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**Monetary Financial Institutions:**  
**Banks and Money Market Funds**



New series

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## **NOTICE TO READERS**

The first three tables in this supplement refer to “Banks and money market funds” and are based on the reports submitted to the Eurosystem by all resident MFIs except the Bank of Italy. The aggregates are consistent with those adopted by the ECB for the euro area as a whole. Both the monthly and the annual data are end-of-period and contain an estimated component for the period from December 1995 to May 1998. The series refer to the universe of Italian banks.

The remaining tables refer to “banks” and continue to be based on the traditional monthly sample of credit institutions, which at the end of 1999 accounted for 93% of total lending and 92% of total fund-raising.

As of January 1999 the columns “in lire/euros” include amounts in euros and the other euro-area currencies. The series on dealings with the “Central bank” refer to dealings with the Bank of Italy until December 1998 and to those with the central banks of the Eurosystem from January 1999 onwards.

For further details, see the Methodological Appendix.

## GENERAL INFORMATION

- I - Unless indicated otherwise, figures have been computed by the Bank of Italy.
- II - Symbols and Conventions:
- the phenomenon in question does not occur;
  - .... the phenomenon occurs but its value is not known;
  - .. the value is known but is nil or less than half the final digit shown.
- Figures in parentheses in roman type () are provisional, those in parentheses in italics () are estimated.
- III - The tables are identified both by a number and by an alphanumeric code that defines the content of the table in the database in the electronic archive in which information to be released to the public is held. A similar code identifies the different aggregates shown in each table.
- IV - The methodological notes in the last part of the Supplement are identified by electronic codes that refer to the tables and, within each table, to the individual aggregates. Notes that refer to a single observation are also identified by the date of that observation.

*This Supplement shows amounts in both lire and euros.*

*For the period prior to the introduction of the single currency on 1 January 1999, the figures in euros have been obtained by converting the amounts in lire at a rate corresponding to the irrevocable exchange rate of the lira adopted from the beginning of 1999 (1,936.27 lire to the euro). For these figures the indication "values in euros" is thus to be taken as meaning "values in lire converted at the irrevocable exchange rate".*

*The publications produced on paper and CD-ROM only show amounts in euros from 1997 onwards, when the lira was linked to the other currencies of the euro area through the Exchange Rate Mechanism. In this period the market value of the lira showed only small fluctuations against the other euro-area currencies; international comparisons made on the basis of the figures expressed in euros should be made with the necessary caution. The wide fluctuations in market exchange rates before 1997 mean that it is not generally advisable to make international comparisons on the basis of values converted into a common currency using a fixed exchange rate.*

## SUPPLEMENTS TO THE STATISTICAL BULLETIN

### **Istituzioni finanziarie monetarie: banche e fondi comuni monetari**

*(Monetary Financial Institutions: Banks and Money Market Funds; monthly) (\*)*

**Mercato finanziario** *(Financial Market; monthly)*

**Finanza pubblica** *(Public Finances; monthly) (\*)*

**Bilancia dei pagamenti** *(Balance of Payments; monthly) (\*)*

### **Aggregati monetari e creditizi dell'area dell'euro: le componenti italiane**

*(Monetary and Credit Aggregates of the Euro Area: the Italian Components; monthly) (\*)*

**Conti finanziari** *(Financial Accounts; quarterly) (\*)*

**Sistema dei pagamenti** *(Payment System; half yearly)*

### **Statistiche di finanza pubblica nei paesi dell'Unione europea**

*(Public Finance Statistics in the European Union; annual) (\*)*

### **Note metodologiche e informazioni statistiche**

*(Methodological Notes and Statistical Information; irregular)*

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(\*) Available in English.

**Banks and money market funds**

**Table 1**  
**TDME0010**

**Main balance sheet items**

(stocks in billions of lire)

**Assets**

	Cash	Loans							Holdings of securities		
		Residents of Italy			Residents of other euro-area countries			Rest of the world	Residents of Italy		
		MFIs	General government	Other sectors	MFIs	General government	Other sectors		MFIs	General government	Other sectors
S562518M	S589956M	S599104M	S612202M	S621694M	S634800M	S645671M	S655611M	S953876M	S140793M	S154530M	
1996 .....	(9,991)	(289,430)	(113,200)	(1,172,940)	(82,828)	(81)	(10,655)	(199,347)	(51,892)	(379,524)	(2,910)
1997 .....	(10,845)	(310,105)	(119,028)	(1,245,461)	(87,647)	(48)	(13,850)	(202,214)	(49,665)	(352,337)	(4,459)
1998 .....	11,914	263,005	118,860	1,337,337	119,509	66	20,902	161,562	63,500	364,567	5,576
1999 – Dec. ..	11,908	299,649	122,295	1,474,123	111,732	87	24,699	130,948	73,203	342,418	10,454
2000 – Jan. ..	9,987	315,356	118,244	1,484,101	104,530	95	22,292	138,956	76,667	336,642	11,132
Feb. ..	9,588	318,131	115,773	1,498,998	107,482	134	22,436	126,049	77,497	334,797	12,284
Mar. ..	9,432	328,893	114,914	1,513,788	118,289	161	24,709	134,259	86,511	329,929	12,129
Apr. ...	10,888	317,850	115,384	1,529,541	114,647	227	24,908	140,393	85,477	331,278	13,670
May ..	10,063	333,720	114,102	1,535,179	136,098	254	26,502	150,764	84,441	322,629	13,891
June ..	9,877	358,231	115,189	1,571,390	115,367	240	26,858	144,777	85,484	320,348	12,016
July ..	11,443	340,290	112,464	1,581,114	96,357	240	29,340	128,251	82,934	310,235	13,759
Aug. ..	10,307	323,953	110,720	1,584,076	99,977	213	29,019	132,238	82,555	304,566	13,767
Sept. .	9,825	324,486	111,641	1,594,238	103,118	213	29,700	134,766	84,294	301,851	13,991
Oct. ..	10,214	352,781	111,647	1,610,920	107,569	213	29,201	134,199	82,443	303,896	13,490
Nov. ..	10,864	372,008	113,717	1,637,519	105,103	217	30,560	133,242	82,288	295,713	13,782
Dec. ..	(13,577)	(364,687)	(118,982)	(1,667,456)	(113,934)	(215)	(30,421)	(134,790)	(83,815)	(281,336)	(15,386)

**Table 1**  
**TDME0010**

other than shares				Shares and other equity					Fixed assets	Remaining assets	Total assets
Residents of other euro-area countries			Rest of the world	Residents of Italy		Residents of other euro-area countries		Rest of the world			
MFIs	General government	Other sectors		MFIs	Other sectors	MFIs	Other sectors				
<i>S184537M</i>	<i>S166032M</i>	<i>S181158M</i>	<i>S665123M</i>	<i>S678647M</i>	<i>S687287M</i>	<i>S694873M</i>	<i>S737997M</i>	<i>S745236M</i>	<i>S753273M</i>	<i>S766152M</i>	<i>S200055M</i>
(1,737)	(2,691)	(1,677)	(12,164)	(31,548)	(25,869)	(5,300)	(3,756)	(5,129)	(84,828)	(462,997)	(2,950,496)
(1,892)	(2,473)	(1,961)	(19,874)	(34,425)	(26,347)	(4,726)	(6,363)	(4,788)	(84,778)	(527,562)	(3,110,852)
3,758	6,736	3,168	32,175	55,902	32,584	8,200	6,574	5,844	86,348	265,137	2,973,224
8,401	5,964	9,430	34,636	75,613	41,653	9,832	10,055	8,909	86,588	286,508	3,179,102
7,824	6,395	9,798	34,619	78,241	42,065	9,743	10,981	9,277	85,949	322,494	3,235,391
8,167	7,317	9,395	34,425	81,509	47,516	9,799	12,363	9,617	86,220	313,381	3,242,875
8,045	7,979	11,064	34,673	83,976	50,204	9,803	13,188	9,803	85,411	308,758	3,295,915
8,736	7,462	10,826	34,347	83,976	51,969	9,865	13,939	10,005	85,341	319,279	3,320,012
8,401	9,151	11,041	33,877	84,663	52,732	9,939	14,630	9,920	85,357	303,561	3,350,911
8,355	9,823	10,655	31,974	81,416	55,488	10,012	13,742	9,920	85,686	293,693	3,370,543
8,413	9,424	10,514	31,921	80,886	56,942	10,047	14,311	10,373	86,265	297,769	3,323,292
7,670	9,695	10,553	32,338	81,097	51,389	10,450	14,751	10,835	85,967	278,871	3,285,008
7,234	10,127	10,376	33,939	80,990	49,818	10,729	15,089	13,641	86,191	300,455	3,326,709
7,497	10,173	10,535	33,153	80,890	50,705	10,677	15,374	14,344	88,017	331,027	3,408,964
7,728	10,558	10,971	32,409	82,003	52,787	10,665	15,616	14,609	88,129	310,795	3,431,283
(7,118)	(8,868)	(11,126)	(30,008)	(79,097)	(51,602)	(11,503)	(15,959)	(14,092)	(89,595)	(305,632)	(3,449,196)

**Banks and money market funds**
**Table 1**  
**ETDM0010**
**Main balance sheet items**
*(stocks in millions of euros)*
**Assets**

	Cash	Loans							Holdings of securities		
		Residents of Italy			Residents of other euro-area countries			Rest of the world	Residents of Italy		
		MFIs	General government	Other sectors	MFIs	General government	Other sectors		MFIs	General government	Other sectors
S562518M	S589956M	S599104M	S612202M	S621694M	S634800M	S645671M	S655611M	S953876M	S140793M	S154530M	
1996 .....	-	-	-	-	-	-	-	-	-	-	-
1997 .....	(5,601)	(160,156)	(61,473)	(643,227)	(45,266)	(25)	(7,153)	(104,435)	(25,650)	(181,967)	(2,303)
1998 .....	6,153	135,831	61,386	690,677	61,721	34	10,795	83,440	32,795	188,283	2,880
1999 – Dec. ..	6,150	154,756	63,160	761,321	57,705	45	12,756	67,629	37,806	176,844	5,399
2000 – Jan. ..	5,158	162,868	61,068	766,474	53,985	49	11,513	71,765	39,595	173,861	5,749
Feb. ..	4,952	164,301	59,792	774,168	55,510	69	11,587	65,099	40,024	172,908	6,344
Mar. ..	4,871	169,859	59,348	781,806	61,091	83	12,761	69,339	44,679	170,394	6,264
Apr. ...	5,623	164,156	59,591	789,942	59,210	117	12,864	72,507	44,145	171,091	7,060
May ..	5,197	172,352	58,929	792,854	70,289	131	13,687	77,863	43,610	166,624	7,174
June ..	5,101	185,011	59,490	811,555	59,582	124	13,871	74,771	44,149	165,446	6,206
July ..	5,910	175,745	58,083	816,577	49,764	124	15,153	66,236	42,832	160,223	7,106
Aug. ..	5,323	167,308	57,182	818,107	51,634	110	14,987	68,295	42,636	157,295	7,110
Sept. .	5,074	167,583	57,658	823,355	53,256	110	15,339	69,601	43,534	155,893	7,226
Oct. ..	5,275	182,196	57,661	831,971	55,555	110	15,081	69,308	42,578	156,949	6,967
Nov. ..	5,611	192,126	58,730	845,708	54,281	112	15,783	68,814	42,498	152,723	7,118
Dec. ..	(7,012)	(188,345)	(61,449)	(861,169)	(58,842)	(111)	(15,711)	(69,613)	(43,287)	(145,298)	(7,946)



**Table 1**  
**ETDM0010**

other than shares				Shares and other equity					Fixed assets	Remaining assets	Total assets
Residents of other euro-area countries			Rest of the world	Residents of Italy		Residents of other euro-area countries		Rest of the world			
MFIs	General government	Other sectors		MFIs	Other sectors	MFIs	Other sectors				
S184537M	S166032M	S181158M	S665123M	S678647M	S687287M	S694873M	S737997M	S745236M	S753273M	S766152M	S200055M
-	-	-	-	-	-	-	-	-	-	-	-
(977)	(1,277)	(1,013)	(10,264)	(17,779)	(13,607)	(2,441)	(3,286)	(2,473)	(43,784)	(272,463)	(1,606,621)
1,941	3,479	1,636	16,617	28,871	16,828	4,235	3,395	3,018	44,595	136,932	1,535,542
4,339	3,080	4,870	17,888	39,051	21,512	5,078	5,193	4,601	44,719	147,969	1,641,869
4,041	3,303	5,060	17,879	40,408	21,725	5,032	5,671	4,791	44,389	166,554	1,670,940
4,218	3,779	4,852	17,779	42,096	24,540	5,061	6,385	4,967	44,529	161,848	1,674,805
4,155	4,121	5,714	17,907	43,370	25,928	5,063	6,811	5,063	44,111	159,460	1,702,198
4,512	3,854	5,591	17,739	43,370	26,840	5,095	7,199	5,167	44,075	164,894	1,714,643
4,339	4,726	5,702	17,496	43,725	27,234	5,133	7,556	5,123	44,083	156,776	1,730,601
4,315	5,073	5,503	16,513	42,048	28,657	5,171	7,097	5,123	44,253	151,680	1,740,740
4,345	4,867	5,430	16,486	41,774	29,408	5,189	7,391	5,357	44,552	153,785	1,716,337
3,961	5,007	5,450	16,701	41,883	26,540	5,397	7,618	5,596	44,398	144,025	1,696,565
3,736	5,230	5,359	17,528	41,828	25,729	5,541	7,793	7,045	44,514	155,172	1,718,102
3,872	5,254	5,441	17,122	41,776	26,187	5,514	7,940	7,408	45,457	170,961	1,760,583
3,991	5,453	5,666	16,738	42,351	27,262	5,508	8,065	7,545	45,515	160,512	1,772,110
(3,676)	(4,580)	(5,746)	(15,498)	(40,850)	(26,650)	(5,941)	(8,242)	(7,278)	(46,272)	(157,846)	(1,781,361)

**Banks and money market funds**
**Table 1**  
*TDME0020*
**Main balance sheet items**
*(stocks in billions of lire)*
**Liabilities**

	Deposits					
	Residents of Italy			Residents of other euro-area countries		
	MFIs	Central government	Other general government - other sectors	MFIs	Central government	Other general government - other sectors
	<i>S640722M</i>	<i>S390776M</i>	<i>S273355M</i>	<i>S400654M</i>	<i>S408710M</i>	<i>S287103M</i>
1996 .....	(266,464)	(8,907)	(1,196,282)	(128,530)	(217)	(10,634)
1997 .....	(266,036)	(10,711)	(1,131,289)	(151,507)	(167)	(15,095)
1998 .....	268,036	13,902	1,104,516	166,271	188	19,516
1999 – Dec. ....	351,133	15,339	1,114,360	191,019	74	11,875
2000 – Jan. ....	331,160	14,551	1,117,402	200,512	41	11,296
Feb. ....	345,115	13,895	1,110,492	201,029	542	13,120
Mar. ....	363,496	14,011	1,113,913	196,832	937	12,700
Apr. ....	363,835	14,135	1,136,924	179,266	1,872	8,880
May ....	390,542	14,479	1,139,133	184,455	108	11,019
June ....	413,287	13,866	1,131,138	186,259	469	10,901
July ....	378,616	13,052	1,132,886	189,588	674	11,986
Aug. ....	360,427	13,587	1,113,394	200,030	529	13,109
Sept. ....	353,772	13,471	1,113,450	207,812	1,288	14,266
Oct. ....	373,144	12,911	1,123,689	216,283	775	14,019
Nov. ....	394,186	13,229	1,096,758	210,562	1,373	12,661
Dec. ....	(401,704)	(13,490)	(1,158,040)	(208,277)	(66)	(13,608)

**Table 1**  
**TDME0020**

	Money market fund shares/units	Debt securities issued	Capital and reserves	Remaining liabilities	Total liabilities
Rest of the world					
<i>S416254M</i>	<i>S424528M</i>	<i>S303540M</i>	<i>S434899M</i>	<i>S442597M</i>	<i>S215509M</i>
(240,262)	(4,724)	(286,343)	(190,860)	(617,275)	(2,950,496)
(255,775)	(7,143)	(396,409)	(195,958)	(680,760)	(3,110,852)
245,891	9,240	486,066	210,172	449,426	2,973,224
262,825	25,297	525,800	228,993	452,384	3,179,102
264,771	25,479	530,162	235,590	504,422	3,235,391
258,300	24,844	537,743	239,584	498,210	3,242,875
280,345	23,915	550,638	241,691	497,436	3,295,915
292,756	24,747	554,416	244,117	499,064	3,320,010
300,393	20,087	557,774	245,101	487,822	3,350,911
292,237	19,165	559,880	244,996	498,346	3,370,543
280,159	18,395	557,925	246,410	493,604	3,323,292
297,308	18,164	561,435	246,621	460,404	3,285,008
300,116	17,938	569,248	247,171	488,180	3,326,711
316,772	17,742	570,472	246,958	516,198	3,408,964
310,487	18,096	574,433	247,380	552,122	3,431,283
(304,949)	(18,480)	(581,224)	(239,933)	(509,429)	(3,449,196)

**Banks and money market funds**
**Table 1**  
**ETDM0020**
**Main balance sheet items**
*(stocks in millions of euros)*
**Liabilities**

	Deposits					
	Residents of Italy			Residents of other euro-area countries		
	MFIs	Central government	Other general government - other sectors	MFIs	Central government	Other general government - other sectors
	S640722M	S390776M	S273355M	S400654M	S408710M	S287103M
1996 .....	-	-	-	-	-	-
1997 .....	(137,396)	(5,532)	(584,262)	(78,247)	(86)	(7,796)
1998 .....	138,429	7,180	570,435	85,872	97	10,079
1999 – Dec. ....	181,345	7,922	575,519	98,653	38	6,133
2000 – Jan. ....	171,030	7,515	577,090	103,556	21	5,834
Feb. ....	178,237	7,176	573,521	103,823	280	6,776
Mar. ....	187,730	7,236	575,288	101,655	484	6,559
Apr. ....	187,905	7,300	587,172	92,583	967	4,586
May ....	201,698	7,478	588,313	95,263	56	5,691
June ....	213,445	7,161	584,184	96,195	242	5,630
July ....	195,539	6,741	585,087	97,914	348	6,190
Aug. ....	186,145	7,017	575,020	103,307	273	6,770
Sept. ....	182,708	6,957	575,049	107,326	665	7,368
Oct. ....	192,713	6,668	580,337	111,701	400	7,240
Nov. ....	203,580	6,832	566,428	108,746	709	6,539
Dec. ....	(207,463)	(6,967)	(598,078)	(107,566)	(34)	(7,028)

**Table 1**  
**ETDM0020**

	Rest of the world	Money market fund shares/units	Debt securities issued	Capital and reserves	Remaining liabilities	Total liabilities
	<i>S416254M</i>	<i>S424528M</i>	<i>S303540M</i>	<i>S434899M</i>	<i>S442597M</i>	<i>S215509M</i>
	-	-	-	-	-	-
	(132,097)	(3,689)	(204,728)	(101,204)	(351,583)	(1,606,621)
	126,992	4,772	251,032	108,545	232,109	1,535,542
	135,738	13,065	271,553	118,265	233,637	1,641,869
	136,743	13,159	273,806	121,672	260,512	1,670,940
	133,401	12,831	277,721	123,735	257,304	1,674,805
	144,786	12,351	284,381	124,823	256,904	1,702,198
	151,196	12,781	286,332	126,076	257,745	1,714,642
	155,140	10,374	288,066	126,584	251,939	1,730,601
	150,928	9,898	289,154	126,530	257,374	1,740,740
	144,690	9,500	288,144	127,260	254,925	1,716,337
	153,547	9,381	289,957	127,369	237,779	1,696,565
	154,997	9,264	293,992	127,653	252,124	1,718,103
	163,599	9,163	294,624	127,543	266,594	1,760,583
	160,353	9,346	296,670	127,761	285,147	1,772,110
	(157,493)	(9,544)	(300,177)	(123,915)	(263,098)	(1,781,361)

**Banks and money market funds**
**Table 2**  
**TDME0030**
**Claims in euros and other euro-area currencies**
*(stocks in billions of lire)*
**Residents of Italy**

	Loans			Securities other than shares		
	MFIs	General government	Other sectors	MFIs	General government	Other sectors
	<i>S358266M</i>	<i>S449786M</i>	<i>S459093M</i>	<i>S425572M</i>	<i>S469557M</i>	<i>S509302M</i>
1996 .....	(257,809)	(112,838)	(1,128,222)	(51,818)	(378,206)	(2,860)
1997 .....	(276,224)	(118,728)	(1,196,983)	(49,377)	(350,717)	(3,828)
1998 .....	232,410	118,726	1,295,624	63,084	362,580	5,549
1999 – Dec. ....	258,970	122,140	1,423,304	72,453	340,365	10,417
2000 – Jan. ....	275,111	118,085	1,430,280	75,896	334,522	11,091
Feb. ....	276,536	115,611	1,443,704	76,758	332,725	12,197
Mar. ....	284,024	114,749	1,455,095	85,643	327,793	12,111
Apr. ....	270,563	115,214	1,465,160	84,613	329,178	13,658
May ....	286,796	114,102	1,471,892	83,569	320,522	13,868
June ....	311,352	115,183	1,509,956	84,629	318,392	11,993
July ....	293,335	112,433	1,518,816	82,059	308,275	13,724
Aug. ....	276,219	110,689	1,519,891	81,645	302,554	13,746
Sept. ....	271,860	111,607	1,528,145	83,356	299,899	13,978
Oct. ....	295,653	111,614	1,539,106	81,447	302,006	13,476
Nov. ....	318,927	113,680	1,568,098	81,275	293,841	13,769
Dec. ....	(347,975)	(118,941)	(1,606,727)	(82,865)	(279,621)	(15,374)

