

BANCA D'ITALIA

# **Statistical Bulletin**



**IV - 2003**

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## Statistical publications and distribution options

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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](http://www.bancaditalia.it)).

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

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

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

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

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

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*Direttore Responsabile:* CARLO CHIESA

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# Statistical Bulletin

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## Notice to readers

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- 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**

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Starting with this issue, the following changes have been made:


1. a new table has been added (TDB10254) showing the consumer credit granted by banks and financial companies entered in the special list provided for in Article 107 of the Consolidated Law on Banking, classified according to the region in which the borrower resides. In the BIP on-line statistical data base the table contains the series as of December 2002;
2. the classification of collective investment undertakings has been adjusted in line with the new Assogestioni division based on investment specialization. The three former categories (equity, balanced and bond) have accordingly been replaced by five categories (equity, balanced, flexible, liquidity and bond). As a consequence of this break, tables TDB40540, TDB40545 and TDB40220 have been discontinued and replaced respectively by tables TDB40543, TDB40548 and TDB40225.

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

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

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

## A DATA ON CREDIT, SECURITIES BUSINESS AND INTEREST RATES

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⊙ Q 2 [ba]		<b>Largest borrowers' share of loan facilities</b> distribution by customer location (province)	[TDB30360]	
⊙ Q 2 [ba]		<b>Largest borrowers' share of loan facilities</b> distribution by customer branch of economic activity	[TDB30380]	
⊙ Q 2 [ba]		<b>Largest borrowers' share of bad debts</b> distribution by customer location (province)	[TDB30400]	
⊙ Q 2 [ba]		<b>Largest borrowers' share of bad debts</b> distribution by customer branch of economic activity	[TDB30420]	
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⊙ Q 2 [ba-fi]		<b>Quarterly default rates for loan facilities</b> distribution by customer location (region) and sector of economic activity	[TDB30495]	
⊙ Q 2 [ba-fi]		<b>Quarterly default rates for loan facilities</b> distribution by customer location (province)	[TDB30505]	
⊙ Q 2 [ba-fi]		<b>Quarterly default rates for loan facilities</b> distribution by customer location (region) and total credit used	[TDB30515]	
⊙ Q 2 [ba-fi]		<b>Quarterly default rates for loan facilities</b> distribution by customer location (geographical area) and branch of economic activity	[TDB30518]	
⊙ Q 2 [ba-fi]		<b>Quarterly default rates for loan facilities</b> distribution by customer location (geographical area) and macrobranch of economic activity	[TDB30523]	
⊙ Q 2 [ba-fi]		<b>Quarterly default rates for loan facilities</b> distribution by customer location (geographical area), total credit used and macrobranch of economic activity	[TDB30528]	
⊙ A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer sector of economic activity and total credit used	[TDB30540]	
⊙ A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and sector of economic activity	[TDB30550]	
⊙ A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation and customer location (province)	[TDB30560]	
⊙ A 2 [ba-fi]		<b>Historical default rates for cohorts of borrowers</b> distribution by cohort's year of formation, customer location (geographical area) and total credit used	[TDB30570]	
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## G LENDING AND DEPOSIT RATES

### G1 LENDING RATES

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### G3 EFFECTIVE DEPOSIT RATES

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○ Q 4 [sb]	<b>G3 5.4</b>	<b>Effective current account deposit rates</b>		
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## H INFORMATION ON THE BANK OF ITALY

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## **Information on banks**

## Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary  
identification data

September 2003

		Total		of which:		Banks established as <i>società per azioni</i>	
		Banks	Branches	Banks raising medium and long-term funds		Banks	Branches
				Banks	Branches		
<b>a.</b>	<b>TOTAL</b>	<b>805</b>	<b>30,413</b>	<b>22</b>	<b>122</b>	<b>246</b>	<b>23,755</b>
<b>b.</b>	<b>PIEDMONT</b>	<b>31</b>	<b>2,526</b>	<b>1</b>	<b>10</b>	<b>20</b>	<b>2,323</b>
	Alessandria	3	283	–	–	2	280
	Asti	1	152	–	–	1	142
	Biella	2	130	–	–	2	130
	Cuneo	13	476	–	1	5	373
	Novara	1	198	–	–	1	172
	Turin	10	1,069	1	9	9	1,036
	Verbano-Cusio-Ossola	1	84	–	–	–	57
	Vercelli	–	134	–	–	–	133
<b>c.</b>	<b>VALLE D'AOSTA</b>	<b>3</b>	<b>98</b>	<b>–</b>	<b>1</b>	<b>1</b>	<b>82</b>
	Aosta	3	98	–	1	1	82
<b>d.</b>	<b>LIGURIA</b>	<b>8</b>	<b>904</b>	<b>–</b>	<b>1</b>	<b>6</b>	<b>880</b>
	Genoa	6	495	–	1	4	487
	Imperia	–	107	–	–	–	99
	La Spezia	1	130	–	–	1	128
	Savona	1	172	–	–	1	166
<b>e.</b>	<b>LOMBARDY</b>	<b>181</b>	<b>5,844</b>	<b>5</b>	<b>16</b>	<b>73</b>	<b>4,310</b>
	Bergamo	15	632	–	1	5	496
	Brescia	19	799	–	2	7	581
	Como	3	337	–	–	–	242
	Cremona	8	251	–	–	1	142
	Lecco	3	207	–	–	–	127
	Lodi	5	131	–	–	1	64
	Mantua	5	310	–	–	2	258
	Milan	119	2,321	5	13	55	1,758
	Pavia	–	308	–	–	–	265
	Sondrio	4	121	–	–	2	29
	Varese	–	427	–	–	–	348
<b>f.</b>	<b>TRENTINO-ALTO ADIGE</b>	<b>118</b>	<b>911</b>	<b>1</b>	<b>2</b>	<b>8</b>	<b>310</b>
	Bolzano	58	408	–	1	2	148
	Trento	60	503	1	1	6	162
<b>g.</b>	<b>VENETO</b>	<b>57</b>	<b>3,247</b>	<b>1</b>	<b>14</b>	<b>10</b>	<b>2,170</b>
	Belluno	1	191	–	–	–	138
	Padua	11	567	–	3	2	430
	Rovigo	5	170	–	–	–	119
	Treviso	9	615	–	6	2	369
	Venice	6	471	–	1	2	385
	Verona	13	630	1	1	4	380
	Vicenza	12	603	–	3	–	349

## 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>	
<b>39</b>	<b>3,227</b>	<b>452</b>	<b>3,287</b>	<b>5</b>	<b>30</b>	<b>63</b>	<b>114</b>	<b>5,928</b>
<b>1</b>	<b>67</b>	<b>10</b>	<b>132</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>3</b>	<b>665</b>
–	2	1	1	–	–	–	–	92
–	2	–	8	–	–	–	–	61
–	–	–	–	–	–	–	–	40
–	–	8	103	–	–	–	–	152
–	26	–	–	–	–	–	–	60
–	10	1	19	–	1	–	3	186
1	26	–	1	–	–	–	–	29
–	1	–	–	–	–	–	–	45
–	–	<b>2</b>	<b>15</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>35</b>
–	–	2	15	–	1	–	–	35
–	<b>5</b>	<b>1</b>	<b>16</b>	<b>–</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>132</b>
–	3	1	2	–	1	1	2	51
–	2	–	6	–	–	–	–	22
–	–	–	2	–	–	–	–	25
–	–	–	6	–	–	–	–	34
<b>9</b>	<b>902</b>	<b>48</b>	<b>565</b>	<b>2</b>	<b>4</b>	<b>49</b>	<b>63</b>	<b>1,149</b>
1	32	9	103	–	–	–	1	187
1	72	11	145	–	–	–	1	180
–	57	3	38	–	–	–	–	98
1	48	6	61	–	–	–	–	88
1	62	2	18	–	–	–	–	65
1	32	3	35	–	–	–	–	46
–	22	3	30	–	–	–	–	69
2	387	11	111	2	4	49	61	181
–	26	–	17	–	–	–	–	98
2	90	–	2	–	–	–	–	43
–	74	–	5	–	–	–	–	94
<b>1</b>	<b>78</b>	<b>106</b>	<b>517</b>	<b>–</b>	<b>–</b>	<b>3</b>	<b>6</b>	<b>300</b>
1	65	52	190	–	–	3	5	111
–	13	54	327	–	–	–	1	189
<b>5</b>	<b>582</b>	<b>41</b>	<b>485</b>	<b>–</b>	<b>2</b>	<b>1</b>	<b>8</b>	<b>552</b>
–	35	1	18	–	–	–	–	59
1	38	8	96	–	1	–	2	101
–	2	5	49	–	–	–	–	47
1	140	6	103	–	–	–	3	95
–	34	4	51	–	1	–	–	44
1	170	7	77	–	–	1	3	95
2	163	10	91	–	–	–	–	111

## Distribution by location (province) and institutional category of bank

TDB10207

		Total		of which:		Banks established as società per azioni	
				Banks raising medium and long-term funds			
		Banks	Branches	Banks	Branches	Banks	Branches
<b>h.</b>	<b>FRIULI-VENEZIA GIULIA</b>	<b>25</b>	<b>919</b>	<b>2</b>	<b>3</b>	<b>7</b>	<b>657</b>
	Gorizia	6	105	–	–	1	72
	Pordenone	3	217	–	–	1	157
	Trieste	3	141	1	2	1	124
	Udine	13	456	1	1	4	304
<b>i.</b>	<b>EMILIA ROMAGNA</b>	<b>56</b>	<b>3,132</b>	<b>–</b>	<b>8</b>	<b>26</b>	<b>2,331</b>
	Bologna	16	736	–	7	9	561
	Ferrara	3	210	–	–	2	188
	Forlì	10	307	–	–	3	207
	Modena	6	454	–	–	4	303
	Parma	2	314	–	1	2	261
	Piacenza	3	206	–	–	–	139
	Ravenna	5	302	–	–	3	259
	Reggio Emilia	5	363	–	–	2	257
	Rimini	6	240	–	–	1	156
<b>l.</b>	<b>MARCHE</b>	<b>29</b>	<b>1,033</b>	<b>–</b>	<b>3</b>	<b>8</b>	<b>879</b>
	Ancona	11	318	–	3	4	276
	Ascoli Piceno	7	227	–	–	2	196
	Macerata	3	213	–	–	–	186
	Pesaro e Urbino	8	275	–	–	2	221
<b>m.</b>	<b>TUSCANY</b>	<b>62</b>	<b>2,202</b>	<b>2</b>	<b>7</b>	<b>23</b>	<b>1,824</b>
	Arezzo	4	206	–	–	–	136
	Florence	18	614	2	5	10	515
	Grosseto	4	129	–	–	–	101
	Livorno	3	178	–	–	1	161
	Lucca	5	243	–	1	2	219
	Massa Carrara	1	99	–	–	1	99
	Pisa	7	239	–	–	3	208
	Pistoia	8	167	–	–	1	127
	Prato	2	131	–	–	1	119
	Siena	10	196	–	1	4	139
<b>n.</b>	<b>UMBRIA</b>	<b>13</b>	<b>525</b>	<b>–</b>	<b>3</b>	<b>8</b>	<b>471</b>
	Perugia	10	404	–	3	6	355
	Terni	3	121	–	–	2	116
<b>o.</b>	<b>LAZIO</b>	<b>72</b>	<b>2,386</b>	<b>8</b>	<b>14</b>	<b>27</b>	<b>1,962</b>
	Frosinone	6	167	–	–	1	125
	Latina	7	162	–	–	2	122
	Rieti	2	79	–	–	1	61
	Rome	50	1,791	8	14	22	1,511
	Viterbo	7	187	–	–	1	143
<b>p.</b>	<b>ABRUZZO</b>	<b>13</b>	<b>608</b>	<b>–</b>	<b>1</b>	<b>5</b>	<b>542</b>
	Chieti	4	160	–	–	2	151
	L'Aquila	2	145	–	1	1	123
	Pescara	2	145	–	–	1	127
	Teramo	5	158	–	–	1	141

**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>	
<b>1</b>	<b>82</b>	<b>16</b>	<b>177</b>	<b>–</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>176</b>
–	4	5	28	–	–	–	1	20
–	26	2	34	–	–	–	–	39
–	7	1	8	–	1	1	1	5
1	45	8	107	–	–	–	–	112
<b>5</b>	<b>494</b>	<b>25</b>	<b>302</b>	<b>–</b>	<b>2</b>	<b>–</b>	<b>3</b>	<b>328</b>
–	75	7	95	–	2	–	3	58
–	9	1	13	–	–	–	–	26
–	33	7	67	–	–	–	–	30
2	144	–	7	–	–	–	–	47
–	47	–	6	–	–	–	–	46
2	60	1	7	–	–	–	–	40
–	7	2	36	–	–	–	–	18
–	86	3	20	–	–	–	–	45
1	33	4	51	–	–	–	–	18
–	<b>18</b>	<b>21</b>	<b>135</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>216</b>
–	3	7	38	–	1	–	–	48
–	1	5	30	–	–	–	–	59
–	2	3	25	–	–	–	–	49
–	12	6	42	–	–	–	–	60
<b>3</b>	<b>143</b>	<b>36</b>	<b>231</b>	<b>–</b>	<b>2</b>	<b>–</b>	<b>2</b>	<b>276</b>
2	53	2	17	–	–	–	–	38
–	37	8	58	–	2	–	2	44
–	6	4	22	–	–	–	–	28
–	6	2	11	–	–	–	–	20
–	6	3	18	–	–	–	–	29
–	–	–	–	–	–	–	–	15
1	12	3	19	–	–	–	–	38
–	6	7	34	–	–	–	–	22
–	3	1	9	–	–	–	–	6
–	14	6	43	–	–	–	–	36
–	<b>17</b>	<b>5</b>	<b>36</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>85</b>
–	17	4	31	–	1	–	–	53
–	–	1	5	–	–	–	–	32
<b>6</b>	<b>225</b>	<b>28</b>	<b>174</b>	<b>3</b>	<b>4</b>	<b>8</b>	<b>21</b>	<b>267</b>
2	26	3	15	–	–	–	1	63
1	29	4	11	–	–	–	–	30
–	10	1	8	–	–	–	–	32
2	150	15	106	3	4	8	20	85
1	10	5	34	–	–	–	–	57
–	<b>5</b>	<b>8</b>	<b>60</b>	<b>–</b>	<b>1</b>	<b>–</b>	<b>–</b>	<b>171</b>
–	–	2	9	–	–	–	–	54
–	1	1	20	–	1	–	–	44
–	4	1	14	–	–	–	–	30
–	–	4	17	–	–	–	–	43

## B.1.5.1

## BANKS AND BRANCHES

### Distribution by location (province) and institutional category of bank

TDB10207

		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds			
		<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>
q.	<b>MOLISE</b>	<b>3</b>	<b>139</b>	–	<b>1</b>	–	<b>112</b>
	Campobasso	3	106	–	1	–	85
	Isernia	–	33	–	–	–	27
r.	<b>CAMPANIA</b>	<b>34</b>	<b>1,509</b>	–	<b>8</b>	<b>6</b>	<b>1,286</b>
	Avellino	6	125	–	–	1	94
	Benevento	4	84	–	–	1	67
	Caserta	4	189	–	–	2	173
	Naples	5	775	–	8	2	721
	Salerno	15	336	–	–	–	231
s.	<b>PUGLIA</b>	<b>30</b>	<b>1,331</b>	–	<b>5</b>	<b>5</b>	<b>1,006</b>
	Bari	16	565	–	5	1	422
	Brindisi	2	118	–	–	–	92
	Foggia	3	238	–	–	2	180
	Lecce	5	253	–	–	2	188
	Taranto	4	157	–	–	–	124
t.	<b>BASILICATA</b>	<b>8</b>	<b>241</b>	–	<b>2</b>	<b>2</b>	<b>196</b>
	Matera	3	84	–	–	1	70
	Potenza	5	157	–	2	1	126
u.	<b>CALABRIA</b>	<b>22</b>	<b>505</b>	–	<b>2</b>	<b>2</b>	<b>412</b>
	Catanzaro	5	100	–	2	–	84
	Cosenza	10	188	–	–	1	136
	Crotone	4	38	–	–	1	30
	Reggio Calabria	1	138	–	–	–	128
	Vibo Valentia	2	41	–	–	–	34
v.	<b>SICILY</b>	<b>36</b>	<b>1,685</b>	<b>1</b>	<b>7</b>	<b>6</b>	<b>1,339</b>
	Agrigento	4	170	–	–	–	116
	Caltanissetta	8	92	–	–	–	59
	Catania	3	347	–	3	1	279
	Enna	1	66	–	–	–	50
	Messina	1	226	–	1	–	192
	Palermo	11	381	1	2	4	325
	Ragusa	1	109	–	–	–	72
	Siracusa	2	118	–	1	1	96
	Trapani	5	176	–	–	–	150
z.	<b>SARDINIA</b>	<b>4</b>	<b>668</b>	<b>1</b>	<b>14</b>	<b>3</b>	<b>663</b>
	Cagliari	1	265	1	5	1	264
	Nuoro	–	120	–	3	–	120
	Oristano	1	84	–	2	–	80
	Sassari	2	199	–	4	2	199

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	112	25	108	–	2	–	1	343
–	16	5	15	–	–	–	–	55
–	6	3	11	–	–	–	–	41
–	11	2	5	–	–	–	–	66
3	50	–	2	–	1	–	1	85
–	29	15	75	–	1	–	–	96
3	240	22	82	–	1	–	2	231
2	93	13	47	–	1	–	2	47
–	19	2	7	–	–	–	–	20
–	51	1	7	–	–	–	–	55
1	57	2	8	–	–	–	–	82
–	20	4	13	–	–	–	–	27
–	16	6	28	–	1	–	–	88
–	4	2	10	–	–	–	–	26
–	12	4	18	–	1	–	–	62
–	12	20	80	–	1	–	–	196
–	1	5	14	–	1	–	–	38
–	9	9	43	–	–	–	–	73
–	–	3	8	–	–	–	–	18
–	2	1	8	–	–	–	–	46
–	–	2	7	–	–	–	–	21
2	216	28	127	–	2	–	1	341
1	30	3	24	–	–	–	–	40
–	12	8	21	–	–	–	–	21
–	57	2	10	–	–	–	1	57
–	3	1	13	–	–	–	–	19
–	27	1	7	–	–	–	–	73
–	26	7	28	–	2	–	–	76
1	36	–	1	–	–	–	–	12
–	17	1	5	–	–	–	–	19
–	8	5	18	–	–	–	–	24
–	–	1	4	–	1	–	–	332
–	–	–	–	–	1	–	–	98
–	–	–	–	–	–	–	–	89
–	–	1	4	–	–	–	–	59
–	–	–	–	–	–	–	–	86

## Distribution by major category of bank

TDB10017

Source: Supervisory returns  
Stocks in millions of euros

## September 2003

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	22,547	22,522	24
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,126	2,121	5
Receivables from BI-ECB	8,586	8,416	170
Receivables from banks	375,758	365,925	9,833
<i>of which:</i> time deposits and interbank CDs	157,963	154,603	3,360
repos	98,322	95,364	2,958
Receivables from non-bank customers:			
current account receivables	213,330	212,715	615
repos	12,509	12,185	324
personal loans	18,902	18,881	21
export credits	17,422	17,413	9
import credits	11,490	11,485	5
mortgage loans	434,542	371,554	62,987
other loans	307,964	294,030	13,934
bad debts	48,856	45,045	3,811
unpaid and protested own bills	687	665	22
Securities	205,326	188,588	16,738
<i>of which:</i> not held as fixed assets	181,763	164,846	16,917
Subordinated loans	16,045	15,232	813
Participating interests	98,416	93,927	4,489
Fixed assets	44,064	43,465	598
<i>of which:</i> buildings	18,838	18,430	408
Bills, other credit instruments and documents	134,378	129,419	4,959
Sundry debtors net of items in suspense accounts	155,315	151,485	3,830
Negative capital items	1,841	1,808	33
Items in transit or in suspense accounts	29,866	29,410	456
Remaining asset items	256,508	244,761	11,747
TOTAL	2,418,689	2,283,259	135,430
<b>COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>			
Guarantees granted	157,705	142,096	15,609
Guarantees applied for	5,245	5,244	1
Commitments and contingent liabilities	970,431	921,154	49,278
Credit implicit in leasing contracts with customers	12,531	12,258	273
Customer bill portfolio	12,820	8,026	4,794
Undrawn customer credit lines	633,427	603,464	29,962
Securities and the like on deposit	2,278,202	2,259,395	18,807

## 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
10,077	5,708	6,762	20,693	1,854
808	639	679	1,746	380
4,095	1,575	2,916	8,012	575
241,364	50,567	83,827	344,877	30,881
112,452	19,744	25,767	143,336	14,626
66,520	11,354	20,448	95,720	2,601
102,344	42,551	68,435	200,831	12,499
8,516	2,040	1,953	11,340	1,169
7,672	5,383	5,847	17,258	1,644
11,374	3,499	2,549	17,074	348
7,004	2,561	1,925	11,053	437
191,472	115,685	127,385	406,669	27,873
166,625	50,849	90,490	300,024	7,940
26,172	7,135	15,549	42,980	5,877
456	107	124	470	217
92,170	35,632	77,524	189,686	15,641
80,426	30,470	70,867	169,724	12,039
11,464	1,913	2,668	14,759	1,286
76,260	11,307	10,849	97,310	1,106
22,103	8,438	13,522	39,371	4,693
9,616	3,666	5,555	17,090	1,748
69,389	28,904	36,085	128,683	5,695
101,071	18,758	35,486	151,367	3,948
1,001	113	728	1,781	60
14,266	6,155	9,445	27,343	2,523
153,481	33,930	69,098	248,887	7,621
1,319,876	433,714	665,099	2,283,942	134,747
95,626	32,313	29,766	154,113	3,592
4,472	345	429	5,224	21
696,090	108,410	165,931	961,467	8,965
1	3,632	8,898	12,477	54
3,883	4,507	4,430	11,584	1,236
336,082	138,481	158,863	604,921	28,505
1,339,783	335,299	603,120	2,217,006	61,196

## Distribution by major category of bank

TDB10027

Source: Supervisory returns  
Stocks in millions of euros

## September 2003

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	703,213	693,464	9,749
<i>of which:</i> savings deposits	70,359	69,525	834
time savings deposits	5,454	4,719	734
savings certificates and CDs	36,064	34,653	1,411
current account deposits	496,655	491,345	5,311
time current account deposits	5,297	5,121	176
repos	84,753	82,892	1,861
Payables to BI-ECB	8,889	6,989	1,900
Payables to banks	491,001	450,314	40,687
<i>of which:</i> time deposits and interbank CDs	241,095	226,094	15,000
repos	67,894	66,223	1,672
Funds raised in the market	390,145	338,229	51,916
<i>of which:</i> bonds in issue	336,481	285,552	50,929
Provision for employee severance benefits	8,295	8,167	127
Supplementary pension fund	3,895	3,848	47
Provision for writedown of securities	162	131	31
Provision for writedown of investments	708	641	67
Accumulated depreciation	18,638	18,349	289
<i>of which:</i> accumulated depreciation of buildings	6,421	6,254	167
Provision for writedown of loans	33,565	31,392	2,174
Provision for writedown of commitments and guarantees granted	711	707	5
Sundry provisions for losses and charges	12,551	12,089	462
Provision for loan losses	4,168	3,032	1,136
Capital, reserves and provisions included in capital	154,594	142,954	11,639
Sundry creditors net of items in suspense accounts	117,987	113,713	4,274
Discounted bills, other credit instruments and documents	176,489	176,310	179
Items in transit or in suspense accounts	24,123	23,681	442
Remaining liabilities items	267,903	257,598	10,305
TOTAL	2,418,689	2,283,259	135,430

## 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
360,104	131,185	211,924	629,359	73,854
25,379	10,995	33,986	52,919	17,440
1,547	1,153	2,754	3,294	2,160
14,000	9,849	12,215	28,113	7,951
271,314	87,646	137,696	453,709	42,946
3,555	869	872	5,246	51
43,213	15,568	25,972	80,038	4,715
4,288	1,900	2,701	8,889	..
261,231	86,551	143,219	485,462	5,539
121,423	43,632	76,040	239,221	1,874
46,791	6,660	14,442	66,635	1,259
203,111	88,143	98,892	372,737	17,409
161,938	81,560	92,983	320,607	15,874
4,775	1,447	2,072	7,253	1,042
1,486	1,337	1,071	3,207	688
113	18	30	150	12
582	93	34	696	12
9,554	3,434	5,650	17,419	1,218
3,258	1,312	1,851	6,001	419
17,908	5,142	10,515	28,567	4,999
559	80	73	618	94
9,183	1,449	1,920	11,914	637
1,386	1,244	1,538	4,086	82
83,560	24,797	46,237	144,135	10,459
77,440	12,740	27,808	115,398	2,589
94,155	38,801	43,533	170,949	5,540
12,383	4,526	7,214	21,848	2,275
177,233	30,582	60,088	259,604	8,299
1,319,876	433,714	665,099	2,283,942	134,747

## Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns  
Percentages

September 2003

	Total	of which: variable rate	Sight and revocable	Up to 3 months	More than 3 months up to 12 months	More than 1 year up to 5 years	More than 5 years
<b>a. ASSETS</b>							
Receivables from non-bank customers	100.00	64.65	24.98	19.62	10.22	24.16	21.02
Receivables from BI-ECB and other banks	100.00	11.36	37.21	41.25	11.82	6.25	3.47
Securities portfolio	100.00	55.97	0.67	6.84	19.95	41.22	31.31
<b>b. LIABILITIES</b>							
Payables to non-bank customers	100.00	0.63	87.95	10.68	0.95	0.14	0.28
Payables to BI-ECB and other banks	100.00	18.73	28.83	40.59	11.49	11.68	7.41
Bonds, savings certificates and CDs	100.00	58.49	0.87	8.85	17.70	59.15	13.44

## 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

## September 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
<b>a. TOTAL</b>	<b>98,416</b>	<b>76,260</b>	<b>11,307</b>	<b>10,849</b>	<b>97,310</b>	<b>1,106</b>
Banks	55,029	44,705	4,900	5,425	54,291	738
<i>of which: non-resident</i>	8,839	8,210	281	347	8,829	9
Other financial intermediaries	26,524	18,701	4,408	3,414	26,300	224
<i>of which: non-resident</i>	7,416	5,803	351	1,262	7,415	1
Financial auxiliaries	3,374	2,153	451	770	3,292	82
Insurance companies	5,911	4,596	701	615	5,887	25
Non-financial companies	7,578	6,106	847	625	7,541	37
<i>of which: qualified holdings</i>	2,641	2,209	306	126	2,636	5

Notes:



TDB10033

Banks

Source: Supervisory returns  
Stocks in millions of euros

	June 2003	Sept. 2003
<b>a. ASSETS</b>		
Cash	13	7
Receivables from parent bank and other foreign branches	59,597	57,246
Receivables from banks and central banks	28,076	25,946
<i>of which:</i> from non-residents	15,456	16,165
repos with banks	1,061	456
Receivables from non-bank customers	31,518	26,968
<i>of which:</i> from non-residents	29,683	24,733
repos	1,300	1,062
Subordinated loans	1,300	1,062
Securities and participating interests	21,084	17,342
<i>of which:</i> securities not held as fixed assets	12,844	10,242
Bad debts	661	669
Other liabilities items	11,461	12,137
TOTAL	152,410	140,316
<b>b. LIABILITIES</b>		
Payables to parent bank and other foreign branches	34,567	30,846
Payables to banks and central banks	45,131	39,490
<i>of which:</i> to non-residents	37,358	34,170
repos with banks	1,789	891
Payables to non-bank customers	52,360	49,758
<i>of which:</i> to non-residents	45,474	44,086
repos	2,007	880
Subordinated loans	4,660	4,106
Endowment funds and capital reserves	1,957	1,898
Other liabilities items	13,795	14,233
TOTAL	152,410	140,316
<b>c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS</b>		
Guarantees	11,373	10,623
Commitments and contingent liabilities	176,516	179,742
Bill portfolio	316	209

