

BANCA D'ITALIA

Statistical Bulletin



I - 2004

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Statistical Bulletin

Notice to readers

- I. The appendices of the Statistical Bulletin and the Summary Report contain methodological notes with general information on the statistical data and the sources from which they are drawn. More specific notes regarding individual tables are given at the foot of the tables themselves. The publications also include a glossary of the statistical concepts used in the tables.
- II. Symbols
 - the phenomenon does not exist, or exists and is observed but no cases were recorded;
 - the phenomenon exists but its value is not known;
 - .. the value is known but is less than the minimum considered significant;
 - = = the data are confidential;
 - : : the data are not statistically significant.


The thin lines separating data within tables serve solely to make consultation easier.
- III. The intervals for the classification by size include the lower limit and exclude the upper limit.

Additional information concerning this issue

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

Key to symbols and information in the index

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

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		●	Table distributed on CD-ROM with greater disaggregation of data
		⊙	Table distributed on CD-ROM only
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		H	Half-yearly
		A	Annual
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		3	Survey of lending rates
		4	Survey of deposit rates
		5	Archives of intermediary identification data
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4	Universe	[ba]	Banks
		[bs]	Banks raising mainly short-term funds
		[sb]	Sample of banks
		[fi]	Financial intermediaries referred to in Art. 107 of the 1993 Banking Law
		[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		
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○ Q 4 [sb]	G2 5.3	Nominal deposit rates distribution by branch location (geographical area) and customer segment of economic activity	[TDB30700]	p.	163
○ Q 4 [sb]	G2 5.4	Nominal current account deposit rates distribution by branch location (region) and size of deposit	[TDB30715]	p.	164
⊙ Q 4 [sb]		Nominal deposit rates distribution by branch location (region) and customer segment of economic activity (rates, number of accounts and total deposits)	[TDB20013]		

G3 EFFECTIVE DEPOSIT RATES

○ Q 4 [sb]	G3 5.1	Effective deposit rates distribution by branch location (region) and customer segment of economic activity	[TDB30770]	p.	165
○ Q 4 [sb]	G3 5.2	Effective deposit rates distribution by customer location (geographical area) and segment of economic activity and size of deposit	[TDB30785]	p.	166
○ Q 4 [sb]	G3 5.3	Effective deposit rates distribution by branch location (geographical area) and customer branch of economic activity	[TDB30790]	p.	167

○ Q 4 [sb]	G3 5.4	Effective current account deposit rates		
		distribution by branch location (region) and size of deposit	[TDB30805]	p. 168
⊙ Q 4 [sb]		Effective deposit rates		
		distribution by branch location (region) and customer segment of economic activity (rates, number of accounts and total deposits)	[TDB30810]	

H INFORMATION ON THE BANK OF ITALY

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Information on banks

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

December 2003		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds			
		Banks	Branches	Banks	Branches	Banks	Branches
a.	TOTAL	789	30,502	22	143	241	23,587
b.	PIEDMONT	31	2,530	1	12	20	2,328
	Alessandria	3	285	–	1	2	280
	Asti	1	152	–	–	1	142
	Biella	2	130	–	–	2	130
	Cuneo	13	476	–	1	5	374
	Novara	1	197	–	–	1	171
	Turin	10	1,075	1	10	9	1,044
	Verbano-Cusio-Ossola	1	82	–	–	–	55
	Vercelli	–	133	–	–	–	132
c.	VALLE D'AOSTA	2	97	–	1	–	77
	Aosta	2	97	–	1	–	77
d.	LIGURIA	7	904	–	1	5	803
	Genoa	5	498	–	1	3	429
	Imperia	–	106	–	–	–	98
	La Spezia	1	129	–	–	1	123
	Savona	1	171	–	–	1	153
e.	LOMBARDY	180	5,841	5	22	76	4,358
	Bergamo	15	631	–	2	5	505
	Brescia	20	802	–	3	8	594
	Como	3	336	–	–	–	241
	Cremona	8	254	–	–	2	176
	Lecco	3	207	–	–	–	126
	Lodi	5	132	–	–	1	63
	Mantua	5	306	–	1	2	255
	Milan	117	2,313	5	15	56	1,758
	Pavia	–	310	–	1	–	266
	Sondrio	4	120	–	–	2	28
	Varese	–	430	–	–	–	346
f.	TRENTINO-ALTO ADIGE	115	912	1	2	7	296
	Bolzano	57	408	–	1	2	148
	Trento	58	504	1	1	5	148
g.	VENETO	58	3,266	1	16	10	2,110
	Belluno	1	191	–	–	–	133
	Padua	11	568	–	3	2	426
	Rovigo	5	172	–	–	–	119
	Treviso	9	618	–	6	2	364
	Venice	6	475	–	2	2	343
	Verona	14	636	1	1	4	381
	Vicenza	12	606	–	4	–	344

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>	
38	3,472	445	3,323	5	30	60	90	5,927
1	69	10	131	–	1	–	1	664
–	4	1	1	–	–	–	–	92
–	2	–	8	–	–	–	–	61
–	–	–	–	–	–	–	–	40
–	–	8	102	–	–	–	–	151
–	26	–	–	–	–	–	–	60
–	10	1	19	–	1	–	1	186
1	26	–	1	–	–	–	–	29
–	1	–	–	–	–	–	–	45
–	–	2	19	–	1	–	–	35
–	–	2	19	–	1	–	–	35
–	83	1	16	–	1	1	1	132
–	65	1	2	–	1	1	1	51
–	2	–	6	–	–	–	–	22
–	4	–	2	–	–	–	–	25
–	12	–	6	–	–	–	–	34
8	855	48	569	2	4	46	55	1,149
1	22	9	104	–	–	–	–	187
1	62	11	146	–	–	–	–	180
–	57	3	38	–	–	–	–	98
–	16	6	62	–	–	–	–	88
1	63	2	18	–	–	–	–	65
1	34	3	35	–	–	–	–	46
–	21	3	30	–	–	–	–	69
2	386	11	110	2	4	46	55	181
–	27	–	17	–	–	–	–	98
2	90	–	2	–	–	–	–	43
–	77	–	7	–	–	–	–	94
1	94	105	516	–	–	2	6	300
1	66	52	189	–	–	2	5	111
–	28	53	327	–	–	–	1	189
5	656	41	493	–	2	2	5	552
–	40	1	18	–	–	–	–	59
1	43	8	97	–	1	–	1	101
–	3	5	50	–	–	–	–	47
1	148	6	104	–	–	–	2	95
–	77	4	54	–	1	–	–	44
1	175	7	78	–	–	2	2	95
2	170	10	92	–	–	–	–	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
h.	FRIULI-VENEZIA GIULIA	24	922	2	4	6	651
	Gorizia	5	106	–	–	–	72
	Pordenone	3	217	–	–	1	155
	Trieste	3	140	1	2	1	121
	Udine	13	459	1	2	4	303
i.	EMILIA ROMAGNA	55	3,148	–	10	25	2,290
	Bologna	15	739	–	7	8	535
	Ferrara	3	212	–	–	2	188
	Forlì	10	309	–	–	3	202
	Modena	6	457	–	–	4	300
	Parma	2	316	–	1	2	261
	Piacenza	3	206	–	1	–	141
	Ravenna	5	304	–	–	3	253
	Reggio Emilia	5	363	–	1	2	256
	Rimini	6	242	–	–	1	154
l.	MARCHE	29	1,043	–	3	8	881
	Ancona	11	320	–	3	4	275
	Ascoli Piceno	7	229	–	–	2	198
	Macerata	3	217	–	–	–	188
	Pesaro e Urbino	8	277	–	–	2	220
m.	TUSCANY	62	2,218	2	10	24	1,805
	Arezzo	4	206	–	–	–	134
	Florence	18	615	2	8	10	507
	Grosseto	4	130	–	–	–	102
	Livorno	3	180	–	–	1	159
	Lucca	5	244	–	1	3	219
	Massa Carrara	1	100	–	–	1	99
	Pisa	7	243	–	–	3	204
	Pistoia	8	168	–	–	1	123
	Prato	2	133	–	–	1	118
	Siena	10	199	–	1	4	140
n.	UMBRIA	13	524	–	2	8	470
	Perugia	10	403	–	2	6	354
	Terni	3	121	–	–	2	116
o.	LAZIO	67	2,407	8	16	24	1,976
	Frosinone	6	168	–	–	1	125
	Latina	6	162	–	–	1	122
	Rieti	2	79	–	–	1	61
	Rome	46	1,809	8	16	20	1,524
	Viterbo	7	189	–	–	1	144
p.	ABRUZZO	13	613	–	3	5	546
	Chieti	4	162	–	–	2	152
	L'Aquila	2	145	–	1	1	123
	Pescara	2	148	–	2	1	130
	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>	
1	88	16	180	–	1	1	2	176
–	4	5	29	–	–	–	1	20
–	28	2	34	–	–	–	–	39
–	9	1	8	–	1	1	1	5
1	47	8	109	–	–	–	–	112
5	548	25	307	–	2	–	1	328
–	104	7	97	–	2	–	1	58
–	11	1	13	–	–	–	–	26
–	38	7	69	–	–	–	–	30
2	150	–	7	–	–	–	–	47
–	49	–	6	–	–	–	–	46
2	58	1	7	–	–	–	–	40
–	15	2	36	–	–	–	–	18
–	86	3	21	–	–	–	–	45
1	37	4	51	–	–	–	–	18
–	25	21	136	–	1	–	–	216
–	6	7	38	–	1	–	–	48
–	1	5	30	–	–	–	–	59
–	3	3	26	–	–	–	–	49
–	15	6	42	–	–	–	–	60
3	176	35	234	–	2	–	1	276
2	55	2	17	–	–	–	–	38
–	47	8	58	–	2	–	1	44
–	6	4	22	–	–	–	–	28
–	10	2	11	–	–	–	–	20
–	8	2	17	–	–	–	–	29
–	1	–	–	–	–	–	–	15
1	18	3	21	–	–	–	–	38
–	11	7	34	–	–	–	–	22
–	6	1	9	–	–	–	–	6
–	14	6	45	–	–	–	–	36
–	17	5	36	–	1	–	–	85
–	17	4	31	–	1	–	–	53
–	–	1	5	–	–	–	–	32
6	233	26	177	3	4	8	17	267
2	27	3	15	–	–	–	1	63
1	29	4	11	–	–	–	–	30
–	10	1	8	–	–	–	–	32
2	156	13	109	3	4	8	16	85
1	11	5	34	–	–	–	–	57
–	6	8	60	–	1	–	–	171
–	1	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 società per azioni	
				Banks raising medium and long-term funds			
		Banks	Branches	Banks	Branches	Banks	Branches
q.	MOLISE	3	140	–	1	–	112
	Campobasso	3	107	–	1	–	85
	Isernia	–	33	–	–	–	27
r.	CAMPANIA	32	1,509	–	8	6	1,286
	Avellino	5	125	–	–	1	94
	Benevento	3	83	–	–	1	66
	Caserta	4	189	–	–	2	173
	Naples	5	777	–	8	2	723
	Salerno	15	335	–	–	–	230
s.	PUGLIA	30	1,332	–	5	5	1,002
	Bari	16	568	–	5	1	420
	Brindisi	2	117	–	–	–	91
	Foggia	3	238	–	–	2	180
	Lecce	5	252	–	–	2	187
	Taranto	4	157	–	–	–	124
t.	BASILICATA	8	242	–	2	2	196
	Matera	3	84	–	–	1	70
	Potenza	5	158	–	2	1	126
u.	CALABRIA	21	507	–	3	2	412
	Catanzaro	5	100	–	2	–	83
	Cosenza	10	189	–	–	1	136
	Crotone	3	38	–	–	1	30
	Reggio Calabria	1	139	–	1	–	129
	Vibo Valentia	2	41	–	–	–	34
v.	SICILY	35	1,679	1	8	5	1,325
	Agrigento	4	171	–	–	–	116
	Caltanissetta	8	93	–	–	–	59
	Catania	3	347	–	3	1	282
	Enna	1	66	–	–	–	50
	Messina	1	224	–	2	–	189
	Palermo	11	381	1	2	4	325
	Ragusa	1	108	–	–	–	71
	Siracusa	1	117	–	1	–	87
	Trapani	5	172	–	–	–	146
z.	SARDINIA	4	668	1	14	3	663
	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	14	–	1	–	–	45
–	9	3	12	–	1	–	–	33
–	4	–	2	–	–	–	–	12
3	113	23	108	–	2	–	–	342
–	16	4	15	–	–	–	–	54
–	6	2	11	–	–	–	–	41
–	11	2	5	–	–	–	–	66
3	51	–	2	–	1	–	–	85
–	29	15	75	–	1	–	–	96
3	244	22	84	–	1	–	1	231
2	97	13	49	–	1	–	1	47
–	19	2	7	–	–	–	–	20
–	51	1	7	–	–	–	–	55
1	57	2	8	–	–	–	–	82
–	20	4	13	–	–	–	–	27
–	16	6	29	–	1	–	–	88
–	4	2	10	–	–	–	–	26
–	12	4	19	–	1	–	–	62
–	12	19	82	–	1	–	–	198
–	1	5	15	–	1	–	–	39
–	9	9	44	–	–	–	–	74
–	–	2	8	–	–	–	–	18
–	2	1	8	–	–	–	–	46
–	–	2	7	–	–	–	–	21
2	224	28	128	–	2	–	–	340
1	31	3	24	–	–	–	–	40
–	12	8	22	–	–	–	–	21
–	55	2	10	–	–	–	–	57
–	3	1	13	–	–	–	–	19
–	28	1	7	–	–	–	–	72
–	26	7	28	–	2	–	–	76
1	36	–	1	–	–	–	–	12
–	25	1	5	–	–	–	–	19
–	8	5	18	–	–	–	–	24
–	–	1	4	–	1	–	–	332
–	–	–	–	–	1	–	–	98
–	–	–	–	–	–	–	–	89
–	–	1	4	–	–	–	–	59
–	–	–	–	–	–	–	–	86

Distribution by location (province)

TDB10214		Banks	
Source: Supervisory returns			
December 2003		Number of devices in operation	
		POS terminals	ATMs
a.	TOTAL	895,386	36,751
b.	PIEDMONT	69,757	3,369
	Alessandria	7,205	308
	Asti	3,189	222
	Biella	3,645	153
	Cuneo	10,379	498
	Novara	5,514	244
	Turin	34,182	1,701
	Verbano-Cusio-Ossola	2,506	106
	Vercelli	3,137	137
c.	VALLE D'AOSTA	3,513	135
	Aosta	3,513	135
d.	LIGURIA	30,102	992
	Genoa	14,289	496
	Imperia	4,947	134
	La Spezia	4,238	163
	Savona	6,628	199
e.	LOMBARDY	152,641	7,313
	Bergamo	13,655	732
	Brescia	18,784	1,150
	Como	8,050	378
	Cremona	3,869	270
	Lecco	3,677	236
	Lodi	1,911	162
	Mantua	5,362	344
	Milan	72,516	3,069
	Pavia	7,306	332
	Sondrio	4,609	157
	Varese	12,902	483
f.	TRENTINO-ALTO ADIGE	33,275	1,239
	Bolzano	16,282	547
	Trento	16,993	692
g.	VENETO	82,240	3,824
	Belluno	4,327	211
	Padua	13,651	619
	Rovigo	3,293	198
	Treviso	12,629	662
	Venice	19,974	624
	Verona	14,856	829
	Vicenza	13,510	681

Distribution by location (province)

TDB10214		Banks	
		Number of devices in operation	
		POS terminals	ATMs
h.	FRIULI-VENEZIA GIULIA	22,151	1,056
	Gorizia	3,328	113
	Pordenone	4,393	252
	Trieste	4,904	189
	Udine	9,526	502
i.	EMILIA ROMAGNA	79,181	3,580
	Bologna	18,254	871
	Ferrara	5,845	268
	Forlì	6,647	316
	Modena	11,966	531
	Parma	7,670	355
	Piacenza	4,623	219
	Ravenna	7,242	342
	Reggio Emilia	7,658	400
	Rimini	9,276	278
l.	MARCHE	29,630	1,151
	Ancona	10,054	370
	Ascoli Piceno	6,991	276
	Macerata	6,012	224
	Pesaro e Urbino	6,573	281
m.	TUSCANY	76,645	2,564
	Arezzo	5,303	241
	Florence	26,757	715
	Grosseto	5,055	169
	Livorno	7,136	226
	Lucca	7,856	269
	Massa Carrara	3,279	107
	Pisa	5,913	278
	Pistoia	4,974	197
	Prato	3,220	131
	Siena	7,152	231
n.	UMBRIA	17,103	648
	Perugia	12,737	513
	Terni	4,366	135
o.	LAZIO	94,470	2,982
	Frosinone	5,205	194
	Latina	6,404	199
	Rieti	1,780	94
	Rome	76,854	2,294
	Viterbo	4,227	201
p.	ABRUZZO	20,429	749
	Chieti	5,687	220
	L'Aquila	5,284	185
	Pescara	5,466	168
	Teramo	3,992	176

Distribution by location (province)

TDB10214		Banks	
		Number of devices in operation	
		POS terminals	ATMs
q.	MOLISE	3,231	169
	Campobasso	2,414	130
	Isernia	817	39
r.	CAMPANIA	46,364	1,811
	Avellino	2,969	157
	Benevento	1,802	92
	Caserta	5,085	230
	Naples	27,178	959
	Salerno	9,330	373
s.	PUGLIA	37,481	1,836
	Bari	15,737	644
	Brindisi	3,734	139
	Foggia	5,198	346
	Lecce	7,358	515
	Taranto	5,454	192
t.	BASILICATA	4,488	284
	Matera	1,596	93
	Potenza	2,892	191
u.	CALABRIA	15,582	643
	Catanzaro	3,171	132
	Cosenza	6,006	241
	Crotone	850	45
	Reggio Calabria	4,456	177
	Vibo Valentia	1,099	48
v.	SICILY	54,224	1,818
	Agrigento	3,445	170
	Caltanissetta	2,045	94
	Catania	12,031	371
	Enna	1,162	72
	Messina	7,873	234
	Palermo	14,541	448
	Ragusa	3,734	125
	Siracusa	4,530	133
	Trapani	4,863	171
z.	SARDINIA	22,866	583
	Cagliari	9,690	250
	Nuoro	2,897	93
	Oristano	1,263	59
	Sassari	9,016	181

Notes:

Distribution by customer location (province)

TDB10218		Banks		
Source: Supervisory returns				
December 2003		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
a.	TOTAL	4,100,779	772,869	5,732,296
b.	PIEDMONT	380,628	55,042	671,917
	Alessandria	25,659	5,967	39,580
	Asti	12,783	3,530	13,687
	Biella	26,103	2,793	47,539
	Cuneo	31,252	7,646	83,884
	Novara	24,921	3,682	47,213
	Turin	230,182	27,567	385,956
	Verbano-Cusio-Ossola	8,817	1,683	17,408
	Vercelli	20,911	2,174	36,650
c.	VALLE D'AOSTA	10,612	1,674	17,046
	Aosta	10,612	1,674	17,046
d.	LIGURIA	101,786	19,670	150,675
	Genoa	60,369	12,206	94,669
	Imperia	12,623	2,018	17,395
	La Spezia	13,232	2,171	16,121
	Savona	15,562	3,275	22,490
e.	LOMBARDY	960,062	163,304	1,437,054
	Bergamo	71,292	13,786	108,484
	Brescia	92,328	22,145	122,000
	Como	61,776	7,923	68,436
	Cremona	22,061	4,268	35,993
	Lecco	38,146	4,374	34,479
	Lodi	12,188	2,006	16,584
	Mantua	34,884	7,845	45,886
	Milan	491,469	84,157	827,422
	Pavia	37,055	6,220	70,780
	Sondrio	32,658	1,664	7,701
	Varese	66,205	8,916	99,289
f.	TRENTINO-ALTO ADIGE	97,236	21,791	183,429
	Bolzano	62,279	11,999	160,779
	Trento	34,957	9,792	22,650
g.	VENETO	318,546	93,926	371,452
	Belluno	14,134	3,555	12,063
	Padua	70,079	21,450	73,897
	Rovigo	13,368	3,383	18,983
	Treviso	48,239	17,317	55,392
	Venice	62,359	12,987	66,705
	Verona	53,931	14,503	85,104
	Vicenza	56,436	20,731	59,308

Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
h.	FRIULI-VENEZIA GIULIA	87,995	20,845	84,875
	Gorizia	7,648	2,384	9,177
	Pordenone	22,909	5,133	20,810
	Trieste	18,110	3,762	26,357
	Udine	39,328	9,566	28,531
i.	EMILIA ROMAGNA	304,548	85,144	351,027
	Bologna	74,553	17,026	79,400
	Ferrara	20,376	4,206	14,720
	Forlì	22,003	5,490	16,554
	Modena	51,197	17,660	57,751
	Parma	30,565	10,836	70,161
	Piacenza	15,996	4,949	31,094
	Ravenna	28,890	5,903	19,336
	Reggio Emilia	36,457	13,610	47,518
	Rimini	24,511	5,464	14,493
l.	MARCHE	65,301	15,553	76,919
	Ancona	21,818	5,154	28,872
	Ascoli Piceno	16,842	3,462	19,108
	Macerata	11,900	2,544	14,380
	Pesaro e Urbino	14,741	4,393	14,559
m.	TUSCANY	308,532	96,116	523,373
	Arezzo	30,241	10,872	38,502
	Florence	74,115	28,679	165,423
	Grosseto	17,799	4,948	25,377
	Livorno	30,503	6,348	49,280
	Lucca	30,580	9,244	42,347
	Massa Carrara	14,383	3,410	15,324
	Pisa	33,665	8,582	73,469
	Pistoia	22,265	7,307	37,578
	Prato	18,872	8,323	41,495
	Siena	36,109	8,403	34,578
n.	UMBRIA	48,442	13,172	81,672
	Perugia	35,613	9,932	60,031
	Terni	12,829	3,240	21,641
o.	LAZIO	508,114	73,160	618,577
	Frosinone	30,999	3,927	32,775
	Latina	42,795	6,484	45,290
	Rieti	5,115	1,017	7,125
	Rome	413,987	59,115	519,303
	Viterbo	15,218	2,617	14,084
p.	ABRUZZO	65,846	13,310	68,407
	Chieti	19,210	3,764	18,468
	L'Aquila	14,498	2,669	17,113
	Pescara	19,553	2,919	23,119
	Teramo	12,585	3,958	9,707

Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
q.	MOLISE	12,141	1,891	13,936
	Campobasso	8,987	1,363	10,481
	Isernia	3,154	528	3,455
r.	CAMPANIA	231,816	29,894	338,388
	Avellino	12,464	1,987	16,178
	Benevento	7,589	852	10,822
	Caserta	30,890	3,146	42,222
	Naples	138,339	17,733	214,166
	Salerno	42,534	6,176	55,000
s.	PUGLIA	178,723	19,520	250,975
	Bari	72,061	9,237	101,957
	Brindisi	14,994	1,416	20,154
	Foggia	22,151	2,185	34,569
	Lecce	39,739	3,660	51,698
	Taranto	29,778	3,022	42,597
t.	BASILICATA	17,446	2,766	19,403
	Matera	7,719	1,534	7,424
	Potenza	9,727	1,232	11,979
u.	CALABRIA	50,527	7,539	70,462
	Catanzaro	9,689	1,585	16,581
	Cosenza	15,022	2,326	21,487
	Crotone	3,667	821	4,112
	Reggio Calabria	18,305	2,254	23,519
	Vibo Valentia	3,844	553	4,763
v.	SICILY	293,408	25,837	248,238
	Agrigento	15,184	1,498	14,989
	Caltanissetta	13,120	899	10,308
	Catania	76,906	5,736	60,446
	Enna	9,027	339	5,603
	Messina	34,808	3,224	28,337
	Palermo	75,378	6,063	75,307
	Ragusa	21,817	2,975	11,139
	Siracusa	26,640	2,897	22,981
	Trapani	20,528	2,206	19,128
z.	SARDINIA	59,070	12,715	154,347
	Cagliari	35,181	5,930	78,067
	Nuoro	6,026	1,453	17,683
	Oristano	3,327	846	10,438
	Sassari	14,536	4,486	48,159

Note:

Distribution by major category of bank

TDB10017

Source: Supervisory returns
Stocks in millions of euros

December 2003

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	24,491	24,470	21
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,043	2,039	4
Receivables from BI-ECB	10,415	10,292	123
Receivables from banks	389,633	380,809	8,825
<i>of which:</i> time deposits and interbank CDs	152,258	150,116	2,141
repos	97,064	93,836	3,227
Receivables from non-bank customers:			
current account receivables	218,449	217,846	602
repos	12,159	12,035	124
personal loans	19,293	19,268	24
export credits	17,150	17,140	9
import credits	11,011	11,006	5
mortgage loans	452,568	389,516	63,052
other loans	316,435	301,305	15,130
bad debts	51,427	47,556	3,872
unpaid and protested own bills	643	619	24
Securities	200,768	187,385	13,383
<i>of which:</i> not held as fixed assets	169,959	155,406	14,553
Subordinated loans	17,371	16,549	822
Participating interests	101,695	97,375	4,320
Fixed assets	45,131	44,248	883
<i>of which:</i> buildings	18,032	17,616	416
Bills, other credit instruments and documents	158,407	153,582	4,825
Sundry debtors net of items in suspense accounts	160,984	156,564	4,421
Negative capital items	1,564	1,559	5
Items in transit or in suspense accounts	23,136	22,952	184
Remaining asset items	294,880	280,182	14,698
TOTAL	2,533,007	2,397,648	135,359
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	162,846	147,171	15,675
Guarantees applied for	5,390	5,390	..
Commitments and contingent liabilities	864,979	817,146	47,833
Credit implicit in leasing contracts with customers	12,651	12,341	310
Customer bill portfolio	12,881	8,191	4,689
Undrawn customer credit lines	643,788	610,067	33,721
Securities and the like on deposit	2,322,908	2,306,568	16,340

Notes:

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

Banks

Major and large banks	Medium-sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
11,427	5,937	7,127	22,382	2,109
1,032	539	472	1,540	503
5,604	1,305	3,506	9,921	494
257,814	49,243	82,577	357,667	31,966
107,248	19,115	25,896	137,449	14,809
69,014	10,738	17,311	93,366	3,698
102,857	44,595	70,996	204,735	13,713
8,718	1,848	1,593	11,113	1,046
6,415	5,499	7,379	17,602	1,691
11,170	3,450	2,530	16,814	335
6,721	2,494	1,796	10,574	437
195,478	121,063	136,027	423,880	28,688
168,420	53,872	94,143	308,133	8,302
28,116	7,635	15,676	45,402	6,026
420	101	122	446	197
91,759	37,244	71,765	185,989	14,779
73,164	32,065	64,730	158,625	11,334
11,731	2,763	2,877	15,171	2,199
77,472	12,222	12,001	100,489	1,206
21,404	9,342	14,385	40,488	4,643
8,940	3,555	5,537	16,366	1,666
83,383	33,893	41,131	152,289	6,117
102,023	21,805	37,156	156,774	4,210
827	43	694	1,505	58
13,003	4,427	5,706	20,855	2,281
177,167	42,005	75,708	285,674	9,206
1,384,739	461,594	686,674	2,392,288	140,719
97,829	35,244	29,773	159,211	3,635
4,557	350	482	5,369	21
614,490	109,028	141,461	857,645	7,335
1	3,650	9,001	12,598	53
3,959	4,512	4,409	11,673	1,208
338,511	146,061	159,217	612,812	30,976
1,356,682	339,858	626,367	2,261,411	61,497

Distribution by major category of bank

TDB10027

Source: Supervisory returns
Stocks in millions of euros

December 2003

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	720,391	713,051	7,341
<i>of which:</i> savings deposits	71,606	70,625	981
time savings deposits	5,319	4,433	885
savings certificates and CDs	34,281	32,935	1,346
current account deposits	518,954	514,646	4,308
time current account deposits	5,558	5,397	161
repos	82,101	81,773	327
Payables to BI-ECB	8,208	6,758	1,450
Payables to banks	494,996	455,285	39,711
<i>of which:</i> time deposits and interbank CDs	238,833	222,548	16,285
repos	65,757	65,435	322
Funds raised in the market	406,550	354,463	52,087
<i>of which:</i> bonds in issue	351,142	300,103	51,039
Provision for employee severance benefits	8,245	8,129	116
Supplementary pension fund	3,847	3,799	48
Provision for writedown of securities	164	117	47
Provision for writedown of investments	706	638	68
Accumulated depreciation	17,902	17,618	284
<i>of which:</i> accumulated depreciation of buildings	6,141	5,972	169
Provision for writedown of loans	33,747	31,523	2,225
Provision for writedown of commitments and guarantees granted	621	616	5
Sundry provisions for losses and charges	12,141	11,766	376
Provision for loan losses	4,165	3,162	1,004
Capital, reserves and provisions included in capital	157,319	145,589	11,729
Sundry creditors net of items in suspense accounts	116,538	111,138	5,400
Discounted bills, other credit instruments and documents	200,672	200,534	138
Items in transit or in suspense accounts	19,274	18,716	557
Remaining liabilities items	324,655	311,881	12,774
TOTAL	2,533,007	2,397,648	135,359

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
368,144	135,176	217,072	645,339	75,052
25,129	11,595	34,882	54,267	17,339
1,165	1,410	2,743	3,569	1,750
12,989	9,566	11,726	26,684	7,597
280,908	93,640	144,406	475,151	43,803
3,957	724	877	5,517	41
43,266	15,411	23,423	76,801	5,299
5,345	1,450	1,412	8,208	..
258,377	91,961	144,658	488,118	6,879
107,054	48,856	82,923	236,114	2,719
45,425	7,139	13,194	64,387	1,370
210,695	93,741	102,114	389,032	17,517
168,998	86,252	95,892	335,247	15,895
4,761	1,460	2,024	7,212	1,033
1,457	1,340	1,051	3,184	663
115	24	25	155	9
596	75	35	694	12
8,916	3,436	5,550	16,701	1,202
3,009	1,288	1,843	5,734	407
17,997	5,310	10,440	28,737	5,010
465	78	78	522	99
8,868	1,396	1,877	11,531	610
1,400	1,161	1,604	4,084	81
83,677	25,414	48,227	146,822	10,496
76,332	12,860	27,345	113,079	3,459
107,650	43,837	49,184	194,609	6,062
11,703	2,991	4,579	17,318	1,955
216,308	39,640	68,708	314,077	10,578
1,384,739	461,594	686,674	2,392,288	140,719

Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns
Percentages

December 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
a. ASSETS							
Receivables from non-bank customers	100.00	65.37	24.43	18.72	11.31	24.09	21.45
Receivables from BI-ECB and other banks	100.00	14.40	29.92	47.11	11.92	7.53	3.51
Securities portfolio	100.00	59.65	1.28	7.11	15.01	43.43	33.18
b. LIABILITIES							
Payables to non-bank customers	100.00	0.76	85.85	12.75	0.96	0.16	0.28
Payables to BI-ECB and other banks	100.00	21.29	21.18	47.31	11.72	11.78	8.02
Bonds, savings certificates and CDs	100.00	60.59	1.36	8.70	15.73	60.34	13.88

Notes:

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

Distribution by type of investee company and major category of bank

TDB10034

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2003

	Entire banking system	Major and large banks	Medium- sized banks	Small and minor banks	Banks with their head office in the Centre or North	Banks with their head office in the South
a. TOTAL	101,695	77,472	12,222	12,001	100,489	1,206
Banks	57,810	46,813	4,583	6,414	57,092	717
<i>of which: non-resident</i>	<i>7,647</i>	<i>7,050</i>	<i>268</i>	<i>329</i>	<i>7,637</i>	<i>9</i>
Other financial intermediaries	25,159	16,209	5,490	3,460	24,924	234
<i>of which: non-resident</i>	<i>7,813</i>	<i>6,178</i>	<i>350</i>	<i>1,286</i>	<i>7,813</i>	<i>1</i>
Financial auxiliaries	4,763	3,476	502	784	4,631	132
Insurance companies	6,278	4,890	726	661	6,255	23
Non-financial companies	7,686	6,084	920	682	7,587	99
<i>of which: qualified holdings</i>	<i>2,840</i>	<i>2,380</i>	<i>287</i>	<i>173</i>	<i>2,836</i>	<i>4</i>

Notes:

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	Sept. 2003	Dec. 2003
a. ASSETS		
Cash	7	8
Receivables from parent bank and other foreign branches	57,246	63,415
Receivables from banks and central banks	25,946	22,854
<i>of which:</i> from non-residents	16,165	14,241
repos with banks	456	160
Receivables from non-bank customers	26,968	23,271
<i>of which:</i> from non-residents	24,733	22,087
repos	1,062	1,001
Subordinated loans	1,062	1,001
Securities and participating interests	17,342	15,586
<i>of which:</i> securities not held as fixed assets	10,242	9,100
Bad debts	669	635
Other liabilities items	12,137	13,578
TOTAL	140,316	139,348
b. LIABILITIES		
Payables to parent bank and other foreign branches	30,846	26,565
Payables to banks and central banks	39,490	36,879
<i>of which:</i> to non-residents	34,170	33,298
repos with banks	891	1,023
Payables to non-bank customers	49,758	54,726
<i>of which:</i> to non-residents	44,086	47,274
repos	880	178
Subordinated loans	4,106	3,561
Endowment funds and capital reserves	1,898	1,732
Other liabilities items	14,233	15,885
TOTAL	140,316	139,348
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	10,623	10,202
Commitments and contingent liabilities	179,742	150,298
Bill portfolio	209	245

Notes:

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

Distribution by customer location (region)

TDB30260

Banks

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

December 2003

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	590,741	55,092	1.08	40,918	4,765
b. NORTH-WEST ITALY	134,760	12,613	1.08	10,755	642
Piedmont	43,196	2,762	1.07	3,538	149
Valle d'Aosta	1,254	79	1.04	119	2
Liguria	16,144	1,131	1.07	1,375	46
Lombardy	74,166	8,640	1.08	5,723	445
c. NORTH-EAST ITALY	80,147	9,305	1.18	6,018	2,824
Trentino-Alto Adige	5,016	454	1.13	422	30
Veneto	29,689	2,724	1.09	2,278	218
Friuli-Venezia Giulia	9,263	652	1.15	601	34
Emilia-Romagna	36,179	5,474	1.24	2,717	2,542
d. CENTRAL ITALY	131,742	14,759	1.09	8,672	742
Marche	15,127	1,166	1.09	900	90
Tuscany	35,440	2,515	1.09	2,648	168
Umbria	7,422	814	1.08	628	46
Lazio	73,753	10,265	1.09	4,496	437
e. SOUTHERN ITALY	153,616	12,072	1.05	10,442	381
Abruzzo	14,049	1,194	1.20	865	66
Molise	3,353	327	1.05	183	13
Campania	56,011	3,653	1.06	4,730	152
Puglia	45,479	4,175	1.03	2,839	95
Basilicata	9,344	820	1.02	341	14
Calabria	25,380	1,903	1.03	1,484	42
f. ISLANDS	90,476	6,343	1.02	5,031	177
Sicily	70,687	4,473	1.02	3,785	109
Sardinia	19,789	1,870	1.03	1,246	68

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

December 2003

	Adjusted bad debts		Adjusted bad debts bad debts	New adjusted bad debts in the quarter	
	Number of borrowers	Amount		Number of borrowers	Amount
a. TOTAL	590,741	55,092	1.08	40,918	4,765
General government	37	23	1.05	2	..
Financial companies	947	1,163	1.15	27	155
Non-financial companies	112,208	34,115	1.12	5,798	3,874
<i>of which:</i> industry	32,550	12,422	1.14	1,595	2,607
building	16,489	7,523	1.09	704	203
services	60,466	12,614	1.11	3,389	1,037
Producer households	100,459	7,718	1.04	5,383	240
Consumer households and nec	365,016	11,423	1.02	29,084	483

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2003

December 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	212,451	101,021	21,763	30,622	59,045	53,942
b.	EUROPE	171,786	90,668	16,958	23,395	40,764	40,191
	of which: Albania	48	19	4	2	23	—
	Austria	2,899	2,254	345	127	173	==
	Belgium	12,192	10,975	42	781	392	396
	Bulgaria	362	20	9	63	271	437
	Czech Republic	394	61	4	94	236	1,246
	Croatia	4,335	1,133	331	711	2,160	6,820
	Denmark	437	282	18	71	66	—
	Finland	270	52	6	42	169	—
	France	19,618	12,218	1,974	1,694	3,731	2,685
	Germany	27,796	16,716	3,766	1,217	6,097	1,355
	Greece	1,621	367	..	438	815	==
	Ireland	7,420	2,658	1,161	839	2,761	710
	Liechtenstein	25	..	—	4	21	—
	Luxemburg	18,946	4,923	1,294	4,103	8,626	4,603
	Malta	91	27	26	23	14	—
	Norway	511	305	140	12	54	—
	Netherlands	10,465	4,100	646	1,722	3,997	==
	Poland	3,403	259	86	2,188	870	8,437
	Portugal	7,163	2,874	1,296	634	2,359	—
	United Kingdom	37,521	27,028	2,631	4,863	3,000	2,854
	Romania	407	27	32	156	192	78
	Russia	1,027	84	109	190	644	—
	Serbia and Montenegro	48	6	26	5	11	—
	Slovenia	375	58	203	35	80	8
	Spain	4,454	1,171	1,325	753	1,204	1,830
	Sweden	1,190	298	11	370	511	—
	Switzerland	3,690	2,108	147	656	779	534
	Turkey	1,564	241	36	715	574	==
	Hungary	1,945	237	477	612	620	2,879
c.	ASIA	4,574	2,115	890	503	1,064	1,615
	of which: Saudi Arabia	231	100	1	25	105	—
	China	505	248	66	87	103	25
	South Korea	616	346	187	21	62	—
	Philippines	52	2	..	10	41	—
	Japan	1,249	653	1	201	394	1,590
	India	327	253	15	13	46	—
	Indonesia	38	4	1	3	30	—
	Iran	819	172	513	4	130	—
	Iraq	68	34	1	33	..	—

Distribution by country, type of customer and residual maturity

TDB30274

Banks

		of which:				Local claims in local currency	
		International claims	banks residual maturity		non-banks residual maturity		
			up to 1 year	more than 1 year	up to 1 year		more than 1 year
ASIA (cont.)							
	Israel	53	22	—	17	14	..
	Malaysia	58	33	19	4	1	—
	Pakistan	50	..	—	25	24	—
	Qatar	25	3	—	3	19	—
	Taiwan	156	154	—	..	2	—
	Thailand	89	4	12	47	26	—
d.	AFRICA	790	198	101	107	384	—
	of which: Algeria	70	12	32	8	18	—
	Egypt	212	30	13	22	147	—
	Morocco	127	14	6	8	99	—
	Nigeria	37	3	7	6	21	—
	South Africa	73	25	11	4	32	—
	Tunisia	76	29	32	4	10	—
e.	AMERICA	19,288	3,145	2,419	4,946	8,779	11,270
	of which: Argentina	930	41	65	257	566	799
	Brazil	2,385	129	601	199	1,455	275
	Canada	450	106	37	81	226	655
	Chile	417	100	27	66	224	—
	Colombia	37	..	—	24	13	—
	Cuba	106	21	75	..	9	—
	Ecuador	14	1	2	1	10	—
	Mexico	305	23	46	94	142	—
	Paraguay	91	24	2	28	37	26
	Peru	2,707	508	22	1,188	988	526
	United States	11,138	2,112	1,511	2,883	4,632	8,977
	Uruguay	121	27	10	48	36	12
	Venezuela	499	..	14	60	425	—
f.	OCEANIA	854	342	152	155	205	..
	of which: Australia	607	196	150	90	172	..
g.	OFFSHORE CENTRES	12,371	4,532	1,157	1,161	5,521	866
	of which: Cayman Islands	4,167	199	833	161	2,973	—
	Hong Kong	1,178	643	46	372	117	742
	Singapore	1,505	1,134	90	107	173	111
h.	INTERNATIONAL ORGANIZATIONS	2,787	20	85	353	2,328	—

Notes:

The aggregate refers to the claims of Italian banks, including those of their foreign branches and subsidiaries, on non-residents. As of December 2003, "Serbia and Montenegro" replaces "Yugoslavia" in the distribution by country of banks' exposure to foreign counterparties.

Distribution by major category of banks

TDB30255

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

December 2003

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
a. ENTIRE BANKING SYSTEM	71,608	50,460	21,148	6.57
Banks raising short-term funds	66,691	46,703	19,989	6.62
Banks raising medium and long-term funds	4,916	3,758	1,159	5.95
Major and large banks	38,363	27,557	10,806	7.46
Medium-sized banks	11,268	7,507	3,761	4.69
Small and minor banks	21,977	15,396	6,581	6.55
Banks with their head office in the Centre or North	63,881	44,470	19,411	6.21
Banks with their head office in the South	7,726	5,990	1,736	12.77

Notes:

Distribution by customer location (region)

TDB30256

Banks

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

December 2003		Non-performing loans	of which:		Non-performing Total loans	x100
			Bad debts	Substandard loans		
a.	TOTAL	71,608	50,460	21,148		6.57
b.	NORTH-WEST ITALY	17,794	11,766	6,028		4.13
	Piedmont	3,793	2,616	1,177		4.62
	Valle d'Aosta	106	75	31		4.96
	Liguria	1,456	1,044	411		6.87
	Lombardy	12,439	8,031	4,408		3.82
c.	NORTH-EAST ITALY	12,976	7,897	5,080		5.24
	Trentino-Alto Adige	1,390	396	993		5.69
	Veneto	4,265	2,517	1,748		4.32
	Friuli-Venezia Giulia	875	564	311		4.03
	Emilia-Romagna	6,446	4,419	2,027		6.26
d.	CENTRAL ITALY	18,989	13,362	5,627		7.26
	Marche	1,647	1,066	581		6.08
	Tuscany	3,792	2,330	1,462		5.41
	Umbria	1,163	750	413		8.90
	Lazio	12,387	9,215	3,172		8.19
e.	SOUTHERN ITALY	14,234	11,261	2,973		14.20
	Abruzzo	1,452	976	477		10.48
	Molise	404	317	87		16.16
	Campania	4,281	3,353	927		11.05
	Puglia	4,875	3,988	886		16.41
	Basilicata	952	817	135		20.97
	Calabria	2,270	1,810	460		20.85
f.	ISLANDS	7,612	6,172	1,440		15.41
	Sicily	5,349	4,365	984		15.70
	Sardinia	2,263	1,807	456		14.77

Notes:

Distribution by customer segment of economic activity

TDB30258

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

December 2003

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
a. TOTAL	71,608	50,460	21,148	6.57
General government	110	71	39	0.21
Financial companies	1,546	1,086	460	1.03
Non-financial companies	43,382	30,160	13,222	7.51
of which: industry	15,570	10,947	4,623	6.95
building	9,260	6,871	2,389	13.07
services	16,725	10,928	5,797	6.17
Producer households	10,934	8,029	2,905	15.33
Consumer households and nec	15,634	11,112	4,521	6.55

Notes:

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210		Securities firms	
Source: Archives of intermediary identification data			
December 2003		Companies authorized	Companies operating
a.	ACTIVITIES		
	Proprietary trading	42	38
	Customer trading	59	54
	Underwriting	29	23
	Placement	103	87
	Individual portfolio management	74	68
	Reception of orders	81	76
b.	NUMBER OF SIMs	154	133

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			
		Sept. 2003	Dec. 2003
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	1,079	1,091
	Equity	526	528
	Balanced	87	87
	Bond	365	367
	Liquidity	42	43
	Flexible	58	65
b.	NUMBER OF SICAV SUB-FUNDS	10	10
	Equity	4	4
	Balanced	1	1
	Bond	2	2
	Liquidity	1	1
	Flexible	2	2
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	55	55
d.	NUMBER OF SICAVs	2	2

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

		Sept. 2003	Dec. 2003
a.	NUMBER OF FINANCIAL INTERMEDIARIES	354	358
	Leasing	58	58
	Factoring	36	37
	Consumer credit	22	24
	Other forms of finance	23	21
	Acquisition of shareholdings	16	15
	Issue and/or management of credit cards	9	9
	Securitization	182	187
	Foreign exchange trading and other activities	8	7

Notes:

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

TDB40240

Securities firms

Source: Supervisory returns
Stocks in millions of euros

	Sept. 2003	Dec. 2003
a. ASSETS		
Cash and liquid assets	..	1
Receivables from banks and financial institutions	24,096	13,306
Receivables from customers	1,640	815
Bonds and other debt securities	3,888	2,624
Shares, capital parts and other equity securities	928	526
Options bought and the like	1,624	1,885
Participating interests	54	32
Fixed assets	166	154
Remaining asset items	9,441	8,027
TOTAL	41,837	27,369
b. LIABILITIES		
Payables to banks and financial institutions	25,059	12,678
Payables to customers	2,639	2,058
Debt securities in issue	–	–
Options sold and the like	1,810	2,054
Provision for employee severance benefits	38	39
Provisions for risks	232	321
Subordinated liabilities	82	85
Capital, reserves and share premiums	1,481	1,428
Remaining liabilities items	10,495	8,706
TOTAL	41,837	27,369

Notes:

The data include transactions with non-resident customers.

TDB40250

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

Source: Supervisory returns
Stocks in millions of euros

	Sept. 2003	Dec. 2003
a. ASSETS		
Cash and liquid assets	63	52
Current account receivables from banks and deposits	2,090	2,457
Receivables from customers	100,416	105,147
Bad debts	1,252	1,780
Securities portfolio	3,101	3,074
Participating interests	2,156	2,021
<i>of which: held for merchant banking purposes</i>	414	372
Tangible and intangible fixed assets	6,669	6,455
Remaining asset items	8,029	12,387
TOTAL	123,775	133,373
b. LIABILITIES		
Current account payables to banks	23,361	24,626
Financial payables	76,463	82,945
Securities in issue	2,699	2,472
Provisions for liabilities and charges and provision for employee severance benefits	1,124	1,082
Loan loss provision	493	478
Provision for general financial risks	238	247
Subordinated loans	1,029	686
Capital and reserves	8,296	8,227
Remaining liabilities items	10,071	12,609
TOTAL	123,775	133,373
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	8,656	8,034
Derivative contracts	35,216	38,700

Notes:

The data include transactions with non-resident customers.

Information on banking business

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

TDB10231

Source: Supervisory returns
Stocks in millions of euros

December 2003		Total	General government	Financial companies
a.	TOTAL	1,089,906	51,106	150,818
b.	NORTH-WEST ITALY	430,875	8,851	100,400
	Piedmont	82,098	2,952	11,549
	Valle d'Aosta	2,139	109	94
	Liguria	21,205	1,245	390
	Lombardy	325,433	4,545	88,367
c.	NORTH-EAST ITALY	247,879	5,607	14,430
	Trentino-Alto Adige	24,412	383	570
	Veneto	98,733	2,076	4,965
	Friuli-Venezia Giulia	21,740	776	1,334
	Emilia-Romagna	102,994	2,372	7,561
d.	CENTRAL ITALY	261,520	29,560	32,180
	Marche	27,098	883	1,423
	Tuscany	70,070	1,742	7,603
	Umbria	13,067	605	383
	Lazio	151,286	26,330	22,771
e.	SOUTHERN ITALY	100,231	5,790	3,062
	Abruzzo	13,861	231	144
	Molise	2,500	168	60
	Campania	38,729	2,901	2,483
	Puglia	29,710	1,754	134
	Basilicata	4,543	231	12
	Calabria	10,888	504	229
f.	ISLANDS	49,396	1,300	746
	Sicily	34,074	890	214
	Sardinia	15,322	410	532

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
578,042	223,900	70,876	271,119	71,320	238,615
223,328	93,373	20,931	106,800	19,504	78,792
43,496	20,800	3,849	18,258	5,326	18,775
1,336	612	191	529	200	400
11,249	2,816	1,482	6,880	1,656	6,665
167,247	69,146	15,409	81,132	12,322	52,952
153,695	65,692	18,117	65,901	19,257	54,890
14,789	3,616	2,546	8,126	2,797	5,872
62,659	28,834	6,234	25,988	7,360	21,673
12,232	5,743	1,021	5,172	1,652	5,746
64,015	27,499	8,315	26,614	7,447	21,599
131,881	41,302	20,016	67,421	14,439	53,461
15,689	7,869	2,218	5,291	2,836	6,267
37,832	14,404	4,337	17,526	5,971	16,921
7,292	3,043	1,067	2,887	1,357	3,430
71,068	15,986	12,393	41,717	4,275	26,842
47,129	17,029	7,945	20,407	11,792	32,459
8,013	3,849	1,256	2,660	1,507	3,966
1,229	501	201	427	366	676
18,273	6,218	2,682	9,015	2,890	12,181
13,273	4,275	2,776	5,516	4,250	10,298
2,284	1,017	329	797	749	1,268
4,056	1,168	700	1,992	2,029	4,070
22,009	6,505	3,868	10,591	6,328	19,013
14,797	3,950	2,415	7,624	4,401	13,772
7,212	2,554	1,453	2,967	1,927	5,241

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

TDB10234

Source: Supervisory returns
Stocks in millions of euros

December 2003		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	1,089,906	1,007,256	82,650
b.	NORTH-WEST ITALY	430,875	399,456	31,420
	Piedmont	82,098	74,991	7,108
	Valle d'Aosta	2,139	1,892	247
	Liguria	21,205	20,095	1,110
	Lombardy	325,433	302,477	22,955
c.	NORTH-EAST ITALY	247,879	234,925	12,954
	Trentino-Alto Adige	24,412	23,584	828
	Veneto	98,733	94,020	4,713
	Friuli-Venezia Giulia	21,740	19,743	1,997
	Emilia-Romagna	102,994	97,577	5,416
d.	CENTRAL ITALY	261,520	235,275	26,245
	Marche	27,098	25,901	1,197
	Tuscany	70,070	65,582	4,488
	Umbria	13,067	12,247	820
	Lazio	151,286	131,546	19,740
e.	SOUTHERN ITALY	100,231	91,217	9,015
	Abruzzo	13,861	12,960	901
	Molise	2,500	2,233	266
	Campania	38,729	34,872	3,858
	Puglia	29,710	27,221	2,489
	Basilicata	4,543	4,024	520
	Calabria	10,888	9,907	981
f.	ISLANDS	49,396	46,380	3,016
	Sicily	34,074	32,711	1,364
	Sardinia	15,322	13,669	1,652

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
513,990	240,513	335,403	1,029,379	60,527
233,528	90,449	106,898	427,672	3,204
47,056	10,852	24,190	81,410	688
1,148	369	622	2,118	21
8,704	8,029	4,473	20,821	385
176,621	71,199	77,613	323,323	2,109
95,481	59,316	93,081	246,236	1,643
3,370	920	20,123	24,384	29
49,456	21,239	28,038	98,047	686
8,224	2,253	11,263	21,626	114
34,432	34,905	33,657	102,179	815
109,504	66,319	85,697	256,952	4,568
5,859	8,557	12,682	26,766	333
21,713	19,715	28,641	69,388	682
3,714	1,959	7,394	13,013	54
78,218	36,087	36,980	147,785	3,500
47,669	16,190	36,372	68,814	31,417
4,214	2,051	7,596	9,122	4,740
1,216	412	871	2,089	411
21,204	5,882	11,643	28,133	10,597
14,532	4,752	10,426	19,681	10,029
1,882	807	1,855	2,648	1,895
4,621	2,286	3,981	7,142	3,746
27,805	8,238	13,353	29,702	19,694
21,581	2,835	9,658	20,747	13,327
6,224	5,403	3,695	8,955	6,367

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2003		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	649,362	242,833	172,952	146,320	58,921	28,337
	Agricultural, forestry and fishery products	27,726	6,624	8,661	5,883	4,042	2,516
	Fuel and power products	25,239	10,587	2,359	8,849	1,264	2,181
	Ores and metals	11,211	7,778	2,146	633	502	152
	Non-metallic minerals and products	14,386	3,457	5,976	2,954	1,320	679
	Chemical products	11,496	7,395	1,801	1,304	669	328
	Metal products, except transport equipment	24,112	11,450	7,722	2,758	1,821	360
	Agricultural and industrial machinery	21,167	9,319	8,843	2,036	774	196
	Office and data processing machines, etc.	4,942	2,060	2,018	511	237	118
	Electrical goods	14,700	6,627	4,046	3,059	749	218
	Transport equipment	9,594	4,296	1,786	1,541	1,697	273
	Food and tobacco products	27,430	7,482	10,890	3,652	3,888	1,518
	Textiles, clothing and footwear	28,956	10,147	8,331	7,299	2,876	303
	Paper and paper products	12,919	5,989	2,894	3,128	678	229
	Rubber and plastic products	9,906	4,722	2,549	1,604	787	245
	Other manufactured products	19,111	5,372	7,289	4,401	1,558	491
	Building and construction	78,985	23,166	20,175	21,503	9,467	4,674
	Wholesale and retail trade services, recovery and repair services	105,936	37,301	27,848	22,124	12,619	6,044
	Lodging and catering services	23,239	5,173	8,346	5,300	2,793	1,627
	Inland transport services	14,239	3,284	3,402	5,995	1,039	519
	Maritime and air transport services	6,350	1,337	825	1,555	1,405	1,228
	Auxiliary transport services	9,775	3,262	1,794	3,598	657	463
	Communication services	12,272	4,791	176	7,162	46	97
	Other market services	135,669	61,212	33,075	29,472	8,034	3,877

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2003		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	1,089,906	430,875	247,879	261,520	100,231	49,396
	Piedmont	57,850	67,915	63,906	1,285	1,893	637	193
	Valle d'Aosta	1,126	1,224	1,216	1	5	2	..
	Liguria	16,844	21,025	18,579	251	1,126	204	865
	Lombardy	292,807	378,307	309,750	18,065	34,697	11,239	4,556
	Trentino-Alto Adige	22,443	25,709	880	23,405	1,339	39	46
	Veneto	83,411	95,374	5,863	86,179	2,103	833	396
	Friuli-Venezia Giulia	16,796	19,169	627	18,122	362	42	16
	Emilia-Romagna	86,506	97,167	4,663	87,583	3,176	1,213	533
	Marche	23,514	26,773	423	737	24,833	740	40
	Tuscany	61,520	81,238	5,554	3,067	66,882	3,907	1,828
	Umbria	10,588	11,948	133	125	11,580	95	15
	Lazio	106,600	146,708	17,119	8,266	110,009	9,139	2,174
	Abruzzo	10,725	12,239	235	192	716	11,065	31
	Molise	1,612	1,745	10	7	41	1,687	1
	Campania	26,638	28,591	434	38	748	27,033	337
	Puglia	21,817	23,738	332	222	581	22,493	109
	Basilicata	2,429	2,806	60	46	50	2,644	7
	Calabria	6,926	7,329	74	18	172	7,007	57
	Sicily	26,327	27,822	390	197	780	126	26,330
	Sardinia	11,841	12,611	237	73	354	86	11,862

Notes:

Distribution by technical form and customer location (geographical area)

TDB10277

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

Source: Supervisory returns
Stocks in millions of euros

December 2003

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	29,647	12,721	4,670	7,843	3,399	1,014
<i>of which:</i> without recourse	16,037	6,643	2,250	4,766	1,885	493
with recourse	13,611	6,078	2,420	3,077	1,514	521
Credit implicit in leasing contracts	48,320	20,234	14,417	8,695	3,377	1,596
Receivables for consumer credit and the issue or management of credit cards	20,779	6,064	2,711	4,890	4,474	2,641
Other finance	9,103	3,199	1,375	2,489	1,310	730

Notes:

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

Distribution by technical form and customer segment of economic activity

TDB10278

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

Source: Supervisory returns
Stocks in millions of euros

December 2003

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	29,647	3,280	397	24,978	294	698
<i>of which:</i> without recourse	16,037	3,209	143	12,099	179	406
with recourse	13,611	71	254	12,879	115	292
Credit implicit in leasing contracts	48,320	329	792	41,379	4,540	1,279
Receivables for consumer credit and the issue or management of credit cards	20,779					
Other finance	9,103	367	2,226	4,665	953	892

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				
December 2003		Total	Banks	Financial intermediaries
a.	TOTAL	51,387	30,607	20,779
b.	NORTH-WEST ITALY	13,568	7,504	6,064
	Piedmont	3,967	2,171	1,796
	Valle d'Aosta	119	79	40
	Liguria	1,392	847	545
	Lombardy	8,089	4,407	3,682
c.	NORTH-EAST ITALY	7,632	4,921	2,711
	Trentino-Alto Adige	480	335	145
	Veneto	3,103	2,085	1,018
	Friuli-Venezia Giulia	929	626	303
	Emilia-Romagna	3,121	1,875	1,245
d.	CENTRAL ITALY	11,934	7,044	4,890
	Marche	1,120	701	418
	Tuscany	3,783	2,283	1,500
	Umbria	837	530	307
	Lazio	6,195	3,531	2,664
e.	SOUTHERN ITALY	11,316	6,843	4,474
	Abruzzo	1,214	751	463
	Molise	255	122	133
	Campania	4,568	2,712	1,856
	Puglia	3,219	1,983	1,236
	Basilicata	413	249	164
	Calabria	1,647	1,025	622
f.	ISLANDS	6,937	4,295	2,641
	Sicily	4,932	3,166	1,766
	Sardinia	2,005	1,129	875

Notes:

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

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2003				
	Loans	Deposits	Loans	Deposits
a. TOTAL	1,089,906	612,310		
b. PIEDMONT	67,915	44,630		
Province of Alessandria	6,074	4,118		
Alessandria	2,207	1,059		
Acqui Terme	300	284		
Arquata Scrivia	59	65		
Casale Monferrato	889	677		
Castelnuovo Scrivia	64	56		
Novi Ligure	457	314		
Ovada	162	146		
Tortona	696	389		
Valenza	625	265		
Province of Asti	2,792	1,879		
Asti	1,476	839		
Canelli	278	137		
Nizza Monferrato	197	128		
Province of Biella	3,691	2,158		
Biella	2,663	1,347		
Candelo	34	38		
Cossato	288	135		
Trivero	72	68		
Valle Mosso	141	90		
Vigliano Biellese	76	60		
Province of Cuneo	7,937	5,990		
Cuneo	1,515	915		
Alba	1,166	656		
Barge	41	72		
Borgo San Dalmazzo	111	95		
Boves	80	106		
Bra	477	292		
Busca	53	83		
Canale	66	67		
Caraglio	72	65		
Carrù	118	90		
Cavallermaggiore	37	45		
Centallo	118	61		
Ceva	126	114		
Cherasco	160	91		
Dogliani	80	64		
Dronero	45	88		
Fossano	455	260		
Province of Cuneo (cont.)				
Mondovì	369	281		
Racconigi	83	75		
Saluzzo	544	280		
Santo Stefano Belbo	61	50		
Savigliano	299	193		
Verzuolo	42	48		
Villanova Mondovì	62	53		
Province of Novara	5,071	3,417		
Novara	2,669	1,424		
Arona	465	238		
Bellinzago Novarese	28	53		
Borgomanero	529	369		
Cameri	38	57		
Castelletto Sopra Ticino	52	46		
Galliate	122	111		
Oleggio	127	125		
Treccate	145	139		
Province of Turin	38,375	24,173		
Turin	28,809	14,968		
Alpignano	209	153		
Beinasco	128	141		
Borgaro Torinese	191	85		
Carmagnola	206	225		
Caselle Torinese	130	107		
Castellamonte	50	70		
Chieri	334	330		
Chivasso	234	226		
Ciriè	358	247		
Collegno	299	314		
Cuorgnè	109	114		
Giaveno	64	122		
Grugliasco	240	181		
Ivrea	492	496		
Leini	69	78		
Moncalieri	796	537		
Nichelino	293	264		
None	46	45		
Orbassano	260	220		
Pinerolo	599	458		
Poirino	69	83		
Rivarolo Canavese	202	193		
Rivoli	729	459		
San Mauro Torinese	90	110		
Settimo Torinese	645	368		
Susa	57	78		
Trofarello	114	83		
Venaria	164	173		

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Turin (cont.)			Province of La Spezia	2,163	1,848
Vinovo	72	71	La Spezia	1,400	1,096
Volpiano	80	101	Bolano	69	48
			Lerici	35	62
Province of Verbano-Cusio-Ossola	2,102	1,301	Sarzana	342	240
Verbania	904	422	Province of Savona	3,086	2,364
Domodossola	256	229	Savona	987	782
Gravellona Toce	182	70	Alassio	159	124
Omegna	404	162	Albenga	669	288
Stresa	71	57	Albisola Superiore	70	58
			Andora	55	52
Province of Vercelli	1,872	1,594	Cairo Montenotte	178	100
Vercelli	831	576	Finale Ligure	135	118
Borgosesia	394	180	Loano	211	138
Crescentino	101	69	Pietra Ligure	85	94
Gattinara	63	75	Vado Ligure	91	80
Santhià	120	100	Varazze	78	114
Trino	58	71			
Varallo	60	76			
c. VALLE D'AOSTA	1,224	1,466	e. LOMBARDY	378,307	164,491
Province of Aosta	1,224	1,466	Province of Bergamo	23,298	12,114
Aosta	554	635	Bergamo	11,586	4,063
Chatillon	45	59	Albino	220	176
Courmayeur	36	51	Alzano Lombardo	142	114
			Calusco d'Adda	210	95
d. LIGURIA	21,025	15,756	Caravaggio	237	161
Province of Genoa	14,047	9,954	Castelli Calepio	157	60
Genoa	12,096	7,724	Clusone	139	132
Arenzano	113	82	Costa Volpino	64	60
Busalla	107	101	Curno	100	66
Chiavari	451	413	Dalmine	565	213
Lavagna	66	129	Gandino	86	74
Rapallo	258	279	Grumello del Monte	293	125
Recco	80	102	Lefte	321	103
Santa Margherita Ligure	97	117	Lovere	165	118
Sestri Levante	185	181	Martinengo	145	87
			Nembro	124	119
Province of Imperia	1,729	1,590	Osio Sotto	196	100
Imperia	534	429	Ponte San Pietro	240	164
Bordighera	85	101	Romano di Lombardia	356	186
Diano Marina	62	65	Sarnico	242	153
San Remo	476	462	Seriate	429	231
Taggia	167	114	Stezzano	84	70
Ventimiglia	183	183	Trescore Balneario	227	160
			Treviglio	822	450
			Treviolo	87	55
			Villa d'Alme	70	60
			Zogno	71	103

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Brescia	34,193	13,700	Province of Como (cont.)		
Brescia	18,746	5,262	Lurate Caccivio	165	90
Bagnolo Mella	172	90	Mariano Comense	410	259
Bedizzole	127	104	Olgiate Comasco	287	144
Botticino	212	84	Villa Guardia	88	81
Breno	265	97			
Capriolo	160	75	Province of Cremona	5,534	3,357
Carpenedolo	144	102	Cremona	2,047	1,068
Chiari	391	215	Casalmaggiore	304	140
Concesio	197	108	Castelleone	168	86
Darfo Boario Terme	717	182	Crema	953	476
Desenzano del Garda	533	271	Pandino	113	68
Erbusco	65	42	Piadena	47	38
Flero	82	52	Pizzighettone	81	59
Gavardo	201	103	Soncino	201	109
Ghedi	212	148	Soresina	137	103
Gussago	345	125			
Iseo	166	118	Province of Lecco	5,287	3,317
Leno	184	111	Lecco	2,374	1,054
Lonato	170	112	Calolziocorte	216	159
Lumezzane	1,045	287	Casatenovo	185	126
Manerbio	501	142	Mandello del Lario	106	102
Montichiari	512	214	Merate	521	287
Orzinuovi	246	123	Oggiono	195	131
Ospitaletto	282	141	Olgiate Molgora	52	52
Palazzolo sull'Oglio	557	239	Olginate	86	65
Pisogne	149	86	Valmadrera	102	86
Ponte di Legno	82	36			
Quinzano d'Oglio	92	49	Province of Lodi	3,996	2,350
Rezzato	222	125	Lodi	2,516	1,214
Rovato	687	252	Casalpusterlengo	230	132
Salò	163	118	Codogno	343	217
Sarezzo	213	99	Sant'Angelo Lodigiano	241	164
Sirmione	127	55			
Travagliato	166	103	Province of Mantua	9,222	4,445
Verolanuova	160	88	Mantua	3,989	1,399
Vestone	180	107	Asola	273	144
Villa Carcina	149	74	Castel Goffredo	364	132
Vobarno	70	51	Castiglione delle Stiviere	707	260
			Goito	124	91
Province of Como	9,050	5,675	Gonzaga	136	70
Como	3,597	1,669	Marmirolo	104	53
Cabiate	75	57	Moglia	102	62
Cantù	968	599	Ostiglia	100	68
Ceremate	207	143	Pegognaga	117	60
Cernobbio	92	73	Poggio Rusco	109	97
Erba	654	354	Porto Mantovano	258	101
Fino Mornasco	==	==			
Inverigo	127	73			
Lomazzo	87	77			

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Mantua (cont.)			Province of Milan (cont.)		
Quistello	41	55	Legnano	1,917	806
Sermide	110	65	Lentate sul Seveso	113	102
Suzzara	293	176	Limbiate	153	177
Viadana	519	189	Lissone	595	444
Virgilio	139	75	Locate di Triulzi	86	121
			Magenta	431	308
Province of Milan	265,476	103,218	Magnago	81	70
Milan	226,659	74,011	Meda	285	207
Abbiategrosso	999	437	Melegnano	458	273
Agrate Brianza	239	242	Melzo	459	276
Arcore	198	163	Monza	4,361	2,304
Arese	102	153	Muggiò	164	137
Assago	1,117	408	Nerviano	124	132
Bareggio	170	131	Nova Milanese	313	186
Besana in Brianza	227	164	Novate Milanese	203	160
Biassono	154	121	Opera	156	118
Binasco	285	197	Paderno Dugnano	454	368
Bollate	614	374	Parabiago	266	218
Bovisio-Masciago	187	141	Paullo	248	132
Bresso	253	257	Peschiera Borromeo	420	201
Brugherio	279	288	Pioltello	386	209
Buccinasco	230	164	Rho	1,170	662
Busto Garolfo	130	122	Rozzano	347	290
Carate Brianza	282	247	San Donato Milanese	531	415
Carnate	52	53	San Giuliano Milanese	407	269
Carugate	283	177	Sedriano	48	52
Cassano d'Adda	278	173	Segrate	1,137	801
Cassina de' Pecchi	230	178	Senago	136	119
Castano Primo	160	109	Seregno	1,123	714
Cavenago di Brianza	74	55	Sesto San Giovanni	1,432	994
Cernusco sul Naviglio	1,384	428	Settimo Milanese	292	184
Cesano Boscone	232	185	Seveso	141	169
Cesano Maderno	390	301	Trezzano sul Naviglio	311	211
Cinisello Balsamo	1,013	687	Trezzo sull'Adda	375	195
Cologno Monzese	677	453	Vedano al Lambro	73	109
Concorezzo	280	174	Vignate	47	53
Corbetta	138	108	Villasanta	68	109
Cormano	120	142	Vimercate	714	457
Cornaredo	215	150	Vimodrone	207	198
Cornate d'Adda	102	75			
Corsico	1,000	508	Province of Pavia	5,480	4,972
Cusano Milanino	164	174	Pavia	1,625	1,283
Desio	470	447	Broni	193	171
Garbagnate Milanese	170	203	Casteggio	185	172
Giussano	330	222	Gambolò	42	48
Gorgonzola	483	219	Garlasco	94	88
Inveruno	127	98	Mede	77	62
Lacchiarella	==	==	Mortara	232	143
Lainate	318	259	Robbio	74	65