**TDME0040**
**Residents of other euro-area countries**

	Loans			Securities other than shares		
	MFIs	General government	Other sectors	MFIs	General government	Other sectors
	<i>S403068M</i>	<i>S522071M</i>	<i>S533600M</i>	<i>S454424M</i>	<i>S543617M</i>	<i>S553106M</i>
1996 .....	(61,796)	(64)	(9,590)	(1,611)	(2,670)	(1,586)
1997 .....	(65,392)	(39)	(11,848)	(1,661)	(2,389)	(1,468)
1998 .....	89,202	52	18,579	3,280	6,707	2,494
1999 – Dec. ....	84,766	87	18,466	7,681	5,842	8,634
2000 – Jan. ....	77,848	91	16,547	7,135	6,322	9,023
Feb. ....	78,498	134	17,194	7,561	7,222	8,748
Mar. ....	88,402	151	19,409	7,480	7,945	10,264
Apr. ....	88,823	213	18,571	8,192	7,426	9,885
May ....	110,166	211	21,024	7,850	9,114	10,171
June ....	90,799	211	21,628	7,908	9,788	9,813
July ....	73,565	211	23,764	7,975	9,395	9,660
Aug. ....	77,278	213	23,952	7,263	9,664	9,699
Sept. ....	81,283	213	24,567	6,816	10,065	9,532
Oct. ....	84,648	213	23,717	7,116	10,163	9,730
Nov. ....	84,874	217	25,816	7,309	10,551	10,098
Dec. ....	(94,064)	(215)	(25,630)	(6,779)	(8,862)	(10,285)

**Banks and money market funds**
**Table 2**  
**ETDM0030**
**Claims in euros and other euro-area currencies**
*(stocks in millions of euros)*
**Residents of Italy**

	Loans			Securities other than shares		
	MFIs	General government	Other sectors	MFIs	General government	Other sectors
	<i>S358266M</i>	<i>S449786M</i>	<i>S459093M</i>	<i>S425572M</i>	<i>S469557M</i>	<i>S509302M</i>
1996 .....	–	–	–	–	–	–
1997 .....	(142,658)	(61,318)	(618,190)	(25,501)	(181,130)	(1,977)
1998 .....	120,030	61,317	669,134	32,580	187,257	2,866
1999 – Dec. ....	133,747	63,080	735,075	37,419	175,784	5,380
2000 – Jan. ....	142,083	60,986	738,678	39,197	172,766	5,728
Feb. ....	142,819	59,708	745,611	39,642	171,838	6,299
Mar. ....	146,686	59,263	751,494	44,231	169,291	6,255
Apr. ....	139,734	59,503	756,692	43,699	170,006	7,054
May ....	148,118	58,929	760,169	43,160	165,536	7,162
June ....	160,800	59,487	779,827	43,707	164,436	6,194
July ....	151,495	58,067	784,403	42,380	159,211	7,088
Aug. ....	142,655	57,166	784,958	42,166	156,256	7,099
Sept. ....	140,404	57,640	789,221	43,050	154,885	7,219
Oct. ....	152,692	57,644	794,882	42,064	155,973	6,960
Nov. ....	164,712	58,711	809,855	41,975	151,756	7,111
Dec. ....	(179,714)	(61,428)	(829,805)	(42,796)	(144,412)	(7,940)

**ETDM0040**
**Residents of other euro-area countries**

	Loans			Securities other than shares		
	MFIs	General government	Other sectors	MFIs	General government	Other sectors
	<i>S403068M</i>	<i>S522071M</i>	<i>S533600M</i>	<i>S454424M</i>	<i>S543617M</i>	<i>S553106M</i>
1996 .....	–	–	–	–	–	–
1997 .....	(33,772)	(20)	(6,119)	(858)	(1,234)	(758)
1998 .....	46,069	27	9,595	1,694	3,464	1,288
1999 – Dec. ....	43,778	45	9,537	3,967	3,017	4,459
2000 – Jan. ....	40,205	47	8,546	3,685	3,265	4,660
Feb. ....	40,541	69	8,880	3,905	3,730	4,518
Mar. ....	45,656	78	10,024	3,863	4,103	5,301
Apr. ....	45,873	110	9,591	4,231	3,835	5,105
May ....	56,896	109	10,858	4,054	4,707	5,253
June ....	46,894	109	11,170	4,084	5,055	5,068
July ....	37,993	109	12,273	4,119	4,852	4,989
Aug. ....	39,911	110	12,370	3,751	4,991	5,009
Sept. ....	41,979	110	12,688	3,520	5,198	4,923
Oct. ....	43,717	110	12,249	3,675	5,249	5,025
Nov. ....	43,834	112	13,333	3,775	5,449	5,215
Dec. ....	(48,580)	(111)	(13,237)	(3,501)	(4,577)	(5,312)

**Banks and money market funds**
**Table 3**  
**TDME0050**
**Funds raised from other general government and other sectors**
*(stocks in billions of lire)*
**Residents of Italy**

	Overnight		Deposits with agreed maturities			
		of which: euros and other euro-area currencies	Up to 2 years		More than 2 years	
				of which: euros and other euro-area currencies		of which: euros and other euro-area currencies
	S481151M	S513733M	S525152M	S567418M	S609368M	S624290M
1996 .....	(558,552)	(551,326)	(315,190)	(307,894)	(73,319)	(73,063)
1997 .....	(600,737)	(591,935)	(208,811)	(198,435)	(58,061)	(57,999)
1998 .....	675,245	663,885	149,608	138,825	45,043	44,958
1999 – Dec. ....	745,295	730,349	120,961	111,428	32,243	32,134
2000 – Jan. ....	744,856	726,796	119,162	110,170	30,949	30,827
Feb. ....	735,035	719,437	117,609	108,756	29,569	29,453
Mar. ....	742,312	726,361	117,863	108,505	29,455	29,340
Apr. ....	763,138	747,077	118,463	109,266	28,213	28,097
May ....	759,233	741,704	116,469	107,420	27,724	27,617
June ....	754,166	737,361	115,320	106,402	27,245	27,141
July ....	749,013	734,600	115,481	106,305	26,277	26,171
Aug. ....	733,750	717,611	112,753	103,075	25,079	24,968
Sept. ...	744,178	727,290	110,147	100,258	23,921	23,822
Oct. ....	747,667	731,060	110,060	99,424	22,995	22,885
Nov. ....	721,737	705,344	107,068	96,678	22,294	22,188
Dec. ....	(789,628)	(774,407)	(104,142)	(94,676)	(21,471)	(21,345)



**Table 3**  
**TDME0050**

Deposits redeemable at notice		Repos		Debt securities issued			
	<i>of which:</i> euros and other euro-area currencies		<i>of which:</i> euros and other euro-area currencies	Up to 2 years		More than 2 years	
					<i>of which:</i> euros and other euro-area currencies		<i>of which:</i> euros and other euro-area currencies
S658544M	S675292M	S689085M	S705760M	S745602M	S782285M	S821877M	S834122M
(118,076)	(117,797)	(131,146)	(129,682)	....	....	....	....
(119,162)	(118,868)	(144,517)	(143,230)	(21,336)	(19,944)	(371,969)	(370,246)
118,475	118,397	116,143	115,537	34,894	33,503	448,593	446,668
118,478	118,420	97,383	96,877	22,774	20,805	492,510	488,484
117,499	117,443	104,936	104,632	22,091	20,195	497,236	493,156
115,347	115,293	112,929	112,612	22,033	20,089	502,007	498,096
113,535	113,481	110,751	110,540	21,723	19,756	513,648	509,473
113,020	112,968	114,089	113,895	20,974	19,479	514,920	510,565
112,118	112,067	123,590	123,158	20,352	19,316	515,422	511,121
111,359	111,306	123,048	122,912	20,600	19,700	518,241	513,334
111,221	111,169	130,894	129,877	20,284	19,618	516,223	511,212
111,099	111,049	130,712	130,594	20,279	19,643	519,437	514,248
110,046	109,998	125,157	125,062	19,967	19,338	526,057	520,849
108,793	108,743	134,174	134,077	20,807	20,195	525,138	519,772
107,742	107,693	137,915	137,810	20,449	19,866	529,545	524,040
(110,621)	(110,575)	(132,176)	(132,133)	(20,660)	(23,752)	(535,497)	(530,331)

**Banks and money market funds**
**Table 3**  
**ETDM0050**
**Funds raised from other general government and other sectors**
*(stocks in millions of euros)*
**Residents of Italy**

	Overnight		Deposits with agreed maturities			
		of which: euros and other euro-area currencies	Up to 2 years		More than 2 years	
				of which: euros and other euro-area currencies		of which: euros and other euro-area currencies
	S481151M	S513733M	S525152M	S567418M	S609368M	S624290M
1996 .....	–	–	–	–	–	–
1997 .....	(310,255)	(305,709)	(107,842)	(102,483)	(29,986)	(29,954)
1998 .....	348,735	342,868	77,266	71,697	23,263	23,219
1999 – Dec. ....	384,913	377,194	62,471	57,548	16,652	16,596
2000 – Jan. ....	384,686	375,359	61,542	56,898	15,984	15,921
Feb. ....	379,614	371,558	60,740	56,168	15,271	15,211
Mar. ....	383,372	375,134	60,871	56,038	15,212	15,153
Apr. ....	394,128	385,833	61,181	56,431	14,571	14,511
May ....	392,111	383,058	60,151	55,478	14,318	14,263
June ....	389,494	380,815	59,558	54,952	14,071	14,017
July ....	386,833	379,389	59,641	54,902	13,571	13,516
Aug. ....	378,950	370,615	58,232	53,234	12,952	12,895
Sept. ...	384,336	375,614	56,886	51,779	12,354	12,303
Oct. ....	386,138	377,561	56,841	51,348	11,876	11,819
Nov. ....	372,746	364,280	55,296	49,930	11,514	11,459
Dec. ....	(407,809)	(399,948)	(53,785)	(48,896)	(11,089)	(11,024)

**Table 3**  
**ETDM0050**

Deposits redeemable at notice		Repos		Debt securities issued			
	<i>of which:</i> euros and other euro-area currencies		<i>of which:</i> euros and other euro-area currencies	Up to 2 years		More than 2 years	
					<i>of which:</i> euros and other euro-area currencies		<i>of which:</i> euros and other euro-area currencies
S658544M	S675292M	S689085M	S705760M	S745602M	S782285M	S821877M	S834122M
–	–	–	–	–	–	–	–
(61,542)	(61,390)	(74,637)	(73,972)	(11,019)	(10,300)	(192,106)	(191,216)
61,187	61,147	59,983	59,670	18,021	17,303	231,679	230,685
61,189	61,159	50,294	50,033	11,762	10,745	254,360	252,281
60,683	60,654	54,195	54,038	11,409	10,430	256,801	254,694
59,572	59,544	58,323	58,159	11,379	10,375	259,265	257,245
58,636	58,608	57,198	57,089	11,219	10,203	265,277	263,121
58,370	58,343	58,922	58,822	10,832	10,060	265,934	263,685
57,904	57,878	63,829	63,606	10,511	9,976	266,193	263,972
57,512	57,485	63,549	63,479	10,639	10,174	267,649	265,115
57,441	57,414	67,601	67,076	10,476	10,132	266,607	264,019
57,378	57,352	67,507	67,446	10,473	10,145	268,267	265,587
56,834	56,809	64,638	64,589	10,312	9,987	271,686	268,996
56,187	56,161	69,295	69,245	10,746	10,430	271,211	268,440
55,644	55,619	71,227	71,173	10,561	10,260	273,487	270,644
(57,131)	(57,107)	(68,263)	(68,241)	(10,670)	(12,267)	(276,561)	(273,893)

**Banks and money market funds**
**Table 3**  
**TDME0060**
**Funds raised from other general government and other sectors**
*(stocks in billions of lire)*
**Residents of other euro-area countries**

	Overnight		Deposits with agreed maturities			
	S848220M	of which: euros and other euro-area currencies S864457M	Up to 2 years		More than 2 years	
			S882319M	of which: euros and other euro-area currencies S924318M	S937253M	of which: euros and other euro-area currencies S947791M
1996 .....	(2,794)	(2,649)	(7,424)	(5,846)	(15)	(15)
1997 .....	(4,006)	(3,561)	(10,605)	(8,990)	(15)	(15)
1998 .....	2,509	2,269	15,604	15,277	387	380
1999 – Dec. ....	3,933	3,297	6,339	6,014	685	676
2000 – Jan. ....	5,822	5,133	4,138	3,745	660	651
Feb. ....	5,296	4,653	6,943	6,428	658	653
Mar. ....	5,855	5,222	5,689	5,178	656	651
Apr. ....	5,216	4,490	2,775	2,440	695	687
May ....	5,150	4,486	4,808	4,475	684	676
June ....	4,823	3,803	5,147	4,829	687	680
July ....	5,458	4,471	5,547	5,257	664	656
Aug. ....	6,746	5,658	4,240	3,919	670	660
Sept. ...	5,238	4,370	6,703	6,394	873	864
Oct. ....	5,811	4,800	7,098	6,761	866	856
Nov. ....	5,044	4,465	6,643	5,474	875	867
Dec. ....	(5,303)	(4,908)	(7,418)	(7,048)	(786)	(776)

**Table 3**  
**TDME0060**

Deposits redeemable at notice		Repos		Debt securities issued			
	<i>of which:</i> euros and other euro-area currencies		<i>of which:</i> euros and other euro-area currencies	Up to 2 years		More than 2 years	
					<i>of which:</i> euros and other euro-area currencies		<i>of which:</i> euros and other euro-area currencies
<i>S961262M</i>	<i>S985904M</i>	<i>S997747M</i>	<i>S044058M</i>	<i>S055609M</i>	<i>S085756M</i>	<i>S101585M</i>	<i>S128855M</i>
(29)	(27)	(372)	(372)	....	....	....	....
(31)	(29)	(436)	(436)	(41)	(41)	(786)	(645)
31	29	986	986	85	85	693	693
27	27	891	891	488	486	2,114	1,942
27	25	653	653	486	486	2,254	2,076
25	25	197	197	486	486	3,044	2,866
25	25	474	474	486	486	4,475	4,293
25	25	170	170	486	486	7,125	6,934
25	25	352	352	498	498	5,604	5,416
25	25	219	126	498	498	5,158	4,974
25	25	290	197	498	498	5,199	4,959
25	23	1,427	83	498	498	5,404	5,154
25	25	1,427	213	498	498	5,400	5,166
25	23	221	118	498	498	5,480	5,236
25	25	74	74	498	498	5,468	5,232
(25)	(25)	(74)	(74)	(521)	(546)	(5,240)	(5,056)

**Banks and money market funds**
**Table 3**  
**ETDM0060**
**Funds raised from other general government and other sectors**
*(stocks in millions of euros)*
**Residents of other euro-area countries**

	Overnight		Deposits with agreed maturities			
	S848220M	of which: euros and other euro-area currencies S864457M	Up to 2 years		More than 2 years	
			S882319M	of which: euros and other euro-area currencies S924318M	S937253M	of which: euros and other euro-area currencies S947791M
1996 .....	–	–	–	–	–	–
1997 .....	(2,069)	(1,839)	(5,477)	(4,643)	(8)	(8)
1998 .....	1,296	1,172	8,059	7,890	200	196
1999 – Dec. ....	2,031	1,703	3,274	3,106	354	349
2000 – Jan. ....	3,007	2,651	2,137	1,934	341	336
Feb. ....	2,735	2,403	3,586	3,320	340	337
Mar. ....	3,024	2,697	2,938	2,674	339	336
Apr. ....	2,694	2,319	1,433	1,260	359	355
May ....	2,660	2,317	2,483	2,311	353	349
June ....	2,491	1,964	2,658	2,494	355	351
July ....	2,819	2,309	2,865	2,715	343	339
Aug. ....	3,484	2,922	2,190	2,024	346	341
Sept. ...	2,705	2,257	3,462	3,302	451	446
Oct. ....	3,001	2,479	3,666	3,492	447	442
Nov. ....	2,605	2,306	3,431	2,827	452	448
Dec. ....	(2,739)	(2,535)	(3,831)	(3,640)	(406)	(401)

**Table 3**  
**ETDM0060**

Deposits redeemable at notice		Repos		Debt securities issued			
	<i>of which:</i> euros and other euro-area currencies		<i>of which:</i> euros and other euro-area currencies	Up to 2 years		More than 2 years	
					<i>of which:</i> euros and other euro-area currencies		<i>of which:</i> euros and other euro-area currencies
<i>S961262M</i>	<i>S985904M</i>	<i>S997747M</i>	<i>S044058M</i>	<i>S055609M</i>	<i>S085756M</i>	<i>S101585M</i>	<i>S128855M</i>
–	–	–	–	–	–	–	–
(16)	(15)	(225)	(225)	(21)	(21)	(406)	(333)
16	15	509	509	44	44	358	358
14	14	460	460	252	251	1,092	1,003
14	13	337	337	251	251	1,164	1,072
13	13	102	102	251	251	1,572	1,480
13	13	245	245	251	251	2,311	2,217
13	13	88	88	251	251	3,680	3,581
13	13	182	182	257	257	2,894	2,797
13	13	113	65	257	257	2,664	2,569
13	13	150	102	257	257	2,685	2,561
13	12	737	43	257	257	2,791	2,662
13	13	737	110	257	257	2,789	2,668
13	12	114	61	257	257	2,830	2,704
13	13	38	38	257	257	2,824	2,702
(13)	(13)	(38)	(38)	(269)	(282)	(2,706)	(2,611)

**Banks**
**Table 4**  
**TDDE0010**
**Main balance sheet items**
*(stocks in billions of lire)*
**ASSETS**

	Bank reserves	Loans to residents	Securities	Shares	Participating interests	Repos	Bad debts and unpaid/ protested bills	Interbank positions	External assets	Memorandum item: estimated realizable value of bad debts
	S787896M	S139805M	S184531M	S201120M	S248016M	S281255M	S303377M	S351756M	S377877M	S285516M
1996 .....	80,892	1,090,929	383,583	2,566	55,102	22,263	123,116	182,127	295,728	74,231
1997 .....	86,803	1,160,916	343,405	3,450	59,263	27,743	119,991	184,792	311,639	70,910
1998 .....	22,269	1,230,407	347,123	3,993	77,670	42,362	122,630	192,880	318,975	70,192
1999 – Dec. ....	27,245	1,346,926	324,283	6,190	97,749	53,538	113,979	223,149	302,391	59,110
2000 – Jan. ....	30,190	1,356,644	315,686	7,013	101,439	41,725	113,791	237,290	283,234	57,103
Feb. ....	19,121	1,364,549	313,132	12,020	101,302	59,201	112,110	230,528	284,874	54,492
Mar. ....	22,050	1,375,960	314,826	14,048	103,933	69,921	112,621	233,034	307,979	54,541
Apr. ....	25,299	1,392,730	314,644	15,107	103,709	54,899	112,521	230,608	309,126	54,357
May ....	18,472	1,401,970	305,170	14,470	104,628	66,158	110,087	237,666	327,911	53,532
June ....	21,820	1,430,499	303,520	10,866	104,562	79,068	106,555	257,985	318,164	50,238
July ....	24,780	1,442,469	293,403	11,635	107,204	63,779	106,379	252,348	283,586	50,244
Aug. ....	23,047	1,443,776	292,092	7,373	107,432	62,481	104,985	241,768	292,867	49,336
Sept. ....	21,467	1,449,906	288,560	6,659	108,321	61,546	105,157	245,538	304,082	49,900
Oct. ....	20,579	1,465,083	288,330	6,386	108,133	65,676	105,198	267,536	307,139	49,907
Nov. ....	22,577	1,489,660	282,372	6,744	110,141	65,709	104,884	289,987	305,125	50,169
Dec. ....	25,824	1,527,922	270,510	6,169	116,482	77,449	99,129	299,276	306,889	46,718

**LIABILITIES**

	Residents' deposits in lire/euros	Bonds	Public funds	Repos	Interbank position	Own funds	External liabilities	Balance of other items	Memorandum item: supervisory capital
	S420744M	S535313M	S206183M	S626598M	S675342M	S731568M	S850847M	S862694M	S349276M
1996 .....	959,577	280,213	2,486	174,005	193,714	250,189	364,081	12,044	182,306
1997 .....	881,328	377,743	2,231	172,454	200,332	257,051	392,738	14,121	187,485
1998 .....	877,146	436,073	1,981	144,343	200,363	283,092	391,340	23,973	220,059
1999 – Dec. ....	898,923	456,518	1,930	172,351	210,533	313,434	445,747	–3,991	247,252
2000 – Jan. ....	895,124	457,608	1,921	153,407	214,062	324,273	441,293	–680	....
Feb. ....	881,849	463,055	1,932	169,284	222,721	327,462	441,260	–10,725	....
Mar. ....	884,409	472,479	1,934	197,343	214,273	335,569	460,637	–12,272	256,837
Apr. ....	904,019	474,038	1,934	195,871	214,554	338,845	456,276	–26,897	....
May ....	895,732	477,339	1,952	214,196	204,677	338,024	464,701	–10,092	....
June ....	884,831	480,817	1,867	233,181	227,895	340,425	465,654	–1,630	262,165
July ....	880,794	478,377	1,801	208,126	226,689	344,368	456,023	–10,591	....
Aug. ....	864,845	480,664	1,795	210,399	220,450	344,104	476,162	–22,594	....
Sept. ....	867,265	485,982	1,791	206,068	215,364	346,434	491,245	–22,912	276,579
Oct. ....	866,744	484,236	1,787	199,734	242,375	350,246	517,013	–28,074	....
Nov. ....	837,104	486,854	1,808	212,639	258,401	351,131	503,368	25,890	....
Dec. ....	900,610	489,634	1,828	222,733	272,999	352,006	506,354	–16,516	261,536



