

BANCA D'ITALIA

Statistical Bulletin



I - 2005

Statistical publications and distribution options

The Bank of Italy publishes a quarterly statistical bulletin, together with a summary report that comes out separately some weeks before the bulletin, and several monthly supplements. The statistical information is produced in paper form and on magnetic and optical media and is also available on the Bank of Italy's website (www.bancaditalia.it).

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

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

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

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

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

Requests for Bank of Italy statistical publications should be addressed to:

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

Requests for classifications concerning data contained in this publication can be sent by e-mail to statistiche@bancaditalia.it

The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.

Direttore Responsabile: CARLO CHIESA

Statistical Bulletin

Notice to readers

- I. The appendices of the Statistical Bulletin and the Summary Report contain methodological notes with general information on the statistical data and the sources from which they are drawn. More specific notes regarding individual tables are given at the foot of the tables themselves. The publications also include a glossary of the statistical concepts used in the tables.
- II. Symbols
 - the phenomenon does not exist, or exists and is observed but no cases were recorded;
 - the phenomenon exists but its value is not known;
 - .. the value is known but is less than the minimum considered significant;
 - = = the data are confidential;
 - : : the data are not statistically significant.The thin lines separating data within tables serve solely to make consultation easier.
- III. The intervals for the classification by size include the lower limit and exclude the upper limit.

Additional information concerning this issue

Interest rate statistics appear again in this edition, after being temporarily interrupted in the previous edition. The new set of tables, which replaces the earlier one in toto, includes the results of the reporting changes introduced by the Bank of Italy's Circular No. 251 of 17 July 2003, "Rilevazione analitica dei tassi d'interesse. Istruzioni per le banche segnalanti" (Sample Survey of Interest Rates: Instructions for Reporting Banks).

The publication of the statistics starts again from the second quarter of 2004.


For more details, please consult the methodological notes of the individual tables and Section 2.3 of the Methodological appendix

— * * * —

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

Key to symbols and information in the index

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

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

A DATA ON CREDIT, SECURITIES BUSINESS AND INTEREST RATES

	A1	INFORMATION ON BANKING BUSINESS	
○ Q 1 [ba]	A1 5.1	Summary data on credit	[TDC40010]
○ Q 1 [ba]	A1 5.2	Loans distribution by: - customer location (geographical area) - customer segment of economic activity	[TDC40020]
○ Q 1 [ba]	A1 5.3	Deposits distribution by: - customer location (geographical area) - customer segment of economic activity	[TDC40030]
○ Q 1 [ba]	A1 5.4	Guarantees distribution by: - customer location (geographical area) - customer segment of economic activity	[TDC40040]
○ Q 1 [ba]	A1 5.5	Bad debts distribution by: - customer location (geographical area) - customer segment of economic activity	[TDC40050]
○ Q 1 [ba]	A1 5.6	Medium and long-term loans distribution by: - location of the investment (geographical area) - economic purpose of the investment	[TDC40060]
○ Q 1 [ba]	A1 5.7	Asset management services distribution by: - customer location (geographical area) - customer segment of economic activity - type of security	[TDC40070]
	A2	INFORMATION ON SECURITIES BUSINESS	
○ Q 1 [ba - sf]	A2 5.1	Securities placement and trading distribution by type of security and derivative instrument	[TDC40080]
○ Q 1 [ba - sf - am]	A2 5.2	Portfolio management services distribution by type of security	[TDC40090]
○ Q 1 [ci]	A2 5.3	Collective asset management distribution by type of security	[TDC40100]
	A3	INFORMATION ON CUSTOMERS	
○ Q 2 [ba]	A3 5.1	Summary of central credit register data	[TDC30010]
○ Q 2 [ba]	A3 5.2	Loan facilities distribution by total credit granted	[TDB30113]
○ Q 2 [ba]	A3 5.3	Loan facilities distribution by customer location (geographical area) and total credit granted	[TDC30018]
○ Q 2 [ba]	A3 5.4	Loan facilities distribution by customer location (region)	[TDC30025]
○ Q 2 [ba]	A3 5.5	Bad debts distribution by amount	[TDB30205]
○ Q 2 [ba]	A3 5.6	Bad debts distribution by customer location (region)	[TDC30035]

○ Q 2 [ba]	A3 5.7	Risk concentration – Largest borrowers’ shares of loan facilities distribution by customer location (region)	[TDB30350]	
○ Q 2 [ba]	A3 5.8	Multiple-bank borrowing – Average number of banks per borrower distribution by customer location (geographical area) and total credit granted	[TDB30455]	
	A4	LENDING RATES		
● Q 3 [sb]	A4 5.1	Summary data on lending rates	[TDC30080]	

B INFORMATION ON BANKS

B1 STRUCTURAL DATA

○ Q 5 [ba]	B1 5.1	Banks and branches distribution by location (province) and institutional category of bank	[TDB10207]	p.	2
○ A 1 [ba-fi]	B1 7.1	ATMs and POS terminals distribution by location (province)	[TDB10214]		8
○ A 1 [ba]	B1 7.2	Telematic customer services distribution by customer location (province)	[TDB10218]		11
● Q 5 [bs]		Banks and branches distribution by location (province) and geographical coverage of bank	[TDB10209]		
● Q 5 [ba]		Banks and branches distribution by location (province) and size of bank	[TDB10210]		
● A 5 [ba]		Branches distribution by location (municipality)	[TDB10194]		

B2 ACCOUNTING DATA

○ Q 1 [ba]	B2 5.1	Assets distribution by major category of bank	[TDB10017]	p.	14
○ Q 1 [ba]	B2 5.2	Liabilities distribution by major category of bank	[TDB10027]	p.	16
○ Q 1 [ba]	B2 5.3	Assets and liabilities distribution by residual maturity	[TDB10030]	p.	18
○ Q 1 [ba]	B2 5.4	Participating interests distribution by type of investee company and major category of bank	[TDB10034]	p.	19
○ Q 1 [ba]	B2 5.5	Foreign branches of Italian banks – Accounting data	[TDB10033]	p.	21
● Q 1 [ba]		Assets distribution by size of bank	[TDB10019]		
● Q 1 [ba]		Assets distribution by geographical coverage of bank	[TDB10018]		
● Q 1 [ba]		Liabilities distribution by size of bank	[TDB10029]		
● Q 1 [ba]		Liabilities distribution by geographical coverage of bank	[TDB10028]		

B3 RISK DATA

○ Q 2 [ba]	B3 5.1	Adjusted bad debts distribution by customer location (region)	[TDB30260]	p.	22
○ Q 2 [ba]	B3 5.2	Adjusted bad debts distribution by customer segment of economic activity	[TDB30270]	p.	23
○ Q 1 [ba]	B3 5.3	Foreign exposure distribution by country, type of customer and residual maturity	[TDB30274]	p.	24
○ H 1 [ba]	B3 6.1	Non-performing loans distribution by major category of bank	[TDB30255]	p.	26
○ H 1 [ba]	B3 6.2	Non-performing loans distribution by customer location (region)	[TDB30256]	p.	27
○ H 1 [ba]	B3 6.3	Non-performing loans distribution by customer segment of economic activity	[TDB30258]	p.	28

C INFORMATION ON NON-BANK INTERMEDIARIES

C1 STRUCTURAL DATA

○ Q 5 [sf]	C1 5.1	Securities firms distribution by authorized activities	[TDB40210]	p.	31
○ Q 5 [ci]	C1 5.2	Open-end securities investment funds and SICAVs distribution by operational specialization	[TDB40225]	p.	32
○ Q 5 [fi]	C1 5.3	Financial intermediaries referred to in Article 107 of the 1993 Banking Law distribution by prevalent activity	[TDB40230]	p.	33

C2 ACCOUNTING DATA

○ Q 1 [sf]	C2 5.1	Securities firms – Accounting data	[TDB40240]	p.	34
○ Q 1 [fi]	C2 5.2	Financial intermediaries – Accounting data	[TDB40250]	p.	35

D INFORMATION ON BANKING BUSINESS

D1 LOANS

○ Q 1 [ba]	D1 5.1	Loans distribution by customer location (region) and segment of economic activity	[TDB10231]	p.	38
○ Q 1 [ba]	D1 5.2	Loans distribution by customer location (region) and major category of bank	[TDB10234]	p.	40
○ Q 1 [ba]	D1 5.3	Loans distribution by customer location (geographical area) and branch of economic activity	[TDB10235]	p.	42
○ Q 1 [ba]	D1 5.4	Loans distribution by branch location (region) and customer location (geographical area)	[TDB10237]	p.	43
○ Q 1 [fi]	D1 5.5	Non-bank finance distribution by technical form and customer location (geographical area)	[TDB10277]	p.	44
○ Q 1 [fi]	D1 5.6	Non-bank finance distribution by technical form and customer segment of economic activity	[TDB10278]	p.	45
○ Q 1 [ba - fi]	D1 5.7	Consumer credit distribution by customer location (region)	[TDB10254]	p.	47
● A 1 [ba]	D1 7.1	Loans distribution by branch location (municipality)	[TDB10194]	p.	48
● Q 1 [ba]		Loans distribution by branch location (geographical area) and customer location (geographical area) and branch of economic activity	[TDB10239]		
● Q 1 [ba]		Loans distribution by customer location (province) and size of bank	[TDB10245]		
● Q 1 [bs]		Loans distribution by branch location (province) and geographical coverage of bank	[TDB10074]		
● Q 1 [ba]		Loans distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10275]		

D2 DEPOSITS

○ Q 1 [ba]	D2 5.1	Deposits distribution by customer location (region) and segment of economic activity	[TDB10262]	p.	64
○ Q 1 [ba]	D2 5.2	Deposits distribution by customer location (region) and major category of bank	[TDB10265]	p.	66
○ Q 1 [ba]	D2 5.3	Deposits distribution by customer location (geographical area) and branch of economic activity	[TDB10266]	p.	68
○ Q 1 [ba]	D2 5.4	Deposits distribution by technical form and customer location (region)	[TDB10268]	p.	69
○ Q 1 [ba]	D2 5.5	Deposits distribution by branch location (region) and customer location (geographical area)	[TDB10271]	p.	70
● A 1 [ba]	D1 7.1	Deposits distribution by branch location (municipality)	[TDB10194]	p.	48
⊙ Q 1 [ba]		Deposits distribution by branch location (geographical area) and customer location (geographical area) and segment of economic activity	[TDB10273]		
⊙ Q 1 [ba]		Deposits distribution by customer location (province) and size of bank	[TDB10284]		
⊙ Q 1 [bs]		Deposits distribution by branch location (province) and geographical coverage of bank	[TDB10114]		
⊙ Q 1 [ba]		Deposits distribution by customer location (province) and customer sector and sub-sector of economic activity	[TDB10279]		

D3 LEASING AND FACTORING

○ Q 1 [ba - fi]	D3 5.1	Leasing and factoring receivables	[TDB40150]	p.	71
-----------------	--------	--	------------	----	----

D4 SECURITIES ON DEPOSIT AND CUSTOMER ASSETS UNDER MANAGEMENT

○ Q 1 [ba]	D4 5.1	Customer assets under management distribution by type of security and type of account	[TDB40080]	p.	72
○ Q 1 [ba]	D4 5.2	Customer assets under management distribution by customer location (region) and type of account	[TDB40085]	p.	74
○ Q 1 [ba]	D4 5.3	Securities on deposit distribution by type of security and customer segment of economic activity	[TDB40055]	p.	76
● Q 1 [ba]	D4 5.4	Securities on deposit distribution by type of security and customer location (geographical area)	[TDB40060]	p.	77
○ H 1 [ba]	D4 6.1	Securities on deposit distribution by size of deposits of types of securities	[TDB40065]	p.	78
○ H 1 [ba]	D4 6.2	Securities on deposit distribution by size of deposits	[TDB40070]	p.	79

D5 GUARANTEES

● Q 1 [ba]	D5 5.1	Guarantees distribution by customer location (region) and segment of economic activity	[TDB40100]	p.	80
○ Q 1 [ba]	D5 5.2	Guarantees distribution by branch location (region) and customer location (geographical area)	[TDB40110]	p.	81

D6 SUBSIDIZED AND MEDIUM AND LONG-TERM LOANS

Q 1 [ba]	D6 5.1	Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding	[TDB10420]	p.	82
Q 1 [ba]	D6 5.2	Medium and long-term loans distribution by economic purpose and location (region) of the investment and by terms – disbursements	[TDB10430]	p.	84
Q 1 [ba]	D6 5.3	Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms – amounts outstanding	[TDB10460]	p.	86
Q 1 [ba]	D6 5.4	Medium and long-term loans to agriculture distribution by economic purpose and location (region) of the investment and by terms – disbursements	[TDB10470]	p.	88
Q 1 [ba]	D6 5.5	Subsidized loans distribution by original maturity, location (region) of the investment and type of incentive law – amounts outstanding	[TDB10440]	p.	90
Q 1 [ba]	D6 5.6	Subsidized loans distribution by original maturity, location (region) of the investment and type of incentive law – disbursements	[TDB10450]	p.	92

E INFORMATION ON SECURITIES BUSINESS

E1 ACTIVITY OF BANKS AND OTHER INTERMEDIARIES

Q 1 [ba - sf]	E1 5.1	Securities and derivatives trading distribution by type of security and derivative instrument	[TDB40500]	p.	96
Q 1 [ba - sf - am]	E1 5.2	Portfolio management services assets under management and net fund-raising	[TDB40525]	p.	99
Q 1 [ba - sf - am]	E1 5.3	Portfolio management services distribution of portfolio by type of security	[TDB40520]	p.	100
Q 1 [sf]	E1 5.4	Portfolio management services distribution of portfolio by type of security and customer sector of economic activity	[TDB40530]	p.	102
Q 1 [ci]	E1 5.5	Collective asset management assets under management and net fund-raising	[TDB40548]	p.	103
Q 1 [ci]	E1 5.6	Collective asset management distribution of portfolio by type of security and operational specialization	[TDB40543]	p.	104
Q 1 [ba - sf]	E1 5.7	Derivatives business distribution by type of instrument	[TDB40580]	p.	106
Q 1 [ba - sf]	E1 5.8	Securities placement distribution by type of security and manner of placement	[TDB40560]	p.	108

F INFORMATION ON CUSTOMERS

F1 SUMMARY OUTLINE

Q 2 [ba - fi]	F1 5.1	Summary data based on Central Credit Register observations distribution by type of security and derivative instrument	[TDB30100]	p.	111
---------------	--------	---	------------	----	-----

F2 LOAN FACILITIES

○ Q 2 [ba]	F2 5.1	Loan facilities distribution by customer location (geographical area) and segment of economic activity	[TDC30020]	p.	112
○ Q 2 [ba - fi]	F2 5.2	Loan facilities distribution by total credit granted	[TDB30118]	p.	114
○ Q 2 [ba]	F2 5.3	Loan facilities distribution by total credit used	[TDB30125]	p.	115
○ Q 2 [ba]	F2 5.4	Loan facilities distribution by type of transaction and total credit granted	[TDB30135]	p.	116
○ Q 2 [ba]	F2 5.5	Loan facilities distribution by customer location (region) and total credit granted	[TDB30145]	p.	118
○ Q 2 [ba - fi]	F2 5.6	Loan facilities distribution by customer sector and sub-sector of economic activity	[TDB30170]	p.	120
○ Q 2 [ba - fi]	F2 5.7	Loan facilities distribution by customer branch of economic activity	[TDB30180]	p.	122
○ Q 2 [ba]	F2 5.8	Loan facilities distribution by customer segment of economic activity and total credit granted	[TDB30155]	p.	124
⊙ Q 2 [ba]		Loan facilities distribution by customer location (province)	[TDB30190]		
⊙ Q 2 [ba]		Loan facilities distribution by customer branch of economic activity and total credit granted	[TDB30165]		
⊙ Q 2 [fi]		Loan facilities distribution by customer location (province)	[TDB30195]		

F3 BAD DEBTS

○ Q 2 [ba]	F3 5.1	Bad debts distribution by customer location (geographical area) and segment of economic activity	[TDC30030]	p.	125
○ Q 2 [ba]	F3 5.2	Bad debts distribution by customer branch of economic activity	[TDB30220]	p.	126
○ Q 2 [ba - fi]	F3 5.3	Bad debts distribution by customer sector and sub-sector of economic activity	[TDB30230]	p.	127
○ Q 2 [ba]	F3 5.4	Bad debts – Flows distribution by customer location (region)	[TDB30240]	p.	128
○ Q 2 [ba]	F3 5.5	Bad debts – Flows distribution by customer segment of economic activity	[TDB30250]	p.	129
⊙ Q 2 [ba]		Bad debts distribution by customer location (province)	[TDB30210]		

F4 GUARANTEES GRANTED TO CUSTOMERS

○ Q 2 [ba]	F4 5.1	Guarantees granted to customers distribution by customer segment of economic activity	[TDB30280]	p.	130
○ Q 2 [ba]	F4 5.2	Guarantees granted to customers distribution by customer location (region)	[TDB30300]	p.	131
○ Q 2 [ba]	F4 5.3	Guarantees granted to customers distribution by customer branch of economic activity	[TDB30290]	p.	132
⊙ Q 2 [ba]		Guarantees granted to customers distribution by customer location (province)	[TDB30310]		

F5 LEASING AND FACTORING

○ Q 2 [ba - fi]	F5 5.1	Leasing distribution by customer branch of economic activity	[TDB30304]	p.	133
○ Q 2 [ba - fi]	F5 5.2	Leasing distribution by customer location (region)	[TDB30308]	p.	134
○ Q 2 [ba - fi]	F5 5.3	Factoring distribution by customer branch of economic activity	[TDB30312]	p.	135
○ Q 2 [ba - fi]	F5 5.4	Factoring distribution by customer location (region)	[TDB30316]	p.	136

F6 RISK CONCENTRATION

○ Q 2 [ba]	F6 5.1	Largest borrowers' loan facilities distribution by customer location (region)	[TDB30320]	p.	137
○ Q 2 [ba]	F6 5.2	Largest borrowers' loan facilities distribution by size of bank	[TDB30345]	p.	138
○ Q 2 [ba]	F6 5.3	Largest borrowers' share of loan facilities distribution by customer segment of economic activity	[TDB30370]	p.	139
○ Q 2 [ba]	F6 5.4	Largest borrowers' share of bad debts distribution by customer location (region)	[TDB30390]	p.	140
○ Q 2 [ba]	F6 5.5	Largest borrowers' share of bad debts distribution by customer segment of economic activity	[TDB30410]	p.	141
⊙ Q 2 [ba]		Largest borrowers' loan facilities distribution by customer location (province)	[TDB30330]		
⊙ Q 2 [ba]		Largest borrowers' share of loan facilities distribution by customer location (province)	[TDB30360]		
⊙ Q 2 [ba]		Largest borrowers' share of loan facilities distribution by customer branch of economic activity	[TDB30380]		
⊙ Q 2 [ba]		Largest borrowers' share of bad debts distribution by customer location (province)	[TDB30400]		
⊙ Q 2 [ba]		Largest borrowers' share of bad debts distribution by customer branch of economic activity	[TDB30420]		

F7 MULTIPLE-BANK BORROWING

○ Q 2 [ba]	F7 5.1	Number of borrowers distribution by customer location (region) and number of facilities	[TDB30430]	p.	142
○ Q 2 [ba]	F7 5.2	Number of borrowers distribution by customer segment of economic activity, number of facilities and total credit granted	[TDB30445]	p.	144
○ Q 2 [ba]	F7 5.3	Average number of banks per borrower distribution by customer segment of economic activity and total credit granted	[TDB30465]	p.	145
⊙ Q 2 [ba]		Average number of banks per borrower distribution by customer branch of economic activity and total credit granted	[TDB30475]		

F8 DEFAULT RATES FOR LOAN FACILITIES AND BORROWERS

⊙ Q 2 [ba-fi]	F8 5.1	Quarterly default rates for loan facilities distribution by customer sector of economic activity and total credit used	[TDB30485]	p.	146
⊙ A 2 [ba-fi]	F8 7.1	Historical default rates for cohorts of borrowers distribution by cohort's year of formation	[TDB30530]	p.	148
⊙ Q 2 [ba-fi]		Quarterly default rates for loan facilities distribution by customer location (region) and sector of economic activity	[TDB30495]		
⊙ Q 2 [ba-fi]		Quarterly default rates for loan facilities distribution by customer location (province)	[TDB30505]		

⊙ Q 2 [ba-fi]	Quarterly default rates for loan facilities distribution by customer location (region) and total credit used	[TDB30515]
⊙ Q 2 [ba-fi]	Quarterly default rates for loan facilities distribution by customer location (geographical area) and branch of economic activity	[TDB30518]
⊙ Q 2 [ba-fi]	Quarterly default rates for loan facilities distribution by customer location (geographical area) and macrobranch of economic activity	[TDB30523]
⊙ Q 2 [ba-fi]	Quarterly default rates for loan facilities distribution by customer location (geographical area), total credit used and macrobranch of economic activity	[TDB30528]
⊙ A 2 [ba-fi]	Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer sector of economic activity and total credit used	[TDB30540]
⊙ A 2 [ba-fi]	Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and sector of economic activity	[TDB30550]
⊙ A 2 [ba-fi]	Historical default rates for cohorts of borrowers distribution by cohort's year of formation and customer location (province)	[TDB30560]
⊙ A 2 [ba-fi]	Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and total credit used	[TDB30570]
⊙ A 2 [ba-fi]	Historical default rates for cohorts of borrowers distribution by cohort's year of formation, customer location (geographical area) and branch of economic activity	[TDB30580]

G LENDING AND DEPOSIT RATES

G1 LENDING RATES

⊙ Q 3 [sb]	G1 5.1 Lending rates on loan facilities distribution by initial period of rate fixation, customer location (geographical area) and customer segment of economic activity - Outstanding transactions	[TDB30820]	p.	152
⊙ Q 3 [sb]	G1 5.2 Lending rates on revocable loans distribution by customer location (region) and total credit granted - Outstanding transactions	[TDB30830]	p.	153
⊙ Q 3 [sb]	G1 5.3 Interest rates on loan facilities to the productive sector distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - Outstanding transactions	[TDB30840]	p.	154
⊙ Q 3 [sb]	G1 5.4 Lending rates on loan facilities to the productive sector distribution by initial period of rate fixation, type transaction and customer location (geographical area) and total credit granted - Outstanding transactions	[TDB30850]	p.	155
⊙ Q 3 [sb]	G1 5.5 Lending rates on loan facilities distribution by type of transaction, initial period of rate fixation and customer branch of economic activity	[TDB30860]	p.	156
⊙ Q 3 [sb]	G1 5.6 APRC on term loans to the productive sector distribution by initial period of rate fixation and customer location (geographical area) - New business in the quarter	[TDB30870]	p.	157
⊙ Q 3 [sb]	G1 5.7 Lending rates on loan facilities to producer households distribution by type of transaction, initial period of rate fixation and customer location (region) - Outstanding loans	[TDB30880]	p.	158
⊙ Q 3 [sb]	G1 5.8 Lending rates applied to loans for house purchase distribution by initial period of rate fixation, customer location (region) and total credit granted - Outstanding loans	[TDB30890]	p.	159
⊙ Q 3 [sb]	G1 5.9 APRC applied to loans for house purchase distribution by initial period of rate fixation, customer location (geographical area) and total credit granted - New loans in the quarter	[TDB30900]	p.	160

G2 DEPOSIT RATES

● T 4 [cb]

G2 5.1 interest rates on sight current account deposits
distribution by customer location (region) and segment of economic activity

[TDB30950] p. 161

● T 4 [cb]

G2 5.2 interest rate on sight current account deposits
distribution by customer location (region) and segment of economic activity and size of deposit

[TDB30960] p. 162

● T 4 [cb]

G2 5.3 Interest rates on sight current account deposits
distribution by customer location (geographical area) and branch of economic activity

[TDB30970] p. 163

H INFORMATION ON THE BANK OF ITALY

H1 BALANCE SHEET

○ Q 6 [bi]

H1 5.1 Assets

[TDB40605] p. 166

○ Q 6 [bi]

H1 5.2 Liabilities

[TDB40615] p. 168

METHODOLOGICAL APPENDIX

p. 171

GLOSSARY

p. 181

Information on banks

Distribution by location (province) and institutional category of bank

TDB10207

Source: Archives of intermediary
identification data

December 2004

	Total		of which:		Banks established as <i>società per azioni</i>	
	Banks	Branches	Banks raising medium and long-term funds		Banks	Branches
			Banks	Branches		
a. TOTAL	778	30,946	18	110	237	23,723
b. PIEMONTE	30	2,541	1	9	20	2,325
Alessandria	2	290	–	–	2	285
Asti	1	150	–	–	1	140
Biella	2	128	–	–	2	128
Cuneo	13	483	–	1	5	375
Novara	1	196	–	–	1	169
Turin	10	1,081	1	8	9	1,043
Verbano-Cusio-Ossola	1	80	–	–	–	53
Vercelli	–	133	–	–	–	132
c. VALLE D'AOSTA	2	96	–	1	–	76
Aosta	2	96	–	1	–	76
d. LIGURIA	7	914	–	1	5	809
Genoa	5	498	–	1	3	427
Imperia	–	110	–	–	–	99
La Spezia	1	130	–	–	1	125
Savona	1	176	–	–	1	158
e. LOMBARDY	176	5,940	5	14	72	4,386
Bergamo	15	647	–	1	5	514
Brescia	19	826	–	2	7	602
Como	3	336	–	–	–	240
Cremona	8	257	–	–	2	178
Lecco	3	213	–	–	–	127
Lodi	5	133	–	–	1	63
Mantua	5	310	–	1	2	254
Milan	114	2,342	5	10	53	1,765
Pavia	–	314	–	–	–	267
Sondrio	4	121	–	–	2	29
Varese	–	441	–	–	–	347
f. TRENTINO-ALTO ADIGE	112	920	1	2	7	292
Bolzano	57	407	–	1	2	145
Trento	55	513	1	1	5	147
g. VENETO	57	3,278	1	12	10	2,078
Belluno	1	192	–	–	–	130
Padua	11	579	–	3	2	429
Rovigo	5	173	–	–	–	120
Treviso	9	620	–	4	2	356
Venice	6	473	–	1	2	338
Verona	13	636	1	1	4	373
Vicenza	12	605	–	3	–	332

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>	
37	3,623	439	3,465	5	30	60	105	5,917
1	74	9	138	–	1	–	3	661
–	4	–	1	–	–	–	–	92
–	2	–	8	–	–	–	–	61
–	–	–	–	–	–	–	–	40
–	–	8	108	–	–	–	–	151
–	27	–	–	–	–	–	–	61
–	14	1	20	–	1	–	3	182
1	26	–	1	–	–	–	–	29
–	1	–	–	–	–	–	–	45
–	–	2	19	–	1	–	–	36
–	–	2	19	–	1	–	–	36
–	85	1	17	–	1	1	2	132
–	66	1	2	–	1	1	2	51
–	4	–	7	–	–	–	–	22
–	3	–	2	–	–	–	–	25
–	12	–	6	–	–	–	–	34
7	896	48	594	2	4	47	60	1,151
1	28	9	105	–	–	–	–	187
1	65	11	157	–	–	–	2	180
–	57	3	39	–	–	–	–	98
–	17	6	62	–	–	–	–	88
1	66	2	20	–	–	–	–	65
1	34	3	36	–	–	–	–	46
–	26	3	30	–	–	–	–	69
1	399	11	116	2	4	47	58	181
–	28	–	19	–	–	–	–	100
2	90	–	2	–	–	–	–	43
–	86	–	8	–	–	–	–	94
1	103	102	518	–	–	2	7	301
1	67	52	189	–	–	2	6	111
–	36	50	329	–	–	–	1	190
5	671	41	522	–	2	1	5	552
–	42	1	20	–	–	–	–	59
1	46	8	102	–	1	–	1	101
–	3	5	50	–	–	–	–	47
1	155	6	108	–	–	–	1	95
–	76	4	58	–	1	–	–	44
1	177	7	83	–	–	1	3	95
2	172	10	101	–	–	–	–	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	25	914	1	2	7	635
	Gorizia	5	107	–	–	–	70
	Pordenone	3	216	–	–	1	152
	Trieste	3	137	–	1	1	116
	Udine	14	454	1	1	5	297
i.	EMILIA ROMAGNA	56	3,218	–	8	26	2,320
	Bologna	15	761	–	7	8	543
	Ferrara	3	211	–	–	2	185
	Forlì	11	311	–	–	4	203
	Modena	6	467	–	–	4	305
	Parma	2	325	–	1	2	268
	Piacenza	3	208	–	–	–	140
	Ravenna	5	314	–	–	3	257
	Reggio Emilia	5	369	–	–	2	259
	Rimini	6	252	–	–	1	160
l.	MARCHE	28	1,072	–	3	8	893
	Ancona	11	332	–	3	4	282
	Ascoli Piceno	6	237	–	–	2	202
	Macerata	3	218	–	–	–	188
	Pesaro e Urbino	8	285	–	–	2	221
m.	TUSCANY	61	2,257	–	5	22	1,826
	Arezzo	4	209	–	–	–	135
	Florence	16	626	–	4	8	511
	Grosseto	4	136	–	–	–	105
	Livorno	3	182	–	–	1	160
	Lucca	5	249	–	1	3	222
	Massa Carrara	2	100	–	–	1	98
	Pisa	7	251	–	–	3	210
	Pistoia	8	171	–	–	1	126
	Prato	2	133	–	–	1	118
	Siena	10	200	–	–	4	141
n.	UMBRIA	13	530	–	2	8	476
	Perugia	10	409	–	2	6	360
	Terni	3	121	–	–	2	116
o.	LAZIO	65	2,463	7	10	24	2,014
	Frosinone	6	173	–	–	1	127
	Latina	6	167	–	–	1	125
	Rieti	2	81	–	–	1	62
	Rome	44	1,851	7	10	20	1,554
	Viterbo	7	191	–	–	1	146
p.	ABRUZZO	13	625	–	2	5	558
	Chieti	4	168	–	–	2	158
	L'Aquila	2	145	–	1	1	123
	Pescara	2	152	–	1	1	134
	Teramo	5	160	–	–	1	143

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	85	16	191	–	1	1	2	175
–	4	5	32	–	–	–	1	21
–	27	2	37	–	–	–	–	38
–	9	1	10	–	1	1	1	5
1	45	8	112	–	–	–	–	111
5	568	25	326	–	2	–	2	328
–	113	7	101	–	2	–	2	58
–	11	1	15	–	–	–	–	26
–	38	7	70	–	–	–	–	30
2	153	–	9	–	–	–	–	47
–	51	–	6	–	–	–	–	46
2	60	1	8	–	–	–	–	40
–	16	2	41	–	–	–	–	18
–	87	3	23	–	–	–	–	45
1	39	4	53	–	–	–	–	18
–	30	20	148	–	1	–	–	215
–	7	7	42	–	1	–	–	48
–	3	4	32	–	–	–	–	59
–	3	3	27	–	–	–	–	49
–	17	6	47	–	–	–	–	59
3	177	36	249	–	2	–	3	276
2	56	2	17	–	–	–	1	38
–	48	8	63	–	2	–	2	44
–	6	4	25	–	–	–	–	28
–	10	2	12	–	–	–	–	20
–	9	2	18	–	–	–	–	29
–	1	1	1	–	–	–	–	15
1	19	3	22	–	–	–	–	38
–	10	7	35	–	–	–	–	22
–	5	1	10	–	–	–	–	6
–	13	6	46	–	–	–	–	36
–	17	5	36	–	1	–	–	85
–	17	4	31	–	1	–	–	53
–	–	1	5	–	–	–	–	32
6	245	24	182	3	4	8	18	266
2	30	3	16	–	–	–	–	62
1	31	4	11	–	–	–	–	30
–	11	1	8	–	–	–	–	32
2	162	11	113	3	4	8	18	85
1	11	5	34	–	–	–	–	57
–	5	8	61	–	1	–	–	171
–	1	2	9	–	–	–	–	54
–	1	1	20	–	1	–	–	44
–	3	1	15	–	–	–	–	30
–	–	4	17	–	–	–	–	43