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Pavia (cont.)			Province of Bolzano (cont.)		
Sannazzaro de' Burgondi	55	62	Egna	226	69
Stradella	130	155	Laives	180	134
Vigevano	1,102	718	Lana	290	161
Voghera	488	480	Malles Venosta	98	47
			Merano	896	506
			Ortisei	120	54
			Vipiteno	292	135
Province of Sondrio	3,878	2,346			
Sondrio	1,800	781			
Bormio	201	107			
Chiavenna	139	151	Province of Trento	11,430	6,576
Delebio	154	165	Trento	4,328	2,040
Morbegno	273	212	Arco	242	138
Tirano	184	115	Borgo Valsugana	121	92
			Cavalese	130	57
Province of Varese	12,894	8,996	Cles	216	124
Varese	2,942	1,810	Lavis	200	93
Busto Arsizio	1,870	1,260	Malè	94	49
Cardano al Campo	97	100	Mezzolombardo	342	94
Caronno Pertusella	108	152	Pergine Valsugana	342	197
Cassano Magnago	191	173	Riva del Garda	493	220
Castellanza	191	194	Rovereto	874	545
Fagnano Olona	80	98	Storo	136	55
Ferno	86	71	Tione di Trento	128	93
Gallarate	1,542	966			
Gavirate	209	149			
Laveno-Mombello	74	67	g. VENETO	95,374	49,586
Lonate Pozzolo	72	95			
Luino	287	180			
Malnate	107	106	Province of Belluno	2,861	1,724
Olgiate Olona	70	61	Belluno	990	451
Samarate	45	84	Agordo	121	69
Saronno	2,324	674	Auronzo di Cadore	42	28
Sesto Calende	91	113	Cortina d'Ampezzo	172	138
Somma Lombardo	137	160	Domegge di Cadore	62	32
Tradate	307	259	Feltre	317	241
Uboldo	55	73	Pieve di Cadore	328	62
			Santo Stefano di Cadore	54	43
f. TRENTINO-ALTO-ADIGE	25,709	13,593	Province of Padua	22,504	10,804
			Padua	12,265	4,526
Province of Bolzano	14,278	7,017	Abano Terme	487	203
Bolzano	5,308	2,171	Albignasego	184	133
Appiano sulla Strada del Vino	403	169	Borgoricco	140	86
Badia	212	46	Cadoneghe	141	103
Bressanone	542	327	Campodarsego	467	207
Brunico	603	290	Camposampiero	469	162
Campo Tures	160	69	Cittadella	801	341
Chiusa	145	69	Conselve	219	112
			Este	288	224

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Padua (cont.)			Province of Treviso (cont.)		
Limena	274	129	Vedelago	261	123
Monselice	411	239	Villorba	427	154
Montagnana	170	123	Vittorio Veneto	410	306
Montegrotto Terme	169	102	Volpago del Montello	46	36
Piazzola sul Brenta	116	105			
Piombino Dese	140	74			
Piove di Sacco	506	273	Province of Venice	13,320	7,843
Rubano	360	173	Venice	6,735	3,834
San Martino di Lupari	252	134	Caorle	197	90
Selvazzano Dentro	213	169	Cavarzere	126	102
Solesino	75	69	Chioggia	661	383
Tombolo	81	45	Dolo	251	167
Trebaseleghe	166	170	Eraclea	88	72
Vigonza	307	145	Iesolo	582	240
Vigodarzere	116	73	Marcon	161	74
			Martellago	213	129
Province of Rovigo	3,155	2,327	Mira	245	193
Rovigo	1,142	668	Mirano	420	259
Adria	271	204	Noale	221	117
Badia Polesine	172	99	Portogruaro	438	228
Lendinara	122	116	San Donà di Piave	825	400
Porto Tolle	108	73	San Michele al Tagliamento	212	90
Porto Viro	180	116	Santo Stino di Livenza	92	65
			Scorzè	190	126
Province of Treviso	18,191	8,561	Spinea	107	114
Treviso	6,025	2,028	Strà	153	94
Casale sul Sile	88	50			
Castelfranco Veneto	842	359	Province of Verona	16,660	9,754
Conegliano	1,493	595	Verona	8,597	4,970
Gaiarine	172	76	Affi	91	37
Istrana	94	67	Bovolone	175	146
Mogliano Veneto	467	411	Bussolengo	653	326
Montebelluna	1,352	575	Castel d'Azzano	76	71
Motta di Livenza	234	96	Cerea	328	151
Oderzo	686	245	Cologna Veneta	145	84
Paese	152	102	Isola della Scala	130	88
Pieve di Soligo	477	162	Legnago	561	280
Ponte di Piave	129	72	Negrar	123	112
Preganziol	160	111	Nogara	100	63
Quinto di Treviso	112	94	Pescantina	95	66
Resana	83	69	Peschiera del Garda	297	118
Riese Pio X	130	73	San Bonifacio	468	246
Roncade	127	72	San Giovanni Lupatoto	375	198
San Vendemiano	56	43	San Martino Buon Albergo	209	107
Silea	125	66	Sant'Ambrogio di Valpolicella	177	95
Spresiano	198	74	Valeggio sul Mincio	142	80
Susegana	220	101	Villafranca di Verona	482	282
Valdobbiadene	147	108			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Vicenza	18,684	8,573	Province of Pordenone (cont.)		
Vicenza	5,581	2,017	Fiume Veneto	96	72
Altavilla Vicentina	225	79	Maniago	127	108
Arzignano	1,120	423	Pasiano	81	45
Asiago	138	97	Porcia	126	84
Bassano del Grappa	1,309	623	Prata di Pordenone	108	75
Breganze	100	69	Sacile	400	206
Caldogno	71	51	San Vito al Tagliamento	247	122
Camisano Vicentino	155	94	Spilimbergo	172	152
Cassola	184	98	Zoppola	37	30
Chiampo	210	136			
Cornedo Vicentino	148	87	Province of Trieste	2,789	3,615
Creazzo	541	96	Trieste	2,677	3,453
Dueville	166	120			
Lonigo	254	162	Province of Udine	10,300	5,735
Malo	253	112	Udine	5,385	2,150
Marano Vicentino	110	63	Buia	97	64
Marostica	271	164	Buttrio	71	59
Montebello Vicentino	141	65	Cervignano del Friuli	212	125
Montecchio Maggiore	860	264	Cividale del Friuli	312	162
Mussolente	79	38	Codroipo	203	134
Noventa Vicentina	105	100	Fagagna	49	43
Romano d'Ezzelino	97	73	Gemona del Friuli	215	114
Rosà	263	108	Latisana	205	116
Sandrigo	222	119	Lignano Sabbiadoro	251	76
Schio	1,199	519	Maiano	58	55
Sossano	59	42	Manzano	261	181
Tezze sul Brenta	134	86	Palmanova	146	93
Thiene	1,037	348	Pasian di Prato	72	62
Torri di Quartesolo	452	129	Pavia di Udine	81	48
Valdagno	326	237	Reana del Roiale	96	44
			San Daniele del Friuli	102	81
h. FRIULI VENEZIA GIULIA	19,169	13,403	San Giorgio di Nogaro	99	51
Province of Gorizia	1,582	1,257	San Giovanni al Natisone	219	73
Gorizia	575	496	Tarcento	78	99
Cormons	112	58	Tarvisio	58	46
Gradisca d'Isonzo	89	54	Tavagnacco	132	82
Grado	121	79	Tolmezzo	329	186
Monfalcone	363	264	Tricesimo	59	57
Ronchi dei Legionari	91	71			
Province of Pordenone	4,498	2,796	i. EMILIA ROMAGNA	97,167	51,409
Pordenone	1,918	1,017	Province of Bologna	26,467	13,638
Azzano Decimo	240	152	Bologna	16,804	7,734
Casarsa della Delizia	65	53	Anzola dell'Emilia	193	133
Cordenons	114	96	Argelato	273	145

Distribution by branch location (municipality)

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Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Bologna (cont.)			Province of Modena	16,427	8,020
Budrio	437	219	Modena	6,846	3,066
Calderara di Reno	238	135	Campogalliano	175	74
Casalecchio di Reno	1,003	484	Carpi	1,619	772
Castel Maggiore	317	138	Castelfranco Emilia	357	237
Castel San Pietro Terme	274	224	Castelvetro di Modena	149	80
Castenaso	331	204	Cavezzo	135	85
Crespellano	79	47	Finale Emilia	202	162
Crevalcore	128	126	Fiorano Modenese	335	117
Granarolo dell'Emilia	225	122	Formigine	522	287
Imola	1,587	828	Maranello	391	182
Medicina	148	118	Mirandola	597	278
Minerbio	133	79	Pavullo nel Frignano	214	185
Molinella	154	106	San Felice sul Panaro	172	79
Ozzano dell'Emilia	281	129	Sassuolo	2,109	735
Pianoro	204	199	Soliera	245	119
Pieve di Cento	102	74	Spilamberto	239	141
Porretta Terme	100	87	Vignola	583	315
San Giorgio di Piano	188	87			
San Giovanni in Persiceto	579	304	Province of Parma	10,668	5,620
San Lazzaro di Savena	732	385	Parma	7,190	3,425
Sasso Marconi	141	136	Borgo Val di Taro	72	103
Vergato	114	94	Busseto	90	75
Zola Predosa	375	220	Collecchio	395	159
			Colomo	296	114
Province of Ferrara	4,693	3,234	Felino	94	49
Ferrara	2,490	1,653	Fidenza	490	279
Argenta	350	135	Fontanellato	105	79
Bondeno	106	105	Fornovo di Taro	122	84
Cento	623	368	Langhirano	368	124
Codigoro	97	91	Noceto	140	85
Comacchio	247	161	Salsomaggiore Terme	183	119
Copparo	123	119	San Secondo Parmense	42	45
Portomaggiore	92	77	Sorbolo	104	79
Sant'Agostino	71	78	Traversetolo	150	64
Province of Forlì	8,521	4,553	Province of Piacenza	4,674	3,275
Forlì	3,510	1,634	Piacenza	2,841	1,671
Bagno di Romagna	85	48	Borgonovo Val Tidone	69	73
Bertinoro	89	104	Castel San Giovanni	180	159
Cesena	2,740	1,342	Fiorenzuola d'Arda	344	168
Cesenatico	434	260	Podenzano	65	55
Forlimpopoli	174	108			
Gambettola	171	112	Province of Ravenna	7,406	3,919
Meldola	109	87	Ravenna	3,244	1,630
San Mauro Pascoli	194	124	Alfonsine	129	90
Sarsina	29	36			
Savignano sul Rubicone	298	152			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Ravenna (cont.)			I. MARCHE	26,773	14,920
Bagnacavallo	177	113	Province of Ancona	9,895	4,589
Brisighella	38	51	Ancona	4,150	1,249
Castel Bolognese	122	93	Camerano	148	69
Cervia	646	315	Castelfidardo	412	142
Conselice	91	74	Chiaravalle	147	127
Cotignola	93	59	Fabiano	1,201	372
Faenza	1,420	703	Falconara Marittima	268	228
Fusignano	73	60	Iesi	1,116	572
Lugo	918	392	Osimo	491	255
Massa Lombarda	111	67	Senigallia	570	387
Riolo Terme	45	52			
Russi	203	129			
			Province of Ascoli Piceno	4,967	3,274
Province of Reggio Emilia	11,759	5,628	Ascoli Piceno	1,070	608
Reggio Emilia	6,851	2,568	Fermo	510	351
Albinea	53	48	Grottammare	215	106
Bagnolo in Piano	116	67	Montegranaro	204	109
Brescello	90	58	Porto San Giorgio	253	219
Casalgrande	357	193	Porto Sant'Elpidio	230	180
Castellarano	244	103	San Benedetto del Tronto	1,042	588
Castelnovo ne' Monti	119	104			
Cavriago	207	120	Province of Macerata	5,143	3,234
Correggio	435	266	Macerata	1,630	685
Guastalla	277	205	Camerino	74	96
Luzzara	121	99	Civitanova Marche	1,044	521
Montecchio Emilia	168	107	Corridonia	153	97
Novellara	163	116	Porto Recanati	120	89
Poviglio	59	67	Recanati	397	242
Reggiolo	160	71	San Severino Marche	137	107
Rubiera	324	154	Tolentino	281	186
Sant'Ilario d'Enza	316	130	Treia	100	91
Scandiano	336	207			
Toano	62	49	Province of Pesaro e Urbino	6,768	3,823
Province of Rimini	6,555	3,522	Pesaro	2,439	1,193
Rimini	3,837	1,965	Cagli	101	84
Bellaria Igea Marina	349	179	Fano	1,403	643
Cattolica	507	240	Fossombrone	147	100
Misano Adriatico	109	80	Gabicce Mare	172	73
Morciano di Romagna	139	120	Mondolfo	152	117
Riccione	760	410	Pergola	103	92
San Giovanni in Marignano	124	71	Saltara	132	50
Santarcangelo di Romagna	302	192	Sant'Angelo in Lizzola	168	82
Verucchio	173	72	Urbino	186	188

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

			Loans	Deposits
			Loans	Deposits
m.	TUSCANY		81,238	38,118
	Province of Arezzo		4,989	3,347
	Arezzo		2,449	1,313
	Bibbiena		185	139
	Castiglion Fiorentino		141	102
	Cortona		237	186
	Foiano della Chiana		90	88
	Monte San Savino		108	73
	Montevarchi		516	262
	San Giovanni Valdarno		257	201
	Sansepolcro		270	176
	Stia		42	41
	Terranuova Bracciolini		107	81
	Province of Florence		34,512	12,165
	Florence		19,733	7,031
	Bagno a Ripoli		451	180
	Barberino di Mugello		127	72
	Borgo San Lorenzo		224	167
	Calenzano		1,186	179
	Campi Bisenzio		687	334
	Capraia e Limite		44	29
	Castelfiorentino		363	175
	Certaldo		224	163
	Empoli		1,291	554
	Figline Valdarno		276	190
	Fucecchio		401	186
	Greve in Chianti		105	115
	Lastra a Signa		138	139
	Montaione		45	25
	Montelupo Fiorentino		253	111
	Pontassieve		204	189
	Reggello		67	65
	San Casciano in Val di Pesa		168	154
	Scandicci		611	454
	Sesto Fiorentino		869	477
	Signa		230	144
	Tavarnelle Val di Pesa		175	94
	Vinci		193	131
	Province of Grosseto		2,449	1,939
	Grosseto		1,147	750
	Castiglione della Pescaia		99	77
	Follonica		419	239
	Massa Marittima		63	61
	Monte Argentario		89	96
	Orbetello		145	134
	Province of Livorno		4,566	2,649
	Livorno		2,705	1,408
	Campiglia Marittima		132	97
	Castagneto Carducci		131	67
	Cecina		426	253
	Collesalveti		91	84
	Piombino		365	227
	Portoferraio		172	98
	Rosignano Marittimo		229	171
	San Vincenzo		113	57
	Province of Lucca		6,284	3,659
	Lucca		2,729	1,125
	Altopascio		176	89
	Bagni di Lucca		70	57
	Barga		111	102
	Camaiole		208	229
	Capannori		608	359
	Castelnuovo di Garfagnana		115	96
	Forte dei Marmi		161	121
	Massarosa		96	82
	Pietrasanta		461	287
	Seravezza		125	104
	Viareggio		1,117	679
	Province of Massa Carrara		2,214	1,583
	Massa		689	548
	Aulla		114	85
	Carrara		1,176	648
	Fivizzano		33	40
	Pontremoli		55	85
	Province of Pisa		6,767	3,799
	Pisa		2,861	1,384
	Calcinaia		175	96
	Cascina		290	269
	Ponsacco		209	114
	Pontedera		609	338
	San Miniato		598	258
	Santa Croce sull'Arno		764	240
	Santa Maria a Monte		71	70
	Vicopisano		57	47
	Volterra		206	109

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Pistoia	4,378	2,584	Province of Terni (cont.)		
Pistoia	2,010	1,054	Narni	118	109
Agliana	245	154	Orvieto	366	247
Chiesina Uzzanese	48	41			
Montecatini Terme	718	313			
Pescia	247	189			
Quarrata	282	183			
San Marcello Pistoiese	57	65			
			o. LAZIO	146,708	75,125
Province of Prato	5,662	2,972	Province of Frosinone	2,269	2,471
Prato	4,932	2,447	Frosinone	1,053	662
Montemurlo	344	184	Alatri	59	101
Poggio a Caiano	184	149	Anagni	155	158
			Atina	15	55
Province of Siena	9,416	3,421	Cassino	269	273
Siena	6,694	1,394	Pontecorvo	36	64
Chianciano Terme	125	90	Sora	171	193
Chiusi	138	120			
Colle di Val d'Elsa	316	164	Province of Latina	2,879	3,215
Montepulciano	232	178	Latina	1,313	1,045
Poggibonsi	652	364	Aprilia	389	362
San Gimignano	68	59	Cisterna di Latina	132	186
Sinalunga	175	106	Formia	170	242
			Gaeta	68	122
			Terracina	197	261
n. UMBRIA	11,948	7,463	Province of Rieti	879	942
Province of Perugia	9,687	5,718	Rieti	597	488
Perugia	4,122	1,927	Cittaducale	22	37
Assisi	376	228	Poggio Mirteto	49	63
Bastia	357	163			
Castiglione del Lago	183	119	Province of Rome	138,286	66,446
Città della Pieve	89	68	Rome	131,730	59,113
Città di Castello	631	419	Albano Laziale	532	275
Foligno	779	463	Anzio	123	190
Gualdo Tadino	228	116	Ariccia	109	117
Gubbio	324	285	Cerveteri	95	112
Magione	95	89	Ciampino	218	304
Marsciano	192	121	Civitavecchia	587	387
Panicale	98	74	Fiumicino	199	360
Spoletto	670	342	Frascati	353	309
Todi	252	168	Genzano di Roma	143	196
Umbertide	172	116	Guidonia Montecelio	409	444
			Ladispoli	166	138
Province of Terni	2,261	1,745	Marino	151	271
Terni	1,436	970	Monterotondo	203	198
Amelia	62	78	Nettuno	154	261
			Pomezia	807	516
			Tivoli	323	342
			Velletri	430	395

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Viterbo	2,395	2,052	Province of Naples (cont.)		
Viterbo	1,007	652	Ottaviano	31	82
Acquapendente	62	54	Piano di Sorrento	88	159
Civita Castellana	193	138	Pomigliano d'Arco	185	319
Montalto di Castro	61	61	Pompei	71	149
Montefiascone	98	98	Portici	130	346
Tarquinia	151	116	Pozzuoli	216	422
Tuscania	45	41	San Giorgio a Cremano	51	202
Vetralla	100	76	San Giuseppe Vesuviano	213	286
			Sant'Antimo	67	127
			Somma Vesuviana	62	132
o. CAMPANIA	28,591	34,317	Sorrento	284	239
			Torre Annunziata	142	268
Province of Avellino	1,622	2,253	Torre del Greco	335	615
Avellino	955	930	Vico Equense	24	62
Ariano Irpino	96	158	Volla	41	84
Mercogliano	27	47			
			Province of Salerno	5,283	6,174
Province of Benevento	955	1,447	Salerno	2,371	1,849
Benevento	595	711	Agropoli	80	115
Montesarchio	46	104	Amalfi	31	86
			Angri	85	139
Province of Caserta	2,795	3,832	Battipaglia	427	354
Caserta	1,313	998	Capaccio	103	139
Aversa	366	564	Cava dei Tirreni	235	367
Capua	83	87	Eboli	50	117
Maddaloni	122	187	Nocera Inferiore	307	332
Marcianise	107	175	Nocera Superiore	79	113
Santa Maria Capua Vetere	200	319	Pagani	49	85
			Pontecagnano Faiano	54	90
Province of Naples	17,936	20,611	Sala Consilina	49	65
Naples	12,613	11,213	Sarno	63	138
Acerra	17	123	Scafati	180	287
Afragola	111	268	Vallo della Lucania	55	104
Bacoli	31	113	Vietri sul Mare	27	39
Capri	73	94			
Casalnuovo di Napoli	66	132	p. ABRUZZO	12,239	9,909
Casoria	300	416			
Castellammare di Stabia	289	413	Province of Chieti	3,024	2,764
Ercolano	28	122	Chieti	1,098	590
Forio	51	75	Francavilla al Mare	139	138
Frattamaggiore	404	437	Guardagrele	91	68
Giugliano in Campania	93	332	Lanciano	474	419
Ischia	150	134	Ortona	139	151
Marano di Napoli	70	163	San Salvo	105	134
Melito di Napoli	55	96	Vasto	351	328
Nola	828	627			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of L'Aquila	2,289	2,095	Province of Bari (cont.)		
L'Aquila	981	731	Canosa di Puglia	125	144
Avezzano	435	335	Casamassima	118	102
Carsoli	74	47	Castellana Grotte	144	138
Castel di Sangro	99	71	Conversano	102	145
Celano	48	45	Corato	281	292
Sulmona	225	245	Gioia del Colle	139	200
			Giovinazzo	29	67
Province of Pescara	4,162	2,555	Gravina di Puglia	202	246
Pescara	3,429	1,648	Locorotondo	77	162
Montesilvano	264	193	Modugno	267	204
			Mola di Bari	69	133
Province of Teramo	2,764	2,495	Molfetta	332	397
Teramo	961	682	Monopoli	365	307
Alba Adriatica	144	120	Noci	157	158
Atri	56	80	Noicattaro	147	125
Giulianova	344	231	Palo del Colle	69	67
Martinsicuro	107	95	Polignano a Mare	76	91
Roseto degli Abruzzi	386	218	Putignano	276	236
Sant'Egidio alla Vibrata	101	85	Rutigliano	99	111
			Ruvo di Puglia	92	132
q. MOLISE	1,745	1,784	Santeramo in Colle	161	246
			Spinazzola	37	46
Province of Campobasso	1,408	1,396	Terlizzi	81	128
Campobasso	730	680	Trani	310	313
Larino	43	59	Triggiano	70	106
Termoli	359	264	Turi	41	66
Province of Isernia	336	388	Province of Brindisi	1,181	1,979
Isernia	232	217	Brindisi	503	560
Venafro	66	81	Fasano	106	175
			Franca Villa Fontana	110	200
			Mesagne	58	130
			Oria	9	64
			Ostuni	141	199
r. PUGLIA	23,738	24,861	Province of Foggia	3,496	3,885
			Foggia	1,510	1,237
Province of Bari	12,590	11,433	Apricena	73	82
Bari	6,134	3,915	Cerignola	213	300
Acquaviva delle Fonti	126	138	Lucera	144	176
Adelfia	19	50	Manfredonia	221	260
Altamura	527	506	Orta Nova	35	64
Andria	401	619	San Giovanni Rotondo	248	230
Barletta	624	669	Sannicandro Garganico	28	56
Bisceglie	273	299	San Severo	477	374
Bitonto	282	283	Torremaggiore	73	113
			Vieste	84	88

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Lecce	4,107	4,576	Province of Cosenza	2,815	3,309
Lecce	2,264	1,852	Cosenza	1,055	908
Casarano	98	114	Amantea	44	64
Copertino	35	104	Castrovillari	108	163
Galatina	121	194	Corigliano Calabro	185	191
Gallipoli	71	104	Rende	314	284
Leverano	42	95	Rossano	98	176
Maglie	123	125	San Marco Argentano	37	46
Nardò	99	154			
Tricase	77	96			
Province of Taranto	2,364	2,989	Province of Crotone	654	754
Taranto	1,400	1,357	Crotone	504	419
Castellaneta	50	83			
Ginosa	70	136	Province of Reggio Calabria	1,581	2,415
Grottaglie	92	173	Reggio Calabria	882	1,101
Manduria	85	146	Gioia Tauro	88	110
Martina Franca	327	295	Melito di Porto Salvo	17	57
Massafra	87	178	Palmi	51	115
Sava	23	90	Siderno	84	88
			Taurianova	33	63
			Villa San Giovanni	75	73
s. BASILICATA	2,806	3,183			
Province of Matera	1,096	1,291	Province of Vibo Valentia	400	652
Matera	754	556	Vibo Valentia	236	296
Pisticci	33	97			
Policoro	78	112			
Province of Potenza	1,711	1,892	u. SICILY	27,822	27,904
Potenza	989	690	Province of Agrigento	1,689	2,390
Avigliano	14	38	Agrigento	576	422
Lavello	86	103	Caltabellotta	6	19
Melfi	89	99	Campobello di Licata	27	49
Rionero in Vulture	58	59	Canicatti	211	208
			Casteltermini	21	51
			Favara	47	158
			Grotte	21	33
			Licata	162	224
			Menfi	37	52
			Naro	20	69
			Palma di Montechiaro	25	110
			Porto Empedocle	52	62
t. CALABRIA	7,329	8,913			
Province of Catanzaro	1,879	1,782			
Catanzaro	1,245	846			
Lamezia Terme	311	336			
Soverato	84	118			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Agrigento (cont.)			Province of Messina (cont.)		
Raffadali	12	42	Sant'Agata di Militello	92	76
Ribera	74	80	Taormina	106	96
Sciacca	172	195			
Province of Caltanissetta	1,142	1,669	Province of Palermo	7,991	7,708
Caltanissetta	578	459	Palermo	6,494	5,456
Gela	230	377	Bagheria	261	241
Mazzerano	32	68	Carini	66	101
Mussomeli	41	113	Cefalù	102	119
Riesi	26	58	Corleone	44	51
San Cataldo	76	212	Monreale	71	93
			Partinico	144	153
			Termini Imerese	191	129
Province of Catania	6,169	5,921			
Catania	4,132	3,068	Province of Ragusa	2,219	1,821
Acireale	471	352	Ragusa	965	563
Adrano	43	109	Comiso	158	177
Biancavilla	35	77	Ispica	67	77
Bronte	49	86	Modica	312	311
Caltagirone	237	231	Pozzallo	88	75
Giarre	131	145	Scicli	132	160
Mascalucia	12	43	Vittoria	364	285
Misterbianco	143	150			
Nicolosi	15	34	Province of Siracusa	2,106	2,063
Palagonia	37	56	Siracusa	1,274	835
Paternò	170	208	Augusta	200	199
Riposto	55	72	Avola	65	149
Scordia	42	52	Carlentini	29	60
			Lentini	136	151
Province of Enna	618	720	Noto	51	74
Enna	270	186	Pachino	110	105
Nicosia	55	58	Priolo Gargallo	30	58
Piazza Armerina	50	80	Rosolini	49	87
Pietraperzia	30	45			
Troina	25	38	Province of Trapani	2,402	2,318
			Trapani	779	518
Province of Messina	3,485	3,293	Alcamo	235	293
Messina	2,247	1,601	Campobello di Mazara	37	43
Barcellona Pozzo di Gotto	154	241	Castellammare del Golfo	33	65
Capo d'Orlando	100	88	Castelvetrano	145	139
Giardini-Naxos	19	38	Erice	41	76
Milazzo	188	204	Marsala	486	434
Patti	66	86			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Trapani (cont.)			Province of Nuoro	1,079	1,644
Mazara del Vallo	217	216	Nuoro	514	418
Partanna	86	70	Macomer	152	98
Salemi	40	80			
			Province of Oristano	611	948
			Oristano	440	368
v. SARDINIA	12,611	11,481			
Province of Cagliari	6,576	5,550	Province of Sassari	4,345	3,338
Cagliari	4,934	2,987	Sassari	2,483	1,330
Assemini	47	80	Alghero	222	244
Carbonia	103	142	Arzachena	91	122
Iglesias	221	205	Olbia	775	392
Quartu Sant'Elena	495	276	Ozieri	93	81
Selargius	211	123	Porto Torres	87	105
			Tempio Pausania	206	105

Note:

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

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

TDB10262

Source: Supervisory returns
Stocks in millions of euros

December 2003		Total	General government	Financial companies
a.	TOTAL	612,310	20,614	42,900
b.	NORTH-WEST ITALY	214,476	3,667	28,504
	Piedmont	46,287	731	3,788
	Valle d'Aosta	1,521	156	104
	Liguria	15,871	248	357
	Lombardy	150,796	2,531	24,255
c.	NORTH-EAST ITALY	129,678	4,443	5,165
	Trentino-Alto Adige	13,523	723	286
	Veneto	49,314	1,251	1,301
	Friuli-Venezia Giulia	14,710	1,115	1,763
	Emilia-Romagna	52,130	1,355	1,814
d.	CENTRAL ITALY	141,728	7,736	8,387
	Marche	15,050	231	61
	Tuscany	39,123	1,019	1,159
	Umbria	7,612	164	104
	Lazio	79,943	6,322	7,063
e.	SOUTHERN ITALY	85,614	2,632	583
	Abruzzo	10,272	258	140
	Molise	1,875	173	30
	Campania	36,056	1,349	271
	Puglia	24,827	364	83
	Basilicata	3,309	150	4
	Calabria	9,274	338	56
f.	ISLANDS	40,817	2,136	261
	Sicily	29,042	955	128
	Sardinia	11,775	1,181	133

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
112,242	39,502	12,125	58,505	35,094	401,441
43,592	16,578	4,034	22,526	9,837	128,855
8,380	3,445	812	4,021	2,744	30,643
265	81	44	136	89	908
2,283	628	257	1,377	839	12,144
32,664	12,423	2,920	16,992	6,165	85,160
25,122	9,764	2,754	11,971	8,764	86,183
2,043	662	230	1,086	920	9,551
9,717	3,772	983	4,716	3,278	33,768
2,452	1,024	234	1,145	645	8,735
10,909	4,306	1,307	5,024	3,922	34,130
27,583	8,635	3,034	15,489	6,890	91,132
2,233	984	278	918	1,188	11,338
6,734	2,400	692	3,459	2,487	27,724
1,223	393	139	656	464	5,657
17,394	4,858	1,924	10,456	2,751	46,413
11,092	3,501	1,590	5,588	6,497	64,809
1,508	674	182	602	732	7,635
251	87	40	86	124	1,297
5,183	1,657	699	2,699	2,462	26,792
2,934	800	441	1,551	2,074	19,373
360	104	82	157	253	2,543
857	179	145	494	852	7,170
4,852	1,023	714	2,931	3,106	30,462
3,096	683	459	1,821	1,930	22,932
1,756	340	255	1,109	1,176	7,530

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

TDB10265

Source: Supervisory returns
Stocks in millions of euros

December 2003		Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a.	TOTAL	612,310	605,929	6,381
b.	NORTH-WEST ITALY	214,476	213,113	1,362
	Piedmont	46,287	46,016	271
	Valle d'Aosta	1,521	1,519	2
	Liguria	15,871	15,829	43
	Lombardy	150,796	149,749	1,047
c.	NORTH-EAST ITALY	129,678	129,256	422
	Trentino-Alto Adige	13,523	13,519	4
	Veneto	49,314	49,172	143
	Friuli-Venezia Giulia	14,710	14,589	122
	Emilia-Romagna	52,130	51,976	154
d.	CENTRAL ITALY	141,728	137,601	4,127
	Marche	15,050	15,028	22
	Tuscany	39,123	39,013	110
	Umbria	7,612	7,605	6
	Lazio	79,943	75,955	3,988
e.	SOUTHERN ITALY	85,614	85,412	202
	Abruzzo	10,272	10,258	14
	Molise	1,875	1,874	1
	Campania	36,056	35,939	117
	Puglia	24,827	24,774	53
	Basilicata	3,309	3,303	6
	Calabria	9,274	9,264	10
f.	ISLANDS	40,817	40,550	267
	Sicily	29,042	28,938	104
	Sardinia	11,775	11,611	163

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
311,760	113,147	187,403	543,714	68,596
126,032	40,277	48,166	213,321	1,155
30,229	3,228	12,831	46,047	240
1,134	9	378	1,520	1
6,656	5,938	3,277	15,751	120
88,014	31,102	31,680	150,002	794
49,555	29,032	51,091	129,363	315
1,727	216	11,580	13,518	5
24,976	9,982	14,356	49,173	141
6,562	899	7,249	14,654	56
16,290	17,935	17,905	52,018	112
67,548	25,550	48,631	139,425	2,302
2,558	4,498	7,995	14,937	113
11,541	11,742	15,840	39,002	121
1,768	547	5,297	7,588	23
51,681	8,763	19,499	77,898	2,045
45,559	10,147	29,908	43,743	41,871
2,143	519	7,611	4,213	6,059
957	284	633	1,498	377
24,231	2,845	8,981	21,125	14,932
13,322	3,370	8,135	12,249	12,578
818	502	1,989	673	2,636
4,088	2,626	2,560	3,985	5,289
23,067	8,143	9,608	17,864	22,953
18,731	2,295	8,016	12,898	16,144
4,336	5,847	1,591	4,966	6,809

