and metals	16,940	10,671	592
	Non-metallic minerals and products	20,648	12,937	707
	Chemical products	23,517	12,794	818
	Metal products, except transport equipment	38,477	23,829	1,143
	Agricultural and industrial machinery	40,353	23,286	1,543
	Office and data processing machines, etc.	8,630	5,364	304
	Electrical goods	30,767	16,815	1,060
	Transport equipment	20,289	13,368	685
	Food and tobacco products	37,617	23,773	1,446
	Textiles, clothing and footwear	47,680	29,906	2,168
	Paper and paper products	20,933	12,806	659
	Rubber and plastic products	17,488	10,461	546
	Other manufactured products	24,219	15,975	1,043
	Building and construction	75,716	56,093	4,841
	Wholesale and retail trade services, recovery and repair services	133,495	84,286	5,072
	Lodging and catering services	17,460	14,708	801
	Inland transport services	16,282	11,429	970
	Maritime and air transport services	8,611	6,688	349
	Auxiliary transport services	10,479	7,200	370
	Communication services	25,081	16,779	1,155
	Other market services	140,193	88,003	6,113

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
687,698	432,631	29,886	48,735	45,085	783	95,457	58,751	3,972
15,510	12,254	921	1,919	1,748	38	203	257	78
35,424	21,689	1,199	3,014	2,869	6	947	480	13
14,602	8,761	570	980	934	6	1,357	976	16
17,650	10,179	643	1,773	1,693	20	1,224	1,065	45
20,799	10,423	770	1,226	1,173	15	1,493	1,198	33
31,012	17,583	1,079	2,046	1,939	22	5,419	4,307	41
32,105	16,368	1,175	3,782	3,438	24	4,466	3,480	343
6,701	4,028	277	396	384	10	1,532	953	16
24,843	12,502	907	1,083	1,006	11	4,842	3,306	142
13,296	7,896	549	1,728	1,688	42	5,265	3,784	95
33,262	19,765	1,258	2,521	2,407	51	1,835	1,602	137
41,520	24,358	2,087	3,068	3,006	32	3,092	2,542	48
16,901	9,151	594	1,658	1,606	27	2,374	2,049	37
14,249	7,888	511	958	893	3	2,281	1,681	32
21,701	13,764	1,005	1,140	1,088	11	1,377	1,122	27
66,584	47,749	3,691	4,329	3,729	195	4,803	4,615	955
117,447	70,386	4,654	5,061	4,784	98	10,987	9,116	320
15,064	12,424	705	1,439	1,364	23	957	920	72
12,903	7,938	434	643	521	15	2,736	2,969	521
6,528	4,829	328	964	875	7	1,119	984	13
8,432	5,477	331	789	647	4	1,258	1,076	35
22,675	14,556	1,036	1,014	926	3	1,392	1,297	116
98,493	72,662	5,161	7,203	6,368	119	34,497	8,973	833



Distribution by customer segment of economic activity and total credit granted

TDB30150		Banks						
Source: Central Credit Register Stocks in billions of lire								
June 2001		150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
a. TOTAL								
Number of borrowers		506,446	257,038	143,032	146,481	20,965	16,423	3,526
Facilities granted		94,151	87,024	98,405	302,860	144,388	325,404	1,035,496
Used margin		80,698	67,001	68,428	204,025	94,310	207,322	698,819
b. GENERAL GOVERNMENT								
Number of borrowers		727	1,245	1,301	2,063	438	494	211
Facilities granted		141	457	920	4,556	3,023	11,563	116,223
Used margin		95	292	556	2,753	1,779	6,035	91,812
c. FINANCIAL COMPANIES								
Number of borrowers		642	662	621	1,038	313	489	450
Facilities granted		120	230	416	2,387	2,178	10,524	369,297
Used margin		81	153	289	1,748	1,659	9,075	263,464
d. NON-FINANCIAL COMPANIES								
Number of borrowers		106,227	110,104	98,273	124,141	19,277	14,918	2,792
Facilities granted		19,837	38,783	68,674	262,589	132,956	293,862	541,681
Used margin		13,140	26,128	45,394	173,422	85,891	185,286	337,502
<i>of which: industry</i>								
Number of borrowers		29,530	32,469	32,471	46,508	8,482	7,671	1,637
Facilities granted		5,532	11,602	23,024	100,661	58,998	155,868	308,680
Used margin		3,406	7,246	14,090	61,202	35,364	91,295	181,008
<i>of which: building</i>								
Number of borrowers		13,810	15,877	15,435	19,470	2,591	1,461	182
Facilities granted		2,577	5,580	10,675	40,607	17,661	26,777	24,972
Used margin		1,654	3,801	7,306	28,512	12,425	19,369	19,125
<i>of which: services</i>								
Number of borrowers		60,428	59,211	48,204	55,541	7,768	5,532	936
Facilities granted		11,271	20,710	33,482	115,704	53,288	106,739	204,704
Used margin		7,728	14,365	22,823	79,372	35,935	71,299	135,126
e. PRODUCER HOUSEHOLDS								
Number of borrowers		69,765	43,962	19,950	9,828	341	117	6
Facilities granted		13,085	14,983	13,505	16,977	2,238	1,896	767
Used margin		10,777	11,986	10,299	13,132	1,807	1,491	490
f. CONSUMER HOUSEHOLDS AND NEC								
Number of borrowers		317,169	95,431	21,189	8,820	572	358	55
Facilities granted		58,754	30,698	13,769	15,345	3,828	6,593	6,508
Used margin		54,853	26,984	11,097	12,171	3,036	4,998	4,988

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30150

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
a. TOTAL							
Number of borrowers	506,446	257,038	143,032	146,481	20,965	16,423	3,526
Facilities granted	48,625	44,944	50,822	156,414	74,570	168,057	534,789
Used margin	41,677	34,603	35,340	105,370	48,707	107,073	360,910
b. GENERAL GOVERNMENT							
Number of borrowers	727	1,245	1,301	2,063	438	494	211
Facilities granted	73	236	475	2,353	1,561	5,972	60,024
Used margin	49	151	287	1,422	919	3,117	47,417
c. FINANCIAL COMPANIES							
Number of borrowers	642	662	621	1,038	313	489	450
Facilities granted	62	119	215	1,233	1,125	5,435	190,726
Used margin	42	79	149	903	857	4,687	136,068
d. NON-FINANCIAL COMPANIES							
Number of borrowers	106,227	110,104	98,273	124,141	19,277	14,918	2,792
Facilities granted	10,245	20,030	35,467	135,616	68,666	151,767	279,755
Used margin	6,786	13,494	23,444	89,565	44,359	95,692	174,305
<i>of which: industry</i>							
Number of borrowers	29,530	32,469	32,471	46,508	8,482	7,671	1,637
Facilities granted	2,857	5,992	11,891	51,987	30,470	80,499	159,420
Used margin	1,759	3,742	7,277	31,608	18,264	47,150	93,483
<i>of which: building</i>							
Number of borrowers	13,810	15,877	15,435	19,470	2,591	1,461	182
Facilities granted	1,331	2,882	5,513	20,972	9,121	13,829	12,897
Used margin	854	1,963	3,773	14,725	6,417	10,003	9,877
<i>of which: services</i>							
Number of borrowers	60,428	59,211	48,204	55,541	7,768	5,532	936
Facilities granted	5,821	10,696	17,292	59,756	27,521	55,126	105,721
Used margin	3,991	7,419	11,787	40,992	18,559	36,823	69,787
e. PRODUCER HOUSEHOLDS							
Number of borrowers	69,765	43,962	19,950	9,828	341	117	6
Facilities granted	6,758	7,738	6,975	8,768	1,156	979	396
Used margin	5,566	6,190	5,319	6,782	933	770	253
f. CONSUMER HOUSEHOLDS AND NEC							
Number of borrowers	317,169	95,431	21,189	8,820	572	358	55
Facilities granted	30,344	15,854	7,111	7,925	1,977	3,405	3,361
Used margin	28,329	13,936	5,731	6,286	1,568	2,581	2,576

Notes:

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

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

TDC30030								Banks
Source: Central Credit Register Stocks in billions of lire								
June 2001	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	45	1,018	103,136	29,737	15,676	55,156	94,832	322,558
Bad debts	64	1,849	49,735	14,406	13,899	18,792	13,897	19,169
of which: backed by real security	21	145	11,279	3,079	3,503	4,192	2,370	3,716
b. NORTH-WEST ITALY								
Number of borrowers	2	432	28,286	9,068	3,200	15,708	18,919	71,372
Bad debts	2	724	11,774	4,322	1,890	5,331	2,384	3,915
of which: backed by real security	-	91	3,179	974	691	1,458	556	1,106
c. NORTH-EAST ITALY								
Number of borrowers	2	157	17,926	6,226	2,051	9,250	12,641	42,025
Bad debts	..	188	6,384	2,664	1,044	2,432	1,574	2,432
of which: backed by real security	-	39	1,677	542	325	703	424	606
d. CENTRAL ITALY								
Number of borrowers	4	251	24,500	6,830	3,983	13,208	17,077	68,195
Bad debts	23	441	14,851	3,538	5,427	5,015	2,341	4,188
of which: backed by real security	..	10	3,042	695	1,286	951	459	964
e. SOUTHERN ITALY								
Number of borrowers	28	96	20,382	5,353	3,928	10,222	27,795	83,220
Bad debts	35	352	10,417	2,598	3,541	3,538	4,579	4,831
of which: backed by real security	19	6	2,622	703	912	825	701	757
f. ISLANDS								
Number of borrowers	9	82	12,042	2,260	2,514	6,768	18,400	57,746
Bad debts	6	143	6,306	1,282	1,996	2,476	3,019	3,803
of which: backed by real security	..	2	759	165	289	254	228	283

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	45	1,018	103,136	29,737	15,676	55,156	94,832	322,558
Bad debts	33	955	25,686	7,440	7,178	9,705	7,177	9,900
of which: backed by real security	11	75	5,825	1,590	1,809	2,165	1,224	1,919
b. NORTH-WEST ITALY								
Number of borrowers	2	432	28,286	9,068	3,200	15,708	18,919	71,372
Bad debts	1	374	6,081	2,232	976	2,753	1,231	2,022
of which: backed by real security	-	47	1,642	503	357	753	287	571
c. NORTH-EAST ITALY								
Number of borrowers	2	157	17,926	6,226	2,051	9,250	12,641	42,025
Bad debts	..	97	3,297	1,376	539	1,256	813	1,256
of which: backed by real security	-	20	866	280	168	363	219	313
d. CENTRAL ITALY								
Number of borrowers	4	251	24,500	6,830	3,983	13,208	17,077	68,195
Bad debts	12	228	7,670	1,827	2,803	2,590	1,209	2,163
of which: backed by real security	..	5	1,571	359	664	491	237	498
e. SOUTHERN ITALY								
Number of borrowers	28	96	20,382	5,353	3,928	10,222	27,795	83,220
Bad debts	18	182	5,380	1,342	1,829	1,827	2,365	2,495
of which: backed by real security	10	3	1,354	363	471	426	362	391
f. ISLANDS								
Number of borrowers	9	82	12,042	2,260	2,514	6,768	18,400	57,746
Bad debts	3	74	3,257	662	1,031	1,279	1,559	1,964
of which: backed by real security	..	1	392	85	149	131	118	146

Notes:

Distribution by customer branch of economic activity

TDB30220		Banks	
Source: Central Credit Register Stocks in billions of lire			
June 2001	Number of borrowers	Bad debts	<i>of which:</i> backed by real security
a. TOTAL	197,968	63,632	13,647
Agricultural, forestry and fishery products	12,263	4,810	984
Fuel and power products	242	85	14
Ores and metals	618	335	58
Non-metallic minerals and products	3,035	1,245	310
Chemical products	1,027	765	128
Metal products, except transport equipment	5,281	1,597	308
Agricultural and industrial machinery	3,043	1,220	252
Office and data processing machines, etc.	1,174	300	58
Electrical goods	2,875	866	132
Transport equipment	1,409	747	132
Food and tobacco products	5,826	3,350	823
Textiles, clothing and footwear	11,483	3,013	625
Paper and paper products	2,673	829	124
Rubber and plastic products	1,617	550	108
Other manufactured products	7,107	1,774	387
Building and construction	28,871	16,590	3,905
Wholesale and retail trade services, recovery and repair services	65,426	12,847	2,178
Lodging and catering services	12,009	2,366	682
Inland transport services	5,830	840	118
Maritime and air transport services	186	108	10
Auxiliary transport services	1,493	492	58
Communication services	225	35	10
Other market services	24,255	8,862	2,246

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

Number of
borrowers

Bad debts

of which:

backed by
real security

a.	TOTAL	197,968	32,863	7,048
	Agricultural, forestry and fishery products	12,263	2,484	508
	Fuel and power products	242	44	7
	Ores and metals	618	173	30
	Non-metallic minerals and products	3,035	643	160
	Chemical products	1,027	395	66
	Metal products, except transport equipment	5,281	825	159
	Agricultural and industrial machinery	3,043	630	130
	Office and data processing machines, etc.	1,174	155	30
	Electrical goods	2,875	447	68
	Transport equipment	1,409	386	68
	Food and tobacco products	5,826	1,730	425
	Textiles, clothing and footwear	11,483	1,556	323
	Paper and paper products	2,673	428	64
	Rubber and plastic products	1,617	284	56
	Other manufactured products	7,107	916	200
	Building and construction	28,871	8,568	2,017
	Wholesale and retail trade services, recovery and repair services	65,426	6,635	1,125
	Lodging and catering services	12,009	1,222	352
	Inland transport services	5,830	434	61
	Maritime and air transport services	186	56	5
	Auxiliary transport services	1,493	254	30
	Communication services	225	18	5
	Other market services	24,255	4,577	1,160

€

Notes:

Distribution by customer sector and sub-sector of economic activity

TDB30230		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law				
Source: Central Credit Register Stocks in billions of lire						
June 2001		Total	<i>of which:</i>	Banks raising short-term funds	Banks raising medium and long-term funds	Financial intermediaries
			backed by real security			
a.	TOTAL	138,217	32,345	81,211	7,052	49,956
b.	GENERAL GOVERNMENT	85	23	62	2	21
	Central government	14	..	14	-	..
	Local government	60	21	37	2	21
	Social security funds	12	2	10	-	2
c.	FINANCIAL COMPANIES	3,553	378	1,777	74	1,700
	Monetary financial institutions	2	-	2	-	-
	Other financial intermediaries	3,141	345	1,537	60	1,543
	Financial auxiliaries	393	29	228	12	155
	Insurance companies and pension funds	15	4	10	2	4
d.	NON-FINANCIAL COMPANIES	80,924	19,643	44,437	5,296	31,191
	Public companies	682	54	616	2	64
	Private companies	65,700	16,513	35,232	4,533	25,934
	Associations of non-financial companies	329	25	163	4	163
	Craft non-financial quasi-companies	3,094	629	2,124	143	827
	Other non-financial quasi-companies	11,122	2,424	6,303	616	4,204
e.	HOUSEHOLDS	48,773	11,840	31,230	1,528	16,015
	Producer households	20,792	4,376	13,074	825	6,895
	Consumer households	27,981	7,462	18,158	703	9,120
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	389	29	296	8	85
g.	REST OF THE WORLD	1,175	41	1,017	79	77
	General government	2	-	2	-	-
	Monetary financial institutions	163	-	159	2	2
	Other financial institution	50	21	45	-	4
	Non-financial companies	895	10	757	72	64
	Households	68	10	54	6	8
	Non-profit institutions serving households	-	-	-	-	-
	International organizations and other institutions	..	-	..	-	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	4	-	4	-	..

