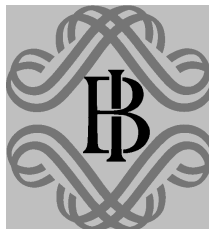


BANCA D'ITALIA

Supplements to the Statistical Bulletin
Monetary and Financial Indicators

Monetary Financial Institutions:
Banks and Money Market Funds



New series

Volume XI Number 64 - 30 November 2001

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Methodological Appendix

NOTICE TO READERS

Starting with issue number 13 of 1 March 2001, the balance sheet items published in this Supplement refer to the entire universe of banks. Up to issue number 11 of 19 February 2001, the data referred to the traditional monthly sample of banks, excepted for the first three tables, which contained ESCB harmonized statistics.

The new version of the Supplement contains 18 tables, of which Tables 1-5 contain ESCB harmonized statistics. The data refer to banks and money market funds, which, together with the Bank of Italy, constitute the Monetary Financial Institutions (MFIs) resident in Italy, the institutions subject to the statistical reporting requirements of the European Central Bank. The activity of money market funds affects only the two columns of Tables 1 and 2 concerning the net sales of fund units/shares and MFIs' total holdings of securities, which includes fund portfolios. The remaining series of Tables 1-5 refer exclusively to banks.

Tables 6-18 show banking statistics that were already reported in the old version of the Supplement with reference to the monthly sample of banks. The aggregates, whose definitions do not always coincide with those of the ESCB harmonized statistics, are being published to ensure continuity with the statistics traditionally published by the Bank of Italy. The notes to the tables explain the differences between the Bank of Italy and ESCB harmonized definitions. The tables covering "banks raising short-term funds" have been dropped from the new version of the Supplement.

For further details, see the Methodological Appendix and the document "L'armonizzazione delle statistiche bancarie europee e i riflessi sull'Italia", Banca d'Italia, "Supplementi al Bollettino Statistico - Note metodologiche e informazioni statistiche", February 2000.

GENERAL INFORMATION

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

This Supplement shows amounts in both lire and euros.

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

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.

Balance sheet

(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	
1997	(10,845)	(310,105)	(124,086)	(1,244,416)	(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	11,908	299,649	122,295	1,474,123	111,732	87	24,699	130,948	73,203	342,418	10,454
2000 – Oct. . .	10,214	352,781	111,647	1,610,920	107,569	213	29,201	134,199	82,443	303,896	13,490
Nov. . .	10,864	372,008	113,717	1,637,519	105,103	217	30,560	133,242	82,288	295,713	13,782
Dec. . .	13,579	363,453	118,976	1,667,812	113,775	215	30,535	134,199	84,011	282,883	15,366
2001 – Jan. . .	9,921	329,476	117,166	1,664,526	103,902	240	31,366	130,129	78,750	286,901	15,610
Feb. . .	10,355	313,625	117,355	1,663,256	102,709	240	29,656	133,442	77,877	289,143	15,415
Mar. . .	10,185	336,837	116,649	1,692,381	116,838	242	30,177	152,369	81,496	290,078	15,128
Apr. . .	11,616	333,830	116,670	1,704,227	111,171	240	28,119	140,490	77,733	296,199	15,961
May . .	10,861	356,729	114,389	1,688,757	121,209	242	29,913	137,429	76,717	293,957	18,503
June .	10,469	368,933	115,866	1,716,687	112,772	240	32,374	142,382	77,155	296,205	18,468
July . .	12,065	366,511	110,542	1,734,387	109,450	240	28,810	138,621	77,195	288,897	18,441
Aug. . .	11,108	359,556	107,782	1,722,035	112,724	238	26,169	132,613	76,690	286,179	18,892
Sept. .	10,948	363,844	109,411	1,733,725	114,186	238	26,380	146,508	77,708	297,434	19,103
Oct. . .	(11,596)	(363,006)	(109,763)	(1,746,610)	(114,618)	(238)	(25,044)	(140,701)	(77,575)	(301,973)	(18,898)

Table 1
TDME0010

other than shares, at market value				Shares and other equity					Fixed assets	Remaining assets	Total assets
Residents of other euro-area countries			Rest of the world	Residents of Italy		Residents of other euro-area countries		Rest of the world			
MFIs	General government	Other sectors		MFIs	Other sectors	MFIs	Other sectors				
<i>S184537M</i>	<i>S166032M</i>	<i>S181158M</i>	<i>S665123M</i>	<i>S678647M</i>	<i>S687287M</i>	<i>S694873M</i>	<i>S737997M</i>	<i>S745236M</i>	<i>S753273M</i>	<i>S766152M</i>	<i>S200055M</i>
(1,892)	(2,473)	(1,961)	(19,874)	(34,425)	(26,347)	(4,726)	(6,363)	(4,788)	(84,778)	(523,552)	(3,110,852)
3,758	6,736	3,168	32,175	55,902	32,584	8,200	6,574	5,844	86,348	265,137	2,973,224
8,401	5,964	9,430	34,636	75,613	41,653	9,832	10,055	8,909	86,588	286,508	3,179,102
7,497	10,173	10,535	33,153	80,890	50,705	10,677	15,374	14,344	88,017	331,027	3,408,964
7,728	10,558	10,971	32,409	82,003	52,787	10,665	15,616	14,609	88,129	310,795	3,431,283
7,174	8,870	10,369	29,803	79,006	51,574	11,515	15,953	14,170	89,616	306,033	3,448,886
7,046	11,008	10,140	27,168	78,580	51,882	11,130	15,922	13,947	89,320	299,022	3,383,150
6,951	11,900	10,634	27,346	80,363	52,388	11,031	16,327	13,986	90,503	296,503	3,371,003
7,693	13,953	10,936	28,562	84,408	55,240	11,269	17,181	15,453	90,021	325,115	3,502,207
7,726	16,009	11,689	27,973	86,923	60,400	11,124	18,600	15,320	90,166	314,921	3,497,105
8,492	15,494	12,229	28,155	82,626	63,128	11,598	18,460	16,586	90,683	317,362	3,513,525
8,270	15,742	12,144	27,642	77,737	63,210	11,685	19,210	15,891	91,140	321,063	3,555,284
8,427	14,805	12,673	27,073	79,528	57,763	11,542	20,904	15,579	91,150	297,512	3,522,116
8,345	13,169	12,621	26,591	80,351	55,635	11,527	21,158	16,636	91,481	278,496	3,469,999
7,927	12,398	13,184	27,636	83,128	51,958	11,043	20,792	17,517	91,607	303,617	3,540,292
(8,299)	(10,967)	(12,351)	(28,858)	(83,132)	(54,105)	(12,011)	(21,072)	(14,172)	(93,059)	(311,741)	(3,559,788)

Balance sheet

(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	
1997	(5,601)	(160,156)	(64,085)	(642,687)	(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	6,150	154,756	63,160	761,321	57,705	45	12,756	67,629	37,806	176,844	5,399
2000 – Oct. ..	5,275	182,196	57,661	831,971	55,555	110	15,081	69,308	42,578	156,949	6,967
Nov. ..	5,611	192,126	58,730	845,708	54,281	112	15,783	68,814	42,498	152,723	7,118
Dec. ..	7,013	187,708	61,446	861,353	58,760	111	15,770	69,308	43,388	146,097	7,936
2001 – Jan. ..	5,124	170,160	60,511	859,656	53,661	124	16,199	67,206	40,671	148,172	8,062
Feb. ..	5,348	161,974	60,609	859,000	53,045	124	15,316	68,917	40,220	149,330	7,961
Mar. ..	5,260	173,962	60,244	874,042	60,342	125	15,585	78,692	42,089	149,813	7,813
Apr. ..	5,999	172,409	60,255	880,160	57,415	124	14,522	72,557	40,146	152,974	8,243
May ..	5,609	184,235	59,077	872,170	62,599	125	15,449	70,976	39,621	151,816	9,556
June .	5,407	190,538	59,840	886,595	58,242	124	16,720	73,534	39,847	152,977	9,538
July ..	6,231	189,287	57,090	895,736	56,526	124	14,879	71,592	39,868	149,203	9,524
Aug. ..	5,737	185,695	55,665	889,357	58,217	123	13,515	68,489	39,607	147,799	9,757
Sept. .	5,654	187,910	56,506	895,394	58,972	123	13,624	75,665	40,133	153,612	9,866
Oct. ..	(5,989)	(187,477)	(56,688)	(902,049)	(59,195)	(123)	(12,934)	(72,666)	(40,064)	(155,956)	(9,760)

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				
<i>S184537M</i>	<i>S166032M</i>	<i>S181158M</i>	<i>S665123M</i>	<i>S678647M</i>	<i>S687287M</i>	<i>S694873M</i>	<i>S737997M</i>	<i>S745236M</i>	<i>S753273M</i>	<i>S766152M</i>	<i>S200055M</i>
(977)	(1,277)	(1,013)	(10,264)	(17,779)	(13,607)	(2,441)	(3,286)	(2,473)	(43,784)	(270,392)	(1,606,621)
1,941	3,479	1,636	16,617	28,871	16,828	4,235	3,395	3,018	44,595	136,932	1,535,542
4,339	3,080	4,870	17,888	39,051	21,512	5,078	5,193	4,601	44,719	147,969	1,641,869
3,872	5,254	5,441	17,122	41,776	26,187	5,514	7,940	7,408	45,457	170,961	1,760,583
3,991	5,453	5,666	16,738	42,351	27,262	5,508	8,065	7,545	45,515	160,512	1,772,110
3,705	4,581	5,355	15,392	40,803	26,636	5,947	8,239	7,318	46,283	158,053	1,781,201
3,639	5,685	5,237	14,031	40,583	26,795	5,748	8,223	7,203	46,130	154,432	1,747,251
3,590	6,146	5,492	14,123	41,504	27,056	5,697	8,432	7,223	46,741	153,131	1,740,978
3,973	7,206	5,648	14,751	43,593	28,529	5,820	8,873	7,981	46,492	167,908	1,808,739
3,990	8,268	6,037	14,447	44,892	31,194	5,745	9,606	7,912	46,567	162,643	1,806,104
4,386	8,002	6,316	14,541	42,673	32,603	5,990	9,534	8,566	46,834	163,904	1,814,584
4,271	8,130	6,272	14,276	40,148	32,645	6,035	9,921	8,207	47,070	165,815	1,836,151
4,352	7,646	6,545	13,982	41,073	29,832	5,961	10,796	8,046	47,075	153,652	1,819,021
4,310	6,801	6,518	13,733	41,498	28,733	5,953	10,927	8,592	47,246	143,831	1,792,105
4,094	6,403	6,809	14,273	42,932	26,834	5,703	10,738	9,047	47,311	156,805	1,828,408
(4,286)	(5,664)	(6,379)	(14,904)	(42,934)	(27,943)	(6,203)	(10,883)	(7,319)	(48,061)	(161,001)	(1,838,477)

Banks and money market funds

ESCB harmonized statistics

Table 1
TDME0020**Balance sheet***(stocks in billions of lire)***Liabilities**

	Deposits					
	Residents of Italy			Residents of other euro-area countries		
	MFI	Central government	Other general government – other sectors	MFI	Central government	Other general government – other sectors
	S640722M	S390776M	S273355M	S400654M	S408710M	S287103M
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	351,133	15,339	1,114,360	191,019	74	11,875
2000 – Oct.	373,144	12,911	1,123,689	216,283	775	14,019
Nov.	394,186	13,229	1,096,758	210,562	1,373	12,661
Dec.	399,466	13,484	1,158,219	208,352	66	13,616
2001 – Jan.	345,616	14,381	1,120,314	219,587	2,815	13,622
Feb.	335,350	13,523	1,115,125	228,189	79	13,143
Mar.	370,385	13,780	1,130,307	230,997	70	17,473
Apr.	344,038	14,013	1,138,078	241,476	168	11,436
May	376,395	13,753	1,163,731	226,183	349	13,064
June	385,223	14,073	1,158,554	231,225	1,657	14,551
July	377,284	13,155	1,153,781	233,671	565	13,440
Aug.	373,973	13,641	1,144,924	234,873	1,584	13,012
Sept. ...	369,014	13,134	1,165,869	233,656	2,186	17,800
Oct.	(373,001)	(12,961)	(1,178,143)	(228,251)	(1,859)	(14,092)

Table 1
TDME0020

	Money market fund shares/units	Debt securities issued	Capital and reserves	Remaining liabilities	Total liabilities
Rest of the world					
<i>S416254M</i>	<i>S424528M</i>	<i>S303540M</i>	<i>S434899M</i>	<i>S442597M</i>	<i>S215509M</i>
(255,775)	(7,143)	(396,409)	(195,958)	(680,760)	(3,110,852)
245,891	9,240	486,066	210,172	449,426	2,973,224
262,825	25,297	525,800	228,993	452,384	3,179,102
316,772	17,742	570,472	246,958	516,198	3,408,964
310,487	18,096	574,433	247,380	552,122	3,431,283
305,369	19,508	585,685	239,962	505,161	3,448,886
310,899	20,261	586,190	243,662	505,802	3,383,150
314,526	22,151	593,957	245,500	489,462	3,371,003
341,510	24,486	605,301	248,675	519,222	3,502,207
348,536	28,051	609,910	255,582	505,816	3,497,105
348,598	29,106	613,606	251,853	476,882	3,513,523
357,832	30,605	619,434	255,094	487,034	3,555,282
334,469	32,593	625,057	255,572	482,528	3,522,114
323,861	34,729	629,874	256,660	442,868	3,469,999
326,529	42,445	634,105	256,718	478,836	3,540,292
(320,733)	(45,580)	(635,046)	(257,578)	(492,541)	(3,559,788)

Banks and money market funds

ESCB harmonized statistics

Table 1
ETDM0020**Balance sheet***(stocks in millions of euros)***Liabilities**

	Deposits					
	Residents of Italy			Residents of other euro-area countries		
	MFI	Central government	Other general government – other sectors	MFI	Central government	Other general government – other sectors
	S640722M	S390776M	S273355M	S400654M	S408710M	S287103M
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	181,345	7,922	575,519	98,653	38	6,133
2000 – Oct.	192,713	6,668	580,337	111,701	400	7,240
Nov.	203,580	6,832	566,428	108,746	709	6,539
Dec.	206,307	6,964	598,170	107,605	34	7,032
2001 – Jan.	178,496	7,427	578,594	113,407	1,454	7,035
Feb.	173,194	6,984	575,914	117,850	41	6,788
Mar.	191,288	7,117	583,755	119,300	36	9,024
Apr.	177,681	7,237	587,768	124,712	87	5,906
May	194,392	7,103	601,017	116,814	180	6,747
June	198,951	7,268	598,343	119,418	856	7,515
July	194,851	6,794	595,878	120,681	292	6,941
Aug.	193,141	7,045	591,304	121,302	818	6,720
Sept. ...	190,580	6,783	602,121	120,673	1,129	9,193
Oct.	(192,639)	(6,694)	(608,460)	(117,882)	(960)	(7,278)