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2003		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	147,336	53,430	33,887	34,473	17,589	7,958
	Agricultural, forestry and fishery products	8,253	2,013	2,857	1,309	1,305	769
	Fuel and power products	5,487	1,405	466	2,943	337	335
	Ores and metals	1,029	600	155	100	137	36
	Non-metallic minerals and products	2,568	680	918	456	383	132
	Chemical products	2,366	1,320	415	309	273	49
	Metal products, except transport equipment	4,142	1,938	1,307	439	381	77
	Agricultural and industrial machinery	5,458	2,650	2,113	433	218	46
	Office and data processing machines, etc.	1,250	625	293	210	95	27
	Electrical goods	3,731	2,104	723	585	256	63
	Transport equipment	1,995	805	337	622	188	44
	Food and tobacco products	3,786	1,071	1,218	538	726	233
	Textiles, clothing and footwear	5,034	1,806	1,104	1,449	601	74
	Paper and paper products	2,425	1,180	504	478	191	73
	Rubber and plastic products	1,497	751	340	235	144	27
	Other manufactured products	2,994	931	887	707	372	96
	Building and construction	15,583	5,015	3,586	3,706	2,255	1,021
	Wholesale and retail trade services, recovery and repair services	27,430	9,066	6,209	5,750	4,348	2,058
	Lodging and catering services	3,170	859	874	729	420	288
	Inland transport services	3,665	1,049	897	893	617	209
	Maritime and air transport services	981	185	106	364	120	207
	Auxiliary transport services	3,699	962	650	1,715	206	167
	Communication services	1,851	601	40	1,157	30	24
	Other market services	38,943	15,816	7,889	9,349	3,986	1,903

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2003

	Total	Sight deposits		Savings certificates and certificates of deposit		Other time deposits
		Savings deposits	Current accounts	Up to 18 months	Beyond 18 months	
a. TOTAL	612,310	66,153	504,398	28,007	4,825	8,927
b. NORTH-WEST ITALY	214,476	12,772	191,315	6,667	1,213	2,509
Piedmont	46,287	3,942	40,282	1,231	229	603
Valle d'Aosta	1,521	121	1,352	27	5	16
Liguria	15,871	1,296	13,767	575	94	140
Lombardy	150,796	7,413	135,914	4,833	885	1,751
c. NORTH-EAST ITALY	129,678	15,222	105,059	7,223	808	1,367
Trentino-Alto Adige	13,523	1,912	10,482	654	131	345
Veneto	49,314	6,639	39,313	2,560	333	469
Friuli-Venezia Giulia	14,710	1,656	12,364	470	44	177
Emilia-Romagna	52,130	5,015	42,900	3,540	300	376
d. CENTRAL ITALY	141,728	13,321	119,954	5,602	482	2,368
Marche	15,050	2,515	9,996	2,180	114	245
Tuscany	39,123	3,754	33,179	1,799	142	250
Umbria	7,612	1,199	5,657	578	46	130
Lazio	79,943	5,853	71,122	1,045	180	1,743
e. SOUTHERN ITALY	85,614	16,249	60,164	6,601	645	1,955
Abruzzo	10,272	2,371	6,887	832	49	134
Molise	1,875	299	1,406	124	8	38
Campania	36,056	5,682	27,294	2,090	317	674
Puglia	24,827	5,275	16,227	2,370	177	779
Basilicata	3,309	737	2,134	300	14	125
Calabria	9,274	1,885	6,215	887	80	207
f. ISLANDS	40,817	8,589	27,908	1,914	1,678	728
Sicily	29,042	6,710	18,981	1,105	1,624	621
Sardinia	11,775	1,879	8,926	809	53	107

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2003

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	–	612,310	214,476	129,678	141,728	85,614	40,817
Piedmont	41,758	44,630	43,759	159	485	156	72
Valle d'Aosta	1,405	1,466	1,442	2	17	4	1
Liguria	14,718	15,756	15,271	60	265	39	121
Lombardy	142,623	164,491	146,295	5,534	9,137	2,375	1,149
Trentino-Alto Adige	13,072	13,593	269	13,218	74	25	8
Veneto	46,403	49,586	1,514	47,452	374	208	39
Friuli-Venezia Giulia	12,502	13,403	267	12,819	173	110	34
Emilia-Romagna	48,555	51,409	1,660	48,821	558	275	96
Marche	14,343	14,920	105	123	14,520	165	7
Tuscany	36,666	38,118	522	187	37,159	196	54
Umbria	7,068	7,463	41	36	7,347	35	5
Lazio	69,464	75,125	2,630	905	70,106	1,131	354
Abruzzo	9,550	9,909	53	23	206	9,623	3
Molise	1,663	1,784	6	4	44	1,730	..
Campania	33,506	34,317	168	87	418	33,608	37
Puglia	23,772	24,861	188	122	403	24,091	57
Basilicata	3,047	3,183	10	8	20	3,144	1
Calabria	8,613	8,913	81	27	141	8,641	24
Sicily	27,472	27,904	127	76	177	50	27,474
Sardinia	11,278	11,481	69	16	105	9	11,282

Notes:

TDB40150

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

	Total	Financial intermediaries	Banks
a. LEASING	63,354	50,017	13,338
Credit implicit in leasing contracts	60,995	48,499	12,496
Overdue instalments	570	392	177
Bad debts and substandard assets	1,790	1,126	664
b. FACTORING	27,449	23,904	3,546
Advances against acquired claims	23,532	20,068	3,464
Advances against future claims	740	659	81
Claims assumed at less than nominal value or acquired outright	2,476	2,475	..
Bad debts	....	702	....

Notes:

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

Distribution by type of security and type of account

TDB40080

Source: Supervisory returns
Stocks in millions of euros

December 2003

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,269,376	548,404	83,203
	Italian government securities	489,057	172,919	16,019
	<i>of which:</i> BOTs	76,316	42,887	2,027
	CCTs	125,879	36,349	5,509
	BTPs	260,612	87,921	7,575
	Other debt securities	448,713	181,425	21,078
	<i>of which:</i> in non-euro-area currencies	35,323	12,869	2,411
	Equity securities	89,836	23,891	28,526
	<i>of which:</i> in non-euro-area currencies	9,635	1,658	740
	Units of collective investment undertakings	230,116	167,034	15,172
	Other securities and the like	11,807	3,157	2,410

Notes:

Securities are stated at face value.

Banks

Securities under management	<i>of which:</i>		Securities held for custody or administration	<i>of which:</i>	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
106,799	76,251	7,567	1,162,577	472,153	75,637
37,151	23,215	2,653	451,906	149,703	13,366
1,593	1,023	108	74,723	41,864	1,918
15,292	10,112	1,243	110,587	26,237	4,265
17,039	9,868	1,078	243,573	78,052	6,496
21,654	12,393	1,283	427,059	169,032	19,795
2,503	1,659	106	32,819	11,209	2,305
1,758	1,411	64	88,078	22,480	28,462
228	186	6	9,407	1,472	734
45,213	38,426	3,407	184,903	128,608	11,764
1,041	821	161	10,766	2,336	2,249

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

December 2003

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,269,376	548,404	83,203
b.	NORTH-WEST ITALY	725,450	247,396	26,582
	Piedmont	118,615	70,912	8,545
	Valle d'Aosta	2,292	1,440	107
	Liguria	31,784	27,178	1,605
	Lombardy	572,759	147,866	16,325
c.	NORTH-EAST ITALY	253,928	136,487	17,829
	Trentino-Alto Adige	10,646	7,668	1,034
	Veneto	67,816	46,236	5,783
	Friuli-Venezia Giulia	73,034	12,150	1,115
	Emilia-Romagna	102,432	70,433	9,897
d.	CENTRAL ITALY	213,542	98,200	31,498
	Marche	12,661	11,101	1,244
	Tuscany	59,122	37,803	6,906
	Umbria	7,282	6,120	750
	Lazio	134,477	43,177	22,597
e.	SOUTHERN ITALY	54,863	48,614	5,084
	Abruzzo	5,863	5,133	580
	Molise	858	787	70
	Campania	23,254	20,493	1,908
	Puglia	18,099	16,166	1,799
	Basilicata	1,859	1,696	162
	Calabria	4,930	4,339	565
f.	ISLANDS	21,593	17,708	2,210
	Sicily	16,369	13,902	1,431
	Sardinia	5,224	3,806	779

Notes:

Securities are stated at face value.

Banks

Securities under management	of which:		Securities held for custody or administration	of which:	
	Consumer households and nec	Non-financial companies and producer households		Consumer households and nec	Non-financial companies and producer households
106,799	76,251	7,567	1,162,577	472,153	75,637
51,006	35,302	2,584	674,443	212,094	23,999
13,323	8,655	502	105,292	62,257	8,043
152	145	6	2,140	1,295	101
2,886	2,427	108	28,898	24,751	1,497
34,646	24,075	1,967	538,113	123,792	14,358
30,416	22,849	2,712	223,513	113,638	15,117
1,279	1,149	69	9,367	6,519	964
11,315	7,322	1,086	56,501	38,913	4,697
2,905	2,137	191	70,128	10,013	925
14,916	12,241	1,367	87,516	58,192	8,531
19,393	12,928	1,487	194,148	85,272	30,011
1,453	1,244	157	11,208	9,856	1,087
7,395	5,556	911	51,727	32,247	5,995
993	868	83	6,290	5,252	667
9,553	5,259	336	124,924	37,917	22,261
4,419	3,837	557	50,444	44,777	4,527
447	412	35	5,416	4,721	545
49	46	4	809	742	66
1,728	1,458	246	21,526	19,035	1,662
1,632	1,432	199	16,466	14,734	1,599
126	112	15	1,733	1,584	148
436	377	59	4,494	3,961	507
1,564	1,336	227	20,028	16,372	1,983
1,086	949	136	15,283	12,953	1,296
478	387	91	4,745	3,419	688

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2003

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,321,566	22,219	1,150,907	71,204	46,110	734,701	296,425
Italian government securities	890,779	4,507	484,779	8,162	9,158	176,338	207,836
<i>of which:</i> BOTs	124,577	263	67,374	480	1,650	43,080	11,729
CCTs	193,501	1,564	138,758	3,844	2,200	37,041	10,095
BTPs	512,518	2,499	244,913	3,251	4,858	89,185	167,812
Other debt securities	903,253	5,886	453,143	19,448	21,691	349,668	53,417
<i>of which:</i> in non-euro-area currencies	48,042	180	25,768	2,000	1,183	15,115	3,796
Equity securities	178,047	7,759	70,481	34,301	2,546	30,064	32,897
<i>of which:</i> in non-euro-area currencies	10,807	13	7,872	672	160	1,721	369
Units of collective investment undertakings	326,180	381	137,006	4,323	12,285	170,936	1,250
Other securities and the like	24,430	3,687	5,865	5,010	533	8,119	1,216

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

December 2003		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	2,025,137	1,043,938	453,637	395,862	90,814	40,887
	Italian government securities	682,943	371,665	126,711	147,204	26,841	10,521
	<i>of which:</i> BOTs	112,848	61,906	18,364	22,365	7,850	2,363
	CCTs	183,406	96,500	41,485	38,399	5,001	2,022
	BTPs	344,706	187,685	62,466	75,712	12,958	5,885
	Other debt securities	849,835	427,943	201,043	158,586	41,192	21,074
	<i>of which:</i> in non-euro-area currencies	44,246	31,013	5,781	6,101	998	393
	Equity securities	145,151	67,385	36,723	35,951	3,157	1,934
	<i>of which:</i> in non-euro-area currencies	10,437	8,664	1,054	518	120	81
	Units of collective investment undertakings	324,929	170,390	81,548	47,464	18,921	6,606
	Other securities and the like	23,214	6,863	7,685	7,074	802	790

Note:

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

Distribution by size of deposits of types of securities

TDB40065

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

December 2003

	Total	Size of deposits of types of securities		
		Up to 50,000 euros	From 50,000 to 150,000 euros	More than 150,000 euros
a. ITALIAN GOVERNMENT SECURITIES: BOTs				
absolute value	45,646	13,079	16,002	16,565
percentage share	100.00	28.65	35.06	36.29
b. ITALIAN GOVERNMENT SECURITIES: OTHER				
absolute value	148,347	25,044	35,604	87,699
percentage share	100.00	16.88	24.00	59.12
c. OTHER DEBT SECURITIES				
absolute value	391,388	89,320	108,494	193,573
percentage share	100.00	22.82	27.72	49.46
d. EQUITY SECURITIES				
absolute value	64,855	16,016	4,843	43,997
percentage share	100.00	24.69	7.47	67.84
e. OTHER SECURITIES				
absolute value	202,367	66,137	55,592	80,638
percentage share	100.00	32.68	27.47	39.85

Note:

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

Distribution by size of deposit

TDB40070

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

December 2003

		Size of deposit			
		Up to 50,000 euros	From 50,000 to 250,000 euros	From 250,000 to 500,000 euros	More than 500,000 euros
a. TOTAL					
	absolute value	145,578	307,046	115,866	284,113
	percentage share	100,00	100,00	100,00	100,00
b. ITALIAN GOVERNMENT SECURITIES: BOTs					
	absolute value	8,763	23,236	6,719	6,929
	percentage share	6.02	7.57	5.80	2.44
c. ITALIAN GOVERNMENT SECURITIES: OTHER					
	absolute value	12,114	47,278	25,762	63,193
	percentage share	8.32	15.40	22.23	22.24
d. OTHER DEBT SECURITIES					
	absolute value	66,380	150,883	55,719	118,405
	percentage share	45.60	49.14	48.09	41.68
e. EQUITY SECURITIES					
	absolute value	11,638	7,813	2,801	42,604
	percentage share	7.99	2.54	2.42	15.00
f. OTHER SECURITIES					
	absolute value	46,683	77,837	24,866	52,982
	percentage share	32.07	25.35	21.46	18.65

Notes:

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

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

TDB40100

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2003		Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a.	TOTAL	107,648	1,020	12,548	86,177	2,610	5,295
b.	NORTH-WEST ITALY	46,010	149	8,008	35,349	855	1,649
	Piedmont	7,405	36	1,120	5,774	207	268
	Valle d'Aosta	136	1	2	103	7	22
	Liguria	2,782	18	21	2,628	39	75
	Lombardy	35,688	94	6,864	26,845	602	1,283
c.	NORTH-EAST ITALY	26,076	331	1,664	20,862	1,019	2,200
	Trentino-Alto Adige	3,483	77	79	2,639	278	411
	Veneto	6,588	213	526	5,169	237	444
	Friuli-Venezia Giulia	3,050	19	318	2,419	88	207
	Emilia-Romagna	12,954	23	741	10,635	417	1,139
d.	CENTRAL ITALY	27,377	478	2,226	23,509	326	839
	Marche	1,095	8	96	841	58	92
	Tuscany	4,955	40	536	3,977	144	259
	Umbria	559	19	22	451	23	45
	Lazio	20,768	411	1,573	18,240	101	442
e.	SOUTHERN ITALY	5,015	55	579	3,590	281	511
	Abruzzo	681	6	17	480	48	129
	Molise	100	9	..	75	8	9
	Campania	2,559	32	473	1,763	91	200
	Puglia	1,095	5	16	916	84	74
	Basilicata	204	..	8	136	16	44
	Calabria	376	2	65	219	35	55
f.	ISLANDS	3,172	8	72	2,867	129	96
	Sicily	2,102	5	31	1,917	92	56
	Sardinia	1,070	3	41	950	36	40

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2003

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a.	TOTAL	–	107,648	46,010	26,076	27,377	5,015	3,172
	Piedmont	4,798	6,436	5,723	108	536	16	54
	Valle d'Aosta	87	100	100	..	..	..	–
	Liguria	2,125	3,291	2,265	167	293	318	248
	Lombardy	30,235	38,205	31,955	1,885	3,014	560	790
	Trentino-Alto Adige	3,118	3,261	54	3,178	15	10	4
	Veneto	6,036	10,540	2,293	7,124	808	152	163
	Friuli-Venezia Giulia	2,188	2,442	106	2,258	70	8	..
	Emilia-Romagna	10,905	12,948	1,587	10,980	287	78	15
	Marche	959	1,074	52	17	986	19	1
	Tuscany	3,935	4,865	545	44	4,190	72	13
	Umbria	476	557	1	7	546	2	1
	Lazio	15,660	17,785	1,054	288	15,879	174	390
	Abruzzo	536	781	142	7	76	556	..
	Molise	79	83	..	..	2	81	..
	Campania	1,728	2,305	18	4	502	1,761	20
	Puglia	801	889	55	3	10	821	..
	Basilicata	125	134	4	..	1	129	..
	Calabria	252	267	1	..	8	253	5
	Sicily	1,041	1,236	48	5	138	5	1,041
	Sardinia	425	451	8	..	16	..	426

Notes:

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

TDB10420

 Source: Supervisory returns
 Stocks in millions of euros

December 2003		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	580,527	5,065	41,902	2,570	43,942
b. NORTH-WEST ITALY	207,231	765	16,217	590	15,540
Piedmont	48,388	258	3,823	265	2,941
Valle d'Aosta	1,504	41	62	18	252
Liguria	14,860	96	1,021	46	1,381
Lombardy	142,479	371	11,310	262	10,967
c. NORTH-EAST ITALY	137,435	787	9,391	787	9,679
Trentino-Alto Adige	13,140	167	1,388	286	1,002
Veneto	55,095	280	3,779	193	4,657
Friuli-Venezia Giulia	14,888	99	1,044	61	809
Emilia-Romagna	54,312	241	3,180	248	3,212
d. CENTRAL ITALY	144,801	636	9,143	399	12,337
Marche	14,775	110	1,005	113	1,120
Tuscany	38,479	198	2,610	116	4,443
Umbria	7,752	68	633	38	786
Lazio	83,795	261	4,894	132	5,988
e. SOUTHERN ITALY	60,261	404	4,755	304	4,944
Abruzzo	7,936	65	821	44	558
Molise	1,462	15	93	9	80
Campania	24,035	107	1,417	91	2,239
Puglia	17,924	132	1,683	59	1,516
Basilicata	2,629	25	205	53	184
Calabria	6,276	59	537	49	367
f. ISLANDS	30,799	2,473	2,396	490	1,441
Sicily	20,924	1,640	1,424	233	790
Sardinia	9,874	833	972	257	651

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
10,489	74,761	2,129	124,261	1,259	33,034	6,063	235,051
3,499	27,497	189	45,036	184	12,311	1,509	83,894
1,169	7,165	38	10,886	51	2,106	575	19,110
5	396	1	207	3	68	13	437
97	1,847	15	4,308	20	1,095	113	4,821
2,229	18,088	134	29,635	109	9,041	807	59,525
2,610	16,601	391	30,447	313	6,920	1,556	57,953
92	1,031	176	1,844	103	627	222	6,201
1,113	6,422	29	12,331	67	2,899	412	22,913
326	2,909	94	3,082	66	461	268	5,670
1,079	6,239	92	13,190	76	2,932	654	23,169
1,282	19,972	316	28,773	193	9,494	1,368	60,888
316	1,357	12	2,854	50	1,605	301	5,931
279	3,978	76	9,245	78	3,308	584	13,564
110	1,480	12	1,310	15	509	88	2,701
576	13,157	216	15,364	49	4,072	396	38,692
2,219	7,616	129	13,660	184	2,596	749	22,701
274	865	13	1,809	22	452	126	2,888
53	232	1	282	21	76	32	569
699	3,439	62	5,448	54	1,048	192	9,239
465	2,051	17	4,596	42	709	245	6,409
430	377	5	338	10	83	58	859
297	652	32	1,188	34	227	96	2,737
880	3,075	1,104	6,345	384	1,714	882	9,615
560	2,293	289	4,837	122	1,059	544	7,132
320	782	815	1,507	262	655	338	2,483

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

TDB10430

Source: Supervisory returns
Flows in millions of euros

4th quarter 2003		Investment in construction			
		Residential buildings		Other	
		Subsidized	Non-subsidized	Subsidized	Non-subsidized
	Total				
a. TOTAL	82,366	98	5,113	98	4,086
b. NORTH-WEST ITALY	33,862	9	2,001	20	1,299
Piedmont	9,378	6	299	14	222
Valle d'Aosta	136	..	7	..	2
Liguria	2,025	1	124	1	81
Lombardy	22,323	2	1,571	5	995
c. NORTH-EAST ITALY	19,104	18	1,336	23	1,168
Trentino-Alto Adige	1,565	5	142	8	88
Veneto	8,374	6	617	8	592
Friuli-Venezia Giulia	1,665	6	97	1	88
Emilia-Romagna	7,501	1	480	6	401
d. CENTRAL ITALY	20,035	8	1,120	17	837
Marche	1,750	..	130	7	79
Tuscany	4,924	1	325	6	416
Umbria	837	1	71	2	97
Lazio	12,525	6	594	2	245
e. SOUTHERN ITALY	6,492	2	466	9	643
Abruzzo	959	..	110	1	59
Molise	122	–	11	..	5
Campania	2,650	..	137	2	395
Puglia	1,669	..	154	1	113
Basilicata	292	..	19	3	39
Calabria	799	1	36	1	32
f. ISLANDS	2,872	61	190	29	139
Sicily	1,980	49	110	1	48
Sardinia	892	13	80	29	91

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
788	12,981	215	12,716	50	3,654	665	41,901
291	6,509	21	4,651	11	1,411	187	17,453
118	3,559	3	974	3	268	55	3,858
1	7	—	20	—	6	1	94
8	207	2	480	2	147	16	956
165	2,737	16	3,177	6	990	115	12,545
173	2,320	48	3,301	10	839	146	9,722
2	132	7	176	3	60	13	929
95	1,225	11	1,487	3	357	40	3,933
18	208	24	294	2	38	33	856
58	756	7	1,344	1	384	59	4,004
124	3,002	99	2,935	7	949	156	10,780
23	123	5	321	2	110	49	900
11	534	15	958	1	304	49	2,305
6	96	7	133	1	44	9	369
84	2,250	72	1,523	2	491	49	7,206
152	895	21	1,233	6	294	68	2,703
20	115	3	167	1	29	11	442
5	12	—	21	..	9	4	56
32	431	17	524	2	137	18	956
23	220	..	381	2	79	17	678
7	46	..	29	..	11	7	131
66	71	1	111	2	30	9	439
49	254	25	597	16	161	109	1,244
36	166	8	446	4	113	79	921
13	88	18	151	11	47	29	323

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

TDB10460

Source: Supervisory returns
Stocks in millions of euros

December 2003		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	8,957	2,240	6,717	2,809	659	2,150
b.	NORTH-WEST ITALY	2,328	413	1,914	806	145	661
	Piedmont	740	163	577	271	78	193
	Valle d'Aosta	27	18	9	22	17	4
	Liguria	106	20	86	47	17	30
	Lombardy	1,454	212	1,243	466	32	434
c.	NORTH-EAST ITALY	2,599	696	1,903	667	178	489
	Trentino-Alto Adige	297	124	174	68	16	51
	Veneto	889	225	664	200	57	143
	Friuli-Venezia Giulia	232	89	143	57	15	43
	Emilia-Romagna	1,180	258	923	342	90	252
d.	CENTRAL ITALY	2,006	273	1,733	759	106	653
	Marche	234	43	191	40	6	34
	Tuscany	1,055	103	952	475	42	433
	Umbria	233	37	196	83	14	70
	Lazio	484	90	394	160	45	116
e.	SOUTHERN ITALY	1,305	516	789	315	110	206
	Abruzzo	127	25	102	39	8	31
	Molise	63	33	31	11	5	6
	Campania	276	107	170	69	22	47
	Puglia	508	158	350	120	32	88
	Basilicata	100	38	61	15	3	12
	Calabria	231	155	76	61	40	21
f.	ISLANDS	719	342	378	261	120	141
	Sicily	403	179	224	56	9	46
	Sardinia	316	162	154	206	111	95

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non- subsidized	Total	Subsidized	Non- subsidized
4,188	1,119	3,068	1,960	461	1,499
1,138	258	880	384	11	373
384	79	304	86	6	80
5	1	4	1	..	1
48	2	45	11	1	10
702	176	526	286	3	282
1,306	325	981	626	193	433
80	13	67	150	94	55
533	134	399	156	34	122
112	30	82	62	44	18
580	148	432	258	20	238
772	126	645	475	40	435
123	27	96	71	10	61
290	41	248	290	20	270
103	19	84	46	4	42
256	39	216	68	6	62
711	303	408	279	104	175
61	12	49	28	6	22
31	11	20	22	17	5
151	56	94	57	28	28
264	105	159	124	21	103
64	26	38	20	9	11
141	93	48	29	23	7
262	107	154	197	114	82
188	87	101	159	83	76
73	20	53	37	31	6

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

TDB10470

Source: Supervisory returns
Flows in millions of euros

4th quarter 2003		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	823	85	738	232	1	231
b.	NORTH-WEST ITALY	203	12	191	71	..	71
	Piedmont	64	4	61	17	..	17
	Valle d'Aosta	1	..	1	..	..	..
	Liguria	9	..	8	4	..	4
	Lombardy	129	8	121	50	..	50
c.	NORTH-EAST ITALY	222	20	202	45	1	44
	Trentino-Alto Adige	20	4	16	6	..	6
	Veneto	89	10	79	16	—	16
	Friuli-Venezia Giulia	23	4	19	3	..	3
	Emilia-Romagna	91	3	88	20	..	20
d.	CENTRAL ITALY	213	8	205	81	..	81
	Marche	23	1	22	5	..	5
	Tuscany	118	2	116	49	..	49
	Umbria	24	3	21	8	..	8
	Lazio	48	2	46	19	..	19
e.	SOUTHERN ITALY	121	34	87	20	..	20
	Abruzzo	12	1	10	2	—	2
	Molise	4	1	2	..	—	..
	Campania	21	4	17	5	—	5
	Puglia	46	5	42	8	..	8
	Basilicata	10	1	9	3	..	3
	Calabria	29	21	7	2	—	2
f.	ISLANDS	63	10	53	15	..	15
	Sicily	46	9	37	5	..	5
	Sardinia	17	1	17	9	..	9

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
401	74	327	190	10	180
90	12	78	42	–	42
34	4	30	14	–	14
..	–	–	..
3	..	3	1	–	1
52	8	44	27	–	27
121	15	106	56	5	51
6	..	6	8	3	5
56	10	46	17	..	17
17	3	14	3	2	1
43	2	40	28	..	28
83	7	76	48	1	48
9	1	8	8	..	8
41	2	39	28	–	28
12	3	10	4	..	4
21	2	19	8	..	8
80	33	48	21	1	20
9	1	7	1	..	1
3	1	1	1	–	1
11	3	8	5	1	4
26	5	21	12	..	12
6	1	5	1	–	1
26	21	5	1	..	..
26	7	19	23	3	20
20	6	13	21	3	18
6	1	6	2	–	2

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

December 2003

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	27,780	1,959	4,936	1,260	5
b.	NORTH-WEST ITALY	6,694	367	1,839	577	1
	Piedmont	2,382	317	409	177	—
	Valle d'Aosta	82	..	2	—	—
	Liguria	296	5	33	5	—
	Lombardy	3,934	46	1,395	396	1
c.	NORTH-EAST ITALY	6,485	55	1,288	234	2
	Trentino-Alto Adige	1,050	..	32	82	—
	Veneto	2,111	22	613	37	..
	Friuli-Venezia Giulia	919	..	121	37	—
	Emilia-Romagna	2,405	33	521	79	2
d.	CENTRAL ITALY	4,280	104	685	222	2
	Marche	951	2	214	16	—
	Tuscany	1,357	4	166	56	2
	Umbria	328	..	62	4	—
	Lazio	1,644	98	244	146	..
e.	SOUTHERN ITALY	4,086	1,141	757	161	—
	Abruzzo	602	122	78	28	—
	Molise	130	24	14	..	—
	Campania	1,226	399	261	41	—
	Puglia	975	191	201	46	—
	Basilicata	584	375	40	30	—
	Calabria	569	31	163	16	—
f.	ISLANDS	6,234	292	367	66	..
	Sicily	3,403	206	222	28	..
	Sardinia	2,831	86	145	37	—

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
1,826	1,743	6,966	2,493	558	5,724	310	145
423	261	879	466	319	1,516	46	25
182	107	311	196	175	481	27	15
1	49	11	4	..	15	..	..
11	18	94	26	3	102	1	—
229	87	463	239	141	919	18	10
557	488	1,132	854	117	1,721	39	15
30	72	420	24	11	376	4	1
214	133	273	342	8	452	16	4
123	78	101	98	5	350	6	..
190	205	338	390	93	543	13	9
157	314	767	517	26	1,380	106	17
28	47	115	348	4	128	50	1
45	103	257	100	20	579	26	1
7	32	71	47	..	103	1	..
78	132	324	21	2	570	28	15
227	195	481	204	35	785	99	74
49	23	71	77	2	91	61	54
7	13	15	6	2	47	1	—
60	61	151	25	5	202	21	15
52	51	137	75	14	194	14	4
10	11	26	12	9	70	1	1
48	35	82	8	3	182	1	..
463	485	3,707	453	60	322	21	15
246	341	1,994	49	60	243	14	10
216	144	1,713	403	1	79	7	5

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

4th quarter 2003

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	2,553	153	451	113	1
b.	NORTH-WEST ITALY	858	84	203	53	..
	Piedmont	256	40	60	20	—
	Valle d'Aosta	2	—	1	—	—
	Liguria	45	..	1	1	—
	Lombardy	555	43	141	32	..
c.	NORTH-EAST ITALY	508	29	78	10	1
	Trentino-Alto Adige	41	—	1	6	—
	Veneto	182	4	50	1	—
	Friuli-Venezia Giulia	89	..	4	..	—
	Emilia-Romagna	196	25	22	4	1
d.	CENTRAL ITALY	566	1	56	41	—
	Marche	91	—	12	2	—
	Tuscany	192	1	9	4	—
	Umbria	24	—	3	1	—
	Lazio	259	..	32	34	—
e.	SOUTHERN ITALY	315	33	78	8	—
	Abruzzo	50	1	6	1	—
	Molise	9	..	1	..	—
	Campania	85	2	18	1	—
	Puglia	48	2	12	3	—
	Basilicata	42	27	3	1	—
	Calabria	80	1	38	2	—
f.	ISLANDS	306	6	36	1	—
	Sicily	189	4	30	..	—
	Sardinia	117	2	5	1	—

Notes:

Banks

Medium and long-term						of which:	
Distribution, credit and insurance, transport and communication	Agriculture, forestry and fishing	Building and residential housing	Craft industry	Natural calamities	Other	Short-term	Agriculture, forestry and fishing
175	91	210	217	51	891	201	54
23	3	26	53	10	357	46	15
14	1	8	23	8	61	21	12
..	..	—	..	—	1	..	..
2	..	5	4	1	31	..	—
8	2	13	26	1	264	24	2
59	14	43	52	28	176	17	6
1	1	13	..	..	15	4	..
21	3	4	16	1	72	9	2
10	7	19	5	..	42	1	—
27	2	7	31	27	47	3	3
18	11	39	51	..	239	111	13
3	..	1	46	..	23	3	..
5	5	8	2	..	71	88	..
..	3	4	2	—	11	..	—
10	2	26	1	..	134	21	12
44	13	16	24	6	76	18	17
5	1	..	10	..	17	9	8
1	1	—	..	2	4	..	—
9	7	12	2	1	25	8	7
3	2	2	8	2	13	1	1
1	1	..	1	1	7	..	..
25	1	1	2	..	11	..	..
32	51	85	37	6	43	8	4
8	50	54	5	6	24	7	2
24	..	32	32	—	19	2	2

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

4th quarter 2003

	Total	Banks	SIMs
a. TOTAL SECURITIES	1,835,242	1,390,667	444,575
Italian government securities	1,007,731	785,685	222,047
<i>of which:</i> BOTs	212,941	179,310	33,631
CCTs	251,168	197,071	54,097
BTPs	446,099	337,686	108,413
Other debt securities	369,119	326,540	42,579
Equity securities	409,954	230,442	179,512
Other securities	48,649	48,183	466
b. TOTAL DERIVATIVE INSTRUMENTS	3,544,768	3,020,453	524,315
Futures	1,482,359	1,101,660	380,699
<i>of which:</i> on Italian government securities	91,296	14,992	76,304
on interest rates	975,419	849,705	125,714
on stock indices	207,556	97,394	110,162
Swaps and forward rate agreements	1,364,611	1,316,817	47,794
<i>of which:</i> interest rate swaps	977,019	942,606	34,412
currency swaps	22,815	17,906	4,908
forward rate agreements	353,021	352,688	333
Options on securities	57,263	43,533	13,729
<i>of which:</i> on Italian government securities	7,030	3,313	3,717
on debt securities	4,616	4,254	362
on equity securities	44,597	34,975	9,622
Options on futures or stock indices	163,200	118,057	45,143
<i>of which:</i> on futures on Italian government securities	7,458	3,172	4,285
on stock indices or futures on stock indices	136,420	105,807	30,613
Foreign currency options	203,073	202,673	400
Interest rate options	111,201	74,747	36,454
Other derivative instruments	163,056	162,960	96

Notes:

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

Banks and securities firms

Banks			SIMs		
Oct. 2003	Nov. 2003	Dec. 2003	Oct. 2003	Nov. 2003	Dec. 2003
570,015	439,155	381,497	177,664	146,610	120,302
323,431	242,028	220,225	94,087	67,540	60,420
64,342	60,578	54,390	11,384	12,076	10,171
87,812	55,654	53,605	23,470	16,057	14,570
144,114	101,506	92,067	45,366	33,847	29,200
141,898	102,265	82,377	16,974	14,526	11,079
79,331	79,861	71,250	66,514	64,293	48,705
25,383	15,127	7,674	100	257	108
1,077,557	1,001,826	941,070	167,352	148,814	208,149
421,004	361,431	319,224	115,694	93,816	171,189
5,463	5,413	4,116	33,014	29,281	14,009
317,362	281,851	250,492	20,035	17,759	87,919
41,354	28,774	27,266	41,544	31,462	37,156
452,419	451,924	412,474	16,198	16,487	15,109
340,489	310,468	291,649	11,733	13,246	9,434
5,283	4,702	7,922	1,370	776	2,762
105,528	135,717	111,443	114	76	143
16,018	17,118	10,397	4,430	4,602	4,698
1,288	1,259	766	1,459	1,175	1,083
1,729	1,517	1,008	36	35	291
12,658	14,082	8,235	2,927	3,381	3,314
38,810	40,706	38,542	17,145	18,662	9,337
2,250	862	61	1,847	1,826	612
32,110	38,180	35,517	11,265	12,120	7,227
73,214	65,058	64,401	110	135	155
27,739	28,035	18,972	13,738	15,080	7,636
48,352	37,548	77,060	37	32	27

Assets under management and net fund-raising

TDB40525

Banks, securities firms and asset management companies

Source: Supervisory returns
Stocks and flows in millions of euros

4th quarter 2003

	Total	Banks	SIMs	AMCs
Assets under management	423,348	166,132	22,658	234,558
Fund-raising	37,624	10,457	1,989	25,178
Redemptions	27,518	12,246	1,513	13,759
Net fund-raising	10,107	-1,789	477	11,419

Notes:

The amounts refer only to the portfolio management services provided directly by the intermediaries concerned. The data include transactions with non-residents and interbank transactions. Under a reporting convention the information on the flow of redemptions in the quarter includes the data submitted by intermediaries that are absorbed in a merger or transformed; similarly, the information on the flow of subscriptions in the quarter includes the data submitted by the intermediaries resulting from such operations.

