

BANCA D'ITALIA

Statistical Bulletin



II - 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).

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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


It should be noted that Tables TDB40605 and TDB40615 on the Bank of Italy's balance sheet contain the figures for December 2002, which were not published in the previous edition.

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

Key to symbols and information in the index

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

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		●	Table distributed on CD-ROM with greater disaggregation of data
		⊙	Table distributed on CD-ROM only
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		H	Half-yearly
		A	Annual
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		2	Central Credit Register
		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
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4	Universe	[ba]	Banks
		[bs]	Banks raising mainly short-term funds
		[sb]	Sample of banks
		[fi]	Financial intermediaries referred to in Art. 107 of the 1993 Banking Law
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		[sf]	Securities firms (SIMs)
		[bi]	Bank of Italy
		[am]	Asset management companies
5			Table appearing in this issue
6	Table identification code		
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○ Q 4 [sb]	G3 5.1	Effective deposit rates distribution by branch location (region) and customer segment of economic activity	[TDB30770]	p.	135
○ 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.	136
○ Q 4 [sb]	G3 5.3	Effective deposit rates distribution by branch location (geographical area) and customer branch of economic activity	[TDB30790]	p.	137

○ Q 4 [sb]		G3 5.4	Effective current account deposit rates		
			distribution by branch location (region) and size of deposit	[TDB30805]	p. 138
⊙ Q 4 [sb]			Effective deposit rates		
			distribution by branch location (region) and customer segment of economic activity (rates, number of accounts and total deposits)	[TDB30810]	

H

INFORMATION ON THE BANK OF ITALY

	H1	BALANCE SHEET			
○ Q 6 [bi]		H1 5.1	Assets	[TDB40605]	p. 140
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Information on banks

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

March 2003

March 2003		Total		of which:		Banks established as società per azioni	
				Banks raising medium and long-term funds			
		Banks	Branches	Banks	Branches	Banks	Branches
a.	TOTAL	816	30,280	23	132	250	23,201
b.	PIEDMONT	31	2,511	1	10	20	2,277
	Alessandria	3	281	–	–	2	275
	Asti	1	152	–	–	1	141
	Biella	2	129	–	–	2	127
	Cuneo	13	471	–	1	5	368
	Novara	1	198	–	–	1	166
	Turin	10	1,062	1	9	9	1,010
	Verbano-Cusio-Ossola	1	84	–	–	–	57
	Vercelli	–	134	–	–	–	133
c.	VALLE D'AOSTA	3	98	–	1	1	82
	Aosta	3	98	–	1	1	82
d.	LIGURIA	7	906	–	1	6	881
	Genoa	5	494	–	1	4	483
	Imperia	–	109	–	–	–	102
	La Spezia	1	130	–	–	1	128
	Savona	1	173	–	–	1	168
e.	LOMBARDY	182	5,821	5	16	73	3,875
	Bergamo	14	630	–	1	4	354
	Brescia	19	796	–	2	7	554
	Como	3	335	–	–	–	229
	Cremona	8	251	–	–	1	140
	Lecco	3	207	–	–	–	120
	Lodi	5	128	–	–	1	59
	Mantua	5	309	–	–	2	248
	Milan	120	2,311	5	13	55	1,620
	Pavia	–	307	–	–	–	252
	Sondrio	4	121	–	–	2	30
	Varese	1	426	–	–	1	269
f.	TRENTINO-ALTO ADIGE	121	911	1	2	8	313
	Bolzano	58	407	–	1	2	149
	Trento	63	504	1	1	6	164
g.	VENETO	61	3,229	1	14	12	2,173
	Belluno	2	190	–	–	1	140
	Padua	11	569	–	3	2	433
	Rovigo	7	169	–	–	–	120
	Treviso	10	609	–	6	3	365
	Venice	6	472	–	1	2	388
	Verona	13	621	1	1	4	372
	Vicenza	12	599	–	3	–	355

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	3,718	460	3,225	5	30	61	106	
1	103	10	127	–	1	–	3	663
–	5	1	1	–	–	–	–	92
–	4	–	7	–	–	–	–	61
–	2	–	–	–	–	–	–	39
–	2	8	101	–	–	–	–	151
–	32	–	–	–	–	–	–	60
–	31	1	17	–	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	1,331	48	551	2	4	49	60	1,147
1	174	9	101	–	–	–	1	187
1	99	11	143	–	–	–	–	180
–	69	3	37	–	–	–	–	98
1	51	6	60	–	–	–	–	87
1	69	2	18	–	–	–	–	66
1	36	3	33	–	–	–	–	44
–	33	3	28	–	–	–	–	69
3	519	11	109	2	4	49	59	181
–	40	–	15	–	–	–	–	98
2	89	–	2	–	–	–	–	43
–	152	–	5	–	–	–	–	94
1	77	109	516	–	–	3	5	299
1	65	52	189	–	–	3	4	111
–	12	57	327	–	–	–	1	188
5	580	43	466	–	2	1	8	551
–	35	1	15	–	–	–	–	58
1	38	8	95	–	1	–	2	101
–	2	7	47	–	–	–	–	47
1	139	6	102	–	–	–	3	95
–	33	4	50	–	1	–	–	44
1	174	7	72	–	–	1	3	95
2	159	10	85	–	–	–	–	111

B.1.5.1

BANKS AND BRANCHES

Distribution by location (province) and institutional category of bank

TDB10207

		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds			
		<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>
h.	FRIULI-VENEZIA GIULIA	27	914	2	3	9	655
	Gorizia	6	101	–	–	1	70
	Pordenone	3	215	–	–	1	156
	Trieste	4	142	1	2	2	125
	Udine	14	456	1	1	5	304
i.	EMILIA ROMAGNA	55	3,104	–	9	25	2,291
	Bologna	15	732	–	8	8	553
	Ferrara	3	211	–	–	2	187
	Forlì	10	303	–	–	3	204
	Modena	6	448	–	–	4	293
	Parma	2	313	–	1	2	257
	Piacenza	3	203	–	–	–	135
	Ravenna	5	301	–	–	3	259
	Reggio Emilia	5	358	–	–	2	251
	Rimini	6	235	–	–	1	152
l.	MARCHE	30	1,023	1	7	9	870
	Ancona	12	314	1	4	5	272
	Ascoli Piceno	7	226	–	1	2	195
	Macerata	3	210	–	1	–	183
	Pesaro e Urbino	8	273	–	1	2	220
m.	TUSCANY	61	2,191	2	7	22	1,815
	Arezzo	4	202	–	–	–	133
	Florence	17	610	2	5	9	511
	Grosseto	4	130	–	–	–	102
	Livorno	3	178	–	–	1	161
	Lucca	5	241	–	1	2	218
	Massa Carrara	1	98	–	–	1	98
	Pisa	7	239	–	–	3	208
	Pistoia	8	166	–	–	1	126
	Prato	2	130	–	–	1	118
	Siena	10	197	–	1	4	140
n.	UMBRIA	13	516	–	3	8	460
	Perugia	10	398	–	3	6	347
	Terni	3	118	–	–	2	113
o.	LAZIO	70	2,371	8	16	26	1,924
	Frosinone	6	167	–	–	1	125
	Latina	7	158	–	–	2	120
	Rieti	2	79	–	–	1	61
	Rome	48	1,781	8	16	21	1,475
	Viterbo	7	186	–	–	1	143
p.	ABRUZZO	13	602	–	4	5	540
	Chieti	4	157	–	–	2	148
	L'Aquila	2	145	–	1	1	124
	Pescara	2	143	–	2	1	126
	Teramo	5	157	–	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	81	16	176	–	1	1	1	
–	4	5	27	–	–	–	–	20
–	25	2	34	–	–	–	–	39
–	7	1	8	–	1	1	1	5
1	45	8	107	–	–	–	–	112
5	511	25	297	–	2	–	3	328
–	79	7	95	–	2	–	3	58
–	11	1	13	–	–	–	–	26
–	34	7	65	–	–	–	–	30
2	148	–	7	–	–	–	–	47
–	50	–	6	–	–	–	–	46
2	61	1	7	–	–	–	–	40
–	7	2	35	–	–	–	–	18
–	87	3	20	–	–	–	–	45
1	34	4	49	–	–	–	–	18
–	19	21	133	–	1	–	–	216
–	4	7	37	–	1	–	–	48
–	1	5	30	–	–	–	–	59
–	2	3	25	–	–	–	–	49
–	12	6	41	–	–	–	–	60
3	141	36	231	–	2	–	2	276
2	53	2	16	–	–	–	–	38
–	37	8	58	–	2	–	2	44
–	6	4	22	–	–	–	–	28
–	6	2	11	–	–	–	–	20
–	5	3	18	–	–	–	–	29
–	–	–	–	–	–	–	–	15
1	12	3	19	–	–	–	–	38
–	6	7	34	–	–	–	–	22
–	3	1	9	–	–	–	–	6
–	13	6	44	–	–	–	–	36
–	19	5	36	–	1	–	–	85
–	19	4	31	–	1	–	–	53
–	–	1	5	–	–	–	–	32
6	253	28	170	3	4	7	20	267
2	26	3	15	–	–	–	1	63
1	27	4	11	–	–	–	–	30
–	10	1	8	–	–	–	–	32
2	180	15	103	3	4	7	19	85
1	10	5	33	–	–	–	–	57
–	5	8	56	–	1	–	–	171
–	–	2	9	–	–	–	–	54
–	1	1	19	–	1	–	–	44
–	4	1	13	–	–	–	–	30
–	–	4	15	–	–	–	–	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>	Branches
q.	MOLISE	3	138	–	1	–	111
	Campobasso	3	106	–	1	–	85
	Isernia	–	32	–	–	–	26
r.	CAMPANIA	36	1,513	–	8	7	1,297
	Avellino	6	124	–	–	1	93
	Benevento	4	82	–	–	1	67
	Caserta	5	191	–	–	2	176
	Naples	5	781	–	8	2	728
	Salerno	16	335	–	–	1	233
s.	PUGLIA	29	1,318	–	5	5	1,000
	Bari	15	560	–	5	1	418
	Brindisi	2	112	–	–	–	89
	Foggia	3	239	–	–	2	180
	Lecce	5	251	–	–	2	189
	Taranto	4	156	–	–	–	124
t.	BASILICATA	8	242	–	2	2	197
	Matera	3	84	–	–	1	70
	Potenza	5	158	–	2	1	127
u.	CALABRIA	25	506	–	2	3	422
	Catanzaro	5	101	–	2	–	85
	Cosenza	12	189	–	–	2	145
	Crotone	4	38	–	–	1	30
	Reggio Calabria	2	137	–	–	–	128
	Vibo Valentia	2	41	–	–	–	34
v.	SICILY	37	1,695	1	7	6	1,351
	Agrigento	4	171	–	–	–	117
	Caltanissetta	8	92	–	–	–	59
	Catania	3	347	–	3	1	280
	Enna	2	65	–	–	–	49
	Messina	1	229	–	1	–	195
	Palermo	11	385	1	2	4	328
	Ragusa	1	109	–	–	–	74
	Siracusa	2	120	–	1	1	98
	Trapani	5	177	–	–	–	151
z.	SARDINIA	4	671	1	14	3	667
	Cagliari	1	268	1	5	1	267
	Nuoro	–	121	–	3	–	121
	Oristano	1	84	–	2	–	81
	Sassari	2	198	–	4	2	198

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>	
–	13	3	13	–	1	–	–	45
–	9	3	11	–	1	–	–	33
–	4	–	2	–	–	–	–	12
3	106	26	107	–	2	–	1	346
–	16	5	15	–	–	–	–	55
–	5	3	10	–	–	–	–	42
–	9	3	6	–	–	–	–	67
3	49	–	2	–	1	–	1	85
–	27	15	74	–	1	–	–	97
3	236	21	79	–	1	–	2	231
2	93	12	46	–	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	–	–	196
–	–	5	15	–	1	–	–	38
–	1	10	43	–	–	–	–	73
–	–	3	8	–	–	–	–	18
–	2	2	7	–	–	–	–	46
–	–	2	7	–	–	–	–	21
2	215	29	127	–	2	–	–	344
1	30	3	24	–	–	–	–	40
–	12	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	–	–	332
–	–	–	–	–	1	–	–	98
–	–	–	–	–	–	–	–	89
–	–	1	3	–	–	–	–	59
–	–	–	–	–	–	–	–	86

Distribution by major category of bank

TDB10017

Source: Supervisory returns
Stocks in millions of euros

March 2003

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	21,721	21,698	23
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,003	1,998	4
Receivables from BI-ECB	9,219	9,109	110
Receivables from banks	365,823	356,268	9,555
<i>of which:</i> time deposits and interbank CDs	144,471	141,603	2,869
repos	102,835	100,178	2,657
Receivables from non-bank customers:			
current account receivables	213,317	212,692	624
repos	17,332	16,288	1,044
personal loans	17,160	17,148	12
export credits	17,111	17,101	10
import credits	11,234	11,226	8
mortgage loans	410,614	349,937	60,677
other loans	308,229	292,740	15,489
bad debts	47,194	43,530	3,663
unpaid and protested own bills	583	557	26
Securities	197,555	185,289	12,266
<i>of which:</i> not held as fixed assets	170,364	157,492	12,872
Subordinated loans	13,887	13,540	347
Participating interests	90,513	86,322	4,191
Fixed assets	45,455	44,832	623
<i>of which:</i> buildings	22,039	21,611	427
Bills, other credit instruments and documents	136,475	131,345	5,130
Sundry debtors net of items in suspense accounts	168,259	164,994	3,265
Negative capital items	1,847	1,829	18
Items in transit or in suspense accounts	27,824	27,721	103
Remaining asset items	280,552	264,249	16,304
TOTAL	2,405,183	2,271,690	133,493
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	158,900	142,883	16,017
Guarantees applied for	5,575	5,574	1
Commitments and contingent liabilities	910,926	862,101	48,825
Credit implicit in leasing contracts with customers	11,894	11,062	833
Customer bill portfolio	13,581	8,618	4,963
Undrawn customer credit lines	626,392	596,624	29,768
Securities and the like on deposit	2,180,852	2,165,366	15,485

Notes:

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

Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
10,093	5,484	6,144	19,933	1,788
722	595	686	1,563	439
4,380	1,401	3,437	8,771	447
220,702	52,666	92,454	341,273	24,550
98,112	19,810	26,550	135,929	8,543
65,332	12,684	24,819	100,309	2,526
101,753	44,581	66,983	200,240	13,077
10,412	2,536	4,383	16,403	929
7,425	4,966	4,769	15,689	1,471
11,030	3,591	2,491	16,800	311
6,508	2,736	1,990	10,753	481
179,662	110,106	120,846	384,012	26,602
170,913	52,789	84,527	297,860	10,369
25,120	6,618	15,456	41,085	6,109
347	107	129	458	125
83,280	39,445	74,830	182,601	14,954
72,490	31,569	66,305	159,330	11,034
9,978	1,733	2,175	12,609	1,278
67,260	12,665	10,588	89,141	1,372
24,055	7,978	13,423	41,501	3,954
12,726	3,775	5,538	19,674	2,365
68,772	32,007	35,695	130,108	6,367
114,047	19,557	34,654	157,250	11,009
1,049	129	669	1,796	51
15,385	4,231	8,208	25,516	2,308
176,422	36,671	67,460	271,002	9,551
1,309,316	442,789	653,079	2,267,417	137,766
97,880	32,293	28,726	154,672	4,227
4,862	363	350	5,513	62
668,792	102,353	139,781	902,229	8,697
1	2,994	8,900	11,835	59
4,331	4,664	4,586	12,176	1,405
335,659	136,953	153,781	597,924	28,468
1,196,287	360,779	623,786	2,105,020	75,832

Distribution by major category of bank

TDB10027

Source: Supervisory returns
Stocks in millions of euros

March 2003

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	693,490	687,126	6,364
<i>of which:</i> savings deposits	68,902	68,622	280
time savings deposits	5,497	5,343	154
savings certificates and CDs	38,561	36,992	1,569
current account deposits	477,638	474,374	3,265
time current account deposits	4,351	4,243	108
repos	92,181	91,277	904
Payables to BI-ECB	6,522	5,288	1,235
Payables to banks	481,587	440,835	40,752
<i>of which:</i> time deposits and interbank CDs	233,094	218,075	15,019
repos	67,999	67,443	556
Funds raised in the market	378,772	328,242	50,530
<i>of which:</i> bonds in issue	327,975	278,312	49,663
Provision for employee severance benefits	8,672	8,544	128
Supplementary pension fund	4,009	3,953	55
Provision for writedown of securities	229	194	35
Provision for writedown of investments	1,058	971	87
Accumulated depreciation	19,765	19,459	305
<i>of which:</i> accumulated depreciation of buildings	7,673	7,500	173
Provision for writedown of loans	33,266	31,000	2,266
Provision for writedown of commitments and guarantees granted	736	733	3
Sundry provisions for losses and charges	19,310	18,602	708
Provision for loan losses	4,106	2,948	1,159
Capital, reserves and provisions included in capital	148,269	136,686	11,583
Sundry creditors net of items in suspense accounts	125,126	120,997	4,129
Discounted bills, other credit instruments and documents	176,522	176,332	190
Items in transit or in suspense accounts	21,082	20,771	311
Remaining liabilities items	281,850	268,197	13,653
TOTAL	2,405,183	2,271,690	133,493

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
349,790	134,157	209,543	621,054	72,436
26,012	10,478	32,412	51,708	17,194
2,053	650	2,794	3,084	2,413
15,875	10,106	12,580	30,060	8,501
257,960	88,092	131,587	437,396	40,242
2,391	1,081	879	4,284	67
43,623	18,179	30,379	86,552	5,629
3,439	1,235	1,848	6,522	1
251,064	90,146	140,377	475,824	5,763
116,886	48,548	67,660	231,876	1,218
42,477	7,189	18,332	66,640	1,358
194,370	87,345	97,057	360,067	18,705
155,508	80,714	91,752	310,568	17,407
5,001	1,510	2,162	7,531	1,141
1,556	1,339	1,114	3,308	701
199	15	15	229	..
900	124	34	1,005	53
10,539	3,482	5,744	18,412	1,352
4,459	1,348	1,866	7,118	555
17,245	5,252	10,769	28,372	4,894
579	84	73	640	96
13,299	2,668	3,344	17,979	1,331
1,379	1,110	1,617	4,022	85
78,153	24,512	45,604	139,687	8,582
84,378	11,941	28,807	120,555	4,571
92,352	41,459	42,712	170,582	5,940
11,647	3,190	6,244	19,439	1,643
193,424	32,949	55,477	271,380	10,470
1,309,316	442,789	653,079	2,267,417	137,766

Distribution by residual maturity

TDB10030			Banks				
Source: Supervisory returns Percentages							
March 2003	Total	<i>of which:</i> variable rate	Sight and revocable	Up to 3 months	More than 3 months up to 12 months	More than 1 year up to 5 years	More than 5 years
a. ASSETS							
Receivables from non-bank customers	100.00	64.71	26.61	19.32	10.87	23.18	20.01
Receivables from BI-ECB and other banks	100.00	8.26	38.13	43.31	10.45	5.32	2.79
Securities portfolio	100.00	58.18	0.84	5.76	20.05	41.88	31.47
b. LIABILITIES							
Payables to non-bank customers	100.00	0.54	85.93	12.59	1.12	0.11	0.25
Payables to BI-ECB and other banks	100.00	16.83	27.56	42.62	11.99	10.91	6.92
Bonds, savings certificates and CDs	100.00	55.14	0.74	8.87	18.85	58.01	13.53

Notes:

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

Distribution by type of investee company and major category of bank

TDB10034

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2003

	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	90,513	67,260	12,665	10,588	89,141	1,372
Banks	50,687	40,248	5,151	5,288	49,927	760
<i>of which: non-resident</i>	8,569	7,815	320	434	8,559	9
Other financial intermediaries	25,537	16,537	5,663	3,337	25,112	425
<i>of which: non-resident</i>	6,971	5,432	380	1,160	6,971	1
Financial auxiliaries	2,157	1,154	464	540	2,048	109
Insurance companies	5,764	4,583	577	604	5,738	26
Non-financial companies	6,369	4,739	810	821	6,316	53
<i>of which: qualified holdings</i>	2,095	1,504	436	156	2,093	3

Notes:

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	Dec. 2002	Mar. 2003
a. ASSETS		
Cash	13	14
Receivables from parent bank and other foreign branches	50,788	54,120
Receivables from banks and central banks	32,573	31,590
<i>of which:</i> from non-residents	15,446	15,000
repos with banks	607	1,338
Receivables from non-bank customers	38,895	34,926
<i>of which:</i> from non-residents	36,524	33,055
repos	1,885	1,678
Subordinated loans	1,885	1,678
Securities and participating interests	24,173	21,055
<i>of which:</i> securities not held as fixed assets	12,677	10,845
Bad debts	842	617
Other liabilities items	19,569	15,670
TOTAL	166,852	157,992
b. LIABILITIES		
Payables to parent bank and other foreign branches	30,677	31,510
Payables to banks and central banks	56,507	52,226
<i>of which:</i> to non-residents	45,792	44,109
repos with banks	2,090	3,059
Payables to non-bank customers	50,796	49,645
<i>of which:</i> to non-residents	44,230	42,982
repos	813	1,313
Subordinated loans	5,056	4,917
Endowment funds and capital reserves	2,043	2,027
Other liabilities items	21,967	17,723
TOTAL	166,852	157,992
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	13,162	12,065
Commitments and contingent liabilities	204,389	183,905
Bill portfolio	666	559

Notes:

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

Distribution by customer location (region)

TDB30260

Banks

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

March 2003

	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	576,117	50,021	1.07	33,764	1,677
b. NORTH-WEST ITALY	131,369	12,216	1.10	8,287	516
Piedmont	41,394	2,597	1.07	2,276	88
Valle d'Aosta	1,192	83	1.05	73	2
Liguria	16,061	1,125	1.07	853	26
Lombardy	72,722	8,411	1.11	5,085	400
c. NORTH-EAST ITALY	77,897	6,257	1.08	4,900	387
Trentino-Alto Adige	4,750	387	1.08	317	34
Veneto	28,511	2,588	1.10	1,778	196
Friuli-Venezia Giulia	9,396	553	1.08	389	30
Emilia-Romagna	35,240	2,729	1.06	2,416	127
d. CENTRAL ITALY	128,003	13,542	1.08	8,078	425
Marche	14,282	1,016	1.06	789	63
Tuscany	35,181	2,338	1.11	2,641	125
Umbria	7,158	709	1.08	386	29
Lazio	71,382	9,479	1.08	4,262	208
e. SOUTHERN ITALY	149,661	11,421	1.05	9,044	251
Abruzzo	13,697	948	1.08	841	46
Molise	3,168	315	1.03	216	5
Campania	53,298	3,500	1.07	4,044	82
Puglia	44,686	4,002	1.04	2,312	64
Basilicata	9,327	791	1.03	322	15
Calabria	25,485	1,865	1.04	1,309	39
f. ISLANDS	89,187	6,584	1.02	3,455	98
Sicily	69,653	4,741	1.02	2,349	62
Sardinia	19,534	1,842	1.02	1,106	36