**Banks**
**Table 4**  
**ETDD0010**
**Main balance sheet items**
*(stocks in millions of euros)*
**ASSETS**

	Bank reserves	Loans to residents	Securities	Shares	Participating interests	Repos	Bad debts and unpaid/ protested bills	Interbank positions	External assets	Memorandum item: estimated realizable value of bad debts
	S787896M	S139805M	S184531M	S201120M	S248016M	S281255M	S303377M	S351756M	S377877M	S285516M
1996 .....	-	-	-	-	-	-	-	-	-	-
1997 .....	44,830	599,563	177,354	1,782	30,607	14,328	61,970	95,437	160,948	36,622
1998 .....	11,501	635,452	179,274	2,062	40,113	21,878	63,333	99,614	164,737	36,251
1999 – Dec. ....	14,071	695,629	167,478	3,197	50,483	27,650	58,865	115,247	156,172	30,528
2000 – Jan. ....	15,592	700,648	163,038	3,622	52,389	21,549	58,768	122,550	146,278	29,491
Feb. ....	9,875	704,731	161,719	6,208	52,318	30,575	57,900	119,058	147,125	28,143
Mar. ....	11,388	710,624	162,594	7,255	53,677	36,111	58,164	120,352	159,058	28,168
Apr. ....	13,066	719,285	162,500	7,802	53,561	28,353	58,112	119,099	159,650	28,073
May ....	9,540	724,057	157,607	7,473	54,036	34,168	56,855	122,744	169,352	27,647
June ....	11,269	738,791	156,755	5,612	54,002	40,835	55,031	133,238	164,318	25,946
July ....	12,798	744,973	151,530	6,009	55,366	32,939	54,940	130,327	146,460	25,949
Aug. ....	11,903	745,648	150,853	3,808	55,484	32,269	54,220	124,863	151,253	25,480
Sept. ....	11,087	748,814	149,029	3,439	55,943	31,786	54,309	126,810	157,045	25,771
Oct. ....	10,628	756,652	148,910	3,298	55,846	33,919	54,330	138,171	158,624	25,775
Nov. ....	11,660	769,345	145,833	3,483	56,883	33,936	54,168	149,766	157,584	25,910
Dec. ....	13,337	789,106	139,707	3,186	60,158	39,999	51,196	154,563	158,495	24,128

**LIABILITIES**

	Residents' deposits in lire/euros	Bonds	Public funds	Repos	Interbank position	Own funds	External liabilities	Balance of other items	Memorandum item: supervisory capital
	S420744M	S535313M	S206183M	S626598M	S675342M	S731568M	S850847M	S862694M	S349276M
1996 .....	-	-	-	-	-	-	-	-	-
1997 .....	455,168	195,088	1,152	89,065	103,463	132,756	202,832	7,293	96,828
1998 .....	453,008	225,213	1,023	74,547	103,479	146,205	202,110	12,381	113,651
1999 – Dec. ....	464,255	235,772	997	89,012	108,731	161,875	230,209	-2,061	127,695
2000 – Jan. ....	462,293	236,335	992	79,228	110,554	167,473	227,909	-351	....
Feb. ....	455,437	239,148	998	87,428	115,026	169,120	227,892	-5,539	....
Mar. ....	456,759	244,015	999	101,919	110,663	173,307	237,899	-6,338	132,645
Apr. ....	466,887	244,820	999	101,159	110,808	174,999	235,647	-13,891	....
May ....	462,607	246,525	1,008	110,623	105,707	174,575	239,998	-5,212	....
June ....	456,977	248,321	964	120,428	117,698	175,815	240,490	-842	135,397
July ....	454,892	247,061	930	107,488	117,075	177,851	235,516	-5,470	....
Aug. ....	446,655	248,242	927	108,662	113,853	177,715	245,917	-11,669	....
Sept. ....	447,905	250,989	925	106,425	111,226	178,918	253,707	-11,833	142,841
Oct. ....	447,636	250,087	923	103,154	125,176	180,887	267,015	-14,499	....
Nov. ....	432,328	251,439	934	109,819	133,453	181,344	259,968	13,371	....
Dec. ....	465,126	252,875	944	115,032	140,992	181,796	261,510	-8,530	135,072

## Loans and securities

(stocks in billions of lire)

	Loans to residents						Loans to non-residents
	Short-term		M/L-term		TOTAL		
		<i>of which:</i> in lire/euros		<i>of which:</i> in lire/euros		<i>of which:</i> in lire/euros	
	S749542M	S227719M	S239317M	S251548M	S139805M	S263933M	S283158M
1996 .....	556,364	502,123	534,565	498,855	1,090,929	1,000,978	17,854
1997 .....	590,715	530,778	570,201	540,684	1,160,916	1,071,462	23,181
1998 .....	623,880	561,373	606,527	580,825	1,230,407	1,142,198	27,309
1999 – Dec. ....	666,590	625,204	680,336	671,915	1,346,926	1,297,119	32,032
2000 – Jan. ....	682,313	637,877	674,331	666,011	1,356,644	1,303,888	29,627
Feb. ....	684,208	638,506	680,341	671,922	1,364,549	1,310,429	30,450
Mar. ....	688,100	639,926	687,860	678,730	1,375,960	1,318,656	31,612
Apr. ....	699,905	646,249	692,825	683,468	1,392,730	1,329,718	33,011
May ....	701,739	648,674	700,231	691,560	1,401,970	1,340,234	33,523
June ....	720,312	669,554	710,187	701,420	1,430,499	1,370,976	38,253
July ....	732,652	681,102	709,815	701,162	1,442,469	1,382,264	40,636
Aug. ....	728,915	675,913	714,863	706,016	1,443,776	1,381,929	40,114
Sept. ....	733,010	678,413	716,896	707,854	1,449,906	1,386,267	41,239
Oct. ....	741,839	682,278	723,243	713,920	1,465,083	1,396,198	42,906
Nov. ....	759,424	702,270	730,235	721,019	1,489,660	1,423,288	42,885
Dec. ....	780,646	731,649	747,276	738,478	1,527,922	1,470,127	41,448

  

	Securities							TOTAL
	Government securities				Other securities			
	<i>of which:</i>				<i>of which:</i> bonds issued by banks			
	BOTs/BTEs	CTZs	CCTs	BTPs				
	S341581M	S376542M	S710401M	S407866M	S420675M	S490966M	S474026M	S184531M
1996 .....	334,173	52,957	19,636	155,306	99,331	49,412	47,049	383,583
1997 .....	296,480	32,094	18,660	154,454	86,220	46,926	43,491	343,405
1998 .....	288,088	45,266	20,257	134,790	83,901	59,035	54,580	347,123
1999 – Dec. ....	259,603	30,316	17,004	120,384	87,105	64,679	57,943	324,283
2000 – Jan. ....	251,332	27,230	16,766	118,581	83,984	64,354	57,651	315,686
Feb. ....	248,582	27,869	18,908	113,305	83,786	64,549	57,662	313,132
Mar. ....	243,457	26,296	19,603	112,511	80,415	71,369	64,621	314,826
Apr. ....	243,802	23,822	19,665	113,729	82,018	70,842	63,862	314,644
May ....	235,212	21,930	20,792	109,812	77,976	69,957	63,014	305,170
June ....	232,976	19,432	22,786	108,845	77,166	70,544	63,767	303,520
July ....	225,703	17,299	18,395	108,642	76,777	67,700	61,132	293,403
Aug. ....	223,777	17,151	18,242	107,453	76,245	68,317	61,730	292,092
Sept. ....	218,810	15,573	16,969	106,204	75,507	69,750	62,948	288,560
Oct. ....	219,616	13,780	16,050	107,306	77,468	68,714	61,937	288,330
Nov. ....	213,054	13,589	14,795	104,746	74,972	69,318	62,106	282,372
Dec. ....	199,511	11,817	13,966	101,344	67,965	70,999	63,678	270,510

## Loans and securities

(stocks in millions of euros)

	Loans to residents						Loans to non-residents
	Short-term		M/L-term		TOTAL		
		<i>of which:</i> in lire/euros		<i>of which:</i> in lire/euros		<i>of which:</i> in lire/euros	
	S749542M	S227719M	S239317M	S251548M	S139805M	S263933M	S283158M
1996 .....	-	-	-	-	-	-	-
1997 .....	305,079	274,124	294,484	279,240	599,563	553,364	11,972
1998 .....	322,207	289,925	313,245	299,971	635,452	589,896	14,104
1999 - Dec. ....	344,265	322,891	351,364	347,015	695,629	669,906	16,543
2000 - Jan. ....	352,385	329,436	348,263	343,966	700,648	673,402	15,301
Feb. ....	353,364	329,761	351,367	347,019	704,731	676,780	15,726
Mar. ....	355,374	330,494	355,250	350,535	710,624	681,029	16,326
Apr. ....	361,471	333,760	357,814	352,982	719,285	686,742	17,049
May ....	362,418	335,012	361,639	357,161	724,057	692,173	17,313
June ....	372,010	345,796	366,781	362,253	738,791	708,050	19,756
July ....	378,383	351,760	366,589	362,120	744,973	713,880	20,987
Aug. ....	376,453	349,080	369,196	364,627	745,648	713,707	20,717
Sept. ....	378,568	350,371	370,246	365,576	748,814	715,947	21,298
Oct. ....	383,128	352,367	373,524	368,709	756,652	721,076	22,159
Nov. ....	392,210	362,692	377,135	372,375	769,345	735,067	22,148
Dec. ....	403,170	377,865	385,936	381,392	789,106	759,257	21,406

  

	Securities							TOTAL
	Government securities				Other securities			
	<i>of which:</i>				<i>of which:</i> bonds issued by banks			
	BOTs/BTEs	CTZs	CCTs	BTPs				
	S341581M	S376542M	S710401M	S407866M	S420675M	S490966M	S474026M	S184531M
1996 .....	-	-	-	-	-	-	-	-
1997 .....	153,119	16,575	9,637	79,769	44,529	24,235	22,461	177,354
1998 .....	148,785	23,378	10,462	69,613	43,331	30,489	28,188	179,274
1999 - Dec. ....	134,074	15,657	8,782	62,173	44,986	33,404	29,925	167,478
2000 - Jan. ....	129,802	14,063	8,659	61,242	43,374	33,236	29,774	163,038
Feb. ....	128,382	14,393	9,765	58,517	43,272	33,337	29,780	161,719
Mar. ....	125,735	13,581	10,124	58,107	41,531	36,859	33,374	162,594
Apr. ....	125,913	12,303	10,156	58,736	42,359	36,587	32,982	162,500
May ....	121,477	11,326	10,738	56,713	40,271	36,130	32,544	157,607
June ....	120,322	10,036	11,768	56,214	39,853	36,433	32,933	156,755
July ....	116,566	8,934	9,500	56,109	39,652	34,964	31,572	151,530
Aug. ....	115,571	8,858	9,421	55,495	39,377	35,283	31,881	150,853
Sept. ....	113,006	8,043	8,764	54,850	38,996	36,023	32,510	149,029
Oct. ....	113,422	7,117	8,289	55,419	40,009	35,488	31,988	148,910
Nov. ....	110,033	7,018	7,641	54,097	38,720	35,800	32,075	145,833
Dec. ....	103,039	6,103	7,213	52,340	35,101	36,668	32,887	139,707

## Deposits and bonds

(stocks in billions of lire)

	Residents' lira deposits – end-of-period data						Residents' foreign currency deposits	Non-residents' deposits
	Current account deposits	Savings deposits	Certificates of deposit					
			Short-term	M/L-term	Total			
	S491040M	S527935M	S540520M	S568958M	S498388M	S420744M	S580095M	S645316M
1996 .....	506,681	114,840	67,012	271,043	338,055	959,577	19,961	14,644
1997 .....	543,420	115,651	86,087	136,172	222,259	881,328	23,667	17,363
1998 .....	613,703	113,812	73,731	75,900	149,631	877,146	25,915	14,882
1999 – Dec. ....	681,641	112,486	57,354	47,444	104,799	898,923	24,362	16,348
2000 – Jan. ....	681,058	111,924	56,950	45,194	102,144	895,124	26,959	16,507
Feb. ....	672,480	109,812	56,485	43,072	99,557	881,849	24,292	17,668
Mar. ....	679,031	107,947	55,687	41,744	97,431	884,409	25,050	18,104
Apr. ....	701,307	108,820	53,788	40,104	93,892	904,019	25,013	18,762
May ....	696,757	106,652	53,730	38,594	92,323	895,732	26,333	18,218
June ....	688,406	105,726	53,096	37,602	90,699	884,831	25,361	18,689
July ....	686,524	105,587	52,421	36,262	88,681	880,794	23,379	19,587
Aug. ....	672,742	105,159	51,731	35,211	86,944	864,845	25,563	19,132
Sept. ....	678,457	104,632	50,306	33,869	84,175	867,265	26,372	20,395
Oct. ....	681,298	102,680	50,395	32,371	82,766	866,744	26,922	20,261
Nov. ....	654,045	102,014	49,679	31,366	81,043	837,104	26,428	19,394
Dec. ....	716,401	104,675	49,144	30,390	79,536	900,610	24,676	19,521

  

	Residents' lira deposits – average data					Bonds	
	Current account deposits	Certificates of deposit			Fixed rate	Variable rate	
		Short-term	M/L-term	Total			
	S705869M	S764276M	S774604M	S750869M	S786353M	S662851M	S697646M
1996 .....	453,358	67,829	271,703	339,533	903,069	121,102	159,111
1997 .....	495,588	86,478	138,467	224,944	832,610	174,568	203,175
1998 .....	563,102	74,881	75,702	150,584	824,954	185,772	250,300
1999 – Dec. ....	642,805	59,054	46,217	105,271	859,574	215,338	241,178
2000 – Jan. ....	670,598	58,524	44,226	102,750	886,525	....	....
Feb. ....	668,941	58,330	42,056	100,384	880,164	....	....
Mar. ....	668,484	58,111	40,416	98,527	875,848	225,194	247,285
Apr. ....	676,012	59,300	38,993	98,293	882,374	....	....
May ....	688,003	55,337	37,403	92,742	888,618	....	....
June ....	687,581	55,300	36,315	91,615	885,580	228,912	251,905
July ....	682,320	54,272	34,758	89,028	876,948	....	....
Aug. ....	671,504	53,735	33,385	87,122	864,026	....	....
Sept. ....	670,596	52,895	32,177	85,072	860,629	234,027	251,955
Oct. ....	672,912	52,330	30,581	82,911	859,381	....	....
Nov. ....	672,687	52,033	29,242	81,277	856,643	....	....
Dec. ....	679,693	51,772	28,208	79,980	862,527	234,651	254,984

## Deposits and bonds

(stocks in millions of euros)

	Residents' lira deposits – end-of-period data						Residents' foreign currency deposits	Non-residents' deposits
	Current account deposits	Savings deposits	Certificates of deposit					
			Short-term	M/L-term	Total			
	S491040M	S527935M	S540520M	S568958M	S498388M	S420744M	S580095M	S645316M
1996 .....	–	–	–	–	–	–	–	–
1997 .....	280,653	59,729	44,460	70,327	114,787	455,168	12,223	8,967
1998 .....	316,951	58,779	38,079	39,199	77,278	453,008	13,384	7,686
1999 – Dec. ....	352,038	58,094	29,621	24,503	54,124	464,255	12,582	8,443
2000 – Jan. ....	351,737	57,804	29,412	23,341	52,753	462,293	13,923	8,525
Feb. ....	347,307	56,713	29,172	22,245	51,417	455,437	12,546	9,125
Mar. ....	350,690	55,750	28,760	21,559	50,319	456,759	12,937	9,350
Apr. ....	362,195	56,201	27,779	20,712	48,491	466,887	12,918	9,690
May ....	359,845	55,081	27,749	19,932	47,681	462,607	13,600	9,409
June ....	355,532	54,603	27,422	19,420	46,842	456,977	13,098	9,652
July ....	354,560	54,531	27,073	18,728	45,800	454,892	12,074	10,116
Aug. ....	347,442	54,310	26,717	18,185	44,903	446,655	13,202	9,881
Sept. ....	350,394	54,038	25,981	17,492	43,473	447,905	13,620	10,533
Oct. ....	351,861	53,030	26,027	16,718	42,745	447,636	13,904	10,464
Nov. ....	337,786	52,686	25,657	16,199	41,855	432,328	13,649	10,016
Dec. ....	369,990	54,060	25,381	15,695	41,077	465,126	12,744	10,082

  

	Residents' lira deposits – average data					Bonds	
	Current account deposits	Certificates of deposit			Fixed rate	Variable rate	
		Short-term	M/L-term	Total			
	S705869M	S764276M	S774604M	S750869M	S786353M	S662851M	S697646M
1996 .....	–	–	–	–	–	–	–
1997 .....	255,950	44,662	71,512	116,174	430,007	90,157	104,931
1998 .....	290,818	38,673	39,097	77,770	426,053	95,943	129,269
1999 – Dec. ....	331,981	30,499	23,869	54,368	443,933	111,213	124,558
2000 – Jan. ....	346,335	30,225	22,841	53,066	457,852	....	....
Feb. ....	345,479	30,125	21,720	51,844	454,567	....	....
Mar. ....	345,243	30,012	20,873	50,885	452,338	116,303	127,712
Apr. ....	349,131	30,626	20,138	50,764	455,708	....	....
May ....	355,324	28,579	19,317	47,897	458,933	....	....
June ....	355,106	28,560	18,755	47,315	457,364	118,223	130,098
July ....	352,389	28,029	17,951	45,979	452,906	....	....
Aug. ....	346,803	27,752	17,242	44,995	446,232	....	....
Sept. ....	346,334	27,318	16,618	43,936	444,478	120,865	130,124
Oct. ....	347,530	27,026	15,794	42,820	443,833	....	....
Nov. ....	347,414	26,873	15,102	41,976	442,419	....	....
Dec. ....	351,032	26,738	14,568	41,306	445,458	121,187	131,688

## Repo transactions

(stocks in billions of lire)

	Reverse repos						
	With residents				With non-residents		
	Banks	Customers	Central bank	Total	Banks	Customers	
S193795M	S855041M	S864387M	S281255M	S877608M	S923276M	S933418M	
1998 .....	27,574	14,789	..	42,362	28,525	35,230	106,117
1999 – Dec. ....	34,059	19,481	..	53,538	28,941	18,937	101,418
2000 – Jan. ....	32,984	8,740	..	41,725	35,246	9,430	86,400
Feb. ....	48,964	10,235	..	59,201	31,697	9,672	100,570
Mar. ....	56,560	13,360	..	69,921	43,965	13,438	127,323
Apr. ....	44,943	9,956	..	54,899	46,168	8,698	109,763
May ....	56,305	9,770	85	66,158	55,317	10,481	131,957
June ....	64,739	14,328	..	79,068	53,203	10,942	143,212
July ....	54,483	9,157	139	63,779	40,247	10,932	114,956
Aug. ....	53,644	8,696	139	62,481	50,523	12,026	125,031
Sept. ....	51,553	9,972	19	61,546	50,380	13,393	125,317
Oct. ....	54,231	11,445	..	65,676	49,927	14,288	129,891
Nov. ....	55,370	10,340	..	65,709	55,451	12,814	133,974
Dec. ....	62,148	15,300	..	77,449	56,254	14,830	148,531

	Repos						
	With residents				With non-residents		
	Banks	Customers	Central bank	Total	Banks	Customers	
S943211M	S957015M	S967781M	S626598M	S014543M	S024248M	S068694M	
1998 .....	27,067	108,588	8,688	144,343	12,053	8,860	165,257
1999 – Dec. ....	34,334	88,840	49,177	172,351	35,000	10,500	217,852
2000 – Jan. ....	32,907	91,957	28,543	153,407	32,179	8,738	194,324
Feb. ....	48,174	97,824	23,284	169,284	31,491	7,294	208,070
Mar. ....	59,645	99,588	38,108	197,343	26,186	11,077	234,606
Apr. ....	48,378	101,172	46,321	195,871	23,865	10,574	230,310
May ....	57,106	110,679	46,410	214,196	29,336	10,950	254,480
June ....	64,240	111,537	57,405	233,181	20,842	9,759	263,782
July ....	52,903	116,844	38,379	208,126	17,670	5,193	230,989
Aug. ....	53,195	120,664	36,541	210,399	20,335	9,066	239,801
Sept. ....	51,449	114,488	40,131	206,068	19,088	10,220	235,375
Oct. ....	52,026	121,873	25,836	199,734	29,898	9,393	239,025
Nov. ....	54,549	123,652	34,440	212,639	29,404	7,025	249,070
Dec. ....	60,319	121,919	40,495	222,733	22,075	7,499	252,308

