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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 marked by electronic codes that refer to the tables and, within each table, to the individual aggregates. When the methodological note refers to a particular observation, it follows the variable code associated with the reference date of the 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".

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)

(*) 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 – Aug. ..	9,565	256,134	116,137	1,400,911	110,580	77	17,810	146,589	68,341	359,153	7,139
Sept. ..	9,404	261,404	116,633	1,402,915	108,079	68	17,711	135,535	70,567	363,480	9,463
Oct. ..	9,040	268,123	117,431	1,408,462	108,634	66	18,017	134,294	71,876	365,889	10,028
Nov. ..	10,382	268,191	119,090	1,459,605	117,018	66	23,512	131,875	71,963	348,389	10,179
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. ..	(10,309)	(324,333)	(110,720)	(1,584,078)	(99,931)	(213)	(29,205)	(132,119)	(82,088)	(304,963)	(14,263)

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				
S184537M	S166032M	S181158M	S665123M	S678647M	S687287M	S694873M	S737997M	S745236M	S753273M	S766152M	S200055M
(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
7,606	6,800	9,242	40,731	62,667	37,980	9,633	8,154	8,585	86,784	263,242	3,033,856
8,502	7,187	8,820	39,575	63,297	39,204	9,664	8,250	8,363	87,030	265,743	3,040,900
8,458	6,831	8,884	37,391	63,719	39,144	10,007	8,510	8,597	86,203	288,611	3,078,220
8,309	6,862	9,133	38,733	63,341	43,460	10,194	10,464	8,862	86,698	282,560	3,128,888
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
(7,555)	(9,695)	(10,648)	(32,280)	(80,557)	(51,909)	(10,450)	(14,747)	(10,859)	(85,967)	(279,121)	(3,286,009)

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 – Aug. ..	4,940	132,282	59,980	723,510	57,110	40	9,198	75,707	35,295	185,487	3,687
Sept. ..	4,857	135,004	60,236	724,545	55,818	35	9,147	69,998	36,445	187,722	4,887
Oct. ..	4,669	138,474	60,648	727,410	56,105	34	9,305	69,357	37,121	188,966	5,179
Nov. ..	5,362	138,509	61,505	753,823	60,435	34	12,143	68,108	37,166	179,928	5,257
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. ..	(5,324)	(167,504)	(57,182)	(818,108)	(51,610)	(110)	(15,083)	(68,234)	(42,395)	(157,500)	(7,366)

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
3,928	3,512	4,773	21,036	32,365	19,615	4,975	4,211	4,434	44,820	135,953	1,566,856
4,391	3,712	4,555	20,439	32,690	20,247	4,991	4,261	4,319	44,947	137,245	1,570,494
4,368	3,528	4,588	19,311	32,908	20,216	5,168	4,395	4,440	44,520	149,055	1,589,768
4,291	3,544	4,717	20,004	32,713	22,445	5,265	5,404	4,577	44,776	145,930	1,615,936
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
(3,902)	(5,007)	(5,499)	(16,671)	(41,604)	(26,809)	(5,397)	(7,616)	(5,608)	(44,398)	(144,154)	(1,697,082)

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
	S640722M	S390776M	S273355M	S400654M	S408710M	S287103M
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 – Aug.	303,731	14,708	1,059,471	187,952	172	10,103
Sept.	300,968	14,983	1,067,950	182,987	680	9,643
Oct.	302,017	14,592	1,079,753	185,611	1,049	8,613
Nov.	298,265	13,962	1,061,699	194,059	598	10,665
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.	(360,851)	(13,587)	(1,113,847)	(200,026)	(529)	(12,655)

Table 1
TDME0020

	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>
	(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
	264,820	12,421	511,346	222,998	446,134	3,033,856
	259,135	14,230	512,246	223,018	455,062	3,040,900
	262,686	15,161	515,896	221,889	470,951	3,078,220
	269,105	15,192	522,421	221,860	521,058	3,128,888
	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
	(297,299)	(18,567)	(561,429)	(246,625)	(460,594)	(3,286,009)

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 – Aug.	156,864	7,596	547,171	97,069	89	5,218
Sept.	155,437	7,738	551,550	94,505	351	4,980
Oct.	155,979	7,536	557,646	95,860	542	4,448
Nov.	154,041	7,211	548,322	100,223	309	5,508
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.	(186,364)	(7,017)	(575,254)	(103,305)	(273)	(6,536)

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
	136,768	6,415	264,088	115,169	230,409	1,566,856
	133,832	7,349	264,553	115,179	235,020	1,570,494
	135,666	7,830	266,438	114,596	243,226	1,589,768
	138,981	7,846	269,808	114,581	269,104	1,615,936
	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
	(153,542)	(9,589)	(289,954)	(127,371)	(237,877)	(1,697,082)

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 – Aug.	223,066	115,990	1,352,603	67,626	356,994	7,058
Sept.	227,806	116,484	1,354,146	69,822	361,414	9,441
Oct.	231,148	117,280	1,359,999	71,065	363,955	10,009
Nov.	228,364	118,935	1,406,340	71,257	346,290	10,131
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.	(276,639)	(110,689)	(1,519,896)	(81,182)	(302,951)	(14,241)

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 – Aug.	82,764	72	15,227	6,428	6,703	8,250
Sept.	81,602	68	14,396	6,866	7,098	8,018
Oct.	82,810	66	14,363	6,833	6,742	8,086
Nov.	88,412	66	17,330	6,800	6,769	8,324
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.	(77,277)	(213)	(23,950)	(7,151)	(9,664)	(9,799)