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

March 2003

	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	576,117	50,021	1.07	33,764	1,677
General government	35	24	1.06	3	..
Financial companies	954	841	1.03	21	7
Non-financial companies	108,276	29,884	1.10	4,319	1,069
<i>of which:</i> industry	31,295	9,360	1.13	1,153	437
building	16,008	7,277	1.08	527	177
services	58,338	11,721	1.09	2,555	438
Producer households	98,785	7,417	1.04	4,322	188
Consumer households and nec	355,563	11,175	1.02	24,610	401

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2003

March 2003		of which:				Local claims in local currency	
		International claims	banks		non-banks		
			residual maturity		residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
a.	TOTAL	222,359	103,624	18,479	39,862	60,393	69,171
b.	EUROPE	175,755	92,778	14,476	30,043	38,459	45,218
	of which: Albania	65	22	4	2	37	—
	Austria	2,362	1,895	283	107	77	==
	Belgium	8,610	7,010	72	977	552	443
	Bulgaria	315	64	..	45	205	341
	Czech Republic	341	106	8	105	122	1,211
	Croatia	4,163	765	350	611	2,437	5,862
	Denmark	598	427	21	59	91	—
	Finland	306	79	14	66	146	—
	France	20,989	12,674	2,118	2,431	3,766	8,419
	Germany	31,404	21,360	3,020	1,230	5,794	1,677
	Greece	2,233	650	77	655	851	==
	Ireland	7,663	2,917	1,114	1,134	2,498	536
	Yugoslavia	61	11	33	2	15	—
	Liechtenstein	30	..	—	3	26	—
	Luxemburg	16,626	5,781	816	3,280	6,750	4,120
	Malta	141	12	32	63	34	—
	Norway	558	239	144	43	132	—
	Netherlands	13,882	6,674	623	2,141	4,444	==
	Poland	3,925	212	92	2,568	1,052	9,017
	Portugal	7,284	3,435	1,278	285	2,286	—
	United Kingdom	38,959	23,931	1,981	10,781	2,266	3,140
	Romania	330	46	21	131	132	60
	Russia	1,441	92	95	201	1,052	—
	Slovenia	331	35	182	24	90	3
	Spain	4,150	1,422	1,145	613	971	2,644
	Sweden	880	152	13	355	361	—
	Switzerland	3,752	2,165	102	763	723	511
	Turkey	1,649	213	23	728	686	==
	Hungary	1,300	192	184	382	542	1,931
c.	ASIA	4,293	1,833	789	487	1,184	1,816
	of which: Saudi Arabia	240	76	1	29	134	—
	China	456	140	69	86	162	==
	South Korea	750	520	140	16	74	—
	Philippines	67	1	5	11	51	—
	Japan	1,017	518	—	148	351	1,784
	India	156	64	44	14	34	—
	Indonesia	68	8	8	11	41	—
	Iran	740	201	429	1	110	—
	Iraq	78	39	1	38	—	—

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	138	89	—	25	23	21
	Malaysia	73	42	22	..	8	—
	Pakistan	102	..	—	75	26	—
	Qatar	28	..	—	4	24	—
	Taiwan	128	94	32	..	2	—
	Thailand	87	2	—	17	68	—
d.	AFRICA	761	142	109	203	307	—
	of which: Algeria	67	17	29	10	12	—
	Egypt	259	36	24	43	156	—
	Morocco	118	4	6	45	63	—
	Nigeria	19	3	8	6	2	—
	South Africa	88	47	—	17	23	—
	Tunisia	76	20	40	5	11	—
e.	AMERICA	24,444	3,736	1,571	6,668	12,470	21,082
	of which: Argentina	1,262	39	12	491	720	1,765
	Brazil	2,639	396	200	668	1,376	3,936
	Canada	426	65	43	111	208	679
	Chile	541	171	16	184	171	119
	Colombia	125	14	3	80	28	194
	Cuba	101	27	72	..	2	—
	Ecuador	24	1	2	10	12	—
	Mexico	1,273	26	14	122	1,111	—
	Paraguay	116	25	4	50	36	29
	Peru	2,892	412	16	1,820	643	423
	United States	14,163	2,532	1,157	2,954	7,520	13,929
	Uruguay	192	22	13	74	83	9
	Venezuela	645	..	20	76	549	—
f.	OCEANIA	1,523	277	105	553	589	..
	of which: Australia	620	125	105	95	295	..
g.	OFFSHORE CENTRES	13,509	4,858	1,386	1,762	5,503	1,054
	of which: Cayman Islands	4,758	327	939	360	3,132	—
	Hong Kong	913	273	63	312	265	900
	Singapore	1,592	678	216	320	378	140
h.	INTERNATIONAL ORGANIZATIONS	2,072	2	44	146	1,881	—

Notes:

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

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

March 2003

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	47	45
Customer trading	66	61
Underwriting	35	29
Placement	114	97
Individual portfolio management	84	80
Reception of orders	90	82

b. NUMBER OF SIMs

164

146

Notes:

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

Distribution by operational specialization

TDB40220		Collective investment undertakings	
Source: Archives of intermediary identification data			
March 2003		Companies authorized	Companies operating
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	1,196	1,060
	Equity	605	526
	<i>of which:</i> foreign-oriented	395	336
	Balanced	118	101
	<i>of which:</i> foreign-oriented	48	43
	Bond	473	433
	<i>of which:</i> foreign-oriented	211	187
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	57
d.	NUMBER OF SICAVs	2	2

Notes:

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

Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

		Dec. 2002	Mar. 2003
a.	NUMBER OF FINANCIAL INTERMEDIARIES	315	335
	Leasing	59	59
	Factoring	36	36
	Consumer credit	20	21
	Other forms of finance	25	24
	Acquisition of shareholdings	18	17
	Issue and/or management of credit cards	8	8
	Securitization	141	162
	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

	Dec. 2002	Mar. 2003
a. ASSETS		
Cash and liquid assets	..	..
Receivables from banks and financial institutions	11,241	14,774
Receivables from customers	494	502
Bonds and other debt securities	4,016	3,936
Shares, capital parts and other equity securities	330	1,902
Options bought and the like	1,396	1,646
Participating interests	57	52
Fixed assets	188	168
Remaining asset items	6,575	8,239
TOTAL	24,297	31,218
b. LIABILITIES		
Payables to banks and financial institutions	11,008	16,417
Payables to customers	1,981	2,293
Debt securities in issue	–	–
Options sold and the like	1,352	1,684
Provision for employee severance benefits	44	41
Provisions for risks	239	235
Subordinated liabilities	82	82
Capital, reserves and share premiums	1,670	1,569
Remaining liabilities items	7,921	8,897
TOTAL	24,297	31,218

Notes:

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns
Stocks in millions of euros

	Dec. 2002	Mar. 2003
a. ASSETS		
Cash and liquid assets	53	50
Current account receivables from banks and deposits	2,176	2,455
Receivables from customers	101,759	100,916
Bad debts	1,015	1,076
Securities portfolio	3,145	3,315
Participating interests	2,328	2,201
<i>of which: held for merchant banking purposes</i>	583	521
Tangible and intangible fixed assets	6,553	6,702
Remaining asset items	9,373	8,637
TOTAL	126,400	125,352
b. LIABILITIES		
Current account payables to banks	26,864	23,620
Financial payables	74,235	75,960
Securities in issue	2,449	2,689
Provisions for liabilities and charges and provision for employee severance benefits	1,000	1,388
Loan loss provision	459	513
Provision for general financial risks	242	251
Subordinated loans	991	1,001
Capital and reserves	8,010	8,153
Remaining liabilities items	12,149	11,778
TOTAL	126,400	125,352
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	7,840	7,491
Derivative contracts	32,668	35,532

Notes:

The data include transactions with non-resident customers.

Information on banking business

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

TDB10231

Source: Supervisory returns
Stocks in millions of euros

March 2003		Total	General government	Financial companies
a.	TOTAL	1,031,250	53,960	144,534
b.	NORTH-WEST ITALY	406,813	8,626	95,747
	Piedmont	76,669	2,470	10,726
	Valle d'Aosta	2,179	123	94
	Liguria	19,727	1,287	387
	Lombardy	308,238	4,746	84,541
c.	NORTH-EAST ITALY	229,579	5,437	12,498
	Trentino-Alto Adige	22,314	365	509
	Veneto	91,031	2,039	4,479
	Friuli-Venezia Giulia	20,246	817	805
	Emilia-Romagna	95,988	2,216	6,705
d.	CENTRAL ITALY	252,628	32,763	32,875
	Marche	25,314	1,099	1,310
	Tuscany	66,443	1,730	8,032
	Umbria	12,301	491	170
	Lazio	148,570	29,443	23,363
e.	SOUTHERN ITALY	94,829	5,902	2,631
	Abruzzo	13,052	240	141
	Molise	2,414	172	33
	Campania	36,659	2,867	2,080
	Puglia	27,992	1,883	155
	Basilicata	4,408	227	24
	Calabria	10,303	514	198
f.	ISLANDS	47,400	1,232	783
	Sicily	32,554	857	205
	Sardinia	14,847	374	578

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
545,649	221,625	65,081	247,888	66,645	220,461
213,025	92,726	19,552	98,682	18,038	71,377
41,232	20,320	3,684	16,732	4,987	17,254
1,392	632	189	567	193	378
10,428	2,677	1,408	6,254	1,516	6,110
159,973	69,098	14,271	75,128	11,342	47,636
142,915	62,815	16,361	60,130	18,168	50,561
13,385	3,452	2,262	7,259	2,632	5,422
57,675	27,447	5,495	23,250	6,902	19,936
11,709	5,327	967	5,137	1,560	5,355
60,146	26,590	7,637	24,484	7,073	19,848
123,451	43,006	17,880	59,756	13,240	50,299
14,541	7,563	1,885	4,809	2,612	5,752
35,359	14,322	3,791	15,909	5,453	15,869
7,006	2,970	1,021	2,737	1,288	3,346
66,544	18,151	11,184	36,301	3,887	25,332
44,901	16,483	7,558	19,198	11,150	30,245
7,613	3,659	1,171	2,559	1,421	3,637
1,223	542	192	433	343	643
17,695	6,210	2,618	8,505	2,707	11,311
12,321	3,934	2,599	5,118	4,001	9,633
2,189	997	309	731	739	1,230
3,860	1,141	669	1,852	1,940	3,791
21,358	6,595	3,730	10,122	6,049	17,979
14,266	3,974	2,300	7,297	4,198	13,027
7,091	2,621	1,429	2,825	1,851	4,952

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

TDB10234

Source: Supervisory returns
Stocks in millions of euros

March 2003		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	1,031,250	949,745	81,505
b.	NORTH-WEST ITALY	406,813	376,516	30,297
	Piedmont	76,669	70,026	6,643
	Valle d'Aosta	2,179	1,905	273
	Liguria	19,727	18,732	995
	Lombardy	308,238	285,852	22,385
c.	NORTH-EAST ITALY	229,579	216,582	12,997
	Trentino-Alto Adige	22,314	21,479	834
	Veneto	91,031	86,581	4,450
	Friuli-Venezia Giulia	20,246	17,911	2,335
	Emilia-Romagna	95,988	90,611	5,377
d.	CENTRAL ITALY	252,628	226,443	26,185
	Marche	25,314	22,896	2,418
	Tuscany	66,443	61,644	4,799
	Umbria	12,301	11,385	915
	Lazio	148,570	130,518	18,052
e.	SOUTHERN ITALY	94,829	85,767	9,062
	Abruzzo	13,052	11,806	1,246
	Molise	2,414	2,116	298
	Campania	36,659	32,896	3,763
	Puglia	27,992	25,616	2,376
	Basilicata	4,408	3,919	489
	Calabria	10,303	9,414	889
f.	ISLANDS	47,400	44,436	2,964
	Sicily	32,554	31,228	1,326
	Sardinia	14,847	13,208	1,638

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
497,380	227,394	306,476	971,504	59,746
219,830	88,618	98,365	402,751	4,062
44,337	10,787	21,546	75,878	792
1,152	392	635	2,149	30
8,393	6,029	5,304	19,368	359
165,948	71,410	70,880	305,356	2,881
91,015	53,732	84,831	227,784	1,794
3,245	643	18,426	22,291	23
47,183	19,235	24,614	90,367	664
8,180	1,994	10,072	20,068	178
32,408	31,860	31,720	95,059	929
112,232	62,108	78,288	246,383	6,245
5,851	6,717	12,746	24,993	321
21,262	19,154	26,027	65,668	775
3,634	1,550	7,116	12,142	159
81,484	34,686	32,400	143,580	4,991
47,111	15,044	32,674	66,834	27,995
4,187	1,754	7,111	8,390	4,661
1,223	366	825	1,888	526
20,992	5,670	9,997	27,351	9,308
14,265	4,311	9,416	19,694	8,298
1,871	773	1,764	2,551	1,858
4,572	2,171	3,560	6,959	3,344
27,192	7,891	12,317	27,751	19,650
21,167	2,605	8,782	19,639	12,915
6,025	5,286	3,535	8,112	6,735

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2003

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	612,293	231,062	161,083	136,691	56,051	27,406
Agricultural, forestry and fishery products	25,402	6,014	7,995	5,271	3,802	2,320
Fuel and power products	27,913	11,688	2,069	10,589	1,232	2,334
Ores and metals	11,386	8,102	1,962	640	536	146
Non-metallic minerals and products	13,799	3,409	5,659	2,737	1,311	682
Chemical products	11,323	7,152	1,751	1,342	666	412
Metal products, except transport equipment	22,983	11,075	7,285	2,606	1,680	336
Agricultural and industrial machinery	20,779	9,222	8,673	1,935	759	190
Office and data processing machines, etc.	5,051	2,150	2,053	505	233	110
Electrical goods	15,085	6,812	4,136	3,198	725	214
Transport equipment	9,191	3,647	1,635	1,859	1,788	261
Food and tobacco products	26,606	7,056	10,674	3,744	3,685	1,445
Textiles, clothing and footwear	28,704	10,455	7,721	7,448	2,783	297
Paper and paper products	12,307	5,543	2,771	3,070	695	228
Rubber and plastic products	9,447	4,475	2,455	1,538	746	233
Other manufactured products	18,153	5,208	6,929	4,143	1,398	474
Building and construction	72,786	21,622	18,271	19,298	9,066	4,530
Wholesale and retail trade services, recovery and repair services	100,815	35,552	26,260	20,918	12,270	5,814
Lodging and catering services	21,643	4,964	7,800	4,892	2,523	1,465
Inland transport services	11,868	2,824	3,122	4,362	1,031	528
Maritime and air transport services	6,142	1,368	876	1,241	1,537	1,120
Auxiliary transport services	7,488	2,892	1,660	1,881	638	417
Communication services	12,140	4,830	175	7,013	40	82
Other market services	121,285	55,002	29,150	26,460	6,906	3,766

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2003		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	1,031,250	406,813	229,579	252,628	94,829	47,400
	Piedmont	56,731	68,644	63,610	1,444	2,391	726	473
	Valle d'Aosta	1,154	1,234	1,229	1	2	1	1
	Liguria	15,835	19,888	17,489	257	1,127	216	799
	Lombardy	274,122	350,637	287,238	15,949	33,283	9,921	4,246
	Trentino-Alto Adige	20,511	23,394	820	21,384	1,129	33	27
	Veneto	77,266	89,129	5,942	79,916	2,232	772	267
	Friuli-Venezia Giulia	15,708	17,853	528	16,850	416	44	15
	Emilia-Romagna	80,967	91,281	4,157	82,097	3,255	1,227	545
	Marche	21,966	25,244	340	826	23,394	665	20
	Tuscany	57,364	73,915	4,935	2,659	61,175	3,449	1,697
	Umbria	10,019	11,236	165	136	10,819	102	14
	Lazio	106,454	144,665	16,079	7,310	110,101	8,996	2,180
	Abruzzo	9,933	11,378	207	225	624	10,274	48
	Molise	1,607	1,728	6	3	38	1,679	1
	Campania	25,176	27,375	446	52	774	25,675	429
	Puglia	20,793	22,699	308	170	564	21,527	130
	Basilicata	2,387	2,745	54	50	51	2,582	8
	Calabria	6,600	7,127	151	17	163	6,729	68
	Sicily	25,185	26,539	329	158	740	123	25,189
	Sardinia	11,228	11,979	220	77	349	87	11,247

Notes:

Distribution by technical form and customer location (geographical area)

TDB10277

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

Source: Supervisory returns
Stocks in millions of euros

March 2003

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	28,438	12,039	4,737	7,505	3,194	963
<i>of which:</i> without recourse	14,366	5,702	2,137	4,376	1,705	446
with recourse	14,072	6,337	2,600	3,130	1,489	517
Credit implicit in leasing contracts	46,511	20,131	13,399	8,215	3,241	1,525
Receivables for consumer credit and the issue or management of credit cards	19,249	6,242	2,513	4,273	3,983	2,238
Other finance	10,603	3,192	1,894	3,314	1,425	778

Notes:

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

Distribution by technical form and customer segment of economic activity

TDB10278

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

Source: Supervisory returns
Stocks in millions of euros

March 2003

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	28,438	2,583	439	24,589	283	544
<i>of which:</i> without recourse	14,366	2,503	121	11,274	184	283
with recourse	14,072	80	318	13,314	99	261
Credit implicit in leasing contracts	46,511	329	817	39,856	4,510	1,000
Receivables for consumer credit and the issue or management of credit cards	19,249					
Other finance	10,603	321	2,402	5,861	1,008	1,011

Notes:

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

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

TDB10262

Source: Supervisory returns
Stocks in millions of euros

March 2003		Total	General government	Financial companies
a.	TOTAL	572,582	20,504	38,058
b.	NORTH-WEST ITALY	201,201	3,126	25,713
	Piedmont	42,090	717	2,323
	Valle d'Aosta	1,407	138	97
	Liguria	15,107	273	327
	Lombardy	142,596	1,998	22,966
c.	NORTH-EAST ITALY	120,525	3,835	4,428
	Trentino-Alto Adige	12,899	675	426
	Veneto	46,429	1,084	1,220
	Friuli-Venezia Giulia	13,462	1,083	1,133
	Emilia-Romagna	47,735	993	1,648
d.	CENTRAL ITALY	131,507	8,967	7,118
	Marche	14,108	245	49
	Tuscany	36,819	978	838
	Umbria	7,286	156	202
	Lazio	73,294	7,588	6,028
e.	SOUTHERN ITALY	80,687	2,279	484
	Abruzzo	9,443	205	67
	Molise	1,600	47	24
	Campania	34,253	985	308
	Puglia	23,508	524	34
	Basilicata	3,107	130	3
	Calabria	8,776	388	49
f.	ISLANDS	38,663	2,297	315
	Sicily	27,781	1,143	235
	Sardinia	10,882	1,153	80

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
100,017	35,834	11,057	51,140	32,196	381,799
40,979	15,776	3,843	20,920	9,216	122,167
7,706	3,039	645	3,925	2,535	28,809
226	76	35	110	80	866
2,303	732	215	1,341	759	11,446
30,744	11,929	2,948	15,544	5,842	81,047
22,928	9,342	2,544	10,405	8,131	81,202
1,901	583	192	1,037	859	9,037
9,004	3,664	1,001	4,095	3,061	32,059
2,313	948	281	1,034	594	8,338
9,709	4,147	1,071	4,239	3,617	31,768
22,038	6,484	2,734	12,403	6,347	87,030
2,111	1,007	254	807	1,078	10,625
6,244	2,414	652	3,024	2,357	26,395
1,061	378	125	528	433	5,434
12,622	2,685	1,703	8,045	2,479	44,576
9,780	3,210	1,345	4,886	5,727	62,416
1,427	675	150	548	640	7,104
177	53	38	73	109	1,244
4,516	1,475	563	2,386	2,218	26,226
2,588	756	407	1,306	1,806	18,556
300	99	56	129	233	2,441
773	152	130	444	721	6,846
4,292	1,023	590	2,526	2,775	28,984
2,781	688	372	1,618	1,709	21,913
1,511	336	218	908	1,066	7,071

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

TDB10265

Source: Supervisory returns
Stocks in millions of euros

March 2003		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a. TOTAL		572,582	567,781	4,802
b. NORTH-WEST ITALY		201,201	199,562	1,639
Piedmont		42,090	41,780	310
Valle d'Aosta		1,407	1,404	3
Liguria		15,107	15,050	57
Lombardy		142,596	141,328	1,269
c. NORTH-EAST ITALY		120,525	119,774	751
Trentino-Alto Adige		12,899	12,891	8
Veneto		46,429	46,187	242
Friuli-Venezia Giulia		13,462	13,125	338
Emilia-Romagna		47,735	47,571	164
d. CENTRAL ITALY		131,507	129,639	1,868
Marche		14,108	14,052	56
Tuscany		36,819	36,704	115
Umbria		7,286	7,259	27
Lazio		73,294	71,624	1,669
e. SOUTHERN ITALY		80,687	80,448	239
Abruzzo		9,443	9,427	17
Molise		1,600	1,599	1
Campania		34,253	34,133	120
Puglia		23,508	23,439	70
Basilicata		3,107	3,099	7
Calabria		8,776	8,751	25
f. ISLANDS		38,663	38,359	304
Sicily		27,781	27,661	120
Sardinia		10,882	10,698	184

Notes:

Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
291,851	106,402	174,330	506,832	65,751
117,155	38,713	45,333	199,685	1,515
27,170	3,122	11,798	41,857	233
1,051	8	348	1,405	2
6,353	4,475	4,279	14,963	145
82,581	31,107	28,908	141,461	1,135
45,238	27,124	48,163	120,142	383
1,710	306	10,883	12,894	4
23,427	9,350	13,652	46,228	202
5,915	935	6,612	13,409	53
14,186	16,533	17,016	47,611	124
63,356	23,431	44,720	128,263	3,244
2,504	4,014	7,590	14,002	107
11,056	11,152	14,611	36,622	197
1,691	472	5,122	7,219	67
48,105	7,792	17,396	70,420	2,874
44,102	9,452	27,133	42,329	38,358
2,136	483	6,825	3,668	5,775
903	173	524	1,123	477
23,432	2,611	8,209	20,863	13,390
12,957	3,145	7,406	12,259	11,250
785	475	1,846	625	2,482
3,889	2,564	2,323	3,791	4,985
21,999	7,682	8,982	16,412	22,251
17,951	2,293	7,538	12,176	15,606
4,049	5,389	1,444	4,237	6,645

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2003

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	132,212	50,195	31,059	28,384	15,507	7,067
Agricultural, forestry and fishery products	7,493	1,860	2,553	1,241	1,121	717
Fuel and power products	3,501	1,264	449	1,116	307	365
Ores and metals	866	442	174	106	97	46
Non-metallic minerals and products	2,431	636	853	461	359	122
Chemical products	2,229	1,269	383	338	187	51
Metal products, except transport equipment	4,100	1,948	1,284	449	336	83
Agricultural and industrial machinery	5,246	2,541	2,005	423	231	45
Office and data processing machines, etc.	1,164	605	241	197	94	28
Electrical goods	3,827	2,125	821	584	242	55
Transport equipment	1,791	783	391	378	188	50
Food and tobacco products	3,398	1,038	1,013	478	642	227
Textiles, clothing and footwear	4,851	1,704	1,112	1,418	557	60
Paper and paper products	2,210	1,092	442	415	210	52
Rubber and plastic products	1,477	701	338	278	134	26
Other manufactured products	2,865	912	810	696	359	89
Building and construction	14,220	4,759	3,326	3,347	1,929	858
Wholesale and retail trade services, recovery and repair services	24,968	8,599	5,693	5,123	3,808	1,745
Lodging and catering services	2,917	801	853	637	365	260
Inland transport services	3,948	1,065	858	961	728	337
Maritime and air transport services	762	147	93	263	99	160
Auxiliary transport services	3,183	919	602	1,324	196	142
Communication services	1,225	635	41	484	42	23
Other market services	33,541	14,349	6,721	7,667	3,279	1,525