**Notes:**

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

## Distribution by customer location (region)

TDB30260

Banks

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

## September 2003

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>594,004</b>	<b>52,533</b>	<b>1.09</b>	<b>27,514</b>	<b>2,319</b>
<b>b. NORTH-WEST ITALY</b>	<b>135,344</b>	<b>12,853</b>	<b>1.10</b>	<b>6,923</b>	<b>816</b>
Piedmont	42,800	2,736	1.08	2,042	104
Valle d'Aosta	1,213	81	1.06	39	2
Liguria	16,004	1,109	1.07	729	35
Lombardy	75,327	8,928	1.11	4,113	675
<b>c. NORTH-EAST ITALY</b>	<b>81,233</b>	<b>7,017</b>	<b>1.12</b>	<b>5,127</b>	<b>501</b>
Trentino-Alto Adige	5,130	459	1.15	401	65
Veneto	29,744	2,661	1.09	1,838	151
Friuli-Venezia Giulia	9,476	620	1.10	557	109
Emilia-Romagna	36,883	3,277	1.15	2,331	176
<b>d. CENTRAL ITALY</b>	<b>133,689</b>	<b>14,515</b>	<b>1.11</b>	<b>5,916</b>	<b>646</b>
Marche	14,995	1,116	1.08	771	53
Tuscany	37,203	2,591	1.12	2,063	174
Umbria	7,386	811	1.14	370	57
Lazio	74,105	9,997	1.10	2,712	362
<b>e. SOUTHERN ITALY</b>	<b>153,530</b>	<b>11,866</b>	<b>1.06</b>	<b>6,353</b>	<b>231</b>
Abruzzo	14,099	1,178	1.22	634	45
Molise	3,294	325	1.04	133	7
Campania	55,083	3,562	1.07	2,796	84
Puglia	45,709	4,123	1.04	1,619	63
Basilicata	9,483	805	1.02	285	12
Calabria	25,862	1,873	1.03	886	20
<b>f. ISLANDS</b>	<b>90,208</b>	<b>6,281</b>	<b>1.02</b>	<b>3,195</b>	<b>124</b>
Sicily	70,935	4,435	1.03	2,559	85
Sardinia	19,273	1,847	1.02	636	39

Notes:



## Distribution by customer segment of economic activity

TDB30270

Banks

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

## September 2003

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
<b>a. TOTAL</b>	<b>594,004</b>	<b>52,533</b>	<b>1.09</b>	<b>27,514</b>	<b>2,319</b>
General government	41	25	1.09	2	..
Financial companies	954	1,037	1.20	23	164
Non-financial companies	111,724	31,822	1.12	4,116	1,661
<i>of which:</i> industry	32,325	10,416	1.14	1,184	650
building	16,437	7,578	1.10	522	293
services	60,274	12,296	1.11	2,335	691
Producer households	100,804	7,607	1.04	3,703	176
Consumer households and nec	368,190	11,380	1.02	19,314	310

Notes:

## Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2003

September 2003		of which:				Local claims in local currency	
		International claims	banks residual maturity		non-banks residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
a.	TOTAL	213,255	99,109	18,885	33,999	61,263	67,139
b.	EUROPE	168,665	87,277	14,734	26,149	40,504	46,551
	of which: Albania	51	20	4	5	21	–
	Austria	2,198	1,642	315	99	142	==
	Belgium	8,704	7,371	29	768	536	517
	Bulgaria	354	62	..	42	249	373
	Czech Republic	379	169	5	80	125	1,236
	Croatia	4,053	852	273	682	2,246	6,493
	Denmark	948	768	18	71	91	–
	Finland	327	41	..	77	209	–
	France	18,443	11,123	1,680	1,933	3,707	8,152
	Germany	25,857	15,273	2,914	1,319	6,351	2,191
	Greece	1,815	481	..	311	1,023	==
	Ireland	7,301	2,782	1,143	776	2,600	907
	Yugoslavia	60	10	35	1	14	–
	Liechtenstein	29	..	–	5	23	–
	Luxemburg	17,827	4,324	1,272	4,574	7,657	4,700
	Malta	143	32	26	66	18	–
	Norway	363	165	128	11	59	–
	Netherlands	11,656	4,913	644	1,915	4,184	==
	Poland	3,451	150	136	2,276	889	8,766
	Portugal	7,816	3,708	1,390	476	2,242	–
	United Kingdom	41,549	29,132	2,145	7,211	3,061	2,791
	Romania	394	54	37	132	171	66
	Russia	1,111	91	85	205	729	–
	Slovenia	341	45	199	19	78	7
	Spain	3,773	1,062	1,103	432	1,176	2,000
	Sweden	975	120	33	265	556	–
	Switzerland	3,944	2,236	167	918	624	506
	Turkey	1,485	181	32	642	630	==
	Hungary	1,732	259	218	579	676	2,682
c.	ASIA	4,904	2,442	884	517	1,060	2,153
	of which: Saudi Arabia	264	118	1	24	120	–
	China	448	203	59	64	121	==
	South Korea	744	472	187	53	32	–
	Philippines	56	1	..	11	44	–
	Japan	1,428	881	–	173	375	2,110
	India	266	207	18	12	29	–
	Indonesia	44	4	1	6	33	–
	Iran	793	170	494	3	125	–
	Iraq	73	36	1	36	..	–

## 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
<b>ASIA (cont.)</b>							
	Israel	109	65	—	27	18	21
	Malaysia	90	65	21	..	5	—
	Pakistan	76	..	—	53	23	—
	Qatar	24	..	—	4	20	—
	Taiwan	177	144	30	..	2	—
	Thailand	94	3	13	38	40	—
<b>d.</b>	<b>AFRICA</b>	<b>767</b>	<b>137</b>	<b>108</b>	<b>136</b>	<b>386</b>	<b>—</b>
	of which: Algeria	72	16	32	9	14	—
	Egypt	241	41	14	24	162	—
	Morocco	119	19	6	8	86	—
	Nigeria	31	3	7	8	12	—
	South Africa	69	21	12	6	30	—
	Tunisia	73	25	34	4	10	—
<b>e.</b>	<b>AMERICA</b>	<b>21,837</b>	<b>3,890</b>	<b>1,770</b>	<b>5,435</b>	<b>10,742</b>	<b>17,316</b>
	of which: Argentina	1,359	55	70	295	939	785
	Brazil	2,212	328	93	486	1,304	4,706
	Canada	446	84	44	113	206	710
	Chile	446	100	37	80	229	—
	Colombia	80	4	—	56	20	167
	Cuba	110	19	85	..	5	—
	Ecuador	16	1	2	2	11	—
	Mexico	373	30	41	122	180	—
	Paraguay	104	29	2	34	40	31
	Peru	2,814	433	4	1,315	1,062	580
	United States	13,166	2,777	1,362	2,797	6,230	10,329
	Uruguay	144	25	11	60	47	9
	Venezuela	536	..	19	64	453	—
<b>f.</b>	<b>OCEANIA</b>	<b>1,491</b>	<b>510</b>	<b>128</b>	<b>152</b>	<b>701</b>	<b>..</b>
	of which: Australia	613	210	122	79	201	..
<b>g.</b>	<b>OFFSHORE CENTRES</b>	<b>12,758</b>	<b>4,800</b>	<b>1,199</b>	<b>1,371</b>	<b>5,387</b>	<b>1,119</b>
	of which: Cayman Islands	4,479	383	870	203	3,024	—
	Hong Kong	1,058	551	61	267	180	975
	Singapore	1,740	1,200	92	263	185	131
<b>h.</b>	<b>INTERNATIONAL ORGANIZATIONS</b>	<b>2,818</b>	<b>37</b>	<b>61</b>	<b>238</b>	<b>2,481</b>	<b>—</b>

## Notes:

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



## **Information on non-bank intermediaries**



## Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

September 2003

Companies authorized

Companies operating

## a. ACTIVITIES

Proprietary trading	42	40
Customer trading	60	56
Underwriting	30	24
Placement	103	87
Individual portfolio management	73	69
Reception of orders	80	75

## b. NUMBER OF SIMs

155

135

## 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

TDB40225		Collective investment undertakings	
Source: Archives of intermediary identification data			
		June 2003	Sept. 2003
<b>a.</b>	<b>NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS</b>	–	<b>1,079</b>
	Equity	–	526
	Balanced	–	87
	Bond	–	365
	Liquidity	–	42
	Flexible	–	58
<b>b.</b>	<b>NUMBER OF SICAV SUB-FUNDS</b>	–	<b>10</b>
	Equity	–	4
	Balanced	–	1
	Bond	–	2
	Liquidity	–	1
	Flexible	–	2
<b>c.</b>	<b>NUMBER OF ASSET MANAGEMENT COMPANIES</b>	–	<b>55</b>
<b>d.</b>	<b>NUMBER OF SICAVs</b>	–	<b>2</b>

## Notes:

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



## Distribution by prevalent activity

TDB40230

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

Source: Archives of intermediary identification data

		June 2003	Sept. 2003
<b>a.</b>	<b>NUMBER OF FINANCIAL INTERMEDIARIES</b>	<b>352</b>	<b>358</b>
	Leasing	59	60
	Factoring	36	36
	Consumer credit	22	23
	Other forms of finance	24	23
	Acquisition of shareholdings	17	16
	Issue and/or management of credit cards	8	9
	Securitization	178	183
	Foreign exchange trading and other activities	8	8

**Notes:**

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

TDB40240

Securities firms

Source: Supervisory returns  
Stocks in millions of euros

	June 2003	Sept. 2003
<b>a. ASSETS</b>		
Cash and liquid assets	..	..
Receivables from banks and financial institutions	16,525	24,562
Receivables from customers	965	1,750
Bonds and other debt securities	3,947	3,944
Shares, capital parts and other equity securities	2,489	938
Options bought and the like	1,674	1,624
Participating interests	51	54
Fixed assets	154	166
Remaining asset items	10,694	1,859
<b>TOTAL</b>	<b>36,500</b>	<b>34,899</b>
<b>b. LIABILITIES</b>		
Payables to banks and financial institutions	18,223	27,311
Payables to customers	3,076	965
Debt securities in issue	–	–
Options sold and the like	1,948	1,817
Provision for employee severance benefits	41	38
Provisions for risks	245	233
Subordinated liabilities	82	82
Capital, reserves and share premiums	1,469	1,481
Remaining liabilities items	11,417	2,971
<b>TOTAL</b>	<b>36,500</b>	<b>34,899</b>

**Notes:**

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns  
Stocks in millions of euros

	June 2003	Sept. 2003
<b>a. ASSETS</b>		
Cash and liquid assets	43	63
Current account receivables from banks and deposits	2,104	2,090
Receivables from customers	101,721	100,416
Bad debts	1,192	1,252
Securities portfolio	2,981	3,101
Participating interests	2,172	2,156
<i>of which: held for merchant banking purposes</i>	412	414
Tangible and intangible fixed assets	6,705	6,669
Remaining asset items	8,545	8,029
<b>TOTAL</b>	<b>125,462</b>	<b>123,775</b>
<b>b. LIABILITIES</b>		
Current account payables to banks	23,349	23,361
Financial payables	77,755	76,463
Securities in issue	2,607	2,699
Provisions for liabilities and charges and provision for employee severance benefits	1,091	1,124
Loan loss provision	508	493
Provision for general financial risks	248	238
Subordinated loans	1,029	1,029
Capital and reserves	8,330	8,296
Remaining liabilities items	10,544	10,071
<b>TOTAL</b>	<b>125,462</b>	<b>123,775</b>
<b>c. OFF-BALANCE-SHEET ACTIVITIES</b>		
Guarantees	8,692	8,656
Derivative contracts	35,418	35,216

**Notes:**

The data include transactions with non-resident customers.



## **Information on banking business**

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

TDB10231

Source: Supervisory returns  
Stocks in millions of euros

September 2003		Total	General government	Financial companies
a.	<b>TOTAL</b>	<b>1,058,414</b>	<b>52,490</b>	<b>142,821</b>
b.	<b>NORTH-WEST ITALY</b>	<b>419,045</b>	<b>8,997</b>	<b>98,021</b>
	Piedmont	80,113	2,863	10,308
	Valle d'Aosta	2,180	117	96
	Liguria	20,131	1,241	375
	Lombardy	316,622	4,775	87,242
c.	<b>NORTH-EAST ITALY</b>	<b>239,844</b>	<b>5,539</b>	<b>13,784</b>
	Trentino-Alto Adige	23,559	383	706
	Veneto	95,198	2,017	4,514
	Friuli-Venezia Giulia	21,283	848	1,183
	Emilia-Romagna	99,805	2,292	7,382
d.	<b>CENTRAL ITALY</b>	<b>254,591</b>	<b>30,964</b>	<b>27,809</b>
	Marche	26,214	1,002	1,322
	Tuscany	68,456	1,679	7,623
	Umbria	12,686	606	123
	Lazio	147,234	27,677	18,740
e.	<b>SOUTHERN ITALY</b>	<b>96,579</b>	<b>5,646</b>	<b>2,466</b>
	Abruzzo	13,398	224	146
	Molise	2,500	159	55
	Campania	36,568	2,711	1,915
	Puglia	28,948	1,797	154
	Basilicata	4,518	232	18
	Calabria	10,648	523	178
f.	<b>ISLANDS</b>	<b>48,385</b>	<b>1,344</b>	<b>740</b>
	Sicily	33,329	985	208
	Sardinia	15,056	358	532

Notes:

## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>561,869</b>	<b>222,750</b>	<b>68,400</b>	<b>259,329</b>	<b>69,870</b>	<b>231,394</b>
<b>217,285</b>	<b>92,849</b>	<b>19,385</b>	<b>102,900</b>	<b>19,154</b>	<b>75,588</b>
43,667	21,359	3,739	18,011	5,234	18,040
1,379	638	189	548	197	390
10,609	2,678	1,451	6,408	1,586	6,319
161,629	68,174	14,005	77,933	12,137	50,838
<b>148,561</b>	<b>63,964</b>	<b>17,587</b>	<b>63,312</b>	<b>18,825</b>	<b>53,134</b>
14,085	3,521	2,478	7,663	2,715	5,670
60,448	27,951	6,011	24,960	7,179	21,040
11,988	5,714	1,027	4,987	1,620	5,645
62,040	26,777	8,070	25,701	7,312	20,779
<b>129,371</b>	<b>42,837</b>	<b>19,900</b>	<b>63,662</b>	<b>14,125</b>	<b>52,322</b>
15,086	7,671	2,093	5,020	2,748	6,057
36,559	14,371	4,105	16,603	5,817	16,777
7,110	2,992	1,060	2,770	1,368	3,479
70,616	17,804	12,642	39,269	4,192	26,009
<b>45,328</b>	<b>16,524</b>	<b>7,727</b>	<b>19,412</b>	<b>11,560</b>	<b>31,580</b>
7,723	3,727	1,191	2,582	1,480	3,824
1,260	581	190	392	360	666
17,414	5,930	2,652	8,468	2,799	11,728
12,738	4,141	2,677	5,270	4,167	10,091
2,241	994	336	772	761	1,267
3,951	1,152	680	1,928	1,992	4,005
<b>21,324</b>	<b>6,576</b>	<b>3,802</b>	<b>10,043</b>	<b>6,206</b>	<b>18,770</b>
14,163	3,943	2,344	7,201	4,309	13,663
7,161	2,633	1,458	2,842	1,897	5,107

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

TDB10234

Source: Supervisory returns  
Stocks in millions of euros

September 2003

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
<b>a. TOTAL</b>	<b>1,058,414</b>	<b>976,840</b>	<b>81,575</b>
<b>b. NORTH-WEST ITALY</b>	<b>419,045</b>	<b>388,176</b>	<b>30,869</b>
Piedmont	80,113	73,128	6,985
Valle d'Aosta	2,180	1,921	258
Liguria	20,131	19,009	1,122
Lombardy	316,622	294,118	22,504
<b>c. NORTH-EAST ITALY</b>	<b>239,844</b>	<b>227,012</b>	<b>12,832</b>
Trentino-Alto Adige	23,559	22,734	824
Veneto	95,198	90,607	4,590
Friuli-Venezia Giulia	21,283	19,237	2,046
Emilia-Romagna	99,805	94,433	5,372
<b>d. CENTRAL ITALY</b>	<b>254,591</b>	<b>228,615</b>	<b>25,976</b>
Marche	26,214	25,059	1,155
Tuscany	68,456	63,816	4,641
Umbria	12,686	11,869	817
Lazio	147,234	127,871	19,363
<b>e. SOUTHERN ITALY</b>	<b>96,579</b>	<b>87,698</b>	<b>8,881</b>
Abruzzo	13,398	12,491	907
Molise	2,500	2,224	276
Campania	36,568	32,749	3,819
Puglia	28,948	26,525	2,423
Basilicata	4,518	4,015	504
Calabria	10,648	9,696	953
<b>f. ISLANDS</b>	<b>48,385</b>	<b>45,369</b>	<b>3,016</b>
Sicily	33,329	32,005	1,323
Sardinia	15,056	13,363	1,693

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
<b>506,820</b>	<b>230,110</b>	<b>321,484</b>	<b>1,000,390</b>	<b>58,024</b>
<b>228,586</b>	<b>85,534</b>	<b>104,925</b>	<b>415,950</b>	<b>3,095</b>
46,158	10,639	23,315	79,453	659
1,135	384	661	2,160	19
8,429	6,214	5,487	19,777	353
172,864	68,296	75,462	314,559	2,063
<b>94,420</b>	<b>56,679</b>	<b>88,745</b>	<b>238,326</b>	<b>1,518</b>
3,462	623	19,474	23,538	20
48,510	20,433	26,255	94,624	574
8,353	2,248	10,682	21,170	113
34,095	33,376	32,334	98,994	811
<b>109,567</b>	<b>64,006</b>	<b>81,018</b>	<b>250,178</b>	<b>4,413</b>
6,020	8,178	12,016	25,915	299
21,350	19,623	27,483	67,837	620
3,671	1,743	7,272	12,634	52
78,526	34,462	34,247	143,792	3,442
<b>46,831</b>	<b>15,882</b>	<b>33,866</b>	<b>66,798</b>	<b>29,782</b>
4,148	2,040	7,210	8,914	4,483
1,232	430	838	2,090	410
20,422	5,717	10,429	26,996	9,572
14,545	4,652	9,751	19,211	9,736
1,868	799	1,852	2,576	1,942
4,615	2,246	3,787	7,011	3,638
<b>27,415</b>	<b>8,039</b>	<b>12,930</b>	<b>29,139</b>	<b>19,246</b>
21,287	2,773	9,269	20,365	12,964
6,129	5,266	3,661	8,774	6,282

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

TDB10235

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2003

	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>631,739</b>	<b>236,438</b>	<b>167,387</b>	<b>143,496</b>	<b>56,888</b>	<b>27,531</b>
Agricultural, forestry and fishery products	26,724	6,386	8,348	5,659	3,976	2,356
Fuel and power products	26,115	9,933	2,048	10,616	1,247	2,272
Ores and metals	11,054	7,752	2,018	617	515	151
Non-metallic minerals and products	13,970	3,408	5,814	2,785	1,291	673
Chemical products	11,529	7,354	1,836	1,314	647	378
Metal products, except transport equipment	23,281	11,154	7,396	2,604	1,786	342
Agricultural and industrial machinery	20,989	9,126	8,941	1,986	745	192
Office and data processing machines, etc.	6,100	3,283	1,952	515	235	116
Electrical goods	14,669	6,574	4,097	3,065	713	219
Transport equipment	9,607	4,240	1,667	1,785	1,655	261
Food and tobacco products	26,116	6,918	10,505	3,572	3,620	1,501
Textiles, clothing and footwear	28,858	10,237	8,033	7,372	2,917	299
Paper and paper products	13,157	6,340	2,844	3,062	684	228
Rubber and plastic products	9,566	4,542	2,476	1,555	758	235
Other manufactured products	18,752	5,191	7,242	4,353	1,480	485
Building and construction	76,370	21,559	19,580	21,364	9,259	4,608
Wholesale and retail trade services, recovery and repair services	102,708	36,154	27,060	21,322	12,347	5,825
Lodging and catering services	22,058	5,039	7,857	5,014	2,649	1,500
Inland transport services	13,483	3,077	3,280	5,588	1,004	534
Maritime and air transport services	6,250	1,271	852	1,585	1,371	1,170
Auxiliary transport services	9,101	2,874	1,681	3,430	657	459
Communication services	13,213	5,519	167	7,395	43	89
Other market services	128,067	58,507	31,693	26,937	7,292	3,639

Notes:

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

TDB10237

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2003		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	–	<b>1,058,414</b>	<b>419,045</b>	<b>239,844</b>	<b>254,591</b>	<b>96,579</b>	<b>48,385</b>
	Piedmont	57,009	68,036	62,979	1,412	2,411	744	491
	Valle d'Aosta	1,115	1,203	1,195	1	4	2	..
	Liguria	16,003	19,971	17,648	222	1,060	216	826
	Lombardy	282,343	362,349	298,599	16,864	32,280	10,271	4,334
	Trentino-Alto Adige	21,675	24,767	860	22,586	1,250	35	36
	Veneto	80,700	92,868	5,801	83,474	2,259	951	383
	Friuli-Venezia Giulia	16,501	18,803	592	17,806	347	43	15
	Emilia-Romagna	84,137	94,542	4,073	85,253	3,352	1,259	605
	Marche	22,737	25,914	415	694	24,028	744	32
	Tuscany	59,569	77,422	5,258	2,788	63,730	3,768	1,878
	Umbria	10,419	11,494	129	130	11,125	99	11
	Lazio	105,860	145,566	16,856	7,904	109,430	9,211	2,164
	Abruzzo	10,245	11,646	226	191	675	10,527	28
	Molise	1,590	1,723	10	7	40	1,665	1
	Campania	24,882	26,988	477	48	805	25,284	373
	Puglia	21,365	23,202	313	209	566	22,009	105
	Basilicata	2,482	2,826	58	43	43	2,674	8
	Calabria	6,810	7,253	120	17	167	6,892	57
	Sicily	25,576	26,798	317	106	689	106	25,579
	Sardinia	11,437	12,178	231	80	329	79	11,458

Notes:

## Distribution by technical form and customer location (geographical area)

TDB10277

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

Source: Supervisory returns  
Stocks in millions of euros

September 2003

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	26,476	11,251	4,273	6,900	3,099	953
<i>of which:</i> without recourse	13,020	5,384	1,860	3,747	1,602	426
with recourse	13,456	5,866	2,413	3,153	1,497	527
Credit implicit in leasing contracts	47,476	20,174	13,836	8,500	3,362	1,603
Receivables for consumer credit and the issue or management of credit cards	19,091	5,524	2,459	4,492	4,179	2,437
Other finance	11,198	3,904	2,641	2,537	1,363	752

## Notes:

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

## Distribution by technical form and customer segment of economic activity

TDB10278

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

Source: Supervisory returns  
Stocks in millions of euros

September 2003

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	26,476	2,365	332	22,970	255	554
<i>of which:</i> without recourse	13,020	2,323	107	10,196	152	243
with recourse	13,456	42	226	12,774	103	311
Credit implicit in leasing contracts	47,476	334	797	40,573	4,570	1,203
Receivables for consumer credit and the issue or management of credit cards	19,091					
Other finance	11,198	341	2,720	6,288	965	883

## 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)

TDB10254		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law		
Source: Supervisory returns Stocks in millions of euros				
September 2003		Total	Banks	Financial intermediaries
a.	<b>TOTAL</b>	<b>48,986</b>	<b>29,895</b>	<b>19,091</b>
b.	<b>NORTH-WEST ITALY</b>	<b>12,802</b>	<b>7,279</b>	<b>5,524</b>
	Piedmont	3,770	2,122	1,648
	Valle d'Aosta	115	77	38
	Liguria	1,339	840	499
	Lombardy	7,578	4,239	3,339
c.	<b>NORTH-EAST ITALY</b>	<b>7,193</b>	<b>4,734</b>	<b>2,459</b>
	Trentino-Alto Adige	455	320	135
	Veneto	2,940	2,012	928
	Friuli-Venezia Giulia	887	607	281
	Emilia-Romagna	2,911	1,795	1,115
d.	<b>CENTRAL ITALY</b>	<b>11,428</b>	<b>6,935</b>	<b>4,492</b>
	Marche	1,068	687	382
	Tuscany	3,614	2,257	1,357
	Umbria	811	527	284
	Lazio	5,934	3,465	2,469
e.	<b>SOUTHERN ITALY</b>	<b>10,846</b>	<b>6,667</b>	<b>4,179</b>
	Abruzzo	1,171	732	440
	Molise	246	117	129
	Campania	4,362	2,631	1,731
	Puglia	3,088	1,940	1,148
	Basilicata	396	240	156
	Calabria	1,582	1,007	575
f.	<b>ISLANDS</b>	<b>6,717</b>	<b>4,280</b>	<b>2,437</b>
	Sicily	4,787	3,175	1,611
	Sardinia	1,931	1,105	826

## Notes:

The loans, excluding bad debts, are those disbursed to consumer households.

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

TDB10262

Source: Supervisory returns  
Stocks in millions of euros

September 2003		Total	General government	Financial companies
a.	<b>TOTAL</b>	<b>591,535</b>	<b>20,777</b>	<b>39,813</b>
b.	<b>NORTH-WEST ITALY</b>	<b>206,827</b>	<b>3,223</b>	<b>27,422</b>
	Piedmont	44,426	795	3,424
	Valle d'Aosta	1,513	152	120
	Liguria	15,509	232	564
	Lombardy	145,379	2,044	23,315
c.	<b>NORTH-EAST ITALY</b>	<b>124,028</b>	<b>3,976</b>	<b>4,202</b>
	Trentino-Alto Adige	13,103	619	250
	Veneto	47,637	1,076	1,276
	Friuli-Venezia Giulia	13,894	1,154	1,301
	Emilia-Romagna	49,394	1,128	1,375
d.	<b>CENTRAL ITALY</b>	<b>137,583</b>	<b>8,805</b>	<b>7,450</b>
	Marche	14,878	472	56
	Tuscany	37,915	1,077	761
	Umbria	7,340	174	72
	Lazio	77,450	7,082	6,561
e.	<b>SOUTHERN ITALY</b>	<b>82,867</b>	<b>2,425</b>	<b>412</b>
	Abruzzo	10,045	244	106
	Molise	1,647	50	35
	Campania	35,066	1,181	155
	Puglia	23,884	456	56
	Basilicata	3,192	141	4
	Calabria	9,032	352	56
f.	<b>ISLANDS</b>	<b>40,230</b>	<b>2,347</b>	<b>328</b>
	Sicily	28,688	1,183	241
	Sardinia	11,542	1,164	87

Notes:



## Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
<b>110,005</b>	<b>39,942</b>	<b>11,199</b>	<b>56,797</b>	<b>34,240</b>	<b>386,700</b>
<b>43,094</b>	<b>16,620</b>	<b>3,616</b>	<b>22,415</b>	<b>9,723</b>	<b>123,366</b>
8,353	3,392	711	4,155	2,666	29,188
275	99	41	131	86	879
2,301	628	232	1,427	844	11,568
32,164	12,501	2,631	16,702	6,126	81,731
<b>24,425</b>	<b>9,688</b>	<b>2,553</b>	<b>11,512</b>	<b>8,590</b>	<b>82,834</b>
2,023	608	191	1,106	920	9,291
9,533	3,820	975	4,509	3,250	32,502
2,488	1,046	214	1,171	628	8,324
10,380	4,213	1,173	4,726	3,793	32,718
<b>26,694</b>	<b>9,116</b>	<b>2,820</b>	<b>14,364</b>	<b>6,712</b>	<b>87,922</b>
2,206	1,009	256	896	1,139	11,005
6,699	2,492	651	3,395	2,505	26,873
1,141	393	127	590	447	5,507
16,648	5,222	1,786	9,483	2,622	44,537
<b>10,802</b>	<b>3,479</b>	<b>1,546</b>	<b>5,389</b>	<b>6,206</b>	<b>63,022</b>
1,594	768	168	607	718	7,383
213	47	42	78	119	1,230
4,959	1,606	660	2,579	2,425	26,346
2,816	775	451	1,463	1,911	18,646
364	125	75	152	243	2,440
857	159	150	510	791	6,977
<b>4,990</b>	<b>1,039</b>	<b>664</b>	<b>3,117</b>	<b>3,008</b>	<b>29,557</b>
3,179	714	420	1,928	1,808	22,278
1,812	325	244	1,189	1,200	7,279

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

TDB10265

Source: Supervisory returns  
Stocks in millions of euros

September 2003

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
<b>a. TOTAL</b>	<b>591,535</b>	<b>584,257</b>	<b>7,278</b>
<b>b. NORTH-WEST ITALY</b>	<b>206,827</b>	<b>205,213</b>	<b>1,614</b>
Piedmont	44,426	44,147	279
Valle d'Aosta	1,513	1,511	3
Liguria	15,509	15,455	54
Lombardy	145,379	144,101	1,279
<b>c. NORTH-EAST ITALY</b>	<b>124,028</b>	<b>122,957</b>	<b>1,071</b>
Trentino-Alto Adige	13,103	13,093	10
Veneto	47,637	47,388	249
Friuli-Venezia Giulia	13,894	13,257	637
Emilia-Romagna	49,394	49,219	175
<b>d. CENTRAL ITALY</b>	<b>137,583</b>	<b>133,519</b>	<b>4,064</b>
Marche	14,878	14,848	30
Tuscany	37,915	37,794	122
Umbria	7,340	7,325	15
Lazio	77,450	73,552	3,897
<b>e. SOUTHERN ITALY</b>	<b>82,867</b>	<b>82,621</b>	<b>246</b>
Abruzzo	10,045	10,024	20
Molise	1,647	1,645	2
Campania	35,066	34,940	126
Puglia	23,884	23,820	64
Basilicata	3,192	3,185	7
Calabria	9,032	9,006	26
<b>f. ISLANDS</b>	<b>40,230</b>	<b>39,947</b>	<b>283</b>
Sicily	28,688	28,564	125
Sardinia	11,542	11,384	158