## Repo transactions

(stocks in millions of euros)

	Reverse repos						
	With residents				With non-residents		
	Banks	Customers	Central bank	Total	Banks	Customers	
<i>S193795M</i>	<i>S855041M</i>	<i>S864387M</i>	<i>S281255M</i>	<i>S877608M</i>	<i>S923276M</i>	<i>S933418M</i>	
1998 .....	14,241	7,638	..	21,878	14,732	18,195	54,805
1999 – Dec. ....	17,590	10,061	..	27,650	14,947	9,780	52,378
2000 – Jan. ....	17,035	4,514	..	21,549	18,203	4,870	44,622
Feb. ....	25,288	5,286	..	30,575	16,370	4,995	51,940
Mar. ....	29,211	6,900	..	36,111	22,706	6,940	65,757
Apr. ....	23,211	5,142	..	28,353	23,844	4,492	56,688
May ....	29,079	5,046	44	34,168	28,569	5,413	68,150
June ....	33,435	7,400	..	40,835	27,477	5,651	73,963
July ....	28,138	4,729	72	32,939	20,786	5,646	59,370
Aug. ....	27,705	4,491	72	32,269	26,093	6,211	64,573
Sept. ....	26,625	5,150	10	31,786	26,019	6,917	64,721
Oct. ....	28,008	5,911	..	33,919	25,785	7,379	67,083
Nov. ....	28,596	5,340	..	33,936	28,638	6,618	69,192
Dec. ....	32,097	7,902	..	39,999	29,053	7,659	76,710

  

	Repos						
	With residents				With non-residents		
	Banks	Customers	Central bank	Total	Banks	Customers	
<i>S943211M</i>	<i>S957015M</i>	<i>S967781M</i>	<i>S626598M</i>	<i>S014543M</i>	<i>S024248M</i>	<i>S068694M</i>	
1998 .....	13,979	56,081	4,487	74,547	6,225	4,576	85,348
1999 – Dec. ....	17,732	45,882	25,398	89,012	18,076	5,423	112,511
2000 – Jan. ....	16,995	47,492	14,741	79,228	16,619	4,513	100,360
Feb. ....	24,880	50,522	12,025	87,428	16,264	3,767	107,459
Mar. ....	30,804	51,433	19,681	101,919	13,524	5,721	121,164
Apr. ....	24,985	52,251	23,923	101,159	12,325	5,461	118,945
May ....	29,493	57,161	23,969	110,623	15,151	5,655	131,428
June ....	33,177	57,604	29,647	120,428	10,764	5,040	136,232
July ....	27,322	60,345	19,821	107,488	9,126	2,682	119,296
Aug. ....	27,473	62,318	18,872	108,662	10,502	4,682	123,847
Sept. ....	26,571	59,128	20,726	106,425	9,858	5,278	121,561
Oct. ....	26,869	62,942	13,343	103,154	15,441	4,851	123,446
Nov. ....	28,172	63,861	17,787	109,819	15,186	3,628	128,634
Dec. ....	31,152	62,966	20,914	115,032	11,401	3,873	130,306

## Banks

Table 8  
TDDE0021

## Loans by sector of economic activity

(stocks in billions of lire)

	Non-financial corporations and quasi- corporations	Financial institutions	Insurance corporations	General government	of which:	
					local government	social security institutions
					S477499M	S615203M
1996 .....	586,669	85,769	4,240	107,713	70,275	1,111
1997 .....	606,922	109,893	3,745	109,589	72,961	1,152
1998 .....	718,248	118,554	7,033	104,882	71,963	958
1999 – Dec. ....	759,066	141,189	5,693	110,987	79,455	1,518
2000 – Jan. ....	(768,240)	143,375	5,946	(107,267)	76,002	1,719
Feb. ....	(768,571)	144,579	10,098	(104,804)	73,625	1,491
Mar. ....	(768,786)	149,335	9,867	(103,335)	74,612	1,503
Apr. ....	(785,622)	147,747	9,728	(104,220)	74,033	1,576
May ....	(790,424)	149,290	9,201	(102,795)	74,388	2,597
June ....	(809,742)	153,802	10,406	(103,871)	73,780	2,792
July ....	(831,185)	153,014	6,694	(96,289)	72,138	2,500
Aug. ....	(834,199)	150,748	6,597	(94,595)	72,571	2,457
Sept. ....	(836,972)	150,628	6,605	(95,479)	71,506	2,428
Oct. ....	(839,394)	153,411	6,535	(100,084)	71,915	2,407
Nov. ....	(857,930)	154,838	6,552	(101,732)	74,188	2,469
Dec. ....	(877,324)	169,912	5,743	(106,183)	77,193	2,455

	Households		Total residents	Rest of the world	Total
	Consumer households	Sole proprietorships			
	S716835M	S727048M	S735841M	S749153M	S762533M
1996 .....	170,016	143,445	1,097,852	17,854	1,115,706
1997 .....	183,601	147,412	1,161,162	23,181	1,184,343
1998 .....	207,841	73,600	1,230,157	27,309	1,257,466
1999 – Dec. ....	251,382	78,628	1,346,945	32,032	1,378,977
2000 – Jan. ....	253,800	79,075	(1,357,705)	29,627	(1,387,332)
Feb. ....	256,726	79,929	(1,364,706)	30,450	(1,395,156)
Mar. ....	262,746	80,777	(1,374,849)	31,612	(1,406,458)
Apr. ....	263,550	80,934	(1,391,801)	33,011	(1,424,812)
May ....	267,701	81,304	(1,400,715)	33,523	(1,434,238)
June ....	271,428	81,699	(1,430,946)	38,253	(1,469,199)
July ....	272,418	81,991	(1,441,590)	40,636	(1,482,226)
Aug. ....	273,568	82,466	(1,442,175)	40,114	(1,482,286)
Sept. ....	276,662	82,863	(1,449,209)	41,239	(1,490,448)
Oct. ....	281,143	83,432	(1,463,998)	42,906	(1,506,904)
Nov. ....	282,994	84,859	(1,488,904)	42,885	(1,531,787)
Dec. ....	282,757	84,741	(1,526,658)	41,448	(1,568,106)



## Loans by sector of economic activity

(stocks in millions of euros)

	Non-financial corporations and quasi- corporations	Financial institutions	Insurance corporations	General government		
				of which:		
				local government	social security institutions	
	S477499M	S615203M	S659212M	S678032M	S691645M	S708658M
1996 .....	-	-	-	-	-	-
1997 .....	313,449	56,755	1,934	56,598	37,681	595
1998 .....	370,944	61,228	3,632	54,167	37,166	495
1999 – Dec. ....	392,025	72,918	2,940	57,320	41,035	784
2000 – Jan. ....	(396,763)	74,047	3,071	(55,399)	39,252	888
Feb. ....	(396,934)	74,669	5,215	(54,127)	38,024	770
Mar. ....	(397,045)	77,125	5,096	(53,368)	38,534	776
Apr. ....	(405,740)	76,305	5,024	(53,825)	38,235	814
May ....	(408,220)	77,102	4,752	(53,089)	38,418	1,341
June ....	(418,197)	79,432	5,374	(53,645)	38,104	1,442
July ....	(429,271)	79,025	3,457	(49,729)	37,256	1,291
Aug. ....	(430,828)	77,855	3,407	(48,854)	37,480	1,269
Sept. ....	(432,260)	77,793	3,411	(49,311)	36,930	1,254
Oct. ....	(433,511)	79,230	3,375	(51,689)	37,141	1,243
Nov. ....	(443,084)	79,967	3,384	(52,540)	38,315	1,275
Dec. ....	(453,100)	87,752	2,966	(54,839)	39,867	1,268

	Households		Total residents	Rest of the world	Total
	Consumer households	Sole proprietorships			
	S716835M	S727048M	S735841M	S749153M	S762533M
1996 .....	-	-	-	-	-
1997 .....	94,822	76,132	599,690	11,972	611,662
1998 .....	107,341	38,011	635,323	14,104	649,427
1999 – Dec. ....	129,828	40,608	695,639	16,543	712,182
2000 – Jan. ....	131,077	40,839	(701,196)	15,301	(716,497)
Feb. ....	132,588	41,280	(704,812)	15,726	(720,538)
Mar. ....	135,697	41,718	(710,050)	16,326	(726,375)
Apr. ....	136,112	41,799	(718,805)	17,049	(735,854)
May ....	138,256	41,990	(723,409)	17,313	(740,722)
June ....	140,181	42,194	(739,022)	19,756	(758,778)
July ....	140,692	42,345	(744,519)	20,987	(765,506)
Aug. ....	141,286	42,590	(744,821)	20,717	(765,537)
Sept. ....	142,884	42,795	(748,454)	21,298	(769,752)
Oct. ....	145,198	43,089	(756,092)	22,159	(778,251)
Nov. ....	146,154	43,826	(768,955)	22,148	(791,102)
Dec. ....	146,032	43,765	(788,453)	21,406	(809,859)

## Loans by branch of economic activity

(stocks in billions of lire)

November 2000

		Stocks			Percentage change on twelve months earlier		
		Total	Non-financial corporations and quasi-corporations	Sole proprietorships	Total	Non-financial corporations and quasi-corporations	Sole proprietorships
		3902	3004	1165	3902	3004	1165
Agricultural, forestry and fishery products . .	51	39,087	18,129	20,958	4.7	0.5	8.7
Fuel and power products . . . . .	52	37,296	37,140	159	36.3	36.4	12.3
Ferrous and non-ferrous ores and metals . .	53	17,415	17,188	227	9.5	9.5	6.4
Non-metallic minerals and mineral products	54	23,102	22,075	1,026	6.9	7.3	-0.7
Chemical products . . . . .	55	21,262	20,925	337	11.1	11.1	11.5
Metal products, except machinery and transport equipment . . . . .	56	38,226	35,895	2,331	10.3	10.7	3.4
Agricultural and industrial machinery . . . . .	57	37,902	36,898	1,005	5.7	5.8	2.8
Office and data processing machines; precision and optical instruments . . . . .	58	11,529	11,105	424	8.1	8.1	7.9
Electrical goods . . . . .	59	26,775	25,741	1,034	11.3	11.3	9.0
Transport equipment . . . . .	60	17,632	17,119	513	15.7	16.1	3.9
Food, beverages, tobacco . . . . .	61	45,247	42,763	2,484	4.9	4.8	6.8
Textiles and clothing, leather and footwear .	62	52,409	49,065	3,344	7.9	8.5	0.6
Paper and printing products . . . . .	63	21,202	20,432	771	5.8	6.0	0.5
Rubber and plastic products . . . . .	64	15,434	14,859	575	11.4	11.7	3.5
Other manufactured products . . . . .	65	29,253	26,149	3,104	9.2	10.0	2.9
Building and construction . . . . .	66	116,263	104,299	11,966	3.0	3.3	0.4
Wholesale and retail trade services . . . . .	67	165,921	139,384	26,537	7.2	8.4	1.3
Lodging and catering services . . . . .	68	28,409	23,266	5,143	10.2	11.7	4.1
Inland transport services . . . . .	69	26,717	22,939	3,780	5.4	5.6	4.3
Maritime and air transport services . . . . .	70	9,703	9,685	17	38.3	38.4	12.5
Auxiliary transport services . . . . .	71	11,515	11,097	418	7.8	7.8	6.4
Communication services . . . . .	72	22,858	22,803	52	83.6	83.8	22.7
Other market services . . . . .	73	157,297	141,648	15,649	20.4	21.6	10.5
<b>Total for branches (a)</b> . . . . .	<b>4999</b>	<b>972,457</b>	<b>870,605</b>	<b>101,852</b>	<b>11.3</b>	<b>12.1</b>	<b>4.7</b>
Loans, including bad debts, to non-financial corporations and quasi-corporations not included in any branch of economic activity (b) . . . . .	0	(50,573)	(50,573)	-	(-5.4)	(-5.4)	-
Total loans, including bad debts (c=a+b) . .	4999	(1,023,030)	(921,180)	101,852	(10.3)	(11.0)	4.7
Bad debts (d) . . . . .	4999	80,241	63,248	16,993	-12.4	-13.1	-9.7
<b>Total loans (e=c-d)</b> . . . . .	<b>4999</b>	<b>(942,789)</b>	<b>(857,930)</b>	<b>84,859</b>	<b>(12.8)</b>	<b>(13.3)</b>	<b>8.1</b>

## Loans by branch of economic activity

(stocks in billions of lire)

December 2000

		Stocks			Percentage change on twelve months earlier		
		Total	Non-financial corporations and quasi-corporations	Sole proprietorships	Total	Non-financial corporations and quasi-corporations	Sole proprietorships
		3902	3004	1165	3902	3004	1165
Agricultural, forestry and fishery products ..	51	39,999	18,995	21,005	6.4	4.1	8.6
Fuel and power products .....	52	36,348	36,189	157	35.3	35.4	9.5
Ferrous and non-ferrous ores and metals ..	53	18,102	17,883	221	12.4	12.5	0.9
Non-metallic minerals and mineral products	54	23,135	22,108	1,026	6.3	6.7	-0.2
Chemical products .....	55	21,233	20,896	339	12.7	12.7	10.1
Metal products, except machinery and transport equipment .....	56	38,904	36,530	2,374	8.5	8.8	3.5
Agricultural and industrial machinery .....	57	37,566	36,561	1,005	4.7	4.8	2.0
Office and data processing machines; precision and optical instruments .....	58	12,317	11,898	416	11.8	12.0	7.0
Electrical goods .....	59	25,772	24,736	1,036	11.1	11.3	7.0
Transport equipment .....	60	17,715	17,200	513	16.4	16.8	3.5
Food, beverages, tobacco .....	61	45,797	43,309	2,490	5.2	5.2	5.8
Textiles and clothing, leather and footwear ..	62	51,636	48,318	3,319	8.2	8.8	0.1
Paper and printing products .....	63	23,055	22,286	767	14.3	15.0	-1.5
Rubber and plastic products .....	64	15,701	15,115	587	11.1	11.5	3.1
Other manufactured products .....	65	29,050	25,977	3,073	8.2	8.9	2.2
Building and construction .....	66	113,502	101,888	11,614	1.8	2.1	-1.1
Wholesale and retail trade services .....	67	164,686	138,910	25,776	5.6	6.7	0.1
Lodging and catering services .....	68	28,643	23,493	5,150	9.7	11.2	3.1
Inland transport services .....	69	27,152	23,357	3,795	13.0	14.5	4.5
Maritime and air transport services .....	70	9,486	9,470	17	35.4	35.5	12.5
Auxiliary transport services .....	71	11,540	11,122	418	8.9	9.0	6.9
Communication services .....	72	21,376	21,322	54	71.4	71.6	33.3
Other market services .....	73	162,215	146,661	15,554	21.1	22.6	8.2
<b>Total for branches (a) .....</b>	<b>4999</b>	<b>974,925</b>	<b>874,222</b>	<b>100,703</b>	<b>11.2</b>	<b>12.2</b>	<b>3.7</b>
Loans, including bad debts, to non-financial corporations and quasi-corporations not included in any branch of economic activity (b) .....	0	(61,755)	(61,755)	-	(24.3)	(24.3)	-
Total loans, including bad debts (c=a+b) ..	4999	(1,036,683)	(935,979)	100,703	(11.9)	(12.9)	3.7
Bad debts (d) .....	4999	74,618	58,655	15,963	-15.6	-16.1	-13.8
<b>Total loans (e=c-d) .....</b>	<b>4999</b>	<b>(962,063)</b>	<b>(877,324)</b>	<b>84,741</b>	<b>(14.8)</b>	<b>(15.6)</b>	<b>7.8</b>

## Loans by branch of economic activity

(stocks in millions of euros)

November 2000

		Stocks			Percentage change on twelve months earlier		
		Total	Non-financial corporations and quasi-corporations	Sole proprietorships	Total	Non-financial corporations and quasi-corporations	Sole proprietorships
		3902	3004	1165	3902	3004	1165
Agricultural, forestry and fishery products . .	51	20,187	9,363	10,824	4.7	0.5	8.7
Fuel and power products . . . . .	52	19,262	19,181	82	36.3	36.4	12.3
Ferrous and non-ferrous ores and metals . .	53	8,994	8,877	117	9.5	9.5	6.4
Non-metallic minerals and mineral products	54	11,931	11,401	530	6.9	7.3	-0.7
Chemical products . . . . .	55	10,981	10,807	174	11.1	11.1	11.5
Metal products, except machinery and transport equipment . . . . .	56	19,742	18,538	1,204	10.3	10.7	3.4
Agricultural and industrial machinery . . . . .	57	19,575	19,056	519	5.7	5.8	2.8
Office and data processing machines; precision and optical instruments . . . . .	58	5,954	5,735	219	8.1	8.1	7.9
Electrical goods . . . . .	59	13,828	13,294	534	11.3	11.3	9.0
Transport equipment . . . . .	60	9,106	8,841	265	15.7	16.1	3.9
Food, beverages, tobacco . . . . .	61	23,368	22,085	1,283	4.9	4.8	6.8
Textiles and clothing, leather and footwear .	62	27,067	25,340	1,727	7.9	8.5	0.6
Paper and printing products . . . . .	63	10,950	10,552	398	5.8	6.0	0.5
Rubber and plastic products . . . . .	64	7,971	7,674	297	11.4	11.7	3.5
Other manufactured products . . . . .	65	15,108	13,505	1,603	9.2	10.0	2.9
Building and construction . . . . .	66	60,045	53,866	6,180	3.0	3.3	0.4
Wholesale and retail trade services . . . . .	67	85,691	71,986	13,705	7.2	8.4	1.3
Lodging and catering services . . . . .	68	14,672	12,016	2,656	10.2	11.7	4.1
Inland transport services . . . . .	69	13,798	11,847	1,952	5.4	5.6	4.3
Maritime and air transport services . . . . .	70	5,011	5,002	9	38.3	38.4	12.5
Auxiliary transport services . . . . .	71	5,947	5,731	216	7.8	7.8	6.4
Communication services . . . . .	72	11,805	11,777	27	83.6	83.8	22.7
Other market services . . . . .	73	81,237	73,155	8,082	20.4	21.6	10.5
<b>Total for branches (a)</b> . . . . .	<b>4999</b>	<b>502,232</b>	<b>449,630</b>	<b>52,602</b>	<b>11.3</b>	<b>12.1</b>	<b>4.7</b>
Loans, including bad debts, to non-financial corporations and quasi-corporations not included in any branch of economic activity (b) . . . . .	0	(26,119)	(26,119)	-	(-5.4)	(-5.4)	-
Total loans, including bad debts (c=a+b) . .	4999	(528,351)	(475,750)	52,602	(10.3)	(11.0)	4.7
Bad debts (d) . . . . .	4999	41,441	32,665	8,776	-12.4	-13.1	-9.7
<b>Total loans (e=c-d)</b> . . . . .	<b>4999</b>	<b>(486,910)</b>	<b>(443,084)</b>	<b>43,826</b>	<b>(12.8)</b>	<b>(13.3)</b>	<b>8.1</b>

## Loans by branch of economic activity

(stocks in millions of euros)

December 2000

		Stocks			Percentage change on twelve months earlier		
		Total	Non-financial corporations and quasi-corporations	Sole proprietorships	Total	Non-financial corporations and quasi-corporations	Sole proprietorships
		3902	3004	1165	3902	3004	1165
Agricultural, forestry and fishery products ..	51	20,658	9,810	10,848	6.4	4.1	8.6
Fuel and power products .....	52	18,772	18,690	81	35.3	35.4	9.5
Ferrous and non-ferrous ores and metals ..	53	9,349	9,236	114	12.4	12.5	0.9
Non-metallic minerals and mineral products	54	11,948	11,418	530	6.3	6.7	-0.2
Chemical products .....	55	10,966	10,792	175	12.7	12.7	10.1
Metal products, except machinery and transport equipment .....	56	20,092	18,866	1,226	8.5	8.8	3.5
Agricultural and industrial machinery .....	57	19,401	18,882	519	4.7	4.8	2.0
Office and data processing machines; precision and optical instruments .....	58	6,361	6,145	215	11.8	12.0	7.0
Electrical goods .....	59	13,310	12,775	535	11.1	11.3	7.0
Transport equipment .....	60	9,149	8,883	265	16.4	16.8	3.5
Food, beverages, tobacco .....	61	23,652	22,367	1,286	5.2	5.2	5.8
Textiles and clothing, leather and footwear ..	62	26,668	24,954	1,714	8.2	8.8	0.1
Paper and printing products .....	63	11,907	11,510	396	14.3	15.0	-1.5
Rubber and plastic products .....	64	8,109	7,806	303	11.1	11.5	3.1
Other manufactured products .....	65	15,003	13,416	1,587	8.2	8.9	2.2
Building and construction .....	66	58,619	52,621	5,998	1.8	2.1	-1.1
Wholesale and retail trade services .....	67	85,053	71,741	13,312	5.6	6.7	0.1
Lodging and catering services .....	68	14,793	12,133	2,660	9.7	11.2	3.1
Inland transport services .....	69	14,023	12,063	1,960	13.0	14.5	4.5
Maritime and air transport services .....	70	4,899	4,891	9	35.4	35.5	12.5
Auxiliary transport services .....	71	5,960	5,744	216	8.9	9.0	6.9
Communication services .....	72	11,040	11,012	28	71.4	71.6	33.3
Other market services .....	73	83,777	75,744	8,033	21.1	22.6	8.2
<b>Total for branches (a) .....</b>	<b>4999</b>	<b>503,507</b>	<b>451,498</b>	<b>52,009</b>	<b>11.2</b>	<b>12.2</b>	<b>3.7</b>
Loans, including bad debts, to non-financial corporations and quasi-corporations not included in any branch of economic activity (b) .....	0	(31,894)	(31,894)	-	(24.3)	(24.3)	-
Total loans, including bad debts (c=a+b) ..	4999	(535,402)	(483,393)	52,009	(11.9)	(12.9)	3.7
Bad debts (d) .....	4999	38,537	30,293	8,244	-15.6	-16.1	-13.8
<b>Total loans (e=c-d) .....</b>	<b>4999</b>	<b>(496,864)</b>	<b>(453,100)</b>	<b>43,765</b>	<b>(14.8)</b>	<b>(15.6)</b>	<b>7.8</b>

