

BANCA D'ITALIA

Statistical Bulletin



I - 2003

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.

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The CD-ROM is mailed to subscribers monthly and contains the necessary software. The help files and the data bases are available in both Italian and English.

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
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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

Starting with this issue the *Statistical Bulletin* contains the new series “Quarterly default rates for loan facilities”, which is based on reports submitted to the Central Credit Register. This information, which replaces that contained in the series “One-year default rates for loan facilities”, published from April 2000 onwards, will permit more detailed and timely analyses of loan default events.

The new tables, containing the “default rates” from March 1990 onwards show the same details as the earlier ones (loan size, branch and sector of economic activity, and geographical location of the borrower). A table has also been added showing the data classified on the basis of 23 branches of customer economic activity.

The paper-based version of the *Statistical Bulletin* contains only one of these tables, which shows percentages; the electronic versions (BIP-on-line and CDROM) have included the data in question since the December 2002 release and also contain 6 other tables showing the corresponding numerators and denominators.

In order for correct use to be made of the statistics based on reports to the Central Credit Register (see the notice published in Statistical Bulletin No. I/2000), it needs to be remembered that the latter has undergone significant changes, in particular owing to changes in the borrowers covered, the range of intermediaries required to submit reports, and the classification of customers by sector (see the Methodological Appendix). There have also been numerous mergers among both borrowers and reporting banks. Appropriate statistical devices have been applied to the data in order to achieve an adequate degree of comparability over time.


In addition, the annual table “Automated devices and telematic services” (TDB10211) has been divided retroactively into two new tables “Bank ATMs and POS terminals” (TDB10214) and “Telematic customer services” (TDB10218). The new structure permits data to be displayed better when using the CD and Internet applications. At the same time, in Table TDB10124 the data on “POS – bank networks”, now of little significance, have been combined with those on “POS – interbank networks” in the aggregate “POS terminals in operation”.

* * *

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.	158
⊙ 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.	159
○ 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.	160
○ Q 4 [sb]	G2 5.3	Nominal deposit rates distribution by branch location (geographical area) and customer segment of economic activity	[TDB30700]	p.	161
○ Q 4 [sb]	G2 5.4	Nominal current account deposit rates distribution by branch location (region) and size of deposit	[TDB30715]	p.	162
⊙ 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.	163
○ 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.	164
○ Q 4 [sb]	G3 5.3	Effective deposit rates distribution by branch location (geographical area) and customer branch of economic activity	[TDB30790]	p.	165

○ Q 4 [sb]		G3 5.4	Effective current account deposit rates		
			distribution by branch location (region) and size of deposit	[TDB30805]	p. 166
⊙ 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

December 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		814	29,922	23	126	248	22,893
b. PIEMONTE		30	2,467	1	9	19	2,228
Alessandria		3	276	–	–	2	270
Asti		1	151	–	–	1	140
Biella		2	127	–	–	2	125
Cuneo		13	464	–	1	5	363
Novara		1	195	–	–	1	155
Turin		9	1,037	1	8	8	986
Verbano-Cusio-Ossola		1	85	–	–	–	58
Vercelli		–	132	–	–	–	131
c. VALLE D'AOSTA		3	97	–	1	1	81
Aosta		3	97	–	1	1	81
d. LIGURIA		7	899	–	1	6	874
Genoa		5	491	–	1	4	480
Imperia		–	107	–	–	–	100
La Spezia		1	128	–	–	1	126
Savona		1	173	–	–	1	168
e. LOMBARDY		181	5,772	5	12	73	3,822
Bergamo		14	624	–	–	4	352
Brescia		19	783	–	1	7	544
Como		3	331	–	–	–	219
Cremona		8	254	–	–	1	142
Lecco		3	207	–	–	–	120
Lodi		5	126	–	–	1	58
Mantua		5	306	–	–	2	246
Milan		119	2,293	5	11	55	1,598
Pavia		–	304	–	–	–	250
Sondrio		4	123	–	–	2	31
Varese		1	421	–	–	1	262
f. TRENTINO-ALTO ADIGE		121	902	1	2	8	306
Bolzano		58	405	–	1	2	147
Trento		63	497	1	1	6	159
g. VENETO		59	3,154	1	14	11	2,114
Belluno		2	184	–	–	1	134
Padua		11	561	–	3	2	428
Rovigo		7	165	–	–	–	117
Treviso		10	596	–	5	3	354
Venice		6	468	–	1	2	384
Verona		11	596	1	2	3	354
Vicenza		12	584	–	3	–	343

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>	
40	3,702	461	3,191	5	30	60	106	
1	110	10	125	–	1	–	3	663
–	5	1	1	–	–	–	–	92
–	4	–	7	–	–	–	–	61
–	2	–	–	–	–	–	–	39
–	1	8	100	–	–	–	–	151
–	40	–	–	–	–	–	–	60
–	31	1	16	–	1	–	3	186
1	26	–	1	–	–	–	–	29
–	1	–	–	–	–	–	–	45
–	–	2	15	–	1	–	–	35
–	–	2	15	–	1	–	–	35
–	9	1	14	–	1	–	1	132
–	7	1	2	–	1	–	1	51
–	2	–	5	–	–	–	–	22
–	–	–	2	–	–	–	–	25
–	–	–	5	–	–	–	–	34
10	1,343	48	544	2	4	48	59	1,148
1	172	9	99	–	–	–	1	187
1	99	11	140	–	–	–	–	180
–	75	3	37	–	–	–	–	98
1	52	6	60	–	–	–	–	88
1	69	2	18	–	–	–	–	66
1	36	3	32	–	–	–	–	44
–	33	3	27	–	–	–	–	69
3	524	11	109	2	4	48	58	181
–	39	–	15	–	–	–	–	98
2	90	–	2	–	–	–	–	43
–	154	–	5	–	–	–	–	94
1	76	109	515	–	–	3	5	299
1	65	52	189	–	–	3	4	111
–	11	57	326	–	–	–	1	188
5	570	43	461	–	2	–	7	551
–	35	1	15	–	–	–	–	58
1	36	8	94	–	1	–	2	101
–	1	7	47	–	–	–	–	47
1	138	6	101	–	–	–	3	95
–	33	4	50	–	1	–	–	44
1	170	7	70	–	–	–	2	95
2	157	10	84	–	–	–	–	111

Distribution by location (province) and institutional category of bank

TDB10207

		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds			
		<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>
h.	FRIULI-VENEZIA GIULIA	28	902	2	3	9	645
	Gorizia	6	97	–	–	1	67
	Pordenone	4	214	–	–	1	155
	Trieste	4	140	1	2	2	123
	Udine	14	451	1	1	5	300
i.	EMILIA ROMAGNA	54	3,057	–	9	24	2,251
	Bologna	15	717	–	8	8	541
	Ferrara	3	211	–	–	2	187
	Forlì	10	300	–	–	3	201
	Modena	5	437	–	–	3	282
	Parma	2	308	–	1	2	252
	Piacenza	3	201	–	–	–	134
	Ravenna	5	297	–	–	3	256
	Reggio Emilia	5	354	–	–	2	248
	Rimini	6	232	–	–	1	150
l.	MARCHE	30	1,005	1	7	9	853
	Ancona	12	304	1	4	5	263
	Ascoli Piceno	7	226	–	1	2	195
	Macerata	3	206	–	1	–	179
	Pesaro e Urbino	8	269	–	1	2	216
m.	TUSCANY	61	2,167	2	7	22	1,795
	Arezzo	4	200	–	–	–	132
	Florence	17	608	2	5	9	508
	Grosseto	4	128	–	–	–	101
	Livorno	3	176	–	–	1	159
	Lucca	5	237	–	1	2	215
	Massa Carrara	1	97	–	–	1	97
	Pisa	7	236	–	–	3	205
	Pistoia	8	161	–	–	1	122
	Prato	2	130	–	–	1	118
	Siena	10	194	–	1	4	138
n.	UMBRIA	13	510	–	3	8	456
	Perugia	10	395	–	3	6	345
	Terni	3	115	–	–	2	111
o.	LAZIO	71	2,345	8	15	26	1,903
	Frosinone	6	166	–	–	1	125
	Latina	7	156	–	–	2	118
	Rieti	2	79	–	–	1	61
	Rome	49	1,758	8	15	21	1,456
	Viterbo	7	186	–	–	1	143
p.	ABRUZZO	13	599	–	4	5	538
	Chieti	4	157	–	–	2	148
	L'Aquila	2	144	–	1	1	123
	Pescara	2	142	–	2	1	125
	Teramo	5	156	–	1	1	142

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	79	16	175	–	1	2	2	
–	4	5	26	–	–	–	–	20
–	24	2	34	–	–	1	1	39
–	7	1	8	–	1	1	1	5
1	44	8	107	–	–	–	–	112
5	507	25	294	–	2	–	3	328
–	78	7	93	–	2	–	3	58
–	11	1	13	–	–	–	–	26
–	34	7	65	–	–	–	–	30
2	147	–	8	–	–	–	–	47
–	50	–	6	–	–	–	–	46
2	60	1	7	–	–	–	–	40
–	7	2	34	–	–	–	–	18
–	86	3	20	–	–	–	–	45
1	34	4	48	–	–	–	–	18
–	19	21	132	–	1	–	–	216
–	4	7	36	–	1	–	–	48
–	1	5	30	–	–	–	–	59
–	2	3	25	–	–	–	–	49
–	12	6	41	–	–	–	–	60
3	141	36	227	–	2	–	2	276
2	53	2	15	–	–	–	–	38
–	37	8	59	–	2	–	2	44
–	6	4	21	–	–	–	–	28
–	6	2	11	–	–	–	–	20
–	5	3	17	–	–	–	–	29
–	–	–	–	–	–	–	–	15
1	12	3	19	–	–	–	–	38
–	6	7	33	–	–	–	–	22
–	3	1	9	–	–	–	–	6
–	13	6	43	–	–	–	–	36
–	19	5	34	–	1	–	–	85
–	19	4	30	–	1	–	–	53
–	–	1	4	–	–	–	–	32
6	250	29	167	3	4	7	21	267
2	25	3	15	–	–	–	1	63
1	27	4	11	–	–	–	–	30
–	10	1	8	–	–	–	–	32
2	178	16	100	3	4	7	20	85
1	10	5	33	–	–	–	–	57
–	5	8	55	–	1	–	–	171
–	–	2	9	–	–	–	–	54
–	1	1	19	–	1	–	–	44
–	4	1	13	–	–	–	–	30
–	–	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	3	137	–	1	–	113
	Campobasso	3	105	–	1	–	85
	Isernia	–	32	–	–	–	28
r.	CAMPANIA	37	1,507	–	7	8	1,301
	Avellino	6	123	–	–	1	93
	Benevento	4	82	–	–	1	69
	Caserta	5	192	–	–	2	177
	Naples	5	776	–	7	2	727
	Salerno	17	334	–	–	2	235
s.	PUGLIA	29	1,311	–	5	5	997
	Bari	15	555	–	5	1	417
	Brindisi	2	112	–	–	–	89
	Foggia	3	237	–	–	2	178
	Lecce	5	250	–	–	2	188
	Taranto	4	157	–	–	–	125
t.	BASILICATA	8	240	–	2	2	195
	Matera	3	83	–	–	1	69
	Potenza	5	157	–	2	1	126
u.	CALABRIA	25	502	–	2	3	418
	Catanzaro	5	100	–	2	–	84
	Cosenza	12	186	–	–	2	142
	Crotone	4	39	–	–	1	31
	Reggio Calabria	2	136	–	–	–	127
	Vibo Valentia	2	41	–	–	–	34
v.	SICILY	37	1,685	1	7	6	1,343
	Agrigento	4	169	–	–	–	116
	Caltanissetta	8	91	–	–	–	59
	Catania	3	344	–	3	1	277
	Enna	2	65	–	–	–	49
	Messina	1	227	–	1	–	193
	Palermo	11	384	1	2	4	327
	Ragusa	1	109	–	–	–	74
	Siracusa	2	119	–	1	1	97
	Trapani	5	177	–	–	–	151
z.	SARDINIA	4	664	1	15	3	660
	Cagliari	1	265	1	8	1	264
	Nuoro	–	119	–	3	–	119
	Oristano	1	84	–	1	–	81
	Sassari	2	196	–	3	2	196

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>	
–	10	3	13	–	1	–	–	45
–	8	3	11	–	1	–	–	33
–	2	–	2	–	–	–	–	12
3	97	26	106	–	2	–	1	346
–	15	5	15	–	–	–	–	55
–	3	3	10	–	–	–	–	42
–	9	3	6	–	–	–	–	67
3	45	–	2	–	1	–	1	85
–	25	15	73	–	1	–	–	97
3	234	21	77	–	1	–	2	231
2	91	12	44	–	1	–	2	47
–	17	2	6	–	–	–	–	20
–	52	1	7	–	–	–	–	55
1	54	2	8	–	–	–	–	82
–	20	4	12	–	–	–	–	27
–	16	6	28	–	1	–	–	90
–	4	2	10	–	–	–	–	26
–	12	4	18	–	1	–	–	64
–	3	22	80	–	1	–	–	198
–	–	5	15	–	1	–	–	38
–	1	10	43	–	–	–	–	74
–	–	3	8	–	–	–	–	19
–	2	2	7	–	–	–	–	46
–	–	2	7	–	–	–	–	21
2	214	29	126	–	2	–	–	344
1	30	3	23	–	–	–	–	40
–	11	8	21	–	–	–	–	21
–	57	2	10	–	–	–	–	57
–	3	2	13	–	–	–	–	19
–	27	1	7	–	–	–	–	76
–	27	7	28	–	2	–	–	76
1	34	–	1	–	–	–	–	12
–	17	1	5	–	–	–	–	19
–	8	5	18	–	–	–	–	24
–	–	1	3	–	1	–	–	334
–	–	–	–	–	1	–	–	98
–	–	–	–	–	–	–	–	89
–	–	1	3	–	–	–	–	60
–	–	–	–	–	–	–	–	87

Distribution by location (province)

TDB10214		Banks	
Source: Supervisory returns			
December 2002		Number of devices in operation	
		POS terminals	ATMs
a.	TOTAL	818,710	37,355
b.	PIEDMONT	64,071	3,134
	Alessandria	6,482	305
	Asti	2,608	166
	Biella	3,626	152
	Cuneo	9,524	481
	Novara	5,157	246
	Turin	31,421	1,515
	Verbano-Cusio-Ossola	2,096	130
	Vercelli	3,157	139
c.	VALLE D'AOSTA	3,331	131
	Aosta	3,331	131
d.	LIGURIA	30,104	1,140
	Genoa	14,581	627
	Imperia	4,869	142
	La Spezia	4,085	166
	Savona	6,569	205
e.	LOMBARDY	148,830	7,675
	Bergamo	10,757	665
	Brescia	17,043	1,165
	Como	8,478	398
	Cremona	4,010	265
	Lecco	3,135	236
	Lodi	1,617	161
	Mantua	5,007	344
	Milan	76,235	3,438
	Pavia	7,014	349
	Sondrio	4,384	157
	Varese	11,150	497
f.	TRENTINO-ALTO ADIGE	29,884	1,204
	Bolzano	16,120	530
	Trento	13,764	674
g.	VENETO	70,765	4,567
	Belluno	3,497	210
	Padua	12,028	621
	Rovigo	2,625	190
	Treviso	11,605	679
	Venice	18,142	591
	Verona	10,490	565
	Vicenza	12,378	1,711

Distribution by location (province)

TDB10214		Banks	
		Number of devices in operation	
		POS terminals	ATMs
h.	FRIULI-VENEZIA GIULIA	21,579	1,026
	Gorizia	3,015	119
	Pordenone	4,579	252
	Trieste	4,599	157
	Udine	9,386	498
i.	EMILIA ROMAGNA	75,289	3,562
	Bologna	17,018	805
	Ferrara	5,471	264
	Forlì	6,629	348
	Modena	10,484	502
	Parma	8,380	355
	Piacenza	4,716	217
	Ravenna	6,916	357
	Reggio Emilia	7,120	416
	Rimini	8,555	298
l.	MARCHE	26,144	1,149
	Ancona	8,671	355
	Ascoli Piceno	6,298	281
	Macerata	5,184	220
	Pesaro e Urbino	5,991	293
m.	TUSCANY	73,996	2,562
	Arezzo	4,822	237
	Florence	23,274	714
	Grosseto	4,650	168
	Livorno	7,817	221
	Lucca	9,240	290
	Massa Carrara	3,317	111
	Pisa	6,795	275
	Pistoia	4,755	181
	Prato	2,921	135
	Siena	6,405	230
n.	UMBRIA	13,697	633
	Perugia	11,038	506
	Terni	2,659	127
o.	LAZIO	83,815	2,950
	Frosinone	4,350	200
	Latina	5,615	199
	Rieti	1,555	53
	Rome	68,848	2,303
	Viterbo	3,447	195
p.	ABRUZZO	18,053	731
	Chieti	5,092	207
	L'Aquila	4,659	178
	Pescara	4,793	166
	Teramo	3,509	180

Distribution by location (province)

TDB10214		Banks	
		Number of devices in operation	
		POS terminals	ATMs
q.	MOLISE	2,712	160
	Campobasso	2,062	122
	Isernia	650	38
r.	CAMPANIA	40,492	1,788
	Avellino	2,112	139
	Benevento	1,352	100
	Caserta	4,366	234
	Naples	24,717	956
	Salerno	7,945	359
s.	PUGLIA	32,382	1,624
	Bari	13,246	619
	Brindisi	2,979	133
	Foggia	4,449	322
	Lecce	6,913	357
	Taranto	4,795	193
t.	BASILICATA	3,335	273
	Matera	1,140	95
	Potenza	2,195	178
u.	CALABRIA	14,242	613
	Catanzaro	3,022	124
	Cosenza	5,207	230
	Crotone	757	40
	Reggio Calabria	4,178	173
	Vibo Valentia	1,078	46
v.	SICILY	45,441	1,805
	Agrigento	2,830	171
	Caltanissetta	1,626	91
	Catania	10,508	364
	Enna	1,028	71
	Messina	6,707	235
	Palermo	11,716	438
	Ragusa	3,289	122
	Siracusa	3,615	136
	Trapani	4,122	177
z.	SARDINIA	20,463	580
	Cagliari	8,420	226
	Nuoro	2,654	90
	Oristano	1,114	51
	Sassari	8,275	213

Notes:

Distribution by customer location (province)

TDB10218		Banks		
Source: Supervisory returns				
December 2002		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
a. TOTAL		3,920,242	924,791	4,942,689
b. PIEDMONT		423,322	91,304	580,558
Alessandria		25,004	8,279	36,231
Asti		12,158	3,108	12,043
Biella		23,979	4,353	41,896
Cuneo		87,622	10,985	75,546
Novara		23,178	6,218	44,568
Turin		224,059	52,295	322,805
Verbano-Cusio-Ossola		7,550	2,480	14,060
Vercelli		19,772	3,586	33,409
c. VALLE D'AOSTA		11,376	3,195	17,499
Aosta		11,376	3,195	17,499
d. LIGURIA		86,368	19,955	140,128
Genoa		51,699	12,606	87,487
Imperia		10,844	2,153	16,949
La Spezia		11,617	2,346	15,609
Savona		12,208	2,850	20,083
e. LOMBARDY		843,258	221,543	1,151,202
Bergamo		58,717	25,191	89,028
Brescia		134,427	30,144	129,070
Como		41,764	11,308	63,005
Cremona		18,564	5,347	33,553
Lecco		28,604	6,139	32,312
Lodi		9,107	2,767	13,389
Mantua		32,800	8,959	39,682
Milan		397,988	106,599	588,566
Pavia		40,226	7,772	65,453
Sondrio		28,445	2,422	7,792
Varese		52,616	14,895	89,352
f. TRENTINO-ALTO ADIGE		91,908	24,855	192,841
Bolzano		56,807	13,805	171,938
Trento		35,101	11,050	20,903
g. VENETO		355,319	109,592	339,888
Belluno		16,609	3,866	11,548
Padua		65,311	19,985	63,885
Rovigo		12,894	3,370	19,506
Treviso		58,157	23,183	46,460
Venice		61,808	14,442	58,701
Verona		73,581	20,034	67,023
Vicenza		66,959	24,712	72,765

Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
h.	FRIULI-VENEZIA GIULIA	94,380	22,304	61,694
	Gorizia	8,667	2,419	5,244
	Pordenone	23,667	5,886	16,464
	Trieste	22,918	4,107	18,244
	Udine	39,128	9,892	21,742
i.	EMILIA ROMAGNA	324,485	93,352	301,574
	Bologna	86,390	20,276	65,155
	Ferrara	20,400	4,143	12,863
	Forlì	22,990	6,128	14,559
	Modena	56,751	18,780	51,140
	Parma	28,680	11,397	61,993
	Piacenza	16,518	5,271	27,553
	Ravenna	31,745	7,126	17,143
	Reggio Emilia	36,473	14,598	40,859
	Rimini	24,538	5,633	10,309
l.	MARCHE	70,859	18,318	65,580
	Ancona	25,575	6,329	24,220
	Ascoli Piceno	17,118	4,242	16,209
	Macerata	12,505	2,967	11,879
	Pesaro e Urbino	15,661	4,780	13,272
m.	TUSCANY	300,453	116,565	483,187
	Arezzo	27,270	13,627	36,983
	Florence	86,217	37,214	146,520
	Grosseto	15,193	5,100	25,137
	Livorno	26,561	7,358	47,117
	Lucca	27,228	10,788	38,354
	Massa Carrara	11,437	3,648	14,836
	Pisa	30,900	10,140	74,240
	Pistoia	21,991	8,490	34,397
	Prato	22,424	11,172	31,386
	Siena	31,232	9,028	34,217
n.	UMBRIA	46,862	14,746	63,352
	Perugia	33,706	11,566	46,307
	Terni	13,156	3,180	17,045
o.	LAZIO	459,173	73,645	536,725
	Frosinone	27,102	3,500	30,435
	Latina	39,660	5,773	43,089
	Rieti	5,458	1,120	5,942
	Rome	368,966	60,739	443,279
	Viterbo	17,987	2,513	13,980
p.	ABRUZZO	60,493	14,840	64,391
	Chieti	17,486	4,322	16,784
	L'Aquila	13,864	2,721	18,037
	Pescara	17,886	3,439	20,709
	Teramo	11,257	4,358	8,861

Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
q.	MOLISE	10,928	1,813	12,671
	Campobasso	7,765	1,333	9,344
	Isernia	3,163	480	3,327
r.	CAMPANIA	202,251	33,002	271,603
	Avellino	13,540	2,720	13,021
	Benevento	7,025	891	8,582
	Caserta	25,324	3,351	31,418
	Naples	118,334	20,506	177,015
	Salerno	38,028	5,534	41,567
s.	PUGLIA	179,274	19,884	234,577
	Bari	73,483	9,877	97,348
	Brindisi	14,171	1,521	17,431
	Foggia	21,684	2,417	30,972
	Lecce	40,165	3,767	49,749
	Taranto	29,771	2,302	39,077
t.	BASILICATA	16,218	2,284	17,221
	Matera	7,735	916	6,941
	Potenza	8,483	1,368	10,280
u.	CALABRIA	45,256	7,247	57,097
	Catanzaro	8,312	1,720	12,861
	Cosenza	13,760	2,238	18,307
	Crotone	3,157	845	3,084
	Reggio Calabria	16,688	2,026	19,466
	Vibo Valentia	3,339	418	3,379
v.	SICILY	251,174	24,046	216,051
	Agrigento	12,405	1,565	10,978
	Caltanissetta	9,829	802	7,131
	Catania	67,560	5,575	51,814
	Enna	6,972	527	5,333
	Messina	30,174	2,750	23,867
	Palermo	66,715	6,264	76,503
	Ragusa	18,592	2,320	8,543
	Siracusa	23,036	2,038	16,331
	Trapani	15,891	2,205	15,551
z.	SARDINIA	46,885	12,301	134,696
	Cagliari	27,545	5,740	66,206
	Nuoro	5,080	1,399	15,720
	Oristano	2,996	843	8,582
	Sassari	11,264	4,319	44,188

Note:

Distribution by major category of bank

TDB10017

Source: Supervisory returns
Stocks in millions of euros

December 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	24,790	24,755	34
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,142	2,137	5
Receivables from BI-ECB	10,236	10,119	117
Receivables from banks	379,786	369,508	10,278
<i>of which:</i> time deposits and interbank CDs	134,884	131,494	3,390
repos	102,102	99,132	2,970
Receivables from non-bank customers:			
current account receivables	217,291	216,683	608
repos	15,381	14,453	928
personal loans	17,313	17,302	11
export credits	16,387	16,374	13
import credits	10,955	10,946	9
mortgage loans	398,895	338,201	60,694
other loans	313,073	297,181	15,892
bad debts	46,356	42,738	3,618
unpaid and protested own bills	554	534	20
Securities	190,422	179,171	11,251
<i>of which:</i> not held as fixed assets	156,222	145,483	10,739
Subordinated loans	13,946	13,657	289
Participating interests	86,592	82,248	4,344
Fixed assets	48,120	47,475	645
<i>of which:</i> buildings	23,960	23,532	428
Bills, other credit instruments and documents	150,815	145,601	5,213
Sundry debtors net of items in suspense accounts	150,386	146,585	3,801
Negative capital items	2,078	2,059	19
Items in transit or in suspense accounts	13,481	13,431	50
Remaining asset items	269,574	254,203	15,371
TOTAL	2,379,709	2,246,497	133,213
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	165,010	150,578	14,432
Guarantees applied for	5,534	5,533	1
Commitments and contingent liabilities	818,838	767,025	51,814
Credit implicit in leasing contracts with customers	12,651	11,860	791
Customer bill portfolio	13,663	8,718	4,945
Undrawn customer credit lines	613,797	582,510	31,287
Securities and the like on deposit	2,150,464	2,135,974	14,490

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
11,871	6,267	6,652	22,718	2,072
1,386	383	373	1,714	428
4,445	1,933	3,858	9,469	767
233,881	54,239	91,665	354,933	24,852
81,708	21,734	31,442	125,124	9,761
67,831	11,990	22,281	100,679	1,423
105,728	45,826	65,737	204,036	13,254
10,722	2,691	1,968	14,130	1,251
7,414	4,896	5,002	15,652	1,660
10,582	3,472	2,332	16,016	370
6,390	2,652	1,913	10,427	528
180,611	104,177	114,107	370,259	28,636
175,791	56,289	80,993	301,797	11,276
24,457	6,486	15,414	40,298	6,058
347	85	122	423	131
79,464	39,010	71,948	173,341	17,081
65,151	29,259	61,813	144,611	11,611
10,055	1,892	1,999	12,786	1,160
63,889	13,639	9,063	85,220	1,372
25,583	9,058	13,479	43,518	4,602
13,949	4,505	5,507	21,579	2,381
78,360	34,039	38,415	144,101	6,713
99,346	21,687	29,352	141,123	9,263
1,443	116	519	2,038	40
4,988	2,746	5,748	12,248	1,234
149,879	41,737	77,958	258,476	11,097
1,286,634	453,508	639,568	2,235,650	144,060
101,448	30,941	32,620	160,631	4,378
4,741	382	410	5,474	59
594,663	104,085	120,091	809,326	9,513
959	3,087	8,605	12,590	61
4,468	4,623	4,571	12,279	1,383
329,612	138,032	146,152	585,076	28,721
1,215,030	350,803	584,631	2,074,785	75,679

Distribution by major category of bank

TDB10027

Source: Supervisory returns
Stocks in millions of euros

December 2002

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	705,009	697,779	7,231
<i>of which:</i> savings deposits	68,710	68,433	277
time savings deposits	5,707	5,553	154
savings certificates and CDs	39,541	37,842	1,699
current account deposits	486,139	482,130	4,008
time current account deposits	3,892	3,514	378
repos	95,259	94,371	888
Payables to BI-ECB	6,901	6,601	300
Payables to banks	476,693	435,277	41,417
<i>of which:</i> time deposits and interbank CDs	218,629	202,661	15,968
repos	62,779	62,219	560
Funds raised in the market	373,819	323,452	50,367
<i>of which:</i> bonds in issue	323,130	273,803	49,326
Provision for employee severance benefits	8,246	8,116	129
Supplementary pension fund	4,070	4,014	56
Provision for writedown of securities	269	235	34
Provision for writedown of investments	647	596	52
Accumulated depreciation	19,381	19,084	298
<i>of which:</i> accumulated depreciation of buildings	7,884	7,717	167
Provision for writedown of loans	30,206	28,058	2,148
Provision for writedown of commitments and guarantees granted	687	682	5
Sundry provisions for losses and charges	12,279	11,745	534
Provision for loan losses	3,591	2,436	1,155
Capital, reserves and provisions included in capital	146,469	135,073	11,396
Sundry creditors net of items in suspense accounts	109,854	106,558	3,296
Discounted bills, other credit instruments and documents	192,029	191,739	290
Items in transit or in suspense accounts	8,651	8,449	202
Remaining liabilities items	280,179	265,876	14,304
TOTAL	2,379,709	2,246,497	133,213

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
367,839	134,384	202,787	631,063	73,947
27,082	10,615	31,014	50,904	17,807
2,260	634	2,813	3,090	2,617
16,929	10,292	12,320	30,948	8,593
268,130	89,119	128,889	444,959	41,180
2,170	622	1,100	3,649	242
48,268	19,869	27,122	89,900	5,359
4,428	415	2,057	6,888	12
249,445	92,275	134,973	470,120	6,573
103,932	50,607	64,091	216,388	2,242
40,777	6,210	15,792	61,966	813
194,993	88,727	90,099	352,965	20,853
156,582	81,498	85,049	303,606	19,523
4,805	1,443	1,998	7,105	1,140
1,526	1,455	1,089	3,238	832
208	55	6	268	1
551	67	30	595	53
10,563	3,512	5,306	17,679	1,702
4,621	1,525	1,739	7,348	537
15,340	4,860	10,005	25,470	4,735
536	82	69	614	73
9,156	1,398	1,726	11,024	1,255
1,047	1,050	1,495	3,519	72
77,591	25,010	43,868	137,959	8,510
73,388	12,846	23,620	104,551	5,303
102,373	44,606	45,051	185,741	6,288
2,237	1,407	5,007	7,680	972
170,608	39,679	69,893	268,441	11,739
1,286,634	453,508	639,568	2,235,650	144,060

Distribution by residual maturity

TDB10030			Banks				
Source: Supervisory returns Percentages							
December 2002	Total	of which: variable rate	Sight and revocable	Up to 3 months	More than 3 months up to 12 months	More than 1 year up to 5 years	More than 5 years
a. ASSETS							
Receivables from non-bank customers	100.00	62.63	27.07	19.13	11.98	22.43	19.38
Receivables from BI-ECB and other banks	100.00	7.67	35.67	47.94	8.18	5.04	1.93
Securities portfolio	100.00	58.59	1.01	5.47	17.72	44.90	30.91
b. LIABILITIES							
Payables to non-bank customers	100.00	0.63	83.60	15.06	0.97	0.12	0.26
Payables to BI-ECB and other banks	100.00	16.18	26.07	45.46	11.19	11.15	6.13
Bonds, savings certificates and CDs	100.00	48.46	1.40	9.20	17.70	57.33	14.38

