

BANCA D'ITALIA

Statistical Bulletin



II - 2002

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 and is also available on the Bank of Italy's website (www.bancaditalia.it).

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

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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

Two important methodological changes have been made in this edition of the Statistical Bulletin and the Summary Report of the Statistical Bulletin. These changes have a significant impact on some of the data released via the Bank of Italy's publicly available statistical data base (Base Informativa Pubblica – BIP).

The first change affects all the 12 tables (7 in the paper version) in which the data are classified according to the size of reporting bank. As of January 2002 new criteria have been introduced for assigning banks to the various size groups (see the Glossary item "Reporting intermediaries"), with the result that some banks have moved from one group to another. The tables based on the earlier criteria have been dropped and replaced by 12 new tables in which the data have been reconstructed for three years (1999-2001).

The second change affects all the 23 tables (21 in the paper version) – based on Central Credit Register data and the sample surveys of lending and deposit rates – in which the data are classified according to customer size. Following the introduction of the euro, the size groups based on the conversion of the earlier ones expressed in lire have been redefined with "rounded" euro values and take account of the new threshold of 75,000 euros for inclusion in the Central Credit Register. Here again the tables based on the earlier criteria have been dropped and replaced by 23 new tables in which the data have been reconstructed for two years (2000-2001).

As a consequence of the changes described above, most of the statistical series published in the Statistical Bulletin and the Summary Report of the Statistical Bulletin have been recalculated, for the three years 1999-2001 for the tables based on data drawn from "supervisory returns" and "registers of intermediaries" and for the two years 2000-01 for the tables based on "Central Credit Register" data. For the periods for which the series have been reconstructed, the data are more up-to-date than those in the tables that have been dropped.


It should be noted that Tables TDB40605 and TDB40615 on the Bank of Italy's balance sheet contain the figures for December 2001, which were not published in the previous edition. The figures for the months from January to March 2002 will be published in the next edition.

* * *

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

Key to symbols and information in the index

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

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

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○ Q 3 [sb]	G1 5.8	Lending rates (arithmetic means) on loan facilities distribution by branch location (region) and partial credit granted	[TDB30655]	p.	134
⊙ Q 3 [sb]		Short-term lending rates on loan facilities distribution by branch location (region) and customer segment of economic activity (rates, products, charges)	[TDC30055]		
⊙ Q 3 [sb]		Medium and long-term lending rates on loan facilities distribution by branch location (geographical area) and customer segment of economic activity (rates, products, charges)	[TDB30660]		

G2 NOMINAL DEPOSIT RATES

○ Q 4 [sb]	G2 5.1	Nominal deposit rates distribution by branch location (region) and customer segment of economic activity	[TDC20013]	p.	135
○ Q 4 [sb]	G2 5.2	Nominal deposit rates distribution by customer location (geographical area) and segment of economic activity and size of deposit	[TDC20018]	p.	136
○ Q 4 [sb]	G2 5.3	Nominal deposit rates distribution by branch location (geographical area) and customer segment of economic activity	[TDB30700]	p.	137
○ Q 4 [sb]	G2 5.4	Nominal current account deposit rates distribution by branch location (region) and size of deposit	[TDB30715]	p.	138
⊙ Q 4 [sb]		Nominal deposit rates distribution by branch location (region) and customer segment of economic activity (rates, number of accounts and total deposits)	[TDB20013]		

G3 EFFECTIVE DEPOSIT RATES

○ Q 4 [sb]	G3 5.1	Effective deposit rates distribution by branch location (region) and customer segment of economic activity	[TDB30770]	p.	139
○ Q 4 [sb]	G3 5.2	Effective deposit rates distribution by customer location (geographical area) and segment of economic activity and size of deposit	[TDB30785]	p.	140
○ Q 4 [sb]	G3 5.3	Effective deposit rates distribution by branch location (geographical area) and customer branch of economic activity	[TDB30790]	p.	141

○ Q 4 [sb]		G3 5.4	Effective current account deposit rates		
			distribution by branch location (region) and size of deposit	[TDB30805]	p. 142
⊙ Q 4 [sb]			Effective deposit rates		
			distribution by branch location (region) and customer segment of economic activity (rates, number of accounts and total deposits)	[TDB30810]	

H

INFORMATION ON THE BANK OF ITALY

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Information on banks

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

March 2002		Total		of which:		Banks established as <i>società per azioni</i>	
		Banks	Branches	Banks raising medium and long-term funds		Banks	Branches
				Banks	Branches		
a. TOTAL		836	29,401	23	109	250	21,118
b. PIEMONTE		32	2,427	1	7	19	1,961
Alessandria		3	275	–	–	2	242
Asti		1	146	–	–	1	125
Biella		2	127	–	–	2	110
Cuneo		13	456	–	1	5	325
Novara		1	193	–	–	–	98
Turin		10	1,016	1	6	9	930
Verbano-Cusio-Ossola		2	84	–	–	–	35
Vercelli		–	130	–	–	–	96
c. VALLE D'AOSTA		3	96	–	1	1	73
Aosta		3	96	–	1	1	73
d. LIGURIA		7	886	–	1	6	811
Genoa		5	485	–	1	4	450
Imperia		–	104	–	–	–	91
La Spezia		1	126	–	–	1	119
Savona		1	171	–	–	1	151
e. LOMBARDY		177	5,685	5	11	68	3,580
Bergamo		14	610	–	–	4	340
Brescia		18	765	–	1	6	517
Como		3	321	–	–	–	204
Cremona		8	252	–	–	1	140
Lecco		4	207	–	–	1	119
Lodi		4	123	–	–	–	54
Mantua		5	303	–	–	2	238
Milan		117	2,269	5	10	52	1,486
Pavia		–	298	–	–	–	209
Sondrio		3	120	–	–	1	30
Varese		1	417	–	–	1	243
f. TRENTINO-ALTO ADIGE		126	898	1	2	7	291
Bolzano		58	407	–	1	2	148
Trento		68	491	1	1	5	143
g. VENETO		62	3,071	1	13	13	1,743
Belluno		2	179	–	–	1	119
Padua		12	546	–	3	2	305
Rovigo		7	164	–	–	–	96
Treviso		11	583	–	5	4	296
Venice		6	457	–	1	2	325
Verona		12	580	1	2	4	324
Vicenza		12	562	–	2	–	278

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>	
43	5,071	476	3,066	6	30	61	116	5,942
2	340	11	122	–	1	–	3	663
–	32	1	1	–	–	–	–	92
–	15	–	6	–	–	–	–	61
–	17	–	–	–	–	–	–	39
–	33	8	98	–	–	–	–	151
1	95	–	–	–	–	–	–	60
–	66	1	16	–	1	–	3	186
1	48	1	1	–	–	–	–	29
–	34	–	–	–	–	–	–	45
–	7	2	15	–	1	–	–	35
–	7	2	15	–	1	–	–	35
–	63	1	10	–	1	–	1	132
–	31	1	2	–	1	–	1	51
–	10	–	3	–	–	–	–	22
–	5	–	2	–	–	–	–	25
–	17	–	3	–	–	–	–	34
11	1,515	48	522	2	4	48	64	1,147
1	175	9	94	–	–	–	1	187
1	116	11	131	–	–	–	1	178
–	80	3	36	–	–	–	1	98
1	52	6	60	–	–	–	–	89
1	71	2	17	–	–	–	–	66
1	38	3	31	–	–	–	–	44
–	38	3	27	–	–	–	–	69
4	613	11	106	2	4	48	60	181
–	76	–	13	–	–	–	–	98
2	87	–	2	–	–	–	1	43
–	169	–	5	–	–	–	–	94
2	89	114	514	–	–	3	4	300
1	65	52	191	–	–	3	3	111
1	24	62	323	–	–	–	1	189
6	884	43	435	–	2	–	7	552
–	45	1	15	–	–	–	–	59
2	147	8	90	–	1	–	3	101
–	21	7	47	–	–	–	–	46
1	192	6	93	–	–	–	2	95
–	86	4	45	–	1	–	–	44
1	189	7	65	–	–	–	2	96
2	204	10	80	–	–	–	–	111

B.1.5.1

BANKS AND BRANCHES

Distribution by location (province) and institutional category of bank

TDB10207

		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds			
		<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>
h.	FRIULI-VENEZIA GIULIA	30	880	2	3	10	572
	Gorizia	6	95	–	–	1	60
	Pordenone	4	204	–	–	1	142
	Trieste	5	138	1	2	3	104
	Udine	15	443	1	1	5	266
i.	EMILIA ROMAGNA	58	2,983	–	7	25	2,095
	Bologna	16	699	–	6	8	505
	Ferrara	3	207	–	–	2	156
	Forlì	11	296	–	–	4	193
	Modena	7	428	–	–	3	267
	Parma	2	302	–	1	2	235
	Piacenza	2	197	–	–	–	127
	Ravenna	5	293	–	–	3	234
	Reggio Emilia	5	346	–	–	2	243
	Rimini	7	215	–	–	1	135
l.	MARCHE	30	977	1	6	9	803
	Ancona	12	298	1	3	5	246
	Ascoli Piceno	7	220	–	1	2	182
	Macerata	3	201	–	1	–	170
	Pesaro e Urbino	8	258	–	1	2	205
m.	TUSCANY	59	2,130	2	5	20	1,716
	Arezzo	4	194	–	–	–	125
	Florence	17	599	2	3	9	485
	Grosseto	4	124	–	–	–	90
	Livorno	3	178	–	–	1	158
	Lucca	5	234	–	1	2	210
	Massa Carrara	1	96	–	–	1	95
	Pisa	7	234	–	–	3	198
	Pistoia	8	158	–	–	1	111
	Prato	2	124	–	–	1	111
	Siena	8	189	–	1	2	133
n.	UMBRIA	11	496	–	2	8	438
	Perugia	9	384	–	2	6	335
	Terni	2	112	–	–	2	103
o.	LAZIO	72	2,301	8	14	24	1,776
	Frosinone	6	165	–	–	1	119
	Latina	7	152	–	–	2	113
	Rieti	2	79	–	–	1	59
	Rome	50	1,722	8	14	19	1,346
	Viterbo	7	183	–	–	1	139
p.	ABRUZZO	13	581	–	4	5	517
	Chieti	4	152	–	–	2	143
	L'Aquila	2	139	–	1	1	118
	Pescara	2	138	–	2	1	120
	Teramo	5	152	–	1	1	136

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	144	17	161	–	1	2	2	176
–	10	5	25	–	–	–	–	20
–	30	2	31	–	–	1	1	39
–	26	1	6	–	1	1	1	5
1	78	9	99	–	–	–	–	112
4	599	28	281	–	2	1	6	328
–	100	8	87	–	2	–	5	58
–	38	1	13	–	–	–	–	26
–	40	7	63	–	–	–	–	30
2	152	1	8	–	–	1	1	47
–	61	–	6	–	–	–	–	46
1	63	1	7	–	–	–	–	40
–	26	2	33	–	–	–	–	18
–	84	3	19	–	–	–	–	45
1	35	5	45	–	–	–	–	18
–	53	21	120	–	1	–	–	214
–	16	7	35	–	1	–	–	47
–	11	5	27	–	–	–	–	58
–	9	3	22	–	–	–	–	49
–	17	6	36	–	–	–	–	60
3	192	36	216	–	2	–	4	276
2	54	2	15	–	–	–	–	38
–	52	8	56	–	2	–	4	44
–	14	4	20	–	–	–	–	28
–	10	2	10	–	–	–	–	20
–	7	3	17	–	–	–	–	29
–	1	–	–	–	–	–	–	15
1	19	3	17	–	–	–	–	38
–	15	7	32	–	–	–	–	22
–	5	1	8	–	–	–	–	6
–	15	6	41	–	–	–	–	36
–	25	3	32	–	1	–	–	85
–	19	3	29	–	1	–	–	53
–	6	–	3	–	–	–	–	32
6	341	31	159	4	4	7	21	266
2	30	3	15	–	–	–	1	63
1	30	4	9	–	–	–	–	30
–	12	1	8	–	–	–	–	32
2	256	18	96	4	4	7	20	84
1	13	5	31	–	–	–	–	57
–	9	8	54	–	1	–	–	171
–	1	2	8	–	–	–	–	54
–	1	1	19	–	1	–	–	44
–	5	1	13	–	–	–	–	30
–	2	4	14	–	–	–	–	43

B.1.5.1

BANKS AND BRANCHES

Distribution by location (province) and institutional category of bank

TDB10207

		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds			
		<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>
q.	MOLISE	4	137	–	1	1	112
	Campobasso	4	104	–	1	1	83
	Isernia	–	33	–	–	–	29
r.	CAMPANIA	39	1,488	–	5	9	1,228
	Avellino	6	121	–	–	1	91
	Benevento	4	80	–	–	1	51
	Caserta	5	191	–	–	2	177
	Naples	6	771	–	5	3	688
	Salerno	18	325	–	–	2	221
s.	PUGLIA	29	1,286	–	4	5	903
	Bari	15	544	–	4	1	375
	Brindisi	2	111	–	–	–	84
	Foggia	3	233	–	–	2	166
	Lecce	5	244	–	–	2	176
	Taranto	4	154	–	–	–	102
t.	BASILICATA	9	235	–	2	2	192
	Matera	3	82	–	–	1	67
	Potenza	6	153	–	2	1	125
u.	CALABRIA	28	496	–	2	4	387
	Catanzaro	6	99	–	2	–	79
	Cosenza	13	182	–	–	3	134
	Crotone	4	40	–	–	1	32
	Reggio Calabria	2	134	–	–	–	111
	Vibo Valentia	3	41	–	–	–	31
v.	SICILY	43	1,691	1	8	11	1,267
	Agrigento	5	172	–	–	–	114
	Caltanissetta	8	89	–	–	–	54
	Catania	5	347	–	3	3	252
	Enna	2	63	–	–	–	44
	Messina	1	229	–	1	–	182
	Palermo	12	389	1	3	5	319
	Ragusa	1	108	–	–	–	68
	Siracusa	3	118	–	1	2	97
	Trapani	6	176	–	–	1	137
z.	SARDINIA	4	657	1	11	3	653
	Cagliari	1	262	1	7	1	261
	Nuoro	–	117	–	1	–	117
	Oristano	1	84	–	1	–	81
	Sassari	2	194	–	2	2	194

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>	
–	12	3	12	–	1	–	–	46
–	10	3	10	–	1	–	–	33
–	2	–	2	–	–	–	–	13
3	153	27	103	–	2	–	2	346
–	15	5	15	–	–	–	–	55
–	19	3	10	–	–	–	–	42
–	8	3	6	–	–	–	–	68
3	78	–	2	–	1	–	2	85
–	33	16	70	–	1	–	–	96
3	305	21	75	–	1	–	2	231
2	123	12	43	–	1	–	2	47
–	21	2	6	–	–	–	–	20
–	60	1	7	–	–	–	–	55
1	60	2	8	–	–	–	–	82
–	41	4	11	–	–	–	–	27
–	15	7	27	–	1	–	–	91
–	5	2	10	–	–	–	–	26
–	10	5	17	–	1	–	–	65
–	29	24	79	–	1	–	–	202
–	5	6	14	–	1	–	–	39
–	5	10	43	–	–	–	–	75
–	–	3	8	–	–	–	–	20
–	16	2	7	–	–	–	–	47
–	3	3	7	–	–	–	–	21
2	296	30	126	–	2	–	–	347
1	33	4	25	–	–	–	–	40
–	14	8	21	–	–	–	–	21
–	86	2	9	–	–	–	–	58
–	6	2	13	–	–	–	–	19
–	40	1	7	–	–	–	–	77
–	40	7	28	–	2	–	–	77
1	39	–	1	–	–	–	–	12
–	16	1	5	–	–	–	–	19
–	22	5	17	–	–	–	–	24
–	–	1	3	–	1	–	–	334
–	–	–	–	–	1	–	–	98
–	–	–	–	–	–	–	–	89
–	–	1	3	–	–	–	–	60
–	–	–	–	–	–	–	–	87

Distribution by major category of bank

TDB10017

Source: Supervisory returns
Stocks in millions of euros

March 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	25,638	25,608	29
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	1,657	1,650	7
Receivables from BI-ECB	9,072	8,937	135
Receivables from banks	263,343	256,517	6,826
<i>of which:</i> time deposits and interbank CDs	110,126	108,306	1,820
repos	73,929	72,785	1,145
Receivables from non-bank customers:			
current account receivables	215,412	214,932	480
repos	17,413	17,257	157
personal loans	17,054	17,045	9
export credits	18,221	18,209	12
import credits	12,443	12,424	19
mortgage loans	372,990	312,093	60,897
other loans	288,460	272,606	15,855
bad debts	45,397	41,778	3,620
unpaid and protested own bills	667	640	26
Securities	215,002	205,434	9,568
<i>of which:</i> not held as fixed assets	179,765	170,305	9,459
Subordinated loans	12,864	12,551	313
Participating interests	81,354	77,706	3,648
Fixed assets	46,118	45,363	755
<i>of which:</i> buildings	25,974	25,404	570
Bills, other credit instruments and documents	139,403	134,211	5,192
Sundry debtors net of items in suspense accounts	135,838	132,535	3,304
Negative capital items	1,189	1,177	12
Items in transit or in suspense accounts	28,972	28,495	477
Remaining asset items	269,109	253,081	16,028
TOTAL	2,218,637	2,091,264	127,373
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	159,292	147,066	12,225
Guarantees applied for	5,427	5,426	..
Commitments and contingent liabilities	1,071,626	1,028,058	43,569
Credit implicit in leasing contracts with customers	9,700	9,189	511
Customer bill portfolio	14,126	9,195	4,931
Undrawn customer credit lines	581,997	555,768	26,229
Securities and the like on deposit	2,123,693	2,111,279	12,414

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
12,441	6,103	7,094	23,505	2,132
730	516	410	1,263	394
3,444	1,492	4,135	8,465	607
135,028	51,586	76,729	242,815	20,528
56,183	26,138	27,805	101,377	8,749
44,758	12,900	16,272	70,324	3,605
108,792	44,323	62,296	201,763	13,649
12,728	2,053	2,633	14,730	2,683
7,189	4,687	5,179	15,306	1,748
12,129	3,607	2,485	17,885	336
7,525	2,798	2,119	11,827	616
171,551	98,140	103,299	344,640	28,350
162,952	53,015	72,493	276,909	11,551
21,903	6,475	17,019	38,010	7,388
438	96	133	501	166
88,895	49,436	76,670	188,253	26,749
73,226	39,681	66,858	161,381	18,383
9,087	1,720	2,057	11,834	1,029
56,983	14,901	9,469	79,974	1,380
23,909	9,498	12,712	41,420	4,698
14,698	5,107	6,169	23,463	2,511
75,326	30,536	33,540	133,141	6,261
87,124	20,843	27,871	127,243	8,595
703	102	385	1,154	36
15,400	6,544	7,027	26,008	2,964
161,070	48,387	59,653	257,821	11,289
1,175,349	457,045	586,243	2,065,299	153,338
98,247	28,969	32,077	154,983	4,309
4,857	69	501	5,367	60
751,181	145,022	175,424	1,023,334	48,293
2,390	2,347	4,963	9,700	–
4,981	4,526	4,619	12,816	1,311
316,173	130,517	135,307	552,255	29,743
1,198,548	357,692	567,452	2,037,783	85,909

Distribution by major category of bank

TDB10017

Source: Supervisory returns
Stocks in billions of lire

March 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	49,641	49,585	57
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	3,208	3,195	13
Receivables from BI-ECB	17,566	17,304	262
Receivables from banks	509,903	496,686	13,218
<i>of which:</i> time deposits and interbank CDs	213,234	209,709	3,525
repos	143,147	140,931	2,216
Receivables from non-bank customers:			
current account receivables	417,096	416,166	930
repos	33,717	33,414	303
personal loans	33,021	33,003	18
export credits	35,281	35,258	23
import credits	24,092	24,056	36
mortgage loans	722,209	604,295	117,914
other loans	558,537	527,839	30,699
bad debts	87,902	80,893	7,009
unpaid and protested own bills	1,291	1,240	51
Securities	416,302	397,775	18,527
<i>of which:</i> not held as fixed assets	348,073	329,757	18,316
Subordinated loans	24,907	24,301	606
Participating interests	157,523	150,460	7,063
Fixed assets	89,297	87,836	1,461
<i>of which:</i> buildings	50,292	49,189	1,103
Bills, other credit instruments and documents	269,921	259,868	10,053
Sundry debtors net of items in suspense accounts	263,020	256,623	6,397
Negative capital items	2,303	2,279	23
Items in transit or in suspense accounts	56,097	55,174	923
Remaining asset items	521,069	490,033	31,035
TOTAL	4,295,880	4,049,252	246,628
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	308,432	284,760	23,672
Guarantees applied for	10,507	10,506	1
Commitments and contingent liabilities	2,074,958	1,990,597	84,361
Credit implicit in leasing contracts with customers	18,782	17,792	990
Customer bill portfolio	27,353	17,804	9,548
Undrawn customer credit lines	1,126,904	1,076,118	50,786
Securities and the like on deposit	4,112,042	4,088,006	24,037

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
24,089	11,817	13,735	45,513	4,129
1,414	1,000	795	2,445	763
6,669	2,889	8,007	16,391	1,175
261,451	99,885	148,567	470,155	39,748
108,785	50,611	53,838	196,293	16,941
86,664	24,977	31,506	136,167	6,980
210,652	85,822	120,623	390,667	26,428
24,645	3,975	5,098	28,522	5,196
13,919	9,075	10,028	29,636	3,385
23,485	6,983	4,812	34,629	651
14,570	5,418	4,104	22,900	1,193
332,170	190,026	200,014	667,317	54,892
315,519	102,652	140,367	536,171	22,366
42,411	12,538	32,953	73,597	14,305
848	186	257	970	321
172,125	95,722	148,454	364,508	51,794
141,784	76,833	129,456	312,478	35,595
17,595	3,330	3,982	22,914	1,993
110,335	28,853	18,334	154,851	2,672
46,294	18,390	24,613	80,201	9,096
28,458	9,888	11,945	45,430	4,862
145,852	59,126	64,943	257,797	12,124
168,696	40,358	53,965	246,377	16,643
1,360	198	745	2,234	69
29,819	12,672	13,606	50,358	5,738
311,875	93,690	115,504	499,211	21,858
2,275,793	884,962	1,135,125	3,998,977	296,904
190,232	56,091	62,109	300,089	8,343
9,404	134	970	10,392	115
1,454,489	280,801	339,668	1,981,450	93,508
4,629	4,544	9,610	18,782	–
9,644	8,764	8,945	24,815	2,538
612,197	252,715	261,992	1,069,314	57,590
2,320,713	692,588	1,098,741	3,945,698	166,344

Distribution by major category of bank

TDB10027

Source: Supervisory returns
Stocks in millions of euros

March 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	665,643	660,116	5,527
<i>of which:</i> savings deposits	65,679	65,666	13
time savings deposits	6,060	6,050	11
savings certificates and CDs	43,396	41,405	1,991
current account deposits	446,945	444,258	2,686
time current account deposits	4,244	3,972	272
repos	92,939	92,521	419
Payables to BI-ECB	10,306	9,304	1,002
Payables to banks	392,933	353,249	39,684
<i>of which:</i> time deposits and interbank CDs	203,563	187,034	16,529
repos	51,844	50,989	854
Funds raised in the market	350,180	303,599	46,581
<i>of which:</i> bonds in issue	302,779	257,451	45,328
Provision for employee severance benefits	8,453	8,327	126
Supplementary pension fund	4,463	4,389	74
Provision for writedown of securities	178	145	32
Provision for writedown of investments	1,495	1,445	50
Accumulated depreciation	20,003	19,688	315
<i>of which:</i> accumulated depreciation of buildings	8,399	8,213	186
Provision for writedown of loans	30,306	28,208	2,098
Provision for writedown of commitments and guarantees granted	604	600	4
Sundry provisions for losses and charges	18,383	17,572	811
Provision for loan losses	3,598	2,573	1,026
Capital, reserves and provisions included in capital	137,044	125,891	11,152
Sundry creditors net of items in suspense accounts	101,041	97,732	3,308
Discounted bills, other credit instruments and documents	175,951	175,642	309
Items in transit or in suspense accounts	17,915	17,652	262
Remaining liabilities items	279,499	264,487	15,011
TOTAL	2,218,637	2,091,264	127,373

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
341,858	129,319	194,465	588,721	76,922
26,458	10,443	28,777	47,096	18,583
2,730	447	2,884	3,073	2,988
18,670	11,756	12,970	34,073	9,323
244,602	80,203	122,139	407,107	39,838
2,118	739	1,387	3,794	451
44,261	20,832	27,847	84,637	8,302
5,673	3,780	854	10,211	95
174,914	98,615	119,403	384,324	8,609
92,328	54,964	56,271	200,899	2,664
28,484	11,013	12,347	48,527	3,316
185,287	81,045	83,848	327,463	22,717
148,423	75,461	78,895	281,336	21,443
4,847	1,464	2,143	7,282	1,171
1,638	1,506	1,319	3,611	852
143	28	6	176	2
1,111	349	35	1,439	56
10,325	3,933	5,745	18,176	1,828
4,662	1,770	1,967	7,843	555
14,330	4,747	11,229	24,879	5,426
436	81	87	511	93
11,762	3,403	3,218	16,821	1,562
1,114	994	1,490	3,519	79
68,389	26,850	41,805	127,387	9,657
64,541	14,377	22,123	96,538	4,503
96,921	39,303	39,727	170,049	5,902
10,247	2,848	4,819	15,752	2,163
181,811	44,226	53,461	267,799	11,700
1,175,349	457,045	586,243	2,065,299	153,338