Notes:

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

Distribution by customer sector and sub-sector of economic activity

TDB30230

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

Source: Central Credit Register
Stocks in millions of euros

June 2001

	Total	of which: backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries
a. TOTAL	71,383	16,705	41,942	3,642	25,800
b. GENERAL GOVERNMENT	44	12	32	1	11
Central government	7	..	7	-	..
Local government	31	11	19	1	11
Social security funds	6	1	5	-	1
c. FINANCIAL COMPANIES	1,835	195	918	38	878
Monetary financial institutions	1	-	1	-	-
Other financial intermediaries	1,622	178	794	31	797
Financial auxiliaries	203	15	118	6	80
Insurance companies and pension funds	8	2	5	1	2
d. NON-FINANCIAL COMPANIES	41,794	10,145	22,950	2,735	16,109
Public companies	352	28	318	1	33
Private companies	33,931	8,528	18,196	2,341	13,394
Associations of non-financial companies	170	13	84	2	84
Craft non-financial quasi-companies	1,598	325	1,097	74	427
Other non-financial quasi-companies	5,744	1,252	3,255	318	2,171
e. HOUSEHOLDS	25,189	6,115	16,129	789	8,271
Producer households	10,738	2,260	6,752	426	3,561
Consumer households	14,451	3,854	9,378	363	4,710
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	201	15	153	4	44
g. REST OF THE WORLD	607	21	525	41	40
General government	1	-	1	-	-
Monetary financial institutions	84	-	82	1	1
Other financial institution	26	11	23	-	2
Non-financial companies	462	5	391	37	33
Households	35	5	28	3	4
Non-profit institutions serving households	-	-	-	-	-
International organizations and other institutions	..	-	..	-	..
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	2	-	2	-	..

Notes:

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

Distribution by customer location (region)

TDB30240			Banks		
Source: Central Credit Register Flows in billions of lire					
2nd quarter 2001		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	28,260	2,258	46,327	4,659
b.	NORTH-WEST ITALY	7,574	592	8,817	744
	Piedmont	2,267	126	2,174	176
	Valle d'Aosta	94	4	73	4
	Liguria	978	39	1,043	58
	Lombardy	4,235	426	5,527	507
c.	NORTH-EAST ITALY	4,421	445	6,220	887
	Trentino-Alto Adige	302	17	306	39
	Veneto	1,633	114	3,335	623
	Friuli-Venezia Giulia	491	54	615	87
	Emilia-Romagna	1,995	258	1,964	137
d.	CENTRAL ITALY	6,249	594	16,500	2,012
	Marche	595	54	1,176	95
	Tuscany	2,031	157	6,471	271
	Umbria	376	27	1,202	70
	Lazio	3,247	356	7,651	1,576
e.	SOUTHERN ITALY	6,479	414	9,644	689
	Abruzzo	818	48	992	45
	Molise	173	15	150	12
	Campania	2,541	211	4,466	321
	Puglia	2,001	97	2,515	219
	Basilicata	210	10	286	25
	Calabria	736	35	1,235	66
f.	ISLANDS	3,537	211	5,146	327
	Sicily	2,611	101	4,039	258
	Sardinia	926	110	1,107	70

Notes:

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

Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register
Flows in millions of euros

2nd quarter 2001

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	28,260	1,166	46,327	2,406
b.	NORTH-WEST ITALY	7,574	306	8,817	384
	Piedmont	2,267	65	2,174	91
	Valle d'Aosta	94	2	73	2
	Liguria	978	20	1,043	30
	Lombardy	4,235	220	5,527	262
c.	NORTH-EAST ITALY	4,421	230	6,220	458
	Trentino-Alto Adige	302	9	306	20
	Veneto	1,633	59	3,335	322
	Friuli-Venezia Giulia	491	28	615	45
	Emilia-Romagna	1,995	133	1,964	71
d.	CENTRAL ITALY	6,249	307	16,500	1,039
	Marche	595	28	1,176	49
	Tuscany	2,031	81	6,471	140
	Umbria	376	14	1,202	36
	Lazio	3,247	184	7,651	814
e.	SOUTHERN ITALY	6,479	214	9,644	356
	Abruzzo	818	25	992	23
	Molise	173	8	150	6
	Campania	2,541	109	4,466	166
	Puglia	2,001	50	2,515	113
	Basilicata	210	5	286	13
	Calabria	736	18	1,235	34
f.	ISLANDS	3,537	109	5,146	169
	Sicily	2,611	52	4,039	133
	Sardinia	926	57	1,107	36



Notes:

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

Distribution by customer segment of economic activity

TDB30250		Banks			
Source: Central Credit Register Stocks in billions of lire					
2nd quarter 2001	New bad debts in the quarter		Bad debts deleted in the quarter		
	Number of borrowers	Amount	Number of borrowers	Amount	
a. TOTAL	28,260	2,258	46,327	4,659	
General government	3	2	3	..	
Financial companies	23	14	129	155	
Non-financial companies	4,245	1,398	8,741	2,327	
<i>of which: industry</i>	<i>1,150</i>	<i>517</i>	<i>2,347</i>	<i>426</i>	
building	576	308	1,246	654	
services	2,435	505	4,968	1,185	
Producer households	3,649	263	7,082	614	
Consumer households and nec	19,645	546	29,523	1,501	

Notes:

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

Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register
Stocks in millions of euros

2nd quarter 2001

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	28,260	1,166	46,327	2,406
General government	3	1	3	..
Financial companies	23	7	129	80
Non-financial companies	4,245	722	8,741	1,202
<i>of which: industry</i>	<i>1,150</i>	<i>267</i>	<i>2,347</i>	<i>220</i>
building	576	159	1,246	338
services	2,435	261	4,968	612
Producer households	3,649	136	7,082	317
Consumer households and nec	19,645	282	29,523	775



Notes:

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

Distribution by customer segment of economic activity

TDB30280		Banks	
Source: Central Credit Register Stocks in billions of lire			
June 2001	Total	For commercial transactions	For financial transactions
a. TOTAL	209,411	134,811	74,603
<i>of which:</i> in non-euro-area currencies	38,392	24,451	13,941
General government	2,112	695	1,419
Financial companies	22,397	9,097	13,300
Non-financial companies	155,335	112,643	42,693
<i>of which:</i> industry	70,442	51,946	18,495
building	26,116	22,319	3,797
services	57,432	37,504	19,928
Producer households	2,701	1,901	800
Consumer households and nec	6,394	3,708	2,686
Rest of the world	20,472	6,769	13,705

Notes:

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

Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

Total

For commercial
transactionsFor financial
transactions

a.	TOTAL	108,152	69,624	38,529
	<i>of which:</i> in non-euro-area currencies	19,828	12,628	7,200
	General government	1,091	359	733
	Financial companies	11,567	4,698	6,869
	Non-financial companies	80,224	58,175	22,049
	<i>of which:</i> industry	36,380	26,828	9,552
	building	13,488	11,527	1,961
	services	29,661	19,369	10,292
	Producer households	1,395	982	413
	Consumer households and nec	3,302	1,915	1,387
	Rest of the world	10,573	3,496	7,078

€

Notes:

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

Distribution by customer location (region)

TDB30300		Banks	
Source: Central Credit Register Stocks in billions of lire			
June 2001	Total	For commercial transactions	For financial transactions
a. TOTAL	189,702	128,392	61,310
b. NORTH-WEST ITALY	80,096	57,350	22,747
Piedmont	15,637	10,338	5,298
Valle d'Aosta	256	110	145
Liguria	6,012	5,245	767
Lombardy	58,191	41,655	16,536
c. NORTH-EAST ITALY	47,121	32,857	14,265
Trentino-Alto Adige	5,315	3,962	1,353
Veneto	12,810	7,811	4,999
Friuli-Venezia Giulia	5,989	4,041	1,948
Emilia-Romagna	23,007	17,043	5,962
d. CENTRAL ITALY	42,408	27,259	15,149
Marche	2,190	1,272	918
Tuscany	10,791	4,889	5,902
Umbria	1,259	633	625
Lazio	28,167	20,463	7,704
e. SOUTHERN ITALY	13,900	7,697	6,204
Abruzzo	1,361	730	631
Molise	223	110	112
Campania	9,052	5,032	4,020
Puglia	2,182	1,073	1,109
Basilicata	331	161	170
Calabria	751	592	159
f. ISLANDS	6,177	3,230	2,947
Sicily	3,725	2,056	1,669
Sardinia	2,451	1,171	1,280

Notes:

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

Distribution by customer location (region)

TDB30300		Banks		
Source: Central Credit Register Stocks in millions of euros				
June 2001		Total	For commercial transactions	For financial transactions
a.	TOTAL	97,973	66,309	31,664
b.	NORTH-WEST ITALY	41,366	29,619	11,748
	Piedmont	8,076	5,339	2,736
	Valle d'Aosta	132	57	75
	Liguria	3,105	2,709	396
	Lombardy	30,053	21,513	8,540
c.	NORTH-EAST ITALY	24,336	16,969	7,367
	Trentino-Alto Adige	2,745	2,046	699
	Veneto	6,616	4,034	2,582
	Friuli-Venezia Giulia	3,093	2,087	1,006
	Emilia-Romagna	11,882	8,802	3,079
d.	CENTRAL ITALY	21,902	14,078	7,824
	Marche	1,131	657	474
	Tuscany	5,573	2,525	3,048
	Umbria	650	327	323
	Lazio	14,547	10,568	3,979
e.	SOUTHERN ITALY	7,179	3,975	3,204
	Abruzzo	703	377	326
	Molise	115	57	58
	Campania	4,675	2,599	2,076
	Puglia	1,127	554	573
	Basilicata	171	83	88
	Calabria	388	306	82
f.	ISLANDS	3,190	1,668	1,522
	Sicily	1,924	1,062	862
	Sardinia	1,266	605	661



Notes:

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

Distribution by customer segment of economic activity

TDB30290		Banks	
Source: Central Credit Register Stocks in billions of lire			
June 2001	Total	For commercial transactions	For financial transactions
a. TOTAL	158,036	114,542	43,492
Agricultural, forestry and fishery products	2,033	1,336	697
Fuel and power products	9,528	6,047	3,481
Ores and metals	2,233	1,485	747
Non-metallic minerals and products	2,126	1,404	722
Chemical products	2,837	1,870	964
Metal products, except transport equipment	3,408	2,579	829
Agricultural and industrial machinery	14,656	12,549	2,109
Office and data processing machines, etc.	1,522	927	596
Electrical goods	11,821	8,862	2,961
Transport equipment	9,176	7,745	1,431
Food and tobacco products	5,021	3,084	1,938
Textiles, clothing and footwear	4,146	2,744	1,400
Paper and paper products	1,441	912	529
Rubber and plastic products	1,094	755	339
Other manufactured products	1,762	1,204	558
Building and construction	26,502	22,610	3,892
Wholesale and retail trade services, recovery and repair services	16,160	12,216	3,944
Lodging and catering services	2,387	1,609	778
Inland transport services	2,091	1,626	465
Maritime and air transport services	1,696	1,305	389
Auxiliary transport services	2,124	1,657	467
Communication services	9,567	3,501	6,066
Other market services	24,705	16,514	8,190

Notes:

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

Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

	Total	For commercial transactions	For financial transactions
a. TOTAL	81,619	59,156	22,462
Agricultural, forestry and fishery products	1,050	690	360
Fuel and power products	4,921	3,123	1,798
Ores and metals	1,153	767	386
Non-metallic minerals and products	1,098	725	373
Chemical products	1,465	966	498
Metal products, except transport equipment	1,760	1,332	428
Agricultural and industrial machinery	7,569	6,481	1,089
Office and data processing machines, etc.	786	479	308
Electrical goods	6,105	4,577	1,529
Transport equipment	4,739	4,000	739
Food and tobacco products	2,593	1,593	1,001
Textiles, clothing and footwear	2,141	1,417	723
Paper and paper products	744	471	273
Rubber and plastic products	565	390	175
Other manufactured products	910	622	288
Building and construction	13,687	11,677	2,010
Wholesale and retail trade services, recovery and repair services	8,346	6,309	2,037
Lodging and catering services	1,233	831	402
Inland transport services	1,080	840	240
Maritime and air transport services	876	674	201
Auxiliary transport services	1,097	856	241
Communication services	4,941	1,808	3,133
Other market services	12,759	8,529	4,230

€

Notes:

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

Distribution by customer branch of economic activity

TDB30304

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

Source: Central Credit Register
Stocks in billions of lire

June 2001		Facilities granted	Used margin	Overshoot
a.	TOTAL	89,086	80,562	927
	<i>of which: transactions of financial intermediaries</i>	<i>72,083</i>	<i>66,433</i>	<i>618</i>
	Agricultural, forestry and fishery products	271	263	14
	Fuel and power products	1,067	753	12
	Ores and metals	1,057	920	6
	Non-metallic minerals and products	2,364	2,157	21
	Chemical products	1,535	1,421	10
	Metal products, except transport equipment	8,860	7,933	37
	Agricultural and industrial machinery	6,285	5,484	33
	Office and data processing machines, etc.	660	602	4
	Electrical goods	3,075	2,761	46
	Transport equipment	1,413	1,311	25
	Food and tobacco products	1,911	1,692	50
	Textiles, clothing and footwear	5,141	4,711	41
	Paper and paper products	4,519	4,000	52
	Rubber and plastic products	3,406	3,055	33
	Other manufactured products	2,848	2,453	19
	Building and construction	5,913	5,207	112
	Wholesale and retail trade services, recovery and repair services	12,526	11,571	122
	Lodging and catering services	1,561	1,462	21
	Inland transport services	4,738	4,523	41
	Maritime and air transport services	1,905	1,872	45
	Auxiliary transport services	1,297	1,195	17
	Communication services	1,557	1,489	8
	Other market services	15,176	13,722	161