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							
December 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	86,592	63,889	13,639	9,063	85,220	1,372
	Banks	48,675	39,088	4,808	4,779	47,919	756
	of which: non-resident	7,889	7,162	618	110	7,884	6
	Other financial intermediaries	26,027	16,732	6,754	2,541	25,600	427
	of which: non-resident	7,923	6,199	1,047	677	7,923	..
	Financial auxiliaries	2,043	1,063	469	511	1,937	106
	Insurance companies	3,071	2,036	602	433	3,045	26
	Non-financial companies	6,775	4,971	1,006	799	6,718	57
	of which: qualified holdings	2,002	1,527	373	102	1,999	3

Notes:

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	Sept. 2002	Dec. 2002
a. ASSETS		
Cash	29	13
Receivables from parent bank and other foreign branches	48,370	50,788
Receivables from banks and central banks	36,657	32,573
<i>of which:</i> from non-residents	19,794	15,446
repos with banks	945	607
Receivables from non-bank customers	43,761	38,896
<i>of which:</i> from non-residents	41,702	36,524
repos	2,082	1,885
Subordinated loans	2,082	1,885
Securities and participating interests	27,930	24,173
<i>of which:</i> securities not held as fixed assets	15,334	12,677
Bad debts	910	842
Other liabilities items	17,133	19,569
TOTAL	174,790	166,853
b. LIABILITIES		
Payables to parent bank and other foreign branches	30,454	30,677
Payables to banks and central banks	66,700	56,507
<i>of which:</i> to non-residents	57,855	45,792
repos with banks	1,943	2,090
Payables to non-bank customers	51,164	50,796
<i>of which:</i> to non-residents	44,900	44,230
repos	1,144	813
Subordinated loans	5,208	5,056
Endowment funds and capital reserves	2,129	2,043
Other liabilities items	19,289	21,967
TOTAL	174,790	166,853
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	14,541	13,161
Commitments and contingent liabilities	229,515	204,691
Bill portfolio	734	666

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

December 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	564,832	49,357	1.07	40,953	2,627
b.	NORTH-WEST ITALY	129,332	12,186	1.10	10,733	942
	Piedmont	40,714	2,567	1.07	3,118	171
	Valle d'Aosta	1,162	72	1.02	86	3
	Liguria	15,953	1,114	1.10	1,134	40
	Lombardy	71,503	8,433	1.11	6,395	728
c.	NORTH-EAST ITALY	76,170	6,164	1.08	5,810	433
	Trentino-Alto Adige	4,625	371	1.07	367	31
	Veneto	27,900	2,472	1.10	2,236	175
	Friuli-Venezia Giulia	9,321	600	1.17	631	51
	Emilia-Romagna	34,324	2,720	1.06	2,576	176
d.	CENTRAL ITALY	124,693	13,094	1.08	9,034	572
	Marche	14,309	999	1.06	746	60
	Tuscany	33,710	2,198	1.08	2,778	144
	Umbria	7,096	703	1.09	550	34
	Lazio	69,578	9,194	1.08	4,960	333
e.	SOUTHERN ITALY	145,895	11,355	1.06	10,205	528
	Abruzzo	13,375	915	1.05	1,020	36
	Molise	3,016	311	1.04	196	21
	Campania	51,337	3,490	1.08	4,460	129
	Puglia	43,989	4,041	1.07	2,965	289
	Basilicata	9,168	764	1.03	303	19
	Calabria	25,010	1,834	1.03	1,261	33
f.	ISLANDS	88,742	6,557	1.02	5,171	153
	Sicily	69,258	4,726	1.02	4,342	114
	Sardinia	19,484	1,831	1.02	829	39

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

December 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	564,832	49,357	1.07	40,953	2,627
General government	34	25	1.01	4	3
Financial companies	955	924	1.10	41	31
Non-financial companies	106,615	29,453	1.11	5,507	1,828
<i>of which:</i> industry	30,918	9,212	1.15	1,536	873
building	15,803	7,230	1.07	674	196
services	57,290	11,505	1.10	3,182	718
Producer households	96,988	7,296	1.04	4,967	262
Consumer households and nec	347,403	10,942	1.02	29,640	483

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2002

December 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	228,204	109,070	19,427	37,775	61,932	71,077
b.	EUROPE	178,966	96,973	15,367	28,510	38,117	47,658
	of which: Albania	67	23	4	2	38	—
	Austria	2,637	2,183	281	85	88	==
	Belgium	11,034	9,029	85	1,292	628	521
	Bulgaria	289	42	1	60	186	323
	Czech Republic	190	89	9	54	38	142
	Croatia	4,091	790	344	739	2,218	5,831
	Denmark	1,049	854	28	75	92	—
	Finland	331	15	14	93	209	—
	France	20,482	12,420	2,354	2,295	3,414	8,987
	Germany	25,805	17,076	2,658	1,559	4,512	2,489
	Greece	1,684	292	54	301	1,038	==
	Ireland	7,175	2,544	1,103	1,172	2,356	482
	Yugoslavia	60	8	35	2	15	—
	Liechtenstein	23	..	—	9	13	—
	Luxemburg	16,817	4,970	1,299	3,490	7,057	3,632
	Malta	147	27	16	67	38	—
	Norway	477	233	109	50	85	—
	Netherlands	14,616	7,057	475	2,129	4,955	==
	Poland	4,023	190	95	2,669	1,069	9,858
	Portugal	6,858	3,324	1,330	216	1,988	—
	United Kingdom	45,513	31,909	2,443	8,421	2,739	4,749
	Romania	311	44	17	122	128	61
	Russia	1,655	102	112	195	1,245	—
	Slovenia	312	22	181	19	89	6
	Spain	4,064	994	1,209	874	987	2,889
	Sweden	1,098	227	25	383	463	—
	Switzerland	3,625	2,047	170	660	747	599
	Turkey	1,741	168	39	798	737	==
	Hungary	1,230	110	219	386	515	2,020
c.	ASIA	5,000	2,343	819	589	1,250	2,274
	of which: Saudi Arabia	217	48	1	30	138	—
	China	487	154	81	98	154	==
	South Korea	697	451	154	20	71	—
	Philippines	74	1	..	19	54	—
	Japan	1,536	981	—	161	393	2,238
	India	156	48	36	16	56	—
	Indonesia	76	8	10	20	39	—
	Iran	769	248	440	1	79	—
	Iraq	80	39	1	40	—	—

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	132	79	–	20	33	22
	Malaysia	135	73	37	10	15	–
	Pakistan	122	1	11	78	32	–
	Qatar	48	1	–	17	30	–
	Taiwan	141	129	10	..	2	–
	Thailand	96	5	–	18	73	–
d.	AFRICA	816	152	161	160	343	–
	of which: Algeria	61	16	22	7	16	–
	Egypt	290	37	25	42	185	–
	Morocco	137	11	54	8	64	–
	Nigeria	19	3	8	5	2	–
	South Africa	59	23	–	6	30	–
	Tunisia	84	25	39	8	12	–
e.	AMERICA	26,069	4,395	1,391	6,142	14,141	20,068
	of which: Argentina	1,784	52	28	595	1,109	1,324
	Brazil	3,064	477	241	832	1,513	4,085
	Canada	410	50	48	147	166	717
	Chile	540	144	39	215	143	138
	Colombia	129	4	–	87	38	241
	Cuba	105	29	75	..	1	–
	Ecuador	24	..	1	10	13	–
	Mexico	1,465	25	29	159	1,251	–
	Paraguay	121	30	–	70	20	36
	Peru	3,129	268	1	1,295	1,565	562
	United States	14,282	3,251	878	2,513	7,641	12,958
	Uruguay	240	27	13	101	98	7
	Venezuela	691	1	20	98	572	–
f.	OCEANIA	1,869	440	124	530	776	..
	of which: Australia	722	273	124	109	216	..
g.	OFFSHORE CENTRES	13,361	4,703	1,497	1,644	5,518	1,078
	of which: Cayman Islands	4,503	457	956	414	2,675	–
	Hong Kong	987	403	75	249	260	878
	Singapore	1,980	704	242	212	822	183
h.	INTERNATIONAL ORGANIZATIONS	2,063	9	68	200	1,786	–

Notes:

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

Distribution by major category of banks

TDB30255

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

December 2002

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
a. ENTIRE BANKING SYSTEM	66,566	45,747	20,819	6.49
Banks raising short-term funds	61,887	42,176	19,711	6.55
Banks raising medium and long-term funds	4,679	3,571	1,108	5.74
Major and large banks	35,543	24,151	11,391	7.02
Medium-sized banks	9,806	6,435	3,371	4.35
Small and minor banks	21,217	15,160	6,056	7.20
Banks with their head office in the Centre or North	59,025	39,740	19,285	6.13
Banks with their head office in the South	7,541	6,007	1,534	11.95

Notes:

Distribution by customer location (region)

TDB30256

Banks

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

December 2002		Non-performing loans	of which:		Non-performing Total loans	x100
			Bad debts	Substandard loans		
a.	TOTAL	66,566	45,747	20,819		6.49
b.	NORTH-WEST ITALY	16,894	10,999	5,895		4.13
	Piedmont	3,507	2,390	1,116		4.42
	Valle d'Aosta	106	69	37		4.82
	Liguria	1,440	1,002	438		7.16
	Lombardy	11,841	7,537	4,304		3.86
c.	NORTH-EAST ITALY	9,844	5,649	4,194		4.29
	Trentino-Alto Adige	1,215	345	870		5.51
	Veneto	3,859	2,306	1,552		4.26
	Friuli-Venezia Giulia	802	506	296		3.94
	Emilia-Romagna	3,968	2,492	1,476		4.10
d.	CENTRAL ITALY	18,617	11,990	6,627		7.52
	Marche	1,453	933	520		5.74
	Tuscany	3,478	2,033	1,445		5.41
	Umbria	1,106	641	465		9.11
	Lazio	12,581	8,382	4,198		8.62
e.	SOUTHERN ITALY	13,483	10,643	2,840		14.52
	Abruzzo	1,156	839	317		9.13
	Molise	361	302	59		14.86
	Campania	4,302	3,283	1,019		12.01
	Puglia	4,639	3,704	935		16.94
	Basilicata	863	751	112		19.85
	Calabria	2,162	1,763	398		21.17
f.	ISLANDS	7,728	6,466	1,262		16.43
	Sicily	5,468	4,641	827		16.96
	Sardinia	2,259	1,824	435		15.28

Notes:

Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

December 2002

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
a. TOTAL	66,566	45,747	20,819	6.49
General government	115	74	41	0.21
Financial companies	1,794	970	824	1.20
Non-financial companies	39,214	26,020	13,194	7.26
of which: industry	12,433	7,908	4,525	5.58
building	9,391	6,664	2,727	14.81
services	15,719	10,153	5,566	6.46
Producer households	10,153	7,627	2,526	15.48
Consumer households and nec	15,290	11,055	4,235	7.08

Notes:

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

December 2002

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	50	48
Customer trading	67	63
Underwriting	39	33
Placement	122	104
Individual portfolio management	83	81
Reception of orders	95	88

b. NUMBER OF SIMs

169

153

Notes:

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

Distribution by operational specialization

TDB40220		Collective investment undertakings	
Source: Archives of intermediary identification data			
December 2002		Companies authorized	Companies operating
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	1,191	1,059
	Equity	605	530
	<i>of which:</i> foreign-oriented	401	341
	Balanced	110	99
	<i>of which:</i> foreign-oriented	50	44
	Bond	476	430
	<i>of which:</i> foreign-oriented	215	190
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	58	54
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

		Sept. 2002	Dec. 2002
a.	NUMBER OF FINANCIAL INTERMEDIARIES	289	320
	Leasing	61	61
	Factoring	35	37
	Consumer credit	17	20
	Other forms of finance	25	26
	Acquisition of shareholdings	18	19
	Issue and/or management of credit cards	8	8
	Securitization	117	141
	Foreign exchange trading and other activities	8	8

Notes:

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

TDB40240

Securities firms

Source: Supervisory returns
Stocks in millions of euros

	Sept. 2002	Dec. 2002
a. ASSETS		
Cash and liquid assets	2	..
Receivables from banks and financial institutions	14,389	11,256
Receivables from customers	157	479
Bonds and other debt securities	6,083	4,016
Shares, capital parts and other equity securities	201	330
Options bought and the like	1,749	1,399
Participating interests	80	57
Fixed assets	251	191
Remaining asset items	5,982	6,574
TOTAL	28,894	24,304
b. LIABILITIES		
Payables to banks and financial institutions	14,882	11,008
Payables to customers	3,703	1,981
Debt securities in issue	50	–
Options sold and the like	1,732	1,352
Provision for employee severance benefits	46	44
Provisions for risks	210	232
Subordinated liabilities	100	82
Capital, reserves and share premiums	1,604	1,670
Remaining liabilities items	6,566	7,935
TOTAL	28,894	24,304

Notes:

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns
Stocks in millions of euros

	Sept. 2002	Dec. 2002
a. ASSETS		
Cash and liquid assets	33	53
Current account receivables from banks and deposits	1,967	2,192
Receivables from customers	95,063	101,634
Bad debts	1,076	972
Securities portfolio	3,053	3,145
Participating interests	3,480	2,330
<i>of which: held for merchant banking purposes</i>	732	583
Tangible and intangible fixed assets	6,504	6,556
Remaining asset items	7,321	9,618
TOTAL	118,496	126,499
b. LIABILITIES		
Current account payables to banks	26,822	26,886
Financial payables	68,293	74,126
Securities in issue	2,977	2,449
Provisions for liabilities and charges and provision for employee severance benefits	936	992
Loan loss provision	480	459
Provision for general financial risks	228	243
Subordinated loans	1,020	991
Capital and reserves	8,426	8,010
Remaining liabilities items	9,313	12,343
TOTAL	118,496	126,499
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	8,684	7,846
Derivative contracts	29,348	32,235

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

December 2002		Total	General government	Financial companies
a.	TOTAL	1,026,415	54,335	149,949
b.	NORTH-WEST ITALY	408,884	9,157	102,369
	Piedmont	79,434	2,451	11,438
	Valle d'Aosta	2,195	91	94
	Liguria	20,120	1,385	855
	Lombardy	307,135	5,230	89,982
c.	NORTH-EAST ITALY	229,701	5,889	14,398
	Trentino-Alto Adige	22,067	351	543
	Veneto	90,596	2,397	5,433
	Friuli-Venezia Giulia	20,346	828	836
	Emilia-Romagna	96,692	2,313	7,587
d.	CENTRAL ITALY	247,690	32,901	29,566
	Marche	25,315	1,080	1,678
	Tuscany	64,276	1,738	6,685
	Umbria	12,139	489	179
	Lazio	145,961	29,594	21,024
e.	SOUTHERN ITALY	92,862	4,954	2,768
	Abruzzo	12,670	204	134
	Molise	2,427	167	30
	Campania	35,810	1,995	2,090
	Puglia	27,395	1,816	162
	Basilicata	4,349	245	36
	Calabria	10,210	527	316
f.	ISLANDS	47,023	1,434	849
	Sicily	32,234	782	310
	Sardinia	14,789	652	539

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
540,307	222,709	63,424	243,165	65,597	215,972
210,808	93,492	18,657	96,621	17,674	68,876
43,556	22,548	3,599	16,898	4,894	17,094
1,443	680	185	572	190	378
10,437	2,831	1,365	6,158	1,481	5,962
155,373	67,433	13,508	72,993	11,109	45,442
140,907	62,219	16,087	58,997	18,082	50,426
13,220	3,430	2,194	7,162	2,629	5,324
56,630	26,927	5,425	22,835	6,850	19,286
11,701	5,326	907	5,203	1,541	5,439
59,355	26,536	7,561	23,797	7,062	20,376
122,850	43,752	17,610	58,713	13,024	49,349
14,329	7,516	1,818	4,710	2,507	5,721
35,061	14,353	3,762	15,647	5,468	15,325
6,871	2,928	1,016	2,648	1,274	3,325
66,589	18,955	11,014	35,707	3,775	24,978
44,550	16,500	7,391	18,994	10,908	29,681
7,397	3,549	1,140	2,488	1,371	3,566
1,238	556	188	441	326	665
17,888	6,386	2,549	8,595	2,689	11,149
12,143	3,901	2,557	5,004	3,889	9,384
2,151	1,011	299	685	717	1,200
3,734	1,096	659	1,782	1,917	3,717
21,192	6,747	3,679	9,840	5,908	17,640
14,282	4,182	2,272	7,114	4,093	12,767
6,910	2,565	1,407	2,725	1,815	4,873

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

TDB10234

Source: Supervisory returns
Stocks in millions of euros

December 2002		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	1,026,415	944,846	81,569
b.	NORTH-WEST ITALY	408,884	377,366	31,519
	Piedmont	79,434	72,081	7,353
	Valle d'Aosta	2,195	1,920	275
	Liguria	20,120	19,068	1,052
	Lombardy	307,135	284,296	22,839
c.	NORTH-EAST ITALY	229,701	216,935	12,767
	Trentino-Alto Adige	22,067	21,193	874
	Veneto	90,596	86,319	4,278
	Friuli-Venezia Giulia	20,346	18,020	2,326
	Emilia-Romagna	96,692	91,403	5,289
d.	CENTRAL ITALY	247,690	221,944	25,745
	Marche	25,315	22,903	2,412
	Tuscany	64,276	59,907	4,369
	Umbria	12,139	11,236	902
	Lazio	145,961	127,898	18,062
e.	SOUTHERN ITALY	92,862	84,216	8,645
	Abruzzo	12,670	11,455	1,215
	Molise	2,427	2,135	292
	Campania	35,810	32,332	3,479
	Puglia	27,395	25,080	2,315
	Basilicata	4,349	3,877	472
	Calabria	10,210	9,338	872
f.	ISLANDS	47,023	44,130	2,893
	Sicily	32,234	30,928	1,306
	Sardinia	14,789	13,202	1,587

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
506,344	225,562	294,509	963,331	63,084
223,694	91,417	93,773	404,447	4,437
46,881	11,027	21,526	78,589	844
1,251	346	598	2,164	31
8,544	6,401	5,175	19,740	380
167,018	73,643	66,474	303,954	3,181
94,127	53,583	81,991	227,033	2,669
3,310	632	18,125	22,045	22
47,817	19,483	23,297	89,811	786
8,826	2,023	9,496	20,029	316
34,174	31,446	31,073	95,147	1,545
112,978	59,769	74,943	240,054	7,636
5,943	6,859	12,512	24,900	415
20,799	18,297	25,180	63,457	819
3,733	1,422	6,984	11,826	312
82,503	33,191	30,267	139,871	6,089
47,991	13,208	31,663	64,295	28,567
4,132	1,713	6,825	8,144	4,527
1,311	349	767	1,904	523
21,521	4,491	9,799	25,887	9,923
14,443	3,848	9,104	18,961	8,433
1,907	710	1,732	2,457	1,892
4,677	2,098	3,436	6,943	3,268
27,299	7,585	12,139	27,248	19,775
21,269	2,470	8,495	19,296	12,937
6,030	5,115	3,644	7,951	6,838

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2002		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	605,904	228,482	158,989	135,875	55,459	27,100
	Agricultural, forestry and fishery products	24,989	5,887	7,925	5,159	3,724	2,295
	Fuel and power products	27,911	10,791	1,846	11,537	1,233	2,505
	Ores and metals	11,440	8,213	1,908	618	544	157
	Non-metallic minerals and products	13,902	3,575	5,575	2,811	1,270	672
	Chemical products	11,129	6,877	1,838	1,334	666	415
	Metal products, except transport equipment	22,988	11,055	7,307	2,615	1,691	320
	Agricultural and industrial machinery	20,679	9,338	8,460	1,919	777	184
	Office and data processing machines, etc.	5,118	2,307	1,975	507	229	99
	Electrical goods	14,458	6,264	4,075	3,155	758	207
	Transport equipment	10,025	4,527	1,700	1,821	1,717	259
	Food and tobacco products	27,267	7,465	10,769	3,831	3,740	1,463
	Textiles, clothing and footwear	28,890	10,611	7,647	7,564	2,771	298
	Paper and paper products	12,290	5,770	2,824	2,786	682	227
	Rubber and plastic products	9,664	4,716	2,416	1,532	785	214
	Other manufactured products	18,089	5,245	6,854	4,163	1,358	471
	Building and construction	70,954	20,657	17,952	19,003	8,871	4,471
	Wholesale and retail trade services, recovery and repair services	99,428	35,342	26,061	20,438	11,931	5,657
	Lodging and catering services	20,989	4,744	7,632	4,732	2,452	1,430
	Inland transport services	11,698	2,908	3,209	4,029	1,027	524
	Maritime and air transport services	6,517	1,355	880	1,649	1,608	1,025
	Auxiliary transport services	8,326	2,896	1,644	2,724	629	432
	Communication services	12,372	5,258	143	6,864	38	69
	Other market services	116,781	52,684	28,349	25,083	6,959	3,706

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2002		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	1,026,415	408,884	229,701	247,690	92,862	47,023
	Piedmont	57,255	68,858	63,977	1,589	2,102	715	475
	Valle d'Aosta	1,189	1,269	1,264	1	2	1	1
	Liguria	16,255	20,033	17,678	275	1,007	212	862
	Lombardy	273,738	349,494	288,679	15,635	31,090	10,114	3,976
	Trentino-Alto Adige	20,297	23,293	833	21,330	1,071	34	25
	Veneto	76,723	89,141	6,406	79,417	2,316	739	262
	Friuli-Venezia Giulia	15,707	17,785	527	16,808	388	46	15
	Emilia-Romagna	81,459	92,171	4,198	82,718	3,373	1,341	542
	Marche	21,917	25,134	339	778	23,340	651	26
	Tuscany	56,046	72,274	5,051	2,548	59,770	3,277	1,628
	Umbria	9,896	11,125	158	142	10,708	102	16
	Lazio	105,071	142,098	16,157	7,315	108,774	7,541	2,311
	Abruzzo	9,499	11,134	252	278	689	9,871	45
	Molise	1,615	1,739	11	3	46	1,678	1
	Campania	25,303	27,953	392	241	1,015	25,838	466
	Puglia	20,616	22,642	303	199	670	21,349	121
	Basilicata	2,382	2,756	61	69	55	2,562	9
	Calabria	6,441	7,009	78	53	237	6,572	69
	Sicily	24,894	26,167	360	149	642	115	24,901
	Sardinia	11,254	12,133	208	153	395	104	11,272

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

December 2002

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	30,258	13,547	4,987	7,322	3,403	999
<i>of which:</i> without recourse	15,826	7,010	2,305	4,105	1,882	523
with recourse	14,432	6,537	2,682	3,217	1,520	476
Credit implicit in leasing contracts	46,994	20,037	13,487	8,470	3,455	1,545
Receivables for consumer credit and the issue or management of credit cards	18,687	6,122	2,435	4,234	3,786	2,110
Other finance	9,774	2,850	1,602	2,918	1,472	933

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

December 2002

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	30,258	2,778	562	25,981	313	624
<i>of which:</i> without recourse	15,826	2,707	122	12,427	211	358
with recourse	14,432	70	440	13,554	102	266
Credit implicit in leasing contracts	46,994	336	829	40,066	4,726	1,037
Receivables for consumer credit and the issue or management of credit cards	18,687					
Other finance	9,774	271	1,587	5,570	1,357	990

Notes:

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

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2002				
	Loans	Deposits	Loans	Deposits
a. TOTAL	1,026,415	583,272	Province of Cuneo (cont.)	
			Mondovì	375 268
			Racconigi	97 77
			Saluzzo	451 253
			Santo Stefano Belbo	56 53
			Savigliano	294 183
			Verzuolo	48 47
			Villanova Mondovì	68 46
b. PIEDMONT	68,858	42,310	Province of Novara	
				4,903 3,235
Province of Alessandria	5,680	3,744	Novara	2,620 1,302
Alessandria	2,010	975	Arona	318 208
Acqui Terme	293	255	Bellinzago Novarese	27 53
Arquata Scrivia	56	61	Borgomanero	550 366
Casale Monferrato	900	506	Cameri	36 57
Castelnuovo Scrivia	64	54	Castelletto Sopra Ticino	52 47
Novi Ligure	376	280	Galliate	118 101
Ovada	160	143	Oleggio	165 115
Tortona	647	360	Treccate	155 131
Valenza	602	269		
Province of Asti	2,515	1,797	Province of Turin	
Asti	1,303	792		41,243 22,805
Canelli	254	126	Turin	31,658 13,920
Nizza Monferrato	175	114	Alpignano	150 116
Province of Biella	3,522	2,189	Beinasco	142 138
Biella	2,582	1,430	Borgaro Torinese	144 82
Candelo	32	37	Carmagnola	204 218
Cossato	267	135	Caselle Torinese	133 110
Trivero	77	63	Castellamonte	52 71
Valle Mosso	130	73	Chieri	354 315
Vigliano Biellese	65	57	Chivasso	212 190
Province of Cuneo	7,402	5,771	Ciriè	284 222
Cuneo	1,359	851	Collegno	326 338
Alba	1,079	602	Cuorgnè	106 105
Barge	39	72	Giaveno	60 111
Borgo San Dalmazzo	105	93	Grugliasco	176 174
Boves	81	105	Ivrea	601 539
Bra	389	262	Leini	81 86
Busca	58	86	Moncalieri	711 440
Canale	60	76	Nichelino	329 262
Caraglio	65	67	None	45 58
Carrù	131	91	Orbassano	299 216
Cavallermaggiore	36	46	Pinerolo	501 412
Centallo	113	57	Poirino	74 75
Ceva	125	109	Rivarolo Canavese	159 166
Cherasco	140	103	Rivoli	649 416
Dogliani	73	62	San Mauro Torinese	114 108
Dronero	47	93	Settimo Torinese	615 311
Fossano	441	250	Susa	54 78
			Trofarello	109 77
			Venaria	170 168

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Turin (cont.)			Province of La Spezia	2,101	1,678
Vinovo	76	67	La Spezia	1,400	945
Volpiano	78	81	Bolano	67	46
			Lerici	29	63
Province of Verbano-Cusio-Ossola	1,825	1,227	Sarzana	319	232
Verbania	699	381	Province of Savona	2,869	2,238
Domodossola	256	216	Savona	944	728
Gravellona Toce	167	67	Alassio	154	121
Omegna	385	157	Albenga	627	273
Stresa	66	55	Albisola Superiore	54	54
			Andora	46	50
Province of Vercelli	1,768	1,541	Cairo Montenotte	154	91
Vercelli	809	546	Finale Ligure	127	113
Borgosesia	355	162	Loano	181	133
Crescentino	87	67	Pietra Ligure	80	92
Gattinara	61	76	Vado Ligure	88	74
Santhià	108	91	Varazze	79	113
Trino	55	71			
Varallo	63	77			
c. VALLE D'AOSTA	1,269	1,388	e. LOMBARDY	349,494	154,329
Province of Aosta	1,269	1,388	Province of Bergamo	18,832	11,657
Aosta	606	661	Bergamo	8,179	3,807
Chatillon	44	57	Albino	173	151
Courmayeur	79	59	Alzano Lombardo	128	118
			Calusco d'Adda	181	95
d. LIGURIA	20,033	15,112	Caravaggio	208	155
Province of Genoa	13,520	9,675	Castelli Calepio	157	54
Genoa	11,771	7,519	Clusone	129	122
Arenzano	101	80	Costa Volpino	64	62
Busalla	93	91	Curno	96	82
Chiavari	425	400	Dalmine	476	218
Lavagna	54	120	Gandino	83	62
Rapallo	229	262	Grumello del Monte	242	121
Recco	70	89	Lefte	332	92
Santa Margherita Ligure	88	117	Lovere	153	127
Sestri Levante	174	173	Martinengo	132	90
			Nembro	109	121
Province of Imperia	1,543	1,520	Osio Sotto	182	99
Imperia	476	413	Ponte San Pietro	219	157
Bordighera	85	85	Romano di Lombardia	315	180
Diano Marina	56	60	Sarnico	262	151
San Remo	426	442	Seriate	417	243
Taggia	128	111	Stezzano	80	79
Ventimiglia	182	180	Trescore Balneario	213	157
			Treviglio	687	440
			Treviolo	69	46
			Villa d'Alme	72	56
			Zogno	69	107