Distribution by major category of bank

TDB10027

Source: Supervisory returns
Stocks in billions of lire

March 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	1,288,865	1,278,163	10,702
<i>of which:</i> savings deposits	127,172	127,147	25
time savings deposits	11,735	11,714	21
savings certificates and CDs	84,026	80,171	3,855
current account deposits	865,405	860,204	5,201
time current account deposits	8,218	7,692	526
repos	179,956	179,145	811
Payables to BI-ECB	19,956	18,016	1,940
Payables to banks	760,825	683,986	76,838
<i>of which:</i> time deposits and interbank CDs	394,153	362,148	32,005
repos	100,383	98,729	1,654
Funds raised in the market	678,044	587,850	90,194
<i>of which:</i> bonds in issue	586,262	498,494	87,768
Provision for employee severance benefits	16,368	16,124	244
Supplementary pension fund	8,642	8,499	142
Provision for writedown of securities	344	282	62
Provision for writedown of investments	2,894	2,797	97
Accumulated depreciation	38,732	38,122	610
<i>of which:</i> accumulated depreciation of buildings	16,262	15,902	360
Provision for writedown of loans	58,680	54,618	4,062
Provision for writedown of commitments and guarantees granted	1,170	1,162	8
Sundry provisions for losses and charges	35,594	34,023	1,571
Provision for loan losses	6,967	4,981	1,986
Capital, reserves and provisions included in capital	265,353	243,759	21,594
Sundry creditors net of items in suspense accounts	195,642	189,236	6,405
Discounted bills, other credit instruments and documents	340,689	340,090	599
Items in transit or in suspense accounts	34,688	34,180	508
Remaining liabilities items	541,185	512,119	29,066
TOTAL	4,295,880	4,049,252	246,628

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
661,930	250,397	376,537	1,139,923	148,942
51,230	20,221	55,721	91,190	35,981
5,286	865	5,584	5,949	5,785
36,149	22,764	25,113	65,975	18,051
473,616	155,296	236,494	788,269	77,137
4,100	1,431	2,686	7,345	873
85,700	40,336	53,920	163,881	16,075
10,985	7,318	1,653	19,772	184
338,681	190,946	231,197	744,155	16,670
178,771	106,425	108,956	388,995	5,158
55,152	21,325	23,907	93,962	6,421
358,766	156,925	162,352	634,058	43,986
287,387	146,113	152,762	544,743	41,519
9,384	2,834	4,150	14,100	2,268
3,172	2,916	2,554	6,993	1,649
277	55	12	340	4
2,151	675	68	2,785	109
19,993	7,616	11,123	35,193	3,539
9,028	3,426	3,808	15,186	1,075
27,746	9,191	21,742	48,173	10,506
845	157	169	990	180
22,775	6,589	6,230	32,569	3,025
2,156	1,925	2,886	6,814	153
132,419	51,989	80,945	246,655	18,698
124,968	27,837	42,836	186,923	8,719
187,666	76,100	76,923	329,260	11,428
19,841	5,515	9,332	30,500	4,187
352,036	85,634	103,515	518,531	22,654
2,275,793	884,962	1,135,125	3,998,977	296,904

Distribution by residual maturity

TDB10030			Banks				
Source: Supervisory returns Percentages							
March 2002	Total	<i>of which:</i> variable rate	Sight and revocable	Up to 3 months	More than 3 months up to 12 months	More than 1 year up to 5 years	More than 5 years
a. ASSETS							
Receivables from non-bank customers	100.00	61.51	26.84	21.12	11.38	22.62	18.02
Receivables from BI-ECB and other banks	100.00	8.40	26.00	53.62	11.98	5.32	3.07
Securities portfolio	100.00	55.17	1.33	6.61	14.14	49.33	28.59
b. LIABILITIES							
Payables to non-bank customers	100.00	0.83	82.41	15.57	1.54	0.18	0.31
Payables to BI-ECB and other banks	100.00	16.80	20.38	50.74	11.13	11.44	6.26
Bonds, savings certificates and CDs	100.00	46.63	1.04	8.05	17.46	56.94	16.52

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

TDB10034

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2002

	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	81,354	56,983	14,901	9,469	79,974	1,380
Banks	49,880	35,849	8,582	5,449	49,086	794
<i>of which: non-resident</i>	8,192	7,597	482	113	8,164	28
Other financial intermediaries	20,368	13,636	4,167	2,564	20,006	362
<i>of which: non-resident</i>	6,610	4,872	1,081	657	6,610	..
Financial auxiliaries	2,069	998	495	575	1,948	121
Insurance companies	2,722	1,836	560	325	2,681	41
Non-financial companies	6,316	4,664	1,096	556	6,254	62
<i>of which: qualified holdings</i>	1,874	1,443	370	61	1,869	6

Notes:

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	Dec. 2001	Mar. 2002
a. ASSETS		
Cash	7	7
Receivables from parent bank and other foreign branches	73,893	69,826
Receivables from banks and central banks	42,066	43,052
<i>of which:</i> from non-residents	28,765	29,969
repos with banks	2,574	1,908
Receivables from non-bank customers	57,572	58,802
<i>of which:</i> from non-residents	54,538	54,434
repos	5,513	6,120
Subordinated loans	5,513	6,120
Securities and participating interests	33,274	34,046
<i>of which:</i> securities not held as fixed assets	17,759	19,021
Bad debts	623	722
Other liabilities items	28,778	21,546
TOTAL	236,213	228,001
b. LIABILITIES		
Payables to parent bank and other foreign branches	44,378	44,986
Payables to banks and central banks	84,925	87,082
<i>of which:</i> to non-residents	74,211	75,033
repos with banks	5,886	3,927
Payables to non-bank customers	69,163	64,540
<i>of which:</i> to non-residents	61,205	57,538
repos	3,953	3,505
Subordinated loans	5,540	5,539
Endowment funds and capital reserves	2,218	2,252
Other liabilities items	30,391	23,771
TOTAL	236,213	228,001
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	17,522	14,519
Commitments and contingent liabilities	260,923	272,656
Bill portfolio	1,039	834

Notes:

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

TDB10033

Banks

Source: Supervisory returns
Stocks in billions of lire

	Dec. 2001	Mar. 2002
a. ASSETS		
Cash	13	14
Receivables from parent bank and other foreign branches	143,077	135,202
Receivables from banks and central banks	81,450	83,361
<i>of which:</i> from non-residents	55,698	58,029
repos with banks	4,985	3,695
Receivables from non-bank customers	111,475	113,857
<i>of which:</i> from non-residents	105,601	105,398
repos	10,674	11,851
Subordinated loans	10,674	11,851
Securities and participating interests	64,428	65,922
<i>of which:</i> securities not held as fixed assets	34,385	36,829
Bad debts	1,207	1,398
Other liabilities items	55,721	41,718
TOTAL	457,371	441,472
b. LIABILITIES		
Payables to parent bank and other foreign branches	85,927	87,105
Payables to banks and central banks	164,437	168,615
<i>of which:</i> to non-residents	143,692	145,285
repos with banks	11,396	7,605
Payables to non-bank customers	133,919	124,967
<i>of which:</i> to non-residents	118,509	111,408
repos	7,655	6,787
Subordinated loans	10,727	10,725
Endowment funds and capital reserves	4,295	4,360
Other liabilities items	58,846	46,028
TOTAL	457,371	441,472
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	33,928	28,112
Commitments and contingent liabilities	505,218	527,936
Bill portfolio	2,012	1,616

Notes:

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

Distribution by customer location (region)

TDB30260

Banks

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

March 2002

	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	554,676	48,660	1.07	29,930	2,183
b. NORTH-WEST ITALY	125,145	11,366	1.10	7,970	923
Piedmont	38,191	2,391	1.06	2,061	110
Valle d'Aosta	1,128	73	1.02	47	3
Liguria	15,550	1,165	1.08	859	37
Lombardy	70,276	7,736	1.12	5,003	774
c. NORTH-EAST ITALY	74,872	6,148	1.09	4,833	395
Trentino-Alto Adige	4,493	370	1.05	347	23
Veneto	27,511	2,425	1.11	1,769	201
Friuli-Venezia Giulia	9,107	587	1.16	503	34
Emilia-Romagna	33,761	2,766	1.06	2,214	136
d. CENTRAL ITALY	119,754	12,912	1.07	7,197	536
Marche	14,042	949	1.06	641	33
Tuscany	33,973	2,347	1.11	2,387	177
Umbria	6,742	677	1.17	399	49
Lazio	64,997	8,939	1.06	3,770	276
e. SOUTHERN ITALY	143,464	11,449	1.04	6,588	242
Abruzzo	13,484	1,055	1.07	552	26
Molise	2,787	284	1.38	111	16
Campania	50,852	3,762	1.04	3,041	76
Puglia	41,721	3,655	1.03	1,841	79
Basilicata	9,395	822	1.04	148	8
Calabria	25,225	1,870	1.03	895	36
f. ISLANDS	91,441	6,785	1.03	3,342	88
Sicily	70,432	4,787	1.03	2,602	59
Sardinia	21,009	1,998	1.04	740	29

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

March 2002

	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	554,676	48,660	1.07	29,930	2,183
General government	30	24	1.13	2	..
Financial companies	989	1,096	1.14	18	16
Non-financial companies	105,401	28,712	1.09	4,220	1,314
<i>of which:</i> industry	30,442	8,651	1.13	1,191	567
building	15,836	7,462	1.07	573	248
services	56,540	11,079	1.07	2,386	449
Producer households	97,657	7,378	1.03	3,660	187
Consumer households and nec	336,819	10,680	1.04	21,549	655

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2002

March 2002		of which:				Local claims in local currency	
		International claims	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	241,155	106,129	20,776	44,251	69,999	79,968
b.	EUROPE	169,981	85,778	15,088	30,500	38,615	44,732
	of which: Albania	81	27	7	1	46	–
	Austria	2,695	2,301	271	67	56	==
	Belgium	10,528	8,720	81	1,408	319	==
	Bulgaria	291	53	2	49	187	==
	Czech Republic	97	16	8	31	41	–
	Croatia	3,955	519	559	479	2,398	==
	Denmark	713	581	44	43	45	–
	Finland	421	68	14	174	164	–
	France	20,601	11,199	1,796	3,238	4,368	9,579
	Germany	20,035	12,124	3,191	1,113	3,607	3,784
	Greece	2,107	436	8	586	1,077	==
	Ireland	5,389	2,367	123	1,336	1,562	500
	Yugoslavia	17	11	3	3	..	–
	Liechtenstein	45	..	..	28	16	–
	Luxemburg	18,334	6,838	1,137	3,374	6,984	3,928
	Malta	198	5	36	56	100	–
	Norway	681	391	106	79	106	–
	Netherlands	11,790	3,535	394	2,514	5,347	==
	Poland	5,303	379	175	3,085	1,664	==
	Portugal	8,276	3,842	2,060	176	2,198	–
	United Kingdom	39,614	26,272	2,180	8,353	2,808	6,983
	Romania	292	79	11	90	112	28
	Russia	2,546	240	150	384	1,773	–
	Slovenia	298	13	187	22	76	==
	Spain	4,714	1,450	1,365	826	1,073	3,285
	Sweden	1,545	647	56	379	464	–
	Switzerland	4,811	3,016	184	940	671	515
	Turkey	2,045	210	11	1,101	723	==
	Hungary	1,375	243	276	421	436	==
c.	ASIA	7,149	3,385	1,034	935	1,795	2,959
	of which: Saudi Arabia	492	187	1	71	234	–
	China	779	217	210	139	213	==
	South Korea	650	393	104	31	123	–
	Philippines	98	7	2	25	64	–
	Japan	2,563	1,762	17	223	560	2,931
	India	336	64	88	49	135	–
	Indonesia	120	5	36	17	62	–
	Iran	701	246	437	3	14	–
	Iraq	95	46	1	47	–	–

Distribution by country, type of customer and residual maturity

TDB30274

Banks

		of which:				Local claims in local currency	
		International claims	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	187	132	..	23	31	==
	Malaysia	169	66	48	27	29	—
	Pakistan	172	1	—	119	52	—
	Qatar	145	1	6	44	93	—
	Taiwan	143	74	34	26	10	—
	Thailand	144	5	1	22	116	—
d.	AFRICA	1,047	145	121	220	561	—
	of which: Algeria	75	26	22	9	18	—
	Egypt	359	70	20	51	217	—
	Morocco	203	4	7	13	179	—
	Nigeria	28	4	12	9	4	—
	South Africa	126	8	20	45	54	—
	Tunisia	69	13	39	4	14	—
e.	AMERICA	38,855	7,437	2,579	10,006	18,834	30,715
	of which: Argentina	4,430	668	11	1,811	1,940	==
	Brazil	5,741	1,154	868	1,684	2,036	==
	Canada	1,087	271	52	387	377	==
	Chile	712	36	40	267	368	==
	Colombia	194	2	..	123	69	==
	Cuba	114	47	64	2	1	—
	Ecuador	34	..	..	17	17	—
	Mexico	2,068	46	23	324	1,676	—
	Paraguay	153	35	—	89	29	==
	Peru	4,369	448	3	1,744	2,174	==
	United States	18,562	4,634	1,436	3,192	9,300	20,166
	Uruguay	484	63	44	215	163	==
	Venezuela	846	3	36	126	680	—
f.	OCEANIA	2,676	406	315	431	1,524	—
	of which: Australia	1,225	233	264	385	343	—
g.	OFFSHORE CENTRES	19,038	8,883	1,545	1,846	6,765	1,563
	of which: Cayman Islands	6,507	2,047	1,045	419	2,995	—
	Hong Kong	1,420	540	127	344	409	1,114
	Singapore	3,073	1,503	146	240	1,184	432
h.	INTERNATIONAL ORGANIZATIONS	2,406	95	94	313	1,905	—

Notes:

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

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

March 2002

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	54	52
Customer trading	66	62
Underwriting	38	33
Placement	116	103
Individual portfolio management	85	81
Reception of orders	95	90

b. NUMBER OF SIMs

168

160

Notes:

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

Distribution by operational specialization

TDB40220		Collective investment undertakings	
Source: Archives of intermediary identification data			
March 2002		Companies authorized	Companies operating
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	1,181	1,024
	Equity	599	506
	<i>of which:</i> foreign-oriented	403	326
	Balanced	107	92
	<i>of which:</i> foreign-oriented	45	35
	Bond	475	426
	<i>of which:</i> foreign-oriented	222	188
b.	NUMBER OF SICAV SUB-FUNDS	10	10
	Equity	4	4
	<i>of which:</i> foreign-oriented	1	1
	Balanced	3	3
	<i>of which:</i> foreign-oriented	—	—
	Bond	3	3
	<i>of which:</i> foreign-oriented	3	3
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	59	55
d.	NUMBER OF SICAVs	2	2

Notes:

The data refer to Italian harmonized open-end collective investment undertakings. Only asset management companies that have set up open-end securities investment funds are included. The number of funds includes the number of their sub-funds.

Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

		Dec. 2001	Mar. 2002
a.	NUMBER OF FINANCIAL INTERMEDIARIES	261	270
	Leasing	68	66
	Factoring	37	37
	Consumer credit	18	17
	Other forms of finance	26	25
	Acquisition of shareholdings	18	17
	Issue and/or management of credit cards	10	10
	Securitization	76	88
	Foreign exchange trading and other activities	8	10

Notes:

The group of intermediaries that engage in "Foreign exchange trading and other activities" includes those that are not operational at the reference date.

TDB40240

Securities firms

Source: Supervisory returns
Stocks in millions of euros

	Dec. 2001	Mar. 2002
a. ASSETS		
Cash and liquid assets	1	1
Receivables from banks and financial institutions	9,250	6,786
Receivables from customers	131	112
Bonds and other debt securities	9,849	11,301
Shares, capital parts and other equity securities	364	1,682
Options bought and the like	1,142	1,282
Participating interests	98	95
Fixed assets	291	318
Remaining asset items	3,862	1,015
TOTAL	24,987	22,592
b. LIABILITIES		
Payables to banks and financial institutions	15,101	14,584
Payables to customers	2,429	2,469
Debt securities in issue	–	–
Options sold and the like	1,056	1,586
Provision for employee severance benefits	46	50
Provisions for risks	352	373
Subordinated liabilities	92	92
Capital, reserves and share premiums	1,654	1,776
Remaining liabilities items	4,256	1,662
TOTAL	24,987	22,592

Notes:

The data include transactions with non-resident customers.

TDB40240

Securities firms

Source: Supervisory returns
Stocks in billions of lire

	Dec. 2001	Mar. 2002
a. ASSETS		
Cash and liquid assets	2	2
Receivables from banks and financial institutions	17,910	13,139
Receivables from customers	253	217
Bonds and other debt securities	19,069	21,882
Shares, capital parts and other equity securities	705	3,257
Options bought and the like	2,211	2,481
Participating interests	190	184
Fixed assets	564	616
Remaining asset items	7,478	1,966
TOTAL	48,381	43,745
b. LIABILITIES		
Payables to banks and financial institutions	29,239	28,238
Payables to customers	4,703	4,781
Debt securities in issue	–	–
Options sold and the like	2,045	3,072
Provision for employee severance benefits	89	96
Provisions for risks	682	723
Subordinated liabilities	179	179
Capital, reserves and share premiums	3,202	3,438
Remaining liabilities items	8,242	3,218
TOTAL	48,381	43,745

Notes:

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns
Stocks in millions of euros

	Dec. 2001	Mar. 2002
a. ASSETS		
Cash and liquid assets	45	44
Current account receivables from banks and deposits	2,334	2,544
Receivables from customers	96,881	94,330
Bad debts	1,010	1,060
Securities portfolio	2,253	2,226
Participating interests	3,507	2,950
<i>of which: held for merchant banking purposes</i>	479	451
Tangible and intangible fixed assets	5,615	5,759
Remaining asset items	7,839	9,398
TOTAL	119,484	118,312
b. LIABILITIES		
Current account payables to banks	29,961	26,665
Financial payables	65,697	66,663
Securities in issue	2,703	3,329
Provisions for liabilities and charges and provision for employee severance benefits	801	1,146
Loan loss provision	404	442
Provision for general financial risks	339	357
Subordinated loans	811	851
Capital and reserves	7,110	7,016
Remaining liabilities items	11,659	11,842
TOTAL	119,484	118,312
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	11,238	10,717
Derivative contracts	28,146	26,960

Notes:

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns
Stocks in billions of lire

	Dec. 2001	Mar. 2002
a. ASSETS		
Cash and liquid assets	88	85
Current account receivables from banks and deposits	4,520	4,926
Receivables from customers	187,588	182,648
Bad debts	1,956	2,052
Securities portfolio	4,362	4,311
Participating interests	6,790	5,713
<i>of which: held for merchant banking purposes</i>	927	874
Tangible and intangible fixed assets	10,871	11,151
Remaining asset items	15,178	18,197
TOTAL	231,354	229,083
b. LIABILITIES		
Current account payables to banks	58,012	51,631
Financial payables	127,206	129,078
Securities in issue	5,233	6,445
Provisions for liabilities and charges and provision for employee severance benefits	1,551	2,219
Loan loss provision	783	857
Provision for general financial risks	656	692
Subordinated loans	1,570	1,647
Capital and reserves	13,766	13,586
Remaining liabilities items	22,576	22,929
TOTAL	231,354	229,083
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	21,760	20,751
Derivative contracts	54,498	52,202

Notes:

The data include transactions with non-resident customers.

Information on banking business

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

TDB10231

Source: Supervisory returns
Stocks in millions of euros

March 2002		Total	General government	Financial companies
a.	TOTAL	972,194	56,563	139,598
b.	NORTH-WEST ITALY	383,207	9,579	89,732
	Piedmont	78,938	2,757	9,312
	Valle d'Aosta	1,956	73	19
	Liguria	19,240	1,384	586
	Lombardy	283,073	5,365	79,815
c.	NORTH-EAST ITALY	218,935	6,113	17,300
	Trentino-Alto Adige	20,312	410	461
	Veneto	86,319	2,413	5,967
	Friuli-Venezia Giulia	19,632	845	1,520
	Emilia-Romagna	92,672	2,445	9,352
d.	CENTRAL ITALY	236,400	34,285	28,352
	Marche	23,402	1,123	1,366
	Tuscany	62,358	2,075	7,280
	Umbria	12,681	453	511
	Lazio	137,959	30,634	19,195
e.	SOUTHERN ITALY	89,515	5,406	3,459
	Abruzzo	12,191	466	120
	Molise	2,404	185	36
	Campania	34,993	2,087	2,919
	Puglia	25,897	1,810	125
	Basilicata	4,312	245	19
	Calabria	9,717	613	240
f.	ISLANDS	44,137	1,181	755
	Sicily	30,531	746	335
	Sardinia	13,607	434	420

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
514,299	219,013	60,291	224,766	62,426	199,307
204,081	92,133	17,984	92,036	16,718	63,097
46,072	23,139	3,629	18,836	4,682	16,115
1,323	615	185	520	187	353
10,382	2,740	1,368	6,191	1,447	5,441
146,303	65,640	12,802	66,489	10,403	41,188
133,164	61,231	14,564	54,012	17,103	45,255
12,036	3,319	2,002	6,346	2,465	4,940
53,727	26,177	4,992	21,177	6,453	17,759
10,912	5,557	845	4,244	1,462	4,893
56,489	26,178	6,724	22,244	6,724	17,662
115,202	43,708	16,825	52,171	12,057	46,504
13,093	7,038	1,585	4,218	2,298	5,522
33,198	14,154	3,538	14,414	4,992	14,813
7,495	3,103	995	3,177	1,172	3,051
61,417	19,414	10,708	30,362	3,595	23,118
42,239	16,191	7,219	17,246	10,666	27,744
7,007	3,503	1,022	2,278	1,315	3,282
1,244	640	178	381	313	626
16,978	6,069	2,663	7,889	2,660	10,350
11,364	3,951	2,406	4,352	3,770	8,827
2,168	1,083	299	649	713	1,167
3,479	944	651	1,697	1,894	3,491
19,613	5,750	3,699	9,301	5,881	16,708
13,306	3,706	2,302	6,633	4,029	12,114
6,307	2,044	1,397	2,668	1,852	4,593

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

TDB10234

Source: Supervisory returns
Stocks in millions of euros

March 2002		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	972,194	891,621	80,573
b.	NORTH-WEST ITALY	383,207	352,025	31,182
	Piedmont	78,938	70,825	8,113
	Valle d'Aosta	1,956	1,669	287
	Liguria	19,240	18,267	972
	Lombardy	283,073	261,263	21,810
c.	NORTH-EAST ITALY	218,935	206,323	12,612
	Trentino-Alto Adige	20,312	19,404	908
	Veneto	86,319	81,890	4,429
	Friuli-Venezia Giulia	19,632	17,434	2,198
	Emilia-Romagna	92,672	87,595	5,077
d.	CENTRAL ITALY	236,400	210,798	25,601
	Marche	23,402	21,057	2,345
	Tuscany	62,358	58,183	4,175
	Umbria	12,681	11,797	884
	Lazio	137,959	119,761	18,197
e.	SOUTHERN ITALY	89,515	81,028	8,487
	Abruzzo	12,191	10,874	1,317
	Molise	2,404	2,121	283
	Campania	34,993	31,547	3,447
	Puglia	25,897	23,681	2,215
	Basilicata	4,312	3,832	480
	Calabria	9,717	8,973	744
f.	ISLANDS	44,137	41,448	2,690
	Sicily	30,531	29,335	1,196
	Sardinia	13,607	12,113	1,494

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
488,189	213,501	270,504	907,433	64,761
214,399	85,117	83,691	378,387	4,821
46,472	10,920	21,546	77,979	960
1,138	309	508	1,933	23
8,275	6,109	4,856	18,840	400
158,514	67,779	56,781	279,635	3,438
90,540	50,210	78,185	216,569	2,366
1,999	683	17,630	20,288	24
44,772	17,860	23,687	85,517	802
7,701	2,043	9,888	19,292	340
36,068	29,624	26,981	91,472	1,200
110,900	58,079	67,421	229,087	7,313
5,890	6,246	11,265	23,029	373
21,463	18,327	22,568	61,517	841
3,884	1,687	7,111	12,392	289
79,663	31,820	26,476	132,149	5,810
47,419	13,009	29,087	59,911	29,604
4,146	1,818	6,227	7,934	4,257
1,327	377	700	1,917	487
22,151	4,269	8,573	23,984	11,009
13,372	3,777	8,748	17,257	8,640
1,945	689	1,679	2,417	1,895
4,479	2,078	3,160	6,402	3,316
24,931	7,086	12,120	23,480	20,658
19,717	2,186	8,627	16,584	13,947
5,213	4,900	3,493	6,896	6,711