**Banks**
**Table 10**  
**TDDE0032**
**Bad debts by sector of economic activity**
*(stocks in billions of lire)*

	Non-financial corporations and quasi-corporations	Financial institutions	Insurance corporations	General government	
					of which: local government
	S755983M	S350283M	S396271M	S408983M	S422910M
1996 .....	69,067	2,846	15	807	804
1997 .....	65,126	2,322	17	625	622
1998 .....	74,452	2,229	29	45	43
1999 – Dec. ....	69,894	1,756	25	143	136
2000 – Jan. ....	69,630	1,733	23	141	136
Feb. ....	68,765	1,681	19	141	136
Mar. ....	69,154	1,683	19	180	76
Apr. ....	69,123	1,671	19	93	76
May ....	67,675	1,590	19	87	70
June ....	64,759	1,491	19	66	50
July ....	64,493	1,530	19	68	54
Aug. ....	63,091	1,456	19	70	52
Sept. ....	63,206	1,483	19	66	52
Oct. ....	63,268	1,501	19	137	120
Nov. ....	63,248	1,479	19	136	120
Dec. ....	58,655	1,396	19	134	120

  

	Households		Total residents	Rest of the world	Total
	Consumer households	Sole proprietorships			
	S450800M	S460705M	S470083M	S493869M	S505359M
1996 .....	21,163	29,211	123,112	507	123,621
1997 .....	23,928	27,952	119,969	488	120,455
1998 .....	25,965	19,556	122,274	434	122,709
1999 – Dec. ....	23,410	18,515	113,738	517	114,257
2000 – Jan. ....	23,435	18,455	113,419	521	113,938
Feb. ....	23,200	17,909	111,715	519	112,234
Mar. ....	23,282	17,895	112,215	823	113,038
Apr. ....	23,309	17,903	112,118	831	112,948
May ....	22,643	17,661	109,674	840	110,516
June ....	22,513	17,624	106,470	873	107,343
July ....	22,654	17,504	106,270	885	107,155
Aug. ....	22,958	17,281	104,876	887	105,763
Sept. ....	22,953	17,293	105,023	796	105,819
Oct. ....	22,862	17,275	105,064	1,005	106,069
Nov. ....	22,877	16,993	104,754	991	105,744
Dec. ....	22,267	15,963	98,434	1,003	99,437

**Banks**
**Table 10**  
**ETDD0032**
**Bad debts by sector of economic activity**
*(stocks in millions of euros)*

	Non-financial corporations and quasi-corporations	Financial institutions	Insurance corporations	General government	
					of which: local government
	S755983M	S350283M	S396271M	S408983M	S422910M
1996 .....	–	–	–	–	–
1997 .....	33,635	1,199	9	323	321
1998 .....	38,451	1,151	15	23	22
1999 – Dec. ....	36,097	907	13	74	70
2000 – Jan. ....	35,961	895	12	73	70
Feb. ....	35,514	868	10	73	70
Mar. ....	35,715	869	10	93	39
Apr. ....	35,699	863	10	48	39
May ....	34,951	821	10	45	36
June ....	33,445	770	10	34	26
July ....	33,308	790	10	35	28
Aug. ....	32,584	752	10	36	27
Sept. ....	32,643	766	10	34	27
Oct. ....	32,675	775	10	71	62
Nov. ....	32,665	764	10	70	62
Dec. ....	30,293	721	10	69	62

  

	Households		Total residents	Rest of the world	Total
	Consumer households	Sole proprietorships			
	S450800M	S460705M	S470083M	S493869M	S505359M
1996 .....	–	–	–	–	–
1997 .....	12,358	14,436	61,959	252	62,210
1998 .....	13,410	10,100	63,149	224	63,374
1999 – Dec. ....	12,090	9,562	58,741	267	59,009
2000 – Jan. ....	12,103	9,531	58,576	269	58,844
Feb. ....	11,982	9,249	57,696	268	57,964
Mar. ....	12,024	9,242	57,954	425	58,379
Apr. ....	12,038	9,246	57,904	429	58,333
May ....	11,694	9,121	56,642	434	57,077
June ....	11,627	9,102	54,987	451	55,438
July ....	11,700	9,040	54,884	457	55,341
Aug. ....	11,857	8,925	54,164	458	54,622
Sept. ....	11,854	8,931	54,240	411	54,651
Oct. ....	11,807	8,922	54,261	519	54,780
Nov. ....	11,815	8,776	54,101	512	54,612
Dec. ....	11,500	8,244	50,837	518	51,355

## Bad debts by branch of economic activity

(stocks in billions of lire)

## 4th quarter 2000

		Stocks			Percentage change on twelve months earlier		
		Total	Non-financial corporations and quasi-corporations	Sole proprietorships	Total	Non-financial corporations and quasi-corporations	Sole proprietorships
		3902	3004	1165	3902	3004	1165
Agricultural, forestry and fishery products . .	51	5,652	2,966	2,686	-13.3	-17.7	-7.8
Fuel and power products . . . . .	52	149	124	25	-18.1	-21.0	-7.1
Ferrous and non-ferrous ores and metals . .	53	409	374	33	-14.2	-14.2	-22.7
Non-metallic minerals and mineral products	54	1,425	1,206	219	-16.4	-16.2	-17.5
Chemical products . . . . .	55	662	620	41	23.9	26.5	-12.5
Metal products, except machinery and transport equipment . . . . .	56	1,913	1,603	310	-9.1	-9.8	-5.3
Agricultural and industrial machinery . . . . .	57	1,590	1,466	124	-11.1	-11.6	-4.5
Office and data processing machines; precision and optical instruments . . . . .	58	360	318	43	-11.8	-12.8	-4.3
Electrical goods . . . . .	59	1,057	939	118	-12.8	-13.7	-4.7
Transport equipment . . . . .	60	842	761	79	-5.2	-4.6	-12.8
Food, beverages, tobacco . . . . .	61	3,650	3,228	422	-15.2	-16.1	-7.2
Textiles and clothing, leather and footwear .	62	3,549	2,883	668	-3.5	-2.0	-9.0
Paper and printing products . . . . .	63	1,231	1,111	120	-5.4	-3.2	-21.5
Rubber and plastic products . . . . .	64	554	474	79	-5.0	-4.7	-6.8
Other manufactured products . . . . .	65	1,880	1,396	484	-9.4	-9.2	-9.7
Building and construction . . . . .	66	18,249	15,366	2,885	-22.2	-22.5	-20.7
Wholesale and retail trade services . . . . .	67	14,466	9,526	4,939	-12.3	-12.0	-12.8
Lodging and catering services . . . . .	68	2,649	1,878	773	-13.0	-14.5	-8.7
Inland transport services . . . . .	69	885	445	440	-11.9	-16.1	-7.3
Maritime and air transport services . . . . .	70	120	118	2	-31.1	-31.5	..
Auxiliary transport services . . . . .	71	420	347	72	-4.4	-3.8	-9.8
Communication services . . . . .	72	62	56	6	39.1	45.0	..
Other market services . . . . .	73	9,989	8,481	1,506	-17.7	-17.5	-18.5
<b>Total for branches . . . . .</b>	<b>4999</b>	<b>71,760</b>	<b>55,687</b>	<b>16,073</b>	<b>-15.1</b>	<b>-15.7</b>	<b>-13.3</b>



**Bad debts by branch of economic activity***(stocks in millions of euros)***4th quarter 2000**

		Stocks			Percentage change on twelve months earlier		
		Total	Non-financial corporations and quasi-corporations	Sole proprietorships	Total	Non-financial corporations and quasi-corporations	Sole proprietorships
		3902	3004	1165	3902	3004	1165
Agricultural, forestry and fishery products . .	51	2,919	1,532	1,387	-13.3	-17.7	-7.8
Fuel and power products . . . . .	52	77	64	13	-18.1	-21.0	-7.1
Ferrous and non-ferrous ores and metals . .	53	211	193	17	-14.2	-14.2	-22.7
Non-metallic minerals and mineral products	54	736	623	113	-16.4	-16.2	-17.5
Chemical products . . . . .	55	342	320	21	23.9	26.5	-12.5
Metal products, except machinery and transport equipment . . . . .	56	988	828	160	-9.1	-9.8	-5.3
Agricultural and industrial machinery . . . . .	57	821	757	64	-11.1	-11.6	-4.5
Office and data processing machines; precision and optical instruments . . . . .	58	186	164	22	-11.8	-12.8	-4.3
Electrical goods . . . . .	59	546	485	61	-12.8	-13.7	-4.7
Transport equipment . . . . .	60	435	393	41	-5.2	-4.6	-12.8
Food, beverages, tobacco . . . . .	61	1,885	1,667	218	-15.2	-16.1	-7.2
Textiles and clothing, leather and footwear .	62	1,833	1,489	345	-3.5	-2.0	-9.0
Paper and printing products . . . . .	63	636	574	62	-5.4	-3.2	-21.5
Rubber and plastic products . . . . .	64	286	245	41	-5.0	-4.7	-6.8
Other manufactured products . . . . .	65	971	721	250	-9.4	-9.2	-9.7
Building and construction . . . . .	66	9,425	7,936	1,490	-22.2	-22.5	-20.7
Wholesale and retail trade services . . . . .	67	7,471	4,920	2,551	-12.3	-12.0	-12.8
Lodging and catering services . . . . .	68	1,368	970	399	-13.0	-14.5	-8.7
Inland transport services . . . . .	69	457	230	227	-11.9	-16.1	-7.3
Maritime and air transport services . . . . .	70	62	61	1	-31.1	-31.5	..
Auxiliary transport services . . . . .	71	217	179	37	-4.4	-3.8	-9.8
Communication services . . . . .	72	32	29	3	39.1	45.0	..
Other market services . . . . .	73	5,159	4,380	778	-17.7	-17.5	-18.5
<b>Total for branches . . . . .</b>	<b>4999</b>	<b>37,061</b>	<b>28,760</b>	<b>8,301</b>	<b>-15.1</b>	<b>-15.7</b>	<b>-13.3</b>

**Banks**
**Table 12**  
**TDDE0013**
**Special credit transactions**
*(stocks in billions of lire)*

	Credit				Subsidized M/L-term credit
	Agricultural short-term	Agricultural M/L-term	Real estate	Public works	
	S361732Q	S896109Q	S373508Q	S394226Q	S407053Q
1995 .....	7,838	15,231	142,939	55,999	70,900
1996 .....	8,589	14,026	162,302	58,967	76,874
1997 .....	9,784	14,005	165,030	57,058	76,523
1998 – 4th qrt. ....	9,790	14,230	175,484	57,714	74,694
1999 – 1st qrt. ....	9,412	14,439	179,299	57,573	73,253
2nd " .....	8,744	15,049	185,928	57,461	72,267
3rd " .....	8,429	15,448	188,885	56,948	70,180
4th " .....	8,558	15,941	196,744	57,618	69,638
2000 – 1st qrt. ....	8,409	15,808	199,122	52,591	67,955
2nd " .....	8,187	15,932	208,134	51,979	68,240
3rd " .....	8,285	15,761	210,533	50,374	66,697
4th " .....	8,485	15,930	217,730	51,061	64,327

**Table 13**  
**TDDE0034**
**Participating interests**
*(stocks in billions of lire)*

	Total						Participating interests in non-resident companies	of which: banks	
	Non-financial corporations and quasi-corporations			Banks	Financial institutions	Insurance corporations			
	Listed companies	Unlisted companies	Auxiliary companies						
S145132M	S154690M	S121751M	S404120M	S109504M	S133145M	S167322M	S100447M	S798547M	
1996 .....	2,728	2,751	1,669	30,587	12,867	2,755	53,360	11,072	5,180
1997 .....	3,830	2,674	1,460	32,911	13,778	3,203	57,856	12,437	4,682
1998 .....	3,216	2,577	1,818	52,246	12,613	3,570	76,041	14,801	7,617
1999 – Dec. .	3,660	2,517	1,863	68,207	14,044	5,590	95,878	20,213	10,886
2000 – Jan. .	3,588	2,527	1,795	71,741	14,212	5,598	99,460	20,846	10,975
Feb. .	3,408	2,556	2,056	71,446	14,166	5,646	99,278	22,073	11,376
Mar. .	3,476	2,494	2,595	74,159	14,036	5,820	102,582	22,772	11,426
Apr. .	3,379	2,446	2,780	73,571	14,325	5,826	102,326	23,315	11,451
May .	3,123	2,796	2,870	73,921	14,510	5,923	103,141	23,448	11,548
June	2,978	4,196	2,949	72,389	14,960	5,635	103,106	23,390	11,492
July .	3,462	4,339	2,980	73,114	16,307	5,623	105,823	23,909	11,767
Aug. .	3,524	4,372	2,986	73,342	16,212	5,660	106,096	24,643	11,606
Sept.	3,611	4,417	3,146	73,625	16,644	5,700	107,145	27,294	11,602
Oct. .	3,590	4,577	2,972	72,631	18,553	4,268	106,590	28,285	12,346
Nov. .	3,805	5,129	3,077	73,021	18,619	4,277	107,926	28,701	12,855
Dec. .	3,925	3,998	2,955	79,494	18,900	4,481	113,754	29,482	13,240

**Banks**
**Table 12**  
**ETDD0013**
**Special credit transactions**
*(stocks in millions of euros)*

	Credit				Subsidized M/L-term credit
	Agricultural short-term	Agricultural M/L-term	Real estate	Public works	
	S361732Q	S896109Q	S373508Q	S394226Q	S407053Q
1995 .....	-	-	-	-	-
1996 .....	-	-	-	-	-
1997 .....	5,053	7,233	85,231	29,468	39,521
1998 – 4th qrt. ....	5,056	7,349	90,630	29,807	38,576
1999 – 1st qrt. ....	4,861	7,457	92,600	29,734	37,832
2nd " .....	4,516	7,772	96,024	29,676	37,323
3rd " .....	4,353	7,978	97,551	29,411	36,245
4th " .....	4,420	8,233	101,610	29,757	35,965
2000 – 1st qrt. ....	4,343	8,164	102,838	27,161	35,096
2nd " .....	4,228	8,228	107,492	26,845	35,243
3rd " .....	4,279	8,140	108,731	26,016	34,446
4th " .....	4,382	8,227	112,448	26,371	33,222

**Table 13**  
**ETDD0034**
**Participating interests**
*(stocks in millions of euros)*

	Total						Participating interests in non-resident companies	of which: banks	
	Non-financial corporations and quasi-corporations			Banks	Financial institutions	Insurance corporations			
	Listed companies	Unlisted companies	Auxiliary companies						
S145132M	S154690M	S121751M	S404120M	S109504M	S133145M	S167322M	S100447M	S798547M	
1996 .....	-	-	-	-	-	-	-	-	
1997 .....	1,978	1,381	754	16,997	7,116	1,654	29,880	6,423	2,418
1998 .....	1,661	1,331	939	26,983	6,514	1,844	39,272	7,644	3,934
1999 – Dec. .	1,890	1,300	962	35,226	7,253	2,887	49,517	10,439	5,622
2000 – Jan. .	1,853	1,305	927	37,051	7,340	2,891	51,367	10,766	5,668
Feb. .	1,760	1,320	1,062	36,899	7,316	2,916	51,273	11,400	5,875
Mar. .	1,795	1,288	1,340	38,300	7,249	3,006	52,979	11,761	5,901
Apr. .	1,745	1,263	1,436	37,996	7,398	3,009	52,847	12,041	5,914
May .	1,613	1,444	1,482	38,177	7,494	3,059	53,268	12,110	5,964
June	1,538	2,167	1,523	37,386	7,726	2,910	53,250	12,080	5,935
July .	1,788	2,241	1,539	37,760	8,422	2,904	54,653	12,348	6,077
Aug. .	1,820	2,258	1,542	37,878	8,373	2,923	54,794	12,727	5,994
Sept.	1,865	2,281	1,625	38,024	8,596	2,944	55,336	14,096	5,992
Oct. .	1,854	2,364	1,535	37,511	9,582	2,204	55,049	14,608	6,376
Nov. .	1,965	2,649	1,589	37,712	9,616	2,209	55,739	14,823	6,639
Dec. .	2,027	2,065	1,526	41,055	9,761	2,314	58,749	15,226	6,838

**Banks**
**Table 14**  
**TDDE0035**
**Securities held for safekeeping by sector of economic activity**
*(stocks in billions of lire)*

	Non-financial corporations and quasi-corporations	Financial institutions	Insurance corporations	General government	Households		Total residents	Rest of the world	Total
					Consumer households	Sole proprietorships			
	S750855M	S763939M	S775017M	S784692M	S794315M	S803918M	S853062M	S862282M	S876499M
1998 . . . . .	126,030	711,186	163,834	43,347	1,324,103	87,636	2,456,135	98,469	2,554,604
1999 – Dec. . . .	128,044	799,263	192,153	45,491	1,372,955	83,196	2,621,102	85,575	2,706,677
2000 – Jan. . . .	127,802	797,768	198,386	45,646	1,350,428	82,369	2,602,401	77,664	2,680,065
Feb. . . . .	129,736	747,648	204,890	45,961	1,353,453	81,709	2,563,397	77,346	2,640,743
Mar. . . . .	132,420	750,322	208,730	46,192	1,337,827	79,029	2,554,521	81,209	2,635,730
Apr. . . . .	134,255	754,471	210,405	44,941	1,322,374	79,323	2,545,773	86,329	2,632,100
May . . . . .	135,605	758,158	215,232	45,245	1,325,237	79,954	2,559,431	89,157	2,648,589
June . . . . .	137,860	750,115	219,585	43,704	1,322,298	81,592	2,555,156	82,421	2,637,577
July . . . . .	135,713	774,843	211,963	43,827	1,338,863	79,685	2,584,895	88,480	2,673,375
Aug. . . . .	134,915	779,256	213,712	44,377	1,348,409	79,896	2,600,567	115,373	2,715,940
Sept. . . . .	134,139	759,099	215,149	43,965	1,371,456	80,055	2,603,861	105,192	2,709,053
Oct. . . . .	136,447	778,082	215,542	43,640	1,380,018	79,482	2,633,211	109,498	2,742,709
Nov. . . . .	126,547	767,832	209,437	45,491	1,396,068	79,910	2,625,286	110,685	2,735,971
Dec. . . . .	....	....	....	....	....	....	....	....	....

**Table 15**  
**TDDE0036**
**Securities held for safekeeping by instrument**
*(stocks in billions of lire)*

	Total securities of residents								of which: asset management	
	of which:									
	BOTs	CCTs	BTPs	CDs	shares	investment funds	bank bonds	other bonds		
	S912615M	S031458M	S054087M	S095279M	S119814M	S152458M	S161756M	S175977M	S853062M	S890012M
1998 . . . . .	162,240	264,657	501,604	45,520	143,679	436,278	374,333	246,663	2,456,135	352,508
1999 – Dec. . . .	104,801	230,676	494,264	27,088	190,548	578,205	402,187	328,535	2,621,102	405,176
2000 – Jan. . . .	108,799	227,562	493,108	26,854	194,533	547,618	396,211	338,479	2,602,401	403,137
Feb. . . . .	110,941	227,008	474,818	25,764	212,422	544,018	398,231	321,541	2,563,397	404,799
Mar. . . . .	112,989	226,598	479,031	24,130	199,790	543,188	397,315	317,043	2,554,521	413,026
Apr. . . . .	112,079	222,144	483,787	23,045	210,174	529,489	398,771	319,363	2,545,773	414,437
May . . . . .	117,841	219,592	480,303	22,159	215,956	544,194	399,284	314,195	2,559,431	406,508
June . . . . .	115,435	213,574	485,369	21,452	218,756	540,632	396,039	315,045	2,555,156	409,537
July . . . . .	120,316	209,411	488,085	20,623	222,741	548,230	391,260	319,707	2,584,895	412,913
Aug. . . . .	123,532	210,550	484,246	20,455	227,312	551,423	391,913	320,588	2,600,567	418,234
Sept. . . . .	131,732	212,217	479,517	19,721	224,108	561,468	391,256	319,982	2,603,861	411,370
Oct. . . . .	135,825	210,248	482,964	19,099	241,780	567,124	389,839	325,369	2,633,211	410,710
Nov. . . . .	134,974	209,198	485,704	18,840	239,373	567,327	392,244	318,032	2,625,286	397,539
Dec. . . . .	....	....	....	....	....	....	....	....	....	....