Table 1
ETDM0020

	Money market fund shares/units	Debt securities issued	Capital and reserves	Remaining liabilities	Total liabilities
Rest of the world					
<i>S416254M</i>	<i>S424528M</i>	<i>S303540M</i>	<i>S434899M</i>	<i>S442597M</i>	<i>S215509M</i>
(132,097)	(3,689)	(204,728)	(101,204)	(351,583)	(1,606,621)
126,992	4,772	251,032	108,545	232,109	1,535,542
135,738	13,065	271,553	118,265	233,637	1,641,869
163,599	9,163	294,624	127,543	266,594	1,760,583
160,353	9,346	296,670	127,761	285,147	1,772,110
157,710	10,075	302,481	123,930	260,894	1,781,201
160,566	10,464	302,742	125,841	261,225	1,747,251
162,439	11,440	306,753	126,790	252,786	1,740,978
176,375	12,646	312,612	128,430	268,156	1,808,739
180,004	14,487	314,992	131,997	261,232	1,806,104
180,036	15,032	316,901	130,071	246,289	1,814,583
184,805	15,806	319,911	131,745	251,532	1,836,150
172,739	16,833	322,815	131,992	249,205	1,819,020
167,260	17,936	325,303	132,554	228,722	1,792,105
168,638	21,921	327,488	132,584	247,298	1,828,408
(165,645)	(23,540)	(327,974)	(133,028)	(254,376)	(1,838,477)

Banks and money market funds

ESCB harmonized statistics

Table 2
TDME0030
Claims in euros and other euro-area currencies

(stocks in billions of lire)

Loans

	Residents of Italy			Residents of other euro-area countries			Rest of the world	Total
	MFIs	General government	Other sectors	MFIs	General government	Other sectors		
	<i>S358266M</i>	<i>S449786M</i>	<i>S459093M</i>	<i>S403068M</i>	<i>S522071M</i>	<i>S533600M</i>	<i>S641185M</i>	<i>S709031M</i>
1997	(276,224)	(123,786)	(1,195,937)	(65,392)	(39)	(11,848)	....	....
1998	232,410	118,726	1,295,624	89,202	52	18,579	110,071	1,864,665
1999	259,371	122,140	1,423,304	84,766	87	18,466	76,384	1,984,520
2000 – Oct.	295,653	111,614	1,539,106	84,718	213	23,717	76,581	2,131,603
Nov.	318,927	113,680	1,568,098	84,874	217	25,816	77,836	2,189,449
Dec.	320,151	118,935	1,607,067	94,201	215	25,729	81,854	2,248,153
2001 – Jan.	285,968	117,131	1,606,242	84,809	215	26,587	78,359	2,199,310
Feb.	270,429	117,322	1,604,053	83,780	215	25,127	78,808	2,179,735
Mar.	294,412	116,618	1,631,317	96,661	213	25,859	92,641	2,257,718
Apr.	292,121	116,639	1,642,114	91,080	213	23,843	85,606	2,251,617
May	311,559	114,352	1,621,622	100,806	213	24,908	83,143	2,256,603
June	319,959	115,835	1,648,924	92,672	213	27,770	84,880	2,290,255
July	317,337	110,509	1,669,731	91,940	211	24,068	88,311	2,302,107
Aug.	317,767	107,736	1,660,834	96,297	211	21,098	84,048	2,287,992
Sept.	320,919	109,364	1,673,123	97,950	213	21,018	92,455	2,315,041
Oct.	(321,609)	(109,715)	(1,686,846)	(98,688)	(213)	(19,709)	(87,452)	(2,324,231)

TDME0040
Securities other than shares, at market value

	Residents of Italy			Residents of other euro-area countries			Rest of the world	Total
	MFIs	General government	Other sectors	MFIs	General government	Other sectors		
	<i>S425572M</i>	<i>S469557M</i>	<i>S509302M</i>	<i>S454424M</i>	<i>S543617M</i>	<i>S553106M</i>	<i>S355709M</i>	<i>S368144M</i>
1997	(49,377)	(350,717)	(3,828)	(1,661)	(2,389)	(1,468)	....	....
1998	63,084	362,580	5,549	3,280	6,707	2,494	15,240	458,935
1999	72,453	340,365	10,417	7,681	5,842	8,634	18,933	464,325
2000 – Oct.	81,447	302,006	13,476	7,116	10,163	9,730	18,079	442,019
Nov.	81,275	293,841	13,769	7,309	10,551	10,098	17,607	434,449
Dec.	83,060	281,166	15,355	6,837	8,862	9,552	16,758	421,590
2001 – Jan.	77,881	285,412	15,599	6,849	10,905	9,343	15,945	421,933
Feb.	77,106	288,082	15,403	6,771	11,773	9,881	16,334	425,348
Mar.	80,746	289,228	15,103	7,402	13,879	10,142	16,960	433,461
Apr.	76,953	295,347	15,936	7,426	15,908	10,886	16,722	439,177
May	75,882	293,097	18,437	8,063	15,389	11,393	16,727	438,991
June	76,430	295,349	18,402	7,805	15,641	11,306	16,191	441,125
July	76,475	288,105	18,379	7,974	14,708	11,867	16,187	433,692
Aug.	76,059	285,431	18,842	7,925	13,076	11,889	17,060	430,280
Sept.	77,069	296,681	19,053	7,542	12,305	12,348	18,333	443,328
Oct.	(76,959)	(300,900)	(18,848)	(7,921)	(10,876)	(11,507)	(19,287)	(446,297)

Banks and money market funds

ESCB harmonized statistics

Table 2
ETDM0030

Claims in euros and other euro-area currencies

(stocks in millions of euros)

Loans

	Residents of Italy			Residents of other euro-area countries			Rest of the world	Total
	MFI	General government	Other sectors	MFI	General government	Other sectors		
	S358266M	S449786M	S459093M	S403068M	S522071M	S533600M	S641185M	S709031M
1997	(142,658)	(63,930)	(617,650)	(33,772)	(20)	(6,119)	....	....
1998	120,030	61,317	669,134	46,069	27	9,595	56,847	963,019
1999	133,954	63,080	735,075	43,778	45	9,537	39,449	1,024,919
2000 – Oct.	152,692	57,644	794,882	43,753	110	12,249	39,551	1,100,881
Nov.	164,712	58,711	809,855	43,834	112	13,333	40,199	1,130,756
Dec.	165,344	61,425	829,981	48,651	111	13,288	42,274	1,161,074
2001 – Jan.	147,690	60,493	829,555	43,800	111	13,731	40,469	1,135,849
Feb.	139,665	60,592	828,424	43,269	111	12,977	40,701	1,125,739
Mar.	152,051	60,228	842,505	49,921	110	13,355	47,845	1,166,014
Apr.	150,868	60,239	848,081	47,039	110	12,314	44,212	1,162,863
May	160,907	59,058	837,498	52,062	110	12,864	42,940	1,165,438
June	165,245	59,824	851,598	47,861	110	14,342	43,837	1,182,818
July	163,891	57,073	862,344	47,483	109	12,430	45,609	1,188,939
Aug.	164,113	55,641	857,749	49,733	109	10,896	43,407	1,181,649
Sept.	165,741	56,482	864,096	50,587	110	10,855	47,749	1,195,619
Oct.	(166,097)	(56,663)	(871,183)	(50,968)	(110)	(10,179)	(45,165)	(1,200,365)

ETDM0040

Securities other than shares, at market value

	Residents of Italy			Residents of other euro-area countries			Rest of the world	Total
	MFI	General government	Other sectors	MFI	General government	Other sectors		
	S425572M	S469557M	S509302M	S454424M	S543617M	S553106M	S355709M	S368144M
1997	(25,501)	(181,130)	(1,977)	(858)	(1,234)	(758)	....	....
1998	32,580	187,257	2,866	1,694	3,464	1,288	7,871	237,020
1999	37,419	175,784	5,380	3,967	3,017	4,459	9,778	239,804
2000 – Oct.	42,064	155,973	6,960	3,675	5,249	5,025	9,337	228,284
Nov.	41,975	151,756	7,111	3,775	5,449	5,215	9,093	224,374
Dec.	42,897	145,210	7,930	3,531	4,577	4,933	8,655	217,733
2001 – Jan.	40,222	147,403	8,056	3,537	5,632	4,825	8,235	217,910
Feb.	39,822	148,782	7,955	3,497	6,080	5,103	8,436	219,674
Mar.	41,702	149,374	7,800	3,823	7,168	5,238	8,759	223,864
Apr.	39,743	152,534	8,230	3,835	8,216	5,622	8,636	226,816
May	39,190	151,372	9,522	4,164	7,948	5,884	8,639	226,720
June	39,473	152,535	9,504	4,031	8,078	5,839	8,362	227,822
July	39,496	148,794	9,492	4,118	7,596	6,129	8,360	223,983
Aug.	39,281	147,413	9,731	4,093	6,753	6,140	8,811	222,221
Sept.	39,803	153,223	9,840	3,895	6,355	6,377	9,468	228,960
Oct.	(39,746)	(155,402)	(9,734)	(4,091)	(5,617)	(5,943)	(9,961)	(230,493)

Banks and money market funds

ESCB harmonized statistics

Table 3

TDME0050

**Funds raised from other general government and other sectors,
in euros and euro-area currencies**

(stocks in billions of lire)

	Deposits					
	Residents of Italy					Overnight deposits
	Overnight deposits	Deposits with agreed maturity		Deposits redeemable at notice	Repos	
Up to 2 years		More than 2 years	Overnight deposits			
	<i>S513733M</i>	<i>S567418M</i>	<i>S624290M</i>	<i>S675292M</i>	<i>S705760M</i>	<i>S864457M</i>
1997	(591,935)	(198,435)	(57,999)	(118,868)	(143,230)	(3,561)
1998	663,885	138,825	44,958	118,397	115,537	2,269
1999	730,349	111,428	32,134	118,420	96,877	3,297
2000 – Oct.	731,060	99,424	22,885	108,743	134,077	4,800
Nov.	705,344	96,678	22,188	107,693	137,810	4,465
Dec.	774,516	94,662	21,340	110,575	132,137	4,907
2001 – Jan.	729,639	91,479	19,405	107,697	145,365	4,701
Feb.	721,371	91,053	18,265	106,264	149,619	5,667
Mar.	733,138	89,423	16,530	105,397	157,800	7,865
Apr.	745,340	88,701	15,440	105,393	154,574	5,458
May	756,175	88,759	13,866	104,477	168,789	5,524
June	760,336	88,974	13,217	104,547	159,471	5,176
July	754,675	87,122	12,229	104,880	163,888	5,627
Aug.	735,469	87,335	10,435	105,143	175,331	5,375
Sept. ...	775,033	85,862	10,349	106,007	158,428	8,599
Oct.	(782,497)	(86,435)	(10,045)	(106,113)	(161,859)	(9,443)

Table 3

TDME0050

Residents of other euro-area countries				Deposits of the rest of the world	Debt securities issued		Total
Deposits with agreed maturity		Deposits redeemable at notice	Repos		Up to 2 years	More than 2 years	
Up to 2 years	More than 2 years						
S924318M	S947791M	S985904M	S044058M	S218432M	S382797M	S412098M	S339411M
(8,990)	(15)	(29)	(436)	....	(20,859)	(374,401)	....
15,277	380	29	986	38,576	33,546	448,318	1,620,983
6,014	676	27	891	38,723	21,833	495,594	1,656,266
6,761	856	23	118	39,936	21,252	540,312	1,710,249
5,474	867	25	74	39,889	20,923	544,586	1,686,017
7,050	776	25	74	43,192	24,782	552,457	1,766,496
6,140	765	27	83	42,125	25,605	553,177	1,726,206
5,702	860	27	81	43,750	25,745	561,245	1,729,645
8,012	875	29	72	45,218	25,381	571,631	1,761,373
4,237	842	27	66	48,842	24,653	577,001	1,770,576
5,724	827	27	155	42,766	23,959	580,991	1,792,037
7,356	813	27	217	44,983	23,781	587,197	1,796,094
6,070	755	27	242	46,304	24,916	591,972	1,798,706
5,991	784	25	254	42,633	25,075	596,691	1,790,541
7,579	792	25	132	44,525	25,698	600,267	1,823,298
(3,234)	(759)	(25)	(83)	(43,841)	(25,874)	(601,022)	(1,831,229)

Banks and money market funds

ESCB harmonized statistics

Table 3
ETDM0050
**Funds raised from other general government and other sectors,
in euros and euro-area currencies**
(stocks in millions of euros)

	Deposits					
	Residents of Italy					Overnight deposits
	Overnight deposits	Deposits with agreed maturity		Deposits redeemable at notice	Repos	
Up to 2 years		More than 2 years	Overnight deposits			
	<i>S513733M</i>	<i>S567418M</i>	<i>S624290M</i>	<i>S675292M</i>	<i>S705760M</i>	<i>S864457M</i>
1997	(305,709)	(102,483)	(29,954)	(61,390)	(73,972)	(1,839)
1998	342,868	71,697	23,219	61,147	59,670	1,172
1999	377,194	57,548	16,596	61,159	50,033	1,703
2000 – Oct.	377,561	51,348	11,819	56,161	69,245	2,479
Nov.	364,280	49,930	11,459	55,619	71,173	2,306
Dec.	400,004	48,889	11,021	57,107	68,243	2,534
2001 – Jan.	376,827	47,245	10,022	55,621	75,075	2,428
Feb.	372,557	47,025	9,433	54,881	77,272	2,927
Mar.	378,634	46,183	8,537	54,433	81,497	4,062
Apr.	384,936	45,810	7,974	54,431	79,831	2,819
May	390,532	45,840	7,161	53,958	87,172	2,853
June	392,681	45,951	6,826	53,994	82,360	2,673
July	389,757	44,995	6,316	54,166	84,641	2,906
Aug.	379,838	45,105	5,389	54,302	90,551	2,776
Sept. ...	400,271	44,344	5,345	54,748	81,821	4,441
Oct.	(404,126)	(44,640)	(5,188)	(54,803)	(83,593)	(4,877)