Distribution by location (province) and institutional category of bank

TDB10207

		Total		of which:		Banks established as <i>società per azioni</i>	
				Banks raising medium and long-term funds			
		<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>	<i>Banks</i>	<i>Branches</i>
q.	MOLISE	3	140	–	1	–	112
	Campobasso	3	107	–	1	–	85
	Isernia	–	33	–	–	–	27
r.	CAMPANIA	32	1,548	–	7	7	1,325
	Avellino	4	124	–	–	1	90
	Benevento	3	83	–	–	1	65
	Caserta	4	196	–	–	2	179
	Naples	6	801	–	7	3	742
	Salerno	15	344	–	–	–	249
s.	PUGLIA	31	1,354	–	5	5	1,004
	Bari	16	582	–	5	1	423
	Brindisi	2	118	–	–	–	89
	Foggia	3	240	–	–	2	180
	Lecce	5	251	–	–	2	185
	Taranto	5	163	–	–	–	127
t.	BASILICATA	7	242	–	2	1	165
	Matera	3	83	–	–	1	67
	Potenza	4	159	–	2	–	98
u.	CALABRIA	21	511	–	2	2	413
	Catanzaro	5	102	–	2	–	83
	Cosenza	10	193	–	–	1	140
	Crotone	3	38	–	–	1	30
	Reggio Calabria	1	137	–	–	–	127
	Vibo Valentia	2	41	–	–	–	33
v.	SICILY	34	1,706	1	7	5	1,346
	Agrigento	4	168	–	–	–	115
	Caltanissetta	8	96	–	–	–	60
	Catania	3	352	–	3	1	285
	Enna	1	66	–	–	–	50
	Messina	1	227	–	1	–	192
	Palermo	11	390	1	2	4	333
	Ragusa	1	111	–	–	–	72
	Siracusa	1	117	–	1	–	88
	Trapani	4	179	–	–	–	151
z.	SARDINIA	5	677	1	15	3	670
	Cagliari	2	272	1	6	1	270
	Nuoro	–	120	–	3	–	120
	Oristano	1	83	–	2	–	79
	Sassari	2	202	–	4	2	201

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	108	22	111	–	2	–	2	342
–	19	3	15	–	–	–	–	54
–	7	2	11	–	–	–	–	41
–	11	2	6	–	–	–	–	66
3	54	–	2	–	1	–	2	85
–	17	15	77	–	1	–	–	96
3	260	23	88	–	1	–	1	231
2	106	13	51	–	1	–	1	47
–	21	2	8	–	–	–	–	20
–	53	1	7	–	–	–	–	55
1	58	2	8	–	–	–	–	82
–	22	5	14	–	–	–	–	27
–	47	6	29	–	1	–	–	86
–	6	2	10	–	–	–	–	24
–	41	4	19	–	1	–	–	62
–	12	19	85	–	1	–	–	195
–	1	5	17	–	1	–	–	39
–	9	9	44	–	–	–	–	73
–	–	2	8	–	–	–	–	17
–	2	1	8	–	–	–	–	46
–	–	2	8	–	–	–	–	20
2	226	27	132	–	2	–	–	340
1	29	3	24	–	–	–	–	40
–	13	8	23	–	–	–	–	21
–	57	2	10	–	–	–	–	57
–	3	1	13	–	–	–	–	19
–	28	1	7	–	–	–	–	72
–	27	7	28	–	2	–	–	76
1	37	–	2	–	–	–	–	12
–	24	1	5	–	–	–	–	19
–	8	4	20	–	–	–	–	24
–	1	2	5	–	1	–	–	329
–	–	1	1	–	1	–	–	98
–	–	–	–	–	–	–	–	89
–	–	1	4	–	–	–	–	58
–	1	–	–	–	–	–	–	84

B.1.7.1

ATMs AND POS TERMINALS

1/3

Distribution by location (province)

TDB10214		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law	
Source: Supervisory returns			
December 2004		Number of devices in operation	
		POS terminals	ATMs
a. TOTAL		972,652	36,751
b. PIEDMONT		74,546	3,263
Alessandria		7,787	316
Asti		3,314	153
Biella		3,808	151
Cuneo		11,111	509
Novara		5,989	280
Turin		36,310	1,631
Verbano-Cusio-Ossola		2,814	93
Vercelli		3,413	130
c. VALLE D'AOSTA		3,611	114
Aosta		3,611	114
d. LIGURIA		32,770	1,075
Genoa		15,778	566
Imperia		5,237	132
La Spezia		4,661	168
Savona		7,094	209
e. LOMBARDY		160,289	7,255
Bergamo		13,853	740
Brescia		20,091	1,198
Como		8,393	385
Cremona		4,240	264
Lecco		3,929	236
Lodi		2,854	160
Mantua		5,617	341
Milan		75,403	2,952
Pavia		7,520	338
Sondrio		5,146	160
Varese		13,243	481
f. TRENTINO-ALTO ADIGE		33,439	1,303
Bolzano		16,575	593
Trento		16,864	710
g. VENETO		86,079	3,695
Belluno		4,452	207
Padua		14,340	651
Rovigo		3,444	170
Treviso		13,066	656
Venice		21,527	564
Verona		15,402	792
Vicenza		13,848	655

B.1.7.1

ATMs AND POS TERMINALS

2/3

Distribution by location (province)

TDB10214		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law	
		Number of devices in operation	
		POS terminals	ATMs
h.	FRIULI-VENEZIA GIULIA	23,170	1,059
	Gorizia	3,352	135
	Pordenone	4,837	247
	Trieste	4,980	174
	Udine	10,001	503
i.	EMILIA ROMAGNA	85,071	3,657
	Bologna	19,036	854
	Ferrara	6,450	311
	Forlì	7,053	388
	Modena	12,211	507
	Parma	8,965	370
	Piacenza	5,287	219
	Ravenna	7,536	346
	Reggio Emilia	8,440	385
	Rimini	10,093	277
l.	MARCHE	32,072	1,163
	Ancona	10,752	363
	Ascoli Piceno	7,667	283
	Macerata	6,847	225
	Pesaro e Urbino	6,806	292
m.	TUSCANY	87,362	2,657
	Arezzo	7,226	241
	Florence	29,172	724
	Grosseto	5,764	177
	Livorno	8,471	220
	Lucca	8,920	297
	Massa Carrara	3,516	108
	Pisa	6,765	306
	Pistoia	5,670	210
	Prato	3,481	142
	Siena	8,377	232
n.	UMBRIA	18,301	665
	Perugia	14,202	534
	Terni	4,099	131
o.	LAZIO	105,290	2,939
	Frosinone	5,517	202
	Latina	7,948	207
	Rieti	2,128	94
	Rome	84,573	2,226
	Viterbo	5,124	210
p.	ABRUZZO	22,704	761
	Chieti	6,267	230
	L'Aquila	5,566	183
	Pescara	6,437	169
	Teramo	4,434	179

B.1.7.1**ATMs AND POS TERMINALS****3/3****Distribution by location (province)**

TDB10214		Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking Law	
		Number of devices in operation	
		POS terminals	ATMs
q.	MOLISE	3,581	152
	Campobasso	2,714	117
	Isernia	867	35
r.	CAMPANIA	52,477	1,809
	Avellino	3,079	130
	Benevento	2,113	93
	Caserta	5,849	229
	Naples	30,379	977
	Salerno	11,057	380
s.	PUGLIA	43,264	1,934
	Bari	18,737	809
	Brindisi	4,080	129
	Foggia	5,811	518
	Lecce	8,046	308
	Taranto	6,590	170
t.	BASILICATA	4,900	214
	Matera	1,845	87
	Potenza	3,055	127
u.	CALABRIA	17,495	603
	Catanzaro	3,573	120
	Cosenza	7,103	223
	Crotone	961	44
	Reggio Calabria	4,668	169
	Vibo Valentia	1,190	47
v.	SICILY	61,377	1,853
	Agrigento	4,096	175
	Caltanissetta	2,406	92
	Catania	13,675	379
	Enna	1,294	73
	Messina	8,782	243
	Palermo	16,128	449
	Ragusa	4,228	129
	Siracusa	5,144	137
	Trapani	5,624	176
z.	SARDINIA	24,854	580
	Cagliari	10,459	268
	Nuoro	3,172	73
	Oristano	1,397	49
	Sassari	9,826	190

Notes:

As of the data for December 2004 the financial intermediaries referred to in Article 107 of the Consolidated Banking Law report their POS terminals directly; previously they were included in the reports of the banking system.

Distribution by customer location (province)

TDB10218		Banks		
Source: Supervisory returns				
December 2004		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
a. TOTAL		5,961,382	982,854	6,812,983
b. PIEDMONT		693,878	86,308	850,831
Alessandria		42,321	8,533	50,415
Asti		18,978	2,938	17,115
Biella		43,642	4,624	64,777
Cuneo		49,100	10,703	96,456
Novara		43,534	4,755	57,663
Turin		448,299	49,441	499,001
Verbano-Cusio-Ossola		14,601	1,806	17,918
Vercelli		33,403	3,508	47,486
c. VALLE D'AOSTA		20,739	3,005	23,008
Aosta		20,739	3,005	23,008
d. LIGURIA		150,662	31,038	181,109
Genoa		91,510	18,792	112,893
Imperia		18,819	3,492	20,848
La Spezia		17,947	3,060	18,612
Savona		22,386	5,694	28,756
e. LOMBARDY		1,366,308	221,279	1,520,598
Bergamo		97,500	18,960	132,395
Brescia		121,855	27,075	146,099
Como		85,265	10,482	82,278
Cremona		29,774	5,346	41,383
Lecco		51,554	5,852	46,737
Lodi		18,717	3,063	20,719
Mantua		50,000	9,230	56,749
Milan		720,130	119,881	780,380
Pavia		54,814	7,584	81,781
Sondrio		39,210	2,014	10,034
Varese		97,489	11,792	122,043
f. TRENTINO-ALTO ADIGE		136,757	25,426	130,194
Bolzano		80,467	12,488	96,825
Trento		56,290	12,938	33,369
g. VENETO		508,094	98,910	555,005
Belluno		25,820	3,646	22,459
Padua		107,970	18,777	123,154
Rovigo		20,347	3,600	29,573
Treviso		84,074	18,529	89,060
Venice		91,544	15,847	103,342
Verona		98,723	19,930	108,052
Vicenza		79,616	18,581	79,365

Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
h.	FRIULI-VENEZIA GIULIA	143,521	22,008	133,702
	Gorizia	13,473	2,520	11,234
	Pordenone	36,801	6,325	34,270
	Trieste	34,397	3,789	37,289
	Udine	58,850	9,374	50,909
i.	EMILIA ROMAGNA	468,339	110,058	444,331
	Bologna	139,821	27,995	118,967
	Ferrara	27,988	4,572	20,304
	Forlì	31,742	6,393	21,465
	Modena	78,895	20,442	72,060
	Parma	41,330	12,338	74,787
	Piacenza	22,124	5,853	34,057
	Ravenna	42,807	8,423	25,220
	Reggio Emilia	55,199	15,761	58,529
	Rimini	28,433	8,281	18,942
l.	MARCHE	92,689	20,601	100,672
	Ancona	33,675	6,925	37,307
	Ascoli Piceno	21,754	4,519	23,363
	Macerata	16,286	3,190	17,875
	Pesaro e Urbino	20,974	5,967	22,127
m.	TUSCANY	368,214	109,999	622,402
	Arezzo	33,766	12,810	40,064
	Florence	110,018	32,701	140,110
	Grosseto	20,280	5,310	37,850
	Livorno	32,514	7,922	61,629
	Lucca	33,415	10,147	64,817
	Massa Carrara	15,272	4,340	25,213
	Pisa	37,507	10,370	96,715
	Pistoia	24,410	7,937	40,376
	Prato	26,228	8,702	58,368
	Siena	34,804	9,760	57,260
n.	UMBRIA	57,158	15,931	113,308
	Perugia	39,992	12,567	88,929
	Terni	17,166	3,364	24,379
o.	LAZIO	684,441	91,426	751,875
	Frosinone	34,999	5,102	38,348
	Latina	51,002	7,469	53,650
	Rieti	8,743	1,135	8,376
	Rome	571,429	74,413	631,882
	Viterbo	18,268	3,307	19,619
p.	ABRUZZO	90,632	17,269	79,573
	Chieti	27,883	4,989	18,541
	L'Aquila	19,652	2,883	19,587
	Pescara	25,365	4,148	26,908
	Teramo	17,732	5,249	14,537

Distribution by customer location (province)

TDB10218		Banks		
		Number of customers		
		Home and corporate banking		Phone banking
		personal services	business services	
q.	MOLISE	16,909	2,547	17,964
	Campobasso	12,620	1,861	13,483
	Isernia	4,289	686	4,481
r.	CAMPANIA	361,720	42,892	440,640
	Avellino	18,680	2,433	20,751
	Benevento	10,546	1,132	13,057
	Caserta	45,119	4,749	53,379
	Naples	225,834	26,034	285,354
	Salerno	61,541	8,544	68,099
s.	PUGLIA	223,971	23,249	277,107
	Bari	89,881	10,848	112,782
	Brindisi	20,858	2,062	23,987
	Foggia	29,556	2,816	39,724
	Lecce	47,345	4,695	55,029
	Taranto	36,331	2,828	45,585
t.	BASILICATA	26,120	2,882	26,254
	Matera	11,213	1,235	9,262
	Potenza	14,907	1,647	16,992
u.	CALABRIA	79,403	8,863	96,685
	Catanzaro	16,092	2,112	21,562
	Cosenza	24,992	2,827	30,512
	Crotone	5,829	797	5,818
	Reggio Calabria	27,010	2,485	32,387
	Vibo Valentia	5,480	642	6,406
v.	SICILY	377,516	32,121	296,590
	Agrigento	20,131	1,953	17,726
	Caltanissetta	16,317	1,308	10,731
	Catania	99,641	7,406	72,872
	Enna	10,459	550	7,558
	Messina	43,877	3,590	34,376
	Palermo	99,890	8,855	92,281
	Ragusa	27,408	3,013	14,266
	Siracusa	35,633	2,602	26,108
	Trapani	24,160	2,844	20,672
z.	SARDINIA	94,311	17,042	151,135
	Cagliari	54,607	8,333	79,570
	Nuoro	9,452	1,919	16,959
	Oristano	5,574	1,068	9,159
	Sassari	24,678	5,722	45,447

Note:

Distribution by major category of bank

TDB10017

Source: Supervisory returns
Stocks in millions of euros

December 2004

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Teller cash and the like	23,644	23,618	26
Receivables from the Treasury, the Deposits and Loans Fund and Post Office savings certificates	2,165	2,161	4
Receivables from BI-ECB	13,157	13,001	156
Receivables from banks	427,539	418,483	9,057
<i>of which:</i> time deposits and interbank CDs	196,342	193,132	3,210
repos	114,136	111,831	2,306
Receivables from non-bank customers:			
current account receivables	217,005	216,643	361
repos	15,584	15,138	446
personal loans	22,196	22,169	27
export credits	16,487	16,483	4
import credits	11,282	11,279	2
mortgage loans	509,211	453,477	55,735
other loans	310,504	295,506	14,999
bad debts	54,836	51,235	3,601
unpaid and protested own bills	538	516	22
Securities	216,776	199,387	17,389
<i>of which:</i> not held as fixed assets	193,640	175,132	18,508
Subordinated loans	18,597	17,775	822
Participating interests	103,148	98,823	4,325
Fixed assets	45,407	44,600	807
<i>of which:</i> buildings	18,840	18,489	352
Bills, other credit instruments and documents	169,202	165,109	4,093
Sundry debtors net of items in suspense accounts	191,607	188,390	3,217
Negative capital items	1,017	1,013	4
Items in transit or in suspense accounts	20,408	20,166	242
Remaining asset items	371,945	356,564	15,381
TOTAL	2,767,496	2,636,772	130,724
COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS			
Guarantees granted	183,888	167,487	16,400
Guarantees applied for	5,227	5,227	–
Commitments and contingent liabilities	931,673	883,526	48,147
Credit implicit in leasing contracts with customers	14,398	14,043	355
Customer bill portfolio	12,028	7,910	4,118
Undrawn customer credit lines	654,953	619,698	35,256
Securities and the like on deposit	2,430,157	2,415,494	14,662

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
11,253	5,509	6,883	21,280	2,364
818	821	527	1,797	368
7,726	1,531	3,901	12,870	288
274,238	53,732	99,570	399,227	28,313
136,621	28,023	31,698	179,355	16,987
75,746	11,118	27,271	110,419	3,718
96,271	46,355	74,378	203,180	13,825
10,534	1,569	3,480	14,297	1,287
7,314	6,102	8,780	20,372	1,824
10,474	3,438	2,574	16,178	309
6,638	2,706	1,938	10,814	468
215,249	132,683	161,279	476,988	32,223
161,303	53,199	96,002	300,806	9,698
30,022	8,516	16,297	48,531	6,305
328	87	123	407	131
104,232	41,464	71,080	203,829	12,947
87,949	38,081	67,610	182,547	11,093
11,925	3,156	3,515	16,329	2,268
77,206	13,638	12,303	101,906	1,242
21,740	9,058	14,609	40,878	4,529
9,294	3,843	5,703	17,202	1,638
86,698	35,956	46,548	162,239	6,963
127,499	24,653	39,455	187,574	4,034
439	21	557	989	29
11,012	3,365	6,030	18,525	1,882
227,467	56,291	88,188	363,702	8,243
1,502,904	504,807	759,785	2,626,856	140,640
112,525	36,800	34,563	180,105	3,782
4,497	368	362	5,210	17
635,482	117,020	179,171	921,334	10,338
1	3,980	10,417	14,332	66
3,652	4,074	4,303	10,851	1,178
320,785	154,386	179,782	622,477	32,477
1,429,998	357,161	642,998	2,365,575	64,582

Distribution by major category of bank

TDB10027

Source: Supervisory returns
Stocks in millions of euros

December 2004

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
Payables to non-bank customers	758,556	751,003	7,553
<i>of which:</i> savings deposits	74,710	73,755	955
time savings deposits	5,203	4,375	828
savings certificates and CDs	30,032	28,898	1,134
current account deposits	551,174	546,826	4,348
time current account deposits	7,702	7,690	11
repos	85,417	84,988	429
Payables to BI-ECB	15,105	10,704	4,401
Payables to banks	523,399	486,788	36,610
<i>of which:</i> time deposits and interbank CDs	282,825	264,332	18,493
repos	76,237	75,202	1,035
Funds raised in the market	449,704	401,298	48,405
<i>of which:</i> bonds in issue	392,111	344,859	47,252
Provision for employee severance benefits	8,186	8,076	111
Supplementary pension fund	3,665	3,640	26
Provision for writedown of securities	129	79	49
Provision for writedown of investments	822	778	44
Accumulated depreciation	18,331	18,083	248
<i>of which:</i> accumulated depreciation of buildings	6,131	5,975	156
Provision for writedown of loans	37,713	35,476	2,237
Provision for writedown of commitments and guarantees granted	801	791	10
Sundry provisions for losses and charges	11,300	10,939	361
Provision for loan losses	2,239	2,064	174
Capital, reserves and provisions included in capital	163,564	152,062	11,501
Sundry creditors net of items in suspense accounts	142,536	137,620	4,916
Discounted bills, other credit instruments and documents	216,934	216,922	12
Items in transit or in suspense accounts	16,199	15,744	455
Remaining liabilities items	393,342	379,731	13,610
TOTAL	2,767,496	2,636,772	130,724

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
378,838	142,786	236,932	680,602	77,954
24,668	11,258	38,784	57,326	17,384
1,229	1,227	2,746	3,651	1,551
10,877	7,682	11,473	23,276	6,756
293,601	101,913	155,660	503,594	47,580
5,430	1,350	922	7,515	187
42,488	14,684	28,245	80,106	5,311
8,322	4,306	2,477	15,105	..
262,433	104,141	156,825	518,273	5,125
126,069	65,920	90,837	280,433	2,393
52,820	6,698	16,718	75,114	1,123
234,425	96,141	119,138	432,657	17,047
190,472	88,803	112,837	376,587	15,524
4,661	1,444	2,082	7,154	1,032
1,429	1,278	959	3,025	640
79	38	11	127	2
671	117	34	810	12
9,039	3,496	5,795	17,050	1,281
2,877	1,356	1,899	5,709	422
19,995	6,248	11,471	32,749	4,965
622	89	90	713	88
7,933	1,408	1,959	10,682	618
530	217	1,492	2,183	56
85,604	26,921	51,039	152,969	10,594
98,183	13,867	30,486	140,050	2,487
113,981	46,643	56,310	209,702	7,232
9,084	2,765	4,349	14,790	1,409
263,321	52,486	77,535	383,244	10,097
1,502,904	504,807	759,785	2,626,856	140,640

Distribution by residual maturity

TDB10030

Banks

Source: Supervisory returns
Percentages

December 2004

	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	67.59	22.11	17.13	11.27	25.74	23.76
Receivables from BI-ECB and other banks	100.00	14.86	22.51	55.54	11.13	6.89	3.93
Securities portfolio	100.00	61.77	0.20	5.40	16.10	45.58	32.72
b. LIABILITIES							
Payables to non-bank customers	100.00	0.86	85.58	13.07	0.91	0.17	0.27
Payables to BI-ECB and other banks	100.00	19.51	17.69	50.69	13.15	10.47	8.00
Bonds, savings certificates and CDs	100.00	63.96	0.95	7.68	14.26	58.94	18.17

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 2004

	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	103,148	77,206	13,638	12,303	101,906	1,242
Banks	60,287	48,244	5,160	6,883	59,738	549
<i>of which: non-resident</i>	8,169	7,523	243	403	8,165	3
Other financial intermediaries	24,429	14,278	6,472	3,679	23,982	447
<i>of which: non-resident</i>	7,201	5,517	481	1,203	7,200	..
Financial auxiliaries	5,071	3,702	582	787	4,866	205
Insurance companies	6,733	5,686	771	277	6,730	3
Non-financial companies	6,626	5,296	654	677	6,590	37
<i>of which: qualified holdings</i>	2,782	2,301	298	182	2,776	6

Notes:

B.2.5.5

FOREIGN BRANCHES OF ITALIAN BANKS – ACCOUNTING DATA

TDB10033

Banks

Source: Supervisory returns
Stocks in millions of euros

	Sept. 2004	Dec. 2004
a. ASSETS		
Cash	9	9
Receivables from parent bank and other foreign branches	56,974	62,767
Receivables from banks and central banks	21,424	20,095
<i>of which:</i> from non-residents	13,486	12,938
repos with banks	–	–
Receivables from non-bank customers	21,058	20,152
<i>of which:</i> from non-residents	20,168	19,384
repos	1,951	1,804
Subordinated loans	1,951	1,804
Securities and participating interests	17,970	17,198
<i>of which:</i> securities not held as fixed assets	12,696	13,967
Bad debts	413	269
Other liabilities items	8,846	10,704
TOTAL	126,694	131,193
b. LIABILITIES		
Payables to parent bank and other foreign branches	25,924	26,003
Payables to banks and central banks	33,301	34,902
<i>of which:</i> to non-residents	29,829	31,322
repos with banks	731	92
Payables to non-bank customers	51,736	53,049
<i>of which:</i> to non-residents	45,862	47,818
repos	1,481	1,153
Subordinated loans	3,184	2,768
Endowment funds and capital reserves	1,827	1,649
Other liabilities items	10,722	12,823
TOTAL	126,694	131,193
c. COMMITMENTS, CONTINGENT LIABILITIES AND OFF-BALANCE-SHEET ITEMS		
Guarantees	10,425	9,936
Commitments and contingent liabilities	152,718	148,242
Bill portfolio	292	266

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 2004

		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	624,689	57,395	1.06	39,135	2,726
b.	NORTH-WEST ITALY	140,752	13,411	1.08	9,607	917
	Piedmont	44,554	2,972	1.08	2,757	175
	Valle d'Aosta	1,224	88	1.03	66	3
	Liguria	17,144	1,449	1.06	1,234	116
	Lombardy	77,830	8,902	1.09	5,550	623
c.	NORTH-EAST ITALY	86,516	9,681	1.08	7,007	638
	Trentino-Alto Adige	5,451	518	1.06	519	51
	Veneto	32,180	3,148	1.09	2,804	306
	Friuli-Venezia Giulia	9,845	703	1.13	826	41
	Emilia-Romagna	39,040	5,312	1.08	2,858	239
d.	CENTRAL ITALY	140,753	15,349	1.06	8,947	665
	Marche	15,880	1,340	1.09	891	118
	Tuscany	38,166	2,744	1.07	2,691	172
	Umbria	8,432	882	1.09	669	39
	Lazio	78,275	10,384	1.05	4,696	335
e.	SOUTHERN ITALY	163,863	12,453	1.03	9,056	368
	Abruzzo	14,741	1,239	1.03	872	44
	Molise	3,673	372	1.04	188	27
	Campania	61,169	3,624	1.03	4,213	127
	Puglia	47,592	4,306	1.03	2,247	111
	Basilicata	9,558	878	1.03	225	23
	Calabria	27,130	2,034	1.02	1,311	36
f.	ISLANDS	92,805	6,500	1.02	4,518	138
	Sicily	72,576	4,646	1.02	3,500	87
	Sardinia	20,229	1,855	1.02	1,018	52

Notes:

Distribution by customer segment of economic activity

TDB30270

Banks

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

December 2004

	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	624,689	57,395	1.06	39,135	2,726
General government	23	19	1.08	–	–
Financial companies	925	886	1.17	31	10
Non-financial companies	117,792	35,689	1.07	5,663	1,936
<i>of which:</i> industry	34,249	13,125	1.08	1,530	725
building	17,052	7,533	1.07	738	258
services	63,733	13,496	1.06	3,292	928
Producer households	104,486	8,096	1.04	5,221	264
Consumer households and nec	390,110	12,101	1.03	27,767	505

Notes:

Distribution by country, type of customer and residual maturity

TDB30274

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2004

December 2004		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	236,993	114,133	21,417	35,707	65,736	60,641
b.	EUROPE	196,611	101,832	17,317	30,022	47,440	46,507
	of which: Albania	47	20	4	2	22	–
	Austria	3,571	2,773	388	158	252	31
	Belgium	19,810	18,650	18	834	308	383
	Bulgaria	623	78	6	108	431	554
	Czech Republic	419	133	7	125	154	1,102
	Croatia	4,292	842	287	861	2,302	7,398
	Denmark	761	598	44	54	65	–
	Finland	390	112	4	107	168	–
	France	20,593	10,948	1,729	3,250	4,666	3,019
	Germany	35,834	19,746	4,575	4,156	7,357	1,105
	Greece	3,287	205	17	367	2,698	==
	Ireland	7,626	2,401	329	2,123	2,773	955
	Liechtenstein	17	1	–	6	10	–
	Luxemburg	20,361	8,584	1,065	2,634	8,078	3,931
	Malta	97	16	57	1	22	–
	Norway	291	119	134	5	33	–
	Netherlands	11,050	3,588	908	2,416	4,138	==
	Poland	2,702	63	138	326	2,176	10,819
	Portugal	6,944	1,878	1,334	1,408	2,324	–
	United Kingdom	39,470	25,489	2,091	7,926	3,963	3,685
	Romania	700	80	21	238	360	160
	Russia	1,039	137	97	185	620	6
	Serbia and Montenegro	77	29	31	8	9	–
	Slovenia	529	126	244	41	117	9
	Spain	5,670	2,210	1,630	554	1,276	1,829
	Sweden	824	279	126	152	267	–
	Switzerland	3,505	2,108	219	419	759	1,266
	Turkey	1,476	331	136	494	516	==
	Hungary	2,786	125	787	778	1,096	3,721
c.	ASIA	4,982	2,592	866	439	1,085	1,413
	of which: Saudi Arabia	218	110	11	26	72	–
	China	493	206	48	65	175	20
	South Korea	506	281	135	12	77	–
	Philippines	51	..	–	8	43	–
	Japan	1,699	1,084	1	167	447	1,393
	India	276	211	8	32	25	–
	Indonesia	41	2	–	11	28	–
	Iran	967	290	499	31	146	–
	Iraq	64	33	1	31	..	–

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	17	1	–	6	10	..
	Malaysia	101	75	12	2	12	–
	Pakistan	29	..	–	26	3	–
	Qatar	16	6	6	..	4	–
	Taiwan	190	188	..	1	..	–
	Thailand	43	13	12	4	14	–
d.	AFRICA	854	126	90	179	459	–
	of which: Algeria	64	11	24	7	22	–
	Egypt	361	11	11	102	236	–
	Morocco	104	23	6	7	67	–
	Nigeria	52	3	6	14	30	–
	South Africa	93	35	16	7	36	–
	Tunisia	95	41	26	8	20	–
e.	AMERICA	19,516	4,448	2,254	3,994	8,820	11,944
	of which: Argentina	761	64	58	200	439	706
	Brazil	2,246	116	799	169	1,162	–
	Canada	442	95	29	92	226	–
	Chile	283	81	25	44	132	–
	Colombia	57	26	–	7	24	–
	Cuba	92	17	40	2	33	–
	Ecuador	16	2	3	..	11	–
	Mexico	379	34	28	56	261	–
	Paraguay	8	–	–	..	8	–
	Peru	2,395	393	113	1,088	801	618
	United States	12,322	3,591	1,146	2,263	5,322	10,620
	Uruguay	23	2	8	7	7	..
	Venezuela	438	7	–	50	381	–
f.	OCEANIA	793	297	115	145	236	1
	of which: Australia	572	147	109	130	186	1
	New Zealand	221	150	6	15	50	–
g.	OFFSHORE CENTRES	11,429	4,837	776	767	5,048	776
	of which: Bahamas	2,356	2,208	–	4	144	–
	Cayman Islands	4,677	1,051	639	109	2,878	–
	Hong Kong	1,027	757	30	149	91	588
	Singapore	801	602	..	156	43	179
h.	INTERNATIONAL ORGANIZATIONS	2,807	–	–	159	2,648	–

Notes:

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

B.3.6.1**NON-PERFORMING LOANS****Distribution by major category of banks**

TDB30255

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

December 2004

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard debts	
a. ENTIRE BANKING SYSTEM	75,006	53,768	21,238	6.52
Banks raising short-term funds	70,435	50,226	20,209	6.55
Banks raising medium and long-term funds	4,571	3,542	1,029	6.12
Major and large banks	39,899	29,451	10,449	7.63
Medium-sized banks	11,858	8,421	3,437	4.63
Small and minor banks	23,249	15,896	7,353	6.26
Banks with their head office in the Centre or North	67,178	47,493	19,685	6.20
Banks with their head office in the South	7,828	6,275	1,553	11.88

Notes:

Distribution by customer location (region)

TDB30256

Banks

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

December 2004		Non-performing loans	of which:		Non-performing Total loans	x100
			Bad debts	Substandard loans		
a.	TOTAL	75,006	53,768	21,238		6.52
b.	NORTH-WEST ITALY	18,764	12,554	6,210		4.17
	Piedmont	3,965	2,817	1,149		4.58
	Valle d'Aosta	116	83	33		5.19
	Liguria	1,764	1,345	419		8.15
	Lombardy	12,919	8,310	4,609		3.81
c.	NORTH-EAST ITALY	13,779	8,811	4,968		5.19
	Trentino-Alto Adige	1,497	481	1,016		5.52
	Veneto	4,811	2,869	1,942		4.58
	Friuli-Venezia Giulia	913	618	296		3.85
	Emilia-Romagna	6,558	4,843	1,715		5.97
d.	CENTRAL ITALY	19,844	14,200	5,644		7.33
	Marche	1,893	1,229	665		6.44
	Tuscany	4,263	2,575	1,688		5.57
	Umbria	1,253	814	439		9.06
	Lazio	12,435	9,582	2,852		8.24
e.	SOUTHERN ITALY	14,875	11,865	3,010		13.48
	Abruzzo	1,534	1,183	351		9.91
	Molise	419	354	65		14.44
	Campania	4,357	3,428	929		10.02
	Puglia	5,129	4,128	1,001		16.23
	Basilicata	1,050	854	196		21.72
	Calabria	2,387	1,918	468		19.80
f.	ISLANDS	7,745	6,337	1,407		14.39
	Sicily	5,432	4,510	922		14.63
	Sardinia	2,312	1,827	485		13.86

Notes:

B.3.6.3**NON-PERFORMING LOANS****Distribution by customer segment of economic activity**

TDB30258

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

December 2004

	Non-performing loans	of which:		Non-performing Total loans x100
		Bad debts	Substandard loans	
a. TOTAL	75,006	53,768	21,238	6.52
General government	87	61	26	0.17
Financial companies	1,297	976	321	0.93
Non-financial companies	45,712	32,446	13,266	7.51
of which: industry	16,480	12,037	4,442	7.40
building	9,127	7,014	2,113	11.91
services	18,206	11,989	6,217	6.15
Producer households	11,261	8,327	2,934	14.80
Consumer households and nec	16,649	11,957	4,692	6.05

Notes:

Information on non-bank intermediaries

Distribution by authorized activities

TDB40210

Securities firms

Source: Archives of intermediary identification data

December 2004

Companies authorized

Companies operating

a. ACTIVITIES

Proprietary trading	35	33
Customer trading	51	47
Underwriting	26	19
Placement	98	76
Individual portfolio management	66	60
Reception of orders	71	65

b. NUMBER OF SIMs

143

114

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. 2004	Dec. 2004
a.	NUMBER OF OPEN-END SECURITIES INVESTMENT FUNDS	998	941
	Equity	465	433
	Balanced	80	76
	Bond	349	330
	Liquidity	41	39
	Flexible	71	73
b.	NUMBER OF SICAV SUB-FUNDS	10	14
	Equity	4	4
	Balanced	1	2
	Bond	2	2
	Liquidity	1	1
	Flexible	2	5
c.	NUMBER OF ASSET MANAGEMENT COMPANIES	52	51
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. 2004	Dec. 2004
a.	NUMBER OF FINANCIAL INTERMEDIARIES	372	381
	Leasing	54	54
	Factoring	36	36
	Consumer credit	25	26
	Other forms of finance	20	20
	Acquisition of shareholdings	14	13
	Issue and/or management of credit cards	9	9
	Securitization	208	217
	Foreign exchange trading and other activities	6	6

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. 2004	Dec. 2004
a. ASSETS		
Cash and liquid assets	..	..
Receivables from banks and financial institutions	1,125	1,571
Receivables from customers	89	89
Bonds and other debt securities	512	337
Shares, capital parts and other equity securities	159	162
Options bought and the like	21	31
Participating interests	15	15
Fixed assets	98	73
Remaining asset items	679	630
TOTAL	2,698	2,907
b. LIABILITIES		
Payables to banks and financial institutions	465	656
Payables to customers	385	417
Debt securities in issue	–	–
Options sold and the like	23	32
Provision for employee severance benefits	31	32
Provisions for risks	106	130
Subordinated liabilities	7	7
Capital, reserves and share premiums	856	831
Remaining liabilities items	825	803
TOTAL	2,698	2,907

Notes:

The data include transactions with non-resident customers.