Notes:

Distribution by customer branch of economic activity

TDB30304

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

Source: Central Credit Register
Stocks in millions of euros

June 2001		Facilities granted	Used margin	Overshoot
a.	TOTAL	46,009	41,607	479
	<i>of which: transactions of financial intermediaries</i>	<i>37,228</i>	<i>34,310</i>	<i>319</i>
	Agricultural, forestry and fishery products	140	136	7
	Fuel and power products	551	389	6
	Ores and metals	546	475	3
	Non-metallic minerals and products	1,221	1,114	11
	Chemical products	793	734	5
	Metal products, except transport equipment	4,576	4,097	19
	Agricultural and industrial machinery	3,246	2,832	17
	Office and data processing machines, etc.	341	311	2
	Electrical goods	1,588	1,426	24
	Transport equipment	730	677	13
	Food and tobacco products	987	874	26
	Textiles, clothing and footwear	2,655	2,433	21
	Paper and paper products	2,334	2,066	27
	Rubber and plastic products	1,759	1,578	17
	Other manufactured products	1,471	1,267	10
	Building and construction	3,054	2,689	58
	Wholesale and retail trade services, recovery and repair services	6,469	5,976	63
	Lodging and catering services	806	755	11
	Inland transport services	2,447	2,336	21
	Maritime and air transport services	984	967	23
	Auxiliary transport services	670	617	9
	Communication services	804	769	4
	Other market services	7,838	7,087	83

€

Notes:

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in billions of lire

June 2001		Facilities granted	Used margin	Overshoot
a.	TOTAL	91,979	83,314	999
	<i>of which: transactions of financial intermediaries</i>	<i>74,515</i>	<i>68,782</i>	<i>678</i>
	Piedmont	8,684	7,904	41
	Valle d'Aosta	215	194	14
	Liguria	1,326	1,334	74
	Lombardy	31,575	28,351	225
	Trentino-Alto Adige	2,771	2,633	46
	Veneto	13,211	11,707	72
	Friuli-Venezia Giulia	2,291	2,068	25
	Emilia-Romagna	10,398	9,302	66
	Marche	2,777	2,418	14
	Tuscany	5,617	5,058	58
	Umbria	718	668	10
	Lazio	5,714	5,377	130
	Abruzzo	978	860	15
	Molise	124	105	2
	Campania	1,907	1,826	74
	Puglia	1,028	991	52
	Basilicata	240	228	4
	Calabria	271	261	21
	Sicily	1,038	991	31
	Sardinia	1,094	1,036	23

Notes:

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in millions of euros

June 2001

Facilities granted

Used margin

Overshoot

a. TOTAL	47,503	43,028	516
<i>of which: transactions of financial intermediaries</i>	<i>38,484</i>	<i>35,523</i>	<i>350</i>
Piedmont	4,485	4,082	21
Valle d'Aosta	111	100	7
Liguria	685	689	38
Lombardy	16,307	14,642	116
Trentino-Alto Adige	1,431	1,360	24
Veneto	6,823	6,046	37
Friuli-Venezia Giulia	1,183	1,068	13
Emilia-Romagna	5,370	4,804	34
Marche	1,434	1,249	7
Tuscany	2,901	2,612	30
Umbria	371	345	5
Lazio	2,951	2,777	67
Abruzzo	505	444	8
Molise	64	54	1
Campania	985	943	38
Puglia	531	512	27
Basilicata	124	118	2
Calabria	140	135	11
Sicily	536	512	16
Sardinia	565	535	12

€

Notes:

Distribution by customer branch of economic activity

TDB30312

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

Source: Central Credit Register
Stocks in billions of lire

June 2001	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	53,772	30,165	23,607	53,805	33,447
<i>of which: transactions of financial intermediaries</i>	<i>48,951</i>	<i>27,218</i>	<i>21,733</i>	<i>48,552</i>	<i>29,793</i>
Agricultural, forestry and fishery products	155	139	15	132	91
Fuel and power products	457	354	103	809	236
Ores and metals	1,948	474	1,474	1,919	1,477
Non-metallic minerals and products	306	213	91	349	176
Chemical products	1,503	629	871	1,402	949
Metal products, except transport equipment	2,759	1,495	1,264	3,247	1,640
Agricultural and industrial machinery	3,081	1,479	1,601	3,342	2,140
Office and data processing machines, etc.	1,553	765	788	2,262	1,237
Electrical goods	5,569	2,602	2,966	6,608	4,066
Transport equipment	8,328	4,117	4,211	8,270	5,809
Food and tobacco products	2,021	1,375	647	1,719	1,255
Textiles, clothing and footwear	2,060	1,305	755	1,659	929
Paper and paper products	1,127	805	323	945	585
Rubber and plastic products	1,166	606	560	1,605	639
Other manufactured products	695	474	221	647	345
Building and construction	2,699	2,447	252	3,040	1,675
Wholesale and retail trade services, recovery and repair services	9,606	4,570	5,036	7,666	4,879
Lodging and catering services	197	143	52	180	124
Inland transport services	577	515	62	829	380
Maritime and air transport services	217	211	6	192	130
Auxiliary transport services	778	457	321	612	323
Communication services	724	263	463	672	449
Other market services	6,248	4,723	1,526	5,697	3,915

Notes:

The distribution by customer branch of economic activity of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse.

Distribution by customer branch of economic activity

TDB30312

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

Source: Central Credit Register
Stocks in millions of euros

June 2001

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
a. TOTAL	27,771	15,579	12,192	27,788	17,274
<i>of which: transactions of financial intermediaries</i>	25,281	14,057	11,224	25,075	15,387
Agricultural, forestry and fishery products	80	72	8	68	47
Fuel and power products	236	183	53	418	122
Ores and metals	1,006	245	761	991	763
Non-metallic minerals and products	158	110	47	180	91
Chemical products	776	325	450	724	490
Metal products, except transport equipment	1,425	772	653	1,677	847
Agricultural and industrial machinery	1,591	764	827	1,726	1,105
Office and data processing machines, etc.	802	395	407	1,168	639
Electrical goods	2,876	1,344	1,532	3,413	2,100
Transport equipment	4,301	2,126	2,175	4,271	3,000
Food and tobacco products	1,044	710	334	888	648
Textiles, clothing and footwear	1,064	674	390	857	480
Paper and paper products	582	416	167	488	302
Rubber and plastic products	602	313	289	829	330
Other manufactured products	359	245	114	334	178
Building and construction	1,394	1,264	130	1,570	865
Wholesale and retail trade services, recovery and repair services	4,961	2,360	2,601	3,959	2,520
Lodging and catering services	102	74	27	93	64
Inland transport services	298	266	32	428	196
Maritime and air transport services	112	109	3	99	67
Auxiliary transport services	402	236	166	316	167
Communication services	374	136	239	347	232
Other market services	3,227	2,439	788	2,942	2,022

€

Notes:

The distribution by customer branch of economic activity of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse.

Distribution by customer location (region)

TDB30316

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

Source: Central Credit Register
Stocks in billions of lire

June 2001	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	57,732	31,695	26,037	57,805	36,828
<i>of which: transactions of financial intermediaries</i>	<i>52,839</i>	<i>28,713</i>	<i>24,126</i>	<i>52,479</i>	<i>33,108</i>
Piedmont	13,459	6,250	7,209	14,017	9,261
Valle d'Aosta	184	165	19	256	147
Liguria	1,125	904	219	1,324	744
Lombardy	15,632	7,989	7,642	15,910	9,354
Trentino-Alto Adige	279	101	178	304	95
Veneto	2,589	1,501	1,086	2,368	1,278
Friuli-Venezia Giulia	592	430	161	730	314
Emilia-Romagna	4,140	2,839	1,301	4,258	2,651
Marche	562	370	192	554	258
Tuscany	3,421	2,014	1,408	2,215	2,000
Umbria	935	277	658	883	823
Lazio	8,727	4,566	4,161	8,901	6,459
Abruzzo	403	248	155	420	209
Molise	306	155	151	258	159
Campania	2,573	1,671	902	2,585	1,522
Puglia	833	660	172	831	465
Basilicata	331	153	178	350	192
Calabria	358	316	43	279	205
Sicily	995	852	143	1,123	571
Sardinia	290	234	56	240	126

Notes:

The distribution by customer location of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse.

Distribution by customer location (region)

TDB30316

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

Source: Central Credit Register
Stocks in millions of euros

June 2001

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	29,816	16,369	13,447	29,854	19,020
<i>of which: transactions of financial intermediaries</i>	<i>27,289</i>	<i>14,829</i>	<i>12,460</i>	<i>27,103</i>	<i>17,099</i>
Piedmont	6,951	3,228	3,723	7,239	4,783
Valle d'Aosta	95	85	10	132	76
Liguria	581	467	113	684	384
Lombardy	8,073	4,126	3,947	8,217	4,831
Trentino-Alto Adige	144	52	92	157	49
Veneto	1,337	775	561	1,223	660
Friuli-Venezia Giulia	306	222	83	377	162
Emilia-Romagna	2,138	1,466	672	2,199	1,369
Marche	290	191	99	286	133
Tuscany	1,767	1,040	727	1,144	1,033
Umbria	483	143	340	456	425
Lazio	4,507	2,358	2,149	4,597	3,336
Abruzzo	208	128	80	217	108
Molise	158	80	78	133	82
Campania	1,329	863	466	1,335	786
Puglia	430	341	89	429	240
Basilicata	171	79	92	181	99
Calabria	185	163	22	144	106
Sicily	514	440	74	580	295
Sardinia	150	121	29	124	65



Notes:

The distribution by customer location of the nominal value of the receivables assigned is determined with reference to the assignors both for assignments with recourse and for those without recourse.

Distribution by customer location (region)

TDB30320		Banks				
Source: Central Credit Register Stocks in billions of lire						
June 2001	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	2,097,424	1,437,584	251,554	193,337	352,111	266,820
Piedmont	189,952	126,096	69,727	49,046	81,556	55,832
Valle d'Aosta	4,581	2,707	2,829	1,485	3,189	1,706
Liguria	34,741	23,886	9,271	5,817	12,340	7,937
Lombardy	705,927	458,168	123,033	88,019	188,411	133,105
Trentino-Alto Adige	47,564	32,917	7,420	4,029	9,805	5,410
Veneto	191,797	127,778	21,646	15,723	32,098	20,230
Friuli-Venezia Giulia	44,455	35,155	14,309	14,892	17,471	16,758
Emilia-Romagna	223,560	146,926	36,326	27,282	46,519	34,694
Marche	46,339	31,040	8,305	5,166	10,334	6,376
Tuscany	118,517	86,971	22,139	17,682	28,086	21,719
Umbria	20,552	15,227	4,175	3,094	5,865	4,084
Lazio	276,106	208,546	137,109	105,045	162,596	122,124
Abruzzo	21,793	14,735	4,016	2,484	5,842	3,648
Molise	3,654	2,780	1,398	1,121	1,847	1,412
Campania	58,020	42,178	17,332	12,350	20,970	14,857
Puglia	35,347	26,610	6,382	5,379	8,463	6,752
Basilicata	6,887	4,862	3,216	2,085	3,799	2,515
Calabria	10,762	8,473	2,196	1,977	2,920	2,385
Sicily	38,714	28,523	9,186	7,346	11,128	8,431
Sardinia	18,156	14,003	4,748	3,371	6,084	4,372

Notes:

Distribution by customer location (region)

TDB30320

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,083,229	742,450	129,917	99,850	181,850	137,801
Piedmont	98,102	65,123	36,011	25,330	42,120	28,835
Valle d'Aosta	2,366	1,398	1,461	767	1,647	881
Liguria	17,942	12,336	4,788	3,004	6,373	4,099
Lombardy	364,581	236,624	63,541	45,458	97,306	68,743
Trentino-Alto Adige	24,565	17,000	3,832	2,081	5,064	2,794
Veneto	99,055	65,992	11,179	8,120	16,577	10,448
Friuli-Venezia Giulia	22,959	18,156	7,390	7,691	9,023	8,655
Emilia-Romagna	115,459	75,881	18,761	14,090	24,025	17,918
Marche	23,932	16,031	4,289	2,668	5,337	3,293
Tuscany	61,209	44,917	11,434	9,132	14,505	11,217
Umbria	10,614	7,864	2,156	1,598	3,029	2,109
Lazio	142,597	107,705	70,811	54,251	83,974	63,072
Abruzzo	11,255	7,610	2,074	1,283	3,017	1,884
Molise	1,887	1,436	722	579	954	729
Campania	29,965	21,783	8,951	6,378	10,830	7,673
Puglia	18,255	13,743	3,296	2,778	4,371	3,487
Basilicata	3,557	2,511	1,661	1,077	1,962	1,299
Calabria	5,558	4,376	1,134	1,021	1,508	1,232
Sicily	19,994	14,731	4,744	3,794	5,747	4,354
Sardinia	9,377	7,232	2,452	1,741	3,142	2,258

€

Notes:

Distribution by size of bank

TDB30340		Banks				
Source: Central Credit Register Stocks in billions of lire						
June 2001	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	2,097,424	767,535	422,771	366,964	284,912	255,243
Used margin	1,437,584	518,616	287,515	246,845	190,969	193,641
b. FIRST 10 BORROWERS						
Facilities granted	180,199	86,770	49,342	24,310	25,921	37,351
Used margin	149,149	73,404	41,324	19,957	19,779	39,895
c. FIRST 20 BORROWERS						
Facilities granted	247,750	123,763	63,467	37,186	34,067	46,819
Used margin	197,676	102,675	54,822	27,106	26,544	49,445
d. FIRST 50 BORROWERS						
Facilities granted	341,397	174,338	90,281	52,128	45,862	57,132
Used margin	277,611	143,807	76,041	37,895	35,782	59,170
e. FIRST 100 BORROWERS						
Facilities granted	437,793	214,442	113,010	65,487	55,263	64,236
Used margin	352,515	175,928	93,278	47,913	41,916	64,956