**Banks**
**Table 14**  
**ETDD0035**
**Securities held for safekeeping by sector of economic activity**
*(stocks in millions of euros)*

	Non-financial corporations and quasi-corporations	Financial institutions	Insurance corporations	General government	Households		Total residents	Rest of the world	Total
					Consumer households	Sole proprietorships			
	S750855M	S763939M	S775017M	S784692M	S794315M	S803918M	S853062M	S862282M	S876499M
1998 .....	65,089	367,297	84,613	22,387	683,842	45,260	1,268,488	50,855	1,319,343
1999 – Dec. ...	66,129	412,785	99,239	23,494	709,072	42,967	1,353,686	44,196	1,397,882
2000 – Jan. ...	66,004	412,013	102,458	23,574	697,438	42,540	1,344,028	40,110	1,384,138
Feb. ...	67,003	386,128	105,817	23,737	699,000	42,199	1,323,884	39,946	1,363,830
Mar. ...	68,389	387,509	107,800	23,856	690,930	40,815	1,319,300	41,941	1,361,241
Apr. ...	69,337	389,652	108,665	23,210	682,949	40,967	1,314,782	44,585	1,359,366
May ...	70,034	391,556	111,158	23,367	684,428	41,293	1,321,836	46,046	1,367,882
June ..	71,199	387,402	113,406	22,571	682,910	42,139	1,319,628	42,567	1,362,195
July ...	70,090	400,173	109,470	22,635	691,465	41,154	1,334,987	45,696	1,380,683
Aug. ...	69,678	402,452	110,373	22,919	696,395	41,263	1,343,081	59,585	1,402,666
Sept. ..	69,277	392,042	111,115	22,706	708,298	41,345	1,344,782	54,327	1,399,109
Oct. ...	70,469	401,846	111,318	22,538	712,720	41,049	1,359,940	56,551	1,416,491
Nov. ...	65,356	396,552	108,165	23,494	721,009	41,270	1,355,847	57,164	1,413,011
Dec. ...	....	....	....	....	....	....	....	....	....

**Table 15**  
**ETDD0036**
**Securities held for safekeeping by instrument**
*(stocks in millions of euros)*

	Total securities of residents								of which: asset management	
	of which:									
	BOTs	CCTs	BTPs	CDs	shares	investment funds	bank bonds	other bonds		
	S912615M	S031458M	S054087M	S095279M	S119814M	S152458M	S161756M	S175977M	S853062M	S890012M
1998 .....	83,790	136,684	259,057	23,509	74,204	225,319	193,327	127,391	1,268,488	182,055
1999 – Dec. ...	54,125	119,134	255,266	13,990	98,410	298,618	207,712	169,674	1,353,686	209,256
2000 – Jan. ...	56,190	117,526	254,669	13,869	100,468	282,821	204,626	174,810	1,344,028	208,203
Feb. ...	57,296	117,240	245,223	13,306	109,707	280,962	205,669	166,062	1,323,884	209,061
Mar. ...	58,354	117,028	247,399	12,462	103,183	280,533	205,196	163,739	1,319,300	213,310
Apr. ...	57,884	114,728	249,855	11,902	108,546	273,458	205,948	164,937	1,314,782	214,039
May ...	60,860	113,410	248,056	11,444	111,532	281,053	206,213	162,268	1,321,836	209,944
June ..	59,617	110,302	250,672	11,079	112,978	279,213	204,537	162,707	1,319,628	211,508
July ...	62,138	108,152	252,075	10,651	115,036	283,137	202,069	165,115	1,334,987	213,252
Aug. ...	63,799	108,740	250,092	10,564	117,397	284,786	202,406	165,570	1,343,081	216,000
Sept. ..	68,034	109,601	247,650	10,185	115,742	289,974	202,067	165,257	1,344,782	212,455
Oct. ...	70,148	108,584	249,430	9,864	124,869	292,895	201,335	168,039	1,359,940	212,114
Nov. ...	69,708	108,042	250,845	9,730	123,626	293,000	202,577	164,250	1,355,847	205,312
Dec. ...	....	....	....	....	....	....	....	....	....	....

## Bank interest rates: central bank finance and interbank transactions

(percentages)

	Central bank finance		Interbank transactions					
	Main refinancing operations	Securities repos	Freely available accounts	Overnight	1-month	3-month	6-month	12-month
	<i>S590040M</i>	<i>S896742M</i>	<i>S805365M</i>	<i>S301764M</i>	<i>S058923M</i>	<i>S700980M</i>	<i>S463758M</i>	<i>S536728M</i>
1997 .....	–	6.16	6.73	6.26	6.21	6.08	5.78	5.34
1998 .....	–	3.02	4.14	3.08	3.41	3.38	3.33	3.14
1999 .....	3.00	–	3.08	3.05	3.53	3.47	3.55	3.84
2000 – Jan. ....	3.00	–	3.31	3.03	3.14	3.34	3.53	4.01
Feb. ....	3.25	–	3.22	3.28	3.35	3.53	3.72	4.04
Mar. ....	3.50	–	3.41	3.52	3.58	3.74	3.94	–
Apr. ....	3.75	–	3.66	3.68	3.77	3.93	4.09	4.39
May ....	3.75	–	3.81	3.90	4.15	4.36	4.59	4.89
June ....	4.25	–	4.08	4.30	4.37	4.51	4.72	5.01
July ....	4.25	–	4.25	4.31	4.42	4.59	4.87	5.10
Aug. ....	4.25	–	4.47	4.43	4.58	4.77	5.02	–
Sept. ....	4.50	–	4.65	4.60	4.69	4.86	5.05	–
Oct. ....	4.75	–	4.87	4.76	4.85	5.04	5.11	5.21
Nov. ....	4.75	–	4.99	4.83	4.93	5.10	5.13	5.27
Dec. ....	4.75	–	(4.99)	4.83	4.95	4.95	4.94	4.91
2001 – Jan. ....	4.75	–	....	4.76	4.81	4.77	4.67	4.54

**Banks**
**Table 17**  
**TDFE0081**
**Bank interest rates: funds raised from resident customers in lire/euros**
*(percentages)*

	Deposits			Certificates of deposit			Bonds	
	Average for current accounts	Average	Maximum	Average for stocks	Average for issues with up to 6-month maturities	Average for issues with 18-24 month maturities	Average for stocks	Average for fixed-rate issues
	S545583M	S880150M	S866842M	S893506M	S902455M	S913020M	S601265M	S617835M
1997 .....	3.36	4.19	5.79	6.63	4.95	4.73	7.15	5.07
1998 .....	1.70	2.29	3.72	5.05	3.11	3.05	5.57	3.74
1999 .....	1.22	1.52	2.89	3.85	2.40	2.99	4.45	4.68
2000 – Jan. ....	1.30	1.56	3.07	3.81	2.43	2.97	4.49	4.04
Feb. ....	1.28	1.55	3.02	3.75	2.47	3.06	4.49	4.38
Mar. ....	1.34	1.59	3.13	3.72	2.54	3.14	4.50	4.80
Apr. ....	1.42	1.64	3.35	3.72	2.61	3.22	4.55	4.55
May ....	1.48	1.69	3.51	3.73	2.73	3.31	4.58	4.47
June ...	1.58	1.78	3.83	3.75	2.86	3.62	4.66	4.66
July ....	1.71	1.89	4.13	3.77	3.05	3.64	4.68	4.80
Aug. ....	1.76	1.94	4.20	3.81	3.13	3.68	4.70	5.01
Sept. ...	1.85	2.00	4.34	3.86	3.22	3.67	4.75	4.86
Oct. ....	1.94	2.08	4.51	3.89	3.39	3.75	4.73	4.79
Nov. ....	2.02	2.15	4.65	3.92	3.51	3.84	4.82	4.73
Dec. ....	(2.08)	(2.20)	(4.71)	(3.94)	(3.52)	(3.82)	(4.87)	(4.76)
2001 – Jan. ....	....	....	....	....	....	....	....	....

**Table 18**  
**TDFE0082**
**Bank interest rates: loans to resident customers in lire/euros**
*(percentages)*

	Stocks				Disbursements		ABI prime rate
	Minimum short-term	Average short-term	Average current account facilities	Average m/l-term	Average m/l-term to enterprises	Average m/l-term to consumer households	
	S922038M	S939796M	S826516M	S632844M	S642993M	S659556M	S237279M
1997 .....	6.12	9.01	9.60	9.42	6.90	9.38	8.88
1998 .....	3.80	6.70	7.35	7.50	4.53	6.17	6.38
1999 .....	3.03	5.55	6.37	5.89	4.58	5.50	6.25
2000 – Jan. ....	3.14	5.57	6.37	5.96	4.73	5.59	6.25
Feb. ....	3.21	5.63	6.47	5.96	5.02	5.91	6.50
Mar. ....	3.31	5.71	6.55	5.97	4.93	5.96	6.75
Apr. ....	3.44	5.84	6.68	6.03	4.96	5.93	6.75
May ....	3.57	6.04	6.85	6.07	5.35	6.10	7.00
June ...	3.75	6.23	7.09	6.15	5.57	6.20	7.50
July ....	4.08	6.46	7.27	6.33	5.65	6.31	7.50
Aug. ....	4.23	6.43	7.25	6.36	5.71	6.65	7.50
Sept. ...	4.40	6.63	7.47	6.41	5.57	6.62	7.75
Oct. ....	4.54	6.83	7.69	6.52	6.01	6.68	8.00
Nov. ....	4.64	6.90	7.73	6.54	6.02	6.61	8.00
Dec. ....	(4.71)	(6.88)	(7.65)	(6.53)	(5.79)	(6.51)	8.00
2001 – Jan. ....	....	....	....	....	....	....	8.00

**Banks raising short-term funds**
**Table 19**  
**TDDE0040**
**Main balance sheet items**
*(stocks in billions of lire)*
**ASSETS**

	Bank reserves	Loans to residents	Securities	Shares	Participating interests	Repos	Bad debts and unpaid/ protested bills	Interbank positions	External assets	Memorandum item: required reserves
	S604378M	S405303M	S727928M	S089525M	S406543M	S564559M	S842295M	S065888M	S192967M	S094062M
1996 .....	80,890	882,484	372,021	2,457	50,903	21,984	105,564	171,681	282,221	71,685
1997 .....	86,797	955,317	331,470	3,379	53,805	26,858	101,089	172,210	293,661	81,914
1998 .....	22,265	1,069,989	330,486	4,604	73,143	41,878	104,559	185,322	306,134	16,826
1999 – Dec. ....	26,972	1,191,590	310,200	6,153	91,928	53,455	98,951	210,320	290,586	21,276
2000 – Jan. ....	29,882	1,204,240	301,942	6,916	95,541	40,666	98,721	226,333	272,125	22,654
Feb. ....	18,855	1,210,815	299,287	11,980	95,417	58,822	97,063	222,030	274,623	22,492
Mar. ....	21,709	1,223,397	300,592	13,900	98,078	69,175	97,398	224,493	297,210	22,255
Apr. ....	25,038	1,243,544	300,298	14,958	98,002	54,400	97,358	220,779	299,353	22,695
May ....	18,234	1,251,084	292,716	14,325	98,674	65,363	95,121	228,296	317,202	23,266
June ....	21,045	1,276,292	290,332	11,798	98,287	79,052	94,002	244,235	303,365	23,063
July ....	24,507	1,290,768	281,323	11,116	100,411	63,204	93,894	238,297	268,534	23,013
Aug. ....	22,678	1,291,144	280,066	7,118	100,583	62,313	92,548	228,033	276,860	22,788
Sept. ....	21,187	1,297,624	276,643	6,452	101,430	61,428	92,819	233,206	288,185	22,637
Oct. ....	20,292	1,313,368	276,846	6,239	101,120	65,485	92,918	255,258	290,998	22,829
Nov. ....	22,310	1,338,023	270,741	6,572	103,008	65,430	92,664	278,048	288,713	22,976
Dec. ....	25,497	1,371,785	259,702	5,956	108,911	77,005	86,908	285,387	292,003	22,238

**LIABILITIES**

	Deposits of residents of lire/euros	Deposits of residents of foreign currency	Bonds	Third-party funds under administration	Repos	Interbank positions	Own funds	External liabilities	Balance of other items
	S282053M	S362797M	S435891M	S577280M	S985039M	S030273M	S663325M	S939909M	S113760M
1996 .....	913,579	19,713	171,941	1,960	172,589	174,280	216,947	303,787	-4,597
1997 .....	854,606	23,609	251,748	1,764	170,034	179,603	224,270	328,924	-9,968
1998 .....	860,511	25,861	319,641	1,433	142,184	179,672	254,486	355,869	-1,276
1999 – Dec. ....	886,008	24,312	347,979	1,377	169,892	188,932	285,642	403,174	-27,162
2000 – Jan. ....	881,849	26,910	350,527	1,365	150,812	194,522	296,429	401,824	-27,875
Feb. ....	868,911	24,246	356,727	1,359	166,959	203,279	299,270	403,207	-35,066
Mar. ....	871,854	24,999	365,971	1,359	194,812	195,383	306,726	421,692	-36,845
Apr. ....	891,544	24,962	370,652	1,355	193,249	196,868	310,899	416,825	-52,626
May ....	883,601	26,285	374,703	1,371	211,526	185,588	310,502	421,385	-33,947
June ....	872,929	25,315	374,800	1,291	230,242	204,960	310,661	420,734	-22,521
July ....	869,197	23,332	373,284	1,230	205,049	205,066	314,623	409,893	-29,621
Aug. ....	853,479	25,512	375,290	1,226	207,535	198,760	314,553	429,339	-44,354
Sept. ....	856,585	26,322	381,269	1,199	202,476	195,453	317,175	443,642	-45,144
Oct. ....	855,926	26,872	381,985	1,179	196,746	220,177	320,809	469,298	-50,469
Nov. ....	826,832	26,380	385,029	1,231	208,991	237,150	322,013	454,168	3,712
Dec. ....	889,453	24,635	387,599	1,270	218,562	249,957	323,020	455,779	-37,120



**Banks raising short-term funds**
**Table 19**  
**ETDD0040**
**Main balance sheet items**
*(stocks in millions of euros)*
**ASSETS**

	Bank reserves	Loans to residents	Securities	Shares	Participating interests	Repos	Bad debts and unpaid/ protested bills	Interbank positions	External assets	Memorandum item: required reserves
	S604378M	S405303M	S727928M	S089525M	S406543M	S564559M	S842295M	S065888M	S192967M	S094062M
1996 .....	-	-	-	-	-	-	-	-	-	-
1997 .....	44,827	493,380	171,190	1,745	27,788	13,871	52,208	88,939	151,663	42,305
1998 .....	11,499	552,603	170,682	2,378	37,775	21,628	54,000	95,711	158,105	8,690
1999 – Dec. ....	13,930	615,405	160,205	3,178	47,477	27,607	51,104	108,621	150,075	10,988
2000 – Jan. ....	15,433	621,938	155,940	3,572	49,343	21,002	50,985	116,891	140,541	11,700
Feb. ....	9,738	625,334	154,569	6,187	49,279	30,379	50,129	114,669	141,831	11,616
Mar. ....	11,212	631,832	155,243	7,179	50,653	35,726	50,302	115,941	153,496	11,494
Apr. ....	12,931	642,237	155,091	7,725	50,614	28,095	50,281	114,023	154,603	11,721
May ....	9,417	646,131	151,175	7,398	50,961	33,757	49,126	117,905	163,821	12,016
June ....	10,869	659,150	149,944	6,093	50,761	40,827	48,548	126,137	156,675	11,911
July ....	12,657	666,626	145,291	5,741	51,858	32,642	48,492	123,070	138,686	11,885
Aug. ....	11,712	666,820	144,642	3,676	51,947	32,182	47,797	117,769	142,986	11,769
Sept. ....	10,942	670,167	142,874	3,332	52,384	31,725	47,937	120,441	148,835	11,691
Oct. ....	10,480	678,298	142,979	3,222	52,224	33,820	47,988	131,830	150,288	11,790
Nov. ....	11,522	691,031	139,826	3,394	53,199	33,792	47,857	143,600	149,108	11,866
Dec. ....	13,168	708,468	134,125	3,076	56,248	39,770	44,884	147,390	150,807	11,485

**LIABILITIES**

	Deposits of residents of lire/euros	Deposits of residents of foreign currency	Bonds	Third-party funds under administration	Repos	Interbank positions	Own funds	External liabilities	Balance of other items
	S282053M	S362797M	S435891M	S577280M	S985039M	S030273M	S663325M	S939909M	S113760M
1996 .....	-	-	-	-	-	-	-	-	-
1997 .....	441,367	12,193	130,017	911	87,815	92,757	115,826	169,875	-5,148
1998 .....	444,417	13,356	165,081	740	73,432	92,793	131,431	183,791	-659
1999 – Dec. ....	457,585	12,556	179,716	711	87,742	97,575	147,522	208,222	-14,028
2000 – Jan. ....	455,437	13,898	181,032	705	77,888	100,462	153,093	207,525	-14,396
Feb. ....	448,755	12,522	184,234	702	86,227	104,985	154,560	208,239	-18,110
Mar. ....	450,275	12,911	189,008	702	100,612	100,907	158,411	217,786	-19,029
Apr. ....	460,444	12,892	191,426	700	99,805	101,674	160,566	215,272	-27,179
May ....	456,342	13,575	193,518	708	109,244	95,848	160,361	217,627	-17,532
June ....	450,830	13,074	193,568	667	118,910	105,853	160,443	217,291	-11,631
July ....	448,903	12,050	192,785	635	105,899	105,908	162,489	211,692	-15,298
Aug. ....	440,785	13,176	193,821	633	107,183	102,651	162,453	221,735	-22,907
Sept. ....	442,389	13,594	196,909	619	104,570	100,943	163,807	229,122	-23,315
Oct. ....	442,049	13,878	197,279	609	101,611	113,712	165,684	242,372	-26,065
Nov. ....	427,023	13,624	198,851	636	107,935	122,478	166,306	234,558	1,917
Dec. ....	459,364	12,723	200,178	656	112,878	129,092	166,826	235,390	-19,171

**Banks raising short-term funds**

**Table 20**  
**TDDE0060**

**Loans and guarantee commitments**

(stocks in billions of lire)

	Short-term		Medium and long-term	In lire/euros		
		of which: in lire/euros		of which: bill portfolio		of which: current account
	S729403M	S855168M	S948434M	S978496M	S425190M	S722653M
1996 .....	540,700	484,393	341,783	18,427	805,219	303,377
1997 .....	570,911	511,047	384,406	19,326	876,017	310,092
1998 .....	610,051	547,823	459,936	19,194	990,745	311,172
1999 – Dec. ....	653,005	611,943	538,585	19,084	1,144,225	323,562
2000 – Jan. ....	668,296	624,182	535,944	18,505	1,153,901	336,801
Feb. ....	669,413	623,911	541,402	18,871	1,159,016	334,289
Mar. ....	674,145	626,188	549,250	18,929	1,168,537	333,027
Apr. ....	685,004	631,598	558,540	18,929	1,182,980	329,617
May ....	686,940	634,485	564,146	18,828	1,192,111	327,472
June ....	704,640	654,388	571,653	18,801	1,219,318	337,740
July ....	717,872	666,993	572,896	18,625	1,233,334	336,988
Aug. ....	713,397	661,062	577,748	18,822	1,232,118	329,454
Sept. ....	717,564	663,635	580,062	18,453	1,236,800	333,892
Oct. ....	727,248	668,215	586,121	18,639	1,247,328	336,402
Nov. ....	745,348	688,359	592,675	18,538	1,274,159	353,028
Dec. ....	766,984	718,128	604,804	18,596	1,316,485	365,353

**Table 20**  
**TDDE0060**

In foreign currency	TOTAL		Loans to non-residents	Guarantee commitments		DOMESTIC LENDING OF ITALIAN BANKS' FOREIGN BRANCHES	
		<i>of which:</i> other financial investments			<i>of which:</i> acceptances	in lire/euros	in foreign currency
<i>S761804M</i>	<i>S405303M</i>	<i>S789469M</i>	<i>S804317M</i>	<i>S817831M</i>	<i>S880315M</i>	<i>S910019M</i>	<i>S951350M</i>
77,263	882,484	2,382	11,476	162,134	1,985	5,911	4,876
79,300	955,317	3,114	15,269	177,500	1,824	4,843	5,329
79,242	1,069,989	3,795	21,452	166,713	908	3,764	3,052
47,367	1,191,590	3,952	27,359	187,721	935	4,043	1,084
50,339	1,204,240	4,039	24,953	189,634	869	4,169	1,150
51,797	1,210,815	4,149	25,578	188,233	920	4,095	1,133
54,858	1,223,397	4,240	26,333	188,720	957	3,799	1,094
60,565	1,243,544	4,297	27,907	189,327	1,127	4,117	1,036
58,975	1,251,084	4,333	28,500	192,854	927	4,058	1,022
56,973	1,276,292	4,351	29,830	193,197	893	3,510	989
57,432	1,290,768	4,343	31,782	194,341	844	3,383	916
59,025	1,291,144	4,374	30,872	193,931	879	3,350	976
60,826	1,297,624	4,209	31,093	196,713	914	3,960	1,075
66,040	1,313,368	4,186	32,440	214,322	778	4,266	1,073
63,864	1,338,023	4,213	32,462	225,936	782	4,426	953
55,300	1,371,785	4,238	31,441	228,410	612	4,529	848

**Banks raising short-term funds**

**Table 20**  
**ETDD0060**

**Loans and guarantee commitments**

(stocks in millions of euros)