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2003

	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	572,583	63,232	464,496	31,530	5,630	7,694
b. NORTH-WEST ITALY	201,200	12,457	177,422	8,230	1,514	1,576
Piedmont	42,090	3,776	36,215	1,457	284	358
Valle d'Aosta	1,407	120	1,244	31	6	6
Liguria	15,107	1,214	13,033	626	107	127
Lombardy	142,596	7,348	126,931	6,115	1,117	1,085
c. NORTH-EAST ITALY	120,525	14,448	95,853	7,905	996	1,323
Trentino-Alto Adige	12,899	1,829	9,931	690	122	327
Veneto	46,429	6,285	36,429	2,784	475	457
Friuli-Venezia Giulia	13,462	1,615	11,121	521	56	149
Emilia-Romagna	47,735	4,718	38,372	3,910	344	390
d. CENTRAL ITALY	131,507	12,696	110,682	5,963	578	1,588
Marche	14,108	2,471	9,173	2,126	137	202
Tuscany	36,819	3,592	30,702	2,014	173	339
Umbria	7,286	1,161	5,266	652	70	137
Lazio	73,294	5,473	65,541	1,171	198	911
e. SOUTHERN ITALY	80,687	15,458	54,647	7,364	716	2,503
Abruzzo	9,443	2,234	6,128	856	62	163
Molise	1,600	288	1,110	138	11	53
Campania	34,253	5,420	25,128	2,391	354	960
Puglia	23,508	5,033	14,710	2,650	182	934
Basilicata	3,107	693	1,912	345	17	140
Calabria	8,776	1,789	5,660	984	90	253
f. ISLANDS	38,663	8,174	25,892	2,068	1,825	705
Sicily	27,781	6,484	17,776	1,163	1,762	597
Sardinia	10,882	1,690	8,116	905	63	108

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2003

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	–	572,583	201,201	120,525	131,507	80,687	38,663
Piedmont	38,478	41,123	40,332	179	379	143	90
Valle d'Aosta	1,287	1,345	1,324	2	14	4	1
Liguria	13,932	15,010	14,509	56	279	34	132
Lombardy	133,987	151,230	137,151	5,130	5,805	1,980	1,164
Trentino-Alto Adige	12,240	12,667	192	12,390	62	15	8
Veneto	43,456	46,245	1,389	44,353	371	94	39
Friuli-Venezia Giulia	11,804	12,599	255	12,067	152	97	28
Emilia-Romagna	44,567	46,901	1,337	44,786	474	234	70
Marche	13,445	14,124	148	98	13,649	225	4
Tuscany	34,583	36,303	725	155	35,172	195	54
Umbria	6,796	7,196	36	36	7,088	33	4
Lazio	66,026	71,237	2,088	903	66,640	1,091	514
Abruzzo	8,714	9,080	74	23	210	8,770	2
Molise	1,447	1,549	7	5	26	1,511	..
Campania	32,134	33,249	440	85	371	32,310	44
Puglia	22,353	23,738	390	138	435	22,706	69
Basilicata	2,869	2,994	15	7	20	2,951	1
Calabria	8,183	8,646	258	26	106	8,237	18
Sicily	26,068	26,796	433	78	171	44	26,071
Sardinia	10,348	10,551	97	9	81	14	10,350

Notes:

TDB40150

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking LawSource: Supervisory returns
Stocks in millions of euros**March 2003**

	Total	Financial intermediaries	Banks
a. LEASING	60,440	47,879	12,561
Credit implicit in leasing contracts	58,402	46,645	11,757
Overdue instalments	588	403	184
Bad debts and substandard assets	1,451	831	619
b. FACTORING	24,951	22,644	2,308
Advances against acquired claims	20,976	18,757	2,219
Advances against future claims	658	570	88
Claims assumed at less than nominal value or acquired outright	2,887	2,886	..
Bad debts	....	431	....

Notes:

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

Distribution by type of security and type of account

TDB40080

Source: Supervisory returns
Stocks in millions of euros

March 2003

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,290,884	581,667	85,954
	Italian government securities	518,515	194,114	19,817
	<i>of which:</i> BOTs	88,375	57,274	2,713
	CCTs	128,413	41,030	6,013
	BTPs	271,805	89,840	9,892
	Other debt securities	414,474	175,411	20,898
	<i>of which:</i> in non-euro-area currencies	35,529	11,652	2,266
	Equity securities	107,346	40,500	28,596
	<i>of which:</i> in non-euro-area currencies	9,787	1,539	831
	Units of collective investment undertakings	235,206	165,180	13,950
	Other securities and the like	15,406	6,468	2,696

Notes:

Securities are stated at face value.

Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
106,878	78,579	7,090	1,184,006	503,088	78,864
37,831	24,456	2,678	480,683	169,658	17,139
1,854	1,255	110	86,521	56,018	2,602
15,757	11,043	1,288	112,655	29,987	4,724
17,200	10,305	1,116	254,605	79,536	8,777
18,810	11,224	932	395,664	164,187	19,966
2,472	1,553	73	33,057	10,099	2,193
1,085	804	57	106,262	39,696	28,539
205	150	7	9,582	1,389	824
47,606	41,230	3,248	187,600	123,950	10,703
1,546	865	175	13,860	5,603	2,522

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

March 2003

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,290,884	581,667	85,954
b.	NORTH-WEST ITALY	688,001	242,786	26,349
	Piedmont	116,327	71,485	6,423
	Valle d'Aosta	2,241	1,444	100
	Liguria	29,520	25,097	1,549
	Lombardy	539,914	144,759	18,277
c.	NORTH-EAST ITALY	240,625	139,692	18,345
	Trentino-Alto Adige	11,090	8,247	1,123
	Veneto	66,307	46,133	5,158
	Friuli-Venezia Giulia	58,479	12,107	1,151
	Emilia-Romagna	104,749	73,205	10,913
d.	CENTRAL ITALY	280,792	132,182	34,439
	Marche	15,281	13,160	1,216
	Tuscany	57,901	38,936	6,472
	Umbria	7,483	6,176	861
	Lazio	200,127	73,910	25,890
e.	SOUTHERN ITALY	60,284	49,222	4,846
	Abruzzo	6,055	5,240	665
	Molise	902	827	74
	Campania	27,868	20,220	1,760
	Puglia	18,599	16,719	1,735
	Basilicata	1,953	1,789	164
	Calabria	4,906	4,427	448
f.	ISLANDS	21,183	17,785	1,975
	Sicily	16,087	13,926	1,262
	Sardinia	5,096	3,859	713

Notes:

Securities are stated at face value.

Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
106,878	78,579	7,090	1,184,006	503,088	78,864
50,941	36,068	2,121	637,061	206,718	24,229
14,317	9,614	445	102,009	61,871	5,977
184	179	5	2,057	1,265	95
3,025	2,628	114	26,495	22,469	1,435
33,414	23,647	1,556	506,500	121,112	16,722
31,269	22,896	2,708	209,356	116,796	15,637
1,535	1,217	74	9,555	7,030	1,049
11,760	7,322	1,073	54,548	38,811	4,084
2,696	1,904	177	55,783	10,203	974
15,278	12,453	1,383	89,471	60,751	9,530
18,128	13,805	1,538	262,664	118,378	32,901
2,814	2,551	154	12,467	10,609	1,061
7,238	5,360	880	50,663	33,576	5,592
1,057	940	78	6,426	5,236	784
7,019	4,953	426	193,108	68,957	25,464
4,914	4,372	537	55,370	44,850	4,308
468	434	33	5,587	4,805	632
50	43	6	852	784	68
1,946	1,712	231	25,922	18,508	1,529
1,835	1,624	210	16,765	15,095	1,525
121	105	16	1,833	1,684	148
495	454	41	4,411	3,973	407
1,626	1,438	186	19,557	16,347	1,789
1,098	1,003	95	14,989	12,923	1,167
527	435	91	4,568	3,424	622

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2003

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,179,440	22,560	987,743	78,419	43,753	771,019	275,943
Italian government securities	863,059	6,634	430,860	11,928	9,327	197,675	206,637
<i>of which:</i> BOTs	128,476	380	57,285	704	2,134	57,525	10,449
CCTs	183,432	1,927	121,037	4,448	2,223	41,744	12,052
BTPs	477,038	2,836	214,949	5,791	4,609	91,180	157,674
Other debt securities	766,866	5,836	344,275	19,709	20,266	338,728	38,051
<i>of which:</i> in non-euro-area currencies	46,234	158	25,132	2,077	1,042	14,263	3,562
Equity securities	181,066	5,961	59,874	35,850	2,077	47,589	29,715
<i>of which:</i> in non-euro-area currencies	10,805	26	7,955	738	168	1,582	335
Units of collective investment undertakings	324,866	383	139,101	4,250	11,031	169,091	1,010
Other securities and the like	44,766	3,745	13,791	6,738	1,161	18,370	959

Notes:

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

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

TDB40060

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2003		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	1,903,490	936,332	432,552	394,747	99,455	40,410
	Italian government securities	656,422	352,823	130,711	127,630	34,044	11,213
	<i>of which:</i> BOTs	118,027	59,436	22,472	22,377	10,760	2,983
	CCTs	171,380	92,099	37,464	32,874	6,837	2,106
	BTPs	319,364	173,969	66,080	58,484	14,968	5,864
	Other debt securities	728,812	361,194	169,347	142,501	35,665	20,105
	<i>of which:</i> in non-euro-area currencies	42,671	30,132	4,746	6,521	966	306
	Equity securities	151,348	59,480	34,753	52,657	2,759	1,699
	<i>of which:</i> in non-euro-area currencies	10,470	8,668	654	963	99	87
	Units of collective investment undertakings	323,855	155,504	84,358	59,130	18,528	6,336
	Other securities and the like	43,807	7,529	13,479	13,146	8,561	1,097

Note:

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

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2003		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	105,043	827	11,766	84,475	2,516	5,460
b.	NORTH-WEST ITALY	45,031	131	7,462	34,818	814	1,806
	Piedmont	7,757	36	1,571	5,618	202	330
	Valle d'Aosta	140	1	2	110	7	20
	Liguria	2,936	13	23	2,785	38	77
	Lombardy	34,197	81	5,865	26,305	568	1,379
c.	NORTH-EAST ITALY	25,796	172	1,520	20,931	984	2,188
	Trentino-Alto Adige	3,325	85	43	2,513	279	405
	Veneto	6,284	45	579	4,978	231	452
	Friuli-Venezia Giulia	3,408	17	303	2,828	77	182
	Emilia-Romagna	12,778	25	594	10,612	397	1,150
d.	CENTRAL ITALY	25,775	461	2,139	21,957	330	888
	Marche	1,092	9	92	846	56	89
	Tuscany	4,880	36	583	3,872	143	247
	Umbria	511	10	23	411	24	44
	Lazio	19,291	406	1,441	16,829	107	508
e.	SOUTHERN ITALY	5,059	51	587	3,634	272	514
	Abruzzo	665	4	27	466	45	124
	Molise	136	9	..	109	8	10
	Campania	2,533	32	461	1,757	88	194
	Puglia	1,084	4	16	899	79	87
	Basilicata	224	..	11	153	18	42
	Calabria	417	2	71	252	35	57
f.	ISLANDS	3,385	12	59	3,135	115	64
	Sicily	2,233	5	25	2,070	85	47
	Sardinia	1,152	6	33	1,065	31	17

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

March 2003

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	–	105,043	45,031	25,796	25,775	5,059	3,385
	Piedmont	4,863	6,037	5,419	102	456	11	48
	Valle d'Aosta	91	96	95	..	..	–	–
	Liguria	2,275	3,338	2,415	255	340	17	309
	Lombardy	29,889	37,943	31,755	1,923	2,782	447	1,037
	Trentino-Alto Adige	2,920	3,000	37	2,953	9	..	1
	Veneto	5,590	10,132	2,499	6,596	761	124	151
	Friuli-Venezia Giulia	2,470	2,679	87	2,524	58	10	..
	Emilia-Romagna	10,899	12,171	806	10,947	325	79	15
	Marche	940	1,074	61	21	973	16	3
	Tuscany	3,842	5,616	478	43	5,018	64	14
	Umbria	449	522	1	4	516	1	1
	Lazio	13,474	16,189	1,058	400	13,716	632	383
	Abruzzo	538	844	193	13	83	554	..
	Molise	112	116	..	..	2	114	..
	Campania	1,753	2,437	47	4	570	1,792	24
	Puglia	752	836	50	3	10	773	..
	Basilicata	139	149	4	..	1	144	..
	Calabria	277	286	..	..	5	278	4
	Sicily	993	1,157	18	5	136	4	994
	Sardinia	400	422	7	1	13	..	401

Notes:

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

TDB10420

 Source: Supervisory returns
 Stocks in millions of euros
March 2003

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		525,118	5,548	36,443	2,837	41,320
b. NORTH-WEST ITALY		183,845	862	14,179	675	14,440
Piedmont		43,516	277	3,614	363	2,960
Valle d'Aosta		1,511	43	56	20	265
Liguria		13,122	110	714	44	1,000
Lombardy		125,697	432	9,796	247	10,215
c. NORTH-EAST ITALY		123,167	878	7,851	829	8,001
Trentino-Alto Adige		12,021	176	1,103	304	912
Veneto		48,608	313	3,244	209	3,718
Friuli-Venezia Giulia		13,805	115	969	66	716
Emilia-Romagna		48,732	274	2,536	251	2,655
d. CENTRAL ITALY		132,409	775	7,760	421	12,437
Marche		13,560	126	815	117	1,107
Tuscany		35,622	220	2,264	127	3,904
Umbria		7,291	77	489	35	643
Lazio		75,936	352	4,192	142	6,783
e. SOUTHERN ITALY		56,269	555	4,498	415	4,687
Abruzzo		7,308	86	726	56	466
Molise		1,346	18	87	10	61
Campania		22,762	165	1,419	202	2,341
Puglia		16,763	175	1,562	68	1,374
Basilicata		2,556	45	207	29	164
Calabria		5,534	66	497	50	281
f. ISLANDS		29,427	2,478	2,155	497	1,754
Sicily		19,673	1,623	1,254	258	766
Sardinia		9,754	855	900	239	988

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
12,068	71,224	1,945	102,394	1,315	33,824	6,137	210,064
3,943	27,045	165	37,452	188	11,083	1,485	72,326
1,145	7,260	30	9,297	60	2,127	544	15,837
5	383	1	180	4	75	15	464
132	1,653	13	3,220	22	656	89	5,469
2,660	17,749	122	24,755	102	8,224	837	50,557
3,089	16,675	350	25,093	333	6,740	1,589	51,739
118	987	181	1,482	103	565	243	5,846
1,262	6,352	15	10,129	76	2,823	427	20,042
377	3,002	74	2,624	72	536	242	5,013
1,331	6,334	80	10,858	81	2,818	677	20,838
1,513	18,266	242	23,900	197	10,211	1,269	55,418
364	1,611	4	2,294	47	1,608	271	5,195
359	3,618	83	7,695	94	3,909	556	12,793
107	751	7	1,116	16	541	122	3,386
683	12,286	148	12,794	40	4,153	320	34,044
2,516	6,122	70	11,050	194	3,739	839	21,584
363	807	9	1,503	24	553	146	2,569
57	162	3	230	22	95	30	571
775	2,612	9	4,330	58	1,660	223	8,968
574	1,698	8	3,749	47	932	265	6,311
511	320	6	306	10	121	69	768
237	522	35	933	33	377	106	2,398
1,006	3,116	1,118	4,898	402	2,052	955	8,995
654	2,443	288	3,751	131	1,298	598	6,609
353	673	831	1,147	271	754	357	2,386

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

1st quarter 2003		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	70,234	98	3,771	56	4,055
b. NORTH-WEST ITALY	28,272	5	1,359	15	1,162
Piedmont	7,866	1	226	8	250
Valle d'Aosta	197	..	4	..	2
Liguria	1,351	1	80	1	107
Lombardy	18,857	3	1,049	5	803
c. NORTH-EAST ITALY	15,309	26	977	15	782
Trentino-Alto Adige	1,695	3	146	5	115
Veneto	6,414	2	411	4	309
Friuli-Venezia Giulia	1,451	20	91	3	52
Emilia-Romagna	5,749	1	328	3	306
d. CENTRAL ITALY	16,147	10	915	11	846
Marche	1,437	..	99	5	142
Tuscany	4,041	2	240	3	395
Umbria	1,764	1	63	2	81
Lazio	8,905	6	512	2	228
e. SOUTHERN ITALY	7,458	3	356	8	724
Abruzzo	1,264	..	70	..	45
Molise	138	–	8	..	9
Campania	3,163	..	117	7	564
Puglia	2,053	–	109	1	71
Basilicata	264	–	14	..	11
Calabria	576	2	38	..	26
f. ISLANDS	3,049	55	164	7	541
Sicily	1,789	38	104	2	47
Sardinia	1,260	17	60	5	494

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
867	12,237	67	8,627	57	2,694	582	37,123
304	6,624	6	3,054	18	1,023	209	14,492
86	4,182	..	622	2	165	67	2,256
..	37	—	14	—	3	..	135
11	208	1	241	1	48	4	649
206	2,198	5	2,178	15	807	137	11,451
292	2,694	12	2,102	10	625	95	7,678
6	418	4	164	2	65	9	758
123	1,195	2	882	3	195	27	3,261
22	412	2	190	3	51	13	592
142	669	4	865	2	314	46	3,067
98	1,871	16	1,976	8	658	154	9,584
35	112	—	203	4	91	28	718
14	463	7	783	2	323	39	1,770
10	77	..	114	..	48	56	1,312
39	1,220	9	875	2	196	31	5,785
121	689	2	1,121	5	249	55	4,124
28	100	1	323	1	44	13	639
2	11	..	32	..	8	3	65
28	260	..	365	2	112	13	1,695
33	220	..	303	2	64	14	1,236
9	42	—	29	..	4	5	151
22	56	..	70	1	16	6	338
53	358	32	373	14	139	70	1,244
35	273	9	273	2	74	46	885
18	85	23	100	12	65	24	359

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

TDB10460

 Source: Supervisory returns
 Stocks in millions of euros

March 2003		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	8,438	2,487	5,951	2,615	778	1,837
b.	NORTH-WEST ITALY	2,221	466	1,756	748	170	578
	Piedmont	727	182	544	273	90	184
	Valle d'Aosta	30	21	9	24	19	4
	Liguria	101	24	77	40	19	20
	Lombardy	1,363	238	1,126	411	41	370
c.	NORTH-EAST ITALY	2,549	813	1,735	665	217	448
	Trentino-Alto Adige	288	128	160	64	19	45
	Veneto	857	249	608	191	70	121
	Friuli-Venezia Giulia	221	98	123	55	16	39
	Emilia-Romagna	1,183	338	844	356	112	243
d.	CENTRAL ITALY	1,728	287	1,441	635	125	510
	Marche	207	45	162	35	8	26
	Tuscany	851	114	737	389	54	335
	Umbria	195	36	159	69	15	54
	Lazio	474	91	383	143	48	95
e.	SOUTHERN ITALY	1,218	542	676	305	126	179
	Abruzzo	117	26	91	39	9	30
	Molise	57	32	26	11	6	5
	Campania	280	115	165	78	26	52
	Puglia	464	180	284	107	37	70
	Basilicata	97	45	52	16	5	11
	Calabria	202	144	58	54	43	11
f.	ISLANDS	723	380	342	261	140	121
	Sicily	387	188	198	46	11	35
	Sardinia	336	192	144	215	130	86

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,151	1,224	2,927	1,673	485	1,188
1,123	283	840	351	13	338
352	86	266	102	7	95
5	1	4	1	..	1
53	4	49	9	1	8
714	192	522	238	4	234
1,328	391	937	556	205	351
93	16	77	131	93	38
525	138	387	141	41	100
97	33	64	69	49	20
613	204	408	215	22	193
750	119	631	342	42	300
113	26	87	59	11	48
277	38	239	186	22	164
87	18	69	40	3	36
274	38	236	57	5	52
671	311	360	241	105	137
54	12	42	23	5	19
25	8	16	21	17	4
154	60	94	48	29	19
257	120	137	100	23	78
64	31	33	17	9	8
117	79	38	31	23	9
278	120	159	183	120	62
198	93	105	143	85	58
81	27	54	40	35	4

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

1st quarter 2003		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	769	104	665	135	2	133
b.	NORTH-WEST ITALY	199	19	180	53	..	52
	Piedmont	42	4	38	11	..	11
	Valle d'Aosta	1	..	..	..	..	..
	Liguria	4	..	4	1	..	1
	Lombardy	152	15	137	41	..	40
c.	NORTH-EAST ITALY	317	49	268	25	..	25
	Trentino-Alto Adige	50	5	45	3	—	3
	Veneto	125	17	108	8	—	8
	Friuli-Venezia Giulia	45	4	41	7	..	7
	Emilia-Romagna	97	23	75	7	..	7
d.	CENTRAL ITALY	145	7	138	35	1	34
	Marche	16	2	14	5	..	4
	Tuscany	72	1	71	14	..	14
	Umbria	31	2	29	14	1	13
	Lazio	26	2	24	3	—	3
e.	SOUTHERN ITALY	79	23	57	17	..	16
	Abruzzo	7	1	6	1	..	1
	Molise	3	1	3	..	..	..
	Campania	15	5	11	3	..	3
	Puglia	38	10	28	11	..	11
	Basilicata	9	4	5	1	..	1
	Calabria	7	3	4	1	..	1
f.	ISLANDS	29	7	23	5	..	5
	Sicily	21	6	15	2	..	2
	Sardinia	8	1	7	4	..	3

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
482	93	389	152	9	143
109	19	89	38	..	38
28	4	24	4	—	4
..	—	..	—	—	—
3	..	3	1	—	1
78	15	63	34	..	34
229	42	186	63	6	57
31	3	28	16	2	14
104	16	88	13	1	12
29	1	27	9	2	6
65	22	43	25	..	25
77	6	72	32	..	32
8	2	6	4	..	4
43	1	42	15	—	15
11	1	10	6	..	6
15	2	13	8	..	8
50	21	29	13	2	11
4	1	4	2	—	2
3	..	2	..	—	..
10	3	6	3	1	1
20	9	10	6	..	6
8	4	3	1	..	1
6	3	3	1	..	..
18	5	12	6	1	5
14	5	9	6	1	5
4	..	4	..	—	..