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2002		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	576,725	220,799	150,267	127,259	52,906	25,494
	Agricultural, forestry and fishery products	23,515	5,541	7,492	4,705	3,542	2,235
	Fuel and power products	25,702	10,078	1,581	11,281	1,010	1,753
	Ores and metals	10,414	7,084	1,777	913	495	145
	Non-metallic minerals and products	13,847	3,731	5,504	2,737	1,218	657
	Chemical products	11,638	7,431	1,777	1,409	741	280
	Metal products, except transport equipment	22,301	10,961	6,971	2,478	1,557	333
	Agricultural and industrial machinery	20,975	9,659	8,460	1,943	743	170
	Office and data processing machines, etc.	5,049	2,624	1,582	531	216	96
	Electrical goods	15,190	6,838	4,390	3,032	731	199
	Transport equipment	10,046	3,649	2,178	1,958	2,009	252
	Food and tobacco products	26,016	6,677	10,460	3,866	3,585	1,428
	Textiles, clothing and footwear	29,332	11,270	7,633	7,333	2,800	296
	Paper and paper products	12,378	5,778	2,694	3,061	629	217
	Rubber and plastic products	9,292	4,654	2,356	1,350	733	198
	Other manufactured products	17,540	4,853	6,774	4,040	1,430	443
	Building and construction	67,508	19,862	16,282	18,145	8,724	4,495
	Wholesale and retail trade services, recovery and repair services	96,835	34,913	24,964	19,706	11,545	5,708
	Lodging and catering services	19,586	4,639	7,041	4,326	2,301	1,279
	Inland transport services	10,644	3,124	2,943	3,169	893	515
	Maritime and air transport services	6,957	1,392	867	2,175	1,521	1,002
	Auxiliary transport services	7,345	2,779	1,476	2,226	522	341
	Communication services	9,932	4,728	99	5,026	39	40
	Other market services	104,679	48,532	24,965	21,846	5,923	3,412

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2002

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	–	972,194	383,207	218,935	236,400	89,515	44,137
	Piedmont	54,955	66,209	61,108	1,893	2,129	668	411
	Valle d'Aosta	1,046	1,164	1,153	4	5	1	1
	Liguria	15,608	18,876	16,643	276	1,232	119	605
	Lombardy	255,415	332,663	271,173	18,144	29,001	10,539	3,807
	Trentino-Alto Adige	18,503	20,984	760	19,411	767	26	20
	Veneto	73,170	83,399	5,128	75,915	1,838	384	134
	Friuli-Venezia Giulia	15,232	17,360	508	16,330	466	42	14
	Emilia-Romagna	75,833	85,804	4,011	76,740	3,285	1,256	512
	Marche	20,419	23,742	341	756	21,983	636	25
	Tuscany	53,234	67,087	4,006	1,719	57,420	2,570	1,371
	Umbria	9,364	10,615	170	147	10,187	100	11
	Lazio	99,962	137,036	16,618	6,919	104,210	7,205	2,084
	Abruzzo	9,048	10,309	193	185	570	9,316	45
	Molise	1,683	1,828	10	7	54	1,756	..
	Campania	25,275	27,691	348	99	1,131	25,690	423
	Puglia	19,307	21,129	250	90	790	19,917	81
	Basilicata	2,386	2,746	43	47	58	2,588	11
	Calabria	6,361	6,965	150	17	244	6,481	73
	Sicily	24,663	25,892	374	147	583	121	24,667
	Sardinia	9,822	10,687	220	86	445	94	9,842

Notes:

Distribution by technical form and customer location (geographical area)

TDB10277

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

Source: Supervisory returns
Stocks in millions of euros

March 2002

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	29,359	14,073	4,292	6,941	3,154	898
<i>of which:</i> without recourse	13,036	5,619	1,831	3,496	1,655	435
with recourse	16,322	8,455	2,461	3,446	1,499	463
Credit implicit in leasing contracts	42,017	17,854	11,575	8,010	3,155	1,422
Receivables for consumer credit and the issue or management of credit cards	17,406	5,583	2,286	3,825	3,651	2,061
Other finance	10,201	3,556	1,611	2,732	1,345	957

Notes:

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

Distribution by technical form and customer segment of economic activity

TDB10278

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

Source: Supervisory returns
Stocks in millions of euros

March 2002

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	29,359	1,793	729	26,084	258	495
<i>of which:</i> without recourse	13,036	1,752	78	10,796	179	231
with recourse	16,322	41	651	15,287	79	264
Credit implicit in leasing contracts	42,017	277	668	35,691	4,554	827
Receivables for consumer credit and the issue or management of credit cards	17,406					
Other finance	10,201	184	1,625	5,731	1,318	1,343

Notes:

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

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

TDB10262

Source: Supervisory returns
Stocks in millions of euros

March 2002		Total	General government	Financial companies
a.	TOTAL	544,818	18,971	42,486
b.	NORTH-WEST ITALY	194,166	2,802	29,194
	Piedmont	40,763	574	2,981
	Valle d'Aosta	1,305	112	67
	Liguria	14,463	288	349
	Lombardy	137,634	1,828	25,797
c.	NORTH-EAST ITALY	112,430	3,225	3,799
	Trentino-Alto Adige	11,795	618	205
	Veneto	43,590	898	1,047
	Friuli-Venezia Giulia	12,247	915	733
	Emilia-Romagna	44,798	793	1,814
d.	CENTRAL ITALY	123,162	9,201	8,193
	Marche	13,128	214	59
	Tuscany	35,077	800	910
	Umbria	6,910	178	103
	Lazio	68,046	8,009	7,121
e.	SOUTHERN ITALY	78,722	1,588	1,038
	Abruzzo	8,985	159	93
	Molise	1,494	41	17
	Campania	33,633	802	828
	Puglia	22,903	220	51
	Basilicata	3,118	105	2
	Calabria	8,589	261	46
f.	ISLANDS	36,339	2,155	262
	Sicily	25,925	935	216
	Sardinia	10,414	1,220	45

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
92,620	35,647	9,470	45,640	30,521	360,213
38,289	15,989	3,150	18,755	8,725	115,154
7,060	3,017	624	3,330	2,347	27,801
204	62	45	94	76	847
2,105	648	174	1,268	758	10,963
28,920	12,261	2,307	14,064	5,545	75,543
21,672	9,350	2,152	9,547	7,790	75,941
1,724	591	148	895	780	8,468
8,677	3,722	870	3,853	3,012	29,955
2,085	892	215	931	556	7,956
9,186	4,145	919	3,867	3,442	29,563
19,582	6,192	2,317	10,673	5,844	80,339
2,040	1,015	223	759	949	9,866
5,915	2,323	593	2,864	2,286	25,166
1,003	374	104	496	411	5,215
10,624	2,480	1,398	6,553	2,198	40,092
9,513	3,294	1,281	4,623	5,508	61,073
1,421	750	123	513	630	6,682
169	55	28	67	107	1,159
4,366	1,364	540	2,371	2,071	25,565
2,587	879	414	1,177	1,765	18,280
299	90	70	121	237	2,475
673	156	106	373	698	6,911
3,563	822	570	2,043	2,653	27,706
2,273	528	381	1,281	1,616	20,885
1,290	294	189	761	1,038	6,822

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

TDB10265

Source: Supervisory returns
Stocks in millions of euros

March 2002		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	544,818	540,284	4,534
b.	NORTH-WEST ITALY	194,166	191,926	2,240
	Piedmont	40,763	40,448	315
	Valle d'Aosta	1,305	1,300	5
	Liguria	14,463	14,398	65
	Lombardy	137,634	135,779	1,855
c.	NORTH-EAST ITALY	112,430	111,678	752
	Trentino-Alto Adige	11,795	11,786	10
	Veneto	43,590	43,337	253
	Friuli-Venezia Giulia	12,247	11,960	286
	Emilia-Romagna	44,798	44,594	204
d.	CENTRAL ITALY	123,162	122,227	934
	Marche	13,128	13,063	64
	Tuscany	35,077	34,959	118
	Umbria	6,910	6,895	15
	Lazio	68,046	67,310	736
e.	SOUTHERN ITALY	78,722	78,451	271
	Abruzzo	8,985	8,961	24
	Molise	1,494	1,492	1
	Campania	33,633	33,495	138
	Puglia	22,903	22,834	70
	Basilicata	3,118	3,109	9
	Calabria	8,589	8,561	29
f.	ISLANDS	36,339	36,002	338
	Sicily	25,925	25,878	47
	Sardinia	10,414	10,124	290

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
283,671	100,868	160,278	477,309	67,508
115,988	38,133	40,045	192,836	1,330
27,011	3,060	10,692	40,522	242
1,001	10	294	1,304	1
6,218	4,317	3,928	14,341	122
81,757	30,746	25,131	136,669	966
41,418	25,261	45,751	112,016	414
649	60	11,086	11,792	4
21,592	8,829	13,169	43,398	192
4,130	866	7,250	12,164	82
15,047	15,505	14,246	44,662	136
62,648	20,789	39,724	119,485	3,677
2,491	3,875	6,761	12,990	138
10,982	10,563	13,533	34,858	219
1,730	473	4,707	6,812	98
47,444	5,878	14,723	64,825	3,222
43,098	9,645	25,979	38,662	40,060
2,014	451	6,521	3,449	5,537
936	155	403	1,065	428
24,140	2,483	7,009	19,733	13,899
11,391	3,330	8,182	10,312	12,591
791	525	1,802	559	2,559
3,826	2,701	2,062	3,544	5,045
20,520	7,040	8,780	14,311	22,028
16,516	1,997	7,413	10,346	15,579
4,004	5,043	1,367	3,965	6,450

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2002		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	123,141	47,015	29,462	25,427	15,021	6,217
	Agricultural, forestry and fishery products	7,057	1,694	2,484	1,151	1,066	662
	Fuel and power products	2,909	1,305	398	694	301	211
	Ores and metals	987	559	147	112	97	72
	Non-metallic minerals and products	2,365	615	862	450	324	114
	Chemical products	2,090	1,139	352	355	203	41
	Metal products, except transport equipment	3,894	1,910	1,181	429	311	62
	Agricultural and industrial machinery	5,028	2,354	1,845	533	251	45
	Office and data processing machines, etc.	1,389	681	333	239	104	32
	Electrical goods	4,252	2,529	847	606	221	50
	Transport equipment	1,936	732	423	452	297	32
	Food and tobacco products	3,369	996	1,172	416	571	213
	Textiles, clothing and footwear	4,590	1,639	1,040	1,336	518	57
	Paper and paper products	2,182	1,085	428	450	171	49
	Rubber and plastic products	1,683	708	437	223	288	26
	Other manufactured products	2,948	963	855	705	349	76
	Building and construction	12,381	3,987	2,869	2,882	1,828	815
	Wholesale and retail trade services, recovery and repair services	24,396	8,364	5,557	5,141	3,667	1,667
	Lodging and catering services	2,749	794	830	609	322	194
	Inland transport services	3,678	1,065	928	804	728	152
	Maritime and air transport services	810	203	81	315	120	92
	Auxiliary transport services	2,261	936	489	505	206	126
	Communication services	873	569	38	226	31	9
	Other market services	29,314	12,191	5,864	6,793	3,047	1,418

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2002

	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	544,818	59,567	434,020	35,032	6,825	9,373
b. NORTH-WEST ITALY	194,166	10,910	169,585	9,593	2,016	2,062
Piedmont	40,763	3,408	34,778	1,812	376	389
Valle d'Aosta	1,305	117	1,133	37	10	8
Liguria	14,463	1,150	12,253	795	135	130
Lombardy	137,635	6,235	121,420	6,949	1,494	1,536
c. NORTH-EAST ITALY	112,430	13,700	87,493	8,254	1,383	1,599
Trentino-Alto Adige	11,795	1,809	8,794	708	154	331
Veneto	43,590	5,886	33,294	3,112	758	540
Friuli-Venezia Giulia	12,247	1,577	9,825	609	77	159
Emilia-Romagna	44,798	4,428	35,580	3,825	395	570
d. CENTRAL ITALY	123,161	11,872	102,425	6,324	665	1,875
Marche	13,128	2,385	8,392	1,989	172	191
Tuscany	35,077	3,435	28,712	2,285	266	380
Umbria	6,910	1,152	4,787	780	72	119
Lazio	68,046	4,900	60,535	1,270	155	1,186
e. SOUTHERN ITALY	78,722	15,048	51,116	8,479	992	3,086
Abruzzo	8,985	2,115	5,698	874	84	215
Molise	1,494	274	993	142	20	64
Campania	33,633	5,180	24,066	2,624	494	1,268
Puglia	22,903	4,976	13,409	3,202	245	1,072
Basilicata	3,118	710	1,769	455	21	164
Calabria	8,589	1,794	5,181	1,182	128	304
f. ISLANDS	36,339	8,037	23,402	2,381	1,769	751
Sicily	25,925	6,416	15,873	1,329	1,680	628
Sardinia	10,414	1,621	7,529	1,052	89	123

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2002		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	544,818	194,166	112,430	123,162	78,722	36,339
	Piedmont	37,940	40,158	39,620	121	241	119	57
	Valle d'Aosta	1,202	1,274	1,249	3	19	3	1
	Liguria	13,431	14,313	13,984	43	172	24	90
	Lombardy	128,310	140,839	130,737	3,434	4,500	1,314	854
	Trentino-Alto Adige	11,489	11,897	211	11,613	53	14	5
	Veneto	41,356	43,546	1,203	41,791	323	200	30
	Friuli-Venezia Giulia	11,406	12,194	318	11,661	124	70	20
	Emilia-Romagna	41,864	44,401	1,556	42,077	433	273	61
	Marche	12,610	13,170	106	142	12,774	144	4
	Tuscany	33,290	35,006	811	155	33,806	176	58
	Umbria	6,397	6,708	52	15	6,610	27	3
	Lazio	61,987	67,655	2,673	974	62,652	1,066	290
	Abruzzo	8,466	8,774	60	21	163	8,527	2
	Molise	1,367	1,463	6	4	27	1,426	..
	Campania	31,752	32,771	394	95	404	31,843	35
	Puglia	21,997	23,237	337	120	424	22,317	38
	Basilicata	2,922	3,028	12	10	18	2,987	1
	Calabria	8,109	8,569	280	28	107	8,134	20
	Sicily	24,739	25,527	450	89	211	36	24,740
	Sardinia	10,028	10,252	106	8	98	10	10,030

Notes:

TDB40150

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking LawSource: Supervisory returns
Stocks in millions of euros**March 2002**

	Total	Financial intermediaries	Banks
a. LEASING	53,479	43,195	10,284
Credit implicit in leasing contracts	51,768	42,149	9,619
Overdue instalments	506	398	108
Bad debts and substandard assets	1,205	648	557
b. FACTORING	24,814	22,842	1,972
Advances against acquired claims	20,871	18,995	1,876
Advances against future claims	776	699	77
Claims assumed at less than nominal value or acquired outright	2,467	2,448	19
Bad debts	....	699	....

Notes:

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

Distribution by type of security and type of account

TDB40080

Source: Supervisory returns
Stocks in millions of euros

March 2002

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,341,094	577,516	74,877
	Italian government securities	508,082	201,841	21,234
	<i>of which:</i> BOTs	86,051	61,225	2,892
	CCTs	115,499	41,325	7,078
	BTPs	277,541	92,974	10,159
	Other debt securities	377,331	146,765	18,326
	<i>of which:</i> in non-euro-area currencies	50,456	13,336	1,606
	Equity securities	96,824	26,421	16,635
	<i>of which:</i> in non-euro-area currencies	21,244	2,043	1,087
	Units of collective investment undertakings	346,543	198,114	16,382
	Other securities and the like	12,441	4,435	2,308

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
122,104	94,622	8,142	1,218,991	482,894	66,735
35,060	22,450	2,498	473,022	179,391	18,736
762	428	51	85,289	60,797	2,841
14,168	9,940	1,111	101,331	31,385	5,967
17,623	10,197	1,149	259,917	82,776	9,010
14,611	9,007	918	362,720	137,758	17,408
2,157	1,561	111	48,299	11,775	1,495
1,871	1,119	94	94,953	25,302	16,541
510	395	38	20,734	1,648	1,049
69,183	61,015	4,408	277,360	137,099	11,974
1,379	1,031	224	11,062	3,404	2,083

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

March 2002

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,341,094	577,516	74,877
b.	NORTH-WEST ITALY	813,879	264,365	29,469
	Piedmont	118,988	73,934	7,355
	Valle d'Aosta	2,191	1,390	96
	Liguria	34,461	26,339	1,917
	Lombardy	658,239	162,703	20,100
c.	NORTH-EAST ITALY	224,267	137,007	19,109
	Trentino-Alto Adige	10,522	8,272	1,046
	Veneto	67,095	48,532	5,936
	Friuli-Venezia Giulia	37,276	11,945	1,347
	Emilia-Romagna	109,375	68,258	10,780
d.	CENTRAL ITALY	214,367	105,382	18,919
	Marche	15,990	14,134	1,210
	Tuscany	55,955	41,969	4,639
	Umbria	7,539	6,288	682
	Lazio	134,883	42,990	12,388
e.	SOUTHERN ITALY	64,025	49,842	5,167
	Abruzzo	6,447	5,674	691
	Molise	802	750	49
	Campania	31,335	20,713	1,911
	Puglia	18,883	16,784	1,927
	Basilicata	1,729	1,577	150
	Calabria	4,828	4,345	440
f.	ISLANDS	24,649	20,920	2,214
	Sicily	18,853	16,562	1,485
	Sardinia	5,796	4,358	729

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
122,104	94,622	8,142	1,218,991	482,894	66,735
58,115	45,814	2,746	755,764	218,551	26,723
14,811	9,568	451	104,177	64,367	6,904
185	178	7	2,006	1,212	89
3,422	2,958	116	31,038	23,380	1,801
39,697	33,110	2,172	618,542	129,592	17,928
37,789	26,931	3,273	186,479	110,076	15,836
1,564	1,151	91	8,958	7,121	955
14,668	8,731	1,282	52,428	39,801	4,654
2,492	1,884	171	34,784	10,060	1,176
19,065	15,165	1,729	90,309	53,093	9,051
18,252	14,819	1,262	196,115	90,564	17,658
1,991	1,795	138	13,999	12,339	1,073
8,257	6,755	707	47,698	35,214	3,932
1,102	990	82	6,437	5,299	601
6,902	5,278	335	127,981	37,712	12,052
5,779	5,114	647	58,245	44,728	4,520
529	477	45	5,918	5,197	646
76	71	5	726	679	44
2,508	2,213	286	28,827	18,500	1,624
1,986	1,721	262	16,898	15,063	1,664
104	90	15	1,625	1,487	135
577	543	33	4,252	3,802	406
2,174	1,945	214	22,475	18,975	2,000
1,557	1,431	118	17,295	15,131	1,367
617	514	96	5,180	3,844	632

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2002

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,122,614	23,978	946,754	69,376	44,347	770,154	267,985
Italian government securities	789,377	6,924	367,031	13,115	10,248	205,491	186,569
<i>of which:</i> BOTs	111,569	407	34,860	695	2,312	61,464	11,831
CCTs	170,476	2,319	97,243	5,581	2,433	41,967	20,933
BTPs	451,992	2,776	208,112	6,036	5,055	94,573	135,439
Other debt securities	703,555	5,502	301,281	18,712	18,907	309,526	49,626
<i>of which:</i> in non-euro-area currencies	63,474	252	38,850	1,315	1,159	15,694	6,205
Equity securities	163,410	7,662	67,700	23,737	2,346	33,317	28,647
<i>of which:</i> in non-euro-area currencies	22,341	33	18,580	915	218	2,081	513
Units of collective investment undertakings	423,212	375	201,721	6,892	11,309	202,047	867
Other securities and the like	43,867	3,514	9,178	6,990	1,642	20,246	2,276

Notes:

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

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

TDB40060

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2002		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	1,854,616	1,063,258	337,396	299,948	108,543	45,479
	Italian government securities	602,808	347,185	98,876	104,871	38,125	13,753
	<i>of which:</i> BOTs	99,738	49,703	16,631	17,663	11,915	3,826
	CCTs	149,543	87,273	25,975	27,808	6,149	2,340
	BTPs	316,552	185,744	53,404	51,941	18,155	7,308
	Other debt securities	653,924	361,785	128,871	105,519	38,060	19,705
	<i>of which:</i> in non-euro-area currencies	57,269	43,336	6,371	5,856	1,322	385
	Equity securities	134,760	78,298	27,566	23,813	3,031	2,051
	<i>of which:</i> in non-euro-area currencies	21,828	18,228	1,509	1,753	198	140
	Units of collective investment undertakings	422,343	263,928	73,498	56,973	19,310	8,639
	Other securities and the like	41,589	12,354	8,627	9,096	10,121	1,373

Note:

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

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2002		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	104,514	1,033	11,791	83,230	2,603	5,858
b.	NORTH-WEST ITALY	45,712	94	7,534	34,816	845	2,422
	Piedmont	8,964	36	1,371	7,034	192	330
	Valle d'Aosta	118	1	3	80	6	28
	Liguria	3,031	13	37	2,861	40	81
	Lombardy	33,598	44	6,123	24,840	607	1,984
c.	NORTH-EAST ITALY	25,653	391	1,557	20,654	1,012	2,039
	Trentino-Alto Adige	3,464	312	47	2,450	295	360
	Veneto	6,232	38	620	4,829	221	525
	Friuli-Venezia Giulia	3,350	20	422	2,697	71	141
	Emilia-Romagna	12,606	22	468	10,679	426	1,012
d.	CENTRAL ITALY	25,061	483	2,486	20,899	347	846
	Marche	1,242	11	270	815	50	96
	Tuscany	5,964	48	959	4,557	162	238
	Umbria	730	26	22	618	21	43
	Lazio	17,126	398	1,235	14,910	114	469
e.	SOUTHERN ITALY	5,075	52	171	4,083	287	482
	Abruzzo	827	4	33	626	50	114
	Molise	145	11	..	113	9	12
	Campania	2,300	28	42	1,948	92	190
	Puglia	1,195	5	22	994	87	87
	Basilicata	207	1	11	150	15	30
	Calabria	402	3	63	252	35	49
f.	ISLANDS	3,014	14	42	2,778	111	69
	Sicily	2,051	5	37	1,880	80	50
	Sardinia	962	9	5	898	31	19

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2002

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	–	104,514	45,712	25,653	25,061	5,075	3,014
	Piedmont	5,895	7,418	6,707	168	503	16	23
	Valle d'Aosta	88	99	98	..	1	..	–
	Liguria	2,170	3,093	2,273	204	349	15	252
	Lombardy	30,834	39,969	33,455	1,956	3,126	516	915
	Trentino-Alto Adige	3,200	3,322	68	3,244	9	1	..
	Veneto	5,364	6,821	757	5,760	196	54	54
	Friuli-Venezia Giulia	2,599	2,816	84	2,664	61	8	..
	Emilia-Romagna	10,903	12,028	605	11,010	300	95	17
	Marche	1,127	1,258	31	41	1,163	23	..
	Tuscany	4,577	5,614	421	32	5,034	113	13
	Umbria	473	548	6	4	537	1	1
	Lazio	12,235	15,325	1,053	558	13,012	293	408
	Abruzzo	699	783	9	1	69	704	..
	Molise	109	114	..	..	2	111	..
	Campania	1,834	2,489	68	5	529	1,856	31
	Puglia	824	910	48	3	10	849	..
	Basilicata	134	149	1	..	1	148	..
	Calabria	269	278	..	..	5	269	3
	Sicily	905	1,068	19	1	139	4	905
	Sardinia	389	414	9	..	15	–	390

Notes:

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

TDB10420

 Source: Supervisory returns
 Stocks in millions of euros
March 2002

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a.	TOTAL	471,696	6,098	33,858	3,150	39,589
b.	NORTH-WEST ITALY	163,855	996	13,327	739	14,919
	Piedmont	39,497	318	2,949	376	3,302
	Valle d'Aosta	1,271	46	57	24	295
	Liguria	12,596	131	792	52	1,310
	Lombardy	110,490	501	9,529	287	10,011
c.	NORTH-EAST ITALY	107,238	1,015	7,021	944	7,090
	Trentino-Alto Adige	10,645	192	1,060	329	841
	Veneto	42,264	362	2,933	230	3,298
	Friuli-Venezia Giulia	11,647	133	824	80	646
	Emilia-Romagna	42,682	328	2,205	305	2,305
d.	CENTRAL ITALY	123,221	920	7,116	480	12,355
	Marche	12,558	165	708	131	929
	Tuscany	31,508	263	2,165	145	3,186
	Umbria	6,425	94	419	38	497
	Lazio	72,730	399	3,825	166	7,743
e.	SOUTHERN ITALY	50,811	741	4,333	528	3,977
	Abruzzo	6,696	105	660	72	380
	Molise	1,292	22	84	11	62
	Campania	20,545	189	1,434	253	1,663
	Puglia	14,703	249	1,494	82	1,391
	Basilicata	2,468	56	194	55	208
	Calabria	5,107	119	466	55	272
f.	ISLANDS	26,569	2,425	2,061	459	1,249
	Sicily	17,799	1,571	1,164	203	711
	Sardinia	8,770	854	896	256	537

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
13,003	77,577	1,753	87,146	1,343	32,730	6,278	169,171
3,676	30,381	169	32,183	177	10,983	1,397	54,909
1,000	8,822	37	8,335	60	1,925	488	11,886
6	328	1	156	3	72	21	261
143	1,936	9	3,230	23	930	100	3,941
2,527	19,294	121	20,462	91	8,057	788	38,821
3,049	16,783	341	20,326	386	6,010	1,652	42,619
149	1,041	170	1,272	123	464	263	4,739
1,226	7,012	14	8,306	86	2,517	389	15,891
352	1,966	79	2,307	81	507	251	4,420
1,322	6,764	78	8,441	96	2,522	748	17,569
2,007	20,633	131	21,729	195	10,260	1,265	46,131
436	1,845	3	2,194	46	1,749	276	4,076
592	4,047	65	6,961	95	3,990	608	9,391
219	1,437	7	1,000	17	508	76	2,114
760	13,304	56	11,573	37	4,014	305	30,549
3,039	6,413	27	8,785	210	3,531	941	18,288
431	894	4	1,194	27	463	164	2,302
73	218	1	180	23	91	28	498
1,091	2,652	6	3,609	65	1,498	257	7,827
674	1,784	9	2,981	48	842	253	4,895
574	301	1	221	14	150	83	611
197	563	7	601	32	486	154	2,155
1,231	3,367	1,084	4,123	376	1,947	1,024	7,223
884	2,634	291	3,155	113	1,242	628	5,202
346	733	794	968	262	705	397	2,021