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Brescia	29,202	12,794	Province of Como (cont.)		
Brescia	15,018	4,804	Lurate Caccivio	155	85
Bagnolo Mella	173	88	Mariano Comense	386	248
Bedizzole	108	96	Olgiate Comasco	262	133
Botticino	213	82	Villa Guardia	75	71
Breno	262	99			
Capriolo	148	71	Province of Cremona	5,199	3,142
Carpenedolo	140	102	Cremona	2,049	945
Chiari	401	200	Casalmaggiore	271	142
Concesio	177	115	Castelleone	162	85
Darfo Boario Terme	580	184	Crema	902	460
Desenzano del Garda	480	293	Pandino	93	65
Erbusco	63	45	Piadena	41	37
Flero	81	50	Pizzighettone	71	55
Gavardo	176	94	Soncino	174	103
Ghedi	193	136	Soresina	113	103
Gussago	311	117			
Iseo	166	125	Province of Lecco	4,860	3,095
Leno	163	98	Lecco	2,180	946
Lonato	158	100	Calolziocorte	208	152
Lumezzane	982	271	Casatenovo	164	134
Manerbio	438	139	Mandello del Lario	113	101
Montichiari	488	204	Merate	462	272
Orzinuovi	216	114	Oggiono	170	131
Ospitaletto	274	131	Olgiate Molgora	46	49
Palazzolo sull'Oglio	552	228	Olginiate	83	60
Pisogne	148	86	Valmadrera	96	84
Ponte di Legno	77	37			
Quinzano d'Oglio	86	46	Province of Lodi	3,821	2,097
Rezzato	206	122	Lodi	2,442	991
Rovato	632	261	Casalpusterlengo	206	128
Salò	146	112	Codogno	320	207
Sarezzo	203	91	Sant'Angelo Lodigiano	218	163
Sirmione	118	49			
Travagliato	138	89	Province of Mantua	8,534	4,445
Verolanuova	140	87	Mantua	3,468	1,383
Vestone	196	100	Asola	259	116
Villa Carcina	142	61	Castel Goffredo	451	131
Vobarno	63	51	Castiglione delle Stiviere	698	269
			Goito	117	92
Province of Como	8,331	5,393	Gonzaga	117	72
Como	3,393	1,605	Marmirolo	94	57
Cabiate	52	53	Moglia	91	65
Cantù	832	567	Ostiglia	94	74
Ceremate	192	141	Pegognaga	107	62
Cernobbio	87	69	Poggio Rusco	127	106
Erba	602	322	Porto Mantovano	228	94
Fino Mornasco	76	76			
Inverigo	120	61			
Lomazzo	82	70			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Mantua (cont.)			Province of Milan (cont.)		
Quistello	46	51	Legnano	1,860	759
Sermide	108	69	Lentate sul Seveso	99	95
Suzzara	276	194	Limbiate	137	175
Viadana	490	187	Lissone	530	433
Virgilio	148	72	Locate di Triulzi	86	87
			Magenta	414	274
Province of Milan	250,096	96,013	Magnago	77	67
Milan	213,572	67,568	Meda	279	204
Abbiategrosso	767	396	Melegnano	425	263
Agrate Brianza	218	241	Melzo	497	282
Arcore	192	172	Monza	3,936	2,069
Arese	86	136	Muggiò	146	131
Assago	1,759	379	Nerviano	104	138
Bareggio	157	127	Nova Milanese	285	182
Besana in Brianza	231	157	Novate Milanese	191	156
Biassono	126	101	Opera	160	120
Binasco	265	181	Paderno Dugnano	436	333
Bollate	637	342	Parabiago	237	214
Bovisio-Masciago	167	126	Paullo	234	125
Bresso	238	246	Peschiera Borromeo	366	192
Brugherio	294	260	Pioltello	307	214
Buccinasco	215	162	Rho	1,075	595
Busto Garolfo	115	108	Rozzano	345	324
Carate Brianza	263	234	San Donato Milanese	567	373
Carnate	50	52	San Giuliano Milanese	415	267
Carugate	248	179	Sedriano	42	49
Cassano d'Adda	260	160	Segrate	911	773
Cassina de' Pecchi	292	179	Senago	130	113
Castano Primo	173	130	Seregno	1,005	638
Cavenago di Brianza	62	50	Sesto San Giovanni	1,356	989
Cernusco sul Naviglio	1,123	409	Settimo Milanese	261	195
Cesano Boscone	239	175	Seveso	138	158
Cesano Maderno	390	283	Trezzano sul Naviglio	311	211
Cinisello Balsamo	895	680	Trezzo sull'Adda	377	194
Cologno Monzese	525	393	Vedano al Lambro	69	101
Concorezzo	293	220	Vignate	43	49
Corbetta	139	99	Villasanta	55	95
Cormano	119	141	Vimercate	637	446
Cornaredo	183	141	Vimodrone	193	171
Cornate d'Adda	90	67			
Corsico	888	523	Province of Pavia	5,019	4,823
Cusano Milanino	159	176	Pavia	1,494	1,225
Desio	433	386	Broni	181	166
Garbagnate Milanese	151	200	Casteggio	158	166
Giussano	296	205	Gambolò	35	49
Gorgonzola	370	204	Garlasco	90	86
Inveruno	132	85	Mede	73	61
Lacchiarella	==	==	Mortara	235	145
Lainate	312	213	Robbio	71	67

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Pavia (cont.)					
Sannazzaro de' Burgondi	51	63			
Stradella	121	145			
Vigevano	925	693			
Voghera	487	464			
Province of Sondrio	3,500	2,100			
Sondrio	1,596	694			
Bormio	172	96			
Chiavenna	125	142			
Delebio	138	81			
Morbegno	259	215			
Tirano	168	119			
Province of Varese	12,100	8,771			
Varese	2,822	1,782			
Busto Arsizio	1,741	1,145			
Cardano al Campo	87	88			
Caronno Pertusella	93	155			
Cassano Magnago	178	168			
Castellanza	181	181			
Fagnano Olona	77	97			
Ferno	80	80			
Gallarate	1,468	997			
Gavirate	281	158			
Laveno-Mombello	72	67			
Lonate Pozzolo	69	111			
Luino	292	176			
Malnate	93	102			
Olgiate Olona	62	60			
Samarate	47	85			
Saronno	2,118	669			
Sesto Calende	95	106			
Somma Lombardo	136	156			
Tradate	286	238			
Uboldo	42	70			
Province of Bolzano (cont.)					
Egna			205	71	
Laives			174	124	
Lana			278	155	
Malles Venosta			93	47	
Merano			796	456	
Ortisei			105	55	
Vipiteno			267	123	
Province of Trento					
			10,672	6,277	
Trento			4,080	1,986	
Arco			231	143	
Borgo Valsugana			113	84	
Cavalese			125	58	
Cles			223	118	
Lavis			147	96	
Malè			107	47	
Mezzolombardo			194	84	
Pergine Valsugana			279	193	
Riva del Garda			400	197	
Rovereto			787	496	
Storo			129	55	
Tione di Trento			121	98	
g. VENETO					
			89,141	46,545	
Province of Belluno					
			2,507	1,707	
Belluno			831	424	
Agordo			105	63	
Auronzo di Cadore			50	29	
Cortina d'Ampezzo			178	115	
Domegge di Cadore			76	25	
Feltre			257	204	
Pieve di Cadore			110	80	
Santo Stefano di Cadore			55	34	
Province of Padua					
			21,446	9,939	
Padua			12,201	4,138	
Abano Terme			442	192	
Albignasego			163	126	
Borgoricco			102	82	
Cadoneghe			108	93	
Campodarsego			396	191	
Camposampiero			466	163	
Cittadella			707	296	
Conselve			197	101	
Este			278	201	
f. TRENTINO-ALTO-ADIGE					
	23,293	12,903			
Province of Bolzano					
	12,621	6,626			
Bolzano	4,526	2,034			
Appiano sulla Strada del Vino	325	166			
Badia	187	43			
Bressanone	474	320			
Brunico	526	282			
Campo Tures	163	70			
Chiusa	135	63			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Padua (cont.)			Province of Treviso (cont.)		
Limena	232	118	Vedelago	219	118
Monselice	320	210	Villorba	355	134
Montagnana	167	112	Vittorio Veneto	480	295
Montegrotto Terme	160	100	Volpago del Montello	39	33
Piazzola sul Brenta	114	96			
Piombino Dese	125	68	Province of Venice	12,670	7,523
Piove di Sacco	510	288	Venice	6,654	3,575
Rubano	343	174	Caorle	180	92
San Martino di Lupari	246	129	Cavarzere	124	102
Selvazzano Dentro	204	152	Chioggia	628	365
Solesino	68	69	Dolo	263	167
Tombolo	76	46	Eraclea	92	67
Trebaseleghe	146	105	Iesolo	499	229
Vigonza	260	132	Marcon	141	67
Vigodarzere	100	66	Martellago	200	122
			Mira	218	182
Province of Rovigo	2,808	2,208	Mirano	355	246
Rovigo	981	602	Noale	199	108
Adria	239	188	Portogruaro	466	236
Badia Polesine	151	89	San Donà di Piave	670	401
Lendinara	111	112	San Michele al Tagliamento	213	93
Porto Tolle	95	72	Santo Stino di Livenza	80	66
Porto Viro	186	102	Scorzè	209	137
			Spinea	88	106
Province of Treviso	16,503	8,254	Strà	158	95
Treviso	5,150	2,050			
Casale sul Sile	72	45	Province of Verona	15,925	8,650
Castelfranco Veneto	702	339	Verona	8,502	4,276
Conegliano	1,164	525	Affi	82	37
Gaiarine	173	78	Bovolone	170	116
Istrana	82	65	Bussolengo	349	160
Mogliano Veneto	401	286	Castel d'Azzano	75	66
Montebelluna	1,252	501	Cerea	336	173
Motta di Livenza	205	100	Cologna Veneta	153	87
Oderzo	552	224	Isola della Scala	153	87
Paese	163	97	Legnago	408	238
Pieve di Soligo	427	147	Negrar	157	102
Ponte di Piave	138	81	Nogara	111	57
Preganziol	158	117	Pescantina	108	69
Quinto di Treviso	99	88	Peschiera del Garda	192	104
Resana	75	65	San Bonifacio	519	229
Riese Pio X	118	72	San Giovanni Lupatoto	390	188
Roncade	130	75	San Martino Buon Albergo	223	111
San Vendemiano	80	95	Sant'Ambrogio di Valpolicella	251	114
Silea	133	67	Valeggio sul Mincio	133	84
Spresiano	258	77	Villafranca di Verona	379	234
Susegana	238	97			
Valdobbiadene	159	119			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Vicenza	17,282	8,264	Province of Pordenone (cont.)		
Vicenza	5,692	1,898	Fiume Veneto	87	70
Altavilla Vicentina	186	86	Maniago	126	102
Arzignano	957	394	Pasiano	76	45
Asiago	133	92	Porcia	133	92
Bassano del Grappa	1,137	557	Prata di Pordenone	109	69
Breganze	110	75	Sacile	319	177
Caldogno	65	49	San Vito al Tagliamento	254	136
Camisano Vicentino	169	94	Spilimbergo	154	145
Cassola	191	95	Zoppola	34	31
Chiampo	225	134			
Cornedo Vicentino	146	81	Province of Trieste	3,146	4,133
Creazzo	323	86	Trieste	2,990	3,803
Dueville	171	115			
Lonigo	252	164	Province of Udine	8,965	5,404
Malo	258	121	Udine	4,556	1,941
Marano Vicentino	111	69	Buia	85	69
Marostica	268	159	Buttrio	64	44
Montebello Vicentino	163	69	Cervignano del Friuli	192	122
Montecchio Maggiore	743	263	Cividale del Friuli	231	137
Mussolente	70	37	Codroipo	187	134
Noventa Vicentina	114	113	Fagagna	50	43
Romano d'Ezzelino	122	80	Gemona del Friuli	287	117
Rosà	277	111	Latisana	184	117
Sandrigo	155	99	Lignano Sabbiadoro	253	85
Schio	956	465	Maiano	54	52
Sossano	68	40	Manzano	270	185
Tezze sul Brenta	124	77	Palmanova	134	105
Thiene	843	319	Pasian di Prato	70	61
Torri di Quartesolo	262	131	Pavia di Udine	84	49
Valdagno	278	216	Reana del Roiale	88	43
			San Daniele del Friuli	106	82
h. FRIULI VENEZIA GIULIA	17,785	13,371	San Giorgio di Nogaro	91	54
Province of Gorizia	1,573	1,238	San Giovanni al Natisone	182	70
Gorizia	648	448	Tarcento	74	101
Cormons	94	62	Tarvisio	80	41
Gradisca d'Isonzo	95	55	Tavagnacco	119	78
Grado	129	79	Tolmezzo	169	153
Monfalcone	318	289	Tricesimo	58	65
Ronchi dei Legionari	84	74			
			i. EMILIA ROMAGNA	92,171	48,400
Province of Pordenone	4,102	2,597	Province of Bologna	26,163	13,352
Pordenone	1,783	925	Bologna	17,202	7,476
Azzano Decimo	212	148	Anzola dell'Emilia	190	142
Casarsa della Delizia	70	58	Argelato	410	201
Cordenons	114	97			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Bologna (cont.)			Province of Modena	15,054	7,659
Budrio	203	171	Modena	5,903	2,851
Calderara di Reno	260	144	Campogalliano	175	81
Casalecchio di Reno	754	457	Carpi	1,403	710
Castel Maggiore	319	128	Castelfranco Emilia	342	227
Castel San Pietro Terme	279	211	Castelvetro di Modena	138	75
Castenaso	327	186	Cavezzo	129	85
Crespellano	93	51	Finale Emilia	206	153
Crevalcore	144	125	Fiorano Modenese	413	137
Granarolo dell'Emilia	259	162	Formigine	600	279
Imola	1,471	807	Maranello	398	182
Medicina	155	117	Mirandola	507	267
Minerbio	84	61	Pavullo nel Frignano	211	187
Molinella	147	108	San Felice sul Panaro	147	79
Ozzano dell'Emilia	274	134	Sassuolo	1,777	678
Pianoro	207	157	Soliera	227	116
Pieve di Cento	96	76	Spilamberto	222	132
Porretta Terme	101	75	Vignola	596	305
San Giorgio di Piano	193	79			
San Giovanni in Persiceto	342	263	Province of Parma	10,968	4,869
San Lazzaro di Savena	577	371	Parma	7,865	2,787
Sasso Marconi	138	126	Borgo Val di Taro	66	100
Vergato	107	89	Busseto	81	71
Zola Predosa	370	207	Collecchio	416	136
			Colomo	276	103
Province of Ferrara	4,209	3,119	Felino	92	44
Ferrara	2,282	1,600	Fidenza	375	259
Argenta	310	145	Fontanellato	97	71
Bondeno	106	100	Fornovo di Taro	102	87
Cento	506	343	Langhirano	314	119
Codigoro	89	83	Noceto	137	89
Comacchio	226	144	Salsomaggiore Terme	174	119
Copparo	103	126	San Secondo Parmense	38	40
Portomaggiore	79	74	Sorbolo	102	74
Sant'Agostino	63	69	Traversetolo	136	64
Province of Forlì	8,014	4,167	Province of Piacenza	4,274	3,090
Forlì	3,272	1,469	Piacenza	2,643	1,550
Bagno di Romagna	81	41	Borgonovo Val Tidone	60	73
Bertinoro	96	99	Castel San Giovanni	159	142
Cesena	2,461	1,198	Fiorenzuola d'Arda	315	172
Cesenatico	413	238	Podenzano	57	54
Forlimpopoli	206	104			
Gambettola	156	105	Province of Ravenna	6,842	3,679
Meldola	116	78	Ravenna	2,960	1,574
San Mauro Pascoli	182	124	Alfonsine	126	92
Sarsina	26	32			
Savignano sul Rubicone	283	146			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Ravenna (cont.)			I. MARCHE	25,134	14,322
Bagnacavallo	165	105	Province of Ancona	9,912	4,389
Brisighella	34	48	Ancona	4,557	1,230
Castel Bolognese	135	94	Camerano	135	67
Cervia	643	298	Castelfidardo	320	141
Conselice	113	67	Chiaravalle	129	118
Cotignola	107	58	Fabiano	1,132	350
Faenza	1,234	624	Falconara Marittima	259	218
Fusignano	78	63	Iesi	1,280	537
Lugo	790	345	Osimo	383	237
Massa Lombarda	100	57	Senigallia	490	375
Riolo Terme	54	50			
Russi	188	116	Province of Ascoli Piceno	4,482	3,213
Province of Reggio Emilia	10,904	5,320	Ascoli Piceno	971	602
Reggio Emilia	6,203	2,394	Fermo	497	338
Albinea	63	50	Grottammare	100	99
Bagnolo in Piano	105	65	Montegranaro	181	102
Brescello	88	53	Porto San Giorgio	233	206
Casalgrande	323	191	Porto Sant'Elpidio	196	175
Castellarano	215	92	San Benedetto del Tronto	1,154	641
Castelnovo ne' Monti	108	90			
Cavriago	190	84	Province of Macerata	4,605	3,050
Correggio	475	272	Macerata	1,347	645
Guastalla	268	195	Camerino	68	93
Luzzara	129	99	Civitanova Marche	1,204	465
Montecchio Emilia	169	105	Corridonia	133	91
Novellara	151	113	Porto Recanati	84	79
Poviglio	75	77	Recanati	319	237
Reggiolo	160	66	San Severino Marche	125	100
Rubiera	318	143	Tolentino	254	180
Sant'Ilario d'Enza	308	127	Treia	77	81
Scandiano	327	206			
Toano	54	44	Province of Pesaro e Urbino	6,134	3,671
Province of Rimini	5,743	3,145	Pesaro	2,596	1,137
Rimini	3,201	1,703	Cagli	86	84
Bellaria Igea Marina	314	164	Fano	1,064	619
Cattolica	459	224	Fossombrone	133	96
Misano Adriatico	94	70	Gabicce Mare	161	71
Morciano di Romagna	123	108	Mondolfo	135	114
Riccione	724	370	Pergola	81	85
San Giovanni in Marignano	111	69	Saltara	103	47
Santarcangelo di Romagna	318	196	Sant'Angelo in Lizzola	138	76
Verucchio	149	66	Urbino	163	187

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

			Loans	Deposits
			Loans	Deposits
m.	TUSCANY		72,274	36,517
	Province of Arezzo		4,594	3,313
	Arezzo		2,206	1,261
	Bibbiena		157	145
	Castiglion Fiorentino		131	107
	Cortona		220	189
	Foiano della Chiana		77	87
	Monte San Savino		100	79
	Montevarchi		520	255
	San Giovanni Valdarno		226	189
	Sansepolcro		258	178
	Stia		43	41
	Terranuova Bracciolini		108	84
	Province of Florence		29,780	11,528
	Florence		16,767	6,580
	Bagno a Ripoli		379	174
	Barberino di Mugello		127	78
	Borgo San Lorenzo		204	159
	Calenzano		870	185
	Campi Bisenzio		618	311
	Capraia e Limite		36	27
	Castelfiorentino		301	168
	Certaldo		220	155
	Empoli		1,167	513
	Figline Valdarno		247	186
	Fucecchio		382	175
	Greve in Chianti		89	115
	Lastra a Signa		131	132
	Montaione		43	23
	Montelupo Fiorentino		157	106
	Pontassieve		203	188
	Reggello		59	60
	San Casciano in Val di Pesa		145	147
	Scandicci		627	416
	Sesto Fiorentino		888	479
	Signa		207	129
	Tavarnelle Val di Pesa		159	91
	Vinci		186	121
	Province of Grosseto		2,166	1,805
	Grosseto		1,050	729
	Castiglione della Pescaia		84	72
	Follonica		362	150
	Massa Marittima		51	60
	Monte Argentario		77	93
	Orbetello		126	125
	Province of Livorno		4,188	2,543
	Livorno		2,513	1,352
	Campiglia Marittima		124	92
	Castagneto Carducci		80	70
	Cecina		388	251
	Collesalveti		78	83
	Piombino		369	206
	Portoferraio		172	94
	Rosignano Marittimo		187	163
	San Vincenzo		93	54
	Province of Lucca		5,794	3,505
	Lucca		2,608	1,081
	Altopascio		147	90
	Bagni di Lucca		73	57
	Barga		99	96
	Camaione		183	219
	Capannori		570	346
	Castelnuovo di Garfagnana		103	97
	Forte dei Marmi		117	113
	Massarosa		85	79
	Pietrasanta		436	267
	Seravezza		123	99
	Viareggio		951	626
	Province of Massa Carrara		2,036	1,453
	Massa		642	509
	Aulla		108	85
	Carrara		1,086	555
	Fivizzano		29	41
	Pontremoli		41	92
	Province of Pisa		5,980	3,694
	Pisa		2,151	1,377
	Calcinaia		150	75
	Cascina		278	264
	Ponsacco		212	103
	Pontedera		665	325
	San Miniato		600	267
	Santa Croce sull'Arno		763	224
	Santa Maria a Monte		67	64
	Vicopisano		53	46
	Volterra		191	112

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Pistoia	4,065	2,446	Province of Terni (cont.)		
Pistoia	1,912	977	Narni	108	108
Agliana	218	145	Orvieto	356	238
Chiesina Uzzanese	47	41			
Montecatini Terme	675	306			
Pescia	252	188			
Quarrata	261	172			
San Marcello Pistoiese	53	60			
Province of Prato	5,115	2,837	o. LAZIO	142,098	71,976
Prato	4,449	2,339	Province of Frosinone	2,280	2,472
Montemurlo	340	186	Frosinone	1,036	671
Poggio a Caiano	159	126	Alatri	64	102
			Anagni	159	173
Province of Siena	8,557	3,394	Atina	13	55
Siena	2,278	1,429	Cassino	307	272
Chianciano Terme	105	87	Pontecorvo	36	64
Chiusi	125	110	Sora	174	193
Colle di Val d'Elsa	283	168			
Montepulciano	207	176	Province of Latina	3,002	3,024
Poggibonsi	585	338	Latina	1,456	1,010
San Gimignano	59	61	Aprilia	403	331
Sinalunga	146	105	Cisterna di Latina	142	169
			Formia	172	233
			Gaeta	64	120
			Terracina	190	236
n. UMBRIA	11,125	7,163	Province of Rieti	753	877
Province of Perugia	9,067	5,482	Rieti	499	461
Perugia	4,034	1,812	Cittaducale	22	36
Assisi	366	219	Poggio Mirteto	44	57
Bastia	316	147			
Castiglione del Lago	154	114	Province of Rome	133,863	63,638
Città della Pieve	82	67	Rome	127,242	56,848
Città di Castello	524	405	Albano Laziale	546	267
Foligno	782	458	Anzio	131	176
Gualdo Tadino	169	114	Ariccia	105	109
Gubbio	301	277	Cerveteri	92	105
Magione	84	78	Ciampino	238	272
Marsciano	160	115	Civitavecchia	576	351
Panicale	104	72	Fiumicino	335	363
Spoletto	475	332	Frascati	342	293
Todi	261	162	Genzano di Roma	144	180
Umbertide	160	128	Guidonia Montecelio	407	408
			Ladispoli	185	129
Province of Terni	2,058	1,681	Marino	136	258
Terni	1,276	914	Monterotondo	197	183
Amelia	60	79	Nettuno	140	232
			Pomezia	736	477
			Tivoli	360	309
			Velletri	367	358

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Viterbo	2,201	1,964	Province of Naples (cont.)		
Viterbo	908	614	Ottaviano	24	84
Acquapendente	58	55	Piano di Sorrento	80	152
Civita Castellana	187	134	Pomigliano d'Arco	180	307
Montalto di Castro	52	50	Pompei	63	148
Montefiascone	89	90	Portici	119	328
Tarquinia	148	110	Pozzuoli	214	400
Tuscania	42	39	San Giorgio a Cremano	47	188
Vetralla	87	70	San Giuseppe Vesuviano	230	288
			Sant'Antimo	67	124
			Somma Vesuviana	61	123
o. CAMPANIA	27,953	34,205	Sorrento	262	237
			Torre Annunziata	134	267
Province of Avellino	1,693	2,253	Torre del Greco	490	590
Avellino	1,068	955	Vico Equense	23	69
Ariano Irpino	92	145	Volla	33	78
Mercogliano	24	45			
			Province of Salerno	4,918	5,889
Province of Benevento	901	1,452	Salerno	2,224	1,709
Benevento	565	711	Agropoli	76	106
Montesarchio	40	94	Amalfi	25	92
			Angri	71	127
Province of Caserta	2,590	3,753	Battipaglia	400	325
Caserta	1,239	921	Capaccio	90	127
Aversa	344	539	Cava dei Tirreni	220	362
Capua	72	81	Eboli	45	111
Maddaloni	120	171	Nocera Inferiore	353	312
Marcianise	146	259	Nocera Superiore	72	112
Santa Maria Capua Vetere	173	330	Pagani	46	101
			Pontecagnano Faiano	47	84
Province of Naples	17,851	20,858	Sala Consilina	43	80
Naples	12,744	11,667	Sarno	59	132
Acerra	17	120	Scafati	173	272
Afragola	112	248	Vallo della Lucania	44	97
Bacoli	26	113	Vietri sul Mare	21	39
Capri	67	93			
Casalnuovo di Napoli	60	139	p. ABRUZZO	11,134	9,094
Casoria	300	422			
Castellammare di Stabia	267	414	Province of Chieti	2,763	2,499
Ercolano	28	125	Chieti	1,025	485
Forio	51	80	Francavilla al Mare	130	141
Frattamaggiore	357	431	Guardagrele	91	67
Giugliano in Campania	80	318	Lanciano	398	385
Ischia	145	129	Ortona	158	141
Marano di Napoli	71	156	San Salvo	101	114
Melito di Napoli	52	96	Vasto	389	307
Nola	698	595			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of L'Aquila	2,224	1,957	Province of Bari (cont.)		
L'Aquila	1,021	668	Canosa di Puglia	106	143
Avezzano	428	320	Casamassima	103	113
Carsoli	68	64	Castellana Grotte	133	129
Castel di Sangro	90	67	Conversano	89	135
Celano	45	41	Corato	249	275
Sulmona	199	236	Gioia del Colle	120	199
			Giovinazzo	27	78
Province of Pescara	3,729	2,319	Gravina di Puglia	173	237
Pescara	3,083	1,440	Locorotondo	73	147
Montesilvano	242	185	Modugno	213	176
			Mola di Bari	68	140
Province of Teramo	2,418	2,319	Molfetta	260	402
Teramo	850	611	Monopoli	337	295
Alba Adriatica	129	116	Noci	132	156
Atri	56	78	Noicattaro	131	120
Giulianova	273	206	Palo del Colle	72	63
Martinsicuro	99	90	Polignano a Mare	70	81
Roseto degli Abruzzi	356	208	Putignano	205	225
Sant'Egidio alla Vibrata	100	82	Rutigliano	84	117
			Ruvo di Puglia	78	131
q. MOLISE	1,739	1,588	Santeramo in Colle	149	234
			Spinazzola	33	45
Province of Campobasso	1,315	1,233	Terlizzi	70	127
Campobasso	674	545	Trani	265	307
Larino	38	55	Triggiano	57	97
Termoli	341	244	Turi	38	65
Province of Isernia	423	355	Province of Brindisi	1,124	2,053
Isernia	296	195	Brindisi	524	565
Venafro	91	81	Fasano	93	176
			Franca Villa Fontana	91	221
			Mesagne	57	128
			Oria	7	67
			Ostuni	128	190
r. PUGLIA	22,642	24,161	Province of Foggia	3,177	3,825
			Foggia	1,438	1,172
Province of Bari	12,375	11,094	Apricena	69	78
Bari	6,585	3,637	Cerignola	182	285
Acquaviva delle Fonti	140	153	Lucera	138	182
Adelfia	18	51	Manfredonia	209	262
Altamura	491	499	Orta Nova	43	68
Andria	374	629	San Giovanni Rotondo	235	227
Barletta	594	649	Sannicandro Garganico	27	61
Bisceglie	260	295	San Severo	355	336
Bitonto	255	281	Torremaggiore	68	102
			Vieste	72	85

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Lecce	3,810	4,203	Province of Cosenza	2,518	3,408
Lecce	2,147	2,041	Cosenza	994	1,018
Casarano	106	112	Amantea	36	64
Copertino	38	105	Castrovillari	100	168
Galatina	108	186	Corigliano Calabro	151	188
Gallipoli	62	97	Rende	293	273
Leverano	40	91	Rossano	80	193
Maglie	122	120	San Marco Argentano	35	46
Nardò	90	152			
Tricase	67	98			
Province of Taranto	2,157	2,986	Province of Crotone	676	724
Taranto	1,294	1,286	Crotone	551	395
Castellaneta	43	81			
Ginosa	57	133	Province of Reggio Calabria	1,510	2,479
Grottaglie	79	176	Reggio Calabria	831	1,135
Manduria	80	144	Gioia Tauro	83	114
Martina Franca	305	292	Melito di Porto Salvo	19	59
Massafra	78	180	Palmi	48	120
Sava	21	97	Siderno	66	88
			Taurianova	32	63
			Villa San Giovanni	77	73
s. BASILICATA	2,756	3,141			
Province of Matera	1,043	1,254	Province of Vibo Valentia	358	630
Matera	708	532	Vibo Valentia	213	290
Pisticci	36	96			
Policoro	80	96			
Province of Potenza	1,713	1,887	u. SICILY	26,167	26,958
Potenza	1,031	660	Province of Agrigento	1,622	2,331
Avigliano	15	36	Agrigento	579	392
Lavello	79	98	Caltabellotta	5	19
Melfi	100	100	Campobello di Licata	22	51
Rionero in Vulture	52	61	Canicatti	192	211
			Casteltermini	20	48
t. CALABRIA	7,009	9,021	Favara	42	151
Province of Catanzaro	1,947	1,778	Grotte	20	37
Catanzaro	1,362	826	Licata	149	202
Lamezia Terme	301	355	Menfi	42	53
Soverato	75	128	Naro	18	68
			Palma di Montechiaro	24	111
			Porto Empedocle	44	59

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Agrigento (cont.)			Province of Messina (cont.)		
Raffadali	12	42	Sant'Agata di Militello	89	74
Ribera	71	83	Taormina	104	97
Sciacca	175	192			
Province of Caltanissetta	1,077	1,650	Province of Palermo	7,812	7,439
Caltanissetta	556	448	Palermo	6,422	5,212
Gela	212	378	Bagheria	258	234
Mazzerano	30	68	Carini	62	97
Mussomeli	35	110	Cefalù	79	118
Riesi	23	61	Corleone	38	50
San Cataldo	67	200	Monreale	66	88
			Partinico	129	156
			Termini Imerese	193	130
Province of Catania	5,590	5,631			
Catania	3,759	2,861	Province of Ragusa	2,059	1,713
Acireale	414	346	Ragusa	922	512
Adrano	39	112	Comiso	145	165
Biancavilla	31	74	Ispica	65	73
Bronte	43	86	Modica	279	300
Caltagirone	239	237	Pozzallo	77	75
Giarre	117	136	Scicli	121	155
Mascalucia	11	44	Vittoria	332	266
Misterbianco	125	131			
Nicolosi	13	33	Province of Siracusa	1,967	1,968
Palagonia	34	55	Siracusa	1,225	774
Paternò	145	198	Augusta	172	198
Riposto	47	68	Avola	58	141
Scordia	41	52	Carlentini	26	58
			Lentini	131	156
Province of Enna	602	708	Noto	47	72
Enna	273	176	Pachino	95	99
Nicosia	51	53	Priolo Gargallo	28	53
Piazza Armerina	63	83	Rosolini	42	83
Pietraperzia	28	42			
Troina	21	42	Province of Trapani	2,192	2,282
			Trapani	723	503
Province of Messina	3,246	3,236	Alcamo	209	288
Messina	2,064	1,550	Campobello di Mazara	31	43
Barcellona Pozzo di Gotto	127	238	Castellammare del Golfo	30	68
Capo d'Orlando	99	79	Castelvetrano	135	140
Giardini-Naxos	17	39	Erice	38	76
Milazzo	209	200	Marsala	459	423
Patti	65	82			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Trapani (cont.)			Province of Nuoro	1,009	1,573
Mazara del Vallo	206	211	Nuoro	493	404
Partanna	72	69	Macomer	149	99
Salemi	31	75			
			Province of Oristano	582	933
			Oristano	444	367
v. SARDINIA	12,133	10,768			
Province of Cagliari	6,235	5,196	Province of Sassari	4,307	3,066
Cagliari	4,736	2,792	Sassari	2,616	1,178
Assemini	40	74	Alghero	219	235
Carbonia	98	132	Arzachena	79	111
Iglesias	198	197	Olbia	723	359
Quartu Sant'Elena	487	261	Ozieri	90	89
Selargius	180	107	Porto Torres	77	102
			Tempio Pausania	193	108

Note:

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

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

TDB10262

Source: Supervisory returns
Stocks in millions of euros

December 2002		Total	General government	Financial companies
a.	TOTAL	583,272	20,424	44,415
b.	NORTH-WEST ITALY	207,078	4,096	31,059
	Piedmont	43,202	665	3,018
	Valle d'Aosta	1,450	194	80
	Liguria	15,080	227	399
	Lombardy	147,345	3,011	27,562
c.	NORTH-EAST ITALY	122,612	3,812	4,969
	Trentino-Alto Adige	12,835	751	280
	Veneto	46,784	1,124	1,281
	Friuli-Venezia Giulia	13,891	1,042	1,256
	Emilia-Romagna	49,101	894	2,151
d.	CENTRAL ITALY	131,930	8,442	7,324
	Marche	14,279	220	82
	Tuscany	36,688	887	795
	Umbria	7,261	164	74
	Lazio	73,703	7,172	6,373
e.	SOUTHERN ITALY	82,870	2,121	750
	Abruzzo	9,512	183	104
	Molise	1,623	60	18
	Campania	35,262	931	502
	Puglia	24,132	508	64
	Basilicata	3,268	116	4
	Calabria	9,074	324	58
f.	ISLANDS	38,782	1,952	312
	Sicily	27,747	839	220
	Sardinia	11,034	1,113	92

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
104,169	36,664	12,123	53,304	32,150	382,110
41,033	15,716	4,011	20,856	8,931	121,957
7,983	3,140	701	4,039	2,467	29,069
237	73	48	113	78	860
2,161	665	235	1,245	741	11,553
30,652	11,838	3,027	15,459	5,646	80,475
24,653	9,850	3,082	11,079	8,160	81,016
2,009	601	270	1,070	835	8,959
9,510	3,887	1,106	4,259	3,066	31,802
2,530	1,059	353	1,068	609	8,454
10,604	4,303	1,353	4,682	3,649	31,802
23,570	6,742	2,929	13,442	6,297	86,296
2,315	1,073	312	882	1,031	10,631
6,428	2,403	717	3,136	2,358	26,218
1,152	385	133	595	450	5,421
13,675	2,881	1,766	8,829	2,458	44,026
10,462	3,402	1,449	5,247	5,889	63,647
1,515	735	167	568	637	7,073
210	54	44	93	109	1,226
4,837	1,551	607	2,567	2,224	26,768
2,702	786	416	1,371	1,879	18,978
334	103	72	144	251	2,563
865	174	143	504	789	7,039
4,451	954	652	2,679	2,873	29,194
2,883	639	422	1,707	1,785	22,021
1,568	315	230	972	1,088	7,173

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

TDB10265

Source: Supervisory returns
Stocks in millions of euros

December 2002		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	583,272	577,743	5,529
b.	NORTH-WEST ITALY	207,078	205,139	1,939
	Piedmont	43,202	42,885	317
	Valle d'Aosta	1,450	1,447	3
	Liguria	15,080	15,021	59
	Lombardy	147,345	145,787	1,559
c.	NORTH-EAST ITALY	122,612	121,462	1,151
	Trentino-Alto Adige	12,835	12,826	9
	Veneto	46,784	46,557	227
	Friuli-Venezia Giulia	13,891	13,202	689
	Emilia-Romagna	49,101	48,876	225
d.	CENTRAL ITALY	131,930	130,112	1,818
	Marche	14,279	14,220	59
	Tuscany	36,688	36,561	127
	Umbria	7,261	7,246	15
	Lazio	73,703	72,085	1,618
e.	SOUTHERN ITALY	82,870	82,633	237
	Abruzzo	9,512	9,497	15
	Molise	1,623	1,622	1
	Campania	35,262	35,144	118
	Puglia	24,132	24,062	70
	Basilicata	3,268	3,260	8
	Calabria	9,074	9,049	26
f.	ISLANDS	38,782	38,397	384
	Sicily	27,747	27,628	119
	Sardinia	11,034	10,769	265

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
304,797	108,372	170,103	515,901	67,371
123,121	40,822	43,135	205,640	1,438
28,409	3,466	11,327	42,907	295
1,107	13	330	1,446	4
6,338	4,666	4,076	14,954	126
87,267	32,677	27,402	146,332	1,013
48,041	26,912	47,659	122,204	408
1,856	62	10,918	12,831	4
24,533	9,338	12,913	46,591	193
5,940	952	6,999	13,814	77
15,713	16,560	16,829	48,967	134
65,425	22,972	43,533	128,542	3,388
2,629	4,110	7,540	14,136	143
11,228	11,096	14,364	36,483	205
1,729	464	5,068	7,178	83
49,840	7,301	16,561	70,744	2,958
45,981	9,996	26,894	43,228	39,642
2,198	499	6,815	3,748	5,764
953	204	465	1,168	455
24,604	2,655	8,003	21,300	13,962
13,399	3,351	7,381	12,499	11,632
827	543	1,897	661	2,607
3,999	2,743	2,333	3,852	5,222
22,229	7,671	8,882	16,289	22,493
18,182	2,211	7,355	12,155	15,593
4,047	5,460	1,527	4,134	6,900

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2002		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	136,318	49,964	32,813	29,866	16,351	7,324
	Agricultural, forestry and fishery products	7,835	1,886	2,716	1,292	1,207	734
	Fuel and power products	3,138	1,155	420	987	306	270
	Ores and metals	944	482	194	94	116	58
	Non-metallic minerals and products	2,442	631	886	431	363	131
	Chemical products	2,309	1,244	374	361	273	57
	Metal products, except transport equipment	4,304	2,111	1,292	457	374	70
	Agricultural and industrial machinery	5,385	2,591	2,061	446	241	47
	Office and data processing machines, etc.	1,360	734	288	213	92	32
	Electrical goods	3,776	1,886	893	695	246	57
	Transport equipment	2,077	691	597	549	200	39
	Food and tobacco products	3,351	1,008	1,010	455	646	232
	Textiles, clothing and footwear	4,978	1,743	1,142	1,433	592	68
	Paper and paper products	2,157	1,052	410	451	184	60
	Rubber and plastic products	1,534	724	373	270	141	26
	Other manufactured products	3,041	909	892	750	394	96
	Building and construction	15,388	4,942	3,890	3,562	2,058	936
	Wholesale and retail trade services, recovery and repair services	26,538	9,002	6,017	5,439	4,141	1,939
	Lodging and catering services	3,118	836	868	701	408	304
	Inland transport services	3,510	890	859	894	663	204
	Maritime and air transport services	1,199	177	70	665	110	176
	Auxiliary transport services	3,077	880	557	1,275	211	155
	Communication services	1,315	661	36	523	77	18
	Other market services	33,541	13,729	6,967	7,923	3,309	1,613

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

December 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	583,272	62,835	474,112	31,986	6,111	8,227
b. NORTH-WEST ITALY	207,078	12,000	183,118	8,580	1,648	1,731
Piedmont	43,202	3,727	37,261	1,527	314	373
Valle d'Aosta	1,450	120	1,285	32	7	7
Liguria	15,080	1,205	12,954	680	119	122
Lombardy	147,345	6,948	131,619	6,341	1,209	1,228
c. NORTH-EAST ITALY	122,612	14,413	98,091	7,695	1,191	1,222
Trentino-Alto Adige	12,835	1,804	9,887	685	134	326
Veneto	46,784	6,236	36,715	2,748	600	486
Friuli-Venezia Giulia	13,891	1,620	11,549	537	65	119
Emilia-Romagna	49,101	4,753	39,940	3,725	392	292
d. CENTRAL ITALY	131,930	12,572	110,867	6,052	630	1,809
Marche	14,279	2,476	9,342	2,100	152	209
Tuscany	36,688	3,550	30,530	2,044	195	369
Umbria	7,261	1,171	5,206	683	76	125
Lazio	73,703	5,376	65,789	1,225	207	1,106
e. SOUTHERN ITALY	82,870	15,670	56,145	7,554	786	2,714
Abruzzo	9,512	2,217	6,199	845	71	179
Molise	1,623	285	1,138	130	13	57
Campania	35,262	5,432	25,941	2,448	386	1,055
Puglia	24,132	5,182	15,021	2,734	199	996
Basilicata	3,268	736	1,986	374	21	150
Calabria	9,074	1,818	5,860	1,023	97	277
f. ISLANDS	38,782	8,180	25,891	2,105	1,855	751
Sicily	27,747	6,491	17,665	1,169	1,787	636
Sardinia	11,034	1,689	8,226	936	68	115

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2002		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	583,272	207,078	122,612	131,930	82,870	38,782
	Piedmont	39,293	42,310	41,293	205	612	131	69
	Valle d'Aosta	1,334	1,388	1,367	1	15	3	1
	Liguria	13,983	15,112	14,579	70	278	34	150
	Lombardy	138,116	154,329	141,593	4,433	5,256	1,983	1,064
	Trentino-Alto Adige	12,411	12,903	266	12,563	52	15	7
	Veneto	44,019	46,545	1,320	44,704	380	97	44
	Friuli-Venezia Giulia	12,589	13,371	256	12,860	139	88	28
	Emilia-Romagna	45,741	48,400	1,437	46,095	495	303	70
	Marche	13,658	14,322	115	123	13,884	195	6
	Tuscany	34,769	36,517	802	171	35,284	198	62
	Umbria	6,771	7,163	39	47	7,037	36	4
	Lazio	66,558	71,976	2,405	926	67,161	1,131	352
	Abruzzo	8,744	9,094	81	27	176	8,807	2
	Molise	1,470	1,588	11	3	34	1,539	..
	Campania	33,165	34,205	378	123	319	33,321	65
	Puglia	22,964	24,161	347	124	396	23,262	32
	Basilicata	3,020	3,141	17	7	18	3,098	1
	Calabria	8,522	9,021	273	28	127	8,573	20
	Sicily	26,250	26,958	394	88	176	48	26,252
	Sardinia	10,549	10,768	102	12	90	11	10,552

Notes:

TDB40150

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

	Total	Financial intermediaries	Banks
a. LEASING	61,609	48,278	13,331
Credit implicit in leasing contracts	59,627	47,121	12,506
Overdue instalments	656	448	208
Bad debts and substandard assets	1,326	709	617
b. FACTORING	26,696	24,313	2,383
Advances against acquired claims	22,618	20,323	2,295
Advances against future claims	716	629	87
Claims assumed at less than nominal value or acquired outright	2,976	2,976	..
Bad debts	....	386	....

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

December 2002

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,272,331	578,907	84,433
	Italian government securities	507,603	203,219	20,002
	<i>of which:</i> BOTs	83,350	60,140	2,643
	CCTs	125,256	42,032	6,248
	BTPs	270,691	94,540	10,184
	Other debt securities	391,100	162,285	18,786
	<i>of which:</i> in non-euro-area currencies	38,166	12,233	1,357
	Equity securities	104,156	36,075	29,317
	<i>of which:</i> in non-euro-area currencies	10,143	1,883	885
	Units of collective investment undertakings	255,227	171,282	13,813
	Other securities and the like	14,309	6,051	2,515

Notes:

Securities are stated at face value.

Some regulatory changes concerning supervisory reports that came into effect in December 2002 have caused significant breaks in some series.

Accordingly, the possibility of modifying the table is under study.

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
111,284	84,715	7,300	1,161,046	494,193	77,133
36,411	24,421	2,512	471,192	178,798	17,490
1,449	1,049	89	81,901	59,091	2,553
15,988	11,630	1,286	109,268	30,402	4,961
16,206	10,024	1,014	254,485	84,516	9,170
17,449	10,351	836	373,651	151,934	17,950
2,599	1,637	83	35,566	10,596	1,274
1,222	918	60	102,934	35,157	29,256
283	217	10	9,859	1,666	875
55,039	48,154	3,713	200,188	123,128	10,100
1,164	871	178	13,145	5,180	2,337

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

December 2002

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,272,331	578,907	84,433
b.	NORTH-WEST ITALY	691,602	249,116	26,911
	Piedmont	112,593	72,168	5,884
	Valle d'Aosta	2,230	1,443	90
	Liguria	29,915	25,783	1,539
	Lombardy	546,863	149,723	19,397
c.	NORTH-EAST ITALY	242,740	140,532	19,426
	Trentino-Alto Adige	11,152	8,495	1,238
	Veneto	69,815	48,420	6,292
	Friuli-Venezia Giulia	55,604	11,974	1,171
	Emilia-Romagna	106,169	71,643	10,725
d.	CENTRAL ITALY	256,015	121,914	31,011
	Marche	15,280	13,640	1,191
	Tuscany	67,458	51,063	4,883
	Umbria	7,847	6,422	890
	Lazio	165,430	50,790	24,047
e.	SOUTHERN ITALY	59,479	48,750	4,890
	Abruzzo	6,253	5,488	630
	Molise	752	700	50
	Campania	27,361	19,996	1,825
	Puglia	18,442	16,544	1,760
	Basilicata	1,887	1,726	160
	Calabria	4,785	4,296	464
f.	ISLANDS	22,515	18,594	2,196
	Sicily	16,891	14,470	1,383
	Sardinia	5,624	4,124	813

Notes:

Securities are stated at face value.

Some regulatory changes concerning supervisory reports that came into effect in December 2002 have caused significant breaks in some series.

Accordingly, the possibility of modifying the table is under study.

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
111,284	84,715	7,300	1,161,046	494,193	77,133
52,892	39,196	2,269	638,710	209,920	24,642
14,839	10,060	460	97,754	62,108	5,424
201	194	7	2,029	1,249	84
3,424	2,930	108	26,492	22,853	1,432
34,429	26,013	1,694	512,435	123,711	17,702
32,563	24,440	2,818	210,177	116,092	16,608
1,531	1,272	76	9,621	7,223	1,162
12,159	7,732	1,106	57,657	40,688	5,186
2,612	1,836	169	52,991	10,138	1,002
16,261	13,598	1,467	89,908	58,045	9,258
18,898	14,889	1,483	237,117	107,025	29,528
2,967	2,697	161	12,312	10,942	1,031
7,726	5,959	951	59,733	45,103	3,932
1,006	894	80	6,841	5,528	810
7,199	5,338	292	158,231	45,452	23,755
5,098	4,561	533	54,382	44,190	4,357
535	502	33	5,717	4,986	597
48	45	3	704	655	47
2,166	1,907	256	25,194	18,089	1,569
1,817	1,622	193	16,625	14,922	1,567
110	98	13	1,777	1,629	147
422	387	35	4,364	3,909	429
1,832	1,629	197	20,683	16,965	1,999
1,259	1,153	105	15,632	13,317	1,278
573	476	91	5,051	3,648	721

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2002

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,148,763	21,524	973,117	77,587	43,229	777,291	255,931
Italian government securities	842,007	6,486	417,259	11,987	9,639	206,946	189,689
<i>of which:</i> BOTs	114,132	415	44,474	575	2,192	60,385	6,092
CCTs	180,518	1,884	116,972	4,760	2,277	42,728	11,897
BTPs	467,270	2,684	211,055	5,928	4,811	96,025	146,768
Other debt securities	741,909	6,144	328,839	18,276	19,583	332,528	36,538
<i>of which:</i> in non-euro-area currencies	49,330	222	28,274	1,077	1,038	14,891	3,829
Equity securities	179,201	4,816	62,513	36,622	2,080	44,546	28,623
<i>of which:</i> in non-euro-area currencies	11,277	28	8,022	775	169	1,920	364
Units of collective investment undertakings	347,518	315	155,699	4,277	10,849	175,331	1,048
Other securities and the like	39,604	3,763	8,941	6,502	1,185	18,377	752

Notes:

Securities are stated at face value. The data include transactions with non-resident customers and interbank transactions.
Some regulatory changes concerning supervisory reports that came into effect in December 2002 have caused significant breaks in some series.
Accordingly, the possibility of modifying the table is under study.

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

TDB40060

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2002		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	1,892,825	968,817	419,710	358,368	103,700	42,247
	Italian government securities	652,316	355,606	131,960	117,809	35,075	11,904
	<i>of which:</i> BOTs	108,040	51,036	21,807	20,555	11,349	3,323
	CCTs	168,620	94,880	35,697	29,645	6,249	2,158
	BTPs	320,502	174,857	66,710	56,650	16,113	6,172
	Other debt securities	705,368	358,614	164,433	123,755	37,688	20,905
	<i>of which:</i> in non-euro-area currencies	45,501	32,148	5,520	6,405	1,084	342
	Equity securities	150,575	66,128	29,944	49,334	3,195	1,972
	<i>of which:</i> in non-euro-area currencies	10,913	8,883	928	689	267	146
	Units of collective investment undertakings	346,470	180,835	84,461	55,563	19,326	6,324
	Other securities and the like	38,852	7,897	8,952	12,216	8,521	1,183

Note:

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

Some regulatory changes concerning supervisory reports that came into effect in December 2002 have caused significant breaks in some series.

Accordingly, the possibility of modifying the table is under study.

Distribution by size of deposits of types of securities

TDB40065

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

December 2002

	Total	Size of deposits of types of securities		
		Up to 50,000 euros	From 50,000 to 150,000 euros	More than 150,000 euros
a. ITALIAN GOVERNMENT SECURITIES: BOTs				
absolute value	63,552	20,067	21,114	22,371
percentage share	100.00	31.58	33.22	35.20
b. ITALIAN GOVERNMENT SECURITIES: OTHER				
absolute value	165,684	27,616	38,814	99,254
percentage share	100.00	16.67	23.43	59.91
c. OTHER DEBT SECURITIES				
absolute value	370,444	85,788	102,057	182,598
percentage share	100.00	23.16	27.55	49.29
d. EQUITY SECURITIES				
absolute value	64,168	15,624	4,601	43,943
percentage share	100.00	24.35	7.17	68.48
e. OTHER SECURITIES				
absolute value	235,012	68,836	57,631	108,545
percentage share	100.00	29.29	24.52	46.19

Note:

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

Some regulatory changes concerning supervisory reports that came into effect in December 2002 have caused significant breaks in some series. Accordingly, the possibility of modifying the table is under study.

Distribution by size of deposit

TDB40070

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

December 2002

		Size of deposit			
		Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
a. TOTAL					
	absolute value	151,687	313,286	116,134	317,752
	percentage share	100,00	100,00	100,00	100,00
b. ITALIAN GOVERNMENT SECURITIES: BOTs					
	absolute value	13,376	30,841	8,159	11,176
	percentage share	8.82	9.84	7.03	3.52
c. ITALIAN GOVERNMENT SECURITIES: OTHER					
	absolute value	14,021	52,141	27,169	72,354
	percentage share	9.24	16.64	23.39	22.77
d. OTHER DEBT SECURITIES					
	absolute value	62,894	141,528	52,098	113,923
	percentage share	41.46	45.18	44.86	35.85
e. EQUITY SECURITIES					
	absolute value	11,320	7,575	2,739	42,533
	percentage share	7.46	2.42	2.36	13.39
f. OTHER SECURITIES					
	absolute value	50,076	81,201	25,969	77,766
	percentage share	33.01	25.92	22.36	24.47

Notes:

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

Some regulatory changes concerning supervisory reports that came into effect in December 2002 have caused significant breaks in some series. Accordingly, the possibility of modifying the table is under study.

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2002		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	108,936	2,063	14,418	84,170	2,522	5,765
b.	NORTH-WEST ITALY	46,618	1,231	7,651	34,865	807	2,064
	Piedmont	8,931	1,146	1,105	6,082	195	404
	Valle d'Aosta	141	1	3	111	7	20
	Liguria	2,891	12	21	2,742	39	78
	Lombardy	34,655	72	6,523	25,930	567	1,563
c.	NORTH-EAST ITALY	26,073	310	1,651	20,900	996	2,216
	Trentino-Alto Adige	3,319	216	54	2,365	281	404
	Veneto	6,188	46	533	4,894	231	485
	Friuli-Venezia Giulia	3,457	24	338	2,842	76	177
	Emilia-Romagna	13,109	25	726	10,799	409	1,150
d.	CENTRAL ITALY	27,767	458	4,865	21,220	332	892
	Marche	1,100	9	92	851	54	94
	Tuscany	5,205	37	804	3,966	151	247
	Umbria	581	10	24	468	23	55
	Lazio	20,880	402	3,945	15,934	103	495
e.	SOUTHERN ITALY	5,184	50	203	4,126	276	530
	Abruzzo	675	4	28	471	47	127
	Molise	147	9	..	118	9	12
	Campania	2,621	32	61	2,235	90	204
	Puglia	1,076	3	19	887	77	90
	Basilicata	235	1	12	162	18	42
	Calabria	430	2	83	253	35	56
f.	ISLANDS	3,296	13	48	3,060	111	63
	Sicily	2,213	5	15	2,067	82	45
	Sardinia	1,083	8	33	994	30	18

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2002

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	–	108,936	46,618	26,073	27,767	5,184	3,296
	Piedmont	6,099	8,445	6,867	88	1,451	16	22
	Valle d'Aosta	92	96	95	..	1	–	–
	Liguria	2,087	3,216	2,272	252	341	19	332
	Lombardy	30,447	40,993	32,338	1,661	5,479	442	1,072
	Trentino-Alto Adige	3,031	3,115	44	3,060	11	1	..
	Veneto	5,584	9,630	2,106	6,502	769	141	111
	Friuli-Venezia Giulia	2,485	2,670	69	2,538	56	6	..
	Emilia-Romagna	11,356	12,480	650	11,428	305	83	16
	Marche	942	1,065	49	23	975	16	3
	Tuscany	3,926	4,934	547	46	4,241	85	14
	Umbria	491	561	1	3	555	1	1
	Lazio	12,192	15,502	1,240	459	12,751	658	394
	Abruzzo	522	820	204	1	84	531	..
	Molise	114	119	..	..	3	116	..
	Campania	1,802	2,504	53	5	579	1,838	28
	Puglia	774	864	50	3	10	800	..
	Basilicata	142	151	4	..	1	146	..
	Calabria	281	290	..	..	5	281	4
	Sicily	920	1,081	18	2	137	3	920
	Sardinia	377	403	11	..	13	–	379

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

December 2002		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	514,329	5,741	35,116	2,972	41,357
b. NORTH-WEST ITALY	180,709	925	14,090	703	14,589
Piedmont	44,165	297	3,610	377	2,799
Valle d'Aosta	1,418	44	56	21	266
Liguria	13,568	122	878	46	1,474
Lombardy	121,558	461	9,546	259	10,050
c. NORTH-EAST ITALY	118,270	897	7,530	874	7,716
Trentino-Alto Adige	11,724	177	1,019	313	861
Veneto	46,625	331	3,131	217	3,629
Friuli-Venezia Giulia	12,475	98	959	74	724
Emilia-Romagna	47,446	292	2,420	270	2,503
d. CENTRAL ITALY	132,336	824	7,019	445	12,916
Marche	13,239	136	768	121	1,017
Tuscany	34,234	235	2,158	134	3,691
Umbria	7,063	83	453	36	624
Lazio	77,800	371	3,639	154	7,585
e. SOUTHERN ITALY	54,428	612	4,386	452	4,380
Abruzzo	7,148	93	695	62	451
Molise	1,338	20	84	10	53
Campania	21,540	177	1,420	225	1,937
Puglia	16,477	206	1,500	72	1,449
Basilicata	2,558	47	203	33	220
Calabria	5,367	69	486	51	269
f. ISLANDS	28,585	2,483	2,092	497	1,756
Sicily	18,907	1,623	1,175	255	736
Sardinia	9,679	860	916	242	1,020

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
12,533	74,514	2,093	99,894	1,313	32,655	6,160	199,981
4,095	28,142	169	36,304	184	11,404	1,415	68,690
1,201	7,530	32	9,094	62	2,085	513	16,565
6	371	1	173	4	75	16	385
169	1,640	13	3,578	23	991	105	4,531
2,719	18,601	123	23,459	96	8,254	781	47,209
3,195	15,525	366	24,019	342	6,669	1,595	49,542
129	660	179	1,421	102	541	261	6,060
1,331	6,380	13	9,696	78	2,879	370	18,571
386	1,817	96	2,534	78	544	267	4,900
1,349	6,668	78	10,368	84	2,705	696	20,012
1,554	22,020	375	24,615	197	8,965	1,279	52,125
369	1,673	4	2,201	45	1,602	271	5,032
387	3,695	83	8,175	98	3,363	534	11,682
171	1,397	7	1,120	17	518	75	2,563
628	15,255	281	13,120	38	3,482	400	32,848
2,625	5,907	65	10,297	195	3,615	902	20,991
358	814	5	1,238	25	530	163	2,714
58	155	1	203	22	89	37	607
819	2,511	9	4,114	61	1,591	266	8,411
633	1,631	8	3,584	44	908	260	6,182
524	290	6	281	10	122	68	753
234	506	36	877	32	375	108	2,324
1,064	2,919	1,118	4,659	395	2,001	968	8,633
702	2,216	288	3,555	130	1,266	610	6,351
361	703	830	1,104	265	735	359	2,281

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

4th quarter 2002		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		87,187	122	4,661	113	4,157
b. NORTH-WEST ITALY		39,182	12	1,825	46	1,412
Piedmont	10,261	3	357	20	301	
Valle d'Aosta	114	..	7	..	2	
Liguria	1,685	5	101	2	144	
Lombardy	27,122	5	1,360	25	964	
c. NORTH-EAST ITALY		18,159	18	1,249	28	866
Trentino-Alto Adige	1,606	6	102	8	80	
Veneto	7,935	4	681	10	504	
Friuli-Venezia Giulia	1,427	7	82	1	52	
Emilia-Romagna	7,192	2	384	8	230	
d. CENTRAL ITALY		20,591	14	957	13	922
Marche	1,734	1	100	7	108	
Tuscany	6,239	1	301	3	383	
Umbria	1,096	1	52	1	75	
Lazio	11,523	11	504	2	357	
e. SOUTHERN ITALY		6,099	1	382	6	414
Abruzzo	1,096	..	67	1	46	
Molise	122	–	7	..	5	
Campania	2,192	..	125	2	210	
Puglia	1,838	..	137	2	105	
Basilicata	292	..	14	..	24	
Calabria	560	..	31	1	25	
f. ISLANDS		3,156	77	248	20	543
Sicily	1,869	56	119	16	43	
Sardinia	1,287	21	129	4	500	

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
1,939	16,104	129	11,460	141	3,318	743	44,299
819	8,716	17	3,635	27	1,260	190	21,223
298	5,042	..	772	12	162	68	3,226
2	40	—	15	1	5	..	42
13	177	3	332	2	133	11	762
506	3,458	13	2,517	12	959	111	17,192
592	2,663	23	2,575	66	770	226	9,084
7	81	6	125	..	80	17	1,091
299	1,363	1	1,145	43	355	53	3,479
43	180	9	231	19	45	45	713
244	1,038	8	1,073	4	290	110	3,801
179	3,711	44	3,865	24	896	146	9,820
48	159	1	231	18	244	45	772
57	537	25	2,140	4	278	54	2,456
17	180	3	209	1	71	9	477
57	2,835	15	1,285	2	302	37	6,116
223	686	3	1,012	6	272	97	2,995
24	74	1	118	1	36	17	710
5	17	..	14	—	9	5	59
64	280	2	403	3	122	38	943
76	211	..	368	1	79	22	838
16	45	—	29	..	5	8	150
37	60	—	81	1	22	7	295
125	328	42	373	17	121	84	1,177
87	247	8	264	7	72	62	887
38	81	34	109	11	49	22	290

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

TDB10460

Source: Supervisory returns
Stocks in millions of euros

December 2002		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	8,290	2,605	5,684	2,634	841	1,794
b.	NORTH-WEST ITALY	2,177	489	1,689	743	184	559
	Piedmont	704	194	510	277	98	179
	Valle d'Aosta	31	22	9	25	21	4
	Liguria	110	27	83	42	21	22
	Lombardy	1,332	245	1,087	398	45	353
c.	NORTH-EAST ITALY	2,543	868	1,674	697	243	454
	Trentino-Alto Adige	253	132	122	68	24	44
	Veneto	842	259	583	195	75	120
	Friuli-Venezia Giulia	225	101	124	51	17	35
	Emilia-Romagna	1,222	376	846	383	127	256
d.	CENTRAL ITALY	1,662	307	1,355	630	135	495
	Marche	205	46	159	34	8	26
	Tuscany	833	122	710	391	59	331
	Umbria	201	41	159	62	16	47
	Lazio	424	97	327	143	52	91
e.	SOUTHERN ITALY	1,181	549	632	299	132	167
	Abruzzo	111	28	83	40	10	30
	Molise	51	32	19	11	6	5
	Campania	279	119	160	78	28	51
	Puglia	447	182	266	99	39	60
	Basilicata	91	43	48	16	5	11
	Calabria	202	146	56	54	44	11
f.	ISLANDS	726	392	334	264	146	118
	Sicily	383	192	191	46	12	35
	Sardinia	343	200	143	218	135	83

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
4,118	1,270	2,848	1,537	495	1,043
1,143	291	852	291	14	277
359	89	270	68	7	60
5	1	4	1	1	1
59	5	54	9	1	7
720	196	524	214	4	209
1,328	416	913	517	210	308
67	15	52	118	93	25
512	140	371	136	44	92
109	34	75	65	50	14
640	226	414	199	23	176
715	128	588	316	44	272
114	27	87	57	11	46
266	40	227	175	23	152
105	22	83	34	4	30
231	39	191	50	5	44
652	312	340	230	105	124
52	13	39	19	5	14
20	8	11	21	17	3
154	63	92	46	28	18
252	119	133	97	23	73
58	29	30	17	9	8
116	80	36	31	23	8
279	124	155	183	122	61
195	95	100	142	85	56
84	28	55	41	37	4

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

4th quarter 2002		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	1,144	505	638	170	5	166
b.	NORTH-WEST ITALY	334	138	196	59	1	59
	Piedmont	103	57	46	20	..	19
	Valle d'Aosta	1	..	1	..	..	..
	Liguria	5	1	4	2	..	1
	Lombardy	226	80	145	38	..	38
c.	NORTH-EAST ITALY	370	182	188	32	2	29
	Trentino-Alto Adige	13	3	10	4	2	2
	Veneto	159	79	80	9	–	9
	Friuli-Venezia Giulia	28	14	14	2	–	2
	Emilia-Romagna	169	86	83	16	..	16
d.	CENTRAL ITALY	183	36	148	52	1	51
	Marche	25	11	14	3	..	3
	Tuscany	88	11	77	35	..	35
	Umbria	31	3	27	8	..	8
	Lazio	40	11	29	7	1	6
e.	SOUTHERN ITALY	158	92	66	20	1	19
	Abruzzo	10	4	6	2	–	2
	Molise	4	3	1	..	–	..
	Campania	42	20	21	10	..	9
	Puglia	67	40	27	5	..	5
	Basilicata	14	9	4	1	..	1
	Calabria	22	15	7	2	–	2
f.	ISLANDS	99	58	41	8	1	7
	Sicily	62	38	24	1	..	1
	Sardinia	37	20	17	7	1	6

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
848	493	355	125	8	118
234	137	96	41	..	41
79	57	22	5	..	5
..	—	—	—
2	..	2	1	..	1
152	80	72	35	—	35
305	179	127	33	1	32
7	1	6	2	..	2
142	79	63	8	..	8
24	13	11	2	1	1
132	86	46	21	..	21
101	34	68	30	1	29
17	10	7	5	..	5
38	11	27	15	..	15
17	3	14	6	..	6
29	9	20	4	1	3
125	88	36	14	3	11
8	4	3	..	—	..
4	3	1	—	—	—
28	18	10	4	2	2
53	39	14	8	..	8
13	9	3	..	—	..
19	14	4	1	..	..
83	55	28	8	2	5
53	35	18	7	2	5
30	20	11	..	—	..