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

March 2003

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	30,197	2,120	5,251	1,773	8
b.	NORTH-WEST ITALY	7,255	269	1,880	893	2
	Piedmont	2,434	238	356	238	—
	Valle d'Aosta	88	..	2	—	—
	Liguria	343	2	27	34	—
	Lombardy	4,389	28	1,494	620	2
c.	NORTH-EAST ITALY	7,159	35	1,466	310	3
	Trentino-Alto Adige	1,133	..	42	89	—
	Veneto	2,336	23	674	73	1
	Friuli-Venezia Giulia	956	..	116	50	—
	Emilia-Romagna	2,734	11	633	98	3
d.	CENTRAL ITALY	4,556	120	762	269	3
	Marche	992	9	239	15	—
	Tuscany	1,482	4	210	87	3
	Umbria	369	..	69	1	—
	Lazio	1,712	107	244	166	—
e.	SOUTHERN ITALY	4,723	1,343	783	220	—
	Abruzzo	747	197	93	42	—
	Molise	142	32	17	1	—
	Campania	1,476	435	281	58	—
	Puglia	1,158	239	232	63	—
	Basilicata	673	415	46	35	—
	Calabria	527	27	114	21	—
f.	ISLANDS	6,505	354	359	82	..
	Sicily	3,581	254	205	32	..
	Sardinia	2,924	100	155	50	—

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
1,972	2,145	7,361	2,631	631	5,767	537	357
496	315	954	554	350	1,450	92	53
215	132	329	261	181	459	25	16
1	52	12	4	..	17	..	..
9	22	106	38	2	78	25	3
272	108	508	252	167	897	42	35
552	575	1,303	902	158	1,760	96	72
34	86	442	26	15	392	7	5
204	160	305	304	10	544	37	25
130	79	193	124	6	245	12	6
184	250	362	448	127	579	40	36
213	364	843	540	29	1,249	165	79
23	54	133	326	4	133	57	10
75	128	272	151	20	488	44	16
8	36	76	40	1	131	6	5
107	145	362	23	3	497	58	48
192	342	518	207	38	942	137	124
47	27	77	75	3	122	65	59
4	26	17	6	..	35	3	2
48	90	133	30	6	351	45	40
58	97	176	74	13	185	20	19
10	34	28	14	13	74	3	3
25	68	88	6	3	174	1	1
518	550	3,742	428	57	367	47	28
313	372	1,968	53	56	301	29	11
205	178	1,775	375	1	66	18	18

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

1st quarter 2003

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,624	31	484	59	2
b.	NORTH-WEST ITALY	441	19	183	14	2
	Piedmont	148	19	34	4	—
	Valle d'Aosta	1	—	1	—	—
	Liguria	18	—	6	..	—
	Lombardy	274	..	142	9	2
c.	NORTH-EAST ITALY	448	3	139	11	—
	Trentino-Alto Adige	33	—	3	4	—
	Veneto	171	3	72	4	—
	Friuli-Venezia Giulia	63	—	7	2	—
	Emilia-Romagna	181	..	58	1	—
d.	CENTRAL ITALY	310	1	69	20	—
	Marche	69	..	25	..	—
	Tuscany	134	..	10	12	—
	Umbria	20	—	6	..	—
	Lazio	88	1	28	8	—
e.	SOUTHERN ITALY	194	4	67	12	—
	Abruzzo	45	..	9	1	—
	Molise	5	..	1	..	—
	Campania	51	2	19	6	—
	Puglia	47	3	17	3	—
	Basilicata	13	..	5	1	—
	Calabria	31	..	16	1	—
f.	ISLANDS	231	3	26	2	..
	Sicily	137	3	21	..	..
	Sardinia	95	—	5	1	—

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
144	63	128	247	21	304	141	42
30	7	11	63	9	88	15	6
10	4	1	34	7	28	6	2
..	..	—	..	—	—
..	..	2	6	—	3	..	—
20	3	7	23	1	58	8	4
50	11	28	79	3	111	14	8
4	2	7	..	—	12	2	1
21	3	..	25	1	37	6	2
9	4	16	11	..	13	2	—
17	3	4	43	2	49	5	4
16	6	8	48	..	59	84	7
3	1	..	33	..	5	1	..
3	2	2	9	..	25	73	1
1	..	—	4	..	8	1	—
10	3	6	2	..	21	9	5
22	8	1	19	5	33	22	19
4	1	..	10	1	6	14	13
..	..	—	..	—	3	..	—
6	3	—	2	..	8	5	4
7	2	..	6	1	6	2	2
1	1	—	1	3	1	..	—
3	1	1	..	..	8	..	..
25	32	80	38	5	14	6	2
12	32	40	5	5	13	6	2
13	..	40	33	..	1	..	..

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

1st quarter 2003

	Total	Banks	SIMs
a. TOTAL SECURITIES	1,918,691	1,475,901	442,790
Italian government securities	1,175,047	963,010	212,037
<i>of which:</i> BOTs	204,230	171,413	32,817
CCTs	315,925	257,386	58,539
BTPs	582,032	475,742	106,290
Other debt securities	378,809	325,703	53,107
Equity securities	353,931	176,672	177,258
Other securities	10,912	10,525	387
b. TOTAL DERIVATIVE INSTRUMENTS	3,507,450	3,024,630	482,820
Futures	1,100,486	776,149	324,337
<i>of which:</i> on Italian government securities	101,785	12,287	89,498
on interest rates	556,014	528,880	27,134
on stock indices	204,884	74,068	130,815
Swaps and forward rate agreements	1,707,227	1,654,739	52,488
<i>of which:</i> interest rate swaps	1,313,437	1,268,273	45,164
currency swaps	22,398	21,037	1,360
forward rate agreements	361,686	360,535	1,151
Options on securities	99,939	57,874	42,064
<i>of which:</i> on Italian government securities	8,394	6,658	1,737
on debt securities	10,608	10,476	132
on equity securities	79,743	39,564	40,178
Options on futures or stock indices	167,065	132,087	34,979
<i>of which:</i> on futures on Italian government securities	18,068	12,840	5,228
on stock indices or futures on stock indices	108,701	86,407	22,294
Foreign currency options	115,869	115,655	214
Interest rate options	132,865	104,222	28,643
Other derivative instruments	183,997	183,903	94

Notes:

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

Banks and securities firms

Banks			SIMs		
Jan. 2003	Feb. 2003	Mar. 2003	Jan. 2003	Feb. 2003	Mar. 2003
507,850	486,660	481,391	147,876	141,590	153,324
346,017	313,412	303,582	72,472	68,089	71,476
66,927	55,951	48,534	13,155	10,022	9,640
90,900	81,964	84,522	18,439	19,619	20,482
166,643	157,009	152,089	36,045	34,526	35,719
104,066	116,330	105,306	18,226	17,397	17,484
54,288	53,675	68,709	57,073	56,000	64,185
3,480	3,247	3,798	105	104	179
748,420	1,040,596	1,235,614	190,781	139,825	152,214
245,751	254,553	275,845	141,799	88,717	93,821
3,699	5,066	3,522	33,615	31,233	24,651
161,911	181,061	185,908	12,200	6,609	8,324
19,809	20,570	33,690	51,404	35,114	44,298
295,390	606,086	753,263	11,839	18,061	22,588
211,706	482,001	574,565	11,043	15,890	18,231
4,224	4,722	12,092	—	—	1,360
77,937	118,271	164,326	100	1,020	31
13,826	17,740	26,308	18,947	11,776	11,341
2,432	1,837	2,388	191	822	724
3,977	3,628	2,871	82	..	50
7,074	11,981	20,509	18,668	10,950	10,560
42,497	49,889	39,701	9,983	12,908	12,088
2,689	8,176	1,975	1,797	1,958	1,473
31,660	23,577	31,170	4,608	9,694	7,992
55,097	29,804	30,754	64	41	108
33,586	31,168	39,468	8,107	8,300	12,236
62,270	51,357	70,276	40	22	32

Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2003

	Total	Banks	SIMs	AMCs
Assets under management	404,670	159,521	34,912	210,237
Fund-raising	40,641	13,615	3,292	23,735
Redemptions	42,973	15,248	6,472	21,252
Net fund-raising	-2,331	-1,633	-3,180	2,482

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

1st quarter 2003

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	115,282	109,207	387,884
	Italian government securities	52,241	47,062	147,203
	<i>of which:</i> BOTs	6,266	2,982	7,324
	CCTs	18,387	15,036	46,725
	BTPs	23,198	25,643	85,573
	Other debt securities	21,638	16,989	68,112
	<i>of which:</i> in non-euro-area currencies	2,174	2,260	5,802
	Equity securities	6,780	6,865	16,451
	<i>of which:</i> in non-euro-area currencies	1,318	1,413	3,488
	Units of collective investment undertakings	29,665	30,333	154,744
	Other securities and the like	4,958	7,958	1,375

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
40,751	37,355	153,911	10,506	9,588	29,768	64,025	62,263	204,206
17,390	15,135	44,651	2,548	2,099	4,504	32,303	29,827	98,049
1,435	813	2,137	331	364	447	4,500	1,804	4,740
6,944	6,626	19,607	1,006	678	1,734	10,436	7,732	25,384
7,215	6,327	19,690	754	713	1,781	15,229	18,603	64,102
7,780	6,560	21,810	3,249	2,161	5,863	10,609	8,268	40,438
981	961	2,638	80	138	358	1,114	1,160	2,806
2,780	3,183	5,384	1,016	1,047	1,375	2,984	2,635	9,692
475	562	1,248	121	124	391	722	727	1,850
12,421	12,091	80,804	3,067	3,512	17,971	14,177	14,731	55,969
381	387	1,262	626	769	55	3,951	6,802	58

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
March 2003	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	5.05	4.89	88.22	1.84
Italian government securities	100.00	15.20	2.93	75.86	6.01
<i>of which: BOTs</i>	<i>100.00</i>	<i>3.27</i>	<i>0.45</i>	<i>82.71</i>	<i>13.57</i>
CCTs	100.00	17.56	3.63	77.78	1.04
BTPs	100.00	14.43	3.64	71.56	10.37
Other debt securities	100.00	4.91	9.52	84.17	1.41
Equity securities	100.00	9.46	5.17	81.63	3.74
Units of collective investment undertakings	100.00	2.20	3.88	93.08	0.84
Other financial instruments	100.00	78.30	0.16	21.12	0.43

Notes:

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

Assets under management and net fund-raising

TDB40545

Collective investment undertakings

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2003

	Total	Equity	Balanced	Bond
Net assets	359,702	65,187	26,742	267,774
Subscriptions	72,673	9,102	3,151	60,420
Redemptions	57,438	12,549	3,895	40,993
Net fund-raising	15,235	-3,447	-744	19,427
Income/profit distributed	101	-	-	101

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

1st quarter 2003

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	132,447	124,256	313,642
	Italian government securities	59,246	48,877	138,533
	<i>of which:</i> BOTs	12,023	6,649	22,281
	CCTs	10,143	8,548	35,322
	BTPs	32,459	28,266	71,825
	Other debt securities	42,677	39,902	106,287
	<i>of which:</i> in non-euro-area currencies	5,698	6,906	16,467
	Equity securities	29,867	34,736	68,077
	<i>of which:</i> in non-euro-area currencies	16,540	18,963	40,275
	Other securities	657	741	745

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
25,624	30,266	55,572	11,472	13,486	24,051	95,351	80,504	234,018
795	943	824	2,737	3,381	4,978	55,713	44,553	132,731
35	28	17	131	222	97	11,856	6,399	22,167
204	253	352	430	485	688	9,509	7,811	34,283
476	605	348	1,972	2,404	3,840	30,011	25,258	67,637
557	533	591	3,451	4,658	7,413	38,669	34,712	98,283
342	324	324	1,000	1,609	1,820	4,356	4,973	14,323
23,795	28,229	53,712	5,127	5,322	11,448	945	1,186	2,917
13,348	15,697	32,544	2,844	2,813	6,667	348	453	1,064
477	562	446	157	126	211	23	53	88

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		Jan. 2003	Feb. 2003	Mar. 2003
a.	TOTAL	389,366	412,726	462,634
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	4,978	4,909	4,794
	Options bought	92,681	93,933	100,117
	Options sold	96,585	97,697	109,023
	Interest rate swaps	157,883	169,264	202,548
	Forward rate agreements	317	1,310	1,285
c.	ON EQUITY SECURITIES			
	Futures	78	147	108
	Options bought	5,564	8,869	9,523
	Options sold	26,654	31,923	30,394
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	171	174	213
	Options sold	177	181	220
	Currency swaps	906	941	938
	Domestic currency swaps	65	60	62
e.	OTHER DERIVATIVE INSTRUMENTS	3,306	3,318	3,409

Notes:

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

Banks and securities firms

Banks

Units operating in Italy

Units operating abroad

Jan. 2003	Feb. 2003	Mar. 2003	Jan. 2003	Feb. 2003	Mar. 2003
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3,576,291	4,238,672	4,552,075	239,262	154,595	135,496
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145,846	168,761	160,383	18,700	12,732	12,651
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171,768	189,484	199,032	14,325	18,260	7,735
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219,400	236,535	241,225	16,757	17,372	8,623
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2,406,596	2,899,868	3,117,902	158,752	78,393	76,222
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263,147	325,394	384,304	13,481	11,662	15,268
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1,340	1,398	1,128	80	57	55
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93,360	98,165	116,800	5,544	5,137	5,240
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122,771	131,368	140,781	3,209	2,944	2,938
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60,321	77,731	75,435	378	332	200
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56,228	73,884	78,462	243	261	145
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14,707	15,763	16,029	7,491	7,268	6,420
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4,851	4,973	4,975	–	–	–
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15,957	15,350	15,618	305	175	–2
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Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

1st quarter 2003

1st quarter 2003		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	46,518	11,254	32,854	612	1,798	742
	Italian government securities	12,547	7,495	4,630	147	275	17
	<i>of which:</i> BOTs	1,134	34	678	147	275	..
	CCTs	2,642	1,402	1,241	–	–	5
	BTPs	6,188	4,402	1,786	–	–	11
	Other debt securities	10,507	3,752	6,230	454	70	602
	Equity securities	1,445	6	1,415	11	13	118
	Other securities	22,020	..	20,579	–	1,440	6

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 Law

Source: Central Credit Register
Stocks in millions of euros

	Total		Banks		Financial intermediaries	
	Dec. 2002	March 2003	Dec. 2002	March 2003	Dec. 2002	March 2003
a. NUMBER OF BORROWERS	2,365,287	2,442,915	2,168,090	2,222,392	368,290	397,528
<i>of which: joint</i>	539,601	573,549	490,569	511,127	55,889	69,499
b. LOAN FACILITIES						
<i>facilities granted</i>	1,351,264	1,377,855	1,252,711	1,270,795	98,553	107,060
<i>used margin</i>	929,682	945,455	845,446	853,098	84,236	92,356
<i>overshoot</i>	56,901	55,327	54,060	52,255	2,841	3,072
<i>unused margin</i>	478,484	487,728	461,325	469,952	17,159	17,776
<i>of which: matched loans</i>						
<i>facilities granted</i>	254,488	255,361	223,416	224,819	31,073	30,542
<i>used margin</i>	134,550	130,709	113,522	111,431	21,027	19,278
<i>term loans</i>						
<i>facilities granted</i>	819,264	836,791	752,496	760,993	66,768	75,798
<i>used margin</i>	668,715	690,527	606,101	617,973	62,613	72,554
<i>revocable loans</i>						
<i>facilities granted</i>	277,512	285,702	276,800	284,983	713	720
<i>used margin</i>	126,417	124,219	125,823	123,694	595	524
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	141,456	137,572	133,586	129,537	7,870	8,035
<i>used margin</i>	114,583	110,596	108,213	104,151	6,370	6,445
d. BAD DEBTS	80,988	82,205	46,366	47,178	34,622	35,027
<i>of which: backed by real security</i>	18,340	20,691	10,320	12,703	8,020	7,988
backed by personal security	22,774	24,035	18,006	18,818	4,768	5,217
e. NUMBER OF GUARANTORS	1,365,523	1,400,405	1,284,336	1,312,282	119,187	127,036
<i>of which: joint</i>	483,832	494,366	458,036	467,368	36,122	37,301
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	347,397	358,591	312,053	319,163	35,343	39,428

Notes:

The data include transactions with non-resident customers.

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

TDC30020

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2003

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,226,199	775,557	824,979	420,004	19,571	246,530
General government	76,051	18,060	51,883	4,694	84	4,856
Financial companies	223,759	183,747	142,951	107,358	2,082	6,020
Non-financial companies	786,294	529,253	506,312	279,083	14,558	146,576
of which: industry	354,731	265,593	209,572	127,529	7,448	40,496
building	77,072	42,593	53,923	25,968	763	25,956
services	343,271	214,513	234,250	121,434	6,235	76,608
Producer households	39,252	18,865	32,144	12,014	551	17,321
Consumer households and nec	97,725	24,310	89,262	16,168	2,273	70,360
b. NORTH-WEST ITALY	537,982	367,359	342,559	191,506	7,484	92,894
General government	11,885	4,355	7,865	936	46	2,039
Financial companies	150,832	125,092	91,376	69,310	1,224	3,627
Non-financial companies	327,646	223,784	201,242	112,374	5,263	55,535
of which: industry	157,276	118,356	90,670	55,572	2,664	16,473
building	22,967	12,710	15,974	7,327	201	7,726
services	145,267	91,449	92,986	48,685	2,376	30,698
Producer households	11,262	5,343	9,210	3,368	129	5,094
Consumer households and nec	35,238	8,288	32,062	5,289	812	26,144
c. NORTH-EAST ITALY	294,941	193,032	196,241	101,778	6,329	64,572
General government	9,367	3,571	5,120	251	–	317
Financial companies	29,803	24,612	19,215	14,383	353	593
Non-financial companies	214,054	149,332	135,629	77,027	4,784	39,549
of which: industry	102,413	77,779	59,573	36,788	2,640	11,378
building	23,265	14,467	15,254	8,267	281	6,597
services	83,727	54,104	57,578	30,342	1,817	20,342
Producer households	12,894	6,517	10,501	4,179	284	5,322
Consumer households and nec	28,012	8,665	25,116	5,747	901	18,432
d. CENTRAL ITALY	282,308	154,183	203,669	91,168	3,622	54,963
General government	44,974	6,173	32,109	2,283	38	1,521
Financial companies	38,960	30,287	29,761	21,455	493	1,685
Non-financial companies	168,071	109,438	114,301	61,700	2,597	31,273
of which: industry	66,100	50,740	39,097	24,650	1,470	6,502
building	18,849	9,658	13,932	6,725	170	6,942
services	80,651	47,871	59,180	29,414	924	16,868
Producer households	7,594	3,246	6,408	2,165	99	3,642
Consumer households and nec	22,267	4,881	20,725	3,480	391	16,613

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	78,099	44,229	57,649	25,456	1,597	22,841
General government	7,562	2,368	5,630	705	–	922
Financial companies	3,566	3,396	2,103	1,937	11	76
Non-financial companies	52,973	33,904	37,508	19,887	1,406	13,032
<i>of which:</i> industry	21,148	14,579	14,293	7,950	474	4,010
building	8,075	4,282	5,879	2,696	103	2,867
services	22,507	14,328	16,286	8,728	818	5,707
Producer households	5,037	2,586	4,076	1,611	35	2,176
Consumer households and nec	8,441	1,731	7,933	1,194	144	6,393
f. ISLANDS	32,869	16,754	24,860	10,095	538	11,260
General government	2,261	1,593	1,158	519	–	57
Financial companies	597	360	496	273	..	38
Non-financial companies	23,549	12,794	17,631	8,095	509	7,187
<i>of which:</i> industry	7,793	4,139	5,940	2,568	200	2,133
building	3,916	1,476	2,883	954	8	1,824
services	11,118	6,761	8,219	4,265	300	2,992
Producer households	2,465	1,174	1,951	691	4	1,087
Consumer households and nec	3,768	745	3,426	459	25	2,778

Notes:

Distribution by total credit granted

TDB30118

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

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

March 2003

	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	724,090	348,308	168,137	180,159	27,109	21,257	4,408
Facilities granted	68,260	58,691	58,272	188,617	93,535	210,621	648,579
Used margin	61,907	48,977	43,281	132,900	62,974	135,972	419,311
<i>of which: backed by real security</i>	49,238	31,148	17,897	45,606	19,909	38,391	52,245
Unused margin	7,857	11,574	17,151	62,115	33,383	81,127	252,821
Overshoot	1,504	1,860	2,160	6,398	2,822	6,479	23,553

Note:

Distribution by total credit used

TDB30125

Banks

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

March 2003

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	617,298	300,757	129,483	122,593	16,316	11,923	2,280
Facilities granted	66,674	64,679	63,912	184,385	83,448	176,856	522,305
Used margin	58,515	50,637	45,008	126,241	56,255	116,397	362,488
<i>of which: backed by real security</i>	<i>45,481</i>	<i>30,444</i>	<i>18,847</i>	<i>48,030</i>	<i>19,735</i>	<i>36,350</i>	<i>44,729</i>
Unused margin	9,853	16,354	21,567	65,492	30,521	67,307	183,986
Overshoot	1,695	2,311	2,663	7,348	3,328	6,848	24,169

Notes:

Distribution by type of transaction and total credit granted

TDB30135

Banks

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

March 2003

	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	14,190	21,982	33,151	111,833	55,466	128,094	392,091
Used margin	7,499	12,038	17,969	60,853	29,172	64,030	208,334
of which: backed by real security	689	1,219	1,736	5,886	2,671	4,751	7,263
Overshoot	967	1,411	1,686	5,059	2,143	4,944	18,206
b. SHORT-TERM LOANS: in non-euro-area currencies							
Facilities granted	164	360	622	2,703	1,528	3,488	7,164
Used margin	168	359	631	2,685	1,500	3,434	5,826
of which: backed by real security	27	60	114	535	258	438	282
Overshoot	19	31	59	226	135	366	891
c. MEDIUM AND LONG-TERM LOANS: in euros and other euro-area currencies							
Facilities granted	49,287	33,868	21,611	58,170	26,889	57,039	194,223
Used margin	49,114	33,512	21,045	53,634	23,870	50,016	165,200
of which: backed by real security	44,196	28,184	15,570	38,699	16,763	32,215	40,410
Overshoot	360	409	375	952	424	886	3,336
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies							
Facilities granted	277	182	115	428	248	575	5,409
Used margin	282	190	118	435	266	548	2,949
of which: backed by real security	257	141	43	144	129	328	1,263
Overshoot	8	13	10	33	33	21	63

Note:

Distribution by customer location (region) and total credit granted

TDB30145

Banks

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

March 2003

	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	677,691	334,610	160,574	166,359	24,369	19,091	3,887
Facilities granted	63,918	56,392	55,499	173,134	84,131	189,195	598,887
Used margin	57,062	46,099	39,764	117,607	54,808	118,028	382,309
b. PIEDMONT							
Number of borrowers	57,096	26,723	12,297	12,059	1,753	1,391	308
Facilities granted	5,359	4,491	4,238	12,524	6,026	14,053	44,202
Used margin	4,759	3,564	2,909	8,036	3,709	8,398	28,023
c. VALLE D'AOSTA							
Number of borrowers	1,601	882	356	313	33	25	10
Facilities granted	151	148	123	296	109	236	1,257
Used margin	128	116	87	193	70	174	998
d. LIGURIA							
Number of borrowers	19,303	8,576	3,484	3,053	408	328	65
Facilities granted	1,815	1,432	1,190	3,153	1,406	3,420	7,211
Used margin	1,664	1,233	911	2,212	908	2,170	4,430
e. LOMBARDY							
Number of borrowers	162,011	79,047	37,515	41,938	6,804	5,715	1,350
Facilities granted	15,348	13,279	12,986	43,905	23,512	58,115	256,599
Used margin	13,784	10,837	8,955	28,520	14,736	35,056	153,571
f. TRENTINO-ALTO ADIGE							
Number of borrowers	20,373	14,580	7,578	7,211	924	596	73
Facilities granted	1,943	2,481	2,599	7,402	3,154	5,426	6,568
Used margin	1,540	1,934	1,944	5,376	2,214	3,518	3,724
g. VENETO							
Number of borrowers	71,817	38,012	20,296	22,094	3,122	2,366	408
Facilities granted	6,801	6,448	7,039	23,161	10,847	23,063	31,926
Used margin	6,061	5,254	5,107	16,100	7,110	14,281	18,726
h. FRIULI-VENEZIA GIULIA							
Number of borrowers	17,047	7,910	3,923	4,173	576	429	82
Facilities granted	1,600	1,339	1,361	4,374	1,981	4,081	8,056
Used margin	1,433	1,092	986	2,918	1,323	2,348	5,188
i. EMILIA-ROMAGNA							
Number of borrowers	73,756	39,645	19,577	21,224	3,240	2,568	530
Facilities granted	7,012	6,692	6,785	22,292	11,172	25,699	51,969
Used margin	6,107	5,336	4,591	14,205	6,728	15,039	33,240
l. MARCHE							
Number of borrowers	20,959	11,232	6,033	6,206	846	633	82
Facilities granted	1,980	1,917	2,102	6,486	2,957	6,050	6,250
Used margin	1,733	1,539	1,499	4,351	1,887	3,776	4,366

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	54,090	28,781	13,533	14,025	1,947	1,373
	Facilities granted	5,131	4,860	4,686	14,562	6,710	12,981
	Used margin	4,622	4,113	3,548	10,267	4,541	8,590
n.	UMBRIA						
	Number of borrowers	9,598	4,954	2,621	2,680	343	298
	Facilities granted	898	849	907	2,700	1,196	2,839
	Used margin	811	747	711	2,006	812	1,933
o.	LAZIO						
	Number of borrowers	63,767	27,409	10,077	9,245	1,439	1,262
	Facilities granted	5,995	4,529	3,442	9,608	4,994	12,542
	Used margin	5,657	3,925	2,615	7,081	3,640	8,924
p.	ABRUZZO						
	Number of borrowers	9,869	4,566	2,389	2,617	379	321
	Facilities granted	922	775	832	2,756	1,295	3,220
	Used margin	806	617	595	1,899	882	2,044
q.	MOLISE						
	Number of borrowers	1,575	844	442	435	57	45
	Facilities granted	146	145	153	446	190	432
	Used margin	127	115	111	315	127	291
r.	CAMPANIA						
	Number of borrowers	27,448	12,155	5,712	5,450	811	580
	Facilities granted	2,562	2,041	1,970	5,562	2,798	5,721
	Used margin	2,291	1,650	1,435	4,008	1,959	3,860
s.	PUGLIA						
	Number of borrowers	22,509	9,451	4,920	4,694	589	400
	Facilities granted	2,092	1,597	1,706	4,795	1,992	3,848
	Used margin	1,899	1,305	1,270	3,437	1,395	2,520
t.	BASILICATA						
	Number of borrowers	2,615	1,200	694	643	84	66
	Facilities granted	244	203	239	661	296	627
	Used margin	216	168	179	455	198	404
u.	CALABRIA						
	Number of borrowers	7,810	3,660	1,923	1,620	190	118
	Facilities granted	728	624	664	1,624	658	1,205
	Used margin	631	511	502	1,184	485	764
v.	SICILY						
	Number of borrowers	24,509	10,541	5,075	4,620	594	380
	Facilities granted	2,269	1,783	1,742	4,758	2,046	3,596
	Used margin	1,960	1,392	1,221	3,416	1,475	2,422
z.	SARDINIA						
	Number of borrowers	9,938	4,442	2,129	2,059	230	197
	Facilities granted	922	759	736	2,067	793	2,041
	Used margin	833	652	587	1,628	610	1,518

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

March 2003

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,520,744	1,059,527	62,178
b.	GENERAL GOVERNMENT	77,968	53,885	641
	Central government	33,405	23,112	240
	Local government	44,309	30,666	395
	Social security funds	254	107	5
c.	FINANCIAL COMPANIES	314,872	216,516	18,619
	Monetary financial institutions	86,770	69,561	4,145
	Other financial intermediaries	207,045	142,158	14,120
	Financial auxiliaries	19,269	3,864	299
	Insurance companies and pension funds	1,787	934	55
d.	NON-FINANCIAL COMPANIES	874,726	580,707	30,907
	Public companies	24,290	13,762	431
	Private companies	753,611	495,661	27,082
	Associations of non-financial companies	3,443	2,267	259
	Craft non-financial quasi-companies	35,309	25,248	998
	Other non-financial quasi-companies	58,072	43,769	2,136
e.	HOUSEHOLDS	141,315	127,088	5,303
	Producer households	42,463	35,297	1,943
	Consumer households	98,852	91,791	3,360
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	5,718	4,345	296
g.	REST OF THE WORLD	101,768	73,562	6,208
	General government	1,383	643	29
	Monetary financial institutions	57,612	44,912	2,781
	Other financial institutions	24,505	15,461	1,864
	Non-financial companies	17,001	12,030	1,492
	Households	515	483	32
	Non-profit institutions serving households	11	9	..
	International organizations and other institutions	740	23	10
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	226	157	8

Notes:

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

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
1,311,364	881,006	57,735	101,572	85,603	1,338	107,808	92,919	3,105
56,485	37,695	537	19,566	14,188	2	1,917	2,002	102
20,515	15,256	226	12,709	7,663	..	181	193	13
35,740	22,356	307	6,857	6,525	2	1,713	1,784	87
230	82	4	..	..	–	24	25	1
294,511	199,738	17,996	15,365	12,213	110	4,996	4,566	513
82,993	66,343	4,031	3,124	2,656	81	654	561	32
191,413	129,370	13,612	11,494	8,944	28	4,138	3,845	479
18,872	3,645	298	288	155	..	108	64	1
1,232	379	55	458	458	..	97	96	..
731,579	457,476	27,736	54,714	48,836	960	88,432	74,395	2,210
21,362	11,488	421	1,816	1,419	2	1,112	855	9
626,285	386,603	24,125	50,137	44,946	893	77,189	64,112	2,065
2,645	1,756	253	317	171	1	480	341	4
30,075	20,334	956	548	506	7	4,687	4,408	35
51,212	37,294	1,982	1,896	1,794	58	4,964	4,680	97
128,910	114,879	5,027	2,446	2,304	60	9,959	9,905	216
37,720	30,710	1,789	1,532	1,434	36	3,211	3,153	118
91,190	84,169	3,238	914	870	23	6,748	6,752	98
5,058	3,748	261	339	319	4	321	277	31
91,097	64,640	6,008	8,911	7,565	180	1,760	1,356	20
1,193	455	18	190	188	10	–	–	–
54,561	42,482	2,778	2,957	2,429	2	94	1	1
22,049	13,279	1,781	2,136	1,963	81	320	219	3
12,193	8,056	1,391	3,617	2,973	85	1,192	1,002	16
351	336	29	10	13	2	154	134	1
11	9	..	–	–	–	–	–	–
740	23	10	..	..	–	–	–	–
221	152	7	2	3	..	2	2	–

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

March 2003

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	917,189	616,004	32,850
	Agricultural, forestry and fishery products	20,854	17,136	1,073
	Fuel and power products	45,988	30,121	1,292
	Ores and metals	20,029	12,871	616
	Non-metallic minerals and products	23,376	13,905	578
	Chemical products	23,507	12,028	624
	Metal products, except transport equipment	41,222	26,244	1,019
	Agricultural and industrial machinery	41,208	23,813	1,068
	Office and data processing machines, etc.	6,725	4,039	253
	Electrical goods	29,179	16,114	681
	Transport equipment	18,967	12,792	846
	Food and tobacco products	39,478	25,565	1,285
	Textiles, clothing and footwear	46,836	28,264	1,570
	Paper and paper products	22,657	14,875	523
	Rubber and plastic products	17,867	10,854	430
	Other manufactured products	26,884	17,743	965
	Building and construction	88,927	63,831	4,749
	Wholesale and retail trade services, recovery and repair services	148,987	94,028	4,536
	Lodging and catering services	21,033	18,355	916
	Inland transport services	17,929	12,446	381
	Maritime and air transport services	8,506	6,806	318
	Auxiliary transport services	13,785	9,489	462
	Communication services	24,281	13,055	325
	Other market services	168,964	131,631	8,340

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
769,299	488,186	29,525	56,246	50,270	997	91,643	77,548	2,328
18,016	14,541	1,010	2,470	2,250	39	368	344	24
41,218	26,162	1,263	3,800	3,240	6	970	719	23
17,493	10,794	568	1,006	891	13	1,530	1,186	35
20,030	10,851	516	1,707	1,584	32	1,639	1,469	30
20,620	9,525	594	1,229	1,166	6	1,658	1,336	24
32,580	18,549	957	2,142	2,004	24	6,500	5,691	39
31,900	16,099	951	3,719	3,171	94	5,589	4,543	23
5,289	3,069	189	267	266	9	1,169	703	55
22,912	11,698	623	997	937	15	5,270	3,480	43
12,887	8,078	717	1,581	1,444	89	4,498	3,269	40
34,009	20,740	1,153	3,184	2,973	55	2,285	1,852	76
41,228	23,204	1,477	2,033	1,983	56	3,575	3,076	37
16,419	9,052	477	2,627	2,464	14	3,611	3,359	32
14,384	7,763	399	1,055	993	8	2,428	2,098	23
23,695	14,877	935	1,204	1,135	11	1,985	1,730	19
77,768	54,260	3,900	4,220	3,403	165	6,938	6,169	684
128,887	77,103	4,206	5,511	4,994	124	14,589	11,931	206
18,100	15,558	809	1,626	1,515	38	1,307	1,282	70
14,177	8,935	338	480	444	8	3,273	3,067	35
6,240	4,854	298	1,115	990	1	1,150	962	19
9,845	6,109	441	1,387	1,138	11	2,553	2,242	11
21,285	10,600	240	2,097	1,640	1	899	815	83
140,317	105,763	7,466	10,788	9,644	177	17,860	16,224	698

Distribution by customer segment of economic activity and total credit granted

TDB30155

Banks

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

March 2003

	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	677,691	334,610	160,574	166,359	24,369	19,091	3,887
Facilities granted	63,918	56,392	55,499	173,134	84,131	189,195	598,887
Used margin	57,062	46,099	39,764	117,607	54,808	118,028	382,309
b. GENERAL GOVERNMENT							
Number of borrowers	676	1,240	1,244	1,969	451	484	243
Facilities granted	66	227	444	2,189	1,578	5,795	65,748
Used margin	47	154	277	1,330	955	2,746	46,344
c. FINANCIAL COMPANIES							
Number of borrowers	694	677	592	998	284	477	428
Facilities granted	66	119	196	1,155	980	5,212	216,022
Used margin	46	82	123	881	715	3,423	137,436
d. NON-FINANCIAL COMPANIES							
Number of borrowers	114,301	117,662	105,868	140,402	22,582	17,631	3,166
Facilities granted	10,850	20,982	37,270	149,808	78,102	173,809	314,384
Used margin	7,489	14,725	25,196	99,729	50,440	108,526	196,457
<i>of which: industry</i>							
Number of borrowers	30,607	33,318	33,613	49,667	9,352	8,327	1,674
Facilities granted	2,915	6,007	11,977	54,197	32,693	84,354	162,352
Used margin	1,860	3,859	7,422	32,845	19,216	48,331	95,409
<i>of which: building</i>							
Number of borrowers	15,070	17,109	16,797	22,961	3,189	2,024	231
Facilities granted	1,435	3,059	5,887	24,193	10,886	18,529	12,948
Used margin	939	2,106	4,072	16,763	7,488	12,756	8,994
<i>of which: services</i>							
Number of borrowers	66,125	64,619	53,123	64,865	9,528	6,955	1,223
Facilities granted	6,262	11,451	18,590	68,274	32,752	67,957	137,289
Used margin	4,401	8,364	13,063	47,633	22,422	45,201	90,931
e. PRODUCER HOUSEHOLDS							
Number of borrowers	83,004	54,201	23,512	12,130	427	130	1
Facilities granted	7,875	9,273	8,016	10,594	1,383	1,036	29
Used margin	6,662	7,677	6,293	8,303	1,079	842	18
f. CONSUMER HOUSEHOLDS AND NEC							
Number of borrowers	468,520	155,491	27,942	10,447	616	353	46
Facilities granted	44,072	24,898	9,108	9,051	2,057	3,205	2,560
Used margin	42,007	22,728	7,529	7,123	1,599	2,425	1,980

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2003

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	43	959	109,065	31,531	16,126	58,743	99,267	356,644
Bad debts	23	811	27,030	8,220	6,718	10,726	7,123	10,870
of which: backed by real security	10	101	7,670	2,027	2,447	2,861	1,724	3,015
b. NORTH-WEST ITALY								
Number of borrowers	3	401	29,878	9,597	3,364	16,592	19,949	79,980
Bad debts	..	342	6,634	2,485	1,055	2,960	1,304	2,730
of which: backed by real security	—	45	1,936	615	401	873	354	852
c. NORTH-EAST ITALY								
Number of borrowers	4	160	18,548	6,429	2,119	9,616	13,090	45,808
Bad debts	..	139	3,419	1,441	447	1,402	838	1,367
of which: backed by real security	—	29	886	287	148	404	224	351
d. CENTRAL ITALY								
Number of borrowers	7	228	27,122	7,436	4,387	14,791	19,159	80,347
Bad debts	2	159	8,305	2,120	2,810	2,922	1,322	2,554
of which: backed by real security	..	16	2,384	485	1,097	724	383	870
e. SOUTHERN ITALY								
Number of borrowers	24	103	21,822	5,793	3,984	11,086	29,407	94,728
Bad debts	19	90	5,599	1,561	1,647	1,985	2,340	2,569
of which: backed by real security	10	5	1,837	468	584	656	584	686
f. ISLANDS								
Number of borrowers	5	67	11,695	2,276	2,272	6,658	17,662	55,781
Bad debts	1	80	3,072	612	758	1,457	1,319	1,651
of which: backed by real security	—	6	627	172	218	204	179	256

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2003

	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	208,332	34,154	9,394
Agricultural, forestry and fishery products	12,447	2,488	654
Fuel and power products	281	33	7
Ores and metals	680	192	46
Non-metallic minerals and products	3,124	633	189
Chemical products	1,108	324	58
Metal products, except transport equipment	5,556	976	235
Agricultural and industrial machinery	3,169	683	126
Office and data processing machines, etc.	1,335	215	42
Electrical goods	3,249	512	93
Transport equipment	1,470	412	82
Food and tobacco products	6,351	1,900	610
Textiles, clothing and footwear	11,640	1,768	380
Paper and paper products	2,827	455	83
Rubber and plastic products	1,709	311	74
Other manufactured products	7,639	1,002	264
Building and construction	30,383	8,037	2,779
Wholesale and retail trade services, recovery and repair services	67,893	7,084	1,563
Lodging and catering services	12,833	1,158	386
Inland transport services	6,331	488	95
Maritime and air transport services	166	105	13
Auxiliary transport services	1,757	233	28
Communication services	332	27	3
Other market services	26,052	5,118	1,584

Notes:

Distribution by customer sector and sub-sector of economic activity

TDB30230

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

Source: Central Credit Register
Stocks in millions of euros

March 2003

	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	82,344	20,691	43,633	3,659	35,030
b. GENERAL GOVERNMENT	25	10	20	2	3
Central government	2	–	1	1	..
Local government	23	10	20	1	3
Social security funds	..	–	..	–	–
c. FINANCIAL COMPANIES	1,704	207	775	42	884
Monetary financial institutions	8	–	6	2	1
Other financial intermediaries	1,532	191	708	38	784
Financial auxiliaries	156	15	58	1	97
Insurance companies and pension funds	7	1	4	1	2
d. NON-FINANCIAL COMPANIES	49,723	12,315	24,270	2,755	22,688
Public companies	492	30	440	11	42
Private companies	40,342	10,296	19,219	2,327	18,787
Associations of non-financial companies	217	31	99	6	112
Craft non-financial quasi-companies	1,930	423	1,186	78	666
Other non-financial quasi-companies	6,742	1,535	3,326	334	3,081
e. HOUSEHOLDS	28,640	7,873	17,012	786	10,841
Producer households	11,836	2,858	6,677	447	4,713
Consumer households	16,804	5,016	10,335	339	6,129
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	265	24	192	–	73
g. REST OF THE WORLD	810	66	710	47	44
General government	13	–	13	–	–
Monetary financial institutions	125	–	114	1	4
Other financial institution	230	10	211	11	8
Non-financial companies	392	50	336	32	22
Households	49	6	37	3	9
Non-profit institutions serving households	..	–	..	–	–
International organizations and other institutions	1	–	–	..	1
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	4	..	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

1st quarter 2003		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	30,991	954	21,995	378
b.	NORTH-WEST ITALY	8,112	295	6,123	113
	Piedmont	2,244	61	1,552	24
	Valle d'Aosta	74	1	42	..
	Liguria	840	21	731	9
	Lombardy	4,954	212	3,798	80
c.	NORTH-EAST ITALY	4,754	239	3,113	70
	Trentino-Alto Adige	319	19	212	8
	Veneto	1,668	122	1,120	26
	Friuli-Venezia Giulia	386	17	300	4
	Emilia-Romagna	2,381	81	1,481	32
d.	CENTRAL ITALY	7,800	232	4,500	75
	Marche	786	41	789	12
	Tuscany	2,588	80	1,093	15
	Umbria	369	15	294	6
	Lazio	4,057	96	2,324	43
e.	SOUTHERN ITALY	7,447	134	5,222	71
	Abruzzo	734	15	479	6
	Molise	181	3	76	1
	Campania	3,199	51	2,122	29
	Puglia	1,971	36	1,538	21
	Basilicata	294	12	167	2
	Calabria	1,068	17	840	12
f.	ISLANDS	2,878	54	3,037	49
	Sicily	2,294	39	1,998	38
	Sardinia	584	15	1,039	11

Notes:

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

Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register
Stocks in millions of euros

1st quarter 2003

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	30,991	954	21,995	378
General government	3	..	3	1
Financial companies	17	6	20	4
Non-financial companies	4,022	517	2,605	141
<i>of which: industry</i>	<i>1,096</i>	<i>213</i>	<i>705</i>	<i>32</i>
building	477	61	331	25
services	2,368	235	1,507	82
Producer households	3,767	117	2,785	57
Consumer households and nec	22,774	305	16,145	162

Notes:

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

Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2003

	Total	For commercial transactions	For financial transactions
a. TOTAL	104,151	67,609	36,542
<i>of which:</i> in non-euro-area currencies	13,974	8,901	5,073
General government	767	365	402
Financial companies	8,890	4,341	4,548
Non-financial companies	79,780	57,020	22,760
<i>of which:</i> industry	34,341	24,989	9,352
building	13,312	11,460	1,851
services	31,473	20,163	11,309
Producer households	1,413	966	446
Consumer households and nec	3,475	2,025	1,450
Rest of the world	9,826	2,892	6,935

Notes:

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

Distribution by customer location (region)

TDB30300

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2003		Total	For commercial transactions	For financial transactions
a.	TOTAL	94,434	64,789	29,645
b.	NORTH-WEST ITALY	41,172	30,361	10,811
	Piedmont	7,321	4,932	2,389
	Valle d'Aosta	124	53	71
	Liguria	2,824	2,352	472
	Lombardy	30,903	23,024	7,879
c.	NORTH-EAST ITALY	22,922	16,106	6,816
	Trentino-Alto Adige	2,892	2,097	795
	Veneto	5,466	3,869	1,597
	Friuli-Venezia Giulia	3,050	2,005	1,045
	Emilia-Romagna	11,514	8,134	3,380
d.	CENTRAL ITALY	22,138	13,894	8,244
	Marche	984	679	305
	Tuscany	4,606	2,488	2,119
	Umbria	487	313	174
	Lazio	16,061	10,414	5,646
e.	SOUTHERN ITALY	4,875	2,744	2,131
	Abruzzo	655	318	337
	Molise	121	46	75
	Campania	2,569	1,388	1,181
	Puglia	1,001	630	372
	Basilicata	173	99	74
	Calabria	356	264	92
f.	ISLANDS	3,326	1,683	1,643
	Sicily	2,120	1,175	945
	Sardinia	1,206	508	698

Notes:

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

Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2003

	Total	For commercial transactions	For financial transactions
a. TOTAL	81,193	57,986	23,207
Agricultural, forestry and fishery products	1,100	692	408
Fuel and power products	5,727	3,217	2,510
Ores and metals	1,139	905	234
Non-metallic minerals and products	1,461	885	576
Chemical products	1,571	1,116	456
Metal products, except transport equipment	1,707	1,302	405
Agricultural and industrial machinery	6,752	5,913	839
Office and data processing machines, etc.	915	833	82
Electrical goods	4,232	2,847	1,386
Transport equipment	4,739	4,061	678
Food and tobacco products	2,489	1,471	1,019
Textiles, clothing and footwear	1,566	1,154	412
Paper and paper products	860	522	338
Rubber and plastic products	524	367	157
Other manufactured products	816	501	315
Building and construction	13,502	11,604	1,897
Wholesale and retail trade services, recovery and repair services	8,844	6,668	2,176
Lodging and catering services	1,130	716	414
Inland transport services	1,136	896	240
Maritime and air transport services	456	358	99
Auxiliary transport services	1,428	939	489
Communication services	2,301	1,146	1,156
Other market services	16,795	9,873	6,922

Notes:

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

Distribution by customer branch of economic activity

TDB30304

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

Source: Central Credit Register
Stocks in millions of euros

March 2003

	Facilities granted	Used margin	Overshoot
a. TOTAL	65,384	60,169	620
<i>of which: transactions of financial intermediaries</i>	<i>53,401</i>	<i>50,173</i>	<i>414</i>
Agricultural, forestry and fishery products	249	223	8
Fuel and power products	594	549	27
Ores and metals	608	543	7
Non-metallic minerals and products	1,717	1,587	14
Chemical products	1,152	1,038	7
Metal products, except transport equipment	6,024	5,589	32
Agricultural and industrial machinery	4,391	3,991	18
Office and data processing machines, etc.	437	411	3
Electrical goods	1,981	1,805	19
Transport equipment	1,105	1,031	12
Food and tobacco products	1,387	1,227	18
Textiles, clothing and footwear	3,484	3,198	41
Paper and paper products	2,704	2,577	28
Rubber and plastic products	2,189	2,001	15
Other manufactured products	2,168	1,975	12
Building and construction	5,403	4,841	61
Wholesale and retail trade services, recovery and repair services	9,634	8,832	66
Lodging and catering services	1,267	1,182	20
Inland transport services	3,032	2,889	35
Maritime and air transport services	948	936	19
Auxiliary transport services	1,015	901	8
Communication services	448	460	14
Other market services	13,448	12,383	135