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

1st quarter 2002		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	61,715	111	3,319	65	3,858
b. NORTH-WEST ITALY	28,016	8	1,209	16	2,069
Piedmont	7,465	3	214	8	212
Valle d'Aosta	69	..	5	–	2
Liguria	1,228	..	77	1	141
Lombardy	19,255	4	913	7	1,715
c. NORTH-EAST ITALY	13,549	17	880	22	650
Trentino-Alto Adige	1,149	3	143	3	55
Veneto	6,047	5	382	6	400
Friuli-Venezia Giulia	1,197	8	77	2	31
Emilia-Romagna	5,156	2	278	10	163
d. CENTRAL ITALY	13,103	13	744	14	775
Marche	1,434	1	78	4	179
Tuscany	3,394	1	261	7	295
Umbria	562	4	46	1	35
Lazio	7,714	7	359	2	266
e. SOUTHERN ITALY	4,957	8	324	5	293
Abruzzo	917	..	56	2	35
Molise	123	..	11	..	2
Campania	2,016	6	100	2	139
Puglia	1,324	..	123	1	72
Basilicata	157	..	13	..	8
Calabria	420	1	21	..	36
f. ISLANDS	2,089	65	163	8	72
Sicily	1,338	49	88	5	35
Sardinia	751	16	75	3	37

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
1,080	15,187	52	7,373	47	2,449	404	27,772
272	8,192	4	2,584	7	747	107	12,802
53	3,458	—	584	2	109	33	2,789
1	9	—	13	..	6	1	33
6	178	1	275	2	94	5	449
212	4,547	2	1,712	3	539	69	9,531
292	2,695	11	1,910	9	441	101	6,521
4	132	4	105	3	45	12	638
123	1,269	1	843	3	163	18	2,834
26	293	1	184	1	32	21	522
139	1,001	6	778	1	200	51	2,526
288	3,305	4	1,809	11	748	84	5,308
169	137	..	145	3	60	24	634
42	686	..	533	6	401	37	1,124
18	85	..	93	1	36	7	236
59	2,397	4	1,039	1	251	15	3,315
155	676	6	755	12	397	57	2,270
24	145	..	100	2	31	16	506
2	23	..	11	..	3	4	66
58	223	..	300	6	265	12	905
38	188	..	282	1	57	18	545
11	41	—	13	..	11	3	56
21	56	5	49	2	30	4	193
74	318	27	314	8	117	54	869
60	177	1	226	1	73	36	587
14	141	26	88	7	44	18	282

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euros

March 2002		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	8,291	2,389	5,902	2,682	985	1,697
b.	NORTH-WEST ITALY	1,986	378	1,607	711	209	503
	Piedmont	659	150	509	262	110	152
	Valle d'Aosta	36	26	10	27	23	4
	Liguria	80	27	53	39	20	19
	Lombardy	1,211	176	1,035	383	55	328
c.	NORTH-EAST ITALY	2,531	837	1,695	732	291	441
	Trentino-Alto Adige	276	139	137	75	28	47
	Veneto	877	219	658	214	92	123
	Friuli-Venezia Giulia	218	100	118	53	19	34
	Emilia-Romagna	1,160	378	782	389	152	237
d.	CENTRAL ITALY	1,695	313	1,382	636	162	474
	Marche	204	38	167	31	9	23
	Tuscany	839	136	704	399	75	323
	Umbria	181	42	139	59	18	41
	Lazio	470	97	373	146	59	87
e.	SOUTHERN ITALY	1,341	501	840	322	162	160
	Abruzzo	117	29	88	44	13	32
	Molise	56	31	25	12	7	4
	Campania	269	105	164	68	31	37
	Puglia	427	158	269	95	45	51
	Basilicata	136	54	82	28	18	11
	Calabria	336	123	213	75	49	26
f.	ISLANDS	738	360	378	282	163	119
	Sicily	379	161	218	50	13	37
	Sardinia	359	199	159	232	149	82

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
4,075	873	3,202	1,534	531	1,003
1,038	153	884	237	17	220
338	31	307	59	8	50
7	2	6	1	1	..
34	6	29	7	1	5
658	115	543	170	6	164
1,301	317	983	499	228	270
84	16	68	117	94	23
529	77	452	133	50	83
93	23	70	73	59	14
595	202	393	176	25	151
794	105	688	265	45	220
121	17	104	52	12	40
290	35	255	151	26	125
99	20	79	22	4	19
284	34	250	40	4	36
668	228	440	352	111	240
57	11	46	16	5	11
24	6	18	20	18	2
158	48	109	43	27	17
248	90	159	83	24	60
62	25	37	46	12	35
119	48	72	142	26	116
275	69	206	181	129	53
194	61	133	135	87	49
81	8	73	46	42	4

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

1st quarter 2002		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a. TOTAL		581	102	480	113	4	110
b. NORTH-WEST ITALY		176	19	157	52	–	52
Piedmont		51	3	47	11	–	11
Valle d'Aosta		..	..	..	..	–	..
Liguria		4	..	4	1	–	1
Lombardy		121	15	105	41	–	41
c. NORTH-EAST ITALY		213	48	165	25	2	22
Trentino-Alto Adige		17	5	12	2	..	2
Veneto		97	16	82	9	1	8
Friuli-Venezia Giulia		19	3	16	1	..	1
Emilia-Romagna		80	24	56	12	1	11
d. CENTRAL ITALY		96	10	85	22	..	22
Marche		11	1	9	1	–	1
Tuscany		57	5	52	15	..	15
Umbria		8	1	7	2	–	2
Lazio		20	3	17	4	..	4
e. SOUTHERN ITALY		70	18	52	10	..	10
Abruzzo		7	1	6	2	–	2
Molise		4	1	3	..	–	..
Campania		16	4	11	2	..	2
Puglia		32	8	25	2	–	2
Basilicata		8	3	5	2	..	2
Calabria		4	2	2	..	–	..
f. ISLANDS		28	7	21	4	1	4
Sicily		18	5	13	1	–	1
Sardinia		9	1	8	4	1	3

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
382	91	290	86	6	80
100	19	82	23	–	23
36	3	33	4	–	4
..	–	..
3	..	3	1	–	1
61	15	46	19	–	19
163	41	122	25	4	21
10	1	8	4	3	1
82	15	67	6	..	6
14	2	12	3	1	2
57	23	34	11	–	11
50	10	41	23	..	23
6	1	5	3	..	3
25	5	20	17	–	17
5	1	4	1	..	1
14	3	11	3	..	3
49	16	32	11	2	10
3	1	2	1	–	1
3	1	2	..	..	..
10	3	7	3	1	2
24	8	16	6	–	6
5	2	3	1	..	..
3	2	2	..	..	..
20	6	14	4	–	4
14	5	9	4	–	4
5	..	5	..	–	..

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

March 2002

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	31,510	2,692	5,476	1,839	15
b.	NORTH-WEST ITALY	7,189	330	1,891	929	1
	Piedmont	2,297	285	346	253	..
	Valle d'Aosta	102	..	3	..	—
	Liguria	456	3	23	39	—
	Lombardy	4,334	42	1,519	638	1
c.	NORTH-EAST ITALY	7,455	23	1,531	323	9
	Trentino-Alto Adige	1,239	..	53	93	—
	Veneto	2,322	12	688	83	2
	Friuli-Venezia Giulia	980	1	131	50	—
	Emilia-Romagna	2,914	10	659	96	7
d.	CENTRAL ITALY	4,674	151	888	226	4
	Marche	1,068	11	278	16	—
	Tuscany	1,494	5	259	71	4
	Umbria	416	..	86	2	—
	Lazio	1,695	134	266	139	—
e.	SOUTHERN ITALY	5,561	1,718	806	276	—
	Abruzzo	845	261	110	55	—
	Molise	159	45	20	1	—
	Campania	1,879	590	293	66	—
	Puglia	1,323	305	239	76	—
	Basilicata	790	478	45	47	—
	Calabria	565	39	98	31	—
f.	ISLANDS	6,632	470	360	84	—
	Sicily	3,718	329	201	31	—
	Sardinia	2,914	141	158	52	—

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
1,160	2,539	7,843	2,716	646	6,325	260	170
87	370	1,051	537	345	1,627	20	9
15	158	386	252	164	425	15	8
..	59	14	4	..	21	..	..
9	27	83	35	1	234	2	1
63	126	569	246	179	948	3	1
285	778	1,488	931	156	1,873	56	34
33	102	473	28	16	430	11	9
47	193	375	322	6	581	13	5
99	84	220	116	6	269	4	..
106	399	420	466	128	593	29	20
140	371	985	618	38	1,178	73	29
9	61	163	380	5	132	13	3
40	159	318	172	28	415	23	3
2	46	96	42	2	137	3	..
89	105	408	24	3	494	34	24
105	388	643	237	43	1,264	82	77
57	34	94	59	3	125	48	47
2	27	21	10	..	32	..	..
23	97	150	44	6	589	19	17
18	103	251	93	12	219	8	7
1	52	31	21	17	91	6	6
3	74	96	9	5	208	1	..
543	632	3,676	392	63	383	29	21
336	430	1,934	66	62	304	25	18
207	203	1,742	326	2	79	4	3

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

1st quarter 2002

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,885	17	779	63	3
b.	NORTH-WEST ITALY	429	1	226	18	2
	Piedmont	105	1	39	1	—
	Valle d'Aosta	2	—	1	—	—
	Liguria	15	—	2	..	—
	Lombardy	307	..	185	16	2
c.	NORTH-EAST ITALY	473	3	193	16	1
	Trentino-Alto Adige	33	—	1	10	—
	Veneto	157	1	78	..	—
	Friuli-Venezia Giulia	60	..	13	..	—
	Emilia-Romagna	223	2	101	6	1
d.	CENTRAL ITALY	484	2	226	19	—
	Marche	237	—	153	2	—
	Tuscany	126	..	24	3	—
	Umbria	24	..	10	..	—
	Lazio	97	2	39	13	—
e.	SOUTHERN ITALY	258	6	104	8	—
	Abruzzo	59	1	18	1	—
	Molise	7	..	2	..	—
	Campania	90	..	26	3	—
	Puglia	58	4	30	3	—
	Basilicata	15	1	7	..	—
	Calabria	29	..	21	1	—
f.	ISLANDS	241	4	29	2	—
	Sicily	157	4	23	1	—
	Sardinia	84	..	6	2	—

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
49	57	153	267	26	349	121	39
6	10	7	53	10	86	9	2
1	2	2	27	7	18	7	2
..	..	—	..	—	1	..	—
1	—	..	4	—	9	..	..
4	7	5	22	3	59	2	..
20	12	25	85	1	106	12	7
1	2	10	..	—	8	2	1
2	3	2	28	..	38	4	2
8	2	7	10	—	19	1	—
8	5	7	46	..	41	6	5
6	7	8	83	2	58	73	7
..	2	1	62	1	13	3	2
5	2	..	11	1	19	60	1
—	1	..	4	—	9	..	..
..	3	7	6	..	17	10	4
6	9	13	18	3	67	23	21
5	1	1	10	..	9	13	13
—	..	—	1	—	4	..	..
..	2	11	1	1	40	5	5
..	4	..	4	1	8	3	3
..	1	—	1	2	2	1	1
..	1	1	1	..	4	..	—
12	19	100	28	10	32	4	1
7	17	56	4	9	31	4	1
5	2	44	24	..	1	..	..

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

1st quarter 2002		Total	Banks	SIMs
a.	TOTAL SECURITIES	2,265,590	1,780,953	484,637
	Italian government securities	1,403,465	1,158,910	244,555
	<i>of which:</i> BOTs	239,437	199,914	39,523
	CCTs	340,300	287,613	52,688
	BTPs	726,714	593,949	132,764
	Other debt securities	447,362	383,104	64,258
	Equity securities	404,029	228,308	175,720
	Other securities	10,745	10,642	103
b.	TOTAL DERIVATIVE INSTRUMENTS	3,011,628	2,508,478	503,150
	Futures	1,184,035	841,166	342,868
	<i>of which:</i> on Italian government securities	116,646	45,976	70,670
	on interest rates	679,421	622,470	56,951
	on stock indices	258,154	99,841	158,313
	Swaps and forward rate agreements	1,147,608	1,075,976	71,631
	<i>of which:</i> interest rate swaps	816,240	771,543	44,698
	currency swaps	20,500	8,781	11,719
	forward rate agreements	289,264	289,264	–
	Options on securities	104,152	68,482	35,670
	<i>of which:</i> on Italian government securities	5,975	5,446	528
	on debt securities	14,088	13,673	415
	on equity securities	81,824	47,759	34,065
	Options on futures or stock indices	231,589	210,121	21,468
	<i>of which:</i> on futures on Italian government securities	11,596	10,384	1,212
	on stock indices or futures on stock indices	189,330	171,549	17,781
	Foreign currency options	59,780	59,372	408
	Interest rate options	92,024	61,125	30,899
	Other derivative instruments	192,435	192,230	205

Notes:

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

Banks and securities firms

Banks			SIMs		
Jan. 2002	Feb. 2002	Mar. 2002	Jan. 2002	Feb. 2002	Mar. 2002
502,868	575,709	702,377	166,462	152,629	165,546
358,150	385,335	415,425	87,258	75,658	81,638
53,253	75,834	70,827	14,664	12,362	12,497
75,698	97,313	114,602	18,942	16,424	17,322
206,099	189,467	198,384	47,257	41,522	43,986
95,460	112,269	175,376	21,738	24,575	17,945
45,974	75,341	106,994	57,431	52,369	65,920
3,284	2,766	4,592	34	26	43
986,139	692,119	830,220	195,917	150,560	156,672
391,422	229,487	220,257	114,485	109,848	118,536
33,254	4,690	8,032	23,986	22,377	24,307
301,069	170,102	151,299	20,907	17,368	18,676
31,809	32,072	35,960	50,067	53,239	55,007
308,156	304,247	463,573	37,283	18,885	15,464
190,916	232,528	348,099	19,994	12,553	12,151
4,498	2,451	1,832	7,037	2,799	1,883
110,823	67,379	111,061	—	—	—
13,567	34,958	19,957	21,291	7,675	6,704
1,629	1,746	2,071	85	375	69
5,154	4,627	3,892	143	239	33
6,180	28,212	13,368	20,789	6,789	6,487
61,312	74,220	74,589	7,582	7,419	6,467
3,250	447	6,687	828	153	230
34,451	70,552	66,546	5,971	6,615	5,196
24,335	20,750	14,287	111	55	243
21,557	21,385	18,184	15,064	6,655	9,180
165,791	7,067	19,372	103	24	79

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

1st quarter 2002	Total	Banks	SIMs	AMCs
Assets under management	422,451	177,203	42,100	203,148
Fund-raising	46,346	21,890	5,558	18,899
Redemptions	41,755	26,634	3,146	11,976
Net fund-raising	4,591	-4,744	2,412	6,923

Notes:

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

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2002

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	141,627	133,739	408,331
	Italian government securities	60,623	54,059	127,460
	<i>of which:</i> BOTs	2,900	1,608	2,570
	CCTs	18,194	15,011	34,169
	BTPs	35,103	34,142	83,656
	Other debt securities	24,773	21,590	54,605
	<i>of which:</i> in non-euro-area currencies	5,005	3,381	6,006
	Equity securities	17,007	17,668	29,794
	<i>of which:</i> in non-euro-area currencies	4,423	4,432	5,827
	Units of collective investment undertakings	35,314	33,494	194,479
	Other securities and the like	3,910	6,929	1,993

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
61,797	60,812	170,626	14,296	13,464	40,914	65,533	59,463	196,791
22,970	21,961	38,337	2,455	1,901	7,546	35,198	30,196	81,576
1,309	593	837	524	240	419	1,067	775	1,314
7,494	8,209	15,760	713	541	2,088	9,986	6,261	16,321
11,258	10,742	19,032	877	804	4,204	22,967	22,596	60,420
14,750	13,628	15,164	1,266	839	3,938	8,757	7,124	35,503
2,986	1,383	1,944	271	181	481	1,749	1,817	3,581
10,360	10,771	10,291	1,533	1,555	2,670	5,114	5,341	16,833
2,426	2,700	1,410	163	140	646	1,834	1,592	3,771
13,617	14,213	104,930	6,374	5,968	26,726	15,323	13,313	62,823
100	239	1,904	2,669	3,201	34	1,142	3,488	56

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
March 2002	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	4.10	3.79	89.99	2.12
Italian government securities	100.00	14.87	3.76	79.94	1.43
<i>of which: BOTs</i>	<i>100.00</i>	<i>1.71</i>	<i>1.35</i>	<i>95.82</i>	<i>1.13</i>
CCTs	100.00	13.02	2.64	82.92	1.42
BTPs	100.00	20.77	5.84	71.80	1.59
Other debt securities	100.00	8.06	7.59	80.19	4.15
Equity securities	100.00	3.79	2.46	87.61	6.14
Units of collective investment undertakings	100.00	1.83	3.42	93.14	1.61
Other financial instruments	100.00	0.66	0.91	56.62	41.80

Notes:

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

Assets under management and net fund-raising

TDB40545

Collective investment undertakings

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2002

	Total	Equity	Balanced	Bond
Net assets	403,645	117,741	41,248	244,656
Subscriptions	50,349	10,141	1,139	39,069
Redemptions	50,771	10,486	2,762	37,524
Net fund-raising	-421	-345	-1,622	1,546
Income/profit distributed	-	-	-	-

Notes:

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

Distribution of portfolio by type of security and operational specialization

TDB40540

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2002

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	161,769	164,449	366,651
	Italian government securities	56,279	57,132	121,410
	<i>of which:</i> BOTs	11,005	8,466	16,698
	CCTs	10,531	7,926	28,682
	BTPs	29,038	37,497	66,745
	Other debt securities	46,657	49,567	113,452
	<i>of which:</i> in non-euro-area currencies	11,794	13,695	26,036
	Equity securities	57,858	56,822	130,469
	<i>of which:</i> in non-euro-area currencies	31,998	30,489	73,525
	Other securities	975	929	1,320

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
48,329	47,691	109,706	16,000	17,013	38,359	97,440	99,746	218,586
925	1,065	1,603	2,304	2,751	7,478	53,050	53,316	112,329
35	59	68	89	54	83	10,881	8,353	16,547
233	266	512	328	450	662	9,970	7,210	27,508
519	689	853	1,687	2,168	6,231	26,831	34,640	59,661
768	696	1,320	3,939	4,166	11,081	41,951	44,704	101,051
630	421	835	1,406	1,525	3,578	9,757	11,748	21,624
46,013	45,320	105,850	9,500	9,842	19,561	2,345	1,660	5,058
25,764	24,366	60,949	5,469	5,297	10,822	766	826	1,755
624	610	934	257	254	239	94	66	148

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		Jan. 2002	Feb. 2002	Mar. 2002
a.	TOTAL	312,367	326,482	326,182
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	5,147	5,338	4,736
	Options bought	74,819	78,595	78,728
	Options sold	74,203	78,084	79,696
	Interest rate swaps	125,563	131,260	129,994
	Forward rate agreements	328	109	287
c.	ON EQUITY SECURITIES			
	Futures	153	262	519
	Options bought	4,027	4,062	3,753
	Options sold	23,195	24,292	23,986
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	272	251	285
	Options sold	283	267	292
	Currency swaps	1,989	1,791	1,723
	Domestic currency swaps	73	73	74
e.	OTHER DERIVATIVE INSTRUMENTS	2,315	2,099	2,108

Notes:

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

Banks and securities firms

Banks

Units operating in Italy

Units operating abroad

Jan. 2002	Feb. 2002	Mar. 2002	Jan. 2002	Feb. 2002	Mar. 2002
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3,121,729	3,080,064	3,033,735	299,316	287,488	286,026
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305,998	147,035	146,087	34,771	29,231	24,696
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160,112	137,678	135,449	12,048	12,230	12,312
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188,945	159,690	165,302	12,198	13,047	12,249
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1,909,727	1,947,419	2,015,049	207,397	198,942	192,144
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276,561	262,874	287,052	15,561	16,096	25,284
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2,286	1,857	1,501	153	210	192
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63,971	130,209	72,137	5,214	5,325	6,330
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85,354	180,778	95,143	1,739	1,800	810
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59,225	40,657	39,607	700	715	696
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38,328	39,043	40,075	705	675	703
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17,855	18,515	17,994	7,998	7,804	7,455
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4,318	4,502	4,541	–	–	–
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9,049	9,808	13,797	833	1,411	3,155
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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 millions of euros

1st quarter 2002

1st quarter 2002		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	43,763	9,417	29,415	1,179	3,752	728
	Italian government securities	13,482	5,715	6,417	–	1,349	1
	<i>of which:</i> BOTs	2,177	62	859	–	1,256	–
	CCTs	2,212	1,134	1,078	–	–	..
	BTPs	7,097	3,694	3,403	–	–	1
	Other debt securities	9,541	3,697	4,613	1,179	52	705
	Equity securities	410	3	361	–	45	10
	Other securities	20,330	2	18,023	–	2,306	12

Notes:

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

Information on customers

TDB30100

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

	Total		Banks		Financial intermediaries	
	Dec. 2001	March 2002	Dec. 2001	March 2002	Dec. 2001	March 2002
a. NUMBER OF BORROWERS	2,076,265	2,190,117	1,904,542	2,011,675	331,411	340,479
<i>of which: joint</i>	430,728	472,861	389,904	429,825	47,942	50,178
b. LOAN FACILITIES						
<i>facilities granted</i>	1,260,177	1,270,587	1,168,333	1,182,886	91,845	87,701
<i>used margin</i>	877,195	878,739	800,774	805,660	76,421	73,080
<i>overshoot</i>	59,279	53,866	55,345	50,442	3,934	3,424
<i>unused margin</i>	442,261	445,714	422,904	427,668	19,358	18,045
<i>of which: matched loans</i>						
<i>facilities granted</i>	243,574	243,355	210,726	213,871	32,848	29,484
<i>used margin</i>	130,685	124,782	109,890	106,302	20,796	18,480
<i>term loans</i>						
<i>facilities granted</i>	743,761	756,784	685,714	699,157	58,047	57,626
<i>used margin</i>	616,028	629,284	561,428	575,539	54,601	53,745
<i>revocable loans</i>						
<i>facilities granted</i>	272,842	270,448	271,893	269,857	949	591
<i>used margin</i>	130,481	124,673	129,457	123,818	1,025	854
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	139,563	136,636	128,316	129,206	11,247	7,431
<i>used margin</i>	115,856	113,025	105,990	105,758	9,866	7,267
d. BAD DEBTS	79,979	80,295	46,515	45,820	33,464	34,475
<i>of which: backed by real security</i>	17,538	18,503	9,781	10,255	7,757	8,248
backed by personal security	21,039	21,239	16,309	16,410	4,730	4,829
e. NUMBER OF GUARANTORS	1,226,665	1,285,375	1,153,078	1,207,828	106,090	111,856
<i>of which: joint</i>	434,559	455,200	411,749	431,369	31,330	32,693
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	319,078	325,575	286,738	293,598	32,341	31,978

Notes:

The data include transactions with non-resident customers.