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

December 2002

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	30,920	2,259	5,334	1,871	9
b.	NORTH-WEST ITALY	7,524	299	1,890	977	2
	Piedmont	2,499	260	356	256	—
	Valle d'Aosta	93	..	2	—	—
	Liguria	480	3	26	69	—
	Lombardy	4,453	36	1,505	651	2
c.	NORTH-EAST ITALY	7,320	33	1,489	336	4
	Trentino-Alto Adige	1,168	..	45	101	—
	Veneto	2,357	22	673	76	1
	Friuli-Venezia Giulia	1,003	..	121	53	—
	Emilia-Romagna	2,792	10	649	105	3
d.	CENTRAL ITALY	4,593	127	789	234	3
	Marche	1,003	9	242	17	—
	Tuscany	1,502	4	218	83	3
	Umbria	391	..	83	1	—
	Lazio	1,697	113	245	133	—
e.	SOUTHERN ITALY	4,924	1,417	805	239	—
	Abruzzo	768	201	99	42	—
	Molise	145	35	18	1	—
	Campania	1,561	471	292	66	—
	Puglia	1,227	255	241	68	—
	Basilicata	691	425	45	39	—
	Calabria	531	29	109	24	—
f.	ISLANDS	6,560	384	362	85	—
	Sicily	3,637	273	202	33	—
	Sardinia	2,923	111	160	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
2,001	2,258	7,568	2,645	653	6,042	279	169
523	334	968	547	357	1,601	27	13
229	141	353	255	179	453	16	8
1	55	13	4	..	18	..	—
12	24	75	36	2	229	3	1
281	114	527	252	176	901	7	4
547	617	1,381	894	172	1,803	45	20
32	88	440	27	16	413	6	3
199	168	337	297	10	557	15	4
132	80	226	122	7	256	5	..
183	281	378	448	139	577	19	12
210	385	896	576	32	1,258	84	39
23	56	142	359	5	137	13	3
78	136	288	153	22	484	31	3
8	40	83	40	1	132	1	..
101	153	381	23	3	505	39	32
185	352	568	218	36	1,013	90	85
47	29	82	77	3	126	62	60
4	27	18	8	..	34	1	1
44	91	140	34	6	399	18	16
55	101	207	77	13	203	6	5
9	34	29	16	11	79	3	3
24	70	91	7	3	172	..	..
536	570	3,755	410	57	367	33	13
333	386	1,972	54	55	299	29	10
203	185	1,783	356	1	68	4	4

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

4th quarter 2002

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	2,517	20	666	145	
b.	NORTH-WEST ITALY	775	4	267	53	—
	Piedmont	201	3	49	5	—
	Valle d'Aosta	4	..	2	—	—
	Liguria	36	—	3	11	—
	Lombardy	534	1	213	37	—
c.	NORTH-EAST ITALY	700	9	203	30	—
	Trentino-Alto Adige	57	—	3	10	—
	Veneto	254	8	105	3	—
	Friuli-Venezia Giulia	95	—	6	..	—
	Emilia-Romagna	295	1	89	17	—
d.	CENTRAL ITALY	439	2	77	38	—
	Marche	100	1	25	5	—
	Tuscany	166	—	13	19	—
	Umbria	24	—	8	..	—
	Lazio	150	1	30	14	—
e.	SOUTHERN ITALY	282	2	92	22	—
	Abruzzo	78	..	11	1	—
	Molise	9	—	1	..	—
	Campania	81	..	32	8	—
	Puglia	66	1	28	9	—
	Basilicata	16	..	5	1	—
	Calabria	32	1	15	3	—
f.	ISLANDS	321	3	27	2	—
	Sicily	209	3	18	1	—
	Sardinia	112	—	9	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
261	87	179	331	69	568	192	75
119	6	9	76	15	215	11	6
22	2	2	35	10	64	8	4
..	..	—	..	—	1	..	—
1	..	..	5	..	15	1	1
96	4	7	35	5	135	3	1
52	19	33	115	26	183	29	9
1	2	12	3	—	11	15	5
23	6	1	37	2	59	9	1
12	4	12	22	—	37	2	—
16	6	7	53	25	77	4	3
11	10	12	64	20	92	114	31
3	2	..	47	..	15	3	..
5	3	1	11	..	38	76	2
1	1	—	4	..	10	..	..
2	4	10	3	20	30	35	29
32	11	2	38	4	52	27	25
6	1	1	30	..	11	18	16
1	1	—	1	..	4	—	—
9	4	1	2	2	16	8	8
8	4	..	5	1	10	1	1
1	1	..	..	1	6	..	..
6	1	—	..	..	6	..	—
46	41	124	37	4	25	10	5
41	40	66	6	4	22	9	3
6	1	58	32	..	3	2	1

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

4th quarter 2002		Total	Banks	SIMs
a. TOTAL SECURITIES		1,900,806	1,455,941	444,865
Italian government securities		1,176,407	973,913	202,494
<i>of which:</i> BOTs		222,894	188,613	34,281
CCTs		341,280	278,718	62,562
BTPs		544,696	452,219	92,477
Other debt securities		338,525	295,536	42,989
Equity securities		366,047	166,899	199,149
Other securities		19,853	19,619	234
b. TOTAL DERIVATIVE INSTRUMENTS		3,076,514	2,584,488	492,026
Futures		1,070,875	683,807	387,069
<i>of which:</i> on Italian government securities		69,815	6,583	63,232
on interest rates		543,956	487,586	56,370
on stock indices		221,636	71,263	150,374
Swaps and forward rate agreements		1,566,936	1,530,333	36,603
<i>of which:</i> interest rate swaps		1,228,408	1,204,216	24,192
currency swaps		18,323	15,977	2,346
forward rate agreements		307,358	304,865	2,493
Options on securities		65,391	42,094	23,298
<i>of which:</i> on Italian government securities		3,065	2,599	466
on debt securities		5,206	5,179	27
on equity securities		54,965	32,189	22,775
Options on futures or stock indices		131,310	105,947	25,363
<i>of which:</i> on futures on Italian government securities		9,256	7,653	1,603
on stock indices or futures on stock indices		91,499	76,226	15,274
Foreign currency options		60,311	60,179	132
Interest rate options		95,647	76,162	19,484
Other derivative instruments		86,045	85,966	78

Notes:

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

Banks and securities firms

Banks			SIMs		
Oct. 2002	Nov. 2002	Dec. 2002	Oct. 2002	Nov. 2002	Dec. 2002
580,135	458,980	416,825	162,721	153,209	128,935
406,535	301,210	266,169	78,397	63,822	60,275
85,863	55,253	47,497	12,871	9,392	12,018
102,338	85,681	90,698	24,099	20,353	18,111
193,903	147,138	111,178	36,316	30,097	26,063
116,954	89,503	89,080	18,126	14,541	10,321
53,807	59,984	53,108	66,150	74,751	58,247
2,847	8,301	8,471	48	94	91
1,114,080	863,932	606,476	187,179	165,472	139,375
300,033	204,328	179,446	143,624	130,576	112,868
3,087	2,105	1,391	27,825	20,946	14,461
220,409	144,140	123,037	14,452	22,555	19,363
28,761	24,332	18,169	54,333	46,352	49,690
687,124	537,458	305,751	16,212	10,795	9,596
540,305	423,242	240,669	10,833	5,963	7,396
2,096	3,515	10,366	1,143	705	498
143,039	109,099	52,727	18	2,050	425
12,044	22,851	7,199	9,916	7,626	5,756
1,068	1,213	318	223	155	88
2,224	2,045	910	..	26	..
7,573	18,972	5,644	9,683	7,433	5,660
37,700	38,891	29,357	9,016	9,776	6,572
4,326	2,754	572	631	780	192
22,174	32,035	22,016	5,913	5,219	4,142
17,721	24,094	18,365	4	27	101
36,468	26,991	12,703	8,380	6,642	4,463
22,990	9,319	53,656	27	31	21

Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns
Stocks and flows in millions of euros

4th quarter 2002

	Total	Banks	SIMs	AMCs
Assets under management	406,618	164,448	34,815	207,356
Fund-raising	41,424	16,292	2,449	22,683
Redemptions	40,812	15,558	4,495	20,760
Net fund-raising	611	734	-2,046	1,923

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. Under a reporting convention the information on the flow of redemptions in the quarter includes the data submitted by intermediaries that are absorbed in a merger or transformed; similarly, the information on the flow of subscriptions in the quarter includes the data submitted by the intermediaries resulting from such operations.

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euros

4th quarter 2002

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	116,565	120,815	393,460
	Italian government securities	55,231	55,760	145,219
	<i>of which:</i> BOTs	3,522	3,651	4,481
	CCTs	22,424	18,589	44,680
	BTPs	26,323	29,327	87,982
	Other debt securities	15,258	13,363	63,741
	<i>of which:</i> in non-euro-area currencies	2,157	1,926	6,017
	Equity securities	8,558	8,627	19,053
	<i>of which:</i> in non-euro-area currencies	2,061	1,871	4,257
	Units of collective investment undertakings	32,283	35,338	163,987
	Other securities and the like	5,235	7,726	1,461

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
40,824	44,462	159,285	12,087	13,517	33,198	63,654	62,837	200,978
17,948	20,338	43,062	2,094	2,385	6,800	35,188	33,037	95,356
1,583	1,476	1,708	551	649	455	1,389	1,526	2,318
7,428	8,525	19,853	425	595	1,960	14,572	9,469	22,866
7,343	7,316	18,246	745	757	3,499	18,235	21,254	66,237
5,685	5,524	20,693	2,075	1,880	5,602	7,497	5,959	37,446
933	920	2,609	122	99	484	1,101	907	2,925
4,008	4,201	6,842	1,326	1,305	1,718	3,224	3,121	10,493
911	929	1,612	183	155	491	968	787	2,154
12,278	13,885	87,318	4,802	5,948	19,022	15,203	15,505	57,647
904	513	1,370	1,789	1,998	56	2,541	5,215	36

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
December 2002	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	4.82	4.09	90.16	0.92
Italian government securities	100.00	7.18	1.45	90.82	0.55
<i>of which: BOTs</i>	<i>100.00</i>	<i>0.23</i>	<i>0.40</i>	<i>98.51</i>	<i>0.86</i>
CCTs	100.00	8.07	2.01	89.32	0.60
BTPs	100.00	5.71	1.15	92.68	0.47
Other debt securities	100.00	5.51	8.33	84.97	1.19
Equity securities	100.00	7.56	5.31	83.99	3.15
Units of collective investment undertakings	100.00	3.26	4.09	91.81	0.85
Other financial instruments	100.00	82.39	0.19	17.10	0.32

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

4th quarter 2002	Total	Equity	Balanced	Bond
Net assets	360,363	76,437	29,936	253,989
Subscriptions	46,312	6,151	809	39,351
Redemptions	47,615	9,258	2,911	35,446
Net fund-raising	-1,303	-3,107	-2,102	3,905
Income/profit distributed	387	-	-	387

Notes:

The data refer to Italian harmonized open-end collective investment undertakings. The data include transactions with non-residents. Under a reporting convention the information on the flow of redemptions in the quarter includes the data submitted by collective investment undertakings that are absorbed in a merger; similarly, the information on the flow of subscriptions in the quarter includes the data submitted by the collective investment undertakings resulting from such operations.

Distribution of portfolio by type of security and operational specialization

TDB40540

Source: Supervisory returns
Stocks and flows in millions of euros

4th quarter 2002

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	116,480	118,646	316,088
	Italian government securities	52,557	48,129	129,620
	<i>of which:</i> BOTs	11,235	10,731	17,257
	CCTs	12,438	14,050	33,815
	BTPs	25,814	20,463	67,640
	Other debt securities	30,519	34,282	104,073
	<i>of which:</i> in non-euro-area currencies	5,802	7,997	18,421
	Equity securities	32,740	35,359	81,517
	<i>of which:</i> in non-euro-area currencies	19,058	19,943	47,323
	Other securities	663	876	877

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
27,954	30,352	67,105	9,857	11,995	27,514	78,669	76,299	221,468
982	1,022	965	1,788	2,710	5,621	49,787	44,398	123,034
24	25	9	141	243	188	11,070	10,462	17,061
286	381	400	423	494	743	11,729	13,175	32,672
645	562	473	1,099	1,668	4,259	24,070	18,232	62,907
421	469	583	2,337	3,202	8,697	27,761	30,611	94,794
180	230	320	852	1,063	2,529	4,770	6,703	15,572
26,116	28,257	64,997	5,516	5,854	13,001	1,108	1,249	3,520
15,188	16,255	38,653	3,325	3,158	7,369	545	530	1,301
435	604	561	214	230	195	14	42	120

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		Oct. 2002	Nov. 2002	Dec. 2002
a.	TOTAL	382,075	375,769	360,585
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	4,346	5,305	4,140
	Options bought	96,309	94,280	91,360
	Options sold	95,416	94,230	91,638
	Interest rate swaps	158,766	153,389	152,287
	Forward rate agreements	235	2,705	1,430
c.	ON EQUITY SECURITIES			
	Futures	207	348	42
	Options bought	7,889	4,730	4,984
	Options sold	14,210	16,197	10,011
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	180	162	158
	Options sold	197	183	174
	Currency swaps	1,127	1,135	895
	Domestic currency swaps	68	57	64
e.	OTHER DERIVATIVE INSTRUMENTS	3,123	3,044	3,402

Notes:

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

Banks and securities firms

Banks

Units operating in Italy

Units operating abroad

Oct. 2002	Nov. 2002	Dec. 2002	Oct. 2002	Nov. 2002	Dec. 2002
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4,028,106	4,217,729	3,720,539	248,476	247,795	223,501
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184,408	172,489	113,903	18,987	21,179	13,225
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159,620	170,797	160,246	14,677	15,188	10,077
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212,696	218,309	206,592	12,271	11,046	11,431
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2,665,098	2,827,754	2,595,284	170,806	168,771	159,343
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439,545	426,095	294,104	13,745	13,894	14,020
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1,632	2,746	810	526	421	70
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88,330	101,362	88,095	4,850	5,245	4,555
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121,501	136,473	114,192	3,525	3,129	2,692
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59,625	62,991	57,068	308	384	306
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62,088	63,976	55,305	305	326	255
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14,471	14,937	14,449	7,244	7,463	7,200
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5,101	5,398	4,712	–	–	–
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13,992	14,402	15,778	1,233	750	325
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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

4th quarter 2002

4th quarter 2002		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	38,548	6,874	29,428	820	1,426	212
	Italian government securities	5,559	2,266	2,929	–	364	–
	<i>of which:</i> BOTs	879	83	431	–	364	–
	CCTs	1,595	928	667	–	–	–
	BTPs	2,420	1,077	1,343	–	–	–
	Other debt securities	11,090	4,237	5,835	818	200	204
	Equity securities	1,254	366	862	2	24	1
	Other securities	20,645	5	19,803	–	837	7

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	
	Sept 2002	Dec. 2002	Sept. 2002	Dec. 2002	Sept. 2002	Dec. 2002
a. NUMBER OF BORROWERS	2,318,478	2,365,287	2,129,384	2,168,090	357,195	368,290
<i>of which: joint</i>	523,058	539,601	475,989	490,569	54,111	55,889
b. LOAN FACILITIES						
<i>facilities granted</i>	1,315,763	1,351,264	1,221,868	1,252,711	93,895	98,553
<i>used margin</i>	888,851	929,682	811,003	845,446	77,848	84,236
<i>overshoot</i>	49,859	56,901	47,346	54,060	2,513	2,841
<i>unused margin</i>	476,771	478,484	458,211	461,325	18,560	17,159
<i>of which: matched loans</i>						
<i>facilities granted</i>	247,064	254,488	217,989	223,416	29,074	31,073
<i>used margin</i>	123,449	134,550	105,374	113,522	18,075	21,027
<i>term loans</i>						
<i>facilities granted</i>	798,265	819,264	734,344	752,496	63,921	66,768
<i>used margin</i>	641,628	668,715	582,471	606,101	59,157	62,613
<i>revocable loans</i>						
<i>facilities granted</i>	270,435	277,512	269,535	276,800	899	713
<i>used margin</i>	123,774	126,417	123,157	125,823	617	595
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	139,159	141,456	130,080	133,586	9,079	7,870
<i>used margin</i>	114,596	114,583	106,943	108,213	7,653	6,370
d. BAD DEBTS	80,593	80,988	46,583	46,366	34,010	34,622
<i>of which: backed by real security</i>	18,816	18,340	11,539	10,320	7,277	8,020
backed by personal security	21,762	22,774	17,291	18,006	4,471	4,768
e. NUMBER OF GUARANTORS	1,338,472	1,365,523	1,259,319	1,284,336	115,683	119,187
<i>of which: joint</i>	475,767	483,832	450,082	458,036	35,679	36,122
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	337,471	347,397	303,616	312,053	33,855	35,343

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

December 2002

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,210,317	767,268	818,360	425,202	21,059	234,516
General government	77,721	18,724	52,992	6,375	88	3,975
Financial companies	218,658	175,198	142,286	104,783	2,455	6,088
Non-financial companies	778,263	527,914	503,009	283,650	15,524	140,580
<i>of which:</i> industry	356,615	268,578	211,109	131,433	7,727	40,348
building	76,198	42,490	53,632	26,016	827	25,734
services	334,362	210,270	229,634	121,861	6,843	71,124
Producer households	38,458	19,014	31,561	12,379	576	16,388
Consumer households and nec	93,877	24,808	85,989	17,193	2,387	66,090
b. NORTH-WEST ITALY	533,192	364,864	341,216	194,120	8,259	89,295
General government	12,899	4,855	8,807	1,390	48	1,914
Financial companies	149,736	120,791	92,951	68,155	1,508	4,683
Non-financial companies	324,449	224,604	198,670	115,099	5,690	52,838
<i>of which:</i> industry	159,993	121,727	91,766	58,239	2,852	16,638
building	22,436	12,586	15,861	7,375	237	7,601
services	139,891	88,978	89,406	48,629	2,579	27,997
Producer households	10,989	5,393	9,043	3,495	131	4,788
Consumer households and nec	33,962	8,601	30,928	5,693	867	24,622
c. NORTH-EAST ITALY	290,744	191,799	194,638	103,116	6,838	60,907
General government	9,847	3,717	5,669	506	..	277
Financial companies	29,615	24,074	20,691	15,589	458	411
Non-financial companies	211,026	148,326	133,007	76,430	5,115	37,652
<i>of which:</i> industry	102,123	77,835	58,592	36,313	2,659	11,143
building	23,143	14,465	15,173	8,199	316	6,504
services	81,252	53,115	56,033	30,251	2,083	18,820
Producer households	12,614	6,558	10,330	4,302	301	5,013
Consumer households and nec	26,821	8,774	24,264	6,077	955	17,203
d. CENTRAL ITALY	276,388	149,170	201,235	91,277	3,782	51,683
General government	44,981	5,869	32,610	3,181	40	1,438
Financial companies	35,167	26,625	25,860	18,691	448	883
Non-financial companies	166,997	108,352	116,171	63,493	2,771	29,978
<i>of which:</i> industry	65,654	50,320	40,185	25,886	1,541	6,460
building	18,735	9,547	13,892	6,685	156	6,967
services	80,171	47,309	59,993	29,973	1,040	15,661
Producer households	7,405	3,273	6,266	2,225	104	3,457
Consumer households and nec	21,370	4,878	19,946	3,590	415	15,698

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

TDC30020			Banks			
	Facilities granted	<i>of which:</i>	Used margin	<i>of which:</i>	in non-euro-area currencies	with real security
		short-term		short-term		
e. SOUTHERN ITALY	77,163	44,588	56,419	26,055	1,668	21,859
General government	7,425	2,498	4,564	555	–	322
Financial companies	3,597	3,434	2,265	2,098	41	65
Non-financial companies	52,510	33,988	37,618	20,420	1,470	13,090
<i>of which:</i> industry	21,004	14,499	14,482	8,226	526	4,028
building	8,036	4,439	5,838	2,826	109	2,824
services	22,141	14,275	16,187	8,820	822	5,760
Producer households	4,996	2,610	4,010	1,633	36	2,104
Consumer households and nec	8,076	1,777	7,551	1,220	120	6,030
f. ISLANDS	32,830	16,847	24,852	10,634	512	10,772
General government	2,568	1,785	1,342	742	–	24
Financial companies	542	274	519	250	..	46
Non-financial companies	23,280	12,643	17,543	8,207	478	7,022
<i>of which:</i> industry	7,841	4,197	6,084	2,768	148	2,079
building	3,847	1,452	2,867	931	9	1,838
services	10,907	6,593	8,015	4,189	319	2,887
Producer households	2,454	1,180	1,912	724	5	1,026
Consumer households and nec	3,648	777	3,299	613	29	2,538

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

December 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	682,496	331,794	165,004	177,061	26,590	20,882	4,366
Facilities granted	64,227	56,039	57,216	185,458	91,793	206,914	640,528
Used margin	57,878	46,500	42,298	130,438	61,914	133,155	417,721
<i>of which: backed by real security</i>	<i>45,118</i>	<i>28,490</i>	<i>16,897</i>	<i>43,869</i>	<i>18,989</i>	<i>36,859</i>	<i>48,475</i>
Unused margin	8,021	11,672	17,304	62,186	33,386	80,978	243,818
Overshoot	1,672	2,133	2,386	7,166	3,506	7,219	21,011

Note:

Distribution by total credit used

TDB30125

Banks

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

December 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
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Number of borrowers	594,184	289,745	127,439	121,408	16,220	11,817	2,270
Facilities granted	63,727	62,911	62,514	181,519	83,902	173,960	518,399
Used margin	56,212	48,883	44,328	124,893	55,978	115,976	362,611
<i>of which: backed by real security</i>	<i>42,937</i>	<i>28,347</i>	<i>17,942</i>	<i>46,070</i>	<i>19,068</i>	<i>35,191</i>	<i>42,074</i>
Unused margin	9,585	16,689	21,189	64,957	31,716	65,914	177,505
Overshoot	2,069	2,661	3,003	8,332	3,792	7,930	21,717

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

December 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	14,255	22,101	33,193	111,271	55,298	126,612	384,414
Used margin	7,754	12,393	18,270	61,229	29,576	63,451	210,268
<i>of which: backed by real security</i>	671	1,194	1,691	5,674	2,532	4,324	7,309
Overshoot	1,125	1,609	1,899	5,741	2,642	5,531	13,302
b. SHORT-TERM LOANS: in non-euro-area currencies							
Facilities granted	174	387	684	2,940	1,660	3,675	7,766
Used margin	181	405	707	2,956	1,681	3,587	6,451
<i>of which: backed by real security</i>	29	71	127	584	276	469	322
Overshoot	22	48	73	258	178	379	1,277
c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies							
Facilities granted	46,783	31,725	20,708	56,292	26,004	55,733	195,810
Used margin	46,469	31,338	20,093	51,834	23,011	48,792	162,516
<i>of which: backed by real security</i>	41,730	26,174	14,756	37,221	15,995	31,049	37,839
Overshoot	382	458	390	1,076	469	930	5,208
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies							
Facilities granted	281	184	116	386	257	567	5,917
Used margin	283	191	125	398	263	557	3,080
<i>of which: backed by real security</i>	263	143	48	146	142	322	1,204
Overshoot	6	11	15	32	18	32	36

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

December 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	653,294	322,273	158,191	164,233	24,098	18,819	3,878
Facilities granted	61,492	54,398	54,701	170,890	83,219	186,586	593,907
Used margin	54,687	44,327	39,195	116,417	54,531	116,386	382,314
b. PIEMONTE							
Number of borrowers	55,244	26,051	12,250	11,970	1,756	1,390	311
Facilities granted	5,177	4,388	4,220	12,407	6,029	13,870	50,429
Used margin	4,596	3,481	2,913	7,983	3,745	8,204	33,015
c. VALLE D'AOSTA							
Number of borrowers	1,557	856	367	313	33	27	11
Facilities granted	147	143	126	298	111	256	1,261
Used margin	125	111	88	193	71	181	1,008
d. LIGURIA							
Number of borrowers	18,622	8,245	3,411	3,059	409	328	66
Facilities granted	1,748	1,378	1,163	3,141	1,406	3,439	7,165
Used margin	1,600	1,175	869	2,225	916	2,111	4,619
e. LOMBARDY							
Number of borrowers	156,165	75,853	37,017	41,502	6,706	5,587	1,361
Facilities granted	14,759	12,768	12,829	43,586	23,213	56,930	249,363
Used margin	13,239	10,407	8,951	28,501	14,754	33,980	149,484
f. TRENTINO-ALTO ADIGE							
Number of borrowers	19,982	14,192	7,427	7,084	909	589	70
Facilities granted	1,902	2,416	2,549	7,279	3,104	5,403	6,217
Used margin	1,532	1,895	1,916	5,303	2,181	3,473	3,650
g. VENETO							
Number of borrowers	67,825	36,208	19,933	21,708	3,075	2,313	413
Facilities granted	6,404	6,162	6,919	22,698	10,646	22,312	32,255
Used margin	5,712	5,069	5,040	15,672	7,045	13,935	19,498
h. FRIULI-VENEZIA GIULIA							
Number of borrowers	16,245	7,552	3,893	4,078	569	426	84
Facilities granted	1,522	1,284	1,353	4,247	1,955	4,138	7,908
Used margin	1,361	1,050	968	2,785	1,273	2,367	5,175
i. EMILIA-ROMAGNA							
Number of borrowers	72,098	38,387	19,389	20,996	3,175	2,580	520
Facilities granted	6,840	6,480	6,718	22,011	10,930	25,757	51,621
Used margin	5,946	5,156	4,591	14,112	6,612	15,142	32,837
l. MARCHE							
Number of borrowers	20,230	10,759	5,924	6,111	853	615	81
Facilities granted	1,906	1,839	2,063	6,364	2,986	5,935	6,433
Used margin	1,656	1,475	1,459	4,253	1,863	3,698	4,378

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	52,234	27,506	13,321	13,807	1,932	1,338	214
	Facilities granted	4,946	4,649	4,608	14,342	6,711	12,830	20,267
	Used margin	4,447	3,936	3,500	10,148	4,597	8,517	14,095
n.	UMBRIA							
	Number of borrowers	9,244	4,841	2,615	2,659	338	296	40
	Facilities granted	866	833	905	2,661	1,178	2,791	2,714
	Used margin	777	702	707	1,969	820	1,887	1,927
o.	LAZIO							
	Number of borrowers	61,959	26,227	9,834	9,080	1,399	1,247	387
	Facilities granted	5,813	4,333	3,365	9,438	4,856	12,602	127,059
	Used margin	5,377	3,718	2,516	7,092	3,576	9,265	90,120
p.	ABRUZZO							
	Number of borrowers	9,470	4,411	2,367	2,576	383	316	53
	Facilities granted	883	749	823	2,720	1,316	3,118	2,948
	Used margin	765	590	592	1,869	883	2,006	1,712
q.	MOLISE							
	Number of borrowers	1,525	833	433	420	57	47	7
	Facilities granted	141	143	151	430	191	453	396
	Used margin	123	113	108	308	122	309	364
r.	CAMPANIA							
	Number of borrowers	26,464	11,763	5,585	5,423	819	574	90
	Facilities granted	2,466	1,977	1,924	5,547	2,822	5,654	11,546
	Used margin	2,193	1,581	1,377	4,015	1,984	3,868	7,944
s.	PUGLIA							
	Number of borrowers	21,453	9,218	4,768	4,664	568	398	54
	Facilities granted	1,988	1,564	1,660	4,796	1,944	3,793	4,314
	Used margin	1,788	1,259	1,198	3,457	1,328	2,494	3,216
t.	BASILICATA							
	Number of borrowers	2,519	1,156	695	613	92	65	12
	Facilities granted	235	196	241	632	313	594	1,362
	Used margin	208	157	175	433	204	396	1,016
u.	CALABRIA							
	Number of borrowers	7,432	3,565	1,868	1,566	194	107	13
	Facilities granted	691	610	645	1,557	666	1,096	1,290
	Used margin	595	492	470	1,152	480	728	1,101
v.	SICILY							
	Number of borrowers	23,319	10,297	4,968	4,581	592	383	59
	Facilities granted	2,158	1,744	1,706	4,705	2,015	3,652	6,130
	Used margin	1,840	1,332	1,179	3,339	1,450	2,390	4,612
z.	SARDINIA							
	Number of borrowers	9,707	4,353	2,126	2,023	239	193	32
	Facilities granted	900	741	734	2,032	827	1,963	3,228
	Used margin	807	627	580	1,608	627	1,436	2,545

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

December 2002

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,491,733	1,044,853	64,975
b.	GENERAL GOVERNMENT	79,571	54,943	2,331
	Central government	33,330	23,323	1,467
	Local government	45,991	31,519	856
	Social security funds	250	101	8
c.	FINANCIAL COMPANIES	309,338	216,962	13,069
	Monetary financial institutions	86,068	70,908	5,195
	Other financial intermediaries	202,958	140,382	7,085
	Financial auxiliaries	18,572	4,925	736
	Insurance companies and pension funds	1,739	747	52
d.	NON-FINANCIAL COMPANIES	860,763	572,323	35,882
	Public companies	25,376	14,101	632
	Private companies	740,270	488,316	31,421
	Associations of non-financial companies	3,021	2,065	257
	Craft non-financial quasi-companies	34,839	24,851	1,172
	Other non-financial quasi-companies	57,257	42,990	2,401
e.	HOUSEHOLDS	133,788	120,474	6,207
	Producer households	41,285	34,316	2,150
	Consumer households	92,503	86,158	4,057
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	5,970	4,442	288
g.	REST OF THE WORLD	97,735	72,271	7,034
	General government	1,352	655	44
	Monetary financial institutions	56,018	44,696	2,965
	Other financial institutions	22,458	14,569	2,534
	Non-financial companies	16,820	11,955	1,443
	Households	378	356	34
	Non-profit institutions serving households	11	9	..
	International organizations and other institutions	699	31	13
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	178	126	6