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
<b>303,444</b>	<b>106,505</b>	<b>181,586</b>	<b>523,346</b>	<b>68,188</b>
<b>123,610</b>	<b>36,314</b>	<b>46,904</b>	<b>205,598</b>	<b>1,229</b>
29,498	3,013	11,915	44,176	250
1,123	9	382	1,512	1
6,493	4,604	4,412	15,388	121
86,497	28,688	30,194	144,522	858
<b>46,683</b>	<b>27,814</b>	<b>49,531</b>	<b>123,707</b>	<b>321</b>
1,700	87	11,316	13,098	5
23,982	9,981	13,674	47,490	147
5,957	870	7,067	13,839	55
15,043	16,875	17,475	49,280	114
<b>66,138</b>	<b>24,511</b>	<b>46,934</b>	<b>134,952</b>	<b>2,631</b>
2,659	4,422	7,797	14,774	104
11,376	11,295	15,244	37,805	110
1,724	465	5,151	7,317	23
50,378	8,328	18,743	75,056	2,393
<b>44,215</b>	<b>9,789</b>	<b>28,863</b>	<b>41,751</b>	<b>41,116</b>
2,114	508	7,423	4,174	5,870
869	187	591	1,293	354
23,642	2,753	8,671	20,229	14,837
12,874	3,218	7,793	11,652	12,232
792	482	1,918	637	2,556
3,924	2,641	2,467	3,765	5,267
<b>22,798</b>	<b>8,078</b>	<b>9,354</b>	<b>17,339</b>	<b>22,892</b>
18,509	2,362	7,817	12,457	16,231
4,289	5,716	1,537	4,882	6,660

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

TDB10266

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2003

	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>144,244</b>	<b>52,816</b>	<b>33,015</b>	<b>33,406</b>	<b>17,008</b>	<b>7,999</b>
Agricultural, forestry and fishery products	7,569	1,841	2,599	1,197	1,187	745
Fuel and power products	5,731	1,105	464	3,488	343	332
Ores and metals	1,012	629	157	97	95	34
Non-metallic minerals and products	2,779	803	959	488	375	154
Chemical products	2,374	1,316	383	339	284	52
Metal products, except transport equipment	4,345	2,045	1,368	459	388	85
Agricultural and industrial machinery	5,276	2,561	2,035	404	227	49
Office and data processing machines, etc.	1,173	599	249	215	80	29
Electrical goods	3,943	2,162	831	622	266	62
Transport equipment	2,019	950	360	423	240	46
Food and tobacco products	3,710	1,112	1,067	578	701	252
Textiles, clothing and footwear	4,951	1,751	1,122	1,451	565	61
Paper and paper products	2,284	1,090	481	467	195	51
Rubber and plastic products	1,581	820	358	227	149	27
Other manufactured products	3,000	961	877	714	350	97
Building and construction	14,560	4,584	3,370	3,467	2,176	964
Wholesale and retail trade services, recovery and repair services	26,423	8,802	6,054	5,340	4,220	2,008
Lodging and catering services	4,071	1,007	1,149	926	571	420
Inland transport services	4,093	1,193	942	910	657	390
Maritime and air transport services	1,150	205	102	520	102	221
Auxiliary transport services	4,024	1,212	682	1,651	280	198
Communication services	1,624	507	43	1,023	32	19
Other market services	36,553	15,561	7,362	8,399	3,528	1,703

Notes:

## Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns  
Stocks in millions of euros

## September 2003

	Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits
		Savings deposits	Current accounts	Up to 18 months	Beyond 18 months	
<b>a. TOTAL</b>	<b>591,535</b>	<b>64,759</b>	<b>483,401</b>	<b>29,439</b>	<b>5,062</b>	<b>8,874</b>
<b>b. NORTH-WEST ITALY</b>	<b>206,827</b>	<b>12,639</b>	<b>183,298</b>	<b>7,299</b>	<b>1,331</b>	<b>2,261</b>
Piedmont	44,426	3,855	38,669	1,302	244	356
Valle d'Aosta	1,513	121	1,350	21	6	16
Liguria	15,509	1,261	13,420	606	100	121
Lombardy	145,379	7,403	129,859	5,369	981	1,768
<b>c. NORTH-EAST ITALY</b>	<b>124,028</b>	<b>14,879</b>	<b>99,275</b>	<b>7,682</b>	<b>846</b>	<b>1,346</b>
Trentino-Alto Adige	13,103	1,886	10,092	668	119	338
Veneto	47,637	6,474	37,672	2,653	371	467
Friuli-Venezia Giulia	13,894	1,604	11,514	492	48	236
Emilia-Romagna	49,394	4,915	39,997	3,869	308	305
<b>d. CENTRAL ITALY</b>	<b>137,583</b>	<b>13,099</b>	<b>116,007</b>	<b>5,792</b>	<b>504</b>	<b>2,181</b>
Marche	14,878	2,512	9,768	2,254	117	227
Tuscany	37,915	3,679	31,943	1,843	148	302
Umbria	7,340	1,164	5,379	596	53	149
Lazio	77,450	5,745	68,916	1,099	186	1,503
<b>e. SOUTHERN ITALY</b>	<b>82,867</b>	<b>15,806</b>	<b>57,272</b>	<b>6,761</b>	<b>639</b>	<b>2,388</b>
Abruzzo	10,045	2,320	6,680	859	53	133
Molise	1,647	294	1,184	125	9	35
Campania	35,066	5,580	26,044	2,223	315	904
Puglia	23,884	5,085	15,366	2,342	171	920
Basilicata	3,192	705	2,015	319	14	139
Calabria	9,032	1,822	5,981	893	78	258
<b>f. ISLANDS</b>	<b>40,230</b>	<b>8,335</b>	<b>27,549</b>	<b>1,905</b>	<b>1,742</b>	<b>698</b>
Sicily	28,688	6,537	18,800	1,065	1,684	602
Sardinia	11,542	1,797	8,750	840	58	97

Notes:

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

TDB10271

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2003

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>–</b>	<b>591,535</b>	<b>206,827</b>	<b>124,028</b>	<b>137,583</b>	<b>82,867</b>	<b>40,230</b>
Piedmont	40,566	43,431	42,559	196	436	156	84
Valle d'Aosta	1,397	1,459	1,439	2	12	4	1
Liguria	14,391	15,424	14,908	59	265	37	155
Lombardy	137,383	156,688	140,700	4,705	7,913	2,215	1,155
Trentino-Alto Adige	12,662	13,084	187	12,805	70	14	8
Veneto	44,699	47,354	1,188	45,657	376	93	40
Friuli-Venezia Giulia	12,267	13,122	242	12,560	186	100	33
Emilia-Romagna	46,280	48,737	1,400	46,489	531	243	75
Marche	14,210	14,782	98	111	14,390	180	5
Tuscany	35,577	37,616	582	188	36,593	202	52
Umbria	6,838	7,230	41	40	7,109	36	4
Lazio	67,544	72,638	2,057	853	68,171	1,061	496
Abruzzo	9,344	9,745	47	27	265	9,404	2
Molise	1,450	1,561	6	4	44	1,507	1
Campania	32,762	33,804	374	85	426	32,868	51
Puglia	22,838	24,113	353	126	404	23,171	60
Basilicata	2,947	3,081	16	6	21	3,037	1
Calabria	8,421	8,822	189	30	103	8,477	22
Sicily	26,941	27,604	363	74	173	51	26,944
Sardinia	11,038	11,237	80	12	94	10	11,041

Notes:

TDB40150

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

	<b>Total</b>	<b>Financial intermediaries</b>	<b>Banks</b>
<b>a. LEASING</b>	<b>62,322</b>	<b>49,107</b>	<b>13,215</b>
Credit implicit in leasing contracts	60,031	47,665	12,367
Overdue instalments	700	497	203
Bad debts and substandard assets	1,591	945	646
<b>b. FACTORING</b>	<b>23,181</b>	<b>20,574</b>	<b>2,607</b>
Advances against acquired claims	19,623	17,096	2,527
Advances against future claims	657	578	80
Claims assumed at less than nominal value or acquired outright	2,364	2,364	..
Bad debts	....	537	....

**Notes:**

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

## Distribution by type of security and type of account

TDB40080

Source: Supervisory returns  
Stocks in millions of euros

September 2003

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,276,580</b>	<b>554,373</b>	<b>87,389</b>
	Italian government securities	494,762	176,730	16,592
	<i>of which:</i> BOTs	82,034	47,869	2,234
	CCTs	124,783	37,445	5,661
	BTPs	261,186	85,656	7,710
	Other debt securities	446,719	181,370	21,424
	<i>of which:</i> in non-euro-area currencies	36,441	12,315	2,416
	Equity securities	91,666	23,303	31,296
	<i>of which:</i> in non-euro-area currencies	9,567	1,492	795
	Units of collective investment undertakings	231,382	169,513	15,688
	Other securities and the like	12,217	3,503	2,394

## 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
<b>106,493</b>	<b>77,061</b>	<b>7,983</b>	<b>1,170,087</b>	<b>477,312</b>	<b>79,406</b>
36,669	23,715	2,852	458,093	153,015	13,740
1,426	989	121	80,608	46,880	2,113
14,808	10,233	1,279	109,975	27,212	4,382
17,509	10,607	1,208	243,677	75,050	6,503
21,389	12,301	1,305	425,329	169,069	20,119
2,460	1,580	105	33,982	10,735	2,310
1,451	1,100	69	90,215	22,203	31,227
266	173	9	9,301	1,319	786
45,963	39,144	3,595	185,420	130,369	12,093
1,046	823	163	11,172	2,680	2,231

## Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns  
Stocks in millions of euros

September 2003

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
<b>a.</b>	<b>TOTAL</b>	<b>1,276,580</b>	<b>554,373</b>	<b>87,389</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>726,186</b>	<b>244,220</b>	<b>28,488</b>
	Piedmont	120,198	72,098	8,632
	Valle d'Aosta	2,271	1,459	109
	Liguria	29,537	24,850	1,629
	Lombardy	574,181	145,813	18,118
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>250,386</b>	<b>140,047</b>	<b>19,811</b>
	Trentino-Alto Adige	10,979	7,885	1,096
	Veneto	67,560	46,206	5,954
	Friuli-Venezia Giulia	62,465	12,132	1,153
	Emilia-Romagna	109,382	73,824	11,608
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>221,186</b>	<b>101,609</b>	<b>31,697</b>
	Marche	15,061	13,300	1,259
	Tuscany	59,464	38,652	7,110
	Umbria	7,354	6,201	771
	Lazio	139,307	43,456	22,556
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>56,827</b>	<b>50,428</b>	<b>5,158</b>
	Abruzzo	5,923	5,204	558
	Molise	887	815	71
	Campania	23,372	20,541	1,917
	Puglia	19,064	17,068	1,858
	Basilicata	2,059	1,864	192
	Calabria	5,523	4,936	561
<b>f.</b>	<b>ISLANDS</b>	<b>22,006</b>	<b>18,069</b>	<b>2,235</b>
	Sicily	16,543	14,133	1,400
	Sardinia	5,463	3,936	835

## 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
<b>106,493</b>	<b>77,061</b>	<b>7,983</b>	<b>1,170,087</b>	<b>477,312</b>	<b>79,406</b>
<b>51,537</b>	<b>35,229</b>	<b>2,666</b>	<b>674,649</b>	<b>208,991</b>	<b>25,823</b>
14,070	9,175	540	106,128	62,923	8,092
155	148	7	2,115	1,311	102
2,977	2,495	115	26,560	22,354	1,514
34,335	23,411	2,003	539,845	122,402	16,115
<b>30,156</b>	<b>22,218</b>	<b>2,845</b>	<b>220,230</b>	<b>117,829</b>	<b>16,966</b>
1,346	1,201	76	9,632	6,684	1,020
11,025	6,852	1,173	56,536	39,354	4,781
2,632	1,840	193	59,833	10,292	960
15,153	12,324	1,404	94,229	61,499	10,204
<b>18,688</b>	<b>14,306</b>	<b>1,674</b>	<b>202,497</b>	<b>87,303</b>	<b>30,023</b>
2,935	2,661	168	12,126	10,639	1,092
7,614	5,710	958	51,850	32,941	6,153
1,001	902	85	6,352	5,299	687
7,138	5,033	464	132,169	38,423	22,092
<b>4,543</b>	<b>3,965</b>	<b>574</b>	<b>52,284</b>	<b>46,464</b>	<b>4,584</b>
450	414	35	5,473	4,789	522
46	42	4	841	773	67
1,793	1,537	253	21,579	19,004	1,664
1,637	1,428	208	17,426	15,639	1,650
129	113	16	1,930	1,751	176
488	430	58	5,035	4,506	504
<b>1,567</b>	<b>1,343</b>	<b>223</b>	<b>20,438</b>	<b>16,726</b>	<b>2,012</b>
1,073	945	128	15,470	13,187	1,272
494	398	95	4,968	3,538	739

## Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2003

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
<b>a. TOTAL</b>	<b>2,276,692</b>	<b>22,386</b>	<b>1,106,883</b>	<b>75,730</b>	<b>46,640</b>	<b>737,269</b>	<b>287,784</b>
Italian government securities	898,421	6,019	481,045	8,650	9,349	180,300	213,058
<i>of which:</i> BOTs	135,700	312	69,856	493	1,848	48,079	15,112
CCTs	191,640	1,692	134,721	4,015	2,313	38,123	10,775
BTPs	503,567	3,561	237,539	3,477	4,733	87,081	167,176
Other debt securities	858,940	6,176	424,495	20,286	21,661	345,951	40,369
<i>of which:</i> in non-euro-area currencies	48,894	199	27,262	2,066	1,213	14,766	3,388
Equity securities	167,842	6,052	61,478	35,964	2,649	29,592	32,108
<i>of which:</i> in non-euro-area currencies	10,674	31	7,819	723	166	1,532	403
Units of collective investment undertakings	327,619	431	135,378	4,574	12,565	173,458	1,213
Other securities and the like	25,165	3,708	4,941	6,299	523	8,429	1,264

## Notes:

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

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

TDB40060

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2003		Total	North-West	North-East	Centre	South	Islands
a.	<b>TOTAL</b>	<b>1,988,903</b>	<b>1,038,674</b>	<b>434,529</b>	<b>385,784</b>	<b>88,654</b>	<b>41,258</b>
	Italian government securities	685,362	381,617	123,698	141,864	27,331	10,852
	<i>of which:</i> BOTs	120,587	65,379	19,820	24,010	8,745	2,634
	CCTs	180,864	99,193	35,841	38,659	4,991	2,181
	BTPs	336,391	188,247	63,185	66,668	12,549	5,741
	Other debt securities	818,569	420,015	186,711	152,822	37,961	21,057
	<i>of which:</i> in non-euro-area currencies	45,505	31,958	5,582	6,628	950	386
	Equity securities	135,734	62,451	32,173	36,058	3,105	1,947
	<i>of which:</i> in non-euro-area currencies	10,271	8,572	964	508	130	96
	Units of collective investment undertakings	326,405	168,210	84,621	47,400	19,483	6,690
	Other securities and the like	23,901	6,798	7,402	8,075	874	751

## Note:

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

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

TDB40100

Banks

Source: Supervisory returns  
Stocks in millions of euros

September 2003		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	<b>TOTAL</b>	<b>103,774</b>	<b>983</b>	<b>12,581</b>	<b>82,262</b>	<b>2,600</b>	<b>5,351</b>
b.	<b>NORTH-WEST ITALY</b>	<b>44,845</b>	<b>139</b>	<b>8,111</b>	<b>34,029</b>	<b>854</b>	<b>1,712</b>
	Piedmont	7,659	36	1,285	5,849	206	283
	Valle d'Aosta	137	1	2	105	7	21
	Liguria	2,939	13	21	2,793	40	71
	Lombardy	34,111	90	6,803	25,282	600	1,337
c.	<b>NORTH-EAST ITALY</b>	<b>26,073</b>	<b>327</b>	<b>1,793</b>	<b>20,726</b>	<b>1,008</b>	<b>2,219</b>
	Trentino-Alto Adige	3,430	77	57	2,596	282	418
	Veneto	6,482	209	814	4,780	232	447
	Friuli-Venezia Giulia	3,311	18	280	2,726	82	204
	Emilia-Romagna	12,850	23	641	10,623	413	1,150
d.	<b>CENTRAL ITALY</b>	<b>24,664</b>	<b>455</b>	<b>2,061</b>	<b>20,962</b>	<b>339</b>	<b>847</b>
	Marche	1,082	8	94	832	59	89
	Tuscany	4,891	37	540	3,910	146	257
	Umbria	525	12	20	429	25	39
	Lazio	18,166	398	1,406	15,790	109	462
e.	<b>SOUTHERN ITALY</b>	<b>4,942</b>	<b>53</b>	<b>558</b>	<b>3,545</b>	<b>279</b>	<b>506</b>
	Abruzzo	653	6	17	454	47	129
	Molise	159	9	..	131	7	12
	Campania	2,432	32	450	1,667	91	193
	Puglia	1,113	4	15	930	82	82
	Basilicata	216	..	11	145	16	44
	Calabria	369	2	65	219	35	47
f.	<b>ISLANDS</b>	<b>3,253</b>	<b>9</b>	<b>59</b>	<b>2,999</b>	<b>120</b>	<b>67</b>
	Sicily	2,146	5	25	1,976	89	51
	Sardinia	1,107	3	34	1,023	31	16

Notes:

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

TDB40110

Banks

Source: Supervisory returns  
Stocks in millions of euros

## September 2003

Same  
region  
as branch

Total

North-West

North-East

Centre

South

Islands

a.	<b>TOTAL</b>	–	<b>103,774</b>	<b>44,845</b>	<b>26,073</b>	<b>24,664</b>	<b>4,942</b>	<b>3,253</b>
	Piedmont	4,652	6,203	5,466	104	585	16	32
	Valle d'Aosta	86	100	99	..	..	..	..
	Liguria	2,120	3,160	2,253	241	324	15	326
	Lombardy	29,147	37,521	31,399	1,894	2,808	495	926
	Trentino-Alto Adige	3,057	3,173	42	3,118	12	..	1
	Veneto	5,724	9,955	2,258	6,712	714	131	141
	Friuli-Venezia Giulia	2,401	2,626	87	2,473	61	4	..
	Emilia-Romagna	10,978	12,757	1,308	11,049	309	75	16
	Marche	960	1,076	59	12	986	19	1
	Tuscany	3,888	4,806	518	53	4,154	68	13
	Umbria	451	531	1	7	521	1	1
	Lazio	13,231	15,878	1,038	382	13,450	638	369
	Abruzzo	505	768	166	8	71	523	..
	Molise	109	112	..	..	1	111	..
	Campania	1,638	2,195	25	4	477	1,672	17
	Puglia	772	864	51	3	19	791	..
	Basilicata	131	140	4	..	1	135	..
	Calabria	243	256	1	..	6	244	5
	Sicily	1,003	1,217	51	11	148	5	1,003
	Sardinia	399	425	7	..	17	..	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
**September 2003**

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a.</b>	<b>TOTAL</b>	<b>562,600</b>	<b>5,122</b>	<b>39,744</b>	<b>2,494</b>	<b>42,496</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>199,675</b>	<b>785</b>	<b>15,421</b>	<b>539</b>	<b>15,229</b>
	Piedmont	47,099	255	3,768	249	2,931
	Valle d'Aosta	1,566	41	58	19	258
	Liguria	14,120	101	984	47	1,390
	Lombardy	136,890	388	10,611	225	10,650
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>132,331</b>	<b>813</b>	<b>8,908</b>	<b>789</b>	<b>8,672</b>
	Trentino-Alto Adige	12,658	174	1,311	295	980
	Veneto	52,686	288	3,613	199	4,020
	Friuli-Venezia Giulia	14,627	101	1,022	63	672
	Emilia-Romagna	52,359	251	2,962	232	3,000
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>141,780</b>	<b>648</b>	<b>8,480</b>	<b>404</b>	<b>12,592</b>
	Marche	14,256	113	1,001	113	1,114
	Tuscany	37,812	202	2,535	120	4,282
	Umbria	7,670	70	642	37	734
	Lazio	82,041	263	4,303	134	6,461
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>58,519</b>	<b>411</b>	<b>4,615</b>	<b>287</b>	<b>4,630</b>
	Abruzzo	7,710	66	779	46	527
	Molise	1,443	15	89	9	80
	Campania	23,334	110	1,393	95	2,112
	Puglia	17,458	134	1,620	62	1,421
	Basilicata	2,605	26	213	26	152
	Calabria	5,969	60	522	49	338
<b>f.</b>	<b>ISLANDS</b>	<b>30,295</b>	<b>2,463</b>	<b>2,320</b>	<b>474</b>	<b>1,374</b>
	Sicily	20,651	1,628	1,368	240	761
	Sardinia	9,645	836	952	234	613

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
11,277	73,756	1,955	117,027	1,292	31,447	5,952	230,038
3,783	26,606	172	41,893	183	11,723	1,427	81,914
1,215	6,712	36	10,266	50	2,035	555	19,028
6	401	1	193	4	73	13	500
112	1,742	13	4,028	20	1,031	105	4,547
2,450	17,751	122	27,406	109	8,584	754	57,839
2,805	16,944	357	28,602	323	6,493	1,559	56,064
100	984	179	1,744	105	602	230	5,954
1,178	6,664	16	11,733	71	2,705	407	21,792
344	2,996	75	2,943	69	456	253	5,634
1,183	6,299	87	12,181	78	2,730	670	22,685
1,342	19,608	220	27,635	199	9,095	1,317	60,240
335	1,390	7	2,656	50	1,559	281	5,638
321	4,018	63	9,156	84	3,211	570	13,250
117	1,463	6	1,299	15	527	87	2,674
569	12,737	144	14,524	51	3,798	380	38,677
2,429	7,483	110	12,878	187	2,464	762	22,263
326	845	9	1,718	22	442	126	2,802
57	238	1	256	21	72	30	575
772	3,369	45	5,117	56	963	195	9,107
530	2,009	17	4,330	42	700	253	6,341
489	359	5	334	11	77	61	853
256	663	32	1,123	34	210	97	2,585
918	3,116	1,095	6,020	399	1,672	887	9,557
584	2,378	286	4,595	129	1,043	544	7,094
334	737	809	1,425	270	629	343	2,462

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

TDB10430

Source: Supervisory returns  
Flows in millions of euros

## 3rd quarter 2003

	Total	Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
<b>a. TOTAL</b>	<b>71,676</b>	<b>78</b>	<b>4,180</b>	<b>72</b>	<b>3,758</b>
<b>b. NORTH-WEST ITALY</b>	<b>29,465</b>	<b>4</b>	<b>1,376</b>	<b>16</b>	<b>1,384</b>
Piedmont	5,444	2	253	10	181
Valle d'Aosta	79	..	6	..	1
Liguria	1,465	..	91	1	38
Lombardy	22,476	1	1,026	5	1,164
<b>c. NORTH-EAST ITALY</b>	<b>15,860</b>	<b>6</b>	<b>1,103</b>	<b>14</b>	<b>973</b>
Trentino-Alto Adige	1,259	2	110	1	83
Veneto	6,673	1	436	6	428
Friuli-Venezia Giulia	1,421	1	91	1	64
Emilia-Romagna	6,506	1	466	7	398
<b>d. CENTRAL ITALY</b>	<b>18,723</b>	<b>6</b>	<b>1,126</b>	<b>15</b>	<b>855</b>
Marche	1,494	1	166	5	87
Tuscany	4,004	1	276	6	399
Umbria	756	1	149	2	64
Lazio	12,468	4	536	2	304
<b>e. SOUTHERN ITALY</b>	<b>5,178</b>	<b>1</b>	<b>380</b>	<b>14</b>	<b>419</b>
Abruzzo	871	–	76	1	88
Molise	121	–	9	..	14
Campania	1,971	–	90	9	177
Puglia	1,436	..	131	3	80
Basilicata	187	..	15	–	13
Calabria	592	..	59	1	48
<b>f. ISLANDS</b>	<b>2,450</b>	<b>62</b>	<b>195</b>	<b>12</b>	<b>128</b>
Sicily	1,688	51	121	6	48
Sardinia	762	11	73	6	80

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
742	8,712	80	9,843	43	2,558	336	41,275
269	3,033	14	3,568	8	932	83	18,781
66	736	7	762	2	165	34	3,226
1	7	—	14	—	2	..	48
29	170	2	312	1	103	7	711
172	2,120	4	2,480	5	661	42	14,795
208	2,467	18	2,495	12	589	70	7,905
2	102	4	132	7	54	8	754
100	1,337	3	1,079	1	228	18	3,036
16	242	4	233	2	37	11	719
89	785	7	1,052	2	270	34	3,396
115	2,200	14	2,208	10	673	85	11,417
26	122	3	238	3	100	27	716
16	522	..	718	6	296	30	1,733
4	53	..	109	..	39	14	321
69	1,502	10	1,142	..	238	14	8,646
114	818	27	1,053	3	230	41	2,080
19	75	1	154	..	36	8	413
4	33	..	18	—	8	2	33
39	362	24	401	1	71	9	788
22	242	1	363	1	79	15	500
4	21	—	27	..	7	2	98
26	84	..	90	1	30	5	248
38	194	9	520	11	134	56	1,092
27	128	4	346	4	82	39	832
11	67	5	174	7	52	17	260

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

TDB10460

 Source: Supervisory returns  
 Stocks in millions of euros

September 2003		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	<b>TOTAL</b>	<b>8,765</b>	<b>2,339</b>	<b>6,426</b>	<b>2,701</b>	<b>695</b>	<b>2,006</b>
b.	<b>NORTH-WEST ITALY</b>	<b>2,295</b>	<b>440</b>	<b>1,855</b>	<b>773</b>	<b>151</b>	<b>621</b>
	Piedmont	734	170	564	263	80	184
	Valle d'Aosta	28	19	9	22	18	5
	Liguria	107	22	86	46	18	29
	Lombardy	1,425	229	1,196	441	36	405
c.	<b>NORTH-EAST ITALY</b>	<b>2,587</b>	<b>738</b>	<b>1,849</b>	<b>663</b>	<b>189</b>	<b>473</b>
	Trentino-Alto Adige	295	128	168	66	18	48
	Veneto	869	234	635	191	62	129
	Friuli-Venezia Giulia	243	92	151	68	15	53
	Emilia-Romagna	1,179	284	895	338	95	244
d.	<b>CENTRAL ITALY</b>	<b>1,920</b>	<b>285</b>	<b>1,635</b>	<b>702</b>	<b>114</b>	<b>588</b>
	Marche	227	46	181	38	8	31
	Tuscany	986	108	877	437	46	392
	Umbria	228	36	192	80	14	66
	Lazio	479	94	385	147	46	100
e.	<b>SOUTHERN ITALY</b>	<b>1,253</b>	<b>523</b>	<b>730</b>	<b>307</b>	<b>115</b>	<b>192</b>
	Abruzzo	123	26	98	39	9	30
	Molise	61	33	28	12	6	6
	Campania	274	113	161	67	23	43
	Puglia	486	169	317	115	34	81
	Basilicata	97	41	57	14	3	11
	Calabria	211	141	70	61	41	20
f.	<b>ISLANDS</b>	<b>711</b>	<b>353</b>	<b>358</b>	<b>256</b>	<b>125</b>	<b>131</b>
	Sicily	391	181	210	50	9	41
	Sardinia	319	172	148	206	116	90

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
<b>4,198</b>	<b>1,173</b>	<b>3,025</b>	<b>1,867</b>	<b>471</b>	<b>1,396</b>
<b>1,164</b>	<b>277</b>	<b>887</b>	<b>358</b>	<b>11</b>	<b>347</b>
396	84	313	74	6	68
5	1	4	1	..	1
51	3	47	11	1	9
712	190	522	272	4	268
<b>1,322</b>	<b>351</b>	<b>971</b>	<b>602</b>	<b>198</b>	<b>404</b>
81	14	67	149	95	54
526	136	391	152	37	115
111	32	79	64	45	19
604	169	435	237	20	217
<b>774</b>	<b>132</b>	<b>642</b>	<b>444</b>	<b>40</b>	<b>404</b>
124	29	95	65	10	55
279	43	236	270	20	249
101	18	83	47	4	43
270	42	228	63	6	57
<b>676</b>	<b>302</b>	<b>374</b>	<b>270</b>	<b>106</b>	<b>164</b>
58	12	46	27	5	22
29	11	18	21	17	4
154	61	93	54	29	25
255	113	141	116	22	94
64	28	36	19	9	10
118	77	40	32	23	9
<b>261</b>	<b>111</b>	<b>150</b>	<b>193</b>	<b>117</b>	<b>77</b>
186	88	98	156	84	72
76	23	53	37	33	5

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

TDB10470

Source: Supervisory returns  
Flows in millions of euros

3rd quarter 2003		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	<b>TOTAL</b>	<b>774</b>	<b>86</b>	<b>688</b>	<b>183</b>	<b>4</b>	<b>179</b>
b.	<b>NORTH-WEST ITALY</b>	<b>187</b>	<b>20</b>	<b>167</b>	<b>63</b>	<b>..</b>	<b>63</b>
	Piedmont	57	6	50	14	..	14
	Valle d'Aosta	1	..	1	..	..	..
	Liguria	7	1	6	3	..	3
	Lombardy	123	14	110	46	..	46
c.	<b>NORTH-EAST ITALY</b>	<b>215</b>	<b>33</b>	<b>181</b>	<b>33</b>	<b>2</b>	<b>31</b>
	Trentino-Alto Adige	29	8	20	5	1	3
	Veneto	73	10	63	11	–	11
	Friuli-Venezia Giulia	20	3	18	3	–	3
	Emilia-Romagna	93	12	81	14	..	14
d.	<b>CENTRAL ITALY</b>	<b>225</b>	<b>9</b>	<b>217</b>	<b>61</b>	<b>1</b>	<b>59</b>
	Marche	26	2	24	4	–	4
	Tuscany	146	2	144	42	..	42
	Umbria	22	1	21	7	..	7
	Lazio	31	3	28	8	1	6
e.	<b>SOUTHERN ITALY</b>	<b>97</b>	<b>15</b>	<b>82</b>	<b>15</b>	<b>..</b>	<b>15</b>
	Abruzzo	9	1	8	1	–	1
	Molise	5	1	4	..	–	..
	Campania	20	4	16	4	..	4
	Puglia	48	6	42	7	..	7
	Basilicata	7	1	6	..	–	..
	Calabria	9	2	7	2	–	2
f.	<b>ISLANDS</b>	<b>49</b>	<b>9</b>	<b>41</b>	<b>11</b>	<b>..</b>	<b>11</b>
	Sicily	37	8	29	5	–	5
	Sardinia	12	..	12	6	..	6

Notes:

## Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
<b>389</b>	<b>72</b>	<b>318</b>	<b>202</b>	<b>11</b>	<b>191</b>
<b>87</b>	<b>20</b>	<b>67</b>	<b>37</b>	–	<b>37</b>
38	6	32	5	–	5
..	–	..	..	–	..
2	..	2	1	–	1
46	14	33	31	–	31
<b>133</b>	<b>25</b>	<b>108</b>	<b>49</b>	<b>7</b>	<b>42</b>
12	1	11	12	6	6
53	10	43	9	–	9
14	2	12	3	1	2
53	12	41	25	–	25
<b>82</b>	<b>7</b>	<b>75</b>	<b>83</b>	..	<b>82</b>
16	2	14	6	–	6
38	2	36	66	..	66
11	1	10	4	..	4
17	2	15	7	..	6
<b>64</b>	<b>14</b>	<b>50</b>	<b>18</b>	<b>1</b>	<b>17</b>
7	1	6	1	–	1
5	1	3	..	–	..
11	4	7	4	..	4
30	6	24	10	..	10
5	1	5	1	–	1
6	1	5	1	..	..
<b>24</b>	<b>6</b>	<b>18</b>	<b>14</b>	<b>3</b>	<b>12</b>
18	6	12	14	3	11
6	..	6	..	–	..