Table 3

ETDM0050

Residents of other euro-area countries				Deposits of the rest of the world	Debt securities issued		Total
Deposits with agreed maturity		Deposits redeemable at notice	Repos		Up to 2 years	More than 2 years	
Up to 2 years	More than 2 years						
S924318M	S947791M	S985904M	S044058M	S218432M	S382797M	S412098M	S339411M
(4,643)	(8)	(15)	(225)	....	(10,773)	(193,362)	....
7,890	196	15	509	19,923	17,325	231,537	837,168
3,106	349	14	460	19,999	11,276	255,953	855,390
3,492	442	12	61	20,625	10,976	279,048	883,270
2,827	448	13	38	20,601	10,806	281,255	870,755
3,641	401	13	38	22,307	12,799	285,320	912,319
3,171	395	14	43	21,756	13,224	285,692	891,511
2,945	444	14	42	22,595	13,296	289,859	893,287
4,138	452	15	37	23,353	13,108	295,223	909,673
2,188	435	14	34	25,225	12,732	297,996	914,426
2,956	427	14	80	22,087	12,374	300,057	925,510
3,799	420	14	112	23,232	12,282	303,262	927,605
3,135	390	14	125	23,914	12,868	305,728	928,954
3,094	405	13	131	22,018	12,950	308,165	924,737
3,914	409	13	68	22,995	13,272	310,012	941,655
(1,670)	(392)	(13)	(43)	(22,642)	(13,363)	(310,402)	(945,751)

Banks and money market funds

ESCB harmonized statistics

Table 4
TDME0060
Loans by sector of economic activity (excluding MFIs)
Residents of the euro-area

(stocks in billions of lire)

	General government				Other sectors						
	Total	Central government	Local government	Social security funds	Total	Other financial institutions	Insurance corporations and pension funds	Non-financial corporations and quasi-corporations	Households		Non-profit institutions
									Consumer households	Sole proprietorships	
	S959675M	S918964M	S037951M	S099244M	S074637M	S941913M	S018865M	S050852M	S999058M	S115289M	
1998	118,928	73,034	45,500	391	1,358,239	202,913	8,465	776,663	358,688	11,507	
1999	122,382	69,411	52,709	261	1,498,820	233,086	6,095	828,660	418,157	12,824	
2000 – Oct.	111,860	56,400	55,174	287	1,640,121	251,171	7,122	909,540	459,734	12,557	
Nov.	113,934	56,768	56,816	352	1,668,079	249,943	7,050	934,701	464,381	12,001	
Dec.	119,191	59,062	59,866	263	1,698,347	276,492	6,177	941,318	462,383	11,978	
2001 – Jan.	117,406	57,379	59,575	449	1,695,890	277,572	7,094	938,835	461,229	11,161	
Feb.	117,595	57,345	59,833	418	1,692,912	271,173	6,587	941,118	463,673	10,361	
Mar.	116,889	56,529	59,931	430	1,722,558	279,330	5,726	958,254	468,397	10,849	
Apr.	116,910	58,009	58,485	416	1,732,346	275,024	7,000	967,924	471,174	11,225	
May	114,631	56,620	57,678	333	1,718,670	275,475	5,607	953,983	471,464	12,140	
June ...	116,108	58,022	57,800	287	1,749,064	287,395	5,536	967,754	474,820	13,560	
July	110,782	54,351	56,146	285	1,763,197	288,560	6,945	980,366	476,148	11,180	
Aug.	108,023	52,314	55,428	279	1,748,204	278,333	7,966	971,917	477,796	12,193	
Sept. ...	109,649	52,963	56,404	283	1,760,104	288,038	6,814	971,099	481,800	12,353	
Oct.	(110,003)	(53,052)	(56,529)	(422)	(1,771,654)	(281,429)	(6,949)	(980,303)	(485,975)	(16,999)	

of which: residents of Italy

(stocks in billions of lire)

	General government				Other sectors						
	Total	Central government	Local government	Social security funds	Total	Other financial institutions	Insurance corporations and pension funds	Non-financial corporations and quasi-corporations	Households		Non-profit institutions
									Consumer households	Sole proprietorships	
	S599104M	S725002M	S807758M	S844053M	S612202M	S744727M	S791158M	S825001M	S874931M	S897121M	S855955M
1998	118,860	72,982	45,487	391	1,337,337	186,232	7,244	774,099	251,525	106,733	11,503
1999	122,295	69,390	52,643	261	1,474,123	216,361	5,890	821,219	305,280	112,550	12,824
2000 – Oct.	111,647	56,369	54,992	287	1,610,920	232,765	6,963	899,570	342,528	116,587	12,508
Nov.	113,717	56,737	56,628	352	1,637,519	230,130	6,901	924,755	345,698	118,035	12,001
Dec.	118,976	59,033	59,680	263	1,667,812	257,785	6,030	930,647	345,043	116,345	11,962
2001 – Jan.	117,166	57,325	59,391	449	1,664,526	257,489	6,903	928,724	343,279	116,972	11,159
Feb.	117,355	57,288	59,649	418	1,663,256	252,532	6,394	931,084	345,649	117,235	10,361
Mar.	116,649	56,471	59,747	430	1,692,381	260,961	5,528	947,642	349,708	117,745	10,799
Apr.	116,670	57,951	58,301	416	1,704,227	258,167	6,878	957,617	352,548	117,832	11,184
May	114,389	56,562	57,494	333	1,688,757	256,821	5,530	943,465	355,036	115,806	12,098
June ...	115,866	57,964	57,618	287	1,716,687	267,714	5,259	956,008	358,390	115,801	13,517
July	110,542	54,293	55,964	285	1,734,387	272,290	6,887	968,507	359,287	116,304	11,114
Aug.	107,782	52,258	55,246	279	1,722,035	263,768	7,852	961,027	360,708	116,531	12,150
Sept. ...	109,411	52,907	56,222	283	1,733,725	272,698	6,694	960,798	364,342	116,842	12,351
Oct.	(109,763)	(52,996)	(56,347)	(422)	(1,746,610)	(269,616)	(6,831)	(969,016)	(368,608)	(116,782)	(15,755)

Banks and money market funds

ESCB harmonized statistics

Table 4
ETDM0060
Loans by sector of economic activity (excluding MFIs)
Residents of the euro-area

(stocks in millions of euros)

	General government				Other sectors					
	Total	Central government	Local government	Social security funds	Total	Other financial institutions	Insurance corporations and pension funds	Non-financial corporations and quasi-corporations	Households	Non-profit institutions
	S959675M	S918964M	S037951M	S099244M	S074637M	S941913M	S018865M	S050852M	S999058M	S115289M
1998	61,421	37,719	23,499	202	701,472	104,796	4,372	401,113	185,247	5,943
1999	63,205	35,848	27,222	135	774,076	120,379	3,148	427,967	215,960	6,623
2000 – Oct.	57,771	29,128	28,495	148	847,052	129,719	3,678	469,738	237,433	6,485
Nov. ...	58,842	29,318	29,343	182	861,491	129,085	3,641	482,733	239,833	6,198
Dec. ...	61,557	30,503	30,918	136	877,123	142,796	3,190	486,150	238,801	6,186
2001 – Jan.	60,635	29,634	30,768	232	875,854	143,354	3,664	484,868	238,205	5,764
Feb. ...	60,733	29,616	30,901	216	874,316	140,049	3,402	486,047	239,467	5,351
Mar.	60,368	29,195	30,952	222	889,627	144,262	2,957	494,897	241,907	5,603
Apr.	60,379	29,959	30,205	215	894,682	142,038	3,615	499,891	243,341	5,797
May	59,202	29,242	29,788	172	887,619	142,271	2,896	492,691	243,491	6,270
June ...	59,965	29,966	29,851	148	903,316	148,427	2,859	499,803	245,224	7,003
July	57,214	28,070	28,997	147	910,615	149,029	3,587	506,317	245,910	5,774
Aug. ...	55,789	27,018	28,626	144	902,872	143,747	4,114	501,953	246,761	6,297
Sept. ...	56,629	27,353	29,130	146	909,018	148,759	3,519	501,531	248,829	6,380
Oct.	(56,812)	(27,399)	(29,195)	(218)	(914,983)	(145,346)	(3,589)	(506,284)	(250,985)	(8,779)

of which: residents of Italy

(stocks in millions of euros)

	General government				Other sectors						
	Total	Central government	Local government	Social security funds	Total	Other financial institutions	Insurance corporations and pension funds	Non-financial corporations and quasi-corporations	Households		Non-profit institutions
	S599104M	S725002M	S807758M	S844053M	S612202M	S744727M	S791158M	S825001M	S874931M	S897121M	S855955M
1998	61,386	37,692	23,492	202	690,677	96,181	3,741	399,789	129,902	55,123	5,941
1999	63,160	35,837	27,188	135	761,321	111,741	3,042	424,124	157,664	58,127	6,623
2000 – Oct.	57,661	29,112	28,401	148	831,971	120,213	3,596	464,589	176,901	60,212	6,460
Nov. ...	58,730	29,302	29,246	182	845,708	118,852	3,564	477,596	178,538	60,960	6,198
Dec. ...	61,446	30,488	30,822	136	861,353	133,135	3,114	480,639	178,200	60,087	6,178
2001 – Jan.	60,511	29,606	30,673	232	859,656	132,982	3,565	479,646	177,289	60,411	5,763
Feb. ...	60,609	29,587	30,806	216	859,000	130,422	3,302	480,865	178,513	60,547	5,351
Mar.	60,244	29,165	30,857	222	874,042	134,775	2,855	489,416	180,609	60,810	5,577
Apr.	60,255	29,929	30,110	215	880,160	133,332	3,552	494,568	182,076	60,855	5,776
May	59,077	29,212	29,693	172	872,170	132,637	2,856	487,259	183,361	59,809	6,248
June ...	59,840	29,936	29,757	148	886,595	138,263	2,716	493,737	185,093	59,806	6,981
July	57,090	28,040	28,903	147	895,736	140,626	3,557	500,192	185,556	60,066	5,740
Aug. ...	55,665	26,989	28,532	144	889,357	136,225	4,055	496,329	186,290	60,183	6,275
Sept. ...	56,506	27,324	29,036	146	895,394	140,837	3,457	496,211	188,167	60,344	6,379
Oct.	(56,688)	(27,370)	(29,101)	(218)	(902,049)	(139,245)	(3,528)	(500,455)	(190,370)	(60,313)	(8,137)

Banks and money market funds

ESCB harmonized statistics

Table 5
TDME0070
Loans to households and non-financial corporations by type and maturity
Residents of the euro-area

(stocks in billions of lire)

	Total	Households					
		Consumer credit			Lending for house purchase		
		Up to 1 year	From 1 to 5 years	Over 5 years	Up to 1 year	From 1 to 5 years	Over 5 years
	S999058M	S253370M	S300027M	S320618M	S465796M	S498188M	S528361M
1998	358,688	9,155	12,628	4,699	2,517	5,216	118,465
1999	418,157	10,981	16,811	6,047	2,451	4,866	148,589
2000 – Oct. ...	459,734	11,221	20,108	7,017	2,407	4,401	165,239
Nov. ...	464,381	11,190	20,199	7,118	2,341	4,397	166,920
Dec. ...	462,383	10,295	20,689	8,148	2,310	4,446	180,499
2001 – Jan. ...	461,229	10,489	19,409	7,883	2,322	4,306	167,427
Feb. ...	463,673	10,580	21,094	8,452	2,507	4,289	180,050
Mar. ...	468,397	10,740	21,394	8,510	2,562	4,295	183,258
Apr. ...	471,174	10,773	21,376	8,580	2,808	4,376	184,244
May ...	471,464	10,649	21,456	9,257	2,858	4,391	187,173
June ...	474,820	10,737	22,205	9,379	2,899	4,374	189,187
July ...	476,148	11,279	22,314	10,313	2,566	4,306	188,298
Aug. ...	477,796	11,283	22,257	10,347	2,825	4,703	189,532
Sept. ...	481,800	11,130	22,567	10,407	2,835	4,746	193,459
Oct. ...	(485,975)	(11,203)	(23,564)	(10,642)	(2,827)	(4,697)	(194,320)

of which: residents of Italy

(stocks in billions of lire)

	Total	Households					
		Consumer credit			Lending for house purchase		
		Up to 1 year	From 1 to 5 years	Over 5 years	Up to 1 year	From 1 to 5 years	Over 5 years
	S772161M	S238886M	S288133M	S310233M	S432824M	S478581M	S515808M
1998	358,258	9,124	12,628	4,699	2,517	5,214	118,447
1999	417,830	10,957	16,811	6,047	2,451	4,866	148,558
2000 – Oct. ...	459,115	11,215	20,106	7,007	2,407	4,401	165,208
Nov. ...	463,733	11,118	20,199	7,108	2,341	4,395	166,889
Dec. ...	461,388	10,225	20,687	8,136	2,310	4,444	180,466
2001 – Jan. ...	460,249	10,419	19,409	7,873	2,320	4,304	167,394
Feb. ...	462,885	10,510	21,094	8,442	2,502	4,242	180,011
Mar. ...	467,450	10,564	21,392	8,500	2,562	4,295	183,218
Apr. ...	470,380	10,545	21,374	8,570	2,736	4,333	184,201
May ...	470,843	10,582	21,450	9,248	2,786	4,349	187,129
June ...	474,191	10,671	22,199	9,372	2,829	4,333	189,143
July ...	475,591	11,213	22,312	10,305	2,529	4,264	188,252
Aug. ...	477,238	11,217	22,255	10,338	2,788	4,659	189,481
Sept. ...	481,184	11,072	22,565	10,398	2,788	4,699	193,408
Oct. ...	(485,390)	(11,197)	(23,510)	(10,634)	(2,782)	(4,690)	(194,260)