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

TDC30020

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2002

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,140,462	749,015	777,579	418,440	30,353	210,056
General government	68,304	16,995	54,340	6,959	103	4,261
Financial companies	217,290	176,667	145,667	107,345	3,126	7,257
Non-financial companies	733,151	509,707	471,861	273,685	23,700	127,329
<i>of which:</i> industry	344,359	260,826	204,143	127,555	13,620	38,562
building	70,170	40,921	50,747	26,484	1,075	22,515
services	308,107	201,486	208,990	115,527	8,778	63,124
Producer households	35,633	18,568	28,869	12,081	691	14,510
Consumer households and nec	82,027	24,931	73,902	17,293	2,690	55,196
b. NORTH-WEST ITALY	513,793	364,919	328,776	194,566	12,093	81,578
General government	12,398	4,001	9,244	1,264	58	1,959
Financial companies	149,906	125,240	94,369	72,276	2,152	5,551
Non-financial companies	309,927	220,632	189,272	111,377	8,803	48,728
<i>of which:</i> industry	149,491	114,537	84,736	53,237	5,188	15,218
building	22,188	13,098	16,513	8,503	327	7,202
services	136,091	91,619	86,394	48,745	3,178	25,732
Producer households	10,228	5,299	8,240	3,370	153	4,245
Consumer households and nec	29,874	8,937	26,673	5,925	910	20,566
c. NORTH-EAST ITALY	272,222	182,684	182,373	97,536	10,154	54,083
General government	9,412	3,688	6,003	652	..	226
Financial companies	26,922	18,998	19,985	11,132	335	606
Non-financial companies	199,733	144,568	125,233	75,141	8,275	34,149
<i>of which:</i> industry	101,636	78,349	59,015	37,455	5,050	11,073
building	20,510	13,413	13,400	7,778	417	5,433
services	73,218	49,924	49,862	28,409	2,737	16,510
Producer households	11,694	6,366	9,449	4,189	343	4,448
Consumer households and nec	23,592	8,656	20,998	6,171	1,183	14,316
d. CENTRAL ITALY	252,780	143,085	189,197	89,758	5,129	45,231
General government	38,161	6,543	32,962	3,973	45	1,698
Financial companies	36,268	28,683	27,771	20,817	523	975
Non-financial companies	152,367	99,662	105,255	59,306	4,002	26,077
<i>of which:</i> industry	64,756	49,255	40,120	25,887	2,350	6,347
building	16,555	8,960	12,666	6,594	181	5,811
services	68,961	40,392	50,689	25,984	1,440	13,140
Producer households	6,732	3,163	5,591	2,117	112	2,974
Consumer households and nec	18,678	4,807	17,157	3,422	443	13,253

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	71,185	42,301	53,814	26,545	2,332	19,216
	General government	6,520	1,749	5,045	717	–	345
	Financial companies	3,476	3,358	2,909	2,794	99	82
	Non-financial companies	49,132	32,453	35,414	19,879	2,042	11,831
	<i>of which: industry</i>	<i>20,803</i>	<i>14,435</i>	<i>14,424</i>	<i>8,391</i>	<i>820</i>	<i>3,810</i>
	building	<i>7,244</i>	<i>4,089</i>	<i>5,343</i>	<i>2,682</i>	<i>136</i>	<i>2,414</i>
	services	<i>19,848</i>	<i>13,172</i>	<i>14,602</i>	<i>8,244</i>	<i>1,072</i>	<i>5,194</i>
	Producer households	4,676	2,598	3,742	1,684	71	1,874
	Consumer households and nec	6,695	1,735	6,212	1,255	119	4,837
f.	ISLANDS	30,482	16,025	23,419	10,035	644	9,949
	General government	1,813	1,014	1,086	352	–	33
	Financial companies	719	389	633	326	18	42
	Non-financial companies	21,992	12,391	16,688	7,981	579	6,545
	<i>of which: industry</i>	<i>7,672</i>	<i>4,250</i>	<i>5,847</i>	<i>2,584</i>	<i>212</i>	<i>2,115</i>
	building	<i>3,673</i>	<i>1,360</i>	<i>2,825</i>	<i>927</i>	<i>14</i>	<i>1,655</i>
	services	<i>9,990</i>	<i>6,379</i>	<i>7,443</i>	<i>4,145</i>	<i>351</i>	<i>2,548</i>
	Producer households	2,302	1,141	1,846	722	12	970
	Consumer households and nec	3,188	795	2,862	519	35	2,223

Notes:

Distribution by total credit granted

TDB30118

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

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

March 2002

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
Number of borrowers	602,612	294,489	155,153	166,431	24,780	19,498	4,158
Facilities granted	56,490	49,992	53,802	174,091	85,604	192,997	608,489
Used margin	49,852	40,611	39,195	121,704	57,500	125,133	404,354
<i>of which:</i> backed by real security	38,022	23,465	15,100	39,334	17,071	33,452	46,576
Unused margin	7,892	11,447	16,930	59,317	31,313	74,839	223,679
Overshoot	1,253	2,065	2,323	6,930	3,209	6,975	19,543

Note:

Distribution by total credit used

TDB30125

Banks

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

March 2002

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
Number of borrowers	522,671	254,155	118,764	114,295	15,349	11,221	2,226
Facilities granted	56,386	57,091	58,843	169,594	76,940	167,182	494,416
Used margin	49,249	43,115	41,289	117,627	52,800	110,654	353,792
<i>of which: backed by real security</i>	36,652	23,644	16,050	41,285	17,356	31,702	40,760
Unused margin	8,922	16,283	20,252	59,760	27,868	63,999	160,630
Overshoot	1,786	2,307	2,698	7,793	3,729	7,471	20,006

Notes:

Distribution by type of transaction and total credit granted

TDB30135

Banks

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

March 2002

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. SHORT-TERM LOANS: in euros and other euro-area currencies							
Facilities granted	14,142	21,814	32,511	107,601	52,524	119,810	372,549
Used margin	7,416	12,068	17,767	59,247	27,936	61,135	201,536
<i>of which: backed by real security</i>	710	1,261	1,694	5,475	2,379	4,439	6,687
Overshoot	915	1,492	1,845	5,359	2,445	5,768	13,801
b. SHORT-TERM LOANS: in non-euro-area currencies							
Facilities granted	207	450	829	3,756	2,314	5,984	11,768
Used margin	241	493	890	3,968	2,428	6,038	10,348
<i>of which: backed by real security</i>	36	89	161	731	375	742	533
Overshoot	47	71	113	469	317	697	1,460
c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies							
Facilities granted	39,928	26,334	18,384	50,083	22,831	49,038	174,515
Used margin	39,715	26,044	17,941	46,283	20,350	43,526	156,617
<i>of which: backed by real security</i>	35,376	21,405	13,050	32,842	14,083	27,231	35,991
Overshoot	281	313	345	734	299	499	2,386
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies							
Facilities granted	234	160	134	444	312	741	6,178
Used margin	234	160	132	431	305	692	3,696
<i>of which: backed by real security</i>	214	112	48	169	175	417	1,372
Overshoot	3	3	4	18	9	15	26

Note:

Distribution by customer location (region) and total credit granted

TDB30145

Banks

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

March 2002

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL							
Number of borrowers	581,492	287,402	149,898	155,781	22,620	17,769	3,723
Facilities granted	54,511	48,759	51,859	161,884	77,981	175,574	565,009
Used margin	47,607	38,765	36,730	109,929	51,019	111,391	372,197
b. PIEMONTE							
Number of borrowers	50,004	23,712	11,674	11,615	1,699	1,349	316
Facilities granted	4,667	4,010	4,018	11,997	5,827	13,549	60,022
Used margin	4,059	3,109	2,733	7,692	3,766	8,148	34,974
c. VALLE D'AOSTA							
Number of borrowers	1,420	783	354	291	32	27	10
Facilities granted	134	131	122	278	111	263	1,123
Used margin	113	100	85	184	76	168	846
d. LIGURIA							
Number of borrowers	16,425	7,433	3,213	2,929	373	312	63
Facilities granted	1,536	1,245	1,104	3,036	1,303	3,125	6,630
Used margin	1,380	1,029	817	2,076	844	2,037	3,903
e. LOMBARDY							
Number of borrowers	137,773	66,926	35,614	39,835	6,345	5,350	1,315
Facilities granted	12,944	11,342	12,361	41,867	21,935	54,034	233,696
Used margin	11,354	8,925	8,401	27,129	13,691	32,726	145,632
f. TRENTINO-ALTO ADIGE							
Number of borrowers	18,946	12,982	7,064	6,493	788	526	64
Facilities granted	1,799	2,208	2,423	6,636	2,676	4,806	5,577
Used margin	1,416	1,723	1,804	4,839	1,869	3,079	3,245
g. VENETO							
Number of borrowers	61,101	32,896	19,027	20,645	2,903	2,224	387
Facilities granted	5,739	5,628	6,601	21,523	10,009	21,509	30,823
Used margin	4,982	4,462	4,746	14,710	6,509	13,552	18,879
h. FRIULI-VENEZIA GIULIA							
Number of borrowers	14,669	6,782	3,680	3,844	556	402	75
Facilities granted	1,366	1,156	1,279	4,004	1,917	4,023	8,355
Used margin	1,200	923	896	2,664	1,230	2,353	5,607
i. EMILIA-ROMAGNA							
Number of borrowers	63,812	33,991	18,354	19,905	2,984	2,410	528
Facilities granted	6,023	5,775	6,358	20,845	10,284	23,864	47,424
Used margin	5,135	4,452	4,275	13,205	6,215	14,199	31,674
l. MARCHE							
Number of borrowers	18,975	9,629	5,530	5,637	790	572	76
Facilities granted	1,782	1,652	1,928	5,786	2,736	5,572	6,069
Used margin	1,537	1,286	1,366	3,862	1,756	3,429	4,375

Distribution by customer location (region) and total credit granted

TDB30145		Banks					
		from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000 more than 25,000,000
m.	TUSCANY						
	Number of borrowers	48,851	24,419	12,386	12,732	1,794	1,197
	Facilities granted	4,602	4,148	4,286	13,181	6,192	11,479
	Used margin	4,106	3,477	3,213	9,388	4,184	7,725
n.	UMBRIA						
	Number of borrowers	8,167	4,467	2,428	2,410	326	254
	Facilities granted	766	768	841	2,434	1,131	2,401
	Used margin	680	641	653	1,810	835	1,682
o.	LAZIO						
	Number of borrowers	53,432	22,441	9,214	8,718	1,336	1,172
	Facilities granted	4,999	3,725	3,150	9,066	4,613	11,991
	Used margin	4,563	3,132	2,353	6,847	3,441	9,467
p.	ABRUZZO						
	Number of borrowers	8,069	3,948	2,221	2,369	326	305
	Facilities granted	751	674	770	2,517	1,111	2,989
	Used margin	636	516	549	1,728	758	1,932
q.	MOLISE						
	Number of borrowers	1,361	721	419	410	42	48
	Facilities granted	126	123	145	441	141	476
	Used margin	107	100	103	330	99	320
r.	CAMPANIA						
	Number of borrowers	22,765	10,389	5,319	5,230	748	552
	Facilities granted	2,119	1,757	1,845	5,338	2,574	5,233
	Used margin	1,854	1,371	1,321	3,896	1,825	3,544
s.	PUGLIA						
	Number of borrowers	17,828	8,180	4,381	4,398	522	370
	Facilities granted	1,648	1,394	1,518	4,497	1,760	3,506
	Used margin	1,445	1,097	1,124	3,214	1,218	2,324
t.	BASILICATA						
	Number of borrowers	2,213	1,117	653	585	87	60
	Facilities granted	206	192	229	602	308	600
	Used margin	178	157	162	421	214	421
u.	CALABRIA						
	Number of borrowers	6,524	3,151	1,747	1,459	164	98
	Facilities granted	608	541	600	1,460	575	978
	Used margin	522	432	455	1,129	427	703
v.	SICILY						
	Number of borrowers	20,508	9,413	4,610	4,331	568	360
	Facilities granted	1,896	1,601	1,591	4,441	1,962	3,359
	Used margin	1,616	1,241	1,116	3,238	1,443	2,262
z.	SARDINIA						
	Number of borrowers	8,649	4,022	2,010	1,945	237	181
	Facilities granted	801	688	692	1,936	819	1,817
	Used margin	722	593	558	1,567	622	1,320

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

March 2002

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,394,546	972,899	66,644
b.	GENERAL GOVERNMENT	69,676	55,803	2,255
	Central government	26,912	23,676	1,329
	Local government	42,275	32,055	882
	Social security funds	489	72	44
c.	FINANCIAL COMPANIES	297,909	209,372	17,013
	Monetary financial institutions	76,277	60,530	7,795
	Other financial intermediaries	204,064	143,543	7,937
	Financial auxiliaries	15,468	3,775	897
	Insurance companies and pension funds	2,100	1,524	385
d.	NON-FINANCIAL COMPANIES	807,137	532,488	32,050
	Public companies	12,960	9,549	655
	Private companies	705,634	458,320	27,832
	Associations of non-financial companies	2,299	1,780	314
	Craft non-financial quasi-companies	32,360	22,708	1,020
	Other non-financial quasi-companies	53,884	40,133	2,230
e.	HOUSEHOLDS	117,216	103,987	5,505
	Producer households	37,908	31,135	1,984
	Consumer households	79,308	72,852	3,521
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	6,129	4,533	263
g.	REST OF THE WORLD	91,337	62,911	9,349
	General government	1,249	599	46
	Monetary financial institutions	49,617	34,428	5,256
	Other financial institutions	20,861	14,564	2,935
	Non-financial companies	17,900	12,446	1,075
	Households	424	405	38
	Non-profit institutions serving households	11	10	..
	International organizations and other institutions	1,275	459	..
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	131	79	7

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
1,214,987	815,129	62,163	90,997	83,893	1,015	88,562	73,876	3,467
52,050	39,440	2,118	16,254	14,900	18	1,371	1,463	119
17,719	15,619	1,313	9,044	7,907	15	149	150	1
33,860	23,767	760	7,211	6,992	3	1,204	1,296	118
471	54	44	..	..	–	18	17	..
276,677	190,489	16,875	16,061	14,915	40	5,170	3,968	98
71,681	56,592	7,732	3,737	3,145	21	858	793	42
188,474	129,645	7,870	11,481	10,926	17	4,109	2,972	50
15,397	3,704	891	13	14	2	58	57	4
1,125	549	383	829	830	..	145	146	2
684,478	426,938	28,399	48,673	44,924	811	73,986	60,627	2,840
10,802	7,540	560	1,060	974	1	1,097	1,034	94
595,067	363,940	24,507	45,193	41,668	737	65,374	52,712	2,588
1,852	1,423	305	161	115	1	285	242	7
28,399	19,088	972	500	464	8	3,461	3,156	40
48,356	34,946	2,055	1,759	1,703	64	3,769	3,483	112
109,720	96,497	5,191	2,023	1,965	62	5,472	5,525	252
34,378	27,667	1,813	1,255	1,202	39	2,274	2,266	132
75,342	68,830	3,379	768	763	23	3,198	3,259	120
5,423	3,887	217	367	344	6	340	301	39
82,304	54,787	9,191	7,233	6,549	67	1,800	1,575	91
1,013	351	30	236	248	16	–	–	–
48,465	33,503	5,249	1,149	922	6	3	4	1
19,091	12,943	2,924	1,476	1,375	7	294	246	3
12,084	7,162	950	4,367	3,999	39	1,449	1,285	86
366	361	37	4	4	..	54	40	..
11	10	..	–	–	–	–	–	–
1,275	458	..	..	..	–	–	–	–
127	77	7	..	..	–	3	2	–

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

March 2002

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	845,044	563,623	34,034
	Agricultural, forestry and fishery products	18,753	15,349	1,072
	Fuel and power products	37,262	24,066	966
	Ores and metals	17,828	11,272	579
	Non-metallic minerals and products	22,556	13,850	745
	Chemical products	23,276	12,185	636
	Metal products, except transport equipment	39,161	24,489	1,098
	Agricultural and industrial machinery	41,018	23,787	1,193
	Office and data processing machines, etc.	8,116	5,116	385
	Electrical goods	30,051	16,074	828
	Transport equipment	20,017	13,785	812
	Food and tobacco products	38,181	24,798	1,469
	Textiles, clothing and footwear	48,957	30,337	1,967
	Paper and paper products	20,551	12,689	621
	Rubber and plastic products	17,421	10,611	533
	Other manufactured products	24,969	16,613	1,031
	Building and construction	80,204	59,181	5,143
	Wholesale and retail trade services, recovery and repair services	138,758	88,556	5,295
	Lodging and catering services	18,604	16,125	808
	Inland transport services	16,540	10,739	496
	Maritime and air transport services	8,646	7,332	461
	Auxiliary transport services	12,135	8,733	370
	Communication services	22,830	11,566	612
	Other market services	139,210	106,367	6,915

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
718,856	454,605	30,211	49,928	46,125	850	76,260	62,893	2,973
16,485	13,241	997	2,037	1,890	44	232	218	31
33,047	20,434	939	3,212	3,054	18	1,003	577	9
15,478	9,387	540	983	921	10	1,367	964	29
19,621	11,185	686	1,564	1,501	22	1,371	1,164	38
20,511	9,949	589	1,144	1,110	16	1,622	1,126	31
31,657	17,896	1,023	2,021	1,930	20	5,483	4,662	54
32,557	16,725	1,116	3,560	3,276	24	4,900	3,785	52
6,288	3,742	298	374	354	2	1,453	1,020	85
24,421	11,870	728	1,030	988	11	4,600	3,215	88
13,615	8,511	645	1,695	1,596	66	4,707	3,678	101
33,681	20,754	1,312	2,516	2,409	51	1,984	1,636	107
42,292	24,293	1,892	3,195	3,135	24	3,469	2,910	51
15,868	8,421	554	1,479	1,375	21	3,204	2,894	46
14,254	7,821	493	1,032	996	15	2,135	1,795	25
22,315	14,240	1,001	1,175	1,107	6	1,480	1,267	23
70,925	50,968	4,083	3,733	3,186	158	5,545	5,027	902
122,141	74,270	4,933	4,934	4,664	116	11,682	9,622	246
16,112	13,737	704	1,483	1,405	31	1,009	984	74
12,598	7,571	437	592	468	10	3,350	2,701	48
6,578	5,501	443	997	892	2	1,071	939	16
9,909	6,799	325	1,128	1,062	15	1,098	872	29
19,933	9,077	478	1,359	1,221	14	1,539	1,268	120
118,569	88,210	5,995	8,686	7,586	153	11,955	10,571	767

Distribution by customer segment of economic activity and total credit granted

TDB30155

Banks

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

March 2002

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL							
Number of borrowers	581,492	287,402	149,898	155,781	22,620	17,769	3,723
Facilities granted	54,511	48,759	51,859	161,884	77,981	175,574	565,009
Used margin	47,607	38,765	36,730	109,929	51,019	111,391	372,197
b. GENERAL GOVERNMENT							
Number of borrowers	650	1,189	1,227	1,987	419	478	217
Facilities granted	64	219	434	2,201	1,436	5,588	58,358
Used margin	49	150	280	1,360	920	3,354	48,106
c. FINANCIAL COMPANIES							
Number of borrowers	661	641	591	1,034	282	492	459
Facilities granted	63	112	197	1,188	978	5,268	209,475
Used margin	42	77	150	864	911	3,395	139,247
d. NON-FINANCIAL COMPANIES							
Number of borrowers	109,998	113,343	101,031	131,736	20,892	16,275	2,979
Facilities granted	10,429	20,207	35,586	140,152	72,179	160,074	293,429
Used margin	6,994	14,025	23,911	93,325	46,580	101,140	182,194
<i>of which: industry</i>							
Number of borrowers	30,289	33,002	32,837	48,494	9,002	8,073	1,710
Facilities granted	2,879	5,944	11,713	52,640	31,368	81,530	158,034
Used margin	1,809	3,779	7,211	32,080	18,646	47,402	92,496
<i>of which: building</i>							
Number of borrowers	14,423	16,397	15,951	20,781	2,968	1,692	192
Facilities granted	1,368	2,924	5,600	21,860	10,137	15,619	12,530
Used margin	886	2,014	3,864	15,303	7,143	11,109	9,725
<i>of which: services</i>							
Number of borrowers	62,840	61,327	50,067	59,665	8,454	6,204	1,043
Facilities granted	5,950	10,873	17,511	62,648	29,052	60,112	121,271
Used margin	4,113	7,853	12,230	43,477	19,587	40,581	78,968
e. PRODUCER HOUSEHOLDS							
Number of borrowers	75,428	48,295	21,628	10,898	389	123	3
Facilities granted	7,135	8,282	7,350	9,484	1,265	1,010	103
Used margin	5,924	6,730	5,668	7,436	1,028	774	77
f. CONSUMER HOUSEHOLDS AND NEC							
Number of borrowers	383,466	118,462	23,788	9,557	617	360	56
Facilities granted	35,759	19,024	7,755	8,375	2,053	3,222	3,199
Used margin	33,751	17,054	6,325	6,602	1,536	2,558	2,347

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2002

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	38	992	106,164	30,670	15,982	56,898	98,090	337,727
Bad debts	21	956	26,209	7,617	6,955	10,308	7,110	10,262
of which: backed by real security	10	101	6,222	1,558	2,143	2,258	1,367	2,403
b. NORTH-WEST ITALY								
Number of borrowers	2	416	29,109	9,334	3,317	16,140	19,545	74,777
Bad debts	..	366	6,248	2,314	1,005	2,796	1,262	2,309
of which: backed by real security	—	60	1,625	492	374	728	302	683
c. NORTH-EAST ITALY								
Number of borrowers	2	164	18,247	6,335	2,103	9,412	12,706	43,416
Bad debts	..	139	3,325	1,341	504	1,352	821	1,311
of which: backed by real security	—	26	778	232	149	348	198	311
d. CENTRAL ITALY								
Number of borrowers	4	238	25,890	7,152	4,205	14,044	18,303	73,918
Bad debts	2	176	8,061	1,939	2,832	2,842	1,252	2,369
of which: backed by real security	..	8	1,938	363	906	610	310	667
e. SOUTHERN ITALY								
Number of borrowers	24	100	21,283	5,625	4,016	10,704	29,151	88,866
Bad debts	17	160	5,478	1,404	1,828	1,837	2,412	2,612
of which: backed by real security	10	4	1,477	389	541	449	443	547
f. ISLANDS								
Number of borrowers	6	74	11,635	2,224	2,341	6,598	18,385	56,750
Bad debts	1	115	3,098	619	787	1,481	1,362	1,661
of which: backed by real security	—	3	403	81	174	123	115	195

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2002

	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	204,254	33,319	7,589
Agricultural, forestry and fishery products	12,418	2,413	519
Fuel and power products	259	33	4
Ores and metals	647	188	26
Non-metallic minerals and products	3,106	627	139
Chemical products	1,063	340	60
Metal products, except transport equipment	5,416	879	154
Agricultural and industrial machinery	3,136	648	107
Office and data processing machines, etc.	1,246	174	32
Electrical goods	3,099	467	70
Transport equipment	1,417	344	65
Food and tobacco products	6,095	1,784	447
Textiles, clothing and footwear	11,740	1,636	318
Paper and paper products	2,758	461	76
Rubber and plastic products	1,661	277	53
Other manufactured products	7,427	943	225
Building and construction	29,881	8,306	2,391
Wholesale and retail trade services, recovery and repair services	67,015	6,788	1,200
Lodging and catering services	12,534	1,194	363
Inland transport services	6,142	473	73
Maritime and air transport services	184	98	6
Auxiliary transport services	1,611	247	28
Communication services	283	20	5
Other market services	25,116	4,978	1,229

Notes:

Distribution by customer sector and sub-sector of economic activity

TDB30230

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

Source: Central Credit Register
Stocks in millions of euros

March 2002

	Total	<i>of which:</i> backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries
a. TOTAL	80,374	18,503	42,258	3,636	34,477
b. GENERAL GOVERNMENT	24	10	19	2	3
Central government	2	–	1	1	..
Local government	22	10	18	1	3
Social security funds	..	–	..	–	–
c. FINANCIAL COMPANIES	1,987	160	927	30	1,029
Monetary financial institutions	1	–	1	–	–
Other financial intermediaries	1,798	145	844	23	932
Financial auxiliaries	178	14	77	6	95
Insurance companies and pension funds	9	2	4	1	3
d. NON-FINANCIAL COMPANIES	48,681	10,960	23,480	2,729	22,471
Public companies	709	27	657	11	42
Private companies	39,346	9,147	18,306	2,322	18,717
Associations of non-financial companies	179	23	77	3	99
Craft non-financial quasi-companies	1,829	370	1,133	71	624
Other non-financial quasi-companies	6,618	1,393	3,307	323	2,988
e. HOUSEHOLDS	27,544	7,111	16,406	789	10,348
Producer households	11,552	2,554	6,677	432	4,441
Consumer households	15,993	4,557	9,728	357	5,906
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	247	15	174	..	72
g. REST OF THE WORLD	632	33	513	52	67
General government	1	–	1	–	–
Monetary financial institutions	80	–	75	1	4
Other financial institution	48	19	29	11	8
Non-financial companies	454	9	374	37	42
Households	49	5	35	3	11
Non-profit institutions serving households	–	–	–	–	–
International organizations and other institutions	2	–	–	..	2
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	3	..	2	–	1

Notes:

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

Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register
Flows in millions of euros

1st quarter 2002		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	29,485	1,220	18,782	945
b.	NORTH-WEST ITALY	7,906	495	5,032	120
	Piedmont	2,032	63	1,153	32
	Valle d'Aosta	46	2	27	..
	Liguria	841	21	635	9
	Lombardy	4,987	409	3,217	79
c.	NORTH-EAST ITALY	4,852	220	3,039	59
	Trentino-Alto Adige	353	18	216	4
	Veneto	1,768	106	1,157	25
	Friuli-Venezia Giulia	502	21	301	5
	Emilia-Romagna	2,229	75	1,365	25
d.	CENTRAL ITALY	7,017	308	3,250	105
	Marche	632	19	487	9
	Tuscany	2,346	96	923	22
	Umbria	390	16	210	4
	Lazio	3,649	176	1,630	71
e.	SOUTHERN ITALY	6,404	134	3,804	80
	Abruzzo	526	11	338	8
	Molise	109	4	73	1
	Campania	2,968	53	1,332	27
	Puglia	1,771	46	1,273	28
	Basilicata	145	4	156	4
	Calabria	885	16	632	12
f.	ISLANDS	3,306	63	3,657	580
	Sicily	2,578	42	3,161	570
	Sardinia	728	21	496	11

Notes:

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

Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register
Stocks in millions of euros

1st quarter 2002

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	29,485	1,220	18,782	945
General government	2	..	2	..
Financial companies	19	13	15	5
Non-financial companies	4,153	646	2,790	377
<i>of which: industry</i>	<i>1,188</i>	<i>223</i>	<i>672</i>	<i>53</i>
building	570	155	483	131
services	2,318	240	1,560	172
Producer households	3,524	126	2,826	156
Consumer households and nec	21,306	424	12,454	316

Notes:

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

Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2002

	Total	For commercial transactions	For financial transactions
a. TOTAL	105,758	68,501	37,257
<i>of which:</i> in non-euro-area currencies	16,680	10,967	5,713
General government	992	501	491
Financial companies	9,790	3,958	5,832
Non-financial companies	79,320	57,374	21,946
<i>of which:</i> industry	35,730	26,307	9,424
building	13,014	11,231	1,783
services	29,874	19,389	10,484
Producer households	1,387	936	451
Consumer households and nec	3,450	2,036	1,414
Rest of the world	10,820	3,696	7,124

Notes:

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

Distribution by customer location (region)