C.2.5.2

FINANCIAL INTERMEDIARIES – ACCOUNTING DATA

TDB40250

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

Source: Supervisory returns
Stocks in millions of euros

	Sept. 2004	Dec. 2004
a. ASSETS		
Cash and liquid assets	57	68
Current account receivables from banks and deposits	1,836	1,707
Receivables from customers	105,912	108,230
Bad debts	1,675	1,777
Securities portfolio	2,460	2,572
Participating interests	1,473	1,659
<i>of which: held for merchant banking purposes</i>	331	313
Tangible and intangible fixed assets	6,341	6,419
Remaining asset items	7,937	8,996
TOTAL	127,691	131,429
b. LIABILITIES		
Current account payables to banks	21,037	23,226
Financial payables	82,618	83,681
Securities in issue	2,601	2,404
Provisions for liabilities and charges and provision for employee severance benefits	1,180	1,201
Loan loss provision	402	274
Provision for general financial risks	207	204
Subordinated loans	711	668
Capital and reserves	8,699	8,744
Remaining liabilities items	10,271	11,088
TOTAL	127,691	131,429
c. OFF-BALANCE-SHEET ACTIVITIES		
Guarantees	3,549	3,873
Derivative contracts	39,543	39,200

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 2004		Total	General government	Financial companies
a.	TOTAL	1,150,364	51,873	138,936
b.	NORTH-WEST ITALY	449,701	8,994	92,562
	Piedmont	86,543	3,248	10,252
	Valle d'Aosta	2,229	103	77
	Liguria	21,656	1,087	404
	Lombardy	339,273	4,556	81,829
c.	NORTH-EAST ITALY	265,773	5,429	14,488
	Trentino-Alto Adige	27,143	518	717
	Veneto	105,044	1,931	5,003
	Friuli-Venezia Giulia	23,754	670	1,816
	Emilia-Romagna	109,831	2,310	6,951
d.	CENTRAL ITALY	270,735	30,224	27,932
	Marche	29,416	941	1,466
	Tuscany	76,581	1,769	7,953
	Umbria	13,825	572	140
	Lazio	150,914	26,942	18,372
e.	SOUTHERN ITALY	110,351	5,754	3,051
	Abruzzo	15,470	279	231
	Molise	2,900	170	64
	Campania	43,498	3,140	2,270
	Puglia	31,598	1,465	147
	Basilicata	4,833	223	18
	Calabria	12,052	476	320
f.	ISLANDS	53,806	1,472	904
	Sicily	37,124	1,019	208
	Sardinia	16,682	453	696

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
608,375	222,746	76,618	296,262	76,065	275,116
236,586	91,993	22,221	120,086	20,926	90,632
45,673	19,814	4,209	21,099	5,545	21,825
1,398	642	194	558	195	456
11,439	2,698	1,510	7,151	1,668	7,058
178,076	68,840	16,307	91,277	13,518	61,293
162,555	65,984	20,235	72,330	20,376	62,926
16,330	3,796	2,909	9,058	2,945	6,633
65,157	28,378	6,990	28,178	7,752	25,202
13,001	6,049	1,172	5,488	1,794	6,472
68,068	27,759	9,164	29,606	7,884	24,619
134,976	40,603	21,338	69,651	15,443	62,160
16,590	7,956	2,541	5,747	3,090	7,329
41,257	14,699	4,801	20,046	6,357	19,244
7,776	3,211	1,172	3,102	1,445	3,891
69,352	14,737	12,824	40,756	4,551	31,696
51,349	17,915	8,760	22,776	12,547	37,651
8,698	3,967	1,449	3,003	1,627	4,634
1,497	665	232	502	383	786
20,377	6,647	2,882	10,483	3,102	14,609
13,836	4,355	2,989	5,741	4,524	11,625
2,443	1,051	420	834	777	1,371
4,497	1,230	788	2,213	2,134	4,626
22,910	6,250	4,064	11,419	6,774	21,747
15,305	3,727	2,558	8,106	4,807	15,785
7,605	2,523	1,506	3,313	1,967	5,962

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

TDB10234

Source: Supervisory returns
Stocks in millions of euros

December 2004

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a. TOTAL	1,150,364	1,075,634	74,730
b. NORTH-WEST ITALY	449,701	419,319	30,382
Piedmont	86,543	79,740	6,803
Valle d'Aosta	2,229	2,045	184
Liguria	21,656	20,785	871
Lombardy	339,273	316,749	22,524
c. NORTH-EAST ITALY	265,773	253,980	11,793
Trentino-Alto Adige	27,143	26,259	884
Veneto	105,044	100,614	4,430
Friuli-Venezia Giulia	23,754	21,728	2,026
Emilia-Romagna	109,831	105,379	4,452
d. CENTRAL ITALY	270,735	248,398	22,337
Marche	29,416	28,374	1,042
Tuscany	76,581	74,683	1,897
Umbria	13,825	13,254	570
Lazio	150,914	132,086	18,827
e. SOUTHERN ITALY	110,351	102,950	7,400
Abruzzo	15,470	14,650	820
Molise	2,900	2,633	267
Campania	43,498	40,359	3,140
Puglia	31,598	29,731	1,867
Basilicata	4,833	4,390	443
Calabria	12,052	11,188	864
f. ISLANDS	53,806	50,988	2,818
Sicily	37,124	35,979	1,145
Sardinia	16,682	15,009	1,673

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
522,875	256,034	371,455	1,084,452	65,912
235,819	95,450	118,432	446,002	3,699
48,059	12,053	26,431	85,834	709
1,195	375	658	2,214	14
9,228	7,329	5,099	21,253	403
177,338	75,693	86,243	336,700	2,572
96,738	64,340	104,694	263,744	2,029
3,461	1,000	22,682	27,110	33
49,630	23,489	31,925	104,081	963
8,457	2,677	12,620	23,620	133
35,190	37,174	37,467	108,932	900
109,942	70,226	90,567	265,992	4,743
6,140	9,192	14,084	29,093	323
24,493	21,009	31,078	75,899	682
3,891	1,899	8,035	13,769	56
75,418	38,126	37,370	147,231	3,682
50,891	17,135	42,325	76,317	34,033
4,458	2,409	8,603	10,024	5,446
1,398	482	1,020	2,434	466
22,478	6,217	14,804	32,035	11,463
15,520	4,766	11,312	21,024	10,574
1,950	876	2,007	2,869	1,964
5,087	2,386	4,578	7,931	4,121
29,484	8,883	15,439	32,398	21,408
22,720	3,103	11,301	22,454	14,670
6,765	5,780	4,138	9,944	6,738

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

TDB10235

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2004

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	684,441	257,512	182,931	150,419	63,896	29,683
Agricultural, forestry and fishery products	29,935	7,185	9,128	6,461	4,416	2,746
Fuel and power products	23,635	9,245	2,711	8,459	1,536	1,684
Ores and metals	11,667	7,872	2,344	756	529	166
Non-metallic minerals and products	14,790	3,596	6,012	3,041	1,420	720
Chemical products	10,766	6,611	1,923	1,234	664	335
Metal products, except transport equipment	24,698	11,493	7,873	2,932	2,008	392
Agricultural and industrial machinery	20,724	8,926	8,772	1,999	828	198
Office and data processing machines, etc.	4,494	1,879	1,752	482	248	134
Electrical goods	14,653	6,632	4,144	2,838	766	273
Transport equipment	9,008	3,965	1,849	1,481	1,454	259
Food and tobacco products	28,032	7,505	11,026	3,706	4,202	1,592
Textiles, clothing and footwear	27,384	9,433	7,722	6,940	2,981	308
Paper and paper products	15,137	8,262	2,882	3,060	696	236
Rubber and plastic products	10,017	4,677	2,558	1,694	822	266
Other manufactured products	19,496	5,408	7,369	4,487	1,696	537
Building and construction	85,303	24,618	22,465	22,959	10,341	4,920
Wholesale and retail trade services, recovery and repair services	111,092	39,126	28,924	22,739	13,730	6,573
Lodging and catering services	25,875	5,623	9,158	6,016	3,205	1,873
Inland transport services	13,429	3,476	3,470	4,849	1,108	527
Maritime and air transport services	6,647	1,511	782	1,438	1,698	1,218
Auxiliary transport services	8,113	3,189	1,758	2,012	653	501
Communication services	12,481	5,731	173	6,428	56	93
Other market services	157,063	71,550	38,133	34,409	8,840	4,132

Notes:

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

TDB10237

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2004		Same region as branch	Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	–	1,150,364	449,701	265,772	270,735	110,351	53,806
	Piedmont	62,479	73,531	68,396	2,143	2,040	719	233
	Valle d'Aosta	1,186	1,276	1,265	1	6	3	1
	Liguria	17,278	21,572	19,301	251	1,287	212	521
	Lombardy	307,108	391,430	323,804	19,115	31,142	12,379	4,990
	Trentino-Alto Adige	25,073	28,893	1,000	26,217	1,560	55	62
	Veneto	88,732	101,131	6,005	91,672	2,407	699	348
	Friuli-Venezia Giulia	17,937	21,192	945	19,780	375	76	16
	Emilia-Romagna	91,575	103,535	4,898	92,728	3,651	1,669	590
	Marche	25,664	29,256	424	951	27,072	769	41
	Tuscany	66,976	81,822	4,834	2,600	70,491	3,132	765
	Umbria	11,451	12,937	299	152	12,362	106	17
	Lazio	111,399	152,719	16,503	8,927	114,841	10,163	2,284
	Abruzzo	11,981	13,570	240	186	739	12,367	39
	Molise	1,761	1,904	8	4	44	1,848	1
	Campania	29,941	32,002	446	57	781	30,400	318
	Puglia	23,832	26,435	472	615	636	24,594	118
	Basilicata	2,574	3,003	40	44	67	2,850	3
	Calabria	7,939	8,359	90	19	165	8,012	73
	Sicily	30,156	31,552	475	127	583	209	30,159
	Sardinia	13,213	14,246	257	185	485	90	13,229

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 2004**

	Total	North-West	North-East	Centre	South	Islands
Nominal value of receivables acquired for factoring	28,534	11,069	4,646	8,355	3,530	934
<i>of which:</i> without recourse	15,966	5,691	2,407	5,528	1,826	514
with recourse	12,568	5,378	2,240	2,826	1,704	419
Credit implicit in leasing contracts	49,201	20,094	14,777	9,014	3,541	1,775
Receivables for consumer credit and the issue or management of credit cards	25,373	7,169	3,358	6,024	5,500	3,321
Other finance	7,758	2,061	1,134	2,579	1,410	574

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 2004

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec
Nominal value of receivables acquired for factoring	28,534	3,762	376	23,051	338	1,006
<i>of which:</i> without recourse	15,966	3,749	228	11,135	218	636
with recourse	12,568	14	148	11,916	120	370
Credit implicit in leasing contracts	49,201	324	753	42,071	4,375	1,678
Receivables for consumer credit and the issue or management of credit cards	25,373					
Other finance	7,758	402	1,438	4,236	1,031	651

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 2004		Total	Banks	Financial intermediaries
a.	TOTAL	60,980	35,607	25,373
b.	NORTH-WEST ITALY	16,081	8,912	7,169
	Piedmont	4,708	2,607	2,102
	Valle d'Aosta	136	88	48
	Liguria	1,599	962	637
	Lombardy	9,638	5,255	4,383
c.	NORTH-EAST ITALY	9,056	5,698	3,358
	Trentino-Alto Adige	562	390	173
	Veneto	3,769	2,456	1,313
	Friuli-Venezia Giulia	1,092	713	378
	Emilia-Romagna	3,633	2,139	1,494
d.	CENTRAL ITALY	14,102	8,078	6,024
	Marche	1,346	856	490
	Tuscany	4,361	2,501	1,860
	Umbria	992	616	376
	Lazio	7,402	4,105	3,298
e.	SOUTHERN ITALY	13,418	7,918	5,500
	Abruzzo	1,422	869	553
	Molise	304	149	156
	Campania	5,531	3,214	2,318
	Puglia	3,764	2,254	1,510
	Basilicata	479	282	197
	Calabria	1,917	1,150	767
f.	ISLANDS	8,323	5,002	3,321
	Sicily	5,936	3,647	2,289
	Sardinia	2,387	1,355	1,032

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 2004				
	Loans	Deposits	Loans	Deposits
a. TOTAL	1,150,364	644,480		
b. PIEDMONT	73,531	47,722		
Province of Alessandria	6,337	4,146		
Alessandria	2,239	1,133		
Acqui Terme	323	299		
Arquata Scrivia	62	58		
Casale Monferrato	909	589		
Castelnuovo Scrivia	68	52		
Novi Ligure	489	326		
Ovada	167	156		
Tortona	805	415		
Valenza	623	263		
Province of Asti	3,039	1,932		
Asti	1,609	867		
Canelli	289	147		
Nizza Monferrato	206	116		
Province of Biella	4,119	2,354		
Biella	3,095	1,519		
Candelo	36	39		
Cossato	273	138		
Trivero	61	81		
Valle Mosso	128	80		
Vigliano Biellese	81	60		
Province of Cuneo	8,563	6,094		
Cuneo	1,581	862		
Alba	1,176	686		
Barge	51	70		
Borgo San Dalmazzo	132	104		
Boves	83	108		
Bra	553	322		
Busca	65	88		
Canale	77	69		
Caraglio	78	68		
Carrù	111	88		
Cavallermaggiore	41	48		
Centallo	123	63		
Ceva	136	117		
Cherasco	170	96		
Dogliani	85	64		
Dronero	49	87		
Fossano	489	274		
			Province of Cuneo (cont.)	
			Mondovì	415 281
			Racconigi	95 78
			Saluzzo	593 271
			Santo Stefano Belbo	70 54
			Savigliano	345 216
			Verzuolo	46 46
			Villanova Mondovì	68 54
			Province of Novara	5,665 3,540
			Novara	2,980 1,503
			Arona	497 244
			Bellinzago Novarese	31 53
			Borgomanero	555 383
			Cameri	45 56
			Castelletto Sopra Ticino	67 53
			Galliate	146 110
			Oleggio	240 127
			Treccate	175 155
			Province of Turin	41,553 26,660
			Turin	31,003 16,838
			Alpignano	247 156
			Beinasco	137 147
			Borgaro Torinese	212 99
			Carmagnola	240 243
			Caselle Torinese	143 122
			Castellamonte	52 69
			Chieri	357 371
			Chivasso	260 236
			Ciriè	389 267
			Collegno	341 325
			Cuorgnè	113 110
			Giaveno	75 122
			Grugliasco	266 198
			Ivrea	519 479
			Leini	90 82
			Moncalieri	833 537
			Nichelino	313 296
			None	50 48
			Orbassano	288 233
			Pinerolo	638 510
			Poirino	65 81
			Rivarolo Canavese	224 216
			Rivoli	861 544
			San Mauro Torinese	103 121
			Settimo Torinese	725 402
			Susa	58 81
			Trofarello	125 101
			Venaria	169 184

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Turin (cont.)			Province of La Spezia	2,215	1,859
Vinovo	89	84	La Spezia	1,400	1,062
Volpiano	106	122	Bolano	68	49
			Lerici	39	66
Province of Verbano-Cusio-Ossola	2,235	1,318	Sarzana	376	255
Verbania	967	429	Province of Savona	3,316	2,461
Domodossola	269	243	Savona	1,142	826
Gravellona Toce	186	73	Alassio	156	129
Omegna	421	158	Albenga	713	302
Stresa	81	56	Albisola Superiore	71	55
			Andora	68	54
Province of Vercelli	2,019	1,678	Cairo Montenotte	174	105
Vercelli	878	624	Finale Ligure	119	118
Borgosesia	403	187	Loano	216	142
Crescentino	115	73	Pietra Ligure	79	98
Gattinara	77	79	Vado Ligure	84	79
Santhià	138	115	Varazze	93	126
Trino	59	75			
Varallo	73	79			
			e. LOMBARDY	391,430	172,680
c. VALLE D'AOSTA	1,276	1,468	Province of Bergamo	26,186	13,028
Province of Aosta	1,276	1,468	Bergamo	13,335	4,431
Aosta	559	642	Albino	223	181
Chatillon	50	65	Alzano Lombardo	167	119
Courmayeur	37	52	Calusco d'Adda	252	99
			Caravaggio	259	172
d. LIGURIA	21,572	16,726	Castelli Calepio	165	78
Province of Genoa	14,155	10,735	Clusone	162	132
Genoa	12,244	8,420	Costa Volpino	66	62
Arenzano	113	82	Curno	116	65
Busalla	110	97	Dalmine	639	228
Chiavari	462	450	Gandino	94	71
Lavagna	99	130	Grumello del Monte	322	143
Rapallo	240	294	Lefte	350	116
Recco	62	102	Lovere	167	126
Santa Margherita Ligure	85	123	Martinengo	166	94
Sestri Levante	192	197	Nembro	151	144
			Osio Sotto	186	111
Province of Imperia	1,886	1,671	Ponte San Pietro	280	156
Imperia	614	442	Romano di Lombardia	395	202
Bordighera	100	115	Sarnico	257	168
Diano Marina	70	62	Seriate	493	243
San Remo	493	495	Stezzano	93	79
Taggia	179	116	Trescore Balneario	259	182
Ventimiglia	185	191	Treviglio	804	487
			Treviolo	102	55
			Villa d'Alme	86	70
			Zogno	79	108

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Brescia	34,348	14,310	Province of Como (cont.)		
Brescia	17,383	5,240	Lurate Caccivio	167	90
Bagnolo Mella	192	96	Mariano Comense	441	273
Bedizzole	138	113	Olgiate Comasco	313	150
Botticino	210	88	Villa Guardia	99	88
Breno	282	101			
Capriolo	171	78	Province of Cremona	6,138	3,439
Carpenedolo	176	106	Cremona	2,323	1,043
Chiari	415	217	Casalmaggiore	303	148
Concesio	223	118	Castelleone	197	90
Darfo Boario Terme	950	198	Crema	1,077	526
Desenzano del Garda	602	291	Pandino	129	75
Erbusco	77	45	Piadena	48	36
Flero	90	57	Pizzighettone	94	60
Gavardo	205	112	Soncino	234	115
Ghedi	261	169	Soresina	140	102
Gussago	335	132			
Iseo	181	140	Province of Lecco	5,831	3,562
Leno	211	116	Lecco	2,612	1,142
Lonato	203	118	Calolziocorte	234	162
Lumezzane	1,028	322	Casatenovo	200	140
Manerbio	530	154	Mandello del Lario	113	118
Montichiari	568	232	Merate	581	314
Orzinuovi	269	125	Oggiono	199	133
Ospitaletto	289	138	Olgiate Molgora	59	62
Palazzolo sull'Oglio	612	252	Olginiate	93	71
Pisogne	160	94	Valmadrera	108	97
Ponte di Legno	85	40			
Quinzano d'Oglio	103	50	Province of Lodi	4,506	2,765
Rezzato	243	134	Lodi	2,991	1,549
Rovato	768	337	Casalpusterlengo	230	151
Salò	211	133	Codogno	358	225
Sarezzo	227	108	Sant'Angelo Lodigiano	239	182
Sirmione	136	62			
Travagliato	194	111	Province of Mantua	9,552	4,160
Verolanuova	177	95	Mantua	3,780	1,195
Vestone	180	118	Asola	280	136
Villa Carcina	160	75	Castel Goffredo	361	132
Vobarno	87	56	Castiglione delle Stiviere	747	266
			Goito	190	91
Province of Como	9,572	6,013	Gonzaga	147	72
Como	3,595	1,798	Marmirolo	114	52
Cabiate	88	58	Moglia	121	58
Cantù	1,051	641	Ostiglia	115	66
Ceremate	215	141	Pegognaga	127	62
Cernobbio	100	73	Poggio Rusco	124	93
Erba	713	384	Porto Mantovano	302	118
Fino Mornasco	85	79			
Inverigo	135	76			
Lomazzo	92	82			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Mantua (cont.)			Province of Milan (cont.)		
Quistello	50	51	Legnano	2,017	860
Sermide	119	62	Lentate sul Seveso	138	106
Suzzara	349	179	Limbiate	185	187
Viadana	600	198	Lissone	649	488
Virgilio	151	74	Locate di Triulzi	78	134
			Magenta	458	335
Province of Milan	271,170	108,367	Magnago	84	75
Milan	229,535	76,967	Meda	312	226
Abbiategrosso	1,022	471	Melegnano	486	290
Agrate Brianza	320	252	Melzo	497	270
Arcore	207	188	Monza	4,661	2,609
Arese	118	159	Muggiò	161	145
Assago	1,167	476	Nerviano	135	134
Bareggio	192	138	Nova Milanese	329	188
Besana in Brianza	240	173	Novate Milanese	227	166
Biassono	171	121	Opera	163	131
Binasco	296	197	Paderno Dugnano	474	389
Bollate	669	394	Parabiago	318	232
Bovisio-Masciago	190	125	Paullo	263	144
Bresso	282	270	Peschiera Borromeo	474	236
Brugherio	295	292	Pioltello	459	225
Buccinasco	254	174	Rho	1,263	688
Busto Garolfo	155	129	Rozzano	362	314
Carate Brianza	279	254	San Donato Milanese	695	921
Carnate	55	57	San Giuliano Milanese	410	293
Carugate	318	219	Sedriano	49	53
Cassano d'Adda	303	185	Segrate	992	735
Cassina de' Pecchi	300	167	Senago	150	133
Castano Primo	181	106	Seregno	1,197	735
Cavenago di Brianza	79	59	Sesto San Giovanni	1,559	1,000
Cernusco sul Naviglio	1,315	451	Settimo Milanese	246	246
Cesano Boscone	280	196	Seveso	158	170
Cesano Maderno	460	316	Trezzano sul Naviglio	321	240
Cinisello Balsamo	1,175	680	Trezzo sull'Adda	362	217
Cologno Monzese	720	474	Vedano al Lambro	78	80
Concorezzo	270	191	Vignate	46	56
Corbetta	155	122	Villasanta	86	112
Cormano	127	159	Vimercate	756	497
Cornaredo	236	171	Vimodrone	197	202
Cornate d'Adda	121	78			
Corsico	1,058	641	Province of Pavia	6,050	5,176
Cusano Milanino	184	194	Pavia	1,829	1,382
Desio	641	492	Broni	201	169
Garbagnate Milanese	188	216	Casteggio	196	174
Giussano	362	247	Gambolò	44	50
Gorgonzola	452	264	Garlasco	100	93
Inveruno	133	96	Mede	82	69
Lacchiarella	==	==	Mortara	250	162
Lainate	365	266	Robbio	77	76

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Pavia (cont.)			Province of Bolzano (cont.)		
Sannazzaro de' Burgondi	61	65	Egna	266	64
Stradella	150	155	Laives	220	135
Vigevano	1,236	749	Lana	302	173
Voghera	525	500	Malles Venosta	111	43
			Merano	1,004	510
Province of Sondrio	4,198	2,524	Ortisei	139	56
Sondrio	1,892	904	Vipiteno	309	125
Bormio	255	116			
Chiavenna	153	156	Province of Trento	12,921	6,848
Delebio	178	166	Trento	4,965	2,043
Morbegno	299	217	Arco	266	151
Tirano	192	122	Borgo Valsugana	134	92
			Cavalese	141	63
Province of Varese	13,879	9,335	Cles	247	134
Varese	3,154	1,920	Lavis	226	101
Busto Arsizio	2,021	1,286	Malè	109	53
Cardano al Campo	112	105	Mezzolombardo	403	104
Caronno Pertusella	136	144	Pergine Valsugana	397	210
Cassano Magnago	214	183	Riva del Garda	540	229
Castellanza	216	204	Rovereto	970	570
Fagnano Olona	91	94	Storo	147	58
Ferno	96	77	Tione di Trento	142	106
Gallarate	1,647	1,019			
Gavirate	203	158			
Laveno-Mombello	88	72	g. VENETO	101,131	51,854
Lonate Pozzolo	77	97			
Luino	316	184	Province of Belluno	2,841	1,768
Malnate	131	108	Belluno	942	473
Olgiate Olona	71	69	Agordo	58	69
Samarate	46	83	Auronzo di Cadore	48	30
Saronno	2,408	697	Cortina d'Ampezzo	190	125
Sesto Calende	101	111	Domegge di Cadore	66	34
Somma Lombardo	157	165	Feltre	324	242
Tradate	336	283	Pieve di Cadore	301	66
Uboldo	56	75	Santo Stefano di Cadore	57	39
f. TRENTINO-ALTO-ADIGE	28,893	14,186	Province of Padua	24,859	11,544
			Padua	14,073	4,926
Province of Bolzano	15,973	7,337	Abano Terme	474	230
Bolzano	6,147	2,323	Albignasego	206	147
Appiano sulla Strada del Vino	446	187	Borgoricco	153	92
Badia	234	44	Cadoneghe	151	115
Bressanone	631	357	Campodarsego	536	241
Brunico	638	300	Camposampiero	528	180
Campo Tures	183	68	Cittadella	881	373
Chiusa	141	63	Conselve	216	125
			Este	301	218

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Padua (cont.)			Province of Treviso (cont.)		
Limena	297	150	Vedelago	315	133
Monselice	450	242	Villorba	448	170
Montagnana	183	116	Vittorio Veneto	430	300
Montegrotto Terme	173	104	Volpago del Montello	51	41
Piazzola sul Brenta	114	99			
Piombino Dese	139	87			
Piove di Sacco	565	288	Province of Venice	14,411	8,223
Rubano	345	173	Venice	7,256	3,991
San Martino di Lupari	240	142	Caorle	223	92
Selvazzano Dentro	214	186	Cavarzere	121	107
Solesino	75	75	Chioggia	717	387
Tombolo	80	50	Dolo	300	172
Trebaseleghe	160	119	Eraclea	105	73
Vigonza	325	151	Iesolo	637	264
Vigodarzere	114	77	Marcon	180	80
			Martellago	233	137
Province of Rovigo	3,214	2,403	Mira	281	202
Rovigo	1,237	680	Mirano	417	268
Adria	300	211	Noale	215	132
Badia Polesine	180	100	Portogruaro	491	237
Lendinara	120	123	San Donà di Piave	893	437
Porto Tolle	121	79	San Michele al Tagliamento	232	96
Porto Viro	186	121	Santo Stino di Livenza	100	69
			Scorzè	213	140
Province of Treviso	18,560	9,047	Spinea	120	120
Treviso	5,280	1,969	Strà	156	102
Casale sul Sile	108	52			
Castelfranco Veneto	961	389	Province of Verona	18,132	9,760
Conegliano	1,534	691	Verona	9,347	4,582
Gaiarine	155	76	Affi	113	46
Istrana	119	70	Bovolone	192	137
Mogliano Veneto	549	381	Bussolengo	545	250
Montebelluna	1,484	692	Castel d'Azzano	91	79
Motta di Livenza	283	100	Cerea	403	165
Oderzo	748	298	Cologna Veneta	164	92
Paese	174	111	Isola della Scala	147	95
Pieve di Soligo	462	172	Legnago	639	289
Ponte di Piave	135	67	Negrar	147	119
Preganziol	175	116	Nogara	110	60
Quinto di Treviso	123	97	Pescantina	97	71
Resana	91	75	Peschiera del Garda	323	129
Riese Pio X	138	75	San Bonifacio	545	316
Roncade	149	80	San Giovanni Lupatoto	426	233
San Vendemiano	63	47	San Martino Buon Albergo	225	109
Silea	127	66	Sant'Ambrogio di Valpolicella	182	103
Spresiano	207	80	Valeggio sul Mincio	157	86
Susegana	238	118	Villafranca di Verona	571	311
Valdobbiadene	165	104			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Vicenza	19,114	9,109	Province of Pordenone (cont.)		
Vicenza	5,344	2,279	Fiume Veneto	100	71
Altavilla Vicentina	242	77	Maniago	152	113
Arzignano	1,224	428	Pasiano	79	47
Asiago	145	103	Porcia	150	98
Bassano del Grappa	1,351	622	Prata di Pordenone	122	74
Breganze	106	73	Sacile	436	196
Caldogno	83	54	San Vito al Tagliamento	253	145
Camisano Vicentino	174	91	Spilimbergo	186	158
Cassola	199	111	Zoppola	42	33
Chiampo	224	136			
Cornedo Vicentino	161	85	Province of Trieste	3,039	4,264
Creazzo	561	100	Trieste	2,912	4,102
Dueville	176	123			
Lonigo	308	184	Province of Udine	11,593	6,212
Malo	262	116	Udine	6,283	2,410
Marano Vicentino	118	62	Buia	107	63
Marostica	292	190	Buttrio	143	96
Montebello Vicentino	158	64	Cervignano del Friuli	239	135
Montecchio Maggiore	840	257	Cividale del Friuli	400	162
Mussolente	85	37	Codroipo	203	145
Noventa Vicentina	104	102	Fagagna	55	43
Romano d'Ezzelino	99	76	Gemona del Friuli	206	127
Rosà	260	122	Latisana	220	129
Sandrigo	234	126	Lignano Sabbiadoro	277	83
Schio	1,194	529	Maiano	61	57
Sossano	59	43	Manzano	261	187
Tezze sul Brenta	138	94	Palmanova	159	90
Thiene	1,062	373	Pasian di Prato	64	58
Torri di Quartesolo	541	144	Pavia di Udine	87	55
Valdagno	385	256	Reana del Roiale	98	44
			San Daniele del Friuli	106	80
h. FRIULI VENEZIA GIULIA	21,192	14,662	San Giorgio di Nogaro	123	59
Province of Gorizia	1,746	1,285	San Giovanni al Natisone	214	81
Gorizia	659	494	Tarcento	82	98
Cormons	121	69	Tarvisio	56	39
Gradisca d'Isonzo	87	57	Tavagnacco	148	95
Grado	133	77	Tolmezzo	272	199
Monfalcone	379	267	Tricesimo	65	62
Ronchi dei Legionari	108	77			
			i. EMILIA ROMAGNA	103,535	53,958
Province of Pordenone	4,813	2,900	Province of Bologna	28,072	14,302
Pordenone	2,043	1,045	Bologna	17,720	8,017
Azzano Decimo	245	160	Anzola dell'Emilia	189	136
Casarsa della Delizia	78	57	Argelato	272	167
Cordenons	121	103			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Bologna (cont.)			Province of Modena	17,520	8,432
Budrio	400	223	Modena	7,286	3,201
Calderara di Reno	257	149	Campogalliano	187	72
Casalecchio di Reno	1,085	516	Carpi	1,720	814
Castel Maggiore	301	140	Castelfranco Emilia	409	250
Castel San Pietro Terme	285	238	Castelvetro di Modena	156	79
Castenaso	326	233	Cavezzo	140	79
Crespellano	86	48	Finale Emilia	201	161
Crevalcore	123	142	Fiorano Modenese	411	126
Granarolo dell'Emilia	220	145	Formigine	579	287
Imola	1,813	879	Maranello	409	181
Medicina	168	127	Mirandola	645	291
Minerbio	177	88	Pavullo nel Frignano	235	189
Molinella	154	106	San Felice sul Panaro	184	77
Ozzano dell'Emilia	297	132	Sassuolo	2,145	890
Pianoro	250	196	Soliera	248	127
Pieve di Cento	105	73	Spilamberto	284	148
Porretta Terme	111	94	Vignola	650	325
San Giorgio di Piano	168	86			
San Giovanni in Persiceto	655	337	Province of Parma	10,968	5,803
San Lazzaro di Savena	806	415	Parma	7,135	3,516
Sasso Marconi	157	144	Borgo Val di Taro	80	105
Vergato	132	95	Busseto	103	77
Zola Predosa	365	237	Collecchio	455	201
			Colomo	284	113
Province of Ferrara	4,770	3,537	Felino	112	50
Ferrara	2,509	1,841	Fidenza	505	301
Argenta	330	142	Fontanellato	112	80
Bondeno	114	104	Fornovo di Taro	140	90
Cento	667	445	Langhirano	408	130
Codigoro	96	92	Noceto	158	95
Comacchio	265	176	Salsomaggiore Terme	197	125
Copparo	124	121	San Secondo Parmense	50	45
Portomaggiore	98	79	Sorbolo	108	79
Sant'Agostino	73	69	Traversetolo	155	70
Province of Forlì	9,304	4,658	Province of Piacenza	5,023	3,521
Forlì	3,772	1,629	Piacenza	3,040	1,845
Bagno di Romagna	95	52	Borgonovo Val Tidone	73	74
Bertinoro	93	107	Castel San Giovanni	201	160
Cesena	3,045	1,374	Fiorenzuola d'Arda	335	183
Cesenatico	498	266	Podenzano	69	59
Forlimpopoli	189	119			
Gambettola	184	125	Province of Ravenna	7,985	4,115
Meldola	116	89	Ravenna	3,507	1,773
San Mauro Pascoli	219	137	Alfonsine	142	99
Sarsina	27	35			
Savignano sul Rubicone	324	154			