Table 5
TDME0070

			Non-financial corporations and quasi-corporations			
Other lending			Total	Up to 1 year	From 1 to 5 years	Over 5 years
Up to 1 year	From 1 to 5 years	Over 5 years				
<i>S561335M</i>	<i>S594676M</i>	<i>S618647M</i>	<i>S050852M</i>	<i>S155890M</i>	<i>S179352M</i>	<i>S228379M</i>
68,519	84,607	52,878	776,663	400,926	179,775	195,962
73,886	86,892	67,630	828,660	423,375	182,801	222,483
78,651	87,090	83,600	909,540	472,504	196,533	240,502
80,359	87,254	84,605	934,701	493,100	197,290	244,313
79,650	84,094	72,254	941,318	493,489	193,859	253,969
79,908	85,064	84,421	938,835	494,121	192,655	252,060
79,168	83,645	73,886	941,118	499,556	191,755	249,806
79,050	85,182	73,406	958,254	508,914	196,107	253,233
77,455	85,258	76,306	967,924	515,336	196,274	256,316
77,073	80,694	77,914	953,983	507,310	186,225	260,448
77,397	78,500	80,142	967,754	516,411	187,011	264,332
77,958	77,441	81,676	980,366	523,351	193,271	263,745
77,038	77,981	81,827	971,917	510,002	194,804	267,110
78,158	78,008	80,493	971,099	507,922	194,690	268,487
(77,768)	(77,931)	(83,023)	(980,303)	(509,475)	(198,231)	(272,596)

			Non-financial corporations and quasi-corporations			
Other lending			Total	Up to 1 year	From 1 to 5 years	Over 5 years
Up to 1 year	From 1 to 5 years	Over 5 years				
<i>S542790M</i>	<i>S579558M</i>	<i>S605601M</i>	<i>S825001M</i>	<i>S128047M</i>	<i>S167287M</i>	<i>S194601M</i>
68,261	84,507	52,860	774,099	399,735	179,192	195,172
73,789	86,739	67,609	821,219	417,853	181,698	221,668
78,225	87,000	83,546	899,570	467,317	193,110	239,141
79,968	87,165	84,549	924,755	487,758	194,007	242,992
79,153	83,765	72,202	930,647	487,597	190,395	252,654
79,412	84,735	84,381	928,724	488,827	189,247	250,652
78,723	83,511	73,847	931,084	494,609	188,020	248,456
78,545	85,008	73,367	947,642	503,742	191,952	251,947
77,218	85,136	76,266	957,617	510,631	192,084	254,904
76,823	80,603	77,869	943,465	502,652	182,033	258,781
77,127	78,419	80,098	956,008	510,900	182,735	262,372
77,726	77,358	81,631	968,507	517,972	188,726	261,809
76,810	77,906	81,784	961,027	505,341	190,647	265,041
77,877	77,927	80,448	960,798	502,936	191,433	266,427
(77,482)	(77,857)	(82,977)	(969,016)	(503,759)	(194,822)	(270,433)

Banks and money market funds

ESCB harmonized statistics

Table 5
ETDM0070
Loans to households and non-financial corporations by type and maturity
Residents of the euro-area

(stocks in millions of euros)

	Total	Households					
		Consumer credit			Lending for house purchase		
		Up to 1 year	From 1 to 5 years	Over 5 years	Up to 1 year	From 1 to 5 years	Over 5 years
	S999058M	S253370M	S300027M	S320618M	S465796M	S498188M	S528361M
1998	185,247	4,728	6,522	2,427	1,300	2,694	61,182
1999	215,960	5,671	8,682	3,123	1,266	2,513	76,740
2000 – Oct. ...	237,433	5,795	10,385	3,624	1,243	2,273	85,339
Nov. ...	239,833	5,779	10,432	3,676	1,209	2,271	86,207
Dec. ...	238,801	5,317	10,685	4,208	1,193	2,296	93,220
2001 – Jan. ...	238,205	5,417	10,024	4,071	1,199	2,224	86,469
Feb. ...	239,467	5,464	10,894	4,365	1,295	2,215	92,988
Mar. ...	241,907	5,547	11,049	4,395	1,323	2,218	94,645
Apr. ...	243,341	5,564	11,040	4,431	1,450	2,260	95,154
May ...	243,491	5,500	11,081	4,781	1,476	2,268	96,667
June ...	245,224	5,545	11,468	4,844	1,497	2,259	97,707
July ...	245,910	5,825	11,524	5,326	1,325	2,224	97,248
Aug. ...	246,761	5,827	11,495	5,344	1,459	2,429	97,885
Sept. ...	248,829	5,748	11,655	5,375	1,464	2,451	99,913
Oct. ...	(250,985)	(5,786)	(12,170)	(5,496)	(1,460)	(2,426)	(100,358)

of which: residents of Italy

(stocks in millions of euros)

	Total	Households					
		Consumer credit			Lending for house purchase		
		Up to 1 year	From 1 to 5 years	Over 5 years	Up to 1 year	From 1 to 5 years	Over 5 years
	S772161M	S238886M	S288133M	S310233M	S432824M	S478581M	S515808M
1998	185,025	4,712	6,522	2,427	1,300	2,693	61,173
1999	215,791	5,659	8,682	3,123	1,266	2,513	76,724
2000 – Oct. ...	237,113	5,792	10,384	3,619	1,243	2,273	85,323
Nov. ...	239,498	5,742	10,432	3,671	1,209	2,270	86,191
Dec. ...	238,287	5,281	10,684	4,202	1,193	2,295	93,203
2001 – Jan. ...	237,699	5,381	10,024	4,066	1,198	2,223	86,452
Feb. ...	239,060	5,428	10,894	4,360	1,292	2,191	92,968
Mar. ...	241,418	5,456	11,048	4,390	1,323	2,218	94,624
Apr. ...	242,931	5,446	11,039	4,426	1,413	2,238	95,132
May ...	243,170	5,465	11,078	4,776	1,439	2,246	96,644
June ...	244,899	5,511	11,465	4,840	1,461	2,238	97,684
July ...	245,622	5,791	11,523	5,322	1,306	2,202	97,224
Aug. ...	246,473	5,793	11,494	5,339	1,440	2,406	97,859
Sept. ...	248,511	5,718	11,654	5,370	1,440	2,427	99,887
Oct. ...	(250,683)	(5,783)	(12,142)	(5,492)	(1,437)	(2,422)	(100,327)

Table 5
ETDM0070

			Non-financial corporations and quasi-corporations			
Other lending			Total	Up to 1 year	From 1 to 5 years	Over 5 years
Up to 1 year	From 1 to 5 years	Over 5 years				
<i>S561335M</i>	<i>S594676M</i>	<i>S618647M</i>	<i>S050852M</i>	<i>S155890M</i>	<i>S179352M</i>	<i>S228379M</i>
35,387	43,696	27,309	401,113	207,061	92,846	101,206
38,159	44,876	34,928	427,967	218,655	94,409	114,903
40,620	44,978	43,176	469,738	244,028	101,501	124,209
41,502	45,063	43,695	482,733	254,665	101,892	126,177
41,136	43,431	37,316	486,150	254,866	100,120	131,164
41,269	43,932	43,600	484,868	255,192	99,498	130,178
40,887	43,199	38,159	486,047	257,999	99,033	129,014
40,826	43,993	37,911	494,897	262,832	101,281	130,784
40,002	44,032	39,409	499,891	266,149	101,367	132,376
39,805	41,675	40,239	492,691	262,004	96,177	134,510
39,972	40,542	41,390	499,803	266,704	96,583	136,516
40,262	39,995	42,182	506,317	270,288	99,816	136,213
39,787	40,274	42,260	501,953	263,394	100,608	137,951
40,365	40,288	41,571	501,531	262,320	100,549	138,662
(40,164)	(40,248)	(42,878)	(506,284)	(263,122)	(102,378)	(140,784)

			Non-financial corporations and quasi-corporations			
Other lending			Total	Up to 1 year	From 1 to 5 years	Over 5 years
Up to 1 year	From 1 to 5 years	Over 5 years				
<i>S542790M</i>	<i>S579558M</i>	<i>S605601M</i>	<i>S825001M</i>	<i>S128047M</i>	<i>S167287M</i>	<i>S194601M</i>
35,254	43,644	27,300	399,789	206,446	92,545	100,798
38,109	44,797	34,917	424,124	215,803	93,839	114,482
40,400	44,932	43,148	464,589	241,349	99,733	123,506
41,300	45,017	43,666	477,596	251,906	100,196	125,495
40,879	43,261	37,289	480,639	251,823	98,331	130,485
41,013	43,762	43,579	479,646	252,458	97,738	129,451
40,657	43,130	38,139	480,865	255,444	97,104	128,317
40,565	43,903	37,891	489,416	260,161	99,135	130,120
39,880	43,969	39,388	494,568	263,719	99,203	131,647
39,676	41,628	40,216	487,259	259,598	94,012	133,649
39,833	40,500	41,367	493,737	263,858	94,375	135,504
40,142	39,952	42,159	500,192	267,510	97,469	135,213
39,669	40,235	42,238	496,329	260,987	98,461	136,882
40,220	40,246	41,548	496,211	259,745	98,867	137,598
(40,016)	(40,210)	(42,854)	(500,455)	(260,170)	(100,617)	(139,667)

Banks

Other statistical information

Deposits, bonds and other liabilities*(stocks in billions of lire)***Table 6**
TDUE0080

	Deposits in lire/euros of residents of Italy						Total	
	Current account deposits	Savings deposits	Repos	Certificates of deposit			Deposits net of repos	
				short-term	medium and long-term			
	S318112M	S354531M	S548888M	S199771M	S229865M	S254815M	S274218M	S329699M
1997	579,104	136,844	144,097	237,679	93,059	144,620	1,097,724	953,627
1998	657,040	135,490	116,653	160,921	80,297	80,624	1,070,105	953,452
1999	728,647	134,336	97,578	113,984	63,788	50,196	1,074,547	976,968
2000 – Sept. ...	727,350	125,178	126,069	92,226	56,330	35,897	1,070,823	944,755
Oct. ...	730,330	122,934	135,099	90,821	56,485	34,336	1,079,184	944,085
Nov. ...	700,670	121,830	138,875	88,939	55,757	33,182	1,050,314	911,439
Dec. ...	769,489	125,116	133,119	87,204	57,155	30,049	1,114,929	981,809
2001 – Jan. ...	727,989	121,516	146,593	85,763	57,786	27,977	1,081,862	935,271
Feb. ...	721,319	120,285	150,531	83,653	57,073	26,581	1,075,788	925,256
Mar. ...	730,973	119,168	158,526	82,464	57,389	25,075	1,091,131	932,604
Apr. ...	745,673	119,660	155,475	80,090	56,692	23,398	1,100,897	945,423
May ...	755,868	118,138	169,935	78,274	56,626	21,647	1,122,212	952,279
June ...	757,031	118,389	160,490	76,599	56,022	20,575	1,112,509	952,019
July ...	750,388	118,500	166,705	75,391	55,495	19,893	1,110,983	944,278
Aug. ...	737,992	118,581	176,385	74,868	55,383	19,485	1,107,825	931,441
Sept. ...	774,516	119,863	159,554	73,687	54,682	19,004	1,127,620	968,063

Table 6
TDUE0080

Deposits in non-euro currencies of residents of Italy	Deposits of non-residents of Italy	Bonds issued at book value			External liabilities	Memorandum items	
		fixed rate	variable rate	Subordinated liabilities		Supervisory capital	
S340987M	S340751M	S962489M	S275383M	S295869M	S324642M	S946525M	S315121M
24,397	17,963	398,488	183,367	215,122	422,684	21,148	212,996
26,728	15,846	465,847	214,779	251,068	436,094	29,220	245,397
24,833	17,134	491,408	236,885	254,523	477,302	45,092	275,756
27,032	21,833	518,140	253,210	264,930	550,416	61,471	307,551
27,534	21,649	517,065	....	....	573,064	63,922	....
27,025	20,815	519,799	....	....	563,884	65,345	....
25,106	21,285	524,967	256,149	268,818	570,228	69,005	311,153
26,752	22,443	523,658	....	....	575,105	65,167	....
28,601	21,729	530,954	....	....	583,274	65,419	....
28,103	24,230	539,077	263,470	275,607	615,161	68,794	314,108
28,666	22,672	543,149	....	....	625,830	70,186	....
31,685	23,113	546,251	....	....	611,356	71,762	....
32,047	25,942	551,978	258,866	293,111	634,750	72,376	322,761
30,866	23,938	553,785	....	....	612,276	75,611	....
31,073	19,529	556,445	....	....	602,511	76,374	....
30,186	23,524	559,811	268,594	291,217	611,577	76,754	....

Banks

Other statistical information

Deposits, bonds and other liabilities*(stocks in millions of euros)***Table 6**
ETDU0080

	Deposits in lire/euros of residents of Italy						Total	
	Current account deposits	Savings deposits	Repos	Certificates of deposit			Deposits net of repos	
				short-term	medium and long-term			
	S318112M	S354531M	S548888M	S199771M	S229865M	S254815M	S274218M	S329699M
1997	299,082	70,674	74,420	122,751	48,061	74,690	566,927	492,507
1998	339,333	69,975	60,246	83,109	41,470	41,639	552,663	492,417
1999	376,315	69,379	50,395	58,868	32,944	25,924	554,957	504,562
2000 – Sept. ...	375,645	64,649	65,109	47,631	29,092	18,539	553,034	487,925
Oct. ...	377,184	63,490	69,773	46,905	29,172	17,733	557,352	487,579
Nov. ...	361,866	62,920	71,723	45,933	28,796	17,137	542,442	470,719
Dec. ...	397,408	64,617	68,750	45,037	29,518	15,519	575,813	507,062
2001 – Jan. ...	375,975	62,758	75,709	44,293	29,844	14,449	558,735	483,027
Feb. ...	372,530	62,122	77,743	43,203	29,476	13,728	555,598	477,855
Mar. ...	377,516	61,545	81,872	42,589	29,639	12,950	563,522	481,650
Apr. ...	385,108	61,799	80,296	41,363	29,279	12,084	568,566	488,270
May ...	390,373	61,013	87,764	40,425	29,245	11,180	579,574	491,811
June ...	390,974	61,143	82,886	39,560	28,933	10,626	574,563	491,677
July ...	387,543	61,200	86,096	38,936	28,661	10,274	573,775	487,679
Aug. ...	381,141	61,242	91,095	38,666	28,603	10,063	572,144	481,049
Sept. ...	400,004	61,904	82,403	38,056	28,241	9,815	582,367	499,963

Table 6
ETDU0080

Deposits in non-euro currencies of residents of Italy	Deposits of non-residents of Italy	Bonds issued at book value			External liabilities	Memorandum items	
		fixed rate	variable rate	Subordinated liabilities		Supervisory capital	
S340987M	S340751M	S962489M	S275383M	S295869M	S324642M	S946525M	S315121M
12,600	9,277	205,802	94,701	111,101	218,298	10,922	110,003
13,804	8,184	240,590	110,924	129,666	225,224	15,091	126,737
12,825	8,849	253,791	122,341	131,450	246,506	23,288	142,416
13,961	11,276	267,597	130,772	136,825	284,266	31,747	158,837
14,220	11,181	267,042	....	....	295,963	33,013	....
13,957	10,750	268,454	....	....	291,222	33,748	....
12,966	10,993	271,123	132,290	138,833	294,498	35,638	160,697
13,816	11,591	270,447	....	....	297,017	33,656	....
14,771	11,222	274,215	....	....	301,236	33,786	....
14,514	12,514	278,410	136,071	142,339	317,704	35,529	162,223
14,805	11,709	280,513	....	....	323,214	36,248	....
16,364	11,937	282,115	....	....	315,739	37,062	....
16,551	13,398	285,073	133,693	151,379	327,821	37,379	166,692
15,941	12,363	286,006	....	....	316,214	39,050	....
16,048	10,086	287,380	....	....	311,171	39,444	....
15,590	12,149	289,118	138,717	150,401	315,853	39,640	....