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

TDB10440

Source: Supervisory returns  
Stocks in millions of euros

September 2003

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	28,363	2,112	5,064	1,526	6
b.	NORTH-WEST ITALY	6,853	337	1,837	759	1
	Piedmont	2,369	291	391	209	—
	Valle d'Aosta	84	..	2	—	—
	Liguria	305	5	34	12	—
	Lombardy	4,095	41	1,409	538	1
c.	NORTH-EAST ITALY	6,690	36	1,365	276	3
	Trentino-Alto Adige	1,085	..	36	85	—
	Veneto	2,175	21	632	60	..
	Friuli-Venezia Giulia	910	3	125	45	—
	Emilia-Romagna	2,521	12	572	86	2
d.	CENTRAL ITALY	4,239	115	718	222	2
	Marche	950	2	223	19	—
	Tuscany	1,387	4	184	70	2
	Umbria	331	..	65	4	—
	Lazio	1,570	109	246	130	1
e.	SOUTHERN ITALY	4,309	1,309	778	200	—
	Abruzzo	653	161	84	39	—
	Molise	134	28	15	..	—
	Campania	1,300	442	280	59	—
	Puglia	1,071	237	217	53	—
	Basilicata	621	406	42	31	—
	Calabria	530	35	139	17	—
f.	ISLANDS	6,271	314	366	69	..
	Sicily	3,438	223	215	29	..
	Sardinia	2,833	91	152	40	—

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
<b>1,861</b>	<b>1,830</b>	<b>7,055</b>	<b>2,584</b>	<b>552</b>	<b>5,414</b>	<b>358</b>	<b>138</b>
<b>451</b>	<b>286</b>	<b>884</b>	<b>489</b>	<b>324</b>	<b>1,434</b>	<b>51</b>	<b>14</b>
193	119	307	204	170	475	11	4
1	49	11	5	..	15	..	—
10	19	94	32	2	96	1	—
248	99	472	249	152	848	39	9
<b>549</b>	<b>518</b>	<b>1,226</b>	<b>920</b>	<b>108</b>	<b>1,648</b>	<b>41</b>	<b>14</b>
32	77	436	26	11	379	2	1
212	142	282	367	9	434	15	3
124	76	166	112	5	248	6	..
182	223	342	415	83	586	17	10
<b>185</b>	<b>326</b>	<b>750</b>	<b>525</b>	<b>28</b>	<b>1,258</b>	<b>109</b>	<b>23</b>
27	50	120	340	4	117	49	2
45	103	257	114	21	560	27	1
8	32	69	50	1	102	1	..
106	140	304	22	3	479	32	20
<b>204</b>	<b>196</b>	<b>476</b>	<b>205</b>	<b>35</b>	<b>781</b>	<b>124</b>	<b>72</b>
50	23	72	76	3	86	59	50
6	13	15	7	..	46	2	—
56	58	142	26	5	204	28	16
56	53	139	76	14	194	31	6
10	13	26	13	10	67	3	1
26	36	83	7	3	183	2	..
<b>471</b>	<b>505</b>	<b>3,718</b>	<b>446</b>	<b>57</b>	<b>293</b>	<b>33</b>	<b>15</b>
268	352	1,988	51	56	229	26	11
203	152	1,729	395	1	63	7	4

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

TDB10450

Source: Supervisory returns  
Flows in millions of euros

## 3rd quarter 2003

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,608	21	394	45	1
b.	NORTH-WEST ITALY	450	3	160	11	..
	Piedmont	154	2	46	2	—
	Valle d'Aosta	3	—	1	—	—
	Liguria	41	..	3	1	—
	Lombardy	253	..	110	9	..
c.	NORTH-EAST ITALY	387	..	86	9	1
	Trentino-Alto Adige	26	—	2	5	—
	Veneto	138	..	44	1	—
	Friuli-Venezia Giulia	57	—	9	—	—
	Emilia-Romagna	166	..	33	3	1
d.	CENTRAL ITALY	342	1	55	11	—
	Marche	63	—	17	4	—
	Tuscany	134	1	10	4	—
	Umbria	14	—	3	2	—
	Lazio	131	..	25	1	—
e.	SOUTHERN ITALY	227	13	68	12	—
	Abruzzo	41	..	7	..	—
	Molise	6	—	1	..	—
	Campania	96	9	20	6	—
	Puglia	44	4	15	4	—
	Basilicata	7	..	1	..	—
	Calabria	33	..	24	1	—
f.	ISLANDS	203	4	25	2	—
	Sicily	143	4	21	..	—
	Sardinia	59	—	4	2	—

Notes:

## Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
<b>100</b>	<b>71</b>	<b>215</b>	<b>189</b>	<b>25</b>	<b>422</b>	<b>125</b>	<b>32</b>
<b>19</b>	<b>6</b>	<b>23</b>	<b>46</b>	<b>11</b>	<b>152</b>	<b>17</b>	<b>8</b>
10	3	7	19	10	50	4	1
..	..	..	1	—	..	..	—
1	..	3	3	..	30	..	—
8	3	13	22	2	72	13	7
<b>40</b>	<b>17</b>	<b>19</b>	<b>56</b>	<b>4</b>	<b>144</b>	<b>8</b>	<b>3</b>
..	1	7	2	—	9	1	..
20	2	2	23	..	43	3	1
5	5	2	6	—	29	1	—
15	10	8	26	4	62	4	3
<b>7</b>	<b>9</b>	<b>50</b>	<b>39</b>	<b>3</b>	<b>90</b>	<b>77</b>	<b>1</b>
1	1	1	32	..	4	2	..
3	5	5	2	3	28	74	1
1	..	..	4	..	4	1	—
2	3	43	1	—	54	1	..
<b>18</b>	<b>10</b>	<b>36</b>	<b>19</b>	<b>3</b>	<b>30</b>	<b>18</b>	<b>16</b>
5	1	2	7	..	3	15	15
1	1	—	1	..	2	—	—
5	4	33	2	..	14	2	2
3	2	1	7	2	5	..	..
1	2	..	1	..	2	..	—
3	..	—	1	..	4	..	—
<b>15</b>	<b>29</b>	<b>86</b>	<b>29</b>	<b>4</b>	<b>6</b>	<b>5</b>	<b>3</b>
6	28	70	4	4	5	3	1
9	..	16	25	—	1	2	2



## **Information on securities business**

## Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns  
Flows in millions of euros

## 3rd quarter 2003

	Total	Banks	SIMs
<b>a. TOTAL SECURITIES</b>	<b>2,061,827</b>	<b>1,633,326</b>	<b>428,501</b>
Italian government securities	1,275,480	1,055,902	219,578
<i>of which:</i> BOTs	213,536	183,812	29,724
CCTs	389,593	318,642	70,950
BTPs	567,667	475,063	92,604
Other debt securities	410,067	370,619	39,448
Equity securities	365,466	196,415	169,051
Other securities	10,970	10,446	524
<b>b. TOTAL DERIVATIVE INSTRUMENTS</b>	<b>3,134,489</b>	<b>2,726,568</b>	<b>407,920</b>
Futures	1,254,863	970,848	284,015
<i>of which:</i> on Italian government securities	109,112	27,286	81,826
on interest rates	734,768	707,942	26,826
on stock indices	218,405	84,092	134,313
Swaps and forward rate agreements	1,325,012	1,270,328	54,684
<i>of which:</i> interest rate swaps	1,031,918	991,185	40,733
currency swaps	25,113	20,570	4,543
forward rate agreements	255,502	254,690	813
Options on securities	60,488	48,172	12,316
<i>of which:</i> on Italian government securities	7,947	6,009	1,939
on debt securities	3,590	3,281	309
on equity securities	47,791	37,748	10,043
Options on futures or stock indices	160,095	123,938	36,158
<i>of which:</i> on futures on Italian government securities	8,153	5,018	3,136
on stock indices or futures on stock indices	132,767	105,456	27,310
Foreign currency options	104,910	104,681	229
Interest rate options	104,586	84,151	20,435
Other derivative instruments	124,528	124,444	84

## Notes:

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

## Banks and securities firms

Banks			SIMs		
July 2003	Aug. 2003	Sept. 2003	July 2003	Aug. 2003	Sept. 2003
<b>608,091</b>	<b>459,906</b>	<b>565,330</b>	<b>154,985</b>	<b>109,427</b>	<b>164,089</b>
391,242	296,447	368,213	77,316	60,339	81,922
62,773	61,735	59,304	10,425	8,138	11,161
117,754	85,335	115,554	26,451	18,062	26,437
188,358	124,519	162,187	33,150	25,271	34,184
142,170	106,994	121,454	14,801	9,167	15,480
69,694	54,018	72,703	62,607	39,851	66,594
5,025	2,452	2,969	344	77	102
<b>1,068,582</b>	<b>776,180</b>	<b>881,807</b>	<b>145,679</b>	<b>99,284</b>	<b>162,958</b>
324,817	297,829	348,202	106,478	61,484	116,053
11,140	6,453	9,693	42,349	15,601	23,876
231,688	228,444	247,810	3,839	5,337	17,651
28,174	19,717	36,201	45,122	29,254	59,938
553,277	351,023	366,029	17,142	18,909	18,633
449,187	266,987	275,011	15,630	11,250	13,853
7,637	4,284	8,649	—	2,911	1,633
95,062	78,869	80,759	417	1	395
14,468	12,089	21,615	4,446	2,997	4,873
1,387	3,045	1,577	651	530	758
1,447	684	1,149	229	14	66
11,276	7,985	18,487	3,559	2,444	4,041
51,331	33,180	39,427	12,554	9,051	14,553
1,248	2,062	1,708	775	971	1,389
46,539	23,582	35,336	10,723	6,648	9,939
28,518	32,087	44,076	104	44	80
34,143	26,214	23,794	4,929	6,777	8,729
62,022	23,759	38,664	26	22	36





## Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns  
Stocks and flows in millions of euros

## 3rd quarter 2003

	Total	Banks	SIMs	AMCs
Assets under management	409,845	165,112	22,474	222,259
Fund-raising	34,889	9,005	1,765	24,118
Redemptions	34,046	8,324	1,043	24,678
Net fund-raising	843	681	722	-560

## 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

## 3rd quarter 2003

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	<b>TOTAL PORTFOLIO</b>	<b>102,934</b>	<b>102,709</b>	<b>396,581</b>
	Italian government securities	44,766	44,480	136,383
	<i>of which:</i> BOTs	6,529	6,393	7,333
	CCTs	12,687	14,192	40,266
	BTPs	22,626	21,305	80,864
	Other debt securities	19,746	15,318	77,008
	<i>of which:</i> in non-euro-area currencies	1,969	2,011	6,206
	Equity securities	8,910	7,717	17,793
	<i>of which:</i> in non-euro-area currencies	1,666	1,398	3,894
	Units of collective investment undertakings	23,127	21,021	163,194
	Other securities and the like	6,385	14,173	2,204

**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
<b>34,575</b>	<b>33,664</b>	<b>159,269</b>	<b>8,325</b>	<b>7,711</b>	<b>21,664</b>	<b>60,034</b>	<b>61,335</b>	<b>215,648</b>
15,180	14,503	43,962	1,945	1,701	4,719	27,641	28,276	87,701
994	682	1,621	347	263	441	5,187	5,447	5,272
5,248	6,481	18,642	322	484	1,574	7,117	7,227	20,050
7,537	6,075	20,396	865	575	2,013	14,225	14,655	58,455
6,188	5,580	25,206	2,521	1,947	7,379	11,037	7,791	44,423
719	847	2,636	131	122	376	1,119	1,042	3,195
3,625	3,679	6,573	1,163	1,011	1,747	4,122	3,027	9,473
805	753	1,519	145	131	448	716	514	1,927
9,236	9,423	82,252	1,678	1,712	7,771	12,213	9,886	73,170
346	479	1,275	1,018	1,340	48	5,021	12,354	880

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
September 2003	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
<b>a. TOTAL PORTFOLIO</b>	<b>100.00</b>	<b>8.80</b>	<b>7.08</b>	<b>81.31</b>	<b>2.81</b>
Italian government securities	100.00	16.10	3.78	73.94	6.19
<i>of which: BOTs</i>	<i>100.00</i>	<i>1.71</i>	<i>0.58</i>	<i>71.61</i>	<i>26.11</i>
CCTs	100.00	20.25	3.42	74.85	1.48
BTPs	100.00	14.66	6.06	72.34	6.94
Other debt securities	100.00	4.10	8.27	86.51	1.12
Equity securities	100.00	9.73	4.74	82.51	3.03
Units of collective investment undertakings	100.00	8.52	8.44	80.69	2.36
Other financial instruments	100.00	75.09	0.23	24.33	0.35

## 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".

## Asset under management and net fund-raising

TDB40548

## Collective investment undertakings

Source: Supervisory returns  
Stocks and flows in millions of euros

## 3rd quarter 2003

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
<b>TOTAL</b>	<b>381,763</b>	<b>45,350</b>	<b>43,939</b>	<b>1,411</b>	<b>2</b>
Equity	69,296	5,972	6,250	-279	-
Balanced	32,767	1,497	1,755	-258	-
Bond	178,127	19,820	21,185	-1,365	2
Liquidity	96,354	17,028	14,315	2,713	-
Flexible	5,189	1,005	434	572	-

## 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.

## E.1.5.6 COLLECTIVE ASSET MANAGEMENT

### Distribution of portfolio by type of security and operational specialization

TDB40543

Source: Supervisory returns  
Stocks and flows in millions of euros

3rd quarter 2003	Total portfolio	Italian government securities	of which		
			BOTs	CCTs	BTPs
<b>a. TOTAL</b>					
Purchases in the quarter	128,126	56,939	15,572	9,593	26,580
Sales in the quarter	121,313	53,996	15,216	10,441	24,720
End-quarter stocks	337,518	144,032	26,114	39,339	68,045
<b>b. EQUITY</b>					
Purchases in the quarter	26,271	355	22	75	214
Sales in the quarter	25,842	383	33	142	162
End-quarter stocks	61,982	451	26	158	230
<b>c. BALANCED</b>					
Purchases in the quarter	11,734	3,017	793	251	1,744
Sales in the quarter	10,975	2,313	566	519	1,112
End-quarter stocks	30,032	7,712	1,081	1,192	4,951
<b>d. BOND</b>					
Purchases in the quarter	52,588	27,199	3,202	4,558	16,913
Sales in the quarter	50,242	26,334	4,007	4,953	15,476
End-quarter stocks	166,445	75,441	2,780	16,994	49,092
<b>e. LIQUIDITY</b>					
Purchases in the quarter	32,555	25,315	11,484	4,530	6,996
Sales in the quarter	29,887	24,360	10,595	4,570	7,692
End-quarter stocks	74,551	59,016	22,146	20,449	13,062
<b>f. FLEXIBLE</b>					
Purchases in the quarter	4,951	1,025	56	179	707
Sales in the quarter	4,367	607	15	256	278
End-quarter stocks	4,482	1,384	67	545	704

#### Notes:

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

Other debt securities	of which:		Equity securities	of which:		Other securities
	in non-euro-area currencies			in non-euro-area currencies		

## Distribution by type of instrument

TDB40580

Source: Supervisory returns  
Stocks in millions of euros

		SIMs		
		July 2003	Aug. 2003	Sept. 2003
<b>a.</b>	<b>TOTAL</b>	<b>494,724</b>	<b>510,314</b>	<b>510,851</b>
<b>b.</b>	<b>ON DEBT SECURITIES AND INTEREST RATES</b>			
	Futures	8,134	8,061	5,694
	Options bought	100,151	102,434	102,384
	Options sold	112,947	115,995	118,591
	Interest rate swaps	221,633	230,202	233,100
	Forward rate agreements	409	409	764
<b>c.</b>	<b>ON EQUITY SECURITIES</b>			
	Futures	419	213	151
	Options bought	11,548	12,290	11,643
	Options sold	34,030	35,341	33,125
<b>d.</b>	<b>ON EXCHANGE RATES AND GOLD</b>			
	Options bought	305	283	290
	Options sold	305	284	290
	Currency swaps	1,333	1,263	1,294
	Domestic currency swaps	37	39	31
<b>e.</b>	<b>OTHER DERIVATIVE INSTRUMENTS</b>	<b>3,474</b>	<b>3,499</b>	<b>3,495</b>

## Notes:

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



## Banks and securities firms

### Banks

#### Units operating in Italy

#### Units operating abroad

July 2003	Aug. 2003	Sept. 2003	July 2003	Aug. 2003	Sept. 2003
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5,198,497	5,289,943	5,259,434	134,705	125,266	108,855
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227,570	231,811	230,466	15,670	13,606	9,877
231,012	245,320	264,439	6,818	6,510	4,241
247,642	254,101	283,489	8,792	5,714	3,586
3,625,152	3,655,809	3,551,235	73,778	71,938	65,512
357,464	370,823	374,091	10,325	10,136	8,847

1,573	2,058	1,664	–	–	–
115,401	116,705	120,109	5,611	5,381	5,179
200,047	203,033	218,319	5,136	4,776	4,751

75,981	84,949	89,532	1,133	490	525
76,837	85,219	90,500	1,207	566	561
18,861	18,312	15,646	6,164	6,025	5,646
5,710	6,181	5,803	–	–	–
15,248	15,623	14,141	71	124	131

## Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns  
Stocks and flows in millions of euros

## 3rd quarter 2003

3rd quarter 2003		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	44,047	9,266	33,106	118	1,557	767
	Italian government securities	5,455	4,160	1,194	–	100	95
	<i>of which:</i> BOTs	31	31	–	–	–	1
	CCTs	1,149	856	291	–	2	19
	BTPs	3,437	2,593	746	–	99	75
	Other debt securities	14,636	5,100	9,341	118	76	581
	Equity securities	1,487	5	1,428	–	54	84
	Other securities	22,469	–	21,143	–	1,326	7

## Notes:

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

## **Information on customers**



TDB30100

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

	Total		Banks		Financial intermediaries	
	June 2003	Sept. 2003	June 2003	Sept. 2003	June 2003	Sept. 2003
<b>a. NUMBER OF BORROWERS</b>	<b>2,516,979</b>	<b>2,570,894</b>	<b>2,293,204</b>	<b>2,340,841</b>	<b>406,990</b>	<b>408,882</b>
<i>of which: joint</i>	602,133	625,008	537,389	556,807	76,584	75,151
<b>b. LOAN FACILITIES</b>						
<i>facilities granted</i>	1,392,635	1,417,814	1,285,798	1,310,847	106,836	106,967
<i>used margin</i>	962,658	964,539	869,995	872,603	92,663	91,936
<i>overshoot</i>	55,704	43,261	52,417	40,627	3,288	2,633
<i>unused margin</i>	485,680	496,537	468,220	478,872	17,461	17,664
<i>of which: matched loans</i>						
<i>facilities granted</i>	256,077	256,891	225,526	227,759	30,551	29,131
<i>used margin</i>	132,138	127,981	112,947	109,921	19,192	18,061
<i>term loans</i>						
<i>facilities granted</i>	854,523	883,426	778,899	806,260	75,624	77,166
<i>used margin</i>	704,794	715,684	631,783	642,235	73,012	73,449
<i>revocable loans</i>						
<i>facilities granted</i>	282,035	277,498	281,373	276,828	662	670
<i>used margin</i>	125,726	120,874	125,266	120,448	460	426
<b>c. GUARANTEES GRANTED TO CUSTOMERS</b>						
<i>facilities granted</i>	138,761	136,986	131,195	129,722	7,566	7,263
<i>used margin</i>	112,863	108,025	106,940	102,738	5,922	5,287
<b>d. BAD DEBTS</b>	<b>82,258</b>	<b>83,397</b>	<b>47,857</b>	<b>48,920</b>	<b>34,401</b>	<b>34,477</b>
<i>of which: backed by real security</i>	20,895	21,653	12,933	13,355	7,962	8,298
backed by personal security	24,729	24,882	19,621	19,908	5,108	4,974
<b>e. NUMBER OF GUARANTORS</b>	<b>1,438,895</b>	<b>1,471,480</b>	<b>1,343,597</b>	<b>1,371,928</b>	<b>136,082</b>	<b>141,459</b>
<i>of which: joint</i>	509,684	518,085	481,290	488,812	39,233	40,271
<b>f. PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	<b>367,251</b>	<b>376,755</b>	<b>326,408</b>	<b>334,862</b>	<b>40,843</b>	<b>41,892</b>

**Notes:**

The data include transactions with non-resident customers.

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

TDC30020

Banks

Source: Central Credit Register  
Stocks in millions of euros

## September 2003

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
<b>a. ITALY</b>	<b>1,266,291</b>	<b>770,461</b>	<b>846,473</b>	<b>407,230</b>	<b>18,234</b>	<b>271,732</b>
General government	76,900	19,186	51,001	5,536	68	5,093
Financial companies	217,082	180,496	134,021	103,510	2,149	6,301
Non-financial companies	819,428	525,873	525,899	269,576	13,527	159,221
<i>of which:</i> industry	352,965	258,097	207,151	119,927	6,834	42,094
building	81,494	43,218	57,010	25,826	630	28,758
services	373,316	217,958	252,812	119,692	5,968	84,535
Producer households	41,160	18,997	33,801	11,914	503	19,013
Consumer households and nec	108,552	24,596	99,307	16,048	1,967	80,633
<b>b. NORTH-WEST ITALY</b>	<b>554,401</b>	<b>364,563</b>	<b>350,086</b>	<b>185,911</b>	<b>7,077</b>	<b>101,997</b>
General government	12,632	4,909	8,849	1,776	43	2,062
Financial companies	148,111	126,570	85,612	67,783	1,309	4,626
Non-financial companies	341,127	218,674	209,032	107,414	4,862	59,030
<i>of which:</i> industry	152,509	110,792	86,564	48,968	2,448	17,353
building	24,331	13,070	16,896	7,524	171	8,435
services	162,004	93,516	103,803	50,083	2,208	32,558
Producer households	11,888	5,406	9,751	3,356	118	5,657
Consumer households and nec	39,525	8,529	36,039	5,377	738	30,141
<b>c. NORTH-EAST ITALY</b>	<b>306,775</b>	<b>195,936</b>	<b>206,145</b>	<b>103,377</b>	<b>5,938</b>	<b>71,011</b>
General government	9,848	3,945	5,467	476	–	443
Financial companies	29,865	25,285	20,659	16,560	424	556
Non-financial companies	221,944	151,078	140,731	76,309	4,472	42,727
<i>of which:</i> industry	105,275	78,733	60,935	36,440	2,403	11,869
building	24,433	14,631	16,114	8,312	256	7,205
services	87,528	54,765	60,424	29,976	1,773	22,330
Producer households	13,490	6,558	10,986	4,130	260	5,856
Consumer households and nec	30,792	8,737	27,623	5,717	776	21,039
<b>d. CENTRAL ITALY</b>	<b>289,193</b>	<b>150,400</b>	<b>205,525</b>	<b>84,439</b>	<b>3,410</b>	<b>61,672</b>
General government	43,987	6,206	30,117	2,133	26	1,674
Financial companies	34,679	26,798	25,257	18,126	415	1,020
Non-financial companies	177,584	109,120	120,173	58,586	2,545	35,841
<i>of which:</i> industry	66,161	49,907	39,632	24,246	1,538	6,756
building	20,259	9,560	14,935	6,394	97	8,115
services	88,574	48,488	63,385	27,038	894	19,857
Producer households	7,982	3,259	6,802	2,175	89	4,033
Consumer households and nec	24,526	4,860	22,820	3,337	331	18,869

## 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		
<b>e. SOUTHERN ITALY</b>	<b>81,905</b>	<b>42,689</b>	<b>58,947</b>	<b>23,609</b>	<b>1,344</b>	<b>24,921</b>
General government	8,208	2,561	5,319	520	–	832
Financial companies	3,852	1,473	2,000	766	1	58
Non-financial companies	54,615	34,174	38,065	19,549	1,209	14,048
<i>of which:</i> industry	21,292	14,644	14,171	7,819	345	4,036
building	8,475	4,474	6,072	2,671	100	3,100
services	23,537	14,307	16,739	8,540	759	6,449
Producer households	5,231	2,553	4,228	1,530	33	2,351
Consumer households and nec	9,460	1,685	8,926	1,133	101	7,373
<b>f. ISLANDS</b>	<b>34,017</b>	<b>16,873</b>	<b>25,771</b>	<b>9,893</b>	<b>465</b>	<b>12,131</b>
General government	2,225	1,565	1,249	630	–	81
Financial companies	575	370	493	276	1	41
Non-financial companies	24,158	12,828	17,899	7,719	439	7,575
<i>of which:</i> industry	7,728	4,021	5,849	2,453	99	2,081
building	3,996	1,482	2,993	925	6	1,902
services	11,673	6,883	8,461	4,054	334	3,341
Producer households	2,569	1,221	2,035	723	3	1,116
Consumer households and nec	4,249	785	3,899	485	22	3,211

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

## September 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	781,348	380,481	174,031	185,418	27,886	22,028	4,538
Facilities granted	73,956	63,873	60,228	194,680	96,276	218,310	659,314
Used margin	67,339	53,782	44,702	136,531	64,533	140,489	420,461
<i>of which: backed by real security</i>	54,927	36,205	19,638	49,193	21,282	41,590	57,391
Unused margin	7,916	11,807	17,683	64,217	34,292	83,337	254,812
Overshoot	1,300	1,717	2,157	6,068	2,550	5,515	15,959

Note:



## Distribution by total credit used

TDB30125

Banks

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

## September 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	666,395	329,783	134,183	125,709	16,895	12,312	2,331
Facilities granted	72,029	70,045	66,028	190,052	86,501	185,676	531,501
Used margin	63,408	55,291	46,595	129,795	58,297	120,639	362,880
<i>of which: backed by real security</i>	<i>50,526</i>	<i>35,400</i>	<i>20,730</i>	<i>51,633</i>	<i>21,444</i>	<i>39,285</i>	<i>49,695</i>
Unused margin	10,229	16,918	21,935	67,042	31,314	71,252	184,104
Overshoot	1,607	2,163	2,502	6,785	3,109	6,214	15,482