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 – Aug.	115,204	59,904	698,561	34,926	184,372	3,645
Sept.	117,652	60,159	699,358	36,060	186,655	4,876
Oct.	119,378	60,570	702,381	36,702	187,967	5,169
Nov.	117,940	61,425	726,314	36,801	178,844	5,232
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.	(142,872)	(57,166)	(784,961)	(41,927)	(156,461)	(7,355)

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 – Aug.	42,744	37	7,864	3,320	3,462	4,261
Sept.	42,144	35	7,435	3,546	3,666	4,141
Oct.	42,768	34	7,418	3,529	3,482	4,176
Nov.	45,661	34	8,950	3,512	3,496	4,299
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.	(39,910)	(110)	(12,369)	(3,693)	(4,991)	(5,061)

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 – Aug.	668,458	655,292	127,048	117,170	35,498	35,393
Sept.	684,839	671,595	125,300	115,433	35,021	34,915
Oct.	697,987	683,066	124,049	114,039	34,270	34,160
Nov.	681,201	665,585	121,567	111,506	33,250	33,133
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.	(734,199)	(717,611)	(112,755)	(103,077)	(25,079)	(24,968)

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
115,913	115,857	112,552	111,918	26,482	24,430	477,101	473,954
116,236	116,180	106,553	105,790	25,173	23,107	479,204	475,842
117,177	117,117	106,268	105,327	22,840	20,863	485,040	481,035
116,275	116,217	109,407	107,796	23,144	21,158	489,656	485,702
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
(111,101)	(111,051)	(130,712)	(130,594)	(20,275)	(19,643)	(519,774)	(514,583)

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 – Aug.	345,230	338,430	65,615	60,513	18,333	18,279
Sept. ...	353,690	346,850	64,712	59,616	18,087	18,032
Oct.	360,480	352,774	64,066	58,896	17,699	17,642
Nov.	351,811	343,746	62,784	57,588	17,172	17,112
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.	(379,182)	(370,615)	(58,233)	(53,235)	(12,952)	(12,895)

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
59,864	59,835	58,128	57,801	13,677	12,617	246,402	244,777
60,031	60,002	55,030	54,636	13,001	11,934	247,488	245,752
60,517	60,486	54,883	54,397	11,796	10,775	250,502	248,434
60,051	60,021	56,504	55,672	11,953	10,927	252,886	250,844
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
(57,379)	(57,353)	(67,507)	(67,446)	(10,471)	(10,145)	(268,441)	(265,760)

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 – Aug.	4,694	4,481	4,200	3,675	610	604
Sept.	4,194	3,727	4,289	3,621	649	641
Oct.	3,561	3,187	3,733	3,369	653	647
Nov.	4,229	3,603	4,757	4,300	662	654
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.	(6,293)	(5,658)	(4,240)	(3,919)	(670)	(660)

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
S961262M	S985904M	S997747M	S044058M	S055609M	S085756M	S101585M	S128855M
(29)	(27)	(372)	(372)	....	....	....	....
(31)	(29)	(436)	(436)	(41)	(41)	(786)	(645)
31	29	986	986	85	85	693	693
27	27	573	511	83	83	1,431	716
25	25	488	366	83	83	1,468	759
25	25	641	641	83	83	887	720
29	27	989	984	567	567	1,398	1,226
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)

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 – Aug.	2,424	2,314	2,169	1,898	315	312
Sept.	2,166	1,925	2,215	1,870	335	331
Oct.	1,839	1,646	1,928	1,740	337	334
Nov.	2,184	1,861	2,457	2,221	342	338
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.	(3,250)	(2,922)	(2,190)	(2,024)	(346)	(341)

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
S961262M	S985904M	S997747M	S044058M	S055609M	S085756M	S101585M	S128855M
–	–	–	–	–	–	–	–
(16)	(15)	(225)	(225)	(21)	(21)	(406)	(333)
16	15	509	509	44	44	358	358
14	14	296	264	43	43	739	370
13	13	252	189	43	43	758	392
13	13	331	331	43	43	458	372
15	14	511	508	293	293	722	633
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)

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 – Aug.	19,825	1,276,300	343,911	6,144	84,902	60,871	120,688	164,099	290,400	63,262
Sept.	14,985	1,278,591	349,572	6,250	87,430	58,961	119,247	177,035	283,317	62,077
Oct.	23,595	1,283,313	352,442	6,732	88,288	45,924	120,142	187,290	284,051	63,169
Nov.	19,448	1,331,306	336,597	5,518	87,982	46,443	119,557	195,900	304,529	63,070
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

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 – Aug.	841,141	452,138	1,985	190,701	160,052	302,252	429,347	-10,479	....
Sept.	851,773	452,257	1,990	171,734	168,639	302,145	422,093	4,755	235,751
Oct.	859,570	454,919	1,989	165,168	176,108	301,636	427,157	5,234	....
Nov.	839,371	458,333	2,006	160,867	182,991	304,097	443,063	56,549	....
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	....

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 – Aug.	10,239	659,154	177,615	3,173	43,848	31,437	62,330	84,750	149,979	32,672
Sept.	7,739	660,337	180,539	3,228	45,154	30,451	61,586	91,431	146,321	32,060
Oct.	12,186	662,776	182,021	3,477	45,597	23,718	62,048	96,727	146,700	32,624
Nov.	10,044	687,562	173,838	2,850	45,439	23,986	61,746	101,174	157,276	32,573
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

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 – Aug.	434,413	233,510	1,025	98,489	82,660	156,100	221,739	-5,412	....
Sept.	439,904	233,571	1,028	88,693	87,095	156,045	217,993	2,456	121,755
Oct.	443,931	234,946	1,027	85,302	90,952	155,782	220,608	2,703	....
Nov.	433,499	236,709	1,036	83,081	94,507	157,053	228,823	29,205	....
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	....