Banks

Other statistical information

Repo transactions by type of counterparty (excluding central banks)

(stocks in billions of lire)

Table 7
TDUE0090

	Reverse repos						
	With residents of Italy			With non-residents of Italy			
	Banks	Customers	Total	Banks	Customers	Total	
	<i>S374489M</i>	<i>S395497M</i>	<i>S111887M</i>	<i>S365153M</i>	<i>S383516M</i>	<i>S079786M</i>	<i>S410334M</i>
1997	13,556	10,708	24,263	45,932	39,180	85,115	109,378
1998	30,506	14,952	45,456	32,187	37,205	69,392	114,848
1999	37,250	19,682	56,932	32,926	22,966	55,892	112,825
2000 – Sept. ...	56,253	10,514	66,766	55,695	16,030	71,725	138,492
Oct. ...	58,537	12,148	70,685	52,974	17,558	70,533	141,216
Nov. ...	59,964	10,921	70,885	60,749	15,014	75,760	146,647
Dec. ...	65,064	16,102	81,167	59,132	20,464	79,596	160,763
2001 – Jan. ...	67,700	11,378	79,077	61,440	17,659	79,099	158,178
Feb. ...	69,508	12,479	81,987	64,346	18,602	82,948	164,935
Mar. ...	79,523	14,996	94,519	73,394	24,229	97,621	192,140
Apr. ...	75,625	12,086	87,711	66,286	16,764	83,050	170,762
May ...	70,693	14,721	85,415	69,551	17,310	86,861	172,276
June ...	71,051	16,197	87,248	65,365	15,393	80,758	168,008
July ...	78,154	14,892	93,046	65,756	22,681	88,437	181,483
Aug. ...	81,734	13,016	94,749	71,446	19,907	91,351	186,101
Sept. ...	78,944	12,652	91,595	71,264	22,455	93,721	185,315
	Repos						
	With residents of Italy			With non-residents of Italy			
	Banks	Customers	Total	Banks	Customers	Total	
	<i>S530465M</i>	<i>S548888M</i>	<i>S126685M</i>	<i>S517545M</i>	<i>S539051M</i>	<i>S095035M</i>	<i>S559063M</i>
1997	12,404	144,097	156,501	27,059	10,394	37,453	193,954
1998	31,457	116,653	148,109	13,798	12,834	26,631	174,741
1999	46,002	97,578	143,580	30,779	12,317	43,096	186,674
2000 – Sept. ...	55,728	126,069	181,796	23,003	11,277	34,280	216,076
Oct. ...	55,219	135,099	190,318	31,683	10,940	42,623	232,941
Nov. ...	57,122	138,875	195,997	32,189	8,041	40,232	236,227
Dec. ...	63,864	133,119	196,983	25,797	9,100	34,897	231,880
2001 – Jan. ...	66,087	146,593	212,680	31,389	6,696	38,084	250,762
Feb. ...	67,785	150,531	218,316	36,139	7,158	43,297	261,613
Mar. ...	78,256	158,526	236,783	37,033	10,435	47,466	284,248
Apr. ...	72,345	155,475	227,820	38,044	10,967	49,011	276,830
May ...	64,100	169,935	234,035	41,471	7,346	48,817	282,852
June ...	70,161	160,490	230,648	45,237	8,678	53,915	284,564
July ...	77,056	166,705	243,761	35,509	8,341	43,851	287,612
Aug. ...	81,327	176,385	257,712	37,937	7,397	45,334	303,046
Sept. ...	77,404	159,554	236,959	32,860	10,994	43,855	280,813

Banks
Other statistical information
Repo transactions by type of counterparty (excluding central banks)
(stocks in millions of euros)

Table 7
ETDU0090

	Reverse repos						
	With residents of Italy			With non-residents of Italy			
	Banks	Customers	Total	Banks	Customers	Total	
	<i>S374489M</i>	<i>S395497M</i>	<i>S111887M</i>	<i>S365153M</i>	<i>S383516M</i>	<i>S079786M</i>	<i>S410334M</i>
1997	7,001	5,530	12,531	23,722	20,235	43,958	56,489
1998	15,755	7,722	23,476	16,623	19,215	35,838	59,314
1999	19,238	10,165	29,403	17,005	11,861	28,866	58,269
2000 – Sept. ...	29,052	5,430	34,482	28,764	8,279	37,043	71,525
Oct. ...	30,232	6,274	36,506	27,359	9,068	36,427	72,932
Nov. ...	30,969	5,640	36,609	31,374	7,754	39,127	75,737
Dec. ...	33,603	8,316	41,919	30,539	10,569	41,108	83,027
2001 – Jan. ...	34,964	5,876	40,840	31,731	9,120	40,851	81,692
Feb. ...	35,898	6,445	42,343	33,232	9,607	42,839	85,182
Mar. ...	41,070	7,745	48,815	37,905	12,513	50,417	99,232
Apr. ...	39,057	6,242	45,299	34,234	8,658	42,892	88,191
May ...	36,510	7,603	44,113	35,920	8,940	44,860	88,973
June ...	36,695	8,365	45,060	33,758	7,950	41,708	86,769
July ...	40,363	7,691	48,054	33,960	11,714	45,674	93,728
Aug. ...	42,212	6,722	48,934	36,899	10,281	47,179	96,113
Sept. ...	40,771	6,534	47,305	36,805	11,597	48,403	95,707

	Repos						
	With residents of Italy			With non-residents of Italy			
	Banks	Customers	Total	Banks	Customers	Total	
	<i>S530465M</i>	<i>S548888M</i>	<i>S126685M</i>	<i>S517545M</i>	<i>S539051M</i>	<i>S095035M</i>	<i>S559063M</i>
1997	6,406	74,420	80,826	13,975	5,368	19,343	100,169
1998	16,246	60,246	76,492	7,126	6,628	13,754	90,246
1999	23,758	50,395	74,153	15,896	6,361	22,257	96,409
2000 – Sept. ...	28,781	65,109	93,890	11,880	5,824	17,704	111,594
Oct. ...	28,518	69,773	98,291	16,363	5,650	22,013	120,304
Nov. ...	29,501	71,723	101,224	16,624	4,153	20,778	122,001
Dec. ...	32,983	68,750	101,733	13,323	4,700	18,023	119,756
2001 – Jan. ...	34,131	75,709	109,840	16,211	3,458	19,669	129,508
Feb. ...	35,008	77,743	112,751	18,664	3,697	22,361	135,112
Mar. ...	40,416	81,872	122,288	19,126	5,389	24,514	146,802
Apr. ...	37,363	80,296	117,659	19,648	5,664	25,312	142,971
May ...	33,105	87,764	120,869	21,418	3,794	25,212	146,081
June ...	36,235	82,886	119,120	23,363	4,482	27,845	146,965
July ...	39,796	86,096	125,892	18,339	4,308	22,647	148,539
Aug. ...	42,002	91,095	133,097	19,593	3,820	23,413	156,510
Sept. ...	39,976	82,403	122,379	16,971	5,678	22,649	145,028

Banks

Other statistical information

Table 8
TDUE0100
Loans, securities and other assets

(stocks in billions of lire)

	Loans to residents of Italy							Loans to non-residents of Italy	Guarantee commitments		
	Short-term		Medium and long-term		Total				S169214M	S299642M	S145319M
	of which: in lire/euros		of which: in lire/euros		of which: in lire/euros						
	S782741M		S815281M		S827818M		S850647M					S864574M	S570985M	S908970M
1997	624,660	562,740	604,554	573,885	1,229,214	30,370	331,714	25,445	189,861	2,089	
1998	662,046	597,060	650,804	624,099	1,312,849	30,283	335,072	30,163	177,740	1,044	
1999	711,360	668,286	743,535	734,791	1,454,898	30,001	349,390	35,728	202,514	1,082	
2000 – Sept. .	787,992	731,196	789,286	779,310	1,577,276	29,021	362,239	41,688	215,032	1,038	
Oct. . .	797,064	734,892	796,825	786,550	1,593,889	29,249	364,954	43,754	238,425	895	
Nov. . .	818,916	759,055	805,031	794,854	1,623,948	29,199	382,597	44,006	254,410	898	
Dec. . .	843,902	792,446	819,259	809,479	1,663,163	29,431	395,042	42,908	264,007	811	
2001 – Jan. . .	848,094	799,176	816,707	806,824	1,664,801	29,063	404,905	41,204	235,259	800	
Feb. . .	844,165	794,670	817,658	807,446	1,661,821	29,292	395,708	44,124	232,184	761	
Mar. . .	859,611	808,757	827,571	816,945	1,687,182	29,422	396,964	46,339	231,040	761	
Apr. . . .	868,793	816,570	832,031	821,763	1,700,825	29,209	400,394	43,831	233,375	784	
May . .	852,536	795,335	843,931	833,591	1,696,467	29,092	386,361	43,971	240,084	807	
June . .	865,836	808,453	856,325	845,536	1,722,159	29,160	393,622	45,022	244,001	763	
July . .	881,059	826,834	857,404	846,729	1,738,463	29,030	407,318	42,410	236,922	823	
Aug. . .	862,744	811,930	862,728	852,114	1,725,472	28,984	394,517	38,646	235,824	858	
Sept. .	868,826	818,591	867,768	857,144	1,736,594	28,637	401,987	40,966	235,613	825	

	Securities at book value								Bad debts and unpaid/prosted bills	Memorandum item	External assets			
	Government securities					Other securities		Total				S781588M	S824534M	S268215M
	of which:					Total	of which: bonds issued by banks							
	BOTs/BTEs	CTZs	CCTs	BTPs	Total									
S845933M	S753448M	S811944M	S796220M	S774422M	S734065M	S878964M	S865226M							
1997	345,196	33,707	19,489	187,493	99,094	50,848	49,749	396,045	124,820	74,149	328,554			
1998	342,429	48,480	21,132	167,538	101,158	64,069	63,215	406,499	125,064	70,792	342,575			
1999	307,613	33,623	18,025	145,507	105,575	72,643	67,072	380,256	116,627	59,558	325,454			
2000 – Sept. .	265,881	19,603	18,538	131,078	90,120	76,887	69,607	342,768	110,383	52,622	327,086			
Oct. . .	267,163	18,617	17,759	131,599	92,304	75,842	68,542	343,002	110,447	52,649	329,621			
Nov. . .	258,577	17,037	16,369	129,658	88,586	76,047	68,434	334,624	109,912	52,796	329,708			
Dec. . .	247,033	15,192	15,140	128,464	82,485	77,981	69,777	325,015	100,498	47,537	334,984			
2001 – Jan. . .	244,874	17,157	13,420	125,759	81,734	74,502	66,654	319,376	100,663	47,524	313,337			
Feb. . .	245,544	18,749	10,702	126,791	83,447	73,776	65,963	319,320	100,026	45,766	317,899			
Mar. . .	243,459	18,697	9,263	130,305	79,683	74,682	66,641	318,141	101,774	46,774	359,254			
Apr. . . .	248,383	20,246	10,429	127,968	84,208	73,669	65,671	322,052	101,449	46,713	341,754			
May . .	246,534	20,313	9,519	124,016	87,159	73,158	65,030	319,692	86,553	38,706	353,305			
June . .	249,481	20,908	10,154	124,330	88,699	73,909	65,713	323,390	87,289	39,790	353,538			
July . .	238,969	20,617	10,057	119,257	83,612	73,249	65,237	312,216	86,212	41,512	344,203			
Aug. . .	235,133	22,203	8,789	117,189	81,742	72,947	65,035	308,082	86,848	41,839	335,974			
Sept. .	238,876	21,359	9,561	123,238	79,480	73,966	66,104	312,841	87,363	42,364	350,347			

Loans, securities and other assets

(stocks in millions of euros)

	Loans to residents of Italy							Loans to non-residents of Italy	Guarantee commitments		
	Short-term		Medium and long-term		Total				S169214M	S299642M	S145319M
	S782741M	S815281M	S827818M	S850647M	S864574M	of which: in lire/euros					
						of which: bill portfolio	of which: current account				
1997	322,610	290,631	312,226	296,387	634,836	15,685	171,316	13,141	98,055	1,079	
1998	341,918	308,356	336,112	322,320	678,030	15,640	173,050	15,578	91,795	539	
1999	367,387	345,141	384,004	379,488	751,392	15,494	180,445	18,452	104,590	559	
2000 – Sept. .	406,964	377,631	407,632	402,480	814,595	14,988	187,081	21,530	111,055	536	
Oct. . .	411,649	379,540	411,526	406,219	823,175	15,106	188,483	22,597	123,136	462	
Nov. . .	422,935	392,019	415,764	410,508	838,699	15,080	197,595	22,727	131,392	464	
Dec. . .	435,839	409,264	423,112	418,061	858,952	15,200	204,022	22,160	136,348	419	
2001 – Jan. . .	438,004	412,740	421,794	416,690	859,798	15,010	209,116	21,280	121,501	413	
Feb. . .	435,975	410,413	422,285	417,011	858,259	15,128	204,366	22,788	119,913	393	
Mar. . .	443,952	417,688	427,405	421,917	871,357	15,195	205,015	23,932	119,322	393	
Apr. . . .	448,694	421,723	429,708	424,405	878,403	15,085	206,786	22,637	120,528	405	
May . . .	440,298	410,756	435,854	430,514	876,152	15,025	199,539	22,709	123,993	417	
June . . .	447,167	417,531	442,255	436,683	889,421	15,060	203,289	23,252	126,016	394	
July . . .	455,029	427,024	442,812	437,299	897,841	14,993	210,362	21,903	122,360	425	
Aug. . . .	445,570	419,327	445,562	440,080	891,132	14,969	203,751	19,959	121,793	443	
Sept. . .	448,711	422,767	448,165	442,678	896,876	14,790	207,609	21,157	121,684	426	