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
1,288,078	873,661	60,760	104,347	86,376	1,340	99,307	84,816	2,876
57,481	38,620	2,197	20,240	14,373	20	1,850	1,951	113
20,139	15,260	1,436	13,008	7,867	18	183	196	13
37,117	23,288	758	7,232	6,505	3	1,641	1,725	95
225	71	3	..	..	–	25	30	5
286,013	199,250	12,823	18,056	13,367	181	5,269	4,345	65
81,566	66,930	5,080	3,845	3,402	82	658	577	33
184,971	127,385	6,991	13,531	9,383	64	4,456	3,614	30
18,292	4,745	701	222	123	34	59	57	1
1,183	191	51	459	460	..	97	97	1
724,345	454,694	32,554	53,918	48,315	930	82,501	69,314	2,398
22,829	12,043	621	1,840	1,598	3	707	460	7
618,585	383,800	28,322	49,358	44,285	862	72,327	60,232	2,237
2,334	1,625	251	295	145	1	392	295	4
29,880	20,326	1,116	539	492	7	4,420	4,033	49
50,717	36,900	2,243	1,886	1,796	56	4,655	4,294	102
124,227	111,098	5,945	2,335	2,203	48	7,226	7,173	214
36,990	30,173	1,999	1,468	1,388	35	2,827	2,755	117
87,237	80,925	3,946	867	815	14	4,399	4,418	97
5,244	3,796	254	354	330	3	371	316	31
86,863	63,343	6,843	9,182	7,606	154	1,690	1,322	38
1,161	464	23	191	191	21	–	–	–
53,560	42,882	2,940	2,362	1,810	24	97	4	1
19,341	11,818	2,450	2,799	2,536	81	317	215	4
11,771	7,829	1,383	3,819	3,058	28	1,230	1,068	32
320	310	33	11	12	..	47	34	1
11	9	..	–	–	–	–	–	–
699	31	13	..	..	–	–	–	–
169	117	6	5	5	..	4	3	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

December 2002

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	902,048	606,639	38,033
	Agricultural, forestry and fishery products	20,363	16,943	1,251
	Fuel and power products	46,684	31,148	1,970
	Ores and metals	16,695	11,217	695
	Non-metallic minerals and products	23,108	13,824	671
	Chemical products	23,245	11,657	554
	Metal products, except transport equipment	44,038	27,584	1,144
	Agricultural and industrial machinery	41,636	23,443	1,149
	Office and data processing machines, etc.	6,864	4,201	325
	Electrical goods	30,666	16,513	854
	Transport equipment	18,629	12,935	883
	Food and tobacco products	39,413	26,044	1,407
	Textiles, clothing and footwear	47,377	28,756	1,889
	Paper and paper products	22,470	14,600	641
	Rubber and plastic products	17,826	10,748	524
	Other manufactured products	26,432	17,522	1,135
	Building and construction	87,588	63,114	5,120
	Wholesale and retail trade services, recovery and repair services	147,695	93,238	5,370
	Lodging and catering services	20,573	17,751	927
	Inland transport services	17,083	12,301	478
	Maritime and air transport services	9,876	8,370	574
	Auxiliary transport services	11,665	8,262	585
	Communication services	24,606	13,899	516
	Other market services	157,518	122,571	9,371

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
761,334	484,867	34,552	55,386	49,703	965	85,328	72,069	2,515
17,700	14,496	1,186	2,342	2,148	39	321	299	25
41,307	26,631	1,898	4,251	3,738	60	1,126	779	11
14,301	9,130	635	855	850	13	1,539	1,237	47
19,855	10,861	609	1,657	1,565	30	1,596	1,398	32
20,508	9,333	524	1,178	1,116	6	1,558	1,208	23
35,547	20,174	1,085	2,176	2,011	22	6,315	5,399	37
32,307	15,795	1,086	3,908	3,270	34	5,421	4,377	29
5,388	3,200	264	290	288	9	1,186	712	51
24,059	11,762	776	1,042	976	15	5,565	3,774	63
12,915	8,118	737	1,425	1,397	86	4,289	3,421	60
34,017	21,155	1,267	3,208	3,029	62	2,187	1,860	78
41,661	23,653	1,810	2,161	2,097	40	3,554	3,005	39
16,297	8,931	593	2,591	2,407	13	3,582	3,262	36
14,534	7,811	487	1,040	986	11	2,253	1,951	26
23,380	14,808	1,105	1,203	1,127	10	1,849	1,588	21
76,813	53,809	4,255	4,188	3,432	142	6,587	5,873	723
128,605	76,910	5,027	5,583	4,995	105	13,507	11,333	238
17,729	15,060	826	1,616	1,504	33	1,228	1,187	68
13,423	8,888	427	488	451	11	3,172	2,963	41
7,086	5,942	564	1,509	1,386	1	1,281	1,042	8
9,407	6,332	538	1,166	1,034	27	1,091	895	20
21,310	11,067	340	2,062	1,621	82	1,233	1,211	94
133,184	101,002	8,513	9,447	8,275	114	14,887	13,294	745

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

December 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	653,294	322,273	158,191	164,233	24,098	18,819	3,878
Facilities granted	61,492	54,398	54,701	170,890	83,219	186,586	593,907
Used margin	54,687	44,327	39,195	116,417	54,531	116,386	382,314
b. GENERAL GOVERNMENT							
Number of borrowers	682	1,227	1,278	2,079	449	506	242
Facilities granted	67	225	454	2,308	1,563	5,983	67,117
Used margin	42	141	255	1,293	857	2,735	47,567
c. FINANCIAL COMPANIES							
Number of borrowers	698	698	624	1,000	307	483	450
Facilities granted	66	122	208	1,151	1,057	5,318	210,726
Used margin	49	98	149	940	844	3,548	136,039
d. NON-FINANCIAL COMPANIES							
Number of borrowers	113,010	116,454	104,794	138,547	22,299	17,319	3,129
Facilities granted	10,724	20,766	36,902	147,779	77,141	170,818	312,998
Used margin	7,332	14,608	24,995	98,673	50,111	106,870	196,373
<i>of which: industry</i>							
Number of borrowers	30,490	33,181	33,437	49,556	9,280	8,283	1,702
Facilities granted	2,902	5,983	11,905	54,030	32,422	84,022	165,094
Used margin	1,898	3,908	7,471	33,023	19,245	48,334	96,484
<i>of which: building</i>							
Number of borrowers	14,883	16,992	16,637	22,580	3,128	1,965	217
Facilities granted	1,415	3,042	5,841	23,805	10,666	18,181	13,111
Used margin	930	2,088	3,991	16,512	7,331	12,437	9,484
<i>of which: services</i>							
Number of borrowers	65,134	63,670	52,456	63,503	9,388	6,750	1,176
Facilities granted	6,167	11,278	18,366	66,790	32,311	65,634	133,099
Used margin	4,322	8,233	12,903	46,633	22,200	43,722	89,290
e. PRODUCER HOUSEHOLDS							
Number of borrowers	80,839	52,543	23,096	11,925	436	129	–
Facilities granted	7,663	9,000	7,866	10,395	1,430	1,045	–
Used margin	6,467	7,427	6,167	8,194	1,149	809	–
f. CONSUMER HOUSEHOLDS AND NEC							
Number of borrowers	447,354	146,013	26,953	10,227	595	359	52
Facilities granted	41,963	23,390	8,794	8,889	1,984	3,180	2,890
Used margin	39,971	21,317	7,273	7,046	1,537	2,363	2,242

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2002

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	43	957	107,479	31,191	15,938	57,710	97,522	348,432
Bad debts	24	839	26,493	7,996	6,714	10,450	7,009	10,672
of which: backed by real security	10	77	6,192	1,817	1,831	2,264	1,426	2,482
b. NORTH-WEST ITALY								
Number of borrowers	2	399	29,546	9,527	3,328	16,369	19,796	78,394
Bad debts	..	325	6,565	2,465	1,043	2,920	1,297	2,701
of which: backed by real security	—	37	1,669	552	364	716	314	769
c. NORTH-EAST ITALY								
Number of borrowers	5	158	18,315	6,393	2,086	9,455	12,831	44,558
Bad debts	..	146	3,368	1,448	454	1,343	820	1,307
of which: backed by real security	—	28	838	279	138	376	211	325
d. CENTRAL ITALY								
Number of borrowers	7	228	26,532	7,273	4,321	14,437	18,624	78,062
Bad debts	3	166	8,021	1,946	2,815	2,819	1,279	2,495
of which: backed by real security	..	5	1,719	426	695	535	311	631
e. SOUTHERN ITALY								
Number of borrowers	24	103	21,485	5,728	3,938	10,871	28,762	91,911
Bad debts	20	125	5,488	1,531	1,647	1,906	2,304	2,525
of which: backed by real security	10	4	1,447	406	476	459	440	541
f. ISLANDS								
Number of borrowers	5	69	11,601	2,270	2,265	6,578	17,509	55,507
Bad debts	1	78	3,052	606	756	1,462	1,309	1,645
of which: backed by real security	—	3	519	154	158	179	150	216

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2002

	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	205,001	33,502	7,618
Agricultural, forestry and fishery products	12,324	2,431	553
Fuel and power products	284	33	7
Ores and metals	668	199	42
Non-metallic minerals and products	3,087	626	179
Chemical products	1,079	317	55
Metal products, except transport equipment	5,467	929	204
Agricultural and industrial machinery	3,133	673	121
Office and data processing machines, etc.	1,311	203	39
Electrical goods	3,202	505	80
Transport equipment	1,448	353	65
Food and tobacco products	6,299	1,895	551
Textiles, clothing and footwear	11,549	1,709	330
Paper and paper products	2,790	448	70
Rubber and plastic products	1,677	307	66
Other manufactured products	7,545	978	235
Building and construction	29,860	8,008	2,087
Wholesale and retail trade services, recovery and repair services	66,828	6,910	1,272
Lodging and catering services	12,565	1,156	358
Inland transport services	6,219	478	77
Maritime and air transport services	173	107	12
Auxiliary transport services	1,708	223	22
Communication services	317	25	3
Other market services	25,468	4,990	1,190

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

December 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	81,088	18,340	42,843	3,618	34,624
b. GENERAL GOVERNMENT	27	10	22	2	3
Central government	2	–	1	1	..
Local government	25	10	21	1	3
Social security funds	..	–	..	–	–
c. FINANCIAL COMPANIES	1,723	186	811	29	883
Monetary financial institutions	1	–	1	–	–
Other financial intermediaries	1,557	172	743	27	787
Financial auxiliaries	157	12	63	1	93
Insurance companies and pension funds	8	2	4	1	2
d. NON-FINANCIAL COMPANIES	48,978	10,840	23,772	2,721	22,484
Public companies	489	28	438	11	41
Private companies	39,784	9,010	18,813	2,305	18,665
Associations of non-financial companies	200	27	90	3	107
Craft non-financial quasi-companies	1,856	374	1,151	72	633
Other non-financial quasi-companies	6,649	1,401	3,280	330	3,038
e. HOUSEHOLDS	28,129	7,082	16,699	790	10,639
Producer households	11,576	2,561	6,565	444	4,567
Consumer households	16,553	4,521	10,135	347	6,072
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	260	13	188	–	72
g. REST OF THE WORLD	749	30	662	47	40
General government	4	–	4	–	–
Monetary financial institutions	101	–	96	1	4
Other financial institution	218	19	199	11	8
Non-financial companies	376	5	327	32	18
Households	48	6	36	3	9
Non-profit institutions serving households	..	–	..	–	–
International organizations and other institutions	1	–	–	..	1
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	3	..	3	–	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

4th quarter 2002

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	40,301	1,464	48,538	1,177
b.	NORTH-WEST ITALY	10,628	463	12,827	251
	Piedmont	3,076	102	3,110	46
	Valle d'Aosta	88	3	90	2
	Liguria	1,115	25	1,644	49
	Lombardy	6,349	334	7,983	154
c.	NORTH-EAST ITALY	5,781	264	7,012	144
	Trentino-Alto Adige	366	20	558	21
	Veneto	2,216	113	2,539	54
	Friuli-Venezia Giulia	620	22	801	12
	Emilia-Romagna	2,579	109	3,114	56
d.	CENTRAL ITALY	8,825	362	10,185	498
	Marche	754	26	740	12
	Tuscany	2,709	95	4,885	99
	Umbria	532	26	485	7
	Lazio	4,830	215	4,075	380
e.	SOUTHERN ITALY	10,024	273	10,723	160
	Abruzzo	996	20	833	13
	Molise	194	16	98	1
	Campania	4,379	89	3,712	65
	Puglia	2,901	111	3,460	41
	Basilicata	297	12	439	8
	Calabria	1,257	25	2,181	32
f.	ISLANDS	5,043	102	7,791	125
	Sicily	4,226	70	5,858	104
	Sardinia	817	32	1,933	21

Notes:

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

Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register
Stocks in millions of euros

4th quarter 2002

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	40,301	1,464	48,538	1,177
General government	5	3	1	..
Financial companies	36	26	49	7
Non-financial companies	5,431	826	5,312	593
<i>of which: industry</i>	<i>1,554</i>	<i>309</i>	<i>1,343</i>	<i>57</i>
building	647	134	666	109
services	3,114	363	3,209	420
Producer households	4,824	176	6,460	161
Consumer households and nec	29,223	416	35,696	389

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

December 2002

	Total	For commercial transactions	For financial transactions
a. TOTAL	108,213	71,344	36,870
<i>of which:</i> in non-euro-area currencies	14,217	9,419	4,797
General government	908	425	483
Financial companies	12,584	6,630	5,954
Non-financial companies	79,762	57,941	21,821
<i>of which:</i> industry	34,589	25,349	9,240
building	13,278	11,401	1,877
services	31,218	20,762	10,455
Producer households	1,402	958	444
Consumer households and nec	3,598	2,147	1,451
Rest of the world	9,960	3,244	6,716

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

December 2002		Total	For commercial transactions	For financial transactions
a.	TOTAL	98,394	68,183	30,210
b.	NORTH-WEST ITALY	43,139	30,737	12,401
	Piedmont	7,305	4,582	2,723
	Valle d'Aosta	124	49	74
	Liguria	2,843	2,360	483
	Lombardy	32,867	23,747	9,121
c.	NORTH-EAST ITALY	23,315	16,086	7,230
	Trentino-Alto Adige	2,922	2,100	822
	Veneto	5,230	3,734	1,496
	Friuli-Venezia Giulia	3,056	2,015	1,041
	Emilia-Romagna	12,107	8,237	3,870
d.	CENTRAL ITALY	23,648	16,768	6,880
	Marche	987	679	308
	Tuscany	4,916	2,503	2,413
	Umbria	536	324	212
	Lazio	17,210	13,262	3,948
e.	SOUTHERN ITALY	5,036	2,886	2,149
	Abruzzo	680	328	353
	Molise	134	55	79
	Campania	2,657	1,476	1,180
	Puglia	1,014	657	357
	Basilicata	183	97	86
	Calabria	368	273	95
f.	ISLANDS	3,255	1,706	1,550
	Sicily	2,100	1,238	862
	Sardinia	1,155	467	688

Notes:

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

Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2002

	Total	For commercial transactions	For financial transactions
a. TOTAL	81,164	58,899	22,265
Agricultural, forestry and fishery products	1,107	702	406
Fuel and power products	5,663	3,322	2,341
Ores and metals	914	658	256
Non-metallic minerals and products	1,505	898	607
Chemical products	1,615	1,137	478
Metal products, except transport equipment	1,719	1,331	388
Agricultural and industrial machinery	6,834	5,977	857
Office and data processing machines, etc.	887	807	80
Electrical goods	4,470	3,104	1,366
Transport equipment	4,665	3,992	673
Food and tobacco products	2,525	1,549	977
Textiles, clothing and footwear	1,703	1,216	487
Paper and paper products	878	574	304
Rubber and plastic products	547	375	172
Other manufactured products	826	519	307
Building and construction	13,468	11,547	1,921
Wholesale and retail trade services, recovery and repair services	8,612	6,555	2,056
Lodging and catering services	1,250	827	423
Inland transport services	1,164	929	236
Maritime and air transport services	523	399	125
Auxiliary transport services	1,318	923	395
Communication services	3,200	1,476	1,725
Other market services	15,771	10,085	5,686

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

December 2002		Facilities granted	Used margin	Overshoot
a.	TOTAL	62,492	56,549	788
	<i>of which: transactions of financial intermediaries</i>	<i>49,877</i>	<i>45,948</i>	<i>395</i>
	Agricultural, forestry and fishery products	218	202	7
	Fuel and power products	576	544	13
	Ores and metals	607	532	8
	Non-metallic minerals and products	1,669	1,508	15
	Chemical products	1,091	963	8
	Metal products, except transport equipment	5,818	5,231	34
	Agricultural and industrial machinery	4,173	3,671	23
	Office and data processing machines, etc.	429	397	6
	Electrical goods	1,935	1,730	28
	Transport equipment	1,048	952	15
	Food and tobacco products	1,368	1,202	28
	Textiles, clothing and footwear	3,446	3,111	60
	Paper and paper products	2,653	2,467	39
	Rubber and plastic products	2,033	1,820	20
	Other manufactured products	2,062	1,827	25
	Building and construction	5,084	4,471	76
	Wholesale and retail trade services, recovery and repair services	9,199	8,297	110
	Lodging and catering services	1,220	1,126	19
	Inland transport services	2,976	2,823	46
	Maritime and air transport services	968	936	7
	Auxiliary transport services	979	872	14
	Communication services	708	710	17
	Other market services	12,233	11,159	169

Notes:

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in millions of euros

December 2002

	Facilities granted	Used margin	Overshoot
a. TOTAL	64,582	58,611	896
<i>of which: transactions of financial intermediaries</i>	<i>51,634</i>	<i>47,666</i>	<i>443</i>
Piedmont	5,433	4,997	36
Valle d'Aosta	141	131	1
Liguria	982	931	28
Lombardy	20,880	19,048	335
Trentino-Alto Adige	1,905	1,734	19
Veneto	9,686	8,703	92
Friuli-Venezia Giulia	1,699	1,530	26
Emilia-Romagna	7,509	6,654	46
Marche	2,293	2,000	10
Tuscany	4,415	3,861	74
Umbria	571	519	10
Lazio	3,966	3,756	86
Abruzzo	797	676	10
Molise	81	69	1
Campania	1,438	1,368	37
Puglia	838	786	34
Basilicata	129	121	2
Calabria	237	237	11
Sicily	800	759	27
Sardinia	783	732	10

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

December 2002

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	30,982	15,445	15,537	30,565	20,892
<i>of which: transactions of financial intermediaries</i>	27,965	13,492	14,473	25,395	17,187
Agricultural, forestry and fishery products	80	64	17	88	50
Fuel and power products	323	201	122	478	255
Ores and metals	1,010	327	684	979	794
Non-metallic minerals and products	303	143	161	229	112
Chemical products	708	301	407	596	342
Metal products, except transport equipment	1,500	798	702	1,498	943
Agricultural and industrial machinery	1,735	679	1,057	1,939	1,293
Office and data processing machines, etc.	614	309	304	809	353
Electrical goods	3,059	1,191	1,867	3,635	2,375
Transport equipment	4,301	1,252	3,049	3,406	2,771
Food and tobacco products	1,128	756	372	949	708
Textiles, clothing and footwear	1,057	698	359	917	573
Paper and paper products	631	349	283	577	372
Rubber and plastic products	743	284	459	597	416
Other manufactured products	343	223	119	352	210
Building and construction	1,556	1,426	130	1,980	1,150
Wholesale and retail trade services, recovery and repair services	5,943	2,765	3,178	4,662	2,997
Lodging and catering services	110	91	19	107	65
Inland transport services	305	270	35	374	182
Maritime and air transport services	231	170	61	216	164
Auxiliary transport services	323	191	132	302	198
Communication services	697	144	553	428	344
Other market services	4,283	2,812	1,470	5,447	4,224

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

December 2002

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	33,466	16,376	17,090	33,300	23,238
<i>of which: transactions of financial intermediaries</i>	<i>30,432</i>	<i>14,406</i>	<i>16,026</i>	<i>28,099</i>	<i>19,519</i>
Piedmont	7,883	2,408	5,475	6,304	5,199
Valle d'Aosta	91	78	13	121	60
Liguria	588	410	178	773	363
Lombardy	9,343	4,633	4,709	9,311	5,905
Trentino-Alto Adige	156	43	113	162	81
Veneto	1,784	945	839	1,398	926
Friuli-Venezia Giulia	307	206	101	314	184
Emilia-Romagna	2,592	1,427	1,165	2,610	1,786
Marche	273	174	99	404	155
Tuscany	1,708	780	928	1,696	1,172
Umbria	441	182	258	459	371
Lazio	4,850	2,622	2,228	6,498	5,065
Abruzzo	315	196	120	260	169
Molise	97	42	55	104	61
Campania	1,468	1,048	421	1,389	884
Puglia	507	416	91	394	248
Basilicata	151	78	73	146	77
Calabria	176	145	31	118	93
Sicily	590	453	137	629	349
Sardinia	146	90	56	211	89

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

December 2002

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,210,317	818,360	143,012	91,557	209,674	136,460
Piedmont	96,878	64,460	28,706	20,413	36,976	25,426
Valle d'Aosta	2,355	1,794	1,393	1,115	1,564	1,223
Liguria	19,568	13,735	4,926	3,077	6,679	4,296
Lombardy	414,391	261,227	87,372	54,693	128,711	76,284
Trentino-Alto Adige	29,112	20,187	4,464	2,542	5,670	3,356
Veneto	107,993	73,650	10,919	7,036	16,180	10,055
Friuli-Venezia Giulia	22,608	15,324	5,261	3,558	6,906	4,602
Emilia-Romagna	131,030	85,477	22,402	16,066	27,826	19,263
Marche	27,721	19,033	4,309	3,174	5,558	3,827
Tuscany	68,788	49,994	10,877	7,852	13,982	9,962
Umbria	12,048	9,016	2,085	1,512	2,938	2,064
Lazio	167,831	123,192	81,620	58,144	100,145	70,631
Abruzzo	12,646	8,552	1,838	1,027	2,872	1,674
Molise	1,918	1,475	598	485	828	659
Campania	32,131	23,381	8,482	5,685	10,312	6,985
Puglia	20,243	15,205	3,133	2,449	4,209	3,171
Basilicata	3,601	2,644	1,498	1,107	1,798	1,310
Calabria	6,624	5,163	1,445	1,168	1,898	1,433
Sicily	22,329	16,481	4,568	3,532	5,869	4,448
Sardinia	10,500	8,371	2,897	2,291	3,612	2,812

Notes:

Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2002

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,210,317	456,572	156,806	284,231	213,760	98,947
Used margin	818,360	304,179	104,973	189,013	151,040	69,155
b. FIRST 10 BORROWERS						
Facilities granted	99,118	52,695	14,663	36,314	17,330	4,995
Used margin	67,285	42,522	11,367	22,341	14,542	3,686
c. FIRST 20 BORROWERS						
Facilities granted	138,382	78,342	23,430	44,229	24,992	6,633
Used margin	96,938	59,634	17,319	28,639	21,517	5,214
d. FIRST 50 BORROWERS						
Facilities granted	199,819	109,968	34,927	59,169	39,675	8,849
Used margin	143,410	83,127	26,992	40,920	30,055	7,075
e. FIRST 100 BORROWERS						
Facilities granted	256,149	134,513	44,894	73,235	46,997	10,593
Used margin	185,575	99,335	34,590	50,645	35,967	8,520

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

December 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	1,463,786	53.05	58.81	73.66	80.25	818,360
General government	5,738	75.26	81.43	92.05	95.06	52,992
Financial companies	4,120	47.57	63.10	92.07	96.63	142,286
Non-financial companies	504,052	38.68	45.72	65.37	74.93	503,009
<i>of which: industry</i>	<i>159,529</i>	<i>39.39</i>	<i>46.87</i>	<i>67.76</i>	<i>77.38</i>	<i>211,109</i>
building	74,590	23.49	30.14	51.89	63.94	53,632
services	258,757	41.29	47.82	66.04	75.15	229,634
Producer households	192,707	9.14	13.31	30.49	42.15	31,561
Consumer households and nec	736,535	11.75	14.64	25.61	33.85	85,989

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

December 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	567,301	34.80	42.32	63.06	73.79	45,744
Piedmont	40,879	25.19	32.46	55.86	69.00	2,377
Valle d'Aosta	1,165	21.86	28.51	53.06	68.57	71
Liguria	16,019	30.77	37.94	59.47	71.22	1,008
Lombardy	71,967	38.70	46.60	66.97	76.84	7,530
Trentino-Alto Adige	4,686	17.03	25.95	53.52	68.42	346
Veneto	28,059	27.89	36.87	60.07	72.05	2,242
Friuli-Venezia Giulia	9,354	27.06	34.23	56.30	68.68	510
Emilia-Romagna	34,495	30.76	38.25	60.55	72.52	2,564
Marche	14,392	23.17	29.83	52.45	65.32	937
Tuscany	33,891	25.97	33.94	57.75	70.55	2,017
Umbria	7,133	32.30	39.44	60.43	71.97	642
Lazio	69,890	46.34	54.74	73.29	81.14	8,458
Abruzzo	13,431	25.36	33.14	56.59	69.17	864
Molise	3,030	38.65	47.32	68.46	77.69	297
Campania	51,499	32.82	40.94	63.36	74.64	3,211
Puglia	44,136	36.41	43.73	64.06	74.01	3,771
Basilicata	9,196	20.01	28.30	53.66	66.24	739
Calabria	25,087	22.03	29.09	52.48	65.42	1,777
Sicily	69,441	31.62	37.30	56.64	68.32	4,596
Sardinia	19,551	29.10	37.23	59.65	70.91	1,788

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

December 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	567,301	34.80	42.32	63.06	73.79	45,744
	General government	43	54.49	54.49	71.30	78.79	24
	Financial companies	957	29.22	46.04	74.98	84.57	839
	Non-financial companies	107,479	31.25	39.65	63.95	75.05	26,493
	<i>of which:</i> industry	31,191	26.03	34.63	60.42	72.57	7,996
	building	15,938	30.78	39.52	65.28	76.85	6,714
	services	57,710	32.68	40.48	62.63	73.48	10,450
	Producer households	97,522	12.73	18.02	39.20	53.52	7,009
	Consumer households and nec	348,432	19.48	24.93	47.11	61.96	10,672

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

December 2002		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,210,317	818,360	1,568,716	240,820	189,074	1,259,536
b.	NORTH-WEST ITALY	533,192	341,216	533,329	94,456	68,978	428,232
	Piedmont	96,878	64,460	123,596	17,396	13,650	100,685
	Valle d'Aosta	2,355	1,794	3,672	469	362	3,077
	Liguria	19,568	13,735	39,183	5,748	4,783	33,138
	Lombardy	414,391	261,227	366,878	70,843	50,184	291,332
c.	NORTH-EAST ITALY	290,744	194,638	463,190	64,278	52,109	365,147
	Trentino-Alto Adige	29,112	20,187	59,386	10,269	7,894	49,857
	Veneto	107,993	73,650	178,725	25,016	20,794	139,000
	Friuli-Venezia Giulia	22,608	15,324	40,412	4,485	3,718	32,233
	Emilia-Romagna	131,030	85,477	184,667	24,509	19,704	144,057
d.	CENTRAL ITALY	276,388	201,235	334,214	50,318	42,392	271,775
	Marche	27,721	19,033	53,597	5,781	4,638	40,905
	Tuscany	68,788	49,994	129,649	15,851	13,503	102,036
	Umbria	12,048	9,016	24,309	3,204	2,878	18,871
	Lazio	167,831	123,192	126,659	25,483	21,372	109,963
e.	SOUTHERN ITALY	77,163	56,419	161,605	20,341	16,564	130,818
	Abruzzo	12,646	8,552	23,537	2,812	2,192	18,236
	Molise	1,918	1,475	3,964	442	365	3,055
	Campania	32,131	23,381	59,557	8,281	6,636	48,985
	Puglia	20,243	15,205	50,080	5,812	4,948	40,670
	Basilicata	3,601	2,644	6,361	777	638	5,036
	Calabria	6,624	5,163	18,106	2,216	1,786	14,836
f.	ISLANDS	32,830	24,852	76,378	11,427	9,031	63,564
	Sicily	22,329	16,481	54,719	8,149	6,203	45,491
	Sardinia	10,500	8,371	21,659	3,277	2,828	18,073

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
132,204	93,508	162,562	164,735	106,246	96,251	672,559	429,532	50,367
53,662	36,060	53,826	66,942	39,094	32,954	318,132	197,084	18,317
10,331	6,883	12,348	11,303	6,920	6,997	57,847	37,008	3,566
212	152	329	764	525	199	910	755	67
1,865	1,324	3,331	2,477	1,685	1,762	9,478	5,943	952
41,254	27,702	37,818	52,398	29,964	23,996	249,896	153,378	13,732
32,721	22,734	51,824	46,385	30,385	30,736	147,360	89,409	15,483
5,107	3,581	6,404	6,307	4,473	2,425	7,430	4,239	700
12,674	9,000	20,915	19,154	12,724	12,873	51,149	31,132	5,937
2,501	1,964	4,125	3,595	2,557	2,643	12,028	7,085	1,411
12,439	8,190	20,380	17,330	10,631	12,795	76,753	46,952	7,435
29,258	23,244	32,531	33,973	24,504	19,269	162,839	111,096	10,639
3,420	2,249	6,387	4,416	2,830	4,013	14,105	9,315	2,292
7,862	6,040	13,663	10,871	7,678	8,659	34,204	22,773	5,291
1,484	1,132	2,798	1,741	1,254	1,657	5,619	3,751	983
16,492	13,822	9,683	16,945	12,741	4,940	108,911	75,257	2,073
12,152	8,271	16,709	12,602	8,729	9,500	32,068	22,856	4,578
1,381	963	2,588	2,013	1,420	1,611	6,441	3,976	1,102
258	182	496	338	238	271	881	690	142
5,826	3,733	5,766	4,290	2,957	3,271	13,734	10,056	1,535
2,835	1,985	5,116	4,166	2,798	2,957	7,429	5,473	1,337
445	337	771	560	370	405	1,819	1,299	149
1,407	1,070	1,972	1,236	946	985	1,765	1,362	313
4,411	3,198	7,672	4,832	3,534	3,792	12,160	9,088	1,350
2,940	2,052	5,511	3,127	2,281	2,705	8,113	5,945	1,012
1,471	1,147	2,161	1,705	1,253	1,087	4,048	3,143	338