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 – Aug.	627,874	587,182	648,426	641,006	1,276,300	1,228,188	25,518
Sept.	624,130	583,675	654,461	646,079	1,278,591	1,229,754	26,819
Oct.	621,086	581,342	662,228	653,880	1,283,313	1,235,222	27,437
Nov.	661,335	617,515	669,971	661,573	1,331,306	1,279,088	30,084
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

	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 – Aug.	282,099	37,459	18,935	123,087	97,462	61,812	57,095	343,911
Sept.	285,577	38,787	19,800	123,170	98,750	63,994	58,297	349,572
Oct.	288,545	38,689	19,243	125,683	100,088	63,897	58,218	352,442
Nov.	272,178	34,477	20,267	120,986	91,524	64,420	58,588	336,597
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

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 - Aug.	324,270	303,254	334,884	331,052	659,154	634,306	13,179
Sept.	322,336	301,443	338,001	333,672	660,337	635,115	13,851
Oct.	320,764	300,238	342,012	337,701	662,776	637,939	14,170
Nov.	341,551	318,920	346,011	341,674	687,562	660,594	15,537
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

	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 - Aug.	145,692	19,346	9,779	63,569	50,335	31,923	29,487	177,615
Sept.	147,488	20,032	10,226	63,612	51,000	33,050	30,108	180,539
Oct.	149,021	19,981	9,938	64,910	51,691	33,000	30,067	182,021
Nov.	140,568	17,806	10,467	62,484	47,268	33,270	30,258	173,838
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

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 – Aug.	615,594	111,585	60,549	53,412	113,961	841,141	22,792	14,536
Sept.	628,465	111,856	59,595	51,855	111,450	851,773	22,914	14,820
Oct.	638,278	112,218	58,458	50,616	109,074	859,570	24,703	15,010
Nov.	621,626	111,043	57,703	48,999	106,702	839,371	25,485	14,698
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

	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 – Aug.	623,498	61,777	52,562	114,341	849,312	....	....
Sept.	615,953	60,820	51,332	112,153	840,095	212,796	239,460
Oct.	631,352	60,805	49,725	110,530	853,961	....	....
Nov.	632,421	59,552	48,037	107,591	849,922	....	....
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	....	....

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 – Aug.	317,928	57,629	31,271	27,585	58,856	434,413	11,771	7,507
Sept.	324,575	57,769	30,778	26,781	57,559	439,904	11,834	7,654
Oct.	329,643	57,956	30,191	26,141	56,332	443,931	12,758	7,752
Nov.	321,043	57,349	29,801	25,306	55,107	433,499	13,162	7,591
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

	Residents' lira deposits – average data					Bonds	
	Current account deposits	Certificates of deposit	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 – Aug.	322,010	31,905	27,146	59,052	438,633	....	....
Sept.	318,113	31,411	26,511	57,922	433,873	109,900	123,671
Oct.	326,066	31,403	25,681	57,084	441,034	....	....
Nov.	326,618	30,756	24,809	55,566	438,948	....	....
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	....	....

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 – Aug.	48,825	11,898	147	60,871	52,556	13,899	127,327
Sept.	46,416	12,545	..	58,961	39,070	15,661	113,694
Oct.	34,919	11,008	..	45,924	37,122	11,525	94,571
Nov.	33,428	13,016	..	46,443	33,453	10,299	90,195
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

	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 – Aug.	45,458	101,794	43,450	190,701	34,437	17,928	243,068
Sept.	49,133	93,597	29,003	171,734	31,950	14,468	218,152
Oct.	40,038	92,389	32,740	165,168	36,334	11,815	213,315
Nov.	33,710	96,178	30,978	160,867	36,179	14,346	211,394
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

Repo transactions

(stocks in millions of euros)

	Reverse repos						
	With residents				With non-residents		
	Banks	Customers	Central bank	Total	Banks	Customers	
	S193795M	S855041M	S864387M	S281255M	S877608M	S923276M	S933418M
1998	14,241	7,638	..	21,878	14,732	18,195	54,805
1999 – Aug.	25,216	6,145	76	31,437	27,143	7,178	65,759
Sept.	23,972	6,479	..	30,451	20,178	8,088	58,718
Oct.	18,034	5,685	..	23,718	19,172	5,952	48,842
Nov.	17,264	6,722	..	23,986	17,277	5,319	46,582
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

	Repos						
	With residents				With non-residents		
	Banks	Customers	Central bank	Total	Banks	Customers	
	S943211M	S957015M	S967781M	S626598M	S014543M	S024248M	S068694M
1998	13,979	56,081	4,487	74,547	6,225	4,576	85,348
1999 – Aug.	23,477	52,572	22,440	98,489	17,785	9,259	125,534
Sept.	25,375	48,339	14,979	88,693	16,501	7,472	112,666
Oct.	20,678	47,715	16,909	85,302	18,765	6,102	110,168
Nov.	17,410	49,672	15,999	83,081	18,685	7,409	109,176
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

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	S659212M	S678032M	S691645M	S708658M
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 – Aug.	730,866	124,523	6,283	105,145	73,958	1,565
Sept.	729,966	123,019	5,518	105,172	74,761	1,559
Oct.	725,298	128,448	5,503	105,900	74,579	1,520
Nov.	757,169	135,833	6,177	106,901	76,270	1,506
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

	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 – Aug.	233,956	75,962	1,276,736	25,518	1,302,254
Sept.	238,121	76,396	1,278,190	26,819	1,305,009
Oct.	242,324	76,748	1,284,221	27,437	1,311,658
Nov.	247,808	78,493	1,332,380	30,084	1,362,464
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)