TDB30300

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2002		Total	For commercial transactions	For financial transactions
a.	TOTAL	95,309	64,950	30,360
b.	NORTH-WEST ITALY	41,929	29,789	12,140
	Piedmont	8,561	5,318	3,243
	Valle d'Aosta	117	55	62
	Liguria	2,964	2,481	482
	Lombardy	30,287	21,934	8,353
c.	NORTH-EAST ITALY	23,147	16,292	6,855
	Trentino-Alto Adige	3,051	2,229	822
	Veneto	5,462	3,802	1,660
	Friuli-Venezia Giulia	3,078	2,004	1,074
	Emilia-Romagna	11,555	8,257	3,298
d.	CENTRAL ITALY	22,325	14,417	7,908
	Marche	1,149	681	468
	Tuscany	5,622	2,398	3,224
	Umbria	672	334	338
	Lazio	14,882	11,004	3,878
e.	SOUTHERN ITALY	4,710	2,849	1,860
	Abruzzo	670	329	341
	Molise	140	53	87
	Campania	2,281	1,550	732
	Puglia	1,098	587	511
	Basilicata	172	90	82
	Calabria	349	241	108
f.	ISLANDS	3,199	1,603	1,596
	Sicily	1,983	1,090	892
	Sardinia	1,217	512	704

Notes:

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

Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2002

	Total	For commercial transactions	For financial transactions
a. TOTAL	80,706	58,310	22,397
Agricultural, forestry and fishery products	1,084	686	398
Fuel and power products	5,102	3,013	2,089
Ores and metals	944	659	285
Non-metallic minerals and products	2,111	1,256	855
Chemical products	1,529	1,003	526
Metal products, except transport equipment	1,767	1,354	413
Agricultural and industrial machinery	7,263	6,344	920
Office and data processing machines, etc.	576	461	115
Electrical goods	5,310	4,135	1,174
Transport equipment	4,808	4,096	712
Food and tobacco products	2,547	1,577	970
Textiles, clothing and footwear	1,806	1,154	652
Paper and paper products	689	403	285
Rubber and plastic products	579	403	176
Other manufactured products	864	559	305
Building and construction	13,208	11,375	1,833
Wholesale and retail trade services, recovery and repair services	9,204	6,484	2,720
Lodging and catering services	1,148	746	402
Inland transport services	1,092	808	283
Maritime and air transport services	518	413	105
Auxiliary transport services	1,301	928	373
Communication services	2,733	1,162	1,571
Other market services	14,522	9,289	5,233

Notes:

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

Distribution by customer branch of economic activity

TDB30304

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

Source: Central Credit Register
Stocks in millions of euros

March 2002		Facilities granted	Used margin	Overshoot
a.	TOTAL	51,078	46,383	618
	<i>of which: transactions of financial intermediaries</i>	<i>41,635</i>	<i>38,150</i>	<i>380</i>
	Agricultural, forestry and fishery products	152	143	8
	Fuel and power products	472	462	13
	Ores and metals	536	481	6
	Non-metallic minerals and products	1,397	1,280	13
	Chemical products	1,021	812	4
	Metal products, except transport equipment	4,763	4,301	26
	Agricultural and industrial machinery	3,463	3,038	22
	Office and data processing machines, etc.	369	332	4
	Electrical goods	1,706	1,537	18
	Transport equipment	923	793	12
	Food and tobacco products	1,069	961	44
	Textiles, clothing and footwear	2,832	2,620	31
	Paper and paper products	2,400	2,214	28
	Rubber and plastic products	1,807	1,647	11
	Other manufactured products	1,664	1,477	10
	Building and construction	3,837	3,318	72
	Wholesale and retail trade services, recovery and repair services	7,080	6,553	93
	Lodging and catering services	904	853	20
	Inland transport services	2,696	2,594	25
	Maritime and air transport services	1,009	983	10
	Auxiliary transport services	794	718	5
	Communication services	912	813	17
	Other market services	9,273	8,454	126

Notes:

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in millions of euros

March 2002		Facilities granted	Used margin	Overshoot
a.	TOTAL	52,785	48,032	662
	<i>of which: transactions of financial intermediaries</i>	43,063	39,536	416
	Piedmont	4,910	4,426	32
	Valle d'Aosta	128	117	1
	Liguria	782	751	23
	Lombardy	17,344	15,611	198
	Trentino-Alto Adige	1,518	1,413	16
	Veneto	7,522	6,769	66
	Friuli-Venezia Giulia	1,340	1,234	8
	Emilia-Romagna	5,971	5,405	54
	Marche	1,738	1,507	8
	Tuscany	3,411	3,127	42
	Umbria	455	419	10
	Lazio	3,465	3,296	94
	Abruzzo	590	527	6
	Molise	80	80	..
	Campania	1,176	1,123	35
	Puglia	668	626	26
	Basilicata	181	177	5
	Calabria	182	177	9
	Sicily	641	614	22
	Sardinia	682	635	8

Notes:

Distribution by customer branch of economic activity

TDB30312

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

Source: Central Credit Register
Stocks in millions of euros

March 2002

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
a. TOTAL	29,470	17,029	12,440	28,071	17,549
<i>of which: transactions of financial intermediaries</i>	26,858	15,415	11,442	25,107	15,523
Agricultural, forestry and fishery products	77	72	5	81	45
Fuel and power products	189	117	72	440	118
Ores and metals	938	243	696	993	746
Non-metallic minerals and products	190	124	66	222	77
Chemical products	740	357	383	716	361
Metal products, except transport equipment	1,627	832	795	1,489	968
Agricultural and industrial machinery	1,698	749	949	1,938	1,161
Office and data processing machines, etc.	888	479	409	1,098	699
Electrical goods	2,694	1,506	1,188	3,111	1,917
Transport equipment	4,510	2,187	2,323	3,417	2,672
Food and tobacco products	1,051	720	332	891	638
Textiles, clothing and footwear	1,093	718	375	893	540
Paper and paper products	576	364	212	465	309
Rubber and plastic products	701	316	385	577	340
Other manufactured products	338	202	136	291	168
Building and construction	1,525	1,395	130	1,776	1,018
Wholesale and retail trade services, recovery and repair services	5,297	2,805	2,491	4,269	2,446
Lodging and catering services	153	143	11	91	58
Inland transport services	267	237	31	837	191
Maritime and air transport services	123	93	31	97	62
Auxiliary transport services	331	204	126	325	190
Communication services	412	189	222	343	180
Other market services	4,051	2,978	1,073	3,712	2,643

Notes:

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

Distribution by customer location (region)

TDB30316

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

Source: Central Credit Register
Stocks in millions of euros

March 2002

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	31,208	17,686	13,522	29,888	19,042
<i>of which: transactions of financial intermediaries</i>	<i>28,546</i>	<i>16,043</i>	<i>12,504</i>	<i>26,871</i>	<i>16,975</i>
Piedmont	7,577	3,514	4,063	6,364	4,839
Valle d'Aosta	107	98	9	144	66
Liguria	612	451	162	765	378
Lombardy	8,392	4,604	3,788	8,608	4,943
Trentino-Alto Adige	133	42	91	152	64
Veneto	1,478	871	607	1,271	688
Friuli-Venezia Giulia	281	195	86	300	159
Emilia-Romagna	2,276	1,411	865	2,242	1,429
Marche	320	218	102	261	157
Tuscany	1,808	1,050	758	1,507	1,017
Umbria	514	175	339	477	422
Lazio	4,344	2,666	1,679	4,553	2,949
Abruzzo	297	176	121	255	156
Molise	145	71	74	126	85
Campania	1,413	939	474	1,293	807
Puglia	541	463	78	485	303
Basilicata	163	84	79	187	93
Calabria	188	165	23	164	124
Sicily	488	400	88	552	301
Sardinia	129	94	36	180	61

Notes:

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

Distribution by customer location (region)

TDB30320

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2002

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,140,462	777,579	135,380	89,723	196,463	133,820
Piedmont	104,433	65,087	38,515	22,142	46,103	26,528
Valle d'Aosta	2,174	1,625	1,268	949	1,441	1,054
Liguria	18,099	12,279	4,682	2,663	6,269	3,700
Lombardy	389,087	249,785	78,226	50,354	116,182	75,778
Trentino-Alto Adige	26,357	18,212	4,055	2,385	5,190	3,019
Veneto	102,375	68,985	10,676	6,878	15,795	9,672
Friuli-Venezia Giulia	22,271	15,163	6,006	4,148	7,628	5,231
Emilia-Romagna	121,219	80,013	18,533	14,506	23,870	17,628
Marche	25,709	17,851	4,126	3,228	5,324	3,894
Tuscany	65,702	48,179	12,168	9,433	15,381	11,592
Umbria	12,361	9,647	3,213	2,777	4,113	3,278
Lazio	149,008	113,521	71,068	54,892	87,473	65,503
Abruzzo	11,826	8,183	2,092	1,308	3,051	2,003
Molise	1,991	1,576	743	633	976	798
Campania	29,003	22,607	7,445	6,507	9,080	7,812
Puglia	18,823	14,196	3,215	2,756	4,304	3,443
Basilicata	3,557	2,476	1,595	1,022	1,884	1,219
Calabria	5,985	4,775	1,328	1,095	1,751	1,376
Sicily	20,889	15,642	4,783	3,603	5,848	4,383
Sardinia	9,593	7,777	2,478	1,975	3,199	2,513

Notes:

Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2002

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,140,462	380,159	210,161	267,989	201,963	80,191
Used margin	777,579	256,385	143,854	181,957	140,097	55,286
b. FIRST 10 BORROWERS						
Facilities granted	85,789	40,505	20,979	29,514	16,073	5,123
Used margin	67,808	34,401	17,968	23,886	12,325	4,436
c. FIRST 20 BORROWERS						
Facilities granted	121,696	59,265	28,395	37,106	22,237	6,239
Used margin	93,445	48,231	24,569	30,377	17,864	5,429
d. FIRST 50 BORROWERS						
Facilities granted	189,729	88,761	41,802	51,373	34,640	7,769
Used margin	140,261	68,678	35,764	42,284	25,444	6,724
e. FIRST 100 BORROWERS						
Facilities granted	241,810	110,873	53,168	68,416	40,926	9,007
Used margin	181,566	84,392	44,629	52,562	30,715	7,768

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 2002		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	1,320,991	53.81	59.57	74.35	80.91	777,579
	General government	5,611	76.13	81.52	91.53	94.81	54,340
	Financial companies	3,973	43.19	59.49	91.10	96.30	145,667
	Non-financial companies	483,030	38.24	45.41	65.23	74.86	471,861
	<i>of which: industry</i>	<i>156,468</i>	<i>38.08</i>	<i>46.02</i>	<i>67.54</i>	<i>77.30</i>	<i>204,143</i>
	building	70,464	25.02	31.55	52.62	64.58	50,747
	services	245,250	40.85	47.35	65.62	74.78	208,990
	Producer households	177,632	9.59	13.81	30.84	42.42	28,869
	Consumer households and nec	629,319	13.13	16.21	27.49	35.71	73,902

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 2002

	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	556,833	34.44	41.95	62.74	73.50	45,321
Piedmont	38,333	25.52	32.60	56.03	69.28	2,243
Valle d'Aosta	1,131	22.00	29.36	54.86	70.96	71
Liguria	15,604	33.39	40.46	61.75	73.12	1,078
Lombardy	70,669	35.60	43.83	65.21	75.66	6,898
Trentino-Alto Adige	4,547	18.02	27.62	54.57	68.74	349
Veneto	27,645	27.66	36.09	59.08	71.24	2,178
Friuli-Venezia Giulia	9,144	25.75	32.75	55.44	68.22	503
Emilia-Romagna	33,924	29.40	37.43	60.11	72.16	2,588
Marche	14,099	22.82	29.42	52.20	65.13	895
Tuscany	34,122	28.81	36.33	58.71	70.81	2,113
Umbria	6,769	30.38	37.93	59.91	71.66	578
Lazio	65,279	48.01	56.35	74.39	81.95	8,370
Abruzzo	13,527	25.79	33.41	56.91	69.24	984
Molise	2,797	19.63	28.89	56.62	69.27	206
Campania	51,019	33.72	41.76	63.94	75.01	3,601
Puglia	41,854	34.05	41.77	62.74	73.08	3,522
Basilicata	9,432	20.33	28.31	53.57	66.10	788
Calabria	25,285	21.21	28.19	51.35	64.24	1,804
Sicily	70,586	31.96	37.49	56.50	67.94	4,645
Sardinia	21,067	29.92	38.02	60.15	71.30	1,908

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 2002

	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	556,833	34.44	41.95	62.74	73.50	45,321
General government	38	64.85	64.85	69.90	77.52	21
Financial companies	992	29.59	45.15	73.69	84.08	956
Non-financial companies	106,164	31.35	39.84	63.98	75.06	26,209
<i>of which: industry</i>	<i>30,670</i>	<i>25.56</i>	<i>34.18</i>	<i>59.62</i>	<i>71.89</i>	<i>7,617</i>
building	15,982	30.98	40.08	65.73	77.13	6,955
services	56,898	32.69	40.54	62.75	73.56	10,308
Producer households	98,090	13.04	18.28	39.25	53.49	7,110
Consumer households and nec	337,727	17.50	23.15	45.70	60.69	10,262

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

March 2002		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,140,462	777,579	1,424,199	215,092	167,467	1,124,537
b.	NORTH-WEST ITALY	513,793	328,776	485,018	86,909	62,922	382,192
	Piedmont	104,433	65,087	113,614	16,148	12,422	90,987
	Valle d'Aosta	2,174	1,625	3,384	423	359	2,791
	Liguria	18,099	12,279	35,379	4,774	3,869	29,522
	Lombardy	389,087	249,785	332,641	65,565	46,271	258,892
c.	NORTH-EAST ITALY	272,222	182,373	421,912	56,726	44,762	326,582
	Trentino-Alto Adige	26,357	18,212	55,391	9,118	7,029	46,148
	Veneto	102,375	68,985	162,676	21,744	16,978	124,019
	Friuli-Venezia Giulia	22,271	15,163	36,243	4,106	3,462	28,304
	Emilia-Romagna	121,219	80,013	167,602	21,758	17,293	128,111
d.	CENTRAL ITALY	252,780	189,197	303,559	43,665	37,230	243,734
	Marche	25,709	17,851	49,150	5,303	4,168	37,173
	Tuscany	65,702	48,179	120,289	13,670	11,617	93,802
	Umbria	12,361	9,647	22,061	3,946	3,601	16,871
	Lazio	149,008	113,521	112,059	20,745	17,845	95,888
e.	SOUTHERN ITALY	71,185	53,814	144,005	17,442	14,228	114,548
	Abruzzo	11,826	8,183	20,907	2,321	1,889	15,904
	Molise	1,991	1,576	3,613	406	349	2,766
	Campania	29,003	22,607	53,892	6,787	5,483	43,589
	Puglia	18,823	14,196	43,454	5,241	4,269	34,541
	Basilicata	3,557	2,476	5,801	737	624	4,506
	Calabria	5,985	4,775	16,338	1,952	1,614	13,242
f.	ISLANDS	30,482	23,419	69,705	10,349	8,324	57,481
	Sicily	20,889	15,642	49,658	7,412	5,696	40,936
	Sardinia	9,593	7,777	20,047	2,937	2,628	16,545

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
111,026	78,077	155,655	157,102	99,544	93,730	657,242	432,491	50,277
42,378	28,060	51,825	67,635	37,912	32,655	316,871	199,882	18,346
8,054	5,169	11,919	10,308	6,259	6,914	69,923	41,237	3,794
144	104	326	527	300	192	1,081	861	75
1,759	1,228	3,172	2,593	1,760	1,742	8,973	5,423	943
32,420	21,559	36,408	54,208	29,593	23,807	236,895	152,361	13,534
30,674	21,245	49,736	41,455	26,879	29,604	143,366	89,486	15,990
4,484	3,250	6,197	5,644	3,982	2,339	7,112	3,952	707
11,972	8,493	19,883	16,717	11,179	12,454	51,941	32,333	6,320
2,267	1,712	3,935	2,747	1,814	2,506	13,150	8,175	1,498
11,951	7,791	19,721	16,346	9,903	12,305	71,164	45,026	7,465
22,277	16,823	30,913	31,509	22,884	18,617	155,329	112,260	10,295
2,957	1,946	5,918	3,922	2,542	3,821	13,526	9,194	2,238
7,372	5,472	13,023	9,607	6,722	8,377	35,053	24,368	5,087
1,397	1,087	2,668	1,671	1,227	1,608	5,346	3,732	914
10,550	8,319	9,304	16,309	12,392	4,811	101,404	74,966	2,056
11,450	8,743	15,905	11,819	8,396	9,213	30,474	22,447	4,339
1,293	938	2,443	1,841	1,315	1,507	6,371	4,041	1,053
228	170	447	311	230	274	1,046	828	126
5,712	4,548	5,600	4,210	2,887	3,277	12,295	9,689	1,426
2,514	1,790	4,759	3,877	2,783	2,875	7,191	5,354	1,279
434	314	769	533	365	381	1,854	1,173	145
1,270	983	1,887	1,046	816	899	1,717	1,361	310
4,248	3,206	7,276	4,683	3,473	3,641	11,202	8,416	1,307
2,696	1,994	5,155	3,059	2,271	2,581	7,722	5,681	986
1,552	1,212	2,121	1,624	1,202	1,060	3,480	2,735	321

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

TDB30445		Banks							
Source: Central Credit Register									
Size classes in euros									
March 2002		Total	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a.	TOTAL	1,237,719	592,781	292,874	151,531	156,350	22,641	17,810	3,732
	of which: 1 facility	947,977	588,361	244,632	70,733	39,177	2,964	1,782	328
	2 facilities	148,933	4,177	46,273	55,417	38,283	3,006	1,537	240
	3-4 facilities	91,609	241	1,951	25,061	55,181	5,852	2,976	347
	more than 4 facilities	49,200	2	18	320	23,709	10,819	11,515	2,817
b.	GENERAL GOVERNMENT	6,167	650	1,189	1,227	1,987	419	478	217
	of which: 1 facility	3,525	646	1,063	793	752	87	134	50
	2 facilities	1,525	4	125	393	779	99	94	31
	3-4 facilities	828	–	1	41	426	178	139	43
	more than 4 facilities	289	–	–	–	30	55	111	93
c.	FINANCIAL COMPANIES	4,160	661	641	591	1,034	282	492	459
	of which: 1 facility	2,372	648	530	393	489	90	134	88
	2 facilities	736	9	104	151	274	54	92	52
	3-4 facilities	506	4	6	46	207	77	94	72
	more than 4 facilities	546	–	1	1	64	61	172	247
d.	NON-FINANCIAL COMPANIES	496,254	109,998	113,343	101,031	131,736	20,892	16,275	2,979
	of which: 1 facility	264,764	108,832	83,350	40,075	28,676	2,391	1,280	160
	2 facilities	105,726	1,136	28,957	40,433	31,202	2,629	1,230	139
	3-4 facilities	78,925	30	1,036	20,271	49,374	5,353	2,642	219
	more than 4 facilities	46,839	–	–	252	22,484	10,519	11,123	2,461
e.	PRODUCER HOUSEHOLDS	156,764	75,428	48,295	21,628	10,898	389	123	3
	of which: 1 facility	125,454	74,324	38,673	9,619	2,760	59	18	1
	2 facilities	22,178	1,038	9,186	8,556	3,331	55	11	1
	3-4 facilities	7,911	65	431	3,411	3,846	129	29	–
	more than 4 facilities	1,221	1	5	42	961	146	65	1
f.	CONSUMER HOUSEHOLDS AND NEC	536,306	383,466	118,462	23,788	9,557	617	360	56
	of which: 1 facility	516,502	381,459	111,196	17,585	5,782	311	154	15
	2 facilities	16,352	1,864	6,803	5,034	2,387	159	92	13
	3-4 facilities	3,149	142	451	1,144	1,220	109	70	13
	more than 4 facilities	303	1	12	25	168	38	44	15

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks						
Source: Central Credit Register								
Size classes in euros								
March 2002	Total	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL								
Average number of banks per borrower	1.55	1.00	1.17	1.73	2.83	4.69	6.61	10.82
First bank's share of total credit granted (%)	53	99	92	76	63	53	46	43
b. GENERAL GOVERNMENT								
Average number of banks per borrower	1.83	1.00	1.10	1.39	1.94	2.81	3.14	5.19
First bank's share of total credit granted (%)	47	99	95	86	78	73	77	42
c. FINANCIAL COMPANIES								
Average number of banks per borrower	3.01	1.02	1.18	1.42	2.06	3.17	4.21	11.22
First bank's share of total credit granted (%)	56	99	92	86	78	70	64	55
d. NON-FINANCIAL COMPANIES								
Average number of banks per borrower	2.17	1.01	1.27	1.84	2.97	4.84	6.90	11.34
First bank's share of total credit granted (%)	47	99	87	73	60	51	43	34
<i>of which: industry</i>								
Average number of banks per borrower	2.74	1.01	1.33	2.04	3.51	5.74	7.89	12.39
First bank's share of total credit granted (%)	38	99	84	67	51	42	35	29
<i>of which: building</i>								
Average number of banks per borrower	1.82	1.01	1.22	1.66	2.37	3.57	5.13	10.27
First bank's share of total credit granted (%)	65	99	89	78	72	66	60	43
<i>of which: services</i>								
Average number of banks per borrower	1.92	1.01	1.25	1.77	2.76	4.37	6.13	9.71
First bank's share of total credit granted (%)	53	99	88	75	64	56	49	40
e. PRODUCER HOUSEHOLDS								
Average number of banks per borrower	1.29	1.01	1.20	1.73	2.54	4.11	5.34	3.00
First bank's share of total credit granted (%)	81	99	91	77	68	61	58	93
f. CONSUMER HOUSEHOLDS AND NEC								
Average number of banks per borrower	1.04	1.00	1.06	1.31	1.62	2.00	2.45	3.60
First bank's share of total credit granted (%)	94	99	97	90	86	84	80	62

Notes:

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

Lending and deposit rates

Distribution by branch location (region) and total credit granted

TDB30605		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euros								
March 2002		Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 25,000,000	more than 25,000,000
a.	TOTAL	5.93	10.03	9.69	9.05	7.91	6.20	4.33
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	6.05	10.17	9.82	9.20	8.07	6.39	4.38
	NORTH-WEST ITALY	5.52	9.88	9.48	8.96	7.81	6.22	4.25
	Piedmont	6.08	10.51	9.91	9.38	8.16	6.39	4.68
	Valle d'Aosta	7.83	10.60	9.69	9.40	8.72	6.28	5.52
	Liguria	6.92	10.56	9.91	9.21	8.51	6.76	4.69
	Lombardy	5.30	9.55	9.25	8.77	7.63	6.13	4.15
	NORTH-EAST ITALY	6.26	9.89	9.45	8.68	7.59	6.02	4.53
	Trentino-Alto Adige	6.05	8.43	7.95	7.58	6.92	5.55	4.42
	Veneto	6.67	10.64	10.26	9.38	8.10	6.32	4.60
	Friuli-Venezia Giulia	6.47	10.22	9.84	9.01	7.81	6.03	4.58
	Emilia-Romagna	5.80	9.10	8.64	7.89	6.99	5.75	4.48
	CENTRAL ITALY	6.40	10.35	10.29	9.67	8.58	6.96	4.53
	Marche	6.14	8.98	8.44	8.00	7.16	5.99	4.24
	Tuscany	6.50	10.55	10.21	9.64	8.48	6.68	4.34
	Umbria	7.59	9.70	10.08	9.50	8.59	6.75	5.03
	Lazio	6.32	10.62	11.22	10.52	9.34	7.70	4.64
	SOUTHERN ITALY	7.63	11.21	10.70	10.08	8.97	6.73	5.00
	Abruzzo	7.25	10.87	10.32	9.63	8.55	6.64	5.35
	Molise	8.13	10.84	10.54	9.41	8.92	7.59	5.56
	Campania	7.86	11.19	10.97	10.84	9.14	7.34	4.96
	Puglia	7.58	11.24	10.30	9.32	8.64	6.75	4.78
	Basilicata	5.19	11.82	10.69	10.05	9.24	4.51	4.57
	Calabria	9.13	11.39	11.05	10.13	9.67	7.90	5.98
	ISLANDS	8.05	10.48	10.42	10.11	9.33	7.72	4.77
	Sicily	8.06	10.84	10.69	10.45	9.51	7.74	4.68
	Sardinia	8.02	9.71	9.81	9.35	8.91	7.65	5.07
c.	LENDING IN NON-EURO-AREA CURRENCIES	2.90	2.89	2.59	2.57	2.78	2.92	2.95

Notes:

Distribution by branch location (region) and total credit granted

TDB30615

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

March 2002		Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 25,000,000	more than 25,000,000
a.	ITALY	7.59	11.38	11.04	10.62	9.68	8.03	4.87
b.	NORTH-WEST ITALY	6.79	11.01	10.57	10.20	9.26	7.79	4.69
	Piedmont	7.16	11.66	10.93	10.63	9.69	8.07	4.87
	Valle d'Aosta	9.28	11.03	10.28	10.10	9.50	7.31	7.81
	Liguria	8.09	11.27	10.56	10.05	9.28	7.90	5.28
	Lombardy	6.57	10.71	10.43	10.05	9.12	7.70	4.61
c.	NORTH-EAST ITALY	7.81	11.20	10.71	10.13	9.15	7.49	5.15
	Trentino-Alto Adige	6.63	8.90	8.17	7.78	7.12	5.96	4.77
	Veneto	8.33	11.93	11.78	11.04	9.86	7.90	5.20
	Friuli-Venezia Giulia	7.63	11.35	11.12	10.43	9.56	7.42	4.84
	Emilia-Romagna	7.36	10.52	9.83	9.35	8.51	7.25	5.18
d.	CENTRAL ITALY	8.34	11.58	11.64	11.32	10.54	8.74	5.22
	Marche	7.60	10.43	10.13	9.90	9.44	7.89	4.30
	Tuscany	9.16	12.25	12.00	11.77	11.14	9.38	4.94
	Umbria	10.06	11.70	11.47	11.38	10.86	9.30	5.81
	Lazio	8.02	11.48	11.86	11.45	10.43	8.62	5.45
e.	SOUTHERN ITALY	9.56	12.68	12.22	11.72	10.68	9.02	5.26
	Abruzzo	9.49	12.19	11.56	11.42	10.50	8.75	6.92
	Molise	9.59	11.50	11.14	10.40	9.65	9.28	5.62
	Campania	9.47	12.88	12.56	12.22	11.07	9.60	5.09
	Puglia	9.32	12.90	12.14	11.36	10.21	8.35	4.81
	Basilicata	9.61	12.80	11.60	11.25	11.34	7.40	7.17
	Calabria	10.63	12.29	12.12	11.62	10.89	9.11	6.50
f.	ISLANDS	8.76	11.17	11.10	10.77	10.15	8.99	4.80
	Sicily	8.67	11.63	11.49	11.13	10.39	9.05	4.71
	Sardinia	9.03	10.14	10.16	9.88	9.58	8.84	5.45

Note:

Only lending in euros is considered.