Distribution of portfolio by type of security

TDB40520

Source: Supervisory returns
Stocks and flows in millions of euros

4th quarter 2003

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	103,417	99,963	407,874
	Italian government securities	43,372	42,756	134,165
	<i>of which:</i> BOTs	8,154	7,771	7,709
	CCTs	15,431	11,662	43,266
	BTPs	16,835	20,448	75,276
	Other debt securities	19,791	16,416	81,805
	<i>of which:</i> in non-euro-area currencies	2,167	1,910	6,073
	Equity securities	8,957	8,486	19,843
	<i>of which:</i> in non-euro-area currencies	1,762	1,432	4,237
	Units of collective investment undertakings	26,113	25,578	170,398
	Other securities and the like	5,182	6,726	1,664

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
37,000	36,468	159,411	8,395	8,413	21,756	58,022	55,082	226,707
16,570	15,962	43,018	1,395	1,560	4,068	25,408	25,234	87,078
1,450	1,012	1,812	202	214	243	6,502	6,545	5,654
6,708	5,686	18,896	255	421	1,359	8,468	5,556	23,011
6,649	7,637	18,603	679	699	2,043	9,507	12,112	54,630
6,567	6,022	25,008	3,057	2,815	7,895	10,167	7,578	48,902
909	644	2,637	122	93	382	1,136	1,173	3,054
4,177	3,920	7,615	1,224	1,014	2,071	3,556	3,553	10,157
912	785	1,749	190	127	527	659	520	1,961
9,317	10,142	82,311	1,771	1,805	7,666	15,026	13,631	80,420
369	422	1,458	948	1,219	56	3,866	5,085	149

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
December 2003	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	11.49	6.45	78.94	3.12
Italian government securities	100.00	24.56	3.69	66.87	4.88
<i>of which: BOTs</i>	<i>100.00</i>	<i>13.40</i>	<i>0.21</i>	<i>61.10</i>	<i>25.29</i>
CCTs	100.00	23.60	3.13	71.72	1.55
BTPs	100.00	23.41	5.06	66.11	5.42
Other debt securities	100.00	8.07	6.58	83.83	1.51
Equity securities	100.00	11.48	4.15	80.24	4.13
Units of collective investment undertakings	100.00	8.21	8.34	79.80	3.65
Other financial instruments	100.00	64.98	0.35	34.63	0.04

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

4th quarter 2003

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
TOTAL	378,660	46,494	54,478	-7,984	39
Equity	74,075	8,775	7,909	865	-
Balanced	32,763	1,374	2,136	-762	-
Bond	169,472	17,771	26,068	-8,297	39
Liquidity	96,149	17,069	17,696	-627	-
Flexible	6,135	1,468	668	800	-

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

4th quarter 2003	Total portfolio	Italian government securities	of which		
			BOTs	CCTs	BTPs
a. TOTAL					
Purchases in the quarter	105,881	45,780	18,906	6,778	16,923
Sales in the quarter	109,519	47,934	15,655	8,271	21,966
End-quarter stocks	337,070	141,167	29,324	37,901	62,408
b. EQUITY					
Purchases in the quarter	25,338	412	87	32	108
Sales in the quarter	24,388	254	73	40	112
End-quarter stocks	67,256	619	40	150	235
c. BALANCED					
Purchases in the quarter	9,694	1,812	413	295	989
Sales in the quarter	10,613	2,606	587	477	1,428
End-quarter stocks	29,880	6,833	907	1,011	4,441
d. BOND					
Purchases in the quarter	37,186	17,296	3,392	2,913	9,950
Sales in the quarter	44,007	21,143	2,501	3,313	13,891
End-quarter stocks	157,884	71,033	3,681	16,573	44,717
e. LIQUIDITY					
Purchases in the quarter	28,848	25,100	14,840	3,230	5,395
Sales in the quarter	26,570	23,268	12,397	4,307	6,159
End-quarter stocks	76,487	60,780	24,537	19,447	12,207
f. FLEXIBLE					
Purchases in the quarter	4,736	1,089	141	309	459
Sales in the quarter	3,896	620	79	134	365
End-quarter stocks	5,501	1,847	129	719	791

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		
		Oct. 2003	Nov. 2003	Dec. 2003
a.	TOTAL	520,435	541,914	503,820
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	6,113	6,090	6,502
	Options bought	106,419	111,668	109,386
	Options sold	126,468	132,223	129,626
	Interest rate swaps	229,483	226,490	225,232
	Forward rate agreements	786	815	759
c.	ON EQUITY SECURITIES			
	Futures	142	159	27
	Options bought	11,986	18,800	10,026
	Options sold	33,592	40,572	17,269
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	260	280	300
	Options sold	260	280	300
	Currency swaps	1,217	1,144	1,089
	Domestic currency swaps	34	26	24
e.	OTHER DERIVATIVE INSTRUMENTS	3,676	3,366	3,279

Notes:

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

Banks and securities firms

Banks

Units operating in Italy

Units operating abroad

Oct. 2003	Nov. 2003	Dec. 2003	Oct. 2003	Nov. 2003	Dec. 2003
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5,454,142	5,654,769	5,570,181	99,537	97,091	83,330
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240,326	235,393	238,724	11,624	13,569	10,221
264,108	272,619	260,947	3,155	3,056	1,282
271,421	284,314	274,460	3,733	3,595	2,427
3,649,761	3,739,369	3,702,075	60,897	56,654	51,085
429,059	498,456	499,813	3,843	4,290	4,259

2,080	2,142	1,832	–	–	–
114,907	115,841	108,975	5,123	5,257	4,910
225,127	229,404	198,587	4,371	4,719	4,402

110,333	117,869	122,406	477	402	296
111,565	124,050	126,455	558	425	307
15,932	15,263	16,048	5,575	5,046	4,120
5,933	5,694	5,088	–	–	–
13,591	14,355	14,771	182	78	22

Distribution by type of security and manner of placement

TDB40560

Banks and securities firms

Source: Supervisory returns
Stocks and flows in millions of euros

4th quarter 2003

4th quarter 2003		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	50,942	9,101	39,684	844	1,313	515
	Italian government securities	2,590	1,944	646	–	–	32
	<i>of which:</i> BOTs	24	24	–	–	–	..
	CCTs	350	248	102	–	–	15
	BTPs	2,106	1,588	518	–	–	9
	Other debt securities	23,467	7,118	15,384	843	122	465
	Equity securities	708	25	600	1	82	11
	Other securities	24,177	14	23,054	–	1,109	7

Notes:

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

Information on customers

TDB30100

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

	Total		Banks		Financial intermediaries	
	Sept. 2003	Dec. 2003	Sept. 2003	Dec. 2003	Sept. 2003	Dec. 2003
a. NUMBER OF BORROWERS	2,570,894	2,623,167	2,340,841	2,389,040	408,882	416,657
<i>of which: joint</i>	625,008	645,751	556,807	577,289	75,151	75,550
b. LOAN FACILITIES						
<i>facilities granted</i>	1,417,814	1,449,798	1,310,847	1,335,031	106,967	114,767
<i>used margin</i>	964,539	998,113	872,603	901,650	91,936	96,463
<i>overshoot</i>	43,261	41,548	40,627	39,035	2,633	2,514
<i>unused margin</i>	496,537	493,233	478,872	472,415	17,664	20,818
<i>of which: matched loans</i>						
<i>facilities granted</i>	256,891	265,887	227,759	235,326	29,131	30,561
<i>used margin</i>	127,981	141,059	109,921	120,464	18,061	20,595
<i>term loans</i>						
<i>facilities granted</i>	883,426	904,474	806,260	825,318	77,166	79,156
<i>used margin</i>	715,684	736,332	642,235	660,994	73,449	75,337
<i>revocable loans</i>						
<i>facilities granted</i>	277,498	279,437	276,828	274,386	670	5,051
<i>used margin</i>	120,874	120,722	120,448	120,192	426	530
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	136,986	140,275	129,722	133,587	7,263	6,688
<i>used margin</i>	108,025	111,976	102,738	106,420	5,287	5,556
d. BAD DEBTS	83,397	86,855	48,920	51,572	34,477	35,283
<i>of which: backed by real security</i>	21,653	21,625	13,355	13,433	8,298	8,192
backed by personal security	24,882	25,627	19,908	20,327	4,974	5,301
e. NUMBER OF GUARANTORS	1,471,480	1,495,234	1,371,928	1,393,066	141,459	145,363
<i>of which: joint</i>	518,085	521,291	488,812	491,574	40,271	41,087
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	376,755	391,622	334,862	347,799	41,892	43,823

Notes:

The data include transactions with non-resident customers.

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

TDC30020			Banks				
Source: Central Credit Register Stocks in billions of lire							
December 2003		of which:		of which:			
	Facilities granted	short-term	Used margin	short-term	in non-euro-area currencies	with real security	
a.	ITALY	2,503,034	1,495,060	1,694,424	808,340	31,563	553,667
	General government	162,682	40,410	98,014	10,514	139	10,196
	Financial companies	408,474	335,331	271,364	209,361	4,256	11,968
	Non-financial companies	1,621,618	1,031,339	1,048,992	532,246	22,699	323,967
	of which: industry	686,917	496,678	404,456	233,117	10,934	83,500
	building	164,569	86,733	114,929	51,679	1,193	58,125
	services	746,039	434,181	510,960	238,612	10,423	174,222
	Producer households	82,402	37,219	68,120	23,708	896	38,600
	Consumer households and nec	221,871	48,277	203,250	31,284	3,538	166,029
b.	NORTH-WEST ITALY	1,082,330	698,916	702,368	366,555	12,510	209,545
	General government	29,487	11,505	16,956	2,471	79	4,240
	Financial companies	275,802	231,363	174,125	136,004	2,682	8,613
	Non-financial companies	670,116	428,073	415,920	210,655	8,194	121,879
	of which: industry	295,858	213,681	170,719	96,868	4,039	34,715
	building	48,746	25,838	33,685	14,805	298	16,807
	services	320,977	185,996	208,046	97,398	3,813	68,863
	Producer households	23,675	10,406	19,663	6,616	215	11,496
	Consumer households and nec	81,201	16,658	74,180	10,400	1,324	62,352
c.	NORTH-EAST ITALY	608,512	385,620	408,934	202,784	9,991	144,281
	General government	19,502	8,109	10,698	924	—	980
	Financial companies	56,311	47,791	39,705	31,995	835	1,392
	Non-financial companies	441,226	298,811	278,602	150,030	7,290	85,916
	of which: industry	206,962	153,655	118,362	69,415	3,741	23,712
	building	49,437	29,699	32,649	16,844	498	14,572
	services	175,238	109,409	120,767	60,352	2,988	44,885
	Producer households	27,061	13,008	22,217	8,361	451	11,883
	Consumer households and nec	62,801	17,270	56,388	11,122	1,402	43,340
d.	CENTRAL ITALY	577,067	289,184	410,536	169,065	5,894	123,945
	General government	91,907	11,430	57,319	4,568	60	3,197
	Financial companies	66,170	50,974	51,398	37,719	718	1,785
	Non-financial companies	352,562	210,562	241,341	115,758	4,359	72,099
	of which: industry	126,483	92,453	75,687	45,971	2,440	12,932
	building	41,432	19,241	30,539	12,903	176	16,677
	services	179,095	96,353	130,429	54,984	1,712	40,100
	Producer households	16,067	6,434	13,730	4,337	165	8,156
	Consumer households and nec	49,514	9,468	46,072	6,527	585	38,263

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

TDC30020		Banks				
	Facilities granted	of which:	Used margin	of which:	in non-euro-area currencies	with real security
		short-term		short-term		
e. SOUTHERN ITALY	165,907	86,274	120,591	49,443	2,362	51,149
General government	16,555	5,414	10,719	1,392	–	1,619
Financial companies	9,040	4,438	5,127	3,034	19	101
Non-financial companies	109,316	67,717	76,994	39,587	2,089	28,713
<i>of which:</i> industry	42,869	28,748	28,620	15,841	587	8,221
building	17,074	8,988	12,199	5,282	209	6,359
services	46,676	28,419	33,931	17,324	1,286	13,192
Producer households	10,371	4,924	8,396	2,941	60	4,786
Consumer households and nec	19,599	3,338	18,559	2,279	192	15,424
f. ISLANDS	69,218	35,066	51,993	20,492	807	24,747
General government	5,228	3,952	2,322	1,160	–	163
Financial companies	1,152	765	1,009	610	..	79
Non-financial companies	48,401	26,176	36,135	16,216	765	15,362
<i>of which:</i> industry	14,745	8,144	11,066	5,021	128	3,919
building	7,881	2,970	5,855	1,843	12	3,710
services	24,054	14,007	17,785	8,554	625	7,182
Producer households	5,228	2,449	4,115	1,452	6	2,279
Consumer households and nec	8,756	1,541	8,053	957	37	6,651

Notes:

Distribution by total credit granted

TDB30118

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

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

December 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	804,320	400,416	178,125	189,063	28,598	22,820	4,627
Facilities granted	76,265	67,144	61,581	198,706	98,746	226,060	672,206
Used margin	69,727	57,127	46,410	141,253	67,144	146,870	431,765
<i>of which: backed by real security</i>	56,985	38,896	20,603	50,965	22,135	43,886	60,919
Unused margin	7,814	11,653	17,242	63,012	34,064	84,439	255,763
Overshoot	1,276	1,636	2,071	5,560	2,461	5,250	15,322

Note:

Distribution by total credit used

TDB30125

Banks

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

December 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	690,659	350,387	138,794	130,552	17,615	12,849	2,398
Facilities granted	74,033	72,764	67,250	195,144	89,726	189,280	540,934
Used margin	65,826	58,666	48,151	134,888	60,955	125,471	371,520
<i>of which: backed by real security</i>	<i>52,641</i>	<i>38,083</i>	<i>21,580</i>	<i>53,614</i>	<i>22,567</i>	<i>41,321</i>	<i>53,103</i>
Unused margin	9,793	16,237	21,560	66,802	31,744	69,536	184,804
Overshoot	1,586	2,139	2,461	6,546	2,972	5,727	15,389

Notes:

Distribution by type of transaction and total credit granted

TDB30135

Banks

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

December 2003

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. SHORT-TERM LOANS: in euros							
Facilities granted	14,137	22,035	33,429	114,562	57,456	134,992	379,532
Used margin	7,461	11,959	18,230	62,563	30,533	67,283	202,046
of which: backed by real security	664	1,188	1,746	6,061	2,721	5,018	7,191
Overshoot	927	1,217	1,621	4,233	1,817	3,782	9,546
b. SHORT-TERM LOANS: in non-euro-area currencies							
Facilities granted	139	307	521	2,273	1,248	3,188	5,535
Used margin	135	303	510	2,157	1,183	2,938	4,714
of which: backed by real security	20	49	87	436	170	377	206
Overshoot	10	25	37	125	83	220	846
c. MEDIUM AND LONG-TERM LOANS: in euros							
Facilities granted	56,616	42,041	24,797	65,167	30,204	64,929	229,381
Used margin	56,386	41,545	24,106	59,944	26,693	56,995	184,042
of which: backed by real security	51,275	35,826	18,320	44,004	19,090	37,702	49,301
Overshoot	294	368	385	960	423	804	3,986
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies							
Facilities granted	258	165	100	372	198	505	3,443
Used margin	259	167	101	371	199	471	2,660
of which: backed by real security	241	126	36	115	96	300	1,236
Overshoot	4	5	4	12	7	7	32

Note:

Distribution by customer location (region) and total credit granted

TDB30145

Banks

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

December 2003

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL							
Number of borrowers	749,736	384,958	170,692	174,678	25,847	20,571	4,076
Facilities granted	71,150	64,548	58,847	182,374	89,107	203,614	617,891
Used margin	64,241	53,975	42,947	125,035	58,609	127,687	393,462
b. PIEMONTE							
Number of borrowers	63,327	30,269	12,837	12,464	1,880	1,461	306
Facilities granted	5,976	5,075	4,402	12,991	6,502	14,788	45,641
Used margin	5,367	4,138	3,065	8,487	4,058	9,047	29,271
c. VALLE D'AOSTA							
Number of borrowers	1,694	937	377	339	26	30	8
Facilities granted	161	158	130	323	88	269	998
Used margin	139	126	90	207	63	170	896
d. LIGURIA							
Number of borrowers	21,251	10,118	3,709	3,243	414	371	69
Facilities granted	2,009	1,684	1,263	3,359	1,419	3,770	7,380
Used margin	1,854	1,491	986	2,363	968	2,380	4,695
e. LOMBARDY							
Number of borrowers	181,376	92,054	39,991	43,566	7,086	6,093	1,423
Facilities granted	17,306	15,351	13,817	45,920	24,455	61,764	260,556
Used margin	15,783	12,832	9,819	30,301	15,324	37,213	159,210
f. TRENTINO-ALTO ADIGE							
Number of borrowers	21,357	15,936	8,040	7,631	998	666	72
Facilities granted	2,046	2,712	2,752	7,811	3,380	6,342	5,137
Used margin	1,645	2,145	2,084	5,754	2,432	4,201	2,621
g. VENETO							
Number of borrowers	79,242	43,694	21,272	23,038	3,425	2,598	446
Facilities granted	7,551	7,356	7,366	24,259	11,821	25,165	35,250
Used margin	6,803	6,152	5,413	16,797	7,823	15,573	21,211
h. FRIULI-VENEZIA GIULIA							
Number of borrowers	18,991	8,876	4,111	4,397	620	489	83
Facilities granted	1,794	1,496	1,424	4,637	2,130	4,620	8,379
Used margin	1,631	1,250	1,038	3,140	1,391	2,755	5,184
i. EMILIA-ROMAGNA							
Number of borrowers	80,131	45,140	20,555	22,394	3,405	2,784	556
Facilities granted	7,659	7,577	7,099	23,587	11,777	27,513	53,909
Used margin	6,740	6,198	4,945	15,225	7,240	16,402	34,745
l. MARCHE							
Number of borrowers	23,572	12,976	6,444	6,645	913	662	82
Facilities granted	2,243	2,193	2,235	6,908	3,154	6,444	6,900
Used margin	1,991	1,805	1,620	4,746	2,059	4,086	4,773

Distribution by customer location (region) and total credit granted

TDB30145		Banks						
		from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
m.	TUSCANY							
	Number of borrowers	57,666	32,914	14,541	14,669	2,037	1,520	242
	Facilities granted	5,499	5,536	5,023	15,303	7,024	14,356	24,309
	Used margin	4,992	4,782	3,866	10,979	4,767	9,466	16,327
n.	UMBRIA							
	Number of borrowers	10,338	5,331	2,787	2,814	361	307	39
	Facilities granted	974	910	966	2,851	1,257	2,987	3,184
	Used margin	881	779	753	2,120	892	1,954	3,364
o.	LAZIO							
	Number of borrowers	68,807	33,063	11,194	9,892	1,523	1,323	412
	Facilities granted	6,527	5,466	3,805	10,299	5,261	13,267	132,041
	Used margin	6,176	4,831	2,953	7,563	3,890	9,378	87,722
p.	ABRUZZO							
	Number of borrowers	11,557	5,250	2,571	2,782	392	323	49
	Facilities granted	1,086	889	890	2,935	1,339	3,295	2,995
	Used margin	965	715	633	2,058	943	2,171	1,777
q.	MOLISE							
	Number of borrowers	1,689	909	483	440	59	40	7
	Facilities granted	158	157	166	468	198	465	683
	Used margin	139	126	121	325	133	329	321
r.	CAMPANIA							
	Number of borrowers	31,307	14,027	6,137	5,700	869	637	96
	Facilities granted	2,945	2,345	2,119	5,815	3,004	6,293	13,827
	Used margin	2,663	1,946	1,574	4,179	2,141	4,304	9,071
s.	PUGLIA							
	Number of borrowers	26,194	10,958	5,213	4,979	638	435	57
	Facilities granted	2,446	1,838	1,800	5,101	2,197	4,164	4,594
	Used margin	2,235	1,541	1,345	3,608	1,521	2,741	3,497
t.	BASILICATA							
	Number of borrowers	2,767	1,292	714	675	97	75	9
	Facilities granted	258	219	245	688	330	743	1,129
	Used margin	235	179	180	474	229	481	822
u.	CALABRIA							
	Number of borrowers	8,854	4,257	2,080	1,750	217	128	18
	Facilities granted	830	722	718	1,722	738	1,263	1,277
	Used margin	731	595	535	1,273	544	841	968
v.	SICILY							
	Number of borrowers	28,351	12,002	5,410	5,056	639	413	69
	Facilities granted	2,632	2,026	1,860	5,197	2,180	3,910	6,430
	Used margin	2,318	1,617	1,317	3,710	1,556	2,576	4,677
z.	SARDINIA							
	Number of borrowers	11,265	4,955	2,226	2,204	248	216	33
	Facilities granted	1,051	838	767	2,202	851	2,195	3,272
	Used margin	954	724	610	1,727	634	1,617	2,311

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

December 2003

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,602,735	1,125,484	47,204
b.	GENERAL GOVERNMENT	86,129	52,746	584
	Central government	36,206	21,196	234
	Local government	49,679	31,490	343
	Social security funds	244	60	6
c.	FINANCIAL COMPANIES	309,058	222,365	12,509
	Monetary financial institutions	94,782	79,309	4,797
	Other financial intermediaries	191,636	137,327	7,003
	Financial auxiliaries	20,868	4,900	666
	Insurance companies and pension funds	1,773	830	43
d.	NON-FINANCIAL COMPANIES	933,239	620,061	26,224
	Public companies	18,514	10,158	190
	Private companies	812,897	534,910	23,117
	Associations of non-financial companies	4,020	2,067	121
	Craft non-financial quasi-companies	36,442	26,411	910
	Other non-financial quasi-companies	61,365	46,515	1,886
e.	HOUSEHOLDS	162,229	146,784	4,807
	Producer households	45,906	38,389	1,826
	Consumer households	116,323	108,395	2,982
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	6,305	4,580	218
g.	REST OF THE WORLD	101,253	75,484	2,738
	General government	1,601	550	28
	Monetary financial institutions	58,641	48,368	890
	Other financial institutions	23,151	14,652	1,313
	Non-financial companies	16,537	11,412	459
	Households	582	457	35
	Non-profit institutions serving households	17	13	..
	International organizations and other institutions	724	32	13
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	218	145	6

Notes:

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

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

Banks raising short-term funds			Banks raising medium and long-term funds			Financial intermediaries		
Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot	Facilities granted	Used margin	Overshoot
1,381,462	941,017	43,510	105,577	87,184	1,091	115,696	97,283	2,603
61,356	36,582	507	22,662	14,038	21	2,111	2,126	56
21,043	13,743	203	15,015	7,290	16	148	163	16
40,089	22,799	298	7,647	6,748	5	1,943	1,943	39
223	40	6	..	..	–	20	20	..
292,133	208,671	12,330	12,791	10,040	101	4,135	3,655	77
90,538	75,655	4,688	3,409	2,902	87	835	752	22
179,940	128,067	6,936	8,583	6,503	14	3,112	2,756	52
20,385	4,623	664	343	179	..	140	97	2
1,269	326	43	455	455	..	48	49	1
779,153	488,866	23,304	58,344	52,893	768	95,742	78,302	2,152
16,535	8,702	163	1,460	1,056	3	520	400	24
673,988	417,225	20,403	54,348	49,491	707	84,561	68,194	2,007
3,110	1,620	110	269	159	1	642	288	9
31,263	21,503	871	464	452	9	4,715	4,456	31
54,257	39,816	1,756	1,803	1,734	49	5,305	4,965	81
148,502	133,373	4,556	2,549	2,444	58	11,177	10,967	193
40,947	33,643	1,681	1,610	1,539	41	3,349	3,208	103
107,555	99,731	2,875	939	905	17	7,828	7,759	90
5,493	3,826	190	384	365	3	428	389	25
90,883	66,732	2,512	8,646	7,262	137	1,724	1,490	88
1,379	383	15	218	166	13	4	..	–
55,666	46,041	821	2,866	2,244	1	109	83	68
20,380	12,034	1,272	2,456	2,350	40	315	267	2
12,202	7,829	360	3,083	2,478	81	1,252	1,105	17
527	407	32	15	16	3	40	34	..
17	13	..	–	–	–	–	–	–
712	23	13	8	8	–	4	–	–
213	140	6	2	3	1	3	2	–

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

December 2003

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	979,145	658,451	28,050
	Agricultural, forestry and fishery products	23,186	19,229	1,074
	Fuel and power products	41,603	27,543	675
	Ores and metals	19,927	12,615	373
	Non-metallic minerals and products	24,259	14,430	455
	Chemical products	23,849	12,950	600
	Metal products, except transport equipment	42,571	27,235	830
	Agricultural and industrial machinery	42,295	24,355	887
	Office and data processing machines, etc.	6,203	3,853	186
	Electrical goods	32,416	15,824	564
	Transport equipment	19,834	13,067	735
	Food and tobacco products	38,348	24,384	1,100
	Textiles, clothing and footwear	47,694	28,493	1,321
	Paper and paper products	21,922	13,961	434
	Rubber and plastic products	17,943	10,977	339
	Other manufactured products	27,549	18,504	826
	Building and construction	97,762	69,961	4,157
	Wholesale and retail trade services, recovery and repair services	157,415	101,228	4,055
	Lodging and catering services	23,219	20,144	840
	Inland transport services	20,172	14,757	383
	Maritime and air transport services	8,915	7,286	348
	Auxiliary transport services	14,987	10,162	300
	Communication services	17,752	12,708	195
	Other market services	209,324	154,783	7,373

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
820,100	522,509	24,985	59,954	54,431	810	99,091	81,511	2,255
20,060	16,339	1,013	2,719	2,513	41	406	377	20
37,069	23,650	658	3,471	3,019	12	1,063	874	4
17,437	10,404	348	930	918	2	1,559	1,293	23
20,863	11,357	406	1,667	1,549	24	1,728	1,524	25
20,896	10,327	572	1,283	1,235	6	1,669	1,388	22
33,909	19,505	778	2,053	1,949	22	6,608	5,782	29
33,242	16,667	767	3,458	3,016	35	5,595	4,672	85
5,160	2,989	123	265	264	7	778	599	56
22,418	11,499	489	893	849	9	9,105	3,476	65
14,393	8,571	552	1,701	1,592	82	3,740	2,903	100
32,963	19,650	971	3,216	3,001	65	2,168	1,733	64
42,186	23,438	1,228	2,017	2,002	55	3,490	3,053	37
16,726	9,109	395	2,325	2,272	14	2,872	2,580	25
14,525	7,887	316	1,020	978	6	2,397	2,112	16
24,314	15,549	782	1,164	1,089	11	2,071	1,867	33
86,756	60,308	3,365	3,559	3,122	140	7,447	6,530	652
135,955	83,057	3,777	5,578	5,068	84	15,882	13,103	194
20,025	17,137	746	1,706	1,597	34	1,488	1,410	61
15,308	10,147	336	1,468	1,441	6	3,396	3,168	42
6,874	5,533	296	995	908	3	1,046	844	49
10,413	6,404	265	2,044	1,446	12	2,530	2,311	23
13,736	9,105	166	3,116	2,875	2	900	728	27
174,869	123,873	6,635	13,303	11,727	135	21,152	19,183	603

Distribution by customer segment of economic activity and total credit granted

TDB30155

Banks

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

December 2003

	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL							
Number of borrowers	749,736	384,958	170,692	174,678	25,847	20,571	4,076
Facilities granted	71,150	64,548	58,847	182,374	89,107	203,614	617,891
Used margin	64,241	53,975	42,947	125,035	58,609	127,687	393,462
b. GENERAL GOVERNMENT							
Number of borrowers	655	1,202	1,284	2,106	456	538	260
Facilities granted	64	219	459	2,318	1,574	6,417	72,965
Used margin	40	135	262	1,261	887	2,981	44,926
c. FINANCIAL COMPANIES							
Number of borrowers	722	719	591	997	265	481	409
Facilities granted	69	127	196	1,138	909	5,318	203,194
Used margin	45	90	145	780	663	3,283	134,524
d. NON-FINANCIAL COMPANIES							
Number of borrowers	115,351	119,620	108,498	146,279	24,010	19,014	3,362
Facilities granted	10,966	21,353	38,186	156,906	82,950	187,156	338,867
Used margin	7,615	15,020	26,168	105,691	54,197	118,003	211,796
<i>of which: industry</i>							
Number of borrowers	30,485	33,352	33,810	49,981	9,600	8,581	1,714
Facilities granted	2,901	6,006	12,031	54,666	33,486	86,860	158,570
Used margin	1,879	3,943	7,587	33,549	19,806	50,106	91,430
<i>of which: building</i>							
Number of borrowers	15,182	17,508	17,577	24,642	3,506	2,271	250
Facilities granted	1,451	3,137	6,162	26,203	12,014	20,734	15,155
Used margin	949	2,176	4,267	18,241	8,294	14,094	10,654
<i>of which: services</i>							
Number of borrowers	67,116	66,110	54,787	68,536	10,351	7,761	1,360
Facilities granted	6,370	11,736	19,180	72,639	35,560	75,932	163,169
Used margin	4,477	8,518	13,672	51,193	24,627	51,046	108,425
e. PRODUCER HOUSEHOLDS							
Number of borrowers	87,770	59,110	25,417	13,165	475	148	1
Facilities granted	8,357	10,100	8,648	11,646	1,547	1,160	27
Used margin	7,138	8,488	6,888	9,189	1,231	947	27
f. CONSUMER HOUSEHOLDS AND NEC							
Number of borrowers	534,931	198,808	33,393	11,693	633	372	43
Facilities granted	50,720	31,833	10,864	10,016	2,099	3,382	2,812
Used margin	48,594	29,476	9,107	7,862	1,611	2,407	2,183

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2003

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	45	951	113,034	32,802	16,610	60,889	101,003	366,224
Bad debts	22	1,003	30,401	10,826	6,844	11,339	7,401	11,102
of which: backed by real security	10	82	7,990	2,243	2,379	3,023	1,829	3,174
b. NORTH-WEST ITALY								
Number of borrowers	3	391	30,793	9,833	3,518	17,122	20,305	82,211
Bad debts	..	292	7,236	2,849	1,074	3,176	1,346	2,686
of which: backed by real security	—	34	2,052	650	410	942	378	913
c. NORTH-EAST ITALY								
Number of borrowers	4	154	19,489	6,728	2,261	10,106	13,314	47,017
Bad debts	..	164	5,442	3,049	588	1,692	854	1,365
of which: backed by real security	—	18	980	354	132	453	230	374
d. CENTRAL ITALY								
Number of borrowers	7	233	27,900	7,739	4,443	15,209	19,711	82,892
Bad debts	2	378	8,987	2,547	2,759	3,218	1,390	2,682
of which: backed by real security	..	20	2,425	571	1,002	775	406	891
e. SOUTHERN ITALY								
Number of borrowers	25	102	22,731	6,128	4,047	11,547	29,992	97,339
Bad debts	19	89	5,959	1,737	1,675	2,114	2,453	2,689
of which: backed by real security	10	6	1,945	502	643	659	630	727
f. ISLANDS								
Number of borrowers	6	71	12,121	2,374	2,341	6,905	17,681	56,765
Bad debts	1	81	2,777	644	748	1,140	1,359	1,679
of which: backed by real security	—	6	589	167	192	194	185	269

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2003

	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	214,037	37,802	9,819
Agricultural, forestry and fishery products	12,647	2,558	688
Fuel and power products	328	36	7
Ores and metals	706	278	58
Non-metallic minerals and products	3,201	635	190
Chemical products	1,162	333	67
Metal products, except transport equipment	5,825	1,140	255
Agricultural and industrial machinery	3,258	849	152
Office and data processing machines, etc.	1,401	224	38
Electrical goods	3,406	581	106
Transport equipment	1,566	499	105
Food and tobacco products	6,598	3,649	661
Textiles, clothing and footwear	11,909	1,915	427
Paper and paper products	2,906	480	89
Rubber and plastic products	1,783	377	84
Other manufactured products	7,802	1,079	280
Building and construction	31,278	8,228	2,737
Wholesale and retail trade services, recovery and repair services	69,016	7,587	1,620
Lodging and catering services	13,282	1,199	412
Inland transport services	6,602	536	120
Maritime and air transport services	181	84	6
Auxiliary transport services	1,883	374	62
Communication services	378	35	3
Other market services	26,919	5,126	1,653

Notes:

Distribution by customer sector and sub-sector of economic activity

TDB30230

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

Source: Central Credit Register
Stocks in millions of euros

December 2003

	Total	of which: backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries
a. TOTAL	86,996	21,625	47,822	3,866	35,286
b. GENERAL GOVERNMENT	26	10	20	2	4
Central government	2	–	1	1	..
Local government	24	10	19	1	4
Social security funds	–	–	–	–	–
c. FINANCIAL COMPANIES	1,869	189	981	23	866
Monetary financial institutions	1	–	1	–	–
Other financial intermediaries	1,678	175	882	21	775
Financial auxiliaries	184	14	94	2	88
Insurance companies and pension funds	7	1	4	..	3
d. NON-FINANCIAL COMPANIES	53,302	12,708	27,427	2,974	22,901
Public companies	135	31	89	7	40
Private companies	43,910	10,589	22,403	2,578	18,930
Associations of non-financial companies	231	29	102	3	125
Craft non-financial quasi-companies	2,058	460	1,313	64	682
Other non-financial quasi-companies	6,968	1,600	3,520	323	3,124
e. HOUSEHOLDS	29,195	8,261	17,557	731	10,885
Producer households	12,142	3,026	6,968	430	4,737
Consumer households	17,054	5,235	10,589	301	6,148
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	277	27	201	–	76
g. REST OF THE WORLD	1,082	238	917	113	52
General government	2	–	2	–	–
Monetary financial institutions	188	–	185	1	2
Other financial institution	283	16	209	62	13
Non-financial companies	555	199	480	48	26
Households	52	23	40	2	10
Non-profit institutions serving households	..	–	..	–	–
International organizations and other institutions	1	–	..	..	1
h. UNCLASSIFIABLE AND UNCLASSIFIED UNITS	3	..	3	–	..