Banks
Table 8
ETDD0021
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 – Aug.	377,461	64,311	3,245	54,303	38,196	808
Sept.	376,996	63,534	2,850	54,317	38,611	805
Oct.	374,585	66,338	2,842	54,693	38,517	785
Nov.	391,045	70,152	3,190	55,210	39,390	778
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

	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 – Aug.	120,828	39,231	659,379	13,179	672,558
Sept.	122,979	39,455	660,130	13,851	673,981
Oct.	125,150	39,637	663,245	14,170	677,415
Nov.	127,982	40,538	688,117	15,537	703,654
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)

Banks

Table 9
TDDE0031

Loans by branch of economic activity

(stocks in billions of lire)

July 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	38,404	18,038	20,366	5.8	1.7	9.7
Fuel and power products	52	33,815	33,660	155	35.2	35.3	11.1
Ferrous and non-ferrous ores and metals . .	53	17,310	17,084	227	5.8	5.7	12.5
Non-metallic minerals and mineral products	54	23,324	22,300	1,026	7.1	7.5	-0.2
Chemical products	55	21,175	20,854	323	11.6	11.6	12.1
Metal products, except machinery and transport equipment	56	38,354	36,038	2,316	10.1	10.5	4.2
Agricultural and industrial machinery	57	37,393	36,392	999	6.1	6.2	4.0
Office and data processing machines; precision and optical instruments	58	10,400	9,999	401	15.9	16.1	9.5
Electrical goods	59	25,752	24,751	1,001	8.8	8.7	10.5
Transport equipment	60	16,133	15,633	500	6.3	6.4	4.0
Food, beverages, tobacco	61	43,684	41,256	2,428	5.9	5.8	7.0
Textiles and clothing, leather and footwear .	62	50,990	47,659	3,332	4.0	4.2	1.4
Paper and printing products	63	21,101	20,323	778	8.4	8.6	5.0
Rubber and plastic products	64	15,440	14,851	587	8.8	8.9	5.6
Other manufactured products	65	28,268	25,233	3,034	7.9	8.6	2.7
Building and construction	66	114,190	102,382	11,807	1.8	2.0	0.4
Wholesale and retail trade services	67	163,421	137,407	26,014	8.1	9.6	1.0
Lodging and catering services	68	27,896	22,840	5,056	11.5	13.6	2.7
Inland transport services	69	29,791	26,118	3,673	28.5	32.7	5.0
Maritime and air transport services	70	8,967	8,951	15	35.2	35.3	..
Auxiliary transport services	71	10,795	10,409	387	6.5	6.5	5.3
Communication services	72	12,727	12,679	48	-8.3	-8.4	25.0
Other market services	73	152,752	137,729	15,024	18.8	19.6	11.8
Total for branches (a)	4999	942,088	842,593	99,495	9.9	10.5	5.0
Loans, including bad debts, to non-financial corporations and quasi-corporations not included in any branch of economic activity (b)	0	(53,085)	(53,085)	-	(5.1)	(5.1)	-
Total loans, including bad debts (c=a+b) . .	4999	(995,173)	(895,678)	99,495	(9.6)	(10.2)	5.0
Bad debts (d)	4999	81,997	64,493	17,504	-11.0	-11.8	-8.3
Total loans (e=c-d)	4999	(913,176)	(831,185)	81,991	(12.0)	(12.4)	8.4

Loans by branch of economic activity

(stocks in billions of lire)

August 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	38,148	17,568	20,581	5.4	0.1	10.3
Fuel and power products	52	34,125	33,966	159	30.2	30.3	13.9
Ferrous and non-ferrous ores and metals ..	53	16,933	16,708	225	10.9	10.9	11.5
Non-metallic minerals and mineral products	54	23,154	22,130	1,024	7.5	7.9	-0.4
Chemical products	55	20,925	20,602	323	13.3	13.4	12.1
Metal products, except machinery and transport equipment	56	37,523	35,223	2,302	9.0	9.3	3.9
Agricultural and industrial machinery	57	36,464	35,467	997	5.1	5.2	4.9
Office and data processing machines; precision and optical instruments	58	10,797	10,392	405	20.9	21.4	10.0
Electrical goods	59	24,771	23,770	1,001	8.8	8.8	10.5
Transport equipment	60	16,137	15,635	501	8.5	8.6	4.9
Food, beverages, tobacco	61	43,558	41,148	2,411	5.4	5.3	6.8
Textiles and clothing, leather and footwear ..	62	50,632	47,303	3,328	7.6	8.1	1.4
Paper and printing products	63	20,730	19,959	771	6.7	6.8	4.5
Rubber and plastic products	64	15,136	14,555	579	9.8	10.0	5.3
Other manufactured products	65	27,950	24,895	3,055	8.6	9.3	3.2
Building and construction	66	113,632	101,809	11,823	1.0	1.2	-0.4
Wholesale and retail trade services	67	162,124	136,120	26,004	7.1	8.3	1.1
Lodging and catering services	68	27,443	22,470	4,972	11.2	13.2	3.1
Inland transport services	69	29,865	26,151	3,712	24.2	27.6	4.5
Maritime and air transport services	70	9,155	9,137	15	39.0	39.0	..
Auxiliary transport services	71	10,717	10,324	393	7.8	7.9	6.3
Communication services	72	19,674	19,624	48	49.2	49.3	25.0
Other market services	73	154,909	139,795	15,115	21.5	22.8	10.8
Total for branches (a)	4999	944,503	844,754	99,747	11.1	11.8	4.9
Loans, including bad debts, to non-financial corporations and quasi-corporations not included in any branch of economic activity (b)	0	(52,535)	(52,535)	-	(7.3)	(7.3)	-
Total loans, including bad debts (c=a+b) ..	4999	(997,038)	(897,291)	99,747	(10.8)	(11.5)	4.9
Bad debts (d)	4999	80,371	63,091	17,281	-13.2	-14.2	-9.4
Total loans (e=c-d)	4999	(916,665)	(834,199)	82,466	(13.6)	(14.1)	8.6