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

TDC30063

Source: Survey of lending rates
Percentages
Size classes in euros

March 2002

March 2002		Total	Lending in euros and other euro- area currencies	of which:	
				General government	Financial companies
a.	ITALY	5.93	6.05	4.49	4.04
	up to 250,000	9.86	9.99	6.89	8.19
	from 250,000 to 2,500,000	8.16	8.32	6.04	7.30
	from 2,500,000 to 25,000,000	6.20	6.39	4.13	5.32
	more than 25,000,000	4.33	4.38	4.48	3.95
b.	NORTH-WEST ITALY	5.44	5.53	3.84	3.98
	up to 250,000	9.57	9.71	7.01	8.38
	from 250,000 to 2,500,000	7.89	8.06	6.27	7.27
	from 2,500,000 to 25,000,000	6.02	6.21	3.47	5.28
	more than 25,000,000	4.20	4.24	3.95	3.90
c.	NORTH-EAST ITALY	6.10	6.29	3.29	4.16
	up to 250,000	9.47	9.64	5.59	6.80
	from 250,000 to 2,500,000	7.63	7.83	4.45	6.44
	from 2,500,000 to 25,000,000	5.84	6.02	4.69	5.01
	more than 25,000,000	4.43	4.54	2.90	4.01
d.	CENTRAL ITALY	6.24	6.33	4.66	4.19
	up to 250,000	10.17	10.31	9.07	8.44
	from 250,000 to 2,500,000	8.66	8.81	7.56	8.17
	from 2,500,000 to 25,000,000	6.77	6.98	4.72	5.67
	more than 25,000,000	4.53	4.56	4.60	4.08
e.	SOUTHERN ITALY	7.38	7.48	4.58	4.18
	up to 250,000	10.85	10.89	7.00	8.92
	from 250,000 to 2,500,000	9.10	9.20	5.35	8.22
	from 2,500,000 to 25,000,000	6.60	6.70	4.76	6.77
	more than 25,000,000	4.76	4.82	4.22	3.90
f.	ISLANDS	7.37	7.57	5.94	4.38
	up to 250,000	10.31	10.36	4.36	6.47
	from 250,000 to 2,500,000	9.39	9.49	6.15	8.74
	from 2,500,000 to 25,000,000	7.46	7.61	5.24	7.24
	more than 25,000,000	4.30	4.46	6.26	3.88

Notes:

Sample of banks

Non-financial companies	of which:			Producer households	Consumer households and nec	Lending in non-euro-area currencies
	industry	building	services			
6.45	6.01	7.78	6.64	9.29	7.93	2.90
10.08	9.73	10.24	10.24	10.30	9.63	2.74
8.33	8.10	8.71	8.42	8.97	7.76	2.74
6.42	6.23	7.28	6.51	7.33	6.40	2.92
4.69	4.50	6.11	4.73	4.31	5.77	2.95
6.07	5.85	7.55	6.05	9.09	7.68	2.85
9.80	9.40	10.08	9.97	10.03	9.30	2.92
8.07	7.91	8.42	8.13	8.76	7.51	2.87
6.26	6.11	7.09	6.28	6.96	6.35	2.79
4.58	4.58	6.21	4.43	–	5.99	2.88
6.33	5.87	7.34	6.71	8.81	7.72	2.97
9.62	9.40	9.71	9.78	9.97	9.51	2.57
7.80	7.65	8.17	7.85	8.56	7.52	2.40
6.04	5.97	6.47	6.05	6.46	6.00	3.08
4.72	4.47	6.32	5.00	::	5.01	3.12
6.87	6.07	8.09	7.28	9.74	8.37	2.79
10.42	10.02	10.27	10.65	10.66	9.99	2.57
8.80	8.45	9.24	8.94	9.34	8.44	2.95
7.03	6.61	7.95	7.12	8.02	6.67	2.78
4.90	4.24	6.19	5.43	–	6.41	2.75
7.47	7.25	8.29	7.81	9.58	8.25	3.42
11.05	10.87	11.14	11.14	10.88	10.37	3.62
9.29	9.13	9.37	9.40	9.21	8.07	3.26
6.70	6.77	7.78	7.27	7.83	6.80	3.53
4.96	5.03	4.99	4.88	–	5.78	3.36
7.45	6.68	9.34	7.51	10.03	9.34	2.60
10.54	10.57	10.66	10.50	10.58	10.01	2.76
9.53	9.51	9.58	9.58	9.74	8.69	2.60
7.61	7.37	8.84	7.53	9.18	8.61	2.15
4.40	4.07	5.69	4.63	::	::	2.70

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
March 2002		Total	General govern- ment	Financial com- panies	Non- financial companies	of which			Producer house- holds	Con- sumer house- holds and nec
						industry	building	services		
a.	TOTAL	5.93	4.49	4.03	6.30	5.84	7.69	6.52	9.14	7.47
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	6.05	4.49	4.04	6.45	6.01	7.78	6.64	9.29	7.93
	NORTH-WEST ITALY	5.52	3.85	4.01	6.07	5.82	7.65	6.07	9.05	7.62
	Piedmont	6.08	3.98	4.33	6.58	6.39	8.57	6.44	9.50	8.54
	Valle d'Aosta	7.83	::	3.76	7.78	6.89	8.96	8.02	9.90	8.09
	Liguria	6.92	4.86	4.00	7.03	6.79	7.97	6.95	9.74	8.83
	Lombardy	5.30	3.62	3.95	5.86	5.63	7.32	5.89	8.78	7.34
	NORTH-EAST ITALY	6.26	3.28	4.16	6.30	5.84	7.33	6.67	8.86	7.80
	Trentino-Alto Adige	6.05	3.73	4.00	5.99	5.75	6.21	6.04	7.35	6.97
	Veneto	6.67	3.68	4.21	6.74	6.25	8.08	7.09	9.63	8.29
	Friuli-Venezia Giulia	6.47	::	3.96	6.49	5.89	7.64	7.29	9.63	8.52
	Emilia-Romagna	5.80	2.62	4.15	5.83	5.42	6.74	6.19	8.15	7.36
	CENTRAL ITALY	6.40	4.66	4.05	6.83	6.09	7.94	7.20	9.75	8.44
	Marche	6.14	5.15	3.90	6.31	5.84	7.31	6.83	8.49	7.87
	Tuscany	6.50	4.14	3.92	6.98	6.63	8.48	7.06	9.96	9.03
	Umbria	7.59	::	8.02	7.40	6.80	8.43	7.77	9.73	8.45
	Lazio	6.32	4.69	4.18	6.83	5.62	7.83	7.32	10.43	8.27
	SOUTHERN ITALY	7.63	4.54	4.16	7.64	7.47	8.31	8.02	9.60	8.24
	Abruzzo	7.25	::	6.63	7.06	6.40	7.63	8.14	9.33	9.33
	Molise	8.13	5.20	7.86	8.04	7.41	8.55	8.76	10.10	8.07
	Campania	7.86	4.25	3.96	8.08	7.83	9.08	8.02	10.39	8.54
	Puglia	7.58	4.74	5.39	7.50	7.27	7.36	7.70	8.86	7.47
	Basilicata	5.19	::	::	5.01	7.87	9.30	6.41	9.93	7.19
	Calabria	9.13	4.67	::	9.33	9.61	9.65	9.16	9.98	9.32
	ISLANDS	8.05	5.94	4.44	8.11	8.24	9.45	7.71	10.01	9.39
	Sicily	8.06	6.31	4.41	8.03	8.39	9.96	7.48	10.16	9.35
	Sardinia	8.02	3.58	4.48	8.30	7.94	8.57	8.43	9.59	9.60
c.	LENDING IN NON-EURO- AREA CURRENCIES	2.90	::	2.86	3.01	3.06	2.59	2.95	2.18	1.82

Notes:

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

TDB30625

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

March 2002

	Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 25,000,000	more than 25,000,000
a. ON TOTAL OUTSTANDING AT END OF PERIOD							
ITALY	5.11	5.49	5.49	5.51	5.28	5.00	4.71
North-West Italy	4.89	5.35	5.37	5.43	5.17	4.92	4.33
North-East Italy	5.02	5.31	5.31	5.36	5.16	4.88	4.60
Central Italy	5.57	5.83	5.79	5.72	5.56	5.24	5.50
Southern Italy	5.36	5.85	5.86	5.98	5.66	5.40	4.62
Islands	5.75	5.87	6.03	6.07	5.92	5.50	4.94
b. ON AMOUNT DISBURSED IN THE QUARTER							
ITALY	4.50	5.16	5.13	5.25	5.13	4.96	3.85
North-West Italy	4.37	5.08	5.06	5.21	5.03	5.02	3.95
North-East Italy	4.30	4.84	4.89	5.17	5.13	4.98	3.55
Central Italy	4.94	5.57	5.39	5.28	5.07	4.86	3.94
Southern Italy	5.60	5.68	5.55	5.64	5.55	4.88	5.99
Islands	5.57	5.60	5.78	5.80	5.68	4.73	::

Notes:

Only lending in euros is considered.

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

TDB30630

Sample of banks

Source: Survey of lending rates
Percentages

March 2002

	Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
					industry	building	services		
a. ON TOTAL OUTSTANDING AT END OF PERIOD									
ITALY	5.12	6.16	4.03	5.07	4.86	5.31	5.15	5.63	5.38
North-West Italy	4.89	5.54	3.89	4.96	4.76	5.17	5.05	5.55	5.26
North-East Italy	5.02	5.35	4.04	4.99	4.91	5.05	5.04	5.46	5.19
Central Italy	5.57	6.50	4.29	5.24	4.89	5.63	5.30	5.76	5.72
Southern Italy	5.36	5.63	4.56	5.58	5.40	5.69	5.62	6.01	5.70
Islands	5.76	4.86	3.87	5.84	5.68	6.01	5.80	6.21	5.72
b. ON AMOUNT DISBURSED IN THE QUARTER									
ITALY	4.50	::	3.72	4.88	4.81	5.38	4.75	5.21	5.05
North-West Italy	4.37	::	3.85	4.83	4.80	4.88	4.73	5.20	4.98
North-East Italy	4.31	–	3.47	4.77	4.90	5.50	4.53	5.14	4.76
Central Italy	4.94	::	3.84	4.82	4.61	5.96	4.69	5.08	5.45
Southern Italy	5.60	–	–	5.61	5.06	5.40	5.76	5.91	5.50
Islands	5.58	–	–	5.49	5.35	5.40	5.65	5.79	5.53

Notes:

Only lending in euros is considered.

Distribution by customer branch of economic activity

TDB30640		Sample of banks			
Source: Survey of lending rates Percentages					
March 2002		Short term rates	Medium and long-term rates		
			on total outstanding at end of period	on amount disbursed in the quarter	on prior-period transactions
a.	TOTAL	6.56	5.12	4.92	5.13
	Agricultural, forestry and fishery products	6.91	5.45	5.52	5.44
	Fuel and power products	4.18	4.33	3.85	4.35
	Ores and metals	4.83	4.49	4.76	4.48
	Non-metallic minerals and products	6.58	4.85	4.74	4.85
	Chemical products	5.03	4.51	5.19	4.50
	Metal products, except transport equipment	6.82	5.20	5.06	5.21
	Agricultural and industrial machinery	6.44	5.03	5.00	5.03
	Office and data processing machines, etc.	5.97	4.94	4.43	4.95
	Electrical goods	6.28	5.06	4.92	5.06
	Transport equipment	6.40	4.67	4.60	4.67
	Food and tobacco products	5.91	4.92	5.27	4.92
	extiles, clothing and footwear	6.44	5.12	4.97	5.12
	Paper and paper products	6.67	5.04	4.88	5.04
	Rubber and plastic products	6.25	4.96	4.78	4.97
	Other manufactured products	6.92	5.24	5.01	5.25
	Building and construction	7.91	5.34	5.37	5.34
	Wholesale and retail trade services, recovery and repair services	7.07	5.37	4.99	5.38
	Lodging and catering services	8.19	5.38	5.03	5.39
	Inland transport services	8.25	5.54	5.05	5.55
	Maritime and air transport services	5.40	4.90	4.78	4.91
	Auxiliary transport services	7.03	5.46	5.95	5.44
	Communication services	4.41	5.35	3.63	5.44
	Other market services	6.34	5.06	4.60	5.07

Notes:

Only lending in euros is considered.

Distribution by branch location (region) and partial credit granted

TDB30655

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

March 2002

	up to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	more than 5,000,000
a. SHORT-TERM LOAN FACILITIES							
ITALY	12.19	10.23	9.00	8.08	7.23	6.50	5.75
NORTH-WEST ITALY	11.82	9.88	8.58	7.66	6.83	6.20	5.58
Piedmont	12.80	10.55	9.04	8.01	7.09	6.43	5.56
Valle d'Aosta	12.58	10.28	9.77	9.21	6.93	6.85	6.19
Liguria	12.12	10.48	9.16	8.51	7.61	6.82	6.39
Lombardy	11.44	9.60	8.39	7.50	6.72	6.12	5.54
NORTH-EAST ITALY	11.80	9.74	8.63	7.75	6.91	6.24	5.57
Trentino-Alto Adige	9.79	8.70	7.96	7.26	6.48	5.79	5.35
Veneto	13.50	10.85	9.46	8.36	7.40	6.75	5.86
Friuli-Venezia Giulia	12.75	10.31	8.98	8.04	7.05	6.20	5.45
Emilia-Romagna	10.16	8.58	7.73	7.08	6.46	5.86	5.38
CENTRAL ITALY	12.93	10.99	9.89	9.00	8.25	7.44	6.40
Marche	10.97	9.28	8.51	7.62	6.88	6.19	5.10
Tuscany	13.02	11.15	9.95	9.01	8.32	7.26	6.19
Umbria	11.63	10.42	9.53	8.84	7.87	8.38	6.84
Lazio	14.58	12.37	11.05	10.14	9.13	8.26	6.84
SOUTHERN ITALY	13.19	11.49	10.27	9.35	8.55	7.82	6.91
Abruzzo	12.25	10.56	9.43	8.70	7.79	7.25	6.66
Molise	12.99	11.04	9.65	9.16	8.83	8.72	5.24
Campania	13.83	12.13	10.91	9.76	8.82	7.73	7.11
Puglia	13.00	11.21	9.83	8.94	8.10	8.07	6.76
Basilicata	12.69	11.17	9.96	8.70	8.43	7.63	6.72
Calabria	12.92	11.45	10.44	9.72	9.45	8.36	7.21
ISLANDS	12.26	11.06	10.13	9.54	9.37	8.75	7.19
Sicily	12.55	11.41	10.34	9.59	9.35	8.78	7.03
Sardinia	11.51	10.25	9.59	9.45	9.43	8.67	7.45
b. MEDIUM AND LONG-TERM LOAN FACILITIES							
Total outstanding at end of period	5.52	5.51	5.45	5.25	5.06	4.90	4.66
of which: amount disbursed in the quarter	5.28	5.26	5.33	5.13	4.93	4.78	4.45

Notes:

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

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

TDC20013

Sample of banks

Source: Survey of deposit rates
Percentages

March 2002

March 2002		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.71	2.72	2.47	1.75	1.82	1.54	1.75	1.28	1.54
b.	NORTH-WEST ITALY	1.64	2.67	2.27	1.72	1.77	1.52	1.70	1.20	1.43
	Piedmont	1.49	2.07	2.19	1.65	1.67	1.42	1.69	1.13	1.33
	Valle d'Aosta	1.53	3.01	2.58	1.55	1.83	1.79	1.30	0.98	1.26
	Liguria	1.41	2.03	2.29	1.56	1.75	1.48	1.47	1.15	1.31
	Lombardy	1.72	2.95	2.28	1.75	1.80	1.55	1.73	1.24	1.49
c.	NORTH-EAST ITALY	1.74	3.06	2.46	1.88	1.95	1.75	1.85	1.37	1.58
	Trentino-Alto Adige	1.71	3.41	2.24	2.05	2.41	1.44	1.80	1.38	1.41
	Veneto	1.71	2.98	2.51	1.87	1.94	1.78	1.81	1.34	1.54
	Friuli-Venezia Giulia	1.78	3.27	2.86	1.98	1.84	1.85	2.16	1.14	1.45
	Emilia-Romagna	1.76	2.98	2.33	1.88	1.96	1.73	1.82	1.42	1.66
d.	CENTRAL ITALY	1.92	2.90	2.93	1.84	1.88	1.57	1.88	1.44	1.69
	Marche	1.77	2.93	2.45	1.95	2.07	1.74	1.83	1.45	1.70
	Tuscany	1.87	2.75	2.96	1.82	1.73	1.78	1.90	1.53	1.74
	Umbria	1.75	2.70	2.70	1.61	1.72	1.43	1.56	1.58	1.70
	Lazio	1.98	2.92	2.93	1.85	1.97	1.46	1.89	1.33	1.65
e.	SOUTHERN ITALY	1.47	2.21	2.16	1.47	1.54	1.28	1.48	1.16	1.42
	Abruzzo	1.46	2.44	1.20	1.66	2.03	0.85	1.20	1.24	1.36
	Molise	1.47	2.45	2.56	1.54	1.42	1.53	1.57	1.11	1.43
	Campania	1.44	2.15	1.96	1.46	1.41	1.11	1.56	1.09	1.37
	Puglia	1.56	2.50	0.66	1.55	1.62	1.74	1.45	1.32	1.56
	Basilicata	1.44	2.32	1.15	1.28	1.47	1.11	1.00	1.01	1.48
	Calabria	1.38	2.40	3.09	1.13	1.01	0.85	1.23	1.11	1.34
f.	ISLANDS	1.73	2.54	2.98	1.50	1.43	1.24	1.62	1.25	1.68
	Sicily	1.74	2.57	3.05	1.48	1.46	1.23	1.57	1.24	1.71
	Sardinia	1.72	2.53	2.55	1.52	1.40	1.26	1.69	1.25	1.59

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

TDC20018

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

March 2002

	Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
					industry	building	services		
a. ITALY	1.71	2.72	2.47	1.75	1.82	1.54	1.75	1.28	1.54
from 10,000 to 125,000	1.19	1.92	1.14	0.84	0.80	0.75	0.88	0.95	1.24
from 125,000 to 500,000	1.84	2.32	1.61	1.35	1.32	1.23	1.39	1.76	2.08
more than 500,000	2.50	2.78	2.51	2.29	2.29	2.19	2.30	2.41	2.66
b. NORTH-WEST ITALY	1.66	2.68	2.30	1.75	1.81	1.53	1.73	1.20	1.44
from 10,000 to 125,000	1.05	2.18	1.09	0.78	0.74	0.70	0.81	0.86	1.10
from 125,000 to 500,000	1.79	2.55	1.58	1.30	1.28	1.20	1.34	1.72	2.07
more than 500,000	2.37	2.71	2.33	2.23	2.23	2.21	2.23	2.32	2.64
c. NORTH-EAST ITALY	1.71	3.06	2.31	1.84	1.89	1.76	1.82	1.36	1.56
from 10,000 to 125,000	1.22	2.02	1.24	0.95	0.89	0.84	1.00	1.03	1.28
from 125,000 to 500,000	1.93	2.48	1.71	1.53	1.46	1.40	1.60	1.93	2.15
more than 500,000	2.55	3.22	2.36	2.42	2.40	2.52	2.44	2.59	2.66
d. CENTRAL ITALY	1.91	2.88	2.95	1.81	1.85	1.56	1.84	1.44	1.69
from 10,000 to 125,000	1.32	1.92	1.20	0.93	0.90	0.85	0.96	1.08	1.37
from 125,000 to 500,000	1.92	2.38	1.63	1.40	1.41	1.32	1.40	1.83	2.13
more than 500,000	2.70	2.91	2.99	2.32	2.30	2.03	2.38	2.48	2.67
e. SOUTHERN ITALY	1.48	2.20	2.56	1.52	1.66	1.26	1.49	1.16	1.42
from 10,000 to 125,000	1.10	1.72	1.06	0.62	0.57	0.58	0.66	0.82	1.16
from 125,000 to 500,000	1.69	1.99	1.57	1.05	0.99	0.97	1.11	1.61	1.90
more than 500,000	2.41	2.24	2.75	2.24	2.31	2.00	2.24	2.31	2.70
f. ISLANDS	1.72	2.54	2.90	1.51	1.43	1.31	1.62	1.25	1.67
from 10,000 to 125,000	1.47	1.51	1.15	0.85	0.80	0.74	0.92	1.04	1.54
from 125,000 to 500,000	1.84	1.97	1.64	1.21	1.14	0.98	1.29	1.59	2.10
more than 500,000	2.47	2.63	3.22	2.07	2.01	2.03	2.17	2.26	2.54

Notes:

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

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

TDB30700

Sample of banks

Source: Survey of deposit rates
Percentages

March 2002

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	1.66	1.63	1.77	1.77	1.37	1.41
Agricultural, forestry and fishery products	1.38	1.38	1.48	1.52	1.19	1.04
Fuel and power products	2.41	2.19	2.47	2.71	2.30	1.97
Ores and metals	1.88	2.03	1.88	1.38	1.25	1.88
Non-metallic minerals and products	1.90	1.74	2.20	1.81	1.74	1.46
Chemical products	1.91	1.97	1.93	1.85	1.39	1.35
Metal products, except transport equipment	1.49	1.48	1.63	1.55	1.05	1.12
Agricultural and industrial machinery	1.79	1.80	1.91	1.48	1.49	0.91
Office and data processing machines, etc.	1.75	1.18	2.57	1.87	1.24	1.18
Electrical goods	1.72	1.68	1.95	1.76	1.19	0.82
Transport equipment	1.97	1.75	2.41	2.18	0.98	0.93
Food and tobacco products	1.64	1.77	1.62	1.58	1.57	1.30
Textiles, clothing and footwear	1.60	1.68	1.67	1.62	1.07	1.32
Paper and paper products	1.70	1.74	1.70	1.74	1.17	1.91
Rubber and plastic products	1.88	1.61	1.95	1.94	2.63	1.05
Other manufactured products	1.47	1.54	1.43	1.62	1.03	1.08
Building and construction	1.45	1.41	1.63	1.53	1.22	1.20
Wholesale and retail trade services, recovery and repair services	1.40	1.36	1.57	1.51	1.09	1.33
Lodging and catering services	1.32	1.29	1.34	1.39	1.18	1.34
Inland transport services	2.01	1.99	1.80	1.98	2.40	1.39
Maritime and air transport services	2.15	1.84	1.66	2.52	1.79	2.25
Auxiliary transport services	1.82	1.73	2.09	1.69	1.68	2.12
Communication services	2.16	2.23	2.16	2.08	0.62	0.93
Other market services	1.77	1.71	1.87	1.93	1.43	1.62

Notes:

Distribution by branch location (region) and size of deposit

TDB30715

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

March 2002

		Total	up to 25,000	from 25,000 to 50,000	from 50,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	more than 500,000
a. ITALY		1.49	0.79	0.98	1.20	1.41	1.61	2.36
b. NORTH-WEST ITALY		1.42	0.71	0.89	1.12	1.35	1.55	2.19
	Piedmont	1.27	0.65	0.83	1.07	1.33	1.57	2.18
	Valle d'Aosta	1.30	0.62	0.72	0.97	1.42	1.64	2.61
	Liguria	1.20	0.72	0.92	1.16	1.44	1.64	1.99
	Lombardy	1.48	0.73	0.91	1.13	1.35	1.53	2.20
c. NORTH-EAST ITALY		1.45	0.80	0.99	1.20	1.43	1.67	2.42
	Trentino-Alto Adige	1.50	0.74	0.89	1.17	1.42	1.72	2.58
	Veneto	1.44	0.79	0.99	1.20	1.42	1.67	2.43
	Friuli-Venezia Giulia	1.61	0.77	0.93	1.13	1.36	1.65	2.82
	Emilia-Romagna	1.41	0.81	1.01	1.22	1.45	1.68	2.27
d. CENTRAL ITALY		1.73	0.96	1.16	1.36	1.56	1.72	2.60
	Marche	1.52	0.93	1.16	1.41	1.62	1.91	2.65
	Tuscany	1.51	1.00	1.15	1.31	1.51	1.70	2.45
	Umbria	1.49	1.01	1.18	1.34	1.57	1.68	2.41
	Lazio	1.87	0.93	1.15	1.39	1.59	1.71	2.64
e. SOUTHERN ITALY		1.25	0.67	0.83	1.02	1.21	1.44	2.31
	Abruzzo	1.29	0.76	0.97	1.15	1.28	1.47	2.28
	Molise	1.24	0.68	0.87	1.14	1.42	1.91	2.29
	Campania	1.29	0.64	0.78	0.94	1.12	1.32	2.37
	Puglia	1.26	0.75	0.96	1.18	1.39	1.65	2.26
	Basilicata	1.10	0.60	0.78	1.03	1.29	1.58	2.13
	Calabria	1.05	0.61	0.76	0.96	1.21	1.50	1.93
f. ISLANDS		1.49	0.91	1.12	1.35	1.54	1.65	2.38
	Sicily	1.45	0.89	1.14	1.38	1.58	1.66	2.41
	Sardinia	1.56	0.95	1.09	1.28	1.46	1.63	2.34