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

## September 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
<b>a. SHORT-TERM LOANS: in euros</b>							
Facilities granted	14,146	21,877	33,220	113,111	56,683	130,704	383,737
Used margin	7,338	11,579	17,544	60,061	29,227	64,479	198,672
of which: backed by real security	667	1,186	1,723	5,911	2,677	4,955	6,768
Overshoot	950	1,253	1,599	4,437	1,889	4,108	10,574
<b>b. SHORT-TERM LOANS: in non-euro-area currencies</b>							
Facilities granted	149	326	551	2,437	1,393	3,481	5,902
Used margin	155	327	556	2,379	1,345	3,265	5,358
of which: backed by real security	24	53	94	479	214	392	198
Overshoot	21	30	52	173	92	275	755
<b>c. MEDIUM AND LONG-TERM LOANS: in euros</b>							
Facilities granted	54,275	38,964	23,555	62,678	28,805	61,503	216,220
Used margin	54,099	38,571	22,964	57,888	25,541	53,961	177,847
of which: backed by real security	49,167	33,119	17,356	42,333	18,172	35,343	46,254
Overshoot	316	390	395	1,029	456	797	3,646
<b>d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies</b>							
Facilities granted	264	173	108	423	254	573	5,632
Used margin	265	176	109	422	255	562	2,927
of which: backed by real security	245	130	38	134	133	317	1,248
Overshoot	4	7	4	18	13	51	16

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

## September 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
<b>a. TOTAL</b>							
Number of borrowers	726,661	365,318	166,414	171,280	25,233	19,793	4,007
Facilities granted	68,834	61,340	57,435	178,649	87,135	196,262	611,490
Used margin	61,858	50,653	41,173	120,750	56,367	122,267	384,805
<b>b. PIEMONTE</b>							
Number of borrowers	60,767	28,602	12,545	12,336	1,805	1,431	306
Facilities granted	5,727	4,799	4,310	12,833	6,241	14,317	43,977
Used margin	5,116	3,861	2,952	8,219	3,860	8,601	27,515
<b>c. VALLE D'AOSTA</b>							
Number of borrowers	1,652	930	353	336	29	28	9
Facilities granted	156	156	122	313	98	267	1,135
Used margin	133	124	86	198	64	178	945
<b>d. LIGURIA</b>							
Number of borrowers	20,455	9,346	3,584	3,159	405	354	68
Facilities granted	1,929	1,559	1,226	3,272	1,376	3,611	7,076
Used margin	1,770	1,362	940	2,244	881	2,211	4,377
<b>e. LOMBARDY</b>							
Number of borrowers	175,222	87,118	38,967	42,797	7,024	5,890	1,406
Facilities granted	16,679	14,554	13,473	45,057	24,287	59,874	264,546
Used margin	15,110	11,971	9,326	29,130	14,887	35,831	155,815
<b>f. TRENTINO-ALTO ADIGE</b>							
Number of borrowers	21,051	15,348	7,894	7,462	951	631	79
Facilities granted	2,015	2,611	2,704	7,646	3,226	5,838	6,630
Used margin	1,601	2,031	2,008	5,531	2,302	3,858	4,225
<b>g. VENETO</b>							
Number of borrowers	77,382	41,607	20,866	22,717	3,292	2,477	431
Facilities granted	7,358	7,017	7,229	23,857	11,411	24,166	33,038
Used margin	6,586	5,773	5,218	16,401	7,424	15,048	20,111
<b>h. FRIULI-VENEZIA GIULIA</b>							
Number of borrowers	18,595	8,535	4,085	4,273	602	456	84
Facilities granted	1,754	1,441	1,418	4,503	2,075	4,322	8,393
Used margin	1,587	1,191	1,020	3,015	1,338	2,591	5,242
<b>i. EMILIA-ROMAGNA</b>							
Number of borrowers	77,600	43,005	20,038	21,827	3,339	2,671	538
Facilities granted	7,406	7,233	6,950	22,994	11,530	26,606	53,701
Used margin	6,480	5,837	4,714	14,686	7,048	15,742	35,106
<b>l. MARCHE</b>							
Number of borrowers	22,591	12,080	6,295	6,469	882	635	80
Facilities granted	2,146	2,048	2,183	6,727	3,081	6,143	6,316
Used margin	1,894	1,657	1,561	4,544	1,997	3,874	4,316

## 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.	<b>TUSCANY</b>						
	Number of borrowers	57,820	31,684	14,157	14,424	2,026	1,444
	Facilities granted	5,504	5,323	4,889	14,999	7,028	13,703
	Used margin	4,992	4,570	3,722	10,546	4,728	8,976
n.	<b>UMBRIA</b>						
	Number of borrowers	10,402	5,271	2,735	2,756	369	299
	Facilities granted	979	902	950	2,775	1,284	2,834
	Used margin	887	782	746	2,081	887	1,909
o.	<b>LAZIO</b>						
	Number of borrowers	66,821	30,969	10,710	9,618	1,495	1,298
	Facilities granted	6,321	5,116	3,644	9,991	5,162	13,046
	Used margin	5,980	4,479	2,789	7,293	3,770	9,130
p.	<b>ABRUZZO</b>						
	Number of borrowers	11,014	4,954	2,527	2,714	381	322
	Facilities granted	1,035	840	873	2,861	1,306	3,287
	Used margin	912	665	622	1,961	889	2,107
q.	<b>MOLISE</b>						
	Number of borrowers	1,665	876	476	448	52	43
	Facilities granted	155	151	164	467	174	468
	Used margin	138	122	118	329	117	337
r.	<b>CAMPANIA</b>						
	Number of borrowers	29,690	13,132	5,976	5,607	831	609
	Facilities granted	2,786	2,201	2,064	5,746	2,849	5,966
	Used margin	2,508	1,802	1,495	4,063	1,956	3,874
s.	<b>PUGLIA</b>						
	Number of borrowers	25,001	10,375	5,075	4,918	616	408
	Facilities granted	2,331	1,747	1,755	5,051	2,114	3,964
	Used margin	2,132	1,456	1,309	3,599	1,436	2,631
t.	<b>BASILICATA</b>						
	Number of borrowers	2,755	1,274	699	674	88	73
	Facilities granted	257	217	238	689	301	675
	Used margin	237	176	178	474	206	442
u.	<b>CALABRIA</b>						
	Number of borrowers	8,499	4,048	2,001	1,735	193	130
	Facilities granted	796	690	688	1,706	668	1,276
	Used margin	700	558	508	1,251	497	810
v.	<b>SICILY</b>						
	Number of borrowers	26,858	11,429	5,216	4,836	616	390
	Facilities granted	2,494	1,931	1,795	4,992	2,106	3,798
	Used margin	2,188	1,548	1,263	3,505	1,479	2,514
z.	<b>SARDINIA</b>						
	Number of borrowers	10,821	4,735	2,215	2,174	237	204
	Facilities granted	1,007	802	760	2,170	818	2,100
	Used margin	908	687	596	1,679	601	1,600

Note:

## Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register  
Stocks in millions of euros

September 2003

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>1,567,595</b>	<b>1,080,681</b>	<b>53,233</b>
<b>b.</b>	<b>GENERAL GOVERNMENT</b>	<b>78,889</b>	<b>53,015</b>	<b>474</b>
	Central government	31,820	21,196	173
	Local government	46,830	31,720	295
	Social security funds	240	100	6
<b>c.</b>	<b>FINANCIAL COMPANIES</b>	<b>307,507</b>	<b>206,556</b>	<b>9,934</b>
	Monetary financial institutions	86,757	69,562	4,560
	Other financial intermediaries	198,825	131,017	4,908
	Financial auxiliaries	19,973	4,895	416
	Insurance companies and pension funds	1,953	1,083	49
<b>d.</b>	<b>NON-FINANCIAL COMPANIES</b>	<b>907,371</b>	<b>599,904</b>	<b>29,514</b>
	Public companies	21,476	12,731	461
	Private companies	786,359	514,923	26,022
	Associations of non-financial companies	3,733	1,759	121
	Craft non-financial quasi-companies	35,770	25,512	954
	Other non-financial quasi-companies	60,032	44,979	1,956
<b>e.</b>	<b>HOUSEHOLDS</b>	<b>154,731</b>	<b>139,740</b>	<b>5,090</b>
	Producer households	44,454	36,989	2,086
	Consumer households	110,277	102,751	3,004
<b>f.</b>	<b>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>6,258</b>	<b>4,554</b>	<b>230</b>
<b>g.</b>	<b>REST OF THE WORLD</b>	<b>107,891</b>	<b>73,108</b>	<b>7,846</b>
	General government	1,291	570	26
	Monetary financial institutions	64,487	46,851	5,464
	Other financial institutions	24,112	13,903	1,076
	Non-financial companies	16,825	11,326	1,227
	Households	460	415	43
	Non-profit institutions serving households	15	13	..
	International organizations and other institutions	701	30	10
<b>h.</b>	<b>UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>216</b>	<b>144</b>	<b>7</b>

## 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
<b>1,357,484</b>	<b>902,142</b>	<b>49,255</b>	<b>102,308</b>	<b>85,981</b>	<b>1,319</b>	<b>107,803</b>	<b>92,557</b>	<b>2,659</b>
<b>56,631</b>	<b>36,912</b>	<b>408</b>	<b>20,269</b>	<b>14,089</b>	<b>4</b>	<b>1,989</b>	<b>2,014</b>	<b>62</b>
18,462	13,535	155	13,197	7,486	1	160	175	17
37,955	23,305	247	7,072	6,603	3	1,803	1,812	44
214	73	5	..	..	–	26	27	1
<b>290,816</b>	<b>193,366</b>	<b>9,780</b>	<b>12,302</b>	<b>9,618</b>	<b>113</b>	<b>4,389</b>	<b>3,572</b>	<b>41</b>
83,039	66,513	4,466	2,976	2,441	82	742	607	12
186,833	121,668	4,851	8,543	6,538	31	3,449	2,811	26
19,522	4,631	414	328	183	..	123	80	2
1,422	553	49	456	456	..	75	74	..
<b>761,722</b>	<b>474,249</b>	<b>26,555</b>	<b>57,706</b>	<b>51,650</b>	<b>968</b>	<b>87,943</b>	<b>74,004</b>	<b>1,991</b>
18,935	10,762	438	1,819	1,448	2	722	521	21
656,112	402,970	23,346	53,350	47,878	901	76,897	64,075	1,775
2,937	1,434	116	304	154	2	493	171	3
30,658	20,673	909	458	441	8	4,654	4,397	37
53,080	38,411	1,745	1,776	1,729	56	5,177	4,839	155
<b>141,014</b>	<b>126,256</b>	<b>4,565</b>	<b>2,645</b>	<b>2,546</b>	<b>57</b>	<b>11,072</b>	<b>10,938</b>	<b>468</b>
39,589	32,291	1,714	1,571	1,511	39	3,295	3,187	333
101,425	93,966	2,851	1,074	1,035	17	7,777	7,751	136
<b>5,449</b>	<b>3,796</b>	<b>201</b>	<b>390</b>	<b>369</b>	<b>2</b>	<b>418</b>	<b>390</b>	<b>27</b>
<b>97,504</b>	<b>64,271</b>	<b>7,643</b>	<b>8,783</b>	<b>7,563</b>	<b>174</b>	<b>1,604</b>	<b>1,274</b>	<b>29</b>
1,128	399	16	163	170	10	1	1	..
61,082	44,174	5,448	3,302	2,652	2	104	24	14
21,611	11,550	1,039	2,220	2,111	36	280	241	1
12,565	7,742	1,089	3,076	2,606	124	1,184	978	14
412	371	40	13	14	3	35	30	..
15	13	..	–	–	–	–	–	–
691	21	10	9	9	–	–	–	–
<b>211</b>	<b>139</b>	<b>6</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>–</b>

## Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register  
Stocks in millions of euros

September 2003

		Total		
		Facilities granted	Used margin	Overshoot
<b>a.</b>	<b>TOTAL</b>	<b>951,825</b>	<b>636,892</b>	<b>31,600</b>
	Agricultural, forestry and fishery products	21,983	18,242	1,119
	Fuel and power products	41,807	27,407	946
	Ores and metals	19,886	12,369	365
	Non-metallic minerals and products	23,797	14,097	505
	Chemical products	23,136	12,058	486
	Metal products, except transport equipment	41,541	26,204	938
	Agricultural and industrial machinery	41,157	23,994	949
	Office and data processing machines, etc.	6,436	3,740	199
	Electrical goods	28,182	15,871	621
	Transport equipment	19,575	12,493	782
	Food and tobacco products	39,390	24,885	1,103
	Textiles, clothing and footwear	47,225	28,379	1,487
	Paper and paper products	21,820	14,045	433
	Rubber and plastic products	17,847	10,818	381
	Other manufactured products	27,827	18,425	906
	Building and construction	93,795	67,261	4,163
	Wholesale and retail trade services, recovery and repair services	153,359	97,347	4,616
	Lodging and catering services	22,294	18,950	807
	Inland transport services	19,584	13,700	386
	Maritime and air transport services	8,897	7,017	300
	Auxiliary transport services	17,511	12,880	352
	Communication services	17,538	12,390	285
	Other market services	197,239	144,317	9,471

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
<b>801,311</b>	<b>506,539</b>	<b>28,268</b>	<b>59,277</b>	<b>53,161</b>	<b>1,008</b>	<b>91,237</b>	<b>77,192</b>	<b>2,324</b>
18,991	15,453	1,058	2,589	2,402	41	403	387	21
37,372	23,576	929	3,573	3,158	8	863	673	8
17,550	10,382	352	979	975	4	1,357	1,012	8
20,490	11,064	447	1,628	1,545	31	1,680	1,489	27
20,300	9,584	455	1,191	1,149	7	1,645	1,326	24
33,136	18,721	879	1,971	1,881	26	6,434	5,602	33
32,223	16,496	893	3,445	3,001	34	5,489	4,496	22
5,129	2,857	132	270	266	7	1,038	617	60
22,544	11,730	555	931	889	13	4,707	3,252	53
13,655	7,851	655	1,894	1,783	94	4,026	2,859	33
33,932	20,161	979	3,221	2,981	47	2,237	1,743	77
41,733	23,353	1,404	1,993	1,986	45	3,499	3,040	38
16,565	9,161	391	2,449	2,372	15	2,806	2,512	27
14,555	7,830	328	961	921	7	2,331	2,067	46
24,798	15,661	867	1,108	1,053	16	1,921	1,711	24
83,150	57,936	3,371	3,456	2,996	141	7,189	6,329	652
132,910	80,129	4,046	5,535	5,052	90	14,914	12,166	480
19,276	16,101	715	1,619	1,520	33	1,398	1,329	59
14,808	9,933	335	1,471	705	9	3,306	3,062	42
6,759	5,169	284	1,055	943	2	1,083	906	14
11,901	8,113	322	3,104	2,509	15	2,506	2,258	14
13,743	9,009	262	2,907	2,599	1	888	782	21
165,793	116,268	8,609	11,929	10,474	322	19,517	17,575	541

## 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

## September 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
<b>a. TOTAL</b>							
Number of borrowers	726,661	365,318	166,414	171,280	25,233	19,793	4,007
Facilities granted	68,834	61,340	57,435	178,649	87,135	196,262	611,490
Used margin	61,858	50,653	41,173	120,750	56,367	122,267	384,805
<b>b. GENERAL GOVERNMENT</b>							
Number of borrowers	675	1,218	1,300	2,132	472	520	256
Facilities granted	66	222	464	2,355	1,646	6,181	65,963
Used margin	41	137	249	1,229	892	2,825	45,592
<b>c. FINANCIAL COMPANIES</b>							
Number of borrowers	724	718	593	996	266	481	419
Facilities granted	69	125	197	1,146	920	5,260	209,356
Used margin	47	89	133	796	695	3,285	128,722
<b>d. NON-FINANCIAL COMPANIES</b>							
Number of borrowers	115,057	118,838	107,193	143,938	23,416	18,264	3,286
Facilities granted	10,937	21,208	37,719	154,082	81,027	180,142	333,225
Used margin	7,504	14,676	25,293	102,193	52,024	112,769	208,269
<i>of which: industry</i>							
Number of borrowers	30,730	33,285	33,673	49,699	9,468	8,416	1,698
Facilities granted	2,925	6,000	11,987	54,354	33,136	85,106	159,227
Used margin	1,828	3,809	7,342	32,601	19,268	49,041	92,681
<i>of which: building</i>							
Number of borrowers	15,186	17,385	17,201	24,028	3,375	2,144	244
Facilities granted	1,449	3,114	6,028	25,377	11,480	19,617	14,295
Used margin	957	2,147	4,167	17,681	7,914	13,515	10,000
<i>of which: services</i>							
Number of borrowers	66,582	65,530	53,977	67,150	10,058	7,357	1,307
Facilities granted	6,319	11,624	18,883	71,030	34,629	72,221	157,912
Used margin	4,407	8,325	13,123	49,301	23,519	47,866	104,373
<b>e. PRODUCER HOUSEHOLDS</b>							
Number of borrowers	85,852	56,987	24,712	12,673	462	142	–
Facilities granted	8,166	9,737	8,424	11,166	1,499	1,111	–
Used margin	6,946	8,131	6,651	8,740	1,199	879	–
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>							
Number of borrowers	513,915	182,114	31,115	11,121	608	365	44
Facilities granted	48,611	29,140	10,139	9,556	2,011	3,374	2,845
Used margin	46,506	26,865	8,471	7,552	1,537	2,437	2,173

Notes:

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

TDC30030

Banks

Source: Central Credit Register  
Stocks in millions of euros

## September 2003

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
<b>a. ITALY</b>								
Number of borrowers	46	959	112,502	32,575	16,565	60,642	101,315	369,297
Bad debts	22	857	28,304	9,123	6,838	10,983	7,276	11,059
of which: backed by real security	10	96	7,953	2,201	2,392	3,024	1,813	3,145
<b>b. NORTH-WEST ITALY</b>								
Number of borrowers	2	391	30,620	9,794	3,474	17,034	20,323	82,934
Bad debts	..	297	7,150	2,904	1,080	3,037	1,333	2,792
of which: backed by real security	—	36	2,020	675	412	887	375	896
<b>c. NORTH-EAST ITALY</b>								
Number of borrowers	5	156	19,322	6,653	2,245	10,031	13,518	47,989
Bad debts	..	142	3,817	1,609	571	1,521	860	1,371
of which: backed by real security	—	28	974	334	135	462	239	386
<b>d. CENTRAL ITALY</b>								
Number of borrowers	8	238	28,158	7,756	4,509	15,384	19,845	84,268
Bad debts	2	247	8,736	2,311	2,752	3,216	1,365	2,642
of which: backed by real security	..	20	2,475	546	1,043	811	398	884
<b>e. SOUTHERN ITALY</b>								
Number of borrowers	25	103	22,474	6,019	4,037	11,415	29,988	97,434
Bad debts	19	91	5,839	1,682	1,658	2,082	2,392	2,601
of which: backed by real security	10	6	1,864	482	574	669	618	716
<b>f. ISLANDS</b>								
Number of borrowers	6	71	11,928	2,353	2,300	6,778	17,641	56,672
Bad debts	1	80	2,762	617	777	1,127	1,326	1,654
of which: backed by real security	—	6	621	164	228	195	183	265

Notes:

## Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register  
Stocks in millions of euros

September 2003

	Number of borrowers	Bad debts	of which:
			backed by real security
<b>a. TOTAL</b>	<b>213,817</b>	<b>35,580</b>	<b>9,766</b>
Agricultural, forestry and fishery products	12,712	2,510	672
Fuel and power products	313	37	9
Ores and metals	702	286	55
Non-metallic minerals and products	3,201	650	200
Chemical products	1,165	331	66
Metal products, except transport equipment	5,733	1,083	250
Agricultural and industrial machinery	3,259	865	155
Office and data processing machines, etc.	1,387	234	38
Electrical goods	3,382	560	97
Transport equipment	1,576	504	101
Food and tobacco products	6,556	1,986	648
Textiles, clothing and footwear	11,916	1,930	410
Paper and paper products	2,921	489	88
Rubber and plastic products	1,756	356	85
Other manufactured products	7,806	1,044	280
Building and construction	31,206	8,191	2,740
Wholesale and retail trade services, recovery and repair services	69,066	7,429	1,623
Lodging and catering services	13,296	1,186	421
Inland transport services	6,591	512	110
Maritime and air transport services	173	73	9
Auxiliary transport services	1,870	249	35
Communication services	381	30	3
Other market services	26,849	5,045	1,673

Notes:

## Distribution by customer sector and sub-sector of economic activity

TDB30230

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

Source: Central Credit Register  
Stocks in millions of euros

September 2003

	Total	of which: backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries
<b>a. TOTAL</b>	<b>83,533</b>	<b>21,653</b>	<b>45,249</b>	<b>3,805</b>	<b>34,479</b>
<b>b. GENERAL GOVERNMENT</b>	<b>25</b>	<b>10</b>	<b>20</b>	<b>2</b>	<b>3</b>
Central government	2	–	1	1	..
Local government	23	10	19	1	3
Social security funds	..	–	..	–	–
<b>c. FINANCIAL COMPANIES</b>	<b>1,728</b>	<b>199</b>	<b>831</b>	<b>27</b>	<b>870</b>
Monetary financial institutions	1	–	1	–	–
Other financial intermediaries	1,582	183	777	25	781
Financial auxiliaries	137	14	49	1	87
Insurance companies and pension funds	7	1	4	1	2
<b>d. NON-FINANCIAL COMPANIES</b>	<b>50,621</b>	<b>12,753</b>	<b>25,384</b>	<b>2,920</b>	<b>22,317</b>
Public companies	153	31	106	7	40
Private companies	41,386	10,619	20,416	2,526	18,443
Associations of non-financial companies	215	29	100	3	112
Craft non-financial quasi-companies	1,996	457	1,272	68	657
Other non-financial quasi-companies	6,871	1,617	3,490	316	3,065
<b>e. HOUSEHOLDS</b>	<b>28,812</b>	<b>8,241</b>	<b>17,404</b>	<b>734</b>	<b>10,674</b>
Producer households	11,961	3,027	6,849	427	4,685
Consumer households	16,851	5,214	10,555	307	5,989
<b>f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS</b>	<b>268</b>	<b>30</b>	<b>194</b>	<b>–</b>	<b>73</b>
<b>g. REST OF THE WORLD</b>	<b>926</b>	<b>228</b>	<b>778</b>	<b>99</b>	<b>49</b>
General government	3	–	3	–	–
Monetary financial institutions	194	–	189	1	4
Other financial institution	279	16	208	63	8
Non-financial companies	400	189	341	32	28
Households	49	23	37	3	9
Non-profit institutions serving households	..	–	..	–	–
International organizations and other institutions	1	–	..	..	1
<b>h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS</b>	<b>4</b>	<b>..</b>	<b>3</b>	<b>–</b>	<b>1</b>

## Notes:

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

## Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register  
Flows in millions of euros

## 3rd quarter 2003

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
<b>a.</b>	<b>TOTAL</b>	<b>27,111</b>	<b>1,122</b>	<b>16,530</b>	<b>362</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>6,865</b>	<b>374</b>	<b>4,836</b>	<b>98</b>
	Piedmont	2,015	61	1,371	22
	Valle d'Aosta	39	1	34	1
	Liguria	717	17	854	20
	Lombardy	4,094	295	2,577	55
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>5,130</b>	<b>264</b>	<b>2,852</b>	<b>79</b>
	Trentino-Alto Adige	410	27	212	7
	Veneto	1,833	70	1,007	25
	Friuli-Venezia Giulia	550	61	435	9
	Emilia-Romagna	2,337	106	1,198	38
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>5,739</b>	<b>272</b>	<b>3,164</b>	<b>90</b>
	Marche	756	28	383	7
	Tuscany	2,005	84	961	25
	Umbria	353	23	197	3
	Lazio	2,625	137	1,623	54
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>6,241</b>	<b>134</b>	<b>3,679</b>	<b>63</b>
	Abruzzo	615	23	346	6
	Molise	130	4	67	1
	Campania	2,741	47	1,496	20
	Puglia	1,597	38	1,056	25
	Basilicata	280	7	149	4
	Calabria	878	16	565	8
<b>f.</b>	<b>ISLANDS</b>	<b>3,136</b>	<b>78</b>	<b>1,999</b>	<b>32</b>
	Sicily	2,512	54	1,571	23
	Sardinia	624	24	428	9

## Notes:

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

## Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register  
Stocks in millions of euros

## 3rd quarter 2003

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
<b>a. TOTAL</b>	<b>27,111</b>	<b>1,122</b>	<b>16,530</b>	<b>362</b>
General government	2	..	–	–
Financial companies	23	9	17	3
Non-financial companies	4,067	741	2,068	156
<i>of which: industry</i>	<i>1,190</i>	<i>318</i>	<i>587</i>	<i>40</i>
building	508	131	260	48
services	2,291	284	1,181	64
Producer households	3,607	110	2,185	59
Consumer households and nec	19,064	254	11,985	138

## Notes:

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

## Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register  
Stocks in millions of euros

September 2003

	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>102,738</b>	<b>68,207</b>	<b>34,531</b>
<i>of which:</i> in non-euro-area currencies	12,211	8,282	3,929
General government	829	425	404
Financial companies	10,226	4,682	5,544
Non-financial companies	78,269	57,495	20,775
<i>of which:</i> industry	33,526	25,149	8,377
building	13,097	11,032	2,065
services	30,943	20,889	10,054
Producer households	1,420	971	449
Consumer households and nec	3,398	1,986	1,412
Rest of the world	8,595	2,648	5,947

## Notes:

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



## Distribution by customer location (region)

TDB30300

Banks

Source: Central Credit Register  
Stocks in millions of euros

September 2003		Total	For commercial transactions	For financial transactions
a.	<b>TOTAL</b>	<b>94,262</b>	<b>65,628</b>	<b>28,634</b>
b.	<b>NORTH-WEST ITALY</b>	<b>41,594</b>	<b>30,377</b>	<b>11,216</b>
	Piedmont	6,603	4,615	1,988
	Valle d'Aosta	119	52	67
	Liguria	2,938	2,460	478
	Lombardy	31,934	23,250	8,683
c.	<b>NORTH-EAST ITALY</b>	<b>23,491</b>	<b>16,435</b>	<b>7,056</b>
	Trentino-Alto Adige	3,004	2,217	787
	Veneto	5,795	3,993	1,802
	Friuli-Venezia Giulia	2,914	1,911	1,003
	Emilia-Romagna	11,779	8,314	3,465
d.	<b>CENTRAL ITALY</b>	<b>21,336</b>	<b>14,461</b>	<b>6,875</b>
	Marche	975	683	292
	Tuscany	4,618	2,575	2,043
	Umbria	503	320	183
	Lazio	15,240	10,884	4,356
e.	<b>SOUTHERN ITALY</b>	<b>4,659</b>	<b>2,697</b>	<b>1,962</b>
	Abruzzo	566	309	258
	Molise	142	37	105
	Campania	2,436	1,374	1,062
	Puglia	1,033	664	369
	Basilicata	169	96	74
	Calabria	312	216	96
f.	<b>ISLANDS</b>	<b>3,182</b>	<b>1,658</b>	<b>1,524</b>
	Sicily	2,053	1,023	1,031
	Sardinia	1,129	636	493

## Notes:

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

## Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register  
Stocks in millions of euros

September 2003

	Total	For commercial transactions	For financial transactions
<b>a. TOTAL</b>	<b>79,689</b>	<b>58,466</b>	<b>21,223</b>
Agricultural, forestry and fishery products	1,159	717	442
Fuel and power products	5,161	3,012	2,149
Ores and metals	940	717	222
Non-metallic minerals and products	1,480	908	572
Chemical products	1,517	1,121	397
Metal products, except transport equipment	1,835	1,474	362
Agricultural and industrial machinery	6,931	6,092	839
Office and data processing machines, etc.	891	813	79
Electrical goods	3,985	2,784	1,201
Transport equipment	4,818	4,205	612
Food and tobacco products	2,599	1,627	973
Textiles, clothing and footwear	1,466	1,131	335
Paper and paper products	747	461	285
Rubber and plastic products	488	346	142
Other manufactured products	824	558	266
Building and construction	13,284	11,175	2,110
Wholesale and retail trade services, recovery and repair services	8,922	6,786	2,135
Lodging and catering services	1,249	835	414
Inland transport services	1,226	980	246
Maritime and air transport services	448	333	115
Auxiliary transport services	1,376	978	398
Communication services	1,985	986	999
Other market services	16,358	10,426	5,932