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

TDB30445

Banks

Source: Central Credit Register
Size classes in euros

December 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	1,362,776	664,005	327,611	159,637	164,688	24,110	18,842	3,883
	of which: 1 facility	1,064,833	659,380	278,882	77,451	43,427	3,332	1,974	387
	2 facilities	154,949	4,414	46,865	57,387	41,083	3,247	1,693	260
	3-4 facilities	93,815	208	1,849	24,503	57,134	6,493	3,271	357
	more than 4 facilities	49,179	3	15	296	23,044	11,038	11,904	2,879
b.	GENERAL GOVERNMENT	6,463	682	1,227	1,278	2,079	449	506	242
	of which: 1 facility	3,788	681	1,109	857	839	96	149	57
	2 facilities	1,612	1	118	388	819	123	118	45
	3-4 facilities	790	–	–	33	400	181	131	45
	more than 4 facilities	273	–	–	–	21	49	108	95
c.	FINANCIAL COMPANIES	4,260	698	698	624	1,000	307	483	450
	of which: 1 facility	2,546	682	585	409	504	112	136	118
	2 facilities	745	16	105	161	261	57	100	45
	3-4 facilities	478	–	7	52	180	77	102	60
	more than 4 facilities	491	–	1	2	55	61	145	227
d.	NON-FINANCIAL COMPANIES	515,552	113,010	116,454	104,794	138,547	22,299	17,319	3,129
	of which: 1 facility	277,992	111,820	86,659	43,028	32,050	2,748	1,493	194
	2 facilities	109,753	1,164	28,868	41,806	33,561	2,843	1,359	152
	3-4 facilities	80,911	26	926	19,738	51,060	5,986	2,931	244
	more than 4 facilities	46,896	–	1	222	21,876	10,722	11,536	2,539
e.	PRODUCER HOUSEHOLDS	168,968	80,839	52,543	23,096	11,925	436	129	–
	of which: 1 facility	136,311	79,709	42,656	10,652	3,209	64	21	–
	2 facilities	23,298	1,083	9,484	8,976	3,680	62	13	–
	3-4 facilities	8,147	46	399	3,418	4,107	150	27	–
	more than 4 facilities	1,212	1	4	50	929	160	68	–
f.	CONSUMER HOUSEHOLDS AND NEC	631,553	447,354	146,013	26,953	10,227	595	359	52
	of which: 1 facility	610,722	445,204	138,339	20,449	6,283	296	141	10
	2 facilities	17,261	2,014	7,182	5,314	2,486	158	91	16
	3-4 facilities	3,263	134	483	1,168	1,295	95	80	8
	more than 4 facilities	307	2	9	22	163	46	47	18

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks							
Source: Central Credit Register									
Size classes in euros									
December 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	1.50	1.00	1.15	1.69	2.75	4.52	6.35	10.17	
First bank's share of total credit granted (%)	56	99	93	77	64	54	47	47	
b. GENERAL GOVERNMENT									
Average number of banks per borrower	1.78	1.00	1.09	1.35	1.86	2.77	2.95	4.82	
First bank's share of total credit granted (%)	51	99	95	88	79	75	79	46	
c. FINANCIAL COMPANIES									
Average number of banks per borrower	2.74	1.02	1.17	1.45	1.97	2.95	3.93	9.97	
First bank's share of total credit granted (%)	62	99	92	85	80	71	65	61	
d. NON-FINANCIAL COMPANIES									
Average number of banks per borrower	2.14	1.01	1.26	1.81	2.89	4.66	6.61	10.74	
First bank's share of total credit granted (%)	49	99	88	74	62	53	45	37	
<i>of which: industry</i>									
Average number of banks per borrower	2.70	1.01	1.32	2.01	3.43	5.57	7.65	11.96	
First bank's share of total credit granted (%)	38	99	85	68	52	42	36	29	
<i>of which: building</i>									
Average number of banks per borrower	1.80	1.00	1.22	1.64	2.32	3.47	4.84	9.71	
First bank's share of total credit granted (%)	66	99	90	79	73	67	61	44	
<i>of which: services</i>									
Average number of banks per borrower	1.89	1.01	1.24	1.74	2.68	4.18	5.87	9.08	
First bank's share of total credit granted (%)	56	99	89	76	65	58	51	46	
e. PRODUCER HOUSEHOLDS									
Average number of banks per borrower	1.28	1.01	1.19	1.71	2.47	4.00	5.28	–	
First bank's share of total credit granted (%)	82	99	91	78	69	62	59	–	
f. CONSUMER HOUSEHOLDS AND NEC									
Average number of banks per borrower	1.04	1.00	1.05	1.29	1.60	2.01	2.51	3.84	
First bank's share of total credit granted (%)	94	99	97	90	86	84	77	59	

Notes:

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

Distribution by customer sector of economic activity and total credit used

TDB30485

Source: Central Credit Register
Percentages
Size classes in euros

	2000–Q1	2000–Q2	2000–Q3	2000–Q4	2001–Q1
a. TOTAL	0.34	0.41	0.27	0.40	0.30
up to 125,000	0.38	0.35	0.30	0.51	0.37
from 125,000 to 500,000	0.53	0.53	0.45	0.61	0.51
more than 500,000	0.32	0.41	0.25	0.36	0.27
b. GENERAL GOVERNMENT	–	..	0.06	–	0.05
up to 125,000	–	–	–	–	–
from 125,000 to 500,000	0.03	0.04	–	0.02	–
more than 500,000	–	..	0.06	–	0.05
c. FINANCIAL COMPANIES	0.04	0.02	0.02	0.06	0.05
up to 125,000	0.35	0.45	0.50	0.53	0.32
from 125,000 to 500,000	0.48	0.68	0.32	0.71	0.43
more than 500,000	0.04	0.02	0.02	0.06	0.05
d. NON-FINANCIAL COMPANIES	0.46	0.57	0.34	0.48	0.37
up to 125,000	0.44	0.43	0.39	0.46	0.44
from 125,000 to 500,000	0.49	0.49	0.41	0.54	0.48
more than 500,000	0.45	0.58	0.34	0.48	0.36
e. PRODUCER HOUSEHOLDS	0.62	0.66	0.55	0.85	0.59
up to 125,000	0.53	0.47	0.39	0.61	0.50
from 125,000 to 500,000	0.72	0.70	0.54	0.77	0.66
more than 500,000	0.54	0.77	0.69	1.19	0.58
f. CONSUMER HOUSEHOLD	0.40	0.39	0.34	0.61	0.40
up to 125,000	0.30	0.29	0.23	0.51	0.31
from 125,000 to 500,000	0.54	0.54	0.49	0.71	0.52
more than 500,000	0.39	0.43	0.35	0.70	0.42
g. OTHER SECTORS	0.01	0.20	0.10	0.22	0.09
up to 125,000	0.32	0.10	0.24	0.29	0.29
from 125,000 to 500,000	–	0.20	0.29	0.24	0.26
more than 500,000	–	0.21	0.06	0.22	0.05

Notes:

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

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

2001–Q2	2001–Q3	2001–Q4	2002–Q1	2002–Q2	2002–Q3	2002–Q4
0.34	0.24	0.33	0.36	0.30	0.31	0.31
0.32	0.27	0.37	0.28	0.32	0.27	0.34
0.51	0.43	0.56	0.49	0.53	0.44	0.52
0.32	0.21	0.29	0.35	0.27	0.29	0.28
–	–	0.01	–	..	0.01	0.01
–	–	–	–	0.11	–	0.15
–	–	0.04	–	–	–	0.09
–	–	0.01	–	..	0.01	0.01
0.06	0.01	0.01	0.01	..	0.01	0.04
0.31	0.12	0.30	0.59	0.20	0.15	0.37
0.60	0.21	0.20	0.49	0.69	0.53	0.41
0.06	0.01	0.01	0.01	–	0.01	0.04
0.43	0.31	0.41	0.39	0.39	0.41	0.38
0.43	0.38	0.50	0.39	0.50	0.40	0.51
0.47	0.42	0.54	0.48	0.51	0.43	0.51
0.43	0.29	0.40	0.38	0.37	0.41	0.36
0.65	0.53	0.69	0.62	0.66	0.56	0.73
0.44	0.40	0.56	0.45	0.49	0.45	0.52
0.68	0.55	0.73	0.61	0.69	0.59	0.69
0.80	0.60	0.72	0.79	0.75	0.59	0.95
0.37	0.28	0.42	1.03	0.40	0.30	0.34
0.26	0.20	0.28	0.21	0.23	0.19	0.26
0.51	0.39	0.55	0.46	0.49	0.38	0.46
0.44	0.31	0.61	5.03	0.82	0.50	0.41
0.10	0.39	0.12	0.10	0.05	0.20	0.54
0.39	0.16	0.19	0.28	0.26	0.04	0.19
0.05	0.19	0.20	0.22	0.17	0.16	0.30
0.09	0.43	0.11	0.07	0.02	0.21	0.59

Distribution by cohort's year of formation

TDB30530

Source: Central Credit Register
Percentages

	1989	1990	1991	1992	1993
Cohort formed in 1988	1.50	1.42	1.36	1.27	1.36
Cohort formed in 1989	–	1.35	1.68	1.50	1.52
Cohort formed in 1990	–	–	1.58	1.77	1.78
Cohort formed in 1991	–	–	–	1.62	1.89
Cohort formed in 1992	–	–	–	–	1.94
Cohort formed in 1993	–	–	–	–	–
Cohort formed in 1994	–	–	–	–	–
Cohort formed in 1995	–	–	–	–	–
Cohort formed in 1996	–	–	–	–	–
Cohort formed in 1997	–	–	–	–	–
Cohort formed in 1998	–	–	–	–	–
Cohort formed in 1999	–	–	–	–	–
Cohort formed in 2000	–	–	–	–	–
Cohort formed in 2001	–	–	–	–	–

Notes:

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

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

1994	1995	1996	1997	1998	1999	2000	2001	2002
1.11	0.89	0.68	0.45	0.33	0.26	0.18	0.15	0.15
1.29	0.98	0.80	0.49	0.35	0.27	0.21	0.17	0.14
1.55	1.16	0.89	0.51	0.38	0.30	0.19	0.17	0.14
1.66	1.30	1.04	0.58	0.39	0.35	0.20	0.17	0.15
1.94	1.61	1.26	0.66	0.44	0.39	0.26	0.19	0.15
1.73	1.59	1.41	0.67	0.46	0.40	0.25	0.21	0.16
–	1.38	1.35	0.63	0.48	0.38	0.28	0.21	0.17
–	–	1.32	0.56	0.45	0.40	0.27	0.21	0.17
–	–	–	1.00	1.14	1.05	0.77	0.59	0.50
–	–	–	–	1.51	1.29	0.99	0.75	0.62
–	–	–	–	–	1.13	1.01	0.88	0.74
–	–	–	–	–	–	0.84	0.83	0.73
–	–	–	–	–	–	–	0.85	0.86
–	–	–	–	–	–	–	–	0.85

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								
December 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	5.73	9.81	9.72	9.06	7.80	6.05	4.17
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	5.84	10.06	9.86	9.20	7.96	6.19	4.22
	NORTH-WEST ITALY	5.28	9.53	9.41	8.85	7.60	5.92	4.04
	Piedmont	5.98	10.37	10.01	9.49	8.06	6.25	4.37
	Valle d'Aosta	6.43	9.72	9.83	8.78	8.39	6.76	4.23
	Liguria	6.75	10.56	10.03	9.29	8.48	6.42	4.70
	Lombardy	5.06	9.11	9.12	8.59	7.40	5.80	3.96
	NORTH-EAST ITALY	6.25	10.10	9.64	8.88	7.65	6.04	4.46
	Trentino-Alto Adige	5.96	9.98	7.79	7.51	6.85	5.48	4.34
	Veneto	6.60	10.49	10.28	9.45	8.12	6.33	4.49
	Friuli-Venezia Giulia	6.73	11.22	10.37	9.48	8.13	6.02	4.54
	Emilia-Romagna	5.79	9.37	8.98	8.14	7.01	5.71	4.43
	CENTRAL ITALY	6.10	10.34	10.49	9.74	8.57	6.68	4.48
	Marche	5.99	9.29	8.61	8.04	7.19	5.83	4.19
	Tuscany	6.59	10.23	10.45	9.65	8.37	6.28	4.81
	Umbria	7.17	9.85	9.93	9.22	8.48	6.42	4.25
	Lazio	5.80	10.74	11.48	10.72	9.57	7.53	4.41
	SOUTHERN ITALY	7.59	11.03	10.74	10.15	8.79	6.75	4.95
	Abruzzo	7.05	10.58	10.31	9.84	8.45	6.41	5.13
	Molise	8.29	10.96	10.56	9.64	8.93	7.40	6.79
	Campania	7.63	10.80	11.11	10.52	9.05	6.84	5.00
	Puglia	7.43	11.37	10.50	9.85	8.36	6.50	4.74
	Basilicata	6.97	10.55	9.98	9.21	8.40	6.96	4.46
	Calabria	8.64	11.42	10.64	10.27	9.52	7.33	4.79
	ISLANDS	7.59	10.42	10.34	9.85	9.08	7.30	4.65
	Sicily	7.87	10.76	10.53	10.26	9.24	7.38	4.89
	Sardinia	6.97	9.57	9.83	8.90	8.69	7.10	4.23
c.	LENDING IN NON-EURO-AREA CURRENCIES	2.46	2.30	2.59	2.52	2.58	2.51	2.39

Notes:

Distribution by branch location (region) and total credit granted

TDB30615

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

December 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	7.57	11.41	11.34	10.89	9.90	8.04	4.95
b.	NORTH-WEST ITALY	6.70	10.88	10.80	10.44	9.46	7.78	4.66
	Piedmont	7.49	11.31	11.24	10.98	9.89	8.21	4.79
	Valle d'Aosta	8.13	10.46	10.43	9.88	9.63	8.56	4.74
	Liguria	8.30	11.49	10.83	10.26	9.72	7.75	5.53
	Lombardy	6.37	10.61	10.61	10.23	9.27	7.66	4.60
c.	NORTH-EAST ITALY	8.00	11.51	11.12	10.51	9.47	7.57	5.18
	Trentino-Alto Adige	6.91	10.61	8.08	7.76	7.39	6.03	4.94
	Veneto	8.31	12.08	12.17	11.47	10.29	8.01	5.09
	Friuli-Venezia Giulia	8.45	12.82	11.87	11.16	9.79	7.58	4.90
	Emilia-Romagna	7.67	10.66	10.31	9.69	8.70	7.29	5.39
d.	CENTRAL ITALY	8.20	11.56	12.10	11.65	10.79	8.70	5.61
	Marche	7.61	11.33	10.66	10.36	9.94	8.09	4.36
	Tuscany	9.12	11.42	12.47	12.11	11.34	9.51	5.92
	Umbria	9.80	12.14	11.71	11.77	11.00	9.06	4.73
	Lazio	7.81	11.65	12.31	11.71	10.64	8.47	5.71
e.	SOUTHERN ITALY	9.60	12.55	12.32	11.76	10.64	8.97	5.31
	Abruzzo	9.49	12.08	11.92	11.54	10.74	9.34	6.15
	Molise	9.77	12.22	11.42	10.65	10.19	9.15	6.63
	Campania	9.79	12.62	12.75	12.32	10.93	9.42	5.41
	Puglia	9.14	12.81	12.10	11.40	10.20	8.30	4.68
	Basilicata	9.37	12.02	11.78	10.85	10.36	8.23	6.22
	Calabria	10.22	12.18	12.14	11.61	10.84	8.79	5.07
f.	ISLANDS	8.35	11.42	11.32	10.97	10.24	8.59	4.72
	Sicily	8.73	11.88	11.68	11.29	10.50	8.73	5.05
	Sardinia	7.42	10.27	10.37	10.09	9.53	8.18	4.08

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

December 2002

December 2002		Total	Lending in euros and other euro- area currencies	of which:	
				General government	Financial companies
a.	ITALY	5.73	5.84	4.08	3.86
	up to 250,000	9.77	9.96	7.65	7.42
	from 250,000 to 2,500,000	8.07	8.23	5.10	6.69
	from 2,500,000 to 25,000,000	6.05	6.19	4.22	5.08
	more than 25,000,000	4.17	4.22	4.02	3.79
b.	NORTH-WEST ITALY	5.22	5.30	3.59	3.72
	up to 250,000	9.24	9.54	4.89	7.89
	from 250,000 to 2,500,000	7.70	7.87	4.25	6.43
	from 2,500,000 to 25,000,000	5.79	5.93	3.81	5.24
	more than 25,000,000	3.99	4.03	3.50	3.66
c.	NORTH-EAST ITALY	6.08	6.24	3.12	3.95
	up to 250,000	9.64	9.82	6.43	7.14
	from 250,000 to 2,500,000	7.72	7.90	3.97	6.37
	from 2,500,000 to 25,000,000	5.85	6.00	4.29	4.37
	more than 25,000,000	4.32	4.41	2.81	3.77
d.	CENTRAL ITALY	5.94	6.04	4.33	4.31
	up to 250,000	10.20	10.33	9.79	7.00
	from 250,000 to 2,500,000	8.65	8.82	5.72	7.40
	from 2,500,000 to 25,000,000	6.56	6.73	5.96	5.89
	more than 25,000,000	4.44	4.49	4.30	4.25
e.	SOUTHERN ITALY	7.33	7.48	4.95	4.48
	up to 250,000	10.86	10.91	10.90	9.11
	from 250,000 to 2,500,000	8.98	9.07	5.96	8.66
	from 2,500,000 to 25,000,000	6.59	6.68	4.76	5.91
	more than 25,000,000	4.76	4.93	4.73	4.06
f.	ISLANDS	6.98	7.12	4.16	4.39
	up to 250,000	10.27	10.30	5.19	6.44
	from 250,000 to 2,500,000	9.20	9.28	5.27	7.85
	from 2,500,000 to 25,000,000	7.12	7.20	4.80	6.04
	more than 25,000,000	4.27	4.39	3.96	3.96

Notes:

Sample of banks

Non-financial companies	of which:			Producer households	Consumer households and nec	Lending in non-euro-area currencies
	industry	building	services			
6.26	5.77	7.73	6.50	9.36	7.79	2.46
9.98	9.51	10.39	10.14	10.56	9.60	2.40
8.22	7.92	8.75	8.34	8.96	7.82	2.57
6.24	6.01	7.11	6.32	7.10	5.79	2.51
4.55	4.34	5.96	4.68	–	5.28	2.39
5.90	5.61	7.63	5.98	9.04	7.57	2.39
9.64	9.19	10.33	9.76	10.22	8.90	2.22
7.86	7.67	8.38	7.91	8.68	7.45	2.52
5.99	5.80	6.88	6.05	6.71	5.77	2.35
4.44	4.45	6.17	4.34	–	5.84	2.39
6.25	5.77	7.22	6.66	9.07	7.89	2.53
9.56	8.86	10.02	9.90	10.45	10.06	2.62
7.87	7.65	8.38	7.93	8.64	7.80	2.40
6.06	5.99	6.50	6.05	6.65	5.26	2.50
4.57	4.35	5.66	4.85	–	5.12	2.61
6.49	5.64	7.99	6.89	9.83	7.68	2.44
10.32	10.32	10.31	10.37	10.94	10.14	2.70
8.82	8.33	9.19	9.10	9.32	8.38	2.90
6.75	6.33	7.61	6.88	7.62	6.27	2.84
4.69	3.93	6.49	5.23	–	4.74	1.94
7.39	7.02	8.11	7.51	9.73	8.18	2.67
11.12	10.84	11.05	11.34	11.13	9.94	3.00
9.09	8.81	9.53	9.19	9.37	8.17	2.88
6.72	6.33	7.81	6.89	7.55	5.96	2.74
4.98	5.21	4.84	4.82	–	6.30	2.56
7.20	6.36	9.18	7.48	9.73	9.08	2.56
10.58	10.66	10.79	10.53	10.41	9.75	2.73
9.39	9.34	9.76	9.54	9.37	8.83	2.38
7.30	7.16	7.99	7.49	9.09	7.50	2.77
4.53	4.18	5.43	4.89	–	::	2.53

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
December 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	5.73	4.08	3.85	6.12	5.63	7.64	6.36	9.19	7.35
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	5.84	4.08	3.86	6.26	5.77	7.73	6.50	9.36	7.79
	NORTH-WEST ITALY	5.28	3.63	3.78	5.87	5.55	7.70	5.98	9.06	7.46
	Piedmont	5.98	3.98	4.10	6.37	6.07	8.10	6.49	9.65	8.15
	Valle d'Aosta	6.43	::	3.78	6.32	5.47	8.69	6.52	9.65	8.10
	Liguria	6.75	5.61	4.15	6.76	6.34	8.05	6.73	9.92	8.78
	Lombardy	5.06	3.32	3.74	5.69	5.38	7.53	5.80	8.75	7.20
	NORTH-EAST ITALY	6.25	3.09	4.16	6.23	5.76	7.16	6.63	9.08	7.97
	Trentino-Alto Adige	5.96	3.23	4.16	5.87	5.34	6.30	6.05	7.60	7.91
	Veneto	6.60	3.15	4.23	6.59	6.14	7.71	6.94	9.75	8.19
	Friuli-Venezia Giulia	6.73	5.11	3.99	6.70	6.04	8.00	7.46	9.56	9.22
	Emilia-Romagna	5.79	2.69	4.11	5.75	5.30	6.60	6.17	8.44	7.58
	CENTRAL ITALY	6.10	4.31	4.07	6.51	5.75	7.96	6.85	9.81	7.87
	Marche	5.99	3.71	3.85	6.16	5.65	7.13	6.71	8.53	7.91
	Tuscany	6.59	3.96	4.36	6.97	6.61	8.22	7.15	10.06	7.64
	Umbria	7.17	::	6.99	6.96	6.21	8.10	7.50	9.09	8.38
	Lazio	5.80	4.32	3.94	6.30	5.04	8.03	6.71	10.81	7.97
	SOUTHERN ITALY	7.59	4.95	4.55	7.52	7.12	8.10	7.69	9.72	8.10
	Abruzzo	7.05	::	6.40	6.93	6.32	7.47	7.84	9.58	7.03
	Molise	8.29	4.44	8.04	8.21	7.63	8.89	8.73	10.07	8.07
	Campania	7.63	3.74	4.43	7.70	7.31	8.86	7.70	9.69	8.78
	Puglia	7.43	7.01	4.54	7.21	7.07	7.15	7.37	9.81	7.51
	Basilicata	6.97	::	—	6.72	7.29	9.29	5.90	9.36	8.29
	Calabria	8.64	4.78	6.10	8.72	8.26	9.05	8.84	9.68	9.28
	ISLANDS	7.59	4.16	4.56	7.92	7.89	9.30	7.75	9.70	9.06
	Sicily	7.87	4.53	5.07	7.95	8.12	9.80	7.69	9.73	8.97
	Sardinia	6.97	3.87	4.13	7.84	7.43	8.31	7.95	9.58	9.51
c.	LENDING IN NON-EURO- AREA CURRENCIES	2.46	::	2.48	2.53	2.60	2.42	2.45	2.25	1.79

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

December 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	5.00	5.23	5.21	5.32	5.16	4.85	4.83
North-West Italy	4.79	5.09	5.13	5.29	5.12	4.78	4.39
North-East Italy	4.72	5.00	5.01	5.12	4.94	4.70	4.26
Central Italy	5.36	5.41	5.29	5.35	5.21	4.96	5.48
Southern Italy	5.21	5.66	5.64	5.67	5.45	5.26	4.95
Islands	5.60	5.74	5.79	5.93	5.87	5.34	4.95
b. ON AMOUNT DISBURSED IN THE QUARTER							
ITALY	4.52	4.80	4.77	5.00	4.94	4.76	3.80
North-West Italy	4.16	4.67	4.71	4.90	4.83	4.54	3.59
North-East Italy	4.55	4.58	4.57	4.82	4.83	4.75	3.99
Central Italy	4.86	4.99	4.86	5.03	4.98	4.92	4.32
Southern Italy	5.19	5.37	5.18	5.37	5.23	4.81	5.22
Islands	5.42	5.25	5.38	5.97	5.47	5.66	::

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

December 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	5.00	5.66	4.27	4.86	4.60	5.22	4.92	5.37	5.12
North-West Italy	4.79	4.28	4.07	4.84	4.65	5.18	4.89	5.26	5.00
North-East Italy	4.72	4.64	3.93	4.71	4.58	4.90	4.74	5.17	4.89
Central Italy	5.36	6.44	3.99	4.85	4.36	5.30	4.94	5.40	5.33
Southern Italy	5.22	5.74	4.73	5.21	4.96	5.39	5.20	5.76	5.54
Islands	5.60	5.41	4.07	5.68	5.34	5.75	5.74	6.06	5.61
b. ON AMOUNT DISBURSED IN THE QUARTER									
ITALY	4.52	3.93	3.39	4.78	4.56	4.89	4.84	5.10	4.69
North-West Italy	4.16	4.31	3.32	4.65	4.40	4.74	4.76	4.86	4.59
North-East Italy	4.55	::	3.74	4.71	4.67	4.68	4.78	4.80	4.44
Central Italy	4.86	3.90	4.24	4.81	4.57	5.09	4.75	5.20	4.94
Southern Italy	5.20	::	::	5.14	4.94	5.27	5.16	5.87	5.08
Islands	5.42	—	::	5.67	4.88	5.95	5.70	5.71	5.08

Notes:

Only lending in euros is considered.

Distribution by customer branch of economic activity

TDB30640		Sample of banks			
Source: Survey of lending rates Percentages					
December 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	6.37	4.91	4.82	4.91
	Agricultural, forestry and fishery products	7.26	5.20	5.14	5.20
	Fuel and power products	4.10	4.26	4.07	4.26
	Ores and metals	4.50	4.04	4.32	4.03
	Non-metallic minerals and products	6.18	4.62	4.60	4.62
	Chemical products	5.16	4.60	4.74	4.60
	Metal products, except transport equipment	6.60	4.83	4.50	4.84
	Agricultural and industrial machinery	6.36	4.64	4.81	4.64
	Office and data processing machines, etc.	5.69	4.78	4.78	4.78
	Electrical goods	6.01	4.90	4.66	4.90
	Transport equipment	6.22	4.76	4.43	4.77
	Food and tobacco products	5.57	4.68	4.68	4.68
	extiles, clothing and footwear	6.12	4.80	4.48	4.81
	Paper and paper products	6.33	4.68	4.71	4.68
	Rubber and plastic products	6.13	4.74	5.16	4.73
	Other manufactured products	6.50	4.84	4.76	4.84
	Building and construction	7.86	5.24	4.90	5.25
	Wholesale and retail trade services, recovery and repair services	6.83	5.07	4.97	5.07
	Lodging and catering services	8.10	5.13	4.82	5.13
	Inland transport services	7.96	5.34	5.00	5.35
	Maritime and air transport services	5.63	4.54	4.20	4.55
	Auxiliary transport services	7.03	5.22	5.12	5.23
	Communication services	4.49	5.44	4.79	5.44
	Other market services	6.32	4.83	4.82	4.83

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

December 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	12.73	10.61	9.18	8.18	7.27	6.48	5.74
NORTH-WEST ITALY	12.30	10.21	8.71	7.69	6.80	6.12	5.51
Piedmont	13.29	10.87	9.28	8.14	7.13	6.37	5.51
Valle d'Aosta	12.08	10.43	9.53	9.17	7.51	6.63	5.21
Liguria	13.06	11.15	9.49	8.52	7.93	7.04	6.81
Lombardy	11.85	9.89	8.46	7.48	6.65	6.01	5.44
NORTH-EAST ITALY	12.88	10.32	8.91	7.98	7.08	6.36	5.73
Trentino-Alto Adige	9.98	8.89	8.00	7.29	6.50	5.56	5.31
Veneto	14.68	11.60	9.85	8.59	7.54	6.86	5.97
Friuli-Venezia Giulia	14.56	11.25	9.63	8.42	7.26	6.58	6.10
Emilia-Romagna	11.00	9.03	7.93	7.31	6.67	6.01	5.50
CENTRAL ITALY	13.34	11.43	10.04	9.05	8.27	7.39	6.27
Marche	11.05	9.49	8.51	7.62	6.85	6.02	5.15
Tuscany	13.58	11.58	10.09	9.14	8.25	7.23	6.23
Umbria	11.96	10.74	9.59	8.66	7.87	7.14	5.20
Lazio	14.92	13.07	11.46	10.29	9.53	8.41	6.57
SOUTHERN ITALY	13.15	11.46	10.15	9.19	8.37	7.43	6.88
Abruzzo	12.52	11.01	9.66	8.86	8.02	7.13	7.32
Molise	12.62	11.19	9.66	9.39	8.96	7.58	6.45
Campania	13.81	12.11	10.75	9.51	8.78	7.58	6.93
Puglia	13.05	11.09	9.71	8.76	7.63	6.97	6.99
Basilicata	12.05	10.74	9.33	8.39	8.10	9.04	5.47
Calabria	12.64	11.24	10.14	9.61	9.02	7.81	6.48
ISLANDS	12.39	11.03	10.18	9.58	9.06	8.62	6.75
Sicily	12.66	11.33	10.44	9.68	8.94	8.16	6.96
Sardinia	11.63	10.26	9.46	9.31	9.42	9.81	6.38
b. MEDIUM AND LONG-TERM LOAN FACILITIES							
Total outstanding at end of period	5.28	5.24	5.21	5.05	4.90	4.73	4.55
of which: amount disbursed in the quarter	4.86	4.87	4.97	4.86	4.80	4.69	4.55

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

December 2002		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.51	2.52	2.36	1.45	1.47	1.21	1.48	1.13	1.35
b.	NORTH-WEST ITALY	1.50	2.58	2.34	1.46	1.48	1.22	1.47	1.02	1.25
	Piedmont	1.41	2.17	2.31	1.49	1.50	1.18	1.55	1.04	1.24
	Valle d'Aosta	1.38	2.77	2.61	1.41	2.16	1.05	1.07	0.70	1.01
	Liguria	1.25	1.91	2.37	1.37	1.64	0.97	1.29	0.99	1.12
	Lombardy	1.55	2.71	2.34	1.45	1.47	1.25	1.47	1.01	1.27
c.	NORTH-EAST ITALY	1.49	2.74	2.30	1.43	1.43	1.25	1.47	1.16	1.35
	Trentino-Alto Adige	1.45	2.97	1.63	1.57	1.79	1.22	1.51	1.16	1.15
	Veneto	1.48	2.81	2.59	1.43	1.42	1.22	1.50	1.16	1.33
	Friuli-Venezia Giulia	1.41	2.88	2.72	1.46	1.22	1.01	1.76	0.84	1.16
	Emilia-Romagna	1.52	2.57	2.17	1.42	1.44	1.28	1.42	1.18	1.42
d.	CENTRAL ITALY	1.66	2.62	2.52	1.62	1.65	1.26	1.68	1.29	1.50
	Marche	1.57	2.61	2.00	1.75	1.98	1.17	1.65	1.23	1.50
	Tuscany	1.60	2.34	2.67	1.48	1.42	1.43	1.53	1.34	1.52
	Umbria	1.64	2.70	1.30	1.28	1.31	1.06	1.31	1.34	1.71
	Lazio	1.71	2.65	2.46	1.69	1.75	1.21	1.78	1.25	1.47
e.	SOUTHERN ITALY	1.28	1.96	2.12	1.13	1.24	1.04	1.09	1.12	1.27
	Abruzzo	1.27	1.80	0.90	1.28	1.47	0.88	1.13	1.27	1.25
	Molise	1.27	1.80	1.96	1.21	1.52	0.86	1.13	0.94	1.25
	Campania	1.24	1.93	2.22	1.06	1.14	0.91	1.05	1.02	1.23
	Puglia	1.36	1.90	2.26	1.26	1.41	1.32	1.18	1.30	1.36
	Basilicata	1.17	1.88	0.74	1.11	1.27	1.66	0.72	0.79	1.19
	Calabria	1.24	2.22	1.91	1.00	0.77	0.73	1.14	1.03	1.21
f.	ISLANDS	1.50	2.27	2.64	1.29	1.39	0.98	1.36	1.08	1.47
	Sicily	1.53	2.26	2.80	1.25	1.53	0.98	1.24	1.08	1.55
	Sardinia	1.43	2.28	2.21	1.36	1.11	1.00	1.52	1.08	1.30