Loans by branch of economic activity

(stocks in millions of euros)

July 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	19,834	9,316	10,518	5.8	1.7	9.7
Fuel and power products	52	17,464	17,384	80	35.2	35.3	11.1
Ferrous and non-ferrous ores and metals . .	53	8,940	8,823	117	5.8	5.7	12.5
Non-metallic minerals and mineral products	54	12,046	11,517	530	7.1	7.5	-0.2
Chemical products	55	10,936	10,770	167	11.6	11.6	12.1
Metal products, except machinery and transport equipment	56	19,808	18,612	1,196	10.1	10.5	4.2
Agricultural and industrial machinery	57	19,312	18,795	516	6.1	6.2	4.0
Office and data processing machines; precision and optical instruments	58	5,371	5,164	207	15.9	16.1	9.5
Electrical goods	59	13,300	12,783	517	8.8	8.7	10.5
Transport equipment	60	8,332	8,074	258	6.3	6.4	4.0
Food, beverages, tobacco	61	22,561	21,307	1,254	5.9	5.8	7.0
Textiles and clothing, leather and footwear .	62	26,334	24,614	1,721	4.0	4.2	1.4
Paper and printing products	63	10,898	10,496	402	8.4	8.6	5.0
Rubber and plastic products	64	7,974	7,670	303	8.8	8.9	5.6
Other manufactured products	65	14,599	13,032	1,567	7.9	8.6	2.7
Building and construction	66	58,974	52,876	6,098	1.8	2.0	0.4
Wholesale and retail trade services	67	84,400	70,965	13,435	8.1	9.6	1.0
Lodging and catering services	68	14,407	11,796	2,611	11.5	13.6	2.7
Inland transport services	69	15,386	13,489	1,897	28.5	32.7	5.0
Maritime and air transport services	70	4,631	4,623	8	35.2	35.3	..
Auxiliary transport services	71	5,575	5,376	200	6.5	6.5	5.3
Communication services	72	6,573	6,548	25	-8.3	-8.4	25.0
Other market services	73	78,890	71,131	7,759	18.8	19.6	11.8
Total for branches (a)	4999	486,548	435,163	51,385	9.9	10.5	5.0
Loans, including bad debts, to non-financial corporations and quasi-corporations not included in any branch of economic activity (b)	0	(27,416)	(27,416)	-	(5.1)	(5.1)	-
Total loans, including bad debts (c=a+b) . .	4999	(513,964)	(462,579)	51,385	(9.6)	(10.2)	5.0
Bad debts (d)	4999	42,348	33,308	9,040	-11.0	-11.8	-8.3
Total loans (e=c-d)	4999	(471,616)	(429,271)	42,345	(12.0)	(12.4)	8.4

Loans by branch of economic activity

(stocks in millions of euros)

August 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	19,702	9,073	10,629	5.4	0.1	10.3
Fuel and power products	52	17,624	17,542	82	30.2	30.3	13.9
Ferrous and non-ferrous ores and metals ..	53	8,745	8,629	116	10.9	10.9	11.5
Non-metallic minerals and mineral products	54	11,958	11,429	529	7.5	7.9	-0.4
Chemical products	55	10,807	10,640	167	13.3	13.4	12.1
Metal products, except machinery and transport equipment	56	19,379	18,191	1,189	9.0	9.3	3.9
Agricultural and industrial machinery	57	18,832	18,317	515	5.1	5.2	4.9
Office and data processing machines; precision and optical instruments	58	5,576	5,367	209	20.9	21.4	10.0
Electrical goods	59	12,793	12,276	517	8.8	8.8	10.5
Transport equipment	60	8,334	8,075	259	8.5	8.6	4.9
Food, beverages, tobacco	61	22,496	21,251	1,245	5.4	5.3	6.8
Textiles and clothing, leather and footwear ..	62	26,149	24,430	1,719	7.6	8.1	1.4
Paper and printing products	63	10,706	10,308	398	6.7	6.8	4.5
Rubber and plastic products	64	7,817	7,517	299	9.8	10.0	5.3
Other manufactured products	65	14,435	12,857	1,578	8.6	9.3	3.2
Building and construction	66	58,686	52,580	6,106	1.0	1.2	-0.4
Wholesale and retail trade services	67	83,730	70,300	13,430	7.1	8.3	1.1
Lodging and catering services	68	14,173	11,605	2,568	11.2	13.2	3.1
Inland transport services	69	15,424	13,506	1,917	24.2	27.6	4.5
Maritime and air transport services	70	4,728	4,719	8	39.0	39.0	..
Auxiliary transport services	71	5,535	5,332	203	7.8	7.9	6.3
Communication services	72	10,161	10,135	25	49.2	49.3	25.0
Other market services	73	80,004	72,198	7,806	21.5	22.8	10.8
Total for branches (a)	4999	487,795	436,279	51,515	11.1	11.8	4.9
Loans, including bad debts, to non-financial corporations and quasi-corporations not included in any branch of economic activity (b)	0	(27,132)	(27,132)	-	(7.3)	(7.3)	-
Total loans, including bad debts (c=a+b) ..	4999	(514,927)	(463,412)	51,515	(10.8)	(11.5)	4.9
Bad debts (d)	4999	41,508	32,584	8,925	-13.2	-14.2	-9.4
Total loans (e=c-d)	4999	(473,418)	(430,828)	42,590	(13.6)	(14.1)	8.6