## Notes:

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

## Distribution by customer branch of economic activity

TDB30304

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

Source: Central Credit Register  
Stocks in millions of euros

September 2003		Facilities granted	Used margin	Overshoot
a.	<b>TOTAL</b>	<b>67,467</b>	<b>62,200</b>	<b>566</b>
	<i>of which: transactions of financial intermediaries</i>	<i>54,659</i>	<i>51,489</i>	<i>355</i>
	Agricultural, forestry and fishery products	288	255	3
	Fuel and power products	583	555	5
	Ores and metals	627	535	5
	Non-metallic minerals and products	1,746	1,604	11
	Chemical products	1,177	1,071	5
	Metal products, except transport equipment	5,999	5,571	37
	Agricultural and industrial machinery	4,374	4,042	22
	Office and data processing machines, etc.	410	393	4
	Electrical goods	1,967	1,816	19
	Transport equipment	1,185	1,093	11
	Food and tobacco products	1,442	1,264	15
	Textiles, clothing and footwear	3,469	3,209	37
	Paper and paper products	2,732	2,531	22
	Rubber and plastic products	2,153	1,959	18
	Other manufactured products	2,176	2,007	18
	Building and construction	5,669	5,177	46
	Wholesale and retail trade services, recovery and repair services	10,157	9,295	64
	Lodging and catering services	1,424	1,269	19
	Inland transport services	3,044	2,903	42
	Maritime and air transport services	906	896	12
	Auxiliary transport services	1,057	951	7
	Communication services	351	366	20
	Other market services	14,531	13,438	123

Notes:

## Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register  
Stocks in millions of euros

September 2003

	Facilities granted	Used margin	Overshoot
<b>a. TOTAL</b>	<b>69,819</b>	<b>64,463</b>	<b>623</b>
<i>of which: transactions of financial intermediaries</i>	<i>56,681</i>	<i>53,448</i>	<i>405</i>
Piedmont	5,652	5,217	32
Valle d'Aosta	134	125	1
Liguria	1,045	990	13
Lombardy	22,983	21,336	160
Trentino-Alto Adige	2,062	1,916	12
Veneto	10,296	9,581	85
Friuli-Venezia Giulia	1,852	1,713	8
Emilia-Romagna	8,317	7,569	40
Marche	2,433	2,213	11
Tuscany	4,567	4,026	53
Umbria	608	564	10
Lazio	4,437	4,169	85
Abruzzo	869	766	9
Molise	90	85	3
Campania	1,560	1,468	27
Puglia	891	825	28
Basilicata	128	124	4
Calabria	280	269	9
Sicily	816	751	22
Sardinia	798	756	9

Notes:

## Distribution by customer branch of economic activity

TDB30312

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

Source: Central Credit Register  
Stocks in millions of euros

September 2003

	Nominal value of receivables assigned			Advances granted	
	Total	of which: with recourse	without recourse	facilities granted	used margin
<b>a. TOTAL</b>	<b>28,044</b>	<b>14,899</b>	<b>13,145</b>	<b>28,276</b>	<b>17,602</b>
<i>of which: transactions of financial intermediaries</i>	25,229	12,980	12,250	24,399	15,431
Agricultural, forestry and fishery products	74	59	16	78	43
Fuel and power products	318	183	136	306	165
Ores and metals	682	257	425	763	522
Non-metallic minerals and products	355	181	174	235	118
Chemical products	723	297	426	694	453
Metal products, except transport equipment	1,457	804	653	1,477	880
Agricultural and industrial machinery	1,442	557	885	1,765	1,009
Office and data processing machines, etc.	370	160	210	685	269
Electrical goods	2,289	1,040	1,248	2,769	1,739
Transport equipment	3,144	1,219	1,924	3,045	2,188
Food and tobacco products	1,092	713	379	932	548
Textiles, clothing and footwear	926	569	357	817	438
Paper and paper products	541	320	221	491	301
Rubber and plastic products	701	263	438	560	402
Other manufactured products	293	182	111	300	164
Building and construction	1,492	1,387	105	2,117	1,089
Wholesale and retail trade services, recovery and repair services	5,437	2,639	2,798	4,715	2,658
Lodging and catering services	101	91	10	97	54
Inland transport services	293	210	83	385	213
Maritime and air transport services	154	117	37	147	111
Auxiliary transport services	387	231	156	394	216
Communication services	471	156	316	336	246
Other market services	5,302	3,265	2,038	5,169	3,775

## Notes:

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

## Distribution by customer location (region)

TDB30316

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

Source: Central Credit Register  
Stocks in millions of euros

September 2003

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
<b>a. TOTAL</b>	<b>29,524</b>	<b>15,437</b>	<b>14,087</b>	<b>29,845</b>	<b>18,907</b>
<i>of which: transactions of financial intermediaries</i>	<i>26,678</i>	<i>13,487</i>	<i>13,191</i>	<i>25,932</i>	<i>16,713</i>
Piedmont	6,236	2,101	4,136	5,528	4,227
Valle d'Aosta	74	62	11	87	53
Liguria	550	371	179	671	348
Lombardy	8,511	4,247	4,265	9,101	5,347
Trentino-Alto Adige	112	42	70	141	49
Veneto	1,553	855	697	1,386	683
Friuli-Venezia Giulia	245	169	76	280	122
Emilia-Romagna	2,306	1,372	934	2,314	1,363
Marche	238	154	83	347	151
Tuscany	1,656	840	816	1,633	1,057
Umbria	371	160	211	408	289
Lazio	4,351	2,586	1,765	4,754	3,297
Abruzzo	280	185	95	236	152
Molise	87	49	38	89	50
Campania	1,473	1,081	393	1,523	972
Puglia	444	373	71	356	195
Basilicata	132	58	74	172	71
Calabria	237	184	53	130	90
Sicily	535	447	87	563	323
Sardinia	134	101	33	124	68

## Notes:

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

## Distribution by customer location (region)

TDB30320

Banks

Source: Central Credit Register  
Stocks in millions of euros

## September 2003

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
<b>a. TOTAL</b>	<b>1,266,291</b>	<b>846,473</b>	<b>151,969</b>	<b>95,017</b>	<b>221,264</b>	<b>138,797</b>
Piedmont	92,567	60,643	23,296	16,077	30,965	20,242
Valle d'Aosta	2,261	1,744	1,299	1,060	1,454	1,160
Liguria	20,177	13,982	4,724	2,901	6,474	3,965
Lombardy	439,396	273,718	101,685	61,218	143,615	82,188
Trentino-Alto Adige	30,912	21,795	4,564	2,995	5,805	3,745
Veneto	114,664	77,593	10,741	6,425	15,996	10,005
Friuli-Venezia Giulia	24,114	16,309	5,682	3,619	7,336	4,672
Emilia-Romagna	137,085	90,448	23,181	17,311	28,924	20,826
Marche	28,847	20,072	4,208	3,184	5,448	3,830
Tuscany	75,202	54,083	12,000	9,049	15,637	11,014
Umbria	12,576	9,425	2,198	1,671	3,038	2,183
Lazio	172,569	121,945	83,973	56,208	100,464	67,641
Abruzzo	13,244	9,033	1,850	1,128	2,923	1,720
Molise	1,973	1,507	624	505	853	666
Campania	34,387	24,281	9,274	6,018	10,989	7,088
Puglia	21,648	16,079	3,200	2,358	4,393	3,153
Basilicata	3,555	2,610	1,327	990	1,634	1,173
Calabria	7,098	5,436	1,275	995	1,786	1,280
Sicily	23,327	17,354	4,373	3,331	5,705	4,361
Sardinia	10,690	8,416	2,656	2,005	3,381	2,546

Notes:

## Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register  
Stocks in millions of euros

## September 2003

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
<b>a. TOTAL</b>						
Facilities granted	1,266,291	478,707	137,370	303,173	232,997	114,044
Used margin	846,473	311,913	90,253	200,690	163,303	80,315
<b>b. FIRST 10 BORROWERS</b>						
Facilities granted	110,736	59,897	13,696	34,135	20,818	7,721
Used margin	67,954	43,340	10,008	23,180	16,455	5,268
<b>c. FIRST 20 BORROWERS</b>						
Facilities granted	148,971	82,680	19,565	42,715	32,299	9,437
Used margin	97,764	57,956	14,739	30,066	23,679	7,078
<b>d. FIRST 50 BORROWERS</b>						
Facilities granted	211,779	109,917	28,513	61,542	46,002	12,680
Used margin	146,010	79,886	21,938	41,899	33,995	9,540
<b>e. FIRST 100 BORROWERS</b>						
Facilities granted	264,684	134,173	36,450	77,371	53,146	14,720
Used margin	185,883	96,539	27,571	51,392	40,123	11,292

Notes:



## Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

## September 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. <b>TOTAL</b>	<b>1,593,885</b>	<b>52.04</b>	<b>57.85</b>	<b>72.85</b>	<b>79.46</b>	<b>846,473</b>
General government	5,626	74.93	80.21	91.15	94.65	51,001
Financial companies	3,990	50.44	65.91	92.79	96.82	134,021
Non-financial companies	514,351	38.86	45.85	65.48	75.06	525,899
<i>of which:</i> industry	159,046	38.49	46.04	67.19	77.03	207,151
building	77,557	22.30	28.95	51.03	63.31	57,010
services	266,232	42.76	49.28	67.21	76.10	252,812
Producer households	204,557	9.03	13.21	30.30	41.88	33,801
Consumer households and nec	845,157	10.43	13.13	23.82	32.06	99,307

Notes:

## Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

## September 2003

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
<b>a. TOTAL</b>	<b>596,441</b>	<b>35.15</b>	<b>42.84</b>	<b>63.72</b>	<b>74.40</b>	<b>48,171</b>
Piedmont	42,953	26.65	34.05	57.22	70.19	2,528
Valle d'Aosta	1,213	32.08	37.33	58.03	72.01	76
Liguria	16,078	29.70	37.58	59.75	71.64	1,031
Lombardy	75,820	40.22	48.01	67.97	77.62	8,011
Trentino-Alto Adige	5,185	18.27	27.47	55.58	70.21	398
Veneto	29,910	27.60	37.29	61.11	72.94	2,420
Friuli-Venezia Giulia	9,519	31.46	38.53	59.80	71.46	562
Emilia-Romagna	37,097	34.18	41.60	63.13	74.46	2,831
Marche	15,083	23.98	31.12	53.71	66.36	1,025
Tuscany	37,372	28.16	36.43	59.94	72.36	2,296
Umbria	7,414	34.78	42.02	62.13	73.11	709
Lazio	74,396	46.55	55.03	73.60	81.50	9,046
Abruzzo	14,154	28.27	36.20	59.25	71.14	961
Molise	3,308	36.41	45.70	67.47	77.07	312
Campania	55,233	32.27	40.40	63.56	75.02	3,321
Puglia	45,845	37.34	44.68	64.94	74.77	3,951
Basilicata	9,510	20.72	29.06	54.32	66.81	783
Calabria	25,921	21.51	28.85	52.56	65.62	1,805
Sicily	71,100	26.38	32.46	53.45	66.13	4,301
Sardinia	19,330	28.55	36.81	59.62	70.88	1,805

Notes:

## Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register  
 Stocks in millions of euros  
 Percentages

## September 2003

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
<b>a. TOTAL</b>	<b>596,441</b>	<b>35.15</b>	<b>42.84</b>	<b>63.72</b>	<b>74.40</b>	<b>48,171</b>
General government	46	55.12	55.12	72.09	78.94	22
Financial companies	959	29.92	46.19	75.51	85.14	857
Non-financial companies	112,502	30.93	39.48	64.05	75.20	28,304
<i>of which: industry</i>	<i>32,575</i>	<i>27.96</i>	<i>36.69</i>	<i>62.23</i>	<i>74.00</i>	<i>9,123</i>
building	16,565	30.20	39.07	64.63	76.26	6,838
services	60,642	31.00	39.08	62.18	73.24	10,983
Producer households	101,315	13.13	18.45	39.70	54.01	7,276
Consumer households and nec	369,297	19.67	25.21	47.64	62.61	11,059

Notes:

## Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register  
Stocks in millions of euros

September 2003		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	<b>TOTAL</b>	<b>1,266,291</b>	<b>846,473</b>	<b>1,704,579</b>	<b>268,268</b>	<b>210,727</b>	<b>1,390,850</b>
b.	<b>NORTH-WEST ITALY</b>	<b>554,401</b>	<b>350,086</b>	<b>580,707</b>	<b>105,246</b>	<b>78,306</b>	<b>474,658</b>
	Piedmont	92,567	60,643	133,009	19,804	14,983	110,017
	Valle d'Aosta	2,261	1,744	3,875	510	393	3,284
	Liguria	20,177	13,982	42,640	5,982	5,008	36,597
	Lombardy	439,396	273,718	401,183	78,950	57,923	324,760
c.	<b>NORTH-EAST ITALY</b>	<b>306,775</b>	<b>206,145</b>	<b>498,020</b>	<b>70,359</b>	<b>56,026</b>	<b>398,658</b>
	Trentino-Alto Adige	30,912	21,795	62,617	11,197	8,524	53,059
	Veneto	114,664	77,593	194,598	27,416	22,189	154,406
	Friuli-Venezia Giulia	24,114	16,309	44,151	5,342	4,281	35,888
	Emilia-Romagna	137,085	90,448	196,654	26,403	21,032	155,305
d.	<b>CENTRAL ITALY</b>	<b>289,193</b>	<b>205,525</b>	<b>363,810</b>	<b>56,325</b>	<b>47,376</b>	<b>300,172</b>
	Marche	28,847	20,072	58,070	6,759	5,403	45,267
	Tuscany	75,202	54,083	141,705	18,463	15,566	113,567
	Umbria	12,576	9,425	26,367	3,489	3,082	20,756
	Lazio	172,569	121,945	137,668	27,613	23,325	120,582
e.	<b>SOUTHERN ITALY</b>	<b>81,905</b>	<b>58,947</b>	<b>177,197</b>	<b>24,456</b>	<b>19,277</b>	<b>145,828</b>
	Abruzzo	13,244	9,033	26,112	3,203	2,539	20,723
	Molise	1,973	1,507	4,226	491	403	3,306
	Campania	34,387	24,281	64,608	10,644	8,043	53,903
	Puglia	21,648	16,079	55,379	6,749	5,586	45,798
	Basilicata	3,555	2,610	6,783	817	682	5,410
	Calabria	7,098	5,436	20,089	2,551	2,024	16,688
f.	<b>ISLANDS</b>	<b>34,017</b>	<b>25,771</b>	<b>84,845</b>	<b>11,883</b>	<b>9,742</b>	<b>71,534</b>
	Sicily	23,327	17,354	61,155	8,466	6,790	51,509
	Sardinia	10,690	8,416	23,690	3,417	2,952	20,025

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
<b>132,139</b>	<b>89,168</b>	<b>165,714</b>	<b>171,132</b>	<b>106,960</b>	<b>97,377</b>	<b>694,752</b>	<b>439,619</b>	<b>50,638</b>
<b>53,841</b>	<b>33,012</b>	<b>54,560</b>	<b>73,975</b>	<b>42,762</b>	<b>33,215</b>	<b>321,339</b>	<b>196,007</b>	<b>18,274</b>
10,126	6,455	12,353	11,173	6,639	7,106	51,465	32,566	3,533
201	137	329	707	522	199	843	692	63
2,022	1,474	3,304	2,747	1,742	1,779	9,427	5,757	960
41,493	24,946	38,574	59,349	33,858	24,131	259,604	156,991	13,718
<b>35,117</b>	<b>24,243</b>	<b>52,629</b>	<b>46,253</b>	<b>29,879</b>	<b>30,882</b>	<b>155,046</b>	<b>95,997</b>	<b>15,851</b>
5,506	3,834	6,477	6,323	4,782	2,364	7,885	4,655	717
13,484	9,393	21,120	19,273	12,535	12,995	54,491	33,477	6,077
2,967	2,371	4,204	3,065	2,006	2,609	12,739	7,651	1,450
13,159	8,645	20,828	17,592	10,557	12,914	79,931	50,214	7,607
<b>27,402</b>	<b>20,861</b>	<b>33,414</b>	<b>31,603</b>	<b>21,428</b>	<b>19,638</b>	<b>173,863</b>	<b>115,860</b>	<b>10,586</b>
3,577	2,399	6,578	4,724	3,017	4,038	13,787	9,252	2,187
10,105	7,584	13,999	10,409	6,985	8,867	36,224	23,949	5,272
1,532	1,153	2,916	1,827	1,340	1,706	5,728	3,851	989
12,189	9,725	9,921	14,644	10,086	5,027	118,123	78,808	2,138
<b>10,716</b>	<b>7,418</b>	<b>17,090</b>	<b>14,132</b>	<b>9,185</b>	<b>9,739</b>	<b>32,602</b>	<b>23,067</b>	<b>4,540</b>
1,372	921	2,659	2,224	1,506	1,662	6,444	4,068	1,068
248	167	498	367	261	292	867	675	130
4,135	2,789	5,910	5,596	3,224	3,262	14,012	10,227	1,533
3,070	2,149	5,180	4,135	2,863	3,101	7,694	5,480	1,300
466	337	782	598	414	424	1,673	1,177	167
1,424	1,055	2,061	1,211	916	998	1,912	1,441	342
<b>5,062</b>	<b>3,635</b>	<b>8,021</b>	<b>5,169</b>	<b>3,706</b>	<b>3,903</b>	<b>11,902</b>	<b>8,688</b>	<b>1,387</b>
3,360	2,379	5,795	3,387	2,371	2,817	8,114	5,814	1,034
1,703	1,256	2,226	1,783	1,335	1,086	3,788	2,874	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

September 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	1,496,540	737,099	370,761	167,915	171,700	25,242	19,814	4,009
	of which: 1 facility	1,193,676	732,451	322,568	85,001	47,371	3,660	2,213	412
	2 facilities	158,352	4,445	46,464	58,419	43,361	3,554	1,829	280
	3-4 facilities	95,009	200	1,715	24,229	58,212	6,806	3,447	400
	more than 4 facilities	49,503	3	14	266	22,756	11,222	12,325	2,917
b.	GENERAL GOVERNMENT	6,573	675	1,218	1,300	2,132	472	520	256
	of which: 1 facility	3,930	672	1,119	912	904	103	165	55
	2 facilities	1,593	3	97	358	832	149	107	47
	3-4 facilities	788	–	2	30	378	176	143	59
	more than 4 facilities	262	–	–	–	18	44	105	95
c.	FINANCIAL COMPANIES	4,197	724	718	593	996	266	481	419
	of which: 1 facility	2,616	709	621	391	522	93	169	111
	2 facilities	694	14	91	155	236	63	81	54
	3-4 facilities	443	1	6	47	182	57	97	53
	more than 4 facilities	444	–	–	–	56	53	134	201
d.	NON-FINANCIAL COMPANIES	529,992	115,057	118,838	107,193	143,938	23,416	18,264	3,286
	of which: 1 facility	289,060	114,038	89,556	45,565	34,895	3,081	1,690	235
	2 facilities	111,628	998	28,443	42,022	35,387	3,093	1,518	167
	3-4 facilities	81,989	21	834	19,402	52,057	6,314	3,083	278
	more than 4 facilities	47,315	–	5	204	21,599	10,928	11,973	2,606
e.	PRODUCER HOUSEHOLDS	180,828	85,852	56,987	24,712	12,673	462	142	–
	of which: 1 facility	147,416	84,633	47,120	11,914	3,649	72	28	–
	2 facilities	24,034	1,174	9,461	9,367	3,940	78	14	–
	3-4 facilities	8,189	45	403	3,394	4,154	155	38	–
	more than 4 facilities	1,189	–	3	37	930	157	62	–
f.	CONSUMER HOUSEHOLDS AND NEC	739,282	513,915	182,114	31,115	11,121	608	365	44
	of which: 1 facility	717,372	511,651	174,254	24,115	6,909	301	135	7
	2 facilities	18,283	2,128	7,404	5,753	2,724	167	95	12
	3-4 facilities	3,342	133	450	1,222	1,339	102	86	10
	more than 4 facilities	285	3	6	25	149	38	49	15

Notes:

## Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks							
Source: Central Credit Register									
Size classes in euros									
September 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	
<b>a. TOTAL</b>									
Average number of banks per borrower	1.46	1.00	1.13	1.66	2.70	4.45	6.25	9.87	
First bank's share of total credit granted (%)	57	99	93	78	65	55	48	48	
<b>b. GENERAL GOVERNMENT</b>									
Average number of banks per borrower	1.75	1.00	1.08	1.32	1.82	2.62	2.89	4.56	
First bank's share of total credit granted (%)	53	99	96	89	80	76	80	49	
<b>c. FINANCIAL COMPANIES</b>									
Average number of banks per borrower	2.60	1.02	1.14	1.43	1.95	2.98	3.71	9.56	
First bank's share of total credit granted (%)	65	99	94	86	80	72	68	64	
<b>d. NON-FINANCIAL COMPANIES</b>									
Average number of banks per borrower	2.12	1.00	1.25	1.78	2.83	4.58	6.50	10.41	
First bank's share of total credit granted (%)	49	99	88	74	62	54	45	37	
<i>of which: industry</i>									
Average number of banks per borrower	2.67	1.00	1.31	1.99	3.40	5.52	7.63	11.64	
First bank's share of total credit granted (%)	39	99	85	68	52	43	36	30	
<i>of which: building</i>									
Average number of banks per borrower	1.80	1.00	1.21	1.62	2.29	3.42	4.78	9.34	
First bank's share of total credit granted (%)	66	99	90	79	73	67	61	47	
<i>of which: services</i>									
Average number of banks per borrower	1.88	1.00	1.23	1.71	2.63	4.10	5.73	8.93	
First bank's share of total credit granted (%)	55	99	89	77	66	59	52	43	
<b>e. PRODUCER HOUSEHOLDS</b>									
Average number of banks per borrower	1.26	1.01	1.18	1.67	2.41	3.83	4.70	–	
First bank's share of total credit granted (%)	83	99	92	79	70	63	63	–	
<b>f. CONSUMER HOUSEHOLDS AND NEC</b>									
Average number of banks per borrower	1.03	1.00	1.04	1.27	1.57	1.96	2.59	3.75	
First bank's share of total credit granted (%)	95	99	98	91	86	85	77	58	

## 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–Q4	2001–Q1	2001–Q2	2001–Q3	2001–Q4
<b>a. TOTAL</b>	<b>0.40</b>	<b>0.30</b>	<b>0.34</b>	<b>0.24</b>	<b>0.33</b>
up to 125,000	0.51	0.37	0.32	0.27	0.37
from 125,000 to 500,000	0.61	0.51	0.51	0.43	0.56
more than 500,000	0.36	0.27	0.32	0.21	0.29
<b>b. GENERAL GOVERNMENT</b>	<b>–</b>	<b>0.05</b>	<b>–</b>	<b>–</b>	<b>0.01</b>
up to 125,000	–	–	–	–	–
from 125,000 to 500,000	0.02	–	–	–	0.04
more than 500,000	–	0.05	–	–	0.01
<b>c. FINANCIAL COMPANIES</b>	<b>0.06</b>	<b>0.05</b>	<b>0.06</b>	<b>0.01</b>	<b>0.01</b>
up to 125,000	0.53	0.32	0.31	0.12	0.30
from 125,000 to 500,000	0.71	0.43	0.60	0.21	0.20
more than 500,000	0.06	0.05	0.06	0.01	0.01
<b>d. NON-FINANCIAL COMPANIES</b>	<b>0.48</b>	<b>0.37</b>	<b>0.43</b>	<b>0.31</b>	<b>0.41</b>
up to 125,000	0.46	0.44	0.43	0.38	0.50
from 125,000 to 500,000	0.54	0.48	0.47	0.42	0.54
more than 500,000	0.48	0.36	0.43	0.29	0.40
<b>e. PRODUCER HOUSEHOLDS</b>	<b>0.85</b>	<b>0.59</b>	<b>0.65</b>	<b>0.53</b>	<b>0.69</b>
up to 125,000	0.61	0.50	0.44	0.40	0.56
from 125,000 to 500,000	0.77	0.66	0.68	0.55	0.73
more than 500,000	1.19	0.58	0.80	0.60	0.72
<b>f. CONSUMER HOUSEHOLD</b>	<b>0.61</b>	<b>0.40</b>	<b>0.37</b>	<b>0.28</b>	<b>0.42</b>
up to 125,000	0.51	0.31	0.26	0.20	0.28
from 125,000 to 500,000	0.71	0.52	0.51	0.39	0.55
more than 500,000	0.70	0.42	0.44	0.31	0.61
<b>g. OTHER SECTORS</b>	<b>0.22</b>	<b>0.09</b>	<b>0.10</b>	<b>0.39</b>	<b>0.12</b>
up to 125,000	0.29	0.29	0.39	0.16	0.19
from 125,000 to 500,000	0.24	0.26	0.05	0.19	0.20
more than 500,000	0.22	0.05	0.09	0.43	0.11

## 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

2002–Q1	2002–Q2	2002–Q3	2002–Q4	2003–Q1	2003–Q2	2003–Q3
<b>0.36</b>	<b>0.30</b>	<b>0.31</b>	<b>0.31</b>	<b>0.28</b>	<b>0.35</b>	<b>0.36</b>
0.28	0.32	0.27	0.34	0.24	0.26	0.23
0.49	0.53	0.44	0.52	0.40	0.45	0.40
0.35	0.27	0.29	0.28	0.27	0.35	0.36
–	..	<b>0.01</b>	<b>0.01</b>	–	..	–
–	0.11	–	0.15	0.15	–	0.18
–	–	–	0.09	–	–	–
–	..	0.01	0.01	–	..	–
<b>0.01</b>	..	<b>0.01</b>	<b>0.04</b>	<b>0.01</b>	<b>0.07</b>	<b>0.12</b>
0.59	0.20	0.15	0.37	0.47	0.40	0.52
0.49	0.69	0.53	0.41	0.19	0.37	0.45
0.01	–	0.01	0.04	0.01	0.07	0.12
<b>0.39</b>	<b>0.39</b>	<b>0.41</b>	<b>0.38</b>	<b>0.36</b>	<b>0.45</b>	<b>0.46</b>
0.39	0.50	0.40	0.51	0.38	0.41	0.38
0.48	0.51	0.43	0.51	0.42	0.45	0.44
0.38	0.37	0.41	0.36	0.35	0.45	0.47
<b>0.62</b>	<b>0.66</b>	<b>0.56</b>	<b>0.73</b>	<b>0.54</b>	<b>0.58</b>	<b>0.58</b>
0.45	0.49	0.45	0.52	0.47	0.45	0.41
0.61	0.69	0.59	0.69	0.58	0.62	0.56
0.79	0.75	0.59	0.95	0.54	0.61	0.74
<b>1.03</b>	<b>0.40</b>	<b>0.30</b>	<b>0.34</b>	<b>0.30</b>	<b>0.29</b>	<b>0.22</b>
0.21	0.23	0.19	0.26	0.16	0.18	0.16
0.46	0.49	0.38	0.46	0.29	0.36	0.28
5.03	0.82	0.50	0.41	0.95	0.62	0.33
<b>0.10</b>	<b>0.05</b>	<b>0.20</b>	<b>0.54</b>	<b>0.06</b>	<b>0.06</b>	<b>0.03</b>
0.28	0.26	0.04	0.19	0.12	0.09	0.17
0.22	0.17	0.16	0.30	0.16	0.19	0.09
0.07	0.02	0.21	0.59	0.04	0.04	0.02



## **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

September 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
<b>a. TOTAL</b>	<b>5.11</b>	<b>10.11</b>	<b>9.51</b>	<b>8.68</b>	<b>7.30</b>	<b>5.35</b>	<b>3.38</b>
<b>b. LENDING IN EUROS</b>	<b>5.20</b>	<b>10.25</b>	<b>9.66</b>	<b>8.82</b>	<b>7.44</b>	<b>5.51</b>	<b>3.41</b>
<b>NORTH-WEST ITALY</b>	<b>4.73</b>	<b>9.88</b>	<b>9.27</b>	<b>8.48</b>	<b>7.11</b>	<b>5.27</b>	<b>3.36</b>
Piedmont	5.53	10.60	9.88	9.12	7.59	5.53	3.54
Valle d'Aosta	6.44	9.89	9.48	8.60	8.34	5.85	3.98
Liguria	6.06	10.36	9.51	8.89	7.64	5.65	3.65
Lombardy	4.49	9.51	8.99	8.21	6.91	5.17	3.32
<b>NORTH-EAST ITALY</b>	<b>5.24</b>	<b>9.93</b>	<b>9.15</b>	<b>8.19</b>	<b>6.87</b>	<b>5.11</b>	<b>3.38</b>
Trentino-Alto Adige	4.98	8.44	7.39	6.99	5.87	4.50	3.32
Veneto	5.55	10.42	9.88	8.82	7.31	5.35	3.40
Friuli-Venezia Giulia	5.71	10.67	9.73	8.63	7.23	5.12	3.43
Emilia-Romagna	4.84	9.24	8.35	7.40	6.32	4.87	3.36
<b>CENTRAL ITALY</b>	<b>5.44</b>	<b>10.43</b>	<b>10.19</b>	<b>9.33</b>	<b>8.04</b>	<b>6.11</b>	<b>3.46</b>
Marche	5.26	8.89	7.98	7.42	6.47	5.11	3.23
Tuscany	5.76	10.11	10.15	9.23	7.85	5.76	3.47
Umbria	6.56	10.10	9.65	8.73	7.73	5.85	3.26
Lazio	5.21	11.18	11.32	10.55	9.24	7.11	3.48
<b>SOUTHERN ITALY</b>	<b>7.57</b>	<b>11.56</b>	<b>11.10</b>	<b>10.33</b>	<b>8.94</b>	<b>6.65</b>	<b>4.34</b>
Abruzzo	6.84	10.71	10.55	9.69	8.46	6.21	4.68
Molise	8.11	11.53	10.77	9.66	8.88	7.01	3.86
Campania	7.76	11.90	11.51	10.81	9.29	7.00	4.33
Puglia	7.29	11.32	10.66	10.04	8.52	6.21	4.15
Basilicata	7.42	10.95	10.66	10.20	8.84	6.70	4.06
Calabria	8.42	11.64	11.22	10.23	9.31	6.77	4.39
<b>ISLANDS</b>	<b>7.23</b>	<b>10.83</b>	<b>10.35</b>	<b>9.87</b>	<b>8.90</b>	<b>6.81</b>	<b>3.74</b>
Sicily	7.39	11.36	10.76	10.21	9.13	6.89	3.79
Sardinia	6.79	9.39	9.25	8.94	8.32	6.61	3.62
<b>c. LENDING IN NON-EURO-AREA CURRENCIES</b>	<b>1.86</b>	<b>1.95</b>	<b>2.05</b>	<b>1.98</b>	<b>1.92</b>	<b>1.80</b>	<b>1.87</b>