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

December 2002		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.51	2.52	2.36	1.45	1.47	1.21	1.48	1.13	1.35
	from 10,000 to 125,000	0.99	1.67	0.98	0.65	0.62	0.57	0.68	0.77	1.04
	from 125,000 to 500,000	1.61	1.99	1.36	1.05	1.06	0.89	1.08	1.54	1.86
	more than 500,000	2.25	2.60	2.40	1.90	1.88	1.68	1.96	2.28	2.41
b.	NORTH-WEST ITALY	1.50	2.58	2.30	1.43	1.45	1.22	1.44	1.02	1.26
	from 10,000 to 125,000	0.87	1.84	0.93	0.61	0.58	0.52	0.64	0.67	0.91
	from 125,000 to 500,000	1.58	2.21	1.32	1.04	1.03	0.88	1.07	1.49	1.86
	more than 500,000	2.18	2.65	2.32	1.82	1.81	1.65	1.84	2.13	2.38
c.	NORTH-EAST ITALY	1.47	2.79	2.55	1.47	1.49	1.26	1.50	1.14	1.33
	from 10,000 to 125,000	0.97	1.73	1.03	0.69	0.65	0.58	0.74	0.78	1.01
	from 125,000 to 500,000	1.66	2.20	1.40	1.14	1.14	0.96	1.19	1.63	1.93
	more than 500,000	2.27	2.94	2.62	1.92	1.88	1.74	2.01	2.35	2.36
d.	CENTRAL ITALY	1.67	2.61	2.48	1.62	1.59	1.25	1.71	1.29	1.49
	from 10,000 to 125,000	1.12	1.76	1.07	0.73	0.72	0.67	0.75	0.93	1.17
	from 125,000 to 500,000	1.66	2.12	1.39	1.08	1.13	0.92	1.09	1.60	1.87
	more than 500,000	2.40	2.64	2.52	2.10	2.03	1.66	2.22	2.33	2.48
e.	SOUTHERN ITALY	1.29	1.98	2.29	1.18	1.33	1.04	1.12	1.13	1.28
	from 10,000 to 125,000	0.93	1.47	0.85	0.51	0.49	0.47	0.54	0.71	0.98
	from 125,000 to 500,000	1.54	1.64	1.34	0.85	0.83	0.79	0.88	1.47	1.77
	more than 500,000	2.18	2.07	2.45	1.75	1.92	1.71	1.63	2.48	2.55
f.	ISLANDS	1.50	2.27	2.59	1.29	1.32	1.08	1.35	1.08	1.48
	from 10,000 to 125,000	1.28	1.42	1.10	0.74	0.72	0.64	0.78	0.87	1.35
	from 125,000 to 500,000	1.65	1.71	1.50	1.03	1.02	0.84	1.10	1.44	1.90
	more than 500,000	2.14	2.41	2.89	1.82	1.84	1.72	1.84	1.99	2.09

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

December 2002

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	1.38	1.38	1.38	1.55	1.13	1.22
Agricultural, forestry and fishery products	1.18	1.23	1.16	1.33	1.15	0.86
Fuel and power products	2.05	1.91	1.78	2.34	2.07	2.31
Ores and metals	1.39	1.60	1.23	1.39	0.91	1.39
Non-metallic minerals and products	1.55	1.52	1.61	1.44	1.58	1.41
Chemical products	1.63	1.69	1.48	1.69	1.53	1.24
Metal products, except transport equipment	1.24	1.20	1.31	1.30	1.13	0.99
Agricultural and industrial machinery	1.49	1.55	1.49	1.42	0.94	1.01
Office and data processing machines, etc.	1.38	1.27	1.38	1.92	0.74	0.98
Electrical goods	1.40	1.30	1.50	1.68	0.81	1.04
Transport equipment	1.35	1.26	1.37	1.68	0.90	0.77
Food and tobacco products	1.29	1.46	1.22	1.26	1.21	1.21
Textiles, clothing and footwear	1.36	1.42	1.34	1.45	0.96	0.96
Paper and paper products	1.47	1.59	1.39	1.39	0.90	2.00
Rubber and plastic products	1.43	1.33	1.41	1.80	1.52	0.91
Other manufactured products	1.13	1.13	1.08	1.27	1.05	0.95
Building and construction	1.15	1.14	1.20	1.23	1.03	1.00
Wholesale and retail trade services, recovery and repair services	1.17	1.16	1.22	1.30	0.94	1.15
Lodging and catering services	1.13	1.19	1.10	1.22	1.01	1.01
Inland transport services	1.63	1.36	1.70	2.06	1.40	1.40
Maritime and air transport services	2.37	2.29	1.72	2.77	1.45	1.64
Auxiliary transport services	1.60	1.55	1.67	1.68	1.24	1.58
Communication services	1.51	1.51	1.00	1.97	0.53	1.37
Other market services	1.54	1.52	1.57	1.66	1.26	1.40

Notes:

Distribution by branch location (region) and size of deposit

TDB30715

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

December 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	1.30	0.63	0.80	1.00	1.19	1.35	2.10
b.	NORTH-WEST ITALY	1.29	0.55	0.71	0.92	1.15	1.33	2.08
	Piedmont	1.05	0.49	0.65	0.86	1.11	1.36	1.93
	Valle d'Aosta	1.24	0.48	0.57	0.77	1.01	1.51	2.51
	Liguria	1.08	0.55	0.71	0.94	1.20	1.43	2.08
	Lombardy	1.38	0.58	0.74	0.94	1.15	1.32	2.11
c.	NORTH-EAST ITALY	1.23	0.60	0.76	0.94	1.11	1.29	1.94
	Trentino-Alto Adige	1.28	0.50	0.65	0.90	1.16	1.47	2.34
	Veneto	1.15	0.58	0.74	0.94	1.14	1.34	2.13
	Friuli-Venezia Giulia	1.28	0.51	0.65	0.85	1.06	1.38	2.47
	Emilia-Romagna	1.26	0.64	0.80	0.96	1.10	1.24	1.80
d.	CENTRAL ITALY	1.49	0.79	0.97	1.17	1.36	1.48	2.31
	Marche	1.36	0.76	0.95	1.18	1.42	1.64	2.50
	Tuscany	1.25	0.82	0.96	1.11	1.28	1.42	2.01
	Umbria	1.18	0.78	0.96	1.12	1.29	1.39	2.00
	Lazio	1.63	0.78	0.98	1.21	1.39	1.50	2.38
e.	SOUTHERN ITALY	1.02	0.55	0.68	0.85	1.03	1.23	1.96
	Abruzzo	1.05	0.66	0.84	1.03	1.19	1.35	1.71
	Molise	1.08	0.58	0.76	0.99	1.32	1.63	1.84
	Campania	1.04	0.53	0.65	0.79	0.97	1.13	2.01
	Puglia	1.04	0.61	0.77	0.97	1.16	1.39	1.94
	Basilicata	0.92	0.46	0.61	0.81	1.06	1.35	1.80
	Calabria	0.90	0.45	0.58	0.75	0.95	1.19	1.88
f.	ISLANDS	1.32	0.79	1.00	1.23	1.39	1.48	2.21
	Sicily	1.30	0.79	1.05	1.30	1.45	1.54	2.23
	Sardinia	1.35	0.79	0.91	1.09	1.25	1.36	2.19

Notes:

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

TDB30770					Sample of banks					
Source: Survey of deposit rates Percentages										
December 2002		Total	General govern- ment	Financial compa- nies	Non- financial compa- nies	of which:			Producer house- holds	Consum- er house- holds and nec
						industry	building	services		
a.	ITALY	1.59	2.82	2.54	1.80	1.85	1.64	1.80	1.29	1.30
b.	NORTH-WEST ITALY	1.62	3.00	2.52	1.75	1.82	1.64	1.71	1.20	1.28
	Piedmont	1.60	2.58	2.59	1.76	1.78	1.55	1.77	1.34	1.39
	Valle d'Aosta	1.48	2.71	2.81	1.69	2.41	1.35	1.32	0.98	1.19
	Liguria	1.39	2.20	2.18	1.67	1.87	1.41	1.62	1.22	1.24
	Lombardy	1.65	3.10	2.52	1.76	1.82	1.68	1.70	1.15	1.24
c.	NORTH-EAST ITALY	1.67	3.07	2.39	1.89	1.89	1.74	1.92	1.34	1.40
	Trentino-Alto Adige	1.72	3.29	2.30	2.13	2.23	1.61	2.16	1.27	1.33
	Veneto	1.62	3.02	2.83	1.90	1.95	1.72	1.91	1.35	1.35
	Friuli-Venezia Giulia	1.73	3.38	3.01	2.08	1.97	1.71	2.24	1.28	1.26
	Emilia-Romagna	1.70	2.85	2.14	1.86	1.85	1.75	1.88	1.34	1.50
d.	CENTRAL ITALY	1.77	2.81	2.78	1.93	1.93	1.62	2.00	1.47	1.51
	Marche	1.65	2.83	2.45	2.15	2.29	1.73	2.05	1.48	1.44
	Tuscany	1.64	2.51	2.81	1.82	1.69	1.81	1.91	1.52	1.46
	Umbria	1.60	2.62	2.39	1.67	1.70	1.42	1.70	1.57	1.47
	Lazio	1.85	2.86	2.77	1.97	2.02	1.53	2.05	1.39	1.55
e.	SOUTHERN ITALY	1.26	2.42	2.31	1.53	1.68	1.60	1.40	1.23	1.11
	Abruzzo	1.33	1.59	1.33	1.64	1.83	1.45	1.33	1.36	1.23
	Molise	1.24	2.06	2.35	1.54	1.71	1.16	1.50	1.06	1.16
	Campania	1.29	2.47	2.34	1.44	1.60	1.47	1.32	1.17	1.12
	Puglia	1.23	2.43	2.12	1.69	1.83	1.81	1.59	1.41	1.10
	Basilicata	1.21	2.09	0.67	1.97	1.77	2.78	1.11	0.95	1.06
	Calabria	1.18	2.37	2.31	1.33	1.45	0.96	1.39	0.99	1.03
f.	ISLANDS	1.26	2.61	2.96	1.66	1.72	1.32	1.73	1.17	0.94
	Sicily	1.01	2.44	3.04	1.52	1.84	1.41	1.44	1.10	0.84
	Sardinia	1.81	2.67	2.75	1.85	1.52	1.15	2.04	1.27	1.29

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

December 2002		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.59	2.82	2.54	1.80	1.85	1.64	1.80	1.29	1.30
	from 10,000 to 125,000	1.22	2.78	2.74	1.39	1.45	1.12	1.40	1.13	1.13
	from 125,000 to 500,000	1.68	2.32	1.95	1.43	1.49	1.27	1.42	1.53	1.78
	more than 500,000	2.45	2.88	2.51	2.26	2.25	2.16	2.29	2.30	2.28
b.	NORTH-WEST ITALY	1.63	3.01	2.46	1.76	1.80	1.66	1.73	1.21	1.27
	from 10,000 to 125,000	1.27	3.00	2.61	1.38	1.50	1.08	1.36	1.06	1.16
	from 125,000 to 500,000	1.67	2.55	1.84	1.39	1.41	1.25	1.39	1.50	1.81
	more than 500,000	2.33	3.07	2.45	2.15	2.13	2.07	2.16	2.12	1.91
c.	NORTH-EAST ITALY	1.64	3.09	2.72	1.91	1.92	1.74	1.94	1.31	1.39
	from 10,000 to 125,000	1.33	2.88	3.05	1.53	1.51	1.24	1.60	1.20	1.24
	from 125,000 to 500,000	1.77	2.48	2.27	1.60	1.62	1.41	1.62	1.57	1.81
	more than 500,000	2.64	3.27	2.61	2.42	2.38	2.38	2.49	2.28	2.51
d.	CENTRAL ITALY	1.78	2.81	2.80	1.90	1.89	1.62	1.96	1.47	1.52
	from 10,000 to 125,000	1.39	2.63	3.06	1.44	1.34	1.30	1.52	1.35	1.32
	from 125,000 to 500,000	1.73	2.17	1.93	1.46	1.63	1.27	1.40	1.65	1.83
	more than 500,000	2.58	2.85	2.77	2.39	2.35	2.04	2.47	2.14	2.39
e.	SOUTHERN ITALY	1.28	2.43	2.47	1.61	1.82	1.59	1.45	1.25	1.13
	from 10,000 to 125,000	0.94	1.98	2.37	1.08	1.36	0.81	0.98	0.98	0.92
	from 125,000 to 500,000	1.57	2.12	1.85	1.23	1.26	1.19	1.22	1.45	1.66
	more than 500,000	2.44	2.54	2.58	2.21	2.35	2.42	2.02	2.71	2.51
f.	ISLANDS	1.26	2.60	2.95	1.66	1.69	1.37	1.73	1.18	0.95
	from 10,000 to 125,000	0.86	2.61	2.36	1.08	1.17	0.90	1.12	1.03	0.80
	from 125,000 to 500,000	1.63	2.21	1.97	1.31	1.34	1.12	1.35	1.50	1.62
	more than 500,000	2.52	2.65	3.20	2.23	2.33	2.12	2.22	2.14	2.35

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

December 2002

	Total	North– West	North– East	Centre	South	Islands
a. TOTAL	1.68	1.65	1.78	1.83	1.41	1.48
Agricultural, forestry and fishery products	1.41	1.55	1.36	1.53	1.33	1.13
Fuel and power products	2.42	2.34	2.40	2.65	2.23	2.36
Ores and metals	1.88	2.03	1.97	1.49	1.25	1.71
Non-metallic minerals and products	1.90	1.83	2.02	1.81	1.94	1.58
Chemical products	1.95	2.00	2.00	1.82	1.47	1.36
Metal products, except transport equipment	1.60	1.57	1.61	1.62	1.72	1.12
Agricultural and industrial machinery	1.81	1.81	1.87	1.73	1.39	1.16
Office and data processing machines, etc.	1.54	1.34	1.84	1.95	0.93	1.41
Electrical goods	1.66	1.56	1.86	1.83	1.05	1.60
Transport equipment	1.90	1.70	2.26	1.94	1.16	0.97
Food and tobacco products	1.70	1.73	1.72	1.94	1.46	1.49
Textiles, clothing and footwear	1.68	1.78	1.68	1.68	1.39	1.37
Paper and paper products	1.86	1.93	1.76	1.91	1.22	2.05
Rubber and plastic products	1.76	1.53	1.78	2.05	2.37	1.13
Other manufactured products	1.47	1.48	1.53	1.50	1.18	1.22
Building and construction	1.53	1.52	1.62	1.56	1.47	1.28
Wholesale and retail trade services, recovery and repair services	1.44	1.39	1.57	1.56	1.23	1.27
Lodging and catering services	1.32	1.31	1.39	1.41	1.25	1.13
Inland transport services	1.90	1.68	1.99	2.35	1.53	1.80
Maritime and air transport services	2.36	2.21	1.98	2.75	1.34	1.91
Auxiliary transport services	1.98	1.91	2.16	1.81	1.56	2.41
Communication services	2.02	1.81	1.92	2.35	0.62	1.29
Other market services	1.80	1.71	1.95	1.97	1.43	1.70

Note:

Distribution by branch location (region) and size of deposit

TDB30805

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

December 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	1.54	0.86	1.00	1.27	1.54	1.78	2.51
b.	NORTH-WEST ITALY	1.49	0.81	0.95	1.23	1.54	1.80	2.41
	Piedmont	1.26	0.75	0.89	1.17	1.51	1.83	2.24
	Valle d'Aosta	1.34	0.69	0.80	1.07	1.31	1.84	2.80
	Liguria	1.30	0.83	0.98	1.28	1.60	1.84	2.21
	Lombardy	1.56	0.82	0.96	1.24	1.54	1.79	2.44
c.	NORTH-EAST ITALY	1.56	0.87	1.03	1.27	1.51	1.76	2.55
	Trentino-Alto Adige	1.62	0.94	0.93	1.40	1.60	1.99	2.91
	Veneto	1.49	0.85	1.03	1.27	1.55	1.87	2.69
	Friuli-Venezia Giulia	1.89	0.83	0.93	1.19	1.47	1.92	3.25
	Emilia-Romagna	1.54	0.88	1.07	1.28	1.49	1.67	2.33
d.	CENTRAL ITALY	1.73	1.05	1.14	1.39	1.63	1.83	2.69
	Marche	1.61	0.95	1.15	1.44	1.81	2.05	2.97
	Tuscany	1.42	1.02	1.11	1.32	1.55	1.69	2.39
	Umbria	1.46	1.02	1.21	1.42	1.62	1.78	2.48
	Lazio	1.89	1.09	1.15	1.43	1.65	1.87	2.75
e.	SOUTHERN ITALY	1.23	0.71	0.86	1.09	1.33	1.64	2.40
	Abruzzo	1.20	0.80	0.99	1.24	1.49	1.67	2.09
	Molise	1.22	0.70	0.90	1.15	1.62	1.95	2.27
	Campania	1.23	0.66	0.79	0.98	1.22	1.57	2.45
	Puglia	1.27	0.80	1.00	1.28	1.52	1.80	2.37
	Basilicata	1.15	0.66	0.86	1.12	1.42	1.69	2.30
	Calabria	1.19	0.66	0.82	1.08	1.26	1.54	2.30
f.	ISLANDS	1.67	0.94	1.14	1.42	1.64	1.88	2.60
	Sicily	1.50	0.89	1.18	1.46	1.66	1.82	2.51
	Sardinia	1.86	1.04	1.06	1.34	1.61	1.95	2.65

Notes:

Information on the Bank of Italy

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	July 2002	Aug. 2002	Sept. 2002
a. TOTAL	169,012	161,653	163,911
b. GOLD AND GOLD RECEIVABLES	25,213	25,213	25,775
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	24,266	24,215	27,133
Receivables from the IMF	4,713	4,766	4,738
Securities (other than shares)	17,371	17,105	17,533
Current accounts and other deposits	2,136	2,193	4,859
Reverse operations	43	147	–
Other claims	3	3	3
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	4,870	3,903	4,666
Financial counterparties	4,870	3,903	4,666
of which: securities (other than shares)	805	765	1,215
reverse operations	–	–	–
other claims	4,065	3,138	3,451
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	7,066	7,033	7,121
Main refinancing operations	7,052	7,019	7,092
Longer-term refinancing operations	14	14	29
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	..	..	..
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	1	..	..
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,586	1,567	1,587
i. GENERAL GOVERNMENT DEBT	40,502	40,502	40,502

TDB40605

Bank of Italy

	July 2002	Aug. 2002	Sept. 2002
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	16,530	9,657	8,192
Participating interest in the ECB	745	745	745
Claims deriving from the transfer of foreign reserves to the ECB	7,448	7,448	7,448
Other intra-Eurosistem claims (net)	8,338	1,465	–
m. ITEMS TO BE SETTLED	5	3	2
n. OTHER ASSETS	47,069	47,524	46,335
Euro-area coins	26	22	25
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	27,855	28,344	27,704
Intangible fixed assets	22	22	23
Deferred charges	12	12	14
Tangible fixed assets (net of depreciation)	2,791	2,798	2,800
Accrued income and prepaid expenses	821	816	1,067
Sundry	15,284	15,252	14,444
o. EXPENSE FOR THE YEAR	1,905	2,034	2,596
p. MEMORANDUM ACCOUNTS	492,803	477,334	469,640

Notes:

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2002	Nov. 2002	Dec. 2002
a. TOTAL	166,648	167,352	–
b. GOLD AND GOLD RECEIVABLES	25,775	25,775	–
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	27,861	27,620	–
Receivables from the IMF	4,718	4,625	–
Securities (other than shares)	20,323	19,982	–
Current accounts and other deposits	2,715	2,722	–
Reverse operations	104	289	–
Other claims	3	3	–
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	5,331	5,225	–
Financial counterparties	5,331	5,225	–
of which: securities (other than shares)	1,719	2,024	–
reverse operations	–	–	–
other claims	3,612	3,202	–
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	8,297	8,304	–
Main refinancing operations	8,282	8,289	–
Longer-term refinancing operations	15	15	–
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	..	..	–
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	..	..	–
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,587	1,575	–
i. GENERAL GOVERNMENT DEBT	40,502	40,502	–

TDB40605

Bank of Italy

	Oct. 2002	Nov. 2002	Dec. 2002
(cont.)			
I. INTRA-EUROSISTEM CLAIMS	8,192	8,842	–
Participating interest in the ECB	745	745	–
Claims deriving from the transfer of foreign reserves to the ECB	7,448	7,448	–
Other intra-Eurosistem claims (net)	–	650	–
m. ITEMS TO BE SETTLED	3	2	–
n. OTHER ASSETS	46,369	46,609	–
Euro-area coins	27	25	–
UIC endowment fund	258	258	–
Investments of reserves and provisions (including shares)	27,948	28,042	–
Intangible fixed assets	24	25	–
Deferred charges	15	15	–
Tangible fixed assets (net of depreciation)	2,802	2,809	–
Accrued income and prepaid expenses	1,069	1,067	–
Sundry	14,227	14,370	–
o. EXPENSE FOR THE YEAR	2,730	2,896	–
p. MEMORANDUM ACCOUNTS	393,354	385,170	–

Notes:

The data for December 2002 will be published in one of the next issues since the layout of the table is being modified.

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	July 2002	Aug. 2002	Sept. 2002
a. TOTAL	169,012	161,653	163,911
b. BANKNOTES IN CIRCULATION	53,977	54,368	55,153
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	6,626	5,446	7,959
Current accounts (covering the minimum reserve system)	6,625	5,442	7,957
Deposit facility	1	3	2
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	..	..
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	–
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	43,273	37,865	31,998
General government	43,271	37,854	31,987
of which: Treasury payments account	43,026	37,603	31,728
sinking fund for the redemption of government securities	209	209	209
other liabilities	36	43	50
Other counterparties	2	11	11
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	54	44	100
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	54	44	100
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	–
Financial sector counterparties	–	–	–
General government	–	–	–
Other counterparties	–	–	–
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,130	228	559
Deposits and balances	13	13	13
Other liabilities	1,117	215	546
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	937	937	943
l. INTRA-EUROSISTEM LIABILITIES	4,831	3,810	6,976
Promissory notes covering debt certificates issued by the ECB	–	–	–
Other intra-Eurosistem liabilities (net)	4,831	3,810	6,976

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Bank of Italy

	July 2002	Aug. 2002	Sept. 2002
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	22	15	13
n. OTHER LIABILITIES	1,219	1,758	1,896
Bank of Italy drafts	302	839	692
Cashier's department services	..	..	..
Accrued expenses and deferred income	59	59	89
Sundry	858	860	1,115
o. PREVISIONS	9,117	9,117	9,117
Provisions for specific risks	3,640	3,640	3,640
Sundry staff-related provisions	5,477	5,477	5,477
p. REVALUATION ACCOUNTS	22,438	22,438	23,029
q. PROVISION FOR GENERAL RISKS	9,798	9,798	9,798
r. CAPITAL AND RESERVES	12,900	12,900	12,900
Capital	..	..	..
Ordinary and extraordinary reserves	8,747	8,747	8,747
Other reserves	4,153	4,153	4,153
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	2,690	2,927	3,468
u. MEMORANDUM ACCOUNTS	492,803	477,334	469,640

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2002	Nov. 2002	Dec. 2002
a. TOTAL	166,648	167,352	–
b. BANKNOTES IN CIRCULATION	56,535	57,447	–
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	6,713	5,871	–
Current accounts (covering the minimum reserve system)	6,711	5,869	–
Deposit facility	2	2	–
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	..	–	–
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	–
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	31,925	37,224	–
General government	31,920	37,212	–
of which: Treasury payments account	31,624	36,963	–
sinking fund for the redemption of government securities	209	209	–
other liabilities	87	40	–
Other counterparties	6	12	–
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	70	61	–
Liabilities to non-euro-area EU central banks	..	..	–
Other liabilities	70	61	–
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	–
Financial sector counterparties	–	–	–
General government	–	–	–
Other counterparties	–	–	–
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	1,986	1,702	–
Deposits and balances	13	13	–
Other liabilities	1,972	1,689	–
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	943	943	–
l. INTRA-EUROSISTEM LIABILITIES	8,316	3,602	–
Promissory notes covering debt certificates issued by the ECB	–	–	–
Other intra-Eurosistem liabilities (net)	8,316	3,602	–

TDB40615

Bank of Italy

	Oct. 2002	Nov. 2002	Dec. 2002
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	24	27	–
n. OTHER LIABILITIES	1,661	1,754	–
Bank of Italy drafts	456	558	–
Cashier's department services	..	..	–
Accrued expenses and deferred income	82	82	–
Sundry	1,123	1,113	–
o. PREVISIONS	9,117	9,117	–
Provisions for specific risks	3,640	3,640	–
Sundry staff-related provisions	5,477	5,477	–
p. REVALUATION ACCOUNTS	23,029	23,029	–
q. PROVISION FOR GENERAL RISKS	9,798	9,798	–
r. CAPITAL AND RESERVES	12,900	12,900	–
Capital	..	..	–
Ordinary and extraordinary reserves	8,747	8,747	–
Other reserves	4,153	4,153	–
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	3,630	3,877	–
u. MEMORANDUM ACCOUNTS	393,354	385,170	–

Notes:

The data for December 2002 will be published in one of the next issues since the layout of the table is being modified.

Methodological appendix

1. Content of the publication

The Statistical Bulletin and the Summary contain information on the structure, assets and liabilities, and operations of banks and non-bank intermediaries. Unless otherwise indicated, the data refer to transactions carried out by banks and financial intermediaries with residents, irrespective of the currency used. Interbank transactions are normally excluded. Transactions not denominated in euros 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 44 of the Consolidated Law, the Bank of Italy, after consulting Consob, authorizes the establishment of open-end investment companies (SICAVs). Under Article 45, SICAVs authorized in Italy are entered in a register kept by the Bank of Italy.

3. Information for time-series analysis

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

3.1 Supervisory returns

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

As of January 1995: the de-specialization 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 "Additional information" concerning the Statistical Bulletin III/2002).

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 the 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 points A) and C) have been dropped since they were no longer significant following the structural changes in the banking system subsequent to the implementation of the “Amato Law”.

3.5 Specific events

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

As of June 1996: following the start of the voluntary liquidation procedure by Isveimer, 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.

As of June 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 2.2 billion euros (including 826 million of bad debts).

As of September 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 2.3 billion euros (including 250 million of bad debts).

As of December 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 5.5 billion euros (including 69 million of bad debts).

Glossary

Glossary of terms in the tables

ADJUSTED BAD DEBTS	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding claims.
ADVANCES AGAINST FUTURE CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of future claims.
ADVANCES DISBURSED (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding and/or future claims.
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.
BAD DEBTS DELETED	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.
BANKS WITH THEIR HEAD OFFICE IN THE SOUTH	comprises the regions of Southern Italy and the Islands.
BORROWERS (NUMBER)	physical and legal persons and holders of joint account 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.
COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)	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 LEASING CONTRACTS WITH CUSTOMERS	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 ASSETS UNDER MANAGEMENT: TOTAL SECURITIES (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.
CUSTOMER 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 “Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica”, 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). In order to ensure the confidentiality of information, in some tables it has been necessary to aggregate the data of some of the branches in “macrobranches”.
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 SECTORS AND SEGMENTS 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 “Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica”, 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).
CUSTOMER TRADING	buying and selling securities and financial derivatives for customers.
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.
DERIVATIVES BUSINESS	derivative instruments are 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 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 at the end of the year on the basis of the products and the interest effectively paid; they represent the average cost of funds for the calendar year.
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.
FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
FUNDS RAISED 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.
HISTORICAL DEFAULT RATES FOR COHORTS OF BORROWERS	Given a cohort of borrowers covered by the Central Credit Register for the first time in a given year, the “historical default rate” for each subsequent year is the ratio of the number of such borrowers who become “adjusted bad debtors” (see above) during the year to the original number of borrowers belonging to the cohort in question.
HOME AND CORPORATE BANKING: PERSONAL SERVICES	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
INCOME/PROFIT DISTRIBUTED IN THE QUARTER (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 BORROWERS (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.
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.
MULTIPLE BANK BORROWING: NUMBER OF FACILITIES	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	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 IN THE QUARTER (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.
NUMBER OF ATMS IN OPERATION	Computer terminals for use by the public permitting cash transactions to be carried out with the immediate updating of customers’ accounts; they may also perform other banking services such as giro and credit transfers and/or provide account information.
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 CORPORATIONS: QUALIFIED HOLDINGS	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.
PAYABLES TO BI-ECB	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
PERSONAL SECURITY PROVIDED BY CUSTOMERS	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
PHONE BANKING	services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
POS - NUMBER	computer terminals belonging to the reporting bank installed at retail outlets by means of which customers’ bank accounts are automatically debited to pay for goods and services and retailers’ accounts credited. The procedure is managed either directly by the bank or group of banks offering the service or by a third party.
PROPRIETARY TRADING	buying and selling securities and financial derivatives for the intermediaries’ portfolio not held as a fixed asset.

**QUARTERLY DEFAULT RATES
FOR LOAN FACILITIES
(CREDIT USED)**

The default rate of loan facilities in a given quarter is the ratio whose denominator is the amount of credit used by all the borrowers covered by the Central Credit Register not classified as “adjusted bad debtors” (see above) at the end of the previous quarter and whose numerator is the amount of credit used by such borrowers who become “adjusted bad debtors” during the quarter in question.

RECEPTION OF ORDERS

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

**REDEMPTIONS IN THE
QUARTER (PORTFOLIO
MANAGEMENT SERVICES)**

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

REPORTING INSTITUTION

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 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 groups: 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

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 HELD 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..
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.
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.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
SUBSCRIPTIONS IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)	the value of the units of collective investment undertakings subscribed for by customers in the reference period.
SUBSIDIZED LOANS	transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: the risk associated with the bill portfolio belonging to non-bank customers, current account assets, import and export trade credits, mortgage loans, advances not settled via current accounts, performing loans granted from funds administered for third parties, and the credit implicit in financial leasing contracts.
SUBSTANDARD LOANS	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
SUNDRY PROVISIONS FOR LOSSES AND CHARGES	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
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.
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.
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.