Notes:

Distribution by size of bank

TDB30340

Banks

Source: Central Credit Register
Stocks in millions of euros

June 2001

Total

Banks

Major

Large

Medium-sized

Small

Minor

a. TOTAL

Facilities granted	1,083,229	396,399	218,343	189,521	147,145	131,822
Used margin	742,450	267,843	148,489	127,485	98,627	100,007

b. FIRST 10 BORROWERS

Facilities granted	93,065	44,813	25,483	12,555	13,387	19,290
Used margin	77,029	37,910	21,342	10,307	10,215	20,604

c. FIRST 20 BORROWERS

Facilities granted	127,952	63,918	32,778	19,205	17,594	24,180
Used margin	102,091	53,027	28,313	13,999	13,709	25,536

d. FIRST 50 BORROWERS

Facilities granted	176,317	90,038	46,626	26,922	23,686	29,506
Used margin	143,374	74,270	39,272	19,571	18,480	30,559

e. FIRST 100 BORROWERS

Facilities granted	226,101	110,750	58,365	33,821	28,541	33,175
Used margin	182,059	90,859	48,174	24,745	21,648	33,547

€

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in billions of lire
 Percentages

June 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	1,174,495	54.15	59.90	74.67	81.23	1,437,584
	General government	5,631	76.91	82.02	91.46	94.61	103,776
	Financial companies	3,914	42.18	57.69	90.53	96.00	277,675
	Non-financial companies	457,948	38.39	45.57	65.36	74.94	872,836
	<i>of which: industry</i>	<i>150,749</i>	<i>38.80</i>	<i>46.60</i>	<i>67.97</i>	<i>77.66</i>	<i>394,759</i>
	building	66,407	26.34	32.90	53.42	65.04	93,489
	services	230,317	39.98	46.46	64.92	74.20	370,116
	Producer households	161,875	10.20	14.37	31.17	42.69	52,152
	Consumer households and nec	522,762	14.62	17.87	29.47	37.70	124,860

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

June 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	1,174,495	54.15	59.90	74.67	81.23	742,450
General government	5,631	76.91	82.02	91.46	94.61	53,596
Financial companies	3,914	42.18	57.69	90.53	96.00	143,407
Non-financial companies	457,948	38.39	45.57	65.36	74.94	450,782
<i>of which:</i> industry	150,749	38.80	46.60	67.97	77.66	203,876
building	66,407	26.34	32.90	53.42	65.04	48,283
services	230,317	39.98	46.46	64.92	74.20	191,149
Producer households	161,875	10.20	14.37	31.17	42.69	26,934
Consumer households and nec	522,762	14.62	17.87	29.47	37.70	64,485

€

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in billions of lire
 Percentages

June 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	537,430	34.06	41.63	62.66	73.49	87,150
	Piedmont	35,990	26.98	34.05	57.20	70.21	4,175
	Valle d'Aosta	1,079	27.94	33.70	57.82	72.19	137
	Liguria	14,934	34.65	41.76	63.10	74.37	1,981
	Lombardy	68,946	34.95	43.31	65.11	75.70	12,723
	Trentino-Alto Adige	4,373	22.48	31.54	57.02	71.05	662
	Veneto	26,666	27.52	36.07	59.41	71.55	3,987
	Friuli-Venezia Giulia	9,086	23.51	30.21	53.62	66.87	958
	Emilia-Romagna	33,394	29.48	38.02	60.87	72.82	5,017
	Marche	13,455	21.23	28.05	51.52	64.70	1,632
	Tuscany	31,886	29.33	36.71	59.16	71.18	3,795
	Umbria	6,245	30.98	38.08	59.81	71.30	1,018
	Lazio	60,409	47.94	56.48	74.75	82.29	15,583
	Abruzzo	13,440	27.58	35.29	58.49	70.44	1,942
	Molise	2,666	19.97	28.84	57.19	69.89	385
	Campania	47,168	33.85	41.68	63.84	75.00	6,756
	Puglia	39,923	34.33	42.32	63.39	73.58	6,638
	Basilicata	8,889	20.15	27.95	53.51	66.18	1,516
	Calabria	24,263	21.12	28.19	51.72	64.54	3,464
	Sicily	74,828	29.64	35.52	55.53	67.25	11,283
	Sardinia	19,790	29.77	38.15	60.35	71.46	3,501

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

June 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	537,430	34.06	41.63	62.66	73.49	45,009
Piedmont	35,990	26.98	34.05	57.20	70.21	2,156
Valle d'Aosta	1,079	27.94	33.70	57.82	72.19	71
Liguria	14,934	34.65	41.76	63.10	74.37	1,023
Lombardy	68,946	34.95	43.31	65.11	75.70	6,571
Trentino-Alto Adige	4,373	22.48	31.54	57.02	71.05	342
Veneto	26,666	27.52	36.07	59.41	71.55	2,059
Friuli-Venezia Giulia	9,086	23.51	30.21	53.62	66.87	495
Emilia-Romagna	33,394	29.48	38.02	60.87	72.82	2,591
Marche	13,455	21.23	28.05	51.52	64.70	843
Tuscany	31,886	29.33	36.71	59.16	71.18	1,960
Umbria	6,245	30.98	38.08	59.81	71.30	526
Lazio	60,409	47.94	56.48	74.75	82.29	8,048
Abruzzo	13,440	27.58	35.29	58.49	70.44	1,003
Molise	2,666	19.97	28.84	57.19	69.89	199
Campania	47,168	33.85	41.68	63.84	75.00	3,489
Puglia	39,923	34.33	42.32	63.39	73.58	3,428
Basilicata	8,889	20.15	27.95	53.51	66.18	783
Calabria	24,263	21.12	28.19	51.72	64.54	1,789
Sicily	74,828	29.64	35.52	55.53	67.25	5,827
Sardinia	19,790	29.77	38.15	60.35	71.46	1,808

€

Notes:

Distribution by customer segment of economic activity

TDB30410						Banks
Source: Central Credit Register Stocks in billions of lire Percentages						
June 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	537,430	34.06	41.63	62.66	73.49	87,150
General government	45	44.12	44.12	76.97	81.81	64
Financial companies	1,018	23.29	37.55	69.83	82.79	1,849
Non-financial companies	103,136	30.73	39.29	63.74	74.98	49,735
<i>of which:</i> industry	29,737	26.96	35.32	60.26	72.42	14,406
building	15,676	31.93	40.45	65.92	77.27	13,899
services	55,156	29.63	37.92	61.19	72.50	18,792
Producer households	94,832	13.34	18.67	39.96	54.15	13,897
Consumer households and nec	322,558	16.14	21.92	44.91	60.04	19,169

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

June 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	537,430	34.06	41.63	62.66	73.49	45,009
General government	45	44.12	44.12	76.97	81.81	33
Financial companies	1,018	23.29	37.55	69.83	82.79	955
Non-financial companies	103,136	30.73	39.29	63.74	74.98	25,686
<i>of which:</i> industry	29,737	26.96	35.32	60.26	72.42	7,440
building	15,676	31.93	40.45	65.92	77.27	7,178
services	55,156	29.63	37.92	61.19	72.50	9,705
Producer households	94,832	13.34	18.67	39.96	54.15	7,177
Consumer households and nec	322,558	16.14	21.92	44.91	60.04	9,900

€

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in billions of lire

June 2001		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	2,097,424	1,437,584	1,280,329	377,993	290,963	990,798
b.	NORTH-WEST ITALY	935,201	610,856	436,848	148,522	106,400	336,471
	Piedmont	189,952	126,096	101,482	27,607	21,260	79,342
	Valle d'Aosta	4,581	2,707	3,240	1,574	670	2,642
	Liguria	34,741	23,886	32,579	8,574	6,938	26,827
	Lombardy	705,927	458,168	299,547	110,764	77,534	227,660
c.	NORTH-EAST ITALY	507,374	342,774	381,469	102,287	79,645	289,855
	Trentino-Alto Adige	47,564	32,917	50,788	16,524	12,698	41,997
	Veneto	191,797	127,778	146,195	39,450	30,279	109,087
	Friuli-Venezia Giulia	44,455	35,155	32,013	8,525	7,222	24,425
	Emilia-Romagna	223,560	146,926	152,473	37,790	29,447	114,346
d.	CENTRAL ITALY	461,514	341,787	268,537	75,948	64,673	211,607
	Marche	46,339	31,040	43,437	9,159	7,100	32,172
	Tuscany	118,517	86,971	106,167	24,064	20,538	81,135
	Umbria	20,552	15,227	19,581	4,608	3,969	14,697
	Lazio	276,106	208,546	99,352	38,119	33,066	83,603
e.	SOUTHERN ITALY	136,464	99,640	130,464	32,099	25,454	101,710
	Abruzzo	21,793	14,735	18,549	4,070	3,224	13,735
	Molise	3,654	2,780	3,182	711	579	2,383
	Campania	58,020	42,178	48,071	12,677	9,523	37,963
	Puglia	35,347	26,610	40,437	9,757	8,177	31,686
	Basilicata	6,887	4,862	5,467	1,322	1,148	4,201
	Calabria	10,762	8,473	14,758	3,565	2,802	11,742
f.	ISLANDS	56,870	42,526	63,011	19,134	14,789	51,155
	Sicily	38,714	28,523	44,733	13,583	10,069	36,387
	Sardinia	18,156	14,003	18,278	5,553	4,721	14,768

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
206,889	143,474	148,180	282,037	182,916	90,529	1,230,507	820,233	50,822
80,938	54,554	49,825	125,021	75,917	31,611	580,720	373,983	18,941
15,295	9,085	11,457	19,314	11,407	6,794	127,736	84,344	3,889
445	314	332	800	649	187	1,762	1,077	79
3,547	2,531	3,108	4,341	2,790	1,670	18,280	11,629	974
61,653	42,627	34,928	100,568	61,074	22,960	432,942	276,933	13,999
54,359	37,114	47,047	74,581	48,050	28,417	276,147	177,965	16,150
7,970	5,968	5,860	9,379	6,667	2,196	13,689	7,584	735
21,593	14,615	18,680	29,586	19,405	11,916	101,168	63,479	6,512
3,305	2,564	3,672	5,001	3,265	2,389	27,623	22,103	1,527
21,489	13,966	18,835	30,614	18,714	11,916	133,668	84,799	7,376
39,690	29,439	29,060	51,873	37,240	17,797	294,001	210,432	10,073
5,309	3,505	5,506	6,912	4,471	3,608	24,960	15,966	2,151
12,539	9,205	12,009	17,643	11,970	8,016	64,271	45,260	5,007
2,287	1,781	2,407	3,019	2,196	1,554	10,640	7,278	923
19,556	14,948	9,138	24,300	18,606	4,619	194,132	141,927	1,992
23,998	16,540	15,294	21,992	15,415	9,117	58,375	42,232	4,343
2,202	1,588	2,261	3,648	2,598	1,534	11,873	7,323	1,019
440	325	436	558	389	241	1,948	1,487	122
13,744	9,130	5,462	7,985	5,505	3,220	23,617	18,019	1,426
4,575	3,239	4,597	6,996	4,881	2,849	14,021	10,311	1,305
813	567	725	941	649	389	3,811	2,498	152
2,227	1,688	1,813	1,867	1,392	884	3,106	2,593	319
7,902	5,824	6,954	8,570	6,293	3,587	21,264	15,620	1,315
4,947	3,617	4,877	5,553	4,113	2,514	14,632	10,727	955
2,955	2,209	2,077	3,017	2,182	1,073	6,632	4,891	360

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

June 2001

		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,083,229	742,450	1,280,329	195,217	150,270	990,798
b.	NORTH-WEST ITALY	482,991	315,481	436,848	76,705	54,951	336,471
	Piedmont	98,102	65,123	101,482	14,258	10,980	79,342
	Valle d'Aosta	2,366	1,398	3,240	813	346	2,642
	Liguria	17,942	12,336	32,579	4,428	3,583	26,827
	Lombardy	364,581	236,624	299,547	57,205	40,043	227,660
c.	NORTH-EAST ITALY	262,037	177,028	381,469	52,827	41,133	289,855
	Trentino-Alto Adige	24,565	17,000	50,788	8,534	6,558	41,997
	Veneto	99,055	65,992	146,195	20,374	15,638	109,087
	Friuli-Venezia Giulia	22,959	18,156	32,013	4,403	3,730	24,425
	Emilia-Romagna	115,459	75,881	152,473	19,517	15,208	114,346
d.	CENTRAL ITALY	238,352	176,518	268,537	39,224	33,401	211,607
	Marche	23,932	16,031	43,437	4,730	3,667	32,172
	Tuscany	61,209	44,917	106,167	12,428	10,607	81,135
	Umbria	10,614	7,864	19,581	2,380	2,050	14,697
	Lazio	142,597	107,705	99,352	19,687	17,077	83,603
e.	SOUTHERN ITALY	70,478	51,460	130,464	16,578	13,146	101,710
	Abruzzo	11,255	7,610	18,549	2,102	1,665	13,735
	Molise	1,887	1,436	3,182	367	299	2,383
	Campania	29,965	21,783	48,071	6,547	4,918	37,963
	Puglia	18,255	13,743	40,437	5,039	4,223	31,686
	Basilicata	3,557	2,511	5,467	683	593	4,201
	Calabria	5,558	4,376	14,758	1,841	1,447	11,742
f.	ISLANDS	29,371	21,963	63,011	9,882	7,638	51,155
	Sicily	19,994	14,731	44,733	7,015	5,200	36,387
	Sardinia	9,377	7,232	18,278	2,868	2,438	14,768