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 – Aug.	73,538	1,940	25	120	116
Sept.	72,657	1,969	21	122	116
Oct.	73,292	1,932	25	122	116
Nov.	72,810	1,954	25	114	108
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

	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 – Aug.	25,630	19,082	120,335	453	120,788
Sept.	25,233	18,892	118,893	457	119,350
Oct.	25,485	18,931	119,785	461	120,246
Nov.	25,477	18,819	119,201	441	119,642
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

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 – Aug.	37,979	1,002	13	62	60
Sept.	37,524	1,017	11	63	60
Oct.	37,852	998	13	63	60
Nov.	37,603	1,009	13	59	56
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

	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 – Aug.	13,237	9,855	62,148	234	62,382
Sept.	13,032	9,757	61,403	236	61,639
Oct.	13,162	9,777	61,864	238	62,102
Nov.	13,158	9,719	61,562	228	61,790
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

Bad debts by branch of economic activity*(stocks in billions of lire)***2nd 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	6,190	3,404	2,786	-10.2	-13.6	-5.9
Fuel and power products	52	153	128	23	-28.8	-32.0	-14.3
Ferrous and non-ferrous ores and metals . .	53	482	441	41	-17.5	-18.9	-4.5
Non-metallic minerals and mineral products	54	1,669	1,427	242	-6.5	-5.8	-11.3
Chemical products	55	500	455	45	-3.0	-2.5	-8.0
Metal products, except machinery and transport equipment	56	2,130	1,801	327	-2.6	-2.7	-2.3
Agricultural and industrial machinery	57	1,849	1,717	130	-4.6	-4.7	-4.3
Office and data processing machines; precision and optical instruments	58	430	385	45	9.9	11.8	-4.2
Electrical goods	59	1,197	1,075	122	-0.8	-0.7	-1.6
Transport equipment	60	881	794	89	-6.2	-5.7	-9.8
Food, beverages, tobacco	61	4,157	3,716	441	-2.8	-2.8	-3.0
Textiles and clothing, leather and footwear .	62	3,656	2,945	711	-6.5	-6.1	-8.0
Paper and printing products	63	1,332	1,177	153	35.4	42.1	-1.3
Rubber and plastic products	64	583	498	87	-2.9	-2.7	-4.3
Other manufactured products	65	2,020	1,501	519	-8.7	-8.8	-8.2
Building and construction	66	21,342	18,071	3,270	-10.8	-10.4	-12.6
Wholesale and retail trade services	67	16,112	10,667	5,445	-4.7	-3.0	-7.9
Lodging and catering services	68	2,924	2,093	831	-18.4	-21.3	-10.1
Inland transport services	69	927	478	451	-10.1	-12.1	-7.5
Maritime and air transport services	70	155	151	2	-5.9	-7.1	..
Auxiliary transport services	71	424	345	79	-9.1	-10.1	-4.7
Communication services	72	58	54	6	30.4	40.0	..
Other market services	73	11,321	9,563	1,760	-14.6	-16.2	-4.2
Total for branches	4999	80,491	62,890	17,601	-8.5	-8.7	-7.9

Bad debts by branch of economic activity

(stocks in millions of euros)

2nd 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	3,197	1,758	1,439	-10.2	-13.6	-5.9
Fuel and power products	52	79	66	12	-28.8	-32.0	-14.3
Ferrous and non-ferrous ores and metals ..	53	249	228	21	-17.5	-18.9	-4.5
Non-metallic minerals and mineral products	54	862	737	125	-6.5	-5.8	-11.3
Chemical products	55	258	235	23	-3.0	-2.5	-8.0
Metal products, except machinery and transport equipment	56	1,100	930	169	-2.6	-2.7	-2.3
Agricultural and industrial machinery	57	955	887	67	-4.6	-4.7	-4.3
Office and data processing machines; precision and optical instruments	58	222	199	23	9.9	11.8	-4.2
Electrical goods	59	618	555	63	-0.8	-0.7	-1.6
Transport equipment	60	455	410	46	-6.2	-5.7	-9.8
Food, beverages, tobacco	61	2,147	1,919	228	-2.8	-2.8	-3.0
Textiles and clothing, leather and footwear ..	62	1,888	1,521	367	-6.5	-6.1	-8.0
Paper and printing products	63	688	608	79	35.4	42.1	-1.3
Rubber and plastic products	64	301	257	45	-2.9	-2.7	-4.3
Other manufactured products	65	1,043	775	268	-8.7	-8.8	-8.2
Building and construction	66	11,022	9,333	1,689	-10.8	-10.4	-12.6
Wholesale and retail trade services	67	8,321	5,509	2,812	-4.7	-3.0	-7.9
Lodging and catering services	68	1,510	1,081	429	-18.4	-21.3	-10.1
Inland transport services	69	479	247	233	-10.1	-12.1	-7.5
Maritime and air transport services	70	80	78	1	-5.9	-7.1	..
Auxiliary transport services	71	219	178	41	-9.1	-10.1	-4.7
Communication services	72	30	28	3	30.4	40.0	..
Other market services	73	5,847	4,939	909	-14.6	-16.2	-4.2
Total for branches	4999	41,570	32,480	9,090	-8.5	-8.7	-7.9

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 – 2nd qrt.	9,960	14,139	167,090	57,488	75,824
3rd "	9,728	14,086	169,056	55,898	74,417
4th "	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