	Short-term		Medium and long-term	In lire/euros		
		of which: in lire/euros		of which: bill portfolio		of which: current account
	S729403M	S855168M	S948434M	S978496M	S425190M	S722653M
1996 .....	—	—	—	—	—	—
1997 .....	294,851	263,934	198,529	9,981	452,425	160,149
1998 .....	315,065	282,927	237,537	9,913	511,677	160,707
1999 – Dec. ....	337,249	316,042	278,156	9,856	590,943	167,106
2000 – Jan. ....	345,146	322,363	276,792	9,557	595,940	173,943
Feb. ....	345,723	322,223	279,611	9,746	598,582	172,646
Mar. ....	348,167	323,399	283,664	9,776	603,499	171,994
Apr. ....	353,775	326,193	288,462	9,776	610,958	170,233
May ....	354,775	327,684	291,357	9,724	615,674	169,125
June ....	363,916	337,963	295,234	9,710	629,725	174,428
July ....	370,750	344,473	295,876	9,619	636,964	174,040
Aug. ....	368,439	341,410	298,382	9,721	636,336	170,149
Sept. ....	370,591	342,739	299,577	9,530	638,754	172,441
Oct. ....	375,592	345,104	302,706	9,626	644,191	173,737
Nov. ....	384,940	355,508	306,091	9,574	658,048	182,324
Dec. ....	396,114	370,882	312,355	9,604	679,908	188,689

**Table 20**  
**ETDD0060**

In foreign currency	TOTAL		Loans to non-residents	Guarantee commitments		DOMESTIC LENDING OF ITALIAN BANKS' FOREIGN BRANCHES	
		of which: other financial investments			of which: acceptances	in lire/euros	in foreign currency
<i>S761804M</i>	<i>S405303M</i>	<i>S789469M</i>	<i>S804317M</i>	<i>S817831M</i>	<i>S880315M</i>	<i>S910019M</i>	<i>S951350M</i>
–	–	–	–	–	–	–	–
40,955	493,380	1,608	7,886	91,671	942	2,501	2,752
40,925	552,603	1,960	11,079	86,100	469	1,944	1,576
24,463	615,405	2,041	14,130	96,950	483	2,088	560
25,998	621,938	2,086	12,887	97,938	449	2,153	594
26,751	625,334	2,143	13,210	97,214	475	2,115	585
28,332	631,832	2,190	13,600	97,466	494	1,962	565
31,279	642,237	2,219	14,413	97,779	582	2,126	535
30,458	646,131	2,238	14,719	99,601	479	2,096	528
29,424	659,150	2,247	15,406	99,778	461	1,813	511
29,661	666,626	2,243	16,414	100,369	436	1,747	473
30,484	666,820	2,259	15,944	100,157	454	1,730	504
31,414	670,167	2,174	16,058	101,594	472	2,045	555
34,107	678,298	2,162	16,754	110,688	402	2,203	554
32,983	691,031	2,176	16,765	116,686	404	2,286	492
28,560	708,468	2,189	16,238	117,964	316	2,339	438

**Banks raising short-term funds**
**Table 21**  
**TDDE0070**
**Securities**
*(stocks in billions of lire)*

	GOVERNMENT SECURITIES				Public sector bonds
	<i>of which:</i>				
	short-term	CCTs	BTPs		
	S987357M	S021003M	S166918M	S222746M	S252260M
1996 .....	324,161	52,285	148,696	97,505	1,179
1997 .....	286,783	31,366	148,649	83,496	1,419
1998 .....	275,754	40,791	129,430	82,621	2,020
1999 – Dec. ....	251,394	28,796	116,405	85,676	2,190
2000 – Jan. ....	243,563	25,913	114,606	82,754	2,134
Feb. ....	241,085	26,744	109,430	82,572	2,287
Mar. ....	235,898	25,251	108,611	79,492	2,198
Apr. ....	236,341	23,022	109,756	80,727	2,171
May ....	229,289	21,299	106,543	76,996	2,176
June ....	226,784	18,590	105,767	75,737	2,064
July ....	220,394	16,741	105,701	75,594	2,072
Aug. ....	218,491	16,679	104,545	74,970	1,839
Sept. ....	213,389	15,136	103,310	74,051	2,047
Oct. ....	214,467	13,581	104,566	75,789	1,992
Nov. ....	208,226	13,391	102,206	73,423	1,890
Dec. ....	194,862	11,776	98,239	66,801	2,324

**Table 22**  
**TDDE0080**
**Deposits**
*(stocks in billions of lire)*

	Current account deposits	Savings deposits			
		<i>of which with agreed maturities of:</i>			
		less than 6 months	from 6 to 18 months	more than 18 months	
	S204028M	S359736M	S444456M	S520255M	S541492M
1996 .....	504,627	114,581	3,404	3,993	37
1997 .....	541,244	115,183	3,342	4,014	35
1998 .....	611,619	113,537	3,222	4,055	35
1999 – Dec. ....	678,949	112,269	2,610	3,388	27
2000 – Jan. ....	677,725	111,661	2,486	3,309	27
Feb. ....	669,167	109,517	2,426	3,232	27
Mar. ....	675,768	107,711	2,707	3,162	27
Apr. ....	698,111	108,267	2,757	3,121	27
May ....	693,411	106,040	2,273	3,077	27
June ....	685,081	105,232	2,242	2,995	25
July ....	683,205	105,089	2,263	2,951	25
Aug. ....	669,413	104,700	2,172	2,881	25
Sept. ....	675,638	104,082	2,128	2,786	25
Oct. ....	678,014	102,119	2,031	2,742	25
Nov. ....	651,094	101,391	2,008	2,693	25
Dec. ....	712,410	104,069	1,992	2,674	23

**Table 21**  
**TDDE0070**

Enel and state holding companies	Bank bonds	Other bonds	TOTAL		Securities issued by non-residents	Customer repos	
				of which: in foreign currency		Total purchases	Total sales
<i>S264601M</i>	<i>S281655M</i>	<i>S308916M</i>	<i>S727928M</i>	<i>S331883M</i>	<i>S931821M</i>	<i>S032437M</i>	<i>S123408M</i>
405	45,622	653	372,021	7,598	10,469	57,244	126,888
436	42,027	804	331,470	7,691	14,960	45,394	139,894
41	51,878	794	330,486	7,484	18,979	49,913	116,759
95	55,507	1,017	310,200	2,258	29,242	38,379	98,810
93	55,137	1,013	301,942	2,279	28,876	18,172	100,248
46	54,773	1,096	299,287	2,217	28,829	19,909	104,607
50	61,388	1,063	300,592	2,281	29,329	26,798	109,860
52	60,708	1,024	300,298	2,252	29,664	18,654	110,925
52	60,216	982	292,716	2,281	29,637	20,251	120,653
114	60,437	931	290,332	2,190	26,651	25,270	120,508
120	57,711	1,026	281,323	2,223	28,088	20,087	121,307
108	58,477	1,152	280,066	2,271	27,458	20,890	129,368
116	59,966	1,125	276,643	2,180	27,834	23,365	123,733
128	59,170	1,086	276,846	2,256	27,652	25,731	130,568
134	59,395	1,098	270,741	2,267	28,980	23,152	129,972
199	61,238	1,077	259,702	2,165	26,581	29,956	128,692

**Table 22**  
**TDDE0080**

	Certificates of deposit			TOTAL	Deposits of non-residents	Average deposits	
	of which unredeemable with maturities of:						of which: unredeemable
	less than 6 months	from 6 to 18 months	more than 18 months				
<i>S563847M</i>	<i>S582080M</i>	<i>S694044M</i>	<i>S703608M</i>	<i>S282053M</i>	<i>S722821M</i>	<i>S736265M</i>	<i>S747643M</i>
294,371	26,318	40,671	225,736	913,579	301,905	14,636	857,293
198,181	29,358	56,708	111,076	854,606	205,887	17,357	805,620
135,355	25,286	48,430	60,497	860,511	143,160	14,878	808,644
94,790	19,554	37,794	35,782	886,008	101,530	16,344	846,746
92,463	19,256	37,689	33,852	881,849	99,625	16,482	873,492
90,226	18,780	37,699	32,088	868,911	97,125	17,618	867,129
88,373	18,195	37,486	31,033	871,854	96,577	18,093	863,104
85,169	16,820	36,961	29,743	891,544	95,396	18,747	870,044
84,148	16,394	37,331	28,787	883,601	94,349	18,214	876,389
82,615	15,676	37,304	27,950	872,929	92,527	18,681	873,773
80,903	15,331	36,971	26,806	869,197	90,873	19,580	865,232
79,368	14,913	36,702	25,843	853,479	87,725	19,125	852,648
76,864	14,203	35,986	24,674	856,585	83,916	20,387	849,500
75,793	14,218	36,061	23,427	855,926	83,779	20,220	848,961
74,349	13,999	35,562	22,486	826,832	80,268	19,369	846,491
72,974	13,705	35,354	21,576	889,453	82,543	19,436	851,823

**Banks raising short-term funds**
**Table 21**  
**ETDD0070**
**Securities**
*(stocks in millions of euros)*

	GOVERNMENT SECURITIES				Public sector bonds
	of which:				
	short-term	CCTs	BTPs		
	S987357M	S021003M	S166918M	S222746M	S252260M
1996 .....	—	—	—	—	—
1997 .....	148,111	16,199	76,771	43,122	733
1998 .....	142,415	21,067	66,845	42,670	1,043
1999 – Dec. ....	129,834	14,872	60,118	44,248	1,131
2000 – Jan. ....	125,790	13,383	59,189	42,739	1,102
Feb. ....	124,510	13,812	56,516	42,645	1,181
Mar. ....	121,831	13,041	56,093	41,054	1,135
Apr. ....	122,060	11,890	56,684	41,692	1,121
May ....	118,418	11,000	55,025	39,765	1,124
June ....	117,124	9,601	54,624	39,115	1,066
July ....	113,824	8,646	54,590	39,041	1,070
Aug. ....	112,841	8,614	53,993	38,719	950
Sept. ....	110,206	7,817	53,355	38,244	1,057
Oct. ....	110,763	7,014	54,004	39,142	1,029
Nov. ....	107,540	6,916	52,785	37,920	976
Dec. ....	100,638	6,082	50,736	34,500	1,200

**Table 22**  
**ETDD0080**
**Deposits**
*(stocks in millions of euros)*

	Current account deposits	Savings deposits			
		of which with agreed maturities of:			
		less than 6 months	from 6 to 18 months	more than 18 months	
	S204028M	S359736M	S444456M	S520255M	S541492M
1996 .....	—	—	—	—	—
1997 .....	279,529	59,487	1,726	2,073	18
1998 .....	315,875	58,637	1,664	2,094	18
1999 – Dec. ....	350,648	57,982	1,348	1,750	14
2000 – Jan. ....	350,016	57,668	1,284	1,709	14
Feb. ....	345,596	56,561	1,253	1,669	14
Mar. ....	349,005	55,628	1,398	1,633	14
Apr. ....	360,544	55,915	1,424	1,612	14
May ....	358,117	54,765	1,174	1,589	14
June ....	353,815	54,348	1,158	1,547	13
July ....	352,846	54,274	1,169	1,524	13
Aug. ....	345,723	54,073	1,122	1,488	13
Sept. ....	348,938	53,754	1,099	1,439	13
Oct. ....	350,165	52,740	1,049	1,416	13
Nov. ....	336,262	52,364	1,037	1,391	13
Dec. ....	367,929	53,747	1,029	1,381	12



**Table 21**  
**ETDD0070**

Enel and state holding companies	Bank bonds	Other bonds	TOTAL		Securities issued by non-residents	Customer repos	
				of which: in foreign currency		Total purchases	Total sales
S264601M	S281655M	S308916M	S727928M	S331883M	S931821M	S032437M	S123408M
–	–	–	–	–	–	–	–
225	21,705	415	171,190	3,972	7,726	23,444	72,249
21	26,793	410	170,682	3,865	9,802	25,778	60,301
49	28,667	525	160,205	1,166	15,102	19,821	51,031
48	28,476	523	155,940	1,177	14,913	9,385	51,774
24	28,288	566	154,569	1,145	14,889	10,282	54,025
26	31,704	549	155,243	1,178	15,147	13,840	56,738
27	31,353	529	155,091	1,163	15,320	9,634	57,288
27	31,099	507	151,175	1,178	15,306	10,459	62,312
59	31,213	481	149,944	1,131	13,764	13,051	62,237
62	29,805	530	145,291	1,148	14,506	10,374	62,650
56	30,201	595	144,642	1,173	14,181	10,789	66,813
60	30,970	581	142,874	1,126	14,375	12,067	63,903
66	30,559	561	142,979	1,165	14,281	13,289	67,433
69	30,675	567	139,826	1,171	14,967	11,957	67,125
103	31,627	556	134,125	1,118	13,728	15,471	66,464

**Table 22**  
**ETDD0080**

S563847M	Certificates of deposit			S282053M	TOTAL	S736265M	Average deposits		
	of which unredeemable with maturities of:							S722821M	Deposits of non-residents
	less than 6 months	from 6 to 18 months	more than 18 months						
–	–	–	–	–	–	–	–		
102,352	15,162	29,287	57,366	441,367	106,332	8,964	416,068		
69,905	13,059	25,012	31,244	444,417	73,936	7,684	417,630		
48,955	10,099	19,519	18,480	457,585	52,436	8,441	437,308		
47,753	9,945	19,465	17,483	455,437	51,452	8,512	451,121		
46,598	9,699	19,470	16,572	448,755	50,161	9,099	447,835		
45,641	9,397	19,360	16,027	450,275	49,878	9,344	445,756		
43,986	8,687	19,089	15,361	460,444	49,268	9,682	449,340		
43,459	8,467	19,280	14,867	456,342	48,727	9,407	452,617		
42,667	8,096	19,266	14,435	450,830	47,786	9,648	451,266		
41,783	7,918	19,094	13,844	448,903	46,932	10,112	446,855		
40,990	7,702	18,955	13,347	440,785	45,306	9,877	440,356		
39,697	7,335	18,585	12,743	442,389	43,339	10,529	438,730		
39,144	7,343	18,624	12,099	442,049	43,268	10,443	438,452		
38,398	7,230	18,366	11,613	427,023	41,455	10,003	437,176		
37,688	7,078	18,259	11,143	459,364	42,630	10,038	439,930		

## METHODOLOGICAL APPENDIX

### GENERAL INDICATIONS

Since the start of the third phase of Economic and Monetary Union, intermediaries subject to statistical reporting requirements in the euro area have been known as Monetary Financial Institutions (MFIs). The category comprises central banks, credit institutions and all other resident financial institutions whose business consists in receiving deposits and/or close substitutes for deposits from persons other than MFIs and in granting credit and/or making investments in securities for their own account. In Italy, in addition to the Bank of Italy and banks, the category includes money market funds, as defined in Annex 1 (Section 1, subsections 5 and 6) of the Regulation issued by the European Central Bank on 1 December 1998 on the consolidated Accounts of the MFI sector (ECB/1998/16).

The first three tables in this supplement refer to “Banks and money market funds” and are based on the reports submitted to the Eurosystem by all resident MFIs except the Bank of Italy. The aggregates are consistent with those adopted by the Eurosystem for the euro area as a whole. Both the monthly and the annual data are end-of-period and contain an estimated component for the period from December 1995 to May 1998. The series refer to the universe of Italian banks. The item “Other sectors” comprises households, enterprises, financial companies and insurance corporations. The item “Other general government” comprises local authorities and social security institutions.

The remaining tables refer to “banks” and continue to be based on the traditional sample of credit institutions, which at the end of 1999 accounted for 93% of total lending and 92% of total fund-raising. The sample does not include two former refinancing institutions, Mediocredito Centrale and Artigiancassa. Unless specified otherwise, the data refer to business with residents of Italy in lire and foreign currency.

As of January 1999, the series in lire and the columns in lire/euros include amounts in euros and the currencies of the other euro-area countries; on the other hand, the foreign currency aggregates do not include amounts in the currencies of the other euro-area countries.

The series, including the parts referring to the period prior to 31 December 1998, have been converted into euros at the rate of 1,936.27 lire per euro.

In order to ensure that the series show a satisfactory degree of continuity, the tables referring to “banks raising short-term funds” take account of the absorption of former special credit institutions and sections prior to 1995 (as a rule from 1987 onwards). As of 1995 the data on “banks raising short-term funds” are affected by the mergers that have taken place. As of January 1999 the columns “in lire/euros” include amounts in euros and the other euro-area currencies. The series on dealings with the “Central bank” refer to dealings with the Bank of Italy until December 1998 and to those with the central banks of the Eurosystem from January 1999 onwards.

In January 1997 the transactions between Banco di Napoli and the non-bank company SGA resulted in sizable changes in the data on lending and bad debts.

Because of rounding, the sum of the separate items may sometimes differ from the total shown. The latest data may also be affected by errors in the reports submitted by banks.

As of June 1998 the statistics have been reorganized in accordance with the new classification of sectors of the European System of National Accounts (ESA95). The changes in the definitions of the sectors of economic activity have given rise to discontinuities in the series. These are especially significant for sole proprietorships and non-financial corporations and less pronounced for financial corporations and social security institutions.

## NOTES TO THE TABLES

The order in which the tables are shown is based on their code numbers. The notes to each table are set out below, together with references to the "Notes to the classification variables" section where appropriate.

### TDDE0010 – BANKS: MAIN BALANCE SHEET ITEMS (IN LIRE)

On 1.1.1994 the Community Directive on banks' annual accounts came into force, requiring, *inter alia*, repos and reverse repos to be accounted for as receivables and payables. Consequently, the securities portfolio is no longer affected by transactions that provide for the buyer/seller to resell/repurchase the securities in question. In order to avoid a break in the series, securities portfolios have been recalculated for earlier years according to the new accounting method. The assets and liabilities items "Repos" refer to all the transactions of this type with the central bank, banks and customers. Owing to lack of data the amounts for banks raising medium and long-term funds have been estimated up to 1993 on the basis of non-accounting data on securities to be received and delivered in respect of transactions to be settled with residents and non-residents and attributed to residents. In order to reconstruct the series for banks raising short-term funds, repos with non-residents are included under "External assets" and "External liabilities". Rounding may cause discrepancies in totals.

### S139805M – BANKS: LOANS TO RESIDENTS IN LIRE/EUROS AND FOREIGN CURRENCY

For the sake of uniformity with the system of prudential returns introduced in 1995, the data on loans for banks raising medium and long-term funds have been recalculated up to December 1994 to include overdue instalments and the principal amounts of instalments due and to exclude the component of bad debts consisting of loans still to mature. Accordingly, overdue instalments and bad debts still to mature have been respectively deducted from and added to the item "Bad debts and overdue and protested bills".

As of December 1992 funds raised from public bodies purely for administration — i.e. used exclusively to grant loans without the assumption of credit risk by the bank concerned — have been reclassified as memorandum items for banks raising medium and long-term funds. In order to avoid breaks in the series involved (public funds, loans and bad debts), the amounts for banks raising medium and long-term funds have been recalculated for

earlier years in accordance with the new accounting policy.

The transactions carried out in January 1997 between Banco di Napoli and the non-bank company SGA resulted in substantial changes in the figures for bad debts and loans.

### S248016M – BANKS: PARTICIPATING INTERESTS IN RESIDENT COMPANIES IN LIRE/EUROS AND FOREIGN CURRENCY

The amounts are stated gross of the corresponding provisions for diminution in value.

### S285516M – BANKS: BAD DEBTS AT ESTIMATED REALIZABLE VALUE

The estimated realizable value of banks' bad debts is shown net of writedowns. For the years up to 1995 the figures are partly estimated.

### S303377M – BANKS: BAD DEBT SAND OVERDUE AND PROTESTED BILLS IN RESPECT OF RESIDENTS IN LIRE/EUROS AND FOREIGN CURRENCY

Includes the portion of the bad debts of banks raising medium and long-term funds consisting of loans still to mature; up to December 1994 these amounts have been deducted from the item "Loans".

The transactions carried out in January 1997 between Banco di Napoli and the non-bank company SGA resulted in substantial changes in the figures for bad debts and loans.

### S349276M – BANKS: SUPERVISORY CAPITAL

The definition of this series can be found in Directive 89/299/EEC on the own funds of credit institutions. As of 1997 the figures are only available on a quarterly basis.

### S377877M – BANKS: EXTERNAL ASSETS IN LIRE/EUROS AND FOREIGN CURRENCY

The figures refer to aggregates that coincide only in part with those contained in the foreign exchange statistics.

Up to December 1994 includes foreign currency securities issued by residents and held by banks raising medium and long-term funds.

#### S420744M – BANKS: RESIDENTS' LIRA DEPOSITS

The portion in respect of banks raising medium and long-term funds includes certificates of deposit (regardless of the holder), customer savings accounts and the current accounts of public entities. As of January 1999 residents' deposits in lire include deposits in euros and the currencies of the other euro-area countries.

#### S535313M – BANKS: BONDS IN ISSUE

As of December 1994 the figures are net of matured bonds to be redeemed.

#### S731568M – BANKS: OWN FUNDS

The positive components of supervisory capital. As of 1991 this series comprises capital, reserves, provisions for losses and the subordinated liabilities consisting of funds raised by branches in Italy and abroad.

Up to December 1994 the data for banks raising medium and long-term funds were collected once every three months; accordingly the latest available figure was used in the intervening months.