Notes:

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

Distribution by customer location (region)

TDB30240

Banks

Source: Central Credit Register
Flows in millions of euros

4th quarter 2003

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	39,945	3,059	40,380	830
b.	NORTH-WEST ITALY	10,574	318	10,674	188
	Piedmont	3,488	87	3,002	50
	Valle d'Aosta	117	2	71	1
	Liguria	1,325	28	1,175	17
	Lombardy	5,644	200	6,426	120
c.	NORTH-EAST ITALY	6,019	1,933	6,631	212
	Trentino-Alto Adige	432	21	480	14
	Veneto	2,250	130	2,122	58
	Friuli-Venezia Giulia	596	14	786	14
	Emilia-Romagna	2,741	1,769	3,243	127
d.	CENTRAL ITALY	8,383	456	9,164	216
	Marche	888	46	743	21
	Tuscany	2,540	82	3,534	73
	Umbria	610	25	520	24
	Lazio	4,345	303	4,367	98
e.	SOUTHERN ITALY	10,079	239	9,708	121
	Abruzzo	812	31	810	18
	Molise	176	5	103	5
	Campania	4,601	97	3,587	41
	Puglia	2,722	71	2,851	34
	Basilicata	328	10	456	7
	Calabria	1,440	27	1,901	17
f.	ISLANDS	4,890	113	4,203	93
	Sicily	3,703	78	3,497	50
	Sardinia	1,187	35	706	43

Notes:

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

Distribution by customer segment of economic activity

TDB30250

Banks

Source: Central Credit Register
Stocks in millions of euros

4th quarter 2003

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	39,945	3,059	40,380	830
General government	2	..	2	..
Financial companies	25	97	30	65
Non-financial companies	5,558	2,383	4,501	340
<i>of which: industry</i>	<i>1,556</i>	<i>1,811</i>	<i>1,123</i>	<i>60</i>
building	661	100	555	99
services	3,235	457	2,735	174
Producer households	5,131	165	5,145	113
Consumer households and nec	28,631	403	30,113	300

Notes:

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

Distribution by customer segment of economic activity

TDB30280

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2003

	Total	For commercial transactions	For financial transactions
a. TOTAL	106,420	69,835	36,585
<i>of which:</i> in non-euro-area currencies	12,262	8,222	4,040
General government	845	445	400
Financial companies	9,444	4,882	4,562
Non-financial companies	81,959	58,841	23,118
<i>of which:</i> industry	34,796	24,979	9,817
building	13,982	11,737	2,245
services	32,495	21,700	10,795
Producer households	1,425	978	448
Consumer households and nec	3,406	1,962	1,444
Rest of the world	9,341	2,727	6,614

Notes:

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

Distribution by customer location (region)

TDB30300

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2003		Total	For commercial transactions	For financial transactions
a.	TOTAL	97,184	67,175	30,009
b.	NORTH-WEST ITALY	42,993	31,472	11,521
	Piedmont	6,679	4,666	2,014
	Valle d'Aosta	115	52	63
	Liguria	2,800	2,400	400
	Lombardy	33,399	24,355	9,044
c.	NORTH-EAST ITALY	23,618	16,510	7,108
	Trentino-Alto Adige	3,049	2,291	758
	Veneto	5,883	4,102	1,781
	Friuli-Venezia Giulia	2,638	1,695	942
	Emilia-Romagna	12,049	8,421	3,627
d.	CENTRAL ITALY	22,723	14,396	8,328
	Marche	999	707	293
	Tuscany	4,707	2,779	1,928
	Umbria	537	323	214
	Lazio	16,480	10,587	5,893
e.	SOUTHERN ITALY	4,764	3,137	1,627
	Abruzzo	587	332	255
	Molise	115	67	48
	Campania	2,588	1,779	808
	Puglia	998	644	354
	Basilicata	158	94	64
	Calabria	318	221	98
f.	ISLANDS	3,085	1,661	1,425
	Sicily	2,015	1,052	963
	Sardinia	1,070	609	461

Notes:

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

Distribution by customer segment of economic activity

TDB30290

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2003

	Total	For commercial transactions	For financial transactions
a. TOTAL	83,384	59,818	23,566
Agricultural, forestry and fishery products	1,152	728	425
Fuel and power products	6,205	2,950	3,256
Ores and metals	961	729	232
Non-metallic minerals and products	1,520	939	581
Chemical products	1,557	1,190	367
Metal products, except transport equipment	1,876	1,522	354
Agricultural and industrial machinery	7,025	6,242	782
Office and data processing machines, etc.	890	812	77
Electrical goods	3,705	2,583	1,123
Transport equipment	4,602	3,944	659
Food and tobacco products	2,474	1,454	1,020
Textiles, clothing and footwear	1,549	1,238	311
Paper and paper products	1,335	635	700
Rubber and plastic products	500	352	149
Other manufactured products	753	491	262
Building and construction	14,166	11,877	2,290
Wholesale and retail trade services, recovery and repair services	9,612	7,337	2,275
Lodging and catering services	1,232	824	408
Inland transport services	1,228	983	245
Maritime and air transport services	438	326	112
Auxiliary transport services	1,528	990	538
Communication services	2,036	714	1,322
Other market services	17,039	10,961	6,077

Notes:

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

Distribution by customer branch of economic activity

TDB30304

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

Source: Central Credit Register
Stocks in millions of euros

December 2003		Facilities granted	Used margin	Overshoot
a.	TOTAL	70,619	64,549	583
	<i>of which: transactions of financial intermediaries</i>	<i>57,193</i>	<i>53,647</i>	<i>377</i>
	Agricultural, forestry and fishery products	268	230	3
	Fuel and power products	626	555	4
	Ores and metals	681	575	4
	Non-metallic minerals and products	1,807	1,649	15
	Chemical products	1,213	1,099	6
	Metal products, except transport equipment	6,109	5,652	32
	Agricultural and industrial machinery	4,434	4,057	21
	Office and data processing machines, etc.	422	401	4
	Electrical goods	1,994	1,845	12
	Transport equipment	1,214	1,127	13
	Food and tobacco products	1,494	1,301	18
	Textiles, clothing and footwear	3,454	3,173	31
	Paper and paper products	2,798	2,587	24
	Rubber and plastic products	2,198	1,987	10
	Other manufactured products	2,346	2,131	24
	Building and construction	6,014	5,440	50
	Wholesale and retail trade services, recovery and repair services	10,566	9,595	68
	Lodging and catering services	1,548	1,380	28
	Inland transport services	3,187	3,022	39
	Maritime and air transport services	921	866	48
	Auxiliary transport services	1,078	979	8
	Communication services	302	294	9
	Other market services	15,945	14,605	112

Notes:

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in millions of euros

December 2003		Facilities granted	Used margin	Overshoot
a.	TOTAL	73,064	66,889	632
	<i>of which: transactions of financial intermediaries</i>	<i>59,298</i>	<i>55,675</i>	<i>421</i>
	Piedmont	5,856	5,382	34
	Valle d'Aosta	145	120	..
	Liguria	1,185	1,109	15
	Lombardy	23,827	21,988	157
	Trentino-Alto Adige	2,131	1,963	13
	Veneto	11,060	9,956	49
	Friuli-Venezia Giulia	1,941	1,751	9
	Emilia-Romagna	8,618	7,897	78
	Marche	2,498	2,281	27
	Tuscany	4,728	4,175	53
	Umbria	643	588	7
	Lazio	4,649	4,387	78
	Abruzzo	910	808	12
	Molise	98	91	4
	Campania	1,685	1,575	25
	Puglia	934	853	27
	Basilicata	110	104	2
	Calabria	325	311	10
	Sicily	923	796	23
	Sardinia	801	755	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

December 2003

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	31,120	15,227	15,893	30,238	20,728
<i>of which: transactions of financial intermediaries</i>	<i>27,828</i>	<i>13,259</i>	<i>14,568</i>	<i>25,608</i>	<i>17,810</i>
Agricultural, forestry and fishery products	73	64	9	84	47
Fuel and power products	453	221	232	536	381
Ores and metals	948	320	628	938	768
Non-metallic minerals and products	281	154	127	245	125
Chemical products	632	278	355	699	469
Metal products, except transport equipment	1,587	859	728	1,570	967
Agricultural and industrial machinery	1,608	593	1,014	1,826	1,172
Office and data processing machines, etc.	343	152	191	430	259
Electrical goods	2,604	1,160	1,444	2,848	1,941
Transport equipment	3,546	1,103	2,443	3,254	2,656
Food and tobacco products	1,049	619	430	881	564
Textiles, clothing and footwear	876	533	343	816	468
Paper and paper products	611	344	267	541	357
Rubber and plastic products	741	281	459	584	404
Other manufactured products	338	193	145	315	188
Building and construction	1,501	1,378	122	2,161	1,102
Wholesale and retail trade services, recovery and repair services	6,360	2,983	3,377	5,441	3,477
Lodging and catering services	105	92	13	100	55
Inland transport services	339	259	80	380	218
Maritime and air transport services	82	44	38	110	69
Auxiliary transport services	381	235	146	402	266
Communication services	494	132	362	336	202
Other market services	6,169	3,229	2,939	5,742	4,572

Notes:

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

Distribution by customer location (region)

TDB30316

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

Source: Central Credit Register
Stocks in millions of euros

December 2003

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	32,408	15,775	16,633	31,712	21,890
<i>of which: transactions of financial intermediaries</i>	<i>29,087</i>	<i>13,778</i>	<i>15,309</i>	<i>27,055</i>	<i>18,950</i>
Piedmont	6,293	1,990	4,303	5,296	4,259
Valle d'Aosta	76	68	8	89	52
Liguria	643	421	222	732	441
Lombardy	9,797	4,761	5,036	9,863	6,681
Trentino-Alto Adige	148	49	98	160	70
Veneto	1,549	826	723	1,474	798
Friuli-Venezia Giulia	310	185	124	338	181
Emilia-Romagna	2,452	1,304	1,148	2,350	1,517
Marche	253	169	84	369	219
Tuscany	1,765	866	898	1,796	1,129
Umbria	422	158	265	477	359
Lazio	5,207	2,457	2,750	5,387	4,059
Abruzzo	285	183	102	235	155
Molise	94	57	37	94	50
Campania	1,561	1,156	406	1,575	1,026
Puglia	427	351	76	387	209
Basilicata	160	52	108	185	81
Calabria	209	176	34	135	109
Sicily	552	460	92	558	330
Sardinia	205	86	120	214	164

Notes:

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

Distribution by customer location (region)

TDB30320

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2003

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,292,709	875,097	147,921	92,647	215,896	138,491
Piedmont	95,743	63,911	24,454	17,175	31,969	21,886
Valle d'Aosta	2,140	1,706	1,156	991	1,316	1,099
Liguria	21,009	14,938	4,917	3,179	6,755	4,303
Lombardy	440,085	282,188	93,905	59,324	139,212	84,262
Trentino-Alto Adige	30,424	21,157	3,219	1,445	4,501	2,227
Veneto	119,361	80,966	11,687	6,829	17,435	10,556
Friuli-Venezia Giulia	24,694	16,733	5,706	3,603	7,352	4,593
Emilia-Romagna	139,791	92,341	21,878	15,999	28,009	19,652
Marche	30,277	21,301	4,590	3,510	5,950	4,203
Tuscany	77,510	55,864	12,310	8,841	16,135	11,085
Umbria	13,231	10,908	2,544	2,964	3,440	3,483
Lazio	177,011	123,951	85,487	56,277	103,088	67,447
Abruzzo	13,523	9,402	1,979	1,139	3,020	1,800
Molise	2,308	1,515	926	492	1,162	662
Campania	36,539	26,298	10,566	6,903	12,338	8,041
Puglia	22,330	16,782	3,238	2,564	4,405	3,379
Basilicata	3,640	2,650	1,345	970	1,666	1,173
Calabria	7,343	5,633	1,325	999	1,842	1,285
Sicily	24,492	18,143	4,389	3,259	5,882	4,327
Sardinia	11,256	8,709	2,862	2,030	3,637	2,575

Notes:

Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2003

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,292,709	483,931	153,093	301,066	236,753	117,866
Used margin	875,097	319,176	98,222	203,441	169,778	84,480
b. FIRST 10 BORROWERS						
Facilities granted	105,217	61,393	12,140	36,102	19,011	4,275
Used margin	67,854	45,859	9,614	22,609	16,295	4,147
c. FIRST 20 BORROWERS						
Facilities granted	140,100	84,093	19,347	45,842	28,834	6,232
Used margin	97,872	61,887	14,665	30,597	22,991	6,036
d. FIRST 50 BORROWERS						
Facilities granted	202,502	115,408	29,527	60,245	40,796	10,365
Used margin	145,543	84,910	21,779	42,679	32,567	8,822
e. FIRST 100 BORROWERS						
Facilities granted	264,361	135,801	37,133	75,936	48,468	12,623
Used margin	188,641	100,313	27,588	52,474	39,246	10,822

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

December 2003

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total used margin
a. TOTAL	1,650,199	51.64	57.48	72.62	79.26	875,097
General government	5,681	73.87	79.37	90.96	94.44	50,620
Financial companies	4,021	52.20	67.60	93.39	97.09	140,148
Non-financial companies	524,057	38.20	45.23	65.07	74.77	541,759
<i>of which:</i> industry	160,985	37.32	44.95	66.41	76.41	208,884
building	79,016	22.42	29.03	51.06	63.37	59,356
services	272,392	42.36	48.93	67.09	76.05	263,889
Producer households	210,704	9.07	13.26	30.35	41.94	35,181
Consumer households and nec	885,527	10.06	12.72	23.34	31.61	104,970

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

December 2003

	Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
a. TOTAL	593,358	37.07	44.49	64.66	75.00	50,573
Piedmont	43,352	26.60	34.00	57.05	69.93	2,561
Valle d'Aosta	1,257	31.01	36.41	57.89	71.88	76
Liguria	16,218	29.61	37.19	59.10	71.04	1,052
Lombardy	74,634	39.17	46.96	67.02	76.84	7,943
Trentino-Alto Adige	5,088	18.27	27.30	55.83	70.51	399
Veneto	29,880	26.71	36.20	60.48	72.49	2,478
Friuli-Venezia Giulia	9,303	32.17	39.03	59.93	71.47	565
Emilia-Romagna	36,415	58.41	63.33	76.66	83.77	4,406
Marche	15,223	24.68	31.93	54.57	67.19	1,065
Tuscany	35,635	28.37	36.46	59.59	71.89	2,302
Umbria	7,463	35.91	42.74	62.53	73.26	750
Lazio	74,070	47.40	55.76	74.07	81.80	9,404
Abruzzo	14,106	29.53	37.52	60.34	71.97	990
Molise	3,369	34.98	44.14	65.99	75.95	311
Campania	56,179	31.88	40.02	63.07	74.49	3,427
Puglia	45,626	36.75	44.06	64.41	74.27	4,032
Basilicata	9,366	19.95	28.07	53.39	65.98	800
Calabria	25,447	20.83	28.10	51.75	64.85	1,842
Sicily	70,881	26.60	32.72	53.75	66.40	4,355
Sardinia	19,846	25.44	33.80	57.71	69.40	1,815

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

December 2003		Number of borrowers	First 0.5% of borrowers	First 1% of borrowers	First 5% of borrowers	First 10% of borrowers	Total bad debts
a.	TOTAL	593,358	37.07	44.49	64.66	75.00	50,573
	General government	45	56.28	56.28	73.47	80.50	22
	Financial companies	951	27.64	45.60	79.45	87.89	1,003
	Non-financial companies	113,034	34.77	42.78	65.90	76.45	30,401
	<i>of which:</i> industry	32,802	37.90	45.33	67.26	77.47	10,826
	building	16,610	30.61	39.32	64.75	76.25	6,844
	services	60,889	32.22	40.08	62.68	73.55	11,339
	Producer households	101,003	13.04	18.36	39.59	53.85	7,401
	Consumer households and nec	366,224	18.36	23.93	46.47	61.59	11,102

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

December 2003		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,292,709	875,097	1,756,945	278,961	220,678	1,440,053
b.	NORTH-WEST ITALY	558,977	362,743	598,367	108,093	81,144	491,473
	Piedmont	95,743	63,911	137,026	20,645	15,680	113,807
	Valle d'Aosta	2,140	1,706	3,927	506	396	3,333
	Liguria	21,009	14,938	44,285	6,284	5,344	38,161
	Lombardy	440,085	282,188	413,129	80,659	59,724	336,172
c.	NORTH-EAST ITALY	314,270	211,197	511,837	73,055	58,993	411,717
	Trentino-Alto Adige	30,424	21,157	64,067	11,615	8,953	54,444
	Veneto	119,361	80,966	199,713	28,374	23,356	159,314
	Friuli-Venezia Giulia	24,694	16,733	45,431	5,521	4,466	37,058
	Emilia-Romagna	139,791	92,341	202,626	27,546	22,218	160,901
d.	CENTRAL ITALY	298,030	212,024	373,668	59,890	50,154	309,270
	Marche	30,277	21,301	60,359	7,279	5,836	47,314
	Tuscany	77,510	55,864	144,052	19,491	16,081	115,639
	Umbria	13,231	10,908	26,669	3,563	3,131	21,031
	Lazio	177,011	123,951	142,588	29,558	25,107	125,286
e.	SOUTHERN ITALY	85,684	62,280	184,568	25,485	20,245	152,771
	Abruzzo	13,523	9,402	27,126	3,252	2,709	21,665
	Molise	2,308	1,515	4,292	810	413	3,369
	Campania	36,539	26,298	67,664	10,971	8,384	56,837
	Puglia	22,330	16,782	57,669	6,976	5,879	47,928
	Basilicata	3,640	2,650	6,823	868	700	5,435
	Calabria	7,343	5,633	20,994	2,607	2,159	17,537
f.	ISLANDS	35,748	26,852	88,505	12,439	10,142	74,822
	Sicily	24,492	18,143	64,030	8,905	7,072	54,087
	Sardinia	11,256	8,709	24,475	3,534	3,069	20,735

Notes:

Banks

2 facilities			3-4 facilities			more than 4 facilities		
facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
133,180	93,252	167,672	173,213	110,254	98,377	707,354	450,913	50,843
53,541	34,963	55,274	71,605	42,274	33,324	325,738	204,362	18,296
9,348	6,557	12,622	11,888	7,344	7,071	53,863	34,331	3,526
288	164	348	587	502	180	759	644	66
2,046	1,526	3,384	2,819	1,969	1,771	9,861	6,099	969
41,860	26,716	38,920	56,311	32,460	24,302	261,254	163,288	13,735
36,306	25,205	52,942	47,208	30,416	31,221	157,701	96,583	15,957
5,581	3,966	6,526	4,961	3,300	2,376	8,267	4,939	721
13,915	9,719	21,205	20,722	13,843	13,055	56,350	34,049	6,139
3,043	2,413	4,245	3,225	2,123	2,684	12,906	7,732	1,444
13,767	9,108	20,966	18,300	11,150	13,106	80,178	49,864	7,653
27,245	21,835	33,909	33,321	23,166	19,859	177,574	116,869	10,630
3,725	2,542	6,703	4,827	3,165	4,138	14,446	9,759	2,204
9,700	7,255	14,235	11,327	8,012	8,911	36,992	24,516	5,267
1,848	2,417	2,889	1,945	1,430	1,743	5,876	3,930	1,006
11,972	9,622	10,082	15,222	10,558	5,067	120,259	78,663	2,153
10,883	7,551	17,324	15,408	10,443	9,915	33,908	24,041	4,558
1,441	983	2,732	2,267	1,595	1,694	6,563	4,114	1,035
236	153	499	370	266	292	892	682	132
3,876	2,682	5,937	6,918	4,524	3,327	14,775	10,709	1,563
3,333	2,288	5,306	4,134	2,852	3,126	7,887	5,763	1,309
494	347	791	597	409	431	1,681	1,194	166
1,504	1,098	2,059	1,123	797	1,045	2,110	1,579	353
5,205	3,697	8,223	5,671	3,955	4,058	12,434	9,059	1,402
3,455	2,430	5,969	3,841	2,593	2,924	8,291	6,046	1,050
1,750	1,267	2,254	1,830	1,361	1,134	4,143	3,012	352

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

TDB30445		Banks							
Source: Central Credit Register									
Size classes in euros									
December 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	1,548,338	760,043	390,457	172,201	175,116	25,855	20,589	4,077
	of which: 1 facility	1,242,371	755,416	342,300	88,900	49,267	3,776	2,297	415
	2 facilities	160,173	4,442	46,481	58,929	44,447	3,711	1,887	276
	3-4 facilities	96,025	180	1,668	24,089	58,971	7,012	3,677	428
	more than 4 facilities	49,769	5	8	283	22,431	11,356	12,728	2,958
b.	GENERAL GOVERNMENT	6,501	655	1,202	1,284	2,106	456	538	260
	of which: 1 facility	3,868	655	1,099	892	900	100	166	56
	2 facilities	1,594	–	101	358	823	146	116	50
	3-4 facilities	787	–	2	34	369	172	149	61
	more than 4 facilities	252	–	–	–	14	38	107	93
c.	FINANCIAL COMPANIES	4,184	722	719	591	997	265	481	409
	of which: 1 facility	2,591	703	611	388	513	95	165	116
	2 facilities	710	18	103	149	243	67	82	48
	3-4 facilities	451	1	5	54	189	52	99	51
	more than 4 facilities	432	–	–	–	52	51	135	194
d.	NON-FINANCIAL COMPANIES	536,134	115,351	119,620	108,498	146,279	24,010	19,014	3,362
	of which: 1 facility	292,793	114,308	90,476	46,706	36,102	3,188	1,781	232
	2 facilities	112,859	1,029	28,331	42,334	36,189	3,242	1,567	167
	3-4 facilities	82,871	14	811	19,243	52,693	6,508	3,295	307
	more than 4 facilities	47,611	–	2	215	21,295	11,072	12,371	2,656
e.	PRODUCER HOUSEHOLDS	186,086	87,770	59,110	25,417	13,165	475	148	1
	of which: 1 facility	152,246	86,528	49,239	12,508	3,872	78	20	1
	2 facilities	24,340	1,200	9,478	9,443	4,127	74	18	–
	3-4 facilities	8,335	42	392	3,426	4,263	166	46	–
	more than 4 facilities	1,165	–	1	40	903	157	64	–
f.	CONSUMER HOUSEHOLDS AND NEC	779,873	534,931	198,808	33,393	11,693	633	372	43
	of which: 1 facility	757,609	532,742	190,809	26,256	7,344	309	141	8
	2 facilities	18,638	2,061	7,556	5,915	2,827	176	92	11
	3-4 facilities	3,323	123	438	1,194	1,359	112	88	9
	more than 4 facilities	303	5	5	28	163	36	51	15

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks						
Source: Central Credit Register								
Size classes in euros								
December 2003	Total	from 75,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a. TOTAL								
Average number of banks per borrower	1.44	1.00	1.12	1.65	2.67	4.39	6.19	9.80
First bank's share of total credit granted (%)	57	99	94	79	65	55	48	48
b. GENERAL GOVERNMENT								
Average number of banks per borrower	1.75	1.00	1.08	1.33	1.81	2.60	2.87	4.46
First bank's share of total credit granted (%)	55	100	96	88	80	76	80	51
c. FINANCIAL COMPANIES								
Average number of banks per borrower	2.58	1.02	1.15	1.44	1.95	2.91	3.71	9.50
First bank's share of total credit granted (%)	66	99	93	86	80	72	67	66
d. NON-FINANCIAL COMPANIES								
Average number of banks per borrower	2.11	1.00	1.25	1.77	2.81	4.52	6.43	10.33
First bank's share of total credit granted (%)	49	99	88	75	63	54	45	37
<i>of which: industry</i>								
Average number of banks per borrower	2.67	1.00	1.30	1.98	3.37	5.45	7.60	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	1.60	2.28	3.40	4.76	9.26
First bank's share of total credit granted (%)	66	99	90	80	73	67	61	47
<i>of which: services</i>								
Average number of banks per borrower	1.88	1.00	1.23	1.71	2.60	4.06	5.66	8.81
First bank's share of total credit granted (%)	54	99	89	77	67	59	52	42
e. PRODUCER HOUSEHOLDS								
Average number of banks per borrower	1.26	1.01	1.17	1.66	2.38	3.78	4.85	1.00
First bank's share of total credit granted (%)	83	99	92	79	71	64	63	100
f. CONSUMER HOUSEHOLDS AND NEC								
Average number of banks per borrower	1.03	1.00	1.04	1.25	1.56	1.97	2.60	3.74
First bank's share of total credit granted (%)	95	99	98	92	87	84	77	57

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

	2001–Q1	2001–Q2	2001–Q3	2001–Q4	2002–Q1
a. TOTAL	0.30	0.34	0.24	0.33	0.36
up to 125,000	0.37	0.32	0.27	0.37	0.28
from 125,000 to 500,000	0.51	0.51	0.43	0.56	0.49
more than 500,000	0.27	0.32	0.21	0.29	0.35
b. GENERAL GOVERNMENT	0.05	–	–	0.01	–
up to 125,000	–	–	–	–	–
from 125,000 to 500,000	–	–	–	0.04	–
more than 500,000	0.05	–	–	0.01	–
c. FINANCIAL COMPANIES	0.05	0.06	0.01	0.01	0.01
up to 125,000	0.32	0.31	0.12	0.30	0.59
from 125,000 to 500,000	0.43	0.60	0.21	0.20	0.49
more than 500,000	0.05	0.06	0.01	0.01	0.01
d. NON-FINANCIAL COMPANIES	0.37	0.43	0.31	0.41	0.39
up to 125,000	0.44	0.43	0.38	0.50	0.39
from 125,000 to 500,000	0.48	0.47	0.42	0.54	0.48
more than 500,000	0.36	0.43	0.29	0.40	0.38
e. PRODUCER HOUSEHOLDS	0.59	0.65	0.53	0.69	0.62
up to 125,000	0.50	0.44	0.40	0.56	0.45
from 125,000 to 500,000	0.66	0.68	0.55	0.73	0.61
more than 500,000	0.58	0.80	0.60	0.72	0.79
f. CONSUMER HOUSEHOLD	0.40	0.37	0.28	0.42	1.03
up to 125,000	0.31	0.26	0.20	0.28	0.21
from 125,000 to 500,000	0.52	0.51	0.39	0.55	0.46
more than 500,000	0.42	0.44	0.31	0.61	5.03
g. OTHER SECTORS	0.09	0.10	0.39	0.12	0.10
up to 125,000	0.29	0.39	0.16	0.19	0.28
from 125,000 to 500,000	0.26	0.05	0.19	0.20	0.22
more than 500,000	0.05	0.09	0.43	0.11	0.07

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–Q2	2002–Q3	2002–Q4	2003–Q1	2003–Q2	2003–Q3	2003–Q4
0.30	0.31	0.31	0.28	0.35	0.36	0.61
0.32	0.27	0.34	0.24	0.26	0.23	0.27
0.53	0.44	0.52	0.40	0.45	0.40	0.49
0.27	0.29	0.28	0.27	0.35	0.36	0.66
..	0.01	0.01	–	..	–	–
0.11	–	0.15	0.15	–	0.18	0.09
–	–	0.09	–	–	–	0.07
..	0.01	0.01	–	..	–	–
..	0.01	0.04	0.01	0.07	0.12	0.16
0.20	0.15	0.37	0.47	0.40	0.52	0.29
0.69	0.53	0.41	0.19	0.37	0.45	0.11
–	0.01	0.04	0.01	0.07	0.12	0.16
0.39	0.41	0.38	0.36	0.45	0.46	0.83
0.50	0.40	0.51	0.38	0.41	0.38	0.51
0.51	0.43	0.51	0.42	0.45	0.44	0.56
0.37	0.41	0.36	0.35	0.45	0.47	0.86
0.66	0.56	0.73	0.54	0.58	0.58	0.61
0.49	0.45	0.52	0.47	0.45	0.41	0.48
0.69	0.59	0.69	0.58	0.62	0.56	0.66
0.75	0.59	0.95	0.54	0.61	0.74	0.66
0.40	0.30	0.34	0.30	0.29	0.22	0.29
0.23	0.19	0.26	0.16	0.18	0.16	0.19
0.49	0.38	0.46	0.29	0.36	0.28	0.33
0.82	0.50	0.41	0.95	0.62	0.33	0.69
0.05	0.20	0.54	0.06	0.06	0.03	0.41
0.26	0.04	0.19	0.12	0.09	0.17	0.07
0.17	0.16	0.30	0.16	0.19	0.09	0.14
0.02	0.21	0.59	0.04	0.04	0.02	0.48

Distribution by cohort's year of formation

TDB30530

Source: Central Credit Register
Percentages

	1990	1991	1992	1993	1994
Cohort formed in 1989	1.35	1.68	1.50	1.52	1.29
Cohort formed in 1990	–	1.58	1.77	1.78	1.55
Cohort formed in 1991	–	–	1.62	1.89	1.66
Cohort formed in 1992	–	–	–	1.94	1.94
Cohort formed in 1993	–	–	–	–	1.73
Cohort formed in 1994	–	–	–	–	–
Cohort formed in 1995	–	–	–	–	–
Cohort formed in 1996	–	–	–	–	–
Cohort formed in 1997	–	–	–	–	–
Cohort formed in 1998	–	–	–	–	–
Cohort formed in 1999	–	–	–	–	–
Cohort formed in 2000	–	–	–	–	–
Cohort formed in 2001	–	–	–	–	–
Cohort formed in 2002	–	–	–	–	–

Notes:

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

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

1995	1996	1997	1998	1999	2000	2001	2002	2003
0.98	0.80	0.49	0.35	0.27	0.21	0.17	0.14	0.11
1.16	0.89	0.51	0.38	0.30	0.19	0.17	0.14	0.12
1.30	1.04	0.58	0.39	0.35	0.20	0.17	0.15	0.11
1.61	1.26	0.66	0.44	0.39	0.26	0.19	0.15	0.11
1.59	1.41	0.67	0.46	0.40	0.25	0.21	0.16	0.14
1.38	1.35	0.63	0.48	0.38	0.28	0.21	0.17	0.15
–	1.32	0.56	0.45	0.40	0.27	0.21	0.17	0.14
–	–	1.00	1.14	1.05	0.77	0.59	0.50	0.41
–	–	–	1.51	1.29	0.99	0.75	0.62	0.49
–	–	–	–	1.13	1.01	0.88	0.74	0.57
–	–	–	–	–	0.84	0.83	0.73	0.59
–	–	–	–	–	–	0.85	0.86	0.73
–	–	–	–	–	–	–	0.85	0.83
–	–	–	–	–	–	–	–	0.69

Lending and deposit rates

Distribution by branch location (region) and total credit granted

TDB30605

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

December 2003		Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 25,000,000	more than 25,000,000
a.	TOTAL	5.00	8.89	9.29	8.57	7.15	5.21	3.38
b.	LENDING IN EUROS	5.08	8.99	9.42	8.70	7.29	5.34	3.42
	NORTH-WEST ITALY	4.70	7.65	9.16	8.44	7.01	5.14	3.49
	Piedmont	5.52	10.31	9.72	9.05	7.55	5.37	3.37
	Valle d'Aosta	6.54	9.96	9.26	8.68	7.84	6.21	4.05
	Liguria	5.97	10.23	9.77	9.30	7.72	5.74	3.63
	Lombardy	4.50	6.79	8.88	8.17	6.81	5.04	3.50
	NORTH-EAST ITALY	4.99	9.68	8.92	7.97	6.69	4.88	3.25
	Trentino-Alto Adige	4.57	8.70	7.24	6.67	5.59	4.24	3.07
	Veneto	5.38	10.26	9.50	8.59	7.09	5.06	3.34
	Friuli-Venezia Giulia	5.39	10.47	9.42	8.34	7.03	4.97	3.24
	Emilia-Romagna	4.55	8.89	8.30	7.25	6.20	4.71	3.19
	CENTRAL ITALY	5.39	9.82	9.96	9.32	7.95	6.00	3.23
	Marche	5.12	9.00	8.01	7.39	6.33	4.97	3.08
	Tuscany	5.62	9.01	9.80	9.10	7.73	5.59	3.18
	Umbria	6.39	10.04	9.29	8.96	7.68	5.68	3.31
	Lazio	5.24	10.74	11.10	10.61	9.19	7.07	3.26
	SOUTHERN ITALY	7.16	10.71	10.30	10.08	8.56	6.42	4.24
	Abruzzo	6.64	8.17	10.26	9.50	7.72	6.11	4.61
	Molise	8.01	11.60	10.58	9.58	8.39	6.74	8.10
	Campania	7.34	11.05	10.09	10.65	9.05	6.71	4.48
	Puglia	6.77	10.94	10.30	9.71	8.21	5.98	3.68
	Basilicata	7.04	10.55	10.29	9.43	8.51	6.51	4.16
	Calabria	8.01	11.31	11.02	9.88	8.70	6.65	4.19
	ISLANDS	6.47	10.40	10.10	9.71	8.51	6.48	3.31
	Sicily	6.92	10.84	10.51	10.00	8.64	6.51	3.63
	Sardinia	5.57	9.26	9.04	8.91	8.17	6.40	2.91
c.	LENDING IN NON-EURO-AREA CURRENCIES	2.00	2.20	2.15	1.92	1.96	1.99	2.01

Notes:

Distribution by branch location (region) and total credit granted

TDB30615

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

December 2003		Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 25,000,000	more than 25,000,000
a.	ITALY	6.91	11.25	11.15	10.64	9.53	7.48	3.84
b.	NORTH-WEST ITALY	6.15	11.01	10.81	10.34	9.20	7.21	3.77
	Piedmont	7.86	12.00	11.20	10.91	9.79	7.76	3.99
	Valle d'Aosta	9.09	10.64	10.13	9.63	9.18	8.84	6.00
	Liguria	7.83	11.58	11.05	10.62	9.43	7.61	4.35
	Lombardy	5.69	10.52	10.60	10.06	8.96	7.02	3.73
c.	NORTH-EAST ITALY	7.23	11.26	10.77	9.87	8.81	6.82	4.16
	Trentino-Alto Adige	5.61	8.98	7.54	6.91	6.01	4.61	4.07
	Veneto	7.65	12.02	11.76	10.94	9.63	7.40	4.05
	Friuli-Venezia Giulia	7.32	12.05	11.27	10.07	9.07	6.75	3.64
	Emilia-Romagna	6.96	10.58	10.12	9.14	8.33	6.58	4.41
d.	CENTRAL ITALY	7.29	11.14	11.59	11.44	10.40	8.28	3.78
	Marche	7.14	10.79	10.12	9.88	8.98	7.21	3.54
	Tuscany	7.42	10.53	11.93	11.72	10.88	8.94	3.32
	Umbria	8.95	11.75	10.62	11.02	10.23	8.70	3.69
	Lazio	7.14	11.62	11.93	11.82	10.61	8.27	4.05
e.	SOUTHERN ITALY	9.35	12.12	12.45	11.86	10.57	8.79	5.03
	Abruzzo	8.79	8.50	11.95	11.12	9.13	8.34	6.89
	Molise	10.18	12.68	11.60	11.08	9.99	9.27	8.80
	Campania	9.55	12.96	12.98	12.50	11.27	9.62	5.12
	Puglia	8.95	12.45	12.13	11.49	10.25	7.93	4.07
	Basilicata	9.31	12.06	11.14	11.10	10.56	7.85	7.12
	Calabria	9.99	12.32	12.21	11.66	10.56	8.67	4.51
f.	ISLANDS	6.98	11.28	10.88	10.61	9.80	7.91	3.17
	Sicily	7.78	11.85	11.35	10.97	10.01	8.16	3.58
	Sardinia	5.48	9.80	9.61	9.63	9.19	7.27	2.71

Note:

Only lending in euros is considered.