	Securities at book value								Bad debts and unpaid/prosted bills	Memorandum item Bad debts at estimated realizable value	External assets	
	Government securities					Other securities		S781588M				
	of which:					Total	of which: bonds issued by banks					Total
	BOTs/BTEs	CTZs	CCTs	BTPs	Total							
1997	S845933M	S753448M	S811944M	S796220M	S774422M	S734065M	S878964M	S865226M	S781588M	S824534M	S268215M	
1997	178,279	17,408	10,065	96,832	51,178	26,261	25,693	204,540	64,464	38,295	169,684	
1998	176,850	25,038	10,914	86,526	52,244	33,089	32,648	209,939	64,590	36,561	176,925	
1999	158,869	17,365	9,309	75,148	54,525	37,517	34,640	196,386	60,233	30,759	168,083	
2000 – Sept. .	137,316	10,124	9,574	67,696	46,543	39,709	35,949	177,025	57,008	27,177	168,926	
Oct. . .	137,978	9,615	9,172	67,965	47,671	39,169	35,399	177,146	57,041	27,191	170,235	
Nov. . .	133,544	8,799	8,454	66,963	45,751	39,275	35,343	172,819	56,765	27,267	170,280	
Dec. . .	127,582	7,846	7,819	66,346	42,600	40,274	36,037	167,856	51,903	24,551	173,005	
2001 – Jan. . .	126,467	8,861	6,931	64,949	42,212	38,477	34,424	164,944	51,988	24,544	161,825	
Feb. . .	126,813	9,683	5,527	65,482	43,097	38,102	34,067	164,915	51,659	23,636	164,181	
Mar. . .	125,736	9,656	4,784	67,297	41,153	38,570	34,417	164,306	52,562	24,157	185,539	
Apr. . . .	128,279	10,456	5,386	66,090	43,490	38,047	33,916	166,326	52,394	24,125	176,501	
May . . .	127,324	10,491	4,916	64,049	45,014	37,783	33,585	165,107	44,701	19,990	182,467	
June . . .	128,846	10,798	5,244	64,211	45,809	38,171	33,938	167,017	45,081	20,550	182,587	
July . . .	123,417	10,648	5,194	61,591	43,182	37,830	33,692	161,246	44,525	21,439	177,766	
Aug. . . .	121,436	11,467	4,539	60,523	42,216	37,674	33,588	159,111	44,853	21,608	173,516	
Sept. . .	123,369	11,031	4,938	63,647	41,048	38,200	34,140	161,569	45,119	21,879	180,939	

Banks

Other statistical information

Table 9
TDUE0110**Loans (including bad debts) by branch of economic activity - Residents of Italy***(stocks in billions of lire)***August 2001**

		Stocks			Percentage change on twelve months earlier		
		Sole proprietorships	Non-financial corporations and quasi-corporations	Total	Sole proprietorships	Non-financial corporations and quasi-corporations	Total
		1165	3004	3902	1165	3004	3902
Agricultural, forestry and fishery products . .	51	25,185	21,214	46,399	6.4	11.8	8.8
Fuel and power products	52	190	46,939	47,129	4.4	34.5	34.4
Ferrous and non-ferrous ores and metals . .	53	259	18,716	18,975	-3.7	9.2	9.0
Non-metallic minerals and mineral products	54	1,214	24,229	25,443	-0.2	2.5	2.3
Chemical products	55	395	22,786	23,183	7.3	7.8	7.8
Metal products, except machinery and transport equipment	56	2,827	39,986	42,813	0.4	3.8	3.6
Agricultural and industrial machinery	57	1,137	38,716	39,852	-0.6	4.1	3.9
Office and data processing machines; precision and optical instruments	58	486	10,617	11,101	7.3	-1.6	-1.3
Electrical goods	59	1,179	27,997	29,176	2.3	12.6	12.1
Transport equipment	60	592	17,810	18,402	2.6	10.3	10.0
Food, beverages, tobacco	61	2,908	45,762	48,670	3.3	5.8	5.6
Textiles and clothing, leather and footwear .	62	3,754	52,270	56,024	-3.0	4.8	4.2
Paper and printing products	63	885	22,796	23,681	-2.3	6.6	6.2
Rubber and plastic products	64	658	16,675	17,333	-3.5	6.7	6.2
Other manufactured products	65	3,752	28,727	32,479	0.5	4.3	3.8
Building and construction	66	13,862	111,291	125,153	-0.4	1.8	1.6
Wholesale and retail trade services	67	29,629	151,122	180,753	-0.4	3.5	2.9
Lodging and catering services	68	6,310	27,557	33,867	3.2	8.0	7.1
Inland transport services	69	4,695	25,276	29,972	1.9	-8.0	-6.6
Maritime and air transport services	70	17	11,674	11,691	13.3	23.1	23.1
Auxiliary transport services	71	461	13,004	13,465	5.7	22.6	21.9
Communication services	72	72	24,895	24,966	28.6	1.1	1.2
Other market services	73	16,859	169,826	186,684	-0.7	15.2	13.6
All branches . . .	4999	117,326	969,882	1,087,208	1.4	7.6	6.9

Loans (including bad debts) by branch of economic activity - Residents of Italy

(stocks in billions of lire)

September 2001

	Stocks			Percentage change on twelve months earlier			
	Sole proprietorships	Non-financial corporations and quasi-corporations	Total	Sole proprietorships	Non-financial corporations and quasi-corporations	Total	
	1165	3004	3902	1165	3004	3902	
Agricultural, forestry and fishery products . .	51	25,346	19,006	44,352	6.0	-0.3	3.2
Fuel and power products	52	190	47,797	47,987	2.2	40.8	40.6
Ferrous and non-ferrous ores and metals . .	53	261	18,900	19,161	-1.5	9.4	9.2
Non-metallic minerals and mineral products	54	1,218	24,794	26,012	1.0	6.4	6.1
Chemical products	55	397	22,457	22,854	7.9	6.1	6.2
Metal products, except machinery and transport equipment	56	2,825	39,694	42,519	1.2	4.0	3.8
Agricultural and industrial machinery	57	1,131	39,016	40,147	-0.7	4.3	4.2
Office and data processing machines; precision and optical instruments	58	492	10,456	10,948	6.7	-2.3	-1.9
Electrical goods	59	1,181	27,807	28,988	2.7	11.0	10.6
Transport equipment	60	598	17,800	18,397	3.6	8.7	8.5
Food, beverages, tobacco	61	2,922	45,589	48,511	3.2	5.1	5.0
Textiles and clothing, leather and footwear .	62	3,733	53,036	56,770	-3.4	4.3	3.7
Paper and printing products	63	881	22,550	23,431	-2.1	5.6	5.3
Rubber and plastic products	64	653	16,747	17,399	-1.7	7.9	7.5
Other manufactured products	65	3,762	28,980	32,744	0.7	4.1	3.7
Building and construction	66	13,920	112,408	126,330	-0.4	2.0	1.7
Wholesale and retail trade services	67	29,625	151,755	181,380	-0.5	3.8	3.1
Lodging and catering services	68	6,349	27,478	33,827	3.5	7.4	6.6
Inland transport services	69	4,637	24,784	29,420	1.8	-11.7	-9.8
Maritime and air transport services	70	17	11,867	11,885	13.3	22.1	22.1
Auxiliary transport services	71	472	13,285	13,757	6.1	26.1	25.3
Communication services	72	72	23,303	23,375	24.1	-11.4	-11.4
Other market services	73	16,962	170,382	187,344	-1.4	15.8	14.0
All branches . . .	4999	117,644	969,893	1,087,537	1.2	7.2	6.5

Banks

Other statistical information

Table 9
ETDU0110**Loans (including bad debts) by branch of economic activity - Residents of Italy***(stocks in millions of euros)***August 2001**

	Stocks			Percentage change on twelve months earlier			
	Sole proprietorships	Non-financial corporations and quasi-corporations	Total	Sole proprietorships	Non-financial corporations and quasi-corporations	Total	
	1165	3004	3902	1165	3004	3902	
Agricultural, forestry and fishery products . .	51	13,007	10,956	23,963	6.4	11.8	8.8
Fuel and power products	52	98	24,242	24,340	4.3	34.5	34.4
Ferrous and non-ferrous ores and metals . .	53	134	9,666	9,800	-3.6	9.2	9.0
Non-metallic minerals and mineral products	54	627	12,513	13,140	-0.2	2.5	2.3
Chemical products	55	204	11,768	11,973	7.4	7.8	7.8
Metal products, except machinery and transport equipment	56	1,460	20,651	22,111	0.3	3.8	3.6
Agricultural and industrial machinery	57	587	19,995	20,582	-0.7	4.1	3.9
Office and data processing machines; precision and optical instruments	58	251	5,483	5,733	7.3	-1.6	-1.3
Electrical goods	59	609	14,459	15,068	2.4	12.6	12.1
Transport equipment	60	306	9,198	9,504	2.7	10.3	10.0
Food, beverages, tobacco	61	1,502	23,634	25,136	3.3	5.8	5.6
Textiles and clothing, leather and footwear .	62	1,939	26,995	28,934	-3.0	4.8	4.2
Paper and printing products	63	457	11,773	12,230	-2.4	6.6	6.2
Rubber and plastic products	64	340	8,612	8,952	-3.4	6.7	6.2
Other manufactured products	65	1,938	14,836	16,774	0.5	4.3	3.8
Building and construction	66	7,159	57,477	64,636	-0.4	1.8	1.6
Wholesale and retail trade services	67	15,302	78,048	93,351	-0.4	3.5	2.9
Lodging and catering services	68	3,259	14,232	17,491	3.2	8.0	7.1
Inland transport services	69	2,425	13,054	15,479	1.9	-8.0	-6.6
Maritime and air transport services	70	9	6,029	6,038	12.5	23.1	23.0
Auxiliary transport services	71	238	6,716	6,954	5.8	22.6	21.9
Communication services	72	37	12,857	12,894	27.6	1.1	1.2
Other market services	73	8,707	87,708	96,414	-0.7	15.2	13.6
All branches . . .	4999	60,594	500,902	561,496	1.4	7.6	6.9

Loans (including bad debts) by branch of economic activity - Residents of Italy

(stocks in millions of euros)

September 2001

	Stocks			Percentage change on twelve months earlier			
	Sole proprietorships	Non-financial corporations and quasi-corporations	Total	Sole proprietorships	Non-financial corporations and quasi-corporations	Total	
	1165	3004	3902	1165	3004	3902	
Agricultural, forestry and fishery products . .	51	13,090	9,816	22,906	6.0	-0.3	3.2
Fuel and power products	52	98	24,685	24,783	2.1	40.8	40.6
Ferrous and non-ferrous ores and metals . .	53	135	9,761	9,896	-1.5	9.4	9.2
Non-metallic minerals and mineral products	54	629	12,805	13,434	1.0	6.4	6.1
Chemical products	55	205	11,598	11,803	7.9	6.1	6.2
Metal products, except machinery and transport equipment	56	1,459	20,500	21,959	1.2	4.0	3.8
Agricultural and industrial machinery	57	584	20,150	20,734	-0.7	4.3	4.2
Office and data processing machines; precision and optical instruments	58	254	5,400	5,654	6.7	-2.3	-1.9
Electrical goods	59	610	14,361	14,971	2.7	11.0	10.6
Transport equipment	60	309	9,193	9,501	3.7	8.7	8.5
Food, beverages, tobacco	61	1,509	23,545	25,054	3.2	5.1	5.0
Textiles and clothing, leather and footwear .	62	1,928	27,391	29,319	-3.4	4.3	3.7
Paper and printing products	63	455	11,646	12,101	-2.2	5.6	5.3
Rubber and plastic products	64	337	8,649	8,986	-1.7	7.9	7.5
Other manufactured products	65	1,943	14,967	16,911	0.7	4.1	3.7
Building and construction	66	7,189	58,054	65,244	-0.4	2.0	1.7
Wholesale and retail trade services	67	15,300	78,375	93,675	-0.5	3.8	3.1
Lodging and catering services	68	3,279	14,191	17,470	3.5	7.4	6.6
Inland transport services	69	2,395	12,800	15,194	1.8	-11.7	-9.8
Maritime and air transport services	70	9	6,129	6,138	12.5	22.1	22.1
Auxiliary transport services	71	244	6,861	7,105	6.1	26.1	25.3
Communication services	72	37	12,035	12,072	23.3	-11.4	-11.4
Other market services	73	8,760	87,995	96,755	-1.4	15.8	14.0
All branches . . .	4999	60,758	500,908	561,666	1.2	7.2	6.5

Banks

Other statistical information

Bad debts by sector of economic activity**Residents of Italy***(stocks in billions of lire)***Table 10****TDUE0120**

	General government				Other sectors					
	Total	Central government	Local government	Social security funds	Total	Other financial institutions	Insurance corporations and pension funds	Non-financial corporations and quasi-corporations	Households	
									Consumer households	Sole proprietorships
	S655874M	S634974M	S676223M	S720745M	S705999M	S645974M	S666220M	S691775M	S754622M	S765133M
1998	46	2	45	..	125,013	2,192	29	74,126	27,534	21,132
1999	143	6	137	2	116,472	1,679	25	69,599	25,104	20,066
2000 – Sept. ...	68	6	54	8	110,309	1,630	19	65,134	24,711	18,815
Oct. ...	137	8	120	10	110,302	1,638	19	65,219	24,624	18,801
Nov. ...	136	6	120	10	109,769	1,625	19	65,115	24,517	18,493
Dec. ...	136	6	120	10	100,446	1,483	19	58,580	22,836	17,529
2001 – Jan. ...	136	8	120	10	100,750	1,479	17	58,640	23,030	17,583
Feb. ...	134	6	120	10	100,022	1,390	17	57,929	23,047	17,637
Mar. ...	124	4	110	10	101,643	1,452	15	58,946	23,640	17,589
Apr. ...	124	6	110	10	101,319	1,466	15	59,130	23,100	17,608
May ...	128	10	108	10	86,435	2,058	14	48,972	19,858	15,533
June ..	122	8	106	10	87,165	1,998	14	49,541	20,006	15,606
July ...	124	6	103	14	86,089	1,921	14	48,870	19,897	15,386
Aug. ...	124	6	103	14	86,724	1,990	15	49,295	19,967	15,457
Sept. ...	128	6	106	14	87,237	1,983	15	49,638	20,075	15,525