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
106,849	74,098	148,180	145,660	94,468	90,529	635,504	423,615	50,822
41,801	28,175	49,825	64,568	39,208	31,611	299,917	193,146	18,941
7,899	4,692	11,457	9,975	5,891	6,794	65,970	43,560	3,889
230	162	332	413	335	187	910	556	79
1,832	1,307	3,108	2,242	1,441	1,670	9,441	6,006	974
31,841	22,015	34,928	51,939	31,542	22,960	223,596	143,024	13,999
28,074	19,168	47,047	38,518	24,816	28,417	142,618	91,911	16,150
4,116	3,082	5,860	4,844	3,443	2,196	7,070	3,917	735
11,152	7,548	18,680	15,280	10,022	11,916	52,249	32,784	6,512
1,707	1,324	3,672	2,583	1,686	2,389	14,266	11,415	1,527
11,098	7,213	18,835	15,811	9,665	11,916	69,034	43,795	7,376
20,498	15,204	29,060	26,790	19,233	17,797	151,839	108,679	10,073
2,742	1,810	5,506	3,570	2,309	3,608	12,891	8,246	2,151
6,476	4,754	12,009	9,112	6,182	8,016	33,193	23,375	5,007
1,181	920	2,407	1,559	1,134	1,554	5,495	3,759	923
10,100	7,720	9,138	12,550	9,609	4,619	100,261	73,299	1,992
12,394	8,542	15,294	11,358	7,961	9,117	30,148	21,811	4,343
1,137	820	2,261	1,884	1,342	1,534	6,132	3,782	1,019
227	168	436	288	201	241	1,006	768	122
7,098	4,715	5,462	4,124	2,843	3,220	12,197	9,306	1,426
2,363	1,673	4,597	3,613	2,521	2,849	7,241	5,325	1,305
420	293	725	486	335	389	1,968	1,290	152
1,150	872	1,813	964	719	884	1,604	1,339	319
4,081	3,008	6,954	4,426	3,250	3,587	10,982	8,067	1,315
2,555	1,868	4,877	2,868	2,124	2,514	7,557	5,540	955
1,526	1,141	2,077	1,558	1,127	1,073	3,425	2,526	360

€

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

TDB30440		Banks							
Source: Central Credit Register									
June 2001		Total	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
a.	TOTAL	1,113,833	518,362	262,672	144,730	147,072	20,989	16,470	3,538
	of which: 1 facility	831,536	514,021	213,622	64,321	35,162	2,542	1,574	294
	2 facilities	143,346	4,111	46,860	53,466	34,731	2,652	1,293	233
	3-4 facilities	88,955	226	2,174	26,489	51,985	5,183	2,578	320
	more than 4 facilities	49,996	4	16	454	25,194	10,612	11,025	2,691
b.	GENERAL GOVERNMENT	6,479	727	1,245	1,301	2,063	438	494	211
	of which: 1 facility	3,679	725	1,109	826	742	87	142	48
	2 facilities	1,611	2	134	421	806	124	91	33
	3-4 facilities	875	-	2	54	480	170	130	39
	more than 4 facilities	314	-	-	-	35	57	131	91
c.	FINANCIAL COMPANIES	4,215	642	662	621	1,038	313	489	450
	of which: 1 facility	2,367	633	534	405	491	102	127	75
	2 facilities	719	6	118	149	261	59	74	52
	3-4 facilities	541	3	9	65	211	82	106	65
	more than 4 facilities	588	-	1	2	75	70	182	258
d.	NON-FINANCIAL COMPANIES	475,732	106,227	110,104	98,273	124,141	19,277	14,918	2,792
	of which: 1 facility	250,348	105,126	79,295	37,139	25,574	2,014	1,068	132
	2 facilities	101,625	1,081	29,589	39,228	28,341	2,245	1,007	134
	3-4 facilities	76,257	20	1,219	21,547	46,327	4,706	2,239	199
	more than 4 facilities	47,502	-	1	359	23,899	10,312	10,604	2,327
e.	PRODUCER HOUSEHOLDS	143,969	69,765	43,962	19,950	9,828	341	117	6
	of which: 1 facility	113,744	68,664	34,397	8,278	2,343	42	16	4
	2 facilities	21,122	1,043	9,082	8,097	2,830	55	15	-
	3-4 facilities	7,811	56	479	3,515	3,629	105	26	1
	more than 4 facilities	1,292	2	4	60	1,026	139	60	1
f.	CONSUMER HOUSEHOLDS AND NEC	443,594	317,169	95,431	21,189	8,820	572	358	55
	of which: 1 facility	424,612	315,159	88,383	15,347	5,296	269	145	13
	2 facilities	15,543	1,863	6,595	4,669	2,159	155	90	12
	3-4 facilities	3,143	145	443	1,140	1,210	114	75	16
	more than 4 facilities	296	2	10	33	155	34	48	14

Notes:

Lire: from 150 to 250 million
 from 250 to 500 million
 from 500 million to 1 billion
 from 1 to 5 billion
 from 5 to 10 billion
 from 10 to 50 billion
 more than 50 billion

Euros: from 77,469 to 129,114
 from 129,114 to 258,228
 from 258,228 to 516,457
 from 516,457 to 2,582,284
 from 2,582,284 to 5,164,569
 from 5,164,569 to 25,822,845
 more than 25,822,845

Distribution by customer segment of economic activity and total credit granted

TDB30460		Banks						
Source: Central Credit Register								
June 2001	Total	150 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 10 bn lire	10 bn to 50 bn lire	more than 50 bn lire
a. TOTAL								
Average number of banks per borrower	1.61	1.00	1.19	1.78	2.94	4.93	7.01	11.51
First bank's share of total credit granted (%)	51	99	91	75	61	52	45	40
b. GENERAL GOVERNMENT								
Average number of banks per borrower	1.86	1.00	1.11	1.40	1.99	2.82	3.24	5.45
First bank's share of total credit granted (%)	47	99	95	86	77	74	77	41
c. FINANCIAL COMPANIES								
Average number of banks per borrower	3.12	1.01	1.21	1.47	2.09	3.20	4.43	12.10
First bank's share of total credit granted (%)	52	99	91	85	77	71	63	52
d. NON-FINANCIAL COMPANIES								
Average number of banks per borrower	2.22	1.01	1.29	1.88	3.08	5.10	7.36	12.09
First bank's share of total credit granted (%)	45	99	86	72	59	50	42	31
<i>of which: industry</i>								
Average number of banks per borrower	2.82	1.01	1.35	2.10	3.65	6.01	8.38	13.11
First bank's share of total credit granted (%)	36	99	83	66	50	40	34	27
<i>of which: building</i>								
Average number of banks per borrower	1.83	1.00	1.24	1.69	2.44	3.65	5.33	11.11
First bank's share of total credit granted (%)	65	99	89	77	71	66	61	43
<i>of which: services</i>								
Average number of banks per borrower	1.95	1.01	1.26	1.81	2.86	4.63	6.51	10.35
First bank's share of total credit granted (%)	52	99	87	74	63	55	48	36
e. PRODUCER HOUSEHOLDS								
Average number of banks per borrower	1.31	1.01	1.22	1.79	2.65	4.33	5.08	2.50
First bank's share of total credit granted (%)	80	99	90	75	66	60	57	80
f. CONSUMER HOUSEHOLDS AND NEC								
Average number of banks per borrower	1.05	1.00	1.07	1.34	1.64	2.05	2.52	3.60
First bank's share of total credit granted (%)	93	99	96	89	85	83	79	66

Notes:

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

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

Lending and deposit rates

Distribution by branch location (region) and total credit granted

TDB30600		Sample of banks						
Source: Survey of lending rates Percentages								
June 2001		Total	up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 50 bn lire	more than 50 bn lire
a.	TOTAL	6.66	10.29	10.05	9.47	8.30	6.80	5.37
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	6.76	10.48	10.21	9.64	8.50	6.95	5.38
	NORTH-WEST ITALY	6.28	10.24	9.98	9.40	8.26	6.69	5.24
	Piedmont	6.52	10.62	10.21	9.61	8.35	6.78	5.28
	Valle d'Aosta	8.19	10.42	10.44	9.77	8.65	7.00	5.99
	Liguria	7.29	11.04	10.39	9.78	8.84	7.33	5.25
	Lombardy	6.15	9.98	9.82	9.27	8.17	6.63	5.23
	NORTH-EAST ITALY	6.95	10.39	9.86	9.18	8.15	6.70	5.49
	Trentino-Alto Adige	7.05	9.10	8.77	8.49	7.73	6.50	5.85
	Veneto	7.11	10.96	10.53	9.70	8.50	6.84	5.26
	Friuli-Venezia Giulia	7.28	10.86	10.01	9.43	8.33	6.87	5.82
	Emilia-Romagna	6.70	9.77	9.17	8.54	7.70	6.54	5.66
	CENTRAL ITALY	7.12	10.37	10.51	9.93	8.90	7.50	5.62
	Marche	6.87	9.32	8.98	8.46	7.67	6.79	5.33
	Tuscany	7.04	10.62	10.27	9.61	8.59	7.06	5.51
	Umbria	8.00	10.59	10.47	10.08	9.23	7.66	5.65
	Lazio	7.19	10.47	11.44	10.95	9.86	8.16	5.72
	SOUTHERN ITALY	8.29	11.31	11.00	10.75	9.20	7.61	6.06
	Abruzzo	7.92	10.91	10.30	10.14	9.24	7.50	6.09
	Molise	8.80	10.26	10.77	10.54	9.54	8.42	6.71
	Campania	8.15	11.72	10.98	11.06	8.92	7.73	6.03
	Puglia	8.16	10.67	10.98	10.33	9.20	6.92	6.11
	Basilicata	8.61	11.38	11.55	10.43	9.41	7.90	6.01
	Calabria	9.67	11.93	11.45	11.14	10.25	8.67	5.63
	ISLANDS	8.59	11.23	10.91	10.59	9.74	8.24	5.38
	Sicily	8.48	11.57	11.19	10.79	9.83	8.25	5.18
	Sardinia	8.88	10.51	10.26	10.09	9.54	8.22	6.38
c.	LENDING IN NON-EURO-AREA CURRENCIES	4.97	3.70	3.87	4.04	4.33	4.89	5.30

Notes:

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

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

Distribution by branch location (region) and total credit granted

TDB30610		Sample of banks						
Source: Survey of lending rates Percentages								
June 2001		Total	up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 50 bn lire	more than 50 bn lire
a.	ITALY	8.32	11.72	11.40	11.05	10.22	8.63	5.83
b.	NORTH-WEST ITALY	7.58	11.47	11.04	10.68	9.88	8.36	5.61
	Piedmont	7.78	11.86	11.24	10.92	9.96	8.61	5.51
	Valle d'Aosta	9.89	10.84	10.91	10.57	10.26	7.96	8.12
	Liguria	8.87	11.79	11.20	10.64	9.98	8.63	6.03
	Lombardy	7.41	11.27	10.93	10.60	9.84	8.27	5.61
c.	NORTH-EAST ITALY	8.68	11.67	11.16	10.75	9.88	8.29	6.24
	Trentino-Alto Adige	7.69	9.80	9.05	8.75	8.22	7.02	6.19
	Veneto	9.31	12.33	12.18	11.69	10.62	8.88	6.22
	Friuli-Venezia Giulia	8.42	11.97	11.34	10.61	9.73	8.08	6.11
	Emilia-Romagna	8.18	11.04	10.38	10.03	9.27	7.87	6.29
d.	CENTRAL ITALY	8.91	11.59	11.81	11.48	10.71	9.13	6.28
	Marche	8.54	11.21	10.81	10.54	9.96	8.89	5.46
	Tuscany	9.30	12.38	12.03	11.59	11.08	9.58	5.79
	Umbria	10.37	12.11	11.98	11.52	11.23	10.02	6.45
	Lazio	8.74	11.31	11.96	11.70	10.68	8.95	6.59
e.	SOUTHERN ITALY	9.94	12.78	12.40	12.00	11.15	9.35	6.23
	Abruzzo	9.33	11.84	11.58	11.66	11.05	9.27	6.42
	Molise	9.65	10.29	11.25	11.22	10.24	9.73	6.50
	Campania	9.94	13.33	12.73	12.42	11.56	9.89	6.16
	Puglia	9.72	12.60	12.16	11.47	10.59	8.24	6.20
	Basilicata	10.13	12.66	12.27	11.39	11.06	8.38	8.57
	Calabria	11.16	12.98	12.52	12.27	11.39	10.09	6.22
f.	ISLANDS	9.26	11.98	11.56	11.28	10.65	9.58	5.28
	Sicily	9.06	12.40	11.93	11.56	10.86	9.65	5.11
	Sardinia	9.89	11.08	10.70	10.62	10.17	9.38	7.16

Note:

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

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

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

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

TDC30060

Source: Survey of lending rates
Percentages

June 2001

	Total	Lending in euros and other euro- area currencies	of which:	
			General government	Financial companies
a. ITALY	6.66	6.76	5.36	5.14
up to 500 million lire	10.17	10.34	8.19	8.56
from 500 million to 5 billion lire	8.56	8.75	7.31	8.20
from 5 billion to 50 billion lire	6.80	6.95	5.19	6.35
more than 50 billion lire	5.37	5.38	5.33	5.06
b. NORTH-WEST ITALY	6.24	6.31	5.00	5.03
up to 500 million lire	9.90	10.11	6.27	8.14
from 500 million to 5 billion lire	8.33	8.51	6.63	8.40
from 5 billion to 50 billion lire	6.58	6.71	5.04	6.07
more than 50 billion lire	5.21	5.21	4.96	4.97
c. NORTH-EAST ITALY	6.75	6.91	4.44	5.21
up to 500 million lire	9.85	10.09	5.86	8.07
from 500 million to 5 billion lire	8.14	8.37	5.49	7.32
from 5 billion to 50 billion lire	6.51	6.68	4.55	6.39
more than 50 billion lire	5.50	5.51	4.29	5.12
d. CENTRAL ITALY	6.97	7.07	5.75	5.48
up to 500 million lire	10.40	10.52	7.17	8.70
from 500 million to 5 billion lire	8.94	9.14	7.85	8.32
from 5 billion to 50 billion lire	7.33	7.51	6.36	6.99
more than 50 billion lire	5.63	5.65	5.70	5.36
e. SOUTHERN ITALY	8.04	8.14	5.00	5.27
up to 500 million lire	10.89	10.93	9.91	10.57
from 500 million to 5 billion lire	9.42	9.54	7.18	9.02
from 5 billion to 50 billion lire	7.42	7.53	4.87	7.41
more than 50 billion lire	5.83	5.83	4.42	5.02
f. ISLANDS	7.77	7.86	6.09	5.42
up to 500 million lire	10.96	11.03	6.10	9.20
from 500 million to 5 billion lire	9.82	9.94	8.88	8.48
from 5 billion to 50 billion lire	7.95	8.11	6.26	7.37
more than 50 billion lire	5.40	5.30	5.54	::