Notes:

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

TDB30770					Sample of banks					
Source: Survey of deposit rates Percentages										
March 2002		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	1.72	2.93	2.64	1.84	1.90	1.64	1.83	1.34	1.47
b.	NORTH-WEST ITALY	1.67	2.85	2.53	1.80	1.86	1.57	1.78	1.20	1.38
	Piedmont	1.67	2.70	2.69	1.79	1.77	1.55	1.84	1.21	1.42
	Valle d'Aosta	1.78	3.56	2.84	1.84	2.38	1.89	1.44	1.01	1.27
	Liguria	1.42	2.22	2.59	1.76	1.92	1.72	1.68	1.24	1.25
	Lombardy	1.69	3.02	2.48	1.80	1.87	1.55	1.77	1.19	1.39
c.	NORTH-EAST ITALY	1.76	3.21	2.95	1.97	2.04	1.90	1.93	1.45	1.52
	Trentino-Alto Adige	1.84	3.73	2.80	2.24	2.68	1.60	1.90	1.40	1.50
	Veneto	1.82	3.28	3.00	1.92	1.94	1.94	1.90	1.63	1.63
	Friuli-Venezia Giulia	1.72	3.25	2.96	2.01	1.87	2.06	2.14	1.11	1.38
	Emilia-Romagna	1.71	3.09	2.91	2.00	2.10	1.85	1.93	1.34	1.44
d.	CENTRAL ITALY	1.91	3.05	2.70	1.91	1.97	1.71	1.92	1.54	1.61
	Marche	1.71	2.86	2.43	2.08	2.21	1.75	1.98	1.45	1.51
	Tuscany	1.85	2.82	3.13	1.90	1.75	1.93	2.00	1.68	1.65
	Umbria	1.72	3.10	2.45	1.70	1.85	1.36	1.67	1.64	1.58
	Lazio	1.97	3.08	2.53	1.89	2.11	1.61	1.87	1.36	1.59
e.	SOUTHERN ITALY	1.47	2.38	2.19	1.65	1.66	1.33	1.73	1.24	1.40
	Abruzzo	1.54	2.29	1.35	1.89	2.24	0.99	1.29	1.30	1.39
	Molise	1.50	3.06	2.56	1.90	1.52	1.59	2.13	1.05	1.30
	Campania	1.50	2.25	1.99	1.65	1.52	1.07	1.83	1.12	1.46
	Puglia	1.50	2.51	2.37	1.73	1.71	1.87	1.70	1.47	1.40
	Basilicata	1.36	2.31	1.34	1.42	1.66	1.29	1.04	1.17	1.29
	Calabria	1.27	2.52	3.11	1.13	0.80	0.86	1.28	1.22	1.14
f.	ISLANDS	1.47	2.24	3.08	1.46	1.43	1.33	1.53	1.26	1.42
	Sicily	1.47	2.31	3.27	1.37	1.36	1.26	1.43	1.22	1.43
	Sardinia	1.46	2.13	2.39	1.59	1.52	1.43	1.67	1.32	1.39

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

TDB30785

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

March 2002		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.72	2.93	2.64	1.84	1.90	1.64	1.83	1.34	1.47
	from 10,000 to 125,000	1.21	2.05	2.33	1.18	1.16	1.06	1.22	1.07	1.21
	from 125,000 to 500,000	1.80	2.47	0.97	1.44	1.46	1.31	1.45	1.77	2.07
	more than 500,000	2.73	3.08	2.81	2.42	2.43	2.32	2.42	2.73	3.00
b.	NORTH-WEST ITALY	1.66	2.83	2.40	1.81	1.85	1.57	1.82	1.20	1.39
	from 10,000 to 125,000	1.12	1.84	2.23	1.14	1.08	0.87	1.22	0.91	1.09
	from 125,000 to 500,000	1.71	2.74	0.68	1.41	1.41	1.29	1.42	1.74	2.10
	more than 500,000	2.58	3.29	2.61	2.34	2.34	2.31	2.33	2.57	2.92
c.	NORTH-EAST ITALY	1.74	3.22	2.92	1.95	2.03	1.88	1.90	1.45	1.51
	from 10,000 to 125,000	1.30	2.63	1.65	1.36	1.32	1.45	1.37	1.21	1.30
	from 125,000 to 500,000	1.89	2.51	1.89	1.60	1.59	1.43	1.65	1.92	2.11
	more than 500,000	2.84	3.41	3.04	2.58	2.61	2.61	2.57	3.00	3.01
d.	CENTRAL ITALY	1.92	3.04	3.01	1.88	1.97	1.71	1.87	1.53	1.61
	from 10,000 to 125,000	1.37	2.62	2.90	1.19	1.24	1.11	1.17	1.25	1.36
	from 125,000 to 500,000	1.91	2.61	2.14	1.47	1.57	1.43	1.42	1.83	2.11
	more than 500,000	2.84	3.06	3.06	2.45	2.48	2.21	2.49	2.81	2.82
e.	SOUTHERN ITALY	1.50	2.45	2.90	1.68	1.73	1.30	1.74	1.24	1.40
	from 10,000 to 125,000	1.03	2.00	1.31	0.94	0.87	0.71	1.01	0.95	1.04
	from 125,000 to 500,000	1.69	2.21	1.69	1.19	1.17	1.02	1.25	1.67	1.90
	more than 500,000	2.93	2.59	3.08	2.46	2.43	2.17	2.56	2.68	3.59
f.	ISLANDS	1.47	2.24	3.10	1.50	1.43	1.43	1.56	1.27	1.42
	from 10,000 to 125,000	1.23	1.40	1.44	1.04	0.96	0.86	1.13	1.09	1.26
	from 125,000 to 500,000	1.77	1.74	1.47	1.29	1.28	1.10	1.36	1.64	2.03
	more than 500,000	2.42	2.56	3.53	2.08	1.94	2.20	2.10	2.44	2.51

Note:

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

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

TDB30790

Sample of banks

Source: Survey of deposit rates
Percentages

March 2002

	Total	North– West	North– East	Centre	South	Islands
a. TOTAL	1.73	1.70	1.86	1.83	1.52	1.39
Agricultural, forestry and fishery products	1.51	1.40	1.63	1.68	1.39	1.15
Fuel and power products	2.46	2.30	2.60	2.70	2.36	2.04
Ores and metals	2.06	2.26	1.91	1.45	1.48	1.96
Non-metallic minerals and products	1.98	1.73	2.33	1.88	1.81	1.10
Chemical products	1.98	2.04	2.06	1.82	1.66	1.55
Metal products, except transport equipment	1.57	1.50	1.73	1.67	1.29	1.16
Agricultural and industrial machinery	1.88	1.83	2.02	1.74	1.46	0.95
Office and data processing machines, etc.	1.55	1.30	1.86	1.90	1.00	1.02
Electrical goods	1.82	1.71	2.13	1.98	1.05	0.79
Transport equipment	1.97	1.89	2.46	1.85	1.11	1.02
Food and tobacco products	1.77	1.90	1.81	1.73	1.60	1.30
Textiles, clothing and footwear	1.71	1.78	1.78	1.75	1.13	1.41
Paper and paper products	1.84	1.88	1.87	1.92	1.21	1.56
Rubber and plastic products	1.95	1.60	2.06	2.12	2.62	1.17
Other manufactured products	1.51	1.50	1.52	1.67	1.22	1.11
Building and construction	1.54	1.44	1.76	1.66	1.28	1.28
Wholesale and retail trade services, recovery and repair services	1.48	1.45	1.65	1.57	1.20	1.36
Lodging and catering services	1.36	1.33	1.37	1.42	1.30	1.37
Inland transport services	2.18	1.85	1.96	2.38	2.69	1.27
Maritime and air transport services	2.16	1.77	1.44	2.60	1.47	1.88
Auxiliary transport services	1.93	1.86	2.24	1.75	1.93	1.76
Communication services	2.17	2.25	2.18	2.11	0.66	0.87
Other market services	1.80	1.78	1.93	1.89	1.55	1.49

Note:

Distribution by branch location (region) and size of deposit

TDB30805		Sample of banks						
Source: Survey of deposit rates Percentages Size classes in euros								
March 2002		Total	up to 25,000	from 25,000 to 50,000	from 50,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	more than 500,000
a.	ITALY	1.52	0.85	1.01	1.27	1.51	1.64	2.59
b.	NORTH–WEST ITALY	1.48	0.77	0.92	1.19	1.44	1.68	2.43
	Piedmont	1.42	0.72	0.86	1.15	1.47	1.78	2.66
	Valle d'Aosta	1.61	0.61	0.72	1.02	1.58	2.06	3.27
	Liguria	1.24	0.74	0.92	1.22	1.54	1.76	2.41
	Lombardy	1.53	0.81	0.95	1.20	1.42	1.63	2.36
c.	NORTH–EAST ITALY	1.44	0.84	0.97	1.26	1.54	1.78	2.62
	Trentino-Alto Adige	1.54	0.81	0.94	1.21	1.52	1.93	2.80
	Veneto	1.41	0.83	1.00	1.24	1.52	1.70	2.58
	Friuli-Venezia Giulia	1.52	0.80	0.96	1.18	1.49	1.83	2.88
	Emilia-Romagna	1.43	0.86	0.94	1.30	1.57	1.85	2.58
d.	CENTRAL ITALY	1.75	1.05	1.20	1.44	1.67	1.51	2.74
	Marche	1.57	0.96	1.20	1.52	1.77	2.12	2.78
	Tuscany	1.51	1.07	1.20	1.38	1.60	1.88	2.47
	Umbria	1.55	1.05	1.23	1.43	1.74	1.91	2.75
	Lazio	1.88	1.05	1.20	1.46	1.70	1.32	2.80
e.	SOUTHERN ITALY	1.32	0.70	0.86	1.07	1.31	1.62	2.87
	Abruzzo	1.37	0.85	1.00	1.26	1.36	1.70	2.55
	Molise	1.37	0.70	0.89	1.24	1.54	2.07	2.83
	Campania	1.37	0.68	0.82	1.00	1.21	1.49	3.11
	Puglia	1.31	0.77	0.99	1.26	1.54	1.84	2.43
	Basilicata	1.17	0.61	0.80	1.11	1.47	1.79	2.49
	Calabria	1.05	0.61	0.78	1.00	1.27	1.61	2.24
f.	ISLANDS	1.37	0.93	1.15	1.42	1.61	1.74	2.32
	Sicily	1.39	0.89	1.16	1.46	1.67	1.80	2.38
	Sardinia	1.34	1.00	1.13	1.35	1.50	1.62	2.20

Notes:

Information on the Bank of Italy

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2001	Nov. 2001	Dec. 2001
a. TOTAL	170,742	173,979	185,904
b. GOLD AND GOLD RECEIVABLES	25,109	25,109	24,830
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	28,101	28,361	27,704
Receivables from the IMF	4,660	4,571	4,608
Securities (other than shares)	17,817	19,329	19,833
Current accounts and other deposits	5,269	4,342	3,258
Reverse operations	353	116	–
Other claims	3	3	4
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	4,576	3,902	5,462
Financial counterparties	4,576	3,902	5,462
of which: securities (other than shares)	139	82	144
reverse operations	24	..	–
other claims	4,413	3,819	5,318
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	10,022	13,024	9,719
Main refinancing operations	9,730	8,139	9,474
Longer-term refinancing operations	292	269	245
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	4,525	–
Marginal lending facility	–	92	–
Credits related to margin calls	..	..	–
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	..	..	..
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,554	1,589	1,546
i. GENERAL GOVERNMENT DEBT	40,563	40,552	40,552

TDB40605

Bank of Italy

	Oct. 2001	Nov. 2001	Dec. 2001
<i>(cont.)</i>			
I. INTRA-EUROSYSTEM CLAIMS	8,192	8,192	18,903
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-Eurosystem claims (net)	–	–	10,711
m. ITEMS TO BE SETTLED	3	357	1
n. OTHER ASSETS	49,894	50,006	50,381
Euro-area coins	6	7	8
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	27,925	27,988	28,969
Intangible fixed assets	30	30	20
Deferred charges	10	12	9
Tangible fixed assets (net of depreciation)	2,917	2,920	2,773
Accrued income and prepaid expenses	1,210	1,195	1,059
Sundry	17,536	17,595	17,284
o. EXPENSE FOR THE YEAR	2,728	2,886	6,806
p. MEMORANDUM ACCOUNTS	552,718	574,116	567,894

Notes:

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in billions of lire

	Oct. 2001	Nov. 2001	Dec. 2001
a. TOTAL	330,603	336,870	359,961
b. GOLD AND GOLD RECEIVABLES	48,618	48,618	48,078
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	54,411	54,915	53,642
Receivables from the IMF	9,023	8,850	8,923
Securities (other than shares)	34,499	37,426	38,403
Current accounts and other deposits	10,202	8,408	6,309
Reverse operations	683	225	–
Other claims	5	5	7
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	8,860	7,554	10,576
Financial counterparties	8,860	7,554	10,576
of which: securities (other than shares)	270	159	279
reverse operations	46	..	–
other claims	8,545	7,395	10,298
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	19,405	25,218	18,819
Main refinancing operations	18,839	15,759	18,345
Longer-term refinancing operations	565	520	474
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	8,761	–
Marginal lending facility	–	177	–
Credits related to margin calls	..	..	–
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	1	1	1
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	3,009	3,077	2,993
i. GENERAL GOVERNMENT DEBT	78,542	78,520	78,520

TDB40605

Bank of Italy

	Oct. 2001	Nov. 2001	Dec. 2001
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	15,862	15,862	36,602
Participating interest in the ECB	1,442	1,442	1,442
Claims deriving from the transfer of foreign reserves to the ECB	14,420	14,420	14,420
Other intra-Eurosistem claims (net)	–	–	20,740
m. ITEMS TO BE SETTLED	5	692	2
n. OTHER ASSETS	96,608	96,825	97,551
Euro-area coins	12	14	15
UIC endowment fund	500	500	500
Investments of reserves and provisions (including shares)	54,071	54,193	56,092
Intangible fixed assets	58	59	38
Deferred charges	20	23	18
Tangible fixed assets (net of depreciation)	5,649	5,654	5,369
Accrued income and prepaid expenses	2,343	2,314	2,051
Sundry	33,955	34,068	33,467
o. EXPENSE FOR THE YEAR	5,282	5,588	13,178
p. MEMORANDUM ACCOUNTS	1,070,211	1,111,643	1,099,595

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Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2001	Nov. 2001	Dec. 2001
a. TOTAL	170,742	173,979	185,904
b. BANKNOTES IN CIRCULATION	66,008	64,573	64,676
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	5,807	6,894	7,573
Current accounts (covering the minimum reserve system)	5,805	6,891	7,570
Deposit facility	2	2	3
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	..
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	640	13,296	18,708
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	31,256	22,525	23,697
General government	31,205	22,427	23,463
of which: Treasury payments account	30,045	21,208	21,287
sinking fund for the redemption of government securities	1,126	1,184	176
other liabilities	33	35	2,000
Other counterparties	51	98	234
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	62	39	38
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	62	39	38
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	24	..	–
Financial sector counterparties	24	..	–
General government	–	–	–
Other counterparties	–	–	–
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2,062	1,686	2,456
Deposits and balances	14	14	15
Other liabilities	2,048	1,672	2,441
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	989	989	1,001
l. INTRA-EUROSISTEM LIABILITIES	764	331	–
Promissory notes covering debt certificates issued by the ECB	–	–	–
Other intra-Eurosistem liabilities (net)	764	331	–

TDB40615

Bank of Italy

	Oct. 2001	Nov. 2001	Dec. 2001
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	19	17	18
n. OTHER LIABILITIES	1,364	1,601	1,922
Bank of Italy drafts	178	365	821
Cashier's department services	..	..	1
Accrued expenses and deferred income	29	29	84
Sundry	1,157	1,207	1,016
o. PREVISIONS	8,894	8,894	9,903
Provisions for specific risks	3,643	3,643	4,423
Sundry staff-related provisions	5,251	5,251	5,479
p. REVALUATION ACCOUNTS	25,770	25,770	26,060
q. PROVISION FOR GENERAL RISKS	9,098	9,098	9,798
r. CAPITAL AND RESERVES	12,298	12,298	12,742
Capital	..	..	..
Ordinary and extraordinary reserves	8,196	8,196	8,589
Other reserves	4,102	4,102	4,153
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	5,688	5,969	7,313
u. MEMORANDUM ACCOUNTS	552,718	574,116	567,894

Notes:

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in billions of lire

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	Oct. 2001	Nov. 2001	Dec. 2001
a. TOTAL	330,603	336,870	359,961
b. BANKNOTES IN CIRCULATION	127,809	125,030	125,230
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	11,245	13,348	14,664
Current accounts (covering the minimum reserve system)	11,240	13,343	14,657
Deposit facility	5	5	7
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	1
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	1,239	25,744	36,224
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	60,519	43,614	45,884
General government	60,421	43,425	45,431
of which: Treasury payments account	58,175	41,064	41,218
sinking fund for the redemption of government securities	2,181	2,293	342
other liabilities	65	68	3,872
Other counterparties	98	189	453
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	119	76	74
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	119	76	74
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	46	..	–
Financial sector counterparties	46	..	–
General government	–	–	–
Other counterparties	–	–	–
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	3,993	3,264	4,755
Deposits and balances	28	28	29
Other liabilities	3,965	3,237	4,726
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	1,916	1,916	1,937
l. INTRA-EUROSISTEM LIABILITIES	1,479	640	–
Promissory notes covering debt certificates issued by the ECB	–	–	–
Other intra-Eurosistem liabilities (net)	1,479	640	–

TDB40615

Bank of Italy

	Oct. 2001	Nov. 2001	Dec. 2001
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	37	33	35
n. OTHER LIABILITIES	2,641	3,101	3,721
Bank of Italy drafts	344	707	1,589
Cashier's department services	..	..	1
Accrued expenses and deferred income	56	56	163
Sundry	2,241	2,338	1,968
o. PREVISIONS	17,221	17,221	19,174
Provisions for specific risks	7,054	7,054	8,564
Sundry staff-related provisions	10,167	10,167	10,610
p. REVALUATION ACCOUNTS	49,897	49,897	50,459
q. PROVISION FOR GENERAL RISKS	17,616	17,616	18,972
r. CAPITAL AND RESERVES	23,813	23,813	24,672
Capital	..	..	..
Ordinary and extraordinary reserves	15,870	15,870	16,631
Other reserves	7,942	7,942	8,041
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	11,013	11,557	14,159
u. MEMORANDUM ACCOUNTS	1,070,211	1,111,643	1,099,595

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 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; other transactions are recorded at the end-of-period exchange rate.

Exceptions to the general rules are evidenced 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);
- investment 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 75,000 euros;
- the total value of personal guarantees provided by the customer is at least 75,000 euros;
- the customer's position is classified among bad debts or is written off during the reference month, regardless of the amount;
- the face value of factoring claims the intermediary has acquired from the customer is at least 75,000 euros;
- the value of the transactions carried out by the intermediary on behalf of third parties is at least 75,000 euros.

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

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

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

2.3 Surveys of lending and deposit rates

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

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

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

$$r(\%) = \text{amounts due} \times 36.5 / \text{products}$$

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 (of resident non-bank customers, as for lending rates) of 10,000 euros or more.

Nominal deposit rates, which constitute an indicator of the nominal rate in effect at the end of the reporting period, 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.

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 — the practice prevailing among banks is to settle the amounts due on most accounts at the end of each quarter. Accordingly, effective deposit rates which are determined on the basis of products and amounts due, are now calculated quarterly.

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 58 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: liquidations 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.

As of January 2002: the Central Credit Register reporting threshold, which was previously equal to 150 million lire (77,469 euros) has been set to 75,000 euros.

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.

As of March 2001: effective deposit rates, previously published annually, are now published quarterly (see the "Additional information" concerning the Statistical Bulletin III/2001).

As of January 2002: the change in the Central Credit Register reporting threshold from 77,469 to 75,000 euros has had indirect effects on the survey of lending rates.

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 marginal 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 point A) 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 a 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 3.0 trillion lire is attributable to a 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 investments 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 a securitization transaction involving bad debts for a total nominal value of about 2,800 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 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 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 March 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing claims for a total nominal value of about 5,600 billion lire.

As of June 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 19,000 billion lire (including 15,000 billion of bad debts).

As of September 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 1.9 billion euros.

As of December 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing loans for a total nominal value of about 5 billion euros. In addition, some changes have been made to the table "Foreign exposure":

- following clarifications by the BIS on the classification of countries in its international statistics, claims on residents of Guernsey, Jersey and the Isle of Man have been included under the offshore centres instead of the United Kingdom;
- the exposure in local currency of the euro-area countries comprises claims denominated in euros and the former euro-area currencies.

As of March 2002: 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 4 billion euros (including 1.2 billion of bad debts). Moreover, owing to decisions taken by the central bank of Argentina concerning the suspension of the obligation to publish financial statistics, some Italian banks have not submitted complete reports on their exposures to borrowers resident in that country. Where necessary, in the table "Foreign exposure", reference has been made to the 2001 year-end data in calculating the 2002 first-quarter aggregates for Argentina".

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.
EFFECTIVE DEPOSIT RATES	deposit rates calculated quarterly on the basis of the products and the interest effectively paid; they represent the average cost of funds for each quarter.
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

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.

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.

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.

The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.

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.

INTERNATIONAL CLAIMS

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. 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.

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.

The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.

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.
LOCAL CLAIMS IN LOCAL CURRENCY	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for "International claims" (see above).
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**

PROPRIETARY TRADING

**PROVISIONS FOR
WRITEDOWNS AND CHARGES**

RECEPTION OF ORDERS

REDEMPTIONS

REPORTING INTERMEDIARIES

personal guarantees issued by third parties to intermediaries in favour of their borrowers.

buying and selling securities and financial derivatives for the intermediaries' portfolio not held as a fixed asset.

comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.

the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.

the amount of liquid assets and securities or the value of the units of collective investment undertakings returned to customers in the reference period.

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 CLASS OF BANKS – the classification of banks into five size classes: major, large, medium-sized, small and minor. The present size classification of banks was carried out using centred 5-term weighted averages of quarterly total assets, by applying a weight of 1 to the last quarter of 2000 and 2001 and a weight of 2 to the intermediate quarters. The classes are defined as follows:

- major banks: average total assets of more than 45 billion euros;
- large banks: average total assets of between 20 and 45 billion euros;
- medium-sized banks: average total assets of between 7 and 20 billion euros;
- small banks: average total assets of between 1 and 7 billion euros;
- minor banks: average total assets of less than 1 billion euros.

As explained in the “Additional information” concerning the Statistical Bulletin II/2002, the statistics contained in the tables where banks are divided by size class have normally been reconstructed backwards for three years in order to ensure a longer series of homogeneous data. Where merged banks ceased to exist before 31 December 2001, the reconstruction involves their attribution to the size class of the absorbing bank; banks that ceased to exist for other reasons are classified on the basis of the last reports they submitted to the Bank of Italy. Before this method of classification by size was introduced, reference was made to an approximation of the total credit banks could grant to residents and non-residents using an aggregate that was very close to their total liabilities (see *Supplemento al Bollettino Statistico*, no. 32 of 16.6.1995).

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 of banks by “institutional category” and “geographical coverage”, which have been in force since 1 January 1995, can be found in *Supplemento al Bollettino Statistico*, no. 32 of 16 June 1995. For the actual breakdown of the Italian banking system by “size”, see the “Glossario” section of the Bank of Italy’s 2001 Annual Report in Italian.

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

RESIDENTS

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

RESIDUAL MATURITY OF TRANSACTIONS	the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).
REVOCABLE LOANS	classification used by the Central Credit Register for overdrafts.
SECURITIES	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
SECURITIES ON DEPOSIT (NOMINAL VALUE)	the total value of securities, owned by customers, held on deposit with an intermediary under an agreement for their safekeeping or safekeeping and administration or a portfolio management mandate. Includes securities (other than cheques) held as security deposits for other services and as collateral for credit transactions.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
SUBSCRIPTIONS (COLLECTIVE ASSET MANAGEMENT)	the value of the units of collective investment undertakings subscribed for by customers in the reference period.
SUBSIDIZED LOANS	transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: the risk associated with the bill portfolio belonging to non-bank customers, current account assets, import and export trade credits, mortgage loans, advances not settled via current accounts, performing loans granted from funds administered for third parties, and the credit implicit in financial leasing contracts.
TERM LOANS	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
TOTAL CREDIT GRANTED (SIZE CLASSES)	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL CREDIT USED (SIZE CLASSES)	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
UNUSED MARGIN	positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
USED MARGIN	the amount of credit actually disbursed to a customer; in the case of “guarantees issued to customers”, the amount of the guarantees actually granted.