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	29,256	15,776
Bagnacavallo	203	113	Province of Ancona	10,605	4,896
Brisighella	43	50	Ancona	4,458	1,388
Castel Bolognese	140	95	Camerano	156	72
Cervia	719	323	Castelfidardo	442	147
Conselice	88	71	Chiaravalle	162	121
Cotignola	102	60	Fabiano	1,256	396
Faenza	1,486	713	Falconara Marittima	293	231
Fusignano	74	58	Iesi	1,150	622
Lugo	988	424	Osimo	528	271
Massa Lombarda	123	64	Senigallia	616	414
Riolo Terme	47	55			
Russi	220	127			
			Province of Ascoli Piceno	5,404	3,370
Province of Reggio Emilia	12,575	5,867	Ascoli Piceno	1,140	614
Reggio Emilia	7,396	2,630	Fermo	536	347
Albinea	59	54	Grottammare	236	129
Bagnolo in Piano	134	70	Montegranaro	207	106
Brescello	88	64	Porto San Giorgio	268	221
Casalgrande	369	192	Porto Sant'Elpidio	263	188
Castellarano	257	111	San Benedetto del Tronto	1,209	614
Castelnovo ne' Monti	129	108			
Cavriago	207	113	Province of Macerata	5,714	3,475
Correggio	494	328	Macerata	1,923	741
Guastalla	277	226	Camerino	77	104
Luzzara	126	100	Civitanova Marche	1,128	580
Montecchio Emilia	182	109	Corridonia	166	106
Novellara	174	134	Porto Recanati	142	95
Poviglio	62	67	Recanati	428	252
Reggiolo	182	77	San Severino Marche	142	115
Rubiera	340	162	Tolentino	306	212
Sant'Ilario d'Enza	278	113	Treia	106	96
Scandiano	367	228			
Toano	67	50			
			Province of Pesaro e Urbino	7,533	4,035
Province of Rimini	7,318	3,723	Pesaro	2,601	1,278
Rimini	4,217	2,071	Cagli	106	88
Bellaria Igea Marina	398	185	Fano	1,608	661
Cattolica	566	248	Fossombrone	161	108
Misano Adriatico	139	88	Gabicce Mare	186	79
Morciano di Romagna	152	152	Mondolfo	164	118
Riccione	901	432	Pergola	110	98
San Giovanni in Marignano	137	70	Saltara	151	52
Santarcangelo di Romagna	331	196	Sant'Angelo in Lizzola	181	78
Verucchio	186	81	Urbino	265	193

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

		Loans	Deposits			Loans	Deposits
m.	TUSCANY	81,822	39,557		Province of Livorno	4,718	2,720
	Province of Arezzo	5,709	3,414		Livorno	2,759	1,459
	Arezzo	2,842	1,343		Campiglia Marittima	144	98
	Bibbiena	204	144		Castagneto Carducci	142	70
	Castiglion Fiorentino	149	99		Cecina	483	282
	Cortona	263	189		Collesalveti	94	90
	Foiano della Chiana	124	88		Piombino	305	207
	Monte San Savino	116	72		Portoferraio	204	94
	Montevarchi	575	263		Rosignano Marittimo	252	181
	San Giovanni Valdarno	328	224		San Vincenzo	127	53
	Sansepolcro	303	179				
	Stia	46	41		Province of Lucca	6,988	3,707
	Terranuova Bracciolini	116	86		Lucca	3,081	1,143
	Province of Florence	32,563	12,807		Altopascio	196	94
	Florence	21,272	7,462		Bagni di Lucca	71	56
	Bagno a Ripoli	501	194		Barga	128	106
	Barberino di Mugello	146	79		Camaiole	239	233
	Borgo San Lorenzo	254	178		Capannori	661	360
	Calenzano	1,872	181		Castelnuovo di Garfagnana	119	89
	Campi Bisenzio	736	339		Forte dei Marmi	194	128
	Capraia e Limite	48	28		Massarosa	101	84
	Castelfiorentino	396	191		Pietrasanta	484	299
	Certaldo	247	161		Seravezza	130	102
	Empoli	1,422	557		Viareggio	1,254	691
	Figline Valdarno	299	204				
	Fucecchio	417	200		Province of Massa Carrara	2,290	1,554
	Greve in Chianti	120	121		Massa	725	558
	Lastra a Signa	156	142		Aulla	115	81
	Montaione	51	37		Carrara	1,200	601
	Montelupo Fiorentino	282	119		Fivizzano	33	41
	Pontassieve	227	199		Pontremoli	60	88
	Reggello	81	71				
	San Casciano in Val di Pesa	188	169		Province of Pisa	7,116	3,909
	Scandicci	681	454		Pisa	3,032	1,423
	Sesto Fiorentino	1,028	506		Calcinaia	208	104
	Signa	264	155		Cascina	322	285
	Tavarnelle Val di Pesa	198	100		Ponsacco	224	116
	Vinci	207	134		Pontedera	673	332
	Province of Grosseto	2,702	1,906		San Miniato	547	270
	Grosseto	1,245	775		Santa Croce sull'Arno	759	238
	Castiglione della Pescaia	116	78		Santa Maria a Monte	75	68
	Follonica	438	172		Vicopisano	62	47
	Massa Marittima	74	58		Volterra	201	109
	Monte Argentario	106	95				
	Orbetello	165	139				

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Pistoia	4,783	2,757	Province of Terni (cont.)		
Pistoia	2,190	1,131	Narni	134	116
Agliana	267	159	Orvieto	396	241
Chiesina Uzzanese	56	41			
Montecatini Terme	762	338			
Pescia	264	195			
Quarrata	319	206			
San Marcello Pistoiese	68	66			
			o. LAZIO	152,719	81,471
Province of Prato	5,976	3,107	Province of Frosinone	2,379	2,572
Prato	5,220	2,563	Frosinone	1,062	698
Montemurlo	362	176	Alatri	63	112
Poggio a Caiano	172	149	Anagni	168	166
			Atina	16	56
Province of Siena	8,976	3,677	Cassino	287	285
Siena	6,007	1,626	Pontecorvo	42	66
Chianciano Terme	145	94	Sora	181	210
Chiusi	151	118			
Colle di Val d'Elsa	337	175	Province of Latina	3,132	3,366
Montepulciano	250	177	Latina	1,453	1,116
Poggibonsi	691	367	Aprilia	418	362
San Gimignano	75	61	Cisterna di Latina	135	192
Sinalunga	195	112	Formia	174	251
			Gaeta	72	115
			Terracina	209	277
n. UMBRIA	12,937	7,705	Province of Rieti	962	976
Province of Perugia	10,437	5,897	Rieti	639	516
Perugia	4,509	2,016	Cittaducale	27	37
Assisi	385	225	Poggio Mirteto	56	63
Bastia	417	169			
Castiglione del Lago	203	102	Province of Rome	143,579	72,369
Città della Pieve	95	71	Rome	136,502	64,536
Città di Castello	649	422	Albano Laziale	443	286
Foligno	861	465	Anzio	130	200
Gualdo Tadino	230	121	Ariccia	103	110
Gubbio	352	294	Cerveteri	113	127
Magione	106	97	Ciampino	243	328
Marsciano	228	127	Civitavecchia	675	432
Panicale	100	72	Fiumicino	219	376
Spoletto	617	390	Frascati	373	346
Todi	255	183	Genzano di Roma	174	223
Umbertide	190	110	Guidonia Montecelio	421	423
			Ladispoli	187	161
Province of Terni	2,500	1,808	Marino	173	298
Terni	1,590	1,024	Monterotondo	233	217
Amelia	73	79	Nettuno	179	277
			Pomezia	924	586
			Tivoli	276	358
			Velletri	457	412

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Viterbo	2,667	2,189	Province of Naples (cont.)		
Viterbo	1,116	687	Ottaviano	38	79
Acquapendente	64	59	Piano di Sorrento	105	157
Civita Castellana	224	149	Pomigliano d'Arco	216	321
Montalto di Castro	79	61	Pompei	79	145
Montefiascone	111	105	Portici	136	355
Tarquinia	167	128	Pozzuoli	236	430
Tuscania	52	45	San Giorgio a Cremano	70	208
Vetralla	116	77	San Giuseppe Vesuviano	235	291
			Sant'Antimo	72	130
			Somma Vesuviana	68	133
o. CAMPANIA	32,002	35,474	Sorrento	305	244
			Torre Annunziata	150	275
Province of Avellino	1,844	2,309	Torre del Greco	304	712
Avellino	1,050	937	Vico Equense	31	62
Ariano Irpino	109	172	Volla	47	86
Mercogliano	39	56			
			Province of Salerno	6,133	6,408
Province of Benevento	1,043	1,359	Salerno	2,806	1,932
Benevento	633	652	Agropoli	94	108
Montesarchio	53	103	Amalfi	41	85
			Angri	104	148
Province of Caserta	3,253	3,974	Battipaglia	462	375
Caserta	1,568	1,090	Capaccio	118	153
Aversa	370	603	Cava dei Tirreni	260	373
Capua	67	89	Eboli	64	129
Maddaloni	140	205	Nocera Inferiore	294	345
Marcianise	118	173	Nocera Superiore	92	119
Santa Maria Capua Vetere	243	328	Pagani	54	87
			Pontecagnano Faiano	73	92
Province of Naples	19,729	21,425	Sala Consilina	63	67
Naples	13,761	11,668	Sarno	66	138
Acerra	24	131	Scafati	209	285
Afragola	134	277	Vallo della Lucania	75	121
Bacoli	38	115	Vietri sul Mare	34	38
Capri	81	92			
Casalnuovo di Napoli	75	133	p. ABRUZZO	13,570	10,598
Casoria	353	473			
Castellammare di Stabia	349	430	Province of Chieti	3,321	2,971
Ercolano	37	127	Chieti	1,161	667
Forio	63	77	Francavilla al Mare	162	147
Frattamaggiore	362	451	Guardagrele	101	73
Giugliano in Campania	111	337	Lanciano	545	439
Ischia	152	137	Ortona	178	158
Marano di Napoli	77	174	San Salvo	115	143
Melito di Napoli	66	104	Vasto	367	354
Nola	952	652			

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of L'Aquila	2,473	2,262	Province of Bari (cont.)		
L'Aquila	1,020	784	Canosa di Puglia	143	146
Avezzano	456	382	Casamassima	133	102
Carsoli	84	68	Castellana Grotte	166	155
Castel di Sangro	100	77	Conversano	129	150
Celano	56	43	Corato	317	321
Sulmona	263	249	Gioia del Colle	159	194
			Giovinazzo	35	65
Province of Pescara	4,782	2,754	Gravina di Puglia	231	245
Pescara	3,929	1,796	Locorotondo	79	170
Montesilvano	308	208	Modugno	295	198
			Mola di Bari	82	131
Province of Teramo	2,994	2,611	Molfetta	419	416
Teramo	1,061	713	Monopoli	410	311
Alba Adriatica	154	124	Noci	200	174
Atri	63	83	Noicattaro	165	126
Giulianova	374	240	Palo del Colle	80	74
Martinsicuro	114	100	Polignano a Mare	73	87
Roseto degli Abruzzi	367	229	Putignano	265	242
Sant'Egidio alla Vibrata	113	95	Rutigliano	109	102
			Ruvo di Puglia	127	132
q. MOLISE	1,904	1,771	Santeramo in Colle	181	243
Province of Campobasso	1,530	1,349	Spinazzola	44	46
Campobasso	759	640	Terlizzi	93	130
Larino	46	60	Trani	330	322
Termoli	421	253	Triggiano	88	107
			Turi	52	69
Province of Isernia	374	422	Province of Brindisi	1,307	2,065
Isernia	258	250	Brindisi	511	606
Venafro	75	84	Fasano	129	186
			Francavilla Fontana	134	203
r. PUGLIA	26,435	25,728	Mesagne	71	134
Province of Bari	13,972	11,951	Oria	10	65
Bari	6,520	4,266	Ostuni	152	210
Acquaviva delle Fonti	123	148	Province of Foggia	3,768	4,054
Adelfia	25	45	Foggia	1,535	1,284
Altamura	848	516	Apricena	81	92
Andria	444	627	Cerignola	264	295
Barletta	641	694	Lucera	179	199
Bisceglie	296	308	Manfredonia	229	259
Bitonto	294	285	Orta Nova	46	67
			San Giovanni Rotondo	244	230
			Sannicandro Garganico	32	56
			San Severo	530	455
			Torremaggiore	79	121
			Vieste	86	88

Distribution by branch location (municipality)

TDB10194

Banks

Source: Supervisory returns
Stocks in millions of euros

	Loans	Deposits		Loans	Deposits
Province of Lecce	4,806	4,571	Province of Cosenza	3,276	3,352
Lecce	2,467	1,775	Cosenza	1,056	892
Casarano	107	115	Amantea	52	67
Copertino	45	107	Castrovillari	119	168
Galatina	140	195	Corigliano Calabro	212	198
Gallipoli	85	106	Rende	539	311
Leverano	49	96	Rossano	134	179
Maglie	139	137	San Marco Argentano	38	51
Nardò	111	163			
Tricase	90	100			
Province of Taranto	2,581	3,087	Province of Crotone	722	760
Taranto	1,512	1,436	Crotone	568	431
Castellaneta	68	79			
Ginosa	85	137	Province of Reggio Calabria	1,860	2,425
Grottaglie	97	173	Reggio Calabria	1,068	1,112
Manduria	97	152	Gioia Tauro	95	116
Martina Franca	336	310	Melito di Porto Salvo	22	58
Massafra	96	176	Palmi	65	116
Sava	25	89	Siderno	107	101
			Taurianova	37	63
			Villa San Giovanni	94	69
s. BASILICATA	3,003	3,249			
Province of Matera	1,191	1,337	Province of Vibo Valentia	464	638
Matera	816	631	Vibo Valentia	276	299
Pisticci	37	100			
Policoro	92	111			
Province of Potenza	1,812	1,912	u. SICILY	31,552	29,266
Potenza	985	716	Province of Agrigento	1,975	2,384
Avigliano	18	39	Agrigento	739	423
Lavello	103	101	Caltabellotta	==	==
Melfi	111	103	Campobello di Licata	29	49
Rionero in Vulture	69	64	Canicatti	223	208
			Casteltermini	23	52
			Favara	59	152
t. CALABRIA	8,359	9,115	Grotte	22	33
Province of Catanzaro	2,037	1,939	Licata	181	222
Catanzaro	1,322	978	Menfi	52	56
Lamezia Terme	341	356	Naro	21	68
Soverato	104	118	Palma di Montechiaro	31	106
			Porto Empedocle	53	58

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	13	40	Sant'Agata di Militello	97	80
Ribera	73	89	Taormina	121	98
Sciacca	189	205			
Province of Caltanissetta	1,296	1,704	Province of Palermo	8,717	8,497
Caltanissetta	655	491	Palermo	7,120	6,280
Gela	262	378	Bagheria	266	232
Mazzerano	33	68	Carini	74	100
Mussomeli	44	116	Cefalù	112	120
Riesi	30	57	Corleone	45	49
San Cataldo	95	217	Monreale	80	99
			Partinico	141	155
			Termini Imerese	183	125
Province of Catania	7,391	6,254			
Catania	5,080	3,328	Province of Ragusa	2,509	1,883
Acireale	509	399	Ragusa	1,098	607
Adrano	49	106	Comiso	168	182
Biancavilla	40	76	Ispica	75	76
Bronte	57	80	Modica	364	315
Caltagirone	257	254	Pozzallo	108	79
Giarre	148	152	Scicli	150	164
Mascalucia	13	45	Vittoria	391	287
Misterbianco	177	157			
Nicolosi	15	38	Province of Siracusa	2,360	2,096
Palagonia	41	56	Siracusa	1,428	861
Paternò	200	215	Augusta	214	213
Riposto	65	75	Avola	74	146
Scordia	38	50	Carlentini	32	61
			Lentini	149	160
Province of Enna	659	714	Noto	55	76
Enna	276	185	Pachino	127	102
Nicosia	57	59	Priolo Gargallo	37	58
Piazza Armerina	77	83	Rosolini	58	84
Pietraperzia	30	42			
Troina	31	38	Province of Trapani	2,706	2,367
			Trapani	873	559
Province of Messina	3,940	3,368	Alcamo	269	308
Messina	2,578	1,677	Campobello di Mazara	41	42
Barcellona Pozzo di Gotto	160	228	Castellammare del Golfo	38	63
Capo d'Orlando	123	91	Castelvetrano	171	138
Giardini-Naxos	22	35	Erice	50	76
Milazzo	207	218	Marsala	518	441
Patti	72	93			

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	1,334	1,610
Mazara del Vallo	257	215	Nuoro	711	428
Partanna	102	76	Macomer	157	95
Salemi	43	72			
			Province of Oristano	790	943
			Oristano	580	388
v. SARDINIA	14,246	11,513			
Province of Cagliari	7,311	5,694	Province of Sassari	4,811	3,266
Cagliari	5,455	3,225	Sassari	2,732	1,281
Assemini	56	77	Alghero	251	248
Carbonia	112	130	Arzachena	106	124
Iglesias	242	194	Olbia	870	401
Quartu Sant'Elena	526	270	Ozieri	94	77
Selargius	249	126	Porto Torres	98	99
			Tempio Pausania	220	110

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 given only on the "BIP online statistical database".

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

TDB10262

Source: Supervisory returns
Stocks in millions of euros

December 2004		Total	General government	Financial companies
a.	TOTAL	644,480	22,265	42,276
b.	NORTH-WEST ITALY	226,320	3,719	28,136
	Piedmont	48,752	714	3,642
	Valle d'Aosta	1,557	160	86
	Liguria	16,942	316	571
	Lombardy	159,069	2,529	23,837
c.	NORTH-EAST ITALY	137,008	4,432	5,402
	Trentino-Alto Adige	14,138	758	249
	Veneto	52,918	1,277	1,789
	Friuli-Venezia Giulia	15,277	1,180	1,407
	Emilia-Romagna	54,675	1,217	1,956
d.	CENTRAL ITALY	149,945	8,639	7,906
	Marche	15,989	208	91
	Tuscany	40,529	991	1,284
	Umbria	7,834	135	109
	Lazio	85,593	7,305	6,421
e.	SOUTHERN ITALY	88,756	2,758	579
	Abruzzo	10,941	287	210
	Molise	1,846	149	32
	Campania	37,177	1,298	171
	Puglia	25,912	457	97
	Basilicata	3,390	207	8
	Calabria	9,491	360	61
f.	ISLANDS	42,449	2,716	253
	Sicily	30,590	1,742	118
	Sardinia	11,859	974	135

Notes:

Banks

Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
	industry	building	services		
126,109	44,913	13,521	65,337	36,020	417,807
49,810	18,454	4,330	26,562	10,225	134,430
9,646	3,633	978	4,913	2,780	31,970
246	61	48	133	99	966
2,520	651	342	1,511	898	12,637
37,398	14,109	2,962	20,005	6,447	88,858
28,184	11,205	3,145	13,191	8,787	90,203
2,176	663	276	1,183	946	10,009
11,018	4,389	1,107	5,274	3,299	35,535
2,949	1,197	260	1,419	657	9,083
12,041	4,956	1,502	5,315	3,886	35,576
30,592	10,370	3,374	16,377	7,178	95,629
2,554	1,215	315	972	1,261	11,874
7,023	2,562	720	3,515	2,528	28,702
1,295	441	161	666	479	5,817
19,720	6,152	2,178	11,223	2,911	49,236
12,395	3,838	1,875	6,174	6,708	66,316
1,721	727	249	698	788	7,935
241	77	48	99	127	1,297
5,729	1,696	794	3,117	2,568	27,411
3,325	993	542	1,581	2,098	19,935
394	130	81	169	269	2,512
985	214	163	509	859	7,225
5,128	1,047	797	3,033	3,123	31,229
3,257	683	510	1,932	2,060	23,414
1,871	364	286	1,101	1,063	7,815

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

TDB10265

Source: Supervisory returns
Stocks in millions of euros

December 2004

	Entire banking system	Banks raising short-term funds	Banks raising medium and long-term funds
a. TOTAL	644,480	638,866	5,614
b. NORTH-WEST ITALY	226,320	224,685	1,635
Piedmont	48,752	48,447	305
Valle d'Aosta	1,557	1,554	3
Liguria	16,942	16,903	39
Lombardy	159,069	157,782	1,288
c. NORTH-EAST ITALY	137,008	136,624	385
Trentino-Alto Adige	14,138	14,136	2
Veneto	52,918	52,783	135
Friuli-Venezia Giulia	15,277	15,161	115
Emilia-Romagna	54,675	54,543	132
d. CENTRAL ITALY	149,945	146,713	3,231
Marche	15,989	15,920	69
Tuscany	40,529	40,456	72
Umbria	7,834	7,832	3
Lazio	85,593	82,505	3,088
e. SOUTHERN ITALY	88,756	88,592	164
Abruzzo	10,941	10,920	21
Molise	1,846	1,845	1
Campania	37,177	37,090	87
Puglia	25,912	25,872	40
Basilicata	3,390	3,384	5
Calabria	9,491	9,480	10
f. ISLANDS	42,449	42,251	198
Sicily	30,590	30,511	79
Sardinia	11,859	11,739	119

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
322,567	118,516	203,397	572,947	71,534
131,041	41,876	53,403	225,134	1,186
30,725	3,458	14,568	48,491	261
1,102	8	447	1,556	1
6,939	6,407	3,596	16,814	128
92,275	32,003	34,792	158,273	796
49,041	31,865	56,103	136,648	361
1,641	224	12,273	14,133	5
25,358	11,273	16,287	52,777	141
6,315	922	8,040	15,216	61
15,727	19,446	19,502	54,521	154
71,891	26,794	51,260	147,223	2,722
2,708	4,914	8,367	15,846	142
12,336	11,877	16,316	40,399	130
1,770	591	5,474	7,816	18
55,077	9,413	21,103	83,161	2,432
46,343	9,969	32,444	45,048	43,709
2,131	562	8,247	4,450	6,491
928	257	660	1,454	392
24,554	2,550	10,073	21,463	15,714
13,858	3,432	8,623	12,927	12,985
840	471	2,079	713	2,677
4,032	2,697	2,762	4,040	5,451
24,250	8,012	10,187	18,893	23,556
19,648	2,370	8,572	13,533	17,057
4,602	5,641	1,615	5,360	6,499

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

TDB10266

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2004

	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	162,131	60,035	36,972	37,771	19,103	8,251
Agricultural, forestry and fishery products	8,288	2,065	2,710	1,339	1,384	790
Fuel and power products	6,753	1,503	514	3,899	530	307
Ores and metals	1,227	716	230	115	130	36
Non-metallic minerals and products	2,907	677	1,144	524	413	149
Chemical products	2,710	1,659	496	346	159	50
Metal products, except transport equipment	4,660	2,222	1,448	486	427	78
Agricultural and industrial machinery	6,204	2,872	2,492	559	229	53
Office and data processing machines, etc.	1,188	591	265	201	100	31
Electrical goods	4,191	2,322	906	604	284	76
Transport equipment	2,115	826	427	555	252	55
Food and tobacco products	4,205	1,354	1,163	700	751	238
Textiles, clothing and footwear	5,358	1,851	1,262	1,556	621	69
Paper and paper products	2,821	1,289	532	718	208	74
Rubber and plastic products	1,750	840	413	316	151	30
Other manufactured products	3,279	1,072	946	725	430	105
Building and construction	17,166	5,381	4,003	4,088	2,575	1,119
Wholesale and retail trade services, recovery and repair services	28,897	9,829	6,489	5,856	4,595	2,128
Lodging and catering services	3,206	843	870	759	458	275
Inland transport services	3,883	1,029	968	1,125	562	197
Maritime and air transport services	1,043	199	213	191	258	183
Auxiliary transport services	4,040	1,227	643	1,761	227	183
Communication services	1,518	1,166	47	246	32	27
Other market services	44,722	18,502	8,791	11,103	4,328	1,998

Notes:

Distribution by technical form and customer location (region)

TDB10268

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2004

	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	644,480	69,240	536,505	24,804	3,901	10,030
b. NORTH-WEST ITALY	226,320	14,102	202,108	5,428	995	3,688
Piedmont	48,752	4,281	42,475	1,036	185	775
Valle d'Aosta	1,557	134	1,390	21	4	8
Liguria	16,942	1,375	14,795	535	72	165
Lombardy	159,069	8,313	143,447	3,836	733	2,740
c. NORTH-EAST ITALY	137,008	15,796	112,217	6,350	677	1,969
Trentino-Alto Adige	14,138	1,991	11,022	649	122	354
Veneto	52,918	6,951	42,939	1,993	241	795
Friuli-Venezia Giulia	15,277	1,662	12,859	400	31	325
Emilia-Romagna	54,675	5,192	45,397	3,308	283	495
d. CENTRAL ITALY	149,946	13,934	128,348	5,452	373	1,839
Marche	15,989	2,581	10,740	2,281	101	285
Tuscany	40,529	3,763	34,769	1,672	82	243
Umbria	7,834	1,208	5,910	542	34	140
Lazio	85,594	6,381	76,929	956	156	1,171
e. SOUTHERN ITALY	88,756	16,703	63,782	5,882	531	1,858
Abruzzo	10,941	2,474	7,512	778	32	144
Molise	1,846	304	1,403	99	6	33
Campania	37,177	5,862	28,537	1,876	246	656
Puglia	25,912	5,432	17,474	2,119	163	725
Basilicata	3,390	739	2,284	242	12	113
Calabria	9,491	1,891	6,572	768	72	187
f. ISLANDS	42,449	8,705	30,049	1,693	1,325	677
Sicily	30,590	6,786	21,007	952	1,292	554
Sardinia	11,859	1,919	9,043	741	34	123

Notes:

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

TDB10271

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2004

	Same region as branch	Total	North-West	North-East	Centre	South	Islands
a. TOTAL	–	644,480	226,320	137,008	149,945	88,756	42,449
Piedmont	43,906	47,722	46,676	238	553	173	82
Valle d'Aosta	1,415	1,468	1,454	2	8	3	1
Liguria	15,597	16,726	16,155	61	296	50	163
Lombardy	149,787	172,680	154,018	5,756	8,943	2,762	1,201
Trentino-Alto Adige	13,578	14,186	293	13,759	110	14	10
Veneto	49,174	51,854	1,408	49,939	356	110	41
Friuli-Venezia Giulia	13,704	14,662	246	14,089	171	121	35
Emilia-Romagna	50,978	53,958	1,724	51,247	618	279	90
Marche	15,097	15,776	149	142	15,300	177	8
Tuscany	37,984	39,557	570	292	38,468	179	49
Umbria	7,258	7,705	33	54	7,578	36	4
Lazio	75,134	81,471	2,849	1,044	75,891	1,167	520
Abruzzo	10,152	10,598	62	27	287	10,217	5
Molise	1,659	1,771	6	2	51	1,712	1
Campania	34,536	35,474	195	92	501	34,644	43
Puglia	24,687	25,728	227	117	374	24,969	42
Basilicata	3,116	3,249	11	10	16	3,211	1
Calabria	8,843	9,115	44	24	152	8,869	25
Sicily	28,826	29,266	140	77	170	52	28,829
Sardinia	11,294	11,513	62	36	103	11	11,301

Notes:

TDB40150

Banks and financial intermediaries referred to in Art. 107 of the 1993 Banking LawSource: Supervisory returns
Stocks in millions of euros**December 2004**

	Total	Financial intermediaries	Banks
a. LEASING	66,225	51,072	15,153
Credit implicit in leasing contracts	63,650	49,442	14,208
Overdue instalments	549	372	177
Bad debts and substandard assets	2,026	1,258	768
b. FACTORING	26,391	22,689	3,702
Advances against acquired claims	22,091	18,519	3,572
Advances against future claims	477	347	130
Claims assumed at less than nominal value or acquired outright	2,923	2,923	..
Bad debts	....	900	....