Notes:

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in millions of euros

March 2003

	Facilities granted	Used margin	Overshoot
a. TOTAL	67,509	62,218	672
<i>of which: transactions of financial intermediaries</i>	<i>55,201</i>	<i>51,932</i>	<i>460</i>
Piedmont	5,503	5,093	39
Valle d'Aosta	141	130	..
Liguria	968	921	16
Lombardy	22,533	20,822	197
Trentino-Alto Adige	1,982	1,855	18
Veneto	10,015	9,235	58
Friuli-Venezia Giulia	1,774	1,643	7
Emilia-Romagna	7,896	7,185	35
Marche	2,315	2,079	11
Tuscany	4,484	4,004	66
Umbria	575	542	11
Lazio	4,149	3,907	87
Abruzzo	809	701	9
Molise	93	83	3
Campania	1,440	1,366	38
Puglia	882	803	31
Basilicata	143	139	3
Calabria	251	252	11
Sicily	765	720	20
Sardinia	790	738	11

Notes:

Distribution by customer branch of economic activity

TDB30312

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

Source: Central Credit Register
Stocks in millions of euros

March 2003

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	29,909	15,166	14,742	29,359	18,393
<i>of which: transactions of financial intermediaries</i>	26,956	13,286	13,670	25,530	16,005
Agricultural, forestry and fishery products	73	58	16	81	41
Fuel and power products	341	208	132	396	191
Ores and metals	930	315	614	936	699
Non-metallic minerals and products	272	122	150	222	100
Chemical products	666	298	368	609	367
Metal products, except transport equipment	1,480	823	657	1,425	880
Agricultural and industrial machinery	1,539	600	939	1,844	1,093
Office and data processing machines, etc.	522	274	249	784	325
Electrical goods	2,584	1,091	1,493	3,305	1,960
Transport equipment	4,041	1,280	2,761	3,580	2,667
Food and tobacco products	1,120	773	348	996	663
Textiles, clothing and footwear	1,000	615	384	892	505
Paper and paper products	585	335	250	532	337
Rubber and plastic products	746	275	470	596	366
Other manufactured products	301	188	113	339	166
Building and construction	1,472	1,328	144	2,079	1,131
Wholesale and retail trade services, recovery and repair services	6,058	2,866	3,192	4,819	2,822
Lodging and catering services	110	96	14	105	70
Inland transport services	271	174	97	346	182
Maritime and air transport services	178	147	30	156	112
Auxiliary transport services	355	225	130	393	212
Communication services	346	97	249	316	173
Other market services	4,919	2,978	1,941	4,610	3,330

Notes:

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

Distribution by customer location (region)

TDB30316

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

Source: Central Credit Register
Stocks in millions of euros

March 2003

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	31,850	15,909	15,941	31,462	20,141
<i>of which: transactions of financial intermediaries</i>	<i>28,878</i>	<i>14,010</i>	<i>14,869</i>	<i>27,599</i>	<i>17,738</i>
Piedmont	7,229	2,283	4,946	6,004	4,706
Valle d'Aosta	88	76	12	119	61
Liguria	560	381	179	802	330
Lombardy	8,986	4,568	4,418	9,129	5,249
Trentino-Alto Adige	137	44	93	165	67
Veneto	1,718	940	778	1,424	807
Friuli-Venezia Giulia	287	195	92	338	177
Emilia-Romagna	2,363	1,397	966	2,540	1,551
Marche	278	183	94	422	163
Tuscany	1,680	784	896	1,676	1,103
Umbria	464	155	309	494	396
Lazio	4,731	2,469	2,262	5,138	3,671
Abruzzo	300	196	104	240	148
Molise	68	41	28	101	34
Campania	1,486	1,052	434	1,455	923
Puglia	470	379	91	379	216
Basilicata	149	79	70	145	67
Calabria	182	141	42	115	80
Sicily	556	452	104	616	336
Sardinia	117	94	23	161	57

Notes:

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

Distribution by customer location (region)

TDB30320

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2003

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,226,199	824,979	147,952	94,129	217,314	142,304
Piedmont	91,242	59,877	23,381	15,789	30,804	20,307
Valle d'Aosta	2,335	1,780	1,401	1,120	1,550	1,212
Liguria	19,754	13,742	4,968	2,914	6,748	4,125
Lombardy	424,651	267,160	95,453	60,018	138,399	81,533
Trentino-Alto Adige	29,812	20,465	4,736	2,662	5,937	3,338
Veneto	109,854	73,816	10,526	6,185	15,938	9,425
Friuli-Venezia Giulia	22,990	15,595	5,484	3,645	7,123	4,645
Emilia-Romagna	132,285	86,365	22,800	16,125	28,095	19,383
Marche	27,933	19,373	4,156	3,230	5,347	3,777
Tuscany	71,691	51,946	11,845	8,841	15,374	11,007
Umbria	12,083	9,121	2,062	1,550	2,875	2,087
Lazio	170,601	123,230	84,202	59,022	102,014	71,264
Abruzzo	12,791	8,806	1,811	1,126	2,873	1,795
Molise	1,938	1,454	605	462	833	621
Campania	32,485	24,184	8,433	6,263	10,171	7,561
Puglia	20,525	15,431	3,070	2,456	4,230	3,212
Basilicata	3,474	2,559	1,350	980	1,638	1,164
Calabria	6,886	5,217	1,449	1,047	1,935	1,317
Sicily	22,520	16,624	4,470	3,210	5,758	4,182
Sardinia	10,349	8,235	2,695	2,065	3,400	2,588

Notes:

Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register
Stocks in millions of euros

March 2003

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,226,199	470,647	138,358	288,285	225,248	103,661
Used margin	824,979	309,152	91,777	192,042	159,483	72,524
b. FIRST 10 BORROWERS						
Facilities granted	102,318	53,882	13,168	33,493	19,469	4,721
Used margin	68,761	43,600	9,509	24,046	16,849	4,087
c. FIRST 20 BORROWERS						
Facilities granted	141,153	80,851	19,351	42,505	29,656	6,607
Used margin	99,235	60,974	14,732	30,998	24,221	5,492
d. FIRST 50 BORROWERS						
Facilities granted	210,060	112,334	29,416	57,420	44,868	9,355
Used margin	148,108	82,875	23,133	42,641	33,979	7,442
e. FIRST 100 BORROWERS						
Facilities granted	260,408	134,666	38,131	74,288	52,596	11,085
Used margin	187,955	99,324	29,248	52,123	40,267	8,929

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 2003

	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	1,500,307	52.75	58.52	73.38	79.98	824,979
General government	5,671	75.56	80.95	91.45	94.64	51,883
Financial companies	3,997	49.50	65.02	92.83	96.82	142,951
Non-financial companies	508,822	38.48	45.51	65.21	74.81	506,312
<i>of which:</i> industry	159,678	39.43	46.87	67.67	77.31	209,572
building	75,655	22.47	29.14	51.15	63.41	53,923
services	262,299	41.10	47.69	66.02	75.14	234,250
Producer households	196,483	9.08	13.22	30.26	41.88	32,144
Consumer households and nec	765,185	11.15	13.96	24.82	33.06	89,262

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 2003

	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	578,509	35.10	42.63	63.30	73.98	46,526
Piedmont	41,549	25.81	33.12	56.44	69.51	2,418
Valle d'Aosta	1,195	29.72	36.34	58.49	72.47	79
Liguria	16,121	31.63	38.95	60.20	71.76	1,043
Lombardy	73,194	38.62	46.54	66.88	76.79	7,545
Trentino-Alto Adige	4,800	17.56	26.66	54.00	68.92	358
Veneto	28,671	30.26	39.19	61.69	73.20	2,348
Friuli-Venezia Giulia	9,438	25.47	32.84	55.78	68.45	508
Emilia-Romagna	35,416	30.86	38.20	60.48	72.50	2,572
Marche	14,359	23.62	30.44	52.91	65.61	958
Tuscany	35,362	25.55	33.80	57.89	70.78	2,088
Umbria	7,205	31.95	39.10	60.20	71.77	651
Lazio	71,695	47.04	55.45	73.71	81.47	8,732
Abruzzo	13,746	25.15	32.90	56.41	68.98	877
Molise	3,182	37.10	46.64	68.09	77.36	304
Campania	53,425	32.75	40.80	63.34	74.62	3,256
Puglia	44,836	36.84	44.17	64.35	74.25	3,821
Basilicata	9,365	20.20	28.73	54.22	66.70	767
Calabria	25,546	21.89	29.04	52.42	65.35	1,788
Sicily	69,813	31.69	37.41	56.79	68.44	4,618
Sardinia	19,591	28.76	36.79	59.17	70.38	1,796

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

March 2003

	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	578,509	35.10	42.63	63.30	73.98	46,526
General government	43	56.89	56.89	73.59	80.21	23
Financial companies	959	30.31	46.13	75.13	84.60	811
Non-financial companies	109,065	31.37	39.86	64.18	75.22	27,030
<i>of which: industry</i>	<i>31,531</i>	<i>26.35</i>	<i>35.01</i>	<i>60.73</i>	<i>72.79</i>	<i>8,220</i>
building	16,126	30.46	39.50	65.43	76.91	6,718
services	58,743	32.95	40.77	62.99	73.75	10,726
Producer households	99,267	12.98	18.26	39.40	53.67	7,123
Consumer households and nec	356,644	19.92	25.38	47.48	62.26	10,870

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

March 2003		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,226,199	824,979	1,606,587	248,575	194,781	1,296,462
b.	NORTH-WEST ITALY	537,982	342,559	546,022	96,569	71,070	440,929
	Piedmont	91,242	59,877	125,906	18,146	14,292	103,165
	Valle d'Aosta	2,335	1,780	3,745	481	381	3,168
	Liguria	19,754	13,742	40,358	5,818	4,733	34,351
	Lombardy	424,651	267,160	376,013	72,125	51,664	300,245
c.	NORTH-EAST ITALY	294,941	196,241	473,101	66,077	52,324	374,997
	Trentino-Alto Adige	29,812	20,465	60,373	10,602	8,120	50,896
	Veneto	109,854	73,816	183,430	26,208	20,492	143,782
	Friuli-Venezia Giulia	22,990	15,595	41,376	4,577	3,854	33,256
	Emilia-Romagna	132,285	86,365	187,922	24,690	19,857	147,063
d.	CENTRAL ITALY	282,308	203,669	342,260	51,478	43,880	279,342
	Marche	27,933	19,373	54,517	5,947	4,759	41,676
	Tuscany	71,691	51,946	133,140	17,127	14,424	105,382
	Umbria	12,083	9,121	24,793	3,249	2,911	19,336
	Lazio	170,601	123,230	129,810	25,155	21,786	112,948
e.	SOUTHERN ITALY	78,099	57,649	166,356	23,098	18,366	135,321
	Abruzzo	12,791	8,806	24,251	2,846	2,299	18,888
	Molise	1,938	1,454	4,107	458	391	3,188
	Campania	32,485	24,184	60,991	10,526	8,012	50,414
	Puglia	20,525	15,431	51,675	6,149	5,129	42,220
	Basilicata	3,474	2,559	6,530	764	652	5,152
	Calabria	6,886	5,217	18,802	2,355	1,883	15,459
f.	ISLANDS	32,869	24,860	78,848	11,352	9,141	65,873
	Sicily	22,520	16,624	56,716	8,156	6,370	47,350
	Sardinia	10,349	8,235	22,132	3,196	2,771	18,523

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
133,693	90,979	163,153	171,044	109,954	96,411	672,886	429,265	50,561
54,154	33,573	53,799	71,046	41,708	33,085	316,212	196,208	18,209
10,533	5,787	12,175	11,490	6,554	7,044	51,073	33,244	3,522
212	150	320	722	527	189	920	722	68
1,807	1,321	3,265	2,722	1,814	1,795	9,408	5,874	947
41,603	26,315	38,039	56,112	32,812	24,057	254,811	156,369	13,672
33,777	23,233	51,896	46,335	30,032	30,558	148,752	90,653	15,650
5,205	3,568	6,411	6,308	4,525	2,375	7,698	4,252	691
12,766	8,925	20,819	19,478	12,780	12,831	51,402	31,619	5,998
3,328	2,455	4,109	3,122	2,108	2,581	11,962	7,178	1,430
12,479	8,285	20,557	17,426	10,620	12,771	77,690	47,603	7,531
30,824	23,630	32,841	35,957	25,568	19,399	164,049	110,591	10,678
3,544	2,357	6,497	4,578	2,950	4,040	13,864	9,308	2,304
9,677	7,063	13,775	10,119	6,901	8,708	34,768	23,557	5,275
1,529	1,175	2,809	1,748	1,253	1,661	5,556	3,781	987
16,074	13,035	9,760	19,511	14,465	4,990	109,861	73,945	2,112
10,268	7,067	16,863	12,838	9,060	9,545	31,895	23,156	4,627
1,444	957	2,606	2,104	1,450	1,661	6,396	4,099	1,096
258	172	509	315	226	268	907	664	142
3,751	2,537	5,766	4,768	3,390	3,258	13,440	10,244	1,553
2,917	2,082	5,157	3,873	2,689	2,969	7,586	5,530	1,329
450	331	796	541	360	413	1,720	1,217	169
1,448	988	2,029	1,236	945	976	1,846	1,401	338
4,670	3,476	7,754	4,868	3,586	3,824	11,979	8,657	1,397
3,084	2,213	5,572	3,161	2,327	2,750	8,120	5,715	1,044
1,587	1,262	2,182	1,707	1,259	1,074	3,859	2,943	353

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

TDB30445

Banks

Source: Central Credit Register
Size classes in euros

March 2003		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		1,404,273	688,187	339,949	161,990	166,772	24,378	19,107	3,890
of which: 1 facility		1,105,015	683,680	291,418	79,644	44,483	3,382	2,038	370
2 facilities		155,916	4,307	46,752	57,786	41,742	3,344	1,709	276
3-4 facilities		93,919	197	1,767	24,279	57,417	6,568	3,309	382
more than 4 facilities		49,423	3	12	281	23,130	11,084	12,051	2,862
b. GENERAL GOVERNMENT		6,307	676	1,240	1,244	1,969	451	484	243
of which: 1 facility		3,773	673	1,127	855	817	99	155	47
2 facilities		1,513	3	112	357	765	121	107	48
3-4 facilities		756	–	1	32	359	188	124	52
more than 4 facilities		265	–	–	–	28	43	98	96
c. FINANCIAL COMPANIES		4,150	694	677	592	998	284	477	428
of which: 1 facility		2,517	677	575	391	505	103	152	114
2 facilities		710	16	96	155	256	56	87	44
3-4 facilities		465	1	5	45	179	70	101	64
more than 4 facilities		458	–	1	1	58	55	137	206
d. NON-FINANCIAL COMPANIES		521,612	114,301	117,662	105,868	140,402	22,582	17,631	3,166
of which: 1 facility		282,667	113,188	88,085	44,001	32,863	2,790	1,545	195
2 facilities		110,587	1,087	28,716	42,055	34,207	2,945	1,406	171
3-4 facilities		81,148	26	860	19,595	51,370	6,065	2,976	256
more than 4 facilities		47,210	–	1	217	21,962	10,782	11,704	2,544
e. PRODUCER HOUSEHOLDS		173,405	83,004	54,201	23,512	12,130	427	130	1
of which: 1 facility		140,602	81,900	44,257	11,023	3,341	61	20	–
2 facilities		23,511	1,054	9,516	9,106	3,750	72	13	–
3-4 facilities		8,099	48	425	3,339	4,121	136	30	–
more than 4 facilities		1,193	2	3	44	918	158	67	1
f. CONSUMER HOUSEHOLDS AND NEC		663,415	468,520	155,491	27,942	10,447	616	353	46
of which: 1 facility		642,492	466,392	147,796	21,370	6,461	319	146	8
2 facilities		17,409	2,005	7,234	5,391	2,536	146	84	13
3-4 facilities		3,219	122	454	1,162	1,288	105	78	10
more than 4 facilities		295	1	7	19	162	46	45	15

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks						
Source: Central Credit Register								
Size classes in euros								
March 2003	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	1.48	1.00	1.14	1.68	2.74	4.51	6.35	10.16
First bank's share of total credit granted (%)	56	99	93	78	64	54	47	47
b. GENERAL GOVERNMENT								
Average number of banks per borrower	1.76	1.00	1.09	1.34	1.86	2.69	2.88	4.79
First bank's share of total credit granted (%)	52	99	96	88	80	76	80	47
c. FINANCIAL COMPANIES								
Average number of banks per borrower	2.71	1.02	1.16	1.43	1.97	2.95	3.85	9.92
First bank's share of total credit granted (%)	61	99	93	86	79	72	66	61
d. NON-FINANCIAL COMPANIES								
Average number of banks per borrower	2.13	1.00	1.25	1.80	2.87	4.65	6.60	10.71
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	2.69	1.00	1.31	2.00	3.43	5.57	7.68	12.00
First bank's share of total credit granted (%)	38	99	85	68	52	43	36	29
<i>of which: building</i>								
Average number of banks per borrower	1.80	1.00	1.21	1.64	2.32	3.48	4.75	9.66
First bank's share of total credit granted (%)	66	99	90	79	72	66	62	43
<i>of which: services</i>								
Average number of banks per borrower	1.89	1.01	1.24	1.72	2.67	4.16	5.87	9.07
First bank's share of total credit granted (%)	56	99	89	76	66	58	51	45
e. PRODUCER HOUSEHOLDS								
Average number of banks per borrower	1.27	1.01	1.19	1.69	2.45	3.93	5.24	9.00
First bank's share of total credit granted (%)	82	99	91	78	70	62	60	69
f. CONSUMER HOUSEHOLDS AND NEC								
Average number of banks per borrower	1.03	1.00	1.05	1.28	1.59	1.98	2.52	3.56
First bank's share of total credit granted (%)	95	99	97	91	86	84	79	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–Q2	2000–Q3	2000–Q4	2001–Q1	2001–Q2
a. TOTAL	0.41	0.27	0.40	0.30	0.34
up to 125,000	0.35	0.30	0.51	0.37	0.32
from 125,000 to 500,000	0.53	0.45	0.61	0.51	0.51
more than 500,000	0.41	0.25	0.36	0.27	0.32
b. GENERAL GOVERNMENT	..	0.06	–	0.05	–
up to 125,000	–	–	–	–	–
from 125,000 to 500,000	0.04	–	0.02	–	–
more than 500,000	..	0.06	–	0.05	–
c. FINANCIAL COMPANIES	0.02	0.02	0.06	0.05	0.06
up to 125,000	0.45	0.50	0.53	0.32	0.31
from 125,000 to 500,000	0.68	0.32	0.71	0.43	0.60
more than 500,000	0.02	0.02	0.06	0.05	0.06
d. NON-FINANCIAL COMPANIES	0.57	0.34	0.48	0.37	0.43
up to 125,000	0.43	0.39	0.46	0.44	0.43
from 125,000 to 500,000	0.49	0.41	0.54	0.48	0.47
more than 500,000	0.58	0.34	0.48	0.36	0.43
e. PRODUCER HOUSEHOLDS	0.66	0.55	0.85	0.59	0.65
up to 125,000	0.47	0.39	0.61	0.50	0.44
from 125,000 to 500,000	0.70	0.54	0.77	0.66	0.68
more than 500,000	0.77	0.69	1.19	0.58	0.80
f. CONSUMER HOUSEHOLD	0.39	0.34	0.61	0.40	0.37
up to 125,000	0.29	0.23	0.51	0.31	0.26
from 125,000 to 500,000	0.54	0.49	0.71	0.52	0.51
more than 500,000	0.43	0.35	0.70	0.42	0.44
g. OTHER SECTORS	0.20	0.10	0.22	0.09	0.10
up to 125,000	0.10	0.24	0.29	0.29	0.39
from 125,000 to 500,000	0.20	0.29	0.24	0.26	0.05
more than 500,000	0.21	0.06	0.22	0.05	0.09

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–Q3	2001–Q4	2002–Q1	2002–Q2	2002–Q3	2002–Q4	2003–Q1
0.24	0.33	0.36	0.30	0.31	0.31	0.28
0.27	0.37	0.28	0.32	0.27	0.34	0.24
0.43	0.56	0.49	0.53	0.44	0.52	0.40
0.21	0.29	0.35	0.27	0.29	0.28	0.27
–	0.01	–	..	0.01	0.01	–
–	–	–	0.11	–	0.15	0.15
–	0.04	–	–	–	0.09	–
–	0.01	–	..	0.01	0.01	–
0.01	0.01	0.01	..	0.01	0.04	0.01
0.12	0.30	0.59	0.20	0.15	0.37	0.47
0.21	0.20	0.49	0.69	0.53	0.41	0.19
0.01	0.01	0.01	–	0.01	0.04	0.01
0.31	0.41	0.39	0.39	0.41	0.38	0.36
0.38	0.50	0.39	0.50	0.40	0.51	0.38
0.42	0.54	0.48	0.51	0.43	0.51	0.42
0.29	0.40	0.38	0.37	0.41	0.36	0.35
0.53	0.69	0.62	0.66	0.56	0.73	0.54
0.40	0.56	0.45	0.49	0.45	0.52	0.47
0.55	0.73	0.61	0.69	0.59	0.69	0.58
0.60	0.72	0.79	0.75	0.59	0.95	0.54
0.28	0.42	1.03	0.40	0.30	0.34	0.30
0.20	0.28	0.21	0.23	0.19	0.26	0.16
0.39	0.55	0.46	0.49	0.38	0.46	0.29
0.31	0.61	5.03	0.82	0.50	0.41	0.95
0.39	0.12	0.10	0.05	0.20	0.54	0.06
0.16	0.19	0.28	0.26	0.04	0.19	0.12
0.19	0.20	0.22	0.17	0.16	0.30	0.16
0.43	0.11	0.07	0.02	0.21	0.59	0.04

Lending and deposit rates

Distribution by branch location (region) and total credit granted

TDB30605		Sample of banks						
Source: Survey of lending rates Percentages Size classes in euros								
March 2003		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	5.59	10.20	9.82	9.07	7.80	5.94	3.84
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	5.69	10.40	9.97	9.23	7.96	6.09	3.88
	NORTH-WEST ITALY	5.13	9.97	9.64	8.91	7.66	5.84	3.74
	Piedmont	6.02	11.02	10.23	9.47	8.16	6.13	3.98
	Valle d'Aosta	7.07	10.38	9.81	8.91	8.65	6.34	4.57
	Liguria	6.56	10.88	10.08	9.33	8.38	6.22	4.12
	Lombardy	4.87	9.45	9.33	8.64	7.42	5.74	3.70
	NORTH-EAST ITALY	5.98	10.25	9.52	8.71	7.46	5.71	4.15
	Trentino-Alto Adige	5.72	8.36	7.56	7.39	6.55	5.14	4.27
	Veneto	6.28	10.67	10.16	9.33	7.90	5.88	4.11
	Friuli-Venezia Giulia	6.30	11.33	10.13	9.18	7.76	5.79	3.99
	Emilia-Romagna	5.61	9.66	8.87	7.96	6.92	5.55	4.20
	CENTRAL ITALY	5.84	10.69	10.52	9.74	8.56	6.70	3.94
	Marche	5.84	9.39	8.47	7.83	7.03	5.66	3.93
	Tuscany	6.33	10.93	10.55	9.74	8.41	6.35	3.95
	Umbria	7.12	10.65	9.91	9.19	8.31	6.30	4.00
	Lazio	5.50	10.89	11.55	10.78	9.65	7.64	3.94
	SOUTHERN ITALY	7.62	11.25	10.95	10.26	8.89	6.79	4.66
	Abruzzo	7.40	11.41	10.60	9.78	8.62	6.62	5.58
	Molise	8.63	10.22	10.55	9.64	8.79	7.73	8.41
	Campania	7.59	11.24	11.22	10.67	9.13	6.91	4.50
	Puglia	7.44	11.44	10.62	10.00	8.50	6.45	4.41
	Basilicata	7.10	11.69	10.40	9.67	8.90	6.97	4.41
	Calabria	8.51	11.02	11.28	10.22	9.41	7.05	4.46
	ISLANDS	7.56	10.79	10.38	9.98	9.22	7.49	3.93
	Sicily	7.76	11.05	10.61	10.17	9.42	7.55	4.06
	Sardinia	7.06	10.10	9.83	9.47	8.74	7.33	3.64
c.	LENDING IN NON-EURO-AREA CURRENCIES	2.07	1.99	2.01	2.00	2.07	2.12	2.04