Notes:

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

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

Sample of banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec	Lending in non-euro-area currencies
	industry	building	services			
7.09	6.64	8.43	7.29	9.74	8.30	4.97
10.42	10.10	10.72	10.58	10.75	9.91	3.78
8.73	8.42	9.29	8.84	9.48	8.31	4.29
6.99	6.69	7.84	7.17	7.81	6.76	4.89
5.62	5.45	7.02	5.65	::	6.34	5.30
6.75	6.47	8.22	6.81	9.45	8.01	5.04
10.16	9.85	10.77	10.20	10.67	9.63	4.10
8.49	8.27	9.04	8.54	9.24	8.17	4.63
6.76	6.54	7.63	6.87	7.19	6.48	5.01
5.46	5.41	6.91	5.40	::	6.21	5.21
7.04	6.61	8.04	7.44	9.38	8.24	4.77
10.08	9.76	10.30	10.27	10.37	9.99	3.18
8.35	8.10	8.86	8.44	9.07	8.07	3.63
6.69	6.52	7.13	6.83	7.64	6.73	4.74
5.75	5.55	7.15	5.96	::	6.03	5.35
7.35	6.70	8.56	7.61	9.96	8.62	4.90
10.67	10.14	10.42	11.07	10.92	10.10	3.95
9.16	8.72	9.59	9.39	9.49	8.54	4.56
7.54	7.08	8.33	7.73	8.50	7.07	4.89
5.79	5.34	7.13	6.02	-	7.17	5.11
8.20	7.58	9.24	8.60	10.43	8.54	5.38
11.10	11.44	11.57	11.25	11.21	9.99	4.60
9.48	9.13	10.14	9.54	10.32	9.13	4.74
7.58	7.13	8.46	8.02	8.39	7.20	5.32
6.14	5.93	6.53	6.36	-	5.83	5.80
7.70	6.98	9.75	7.75	10.48	9.57	5.61
11.29	11.00	11.64	11.23	11.04	10.50	4.25
9.96	9.89	9.96	10.07	10.29	9.11	3.38
8.19	8.01	8.95	8.20	9.21	7.55	3.80
5.30	5.33	7.66	5.22	-	::	6.64

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
June 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	6.66	5.36	5.13	6.96	6.52	8.32	7.18	9.54	7.80
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	6.76	5.36	5.14	7.09	6.64	8.43	7.29	9.74	8.30
	NORTH-WEST ITALY	6.28	5.00	5.09	6.71	6.40	8.26	6.80	9.44	7.94
	Piedmont	6.52	5.12	4.96	6.95	6.67	8.82	6.95	9.68	8.91
	Valle d'Aosta	8.19	::	5.12	8.08	7.06	8.94	8.53	10.39	8.48
	Liguria	7.29	5.90	4.57	7.49	6.99	8.69	7.49	10.33	9.59
	Lombardy	6.15	4.69	5.12	6.58	6.30	8.03	6.68	9.24	7.64
	NORTH-EAST ITALY	6.95	4.44	5.04	7.04	6.61	8.01	7.44	9.41	8.30
	Trentino-Alto Adige	7.05	5.60	5.48	6.92	6.69	7.14	7.01	8.23	7.84
	Veneto	7.11	3.97	4.74	7.31	6.81	8.72	7.73	10.15	8.66
	Friuli-Venezia Giulia	7.28	6.86	5.15	7.37	6.93	8.44	7.97	9.96	8.84
	Emilia-Romagna	6.70	4.60	5.48	6.71	6.33	7.42	7.07	8.68	7.96
	CENTRAL ITALY	7.12	5.76	5.41	7.37	6.74	8.51	7.63	9.84	8.70
	Marche	6.87	4.65	5.14	7.00	6.54	8.03	7.53	8.91	8.21
	Tuscany	7.04	5.04	5.30	7.41	7.07	8.64	7.55	9.85	8.87
	Umbria	8.00	::	8.84	7.80	7.01	9.45	8.47	10.36	9.02
	Lazio	7.19	5.87	5.61	7.41	6.49	8.49	7.65	10.39	8.70
	SOUTHERN ITALY	8.29	4.96	5.66	8.34	7.85	9.31	8.55	10.59	8.59
	Abruzzo	7.92	::	5.77	7.75	7.04	8.39	8.94	10.22	9.36
	Molise	8.80	5.93	8.27	8.74	8.14	9.37	9.62	10.80	8.09
	Campania	8.15	5.68	5.66	8.33	7.90	9.94	8.27	10.86	8.67
	Puglia	8.16	4.24	6.13	8.11	7.82	8.47	8.47	10.49	8.00
	Basilicata	8.61	::	::	8.46	8.36	9.42	8.58	10.52	7.93
	Calabria	9.67	6.30	5.04	9.87	9.89	10.51	9.76	10.47	10.10
	ISLANDS	8.59	6.09	5.49	8.60	8.77	9.84	8.18	10.45	9.56
	Sicily	8.48	5.87	5.49	8.47	9.01	10.08	7.90	10.54	9.52
	Sardinia	8.88	7.73	5.47	8.92	8.35	9.41	9.14	10.19	9.78
c.	LENDING IN NON-EURO- AREA CURRENCIES	4.97	::	4.99	5.15	5.24	4.57	5.07	3.30	2.94

Notes:

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

TDB30620		Sample of banks					
Source: Survey of lending rates Percentages							
June 2001	Total	up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 5 bn lire	5 bn to 50 bn lire	more than 50 bn lire
a. ON TOTAL OUTSTANDING AT END OF PERIOD							
ITALY	6.12	6.10	6.26	6.47	6.33	6.03	6.01
North-West Italy	5.95	5.99	6.15	6.38	6.27	5.96	5.68
North-East Italy	5.98	6.19	6.31	6.40	6.21	5.88	5.62
Central Italy	6.38	6.09	6.25	6.53	6.39	6.15	6.54
Southern Italy	6.29	6.35	6.61	6.84	6.59	6.47	6.08
Islands	6.54	6.39	6.58	6.69	6.74	6.41	6.44
b. ON AMOUNT DISBURSED IN THE QUARTER							
ITALY	5.51	5.88	6.04	6.19	6.13	5.93	4.61
North-West Italy	5.09	5.94	6.00	6.37	6.24	6.00	4.36
North-East Italy	5.82	5.70	6.00	5.79	6.14	5.91	5.41
Central Italy	5.66	5.88	6.02	6.22	5.88	5.59	5.02
Southern Italy	6.44	6.13	6.31	6.60	6.31	6.73	::
Islands	6.57	6.46	6.50	6.99	6.79	6.25	::

Notes:

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

Lire: up to 250 million	Euros: up to 129,114
from 250 to 500 million	from 129,114 to 258,228
from 500 million to 1 billion	from 258,228 to 516,457
from 1 to 5 billion	from 516,457 to 2,582,284
from 5 to 50 billion	from 2,582,284 to 25,822,845
more than 50 billion	more than 25,822,8455

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

TDB30630

Sample of banks

Source: Survey of lending rates
Percentages

June 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	6.12	6.61	5.23	6.14	5.96	6.28	6.23	6.46	5.98
North-West Italy	5.95	5.96	4.97	6.11	5.99	6.10	6.22	6.37	5.85
North-East Italy	5.98	5.53	5.44	6.03	5.87	6.10	6.17	6.42	6.09
Central Italy	6.38	7.29	3.84	6.15	5.94	6.39	6.18	6.43	6.00
Southern Italy	6.29	6.80	5.77	6.43	6.26	6.80	6.34	6.71	6.22
Islands	6.54	6.24	5.26	6.76	6.51	6.70	6.89	6.91	6.25
b. ON AMOUNT DISBURSED IN THE QUARTER									
ITALY	5.52	5.38	4.03	5.90	5.73	6.09	5.94	6.14	5.82
North-West Italy	5.10	::	3.93	5.94	5.72	6.01	6.10	6.30	5.84
North-East Italy	5.82	::	5.25	5.89	5.80	6.08	5.92	5.97	5.67
Central Italy	5.66	::	4.96	5.61	5.52	6.00	5.48	6.03	5.88
Southern Italy	6.45	::	::	6.60	6.39	6.46	6.71	6.10	6.05
Islands	6.57	-	::	6.70	6.70	6.52	6.78	6.80	6.25

Notes:

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

Distribution by customer branch of economic activity

TDB30640		Sample of banks			
Source: Survey of lending rates Percentages					
June 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	7.18	6.17	5.92	6.18
	Agricultural, forestry and fishery products	7.77	6.26	6.10	6.26
	Fuel and power products	5.29	6.01	4.87	6.02
	Ores and metals	5.71	5.56	5.54	5.56
	Non-metallic minerals and products	7.07	5.96	5.98	5.96
	Chemical products	5.92	5.74	5.85	5.74
	Metal products, except transport equipment	7.22	6.23	6.05	6.24
	Agricultural and industrial machinery	6.96	5.94	5.79	5.94
	Office and data processing machines, etc.	6.61	5.95	5.59	5.96
	Electrical goods	6.87	5.95	5.82	5.95
	Transport equipment	6.80	6.12	5.56	6.13
	Food and tobacco products	6.72	5.91	5.76	5.91
	extiles, clothing and footwear	6.90	6.03	5.76	6.04
	Paper and paper products	6.98	5.95	5.85	5.95
	Rubber and plastic products	6.77	6.00	5.80	6.00
	Other manufactured products	7.26	6.16	6.00	6.16
	Building and construction	8.56	6.30	6.10	6.30
	Wholesale and retail trade services, recovery and repair services	7.65	6.35	6.08	6.36
	Lodging and catering services	8.61	6.37	5.85	6.38
	Inland transport services	8.03	6.91	6.01	6.93
	Maritime and air transport services	6.15	5.59	5.69	5.59
	Auxiliary transport services	7.58	6.66	5.89	6.67
	Communication services	5.40	5.99	5.91	5.99
	Other market services	7.24	6.16	5.91	6.17

Notes:

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

Distribution by branch location (region) and partial credit granted

TDB30650		Sample of banks						
Source: Survey of lending rates Percentages								
June 2001		up to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	1 bn to 2 bn lire	2 bn to 5 bn lire	5 bn to 10 bn lire	more than 10 bn lire
a.	SHORT-TERM LOAN FACILITIES							
	ITALY	12.41	10.63	9.45	8.58	7.82	7.15	6.57
	NORTH-WEST ITALY	12.15	10.33	9.07	8.18	7.45	6.87	6.41
	Piedmont	12.76	10.74	9.28	8.33	7.54	6.96	6.30
	Valle d'Aosta	12.62	10.64	9.95	8.81	8.13	7.18	7.02
	Liguria	12.73	11.05	9.62	8.97	8.32	7.77	7.09
	Lombardy	11.87	10.12	8.96	8.07	7.38	6.80	6.39
	NORTH-EAST ITALY	12.29	10.33	9.20	8.37	7.58	6.94	6.44
	Trentino-Alto Adige	10.57	9.46	8.71	7.94	7.26	6.79	6.28
	Veneto	13.93	11.46	9.99	8.99	8.10	7.37	6.64
	Friuli-Venezia Giulia	13.02	10.71	9.37	8.52	7.58	6.69	6.67
	Emilia-Romagna	10.69	9.17	8.34	7.71	7.13	6.62	6.29
	CENTRAL ITALY	12.80	11.19	10.16	9.37	8.70	8.00	7.09
	Marche	11.21	9.87	9.07	8.34	7.41	6.91	6.10
	Tuscany	12.64	11.06	10.01	9.17	8.61	7.73	6.86
	Umbria	11.99	11.03	9.97	9.52	8.96	8.17	6.91
	Lazio	14.43	12.63	11.36	10.44	9.58	8.69	7.43
	SOUTHERN ITALY	13.20	11.68	10.56	9.75	9.08	8.20	7.52
	Abruzzo	12.58	11.05	10.02	9.39	8.28	7.48	6.98
	Molise	13.13	11.20	10.26	9.71	9.60	8.80	8.34
	Campania	13.99	12.33	11.17	10.07	9.34	8.18	7.65
	Puglia	12.66	11.20	9.98	9.21	8.62	8.35	7.21
	Basilicata	12.51	11.19	10.15	9.06	9.65	7.97	6.13
	Calabria	13.08	11.76	10.73	10.28	9.68	9.10	8.38
	ISLANDS	12.60	11.28	10.52	10.08	9.70	9.28	7.83
	Sicily	12.88	11.51	10.78	10.06	9.73	9.11	7.64
	Sardinia	11.91	10.76	9.94	10.12	9.64	9.61	8.11
b.	MEDIUM AND LONG-TERM LOAN FACILITIES							
	Total outstanding at end of period	6.30	6.44	6.45	6.30	6.11	5.94	5.72
	of which: amount disbursed in the quarter	6.18	6.32	6.38	6.21	5.99	5.82	5.49

Notes:

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

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

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

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

TDC20013					Sample of banks					
Source: Survey of deposit rates Percentages										
June 2001		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	2.50	3.85	3.42	2.47	2.53	2.23	2.47	1.89	2.29
b.	NORTH-WEST ITALY	2.44	3.37	3.33	2.47	2.55	2.15	2.43	1.81	2.13
	Piedmont	2.36	2.52	3.37	2.52	2.49	2.10	2.61	1.76	2.13
	Valle d'Aosta	2.29	4.54	4.07	1.74	1.78	0.93	2.15	1.41	1.89
	Liguria	2.10	2.96	3.32	2.28	2.45	2.30	2.19	1.74	1.97
	Lombardy	2.51	3.95	3.32	2.47	2.57	2.17	2.40	1.84	2.15
c.	NORTH-EAST ITALY	2.42	4.14	3.17	2.53	2.54	2.48	2.51	2.00	2.24
	Trentino-Alto Adige	2.61	5.31	3.25	2.64	2.95	2.25	2.32	1.85	2.26
	Veneto	2.52	4.04	3.78	2.49	2.47	2.46	2.52	2.07	2.36
	Friuli-Venezia Giulia	2.54	4.34	3.83	2.55	2.38	2.12	2.80	1.71	2.07
	Emilia-Romagna	2.28	3.74	2.30	2.55	2.60	2.54	2.45	1.96	2.15
d.	CENTRAL ITALY	2.83	4.18	3.87	2.63	2.65	2.39	2.67	2.10	2.63
	Marche	2.71	4.14	3.36	2.99	3.25	2.62	2.58	2.13	2.61
	Tuscany	2.79	3.59	3.65	2.40	2.27	2.66	2.44	2.20	2.89
	Umbria	2.55	3.90	2.87	2.20	2.54	1.65	1.98	2.18	2.62
	Lazio	2.88	4.26	3.90	2.72	2.75	2.25	2.81	1.97	2.42
e.	SOUTHERN ITALY	2.13	3.37	3.13	2.03	2.12	1.84	2.02	1.72	2.11
	Abruzzo	2.23	3.44	2.42	2.38	2.79	1.52	1.85	2.07	2.14
	Molise	2.11	3.53	3.67	2.15	2.10	2.14	1.92	1.63	2.06
	Campania	2.06	3.39	3.44	1.92	1.98	1.70	1.95	1.63	2.01
	Puglia	2.27	3.24	1.90	2.15	2.05	2.28	2.19	1.86	2.31
	Basilicata	2.22	3.42	3.70	2.30	2.86	1.54	1.72	1.61	2.21
	Calabria	2.07	3.39	1.62	1.87	1.26	1.51	2.12	1.66	2.06
f.	ISLANDS	2.40	3.74	3.42	2.24	2.18	1.81	2.40	1.74	2.30
	Sicily	2.38	3.81	3.57	2.19	2.17	1.75	2.36	1.71	2.31
	Sardinia	2.45	3.68	2.18	2.31	2.21	1.92	2.44	1.78	2.29

Notes:

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

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

TDC20014

Sample of banks

Source: Survey of deposit rates
Percentages

June 2001		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	2.50	3.85	3.42	2.47	2.53	2.23	2.47	1.89	2.29
	from 20 to 250 million lire	1.80	2.75	1.72	1.28	1.22	1.17	1.34	1.46	1.89
	from 250 million to 1 billion lire	2.66	3.32	2.28	1.96	1.91	1.84	2.00	2.57	3.04
	more than 1 billion lire	3.48	3.94	3.47	3.21	3.17	3.14	3.26	3.48	3.69
b.	NORTH-WEST ITALY	2.44	3.26	3.31	2.47	2.56	2.16	2.44	1.81	2.13
	from 20 to 250 million lire	1.64	3.07	1.67	1.23	1.17	1.12	1.28	1.36	1.71
	from 250 million to 1 billion lire	2.58	3.65	2.22	1.91	1.87	1.83	1.95	2.50	3.03
	more than 1 billion lire	3.32	3.24	3.35	3.14	3.15	3.02	3.13	3.46	3.69
c.	NORTH-EAST ITALY	2.40	4.13	3.22	2.50	2.50	2.48	2.50	1.98	2.21
	from 20 to 250 million lire	1.81	2.90	1.89	1.38	1.28	1.27	1.46	1.51	1.90
	from 250 million to 1 billion lire	2.77	3.40	2.42	2.14	2.03	2.05	2.25	2.85	3.16
	more than 1 billion lire	3.27	4.35	3.27	3.27	3.15	3.56	3.36	3.68	2.79
d.	CENTRAL ITALY	2.84	4.17	3.80	2.62	2.64	2.35	2.67	2.10	2.63
	from 20 to 250 million lire	2.02	2.71	1.78	1.43	1.39	1.35	1.46	1.67	2.11
	from 250 million to 1 billion lire	2.76	3.34	2.36	2.02	2.02	1.91	2.04	2.69	3.09
	more than 1 billion lire	3.86	4.22	3.85	3.35	3.28	3.06	3.45	3.49	4.13
e.	SOUTHERN ITALY	2.16	3.33	3.88	2.07	2.22	1.86	2.01	1.72	2.12
	from 20 to 250 million lire	1.74	2.49	1.53	0.97	0.91	0.88	1.03	1.33	1.84
	from 250 million to 1 billion lire	2.50	2.91	2.14	1.62	1.58	1.54	1.66	2.32	2.86
	more than 1 billion lire	3.38	3.51	4.02	3.02	3.04	2.98	3.03	3.25	3.55
f.	ISLANDS	2.38	3.70	3.40	2.27	2.26	1.90	2.40	1.74	2.29
	from 20 to 250 million lire	1.97	2.31	1.58	1.20	1.17	1.06	1.26	1.47	2.07
	from 250 million to 1 billion lire	2.61	3.01	2.24	1.77	1.72	1.59	1.86	2.32	2.98
	more than 1 billion lire	3.67	3.86	3.73	3.29	3.20	2.91	3.42	3.36	3.88

Notes:

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

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

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

TDB30700

Sample of banks

Source: Survey of deposit rates
Percentages

June 2001

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	2.36	2.36	2.42	2.53	1.93	2.06
Agricultural, forestry and fishery products	2.09	2.12	2.25	2.27	1.83	1.53
Fuel and power products	3.43	3.42	2.93	3.79	2.92	3.23
Ores and metals	2.70	2.90	2.67	2.03	1.73	2.88
Non-metallic minerals and products	2.49	2.50	2.66	2.54	1.87	2.22
Chemical products	2.61	2.61	2.96	2.45	2.13	1.73
Metal products, except transport equipment	2.13	2.17	2.12	2.11	1.87	2.13
Agricultural and industrial machinery	2.44	2.47	2.61	1.88	2.09	1.41
Office and data processing machines, etc.	2.15	2.24	2.45	1.66	1.43	1.48
Electrical goods	2.52	2.52	2.67	2.59	1.62	1.25
Transport equipment	2.49	2.37	2.93	2.65	1.38	1.12
Food and tobacco products	2.43	2.79	2.34	2.26	2.18	1.85
Textiles, clothing and footwear	2.33	2.33	2.36	2.57	1.35	1.93
Paper and paper products	2.44	2.48	2.53	2.45	1.66	2.91
Rubber and plastic products	2.29	2.18	2.11	2.54	3.03	1.85
Other manufactured products	2.19	2.14	1.99	2.38	2.44	1.60
Building and construction	2.12	2.02	2.31	2.33	1.75	1.78
Wholesale and retail trade services, recovery and repair services	1.98	2.00	2.16	2.08	1.59	1.77
Lodging and catering services	1.96	2.05	1.92	1.95	1.76	1.99
Inland transport services	2.74	2.48	2.52	3.41	2.51	1.95
Maritime and air transport services	2.85	2.70	2.15	3.33	2.13	3.17
Auxiliary transport services	2.53	2.46	2.83	2.24	2.48	2.89
Communication services	3.21	3.31	3.06	3.17	1.37	2.00
Other market services	2.53	2.46	2.57	2.78	2.16	2.52

Notes:

Distribution by branch location (region) and size of deposit

TDB30710		Sample of banks						
Source: Survey of deposit rates Percentages								
June 2001		Total	up to 50 mn lire	50 mn to 100 mn lire	100 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	more than 1 bn lire
a.	ITALY	2.13	1.25	1.48	1.73	1.97	2.23	3.19
b.	NORTH-WEST ITALY	2.07	1.13	1.35	1.62	1.88	2.16	3.00
	Piedmont	1.87	1.02	1.24	1.52	1.81	2.17	2.92
	Valle d'Aosta	1.93	0.85	0.98	1.29	1.80	2.31	3.82
	Liguria	1.78	1.16	1.41	1.71	1.97	2.29	2.99
	Lombardy	2.16	1.17	1.39	1.64	1.89	2.14	3.02
c.	NORTH-EAST ITALY	1.96	1.21	1.44	1.68	1.97	2.25	2.88
	Trentino-Alto Adige	2.35	1.33	1.59	1.90	2.19	2.50	3.82
	Veneto	2.02	1.21	1.44	1.68	1.94	2.24	3.26
	Friuli-Venezia Giulia	2.39	1.22	1.40	1.64	1.95	2.18	3.79
	Emilia-Romagna	1.78	1.20	1.44	1.69	1.98	2.25	2.24
d.	CENTRAL ITALY	2.53	1.53	1.76	1.98	2.20	2.41	3.68
	Marche	2.34	1.51	1.78	2.03	2.30	2.72	3.94
	Tuscany	2.26	1.61	1.77	1.93	2.13	2.32	3.54
	Umbria	2.11	1.62	1.80	1.96	2.14	2.41	3.36
	Lazio	2.70	1.47	1.75	2.02	2.23	2.42	3.71
e.	SOUTHERN ITALY	1.73	1.13	1.32	1.55	1.77	2.01	3.06
	Abruzzo	1.94	1.30	1.56	1.74	1.83	2.10	3.21
	Molise	1.84	1.12	1.37	1.63	2.06	2.53	3.06
	Campania	1.70	1.10	1.28	1.49	1.70	1.91	3.03
	Puglia	1.80	1.19	1.44	1.70	1.94	2.18	3.08
	Basilicata	1.83	1.11	1.32	1.56	2.00	2.60	3.35
	Calabria	1.60	1.03	1.20	1.42	1.68	1.96	3.04
f.	ISLANDS	2.10	1.33	1.58	1.85	2.10	2.33	3.50
	Sicily	2.05	1.31	1.60	1.92	2.16	2.38	3.47
	Sardinia	2.18	1.38	1.55	1.74	2.00	2.25	3.54

Notes:

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

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

G.3.7.1

EFFECTIVE DEPOSIT RATES

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

TDB30770					Sample of banks					
Source: Survey of deposit rates Percentages										
June 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	3.05	4.21	4.19	2.98	3.10	2.77	2.92	2.25	2.68
b.	NORTH-WEST ITALY	2.56	4.20	3.63	2.72	2.85	2.53	2.64	1.88	2.18
	Piedmont	2.40	4.09	3.89	2.64	2.69	2.39	2.64	1.85	2.04
	Valle d'Aosta	2.63	4.77	4.08	2.58	2.02	3.38	2.34	1.49	1.92
	Liguria	2.17	2.95	3.61	2.60	2.77	2.54	2.53	1.86	1.99
	Lombardy	2.65	4.36	3.57	2.75	2.90	2.55	2.65	1.90	2.28
c.	NORTH-EAST ITALY	3.63	4.11	4.35	3.42	3.47	3.36	3.38	2.79	3.24
	Trentino-Alto Adige	2.65	4.97	3.69	2.88	3.19	2.55	2.65	2.02	2.38
	Veneto	2.92	4.45	4.00	3.02	3.03	3.04	3.00	2.43	2.80
	Friuli-Venezia Giulia	3.60	4.04	3.88	3.57	3.58	3.36	3.60	3.22	3.52
	Emilia-Romagna	3.86	4.05	4.36	3.62	3.68	3.54	3.59	2.91	3.40
d.	CENTRAL ITALY	3.12	4.42	4.35	3.06	3.18	2.65	3.05	2.38	2.87
	Marche	3.02	4.25	3.71	3.53	3.77	2.91	2.94	2.55	2.73
	Tuscany	3.02	3.85	3.92	2.78	2.70	3.04	2.79	2.42	3.07
	Umbria	2.63	4.83	3.34	2.37	2.61	1.98	2.25	2.29	2.60
	Lazio	3.21	4.48	4.44	3.13	3.24	2.40	3.20	2.28	2.77
e.	SOUTHERN ITALY	2.20	3.47	3.55	2.43	2.42	2.40	2.41	1.86	2.10
	Abruzzo	2.40	4.17	2.19	2.66	3.13	1.72	2.09	2.31	2.22
	Molise	3.16	3.97	3.99	3.32	2.45	2.25	3.26	2.60	3.05
	Campania	1.96	3.44	3.53	2.15	2.33	1.83	2.14	1.70	1.83
	Puglia	2.56	3.38	2.86	2.79	2.24	3.28	2.89	2.10	2.53
	Basilicata	2.12	3.40	5.05	2.47	3.12	1.89	1.86	1.76	1.95
	Calabria	1.97	3.29	3.91	2.02	1.38	1.74	2.21	1.66	1.83
f.	ISLANDS	2.24	3.80	3.82	2.32	2.40	2.02	2.39	1.77	2.05
	Sicily	2.32	3.88	3.94	2.13	2.26	1.86	2.19	1.72	2.08
	Sardinia	2.12	3.37	2.36	2.55	2.58	2.25	2.66	1.83	1.99

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

June 2001		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	3.05	4.21	4.19	2.98	3.10	2.77	2.92	2.25	2.68
	from 20 to 250 million lire	2.64	3.48	4.35	2.30	2.35	2.04	2.34	1.86	2.21
	from 250 million to 1 billion lire	3.11	3.54	2.86	2.49	2.42	2.41	2.53	2.96	3.43
	more than 1 billion lire	3.92	4.32	3.90	3.64	3.70	3.61	3.59	3.70	4.10
b.	NORTH-WEST ITALY	2.55	4.18	3.65	2.75	2.90	2.39	2.66	1.90	2.14
	from 20 to 250 million lire	1.77	3.43	3.65	1.70	1.71	1.52	1.72	1.50	1.74
	from 250 million to 1 billion lire	2.73	3.84	2.81	2.24	2.19	2.30	2.26	2.67	3.11
	more than 1 billion lire	3.65	4.34	3.70	3.48	3.57	3.21	3.41	3.58	3.84
c.	NORTH-EAST ITALY	3.62	4.11	4.35	3.32	3.27	3.44	3.34	2.77	3.24
	from 20 to 250 million lire	3.50	4.02	4.37	2.97	3.06	2.62	2.98	2.36	2.79
	from 250 million to 1 billion lire	3.53	3.68	3.23	3.02	2.78	3.06	3.17	3.48	3.73
	more than 1 billion lire	4.07	4.15	4.18	3.85	3.73	4.15	3.88	3.85	4.19
d.	CENTRAL ITALY	3.13	4.41	4.27	3.06	3.18	2.60	3.06	2.35	2.88
	from 20 to 250 million lire	2.44	3.05	4.49	2.41	2.24	1.97	2.58	1.99	2.41
	from 250 million to 1 billion lire	3.16	3.72	2.79	2.45	2.59	2.14	2.43	2.86	3.46
	more than 1 billion lire	4.15	4.46	4.29	3.73	3.79	3.39	3.73	3.79	4.19
e.	SOUTHERN ITALY	2.32	3.42	3.62	2.86	3.32	2.39	2.42	1.90	2.10
	from 20 to 250 million lire	1.76	2.60	2.21	1.77	1.56	2.18	1.76	1.56	1.78
	from 250 million to 1 billion lire	2.58	2.97	2.40	1.82	1.85	1.71	1.84	2.53	2.91
	more than 1 billion lire	3.75	3.75	3.86	3.71	3.93	3.23	3.37	3.43	3.88
f.	ISLANDS	2.24	3.76	3.82	2.42	2.63	2.11	2.46	1.77	2.05
	from 20 to 250 million lire	1.77	2.54	2.33	1.80	2.23	1.45	1.76	1.55	1.79
	from 250 million to 1 billion lire	2.61	2.94	2.50	1.98	2.03	1.88	2.02	2.36	2.94
	more than 1 billion lire	3.76	4.01	4.10	3.31	3.38	3.17	3.33	3.28	3.92