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 2004

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,271,967	530,133	80,510
	Italian government securities	486,546	173,959	16,207
	<i>of which:</i> BOTs	80,790	42,786	2,360
	CCTs	120,743	30,610	4,942
	BTPs	256,570	93,498	7,530
	Other debt securities	458,731	171,698	20,735
	<i>of which:</i> in non-euro-area currencies	36,747	15,215	2,545
	Equity securities	89,438	26,612	27,398
	<i>of which:</i> in non-euro-area currencies	8,062	2,592	770
	Units of collective investment undertakings	225,544	154,597	13,939
	Other securities and the like	11,816	3,311	2,237

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
91,266	64,666	5,845	1,180,701	465,467	74,666
32,694	19,998	2,035	453,852	153,961	14,172
1,614	1,180	99	79,176	41,606	2,261
13,249	8,424	932	107,494	22,186	4,010
14,863	8,068	815	241,707	85,430	6,716
20,595	12,650	996	438,136	159,048	19,739
2,570	1,658	108	34,176	13,557	2,437
1,390	1,137	52	88,048	25,475	27,346
192	150	6	7,870	2,442	764
35,997	30,391	2,663	189,547	124,206	11,275
616	510	99	11,201	2,801	2,138

Distribution by customer location (region) and type of account

TDB40085

Source: Supervisory returns
Stocks in millions of euros

December 2004

		<i>of which:</i>		
		Total	Consumer households and nec	Non-financial companies and producer households
a.	TOTAL	1,271,967	530,133	80,510
b.	NORTH-WEST ITALY	731,314	235,404	26,225
	Piedmont	111,345	68,412	8,427
	Valle d'Aosta	2,187	1,345	92
	Liguria	31,784	23,319	1,540
	Lombardy	585,999	142,328	16,167
c.	NORTH-EAST ITALY	247,441	134,010	16,524
	Trentino-Alto Adige	11,553	8,368	931
	Veneto	63,887	44,445	5,222
	Friuli-Venezia Giulia	68,337	11,350	974
	Emilia-Romagna	103,664	69,847	9,397
d.	CENTRAL ITALY	220,603	96,539	31,218
	Marche	12,293	10,776	1,155
	Tuscany	60,195	36,619	7,131
	Umbria	7,054	5,987	586
	Lazio	141,060	43,157	22,347
e.	SOUTHERN ITALY	52,423	46,553	4,535
	Abruzzo	5,461	4,891	423
	Molise	941	869	71
	Campania	23,088	20,320	1,858
	Puglia	16,759	15,021	1,508
	Basilicata	1,652	1,502	149
	Calabria	4,522	3,950	526
f.	ISLANDS	21,383	17,628	2,009
	Sicily	16,072	13,657	1,353
	Sardinia	5,311	3,971	656

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
91,266	64,666	5,845	1,180,701	465,467	74,666
45,899	30,659	1,948	685,415	204,745	24,277
11,726	7,011	356	99,619	61,401	8,071
88	84	4	2,100	1,261	88
2,395	1,885	84	29,389	21,434	1,456
31,691	21,680	1,504	554,308	120,648	14,662
23,589	17,621	2,073	223,852	116,389	14,451
1,097	966	44	10,456	7,401	887
9,170	5,410	801	54,717	39,034	4,421
1,369	1,186	142	66,968	10,164	832
11,953	10,058	1,086	91,711	59,789	8,311
16,709	12,000	1,164	203,894	84,539	30,054
1,115	978	104	11,179	9,798	1,051
6,238	4,859	592	53,958	31,760	6,538
1,045	813	97	6,009	5,174	489
8,312	5,350	371	132,748	37,807	21,975
3,550	3,091	445	48,873	43,461	4,090
347	332	15	5,114	4,559	408
24	23	1	917	846	70
1,448	1,206	229	21,640	19,114	1,629
1,332	1,180	150	15,428	13,840	1,358
101	91	10	1,551	1,411	139
298	259	39	4,223	3,691	486
1,518	1,294	215	19,865	16,334	1,794
1,105	949	147	14,967	12,708	1,206
414	345	68	4,898	3,626	588

Distribution by type of security and customer segment of economic activity

TDB40055

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2004

	Total	General government	Financial companies	Non- financial companies	Producer households	Consumer households and nec	Rest of the world
a. TOTAL	2,428,739	21,136	1,252,917	71,386	43,279	719,329	320,666
Italian government securities	951,546	4,213	523,611	8,985	8,819	177,087	228,832
<i>of which:</i> BOTs	137,139	366	81,473	879	1,587	42,993	9,840
CCTs	193,588	1,030	145,504	3,845	1,786	31,195	10,229
BTPs	549,026	2,612	253,024	3,202	4,980	94,774	190,435
Other debt securities	955,849	5,736	508,324	20,955	20,289	345,660	54,885
<i>of which:</i> in non-euro-area currencies	52,454	126	26,806	1,941	1,278	17,313	4,989
Equity securities	176,206	7,157	68,042	33,000	2,339	31,553	34,117
<i>of which:</i> in non-euro-area currencies	9,541	34	6,521	1,277	156	1,396	157
Units of collective investment undertakings	323,160	437	147,479	4,192	11,204	158,320	1,527
Other securities and the like	23,214	3,593	5,772	4,293	716	7,095	1,717

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 2004		Total	North-West	North-East	Centre	South	Islands
a.	TOTAL	2,108,068	1,153,909	403,019	399,629	101,248	51,461
	Italian government securities	722,714	407,339	123,122	143,507	32,193	16,552
	<i>of which:</i> BOTs	127,298	74,144	17,197	23,724	9,212	3,021
	CCTs	183,359	107,012	35,411	32,213	5,539	3,185
	BTPs	358,591	193,783	64,480	74,641	15,870	9,817
	Other debt securities	900,961	484,283	183,167	163,683	44,320	25,507
	<i>of which:</i> in non-euro-area currencies	47,466	32,317	6,514	6,963	1,171	499
	Equity securities	142,089	69,684	32,733	34,866	3,658	2,372
	<i>of which:</i> in non-euro-area currencies	9,385	6,945	2,758	747	76	83
	Units of collective investment undertakings	321,632	187,456	58,142	49,270	20,056	6,708
	Other securities and the like	21,498	5,388	5,922	8,695	1,108	358

Note:

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

D.4.6.1

SECURITIES ON DEPOSIT

Distribution by size of deposits of types of securities

TDB40065

Banks

Source: Supervisory returns
Stocks in millions of euros
Percentages

December 2004

	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	45,922	11,823	15,677	18,421
percentage share	100.00	25.75	34.14	40.11
b. ITALIAN GOVERNMENT SECURITIES: OTHER				
absolute value	149,432	24,428	35,769	89,235
percentage share	100.00	16.35	23.94	59.72
c. OTHER DEBT SECURITIES				
absolute value	387,015	87,733	107,317	191,965
percentage share	100.00	22.67	27.73	49.60
d. EQUITY SECURITIES				
absolute value	64,087	15,591	4,477	44,019
percentage share	100.00	24.33	6.99	68.69
e. OTHER SECURITIES				
absolute value	188,047	62,598	52,364	73,085
percentage share	100.00	33.29	27.85	38.87

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 2004

		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	138,801	299,893	115,474	280,335
	percentage share	100,00	100,00	100,00	100,00
b. ITALIAN GOVERNMENT SECURITIES: BOTs					
	absolute value	7,595	22,859	7,140	8,328
	percentage share	5.47	7.62	6.18	2.97
c. ITALIAN GOVERNMENT SECURITIES: OTHER					
	absolute value	11,484	47,610	26,911	63,426
	percentage share	8.27	15.88	23.31	22.63
d. OTHER DEBT SECURITIES					
	absolute value	65,116	148,960	55,261	117,677
	percentage share	46.91	49.67	47.86	41.98
e. EQUITY SECURITIES					
	absolute value	10,935	7,268	2,712	43,172
	percentage share	7.88	2.42	2.35	15.40
f. OTHER SECURITIES					
	absolute value	43,671	73,196	23,450	47,731
	percentage share	31.46	24.41	20.31	17.03

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 2004

	Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and nec
a. TOTAL	111,992	1,290	14,366	88,354	2,549	5,438
b. NORTH-WEST ITALY	48,089	189	8,725	36,765	758	1,653
Piedmont	7,365	64	1,257	5,622	181	242
Valle d'Aosta	122	1	2	91	8	20
Liguria	2,585	14	18	2,442	39	73
Lombardy	38,017	110	7,448	28,610	531	1,318
c. NORTH-EAST ITALY	26,079	327	1,309	21,249	1,015	2,180
Trentino-Alto Adige	3,687	78	114	2,775	260	460
Veneto	6,580	213	386	5,279	242	460
Friuli-Venezia Giulia	2,954	16	255	2,384	106	193
Emilia-Romagna	12,858	20	554	10,811	407	1,066
d. CENTRAL ITALY	29,272	613	3,492	23,999	325	843
Marche	1,126	11	106	846	67	96
Tuscany	4,837	33	282	4,148	135	240
Umbria	766	20	19	658	24	45
Lazio	22,542	550	3,084	18,347	99	462
e. SOUTHERN ITALY	5,628	152	778	3,863	298	538
Abruzzo	762	5	7	541	69	139
Molise	110	8	..	84	9	10
Campania	2,910	55	615	1,952	86	203
Puglia	1,084	4	39	892	78	72
Basilicata	199	..	8	129	16	46
Calabria	562	80	109	266	40	68
f. ISLANDS	2,930	10	63	2,479	153	225
Sicily	1,857	7	24	1,675	96	55
Sardinia	1,072	3	38	804	57	170

Notes:

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

TDB40110

Banks

Source: Supervisory returns
Stocks in millions of euros

December 2004

Same
region
as branch

Total

North-West

North-East

Centre

South

Islands

a. TOTAL	–	111,992	48,089	26,079	29,272	5,628	2,930
Piedmont	4,587	6,768	5,897	308	440	44	79
Valle d'Aosta	81	103	103	..	1	..	–
Liguria	1,859	3,072	2,132	130	318	318	173
Lombardy	32,030	39,961	34,009	1,608	3,235	517	593
Trentino-Alto Adige	3,348	3,499	52	3,405	39	1	2
Veneto	5,944	11,059	2,635	7,163	935	181	145
Friuli-Venezia Giulia	2,117	2,751	116	2,195	431	8	1
Emilia-Romagna	10,953	12,256	743	11,024	352	114	23
Marche	978	1,103	57	18	1,007	21	..
Tuscany	3,849	4,879	584	34	4,200	50	11
Umbria	542	627	7	5	610	4	1
Lazio	16,955	19,467	1,527	142	17,198	228	373
Abruzzo	619	848	131	3	63	650	..
Molise	89	95	..	..	2	93	..
Campania	1,956	2,296	20	2	275	1,983	16
Puglia	835	911	7	1	9	894	..
Basilicata	124	132	2	..	1	128	..
Calabria	391	416	1	..	6	392	17
Sicily	957	1,130	41	3	127	2	957
Sardinia	537	625	24	37	24	2	538

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 2004

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		655,599	4,447	47,339	2,475	50,214
b. NORTH-WEST ITALY		236,547	636	18,115	536	16,883
Piedmont		51,655	214	4,054	250	3,425
Valle d'Aosta		1,710	37	86	14	281
Liguria		15,215	80	979	39	1,323
Lombardy		167,967	305	12,995	233	11,855
c. NORTH-EAST ITALY		155,319	673	10,886	726	12,009
Trentino-Alto Adige		14,913	152	1,613	278	1,158
Veneto		62,359	233	4,381	181	5,917
Friuli-Venezia Giulia		16,901	96	1,148	60	921
Emilia-Romagna		61,146	193	3,744	207	4,013
d. CENTRAL ITALY		160,710	534	10,347	415	14,017
Marche		16,882	83	1,318	111	1,252
Tuscany		43,863	168	3,237	118	5,280
Umbria		8,594	54	837	41	955
Lazio		91,372	229	4,955	144	6,530
e. SOUTHERN ITALY		67,834	295	5,162	317	5,615
Abruzzo		9,196	51	974	39	766
Molise		1,590	12	107	8	166
Campania		27,527	86	1,548	82	2,535
Puglia		19,693	73	1,758	91	1,482
Basilicata		2,836	21	216	49	237
Calabria		6,992	53	559	48	429
f. ISLANDS		35,189	2,308	2,830	481	1,688
Sicily		23,473	1,656	1,613	214	876
Sardinia		11,717	652	1,216	267	812

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
9,151	76,452	2,086	152,469	1,192	39,220	5,504	265,051
3,187	26,974	207	54,617	183	14,657	1,327	99,224
1,030	6,928	49	13,082	50	2,512	551	19,509
4	387	1	265	3	76	13	544
121	1,671	20	4,793	23	1,297	120	4,748
2,033	17,987	138	36,477	106	10,772	644	74,422
2,240	17,517	454	36,891	274	8,324	1,374	63,951
73	1,167	177	2,150	101	758	196	7,090
950	7,007	29	15,154	56	3,567	379	24,506
298	2,831	139	3,549	52	521	265	7,021
918	6,512	110	16,038	66	3,478	534	25,335
1,139	21,390	338	35,047	202	11,029	1,227	65,026
287	1,363	21	3,623	64	1,698	296	6,767
230	4,000	70	11,250	74	3,633	451	15,352
94	1,402	21	1,536	17	544	79	3,014
527	14,624	227	18,638	47	5,154	402	39,894
1,846	7,843	132	17,307	170	3,105	714	25,327
248	932	15	2,248	20	509	125	3,268
44	194	..	341	14	99	39	565
557	3,558	69	7,181	45	1,248	166	10,453
344	2,081	15	5,625	46	873	219	7,087
351	409	4	398	10	108	49	984
302	670	28	1,514	35	268	115	2,971
739	2,728	955	8,607	362	2,105	861	11,524
461	2,084	270	6,182	119	1,341	552	8,104
279	644	685	2,425	243	764	309	3,420

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 2004

		Total	Investment in construction			
			Residential buildings		Other	
			Subsidized	Non-subsidized	Subsidized	Non-subsidized
a. TOTAL		91,611	105	5,859	83	5,985
b. NORTH-WEST ITALY		40,237	1	2,264	13	1,974
Piedmont		8,194	1	341	6	447
Valle d'Aosta		149	..	18	..	5
Liguria		1,796	..	144	..	93
Lombardy		30,099	..	1,761	7	1,429
c. NORTH-EAST ITALY		20,231	18	1,252	40	1,245
Trentino-Alto Adige		1,888	4	140	19	98
Veneto		8,398	1	532	8	526
Friuli-Venezia Giulia		2,032	9	119	5	103
Emilia-Romagna		7,913	3	461	9	518
d. CENTRAL ITALY		20,542	5	1,485	11	1,894
Marche		1,887	..	212	3	108
Tuscany		5,267	..	494	1	512
Umbria		828	..	90	1	117
Lazio		12,560	4	689	6	1,157
e. SOUTHERN ITALY		7,136	1	602	10	672
Abruzzo		1,077	..	144	2	109
Molise		329	..	16	1	93
Campania		2,646	..	157	1	232
Puglia		2,078	..	218	2	159
Basilicata		306	..	21	2	24
Calabria		700	..	46	2	56
f. ISLANDS		3,465	80	256	8	200
Sicily		2,408	62	158	3	104
Sardinia		1,057	18	98	5	96

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
543	9,317	121	13,850	46	4,389	450	50,864
169	3,704	6	4,928	11	2,074	98	24,994
58	1,406	..	1,067	4	256	35	4,571
..	23	..	28	..	6	3	65
8	161	3	446	3	198	13	728
104	2,113	3	3,387	3	1,615	47	19,631
143	2,254	52	3,546	9	793	77	10,801
6	140	8	190	3	94	12	1,174
56	982	1	1,445	1	277	16	4,552
19	222	33	369	1	35	17	1,098
62	909	10	1,541	3	387	31	3,977
73	2,294	32	3,087	11	1,007	90	10,554
26	143	3	332	1	112	44	903
8	466	2	942	5	265	17	2,554
7	92	2	131	1	29	9	350
31	1,593	25	1,683	3	601	21	6,748
108	854	3	1,531	7	279	66	3,003
20	91	–	182	1	51	7	472
4	99	–	25	–	7	1	84
28	326	1	687	..	112	11	1,090
30	228	1	474	5	73	17	870
5	53	–	34	..	13	9	143
20	57	1	130	1	23	20	344
50	211	27	757	9	235	119	1,511
40	139	5	560	4	178	102	1,053
10	72	22	198	4	57	17	458

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 2004		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	10,295	1,899	8,396	3,572	497	3,075
b.	NORTH-WEST ITALY	2,893	376	2,517	1,225	107	1,118
	Piedmont	889	140	749	373	61	313
	Valle d'Aosta	25	14	11	19	13	6
	Liguria	103	16	87	52	13	38
	Lombardy	1,876	207	1,669	781	20	760
c.	NORTH-EAST ITALY	2,943	561	2,382	816	129	687
	Trentino-Alto Adige	341	116	225	92	14	79
	Veneto	1,014	194	820	247	42	204
	Friuli-Venezia Giulia	260	72	188	69	13	56
	Emilia-Romagna	1,328	179	1,149	408	60	348
d.	CENTRAL ITALY	2,289	237	2,052	914	80	834
	Marche	289	51	237	59	5	54
	Tuscany	1,258	77	1,181	590	29	561
	Umbria	280	35	246	110	11	99
	Lazio	462	74	388	155	35	120
e.	SOUTHERN ITALY	1,436	429	1,007	362	87	275
	Abruzzo	172	23	149	58	5	53
	Molise	52	22	30	9	3	6
	Campania	301	88	213	96	16	80
	Puglia	562	127	434	122	25	98
	Basilicata	111	34	76	15	2	13
	Calabria	239	133	105	61	36	25
f.	ISLANDS	734	296	438	256	94	162
	Sicily	431	160	270	59	8	51
	Sardinia	304	136	168	197	86	111

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
4,432	989	3,444	2,291	413	1,877
1,218	261	957	450	8	442
410	74	336	105	5	101
4	..	3	2	..	1
37	2	35	14	1	14
768	185	583	328	2	326
1,433	266	1,167	694	167	528
84	9	75	165	94	71
583	126	457	184	26	159
138	27	112	53	33	20
628	105	523	292	15	278
771	109	662	604	48	556
134	26	109	96	21	75
294	31	263	374	17	357
122	19	103	48	4	44
221	33	187	86	6	80
749	251	498	326	91	235
83	12	71	31	6	25
25	9	16	18	11	8
136	45	91	68	27	42
286	84	201	154	18	135
74	24	50	22	8	13
146	77	68	32	20	12
261	103	159	217	100	117
187	74	113	185	78	106
74	28	46	33	21	11

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 2004		Total			Construction of farm buildings		
		Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
a.	TOTAL	1,147	68	1,079	513	4	509
b.	NORTH-WEST ITALY	370	14	357	206	..	206
	Piedmont	125	4	121	79	..	79
	Valle d'Aosta	2	..	2	1	..	1
	Liguria	13	..	13	10	..	10
	Lombardy	230	9	221	116	..	116
c.	NORTH-EAST ITALY	354	20	333	143	2	141
	Trentino-Alto Adige	32	3	28	12	..	12
	Veneto	116	8	108	38	..	38
	Friuli-Venezia Giulia	36	6	30	13	1	12
	Emilia-Romagna	171	4	167	79	..	79
d.	CENTRAL ITALY	236	8	228	116	1	115
	Marche	29	1	28	12	..	12
	Tuscany	134	2	132	67	..	67
	Umbria	31	3	28	18	..	17
	Lazio	43	2	41	19	..	19
e.	SOUTHERN ITALY	119	17	102	30	1	29
	Abruzzo	11	1	9	3	—	3
	Molise	4	..	3	1	—	1
	Campania	30	3	26	10	..	10
	Puglia	46	6	40	11	..	11
	Basilicata	12	2	10	1	..	1
	Calabria	16	3	13	4	1	4
f.	ISLANDS	69	9	59	18	..	18
	Sicily	43	7	36	3	..	3
	Sardinia	26	3	23	15	..	15

Notes:

Banks

Machinery, equipment, transport equipment and sundry farm products			Purchases of farm buildings		
Total	Subsidized	Non-subsidized	Total	Subsidized	Non-subsidized
440	58	382	194	6	188
118	13	105	46	..	46
35	4	31	10	—	10
..	—	—
2	..	2	2	—	2
81	9	71	34	—	34
150	15	135	61	4	57
7	..	7	12	3	9
59	8	51	18	..	18
17	4	13	6	..	5
67	3	64	25	..	24
71	7	64	49	1	49
13	1	12	4	..	4
32	2	30	35	..	35
11	2	9	2	..	2
16	2	14	8	..	8
71	15	56	17	..	17
6	1	5	2	—	2
2	..	2	1	—	1
15	3	12	5	..	5
28	5	23	7	..	7
10	2	7	1	—	1
10	3	7	2	..	2
29	8	22	21	1	20
20	5	15	20	1	19
10	2	7	1	—	1

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

TDB10440

Source: Supervisory returns
Stocks in millions of euros

December 2004

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	25,015	1,417	4,419	1,433	1
b.	NORTH-WEST ITALY	6,046	325	1,607	661	..
	Piedmont	2,177	257	395	174	..
	Valle d'Aosta	71	..	2	—	—
	Liguria	313	2	31	25	..
	Lombardy	3,485	66	1,181	461	..
c.	NORTH-EAST ITALY	5,790	39	1,101	283	1
	Trentino-Alto Adige	979	1	22	72	—
	Veneto	1,857	6	540	66	..
	Friuli-Venezia Giulia	917	..	102	41	—
	Emilia-Romagna	2,038	32	437	103	1
d.	CENTRAL ITALY	3,904	90	616	287	..
	Marche	898	..	207	21	—
	Tuscany	1,130	3	118	73	..
	Umbria	296	..	56	3	—
	Lazio	1,581	87	235	190	..
e.	SOUTHERN ITALY	3,556	789	731	143	..
	Abruzzo	556	74	72	27	—
	Molise	118	16	11	1	—
	Campania	1,016	258	248	45	..
	Puglia	797	118	173	32	..
	Basilicata	486	308	32	25	—
	Calabria	583	15	194	13	—
f.	ISLANDS	5,719	174	364	60	..
	Sicily	3,278	129	243	25	..
	Sardinia	2,441	45	121	36	—

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
1,631	1,357	6,404	2,316	469	5,265	302	141
310	191	829	491	305	1,268	58	39
139	83	264	217	184	430	34	21
1	41	9	4	..	14	..	..
9	14	90	34	2	106	..	—
161	53	465	237	119	717	25	17
536	325	1,102	697	57	1,603	49	11
22	55	401	19	6	379	3	..
196	110	233	252	8	418	29	3
120	55	155	87	4	346	7	..
198	106	313	339	39	460	10	7
143	249	715	435	13	1,258	98	18
29	39	116	300	2	137	46	1
40	84	220	70	10	489	22	..
5	22	61	42	..	105	..	..
69	103	317	23	1	526	30	17
248	162	396	218	32	756	81	60
53	20	62	79	2	110	58	48
6	6	13	6	2	57	..	..
68	53	145	19	6	163	11	8
48	43	80	95	14	186	8	3
13	10	22	10	4	61	1	..
62	30	75	9	2	180	2	..
394	431	3,362	475	63	380	15	12
195	317	1,978	49	61	271	9	7
199	114	1,384	427	1	109	6	5

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

TDB10450

Source: Supervisory returns
Flows in millions of euros

4th quarter 2004

		Total	South and depressed areas	Industry		Exports
				SMEs	Other firms	
a.	TOTAL	1,554	6	339	44	—
b.	NORTH-WEST ITALY	331	..	112	14	—
	Piedmont	124	..	30	8	—
	Valle d'Aosta	3	—	..	—	—
	Liguria	23	..	1	—	—
	Lombardy	181	..	80	6	—
c.	NORTH-EAST ITALY	372	..	68	20	—
	Trentino-Alto Adige	54	—	1	10	—
	Veneto	111	..	32	2	—
	Friuli-Venezia Giulia	84	—	4	1	—
	Emilia-Romagna	123	—	30	7	—
d.	CENTRAL ITALY	344	..	55	5	—
	Marche	81	—	23	..	—
	Tuscany	134	..	3	3	—
	Umbria	19	—	4	—	—
	Lazio	110	..	25	1	—
e.	SOUTHERN ITALY	210	4	67	5	—
	Abruzzo	40	—	3	1	—
	Molise	6	—	1	..	—
	Campania	46	..	24	..	—
	Puglia	58	4	18	2	—
	Basilicata	17	—	4	..	—
	Calabria	43	..	17	1	—
f.	ISLANDS	297	1	37	1	—
	Sicily	220	1	35	..	—
	Sardinia	77	..	2	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
104	106	193	189	18	354	201	54
16	2	9	60	5	86	26	17
10	1	1	25	4	27	17	10
..	..	..	—	—	3	..	..
..	..	5	5	..	12	..	—
6	1	4	30	1	44	9	7
35	20	55	40	2	106	26	5
..	1	11	..	—	27	3	..
11	12	1	9	..	26	17	2
8	5	33	6	—	25	2	..
16	1	10	26	2	27	4	3
13	6	18	44	..	74	129	16
3	1	2	39	—	9	4	..
4	2	1	..	..	20	100	..
..	1	..	3	..	9	..	..
6	1	14	2	—	37	24	16
26	7	3	25	2	55	15	13
5	2	..	12	..	7	10	9
..	—	..	..	..	4	—	—
9	1	..	..	..	6	4	3
4	1	1	12	1	13	1	1
2	3	..	1	..	7	..	..
5	1	1	1	..	18	..	—
14	70	108	18	9	33	5	3
9	66	66	4	9	26	4	2
5	4	42	14	1	7	2	1

Information on securities business

Distribution by type of security and derivative instrument

TDB40500

Source: Supervisory returns
Flows in millions of euros

4th quarter 2004

	Total	Banks	SIMs
a. TOTAL SECURITIES	1,624,640	1,384,017	240,624
Italian government securities	731,235	643,430	87,805
<i>of which:</i> BOTs	190,410	175,219	15,191
CCTs	165,875	148,225	17,650
BTPs	327,855	278,099	49,755
Other debt securities	435,275	425,644	9,631
Equity securities	447,507	305,107	142,400
Other securities	10,686	9,898	787
b. TOTAL DERIVATIVE INSTRUMENTS	2,513,387	2,365,718	147,669
Futures	927,385	826,412	100,973
<i>of which:</i> on Italian government securities	47,411	38,863	8,548
on interest rates	460,037	460,036	1
on stock indices	135,943	57,809	78,135
Swaps and forward rate agreements	940,935	940,438	497
<i>of which:</i> interest rate swaps	705,487	705,462	24
currency swaps	13,338	13,338	–
forward rate agreements	216,868	216,868	–
Options on securities	84,385	72,652	11,733
<i>of which:</i> on Italian government securities	7,678	6,866	813
on debt securities	16,030	15,986	44
on equity securities	59,219	48,343	10,876
Options on futures or stock indices	153,257	121,905	31,352
<i>of which:</i> on futures on Italian government securities	4,379	4,379	–
on stock indices or futures on stock indices	137,090	105,773	31,316
Foreign currency options	92,558	92,557	1
Interest rate options	149,868	149,868	–
Other derivative instruments	164,990	161,876	3,114

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. 2004	Nov. 2004	Dec. 2004	Oct. 2004	Nov. 2004	Dec. 2004
436,903	493,972	453,141	74,494	90,250	75,880
193,677	232,631	217,122	30,272	32,168	25,366
50,858	61,822	62,539	3,859	5,129	6,202
40,605	58,452	49,168	6,471	6,182	4,996
89,142	99,214	89,743	18,030	19,064	12,661
155,282	153,882	116,480	3,217	3,762	2,653
85,343	104,200	115,563	40,759	54,069	47,571
2,634	3,269	3,995	246	251	290
730,160	682,425	953,133	50,912	54,977	41,781
236,769	256,641	333,003	35,231	38,193	27,549
16,549	14,302	8,012	2,583	3,147	2,817
145,130	167,197	147,710	—	..	1
16,625	17,271	23,913	27,855	29,213	21,067
292,181	234,198	414,059	244	165	88
183,233	169,059	353,171	9	8	7
3,151	2,489	7,698	—	—	—
104,002	61,220	51,647	—	—	—
25,341	23,513	23,798	3,016	5,253	3,463
4,161	1,511	1,194	153	616	44
6,294	3,864	5,828	38	—	6
14,487	17,542	16,314	2,826	4,637	3,413
40,079	46,778	35,048	11,168	10,176	10,008
1,974	1,249	1,155	—	—	—
33,622	40,703	31,448	11,167	10,175	9,975
26,769	41,828	23,960	..	..	—
47,640	42,163	60,066	—	—	—
61,377	37,304	63,195	1,253	1,189	672

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 2004

	Total	Banks	SIMs	AMCs
Assets under management	453,787	149,665	23,954	280,167
Fund-raising	33,710	12,903	1,665	19,142
Redemptions	32,500	18,168	1,906	12,426
Net fund-raising	1,210	-5,265	-241	6,716

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 2004

		Total		
		Purchases in the quarter	Sales in the quarter	End-quarter stocks
a.	TOTAL PORTFOLIO	106,111	107,643	441,078
	Italian government securities	42,936	43,988	142,831
	<i>of which:</i> BOTs	8,419	10,072	9,112
	CCTs	10,784	10,731	42,582
	BTPs	19,985	19,506	82,334
	Other debt securities	20,526	17,481	96,096
	<i>of which:</i> in non-euro-area currencies	2,199	2,258	7,007
	Equity securities	10,182	8,842	24,011
	<i>of which:</i> in non-euro-area currencies	1,608	1,560	4,133
	Units of collective investment undertakings	28,451	29,638	177,165
	Other securities and the like	4,016	7,695	974

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
34,275	36,247	145,096	9,604	10,345	23,268	62,232	61,051	272,713
13,834	13,986	38,621	1,371	1,628	3,832	27,731	28,373	100,379
1,856	1,604	2,146	407	368	393	6,155	8,100	6,573
5,311	4,936	17,555	198	211	1,142	5,275	5,585	23,885
4,836	5,529	15,413	520	752	1,844	14,629	13,225	65,077
5,831	5,339	25,521	3,406	2,755	10,322	11,288	9,387	60,254
1,006	1,006	2,716	129	127	413	1,065	1,125	3,879
4,117	3,986	7,852	1,138	1,346	2,058	4,928	3,510	14,102
663	609	1,577	137	234	413	808	716	2,143
10,103	12,461	72,467	1,821	2,124	7,005	16,527	15,052	97,693
390	474	636	1,868	2,493	52	1,757	4,728	286

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

TDB40530		Securities firms			
Source: Supervisory returns Percentages					
December 2004	Total	Financial companies	Non-financial companies	Households	Other sectors of economic activity
a. TOTAL PORTFOLIO	100.00	10.59	6.77	79.88	2.76
Italian government securities	100.00	27.63	4.60	61.61	6.15
<i>of which: BOTs</i>	<i>100.00</i>	<i>23.83</i>	<i>3.07</i>	<i>47.87</i>	<i>25.23</i>
CCTs	100.00	30.81	2.35	66.33	0.51
BTPs	100.00	20.70	7.17	67.56	4.58
Other debt securities	100.00	4.57	5.33	89.56	0.54
Equity securities	100.00	12.01	6.55	79.07	2.37
Units of collective investment undertakings	100.00	9.92	10.12	75.59	4.38
Other financial instruments	100.00	68.41	0.42	31.12	0.05

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 2004

	Net assets	Subscriptions	Redemptions	Net fund-raising	Income/profit distributed
TOTAL	357,769	45,700	53,316	-7,617	46
Equity	71,463	7,407	9,464	-2,056	-
Balanced	30,258	1,530	2,225	-694	-
Bond	162,825	20,608	21,841	-1,233	46
Liquidity	83,303	14,474	18,593	-4,119	-
Flexible	9,919	1,680	1,194	486	-

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 2004	Total portfolio	Italian government securities	of which		
			BOTs	CCTs	BTPs
a. TOTAL					
Purchases in the quarter	104,236	45,445	18,767	5,226	17,107
Sales in the quarter	109,704	49,025	22,089	7,344	16,206
End-quarter stocks	323,556	136,326	34,331	36,891	52,112
b. EQUITY					
Purchases in the quarter	23,202	534	277	38	183
Sales in the quarter	24,803	537	225	33	178
End-quarter stocks	65,337	963	192	187	334
c. BALANCED					
Purchases in the quarter	8,498	1,668	588	157	746
Sales in the quarter	9,233	2,119	946	349	686
End-quarter stocks	27,404	6,590	1,058	942	4,076
d. BOND					
Purchases in the quarter	44,915	22,733	5,611	2,550	11,904
Sales in the quarter	44,874	23,271	5,651	4,130	11,661
End-quarter stocks	153,273	68,796	6,857	16,875	37,090
e. LIQUIDITY					
Purchases in the quarter	22,181	19,039	11,627	2,226	3,798
Sales in the quarter	26,001	21,572	14,567	2,578	3,186
End-quarter stocks	68,270	56,644	25,394	18,197	9,107
f. FLEXIBLE					
Purchases in the quarter	5,439	1,470	664	255	477
Sales in the quarter	4,793	1,525	700	254	495
End-quarter stocks	9,272	3,334	831	690	1,505