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 – Aug. .	3,259	3,452	1,932	57,877	12,382	3,971	82,874	19,165	9,571
Sept. .	3,547	2,933	1,892	58,808	13,287	4,653	85,118	18,931	10,107
Oct. .	3,811	2,957	1,779	58,712	13,476	5,261	85,994	19,518	10,446
Nov. .	3,520	2,808	1,656	58,659	13,664	5,205	85,513	19,915	10,857
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

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 – 2nd qrt.	5,144	7,302	86,295	29,690	39,160
3rd "	5,024	7,275	87,310	28,869	38,433
4th "	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

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 – Aug. .	1,683	1,783	998	29,891	6,395	2,051	42,801	9,898	4,943
Sept.	1,832	1,515	977	30,372	6,862	2,403	43,960	9,777	5,220
Oct. .	1,968	1,527	919	30,322	6,960	2,717	44,412	10,080	5,395
Nov. .	1,818	1,450	855	30,295	7,057	2,688	44,164	10,285	5,607
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

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			
	<i>S750855M</i>	<i>S763939M</i>	<i>S775017M</i>	<i>S784692M</i>	<i>S794315M</i>	<i>S803918M</i>	<i>S853062M</i>	<i>S862282M</i>	<i>S876499M</i>
1998	126,030	711,186	163,834	43,347	1,324,103	87,636	2,456,135	98,469	2,554,604
1999 – Aug. . . .	131,599	865,493	184,412	38,569	1,363,254	82,733	2,666,062	102,975	2,769,036
Sept.	126,926	890,250	186,893	39,835	1,362,195	83,157	2,689,256	88,056	2,777,314
Oct.	126,675	847,368	188,056	51,946	1,347,574	81,318	2,642,939	97,882	2,740,823
Nov.	126,291	829,119	189,518	41,186	1,374,781	83,384	2,644,277	97,896	2,742,175
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

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		
	<i>S912615M</i>	<i>S031458M</i>	<i>S054087M</i>	<i>S095279M</i>	<i>S119814M</i>	<i>S152458M</i>	<i>S161756M</i>	<i>S175977M</i>	<i>S853062M</i>	<i>S890012M</i>
1998	162,240	264,657	501,604	45,520	143,679	436,278	374,333	246,663	2,456,135	352,508
1999 – Aug. . . .	114,556	243,991	528,602	32,669	167,801	560,941	394,701	327,141	2,666,062	399,675
Sept.	110,797	245,608	529,374	32,024	166,347	591,416	393,417	323,646	2,689,256	395,903
Oct.	109,426	245,081	515,288	29,340	161,622	575,775	389,707	326,122	2,642,939	386,555
Nov.	109,963	235,822	511,998	28,182	177,846	581,417	394,840	330,754	2,644,277	392,397
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

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 – Aug. . . .	67,965	446,990	95,241	19,919	704,062	42,728	1,376,906	53,182	1,430,088
Sept.	65,552	459,776	96,522	20,573	703,515	42,947	1,388,885	45,477	1,434,363
Oct.	65,422	437,629	97,123	26,828	695,964	41,997	1,364,964	50,552	1,415,517
Nov.	65,224	428,204	97,878	21,271	710,015	43,064	1,365,655	50,559	1,416,215
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

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 – Aug. . . .	59,163	126,011	273,000	16,872	86,662	289,702	203,846	168,954	1,376,906	206,415
Sept.	57,222	126,846	273,399	16,539	85,911	305,441	203,183	167,149	1,388,885	204,467
Oct.	56,514	126,574	266,124	15,153	83,471	297,363	201,267	168,428	1,364,964	199,639
Nov.	56,791	121,792	264,425	14,555	91,850	300,277	203,918	170,820	1,365,655	202,656
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

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>
1996	–	7.46	8.01	7.80	7.57	7.25	6.98	6.67
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 – Sept.	2.50	–	2.66	2.45	2.58	2.72	3.11	3.28
Oct.	2.50	–	2.70	2.49	2.75	3.36	3.44	–
Nov.	3.00	–	2.95	2.93	3.07	3.45	3.49	3.72
Dec.	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	....

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
1996	4.51	5.80	7.10	8.13	6.24	6.26	9.08	6.70
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 – Sept. ...	1.08	1.45	2.51	3.99	2.18	2.51	4.52	3.66
Oct.	1.09	1.44	2.52	3.93	2.22	2.64	4.45	3.86
Nov.	1.13	1.46	2.63	3.88	2.30	2.87	4.45	4.00
Dec.	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. ...	....	....	....	....	....	....	....	....

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
1996	7.48	10.82	11.35	11.02	9.10	11.22	9.88
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 – Sept. ...	2.74	5.25	6.13	5.87	4.38	5.56	5.75
Oct.	2.76	5.30	6.18	5.83	4.71	5.61	5.75
Nov.	2.90	5.51	6.39	5.85	4.77	5.61	6.25
Dec.	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. ...	....	....	....	....	....	....	7.75

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 – Aug.	19,487	1,119,931	328,010	6,122	79,459	60,112	102,773	155,974	280,738	21,483
Sept.	14,652	1,125,290	333,428	6,235	81,964	57,745	103,354	167,137	272,892	21,082
Oct.	23,272	1,129,240	336,146	6,694	82,836	45,704	103,978	175,072	273,382	21,369
Nov.	19,119	1,177,134	322,037	6,426	82,508	45,557	103,511	183,897	292,119	21,591
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