Notes:

## Distribution by branch location (region) and total credit granted

TDB30615

Sample of banks

Source: Survey of lending rates  
Percentages  
Size classes in euros

September 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
<b>a.</b>	<b>ITALY</b>	<b>7.18</b>	<b>11.70</b>	<b>11.26</b>	<b>10.65</b>	<b>9.59</b>	<b>7.54</b>	<b>4.02</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>6.36</b>	<b>11.25</b>	<b>10.78</b>	<b>10.23</b>	<b>9.13</b>	<b>7.18</b>	<b>3.85</b>
	Piedmont	7.62	12.27	11.32	10.88	9.68	7.66	4.06
	Valle d'Aosta	9.02	10.29	10.18	9.49	9.61	8.12	6.25
	Liguria	8.05	11.32	10.62	9.97	9.11	7.04	4.89
	Lombardy	5.92	10.83	10.57	10.01	8.93	7.06	3.79
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>7.38</b>	<b>11.42</b>	<b>10.92</b>	<b>10.05</b>	<b>8.93</b>	<b>6.99</b>	<b>4.26</b>
	Trentino-Alto Adige	5.84	8.89	7.72	7.20	6.32	4.92	4.28
	Veneto	7.88	12.09	12.06	11.12	9.73	7.64	4.17
	Friuli-Venezia Giulia	7.55	12.35	11.47	10.25	9.16	6.70	3.83
	Emilia-Romagna	6.96	10.67	10.01	9.23	8.33	6.66	4.42
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>7.47</b>	<b>12.07</b>	<b>11.83</b>	<b>11.36</b>	<b>10.42</b>	<b>8.33</b>	<b>4.13</b>
	Marche	7.29	10.58	10.13	9.74	9.08	7.25	3.74
	Tuscany	8.23	12.53	12.28	11.81	11.02	9.16	3.92
	Umbria	9.27	11.83	11.19	10.81	10.16	8.64	3.89
	Lazio	7.01	12.18	12.11	11.64	10.51	8.24	4.25
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>9.68</b>	<b>12.98</b>	<b>12.57</b>	<b>11.92</b>	<b>10.92</b>	<b>8.84</b>	<b>5.16</b>
	Abruzzo	9.62	12.17	12.01	11.23	10.98	8.64	7.12
	Molise	10.53	12.48	11.71	10.82	10.81	9.82	5.04
	Campania	9.77	13.52	13.07	12.54	11.39	9.59	4.90
	Puglia	9.25	12.55	12.25	11.60	10.37	7.99	4.66
	Basilicata	9.49	12.23	11.64	11.66	10.64	7.95	6.61
	Calabria	10.41	12.92	12.36	11.56	10.72	8.53	6.33
<b>f.</b>	<b>ISLANDS</b>	<b>8.08</b>	<b>11.53</b>	<b>11.07</b>	<b>10.67</b>	<b>9.98</b>	<b>8.24</b>	<b>3.80</b>
	Sicily	8.30	12.12	11.51	11.06	10.23	8.41	3.85
	Sardinia	7.45	9.85	9.80	9.56	9.31	7.73	3.65

## 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

## September 2003

	Total	Lending in euros	of which:	
			General government	Financial companies
<b>a. ITALY</b>	<b>5.11</b>	<b>5.20</b>	<b>2.95</b>	<b>3.06</b>
up to 250,000	9.79	9.94	8.52	7.41
from 250,000 to 2,500,000	7.59	7.74	4.89	6.59
from 2,500,000 to 25,000,000	5.35	5.51	3.30	4.43
more than 25,000,000	3.38	3.41	2.84	2.98
<b>b. NORTH-WEST ITALY</b>	<b>4.67</b>	<b>4.74</b>	<b>2.62</b>	<b>3.02</b>
up to 250,000	9.46	9.58	6.17	5.99
from 250,000 to 2,500,000	7.29	7.42	4.34	6.67
from 2,500,000 to 25,000,000	5.16	5.28	2.73	4.39
more than 25,000,000	3.34	3.36	2.59	2.96
<b>c. NORTH-EAST ITALY</b>	<b>5.17</b>	<b>5.29</b>	<b>1.82</b>	<b>2.85</b>
up to 250,000	9.28	9.48	2.61	6.70
from 250,000 to 2,500,000	6.97	7.11	4.11	5.50
from 2,500,000 to 25,000,000	4.96	5.09	2.11	3.85
more than 25,000,000	3.33	3.38	1.60	2.71
<b>d. CENTRAL ITALY</b>	<b>5.27</b>	<b>5.39</b>	<b>2.84</b>	<b>3.25</b>
up to 250,000	10.06	10.24	8.46	9.97
from 250,000 to 2,500,000	8.09	8.33	6.02	7.70
from 2,500,000 to 25,000,000	5.82	6.13	3.53	4.97
more than 25,000,000	3.43	3.46	2.76	3.15
<b>e. SOUTHERN ITALY</b>	<b>7.30</b>	<b>7.42</b>	<b>3.60</b>	<b>3.41</b>
up to 250,000	11.26	11.32	10.00	7.65
from 250,000 to 2,500,000	9.12	9.20	5.37	8.67
from 2,500,000 to 25,000,000	6.39	6.51	3.43	5.75
more than 25,000,000	4.08	4.17	3.46	2.82
<b>f. ISLANDS</b>	<b>6.63</b>	<b>6.72</b>	<b>4.31</b>	<b>3.26</b>
up to 250,000	10.51	10.56	8.98	4.43
from 250,000 to 2,500,000	9.00	9.09	4.67	7.88
from 2,500,000 to 25,000,000	6.61	6.69	4.29	4.72
more than 25,000,000	3.43	3.48	4.28	::

Notes:

## Sample of banks

Non-financial companies	of which:			Producer households	Consumer households and nec	Lending in non-euro-area currencies
	industry	building	services			
<b>5.58</b>	<b>5.12</b>	<b>7.27</b>	<b>5.72</b>	<b>9.09</b>	<b>7.49</b>	<b>1.86</b>
9.88	9.27	10.11	10.18	10.49	9.77	2.01
7.71	7.40	8.26	7.83	8.62	7.25	1.93
5.55	5.28	6.51	5.65	6.66	5.14	1.80
3.72	3.53	5.41	3.77	–	4.49	1.87
<b>5.25</b>	<b>4.98</b>	<b>7.06</b>	<b>5.25</b>	<b>8.77</b>	<b>7.09</b>	<b>1.86</b>
9.58	9.14	9.88	9.80	10.29	9.22	2.10
7.40	7.22	7.93	7.44	8.29	6.86	2.02
5.33	5.14	6.17	5.39	6.05	5.00	1.88
3.73	3.66	5.61	3.72	–	4.38	1.78
<b>5.35</b>	<b>4.88</b>	<b>6.49</b>	<b>5.73</b>	<b>8.40</b>	<b>7.18</b>	<b>1.93</b>
9.28	8.79	9.42	9.55	10.05	9.64	1.98
7.07	6.85	7.48	7.15	7.86	6.95	1.80
5.11	4.96	5.79	5.16	5.99	4.84	1.87
3.60	3.47	4.66	3.73	–	4.06	2.03
<b>5.88</b>	<b>5.19</b>	<b>7.68</b>	<b>6.01</b>	<b>9.43</b>	<b>8.05</b>	<b>1.67</b>
10.13	8.96	10.13	10.75	10.52	10.39	1.84
8.31	7.78	8.97	8.53	8.95	7.95	1.86
6.18	5.68	7.25	6.37	7.76	5.49	1.52
3.73	3.11	5.93	3.88	–	4.57	1.77
<b>7.35</b>	<b>6.88</b>	<b>8.33</b>	<b>7.46</b>	<b>10.26</b>	<b>8.55</b>	<b>2.32</b>
11.39	11.13	11.26	11.60	11.67	10.82	2.30
9.18	8.92	9.28	9.34	9.92	8.29	2.49
6.56	6.18	7.89	6.66	7.68	5.55	2.39
4.30	4.33	5.07	4.07	–	::	2.16
<b>6.68</b>	<b>5.84</b>	<b>8.88</b>	<b>6.75</b>	<b>9.91</b>	<b>9.15</b>	<b>1.87</b>
10.62	10.58	11.02	10.53	10.71	10.45	2.60
9.11	8.98	9.39	9.11	9.50	8.65	1.67
6.87	6.79	7.66	6.79	8.46	6.87	2.14
3.42	3.12	3.85	3.68	–	::	1.77

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
September 2003		Total	General government	Financial companies	Non-financial companies	of which			Producer households	Consumer households and nec
						industry	building	services		
a.	TOTAL	5.11	2.95	3.04	5.47	5.00	7.18	5.60	8.89	7.06
b.	LENDING IN EUROS	5.20	2.95	3.06	5.58	5.12	7.27	5.72	9.09	7.49
	<b>NORTH-WEST ITALY</b>	<b>4.73</b>	<b>2.62</b>	<b>3.07</b>	<b>5.27</b>	<b>4.96</b>	<b>7.05</b>	<b>5.32</b>	<b>8.76</b>	<b>7.00</b>
	Piedmont	5.53	3.51	3.10	5.77	5.60	7.49	5.66	9.12	7.90
	Valle d'Aosta	6.44	::	2.59	6.75	5.60	8.37	7.40	9.69	8.77
	Liguria	6.06	3.48	3.44	6.07	5.57	7.17	6.04	9.44	7.83
	Lombardy	4.49	2.44	3.07	5.07	4.79	6.88	5.15	8.51	6.68
	<b>NORTH-EAST ITALY</b>	<b>5.24</b>	<b>1.87</b>	<b>2.84</b>	<b>5.33</b>	<b>4.88</b>	<b>6.52</b>	<b>5.63</b>	<b>8.44</b>	<b>7.28</b>
	Trentino-Alto Adige	4.98	1.97	2.57	4.98	4.54	5.49	5.15	6.99	6.18
	Veneto	5.55	2.04	2.94	5.63	5.14	7.36	5.90	9.04	7.86
	Friuli-Venezia Giulia	5.71	3.98	3.10	5.62	4.93	7.03	6.45	8.94	8.38
	Emilia-Romagna	4.84	1.54	2.76	4.94	4.57	5.81	5.23	7.88	6.76
	<b>CENTRAL ITALY</b>	<b>5.44</b>	<b>2.84</b>	<b>3.11</b>	<b>5.76</b>	<b>5.13</b>	<b>7.61</b>	<b>5.84</b>	<b>9.42</b>	<b>8.19</b>
	Marche	5.26	2.70	2.74	5.43	4.90	6.60	5.94	7.90	8.13
	Tuscany	5.76	2.76	3.19	6.06	5.60	7.97	6.24	9.69	9.01
	Umbria	6.56	::	2.96	6.37	5.76	7.83	6.61	9.23	8.06
	Lazio	5.21	2.84	3.13	5.62	4.68	7.68	5.61	10.52	7.78
	<b>SOUTHERN ITALY</b>	<b>7.57</b>	<b>3.60</b>	<b>3.44</b>	<b>7.55</b>	<b>7.08</b>	<b>8.38</b>	<b>7.68</b>	<b>10.27</b>	<b>8.56</b>
	Abruzzo	6.84	::	6.14	6.62	6.04	7.85	6.98	9.24	10.04
	Molise	8.11	2.84	6.34	8.05	7.57	8.04	8.73	10.49	10.90
	Campania	7.76	2.92	3.25	7.86	7.61	8.43	7.85	10.85	9.40
	Puglia	7.29	3.95	3.22	7.21	6.77	8.22	7.25	10.27	7.27
	Basilicata	7.42	::	—	7.18	6.89	9.80	6.60	10.65	7.38
	Calabria	8.42	3.84	::	8.65	8.08	9.30	8.80	9.70	9.13
	<b>ISLANDS</b>	<b>7.23</b>	<b>4.30</b>	<b>3.31</b>	<b>7.38</b>	<b>7.63</b>	<b>9.18</b>	<b>6.85</b>	<b>9.92</b>	<b>9.17</b>
	Sicily	7.39	4.31	3.99	7.47	7.93	9.77	6.80	10.12	9.29
	Sardinia	6.79	3.12	3.02	7.15	7.00	7.95	6.99	9.24	8.69
c.	LENDING IN NON-EURO-AREA CURRENCIES	1.86	::	1.73	1.92	2.01	1.96	1.80	1.76	1.33

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

## September 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
<b>a. ON TOTAL OUTSTANDING AT END OF PERIOD</b>							
<b>ITALY</b>	<b>4.07</b>	<b>4.43</b>	<b>4.32</b>	<b>4.39</b>	<b>4.20</b>	<b>3.92</b>	<b>3.64</b>
North-West Italy	3.87	4.21	4.16	4.25	4.11	3.85	3.43
North-East Italy	3.89	4.12	4.07	4.16	4.02	3.80	3.46
Central Italy	4.46	4.90	4.65	4.60	4.43	4.08	4.26
Southern Italy	4.83	5.19	5.07	5.14	4.78	4.54	4.06
Islands	4.82	5.03	5.03	5.21	5.00	4.50	3.77
<b>b. ON AMOUNT DISBURSED IN THE QUARTER</b>							
<b>ITALY</b>	<b>3.85</b>	<b>4.01</b>	<b>3.96</b>	<b>4.10</b>	<b>4.14</b>	<b>4.12</b>	<b>3.41</b>
North-West Italy	3.70	3.81	3.78	3.92	3.89	3.86	3.53
North-East Italy	3.93	3.75	3.80	4.05	4.20	4.34	3.48
Central Italy	3.83	4.31	4.23	4.10	4.13	4.08	3.07
Southern Italy	4.47	4.62	4.45	4.70	4.62	5.39	3.33
Islands	4.34	4.43	4.28	4.62	4.78	3.59	–

## 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

## September 2003

	Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
					industry	building	services		
<b>a. ON TOTAL OUTSTANDING AT END OF PERIOD</b>									
<b>ITALY</b>	<b>4.07</b>	<b>4.19</b>	<b>3.08</b>	<b>4.00</b>	<b>3.90</b>	<b>4.15</b>	<b>4.01</b>	<b>4.52</b>	<b>4.30</b>
North-West Italy	3.87	3.32	2.95	3.85	3.72	3.98	3.91	4.35	4.11
North-East Italy	3.89	5.63	3.09	3.83	3.75	3.93	3.84	4.26	4.00
Central Italy	4.46	4.70	3.34	4.38	4.51	4.42	4.32	4.74	4.75
Southern Italy	4.84	3.92	5.20	4.59	4.43	4.68	4.64	5.25	5.06
Islands	4.82	::	3.02	4.71	4.53	4.99	4.66	5.32	4.85
<b>b. ON AMOUNT DISBURSED IN THE QUARTER</b>									
<b>ITALY</b>	<b>3.85</b>	<b>::</b>	<b>2.78</b>	<b>3.92</b>	<b>3.63</b>	<b>4.10</b>	<b>4.03</b>	<b>4.21</b>	<b>3.92</b>
North-West Italy	3.70	::	2.72	3.91	3.45	4.07	4.17	3.94	3.74
North-East Italy	3.92	::	3.24	4.07	3.88	4.09	4.17	4.00	3.76
Central Italy	3.83	::	::	3.56	3.61	3.91	3.40	4.45	4.20
Southern Italy	4.48	–	::	4.82	4.48	4.47	5.20	4.60	4.42
Islands	4.35	–	–	4.36	4.39	5.42	4.20	4.67	4.23

## Notes:

Only lending in euros is considered.

## Distribution by customer branch of economic activity

TDB30640		Sample of banks			
Source: Survey of lending rates Percentages					
September 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	5.70	4.05	3.95	4.05
	Agricultural, forestry and fishery products	6.80	4.29	4.47	4.29
	Fuel and power products	3.62	3.60	2.71	3.63
	Ores and metals	3.41	3.36	3.33	3.37
	Non-metallic minerals and products	5.41	3.79	4.23	3.79
	Chemical products	4.70	3.72	3.13	3.74
	Metal products, except transport equipment	5.91	4.04	3.87	4.04
	Agricultural and industrial machinery	5.63	3.83	3.77	3.83
	Office and data processing machines, etc.	5.17	4.30	4.18	4.31
	Electrical goods	5.38	3.86	3.42	3.89
	Transport equipment	5.80	5.34	4.00	5.40
	Food and tobacco products	5.01	3.84	4.08	3.84
	extiles, clothing and footwear	5.57	4.03	4.33	4.02
	Paper and paper products	5.71	3.94	3.60	3.94
	Rubber and plastic products	5.40	3.97	3.46	3.98
	Other manufactured products	5.69	4.06	4.31	4.05
	Building and construction	7.42	4.18	4.07	4.19
	Wholesale and retail trade services, recovery and repair services	6.18	4.21	4.15	4.21
	Lodging and catering services	7.70	4.26	4.25	4.26
	Inland transport services	7.05	4.31	4.00	4.32
	Maritime and air transport services	5.35	3.28	3.19	3.29
	Auxiliary transport services	5.97	4.35	3.68	4.41
	Communication services	4.34	4.12	6.04	3.80
	Other market services	5.29	4.00	3.78	4.01

## 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

## September 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
<b>a. SHORT-TERM LOAN FACILITIES</b>							
<b>ITALY</b>	<b>12.82</b>	<b>10.40</b>	<b>8.70</b>	<b>7.58</b>	<b>6.68</b>	<b>5.81</b>	<b>5.09</b>
<b>NORTH-WEST ITALY</b>	<b>12.50</b>	<b>10.06</b>	<b>8.27</b>	<b>7.17</b>	<b>6.25</b>	<b>5.47</b>	<b>4.96</b>
Piedmont	13.36	10.69	8.79	7.57	6.54	5.56	4.87
Valle d'Aosta	11.24	10.01	9.01	8.61	7.33	6.15	5.65
Liguria	14.60	11.60	9.18	8.14	7.48	6.85	6.69
Lombardy	11.97	9.71	8.02	6.96	6.10	5.37	4.88
<b>NORTH-EAST ITALY</b>	<b>12.46</b>	<b>9.74</b>	<b>8.12</b>	<b>7.07</b>	<b>6.25</b>	<b>5.45</b>	<b>4.78</b>
Trentino-Alto Adige	10.86	8.78	7.49	6.31	5.53	4.59	4.19
Veneto	13.72	10.69	8.83	7.53	6.63	5.81	5.12
Friuli-Venezia Giulia	14.74	10.83	8.54	7.17	6.31	5.40	4.89
Emilia-Romagna	10.90	8.65	7.33	6.60	5.90	5.17	4.52
<b>CENTRAL ITALY</b>	<b>13.46</b>	<b>11.28</b>	<b>9.63</b>	<b>8.52</b>	<b>7.86</b>	<b>6.97</b>	<b>5.72</b>
Marche	10.44	8.75	7.64	6.73	6.18	5.41	4.54
Tuscany	13.76	11.61	9.78	8.71	7.94	6.88	5.91
Umbria	11.97	10.15	9.03	7.84	7.20	6.08	5.23
Lazio	15.88	13.51	11.51	10.20	9.32	8.26	5.99
<b>SOUTHERN ITALY</b>	<b>13.77</b>	<b>11.70</b>	<b>10.26</b>	<b>9.13</b>	<b>8.20</b>	<b>7.42</b>	<b>6.70</b>
Abruzzo	13.49	10.95	9.45	8.80	7.97	7.17	6.48
Molise	12.92	11.07	9.51	8.86	9.28	9.58	7.06
Campania	14.29	12.45	10.99	9.65	8.79	7.85	7.11
Puglia	13.65	11.35	9.82	8.58	7.16	6.75	6.41
Basilicata	12.91	11.19	9.96	8.27	9.07	7.73	4.73
Calabria	13.27	11.56	10.23	9.34	8.55	7.58	6.10
<b>ISLANDS</b>	<b>12.81</b>	<b>11.13</b>	<b>10.18</b>	<b>9.22</b>	<b>8.80</b>	<b>7.98</b>	<b>6.42</b>
Sicily	13.23	11.56	10.52	9.33	8.70	8.01	6.24
Sardinia	11.53	10.02	9.27	8.91	9.17	7.93	6.88
<b>b. MEDIUM AND LONG-TERM LOAN FACILITIES</b>							
Total outstanding at end of period	4.47	4.36	4.33	4.14	3.96	3.78	3.59
of which: amount disbursed in the quarter	4.15	4.03	4.07	3.99	3.86	3.79	3.54

## 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

September 2003

September 2003		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	0.95	1.74	1.57	1.00	1.06	0.81	1.00	0.66	0.82
b.	NORTH-WEST ITALY	0.94	1.80	1.54	1.00	1.01	0.83	1.01	0.62	0.76
	Piedmont	0.93	1.79	1.66	0.99	0.97	0.77	1.05	0.64	0.76
	Valle d'Aosta	0.96	1.93	1.84	1.04	1.59	0.90	0.71	0.45	0.66
	Liguria	0.83	1.36	1.64	0.93	1.00	0.92	0.89	0.60	0.73
	Lombardy	0.95	1.84	1.49	1.00	1.02	0.84	1.01	0.62	0.76
c.	NORTH-EAST ITALY	0.98	2.02	1.58	1.06	1.08	0.91	1.08	0.70	0.83
	Trentino-Alto Adige	1.05	2.44	1.85	1.21	1.43	0.74	1.14	0.55	0.67
	Veneto	0.98	2.03	1.76	1.04	1.00	0.91	1.09	0.73	0.86
	Friuli-Venezia Giulia	0.99	2.09	1.89	1.24	1.10	0.79	1.44	0.51	0.68
	Emilia-Romagna	0.96	1.85	1.41	1.05	1.13	0.93	0.98	0.70	0.83
d.	CENTRAL ITALY	1.04	1.69	1.67	1.10	1.24	0.81	1.07	0.74	0.90
	Marche	1.00	0.81	1.23	1.07	1.15	0.76	1.06	0.79	1.01
	Tuscany	1.02	1.62	1.74	0.94	0.88	0.89	0.99	0.77	0.97
	Umbria	0.95	1.83	1.21	0.84	0.99	0.59	0.79	0.80	0.94
	Lazio	1.06	1.77	1.65	1.19	1.50	0.79	1.12	0.68	0.84
e.	SOUTHERN ITALY	0.76	1.36	1.21	0.73	0.83	0.63	0.71	0.61	0.74
	Abruzzo	0.75	1.40	0.78	0.77	0.88	0.57	0.65	0.69	0.74
	Molise	0.81	1.01	1.16	0.90	0.78	0.67	1.08	0.54	0.78
	Campania	0.73	1.39	1.24	0.67	0.76	0.49	0.66	0.56	0.71
	Puglia	0.82	1.40	1.28	0.91	1.03	0.89	0.85	0.73	0.79
	Basilicata	0.74	1.31	0.26	0.61	0.66	0.89	0.44	0.61	0.74
	Calabria	0.72	1.32	1.07	0.61	0.51	0.50	0.67	0.52	0.70
f.	ISLANDS	1.04	1.69	1.98	0.85	0.89	0.76	0.87	0.62	1.03
	Sicily	1.10	1.85	2.11	0.88	1.06	0.84	0.84	0.63	1.09
	Sardinia	0.92	1.54	1.39	0.81	0.62	0.65	0.91	0.61	0.86

## 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

## September 2003

		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	<b>ITALY</b>	<b>0.95</b>	<b>1.74</b>	<b>1.57</b>	<b>1.00</b>	<b>1.06</b>	<b>0.81</b>	<b>1.00</b>	<b>0.66</b>	<b>0.82</b>
	from 10,000 to 125,000	0.59	1.12	0.64	0.39	0.37	0.33	0.40	0.43	0.63
	from 125,000 to 500,000	1.01	1.31	0.91	0.68	0.68	0.58	0.70	0.90	1.16
	more than 500,000	1.52	1.81	1.59	1.37	1.38	1.22	1.38	1.41	1.55
b.	<b>NORTH-WEST ITALY</b>	<b>0.94</b>	<b>1.80</b>	<b>1.52</b>	<b>1.01</b>	<b>1.02</b>	<b>0.85</b>	<b>1.02</b>	<b>0.63</b>	<b>0.76</b>
	from 10,000 to 125,000	0.50	1.24	0.59	0.36	0.35	0.30	0.38	0.36	0.53
	from 125,000 to 500,000	1.00	1.49	0.86	0.68	0.67	0.62	0.69	0.88	1.17
	more than 500,000	1.48	1.88	1.54	1.32	1.28	1.25	1.35	1.38	1.60
c.	<b>NORTH-EAST ITALY</b>	<b>0.96</b>	<b>2.03</b>	<b>1.60</b>	<b>1.05</b>	<b>1.07</b>	<b>0.89</b>	<b>1.06</b>	<b>0.69</b>	<b>0.81</b>
	from 10,000 to 125,000	0.57	1.21	0.70	0.44	0.41	0.36	0.46	0.44	0.60
	from 125,000 to 500,000	1.06	1.46	1.06	0.78	0.77	0.68	0.81	0.99	1.21
	more than 500,000	1.61	2.15	1.64	1.45	1.42	1.33	1.51	1.54	1.56
d.	<b>CENTRAL ITALY</b>	<b>1.04</b>	<b>1.69</b>	<b>1.69</b>	<b>1.09</b>	<b>1.23</b>	<b>0.81</b>	<b>1.05</b>	<b>0.73</b>	<b>0.91</b>
	from 10,000 to 125,000	0.68	1.15	0.72	0.42	0.42	0.35	0.43	0.52	0.72
	from 125,000 to 500,000	1.03	1.38	0.87	0.67	0.70	0.56	0.68	0.92	1.15
	more than 500,000	1.57	1.71	1.72	1.46	1.58	1.16	1.43	1.40	1.52
e.	<b>SOUTHERN ITALY</b>	<b>0.76</b>	<b>1.37</b>	<b>1.43</b>	<b>0.75</b>	<b>0.86</b>	<b>0.62</b>	<b>0.72</b>	<b>0.62</b>	<b>0.74</b>
	from 10,000 to 125,000	0.54	0.85	0.58	0.29	0.27	0.25	0.30	0.38	0.57
	from 125,000 to 500,000	0.92	1.00	0.87	0.51	0.48	0.45	0.54	0.83	1.06
	more than 500,000	1.36	1.47	1.61	1.18	1.27	1.01	1.16	1.36	1.48
f.	<b>ISLANDS</b>	<b>1.04</b>	<b>1.69</b>	<b>1.97</b>	<b>0.86</b>	<b>0.88</b>	<b>0.76</b>	<b>0.89</b>	<b>0.62</b>	<b>1.03</b>
	from 10,000 to 125,000	0.88	0.97	0.63	0.40	0.41	0.37	0.42	0.51	0.95
	from 125,000 to 500,000	1.06	1.11	0.89	0.61	0.61	0.49	0.65	0.80	1.27
	more than 500,000	1.58	1.80	2.27	1.30	1.30	1.29	1.30	1.24	1.56