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		
26,736	4,387		31,783	16,795		272
27,056	4,797		33,329	18,689		294
103,432	12,809		83,108	46,587		690
450	334		22,057	11,974		162
395	316		23,660	13,429		211
484	308		63,523	36,599		367
1,377	699		5,395	3,305		57
1,525	695		5,544	3,488		45
7,686	2,026		12,915	7,413		214
21,083	3,152		1,082	235		18
20,012	3,468		1,581	708		10
82,264	10,203		2,160	572		54
3,142	16		—	—		—
4,429	28		—	—		—
11,626	19		—	—		—
685	185		3,249	1,281		35
695	291		2,543	1,064		29
1,372	254		4,511	2,002		54

Distribution by type of instrument

TDB40580

Source: Supervisory returns
Stocks in millions of euros

		SIMs		
		Oct. 2004	Nov. 2004	Dec. 2004
a.	TOTAL	10,489	10,760	9,348
b.	ON DEBT SECURITIES AND INTEREST RATES			
	Futures	61	27	6
	Options bought	741	937	842
	Options sold	1,372	1,567	1,473
	Interest rate swaps	4,426	4,392	4,259
	Forward rate agreements	—	—	—
c.	ON EQUITY SECURITIES			
	Futures	146	218	36
	Options bought	1,119	936	581
	Options sold	922	943	525
d.	ON EXCHANGE RATES AND GOLD			
	Options bought	—	—	—
	Options sold	—	—	—
	Currency swaps	681	670	652
	Domestic currency swaps	—	29	18
e.	OTHER DERIVATIVE INSTRUMENTS	1,022	1,040	956

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. 2004	Nov. 2004	Dec. 2004	Oct. 2004	Nov. 2004	Dec. 2004
6,472,155	6,448,807	6,329,534	58,810	58,858	50,404
309,322	320,591	264,838	11,422	11,238	6,540
470,404	474,453	495,982	2,411	4,320	1,800
580,031	597,568	613,430	2,425	4,044	2,058
4,108,225	4,031,137	4,022,144	32,627	30,914	30,858
486,219	485,588	442,196	1,083	1,126	1,171
6,493	9,086	3,909	–	–	–
132,623	138,585	132,195	3,177	2,718	2,961
174,610	179,767	178,817	2,676	2,308	2,317
66,721	71,062	60,149	468	468	362
71,848	77,156	64,397	436	455	376
29,437	30,731	30,629	2,013	1,770	1,923
4,376	4,813	4,748	–	–	–
31,846	28,270	16,099	72	–504	39

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 2004

4th quarter 2004		Securities placed in the quarter					Securities to be placed
		Totale	Banks		SIMs		
			with guarantee	without guarantee	with guarantee	without guarantee	
a.	TOTAL	51,054	9,641	38,617	325	2,471	561
	Italian government securities	1,025	696	323	–	6	39
	<i>of which:</i> BOTs	11	4	7	–	..	–
	CCTs	342	289	52	–	1	3
	BTPs	654	402	246	–	5	32
	Other debt securities	18,926	7,297	11,180	196	252	513
	Equity securities	3,025	1,644	1,217	128	36	1
	Other securities	28,078	4	25,896	–	2,178	8

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. 2004	Dec. 2004	Sept. 2004	Dec. 2004	Sept. 2004	Dec. 2004
a. NUMBER OF BORROWERS	2,886,999	2,972,969	2,623,672	2,696,931	451,351	468,023
<i>of which: joint</i>	753,294	791,014	671,775	708,245	88,512	89,783
b. LOAN FACILITIES						
<i>facilities granted</i>	1,480,987	1,540,087	1,367,237	1,420,137	113,749	119,950
<i>used margin</i>	1,013,750	1,051,819	915,251	947,132	98,499	104,688
<i>overshoot</i>	37,828	33,344	35,466	31,166	2,362	2,178
<i>unused margin</i>	505,065	521,612	487,453	504,171	17,613	17,441
<i>of which: matched loans</i>						
<i>facilities granted</i>	269,926	277,669	242,011	248,497	27,915	29,172
<i>used margin</i>	133,471	143,575	116,731	125,131	16,740	18,444
<i>term loans</i>						
<i>facilities granted</i>	937,910	979,999	852,469	889,553	85,442	90,447
<i>used margin</i>	762,277	789,686	680,900	703,800	81,378	85,886
<i>revocable loans</i>						
<i>facilities granted</i>	273,150	282,419	272,758	282,088	393	331
<i>used margin</i>	118,001	118,558	117,620	118,201	381	358
c. GUARANTEES GRANTED TO CUSTOMERS						
<i>facilities granted</i>	145,398	148,064	143,777	146,336	1,621	1,728
<i>used margin</i>	113,204	112,546	111,336	110,360	1,868	2,185
d. BAD DEBTS	88,694	91,033	54,589	55,197	34,105	35,836
<i>of which: backed by real security</i>	22,770	23,210	14,215	15,059	8,556	8,151
backed by personal security	27,351	27,485	22,077	22,121	5,274	5,364
e. NUMBER OF GUARANTORS	1,606,581	1,641,876	1,481,308	1,515,069	171,486	174,118
<i>of which: joint</i>	548,149	555,841	516,055	523,128	43,645	44,446
f. PERSONAL SECURITY PROVIDED BY CUSTOMERS	423,357	431,608	375,264	382,157	48,093	49,452

Notes:

The data include transactions with non-resident customers.

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

TDC30020

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2004

	Facilities granted	of which: short-term	Used margin	of which: short-term	in non-euro-area currencies	with real security
a. ITALY	1,383,832	768,906	921,933	398,746	14,949	338,110
General government	84,147	21,734	51,966	5,051	158	4,438
Financial companies	211,046	160,341	132,466	97,254	1,864	6,068
Non-financial companies	891,139	539,434	560,118	267,209	10,834	188,378
of which: industry	355,693	249,889	204,143	110,762	5,331	44,841
building	97,040	48,980	66,107	27,776	563	35,360
services	424,729	232,948	279,306	123,898	4,873	103,305
Producer households	47,552	19,716	39,527	12,262	402	23,793
Consumer households and nec	146,505	26,164	135,407	16,414	1,676	113,820
b. NORTH-WEST ITALY	586,441	347,481	374,252	175,099	6,052	127,512
General government	16,554	6,824	9,012	895	61	1,287
Financial companies	130,050	104,867	80,862	60,671	1,142	4,483
Non-financial companies	371,125	219,826	222,865	104,106	4,017	72,071
of which: industry	148,857	102,991	84,979	43,974	1,972	18,690
building	29,370	14,844	19,960	8,292	172	10,661
services	190,363	100,573	115,985	50,968	1,851	41,843
Producer households	13,722	5,556	11,435	3,425	97	7,064
Consumer households and nec	53,561	9,608	49,287	5,828	728	42,065
c. NORTH-EAST ITALY	339,229	196,202	226,261	101,357	4,792	87,646
General government	9,584	3,768	5,400	604	..	294
Financial companies	31,408	16,553	19,723	12,889	376	877
Non-financial companies	242,599	159,937	151,828	77,837	3,555	49,814
of which: industry	108,890	79,867	61,449	34,702	1,839	12,730
building	28,509	16,311	18,555	8,927	245	8,913
services	99,732	60,332	68,017	32,350	1,448	26,557
Producer households	15,313	6,793	12,675	4,311	230	7,262
Consumer households and nec	39,471	8,839	35,926	5,544	626	28,968
d. CENTRAL ITALY	320,842	157,410	221,488	84,878	2,734	75,457
General government	46,564	5,596	30,645	1,945	97	2,159
Financial companies	43,330	35,653	28,482	21,831	336	538
Non-financial companies	187,875	107,505	122,816	55,419	2,036	40,903
of which: industry	67,242	47,442	37,121	21,430	1,173	6,679
building	24,838	11,133	17,381	6,659	52	9,876
services	92,699	47,640	65,644	26,356	793	22,884
Producer households	9,394	3,424	8,052	2,222	55	5,093
Consumer households and nec	33,268	5,110	31,147	3,396	207	26,521

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

TDC30020			Banks			
	Facilities granted	<i>of which:</i>	Used margin	<i>of which:</i>	in non-euro-area currencies	with real security
		short-term		short-term		
e. SOUTHERN ITALY	96,734	48,332	69,989	26,743	1,008	31,945
General government	8,418	3,447	5,429	914	–	648
Financial companies	5,373	2,749	2,680	1,495	10	152
Non-financial companies	62,494	37,570	43,299	21,532	881	16,609
<i>of which:</i> industry	23,169	15,230	15,276	8,300	257	4,355
building	10,013	5,016	7,070	2,870	89	3,924
services	27,754	16,452	19,657	9,743	532	7,759
Producer households	5,959	2,610	4,872	1,546	16	2,915
Consumer households and nec	13,948	1,746	13,276	1,154	101	11,333
f. ISLANDS	40,585	19,480	29,942	10,669	364	15,549
General government	3,027	2,098	1,481	694	–	51
Financial companies	885	519	719	368	..	19
Non-financial companies	27,044	14,596	19,311	8,316	346	8,982
<i>of which:</i> industry	7,535	4,359	5,319	2,355	91	2,387
building	4,310	1,677	3,142	1,028	6	1,986
services	14,181	7,951	10,004	4,480	249	4,261
Producer households	3,163	1,333	2,493	758	3	1,459
Consumer households and nec	6,258	861	5,772	492	14	4,932

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 2004

	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	948,713	510,057	194,576	200,343	31,021	24,672	4,992
Facilities granted	90,691	84,883	67,053	210,767	107,219	244,364	692,134
Used margin	83,879	74,300	51,027	149,325	72,392	158,052	427,449
<i>of which: backed by real security</i>	<i>70,191</i>	<i>54,936</i>	<i>25,020</i>	<i>57,807</i>	<i>25,342</i>	<i>49,883</i>	<i>67,030</i>
Unused margin	8,007	12,046	17,744	66,130	36,886	90,755	275,889
Overshoot	1,195	1,463	1,717	4,688	2,059	4,443	11,204

Note:

Distribution by total credit used

TDB30125

Banks

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

December 2004

	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	816,046	449,385	152,713	138,791	18,838	13,887	2,487
Facilities granted	86,740	89,840	74,143	210,549	97,591	204,816	550,013
Used margin	78,366	74,689	52,828	143,873	65,029	135,753	361,466
<i>of which: backed by real security</i>	<i>64,265</i>	<i>52,987</i>	<i>25,933</i>	<i>61,166</i>	<i>25,349</i>	<i>47,563</i>	<i>57,580</i>
Unused margin	9,836	17,135	23,464	72,363	34,996	74,017	199,498
Overshoot	1,463	1,983	2,149	5,687	2,434	4,954	10,950

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 2004

	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	14,100	22,182	33,721	117,362	61,123	141,172	364,661
Used margin	7,303	11,768	17,857	62,400	31,788	68,686	183,775
<i>of which: backed by real security</i>	665	1,207	1,827	6,689	3,211	5,451	7,450
Overshoot	842	1,070	1,325	3,638	1,566	3,055	7,100
b. SHORT-TERM LOANS: in non-euro-area currencies							
Facilities granted	127	268	454	1,974	1,188	2,981	4,846
Used margin	125	258	436	1,848	1,118	2,652	4,170
<i>of which: backed by real security</i>	20	45	80	338	171	326	205
Overshoot	11	18	26	90	63	124	467
c. MEDIUM AND LONG-TERM LOANS: in euros							
Facilities granted	69,275	58,369	29,807	74,111	34,821	75,100	266,197
Used margin	68,879	57,625	28,876	67,770	30,371	64,888	196,478
<i>of which: backed by real security</i>	62,737	50,651	22,536	50,377	21,795	43,039	54,953
Overshoot	288	344	329	825	300	758	2,844
d. MEDIUM AND LONG-TERM LOANS: in non-euro-area currencies							
Facilities granted	250	187	106	394	205	458	3,135
Used margin	252	188	109	393	206	445	2,658
<i>of which: backed by real security</i>	234	144	40	101	82	247	1,170
Overshoot	4	4	6	11	4	9	22

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 2004

	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	875,439	486,359	186,363	185,486	28,209	22,225	4,427
Facilities granted	83,753	81,005	64,087	193,841	97,337	219,711	638,839
Used margin	76,560	69,840	47,278	132,411	63,483	136,671	387,081
b. PIEMONTE							
Number of borrowers	74,506	37,323	13,806	13,155	1,981	1,595	310
Facilities granted	7,082	6,213	4,727	13,707	6,852	16,165	48,700
Used margin	6,477	5,257	3,354	8,909	4,228	9,753	30,545
c. VALLE D'AOSTA							
Number of borrowers	1,856	1,095	434	337	33	29	9
Facilities granted	178	184	149	321	114	264	1,055
Used margin	153	155	105	203	79	188	881
d. LIGURIA							
Number of borrowers	22,882	12,257	4,156	3,355	468	385	76
Facilities granted	2,183	2,031	1,425	3,458	1,601	3,894	6,452
Used margin	2,023	1,816	1,093	2,377	1,037	2,336	4,220
e. LOMBARDY							
Number of borrowers	211,039	117,103	43,054	45,891	7,565	6,528	1,542
Facilities granted	20,303	19,377	14,826	48,469	26,145	65,863	263,260
Used margin	18,743	16,782	10,699	31,864	16,365	39,264	152,820
f. TRENTINO-ALTO ADIGE							
Number of borrowers	22,518	18,066	8,665	8,135	1,134	717	92
Facilities granted	2,170	3,086	2,958	8,356	3,889	6,696	6,229
Used margin	1,775	2,497	2,263	6,160	2,798	4,552	3,322
g. VENETO							
Number of borrowers	91,324	54,218	22,770	24,220	3,671	2,850	465
Facilities granted	8,784	9,035	7,866	25,596	12,663	27,999	35,965
Used margin	7,991	7,738	5,820	17,689	8,260	17,139	21,083
h. FRIULI-VENEZIA GIULIA							
Number of borrowers	22,118	10,857	4,386	4,551	690	535	75
Facilities granted	2,103	1,813	1,519	4,785	2,378	5,233	8,212
Used margin	1,931	1,554	1,125	3,285	1,506	3,095	5,195
i. EMILIA-ROMAGNA							
Number of borrowers	89,430	54,992	22,248	23,394	3,738	2,941	595
Facilities granted	8,611	9,169	7,671	24,665	12,934	29,061	58,049
Used margin	7,683	7,765	5,392	15,837	7,892	17,167	35,411
l. MARCHE							
Number of borrowers	27,609	16,062	6,945	7,085	1,030	697	99
Facilities granted	2,653	2,694	2,408	7,351	3,539	6,737	8,073
Used margin	2,390	2,281	1,765	5,088	2,287	4,265	4,800

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	65,188	41,331	15,900	15,741	2,246	1,652
	Facilities granted	6,278	6,915	5,480	16,411	7,765	15,376
	Used margin	5,750	6,089	4,246	11,793	5,252	10,152
n.	UMBRIA						
	Number of borrowers	12,566	6,499	3,020	2,918	408	328
	Facilities granted	1,191	1,100	1,044	3,004	1,423	3,188
	Used margin	1,095	954	821	2,175	956	2,079
o.	LAZIO						
	Number of borrowers	81,571	46,188	13,507	10,986	1,692	1,482
	Facilities granted	7,813	7,650	4,567	11,362	5,835	14,887
	Used margin	7,429	6,936	3,595	8,221	4,278	10,285
p.	ABRUZZO						
	Number of borrowers	14,477	6,718	2,858	2,921	436	341
	Facilities granted	1,372	1,127	994	3,040	1,484	3,401
	Used margin	1,241	942	720	2,131	1,020	2,269
q.	MOLISE						
	Number of borrowers	2,173	1,118	483	458	68	41
	Facilities granted	205	191	169	491	226	446
	Used margin	184	160	125	335	156	298
r.	CAMPANIA						
	Number of borrowers	39,533	19,524	6,899	6,403	958	705
	Facilities granted	3,755	3,239	2,361	6,612	3,344	6,908
	Used margin	3,451	2,832	1,765	4,770	2,372	4,769
s.	PUGLIA						
	Number of borrowers	32,476	14,010	5,551	5,318	706	471
	Facilities granted	3,062	2,329	1,916	5,439	2,409	4,467
	Used margin	2,819	1,996	1,419	3,811	1,678	2,966
t.	BASILICATA						
	Number of borrowers	3,203	1,573	755	727	101	75
	Facilities granted	300	265	261	761	347	751
	Used margin	268	226	189	526	231	480
u.	CALABRIA						
	Number of borrowers	10,818	5,430	2,294	1,954	237	158
	Facilities granted	1,020	911	787	1,905	823	1,567
	Used margin	914	777	589	1,406	577	1,058
v.	SICILY						
	Number of borrowers	36,177	15,845	6,265	5,608	763	452
	Facilities granted	3,379	2,646	2,150	5,763	2,587	4,402
	Used margin	3,033	2,178	1,537	4,018	1,769	2,873
z.	SARDINIA						
	Number of borrowers	13,975	6,150	2,367	2,329	284	243
	Facilities granted	1,312	1,028	809	2,347	977	2,410
	Used margin	1,210	906	656	1,812	744	1,683

Note:

Distribution by customer sector and sub-sector of economic activity

TDB30170

Source: Central Credit Register
Stocks in millions of euros

December 2004

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,719,131	1,193,298	35,298
b.	GENERAL GOVERNMENT	87,809	55,556	1,505
	Central government	34,606	22,060	318
	Local government	53,051	33,475	1,187
	Social security funds	153	21	1
c.	FINANCIAL COMPANIES	326,234	217,138	6,374
	Monetary financial institutions	112,629	82,626	1,611
	Other financial intermediaries	192,026	127,496	3,543
	Financial auxiliaries	19,832	5,907	905
	Insurance companies and pension funds	1,746	1,109	315
d.	NON-FINANCIAL COMPANIES	988,035	642,960	21,145
	Public companies	19,299	10,018	180
	Private companies	863,648	555,269	18,448
	Associations of non-financial companies	4,107	2,412	82
	Craft non-financial quasi-companies	37,292	26,879	797
	Other non-financial quasi-companies	63,689	48,382	1,638
e.	HOUSEHOLDS	202,018	184,756	4,381
	Producer households	51,122	43,008	1,656
	Consumer households	150,896	141,748	2,725
f.	NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	6,944	4,926	207
g.	REST OF THE WORLD	103,695	84,686	1,585
	General government	1,762	658	26
	Monetary financial institutions	67,051	59,339	439
	Other financial institutions	18,311	14,185	590
	Non-financial companies	15,146	9,857	479
	Households	743	592	41
	Non-profit institutions serving households	15	13	..
	International organizations and other institutions	667	42	10
h.	UNCLASSIFIABLE AND UNCLASSIFIED UNITS	149	92	4

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
1,503,262	1,011,830	32,300	95,294	76,219	765	120,574	105,250	2,233
62,495	36,635	1,428	21,652	15,331	14	3,662	3,590	64
20,158	12,839	286	14,097	8,854	11	350	367	21
42,197	23,788	1,142	7,555	6,477	3	3,298	3,210	43
140	8	1	–	–	–	13	13	..
311,294	205,028	6,114	11,757	9,502	108	3,182	2,608	152
109,110	79,654	1,453	2,896	2,410	103	623	562	55
181,544	119,232	3,443	8,076	6,323	5	2,406	1,941	95
19,363	5,501	903	331	314	..	139	92	2
1,277	640	315	455	455	–	14	14	..
839,958	516,972	18,885	51,181	43,146	485	96,896	82,842	1,774
17,725	8,978	159	982	556	8	592	484	13
729,885	442,040	16,359	48,494	40,943	440	85,269	72,285	1,650
3,241	1,947	78	159	133	1	707	332	4
32,277	22,131	765	356	347	4	4,659	4,401	27
56,831	41,875	1,525	1,189	1,167	33	5,669	5,340	80
185,971	168,881	4,154	1,436	1,417	41	14,612	14,458	186
46,903	38,876	1,531	649	650	23	3,570	3,481	102
139,067	130,005	2,623	787	767	17	11,042	10,977	85
6,168	4,215	173	336	331	5	440	381	29
93,400	77,237	1,453	8,849	6,408	112	1,446	1,041	21
1,441	461	24	321	197	2	..	..	..
64,883	57,666	438	2,163	1,673	1	5	1	..
16,047	12,095	534	2,159	2,030	55	105	59	1
9,834	6,487	411	4,043	2,448	49	1,268	923	19
520	481	35	162	60	5	61	51	..
15	13	..	–	–	–	–	–	–
660	35	10	–	–	–	7	7	..
146	89	4	1	1	..	3	2	..

Distribution by customer branch of economic activity

TDB30180

Source: Central Credit Register
Stocks in millions of euros

December 2004

		Total		
		Facilities granted	Used margin	Overshoot
a.	TOTAL	1,039,157	685,968	22,801
	Agricultural, forestry and fishery products	26,218	21,784	1,041
	Fuel and power products	41,133	24,984	533
	Ores and metals	16,884	10,993	264
	Non-metallic minerals and products	25,739	14,934	436
	Chemical products	21,600	10,842	287
	Metal products, except transport equipment	42,834	27,007	735
	Agricultural and industrial machinery	42,233	23,768	713
	Office and data processing machines, etc.	5,957	3,574	137
	Electrical goods	27,131	15,689	477
	Transport equipment	20,318	11,692	324
	Food and tobacco products	40,139	25,446	916
	Textiles, clothing and footwear	46,044	26,600	1,005
	Paper and paper products	24,789	16,726	332
	Rubber and plastic products	18,365	11,292	284
	Other manufactured products	28,721	18,851	661
	Building and construction	111,466	78,052	3,275
	Wholesale and retail trade services, recovery and repair services	168,826	107,011	3,348
	Lodging and catering services	26,744	22,975	674
	Inland transport services	19,786	15,182	323
	Maritime and air transport services	9,289	7,115	117
	Auxiliary transport services	14,970	9,899	242
	Communication services	17,386	12,275	214
	Other market services	242,584	169,276	6,464

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
886,861	555,848	20,416	51,830	43,797	509	100,466	86,323	1,876
24,837	20,474	1,004	846	827	16	535	483	20
37,061	21,753	510	3,077	2,462	14	996	768	9
14,619	9,018	233	760	722	3	1,505	1,254	28
22,300	11,940	393	1,540	1,338	10	1,900	1,656	33
18,816	8,412	262	1,218	1,124	4	1,566	1,306	21
34,778	19,792	675	1,737	1,675	13	6,320	5,539	47
33,674	16,568	659	3,082	2,634	28	5,476	4,566	26
4,987	2,742	117	207	211	7	764	621	13
22,068	11,824	433	853	723	5	4,210	3,143	39
15,588	7,989	181	1,410	1,313	26	3,320	2,390	116
35,463	21,383	833	2,414	2,289	29	2,262	1,774	54
41,399	22,320	953	1,514	1,507	23	3,132	2,773	29
19,687	11,977	301	2,120	2,100	8	2,982	2,649	23
15,122	8,365	258	891	854	6	2,353	2,073	19
25,616	16,046	642	960	918	7	2,145	1,887	12
100,176	68,297	2,598	2,862	2,414	73	8,427	7,341	604
146,536	88,375	3,110	4,810	4,219	33	17,480	14,417	205
23,579	20,024	600	1,548	1,437	25	1,617	1,514	49
14,782	10,505	288	401	365	2	4,604	4,312	33
7,422	5,542	97	919	836	4	949	737	16
11,025	6,455	228	1,497	1,141	3	2,448	2,303	11
13,917	9,279	199	2,826	2,523	8	643	473	7
203,411	136,767	5,843	14,339	10,165	159	24,834	22,344	462

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 2004

	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	875,439	486,359	186,363	185,486	28,209	22,225	4,427
Facilities granted	83,753	81,005	64,087	193,841	97,337	219,711	638,839
Used margin	76,560	69,840	47,278	132,411	63,483	136,671	387,081
b. GENERAL GOVERNMENT							
Number of borrowers	612	1,160	1,252	2,050	443	536	279
Facilities granted	60	212	446	2,276	1,543	6,286	73,321
Used margin	40	128	244	1,217	836	2,947	46,417
c. FINANCIAL COMPANIES							
Number of borrowers	803	761	596	902	260	445	405
Facilities granted	77	133	202	1,061	891	4,898	203,776
Used margin	52	98	139	716	660	2,921	127,576
d. NON-FINANCIAL COMPANIES							
Number of borrowers	116,776	122,406	111,495	153,788	26,180	20,694	3,689
Facilities granted	11,120	21,854	39,275	165,510	90,522	203,732	358,037
Used margin	7,668	15,297	26,708	110,707	58,561	127,317	210,741
<i>of which: industry</i>							
Number of borrowers	30,257	33,131	33,437	50,258	9,912	8,827	1,745
Facilities granted	2,883	5,972	11,905	55,026	34,549	89,494	155,641
Used margin	1,832	3,865	7,405	33,155	19,994	50,524	86,812
<i>of which: building</i>							
Number of borrowers	15,479	18,046	18,479	26,970	4,104	2,625	299
Facilities granted	1,480	3,226	6,483	28,840	14,070	24,516	18,293
Used margin	959	2,217	4,434	19,856	9,586	16,541	12,034
<i>of which: services</i>							
Number of borrowers	68,479	68,502	57,167	73,226	11,546	8,793	1,606
Facilities granted	6,513	12,167	20,042	78,010	39,742	85,558	181,988
Used margin	4,567	8,818	14,205	54,811	27,316	57,134	110,489
e. PRODUCER HOUSEHOLDS							
Number of borrowers	95,203	67,337	28,066	14,734	604	148	2
Facilities granted	9,103	11,516	9,539	13,059	1,974	1,229	52
Used margin	7,864	9,844	7,653	10,337	1,588	969	51
f. CONSUMER HOUSEHOLDS AND NEC							
Number of borrowers	652,053	288,882	43,348	13,541	712	393	51
Facilities granted	62,446	46,317	14,099	11,577	2,375	3,489	3,233
Used margin	60,143	43,643	12,119	9,176	1,814	2,495	2,292

Notes:

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

TDC30030

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2004

	General govern- ment	Financial companies	Non- financial companies	of which:			Producer households	Consumer households
				industry	building	services		
a. ITALY								
Number of borrowers	26	932	118,690	34,525	17,194	64,183	105,117	391,554
Bad debts	17	755	33,175	12,081	7,037	12,694	7,751	11,748
of which: backed by real security	10	84	8,904	2,690	2,461	3,403	2,033	3,628
b. NORTH-WEST ITALY								
Number of borrowers	–	378	31,989	10,155	3,594	17,922	20,899	86,693
Bad debts	–	241	7,825	3,225	1,051	3,441	1,366	2,841
of which: backed by real security	–	40	2,244	756	435	1,010	416	1,048
c. NORTH-EAST ITALY								
Number of borrowers	1	156	20,711	7,073	2,460	10,791	14,064	51,487
Bad debts	..	103	6,395	3,383	780	2,129	919	1,467
of which: backed by real security	–	13	1,182	448	186	517	241	405
d. CENTRAL ITALY								
Number of borrowers	2	234	29,738	8,243	4,664	16,297	20,793	89,200
Bad debts	..	256	9,777	2,738	2,795	3,801	1,496	2,848
of which: backed by real security	–	22	2,658	616	1,001	964	456	982
e. SOUTHERN ITALY								
Number of borrowers	21	101	23,754	6,558	4,110	12,041	31,137	105,700
Bad debts	17	88	6,319	2,039	1,651	2,178	2,573	2,852
of which: backed by real security	10	6	2,157	677	628	697	684	810
f. ISLANDS								
Number of borrowers	2	63	12,498	2,496	2,366	7,132	18,224	58,474
Bad debts	..	67	2,858	696	761	1,146	1,397	1,740
of which: backed by real security	–	2	662	194	212	216	236	384

Notes:

Distribution by customer branch of economic activity

TDB30220

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2004

	Number of borrowers	Bad debts	of which:
			backed by real security
a. TOTAL	223,807	40,927	10,937
Agricultural, forestry and fishery products	13,092	2,594	725
Fuel and power products	363	41	7
Ores and metals	717	259	61
Non-metallic minerals and products	3,342	694	217
Chemical products	1,268	429	108
Metal products, except transport equipment	6,167	1,374	349
Agricultural and industrial machinery	3,434	937	167
Office and data processing machines, etc.	1,481	216	39
Electrical goods	3,645	706	140
Transport equipment	1,639	528	148
Food and tobacco products	7,014	3,799	703
Textiles, clothing and footwear	12,314	2,214	531
Paper and paper products	3,015	545	103
Rubber and plastic products	1,874	453	106
Other manufactured products	8,084	1,193	319
Building and construction	32,679	8,486	2,848
Wholesale and retail trade services, recovery and repair services	71,009	8,143	1,845
Lodging and catering services	14,079	1,294	478
Inland transport services	7,130	628	153
Maritime and air transport services	186	297	61
Auxiliary transport services	2,151	543	88
Communication services	464	56	5
Other market services	28,660	5,498	1,737

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 2004

	Total	of which: backed by real security	Banks raising short-term funds	Banks raising medium and long-term funds	Financial interme- diaries
a. TOTAL	91,132	23,210	51,704	3,590	35,837
b. GENERAL GOVERNMENT	19	10	17	1	2
Central government	1	–	1	–	..
Local government	18	10	16	1	2
Social security funds	–	–	–	–	–
c. FINANCIAL COMPANIES	1,652	209	740	15	897
Monetary financial institutions	1	–	1	–	–
Other financial intermediaries	1,510	198	697	14	799
Financial auxiliaries	135	12	39	1	95
Insurance companies and pension funds	7	..	4	..	3
d. NON-FINANCIAL COMPANIES	56,634	13,572	30,322	2,854	23,458
Public companies	141	39	90	6	44
Private companies	46,735	11,223	24,871	2,470	19,394
Associations of non-financial companies	237	31	108	3	126
Craft non-financial quasi-companies	2,216	527	1,448	69	699
Other non-financial quasi-companies	7,306	1,753	3,805	305	3,196
e. HOUSEHOLDS	30,185	8,909	18,670	640	10,875
Producer households	12,513	3,245	7,373	379	4,761
Consumer households	17,672	5,664	11,297	262	6,114
f. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	262	25	186	1	75
g. REST OF THE WORLD	1,213	300	1,103	59	50
General government	1	–	1	–	–
Monetary financial institutions	150	52	148	1	2
Other financial institution	289	18	257	19	13
Non-financial companies	691	205	626	40	25
Households	80	24	70	..	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 2004

		New bad debts in the quarter		Bad debts deleted in the quarter	
		Number of borrowers	Amount	Number of borrowers	Amount
a.	TOTAL	38,214	1,497	41,660	813
b.	NORTH-WEST ITALY	9,346	513	11,633	230
	Piedmont	2,694	96	2,845	43
	Valle d'Aosta	64	1	87	2
	Liguria	1,108	84	1,244	16
	Lombardy	5,480	331	7,457	170
c.	NORTH-EAST ITALY	6,997	383	6,980	128
	Trentino-Alto Adige	537	41	577	26
	Veneto	2,779	172	2,282	41
	Friuli-Venezia Giulia	813	28	843	13
	Emilia-Romagna	2,868	141	3,278	47
d.	CENTRAL ITALY	8,582	306	7,539	231
	Marche	877	57	687	13
	Tuscany	2,601	86	2,569	38
	Umbria	661	23	489	7
	Lazio	4,443	141	3,794	174
e.	SOUTHERN ITALY	8,838	208	9,805	149
	Abruzzo	832	23	645	12
	Molise	169	12	99	1
	Campania	4,131	76	4,450	49
	Puglia	2,193	59	2,732	55
	Basilicata	224	10	333	10
	Calabria	1,289	27	1,546	22
f.	ISLANDS	4,451	87	5,703	74
	Sicily	3,446	61	4,559	57
	Sardinia	1,005	26	1,144	18