Banks

Other statistical information

Bad debts by sector of economic activity
Residents of Italy

(stocks in millions of euros)

Table 10
ETDU0120

	General government				Other sectors					
	Total	Central government	Local government	Social security funds	Total	Other financial institutions	Insurance corporations and pension funds	Non-financial corporations and quasi-corporations	Households	
									Consumer households	Sole proprietorships
	S655874M	S634974M	S676223M	S720745M	S705999M	S645974M	S666220M	S691775M	S754622M	S765133M
1998	24	1	23	..	64,564	1,132	15	38,283	14,220	10,914
1999	74	3	71	1	60,153	867	13	35,945	12,965	10,363
2000 – Sept. ...	35	3	28	4	56,970	842	10	33,639	12,762	9,717
Oct. ...	71	4	62	5	56,966	846	10	33,683	12,717	9,710
Nov. ...	70	3	62	5	56,691	839	10	33,629	12,662	9,551
Dec. ...	70	3	62	5	51,876	766	10	30,254	11,794	9,053
2001 – Jan. ...	70	4	62	5	52,033	764	9	30,285	11,894	9,081
Feb. ...	69	3	62	5	51,657	718	9	29,918	11,903	9,109
Mar. ...	64	2	57	5	52,494	750	8	30,443	12,209	9,084
Apr. ...	64	3	57	5	52,327	757	8	30,538	11,930	9,094
May ...	66	5	56	5	44,640	1,063	7	25,292	10,256	8,022
June ...	63	4	55	5	45,017	1,032	7	25,586	10,332	8,060
July ...	64	3	53	7	44,461	992	7	25,239	10,276	7,946
Aug. ...	64	3	53	7	44,789	1,028	8	25,459	10,312	7,983
Sept. ...	66	3	55	7	45,054	1,024	8	25,636	10,368	8,018

Bad debts by branch of economic activity

(stocks in billions of lire)

3rd quarter 2001

	Stocks			Percentage change on twelve months earlier			
	Sole proprietorships	Non-financial corporations and quasi-corporations	Total	Sole proprietorships	Non-financial corporations and quasi-corporations	Total	
	1165	3004	3902	1165	3004	3902	
Agricultural, forestry and fishery products . .	51	2,707	2,655	5,362	-9.7	-18.4	-14.2
Fuel and power products	52	25	112	137	..	-16.4	-13.8
Ferrous and non-ferrous ores and metals . .	53	35	383	416	-18.6	-9.2	-10.5
Non-metallic minerals and mineral products	54	199	1,055	1,255	-22.9	-28.0	-27.2
Chemical products	55	39	618	656	-18.8	22.4	18.4
Metal products, except machinery and transport equipment	56	283	1,369	1,654	-21.4	-25.7	-24.9
Agricultural and industrial machinery	57	114	1,208	1,322	-16.8	-29.6	-28.7
Office and data processing machines; precision and optical instruments	58	41	252	292	-8.9	-35.9	-33.6
Electrical goods	59	120	792	912	-10.4	-27.9	-25.9
Transport equipment	60	77	562	641	-17.2	-24.1	-23.0
Food, beverages, tobacco	61	422	2,951	3,371	-10.6	-20.1	-19.1
Textiles and clothing, leather and footwear .	62	616	2,502	3,117	-20.8	-22.7	-22.3
Paper and printing products	63	114	1,295	1,410	-25.5	6.1	2.7
Rubber and plastic products	64	83	445	529	-17.8	-12.6	-13.3
Other manufactured products	65	443	1,286	1,729	-21.2	-18.7	-19.3
Building and construction	66	2,763	13,815	16,578	-21.0	-23.0	-22.7
Wholesale and retail trade services	67	4,738	8,307	13,045	-18.0	-23.4	-21.5
Lodging and catering services	68	759	1,646	2,405	-15.9	-22.1	-20.3
Inland transport services	69	455	420	875	-9.5	-16.8	-13.3
Maritime and air transport services	70	2	184	186	..	30.5	30.1
Auxiliary transport services	71	72	378	449	-13.3	1.6	-1.3
Communication services	72	6	41	48	..	-35.9	-31.4
Other market services	73	1,410	7,358	8,767	-23.2	-25.6	-25.3
All branches	4999	15,523	49,634	65,159	-17.5	-22.1	-21.0

Bad debts by branch of economic activity

(stocks in millions of euros)

3rd quarter 2001

	Stocks			Percentage change on twelve months earlier			
	Sole proprietorships	Non-financial corporations and quasi-corporations	Total	Sole proprietorships	Non-financial corporations and quasi-corporations	Total	
	1165	3004	3902	1165	3004	3902	
Agricultural, forestry and fishery products ..	51	1,398	1,371	2,769	-9.7	-18.4	-14.2
Fuel and power products	52	13	58	71	..	-15.9	-13.4
Ferrous and non-ferrous ores and metals ..	53	18	198	215	-18.2	-9.2	-10.4
Non-metallic minerals and mineral products	54	103	545	648	-22.6	-28.0	-27.2
Chemical products	55	20	319	339	-20.0	22.2	18.5
Metal products, except machinery and transport equipment	56	146	707	854	-21.5	-25.7	-25.0
Agricultural and industrial machinery	57	59	624	683	-16.9	-29.7	-28.7
Office and data processing machines; precision and optical instruments	58	21	130	151	-8.7	-36.0	-33.5
Electrical goods	59	62	409	471	-10.1	-27.9	-25.9
Transport equipment	60	40	290	331	-16.7	-24.1	-23.0
Food, beverages, tobacco	61	218	1,524	1,741	-10.7	-20.1	-19.1
Textiles and clothing, leather and footwear ..	62	318	1,292	1,610	-20.9	-22.7	-22.3
Paper and printing products	63	59	669	728	-25.3	6.2	2.7
Rubber and plastic products	64	43	230	273	-17.3	-12.5	-13.3
Other manufactured products	65	229	664	893	-21.0	-18.7	-19.3
Building and construction	66	1,427	7,135	8,562	-21.0	-23.0	-22.7
Wholesale and retail trade services	67	2,447	4,290	6,737	-18.0	-23.4	-21.5
Lodging and catering services	68	392	850	1,242	-15.9	-22.2	-20.3
Inland transport services	69	235	217	452	-9.6	-16.9	-13.2
Maritime and air transport services	70	1	95	96	..	30.1	29.7
Auxiliary transport services	71	37	195	232	-14.0	1.6	-1.3
Communication services	72	3	21	25	..	-36.4	-30.6
Other market services	73	728	3,800	4,528	-23.2	-25.7	-25.3
All branches ...	4999	8,017	25,634	33,652	-17.5	-22.1	-21.0

Special credit transactions with residents of Italy

(stocks in billions of lire)

	Agricultural credit medium and long-term	Agricultural credit short-term	Real-estate credit	Public-works credit	Subsidized credit medium and long-term
	S773000Q	S758904Q	S887990Q	S922861Q	S876466Q
1998 – 4th qtr.	14,578	10,502	179,781	58,018	78,946
1999 – 1st qtr.	14,778	10,146	183,946	57,931	77,269
2nd "	15,436	9,418	191,077	57,894	76,988
3rd "	15,883	9,087	194,578	57,197	75,013
4th "	16,331	9,166	203,252	57,734	74,343
2000 – 1st qtr.	16,249	9,071	205,707	53,034	73,125
2nd "	16,321	8,783	215,174	52,498	73,489
3rd "	16,199	8,963	217,650	50,742	71,404
4th "	16,332	9,108	227,589	51,199	69,136
2001 – 1st qtr.	15,936	8,928	226,375	49,836	66,896
2nd "	15,922	8,624	230,093	48,804	66,292
3rd "	15,599	8,580	(246,328)	47,257	65,113

Table 13

TDUE0150

Shares and participating interests by type of counterparty

(stocks in billions of lire)

	Participating interests in companies resident in Italy							Participating interests in companies not resident in Italy		Shares
	Non-financial corporations and quasi-corporations			Banks	Financial institutions	Insurance corporations	Total	of which: banks		
	Auxiliary companies	Other companies								
		Listed	Unlisted							
S455478M	S496444M	S484372M	S430005M	S445069M	S472381M	S506980M	S304574M	S819809M	S922859M	
1998	1,818	3,216	2,577	53,280	12,950	3,570	77,412	15,283	7,813	5,280
1999	1,956	3,660	2,626	72,248	15,039	5,592	101,120	20,879	11,085	9,515
2000 – Sept.	3,145	3,783	4,703	78,161	17,093	5,712	112,598	27,958	11,765	10,390
Oct. .	3,042	3,592	4,721	77,166	19,369	4,268	112,153	29,201	12,502	10,965
Nov. .	3,201	3,805	5,243	77,654	19,580	4,279	113,764	29,611	13,047	10,868
Dec. .	3,296	3,927	4,169	74,907	19,934	4,482	110,714	30,376	13,436	10,376
2001 – Jan. .	3,094	3,869	4,649	75,106	19,680	4,701	111,097	30,523	13,689	10,715
Feb. .	4,177	3,884	4,535	76,427	19,339	4,612	112,974	30,562	13,672	11,635
Mar. .	4,130	3,592	4,436	79,313	19,891	4,444	115,808	30,955	13,879	15,723
Apr. .	3,696	3,410	4,479	80,154	20,104	3,805	115,648	30,812	13,765	22,447
May .	3,818	3,418	4,515	74,200	21,382	3,780	111,113	31,313	13,895	26,169
June	3,425	3,145	4,506	73,569	23,880	3,981	112,507	31,625	13,912	20,695
July .	3,375	2,951	5,609	75,495	24,883	4,020	116,333	32,950	13,682	12,667
Aug. .	3,716	2,298	5,497	76,349	24,943	3,876	116,680	32,942	13,511	12,214
Sept.	3,956	5,848	5,187	79,834	20,371	4,403	119,601	33,619	14,141	9,184

Special credit transactions with residents of Italy

(stocks in millions of euros)

	Agricultural credit medium and long-term	Agricultural credit short-term	Real-estate credit	Public-works credit	Subsidized credit medium and long-term
	S773000Q	S758904Q	S887990Q	S922861Q	S876466Q
1998 – 4th qtr.	7,529	5,424	92,849	29,964	40,772
1999 – 1st qtr.	7,632	5,240	95,000	29,919	39,906
2nd "	7,972	4,864	98,683	29,900	39,761
3rd "	8,203	4,693	100,491	29,540	38,741
4th "	8,434	4,734	104,971	29,817	38,395
2000 – 1st qtr.	8,392	4,685	106,239	27,390	37,766
2nd "	8,429	4,536	111,128	27,113	37,954
3rd "	8,366	4,629	112,407	26,206	36,877
4th "	8,435	4,704	117,540	26,442	35,706
2001 – 1st qtr.	8,230	4,611	116,913	25,738	34,549
2nd "	8,223	4,454	118,833	25,205	34,237
3rd "	8,056	4,431	(127,218)	24,406	33,628

Table 13

ETDU0150

Shares and participating interests by type of counterparty

(stocks in millions of euros)

	Participating interests in companies resident in Italy							Participating interests in companies not resident in Italy		Shares
	Non-financial corporations and quasi-corporations			Banks	Financial institutions	Insurance corporations	Total	of which: banks		
	Auxiliary companies	Other companies								
		Listed	Unlisted							
S455478M	S496444M	S484372M	S430005M	S445069M	S472381M	S506980M	S304574M	S819809M	S922859M	
1998	939	1,661	1,331	27,517	6,688	1,844	39,980	7,893	4,035	2,727
1999	1,010	1,890	1,356	37,313	7,767	2,888	52,224	10,783	5,725	4,914
2000 – Sept.	1,624	1,954	2,429	40,367	8,828	2,950	58,152	14,439	6,076	5,366
Oct. .	1,571	1,855	2,438	39,853	10,003	2,204	57,922	15,081	6,457	5,663
Nov. .	1,653	1,965	2,708	40,105	10,112	2,210	58,754	15,293	6,738	5,613
Dec. .	1,702	2,028	2,153	38,686	10,295	2,315	57,179	15,688	6,939	5,359
2001 – Jan. .	1,598	1,998	2,401	38,789	10,164	2,428	57,377	15,764	7,070	5,534
Feb. .	2,157	2,006	2,342	39,471	9,988	2,382	58,346	15,784	7,061	6,009
Mar. .	2,133	1,855	2,291	40,962	10,273	2,295	59,810	15,987	7,168	8,120
Apr. .	1,909	1,761	2,313	41,396	10,383	1,965	59,727	15,913	7,109	11,593
May .	1,972	1,765	2,332	38,321	11,043	1,952	57,385	16,172	7,176	13,515
June	1,769	1,624	2,327	37,995	12,333	2,056	58,105	16,333	7,185	10,688
July .	1,743	1,524	2,897	38,990	12,851	2,076	60,081	17,017	7,066	6,542
Aug. .	1,919	1,187	2,839	39,431	12,882	2,002	60,260	17,013	6,978	6,308
Sept.	2,043	3,020	2,679	41,231	10,521	2,274	61,769	17,363	7,303	4,743

Banks

Other statistical information

Table 14
TDUE0160

Securities held for safekeeping by sector of holder

(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			
	S010298M	S960688M	S935529M	S017134M	S977817M	S993413M	S063275M	S031558M	S042460M
1998	85,854	755,110	191,255	34,094	1,399,079	91,328	2,556,723	98,694	2,655,416
1999	94,291	853,252	225,922	34,601	1,451,196	85,765	2,745,025	94,314	2,839,339
2000 – Sept. ...	94,587	843,257	253,404	32,160	1,489,329	85,616	2,798,352	114,509	2,912,861
Oct. ...	97,704	845,676	254,379	32,041	1,503,188	84,677	2,817,668	119,615	2,937,283
Nov. ...	98,579	822,849	251,554	32,950	1,518,919	85,167	2,810,020	120,401	2,930,419
Dec. ...	96,475	808,999	252,904	32,680	1,460,687	80,899	2,732,644	86,129	2,818,773
2001 – Jan. ...	96,151	847,031	257,791	32,597	1,481,270	80,781	2,795,621	82,257	2,877,880
Feb. ...	100,190	836,999	262,725	33,738	1,495,385	81,019	2,810,058	84,692	2,894,751
Mar. ...	98,332	839,942	269,759	34,535	1,511,892	81,939	2,836,397	99,691	2,936,086
Apr. ...	96,440	853,092	271,783	34,181	1,518,165	82,251	2,855,909	102,584	2,958,493
May ...	94,345	854,735	280,205	35,999	1,515,886	82,450	2,863,623	92,575	2,956,198
June ..	98,734	862,560	280,337	38,944	1,526,689	82,698	2,889,960	76,316	2,966,275
July ...	98,634	872,292	294,369	35,964	1,526,613	81,701	2,909,575	74,885	2,984,460
Aug. ...	99,346	858,827	287,794	37,542	1,525,918	82,357	2,891,784	78,849	2,970,633
Sept. ..	100,303	871,188	291,534	38,952	1,515,276	82,199	2,899,450	83,889	2,983,339