Notes:

Distribution by branch location (region) and total credit granted

TDB30615

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

March 2003		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	7.47	11.74	11.43	10.88	9.87	7.95	4.45
b.	NORTH-WEST ITALY	6.75	11.31	10.92	10.41	9.43	7.67	4.28
	Piedmont	7.87	12.33	11.58	11.07	10.01	8.15	4.54
	Valle d'Aosta	9.27	10.80	10.56	9.66	9.83	8.06	6.55
	Liguria	8.43	11.59	10.78	10.21	9.50	7.68	5.24
	Lombardy	6.34	10.86	10.64	10.17	9.20	7.54	4.20
c.	NORTH-EAST ITALY	7.72	11.62	11.16	10.41	9.33	7.38	4.78
	Trentino-Alto Adige	6.40	8.70	7.86	7.66	7.03	5.49	5.02
	Veneto	8.03	11.92	12.13	11.30	9.98	7.68	4.63
	Friuli-Venezia Giulia	7.66	12.83	11.90	10.88	9.75	7.50	4.03
	Emilia-Romagna	7.52	11.37	10.45	9.70	8.77	7.30	5.10
d.	CENTRAL ITALY	7.67	11.97	12.16	11.67	10.82	8.66	4.56
	Marche	7.70	11.05	10.38	10.15	9.72	7.78	4.35
	Tuscany	8.31	12.92	12.61	12.21	11.40	9.37	4.14
	Umbria	9.60	12.42	11.40	11.23	10.79	8.94	4.71
	Lazio	7.24	11.64	12.50	11.83	10.77	8.53	4.74
e.	SOUTHERN ITALY	9.65	12.98	12.50	11.92	10.78	8.98	5.16
	Abruzzo	10.10	13.10	12.25	11.55	10.82	9.47	7.74
	Molise	10.68	12.31	11.52	11.02	10.30	10.68	8.80
	Campania	9.72	13.10	12.78	12.48	11.17	9.39	4.93
	Puglia	9.12	13.20	12.42	11.57	10.31	8.28	4.51
	Basilicata	9.56	12.55	11.69	10.99	10.88	8.21	6.52
	Calabria	10.20	12.46	12.37	11.69	10.71	8.62	4.74
f.	ISLANDS	8.20	11.53	11.23	10.94	10.21	8.85	3.86
	Sicily	8.49	11.87	11.57	11.23	10.47	8.90	4.03
	Sardinia	7.48	10.60	10.37	10.17	9.52	8.70	3.48

Note:

Only lending in euros is considered.

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

TDC30063

Source: Survey of lending rates
Percentages
Size classes in euros

March 2003

March 2003		Total	Lending in euros and other euro- area currencies	of which:	
				General government	Financial companies
a.	ITALY	5.59	5.69	3.63	3.43
	up to 250,000	10.01	10.18	6.43	8.20
	from 250,000 to 2,500,000	8.08	8.24	5.45	7.17
	from 2,500,000 to 25,000,000	5.94	6.09	4.10	5.11
	more than 25,000,000	3.84	3.88	3.54	3.34
b.	NORTH-WEST ITALY	5.05	5.12	3.15	3.27
	up to 250,000	9.68	9.84	5.37	8.26
	from 250,000 to 2,500,000	7.77	7.94	4.56	6.85
	from 2,500,000 to 25,000,000	5.71	5.85	3.11	4.99
	more than 25,000,000	3.68	3.71	3.13	3.21
c.	NORTH-EAST ITALY	5.92	6.05	3.07	3.77
	up to 250,000	9.71	9.85	6.87	9.97
	from 250,000 to 2,500,000	7.56	7.70	4.77	7.36
	from 2,500,000 to 25,000,000	5.56	5.70	4.22	4.46
	more than 25,000,000	4.11	4.19	2.50	3.55
d.	CENTRAL ITALY	5.70	5.80	3.77	3.77
	up to 250,000	10.21	10.57	6.49	7.72
	from 250,000 to 2,500,000	8.56	8.82	6.70	7.58
	from 2,500,000 to 25,000,000	6.52	6.72	5.19	6.35
	more than 25,000,000	3.97	4.01	3.73	3.68
e.	SOUTHERN ITALY	7.44	7.53	3.58	3.96
	up to 250,000	11.13	11.16	6.41	8.15
	from 250,000 to 2,500,000	9.12	9.18	4.98	7.96
	from 2,500,000 to 25,000,000	6.64	6.72	3.50	6.02
	more than 25,000,000	4.48	4.56	3.46	3.50
f.	ISLANDS	6.98	7.07	4.04	3.79
	up to 250,000	10.45	10.47	9.02	6.48
	from 250,000 to 2,500,000	9.32	9.41	5.93	8.29
	from 2,500,000 to 25,000,000	7.33	7.40	5.75	5.77
	more than 25,000,000	3.76	3.82	3.53	3.79

Notes:

Sample of banks

Non-financial companies	of which:			Producer households	Consumer households and nec	Lending in non-euro-area currencies
	industry	building	services			
6.11	5.58	7.67	6.35	9.49	7.89	2.07
10.14	9.88	10.10	10.30	10.73	10.00	2.00
8.23	7.95	8.67	8.34	9.04	7.65	2.06
6.13	5.89	7.01	6.18	7.28	5.66	2.12
4.26	3.99	5.85	4.43	::	4.85	2.04
5.75	5.37	7.51	5.89	9.30	7.58	2.07
9.86	9.71	10.31	9.85	10.51	9.38	2.17
7.94	7.78	8.36	7.98	8.81	7.30	2.16
5.90	5.76	6.71	5.90	6.97	5.46	2.09
4.21	4.05	5.91	4.34	::	4.84	2.02
5.99	5.52	7.17	6.33	8.95	7.86	2.11
9.60	9.37	9.60	9.79	10.36	10.08	2.16
7.66	7.45	8.11	7.73	8.46	7.48	2.02
5.72	5.61	6.28	5.75	6.67	5.51	2.09
4.31	4.07	5.98	4.47	–	4.63	2.17
6.35	5.53	7.80	6.71	9.86	7.89	1.94
10.52	10.13	9.67	11.02	10.97	10.67	1.74
8.82	8.33	9.18	9.11	9.33	8.22	1.88
6.75	6.27	7.71	6.91	8.13	5.69	2.10
4.27	3.69	5.82	4.63	–	4.69	1.88
7.49	7.09	8.49	7.54	10.08	8.69	2.48
11.21	10.85	10.89	11.53	11.55	10.69	2.56
9.18	8.96	9.42	9.29	9.74	8.20	2.60
6.78	6.51	7.76	6.83	7.57	6.56	2.62
4.72	4.67	5.43	4.64	–	::	2.31
7.10	6.30	9.03	7.18	9.97	9.43	1.95
10.51	10.76	10.94	10.24	10.74	10.16	2.42
9.46	9.34	9.64	9.50	9.57	8.81	1.94
7.49	7.36	7.99	7.48	8.88	7.92	2.18
3.92	3.81	5.35	3.94	–	::	1.88

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
March 2003		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	5.59	3.63	3.41	5.99	5.45	7.58	6.24	9.32	7.45
b.	LENDING IN EUROS AND OTHER EURO-AREA CURRENCIES	5.69	3.63	3.43	6.11	5.58	7.67	6.35	9.49	7.89
	NORTH-WEST ITALY	5.13	3.15	3.33	5.79	5.41	7.49	5.94	9.29	7.51
	Piedmont	6.02	3.40	3.73	6.47	6.11	8.14	6.62	9.56	8.58
	Valle d'Aosta	7.07	::	3.35	7.21	6.02	8.67	7.94	9.73	8.31
	Liguria	6.56	3.91	3.66	6.51	5.83	7.90	6.61	9.91	8.49
	Lombardy	4.87	2.75	3.29	5.58	5.21	7.24	5.73	9.09	7.17
	NORTH-EAST ITALY	5.98	3.06	3.74	5.97	5.51	7.17	6.29	8.98	7.94
	Trentino-Alto Adige	5.72	2.89	3.73	5.59	5.18	6.08	5.70	7.34	6.71
	Veneto	6.28	3.26	3.93	6.28	5.76	7.90	6.60	9.57	8.36
	Friuli-Venezia Giulia	6.30	4.66	3.05	6.31	5.62	7.71	7.13	9.66	8.86
	Emilia-Romagna	5.61	2.65	3.61	5.61	5.21	6.55	5.89	8.46	7.58
	CENTRAL ITALY	5.84	3.77	3.65	6.17	5.36	7.78	6.59	9.86	7.97
	Marche	5.84	3.42	3.63	6.00	5.50	7.01	6.56	8.45	8.17
	Tuscany	6.33	5.07	3.38	6.65	6.12	8.26	7.00	10.17	8.22
	Umbria	7.12	3.69	3.59	7.00	6.49	8.11	7.17	9.46	8.47
	Lazio	5.50	3.76	3.80	5.88	4.66	7.73	6.37	10.86	7.73
	SOUTHERN ITALY	7.62	3.58	3.90	7.60	7.19	8.52	7.67	10.06	8.66
	Abruzzo	7.40	::	5.79	7.22	6.56	7.98	8.05	9.64	9.43
	Molise	8.63	3.62	7.79	8.58	8.09	9.03	9.01	10.56	10.15
	Campania	7.59	3.16	3.72	7.76	7.61	8.56	7.65	10.43	9.06
	Puglia	7.44	4.03	4.19	7.24	6.77	8.37	7.35	9.96	7.78
	Basilicata	7.10	::	—	6.80	7.65	9.52	5.91	10.28	9.40
	Calabria	8.51	4.23	5.90	8.56	7.94	9.19	8.71	9.81	9.26
	ISLANDS	7.56	4.04	4.01	7.85	8.05	9.27	7.39	9.96	9.41
	Sicily	7.76	5.06	4.42	7.80	8.24	9.71	7.15	10.07	9.42
	Sardinia	7.06	2.80	3.60	8.02	7.66	8.35	8.14	9.61	9.34
c.	LENDING IN NON-EURO- AREA CURRENCIES	2.07	::	1.98	2.15	2.15	2.08	2.14	1.88	1.51

Notes:

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

TDB30625

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

March 2003

	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	4.63	4.96	4.88	4.91	4.69	4.40	4.35
North-West Italy	4.45	4.81	4.78	4.84	4.59	4.34	4.06
North-East Italy	4.43	4.67	4.63	4.73	4.57	4.32	4.00
Central Italy	5.05	5.39	5.20	5.09	4.90	4.52	5.05
Southern Italy	5.05	5.46	5.38	5.43	5.09	4.85	4.49
Islands	5.33	5.56	5.63	5.43	5.45	5.03	4.42
b. ON AMOUNT DISBURSED IN THE QUARTER							
ITALY	4.12	4.60	4.57	4.65	4.63	4.47	3.57
North-West Italy	4.26	4.44	4.43	4.50	4.49	4.26	4.02
North-East Italy	3.66	4.32	4.38	4.56	4.70	4.64	3.06
Central Italy	4.54	4.88	4.82	4.66	4.52	4.62	4.28
Southern Italy	5.06	5.16	5.18	5.11	4.90	5.13	::
Islands	5.25	5.14	5.24	5.73	5.58	4.43	–

Notes:

Only lending in euros is considered.

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

TDB30630

Sample of banks

Source: Survey of lending rates
Percentages

March 2003

	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	4.63	5.89	4.01	4.50	4.34	4.59	4.59	5.05	4.84
North-West Italy	4.46	5.81	3.68	4.43	4.34	4.43	4.50	4.96	4.70
North-East Italy	4.43	5.21	3.54	4.41	4.35	4.44	4.45	4.81	4.55
Central Italy	5.05	5.93	5.17	4.62	4.19	4.84	4.81	5.21	5.28
Southern Italy	5.06	6.30	4.27	4.99	4.74	5.20	5.04	5.57	5.33
Islands	5.33	7.41	3.55	5.21	4.97	5.30	5.24	5.86	5.41
b. ON AMOUNT DISBURSED IN THE QUARTER									
ITALY	4.13	::	3.11	4.36	4.13	4.68	4.36	4.81	4.47
North-West Italy	4.26	::	3.38	4.36	4.04	4.62	4.45	4.67	4.31
North-East Italy	3.67	–	2.98	4.13	4.06	4.64	4.02	4.59	4.26
Central Italy	4.54	::	3.89	4.53	4.37	4.67	4.52	4.88	4.79
Southern Italy	5.08	–	::	4.89	4.83	4.99	4.84	5.44	5.10
Islands	5.26	–	–	5.34	5.49	5.07	5.48	5.72	5.05

Notes:

Only lending in euros is considered.

Distribution by customer branch of economic activity

TDB30640		Sample of banks			
Source: Survey of lending rates Percentages					
March 2003		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	6.23	4.56	4.41	4.56
	Agricultural, forestry and fishery products	7.37	4.84	5.10	4.83
	Fuel and power products	3.74	4.27	3.23	4.30
	Ores and metals	4.03	3.71	3.84	3.70
	Non-metallic minerals and products	6.24	4.24	4.32	4.24
	Chemical products	4.96	4.30	3.93	4.31
	Metal products, except transport equipment	6.50	4.58	4.49	4.59
	Agricultural and industrial machinery	6.27	4.50	3.95	4.51
	Office and data processing machines, etc.	5.70	4.57	4.10	4.59
	Electrical goods	5.88	4.43	4.44	4.43
	Transport equipment	6.06	4.06	4.43	4.06
	Food and tobacco products	5.58	4.34	4.65	4.33
	extiles, clothing and footwear	6.10	4.61	4.52	4.61
	Paper and paper products	6.35	4.55	4.48	4.56
	Rubber and plastic products	5.98	4.42	3.97	4.43
	Other manufactured products	6.55	4.56	4.56	4.56
	Building and construction	7.82	4.63	4.67	4.63
	Wholesale and retail trade services, recovery and repair services	6.87	4.74	4.54	4.75
	Lodging and catering services	8.43	4.80	4.77	4.80
	Inland transport services	8.12	4.95	4.84	4.96
	Maritime and air transport services	5.29	4.03	3.92	4.03
	Auxiliary transport services	6.55	5.21	4.69	5.22
	Communication services	4.28	5.36	4.45	5.37
	Other market services	6.01	4.51	4.30	4.52

Notes:

Only lending in euros is considered.

Distribution by branch location (region) and partial credit granted

TDB30655

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

March 2003

	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	12.87	10.50	8.98	7.95	7.06	6.29	5.52
NORTH-WEST ITALY	12.60	10.14	8.55	7.52	6.65	5.98	5.38
Piedmont	13.82	10.95	9.18	8.03	6.94	6.26	5.39
Valle d'Aosta	12.86	10.72	9.36	9.95	7.87	6.45	5.26
Liguria	13.54	11.13	9.34	8.41	7.72	7.21	6.69
Lombardy	12.03	9.77	8.29	7.30	6.51	5.85	5.30
NORTH-EAST ITALY	12.48	9.94	8.50	7.55	6.73	6.01	5.35
Trentino-Alto Adige	10.04	8.66	7.60	6.95	6.14	5.46	4.84
Veneto	13.66	10.78	9.13	7.94	6.99	6.24	5.61
Friuli-Venezia Giulia	14.29	10.88	9.01	7.72	6.83	5.96	5.43
Emilia-Romagna	11.12	8.96	7.79	7.11	6.49	5.82	5.15
CENTRAL ITALY	13.64	11.44	9.97	8.97	8.11	7.48	6.09
Marche	10.70	9.13	8.06	7.24	6.34	6.04	4.95
Tuscany	13.97	11.69	10.08	9.13	8.17	7.33	6.14
Umbria	12.21	10.53	9.55	8.51	7.56	6.58	5.52
Lazio	15.71	13.43	11.70	10.43	9.57	8.65	6.36
SOUTHERN ITALY	13.61	11.56	10.21	9.14	8.31	7.35	6.32
Abruzzo	13.11	11.08	9.69	9.21	8.07	7.06	6.94
Molise	13.00	10.94	9.77	8.97	9.68	7.06	9.59
Campania	14.24	12.22	10.82	9.53	8.75	7.60	6.40
Puglia	13.63	11.25	9.77	8.61	7.46	6.96	5.75
Basilicata	12.61	10.97	9.85	8.34	8.51	7.69	5.32
Calabria	12.88	11.29	10.15	9.38	8.68	7.37	6.17
ISLANDS	12.57	11.03	10.09	9.51	8.87	8.75	6.86
Sicily	12.82	11.26	10.26	9.53	8.80	8.70	6.81
Sardinia	11.86	10.46	9.63	9.52	9.07	8.88	6.97
b. MEDIUM AND LONG-TERM LOAN FACILITIES							
Total outstanding at end of period	5.02	4.94	4.88	4.68	4.51	4.35	4.17
of which: amount disbursed in the quarter	4.67	4.61	4.63	4.51	4.43	4.24	4.08

Notes:

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

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

TDC20013

Sample of banks

Source: Survey of deposit rates
Percentages

March 2003

	Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
					industry	building	services		
a. ITALY	1.29	2.20	1.95	1.28	1.32	1.11	1.29	0.94	1.16
b. NORTH-WEST ITALY	1.27	2.21	1.95	1.27	1.31	1.13	1.26	0.85	1.07
Piedmont	1.22	2.15	2.04	1.25	1.25	0.95	1.31	0.88	1.07
Valle d'Aosta	1.20	2.40	2.46	1.25	1.75	1.12	1.04	0.64	0.86
Liguria	1.09	1.36	1.93	1.23	1.38	1.08	1.18	0.84	0.96
Lombardy	1.30	2.29	1.93	1.28	1.32	1.18	1.26	0.85	1.08
c. NORTH-EAST ITALY	1.30	2.49	1.91	1.35	1.35	1.24	1.37	0.98	1.16
Trentino-Alto Adige	1.34	2.99	1.87	1.43	1.70	1.14	1.31	0.80	0.96
Veneto	1.30	2.50	1.99	1.30	1.25	1.25	1.36	1.02	1.19
Friuli-Venezia Giulia	1.27	2.49	2.50	1.48	1.21	1.34	1.73	0.64	0.91
Emilia-Romagna	1.30	2.32	1.79	1.37	1.43	1.23	1.33	0.98	1.19
d. CENTRAL ITALY	1.42	2.23	1.97	1.35	1.40	1.08	1.39	1.08	1.30
Marche	1.42	2.26	1.97	1.52	1.66	1.15	1.39	1.13	1.37
Tuscany	1.40	2.22	2.14	1.33	1.22	1.25	1.42	1.14	1.33
Umbria	1.29	2.13	1.02	1.21	1.26	0.82	1.27	1.21	1.28
Lazio	1.43	2.23	1.88	1.35	1.48	1.02	1.38	1.00	1.28
e. SOUTHERN ITALY	1.08	1.77	1.74	1.04	1.12	0.94	1.01	0.90	1.04
Abruzzo	1.05	1.71	1.33	1.15	1.34	0.79	0.96	0.98	1.00
Molise	1.09	1.93	1.86	1.06	1.02	0.96	1.02	0.79	1.04
Campania	1.04	1.77	1.83	0.97	1.04	0.79	0.97	0.83	0.99
Puglia	1.17	1.73	1.92	1.21	1.28	1.27	1.15	1.08	1.14
Basilicata	1.01	1.72	0.47	0.84	1.01	1.15	0.56	0.77	1.02
Calabria	1.03	1.80	1.52	0.88	0.64	0.75	0.98	0.76	0.99
f. ISLANDS	1.37	2.09	2.48	1.10	1.16	0.91	1.14	0.91	1.35
Sicily	1.37	2.15	2.58	1.07	1.31	0.93	1.04	0.85	1.37
Sardinia	1.36	2.03	2.16	1.14	0.91	0.89	1.27	0.98	1.31

Notes:

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

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

TDC20018

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

March 2003

		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.	ITALY	1.29	2.20	1.95	1.28	1.32	1.11	1.29	0.94	1.16
	from 10,000 to 125,000	0.85	1.48	0.83	0.55	0.53	0.48	0.58	0.65	0.90
	from 125,000 to 500,000	1.39	1.76	1.15	0.93	0.92	0.82	0.96	1.28	1.60
	more than 500,000	1.94	2.26	1.98	1.71	1.71	1.59	1.73	1.90	2.06
b.	NORTH-WEST ITALY	1.27	2.26	1.95	1.28	1.32	1.14	1.28	0.85	1.07
	from 10,000 to 125,000	0.73	1.61	0.78	0.51	0.49	0.44	0.53	0.55	0.77
	from 125,000 to 500,000	1.37	1.95	1.10	0.91	0.89	0.83	0.95	1.23	1.60
	more than 500,000	1.89	2.32	1.97	1.67	1.67	1.62	1.68	1.80	1.98
c.	NORTH-EAST ITALY	1.28	2.50	1.90	1.33	1.34	1.23	1.35	0.97	1.14
	from 10,000 to 125,000	0.83	1.56	0.90	0.61	0.57	0.51	0.65	0.66	0.87
	from 125,000 to 500,000	1.45	1.92	1.26	1.04	1.02	0.89	1.09	1.40	1.65
	more than 500,000	1.99	2.62	1.93	1.81	1.74	1.78	1.88	2.05	2.02
d.	CENTRAL ITALY	1.41	2.21	1.97	1.34	1.37	1.06	1.37	1.08	1.30
	from 10,000 to 125,000	0.97	1.51	0.89	0.62	0.61	0.55	0.63	0.79	1.02
	from 125,000 to 500,000	1.44	1.87	1.15	0.95	0.97	0.81	0.97	1.35	1.61
	more than 500,000	2.02	2.23	2.01	1.74	1.76	1.40	1.80	1.96	2.18
e.	SOUTHERN ITALY	1.09	1.79	1.86	1.07	1.20	0.95	1.01	0.91	1.05
	from 10,000 to 125,000	0.80	1.33	0.75	0.44	0.41	0.39	0.46	0.60	0.84
	from 125,000 to 500,000	1.28	1.51	1.23	0.73	0.69	0.69	0.77	1.21	1.46
	more than 500,000	1.85	1.85	2.06	1.64	1.75	1.58	1.55	1.92	2.04
f.	ISLANDS	1.37	2.09	2.50	1.12	1.18	0.97	1.16	0.91	1.35
	from 10,000 to 125,000	1.18	1.23	0.92	0.59	0.59	0.54	0.62	0.76	1.25
	from 125,000 to 500,000	1.43	1.49	1.26	0.89	0.84	0.77	0.94	1.17	1.66
	more than 500,000	2.02	2.23	2.78	1.64	1.70	1.56	1.66	1.65	2.01