#### S787896M – BANKS: RESERVES

The free and required reserves of banks raising short-term funds and the deposits with the Bank of Italy of the banks raising medium and long-term funds. The figures are derived in part from the accounts of the Bank of Italy.

#### S850847M – BANKS: EXTERNAL LIABILITIES

The figures refer to aggregates that coincide only in part with those contained in the foreign exchange statistics.

### **TDDE0011 – BANKS: LOANS AND SECURITIES (STOCKS IN BILLIONS OF LIRE)**

#### S139805M - BANKS: LOANS TO RESIDENTS IN LIRE/EUROS AND FOREIGN CURRENCY

See the notes to Table TDDE0010.

#### S283158M - BANKS: LOANS TO NON-RESIDENTS IN LIRE/EUROS AND FOREIGN CURRENCY

Loans to non-residents do not include those granted by Italian banks' foreign branches.

#### S490966M – BANKS: DIFFERENCE BETWEEN BANKS' SECURITIES PORTFOLIOS AND THEIR HOLDINGS OF GOVERNMENT SECURITIES AT BOOK VALUE

Includes securities issued in lire and foreign currency by banks, the public sector, Enel, state holding companies and the private sector in banks' portfolios.

### **TDDE0012 – BANKS: DEPOSITS AND BONDS (STOCKS IN BILLIONS OF LIRE)**

The data refer to transactions in lire, except for the item "Non-residents' deposits", which include transactions in foreign currency, and the item "Residents' foreign currency deposits". The average data are obtained as the average of daily data.

The figures for average deposits before 1995 have been obtained by estimating the average values for banks raising medium and long-term funds as moving averages of end-of-period data.

For the average deposits of banks raising short-term funds, see the note to the series S747643M (Table TDDE0080).

As of June 1998 the breakdown of bonds by fixed and variable rate is available only on a quarterly basis.

#### S420744M - BANKS: RESIDENTS' LIRA DEPOSITS

The portion in respect of banks raising medium and long-term funds includes certificates of deposit (regardless of the holder), customer savings accounts and the current accounts of public entities. As of January 1999 residents' deposits in lire include deposits in euros and the currencies of the other euro-area countries.

#### S540520M – BANKS: SHORT-TERM CERTIFICATES OF DEPOSIT

Certificates of deposit in lire with an original duration of less than 18 months.

#### S580095M – BANKS: RESIDENTS' FOREIGN CURRENCY DEPOSITS

Up to December 1994 the item refers only to deposits held with banks raising short-term funds.

**S645316M – BANKS: NON-RESIDENTS' DEPOSITS IN LIRE/EUROS AND FOREIGN CURRENCY**

Up to December 1994 the item refers only to deposits held with banks raising short-term funds.

**TDDE0013 – BANKS: SPECIAL CREDIT TRANSACTIONS (STOCKS IN BILLIONS OF LIRE)**

For the definition of special credit transactions see Chapter VI of the 1993 Banking Law (Legislative Decree 385 of 1993). All banks can provide such financing. The values of some of the aggregates differ from those published previously. The definition does not coincide exactly with that of the financing provided in the past by the former special credit institutions. The items referring to agricultural credit include fishing credit.

**S373508Q – BANKS: REAL-ESTATE LOANS TO RESIDENTS IN LIRE/EUROS AND FOREIGN CURRENCY**

Includes building credit.

**S407053 – BANKS: SUBSIDIZED LOANS TO RESIDENTS IN LIRE/EUROS AND FOREIGN CURRENCY**

Loans at interest rates below those prevailing in the market as a result of laws providing for contributions towards interest payments or the use of state or regional funds.

**TDDE0014 – BANKS: REPOS (STOCKS IN BILLIONS OF LIRE)**

Detail of repos and reverse repos with residents and non-residents involving securities denominated in lire or foreign currency. The transactions are accounted for as payables and receivables. The breakdown by counterparty is available for banks raising short-term funds as of 1994. The series on the transactions of special credit sections and institutions are estimated for 1994 and partly estimated until June 1996 owing to the delay with which some former special credit institutions adopted the new system of prudential returns.

**TDDE0021 – BANKS: LOANS BY SECTOR OF ECONOMIC ACTIVITY (STOCKS IN BILLIONS OF LIRE)**

As of the November 1996 Supplement the data are obtained from banks' prudential returns. The definitions

of the sectors are the same as those used by Istat and based on the European System of National Accounts (ESA). Compared with the Central Credit Register's sectoral classification used in this Supplement until October 1995, the sector "Non-financial corporations and quasi-corporations" includes the following subgroups: associations of insurance corporations (included among insurance corporations by the Central Credit Register); associations of credit institutions (included in the credit system by the Central Credit Register); holding corporations, state holding corporations, regional and local authority holding corporations and associations of financial corporations (included in corporations and holding quasi-corporations by the Central Credit Register); the entities belonging to the enlarged public sector outside general government (included in private social institutions by the Central Credit Register). Loans to general government include those to the State Railways to be redeemed by the Treasury. Until December 1994 the data for the special credit institutions are partly estimated owing to the differences between their statistical reports and those of the banks raising short-term funds. In particular, the monthly values are estimated on the basis of special credit institutions' three-month returns by sector and branch.

**TDDE0031 – BANKS: LOANS BY BRANCH OF ECONOMIC ACTIVITY (STOCKS IN BILLIONS OF LIRE)**

As of the November 1996 Supplement the data are obtained from banks' prudential returns. Loans by branch include bad debts. The figures refer to the 23 branches into which loans to "Non-financial corporations and quasi-corporations" and "Sole proprietorships" are divided. Until December 1994 the data are estimated to overcome the differences between the statistical reporting systems of the banks raising short-term funds and those raising medium and long-term funds. In particular, the reports of the former special credit institutions by sector and branch were prepared every three months with the breakdown by branch available only for the aggregates "Non-financial corporations and quasi-corporations" and "Sole proprietorships". Loans to municipal companies, reported as being to the Treasury but really pertaining to municipalities, are included in the "energy products" branch using an estimation procedure. At the bottom of the table information is provided permitting the figures to be reconciled with those in Table 8 (loans by sector of economic activity). Specifically: total loans to the different branches (a); loans, including bad debts, to "Non-financial corporations and quasi-corporations" not

included in the breakdown by branch of economic activity owing to the difference between the ESA and Central Credit Register classifications (b); total loans including bad debts (c) = (a) + (b); and bad debts in connection with loans (d). Subtracting bad debts from the aggregate (c) gives loans by sector, as also shown in Table 8.

**TDDE0032 – BANKS: BAD DEBTS BY SECTOR OF ECONOMIC ACTIVITY (STOCKS IN BILLIONS OF LIRE)**

The definitions of the sectors are the same as those used in Table TDDE/ETDD0021.

**TDDE0033 – BANKS: BAD DEBTS BY BRANCH OF ECONOMIC ACTIVITY (STOCKS IN BILLIONS OF LIRE)**

The definitions of the branches are the same as those used in Table TDDE/ETDD0031.

**TDDE0034 – BANKS: PARTICIPATING INTERESTS (STOCKS IN BILLIONS OF LIRE)**

The detail of participating interests excludes the related provisions for diminution in value. The data prior to July 1996 are partly estimated for the participating interests in non-bank companies.

**TDDE0035 – BANKS: SECURITIES HELD FOR SAFEKEEPING BY SECTOR OF ECONOMIC ACTIVITY (STOCKS IN BILLIONS OF LIRE)**

The definitions of the sectors are the same as those used in Table TDDE/ETDD0021.

**TDDE0036 – BANKS: SECURITIES HELD FOR SAFEKEEPING BY INSTRUMENT (STOCKS IN BILLIONS OF LIRE)**

There are statistical discontinuities in the “Asset management” series, especially after January 1997.

**TDDE0040 – BANKS RAISING SHORT-TERM FUNDS: MAIN BALANCE SHEET ITEMS (STOCKS IN BILLIONS OF LIRE)**

The series include the data on the former special credit sections and institutions absorbed by banks. On 1.1.1994 the Community Directive on banks’ annual accounts came into force, requiring, *inter alia*, repos and reverse repos to be accounted for as receivables and payables. Consequently, the securities portfolio is no longer affected by transactions that provide for the buyer/seller to resell/repurchase the securities in question. Repos with non-residents are included under “External assets” and “External liabilities”.

In order to avoid a break in the series, securities portfolios, external assets and liabilities and interbank positions have been recalculated for earlier years according to the new accounting methods. The assets and liabilities items “Repos” refer to all the transactions of this type with the Bank of Italy, banks and customers. Rounding may cause discrepancies in totals.

In January 1997 the transactions between Banco di Napoli and the non-bank company SGA resulted in sizable changes in the data on lending and bad debts. As of January 1999 the deposits of residents in lire include amounts in euros and the currencies of the other euro-area countries.

**S192967M – BANKS RAISING SHORT-TERM FUNDS: EXTERNAL ASSETS IN LIRE/EUROS AND FOREIGN CURRENCY**

The data concerning external transactions (effected with non-residents) refer to aggregates that coincide only in part with those contained in the foreign exchange statistics.

**S435891M – BANKS RAISING SHORT-TERM FUNDS: BONDS IN ISSUE**

As of December 1994 the figures are net of matured bonds to be redeemed.

**S663325M – BANKS RAISING SHORT-TERM FUNDS: OWN FUNDS**

The positive components of supervisory capital. As of 1991 this series comprises capital, reserves, provisions for losses and the subordinated liabilities consisting of funds raised by branches in Italy and abroad.

**S939909M – BANKS RAISING SHORT-TERM FUNDS:  
EXTERNAL LIABILITIES IN LIRE/EUROS AND FOREIGN  
CURRENCY**

The data concerning external transactions (effected with non-residents) refer to aggregates that coincide only in part with those contained in the foreign exchange statistics.

**TDDE0060 – BANKS RAISING SHORT-TERM  
FUNDS: LOANS AND GUARANTEES  
GRANTED (STOCKS IN BILLIONS  
OF LIRE)**

The series include the data on the former special credit sections and institutions absorbed by banks. This component includes overdue instalments and the principal amounts of instalments due and excludes the component of bad debts consisting of loans still to mature.

In January 1997 the transactions between Banco di Napoli and the non-bank company SGA resulted in sizable changes in the data on lending and bad debts.

**S789469M – BANKS RAISING SHORT-TERM  
FUNDS: OTHER FINANCIAL ASSETS (BANKER'S  
ACCEPTANCES, AND COMMERCIAL PAPER)**

Banker's acceptances under Law 388/1978 and comparable tradable financial instruments; commercial paper and comparable tradable financial instruments.

**TDDE0070 – BANKS RAISING SHORT-TERM  
FUNDS: SECURITIES PORTFOLIO  
(STOCKS IN BILLIONS OF LIRE)**

The series include the data on the former special credit sections and institutions absorbed by banks.

On 1.1.1994 the Community Directive on banks' annual accounts came into force, requiring, *inter alia*, repos and reverse repos to be accounted for as receivables and payables. Consequently, the securities portfolio is no longer affected by transactions that provide for the buyer/seller to resell/repurchase the securities in question. Repos with non-residents are included under "External assets" and "External liabilities".

Community law provides for certificates of deposit that are traded to be included in banks' securities portfolios instead of among their interbank positions as in

the past. In order to avoid a break in the series, securities portfolios have been recalculated for earlier years according to the new accounting method.

Discrepancies between total securities and the component items are due not only to rounding but also to the method used to ensure the continuity of the series following the adoption of the system of prudential returns by former special credit sections and institutions absorbed by banks raising short-term funds.

**S308916M – BANKS RAISING SHORT-TERM FUNDS:  
PORTFOLIO OF BONDS AND COUPONS ISSUED BY  
PRIVATE SECTOR RESIDENTS IN LIRE/EUROS AND  
FOREIGN CURRENCY**

Bonds of industrial companies and local authority companies and coupons acquired following coupon stripping operations.

**TDDE0080 – BANKS RAISING SHORT-TERM  
FUNDS: DEPOSITS (STOCKS IN  
BILLIONS OF LIRE)**

The series include the data on the former special credit sections and institutions absorbed by banks. The figures in this table refer to transactions in lire, except for the aggregate "Deposits of non-residents", which includes transactions in foreign currency. The series have been reconstructed by treating CDs issued by special credit sections and institutions absorbed by banks as "unredeemable" CDs with a maturity of more than 18 months issued by banks raising short-term funds. For such banks, CDs reported as being "unredeemable" from January 1995 onwards have been treated as CDs issued under the Ministerial Decree of 28.12.1982 and subsequent measures, which, *inter alia*, required the inclusion of a clause specifying that the CDs in question were not redeemable before maturity. As of January 1995 total CDs includes all the instruments of this type, classified according to the rules in force. Consequently, as of that date savings certificates are included among CDs instead of under savings deposits.

**S204028M – BANKS RAISING SHORT-TERM FUNDS:  
RESIDENTS' CURRENT ACCOUNT DEPOSITS IN LIRE**

In order to ensure continuity, the series has been reconstructed including the current accounts of public entities with special credit sections and institutions absorbed by banks.

**S359736M – BANKS RAISING SHORT-TERM FUNDS:  
RESIDENTS' SAVINGS DEPOSITS IN LIRE**

In order to ensure continuity, the series has been reconstructed including customers' savings deposits with special credit sections and institutions absorbed by banks; this component has been attributed a maturity of more than 18 months.

**S563847M – BANKS RAISING SHORT-TERM FUNDS:  
CERTIFICATES OF DEPOSIT**

In order to ensure continuity, the series has been reconstructed including certificates of deposit issued by special credit sections and institutions absorbed by banks; this component has been attributed a maturity of more than 18 months. "Unredeemable" CDs have been treated as CDs issued under the Ministerial Decree of 28.12.1982 and subsequent measures.

**S747643M – BANKS RAISING SHORT-TERM FUNDS:  
AVERAGE DEPOSITS**

Deposits in lire of resident non-bank customers.

Until August 1990 the data are the result of an estimate based on the monthly centred average of data contained in 10-day reports. Subsequently, the data have been obtained from supervisory returns for the aggregate excluding the borrowing of special credit sections and institutions absorbed by banks. Until December 1994 the average value of the latter's transactions has been estimated on the basis of end-of-period data.

**TDFE0080 – BANKS: BANK INTEREST RATES:  
CENTRAL BANK FINANCE AND  
INTERBANK TRANSACTIONS  
(PERCENTAGES)**

The data are drawn from the Interbank Deposit Market (MID), except for those on interbank rates on freely available accounts, which are taken from 10-day reports.

**S058923M – INTERBANK DEPOSIT MARKET:  
AVERAGE RATE ON 1-MONTH DEPOSITS**

Arithmetic mean of the weighted average rates on daily turnover in the Interbank Deposit Market.

**S301764M – INTERBANK DEPOSIT MARKET:  
AVERAGE RATE ON OVERNIGHT DEPOSITS**

Arithmetic mean of the weighted average rates on daily turnover in the Interbank Deposit Market.

**S463758M – INTERBANK DEPOSIT MARKET:  
AVERAGE RATE ON 6-MONTH DEPOSITS**

Arithmetic mean of the weighted average rates on daily turnover in the Interbank Deposit Market.

**S536728M – INTERBANK DEPOSIT MARKET:  
AVERAGE RATE ON 12-MONTH DEPOSITS**

Arithmetic mean of the weighted average rates on daily turnover in the Interbank Deposit Market.

**S700980M – INTERBANK DEPOSIT MARKET:  
AVERAGE RATE ON 3-MONTH DEPOSITS**

Arithmetic mean of the weighted average rates on daily turnover in the Interbank Deposit Market.

**S805365M – MAXIMUM INTERBANK BORROWING  
RATE**

Monthly centred average of the 10-day reports on the maximum rate applied to freely available deposits in lire of resident banks with debit balances of more than 1 billion lire.

**S896742M – MONTHLY ARITHMETIC MEAN OF  
MARGINAL RATES ON REPOS WITH THE BANK OF  
ITALY (PERCENTAGES)**

Monthly arithmetic mean of marginal rates on repos with the Bank of Italy.

**TDFE0081 – BANKS: BANK INTEREST RATES:  
FUNDS RAISED FROM RESIDENT  
CUSTOMERS IN LIRE  
(PERCENTAGES)**

The data are drawn from the 10-day reports introduced in January 1995. The sample is made up of the banks submitting reports at each reference date. The figures for the period up to 1995 are partially estimated on the basis of the data drawn from the earlier 10-day reports.

**S545583M – AVERAGE CURRENT ACCOUNT  
DEPOSIT RATE**

Monthly centred moving average of the corresponding rates obtained from 10-day reports.

**S617835M – BANKS: AVERAGE RATE ON ISSUES OF  
FIXED RATE BONDS**

Average rate applied to lira bonds issued by banks in the reference month; data for the period up to 1995 are not available.



**S866842M – RATE APPLIED TO THE TENTH DECILE OF THE DISTRIBUTION OF FREELY AVAILABLE DEPOSITS IN LIRE**

Monthly centred moving average of the corresponding rates obtained from 10-day reports. The distribution of deposits is ranked in order of rising rates.

**S880150M – AVERAGE RATE ON LIRA DEPOSITS**

Monthly centred moving average of the corresponding rates obtained from 10-day reports. The average of the rates applied to lira current account deposits, savings deposits and certificates of deposit.

**S893506M – AVERAGE RATE ON LIRA CERTIFICATES OF DEPOSIT**

Monthly centred moving average of the corresponding rates obtained from 10-day reports; data for the period up to 1995 are not available.

**S902455M – AVERAGE RATE ON LIRA CERTIFICATES OF DEPOSIT WITH A MATURITY UP TO 6 MONTHS ISSUED IN THE REFERENCE MONTH**

Monthly centred moving average of the corresponding rates obtained from 10-day reports; data for the period up to 1995 are not available.

**S913020M – AVERAGE RATE ON FIXED RATE LIRA CERTIFICATES OF DEPOSIT WITH A MATURITY OF BETWEEN 16 AND 24 MONTHS ISSUED IN THE REFERENCE MONTH**

Monthly centred moving average of the corresponding rates obtained from 10-day reports; data for the period up to 1995 are not available.

**TDFE0082 – BANKS: BANK INTEREST RATES: LOANS TO RESIDENT CUSTOMERS IN LIRE (PERCENTAGES)**

The data are drawn from the 10-day reports introduced in January 1995. The sample is made up of the banks submitting reports at each reference date. The figures for the period up to 1995 are partially estimated on the basis of the data drawn from the earlier 10-day reports.

**S237279M – “PRIME RATE” ON LOANS TO PRIME CUSTOMERS SURVEYED BY THE ITALIAN BANKERS’ ASSOCIATION (ABI)**

Rate surveyed by the Italian Bankers’ Association for prime customers’ current account overdrafts. End-of-period values.

**S632844M – AVERAGE RATE ON MEDIUM AND LONG-TERM LOANS TO RESIDENT CUSTOMERS**

Monthly centred moving average of the corresponding rates obtained from 10-day reports; data for the period up to 1995 are not available.

**S642993M – AVERAGE RATE ON DISBURSEMENTS OF MEDIUM AND LONG-TERM LOANS TO RESIDENT ENTERPRISES**

Monthly centred moving average of the corresponding rates obtained from 10-day reports; data for the period up to 1995 are not available.

**S659556M – AVERAGE RATE ON DISBURSEMENTS OF MEDIUM AND LONG-TERM LOANS TO CONSUMER HOUSEHOLDS**

Monthly centred moving average of the corresponding rates obtained from 10-day reports; data for the period up to 1995 are not available.

**S826516M – AVERAGE RATE ON CURRENT ACCOUNT OVERDRAFTS**

Monthly centred moving average of the corresponding rates obtained from 10-day reports.

**S922038M – RATE APPLIED TO THE FIRST DECILE OF THE DISTRIBUTION OF SHORT-TERM LOANS IN LIRE**

Monthly centred moving average of the corresponding rates obtained from 10-day reports. The distribution of loans is ranked in order of rising rates.

**S939796M – AVERAGE RATE ON SHORT-TERM LOANS TO RESIDENTS IN LIRE**

Monthly centred moving average of the corresponding rates obtained from 10-day reports. The data refer to an aggregate that includes bill portfolio discounts and current account advances.

**TDME0010 – BANKS AND MONEY MARKET FUNDS. MAIN BALANCE SHEET ITEMS – ASSETS**

The series have been reconstructed for the period from December 1995 to May 1998 on the basis of prudential returns and foreign exchange reports. As of June 1998 banks have reported the data according to the harmonized definitions adopted by the ESCB for the euro area. “Loans” include reverse repos and bad debts.

**TDME0020 – BANKS AND MONEY MARKET FUNDS. MAIN BALANCE SHEET ITEMS – LIABILITIES**

Deposits include current account deposits, deposits with agreed maturities, deposits redeemable at notice, and repo liabilities. Banks' bonds include subordinated liabilities. The item "Capital and reserves" is made up of share capital, reserves, provisions for general banking risks and the balance of unallocated prior-year profits and losses.

**TDME0050 – BANKS AND MONEY MARKET FUNDS. FUNDS RAISED FROM OTHER GENERAL GOVERNMENT AND OTHER SECTORS RESIDENT IN ITALY**

Current account deposits include banker's drafts. Deposits with agreed maturities include certificates of deposit, term current account deposits and term savings deposits. Deposits redeemable at notice correspond to freely available savings deposits. Banks' bonds include subordinated liabilities.