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 – Aug.	827,165	22,745	340,257	1,427	187,582	142,451	273,707	392,679	-35,414
Sept.	838,111	22,867	341,355	1,433	169,112	150,748	274,716	385,343	-20,985
Oct.	846,233	24,655	344,280	1,425	162,449	155,761	274,029	388,257	-20,766
Nov.	826,164	25,435	348,089	1,437	158,095	163,774	276,751	402,552	30,012
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

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 – Aug.	10,064	578,396	169,403	3,162	41,037	31,045	53,078	80,554	144,989	11,095
Sept.	7,567	581,164	172,201	3,220	42,331	29,823	53,378	86,319	140,937	10,888
Oct.	12,019	583,204	173,605	3,457	42,781	23,604	53,700	90,417	141,190	11,036
Nov.	9,874	607,939	166,318	3,319	42,612	23,528	53,459	94,975	150,867	11,151
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

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 – Aug.	427,195	11,747	175,728	737	96,878	73,570	141,358	202,802	-18,290
Sept.	432,848	11,810	176,295	740	87,339	77,855	141,879	199,013	-10,838
Oct.	437,043	12,733	177,806	736	83,898	80,444	141,524	200,518	-10,725
Nov.	426,678	13,136	179,773	742	81,649	84,582	142,930	207,901	15,500
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

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 – Aug.	615,292	574,791	504,638	18,844	1,073,935	304,378
Sept.	611,734	571,471	513,557	18,573	1,078,619	308,370
Oct.	608,277	568,725	520,963	18,567	1,083,308	308,181
Nov.	648,507	604,897	528,625	18,819	1,127,143	333,887
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

Table 20
TDDE0060

In foreign currency	TOTAL		Loans to non-residents	Guarantee commitments		DOMESTIC LENDING OF ITALIAN BANKS' FOREIGN BRANCHES	
		<i>of which: other financial investments</i>			<i>of which: acceptances</i>	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
45,996	1,119,931	3,871	20,919	174,260	1,057	4,388	1,251
46,672	1,125,290	3,845	22,118	175,990	1,055	4,355	1,280
45,932	1,129,240	3,853	22,674	178,429	999	4,275	1,181
49,989	1,177,134	3,876	25,313	180,832	1,013	4,331	1,073
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

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 – Aug.	317,772	296,855	260,624	9,732	554,641	157,198
Sept.	315,934	295,140	265,230	9,592	557,060	159,260
Oct.	314,149	293,722	269,055	9,589	559,482	159,162
Nov.	334,926	312,403	273,012	9,719	582,121	172,438
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

Table 20
ETDD0060

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>
-	-	-	-	-	-	-	-
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
23,755	578,396	1,999	10,804	89,998	546	2,266	646
24,104	581,164	1,986	11,423	90,891	545	2,249	661
23,722	583,204	1,990	11,710	92,151	516	2,208	610
25,817	607,939	2,002	13,073	93,392	523	2,237	554
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

Banks raising short-term funds

Table 21
TDDE0070

Securities

(stocks in billions of lire)

	GOVERNMENT SECURITIES				Public sector bonds
	of which:				
	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 – Aug.	271,045	32,752	118,997	96,198	1,768
Sept.	275,338	35,486	118,829	97,404	1,797
Oct.	278,316	35,618	121,278	98,696	2,178
Nov.	263,420	32,651	116,811	90,089	2,114
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

Table 22
TDDE0080

Deposits

(stocks in billions of lire)

	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	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 – Aug.	613,021	111,328	2,693	3,520	31
Sept.	625,909	111,634	2,631	3,514	31
Oct.	635,757	111,971	2,608	3,464	31
Nov.	618,921	110,776	2,564	3,402	31
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

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
77	54,202	918	328,010	2,184	29,863	25,605	119,212
81	55,215	997	333,428	2,161	29,762	28,074	107,564
85	54,673	895	336,146	2,192	29,687	22,474	103,496
89	55,410	1,003	322,037	2,161	29,972	22,987	109,883
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

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
102,816	19,326	41,217	40,863	827,165	109,477	14,530	835,351
100,568	19,512	40,077	39,525	838,111	107,128	14,814	826,400
98,506	19,454	38,996	38,354	846,233	105,103	15,006	840,581
96,467	19,483	38,210	37,076	826,164	102,920	14,694	836,807
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

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 – Aug.	139,983	16,915	61,457	49,682	913
Sept.	142,200	18,327	61,370	50,305	928
Oct.	143,738	18,395	62,635	50,972	1,125
Nov.	136,045	16,863	60,328	46,527	1,092
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

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 – Aug.	316,599	57,496	1,391	1,818	16
Sept.	323,255	57,654	1,359	1,815	16
Oct.	328,341	57,828	1,347	1,789	16
Nov.	319,646	57,211	1,324	1,757	16
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

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
<i>S264601M</i>	<i>S281655M</i>	<i>S308916M</i>	<i>S727928M</i>	<i>S331883M</i>	<i>S931821M</i>	<i>S032437M</i>	<i>S123408M</i>
–	–	–	–	–	–	–	–
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
40	27,993	474	169,403	1,128	15,423	13,224	61,568
42	28,516	515	172,201	1,116	15,371	14,499	55,552
44	28,236	462	173,605	1,132	15,332	11,607	53,451
46	28,617	518	166,318	1,116	15,479	11,872	56,750
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

Table 22
ETDD0080

	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>
–	–	–	–	–	–	–	–
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
53,100	9,981	21,287	21,104	427,195	56,540	7,504	431,423
51,939	10,077	20,698	20,413	432,848	55,327	7,651	426,800
50,874	10,047	20,140	19,808	437,043	54,281	7,750	434,124
49,821	10,062	19,734	19,148	426,678	53,154	7,589	432,175
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

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.