## Notes:

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

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

TDB30700

Sample of banks

Source: Survey of deposit rates  
Percentages

September 2003

	Total	North-West	North-East	Centre	South	Islands
<b>a. TOTAL</b>	<b>0.93</b>	<b>0.93</b>	<b>0.99</b>	<b>1.03</b>	<b>0.69</b>	<b>0.77</b>
Agricultural, forestry and fishery products	0.76	0.73	0.82	0.90	0.58	0.61
Fuel and power products	1.67	1.35	1.67	1.90	1.08	1.52
Ores and metals	0.99	1.08	0.96	0.66	0.72	0.82
Non-metallic minerals and products	1.18	1.25	1.26	0.88	1.28	0.99
Chemical products	1.08	1.10	1.19	1.01	0.80	0.91
Metal products, except transport equipment	0.82	0.75	0.95	0.83	0.76	0.66
Agricultural and industrial machinery	0.99	0.95	1.09	0.83	0.92	0.71
Office and data processing machines, etc.	0.79	0.80	0.91	0.73	0.54	0.55
Electrical goods	0.99	1.01	1.10	0.92	0.60	0.54
Transport equipment	0.99	0.93	1.18	1.18	0.61	0.56
Food and tobacco products	0.91	0.99	0.85	1.13	0.75	0.70
Textiles, clothing and footwear	0.85	0.92	0.89	0.85	0.58	0.61
Paper and paper products	1.02	1.07	1.11	0.94	0.57	1.21
Rubber and plastic products	0.93	0.87	1.05	1.06	0.88	0.66
Other manufactured products	0.75	0.74	0.81	0.78	0.59	0.52
Building and construction	0.76	0.75	0.83	0.78	0.63	0.72
Wholesale and retail trade services, recovery and repair services	0.73	0.75	0.83	0.72	0.60	0.67
Lodging and catering services	0.68	0.66	0.71	0.70	0.61	0.72
Inland transport services	1.13	1.06	1.02	1.45	0.94	0.89
Maritime and air transport services	1.42	1.20	1.07	1.66	1.25	1.21
Auxiliary transport services	1.14	1.10	1.41	1.09	0.69	1.19
Communication services	1.11	1.10	0.98	1.21	0.49	0.70
Other market services	1.01	1.02	1.09	1.07	0.71	0.83

Notes:

## Distribution by branch location (region) and size of deposit

TDB30715

Sample of banks

Source: Survey of deposit rates  
Percentages  
Size classes in euros

September 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
<b>a.</b>	<b>ITALY</b>	<b>0.82</b>	<b>0.36</b>	<b>0.47</b>	<b>0.61</b>	<b>0.76</b>	<b>0.89</b>	<b>1.43</b>
<b>b.</b>	<b>NORTH-WEST ITALY</b>	<b>0.80</b>	<b>0.30</b>	<b>0.40</b>	<b>0.55</b>	<b>0.72</b>	<b>0.86</b>	<b>1.37</b>
	Piedmont	0.75	0.28	0.38	0.52	0.72	0.86	1.44
	Valle d'Aosta	0.85	0.26	0.31	0.43	0.68	1.13	1.74
	Liguria	0.70	0.31	0.42	0.59	0.80	0.96	1.42
	Lombardy	0.83	0.31	0.41	0.56	0.71	0.84	1.35
<b>c.</b>	<b>NORTH-EAST ITALY</b>	<b>0.83</b>	<b>0.34</b>	<b>0.45</b>	<b>0.61</b>	<b>0.79</b>	<b>0.96</b>	<b>1.52</b>
	Trentino-Alto Adige	0.99	0.29	0.38	0.56	0.78	1.01	1.85
	Veneto	0.80	0.33	0.45	0.60	0.76	0.92	1.51
	Friuli-Venezia Giulia	0.93	0.27	0.38	0.55	0.75	0.96	1.89
	Emilia-Romagna	0.83	0.36	0.48	0.64	0.82	0.99	1.41
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>0.94</b>	<b>0.48</b>	<b>0.58</b>	<b>0.71</b>	<b>0.83</b>	<b>0.93</b>	<b>1.52</b>
	Marche	0.86	0.56	0.67	0.81	0.97	1.16	1.26
	Tuscany	0.83	0.53	0.61	0.71	0.81	0.93	1.42
	Umbria	0.78	0.50	0.59	0.74	0.81	0.97	1.31
	Lazio	1.01	0.42	0.54	0.70	0.83	0.91	1.56
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>0.59</b>	<b>0.30</b>	<b>0.39</b>	<b>0.50</b>	<b>0.62</b>	<b>0.72</b>	<b>1.20</b>
	Abruzzo	0.62	0.35	0.46	0.61	0.72	0.79	1.08
	Molise	0.70	0.31	0.43	0.60	0.84	0.98	1.24
	Campania	0.56	0.29	0.37	0.46	0.55	0.64	1.18
	Puglia	0.65	0.34	0.45	0.59	0.72	0.85	1.30
	Basilicata	0.56	0.28	0.37	0.47	0.63	0.81	1.19
	Calabria	0.53	0.27	0.34	0.46	0.60	0.74	1.13
<b>f.</b>	<b>ISLANDS</b>	<b>0.88</b>	<b>0.48</b>	<b>0.62</b>	<b>0.78</b>	<b>0.88</b>	<b>0.97</b>	<b>1.58</b>
	Sicily	0.92	0.49	0.67	0.85	0.96	1.05	1.72
	Sardinia	0.82	0.46	0.54	0.64	0.73	0.83	1.42

Notes:



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

TDB30770					Sample of banks					
Source: Survey of deposit rates Percentages										
September 2003		Total	General govern- ment	Financial compa- nies	Non- financial compa- nies	of which:			Producer house- holds	Consum- er house- holds and nec
						industry	building	services		
a.	ITALY	1.07	1.86	1.77	1.30	1.21	1.33	1.35	0.70	0.80
b.	NORTH-WEST ITALY	1.08	1.83	1.71	1.28	1.13	0.92	1.40	0.64	0.76
	Piedmont	1.04	1.77	1.74	1.33	1.25	0.82	1.45	0.68	0.75
	Valle d'Aosta	1.38	1.90	2.04	0.99	1.48	0.92	0.73	0.50	0.66
	Liguria	0.91	1.44	1.92	1.29	1.32	0.94	1.33	0.65	0.69
	Lombardy	1.12	1.95	1.68	1.27	1.08	0.94	1.40	0.62	0.78
c.	NORTH-EAST ITALY	1.09	2.29	1.93	1.30	1.40	0.99	1.26	0.75	0.81
	Trentino-Alto Adige	1.15	2.61	2.00	1.29	1.46	0.92	1.24	0.58	0.67
	Veneto	1.08	2.72	2.11	1.16	1.13	0.99	1.21	0.81	0.86
	Friuli-Venezia Giulia	1.26	1.92	1.92	1.72	1.85	0.84	1.58	0.48	0.63
	Emilia-Romagna	1.04	2.03	1.71	1.27	1.36	1.01	1.22	0.73	0.82
d.	CENTRAL ITALY	1.16	1.82	1.84	1.44	1.20	1.70	1.41	0.81	0.89
	Marche	1.10	1.90	1.34	1.45	1.42	0.82	1.57	0.78	0.90
	Tuscany	1.06	1.75	1.90	1.04	1.00	1.00	1.09	0.90	0.96
	Umbria	0.96	1.98	1.34	0.90	1.06	0.57	0.84	0.87	0.95
	Lazio	1.23	1.83	1.81	1.57	1.30	1.78	1.50	0.72	0.85
e.	SOUTHERN ITALY	0.85	1.54	1.50	1.13	1.12	0.65	1.22	0.66	0.72
	Abruzzo	0.83	1.98	0.76	0.92	1.17	0.46	0.64	0.78	0.79
	Molise	0.79	0.98	1.07	0.92	0.76	0.74	1.10	0.48	0.75
	Campania	0.87	1.59	1.56	1.25	1.19	0.51	1.36	0.57	0.69
	Puglia	0.87	1.61	1.59	0.96	1.00	0.95	0.93	0.83	0.81
	Basilicata	0.74	1.42	0.53	0.63	0.82	0.68	0.49	0.80	0.71
	Calabria	0.73	1.50	1.52	0.58	0.47	0.55	0.62	0.62	0.67
f.	ISLANDS	0.86	1.36	1.96	0.79	0.85	0.71	0.81	0.66	0.85
	Sicily	0.90	1.40	2.13	0.81	0.96	0.75	0.81	0.66	0.88
	Sardinia	0.79	1.25	1.46	0.76	0.68	0.66	0.81	0.65	0.80

## 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

September 2003		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	<b>ITALY</b>	<b>1.07</b>	<b>1.86</b>	<b>1.77</b>	<b>1.30</b>	<b>1.21</b>	<b>1.33</b>	<b>1.35</b>	<b>0.70</b>	<b>0.80</b>
	from 10,000 to 125,000	0.96	2.00	1.97	1.40	1.21	1.54	1.47	0.64	0.73
	from 125,000 to 500,000	0.88	1.33	1.00	0.73	0.76	0.62	0.73	0.76	0.98
	more than 500,000	1.53	1.89	1.68	1.40	1.40	1.27	1.41	1.21	1.43
b.	<b>NORTH-WEST ITALY</b>	<b>1.02</b>	<b>1.84</b>	<b>1.70</b>	<b>1.12</b>	<b>1.17</b>	<b>0.93</b>	<b>1.11</b>	<b>0.64</b>	<b>0.76</b>
	from 10,000 to 125,000	0.89	2.11	1.89	1.08	1.19	0.60	1.04	0.57	0.68
	from 125,000 to 500,000	0.85	1.50	0.89	0.72	0.74	0.65	0.72	0.71	0.95
	more than 500,000	1.45	1.76	1.59	1.34	1.32	1.32	1.36	1.19	1.42
c.	<b>NORTH-EAST ITALY</b>	<b>1.09</b>	<b>2.30</b>	<b>1.93</b>	<b>1.32</b>	<b>1.38</b>	<b>0.99</b>	<b>1.33</b>	<b>0.75</b>	<b>0.81</b>
	from 10,000 to 125,000	0.94	2.54	2.31	1.35	1.47	0.70	1.35	0.68	0.73
	from 125,000 to 500,000	0.96	1.54	1.27	0.85	0.86	0.74	0.86	0.86	1.03
	more than 500,000	1.68	2.32	1.75	1.53	1.51	1.45	1.57	1.34	1.53
d.	<b>CENTRAL ITALY</b>	<b>1.24</b>	<b>1.81</b>	<b>1.86</b>	<b>1.59</b>	<b>1.12</b>	<b>1.71</b>	<b>1.68</b>	<b>0.80</b>	<b>0.89</b>
	from 10,000 to 125,000	1.17	1.53	2.04	1.76	0.69	1.88	1.85	0.75	0.82
	from 125,000 to 500,000	0.93	1.49	0.90	0.72	0.79	0.58	0.73	0.82	1.02
	more than 500,000	1.62	1.84	1.82	1.48	1.53	1.17	1.52	1.23	1.44
e.	<b>SOUTHERN ITALY</b>	<b>0.79</b>	<b>1.56</b>	<b>1.56</b>	<b>0.89</b>	<b>1.14</b>	<b>0.65</b>	<b>0.78</b>	<b>0.67</b>	<b>0.73</b>
	from 10,000 to 125,000	0.69	1.10	1.78	0.80	1.22	0.38	0.55	0.62	0.67
	from 125,000 to 500,000	0.74	1.08	0.90	0.54	0.54	0.46	0.55	0.68	0.82
	more than 500,000	1.34	1.78	1.52	1.19	1.32	1.03	1.15	1.14	1.38
f.	<b>ISLANDS</b>	<b>1.00</b>	<b>1.34</b>	<b>1.94</b>	<b>1.30</b>	<b>0.87</b>	<b>0.72</b>	<b>1.43</b>	<b>0.65</b>	<b>0.85</b>
	from 10,000 to 125,000	0.95	1.18	0.67	1.47	0.60	0.49	1.59	0.59	0.79
	from 125,000 to 500,000	0.92	0.91	0.94	0.61	0.59	0.50	0.66	0.74	1.11
	more than 500,000	1.37	1.54	2.20	1.22	1.33	1.22	1.20	1.10	1.25

## Note:

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

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

TDB30790

Sample of banks

Source: Survey of deposit rates  
Percentages

September 2003

	Total	North– West	North– East	Centre	South	Islands
<b>a. TOTAL</b>	<b>1.21</b>	<b>1.21</b>	<b>1.21</b>	<b>1.36</b>	<b>1.01</b>	<b>0.74</b>
Agricultural, forestry and fishery products	0.80	0.79	0.87	0.89	0.66	0.57
Fuel and power products	1.33	1.18	1.59	1.61	1.17	1.33
Ores and metals	1.14	1.25	1.07	0.73	0.72	1.08
Non-metallic minerals and products	1.23	1.08	1.49	0.95	1.13	0.62
Chemical products	1.00	0.94	1.26	1.07	1.17	0.97
Metal products, except transport equipment	0.96	0.93	1.03	1.00	0.93	0.69
Agricultural and industrial machinery	1.44	1.32	1.65	0.89	0.96	0.66
Office and data processing machines, etc.	1.11	1.30	0.94	0.77	0.57	0.71
Electrical goods	1.11	1.01	1.53	0.87	0.59	0.53
Transport equipment	1.10	1.00	1.30	1.25	0.86	0.47
Food and tobacco products	1.22	0.86	1.07	1.65	1.48	0.69
Textiles, clothing and footwear	1.13	1.29	0.99	1.13	0.55	0.67
Paper and paper products	1.08	1.15	1.12	1.00	0.67	1.23
Rubber and plastic products	1.02	0.91	1.14	1.23	1.08	0.49
Other manufactured products	0.80	0.82	0.82	0.85	0.57	0.57
Building and construction	1.24	0.83	0.91	1.65	0.64	0.69
Wholesale and retail trade services, recovery and repair services	1.05	0.80	1.14	1.44	0.64	0.68
Lodging and catering services	0.71	0.79	0.72	0.68	0.57	0.70
Inland transport services	1.16	1.11	1.06	1.40	1.09	0.84
Maritime and air transport services	1.76	1.59	1.00	1.19	1.86	1.01
Auxiliary transport services	1.33	1.28	1.69	1.11	0.61	0.92
Communication services	1.02	0.95	0.94	1.65	0.49	1.06
Other market services	1.35	1.52	1.12	1.22	0.73	0.81

Note:

## Distribution by branch location (region) and size of deposit

TDB30805

Sample of banks

Source: Survey of deposit rates  
Percentages  
Size classes in euros

September 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
<b>a.</b>	<b>ITALY</b>	<b>0.96</b>	<b>0.96</b>	<b>0.50</b>	<b>0.66</b>	<b>0.81</b>	<b>0.96</b>	<b>1.53</b>
<b>b.</b>	<b>NORTH–WEST ITALY</b>	<b>0.98</b>	<b>1.03</b>	<b>0.44</b>	<b>0.60</b>	<b>0.78</b>	<b>0.94</b>	<b>1.45</b>
	Piedmont	0.89	0.95	0.38	0.55	0.77	0.92	1.41
	Valle d'Aosta	1.36	1.53	0.31	0.48	0.71	1.20	1.83
	Liguria	0.85	0.53	0.48	0.70	0.98	1.22	1.76
	Lombardy	1.02	1.11	0.46	0.60	0.75	0.89	1.42
<b>c.</b>	<b>NORTH–EAST ITALY</b>	<b>0.94</b>	<b>0.77</b>	<b>0.48</b>	<b>0.66</b>	<b>0.86</b>	<b>1.06</b>	<b>1.69</b>
	Trentino-Alto Adige	1.08	0.31	0.39	0.58	0.83	1.10	2.06
	Veneto	0.85	0.59	0.46	0.62	0.81	0.99	1.64
	Friuli-Venezia Giulia	1.23	1.42	0.38	0.56	0.79	0.98	1.81
	Emilia-Romagna	0.94	0.67	0.53	0.72	0.93	1.13	1.64
<b>d.</b>	<b>CENTRAL ITALY</b>	<b>1.09</b>	<b>1.12</b>	<b>0.61</b>	<b>0.76</b>	<b>0.88</b>	<b>1.01</b>	<b>1.61</b>
	Marche	1.05	1.02	0.73	0.88	1.05	1.25	1.68
	Tuscany	0.88	0.62	0.66	0.75	0.86	1.01	1.50
	Umbria	0.81	0.54	0.63	0.78	0.90	1.12	1.35
	Lazio	1.19	1.32	0.56	0.74	0.88	0.98	1.65
<b>e.</b>	<b>SOUTHERN ITALY</b>	<b>0.72</b>	<b>0.76</b>	<b>0.41</b>	<b>0.53</b>	<b>0.65</b>	<b>0.78</b>	<b>1.31</b>
	Abruzzo	0.69	0.38	0.49	0.64	0.78	0.86	1.36
	Molise	0.71	0.34	0.44	0.62	0.90	0.97	1.19
	Campania	0.76	0.98	0.38	0.47	0.57	0.70	1.25
	Puglia	0.71	0.38	0.48	0.64	0.80	0.93	1.42
	Basilicata	0.59	0.30	0.39	0.50	0.67	0.91	1.29
	Calabria	0.55	0.28	0.35	0.48	0.63	0.81	1.29
<b>f.</b>	<b>ISLANDS</b>	<b>0.80</b>	<b>0.51</b>	<b>0.64</b>	<b>0.79</b>	<b>0.88</b>	<b>0.96</b>	<b>1.38</b>
	Sicily	0.83	0.51	0.66	0.84	0.94	1.03	1.48
	Sardinia	0.72	0.53	0.60	0.69	0.77	0.83	1.20

Notes:

## **Information on the Bank of Italy**

TDB40605

Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	July 2003	Aug. 2003	Sept. 2003
<b>a. TOTAL</b>	<b>166,712</b>	<b>164,252</b>	<b>171,885</b>
<b>b. GOLD AND GOLD RECEIVABLES</b>	<b>23,810</b>	<b>23,810</b>	<b>26,012</b>
<b>c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>30,011</b>	<b>30,024</b>	<b>30,088</b>
Receivables from the IMF	4,618	4,627	4,799
Securities (other than shares)	20,561	20,692	20,578
Current accounts and other deposits	4,193	4,196	4,145
Reverse operations	637	507	562
Other claims	2	2	2
<b>d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>4,933</b>	<b>4,855</b>	<b>4,766</b>
Financial counterparties	4,933	4,855	4,766
of which: securities (other than shares)	1,365	1,203	1,213
reverse operations	–	–	–
other claims	3,567	3,651	3,553
General government	–	–	–
Other counterparties	–	–	–
<b>e. CLAIMS ON NON-EURO-AREA RESIDENTS</b>	<b>–</b>	<b>–</b>	<b>–</b>
Claims on non-euro-area EU central banks	–	–	–
Securities (other than shares)	–	–	–
Other claims	–	–	–
<b>f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>9,130</b>	<b>8,367</b>	<b>9,536</b>
Main refinancing operations	9,130	8,367	9,536
Longer-term refinancing operations	–	–	–
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	–	–	..
<b>g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>..</b>	<b>..</b>	<b>..</b>
<b>h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)</b>	<b>1,256</b>	<b>1,232</b>	<b>1,224</b>
<b>i. GENERAL GOVERNMENT DEBT</b>	<b>18,769</b>	<b>18,769</b>	<b>18,743</b>

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Bank of Italy

	July 2003	Aug. 2003	Sept. 2003
<i>(cont.)</i>			
<b>I. INTRA-EUROSISTEM CLAIMS</b>	<b>22,311</b>	<b>20,273</b>	<b>23,190</b>
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)	14,118	12,081	14,998
<b>m. ITEMS TO BE SETTLED</b>	<b>4</b>	<b>5</b>	<b>1</b>
<b>n. OTHER ASSETS</b>	<b>54,862</b>	<b>55,168</b>	<b>56,119</b>
Euro-area coins	22	21	22
UIC endowment fund	258	258	258
Investments of reserves and provisions (including shares)	27,738	28,166	28,730
Intangible fixed assets	27	27	28
Deferred charges	12	12	13
Tangible fixed assets (net of depreciation)	2,751	2,754	2,756
Accrued income and prepaid expenses	732	735	1,006
Sundry	23,321	23,195	23,306
<b>o. EXPENSE FOR THE YEAR</b>	<b>1,626</b>	<b>1,748</b>	<b>2,205</b>
<b>p. MEMORANDUM ACCOUNTS</b>	<b>426,513</b>	<b>425,110</b>	<b>435,553</b>

Notes:

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Bank of Italy

Source: Bank of Italy  
Stocks in millions of euros

	July 2003	Aug. 2003	Sept. 2003
<b>a. TOTAL</b>	<b>166,712</b>	<b>164,252</b>	<b>171,885</b>
<b>b. BANKNOTES IN CIRCULATION</b>	<b>65,981</b>	<b>66,060</b>	<b>66,431</b>
<b>c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS</b>	<b>7,666</b>	<b>9,145</b>	<b>8,666</b>
Current accounts (covering the minimum reserve system)	7,665	9,142	8,665
Deposit facility	1	3	1
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
<b>d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO</b>	<b>43,310</b>	<b>40,575</b>	<b>45,470</b>
General government	43,289	40,561	45,465
of which: Treasury payments account	42,619	39,882	44,797
sinking fund for the redemption of government securities	629	629	629
other liabilities	42	51	39
Other counterparties	21	14	5
<b>f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO</b>	<b>33</b>	<b>93</b>	<b>43</b>
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	33	93	43
<b>g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>–</b>	<b>–</b>	<b>–</b>
Financial sector counterparties	–	–	–
General government	–	–	–
Other counterparties	–	–	–
<b>h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY</b>	<b>3,287</b>	<b>2,723</b>	<b>2,989</b>
Deposits and balances	11	11	11
Other liabilities	3,276	2,712	2,977
<b>i. COUNTERPART OF SDRs ALLOCATED BY THE IMF</b>	<b>861</b>	<b>861</b>	<b>861</b>
<b>l. INTRA-EUROSISTEM LIABILITIES</b>	<b>3,057</b>	<b>2,265</b>	<b>2,462</b>
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	3,057	2,265	2,462
Other intra-Eurosystem liabilities (net)	–	–	–



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Bank of Italy

	July 2003	Aug. 2003	Sept. 2003
<i>(cont.)</i>			
<b>m. ITEMS TO BE SETTLED</b>	<b>35</b>	<b>31</b>	<b>26</b>
<b>n. OTHER LIABILITIES</b>	<b>2,693</b>	<b>2,462</b>	<b>2,721</b>
Bank of Italy drafts	540	353	322
Cashier's department services	..	1	43
Accrued expenses and deferred income	4	4	12
Sundry	2,149	2,103	2,344
<b>o. PREVISIONS</b>	<b>7,516</b>	<b>7,516</b>	<b>7,488</b>
Provisions for specific risks	1,966	1,966	1,938
Sundry staff-related provisions	5,550	5,550	5,550
<b>p. REVALUATION ACCOUNTS</b>	<b>7,281</b>	<b>7,281</b>	<b>9,140</b>
<b>q. PROVISION FOR GENERAL RISKS</b>	<b>8,789</b>	<b>8,789</b>	<b>8,789</b>
<b>r. CAPITAL AND RESERVES</b>	<b>13,197</b>	<b>13,197</b>	<b>13,197</b>
Capital	..	..	..
Ordinary and extraordinary reserves	9,027	9,027	9,027
Other reserves	4,170	4,170	4,170
<b>s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>t. INCOME FOR THE YEAR</b>	<b>3,006</b>	<b>3,253</b>	<b>3,603</b>
<b>u. MEMORANDUM ACCOUNTS</b>	<b>426,513</b>	<b>425,110</b>	<b>435,553</b>



## **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:

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

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.

As of June 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 4 billion euros.

As of September 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 billion euros.



## Glossary



## Glossary of terms in the tables

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<b>ADJUSTED BAD DEBTS</b>	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.
<b>ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of outstanding claims.
<b>ADVANCES AGAINST FUTURE CLAIMS (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of future claims.
<b>ADVANCES DISBURSED (FACTORING)</b>	the amount of advances granted by the intermediary against the assignment of outstanding and/or future claims.
<b>ASSETS UNDER MANAGEMENT (PORTFOLIO MANAGEMENT SERVICES)</b>	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.
<b>BAD DEBTS</b>	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.
<b>BAD DEBTS DELETED</b>	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.
<b>BANKS WITH THEIR HEAD OFFICE IN THE SOUTH</b>	comprises the regions of Southern Italy and the Islands.
<b>BORROWERS (NUMBER)</b>	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.
<b>BRANCH LOCATION</b>	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.
<b>BRANCHES (NUMBER)</b>	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.
<b>CENTRAL ITALY</b>	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
<b>CLAIMS ASSUMED AT LESS THAN NOMINAL VALUE (FACTORING)</b>	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.
<b>COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)</b>	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.
<b>CREDIT IMPLICIT IN LEASING CONTRACTS WITH CUSTOMERS</b>	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.

<b>CUSTOMER ASSETS UNDER MANAGEMENT: TOTAL SECURITIES (NOMINAL VALUE)</b>	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.
<b>CUSTOMER BRANCH OF ECONOMIC ACTIVITY</b>	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".
<b>CUSTOMER LOCATION</b>	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.
<b>CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY</b>	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).
<b>CUSTOMER TRADING</b>	buying and selling securities and financial derivatives for customers.
<b>DEPOSITS</b>	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.
<b>DERIVATIVES BUSINESS</b>	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.
<b>ECONOMIC PURPOSE OF THE INVESTMENT</b>	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.
<b>EFFECTIVE DEPOSIT RATES</b>	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.
<b>FACILITIES GRANTED</b>	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
<b>FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
<b>FUNDS RAISED IN THE MARKET</b>	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
<b>GUARANTEES APPLIED FOR</b>	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
<b>GUARANTEES GRANTED</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.



<b>GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
<b>GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS</b>	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
<b>GUARANTORS (NUMBER)</b>	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
<b>INCOME/PROFIT DISTRIBUTED IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)</b>	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
<b>INTERNATIONAL CLAIMS</b>	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.
<b>ISLANDS</b>	comprises the following regions: Sicily and Sardinia.
<b>JOINT BORROWERS (NUMBER)</b>	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.
<b>LOAN FACILITIES</b>	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.
<b>LOANS</b>	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.
<b>LOCAL CLAIMS IN LOCAL CURRENCY</b>	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).
<b>MATCHED LOANS</b>	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.
<b>MEDIUM AND LONG-TERM LOANS</b>	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
<b>MULTIPLE BANK BORROWING: NUMBER OF FACILITIES</b>	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
<b>MUNICIPALITIES SERVED BY BANKS</b>	Municipalities in which at least one bank branch is in operation.
<b>NEGATIVE CAPITAL ITEMS</b>	own shares or capital parts, prior-year losses carried forward, amounts due from shareholders for share instalments.
<b>NET ASSETS (COLLECTIVE ASSET MANAGEMENT)</b>	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.
<b>NET FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	fund-raising/subscriptions in the reference period net of redemptions.

<b>NEW ADJUSTED BAD DEBTS</b>	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”.
<b>NEW BAD DEBTS</b>	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
<b>NOMINAL DEPOSIT RATES</b>	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.
<b>NORTH-EAST ITALY</b>	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
<b>NORTH-WEST ITALY</b>	comprises the following regions: Piedmont, Valle d’Aosta, Liguria and Lombardy.
<b>OFFSHORE CENTRES</b>	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.
<b>OVERSHOOT</b>	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.
<b>PARTIAL CREDIT GRANTED (SIZE CLASSES)</b>	the loan facilities granted to each borrower by the individual intermediary reporting to the Central Credit Register.
<b>PARTICIPATING INTERESTS</b>	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”.
<b>PARTICIPATING INTERESTS IN NON-FINANCIAL CORPORATIONS: QUALIFIED HOLDINGS</b>	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.
<b>PAYABLES TO BI-ECB</b>	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
<b>PERSONAL SECURITY PROVIDED BY CUSTOMERS</b>	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
<b>PROPRIETARY TRADING</b>	buying and selling securities and financial derivatives for the intermediaries’ portfolio not held as a fixed asset.
<b>QUARTERLY DEFAULT RATES FOR LOAN FACILITIES (CREDIT USED)</b>	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.
<b>RECEIVABLES FOR CONSUMER CREDIT AND THE ISSUE OR MANAGEMENT OF CREDIT CARDS</b>	Pursuant to Article 121 of the Consolidated Law on Banking, consumer credit is taken to mean the granting of credit in the course of a trade, business or profession in the form of deferred payment, a loan or other similar financial accommodation to a natural person acting for purposes outside his business, trade or profession (a consumer).
<b>RECEPTION OF ORDERS</b>	the activity of receiving and transmitting or executing orders to buy or sell securities or derivative instruments on behalf of customers.
<b>REDEMPTIONS IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)</b>	the amount of liquid assets and securities (or the value of the units of collective investment undertakings) returned to customers in the reference period.

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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.

<b>SOUTHERN ITALY</b>	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
<b>SUBSCRIPTIONS IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)</b>	the value of the units of collective investment undertakings subscribed for by customers in the reference period.
<b>SUBSIDIZED LOANS</b>	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.
<b>SUNDRY PROVISIONS FOR LOSSES AND CHARGES</b>	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
<b>TERM LOANS</b>	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
<b>TOTAL CREDIT GRANTED (SIZE CLASSES)</b>	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>TOTAL CREDIT USED (SIZE CLASSES)</b>	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
<b>UNDERWRITING</b>	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.
<b>UNUSED MARGIN</b>	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.
<b>USED MARGIN</b>	the amount of credit actually disbursed to a customer; in the case of "guarantees issued to customers", the amount of the guarantees actually granted.