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 2004

	New bad debts in the quarter		Bad debts deleted in the quarter	
	Number of borrowers	Amount	Number of borrowers	Amount
a. TOTAL	38,214	1,497	41,660	813
General government	–	–	5	1
Financial companies	36	7	41	29
Non-financial companies	5,438	915	4,716	361
<i>of which: industry</i>	<i>1,484</i>	<i>257</i>	<i>1,274</i>	<i>57</i>
building	692	121	584	66
services	3,157	524	2,767	226
Producer households	5,020	169	5,019	101
Consumer households and nec	27,300	399	31,350	312

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 2004

	Total	For commercial transactions	For financial transactions
a. TOTAL	110,360	70,391	39,969
<i>of which:</i> in non-euro-area currencies	13,147	7,840	5,306
General government	1,127	467	660
Financial companies	11,860	5,038	6,822
Non-financial companies	83,053	59,411	23,642
<i>of which:</i> industry	34,343	25,599	8,744
building	14,019	11,988	2,030
services	34,057	21,435	12,622
Producer households	1,370	958	412
Consumer households and nec	3,302	1,956	1,346
Rest of the world	9,649	2,562	7,087

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 2004		Total	For commercial transactions	For financial transactions
a.	TOTAL	100,795	67,888	32,907
b.	NORTH-WEST ITALY	43,727	30,788	12,938
	Piedmont	6,305	4,123	2,181
	Valle d'Aosta	113	62	51
	Liguria	2,549	2,349	201
	Lombardy	34,760	24,254	10,506
c.	NORTH-EAST ITALY	24,050	17,154	6,896
	Trentino-Alto Adige	3,247	2,504	743
	Veneto	5,796	4,090	1,706
	Friuli-Venezia Giulia	2,904	2,143	761
	Emilia-Romagna	12,104	8,417	3,686
d.	CENTRAL ITALY	25,211	14,935	10,276
	Marche	980	727	253
	Tuscany	4,733	2,930	1,804
	Umbria	751	366	385
	Lazio	18,747	10,912	7,835
e.	SOUTHERN ITALY	5,151	3,575	1,576
	Abruzzo	615	349	266
	Molise	92	54	38
	Campania	2,831	2,098	733
	Puglia	986	679	307
	Basilicata	143	101	42
	Calabria	484	295	189
f.	ISLANDS	2,657	1,436	1,221
	Sicily	1,785	951	834
	Sardinia	872	485	387

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 2004

	Total	For commercial transactions	For financial transactions
a. TOTAL	84,423	60,369	24,054
Agricultural, forestry and fishery products	1,063	673	390
Fuel and power products	6,156	3,211	2,945
Ores and metals	1,276	1,101	176
Non-metallic minerals and products	1,116	820	297
Chemical products	1,877	1,185	693
Metal products, except transport equipment	2,025	1,647	378
Agricultural and industrial machinery	6,976	6,294	682
Office and data processing machines, etc.	733	658	76
Electrical goods	3,049	2,345	704
Transport equipment	4,944	4,301	643
Food and tobacco products	2,379	1,536	843
Textiles, clothing and footwear	1,508	1,197	311
Paper and paper products	1,195	543	652
Rubber and plastic products	473	328	145
Other manufactured products	785	528	257
Building and construction	14,199	12,128	2,072
Wholesale and retail trade services, recovery and repair services	10,178	7,682	2,496
Lodging and catering services	1,349	896	453
Inland transport services	1,159	844	315
Maritime and air transport services	474	391	83
Auxiliary transport services	1,696	1,024	673
Communication services	1,733	599	1,134
Other market services	18,077	10,439	7,637

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 2004		Facilities granted	Used margin	Overshoot
a.	TOTAL	78,101	70,270	542
	<i>of which: transactions of financial intermediaries</i>	<i>62,303</i>	<i>57,740</i>	<i>336</i>
	Agricultural, forestry and fishery products	392	329	3
	Fuel and power products	657	595	4
	Ores and metals	739	622	3
	Non-metallic minerals and products	2,003	1,754	9
	Chemical products	1,243	1,121	5
	Metal products, except transport equipment	6,228	5,617	35
	Agricultural and industrial machinery	4,377	3,992	29
	Office and data processing machines, etc.	429	395	4
	Electrical goods	1,929	1,742	15
	Transport equipment	1,673	1,165	8
	Food and tobacco products	1,622	1,403	16
	Textiles, clothing and footwear	3,178	2,915	29
	Paper and paper products	3,028	2,702	30
	Rubber and plastic products	2,272	2,030	8
	Other manufactured products	2,437	2,227	11
	Building and construction	7,097	6,393	49
	Wholesale and retail trade services, recovery and repair services	11,866	10,632	56
	Lodging and catering services	1,679	1,541	22
	Inland transport services	3,430	3,212	33
	Maritime and air transport services	898	831	34
	Auxiliary transport services	1,164	1,076	9
	Communication services	183	176	6
	Other market services	19,577	17,801	126

Notes:

Distribution by customer location (region)

TDB30308

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

Source: Central Credit Register
Stocks in millions of euros

December 2004

	Facilities granted	Used margin	Overshoot
a. TOTAL	80,924	72,886	597
<i>of which: transactions of financial intermediaries</i>	<i>64,735</i>	<i>60,018</i>	<i>381</i>
Piedmont	6,636	5,596	32
Valle d'Aosta	175	160	1
Liguria	1,424	1,354	18
Lombardy	26,084	23,582	171
Trentino-Alto Adige	2,181	1,999	7
Veneto	11,863	10,583	56
Friuli-Venezia Giulia	2,070	1,863	6
Emilia-Romagna	9,510	8,629	34
Marche	2,785	2,518	13
Tuscany	5,111	4,440	41
Umbria	762	689	8
Lazio	5,558	5,318	118
Abruzzo	1,031	927	9
Molise	112	99	3
Campania	2,004	1,891	24
Puglia	1,089	921	16
Basilicata	110	88	2
Calabria	438	405	9
Sicily	1,048	949	22
Sardinia	932	873	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 2004

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	31,241	14,628	16,613	29,482	19,915
<i>of which: transactions of financial intermediaries</i>	27,955	12,600	15,355	24,734	17,163
Agricultural, forestry and fishery products	89	80	8	108	64
Fuel and power products	478	183	295	475	264
Ores and metals	893	279	613	894	742
Non-metallic minerals and products	317	142	176	264	140
Chemical products	653	273	380	521	298
Metal products, except transport equipment	1,450	862	588	1,322	842
Agricultural and industrial machinery	1,478	622	855	1,801	1,144
Office and data processing machines, etc.	395	171	224	426	289
Electrical goods	2,251	866	1,385	2,430	1,753
Transport equipment	2,694	844	1,850	2,394	1,886
Food and tobacco products	1,072	602	469	930	539
Textiles, clothing and footwear	824	481	342	697	402
Paper and paper products	591	331	260	515	351
Rubber and plastic products	568	276	293	481	319
Other manufactured products	474	170	304	343	160
Building and construction	1,408	1,212	196	2,111	1,092
Wholesale and retail trade services, recovery and repair services	7,714	3,437	4,277	6,059	3,807
Lodging and catering services	108	99	9	132	70
Inland transport services	272	205	67	300	183
Maritime and air transport services	79	45	34	109	66
Auxiliary transport services	351	188	162	275	182
Communication services	372	89	282	300	163
Other market services	6,713	3,171	3,542	6,593	5,158

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 2004

	Nominal value of receivables assigned			Advances granted	
	Total	of which:		facilities granted	used margin
		with recourse	without recourse		
a. TOTAL	32,326	15,299	17,027	30,978	20,659
<i>of which: transactions of financial intermediaries</i>	28,993	13,225	15,768	25,789	17,874
Piedmont	5,231	1,685	3,545	4,711	3,306
Valle d'Aosta	78	74	3	73	43
Liguria	615	399	216	697	442
Lombardy	10,664	4,493	6,171	9,954	6,815
Trentino-Alto Adige	142	55	87	95	69
Veneto	1,710	899	811	1,476	879
Friuli-Venezia Giulia	339	214	125	327	204
Emilia-Romagna	2,249	1,216	1,033	2,244	1,334
Marche	271	181	91	384	206
Tuscany	1,795	922	873	1,823	1,148
Umbria	523	210	313	550	422
Lazio	5,196	2,246	2,951	5,137	3,721
Abruzzo	280	233	47	271	177
Molise	57	43	14	87	29
Campania	1,745	1,361	384	1,632	1,034
Puglia	403	345	58	387	203
Basilicata	119	51	68	140	65
Calabria	231	181	50	193	116
Sicily	447	375	72	546	278
Sardinia	231	118	113	251	166

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 2004

	Total borrowers		First 20 borrowers		First 50 borrowers	
	facilities granted	used margin	facilities granted	used margin	facilities granted	used margin
a. TOTAL	1,383,832	921,933	136,913	77,483	209,875	123,627
Piedmont	103,824	68,965	26,289	18,483	35,455	23,554
Valle d'Aosta	2,277	1,778	1,203	996	1,368	1,107
Liguria	21,170	15,172	4,161	2,920	5,688	3,753
Lombardy	459,169	288,337	88,512	48,131	134,509	75,641
Trentino-Alto Adige	33,632	23,631	3,573	1,707	5,006	2,525
Veneto	128,507	86,700	11,303	6,326	17,010	9,819
Friuli-Venezia Giulia	26,263	18,012	5,667	3,739	7,438	4,788
Emilia-Romagna	150,828	97,917	24,932	16,684	30,701	19,862
Marche	33,666	23,096	5,068	3,230	6,584	3,969
Tuscany	85,947	61,913	13,723	9,660	17,794	12,008
Umbria	14,398	10,433	2,439	1,705	3,376	2,219
Lazio	186,831	126,046	84,622	52,967	103,943	64,465
Abruzzo	14,792	10,562	2,044	1,334	3,144	2,051
Molise	2,860	1,884	1,285	738	1,550	901
Campania	42,281	30,198	11,610	6,946	13,611	8,207
Puglia	24,682	18,112	3,014	1,952	4,284	2,672
Basilicata	3,714	2,788	1,190	939	1,533	1,152
Calabria	8,405	6,445	1,387	994	1,927	1,303
Sicily	27,796	20,199	4,294	2,906	5,869	3,871
Sardinia	12,789	9,744	3,106	2,103	3,973	2,699

Notes:

Distribution by size of bank

TDB30345

Banks

Source: Central Credit Register
Stocks in millions of euros

December 2004

	Total	Banks				
		Major	Large	Medium-sized	Small	Minor
a. TOTAL						
Facilities granted	1,383,832	490,998	163,808	324,190	267,120	137,715
Used margin	921,933	317,634	107,502	213,978	183,983	98,835
b. FIRST 10 BORROWERS						
Facilities granted	83,171	49,339	14,903	34,058	23,490	6,178
Used margin	57,628	37,125	12,370	23,291	16,474	5,891
c. FIRST 20 BORROWERS						
Facilities granted	114,697	67,885	21,404	43,141	31,949	8,278
Used margin	85,619	51,158	17,796	30,138	23,309	7,699
d. FIRST 50 BORROWERS						
Facilities granted	184,093	98,387	33,160	58,920	43,791	12,152
Used margin	134,247	71,309	26,166	41,849	32,190	10,313
e. FIRST 100 BORROWERS						
Facilities granted	259,110	122,172	41,992	76,983	50,779	14,776
Used margin	176,834	85,204	32,392	51,712	37,790	12,473

Notes:

Distribution by customer segment of economic activity

TDB30370

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

December 2004

	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	1,909,944	49.31	55.30	70.76	77.46	921,933
General government	5,552	73.51	78.88	90.93	94.65	51,966
Financial companies	4,011	47.59	65.17	93.64	97.25	132,466
Non-financial companies	539,957	36.20	43.41	63.95	74.03	560,118
<i>of which:</i> industry	160,046	35.81	43.53	65.51	75.81	204,143
building	83,569	21.97	28.76	50.96	63.38	66,107
services	284,224	39.93	46.80	65.95	75.35	279,306
Producer households	231,275	9.03	13.22	30.20	41.68	39,527
Consumer households and nec	1,108,909	8.84	11.30	21.54	29.82	135,407

Notes:

Distribution by customer location (region)

TDB30390

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

December 2004

	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	627,695	36.74	44.42	65.08	75.44	54,043
Piedmont	44,744	28.34	36.01	58.72	71.01	2,752
Valle d'Aosta	1,230	35.45	42.24	62.18	74.15	84
Liguria	17,220	41.72	48.26	66.29	76.03	1,366
Lombardy	78,386	35.78	44.26	65.64	75.91	8,134
Trentino-Alto Adige	5,530	24.94	33.88	61.87	74.72	485
Veneto	32,417	28.48	37.64	61.95	73.73	2,886
Friuli-Venezia Giulia	9,894	31.31	38.80	61.06	72.58	620
Emilia-Romagna	39,298	59.08	64.37	77.92	84.78	4,914
Marche	15,997	23.98	32.09	56.05	68.48	1,229
Tuscany	38,389	28.22	36.57	59.92	72.18	2,553
Umbria	8,500	32.96	39.80	60.77	72.13	808
Lazio	78,636	46.09	54.53	73.74	81.74	9,861
Abruzzo	14,812	35.59	43.85	65.03	75.51	1,193
Molise	3,685	37.75	45.57	67.76	77.25	356
Campania	61,358	30.23	38.61	62.53	74.39	3,485
Puglia	47,740	35.43	43.08	64.17	74.23	4,170
Basilicata	9,583	20.52	28.43	53.46	66.13	848
Calabria	27,212	22.22	29.69	53.45	66.36	1,978
Sicily	72,788	26.33	32.67	54.06	66.80	4,511
Sardinia	20,276	25.03	33.36	57.73	69.71	1,810

Notes:

Distribution by customer segment of economic activity

TDB30410

Banks

Source: Central Credit Register
 Stocks in millions of euros
 Percentages

December 2004		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	627,695	36.74	44.42	65.08	75.44	54,043
	General government	26	63.71	63.71	79.31	83.75	17
	Financial companies	932	37.73	49.04	74.64	84.48	755
	Non-financial companies	118,690	33.93	41.83	65.39	76.23	33,175
	<i>of which:</i> industry	34,525	35.23	42.75	65.89	76.77	12,081
	building	17,194	30.68	39.30	64.59	76.24	7,037
	services	64,183	32.58	40.24	62.98	73.91	12,694
	Producer households	105,117	13.21	18.56	39.89	54.15	7,751
	Consumer households and nec	391,554	18.58	24.24	47.02	62.18	11,748

Notes:

Distribution by customer location (region) and number of facilities

TDB30430

Source: Central Credit Register
Stocks in millions of euros

December 2004		Total			1 facility		
		facilities granted	used margin	number of borrowers	facilities granted	used margin	number of borrowers
a.	TOTAL	1,383,832	921,933	2,022,738	324,110	262,225	1,696,074
b.	NORTH-WEST ITALY	586,441	374,252	686,860	123,095	96,745	577,115
	Piedmont	103,824	68,965	157,908	23,871	18,674	134,124
	Valle d'Aosta	2,277	1,778	4,297	586	479	3,693
	Liguria	21,170	15,172	48,819	7,293	6,205	42,570
	Lombardy	459,169	288,337	475,836	91,344	71,387	396,728
c.	NORTH-EAST ITALY	339,229	226,261	571,944	85,289	69,664	469,624
	Trentino-Alto Adige	33,632	23,631	69,043	13,275	10,399	59,268
	Veneto	128,507	86,700	225,705	33,733	28,014	184,425
	Friuli-Venezia Giulia	26,263	18,012	51,452	6,444	5,338	42,945
	Emilia-Romagna	150,828	97,917	225,744	31,837	25,913	182,986
d.	CENTRAL ITALY	320,842	221,488	434,159	69,745	58,437	367,653
	Marche	33,666	23,096	69,169	8,734	7,022	55,627
	Tuscany	85,947	61,913	161,942	23,296	19,226	133,091
	Umbria	14,398	10,433	30,341	4,014	3,555	24,500
	Lazio	186,831	126,046	172,707	33,700	28,634	154,435
e.	SOUTHERN ITALY	96,734	69,989	221,997	31,067	25,110	188,696
	Abruzzo	14,792	10,562	32,345	3,965	3,353	26,620
	Molise	2,860	1,884	5,072	1,204	668	4,140
	Campania	42,281	30,198	83,582	13,488	10,485	72,253
	Puglia	24,682	18,112	68,515	8,252	7,110	58,344
	Basilicata	3,714	2,788	7,689	972	833	6,278
	Calabria	8,405	6,445	24,794	3,185	2,661	21,061
f.	ISLANDS	40,585	29,942	107,778	14,913	12,269	92,986
	Sicily	27,796	20,199	78,574	10,755	8,635	67,779
	Sardinia	12,789	9,744	29,204	4,159	3,634	25,207

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
139,411	93,133	173,899	187,143	120,067	100,515	733,168	446,508	52,250
55,738	34,721	57,335	72,993	45,661	33,710	334,615	197,125	18,700
10,712	7,053	12,933	11,961	7,202	7,253	57,280	36,037	3,598
173	118	370	729	551	173	789	630	61
2,105	1,508	3,460	2,824	1,808	1,807	8,948	5,651	982
42,748	26,042	40,572	57,480	36,101	24,477	267,597	154,807	14,059
38,750	26,348	54,228	51,063	31,937	31,663	164,128	98,312	16,429
6,863	4,417	6,606	5,293	3,584	2,449	8,201	5,232	720
14,614	10,260	21,599	21,581	13,374	13,260	58,579	35,052	6,421
2,963	2,272	4,359	3,545	2,242	2,678	13,311	8,161	1,470
14,310	9,399	21,664	20,644	12,737	13,276	84,037	49,867	7,818
27,707	20,304	35,333	40,451	26,954	20,327	182,938	115,792	10,846
4,135	2,733	7,049	5,192	3,444	4,183	15,604	9,896	2,310
10,920	8,352	14,570	12,232	8,707	8,999	39,499	25,628	5,282
1,620	1,171	3,013	2,150	1,528	1,802	6,613	4,179	1,026
11,032	8,048	10,701	20,878	13,275	5,343	121,221	76,089	2,228
11,562	7,875	18,111	15,662	10,788	10,403	38,443	26,217	4,787
1,574	1,110	2,907	2,565	1,845	1,784	6,687	4,254	1,034
268	183	475	342	244	320	1,046	789	137
4,426	3,022	6,183	5,856	4,063	3,493	18,511	12,627	1,653
3,456	2,271	5,526	4,575	3,038	3,252	8,399	5,694	1,393
547	343	777	602	391	457	1,594	1,221	177
1,292	947	2,243	1,721	1,206	1,097	2,207	1,631	393
5,654	3,885	8,892	6,973	4,726	4,412	13,045	9,063	1,488
3,750	2,500	6,505	4,830	3,166	3,185	8,461	5,897	1,105
1,904	1,385	2,387	2,142	1,560	1,227	4,584	3,165	383

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 2004		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	1,806,410	885,431	492,172	187,969	185,957	28,219	22,234	4,428
	of which: 1 facility	1,490,461	880,578	443,421	103,143	55,736	4,457	2,650	476
	2 facilities	166,589	4,653	47,048	60,705	47,576	4,147	2,164	296
	3-4 facilities	98,104	194	1,684	23,863	60,281	7,600	4,009	473
	more than 4 facilities	51,256	6	19	258	22,364	12,015	13,411	3,183
b.	GENERAL GOVERNMENT	6,332	612	1,160	1,252	2,050	443	536	279
	of which: 1 facility	3,801	609	1,076	898	904	102	157	55
	2 facilities	1,569	3	82	325	820	147	133	59
	3-4 facilities	732	–	2	29	314	162	155	70
	more than 4 facilities	230	–	–	–	12	32	91	95
c.	FINANCIAL COMPANIES	4,172	803	761	596	902	260	445	405
	of which: 1 facility	2,688	790	655	388	487	104	156	108
	2 facilities	678	12	103	156	203	57	94	53
	3-4 facilities	397	1	3	51	153	52	80	57
	more than 4 facilities	409	–	–	1	59	47	115	187
d.	NON-FINANCIAL COMPANIES	555,028	116,776	122,406	111,495	153,788	26,180	20,694	3,689
	of which: 1 facility	305,333	115,750	93,499	49,597	40,264	3,798	2,127	298
	2 facilities	116,083	1,008	28,089	42,719	38,637	3,626	1,830	174
	3-4 facilities	84,579	18	817	18,985	53,730	7,059	3,638	332
	more than 4 facilities	49,033	–	1	194	21,157	11,697	13,099	2,885
e.	PRODUCER HOUSEHOLDS	206,094	95,203	67,337	28,066	14,734	604	148	2
	of which: 1 facility	170,732	93,937	57,291	14,726	4,667	85	25	1
	2 facilities	25,395	1,215	9,647	9,870	4,530	114	19	–
	3-4 facilities	8,713	49	392	3,431	4,585	212	44	–
	more than 4 facilities	1,254	2	7	39	952	193	60	1
f.	CONSUMER HOUSEHOLDS AND NEC	998,980	652,053	288,882	43,348	13,541	712	393	51
	of which: 1 facility	974,503	649,662	280,210	35,270	8,830	352	167	12
	2 facilities	20,740	2,263	8,213	6,833	3,134	199	88	10
	3-4 facilities	3,411	124	448	1,221	1,397	115	92	14
	more than 4 facilities	326	4	11	24	180	46	46	15

Notes:

Distribution by customer segment of economic activity and total credit granted

TDB30465		Banks						
Source: Central Credit Register								
Size classes in euros								
December 2004	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	1.39	1.00	1.10	1.60	2.60	4.31	6.06	9.67
First bank's share of total credit granted (%)	59	99	95	80	66	56	48	49
b. GENERAL GOVERNMENT								
Average number of banks per borrower	1.71	1.00	1.07	1.30	1.76	2.47	2.75	4.29
First bank's share of total credit granted (%)	66	99	96	89	81	77	80	63
c. FINANCIAL COMPANIES								
Average number of banks per borrower	2.48	1.01	1.14	1.45	1.95	2.83	3.64	9.06
First bank's share of total credit granted (%)	68	99	93	86	79	74	67	67
d. NON-FINANCIAL COMPANIES								
Average number of banks per borrower	2.11	1.00	1.24	1.75	2.74	4.43	6.28	10.23
First bank's share of total credit granted (%)	49	99	89	75	64	55	46	36
<i>of which: industry</i>								
Average number of banks per borrower	2.67	1.00	1.30	1.96	3.33	5.43	7.56	11.78
First bank's share of total credit granted (%)	39	99	86	69	53	43	36	30
<i>of which: building</i>								
Average number of banks per borrower	1.81	1.00	1.20	1.59	2.24	3.36	4.64	8.56
First bank's share of total credit granted (%)	66	99	90	80	74	68	61	47
<i>of which: services</i>								
Average number of banks per borrower	1.88	1.00	1.22	1.68	2.54	3.98	5.51	8.81
First bank's share of total credit granted (%)	54	99	89	78	68	60	53	40
e. PRODUCER HOUSEHOLDS								
Average number of banks per borrower	1.24	1.01	1.15	1.61	2.32	3.80	4.70	5.00
First bank's share of total credit granted (%)	84	99	93	80	72	65	64	77
f. CONSUMER HOUSEHOLDS AND NEC								
Average number of banks per borrower	1.02	1.00	1.03	1.21	1.52	2.01	2.40	3.64
First bank's share of total credit granted (%)	96	99	98	93	88	84	80	66

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

	2002–Q1	2002–Q2	2002–Q3	2002–Q4	2003–Q1
a. TOTAL	0.36	0.30	0.31	0.31	0.28
up to 125,000	0.28	0.32	0.27	0.34	0.24
from 125,000 to 500,000	0.49	0.53	0.44	0.52	0.40
more than 500,000	0.35	0.27	0.29	0.28	0.27
b. GENERAL GOVERNMENT	–	..	0.01	0.01	–
up to 125,000	–	0.11	–	0.15	0.15
from 125,000 to 500,000	–	–	–	0.09	–
more than 500,000	–	..	0.01	0.01	–
c. FINANCIAL COMPANIES	0.01	..	0.01	0.04	0.01
up to 125,000	0.59	0.20	0.15	0.37	0.47
from 125,000 to 500,000	0.49	0.69	0.53	0.41	0.19
more than 500,000	0.01	–	0.01	0.04	0.01
d. NON-FINANCIAL COMPANIES	0.39	0.39	0.41	0.38	0.36
up to 125,000	0.39	0.50	0.40	0.51	0.38
from 125,000 to 500,000	0.48	0.51	0.43	0.51	0.42
more than 500,000	0.38	0.37	0.41	0.36	0.35
e. PRODUCER HOUSEHOLDS	0.62	0.66	0.56	0.73	0.54
up to 125,000	0.45	0.49	0.45	0.52	0.47
from 125,000 to 500,000	0.61	0.69	0.59	0.69	0.58
more than 500,000	0.79	0.75	0.59	0.95	0.54
f. CONSUMER HOUSEHOLD	1.03	0.40	0.30	0.34	0.30
up to 125,000	0.21	0.23	0.19	0.26	0.16
from 125,000 to 500,000	0.46	0.49	0.38	0.46	0.29
more than 500,000	5.03	0.82	0.50	0.41	0.95
g. OTHER SECTORS	0.10	0.05	0.20	0.54	0.06
up to 125,000	0.28	0.26	0.04	0.19	0.12
from 125,000 to 500,000	0.22	0.17	0.16	0.30	0.16
more than 500,000	0.07	0.02	0.21	0.59	0.04

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 the "BIP on-line statistical database".

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

2003–Q2	2003–Q3	2003–Q4	2004–Q1	2004–Q2	2004–Q3	2004–Q4
0.35	0.36	0.61	0.28	0.33	0.24	0.30
0.26	0.23	0.27	0.25	0.24	0.23	0.26
0.45	0.40	0.49	0.43	0.44	0.38	0.43
0.35	0.36	0.66	0.26	0.32	0.21	0.28
..	–	–	0.01	–	..	..
–	0.18	0.09	–	–	–	–
–	–	0.07	0.03	–	–	–
..	–	–	0.01	–	..	..
0.07	0.12	0.16	0.01	0.01	0.01	0.01
0.40	0.52	0.29	0.24	0.37	0.35	0.89
0.37	0.45	0.11	0.16	0.58	0.86	0.56
0.07	0.12	0.16	0.01	0.01	0.01	0.01
0.45	0.46	0.83	0.35	0.43	0.28	0.37
0.41	0.38	0.51	0.49	0.47	0.42	0.49
0.45	0.44	0.56	0.52	0.50	0.43	0.49
0.45	0.47	0.86	0.33	0.42	0.26	0.36
0.58	0.58	0.61	0.49	0.58	0.57	0.63
0.45	0.41	0.48	0.43	0.44	0.43	0.52
0.62	0.56	0.66	0.50	0.60	0.56	0.62
0.61	0.74	0.66	0.51	0.68	0.68	0.73
0.29	0.22	0.29	0.25	0.26	0.27	0.26
0.18	0.16	0.19	0.17	0.16	0.16	0.18
0.36	0.28	0.33	0.28	0.32	0.27	0.30
0.62	0.33	0.69	0.52	0.53	0.86	0.55
0.06	0.03	0.41	0.04	0.12	0.18	0.05
0.09	0.17	0.07	0.08	0.28	0.36	0.24
0.19	0.09	0.14	0.10	0.13	0.10	0.16
0.04	0.02	0.48	0.02	0.11	0.19	0.01

Distribution by cohort's year of formation

TDB30530

Source: Central Credit Register
Percentages

	1991	1992	1993	1994	1995
Cohort formed in 1990	1.58	1.77	1.78	1.55	1.16
Cohort formed in 1991	–	1.62	1.89	1.66	1.30
Cohort formed in 1992	–	–	1.94	1.94	1.61
Cohort formed in 1993	–	–	–	1.73	1.59
Cohort formed in 1994	–	–	–	–	1.38
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	–	–	–	–	–
Cohort formed in 2003	–	–	–	–	–

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 the "BIP online statistical database".

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

1996	1997	1998	1999	2000	2001	2002	2003	2004
0.89	0.51	0.38	0.30	0.19	0.17	0.14	0.12	0.10
1.04	0.58	0.39	0.35	0.20	0.17	0.15	0.11	0.10
1.26	0.66	0.44	0.39	0.26	0.19	0.15	0.11	0.11
1.41	0.67	0.46	0.40	0.25	0.21	0.16	0.14	0.13
1.35	0.63	0.48	0.38	0.28	0.21	0.17	0.15	0.13
1.32	0.56	0.45	0.40	0.27	0.21	0.17	0.14	0.13
–	1.00	1.14	1.05	0.77	0.59	0.50	0.41	0.37
–	–	1.51	1.29	0.99	0.75	0.62	0.49	0.42
–	–	–	1.13	1.01	0.88	0.74	0.57	0.48
–	–	–	–	0.84	0.83	0.73	0.59	0.52
–	–	–	–	–	0.85	0.86	0.73	0.67
–	–	–	–	–	–	0.85	0.83	0.80
–	–	–	–	–	–	–	0.69	0.76
–	–	–	–	–	–	–	–	0.60

Lending and deposit rates

Distribution by initial period of rate fixation, customer location (geographical area) and segment of economic activity – Outstanding transactions

TDB30820

Sample of banks

Source: Survey of lending rates
Percentages

December 2004		Total	Non-financial companies	<i>of which:</i>			Producer households	Consumer households and nec
				industry	building	services		
a.	ITALY							
	Initial period of rate fixation:							
	up to 1 year	4.43	4.73	4.59	5.33	4.69	5.54	4.09
	from 1 to 5 years	3.42	3.64	3.54	3.94	3.65	4.75	4.54
	more than 5 years	5.27	4.65	4.60	5.21	4.52	5.88	5.62
b.	NORTH-WEST ITALY							
	Initial period of rate fixation:							
	up to 1 year	4.27	4.63	4.53	5.35	4.58	5.40	3.99
	from 1 to 5 years	3.06	3.57	3.49	4.26	3.56	5.01	4.47
	more than 5 years	5.04	4.76	4.95	5.09	4.54	5.73	5.58
c.	NORTH-EAST ITALY							
	Initial period of rate fixation:							
	up to 1 year	4.34	4.49	4.34	4.91	4.53	5.19	4.09
	from 1 to 5 years	3.37	3.47	3.43	3.52	3.52	3.58	4.48
	more than 5 years	4.56	3.91	3.73	3.71	4.11	5.59	5.44
d.	CENTRAL ITALY							
	Initial period of rate fixation:							
	up to 1 year	4.47	4.78	4.77	5.32	4.65	5.51	4.20
	from 1 to 5 years	3.93	3.63	3.49	3.84	3.63	5.07	4.64
	more than 5 years	5.40	4.59	4.55	5.68	4.32	5.87	5.55
e.	SOUTHERN ITALY							
	Initial period of rate fixation:							
	up to 1 year	5.20	5.68	5.48	6.15	5.68	6.53	4.22
	from 1 to 5 years	4.67	4.62	4.36	4.43	4.85	5.04	4.69
	more than 5 years	5.77	5.47	5.11	5.82	5.48	6.10	5.87
f.	ISLANDS							
	Initial period of rate fixation:							
	up to 1 year	5.07	5.33	4.95	6.11	5.31	6.43	4.30
	from 1 to 5 years	4.46	4.36	4.44	4.92	4.10	5.90	4.59
	more than 5 years	5.76	5.39	5.07	6.09	5.20	6.07	5.81

Notes:

Only lending in euros is considered.