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

TDC30063

Source: Survey of lending rates
Percentages
Size classes in euros

December 2003		Total	Lending in euros	of which:	
				General government	Financial companies
a.	ITALY	5.00	5.08	2.73	3.40
	up to 250,000	9.08	9.20	2.76	3.04
	from 250,000 to 2,500,000	7.45	7.59	4.36	6.35
	from 2,500,000 to 25,000,000	5.21	5.34	3.09	4.49
	more than 25,000,000	3.38	3.42	2.66	3.35
b.	NORTH-WEST ITALY	4.66	4.73	2.38	3.59
	up to 250,000	8.41	8.52	4.88	2.98
	from 250,000 to 2,500,000	7.18	7.32	3.50	6.07
	from 2,500,000 to 25,000,000	5.02	5.13	2.45	4.47
	more than 25,000,000	3.47	3.50	2.36	3.57
c.	NORTH-EAST ITALY	4.96	5.07	1.97	2.88
	up to 250,000	9.06	9.25	3.57	6.53
	from 250,000 to 2,500,000	6.80	6.93	3.23	5.69
	from 2,500,000 to 25,000,000	4.76	4.87	2.83	3.82
	more than 25,000,000	3.19	3.25	1.69	2.77
d.	CENTRAL ITALY	5.11	5.20	2.81	3.01
	up to 250,000	9.39	9.50	6.85	2.92
	from 250,000 to 2,500,000	8.04	8.23	6.10	7.37
	from 2,500,000 to 25,000,000	5.81	6.04	3.45	5.57
	more than 25,000,000	3.23	3.25	2.75	2.94
e.	SOUTHERN ITALY	7.01	7.12	3.41	4.01
	up to 250,000	10.50	10.54	2.11	8.98
	from 250,000 to 2,500,000	8.81	8.88	3.65	8.63
	from 2,500,000 to 25,000,000	6.17	6.29	3.38	5.79
	more than 25,000,000	4.11	4.18	3.86	3.76
f.	ISLANDS	6.02	6.07	3.27	3.35
	up to 250,000	10.12	10.15	6.85	4.05
	from 250,000 to 2,500,000	8.69	8.78	5.10	7.37
	from 2,500,000 to 25,000,000	6.31	6.37	4.21	4.89
	more than 25,000,000	3.14	3.16	3.10	::

Notes:

Sample of banks

Non-financial companies	of which:			Producer households	Consumer households and nec	Lending in non-euro-area currencies
	industry	building	services			
5.41	4.93	7.06	5.57	8.91	7.15	2.00
9.63	8.96	9.77	10.01	10.28	9.21	2.18
7.58	7.29	8.14	7.68	8.47	6.89	1.96
5.37	5.14	6.36	5.45	6.49	4.98	1.99
3.50	3.25	5.11	3.63	::	4.29	2.01
5.09	4.76	6.99	5.17	8.68	6.82	2.00
9.16	8.23	9.98	9.69	10.19	8.76	2.33
7.31	7.12	7.94	7.35	8.25	6.66	1.93
5.18	5.03	6.02	5.21	5.91	4.79	2.00
3.49	3.31	5.65	3.59	–	4.30	2.02
5.15	4.74	6.09	5.48	8.19	6.93	1.96
9.15	8.92	9.01	9.36	9.77	9.18	2.01
6.91	6.75	7.28	6.95	7.70	6.49	1.83
4.89	4.78	5.57	4.90	5.92	4.64	1.99
3.43	3.28	4.06	3.63	::	4.29	1.99
5.76	5.12	7.59	5.82	9.28	7.70	1.94
10.18	9.90	9.31	10.66	10.37	9.76	2.11
8.23	7.72	8.84	8.45	8.83	7.68	2.06
6.07	5.60	7.37	6.18	7.36	5.26	1.87
3.53	2.89	5.80	3.66	–	4.44	1.95
7.09	6.50	8.12	7.31	9.98	7.50	2.31
10.99	10.67	10.96	11.27	11.21	9.55	2.27
8.92	8.63	9.08	9.09	9.67	7.24	2.54
6.34	5.98	7.45	6.45	7.60	5.31	2.27
4.28	3.96	4.89	4.46	–	3.73	2.27
6.30	5.56	8.60	6.37	9.55	8.61	2.10
10.20	10.23	10.91	9.94	10.48	9.92	2.70
8.82	8.80	9.23	8.78	9.13	8.26	1.94
6.51	6.38	7.12	6.80	7.65	6.67	2.65
3.21	3.12	4.30	3.25	–	::	1.57

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

TDC30050		Sample of banks								
Source: Survey of lending rates Percentages										
December 2003		Total	General govern- ment	Financial com- panies	Non- financial companies	of which			Producer house- holds	Con- sumer house- holds and nec
						industry	building	services		
a.	TOTAL	5.00	2.73	3.38	5.31	4.83	6.98	5.48	8.72	6.72
b.	LENDING IN EUROS	5.08	2.73	3.40	5.41	4.93	7.06	5.57	8.91	7.15
	NORTH-WEST ITALY	4.70	2.38	3.59	5.08	4.74	6.99	5.17	8.68	6.77
	Piedmont	5.52	3.34	3.02	5.77	5.42	7.15	5.92	8.87	7.44
	Valle d'Aosta	6.54	::	2.49	6.69	5.61	8.09	7.39	9.20	8.79
	Liguria	5.97	3.06	3.94	5.95	5.49	7.28	5.87	9.77	7.93
	Lombardy	4.50	2.27	3.63	4.87	4.56	6.89	4.96	8.50	6.51
	NORTH-EAST ITALY	4.99	1.98	2.93	5.14	4.70	6.13	5.49	8.22	6.99
	Trentino-Alto Adige	4.57	2.52	2.73	4.76	4.39	5.62	4.80	6.73	6.31
	Veneto	5.38	1.71	2.92	5.45	4.95	6.74	5.87	8.72	7.30
	Friuli-Venezia Giulia	5.39	::	2.95	5.34	4.66	6.78	6.24	8.75	8.23
	Emilia-Romagna	4.55	1.73	2.95	4.76	4.39	5.51	5.03	7.75	6.67
	CENTRAL ITALY	5.39	2.81	2.83	5.76	5.18	7.53	5.78	9.29	7.77
	Marche	5.12	2.74	2.61	5.32	4.83	6.35	5.76	7.81	7.64
	Tuscany	5.62	2.37	2.76	6.02	5.58	7.84	6.17	9.47	8.39
	Umbria	6.39	2.65	7.02	6.17	5.48	8.16	6.41	8.93	8.18
	Lazio	5.24	2.86	2.92	5.68	4.86	7.64	5.58	10.55	7.42
	SOUTHERN ITALY	7.16	3.42	3.69	7.17	6.58	8.17	7.38	9.98	7.45
	Abruzzo	6.64	::	6.54	6.59	5.73	7.71	7.45	9.19	5.60
	Molise	8.01	::	6.25	7.97	7.67	7.92	8.56	10.44	10.90
	Campania	7.34	2.54	3.80	7.44	7.01	8.49	7.50	10.40	9.01
	Puglia	6.77	4.09	2.91	6.71	6.16	7.80	6.83	9.94	6.33
	Basilicata	7.04	::	—	6.81	6.59	8.74	6.44	9.86	7.15
	Calabria	8.01	3.74	::	8.07	7.28	8.62	8.41	9.75	8.83
	ISLANDS	6.47	3.27	3.41	6.93	7.29	8.79	6.47	9.53	8.63
	Sicily	6.92	4.38	5.19	6.90	7.57	9.17	6.33	9.70	8.63
	Sardinia	5.57	2.41	3.00	7.01	6.73	7.96	6.87	8.96	8.61
c.	LENDING IN NON-EURO- AREA CURRENCIES	2.00	::	1.95	2.07	2.18	1.94	1.93	1.76	1.41

Notes:

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

TDB30625

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

December 2003

	Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 2,500,000	from 2,500,000 to 25,000,000	more than 25,000,000
a. ON TOTAL OUTSTANDING AT END OF PERIOD							
ITALY	3.96	4.32	4.25	4.31	4.10	3.78	3.70
North-West Italy	3.71	4.12	4.09	4.18	3.99	3.70	3.29
North-East Italy	3.73	4.05	4.00	4.04	3.89	3.65	3.36
Central Italy	4.28	4.60	4.42	4.37	4.19	3.81	4.32
Southern Italy	4.52	4.82	4.83	4.88	4.52	4.35	4.17
Islands	4.65	4.88	4.90	5.17	4.78	4.41	3.67
b. ON AMOUNT DISBURSED IN THE QUARTER							
ITALY	3.71	4.03	3.90	4.07	3.96	3.53	3.49
North-West Italy	3.71	3.81	3.78	3.91	3.87	3.62	3.65
North-East Italy	3.57	3.76	3.74	4.03	3.97	3.54	3.20
Central Italy	3.71	4.26	4.03	4.06	3.88	3.34	3.46
Southern Italy	4.23	4.56	4.28	4.67	4.29	4.01	3.25
Islands	4.44	4.52	4.48	4.34	4.46	4.02	::

Notes:

Only lending in euros is considered.

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

TDB30630

Sample of banks

Source: Survey of lending rates
Percentages

December 2003

	Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
					industry	building	services		
a. ON TOTAL OUTSTANDING AT END OF PERIOD									
ITALY	3.97	4.56	3.02	3.79	3.64	4.00	3.80	4.42	4.20
North-West Italy	3.71	3.09	3.00	3.70	3.62	3.81	3.72	4.21	4.03
North-East Italy	3.74	3.91	2.96	3.66	3.55	3.80	3.69	4.19	3.92
Central Italy	4.28	5.36	3.12	3.81	3.63	4.02	3.82	4.50	4.49
Southern Italy	4.52	4.58	4.05	4.32	4.14	4.43	4.28	5.01	4.69
Islands	4.65	4.81	2.86	4.60	4.42	4.86	4.51	5.13	4.74
b. ON AMOUNT DISBURSED IN THE QUARTER									
ITALY	3.72	3.27	2.74	3.68	3.56	3.69	3.73	4.25	3.89
North-West Italy	3.71	3.01	3.19	3.71	3.32	3.74	3.90	3.98	3.73
North-East Italy	3.57	::	2.58	3.70	3.74	3.50	3.72	4.05	3.70
Central Italy	3.71	3.09	3.34	3.53	3.71	3.59	3.45	4.38	4.08
Southern Italy	4.24	::	::	4.20	4.30	4.16	4.17	4.65	4.34
Islands	4.44	—	::	4.38	4.61	4.57	4.21	4.92	4.34

Notes:

Only lending in euros is considered.

Distribution by customer branch of economic activity

TDB30640		Sample of banks			
Source: Survey of lending rates Percentages					
December 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	5.53	3.84	3.72	3.85
	Agricultural, forestry and fishery products	6.30	4.25	4.33	4.24
	Fuel and power products	3.16	3.08	3.14	3.08
	Ores and metals	3.35	3.14	3.14	3.14
	Non-metallic minerals and products	5.32	3.59	3.57	3.59
	Chemical products	4.05	3.65	3.45	3.65
	Metal products, except transport equipment	5.83	3.87	3.85	3.88
	Agricultural and industrial machinery	5.41	3.56	3.38	3.57
	Office and data processing machines, etc.	5.13	3.64	3.25	3.66
	Electrical goods	5.20	3.80	3.18	3.82
	Transport equipment	5.67	5.06	3.93	5.11
	Food and tobacco products	4.94	3.86	3.77	3.87
	extiles, clothing and footwear	5.34	3.81	4.06	3.80
	Paper and paper products	5.55	3.77	2.97	3.80
	Rubber and plastic products	5.29	3.85	3.66	3.85
	Other manufactured products	5.87	3.89	3.98	3.89
	Building and construction	7.21	4.03	3.71	4.04
	Wholesale and retail trade services, recovery and repair services	6.01	4.07	3.99	4.07
	Lodging and catering services	7.40	4.06	4.64	4.05
	Inland transport services	6.30	4.53	4.05	4.54
	Maritime and air transport services	5.63	3.35	3.93	3.35
	Auxiliary transport services	6.07	3.85	3.53	3.91
	Communication services	4.16	4.15	3.53	4.18
	Other market services	5.17	3.72	3.71	3.72

Notes:

Only lending in euros is considered.

Distribution by branch location (region) and partial credit granted

TDB30655

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

December 2003

	up to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	from 500,000 to 1,000,000	from 1,000,000 to 2,500,000	from 2,500,000 to 5,000,000	more than 5,000,000
a. SHORT-TERM LOAN FACILITIES							
ITALY	12.53	10.27	8.58	7.46	6.51	5.67	4.90
NORTH-WEST ITALY	12.23	9.98	8.23	7.09	6.16	5.39	4.81
Piedmont	13.00	10.53	8.70	7.54	6.45	5.60	4.71
Valle d'Aosta	11.30	9.65	9.36	8.81	7.38	5.98	5.29
Liguria	13.85	11.16	9.12	7.98	7.09	6.87	6.07
Lombardy	11.81	9.70	8.00	6.88	6.02	5.27	4.76
NORTH-EAST ITALY	12.37	9.72	8.00	6.94	6.04	5.26	4.55
Trentino-Alto Adige	10.25	8.49	7.08	6.06	5.36	4.54	3.85
Veneto	13.72	10.67	8.69	7.41	6.41	5.57	4.89
Friuli-Venezia Giulia	14.55	10.65	8.60	7.01	5.96	5.21	4.51
Emilia-Romagna	10.83	8.70	7.26	6.49	5.73	5.01	4.28
CENTRAL ITALY	13.04	11.04	9.43	8.39	7.62	6.81	5.56
Marche	10.40	8.71	7.53	6.61	5.88	5.26	4.38
Tuscany	13.22	11.21	9.46	8.53	7.65	6.70	5.63
Umbria	11.74	9.98	8.71	7.74	7.13	6.11	5.66
Lazio	15.21	13.37	11.46	10.10	9.25	8.08	6.00
SOUTHERN ITALY	13.25	11.40	9.93	8.84	7.90	6.99	5.95
Abruzzo	13.05	10.94	9.20	8.50	8.00	6.84	6.54
Molise	13.04	10.95	9.28	8.54	8.46	8.97	7.77
Campania	13.86	12.12	10.66	9.39	8.41	7.36	6.28
Puglia	13.02	11.00	9.50	8.20	6.90	6.26	5.35
Basilicata	12.84	11.12	9.64	8.36	8.49	6.22	4.24
Calabria	12.50	11.04	9.78	9.06	8.13	7.47	6.03
ISLANDS	12.49	10.80	9.91	9.19	8.34	7.63	6.54
Sicily	12.99	11.25	10.29	9.24	8.18	7.61	6.70
Sardinia	11.01	9.62	8.89	9.08	8.85	7.63	6.25
b. MEDIUM AND LONG-TERM LOAN FACILITIES							
Total outstanding at end of period	4.37	4.25	4.19	3.99	3.81	3.64	3.48
of which: amount disbursed in the quarter	4.30	4.05	4.03	3.89	3.78	3.73	3.57

Notes:

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

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

TDC20013

Sample of banks

Source: Survey of deposit rates
Percentages

December 2003		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	0.96	1.79	1.55	1.04	1.09	0.85	1.05	0.67	0.82
b.	NORTH-WEST ITALY	0.95	1.82	1.53	1.03	1.05	0.91	1.04	0.62	0.76
	Piedmont	0.89	1.68	1.54	1.01	1.00	0.71	1.06	0.65	0.76
	Valle d'Aosta	0.95	1.91	1.90	1.00	1.39	0.82	0.87	0.44	0.67
	Liguria	0.80	1.48	1.39	0.89	0.94	0.89	0.86	0.64	0.71
	Lombardy	0.98	1.88	1.53	1.05	1.07	0.96	1.05	0.60	0.77
c.	NORTH-EAST ITALY	1.00	2.06	1.50	1.13	1.17	0.95	1.15	0.74	0.84
	Trentino-Alto Adige	1.03	2.28	1.75	1.18	1.39	0.72	1.12	0.60	0.71
	Veneto	0.99	2.06	1.69	1.10	1.07	0.90	1.15	0.74	0.85
	Friuli-Venezia Giulia	0.97	2.21	1.54	1.17	0.96	0.80	1.42	0.56	0.70
	Emilia-Romagna	1.02	1.95	1.36	1.16	1.25	1.01	1.11	0.77	0.87
d.	CENTRAL ITALY	1.04	1.79	1.65	1.11	1.22	0.83	1.12	0.75	0.90
	Marche	1.02	1.83	1.23	1.09	1.17	0.82	1.05	0.79	1.00
	Tuscany	1.04	1.66	1.66	1.05	0.99	0.85	1.11	0.79	0.97
	Umbria	0.91	1.74	1.08	0.75	0.86	0.70	0.68	0.79	0.93
	Lazio	1.05	1.82	1.66	1.17	1.40	0.83	1.14	0.69	0.84
e.	SOUTHERN ITALY	0.76	1.47	1.27	0.74	0.83	0.62	0.73	0.61	0.74
	Abruzzo	0.75	1.36	0.85	0.75	0.87	0.57	0.63	0.71	0.74
	Molise	0.83	1.37	1.37	0.94	0.78	0.85	1.05	0.55	0.77
	Campania	0.74	1.52	1.15	0.68	0.78	0.51	0.66	0.58	0.72
	Puglia	0.81	1.32	1.60	0.91	0.97	0.87	0.91	0.68	0.79
	Basilicata	0.77	1.60	==	0.67	0.84	0.88	0.46	0.57	0.76
	Calabria	0.72	1.42	1.18	0.64	0.54	0.44	0.72	0.53	0.70
f.	ISLANDS	0.98	1.60	1.32	0.87	0.87	0.73	0.91	0.63	0.97
	Sicily	1.02	1.66	1.30	0.89	1.02	0.81	0.86	0.66	1.03
	Sardinia	0.91	1.56	1.35	0.84	0.61	0.60	0.97	0.60	0.84

Notes:

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

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

TDC20018

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

December 2003		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	0.96	1.79	1.55	1.04	1.09	0.85	1.05	0.67	0.82
	from 10,000 to 125,000	0.60	1.12	0.66	0.42	0.41	0.35	0.43	0.44	0.62
	from 125,000 to 500,000	1.02	1.34	0.89	0.71	0.73	0.60	0.72	0.91	1.16
	more than 500,000	1.53	1.86	1.57	1.39	1.40	1.25	1.41	1.44	1.57
b.	NORTH-WEST ITALY	0.95	1.81	1.52	1.05	1.06	0.90	1.05	0.62	0.76
	from 10,000 to 125,000	0.51	1.24	0.60	0.39	0.39	0.33	0.41	0.37	0.53
	from 125,000 to 500,000	1.01	1.48	0.87	0.70	0.70	0.63	0.71	0.88	1.15
	more than 500,000	1.49	1.89	1.54	1.35	1.33	1.29	1.38	1.42	1.60
c.	NORTH-EAST ITALY	0.98	2.05	1.52	1.11	1.15	0.91	1.13	0.73	0.83
	from 10,000 to 125,000	0.58	1.24	0.74	0.49	0.47	0.41	0.51	0.47	0.60
	from 125,000 to 500,000	1.09	1.50	0.92	0.83	0.85	0.69	0.85	1.02	1.23
	more than 500,000	1.62	2.16	1.55	1.49	1.49	1.33	1.51	1.64	1.66
d.	CENTRAL ITALY	1.05	1.81	1.68	1.10	1.19	0.88	1.11	0.75	0.90
	from 10,000 to 125,000	0.68	1.16	0.74	0.45	0.46	0.37	0.47	0.53	0.71
	from 125,000 to 500,000	1.03	1.40	0.92	0.70	0.75	0.58	0.71	0.94	1.14
	more than 500,000	1.59	1.84	1.71	1.44	1.53	1.22	1.44	1.36	1.53
e.	SOUTHERN ITALY	0.77	1.46	1.21	0.77	0.90	0.62	0.73	0.61	0.75
	from 10,000 to 125,000	0.54	0.84	0.59	0.30	0.29	0.26	0.32	0.39	0.58
	from 125,000 to 500,000	0.92	1.04	0.83	0.52	0.52	0.44	0.55	0.82	1.07
	more than 500,000	1.39	1.56	1.31	1.22	1.34	1.06	1.16	1.37	1.49
f.	ISLANDS	0.98	1.60	1.38	0.89	0.90	0.74	0.93	0.64	0.97
	from 10,000 to 125,000	0.83	0.93	0.63	0.41	0.43	0.37	0.43	0.51	0.89
	from 125,000 to 500,000	1.05	1.15	0.89	0.61	0.58	0.52	0.65	0.86	1.23
	more than 500,000	1.49	1.70	1.68	1.33	1.29	1.25	1.36	1.18	1.44

Notes:

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

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

TDB30700

Sample of banks

Source: Survey of deposit rates
Percentages

December 2003

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	0.96	0.96	1.05	1.04	0.69	0.78
Agricultural, forestry and fishery products	0.74	0.69	0.81	0.84	0.60	0.66
Fuel and power products	1.59	1.33	1.65	1.84	1.39	1.43
Ores and metals	1.05	1.22	0.92	0.99	0.53	0.59
Non-metallic minerals and products	1.15	1.11	1.25	1.04	1.18	0.94
Chemical products	1.14	1.10	1.28	1.31	0.71	0.91
Metal products, except transport equipment	0.87	0.82	1.01	0.83	0.77	0.65
Agricultural and industrial machinery	1.05	1.02	1.15	0.99	0.77	0.58
Office and data processing machines, etc.	0.89	0.93	0.94	0.87	0.49	0.58
Electrical goods	0.95	0.97	1.11	0.82	0.62	0.51
Transport equipment	1.02	1.02	1.14	1.21	0.47	0.51
Food and tobacco products	1.01	1.01	1.20	1.07	0.74	0.66
Textiles, clothing and footwear	0.92	0.97	0.99	0.96	0.56	0.58
Paper and paper products	1.10	1.14	1.20	1.01	0.62	1.34
Rubber and plastic products	1.02	0.99	1.03	1.16	0.90	0.66
Other manufactured products	0.76	0.74	0.87	0.76	0.58	0.50
Building and construction	0.79	0.82	0.86	0.81	0.63	0.70
Wholesale and retail trade services, recovery and repair services	0.78	0.78	0.92	0.77	0.59	0.72
Lodging and catering services	0.72	0.74	0.76	0.70	0.60	0.75
Inland transport services	1.17	0.97	1.06	1.57	0.89	0.95
Maritime and air transport services	1.26	1.22	0.97	1.33	1.34	1.08
Auxiliary transport services	1.17	1.04	1.39	1.22	0.85	1.26
Communication services	1.27	1.35	1.16	1.21	0.58	0.73
Other market services	1.05	1.05	1.16	1.11	0.73	0.84

Notes:

Distribution by branch location (region) and size of deposit

TDB30715		Sample of banks						
Source: Survey of deposit rates Percentages Size classes in euros								
December 2003		Total	up to 25,000	from 25,000 to 50,000	from 50,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	more than 500,000
a.	ITALY	0.84	0.38	0.49	0.63	0.78	0.91	1.44
b.	NORTH-WEST ITALY	0.83	0.32	0.43	0.57	0.74	0.89	1.39
	Piedmont	0.74	0.29	0.39	0.55	0.73	0.88	1.41
	Valle d'Aosta	0.85	0.29	0.34	0.47	0.71	1.06	1.77
	Liguria	0.70	0.31	0.44	0.60	0.80	0.99	1.31
	Lombardy	0.86	0.33	0.44	0.58	0.74	0.89	1.38
c.	NORTH-EAST ITALY	0.88	0.36	0.48	0.65	0.83	1.00	1.54
	Trentino-Alto Adige	0.96	0.30	0.40	0.61	0.82	1.00	1.77
	Veneto	0.84	0.34	0.47	0.63	0.81	0.97	1.56
	Friuli-Venezia Giulia	0.92	0.30	0.41	0.59	0.79	1.00	1.76
	Emilia-Romagna	0.90	0.40	0.52	0.69	0.86	1.04	1.46
d.	CENTRAL ITALY	0.95	0.49	0.59	0.73	0.86	0.95	1.52
	Marche	0.91	0.59	0.70	0.84	0.99	1.15	1.53
	Tuscany	0.90	0.55	0.64	0.74	0.86	0.97	1.50
	Umbria	0.76	0.51	0.61	0.74	0.84	0.99	1.08
	Lazio	0.99	0.42	0.54	0.70	0.84	0.91	1.54
e.	SOUTHERN ITALY	0.60	0.32	0.41	0.52	0.63	0.74	1.24
	Abruzzo	0.62	0.37	0.48	0.62	0.72	0.80	1.08
	Molise	0.75	0.32	0.43	0.59	0.78	0.92	1.50
	Campania	0.58	0.31	0.39	0.49	0.58	0.68	1.19
	Puglia	0.65	0.35	0.45	0.59	0.73	0.85	1.33
	Basilicata	0.60	0.29	0.38	0.48	0.68	0.80	1.34
	Calabria	0.55	0.28	0.35	0.49	0.60	0.77	1.23
f.	ISLANDS	0.84	0.48	0.62	0.77	0.89	0.96	1.45
	Sicily	0.85	0.48	0.65	0.82	0.95	1.03	1.47
	Sardinia	0.84	0.49	0.56	0.66	0.77	0.82	1.44

Notes:

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

TDB30770

Sample of banks

Source: Survey of deposit rates
Percentages

December 2003		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	0.99	1.85	1.67	1.20	1.29	1.11	1.15	0.71	0.78
b.	NORTH-WEST ITALY	1.00	1.91	1.65	1.15	1.20	1.05	1.12	0.65	0.76
	Piedmont	0.94	1.73	1.62	1.13	1.14	0.93	1.16	0.70	0.77
	Valle d'Aosta	0.99	1.67	1.98	1.12	1.58	0.90	0.88	0.44	0.68
	Liguria	0.90	1.40	1.40	1.13	1.27	1.00	1.06	0.67	0.79
	Lombardy	1.02	1.97	1.66	1.16	1.21	1.09	1.11	0.63	0.75
c.	NORTH-EAST ITALY	1.06	2.15	1.67	1.30	1.35	1.17	1.28	0.76	0.82
	Trentino-Alto Adige	1.15	2.51	1.93	1.35	1.55	0.99	1.23	0.58	0.72
	Veneto	1.06	2.08	1.79	1.26	1.30	1.13	1.26	0.75	0.87
	Friuli-Venezia Giulia	1.10	2.53	1.78	1.50	1.23	0.98	1.71	0.67	0.65
	Emilia-Romagna	1.04	1.83	1.56	1.30	1.39	1.24	1.19	0.79	0.82
d.	CENTRAL ITALY	1.07	1.80	1.75	1.32	1.53	1.25	1.21	0.79	0.86
	Marche	1.03	1.98	1.51	1.29	1.38	1.02	1.23	0.88	0.92
	Tuscany	0.99	1.75	1.75	1.09	1.04	0.98	1.15	0.84	0.86
	Umbria	0.98	1.96	1.42	0.95	1.14	0.83	0.82	0.84	0.86
	Lazio	1.13	1.80	1.76	1.43	1.76	1.33	1.24	0.71	0.85
e.	SOUTHERN ITALY	0.77	1.54	1.40	0.94	1.03	0.86	0.91	0.68	0.70
	Abruzzo	0.83	1.19	0.80	1.01	1.15	0.97	0.79	0.84	0.77
	Molise	0.82	1.31	1.27	1.04	0.73	0.94	1.21	0.72	0.75
	Campania	0.78	1.56	1.59	0.89	1.02	0.72	0.86	0.62	0.71
	Puglia	0.75	1.50	1.53	1.04	1.08	1.06	1.02	0.76	0.68
	Basilicata	0.73	1.59	==	0.90	0.91	1.46	0.53	0.57	0.67
	Calabria	0.75	1.57	1.05	0.86	0.72	0.61	0.94	0.59	0.67
f.	ISLANDS	0.96	1.75	1.69	1.02	0.93	0.94	1.06	0.64	0.76
	Sicily	0.84	1.67	1.87	0.99	1.05	1.04	0.94	0.65	0.75
	Sardinia	1.14	1.78	1.54	1.06	0.75	0.81	1.19	0.63	0.79

Note:

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

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

TDB30785

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

December 2003		Total	General government	Financial companies	Non-financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	0.99	1.85	1.67	1.20	1.29	1.11	1.15	0.71	0.78
	from 10,000 to 125,000	0.74	1.82	1.87	0.99	1.10	1.02	0.90	0.61	0.67
	from 125,000 to 500,000	1.04	1.48	1.22	0.87	0.94	0.73	0.85	0.84	1.10
	more than 500,000	1.60	1.90	1.64	1.51	1.56	1.42	1.47	1.29	1.45
b.	NORTH-WEST ITALY	1.00	1.90	1.64	1.16	1.22	1.06	1.13	0.65	0.76
	from 10,000 to 125,000	0.75	1.93	1.84	1.01	1.18	0.84	0.89	0.56	0.65
	from 125,000 to 500,000	1.03	1.51	1.19	0.83	0.84	0.74	0.83	0.79	1.14
	more than 500,000	1.55	1.96	1.62	1.42	1.41	1.41	1.43	1.22	1.48
c.	NORTH-EAST ITALY	1.05	2.15	1.69	1.28	1.33	1.14	1.26	0.75	0.82
	from 10,000 to 125,000	0.80	1.91	2.07	1.08	1.18	0.87	1.04	0.65	0.71
	from 125,000 to 500,000	1.13	1.67	1.44	1.01	1.04	0.86	1.02	0.96	1.16
	more than 500,000	1.72	2.30	1.60	1.62	1.60	1.59	1.62	1.40	1.55
d.	CENTRAL ITALY	1.08	1.82	1.78	1.32	1.52	1.26	1.20	0.79	0.86
	from 10,000 to 125,000	0.82	1.65	1.84	1.06	0.92	1.42	0.97	0.71	0.76
	from 125,000 to 500,000	1.03	1.37	1.15	0.91	1.14	0.69	0.81	0.88	1.07
	more than 500,000	1.63	1.86	1.79	1.61	1.82	1.30	1.48	1.20	1.32
e.	SOUTHERN ITALY	0.77	1.54	1.51	0.96	1.08	0.85	0.92	0.68	0.70
	from 10,000 to 125,000	0.59	1.43	1.65	0.62	0.77	0.47	0.58	0.55	0.58
	from 125,000 to 500,000	0.91	1.21	0.80	0.74	0.82	0.62	0.74	0.77	0.98
	more than 500,000	1.46	1.59	1.55	1.37	1.42	1.35	1.35	1.42	1.47
f.	ISLANDS	0.96	1.75	1.80	1.04	0.95	0.95	1.08	0.64	0.76
	from 10,000 to 125,000	0.68	1.80	0.69	0.68	0.66	0.55	0.68	0.56	0.64
	from 125,000 to 500,000	1.07	1.47	0.94	0.71	0.68	0.63	0.75	0.84	1.13
	more than 500,000	1.68	1.77	2.08	1.46	1.31	1.51	1.49	1.14	1.64

Note:

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

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

TDB30790

Sample of banks

Source: Survey of deposit rates
Percentages

December 2003

	Total	North– West	North– East	Centre	South	Islands
a. TOTAL	1.09	1.06	1.18	1.22	0.84	0.88
Agricultural, forestry and fishery products	0.81	0.77	0.88	0.86	0.78	0.75
Fuel and power products	1.86	1.57	1.96	2.05	1.16	1.35
Ores and metals	1.27	1.41	1.14	1.06	0.91	0.89
Non-metallic minerals and products	1.26	1.15	1.42	1.20	1.20	0.86
Chemical products	1.31	1.31	1.49	1.23	0.95	0.93
Metal products, except transport equipment	0.97	0.89	1.09	0.95	1.04	0.67
Agricultural and industrial machinery	1.18	1.15	1.28	1.05	0.94	0.56
Office and data processing machines, etc.	1.08	1.07	1.06	1.26	0.68	0.68
Electrical goods	1.13	1.13	1.34	0.95	0.72	0.59
Transport equipment	1.18	1.10	1.39	1.25	1.09	0.49
Food and tobacco products	1.22	1.17	1.33	1.56	0.89	0.79
Textiles, clothing and footwear	1.08	1.12	1.16	1.09	0.82	0.70
Paper and paper products	1.19	1.25	1.28	1.07	0.72	1.24
Rubber and plastic products	1.16	1.16	1.13	1.28	1.16	0.58
Other manufactured products	0.89	0.85	1.02	0.89	0.72	0.57
Building and construction	1.01	0.94	1.05	1.18	0.79	0.86
Wholesale and retail trade services, recovery and repair services	0.87	0.86	1.02	0.88	0.75	0.72
Lodging and catering services	0.78	0.70	0.85	0.74	0.77	0.89
Inland transport services	1.28	1.29	1.09	1.58	0.92	1.28
Maritime and air transport services	1.17	1.19	1.13	1.24	1.08	1.00
Auxiliary transport services	1.29	1.16	1.47	1.32	1.01	1.48
Communication services	1.30	1.31	1.14	1.36	0.65	0.70
Other market services	1.11	1.09	1.27	1.15	0.84	0.93

Note:

Distribution by branch location (region) and size of deposit

TDB30805

Sample of banks

Source: Survey of deposit rates
Percentages
Size classes in euros

December 2003

		Total	up to 25,000	from 25,000 to 50,000	from 50,000 to 125,000	from 125,000 to 250,000	from 250,000 to 500,000	more than 500,000
a.	ITALY	0.96	0.58	0.57	0.75	0.94	1.11	1.62
b.	NORTH–WEST ITALY	0.94	0.55	0.53	0.74	0.96	1.12	1.56
	Piedmont	0.83	0.53	0.50	0.69	0.95	1.09	1.46
	Valle d'Aosta	0.93	0.82	0.39	0.55	0.85	1.12	1.68
	Liguria	0.84	0.56	0.57	0.77	0.99	1.20	1.44
	Lombardy	0.97	0.56	0.54	0.75	0.97	1.12	1.58
c.	NORTH–EAST ITALY	1.01	0.60	0.58	0.79	1.00	1.20	1.75
	Trentino-Alto Adige	1.17	0.73	0.48	0.78	0.98	1.39	2.05
	Veneto	0.96	0.60	0.58	0.79	0.97	1.19	1.71
	Friuli-Venezia Giulia	1.21	0.58	0.48	0.70	0.97	1.21	2.22
	Emilia-Romagna	1.01	0.59	0.62	0.82	1.03	1.20	1.63
d.	CENTRAL ITALY	1.06	0.71	0.65	0.80	0.95	1.11	1.69
	Marche	1.02	0.78	0.75	0.92	1.12	1.34	1.73
	Tuscany	0.93	0.63	0.70	0.81	0.95	1.08	1.60
	Umbria	0.88	0.73	0.67	0.84	0.93	1.13	1.35
	Lazio	1.13	0.74	0.60	0.77	0.93	1.10	1.71
e.	SOUTHERN ITALY	0.67	0.42	0.48	0.63	0.76	0.86	1.30
	Abruzzo	0.70	0.45	0.56	0.72	0.84	0.96	1.31
	Molise	0.78	0.40	0.47	0.67	0.87	0.92	1.51
	Campania	0.62	0.41	0.45	0.57	0.69	0.78	1.22
	Puglia	0.73	0.43	0.55	0.72	0.87	0.97	1.40
	Basilicata	0.67	0.40	0.48	0.60	0.85	0.91	1.30
	Calabria	0.70	0.41	0.48	0.64	0.79	0.95	1.35
f.	ISLANDS	1.05	0.66	0.63	0.81	0.99	1.10	1.69
	Sicily	0.92	0.50	0.66	0.85	1.02	1.08	1.61
	Sardinia	1.19	0.85	0.58	0.74	0.95	1.13	1.74

Notes:

Information on the Bank of Italy

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2003	Nov. 2003	Dec. 2003
a. TOTAL	156,477	165,530	–
b. GOLD AND GOLD RECEIVABLES	26,012	26,012	–
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	29,324	29,131	–
Receivables from the IMF	4,794	4,682	–
Securities (other than shares)	20,139	19,587	–
Current accounts and other deposits	4,077	4,858	–
Reverse operations	311	2	–
Other claims	3	3	–
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	5,181	3,781	–
Financial counterparties	5,181	3,781	–
of which: securities (other than shares)	1,284	1,342	–
reverse operations	–	–	–
other claims	3,897	2,438	–
General government	–	–	–
Other counterparties	–	–	–
e. CLAIMS ON NON-EURO-AREA RESIDENTS	–	–	–
Claims on non-euro-area EU central banks	–	–	–
Securities (other than shares)	–	–	–
Other claims	–	–	–
f. LENDING TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	9,413	11,242	–
Main refinancing operations	9,413	11,242	–
Longer-term refinancing operations	–	–	–
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	–	–	–
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	..	..	–
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,180	1,138	–
i. GENERAL GOVERNMENT DEBT	18,743	18,743	–

TDB40605

Bank of Italy

	Oct. 2003	Nov. 2003	Dec. 2003
(cont.)			
I. INTRA-EUROSISTEM CLAIMS	8,192	16,283	–
Participating interest in the ECB	745	745	–
Claims deriving from the transfer of foreign reserves to the ECB	7,448	7,448	–
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	–	8,091	–
m. ITEMS TO BE SETTLED	2	5	–
n. OTHER ASSETS	56,112	56,744	–
Euro-area coins	21	22	–
UIC endowment fund	258	258	–
Investments of reserves and provisions (including shares)	28,726	29,351	–
Intangible fixed assets	28	29	–
Deferred charges	13	13	–
Tangible fixed assets (net of depreciation)	2,758	2,759	–
Accrued income and prepaid expenses	1,008	1,010	–
Sundry	23,301	23,302	–
o. EXPENSE FOR THE YEAR	2,315	2,452	–
p. MEMORANDUM ACCOUNTS	436,160	431,948	–

Notes: The data for December 2003 will be published in the next issue.

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2003	Nov. 2003	Dec. 2003
a. TOTAL	156,477	165,530	–
b. BANKNOTES IN CIRCULATION	67,401	68,563	–
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	9,306	9,905	–
Current accounts (covering the minimum reserve system)	9,305	9,904	–
Deposit facility	2	1	–
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	–
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	27,123	37,417	–
General government	27,123	37,331	–
of which: Treasury payments account	27,055	35,028	–
sinking fund for the redemption of government securities	28	2,258	–
other liabilities	40	46	–
Other counterparties	..	86	–
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	24	27	–
Liabilities to non-euro-area EU central banks	..	..	–
Other liabilities	24	27	–
g. LIABILITIES TO EURO-AREA RESIDENTS IN FOREIGN CURRENCY	–	–	–
Financial sector counterparties	–	–	–
General government	–	–	–
Other counterparties	–	–	–
h. LIABILITIES TO NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	2,605	225	–
Deposits and balances	12	12	–
Other liabilities	2,594	214	–
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	861	861	–
l. INTRA-EUROSISTEM LIABILITIES	4,122	2,778	–
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	2,550	2,778	–
Other intra-Eurosystem liabilities (net)	1,572	–	–

TDB40615

Bank of Italy

	Oct. 2003	Nov. 2003	Dec. 2003
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	28	30	–
n. OTHER LIABILITIES	2,629	2,734	–
Bank of Italy drafts	284	352	–
Cashier's department services	..	13	–
Accrued expenses and deferred income	8	8	–
Sundry	2,338	2,361	–
o. PREVISIONS	7,488	7,488	–
Provisions for specific risks	1,938	1,938	–
Sundry staff-related provisions	5,550	5,550	–
p. REVALUATION ACCOUNTS	9,140	9,140	–
q. PROVISION FOR GENERAL RISKS	8,789	8,789	–
r. CAPITAL AND RESERVES	13,197	13,197	–
Capital	..	..	–
Ordinary and extraordinary reserves	9,027	9,027	–
Other reserves	4,170	4,170	–
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	3,763	4,376	–
u. MEMORANDUM ACCOUNTS	436,160	431,948	–

Notes: The data for December 2003 will be published in the next issue.

Methodological appendix

1. Content of the publication

The Statistical Bulletin and the Summary contain information on the structure, assets and liabilities, and operations of banks and non-bank intermediaries. Unless otherwise indicated, the data refer to transactions carried out by banks and financial intermediaries with residents, irrespective of the currency used. Interbank transactions are normally excluded. Transactions not denominated in euros are recorded in euros at the average end-of-period exchange rate. As regards flows, transactions for which interest payments have been made are recorded at the exchange rate used to translate the interest payments into euros; other transactions are recorded at the end-of-period exchange rate.

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

For the sake of legibility and clarity, the paper version of the statistical tables normally contains data referring to the most recent period available; the time series and the distributions with a higher degree of data disaggregation are available on CD-ROM. The Bulletin contains the information available at the time of publication; subsequent editions may be updated or revised to incorporate adjustments subsequently received from reporting intermediaries.

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

2. Sources of information

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

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

2.1 Supervisory returns

The Bank of Italy requires supervisory returns from:

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

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

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

2.2 Reports to the Central Credit Register

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

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

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

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

The whole position relative to a given customer must be reported where even one of the following conditions applies: – the sum of credit granted or used for all loans and guarantees granted to the customer is at least 75,000 euros;

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

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

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

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

2.3 Surveys of lending and deposit rates

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

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

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

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

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

Deposit rates refer to deposits in euros (of resident non-bank customers, as for lending rates) of 10,000 euros or more.

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

Following the resolution adopted by the Interministerial Committee for Credit and Savings on 9 February 2000 – which provided for interest to be credited/debited to current accounts with the same frequency – the practice prevailing among banks is to settle the amounts due on most accounts at the end of each quarter. Accordingly, effective deposit rates which are determined on the basis of products and amounts due, are now calculated quarterly.

2.4 Registers of intermediaries

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

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

3. Information for time-series analysis

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

3.1 Supervisory returns

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

accounts, as of 1 January 1994 interest– bearing certificates (except post office savings certificates) and non–interbank certificates of deposit are included in the securities portfolio.

As of January 1995: the de–specialization of credit institutions pursuant to the Banking Law is reflected in:

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

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

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

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

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

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

3.2 Reports to the Central Credit Register

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

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

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

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

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

3.3 Surveys of interest rates

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

As of January 1996: the increase from 80 to 150 million lire in the Central Credit Register reporting threshold has had indirect effects on the survey of lending rates. For the sake of the

comparability of time series data, rates referring to loans below the new reporting threshold are eliminated from the tables on lending rates for 1995 and 1996.

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

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

As of March 2001: effective deposit rates, previously published annually, are now published quarterly (see "Additional information" concerning the Statistical Bulletin III/2002).

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

3.4 Classifications of intermediaries up to 31 December 1994

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

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

On that occasion it was decided to:

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

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

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

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

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

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

3.5 Specific events

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

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

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

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

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

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

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

As of June 1999: the series of bad debts drawn from supervisory returns and the similar series from reports to the Central Credit Register show a significant break, of which around 3.0 trillion lire is attributable to a disposal and subsequent securitization of non-performing loans.

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

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

As of June 2000: there may be breaks in some of the series derived from supervisory returns owing to a securitization transaction involving bad debts for a total nominal value of about 2,800 billion lire. In addition, following clarifications by the BIS on the classification of countries in its international statistics, some changes have been made to the table on “Foreign exposure”: claims on the ECB have been included under Germany instead of under international organizations; claims on residents of Guernsey, Jersey and the Isle of Man have been included under the United Kingdom instead of under offshore centres. These changes may result in breaks in the series for the countries concerned.

As of September 2000: following the addition in the supervisory reports submitted by Italian securities firms (SIMs) of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.

As of December 2000: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 20,000 billion lire (including 10,000 billion of bad debts). Moreover, following the addition in the supervisory reports submitted by banks of data on their management of investment portfolios on behalf of other intermediaries, it has been possible to separate this item from their total portfolio management business. This may have caused discontinuities in the statistical series concerned.

As of March 2001: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving performing claims for a total nominal value of about 5,600 billion lire.

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

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

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

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

As of March 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 4 billion euros (including 1.2 billion of bad debts). Moreover, owing to decisions taken by the central bank of Argentina concerning the suspension of the obligation to publish financial statistics, some Italian banks have not submitted complete reports on their exposures to borrowers resident in that country. Where necessary, in the table “Foreign exposure”, reference has been made to the 2001 year-end data in calculating the 2002 first-quarter aggregates for Argentina.

As of June 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 2.2 billion euros (including 826 million of bad debts).

As of September 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 2.3 billion euros (including 250 million of bad debts).

As of December 2002: there may be breaks in some of the series derived from both supervisory returns and reports to the Central Credit Register owing to securitization transactions involving claims for a total nominal value of about 5.5 billion euros (including 69 million of bad debts).

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.

As of December 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 4.2 billion euros.

Glossary

Glossary of terms in the tables

ADJUSTED BAD DEBTS	the total loans outstanding when a borrower is reported to the Central Credit Register: a) as a bad debt by the only bank that disbursed credit; as a bad debt by one bank and as having an overshoot by the only other bank exposed; c) as a bad debt by one bank and the amount of the bad debt is at least 70% of its exposure towards the banking system or as having overshoots equal to or more than 10% of its total loans outstanding; d) as a bad debt by at least two banks for amounts equal to or more than 10% of its total loans outstanding.
ADVANCES AGAINST ACQUIRED CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding claims.
ADVANCES AGAINST FUTURE CLAIMS (FACTORING)	the amount of advances granted by the intermediary against the assignment of future claims.
ADVANCES DISBURSED (FACTORING)	the amount of advances granted by the intermediary against the assignment of outstanding and/or future claims.
ASSETS UNDER MANAGEMENT (PORTFOLIO MANAGEMENT SERVICES)	the end-of-period value of the portfolio, liquid assets in respect of management contracts, interest accrued at the reporting reference date and other assets and liabilities related to the management function attributable to customers.
BAD DEBTS	the total loans outstanding to persons who have been declared insolvent or who are in a basically comparable situation regardless of the security held and gross of writedowns effected for forecast losses. Any differences between data drawn from supervisory reports and the Central Credit Register stem from marginal differences between the legal provisions governing the data collection methods of the two systems.
BAD DEBTS DELETED	the amount of loans outstanding to persons no longer reported to the Central Credit Register as bad debts in the reference period.
BANKS WITH THEIR HEAD OFFICE IN THE SOUTH	comprises the regions of Southern Italy and the Islands.
BORROWERS (NUMBER)	physical and legal persons and holders of joint account who have been the object, at the reference date, of one or more reports to the Central Credit Register on the granting of loans or guarantees.
BRANCH LOCATION	location – geographical area, region, province or municipality – of the reporting banks' branches at which the records of transactions are kept. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
BRANCHES (NUMBER)	the operational units that carry on directly with the public all or some of the activities of the bank; branches carrying on special operations fall within the definition, representative offices are excluded.
CENTRAL ITALY	comprises the following regions: Tuscany, Marche, Umbria and Lazio.
CLAIMS ASSUMED AT LESS THAN NOMINAL VALUE (FACTORING)	claims acquired by the intermediary for a much smaller amount than their nominal value, normally owing to the economic and financial situation of the debtor assigned.
COLLECTIVE INVESTMENT UNDERTAKINGS (UNITS OF)	comprising Undertakings for Collective Investment in Transferable Securities (UCITS) and real-estate investment funds. In the statistical distributions of the Bulletin, UCITS comprise the following types of institutional investors: open-end securities investment funds and SICAVs.
CREDIT IMPLICIT IN LEASING CONTRACTS WITH CUSTOMERS	the residual amount of principal due implicit in financial leasing contracts, equal to the sum of the principal portions of outstanding lease rentals plus the final purchase prices of the leased goods.

CUSTOMER ASSETS UNDER MANAGEMENT: TOTAL SECURITIES (NOMINAL VALUE)	total of securities and the like, net of own liabilities in issue, that the intermediary receives from customers for safekeeping, administration or in connection with the management of securities portfolios.
CUSTOMER BRANCH OF ECONOMIC ACTIVITY	Grouping of institutional units on the basis of the prevalent productive activity. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which was introduced on 1 January 1989, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of Integrated Economic Accounts (ESA). In order to ensure the confidentiality of information, in some tables it has been necessary to aggregate the data of some of the branches in "macrobranches".
CUSTOMER LOCATION	geographical area, region or province of the registered office or domicile of banks' counterparties. Marginal disparities between data drawn from supervisory reports and the Central Credit Register stem from differences between the data collection methods of the two systems.
CUSTOMER SECTORS AND SEGMENTS OF ECONOMIC ACTIVITY	groupings of institutional units on the basis of their principal economic function. The classification is on three levels: sectors, sub-sectors and sub-groups. Groupings of sectors, sub-sectors and branches (see above) of economic activity are called segments. The method of classifying customers is described in detail in the manual "Istruzioni relative alla classificazione della clientela per settori e gruppi di attività economica", published by the Bank of Italy. The present classification, which has been in force since June 1998, is based on criteria consistent with those used by Istat, which, in turn, reflect those used in the European System of National and Regional Accounts (ESA95).
CUSTOMER TRADING	buying and selling securities and financial derivatives for customers.
DEPOSITS	funds raised from non-banks by banks in the form of: sight and time savings deposits, savings certificates, certificates of deposit, current accounts and time current accounts.
DERIVATIVES BUSINESS	derivative instruments are contracts serving to modify the exposure of the parties to market risks. As a rule they provide for the settlement at a specified future date of the difference between the price (or rate of return) prevailing at that date of a reference financial instrument and that determined in the contract or for the delivery or receipt at a future date of a financial instrument at a predetermined price. In the data on trading, derivative contracts with an underlying security are valued on the basis of the agreed price, those without an underlying security on the basis of the notional capital. Some instruments are an exception in this respect and are valued as follows: stock index options and futures, on the basis of the notional capital multiplied by the value of the index at the date the contract was concluded; futures options, on the basis of the notional capital multiplied by the price agreed for the futures contract; futures on debt securities, on the basis of the notional capital multiplied by the price agreed for the futures contract. Where transactions in derivative instruments are carried out on organized markets, purchases and sales serving to close positions of the opposite sign are not counted.
ECONOMIC PURPOSE OF THE INVESTMENT	designed to identify the nature and location of the investment or durable goods being financed independently of the economic classification and location of the customer.
EFFECTIVE DEPOSIT RATES	deposit rates calculated at the end of the year on the basis of the products and the interest effectively paid; they represent the average cost of funds for the calendar year.
FACILITIES GRANTED	the amount of credit that the customer can use directly insofar as it derives from a fully effective contract that has been concluded.
FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	the amount of the liquid assets and financial instruments customers entrusted to the intermediary for management in the reference period.
FUNDS RAISED IN THE MARKET	includes bonds, subordinated loans and securities referred to in Article 117 of the 1993 Banking Law.
GUARANTEES APPLIED FOR	guarantee commitments the reporting bank has applied for on behalf of customers to other institutions that nonetheless involve its assuming risk.
GUARANTEES GRANTED	transactions (endorsements, guarantees, documentary credits, etc.) by means of which an intermediary undertakes to take over or guarantee the liability of a third party.

GUARANTEES GRANTED TO CUSTOMERS FOR COMMERCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for commercial transactions undertaken by their customers.
GUARANTEES GRANTED TO CUSTOMERS FOR FINANCIAL TRANSACTIONS	transactions (endorsements, guarantees, documentary credits, etc.) by means of which intermediaries provide cover for financial transactions undertaken by their customers.
GUARANTORS (NUMBER)	persons (natural, legal and joint names) from whom reporting intermediaries have received personal guarantees.
HISTORICAL DEFAULT RATES FOR COHORTS OF BORROWERS	Given a cohort of borrowers covered by the Central Credit Register for the first time in a given year, the “historical default rate” for each subsequent year is the ratio of the number of such borrowers who become “adjusted bad debtors” (see above) during the year to the original number of borrowers belonging to the cohort in question.
HOME AND CORPORATE BANKING: PERSONAL SERVICES	telematic (information and transaction) customer services. Includes interbank corporate banking and cash management services but excludes phone banking services.
INCOME/PROFIT DISTRIBUTED IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)	the amount of income distributed, in accordance with the rules, by asset management companies and SICAVs.
INTERNATIONAL CLAIMS	calculated on the basis of supervisory data (Sections 5.1 and 5.2 of the system of automated prudential returns) in a manner similar to that adopted by the Bank for International Settlements in compiling its consolidated international statistics on banks’ external claims. The aggregate includes all the claims (such as loans, securities, etc.) of Italian banks (including their foreign branches and subsidiaries) on non-residents except for intragroup positions and loans granted to local customers by their foreign units in the currency of the country in which the unit is located. The claims of the Italian branches of foreign banks are also excluded. Counterparties are classified (by country and sector of economic activity) on the basis of the principal debtor criterion with no account taken of any guarantees granted or received that could shift the risk to third parties. The classification of countries, including offshore centres, is that adopted by the Bank for International Settlements.
ISLANDS	comprises the following regions: Sicily and Sardinia.
JOINT BORROWERS (NUMBER)	Relationships of joint responsibility involving two or more persons that have autonomous significance only with reference to a loan, a guarantee commitment or a personal guarantee.
LOAN FACILITIES	loans reported to the Central Credit Register net of bad debts, granted or disbursed by reporting banks. The difference between the used margin of “loan facilities” and the item “loans” consists in the exclusion of bad debts and the inclusion of repurchase agreements.
LOANS	loans disbursed by banks to non-banks. The aggregate includes the bill portfolio, current account overdrafts, advances (on bills of exchange and other import and export documentary credits), mortgage loans, advances not settled via current accounts, stock exchange repos, sundry secured loans not settled via current accounts, pledge loans, loans secured by pledge of salaries, loans granted from funds administered for third parties, other financial investments (traded banker’s acceptances, commercial paper, etc.) bad debts, unpaid and protested own bills. The aggregate is net of interest and repurchase agreements.
LOCAL CLAIMS IN LOCAL CURRENCY	The aggregate includes all the loans granted by the foreign units of Italian banks to local customers in the currency of the country in which the unit is located. The methods of calculation are similar to those used for “International claims” (see above).
MATCHED LOANS	classification used by the Central Credit Register for credit transactions with a form of predetermined redemption, such as loans granted to make receivables from third parties immediately available to customers.
MEDIUM AND LONG-TERM LOANS	loans (excluding interest, repos, bad debts, unpaid and protested own bills, and export credits) with an original maturity of more than 18 months.
MULTIPLE BANK BORROWING: NUMBER OF FACILITIES	borrowing by a single customer from two or more intermediaries as revealed by the returns sent to the Central Credit Register.
MUNICIPALITIES SERVED BY BANKS	Municipalities in which at least one bank branch is in operation.

NEGATIVE CAPITAL ITEMS	own shares or capital parts, prior-year losses carried forward, amounts due from shareholders for share instalments.
NET ASSETS (COLLECTIVE ASSET MANAGEMENT)	the difference between the value of the portfolio, the liquidity and the other assets managed by a collective investment undertaking and any debts and other liabilities the same may have.
NET FUND-RAISING IN THE QUARTER (PORTFOLIO MANAGEMENT SERVICES)	fund-raising/subscriptions in the reference period net of redemptions.
NEW ADJUSTED BAD DEBTS	the total loan exposure of persons who for the first time in the reference quarter meet one of the conditions for qualifying as an “adjusted bad debt”.
NEW BAD DEBTS	the amount of loans to persons reported to the Central Credit Register as bad debts for the first time in the reference period.
NOMINAL DEPOSIT RATES	calculated by weighting the presumed rates (corresponding to the rates, gross of withholding tax, agreed with customers) by the end-of-period amounts of the deposits to which such rates apply.
NORTH-EAST ITALY	comprises the following regions: Trentino Alto Adige, Veneto, Friuli-Venezia Giulia and Emilia Romagna.
NORTH-WEST ITALY	comprises the following regions: Piedmont, Valle d’Aosta, Liguria and Lombardy.
NUMBER OF ATMS IN OPERATION	Computer terminals for use by the public permitting cash transactions to be carried out with the immediate updating of customers’ accounts; they may also perform other banking services such as giro and credit transfers and/or provide account information.
OFFSHORE CENTRES	financial centres in which the intermediation of funds raised and invested mainly in other countries takes place owing to favourable regulatory and/or tax treatment of banking and financial activities; e.g. the Cayman Islands, Singapore and Hong Kong.
OVERSHOOT	the positive difference between credit used, excluding bad debts, and credit granted. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show unused margins or intermediaries that report the same customer.
PARTIAL CREDIT GRANTED (SIZE CLASSES)	the loan facilities granted to each borrower by the individual intermediary reporting to the Central Credit Register.
PARTICIPATING INTERESTS	rights, whether or not represented by securities, with regard to the capital of other enterprises that, by creating a lasting link therewith, serve to promote the activity of the investor. Since 1 January 1994 they include shares acquired as investments of staff pension funds, previously included under “own securities”.
PARTICIPATING INTERESTS IN NON-FINANCIAL CORPORATIONS: QUALIFIED HOLDINGS	interests of 10% or more in the share capital or voting rights and interests that permit the owner to exercise an influence over the operation of the investee company.
PAYABLES TO BI-ECB	this item includes reverse repos with the Bank of Italy, it does not include discount transactions with the Bank of Italy.
PERSONAL SECURITY PROVIDED BY CUSTOMERS	personal guarantees issued by third parties to intermediaries in favour of their borrowers.
PHONE BANKING	services that can be accessed by entering personal identification numbers by telephone and those that permit interaction with an operator but still require the entry of personal identification numbers.
POS – NUMBER	computer terminals belonging to the reporting bank installed at retail outlets by means of which customers’ bank accounts are automatically debited to pay for goods and services and retailers’ accounts credited. The procedure is managed either directly by the bank or group of banks offering the service or by a third party.
PROPRIETARY TRADING	buying and selling securities and financial derivatives for the intermediaries’ portfolio not held as a fixed asset.

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

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

**RECEIVABLES FOR CONSUMER
CREDIT AND THE ISSUE OR
MANAGEMENT OF CREDIT
CARDS**

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).

RECEPTION OF ORDERS

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

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

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

REPORTING INSTITUTION

persons that send in the returns from which the information published is drawn. The following classifications are adopted for banks: MAJOR CATEGORIES OF BANKS – the classification of banks into three groups based on type of fund-raising (short, medium and long-term), size (major and large, medium-sized, small and minor) and location of the registered office (the Centre and North or the South of Italy); SIZE CLASS OF BANKS – the classification of banks into five groups: major, large, medium-sized, small and minor. The present size classification of banks was carried out using centred 5-term weighted averages of quarterly total assets, by applying a weight of 1 to the last quarter of 2000 and 2001 and a weight of 2 to the intermediate quarters. The classes are defined as follows:

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

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

INSTITUTIONAL CATEGORIES OF BANKS – the classification basically comprises the categories referred to in Legislative Decree 385 of 1 September 1993 (the 1993 Banking Law): banks established as società per azioni, cooperative banks, mutual banks, branches of foreign banks and central credit institutions. GEOGRAPHICAL COVERAGE OF BANKS – the classification refers to “banks raising mainly short-term funds” and is based on the extent of the distribution network; it comprises nationwide, interregional, regional, interprovincial and provincial banks (with the last category subdivided into local and non-local banks).

A detailed description of the classifications of banks by “institutional category” and “geographical coverage”, which have been in force since 1 January 1995, can be found in *Supplemento al Bollettino Statistico*, no. 32 of 16 June 1995. For the actual breakdown of the Italian banking system by “size”, see the “Glossario” section of the Bank of Italy’s 2001 Annual Report in Italian. It should also be noted that the classifications of banks by “size” and “geographical coverage” only change as the result of the creation of new banks or of mergers. Accordingly, pending a revision of the classifications, the fact that a bank passes a threshold value does not result in its being reclassified.

RESIDENTS

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

RESIDUAL MATURITY	the interval between the observation date and the contractual maturity of individual transactions, taking account of any agreements modifying the terms of the original contract (conversions, restructurings, rollovers, etc.).
REVOCABLE LOANS	classification used by the Central Credit Register for overdrafts.
SECURITIES	securities in general and documents representing securities. The item comprises debt securities and equity securities, including certificates of deposit and savings certificates but excluding interbank certificates of deposit.
SECURITIES HELD FOR CUSTODY AND ADMINISTRATION (NOMINAL VALUE)	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their safekeeping, the cashing of coupons, the withdrawal and delivery of certificates, and the implementation of splits and reverse splits, etc..
SECURITIES ON DEPOSIT (NOMINAL VALUE)	the total value of securities, owned by customers, held on deposit with an intermediary under an agreement for their safekeeping or safekeeping and administration or a portfolio management mandate. Includes securities (other than cheques) held as security deposits for other services and as collateral for credit transactions.
SECURITIES UNDER MANAGEMENT (NOMINAL VALUE)	total of securities owned by customers deposited with an intermediary that undertakes, under a contract, to provide for their management.
SOUTHERN ITALY	comprises the following regions: Abruzzo, Molise, Campania, Puglia, Basilicata and Calabria.
SUBSCRIPTIONS IN THE QUARTER (COLLECTIVE ASSET MANAGEMENT)	the value of the units of collective investment undertakings subscribed for by customers in the reference period.
SUBSIDIZED LOANS	transactions effected at interest rates below the prevailing market rates under statutory provisions that provide for the granting of interest subsidies and/or the use of central government funds or funds of other government bodies. The aggregate comprises subsidized loans in connection with the following items: the risk associated with the bill portfolio belonging to non-bank customers, current account assets, import and export trade credits, mortgage loans, advances not settled via current accounts, performing loans granted from funds administered for third parties, and the credit implicit in financial leasing contracts.
SUBSTANDARD LOANS	secured and unsecured loans to customers suffering from temporary difficulties that are likely to be overcome in a reasonably short time.
SUNDRY PROVISIONS FOR LOSSES AND CHARGES	comprises provisions for the writedown of tax credits, the tax provision and other earmarked provisions.
TERM LOANS	classification used by the Central Credit Register for credit transactions with a contractual term and no form of predetermined redemption.
TOTAL CREDIT GRANTED (SIZE CLASSES)	the sum of the loan facilities granted to each borrower by all the intermediaries reporting to the Central Credit Register.
TOTAL CREDIT USED (SIZE CLASSES)	the sum of the loan facilities disbursed to each borrower by all the intermediaries reporting to the Central Credit Register.
UNDERWRITING	Placement of securities the successful outcome of which is guaranteed by the intermediary. Includes transactions involving the intermediary's prior subscription to or outright purchase of the securities in question.
UNUSED MARGIN	positive difference between credit granted and credit used. The item is calculated for each transaction reported by each intermediary to the Central Credit Register, with no offsetting between transactions that show overshoots or intermediaries that report the same customer.
USED MARGIN	the amount of credit actually disbursed to a customer; in the case of "guarantees issued to customers", the amount of the guarantees actually granted.