Note:

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

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

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

TDB30790

Sample of banks

Source: Survey of deposit rates
Percentages

June 2001

	Total	North- West	North- East	Centre	South	Islands
a. TOTAL	2.83	2.59	3.29	2.94	2.25	2.10
Agricultural, forestry and fishery products	2.51	2.04	2.96	2.63	2.35	1.51
Fuel and power products	3.74	3.71	3.98	3.71	3.49	3.36
Ores and metals	3.11	3.13	3.42	2.77	2.17	3.31
Non-metallic minerals and products	3.32	2.60	3.82	3.11	1.94	2.12
Chemical products	3.29	3.17	3.31	3.66	2.59	1.98
Metal products, except transport equipment	2.67	2.18	3.26	2.46	2.28	1.67
Agricultural and industrial machinery	2.99	2.58	3.37	3.15	2.50	1.59
Office and data processing machines, etc.	2.46	2.13	3.28	2.03	1.61	1.47
Electrical goods	2.97	2.82	3.41	3.08	1.68	1.31
Transport equipment	2.97	2.82	3.52	3.00	1.53	1.25
Food and tobacco products	3.51	3.02	3.82	3.59	2.24	2.13
Textiles, clothing and footwear	2.66	2.55	2.77	2.92	1.52	2.20
Paper and paper products	3.09	3.26	2.88	3.01	1.89	2.37
Rubber and plastic products	2.66	2.33	2.91	2.90	3.33	1.91
Other manufactured products	2.47	2.18	2.70	2.56	2.55	1.76
Building and construction	2.64	2.35	3.23	2.58	2.25	1.93
Wholesale and retail trade services, recovery and repair services	2.46	2.23	3.03	2.54	1.85	1.87
Lodging and catering services	2.32	1.97	2.85	2.25	1.73	2.12
Inland transport services	3.09	2.65	3.33	3.49	3.08	1.79
Maritime and air transport services	2.96	2.43	2.39	3.59	2.46	2.70
Auxiliary transport services	2.89	2.70	3.23	2.46	3.06	3.54
Communication services	4.15	4.16	3.32	4.32	1.18	2.26
Other market services	2.87	2.58	3.38	3.01	2.34	2.26

Note:

Distribution by branch location (region) and size of deposit

TDB30800		Sample of banks						
Source: Survey of deposit rates Percentages								
June 2001		Total	up to 50 mn lire	50 mn to 100 mn lire	100 mn to 250 mn lire	250 mn to 500 mn lire	500 mn to 1 bn lire	more than 1 bn lire
a.	ITALY	2.30	1.41	1.60	1.91	2.23	2.53	3.72
b.	NORTH-WEST ITALY	2.25	1.26	1.48	1.81	2.15	2.48	3.54
	Piedmont	1.99	1.13	1.33	1.69	2.09	2.50	3.61
	Valle d'Aosta	2.28	0.93	1.06	1.39	2.07	2.86	4.38
	Liguria	1.92	1.28	1.53	1.89	2.31	2.83	3.30
	Lombardy	2.38	1.32	1.54	1.84	2.15	2.44	3.52
c.	NORTH-EAST ITALY	2.15	1.31	1.55	1.91	2.25	2.57	3.70
	Trentino-Alto Adige	2.24	1.50	1.73	2.08	2.54	2.75	3.63
	Veneto	2.13	1.29	1.52	1.95	2.22	2.51	3.69
	Friuli-Venezia Giulia	2.52	1.33	1.52	1.78	2.20	2.51	3.93
	Emilia-Romagna	2.06	1.32	1.57	1.89	2.28	2.62	3.58
d.	CENTRAL ITALY	2.69	1.79	1.87	2.16	2.42	2.69	4.07
	Marche	2.48	1.61	1.94	2.26	2.66	3.03	4.19
	Tuscany	2.24	1.72	1.87	2.08	2.30	2.55	3.54
	Umbria	2.25	1.69	1.90	2.17	2.40	2.74	3.81
	Lazio	2.93	1.87	1.86	2.19	2.45	2.72	4.18
e.	SOUTHERN ITALY	1.80	1.21	1.42	1.69	1.96	2.25	3.37
	Abruzzo	2.08	1.50	1.70	1.90	2.15	2.41	3.60
	Molise	1.91	1.17	1.44	1.81	2.21	2.89	3.68
	Campania	1.75	1.18	1.37	1.62	1.86	2.11	3.34
	Puglia	1.95	1.30	1.58	1.90	2.16	2.50	3.40
	Basilicata	1.86	1.14	1.42	1.70	2.24	2.79	3.48
	Calabria	1.63	1.07	1.27	1.53	1.90	2.14	3.26
f.	ISLANDS	2.17	1.40	1.71	2.01	2.31	2.55	3.68
	Sicily	2.24	1.35	1.73	2.07	2.39	2.66	3.74
	Sardinia	2.02	1.49	1.66	1.88	2.18	2.33	3.51

Notes:

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

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

Information on the Bank of Italy

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in billions of lire

	Apr. 2001	May 2001	June 2001
a. TOTAL	341,129	340,163	369,764
b. GOLD AND GOLD RECEIVABLES	44,769	44,769	48,580
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	57,191	58,150	59,582
Receivables from the IMF	7,410	7,750	8,120
Securities (other than shares)	37,393	38,842	39,657
Current accounts and other deposits	12,039	11,552	10,641
Reverse operations	344	-	1,157
Other claims	5	6	7
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	8,218	7,867	6,736
Financial counterparties	8,218	7,867	6,736
of which: securities (other than shares)	165	491	174
reverse operations	-	-	-
other claims	8,053	7,376	6,562
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	25,856	32,039	30,203
Main refinancing operations	13,570	29,798	28,750
Longer-term refinancing operations	2,178	2,241	1,453
Fine-tuning reverse operations	-	-	-
Structural reverse operations	10,108	-	-
Marginal lending facility	-	-	-
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)	2,976	2,885	2,972
i. GENERAL GOVERNMENT DEBT	78,542	78,542	78,542

TDB40605

Bank of Italy

	Apr. 2001	May 2001	June 2001
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	22,741	15,862	42,158
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-Eurosystem claims (net)	6,878	-	26,296
m. ITEMS TO BE SETTLED	5	3	3
n. OTHER ASSETS	98,858	97,763	97,506
Euro-area coins	15	11	12
UIC endowment fund	500	500	500
Investments of reserves and provisions (including shares)	55,870	55,833	54,928
Intangible fixed assets	53	54	55
Deferred charges	14	14	19
Tangible fixed assets (net of depreciation)	5,528	5,535	5,549
Accrued income and prepaid expenses	1,819	1,840	2,174
Sundry	35,058	33,976	34,270
o. EXPENSE FOR THE YEAR	1,974	2,282	3,481
p. MEMORANDUM ACCOUNTS	1,291,879	1,312,957	1,057,759

Notes:

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Apr. 2001	May 2001	June 2001
a. TOTAL	176,178	175,679	190,967
b. GOLD AND GOLD RECEIVABLES	23,121	23,121	25,090
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	29,537	30,032	30,772
Receivables from the IMF	3,827	4,002	4,194
Securities (other than shares)	19,312	20,060	20,481
Current accounts and other deposits	6,217	5,966	5,496
Reverse operations	177	-	598
Other claims	3	3	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	4,244	4,063	3,479
Financial counterparties	4,244	4,063	3,479
of which: securities (other than shares)	85	253	90
reverse operations	-	-	-
other claims	4,159	3,809	3,389
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	13,354	16,547	15,599
Main refinancing operations	7,009	15,389	14,848
Longer-term refinancing operations	1,125	1,157	750
Fine-tuning reverse operations	-	-	-
Structural reverse operations	5,220	-	-
Marginal lending facility	-	-	-
Credits related to margin calls	..	..	..
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	..	1	..
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,537	1,490	1,535
i. GENERAL GOVERNMENT DEBT	40,563	40,563	40,563

TDB40605

Bank of Italy

	Apr. 2001	May 2001	June 2001
(cont.)			
I. INTRA-EUROSISTEM CLAIMS	11,745	8,192	21,773
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)	3,552	-	13,581
m. ITEMS TO BE SETTLED	3	1	1
n. OTHER ASSETS	51,056	50,490	50,358
Euro-area coins	8	6	6
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	28,854	28,835	28,368
Intangible fixed assets	28	28	28
Deferred charges	7	7	10
Tangible fixed assets (net of depreciation)	2,855	2,859	2,866
Accrued income and prepaid expenses	940	950	1,123
Sundry	18,106	17,547	17,699
o. EXPENSE FOR THE YEAR	1,019	1,179	1,798
p. MEMORANDUM ACCOUNTS	667,200	678,085	546,287



Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in billions of lire

	Apr. 2001	May 2001	June 2001
a. TOTAL	341,129	340,163	369,764
b. BANKNOTES IN CIRCULATION	136,824	135,708	136,422
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	14,947	14,052	14,029
Current accounts (covering the minimum reserve system)	14,946	14,040	14,022
Deposit facility	1	8	7
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	-	3	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	66,131	57,799	88,269
General government	65,779	57,593	88,268
of which: Treasury payments account	50,232	49,376	83,267
sinking fund for the redemption of government securities	15,484	8,154	3,799
other liabilities	63	63	1,202
Other counterparties	352	206	1
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	188	129	139
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	188	129	139
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1	-	..
Financial sector counterparties	1	-	..
General government	-	-	-
Other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	691	781	2,709
Deposits and balances	28	28	30
Other liabilities	662	753	2,679
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	1,942	1,942	1,998
l. INTRA-EUROSISTEM LIABILITIES	-	9,634	-
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other intra-Eurosystem liabilities (net)	-	9,634	-

TDB40615

Bank of Italy

	Apr. 2001	May 2001	June 2001
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	45	33	65
n. OTHER LIABILITIES	4,129	3,003	2,769
Bank of Italy drafts	1,586	659	616
Cashier's department services	..	..	42
Accrued expenses and deferred income	155	155	37
Sundry	2,388	2,189	2,074
o. PREVISIONS	19,129	19,129	19,081
Provisions for specific risks	8,913	8,913	8,913
Sundry staff-related provisions	10,216	10,216	10,168
p. REVALUATION ACCOUNTS	51,096	51,096	55,226
q. PROVISION FOR GENERAL RISKS	17,616	17,616	17,616
r. CAPITAL AND RESERVES	23,790	23,790	23,813
Capital	..	..	..
Ordinary and extraordinary reserves	15,848	15,848	15,870
Other reserves	7,942	7,942	7,942
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	247	247	-
t. INCOME FOR THE YEAR	4,353	5,205	7,630
u. MEMORANDUM ACCOUNTS	1,291,879	1,312,957	1,057,759

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Apr. 2001	May 2001	June 2001
a. TOTAL	176,178	175,679	190,967
b. BANKNOTES IN CIRCULATION	70,664	70,087	70,456
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	7,719	7,257	7,245
Current accounts (covering the minimum reserve system)	7,719	7,251	7,242
Deposit facility	1	4	4
Fixed-term deposits	-	-	-
Fine-tuning reverse operations	-	-	-
Deposits related to margin calls	-	2	-
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	-	-	-
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	34,154	29,851	45,587
General government	33,972	29,744	45,586
of which: Treasury payments account	25,943	25,500	43,004
sinking fund for the redemption of government securities	7,997	4,211	1,962
other liabilities	33	33	621
Other counterparties	182	106	..
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	97	67	72
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	97	67	72
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	..	-	..
Financial sector counterparties	..	-	..
General government	-	-	-
Other counterparties	-	-	-
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	357	403	1,399
Deposits and balances	15	15	15
Other liabilities	342	389	1,384
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	1,003	1,003	1,032
l. INTRA-EUROSISTEM LIABILITIES	-	4,975	-
Promissory notes covering debt certificates issued by the ECB	-	-	-
Other intra-Eurosistem liabilities (net)	-	4,975	-

TDB40615

Bank of Italy

	Apr. 2001	May 2001	June 2001
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	23	17	33
n. OTHER LIABILITIES	2,133	1,551	1,430
Bank of Italy drafts	819	340	318
Cashier's department services	..	..	22
Accrued expenses and deferred income	80	80	19
Sundry	1,233	1,130	1,071
o. PREVISIONS	9,879	9,879	9,854
Provisions for specific risks	4,603	4,603	4,603
Sundry staff-related provisions	5,276	5,276	5,251
p. REVALUATION ACCOUNTS	26,389	26,389	28,522
q. PROVISION FOR GENERAL RISKS	9,098	9,098	9,098
r. CAPITAL AND RESERVES	12,286	12,286	12,298
Capital	..	..	..
Ordinary and extraordinary reserves	8,185	8,185	8,196
Other reserves	4,102	4,102	4,102
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	127	127	-
t. INCOME FOR THE YEAR	2,248	2,688	3,941
u. MEMORANDUM ACCOUNTS	667,200	678,085	546,287

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Notes:

Methodological appendix

1. Content of the publication

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

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

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

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

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

2. Sources of information

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

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

2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

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

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

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

2.2 Reports to the Central Credit Register

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

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

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

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

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

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

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

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

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

2.3 Surveys of lending and deposit rates

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

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

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

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

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

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

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

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

2.4 Registers of intermediaries

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

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

3. Information for time-series analysis

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

3.1 Supervisory returns

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

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

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

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

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

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

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

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

3.2 Reports to the Central Credit Register

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

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

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

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

3.3 Surveys of interest rates

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

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

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

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

3.4 Classifications of intermediaries up to 31 December 1994

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

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

On that occasion it was decided to:

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

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

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

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

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

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

3.5 Specific events

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

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

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

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

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

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

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

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

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

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

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

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

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).

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.

SUBSTANDARD LOANS

secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.

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.