Distribution by customer location (region) and total credit granted

TDB30830

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

Dicember 2004		Total	up to 125,000	from 125,000 to 250,000	from 250,000 to 1,000,000	from 1,000,000 to 5,000,000	from 5,000,000 to 25,000,000	more than 25,000,000
a.	ITALY	7.26	12.21	11.25	10.29	8.83	7.24	3.91
b.	NORTH-WEST ITALY	6.70	12.07	11.11	10.07	8.59	7.11	3.82
	Piedmont	7.18	12.61	11.51	10.49	9.04	7.45	3.18
	Valle d'Aosta	9.34	10.82	10.30	10.58	9.67	9.90	4.64
	Liguria	8.66	11.45	10.79	9.75	8.38	7.18	4.32
	Lombardy	6.48	11.97	11.00	9.97	8.48	7.03	3.93
c.	NORTH-EAST ITALY	7.43	11.49	10.38	9.26	7.86	6.46	4.51
	Trentino-Alto Adige	5.15	7.55	6.84	6.04	4.91	4.28	4.29
	Veneto	8.61	13.14	12.17	11.12	9.65	7.67	4.75
	Friuli-Venezia Giulia	8.85	12.99	12.37	10.85	9.37	7.47	4.47
	Emilia-Romagna	7.04	10.91	9.83	8.68	7.43	6.30	4.34
d.	CENTRAL ITALY	6.90	12.70	11.80	11.10	9.69	7.82	3.65
	Marche	7.69	11.20	10.60	10.02	8.94	7.80	3.52
	Tuscany	6.97	12.75	12.10	11.29	9.98	8.61	3.35
	Umbria	9.10	12.76	11.71	10.68	9.54	8.24	4.01
	Lazio	6.49	13.19	11.97	11.42	9.73	7.32	3.85
e.	SOUTHERN ITALY	9.54	13.47	12.75	11.81	10.51	8.83	4.59
	Abruzzo	9.07	12.70	11.99	10.60	9.65	7.99	6.50
	Molise	9.45	13.32	11.62	10.97	9.96	8.37	6.58
	Campania	9.36	13.91	12.92	11.98	10.98	9.49	4.09
	Puglia	10.36	13.26	12.81	12.01	10.34	8.60	5.31
	Basilicata	9.74	13.21	13.11	11.71	10.17	7.14	6.90
	Calabria	9.13	13.59	13.07	12.34	10.82	9.24	2.83
f.	ISLANDS	8.31	11.94	11.24	10.62	9.52	7.88	4.00
	Sicily	8.60	12.25	11.47	10.87	9.75	8.20	4.11
	Sardinia	7.60	11.13	10.68	10.00	8.88	7.13	3.77

Notes:

Only lending in euros is considered.

Distribution by type of transaction, initial period of rate fixation, customer location (geographical area) and total credit granted - Outstanding transactions

TDB30840

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

December 2004

December 2004		Term loans				
		Matched loans	Initial period of rate fixation			Revocable loans
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	4.85	3.75	3.56	4.76	8.40
	up to 250,000	7.75	4.15	5.32	6.03	12.16
	from 250,000 to 1,000,000	6.72	4.10	4.93	5.85	10.64
	from 1,000,000 to 5,000,000	5.46	3.93	4.08	5.40	9.04
	from 5,000,000 to 25,000,000	4.27	3.74	3.71	4.91	7.47
	more than 25,000,000	3.38	3.47	3.09	4.07	5.06
b.	NORTH-WEST ITALY	4.70	3.79	3.49	4.82	8.02
	up to 250,000	8.03	4.14	5.51	5.94	12.05
	from 250,000 to 1,000,000	6.85	4.11	4.92	5.81	10.50
	from 1,000,000 to 5,000,000	5.39	3.94	4.37	5.33	8.82
	from 5,000,000 to 25,000,000	4.15	3.76	3.73	4.98	7.39
	more than 25,000,000	3.20	3.64	3.11	4.45	5.01
c.	NORTH-EAST ITALY	4.44	3.69	3.31	4.01	7.74
	up to 250,000	6.92	4.10	4.38	5.71	11.26
	from 250,000 to 1,000,000	6.00	4.02	4.54	5.10	9.54
	from 1,000,000 to 5,000,000	5.01	3.85	3.71	4.54	8.02
	from 5,000,000 to 25,000,000	3.98	3.65	3.54	4.21	6.59
	more than 25,000,000	3.20	3.31	2.73	3.41	5.09
d.	CENTRAL ITALY	5.32	3.67	3.56	4.69	9.01
	up to 250,000	7.91	4.11	5.24	5.96	12.85
	from 250,000 to 1,000,000	7.01	4.06	4.86	5.94	11.52
	from 1,000,000 to 5,000,000	5.79	3.94	3.75	5.67	9.99
	from 5,000,000 to 25,000,000	4.68	3.76	3.78	5.16	8.14
	more than 25,000,000	3.95	3.32	3.21	3.80	5.20
e.	SOUTHERN ITALY	5.58	4.00	4.64	5.60	10.14
	up to 250,000	8.42	4.32	5.75	6.21	13.38
	from 250,000 to 1,000,000	7.50	4.28	5.39	6.09	12.04
	from 1,000,000 to 5,000,000	6.11	4.07	5.04	5.75	10.62
	from 5,000,000 to 25,000,000	4.74	3.83	4.05	5.55	9.10
	more than 25,000,000	3.83	3.72	3.68	4.71	5.51
f.	ISLANDS	6.13	3.83	4.54	5.56	8.65
	up to 250,000	8.51	4.43	6.08	6.27	11.71
	from 250,000 to 1,000,000	7.87	4.45	5.92	6.28	10.72
	from 1,000,000 to 5,000,000	6.90	4.24	5.06	6.40	9.60
	from 5,000,000 to 25,000,000	5.50	3.92	4.07	5.07	7.93
	more than 25,000,000	3.62	3.07	3.45	3.29	4.26

Notes:

Only lending in euros is considered.

Distribution by initial period of rate fixation, type of transaction and customer location (geographical area) – Outstanding transactions

TDB30850

Sample of banks

Source: Survey of lending rates
Percentages

December 2004

Non-financial companies and producer households

	ITALY	NORTH-WEST ITALY	NORTH-EAST ITALY	CENTRAL ITALY	SOUTHERN ITALY	ISLANDS
a. MATCHED LOANS	4.85	4.70	4.44	5.32	5.58	6.13
<i>of which:</i> discount lendings	5.08	4.70	4.70	5.46	5.68	5.93
advance on loan selling for factoring	5.57	4.56	4.97	6.17	5.95	6.63
b. TERM LOANS	3.82	3.85	3.69	3.75	4.21	4.02
Initial period of rate fixation:						
up to 1 year	3.75	3.79	3.69	3.67	4.00	3.83
more than 1 year	4.29	4.23	3.70	4.29	5.39	5.26
<i>of which:</i> leasing	4.63	4.64	4.61	4.59	4.70	5.11
Initial period of rate fixation:						
up to 1 year	4.61	4.62	4.61	4.54	4.67	5.06
more than 1 year	4.88	4.79	4.55	5.57	6.17	5.69
c. REVOCABLE LOANS	8.40	8.02	7.74	9.01	10.14	8.65

Notes:

Only lending in euros is considered.

Distribution by type of transaction, initial period of rate fixation and customer branch of economic activity

TDB30860

Sample of banks

Source: Survey of lending rates
Percentages

December 2004		Outstanding amounts				New business in the quarter	
		Matched loans	Term loans		Revocable loans	Term loans (APRC)	
			Initial period of rate fixation			Initial period of rate fixation	
			up to 5 years	more than 5 years		up to 5 years	more than 5 years
a.	TOTAL	4.85	3.74	4.76	8.40	3.90	4.15
	Agricultural, forestry and fishery products	5.03	3.87	5.65	9.31	3.91	4.26
	Fuel and power products	4.55	3.17	3.94	4.44	3.01	3.56
	Ores and metals	3.30	3.38	3.26	6.85	3.17	3.90
	Non-metallic minerals and products	4.49	3.53	4.21	9.55	3.48	2.65
	Chemical products	4.10	3.65	5.46	7.87	3.28	4.16
	Metal products, except transport equipment	4.97	3.85	5.24	10.43	3.91	4.07
	Agricultural and industrial machinery	4.81	3.64	3.89	10.18	3.62	4.06
	Office and data processing machines, etc.	5.13	3.83	4.70	7.79	4.42	4.62
	Electrical goods	4.87	3.78	5.72	10.49	4.38	3.90
	Transport equipment	5.02	3.95	4.82	8.62	2.77	4.10
	Food and tobacco products	4.27	3.68	4.69	7.34	3.58	3.68
	Textiles, clothing and footwear	4.59	3.64	4.65	9.99	3.75	3.86
	Paper and paper products	4.95	3.71	6.02	9.61	3.42	3.95
	Rubber and plastic products	4.41	4.05	4.82	9.29	3.82	4.18
	Other manufactured products	4.72	3.84	5.43	10.22	3.93	4.18
	Building and construction	6.31	3.99	5.27	8.67	3.83	4.82
	Wholesale and retail trade services, recovery and repair services	4.58	3.88	5.27	9.42	3.88	4.46
	Lodging and catering services	6.10	3.83	5.65	8.88	3.86	4.55
	Inland transport services	6.07	3.48	4.98	10.42	3.25	4.21
	Maritime and air transport services	5.55	3.15	3.32	6.22	3.41	—
	Auxiliary transport services	5.78	3.75	5.05	8.27	3.87	3.92
	Communication services	6.11	3.43	2.68	6.04	5.99	3.33
	Other market services	5.45	3.74	4.74	6.67	3.34	4.25

Notes:

Only lending in euros is considered. For new business in the quarter, the rates refer to the APRC (see Methodological Appendix).

Distribution by initial period of rate fixation and customer location (geographical area)
- New business in the quarter

TDB30870				Sample of banks		
Source: Survey of lending rates Percentages						
December 2004	Non-financial companies			Producer households		
	Initial period of rate fixation			Initial period of rate fixation		
	up to 1 year	from 1 to 5 years	more than 5 years	up to 1 year	from 1 to 5 years	more than 5 years
ITALY	3.88	3.90	4.10	4.14	4.79	4.88
North-west Italy	4.28	3.80	4.39	4.10	4.84	4.62
North-east Italy	3.58	3.75	3.58	3.95	4.55	4.24
Central Italy	3.28	3.88	3.99	4.30	4.76	4.96
Southern Italy	4.05	4.85	4.14	4.35	4.72	5.22
Islands	4.00	5.20	4.06	4.53	5.24	5.35

Notes:

Only lending in euros is considered.

Distribution by type of transaction, initial period of rate fixation and customer location (region)
– Outstanding loans

TDB30880

Sample of banks

Source: Survey of lending rates
 Percentages

December 2004

December 2004		Total	of which:			Revocable loans
			Term loans			
			Initial period of rate fixation			
			up to 1 year	from 1 to 5 years	more than 5 years	
a.	ITALY	4.27	3.74	4.54	5.61	7.86
b.	NORTH-WEST ITALY	4.13	3.69	4.47	5.58	7.45
	Piedmont	4.30	3.74	4.65	5.82	8.05
	Valle d'Aosta	4.47	3.91	5.09	5.32	10.21
	Liguria	4.17	3.70	4.80	5.94	7.87
	Lombardy	4.08	3.68	4.41	5.42	7.24
c.	NORTH-EAST ITALY	4.15	3.70	4.47	5.43	7.66
	Trentino-Alto Adige	4.14	3.76	3.58	5.18	5.78
	Veneto	4.12	3.68	4.78	5.56	8.00
	Friuli-Venezia Giulia	4.17	3.70	2.81	5.22	9.18
	Emilia Romagna	4.17	3.71	4.71	5.39	7.80
d.	CENTRAL ITALY	4.45	3.85	4.64	5.53	7.85
	Marche	4.10	3.71	4.66	5.61	8.12
	Tuscany	4.34	3.87	4.79	4.83	9.01
	Umbria	4.40	3.73	5.01	5.53	8.97
	Lazio	4.59	3.89	4.56	5.82	7.12
e.	SOUTHERN ITALY	4.57	3.81	4.69	5.85	9.77
	Abruzzo	4.45	3.74	5.10	5.63	9.95
	Molise	4.69	3.86	6.28	5.94	9.76
	Campania	4.66	3.89	4.38	5.98	9.51
	Puglia	4.45	3.74	4.65	5.73	9.84
	Basilicata	4.74	3.76	5.02	5.55	10.10
	Calabria	4.68	3.79	5.39	5.88	10.27
f.	ISLANDS	4.61	3.82	4.56	5.81	10.26
	Sicily	4.59	3.79	4.50	5.84	10.31
	Sardinia	4.66	3.93	4.60	5.73	10.10

Notes:

Only lending in euros is considered.

**Distributed by initial period of rate fixation, customer location (region) and total credit granted –
Outstanding loans**

TDB30890

Sample of banks

Source: Survey of lending rates
Percentages
Size classes in euros

December 2004

		Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
		up to 125,000	more than 125,000	up to 125,000	more than 125,000
a.	ITALY	3.72	3.63	5.64	5.27
b.	NORTH-WEST ITALY	3.70	3.62	5.55	5.27
	Piedmont and Valle d'Aosta	3.73	3.66	5.84	5.54
	Liguria	3.66	3.63	5.93	5.62
	Lombardy	3.69	3.61	5.34	5.10
c.	NORTH-EAST ITALY	3.64	3.60	5.63	5.21
	Trentino-Alto Adige	3.69	3.62	5.74	5.30
	Veneto	3.62	3.58	5.72	5.21
	Friuli-Venezia Giulia	3.60	3.57	5.72	5.42
	Emilia Romagna	3.67	3.63	5.48	5.16
d.	CENTRAL ITALY	3.80	3.64	5.56	5.11
	Marche	3.70	3.60	5.63	5.33
	Tuscany	3.77	3.61	4.90	4.28
	Umbria	3.64	3.57	5.42	5.08
	Lazio	3.88	3.67	5.82	5.49
e.	SOUTHERN ITALY	3.84	3.70	5.86	5.55
	Abruzzo and Molise	3.78	3.64	5.74	5.32
	Campania	3.94	3.76	5.95	5.66
	Puglia	3.78	3.65	5.78	5.36
	Basilicata	3.75	3.63	5.75	5.34
	Calabria	3.75	3.65	5.90	5.66
f.	ISLANDS	3.79	3.71	5.78	5.62
	Sicily	3.75	3.68	5.91	5.68
	Sardinia	3.90	3.81	5.50	5.50

Notes:

Only lending in euros to the consumer households is considered.

Distribution by initial period of rate fixation, customer location (geographical area) and total credit granted
New loans in the quarter

TDB30900

Sample of banks

Source: Survey of lending rates
 Percentages
 Size classes in euros

December 2004

	Initial period of rate fixation up to 1 year		Initial period of rate fixation more than 1 year	
	up to 125,000	more than 125,000	up to 125,000	more than 125,000
ITALY	3.75	3.70	4.58	4.36
NORTH-WEST ITALY	3.73	3.70	4.48	4.32
NORTH-EAST ITALY	3.68	3.68	4.54	4.30
CENTRAL ITALY	3.76	3.70	4.61	4.40
SOUTHERN ITALY	3.89	3.79	4.68	4.37
ISLANDS	3.89	3.77	4.57	4.40

Notes:

Only lending in euros to the consumer households is considered.

G.2.5.1

INTEREST RATES ON SIGHT CURRENT ACCOUNT DEPOSITS

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

TDB30950		Sample of banks								
Source: Survey of deposit rates Percentages										
December 2004		Total	General government	Financial companies	Non financial companies	of which:			Producer households	Consumer households and nec
						industry	building	services		
a.	ITALY	0.81	1.83	1.37	1.07	1.22	0.86	1.02	0.52	0.60
b.	NORTH-WEST ITALY	0.78	1.70	1.30	1.06	1.10	0.92	1.05	0.46	0.54
	Piedmont	0.67	1.61	1.63	0.98	0.99	0.79	1.01	0.44	0.48
	Valle d'Aosta	0.74	1.96	1.86	0.96	1.14	0.82	0.85	0.33	0.42
	Liguria	0.60	1.38	1.34	0.94	1.02	0.93	0.91	0.44	0.49
	Lombardy	0.83	1.77	1.27	1.08	1.13	0.96	1.07	0.47	0.58
c.	NORTH-EAST ITALY	0.80	2.20	1.61	1.11	1.16	0.93	1.10	0.56	0.59
	Trentino-Alto Adige	0.97	2.67	1.60	1.24	1.36	0.76	1.25	0.50	0.55
	Veneto	0.75	2.29	1.61	1.06	1.10	0.97	1.05	0.51	0.57
	Friuli-Venezia Giulia	0.84	2.02	1.75	1.15	1.12	0.96	1.22	0.51	0.48
	Emilia Romagna	0.82	2.05	1.54	1.12	1.19	0.91	1.11	0.60	0.65
d.	CENTRAL ITALY	0.95	1.87	1.46	1.17	1.55	0.86	1.00	0.59	0.71
	Marche	0.80	1.75	1.39	1.09	1.21	0.75	1.05	0.65	0.70
	Tuscany	0.78	1.88	1.15	0.93	0.96	0.81	0.94	0.60	0.69
	Umbria	0.76	1.67	1.58	1.01	1.02	0.80	1.06	0.48	0.68
	Lazio	1.05	1.87	1.52	1.26	1.82	0.89	1.01	0.58	0.72
e.	SOUTHERN ITALY	0.65	1.54	1.48	0.86	1.05	0.66	0.79	0.50	0.55
	Abruzzo	0.87	1.94	1.58	1.18	1.33	0.80	1.13	0.74	0.70
	Molise	0.78	1.65	1.44	0.81	0.78	0.66	0.71	0.51	0.61
	Campania	0.58	1.45	1.45	0.73	0.84	0.55	0.72	0.42	0.51
	Puglia	0.68	1.55	1.33	1.00	1.25	0.85	0.87	0.56	0.59
	Basilicata	0.67	1.98	0.19	0.72	0.79	0.68	0.70	0.53	0.55
	Calabria	0.53	1.37	1.39	0.61	0.71	0.45	0.52	0.40	0.45
f.	ISLANDS	0.83	1.69	1.32	0.95	0.90	0.76	0.96	0.55	0.65
	Sicily	0.81	1.80	1.16	0.88	1.00	0.81	0.88	0.55	0.65
	Sardinia	0.87	1.54	1.49	1.03	0.73	0.68	1.07	0.56	0.65

Notes:

Only deposit in euros is considered.

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

TDB30960		Sample of banks							
Source: Survey of deposit rates Percentages Size classes in euros									
December 2004		Non-financial companies and producer households				Consumer households and nec			
		up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
a. TOTAL		0.40	0.37	0.60	1.35	0.35	0.45	0.75	1.23
b. NORTH-WEST ITALY		0.33	0.33	0.58	1.31	0.29	0.40	0.72	1.23
Piedmont		0.30	0.30	0.53	1.29	0.27	0.36	0.65	1.17
Valle d'Aosta		0.18	0.28	0.53	1.21	0.25	0.32	0.57	1.22
Liguria		0.19	0.32	0.61	1.31	0.24	0.36	0.72	1.25
Lombardy		0.36	0.35	0.59	1.32	0.31	0.41	0.74	1.25
c. NORTH-EAST ITALY		0.42	0.42	0.68	1.45	0.32	0.45	0.79	1.22
Trentino-Alto Adige		0.70	0.45	0.68	1.55	0.35	0.41	0.71	1.15
Veneto		0.20	0.36	0.65	1.45	0.27	0.42	0.79	1.33
Friuli-Venezia Giulia		0.17	0.33	0.66	1.54	0.25	0.41	0.74	0.59
Emilia Romagna		0.54	0.49	0.72	1.42	0.38	0.49	0.80	1.33
d. CENTRAL ITALY		0.54	0.42	0.60	1.39	0.47	0.54	0.79	1.23
Marche		0.69	0.50	0.78	1.40	0.52	0.56	0.83	1.23
Tuscany		0.55	0.48	0.64	1.23	0.51	0.59	0.78	1.18
Umbria		0.55	0.43	0.69	1.18	0.46	0.56	0.80	1.24
Lazio		0.44	0.35	0.52	1.44	0.44	0.50	0.80	1.25
e. SOUTHERN ITALY		0.32	0.33	0.52	1.23	0.33	0.40	0.67	1.21
Abruzzo		0.50	0.62	0.81	1.53	0.43	0.58	0.88	1.42
Molise		0.24	0.35	0.64	1.17	0.33	0.42	0.77	1.38
Campania		0.19	0.24	0.42	1.10	0.28	0.36	0.61	1.13
Puglia		0.45	0.36	0.60	1.34	0.36	0.42	0.73	1.27
Basilicata		0.42	0.29	0.52	1.01	0.36	0.36	0.61	1.21
Calabria		0.18	0.26	0.45	0.92	0.25	0.34	0.60	1.08
f. ISLANDS		0.29	0.40	0.59	1.27	0.38	0.52	0.83	1.21
Sicily		0.29	0.39	0.60	1.22	0.37	0.50	0.83	1.23
Sardinia		0.30	0.42	0.58	1.33	0.40	0.56	0.81	1.13

Notes:

Only deposit in euros is considered.

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

TDB30970

Sample of banks

Source: Survey of deposit rates
Percentages

December 2004

	Total	North-west	North-east	Centre	South	Islands
a. TOTAL	0.96	0.96	0.98	1.08	0.74	0.82
Agricultural, forestry and fishery products	0.68	0.59	0.66	0.66	0.61	0.99
Fuel and power products	1.89	1.55	1.59	2.12	1.51	1.40
Ores and metals	1.02	1.09	1.08	0.66	0.82	0.81
Non-metallic minerals and products	1.07	1.02	1.22	1.01	1.04	0.68
Chemical products	1.20	1.20	1.28	0.97	1.51	0.57
Metal products, except transport equipment	0.84	0.81	0.96	0.75	0.82	0.51
Agricultural and industrial machinery	1.03	0.98	1.15	0.89	0.89	0.60
Office and data processing machines, etc.	0.83	0.77	1.07	0.82	0.57	0.54
Electrical goods	0.99	1.03	1.13	0.81	0.74	0.53
Transport equipment	1.05	1.00	1.14	1.18	0.97	0.47
Food and tobacco products	1.03	1.11	1.13	1.14	0.75	0.58
Textiles, clothing and footwear	0.93	1.08	0.89	0.88	0.58	0.51
Paper and paper products	1.21	1.20	1.14	1.39	0.83	1.22
Rubber and plastic products	1.00	0.97	1.03	1.14	0.91	0.63
Other manufactured products	0.74	0.75	0.77	0.75	0.68	0.44
Building and construction	0.77	0.80	0.82	0.81	0.62	0.69
Wholesale and retail trade services, recovery and repair services	0.75	0.75	0.86	0.76	0.61	0.69
Lodging and catering services	0.46	0.67	0.66	0.23	0.58	0.69
Inland transport services	1.09	1.04	1.00	1.28	1.05	1.00
Maritime and air transport services	1.10	1.07	0.79	1.13	1.14	1.17
Auxiliary transport services	1.25	1.15	1.38	1.37	0.71	1.23
Communication services	1.04	1.00	0.83	1.23	0.42	0.56
Other market services	1.00	1.03	1.04	1.04	0.69	0.86

Notes:

Only deposit in euros is considered.

Information on the Bank of Italy

TDB40605

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2004	Nov. 2004	Dec. 2004
a. TOTAL	178,146	179,097	–
b. GOLD AND GOLD RECEIVABLES	26,195	26,195	–
c. CLAIMS ON NON-EURO-AREA RESIDENTS IN FOREIGN CURRENCY	22,119	22,393	–
Receivables from the IMF	3,910	3,812	–
Securities (other than shares)	14,393	14,511	–
Current accounts and other deposits	3,612	4,012	–
Reverse operations	202	56	–
Other claims	2	2	–
d. CLAIMS ON EURO-AREA RESIDENTS IN FOREIGN CURRENCY	5,877	5,416	–
Financial counterparties	5,877	5,416	–
of which: securities (other than shares)	3,102	2,770	–
reverse operations	1	2	–
other claims	2,774	2,644	–
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	23,415	21,716	–
Main refinancing operations	22,082	20,553	–
Longer-term refinancing operations	1,332	1,162	–
Fine-tuning reverse operations	–	–	–
Structural reverse operations	–	–	–
Marginal lending facility	–	–	–
Credits related to margin calls	1	1	–
g. OTHER LENDING TO EURO-AREA CREDIT INSTITUTIONS	1	1	..
h. SECURITIES ISSUED BY EURO-AREA RESIDENTS (OTHER THAN SHARES)	1,658	1,920	–
i. GENERAL GOVERNMENT DEBT	18,587	18,587	–

TDB40605

Bank of Italy

	Oct. 2004	Nov. 2004	Dec. 2004
(cont.)			
I. INTRA-EUROSISTEM CLAIMS	21,364	23,387	–
Participating interest in the ECB	726	726	–
Claims deriving from the transfer of foreign reserves to the ECB	7,263	7,263	–
Net claims related to the allocation of euro banknotes within the Eurosystem	–	–	–
Other intra-Eurosystem claims (net)	13,375	15,398	–
m. ITEMS TO BE SETTLED	4	3	–
n. OTHER ASSETS	56,834	57,247	–
Euro-area coins	18	26	–
UIC endowment fund	258	258	–
Investments of reserves and provisions (including shares)	29,181	29,428	–
Intangible fixed assets	28	28	–
Deferred charges	10	10	–
Tangible fixed assets (net of depreciation)	2,605	2,608	–
Accrued income and prepaid expenses	972	975	–
Sundry	23,763	23,915	–
o. EXPENSE FOR THE YEAR	2,093	2,233	–
p. MEMORANDUM ACCOUNTS	274,210	274,602	–

Notes: The figures for December 2004 will be published in the next issue.

TDB40615

Bank of Italy

Source: Bank of Italy
Stocks in millions of euros

	Oct. 2004	Nov. 2004	Dec. 2004
a. TOTAL	178,146	179,097	–
b. BANKNOTES IN CIRCULATION	79,152	79,965	–
c. LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS IN RESPECT OF MONETARY POLICY OPERATIONS	9,915	10,151	–
Current accounts (covering the minimum reserve system)	9,914	10,149	–
Deposit facility	..	1	–
Fixed-term deposits	–	–	–
Fine-tuning reverse operations	–	–	–
Deposits related to margin calls	–	–	–
d. OTHER LIABILITIES TO EURO-AREA CREDIT INSTITUTIONS	–	–	–
e. LIABILITIES TO OTHER EURO-AREA RESIDENTS IN EURO	41,572	40,472	–
General government	41,479	40,429	–
of which: Treasury payments account	41,193	40,160	–
sinking fund for the redemption of government securities	231	231	–
other liabilities	55	38	–
Other counterparties	94	43	–
f. LIABILITIES TO NON-EURO-AREA RESIDENTS IN EURO	18	58	–
Liabilities to non-euro-area EU central banks	..	..	..
Other liabilities	18	58	–
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	539	416	–
Deposits and balances	11	11	–
Other liabilities	529	405	–
i. COUNTERPART OF SDRs ALLOCATED BY THE IMF	834	834	–
l. INTRA-EUROSISTEM LIABILITIES	3,286	3,635	–
Promissory notes covering debt certificates issued by the ECB	–	–	–
Net liabilities related to the allocation of euro banknotes within the Eurosystem	3,286	3,635	–
Other intra-Eurosystem liabilities (net)	–	–	–

TDB40615

Bank of Italy

	Oct. 2004	Nov. 2004	Dec. 2004
<i>(cont.)</i>			
m. ITEMS TO BE SETTLED	15	14	–
n. OTHER LIABILITIES	2,124	2,191	–
Bank of Italy drafts	246	310	–
Cashier's department services	..	..	..
Accrued expenses and deferred income	47	47	–
Sundry	1,831	1,833	–
o. PREVISIONS	6,015	6,010	–
Provisions for specific risks	400	394	–
Sundry staff-related provisions	5,616	5,616	–
p. REVALUATION ACCOUNTS	10,228	10,228	–
q. PROVISION FOR GENERAL RISKS	7,587	7,587	–
r. CAPITAL AND RESERVES	13,642	13,642	–
Capital	..	..	..
Ordinary and extraordinary reserves	9,472	9,472	–
Other reserves	4,170	4,170	–
s. PRIOR-YEAR PROVISIONAL BALANCE OF INCOME/EXPENSE or NET PROFITS FOR DISTRIBUTION	–	–	–
t. INCOME FOR THE YEAR	3,219	3,895	–
u. MEMORANDUM ACCOUNTS	274,210	274,602	–

Notes: The figures for December 2004 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 in the “BIP on-line statistical database”. 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

The quarterly sample survey of deposit and lending rates, introduced under Article 51 of the Consolidate Law on Banking, is currently governed by the Bank of Italy's Circular No. 251 of 17 July 2003, "Rilevazione analitica dei tassi d'interesse. Istruzioni per le banche segnalanti" (Sample Survey of Interest Rates: Instructions for Reporting Banks), which has applied since the first quarter of 2004. The Circular can be found on the Bank of Italy's website under "Statistiche – La raccolta delle informazioni presso gli intermediari – Segnalazioni creditizie e finanziarie – Normativa di riferimento".

The information on lending rates is collected separately for each customer; that on deposit rates is collected instead on an aggregate basis.

In the case of lending rates the survey covers the loan facilities granted to ordinary customers – i.e. excluding banks and banking authorities – by Italian branches of reporting intermediaries in the following forms: matched loans, term loans and revocable loans. Intermediaries are required to submit the information requested for each customer having, at the end of the reference quarter, a sum of the amounts of the above forms of financing granted or used reported to the Central Credit Register that equals or exceeds the reporting threshold (see Section 2.2).

For all the loans covered by the survey outstanding at the end of each quarter, intermediaries report the products and the related amounts received; the latter are divided between interest payments, fees and expenses. On the basis of the observed data the interest rates published in the statistical tables are calculated as the weighted average of the rates effectively charged to customers – excluding transactions at supported interest rates – using the following formula:

$$r(\%) = (\text{Amounts received} * 365) / \text{Products}$$

For new term loans, banks report the Annual Percentage Rate of Charge – APRC (as defined in Directive 87/102/EEC) and the amount of financing granted. In the statistical tables showing the APRC, the weighted average is calculated on the basis of the amounts of the loans granted.

As regards deposit rates, data are collected on the conditions applied to sight current account deposits of ordinary customers outstanding at the end of the quarter at the Italian branches of reporting banks. For the transactions covered by the survey, intermediaries report the following data in aggregate form:

- the sum of the interest accrued in the reference quarter (regardless of when it is paid);
- the sum of the products for the reference quarter.

The interest rates published in the statistical tables are the weighted average calculated using the following formula:

$$r(\%) = (\text{Amounts disbursed} * 365) / \text{Products}$$

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 the “BIP on–line statistical database”). 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 from 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 the “BIP on–line statistical database”.

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.

As of March 2004 Bank of Italy Circular No. 251 of 17 July 2003 made far-reaching changes to the quarterly collection of sample data on lending and deposit rates. The number of reporting banks was increased and the report form was amended with provision made for the collection of additional data. Consequently, the tables of the Statistical Bulletin and of the Summary Report of the Statistical Bulletin have been completely revised.

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.

As of January 2004: the change in the institutional status of a large intermediary has caused breaks in some series. The discontinuities are especially pronounced in the tables on securities business.

As of March 2004: 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 2.3 billion euros.

As of June 2004: 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 4.6 billion euros.

As of September 2004: 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 0.9 billion euros.

As of December 2004: 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 5.6 billion euros (including 334 million of bad debts).

It should be noted that the figures on the Bank of Italy’s balance sheet (Tables TDB40605 and TDB40615) for December 2004 will be published in one of the next editions.

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; b) 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.
APRC	the conventional summary of the cost of credit. It is the rate that equalizes, on an annual basis, the sum of the present values of all the amounts making up the financing disbursed by the creditor and the sum of the present values of all repayment instalments (see the Minister of the Treasury Decree of 8 July 1992 on consumer credit).
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 securities and other financial instruments, net of own liabilities in issue, that an intermediary receives from customers for safekeeping or administration or in connection with the management of portfolios of securities; the aggregate includes securities held on deposit by the intermediary as the depository bank for collective investment schemes (under Article 36 of Legislative Decree 58/1998).
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.
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.
INITIAL PERIOD OF RATE FIXATION	the contractually agreed period during which the interest rate may not be changed. This classification variable has a value only for matched loans and term loans. However, revocable loans are conventionally included in the “variable interest rate or fixed up to 1 year” duration class.
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 aggregate includes the following forms of lending: matched loans, term loans, revocable loans and credit claims involved in bankruptcy proceedings. 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.
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.
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 intermediary installed at retail outlets by means of which customers can use credit or debit cards. The procedure is managed either directly by the intermediary or group of intermediaries 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.