Notes:

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

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

TDB30700

Sample of banks

Source: Survey of deposit rates
Percentages

March 2003

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	1.21	1.20	1.27	1.30	0.99	1.03
Agricultural, forestry and fishery products	1.03	1.05	1.05	1.19	0.85	0.86
Fuel and power products	1.88	1.72	1.86	2.07	1.65	1.62
Ores and metals	1.22	1.41	1.26	0.66	0.70	1.24
Non-metallic minerals and products	1.44	1.41	1.51	1.33	1.52	1.24
Chemical products	1.38	1.40	1.56	1.22	1.16	1.09
Metal products, except transport equipment	1.09	1.01	1.23	1.14	1.01	0.95
Agricultural and industrial machinery	1.29	1.31	1.32	1.14	1.05	0.85
Office and data processing machines, etc.	1.05	1.04	1.11	1.19	0.70	0.80
Electrical goods	1.24	1.23	1.40	1.22	0.67	1.43
Transport equipment	1.20	1.14	1.47	1.20	0.86	0.70
Food and tobacco products	1.20	1.34	1.08	1.32	1.09	0.99
Textiles, clothing and footwear	1.19	1.25	1.24	1.21	0.93	0.74
Paper and paper products	1.33	1.40	1.25	1.37	0.83	1.46
Rubber and plastic products	1.23	1.10	1.32	1.53	1.31	0.88
Other manufactured products	0.98	1.02	1.00	0.97	0.90	0.83
Building and construction	1.05	1.04	1.15	1.06	0.92	0.90
Wholesale and retail trade services, recovery and repair services	1.01	0.98	1.14	1.05	0.83	0.95
Lodging and catering services	0.91	0.89	0.93	0.96	0.80	0.96
Inland transport services	1.45	1.33	1.26	1.78	1.44	1.08
Maritime and air transport services	1.58	1.41	1.10	1.87	1.50	1.28
Auxiliary transport services	1.53	1.37	1.86	1.51	0.99	1.71
Communication services	1.46	1.52	1.33	1.42	0.53	1.07
Other market services	1.30	1.29	1.38	1.41	1.05	1.10

Notes:

Distribution by branch location (region) and size of deposit

TDB30715

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

March 2003

		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		1.10	0.54	0.68	0.87	1.05	1.20	1.80
b. NORTH-WEST ITALY		1.06	0.46	0.60	0.79	1.00	1.14	1.71
	Piedmont	0.90	0.40	0.53	0.72	0.93	1.13	1.65
	Valle d'Aosta	1.04	0.37	0.44	0.59	0.81	1.25	2.27
	Liguria	0.93	0.46	0.61	0.83	1.07	1.23	1.72
	Lombardy	1.13	0.48	0.63	0.81	1.01	1.14	1.72
c. NORTH-EAST ITALY		1.09	0.51	0.66	0.85	1.05	1.22	1.86
	Trentino-Alto Adige	1.22	0.41	0.53	0.78	1.00	1.25	2.25
	Veneto	1.05	0.51	0.67	0.84	1.05	1.18	1.84
	Friuli-Venezia Giulia	1.19	0.40	0.52	0.71	0.92	1.12	2.21
	Emilia-Romagna	1.08	0.55	0.70	0.88	1.07	1.27	1.74
d. CENTRAL ITALY		1.27	0.69	0.83	1.01	1.18	1.30	1.94
	Marche	1.23	0.73	0.90	1.12	1.32	1.53	2.10
	Tuscany	1.12	0.73	0.85	0.98	1.13	1.27	1.81
	Umbria	1.06	0.68	0.84	1.00	1.14	1.34	1.75
	Lazio	1.35	0.64	0.81	1.02	1.19	1.29	1.96
e. SOUTHERN ITALY		0.89	0.47	0.60	0.75	0.92	1.06	1.70
	Abruzzo	0.90	0.54	0.69	0.85	1.04	1.11	1.55
	Molise	0.95	0.48	0.62	0.85	1.08	1.33	1.84
	Campania	0.87	0.44	0.56	0.69	0.83	0.95	1.71
	Puglia	0.95	0.54	0.69	0.88	1.08	1.24	1.77
	Basilicata	0.82	0.45	0.59	0.74	0.96	1.19	1.50
	Calabria	0.82	0.41	0.53	0.70	0.87	1.14	1.62
f. ISLANDS		1.17	0.69	0.87	1.07	1.21	1.30	1.99
	Sicily	1.15	0.66	0.88	1.10	1.26	1.33	2.03
	Sardinia	1.21	0.76	0.86	1.00	1.10	1.24	1.94

Notes:

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

TDB30770

Sample of banks

Source: Survey of deposit rates
Percentages

March 2003		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.40	2.44	2.35	1.49	1.54	1.28	1.50	1.09	1.19
b.	NORTH-WEST ITALY	1.38	2.47	2.23	1.46	1.50	1.28	1.46	0.99	1.14
	Piedmont	1.40	2.64	2.36	1.47	1.44	1.18	1.55	1.08	1.19
	Valle d'Aosta	1.51	2.82	2.56	1.58	2.16	1.41	1.22	0.81	0.97
	Liguria	1.17	1.70	2.12	1.44	1.62	1.30	1.38	0.98	0.96
	Lombardy	1.40	2.45	2.20	1.46	1.50	1.31	1.44	0.95	1.15
c.	NORTH-EAST ITALY	1.46	2.79	2.53	1.60	1.63	1.44	1.62	1.14	1.21
	Trentino-Alto Adige	1.58	3.26	2.38	1.69	1.92	1.23	1.63	0.98	1.10
	Veneto	1.48	2.90	2.67	1.57	1.54	1.47	1.61	1.27	1.27
	Friuli-Venezia Giulia	1.43	2.50	2.67	1.68	1.43	1.63	1.88	0.79	1.02
	Emilia-Romagna	1.43	2.70	2.35	1.62	1.72	1.40	1.56	1.05	1.20
d.	CENTRAL ITALY	1.55	2.48	2.49	1.59	1.65	1.29	1.64	1.26	1.31
	Marche	1.44	2.36	2.17	1.79	1.99	1.30	1.62	1.16	1.26
	Tuscany	1.56	2.28	2.64	1.58	1.49	1.43	1.68	1.38	1.37
	Umbria	1.36	2.26	1.25	1.36	1.46	0.89	1.40	1.35	1.31
	Lazio	1.57	2.51	2.38	1.58	1.68	1.24	1.62	1.14	1.27
e.	SOUTHERN ITALY	1.12	1.89	2.28	1.23	1.27	1.06	1.24	1.06	1.04
	Abruzzo	1.14	1.72	0.87	1.33	1.54	0.79	1.18	1.11	1.06
	Molise	1.19	2.13	2.10	1.31	1.62	1.03	1.18	0.83	1.03
	Campania	1.08	1.79	2.23	1.19	1.20	0.84	1.22	0.89	1.01
	Puglia	1.25	2.04	2.35	1.39	1.38	1.46	1.40	1.39	1.15
	Basilicata	1.08	1.84	0.68	1.06	1.12	1.58	0.71	0.84	1.05
	Calabria	1.00	1.93	2.50	0.92	0.64	0.82	1.04	0.86	0.89
f.	ISLANDS	1.21	1.80	2.75	1.16	1.31	0.97	1.17	0.97	1.17
	Sicily	1.22	1.77	2.88	1.15	1.42	0.93	1.13	0.91	1.18
	Sardinia	1.19	1.87	2.36	1.19	1.14	1.02	1.22	1.06	1.14

Note:

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

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

TDB30785

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

March 2003		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	1.40	2.44	2.35	1.49	1.54	1.28	1.50	1.09	1.19
	from 10,000 to 125,000	1.16	2.45	2.69	1.08	1.11	0.86	1.11	1.00	1.08
	from 125,000 to 500,000	1.32	1.93	1.48	1.11	1.14	0.94	1.13	1.20	1.43
	more than 500,000	2.12	2.49	2.20	1.94	1.95	1.80	1.96	1.82	2.10
b.	NORTH-WEST ITALY	1.39	2.51	2.24	1.48	1.50	1.29	1.49	0.99	1.14
	from 10,000 to 125,000	1.15	2.56	2.58	1.07	1.14	0.80	1.07	0.88	1.04
	from 125,000 to 500,000	1.29	2.23	1.33	1.11	1.12	0.97	1.13	1.17	1.41
	more than 500,000	2.01	2.54	2.09	1.88	1.86	1.79	1.90	1.75	2.06
c.	NORTH-EAST ITALY	1.44	2.80	2.48	1.58	1.60	1.43	1.59	1.13	1.20
	from 10,000 to 125,000	1.22	2.92	2.91	1.24	1.20	1.02	1.31	1.07	1.13
	from 125,000 to 500,000	1.35	2.16	1.86	1.21	1.25	1.02	1.22	1.22	1.42
	more than 500,000	2.23	2.82	2.30	2.06	2.04	2.10	2.09	1.91	2.09
d.	CENTRAL ITALY	1.55	2.46	2.48	1.57	1.63	1.27	1.61	1.26	1.31
	from 10,000 to 125,000	1.27	2.19	2.83	1.14	1.15	0.98	1.17	1.20	1.20
	from 125,000 to 500,000	1.42	2.10	1.42	1.15	1.23	0.93	1.16	1.32	1.52
	more than 500,000	2.24	2.49	2.33	2.00	2.04	1.68	2.04	1.77	2.14
e.	SOUTHERN ITALY	1.14	1.96	2.24	1.28	1.38	1.06	1.25	1.06	1.05
	from 10,000 to 125,000	0.92	1.68	2.56	0.73	0.70	0.57	0.72	0.96	0.92
	from 125,000 to 500,000	1.17	1.60	1.50	0.87	0.83	0.80	0.90	1.11	1.27
	more than 500,000	2.02	2.09	2.22	1.90	1.98	1.75	1.89	1.99	2.15
f.	ISLANDS	1.22	1.79	2.76	1.20	1.34	1.04	1.20	0.98	1.17
	from 10,000 to 125,000	1.05	1.59	1.79	0.81	0.90	0.75	0.80	0.88	1.08
	from 125,000 to 500,000	1.37	1.40	1.34	1.03	1.01	0.89	1.09	1.15	1.57
	more than 500,000	1.98	2.01	3.09	1.73	2.05	1.52	1.67	1.71	1.98

Note:

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

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

TDB30790

Sample of banks

Source: Survey of deposit rates
Percentages

March 2003

	Total	North– West	North– East	Centre	South	Islands
a. TOTAL	1.40	1.38	1.50	1.53	1.17	1.09
Agricultural, forestry and fishery products	1.21	1.24	1.23	1.33	1.08	0.95
Fuel and power products	2.05	1.95	2.29	2.15	1.86	1.78
Ores and metals	1.55	1.69	1.57	1.12	1.04	1.72
Non-metallic minerals and products	1.57	1.52	1.69	1.57	1.55	0.98
Chemical products	1.56	1.53	1.82	1.48	1.54	1.38
Metal products, except transport equipment	1.29	1.22	1.45	1.35	1.10	1.02
Agricultural and industrial machinery	1.53	1.51	1.64	1.41	1.12	0.99
Office and data processing machines, etc.	1.32	1.21	1.42	1.72	0.76	1.05
Electrical goods	1.41	1.35	1.61	1.59	0.83	0.89
Transport equipment	1.56	1.42	2.02	1.55	1.16	0.71
Food and tobacco products	1.45	1.47	1.35	1.83	1.29	1.08
Textiles, clothing and footwear	1.38	1.46	1.38	1.46	0.85	0.89
Paper and paper products	1.56	1.60	1.47	1.61	0.92	2.03
Rubber and plastic products	1.44	1.26	1.64	1.73	1.53	1.05
Other manufactured products	1.18	1.24	1.18	1.25	0.89	0.90
Building and construction	1.20	1.19	1.35	1.26	1.03	0.98
Wholesale and retail trade services, recovery and repair services	1.23	1.20	1.38	1.30	1.05	1.04
Lodging and catering services	1.06	1.04	1.02	1.15	0.97	1.05
Inland transport services	1.72	1.52	1.50	2.06	1.84	1.04
Maritime and air transport services	1.67	1.31	1.16	2.02	1.40	1.35
Auxiliary transport services	1.63	1.57	2.05	1.52	1.09	1.37
Communication services	1.60	1.35	1.58	1.95	0.53	1.38
Other market services	1.49	1.48	1.60	1.62	1.16	1.13

Note:

Distribution by branch location (region) and size of deposit

TDB30805		Sample of banks						
Source: Survey of deposit rates Percentages Size classes in euros								
March 2003		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	1.21	0.67	0.77	0.99	1.22	1.42	2.11
b.	NORTH–WEST ITALY	1.18	0.64	0.69	0.91	1.17	1.36	2.00
	Piedmont	1.07	0.54	0.60	0.82	1.14	1.37	2.12
	Valle d'Aosta	1.38	0.58	0.53	0.75	1.44	1.59	2.59
	Liguria	1.05	0.54	0.68	0.94	1.25	1.44	2.09
	Lombardy	1.23	0.70	0.73	0.94	1.16	1.34	1.95
c.	NORTH–EAST ITALY	1.20	0.61	0.73	0.96	1.23	1.47	2.26
	Trentino-Alto Adige	1.37	0.77	0.61	0.96	1.25	1.48	2.51
	Veneto	1.14	0.60	0.73	0.94	1.21	1.39	2.20
	Friuli-Venezia Giulia	1.29	0.52	0.61	0.83	1.11	1.41	2.46
	Emilia-Romagna	1.21	0.63	0.78	1.01	1.27	1.57	2.21
d.	CENTRAL ITALY	1.41	0.83	0.93	1.15	1.36	1.54	2.22
	Marche	1.36	0.81	1.00	1.26	1.65	1.78	2.39
	Tuscany	1.25	0.90	0.94	1.11	1.30	1.49	2.05
	Umbria	1.16	0.81	0.94	1.20	1.34	1.53	1.93
	Lazio	1.49	0.77	0.91	1.15	1.35	1.53	2.26
e.	SOUTHERN ITALY	0.97	0.55	0.66	0.84	1.05	1.25	2.02
	Abruzzo	1.01	0.63	0.78	1.00	1.25	1.23	1.83
	Molise	1.10	0.54	0.69	0.98	1.32	1.52	2.17
	Campania	0.96	0.51	0.63	0.78	0.96	1.14	2.06
	Puglia	1.05	0.64	0.75	0.99	1.22	1.46	1.99
	Basilicata	0.90	0.49	0.65	0.81	1.14	1.40	1.78
	Calabria	0.83	0.42	0.54	0.73	0.97	1.32	1.93
f.	ISLANDS	1.14	0.75	0.94	1.17	1.33	1.43	1.98
	Sicily	1.16	0.72	0.94	1.20	1.39	1.49	2.05
	Sardinia	1.11	0.83	0.93	1.10	1.21	1.30	1.83

Notes:

Information on the Bank of Italy

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2002	Nov. 2002	Dec. 2002
a. TOTAL	–	–	169,509
b. GOLD AND GOLD RECEIVABLES	–	–	25,764
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	27,316
Receivables from the IMF	–	–	4,682
Securities (other than shares)	–	–	18,771
Current accounts and other deposits	–	–	3,687
Reverse operations	–	–	175
Other claims	–	–	2
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	5,298
Financial counterparties	–	–	5,298
of which: securities (other than shares)	–	–	2,126
reverse operations	–	–	–
other claims	–	–	3,173
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	–	–	6,933
Main refinancing operations	–	–	6,933
Longer-term refinancing operations	–	–	–
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)	–	–	1,578
i. GENERAL GOVERNMENT DEBT	–	–	18,872

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	Oct. 2002	Nov. 2002	Dec. 2002
(cont.)			
I. INTRA-EUROSISTEM CLAIMS	–	–	8,192
Participating interest in the ECB	–	–	745
Claims deriving from the transfer of foreign reserves to the ECB	–	–	7,448
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	–	–	–
m. ITEMS TO BE SETTLED	–	–	7
n. OTHER ASSETS	–	–	53,377
Euro-area coins	–	–	26
UIC endowment fund	–	–	258
Investments of reserves and provisions (including shares)	–	–	28,292
Intangible fixed assets	–	–	24
Deferred charges	–	–	10
Tangible fixed assets (net of depreciation)	–	–	2,733
Accrued income and prepaid expenses	–	–	679
Sundry	–	–	21,355
o. EXPENSE FOR THE YEAR	–	–	22,171
p. MEMORANDUM ACCOUNTS	–	–	365,360

Notes:

Starting from December 2002 this table has a new layout. The data for October and November 2002 were published in the previous issue of the Bulletin.

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Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Jan. 2003	Feb. 2003	Mar. 2003
a. TOTAL	158,117	162,042	159,674
b. GOLD AND GOLD RECEIVABLES	25,764	25,764	24,264
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	30,363	30,610	29,902
Receivables from the IMF	4,691	4,703	4,489
Securities (other than shares)	19,283	20,968	21,808
Current accounts and other deposits	5,662	4,715	2,964
Reverse operations	724	222	639
Other claims	2	2	3
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	4,274	4,492	4,320
Financial counterparties	4,274	4,492	4,320
of which: securities (other than shares)	1,508	1,641	1,548
reverse operations	–	–	–
other claims	2,766	2,851	2,772
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	6,915	7,706	6,694
Main refinancing operations	6,907	7,698	6,685
Longer-term refinancing operations	8	8	8
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	–	–	1
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	..	..	..
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,545	1,545	1,430
i. GENERAL GOVERNMENT DEBT	18,872	18,823	18,796

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Bank of Italy

	Jan. 2003	Feb. 2003	Mar. 2003
<i>(cont.)</i>			
I. INTRA-EUROSISTEM CLAIMS	17,562	20,866	20,734
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
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	9,370	12,674	12,542
m. ITEMS TO BE SETTLED	1	3	2
n. OTHER ASSETS	52,709	51,999	52,745
Euro-area coins	27	25	25
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	27,862	27,339	26,945
Intangible fixed assets	24	25	25
Deferred charges	10	10	10
Tangible fixed assets (net of depreciation)	2,734	2,735	2,737
Accrued income and prepaid expenses	687	690	935
Sundry	21,106	20,918	21,810
o. EXPENSE FOR THE YEAR	111	235	789
p. MEMORANDUM ACCOUNTS	365,982	382,158	391,338

Notes:

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Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2002	Nov. 2002	Dec. 2002
a. TOTAL	–	–	169,509
b. BANKNOTES IN CIRCULATION	–	–	62,835
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	–	–	10,454
Current accounts (covering the minimum reserve system)	–	–	10,452
Deposit facility	–	–	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	–	–	21,322
General government	–	–	21,316
of which: Treasury payments account	–	–	20,618
sinking fund for the redemption of government securities	–	–	633
other liabilities	–	–	65
Other counterparties	–	–	6
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	–	–	54
Liabilities to non-euro-area EU central banks	–	–	..
Other liabilities	–	–	54
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	–	–	2,881
Deposits and balances	–	–	12
Other liabilities	–	–	2,868
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	–	–	911
l. INTRA-EUROSISTEM LIABILITIES	–	–	7,866
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	–	–	5,732
Other intra-Eurosystem liabilities (net)	–	–	2,135

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Bank of Italy

	Oct. 2002	Nov. 2002	Dec. 2002
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	–	–	37
n. OTHER LIABILITIES	–	–	1,748
Bank of Italy drafts	–	–	839
Cashier's department services	–	–	1
Accrued expenses and deferred income	–	–	13
Sundry	–	–	895
o. PREVISIONS	–	–	7,517
Provisions for specific risks	–	–	1,966
Sundry staff-related provisions	–	–	5,550
p. REVALUATION ACCOUNTS	–	–	9,645
q. PROVISION FOR GENERAL RISKS	–	–	8,789
r. CAPITAL AND RESERVES	–	–	13,214
Capital	–	–	..
Ordinary and extraordinary reserves	–	–	9,044
Other reserves	–	–	4,170
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	–	–	22,235
u. MEMORANDUM ACCOUNTS	–	–	365,360

Notes:

Starting from December 2002 this table has a new layout. The data for October and November 2002 were published in the previous issue of the Bulletin.

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Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Jan. 2003	Feb. 2003	Mar. 2003
a. TOTAL	158,117	162,042	159,674
b. BANKNOTES IN CIRCULATION	57,443	58,441	59,677
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	8,836	8,017	8,785
Current accounts (covering the minimum reserve system)	8,834	8,016	8,784
Deposit facility	2	1	1
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	41,964	46,798	43,285
General government	41,963	46,797	43,255
of which: Treasury payments account	41,285	46,110	42,578
sinking fund for the redemption of government securities	638	638	638
other liabilities	41	50	39
Other counterparties	..	..	30
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	97	35	38
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	97	35	38
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	1,530	1,324	1,671
Deposits and balances	12	12	12
Other liabilities	1,517	1,312	1,659
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	911	911	886
l. INTRA-EUROSISTEM LIABILITIES	4,468	4,197	4,149
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	4,468	4,197	4,149
Other intra-Eurosystem liabilities (net)	–	–	–

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Bank of Italy

	Jan. 2003	Feb. 2003	Mar. 2003
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	46	40	35
n. OTHER LIABILITIES	3,386	2,562	2,791
Bank of Italy drafts	542	374	290
Cashier's department services	..	..	..
Accrued expenses and deferred income	6	6	16
Sundry	2,837	2,182	2,485
o. PREVISIONS	7,517	7,517	7,517
Provisions for specific risks	1,966	1,966	1,966
Sundry staff-related provisions	5,550	5,550	5,550
p. REVALUATION ACCOUNTS	9,645	9,645	7,266
q. PROVISION FOR GENERAL RISKS	8,789	8,789	8,789
r. CAPITAL AND RESERVES	13,214	13,214	13,214
Capital	..	..	..
Ordinary and extraordinary reserves	9,044	9,044	9,044
Other reserves	4,170	4,170	4,170
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	64	64	64
t. INCOME FOR THE YEAR	207	487	1,507
u. MEMORANDUM ACCOUNTS	365,982	382,158	391,338

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:

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

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).

As of March 2003: 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 1.2 billion euros.

Glossary

Glossary of terms in the tables

ADJUSTED BAD DEBTS	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding claims.
ADVANCES AGAINST FUTURE CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of future claims.
ADVANCES DISBURSED (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding and/or future claims.
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.
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.
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.
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. It should be noted that the denominator of the ratio, despite its referring to the end of the previous quarter, is conventionally shown with the date of the quarter in question (i.e. the same date as the numerator and the default rate). It should also be noted that if the numerator for a quarter is equal to zero, so that the default rate is also equal to zero, neither of these values is shown in the table; by contrast, the value of the denominator is always shown.
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.
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.