Table 15
TDUE0170

Securities held for safekeeping by instrument

(stocks in billions of lire)

	Total securities of residents of Italy									of which: Asset management
	of which:									
	BOTs	CCTs	BTPs	CDs	Shares	Investment funds	Bank bonds	Other bonds		
	S005144M	S053422M	S948336M	S030030M	S067665M	S120271M	S015072M	S094856M	S063275M	S371867M
1998	171,116	278,050	529,732	45,770	149,374	447,954	401,493	262,070	2,556,723	368,302
1999	110,780	240,566	526,280	27,294	193,795	591,170	435,661	351,749	2,745,025	428,868
2000 – Sept. ...	138,377	222,046	513,824	19,930	239,209	606,420	429,075	343,287	2,798,352	435,831
Oct. ...	143,141	220,028	514,821	19,312	254,215	609,067	428,984	346,155	2,817,668	435,963
Nov. ...	142,465	219,858	518,746	19,026	249,938	609,240	431,289	340,083	2,810,020	424,047
Dec. ...	128,146	213,656	529,812	17,897	194,508	587,900	445,524	337,261	2,732,644	404,080
2001 – Jan. ...	144,310	209,688	536,930	17,461	215,912	610,969	459,678	317,552	2,795,621	405,314
Feb. ...	143,766	206,100	535,584	17,022	247,000	579,489	444,540	354,173	2,810,058	396,875
Mar. ...	147,486	205,746	532,538	16,817	222,752	620,861	450,268	356,322	2,836,397	396,209
Apr. ...	151,583	204,867	536,655	16,168	226,528	625,932	446,490	355,507	2,855,909	371,032
May ...	154,464	209,032	537,371	16,098	215,731	629,656	449,836	363,653	2,863,623	388,948
June ..	154,307	212,806	535,671	17,053	234,804	628,984	451,364	372,935	2,889,960	384,162
July ...	156,420	224,168	542,417	15,542	228,213	631,261	458,913	375,003	2,909,575	374,432
Aug. ...	157,947	222,657	537,431	15,190	219,515	633,776	460,916	378,035	2,891,784	369,812
Sept. ..	162,292	219,668	527,179	15,128	229,489	623,591	469,059	379,393	2,899,450	366,058

Banks

Other statistical information

Securities held for safekeeping by sector of holder

(stocks in millions of euros)

Table 14
ETDU0160

	Non-financial corporations and quasi-corporations	Financial institutions	Insurance corporations	General government	Households		Total residents	Rest of the world	Total
					Consumer households	Sole proprietorships			
	S010298M	S960688M	S935529M	S017134M	S977817M	S993413M	S063275M	S031558M	S042460M
1998	44,340	389,982	98,775	17,608	722,564	47,167	1,320,437	50,971	1,371,408
1999	48,697	440,668	116,679	17,870	749,480	44,294	1,417,687	48,709	1,466,396
2000 – Sept. ...	48,850	435,506	130,872	16,609	769,174	44,217	1,445,228	59,139	1,504,367
Oct. ...	50,460	436,755	131,376	16,548	776,332	43,732	1,455,204	61,776	1,516,980
Nov. ...	50,912	424,966	129,917	17,017	784,456	43,985	1,451,254	62,182	1,513,435
Dec. ...	49,825	417,813	130,614	16,878	754,382	41,781	1,411,293	44,482	1,455,775
2001 – Jan. ...	49,658	437,455	133,138	16,835	765,012	41,720	1,443,818	42,482	1,486,301
Feb. ...	51,744	432,274	135,686	17,424	772,302	41,843	1,451,274	43,740	1,495,014
Mar. ...	50,784	433,794	139,319	17,836	780,827	42,318	1,464,877	51,486	1,516,362
Apr. ...	49,807	440,585	140,364	17,653	784,067	42,479	1,474,954	52,980	1,527,934
May ...	48,725	441,434	144,714	18,592	782,890	42,582	1,478,938	47,811	1,526,749
June ..	50,992	445,475	144,782	20,113	788,469	42,710	1,492,540	39,414	1,531,953
July ...	50,940	450,501	152,029	18,574	788,430	42,195	1,502,670	38,675	1,541,345
Aug. ...	51,308	443,547	148,633	19,389	788,071	42,534	1,493,482	40,722	1,534,204
Sept. ..	51,802	449,931	150,565	20,117	782,575	42,452	1,497,441	43,325	1,540,766

Table 15
ETDU0170

Securities held for safekeeping by instrument

(stocks in millions of euros)

	Total securities of residents of Italy									of which: Asset management
	of which:									
	BOTs	CCTs	BTPs	CDs	Shares	Investment funds	Bank bonds	Other bonds		
	S005144M	S053422M	S948336M	S030030M	S067665M	S120271M	S015072M	S094856M	S063275M	S371867M
1998	88,374	143,601	273,584	23,638	77,145	231,349	207,354	135,348	1,320,437	190,212
1999	57,213	124,242	271,801	14,096	100,087	305,314	225,000	181,663	1,417,687	221,492
2000 – Sept. ...	71,466	114,677	265,368	10,293	123,541	313,190	221,599	177,293	1,445,228	225,088
Oct. ...	73,926	113,635	265,883	9,974	131,291	314,557	221,552	178,774	1,455,204	225,156
Nov. ...	73,577	113,547	267,910	9,826	129,082	314,646	222,742	175,638	1,451,254	219,002
Dec. ...	66,182	110,344	273,625	9,243	100,455	303,625	230,094	174,181	1,411,293	208,690
2001 – Jan. ...	74,530	108,295	277,301	9,018	111,509	315,539	237,404	164,002	1,443,818	209,327
Feb. ...	74,249	106,442	276,606	8,791	127,565	299,281	229,586	182,915	1,451,274	204,969
Mar. ...	76,170	106,259	275,033	8,685	115,042	320,648	232,544	184,025	1,464,877	204,625
Apr. ...	78,286	105,805	277,159	8,350	116,992	323,267	230,593	183,604	1,474,954	191,622
May ...	79,774	107,956	277,529	8,314	111,416	325,190	232,321	187,811	1,478,938	200,875
June ..	79,693	109,905	276,651	8,807	121,266	324,843	233,110	192,605	1,492,540	198,403
July ...	80,784	115,773	280,135	8,027	117,862	326,019	237,009	193,673	1,502,670	193,378
Aug. ...	81,573	114,993	277,560	7,845	113,370	327,318	238,043	195,239	1,493,482	190,992
Sept. ..	83,817	113,449	272,265	7,813	118,521	322,058	242,249	195,940	1,497,441	189,053

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
	S590040M	S896742M	S805365M	S301764M	S058923M	S700980M	S463758M	S536728M
1997	–	6.16	6.73	6.26	6.20	6.08	5.77	5.34
1998	–	3.02	4.14	2.99	3.41	3.34	3.31	3.27
1999	3.00	–	3.08	3.05	3.51	3.47	3.54	3.83
2000 – Oct.	4.75	–	4.87	4.76	4.85	5.04	5.11	5.21
Nov.	4.75	–	4.99	4.83	4.93	5.10	5.13	5.27
Dec.	4.75	–	4.99	4.83	4.95	4.95	4.94	4.91
2001 – Jan.	4.75	–	4.87	4.76	4.81	4.77	4.67	4.54
Feb.	4.75	–	4.85	5.02	4.80	4.75	4.66	4.57
Mar.	4.75	–	4.87	4.79	4.78	4.71	4.58	4.41
Apr.	4.75	–	4.83	5.07	4.78	4.69	4.54	4.52
May	4.50	–	4.84	4.64	4.66	4.63	4.54	4.50
June	4.50	–	4.79	4.52	4.53	4.45	4.38	4.31
July	4.50	–	4.65	4.49	4.52	4.46	4.40	4.30
Aug.	4.50	–	4.51	4.48	4.45	4.34	4.24	4.04
Sept.	3.75	–	4.34	3.97	4.04	3.96	3.84	3.52
Oct.	3.75	–	(4.05)	3.95	3.71	3.59	3.47	3.36

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	Overall average	Maximum	Average for stocks	Average for issues with up to 6-month maturities	Average for issues with up to 18-24 month maturities	Average for stocks	Average for fixed-rate issues
	S545583M	S880150M	S866842M	S893506M	S902455M	S913020M	S601265M	S617835M
1997	3.36	4.19	5.79	6.63	4.95	4.73	7.15	5.07
1998	1.70	2.29	3.72	5.05	3.11	3.05	5.57	3.74
1999	1.22	1.52	2.89	3.85	2.40	2.99	4.45	4.68
2000 – Oct.	1.94	2.08	4.51	3.89	3.39	3.75	4.73	4.79
Nov.	2.02	2.15	4.65	3.92	3.51	3.84	4.82	4.73
Dec.	2.08	2.20	4.71	3.94	3.52	3.82	4.96	4.76
2001 – Jan.	2.08	2.19	4.68	3.89	3.50	3.77	4.91	4.59
Feb.	2.05	2.16	4.60	3.86	3.50	3.69	4.88	4.36
Mar.	2.08	2.18	4.63	3.82	3.52	3.70	4.86	4.49
Apr.	2.08	2.17	4.62	3.78	3.55	3.74	4.81	4.36
May	2.03	2.11	4.56	3.70	3.48	3.69	4.79	4.50
June ...	1.97	2.04	4.49	3.62	3.43	3.67	4.73	4.59
July	1.96	2.03	4.44	3.58	3.40	3.66	4.66	4.23
Aug.	1.93	2.00	4.41	3.56	3.35	3.61	4.66	4.15
Sept. ...	1.81	1.89	4.24	3.53	3.24	3.54	4.60	3.99
Oct.	(1.60)	(1.69)	(3.97)	(3.47)	(2.94)	(3.22)	(4.51)	(3.76)

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

	Stocks				Disbursements		ABI prime rate
	Minimum for short-term loans	Average for short-term loans	Average for current account facilities	Average for m/l-term loans	Average for m/l-term loans to enterprises	Average for m/l-term loans to consumer households	
	S922038M	S939796M	S826516M	S632844M	S642993M	S659556M	S237279M
1997	6.12	9.01	9.60	9.42	6.90	9.38	8.88
1998	3.80	6.70	7.35	7.50	4.53	6.17	6.38
1999	3.03	5.55	6.37	5.89	4.58	5.50	6.25
2000 – Oct.	4.54	6.83	7.69	6.52	6.01	6.68	8.00
Nov.	4.64	6.90	7.73	6.54	6.02	6.61	8.00
Dec.	4.71	6.88	7.65	6.53	5.79	6.51	8.00
2001 – Jan.	4.72	6.84	7.63	6.57	5.95	6.92	8.00
Feb.	4.75	6.80	7.58	6.55	6.12	6.99	8.00
Mar.	4.72	6.76	7.55	6.52	5.74	6.94	8.00
Apr.	4.69	6.72	7.54	6.48	5.90	6.88	8.00
May	4.69	6.69	7.52	6.45	5.84	6.91	7.88
June ...	4.62	6.61	7.45	6.39	5.46	6.75	7.88
July	4.55	6.59	7.42	6.26	5.45	6.63	7.88
Aug.	4.51	6.54	7.38	6.23	5.52	6.89	7.88
Sept. ...	4.35	6.48	7.34	6.18	5.15	6.62	7.50
Oct.	(3.99)	(6.29)	(7.22)	(6.02)	(4.94)	(6.39)	7.50

METHODOLOGICAL APPENDIX

GENERAL INDICATIONS

ESCB HARMONIZED STATISTICS. Tables 1-5 refer to Monetary Financial Institutions (MFIs), the intermediaries that have been required to submit reports to the ECB since the start of the third phase of Monetary Union. 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. A list of all the MFIs in the Monetary Union is posted on the website of the ECB and updated monthly.

In Italy, in addition to the Bank of Italy and banks, MFIs include 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 accounts of the Bank of Italy are published in another supplement to the *Statistical Bulletin*: “Monetary Credit Aggregates of the Euro Area: the Italian Components”. The ECB Regulation referred to above establishes the criteria national central banks are to apply in identifying MFIs and the statistics it must receive. In November 1998 the EU Council had issued a Regulation (2533/1998) that entrusted the ESCB with collecting statistical data on a mandatory basis and verifying their accuracy and quality.

The activity of money market funds affects only the two columns of Tables 1 and 2 concerning the net sales of fund units/shares and MFIs’ total holdings of securities, which includes fund portfolios. The remaining series of Tables 1-5 refer exclusively to banks.

Before the start of the third phase of Monetary Union, harmonized banking statistics for the euro area were not available. The statistics reported in Tables 1-5 for periods preceding June 1998 are partially estimated. Items in euros and euro-area currencies include estimates of amounts in euro-area currencies before 1 January 1999, the date on which the euro was officially introduced. As of January 2001 other euro-area countries include Greece and other euro-area currencies include the drachma.

OTHER STATISTICAL INFORMATION. Tables 6-15 contain statistics for the universe of Italian banks, based on the definitions traditionally used by the Bank of Italy. The reconstruction of the main items of all the series has been completed for the period from 1990 onwards; some of the aggregates are partially estimated for the period up to May 1998 since it was only in June 1998 that the entire universe of Italian banks was subjected to uniform reporting requirements. The notes to the tables explain the differences between the data shown in Tables 6-15 and the ESCB harmonized statistics.

Up to December 1998, the columns in lire/euros in Tables 6-15 include only amounts in lire; from January 1999, they include amounts in euros and euro-area currencies. The discontinuities are small. Up to December 1998, the series regarding dealings with the “Central bank” refer to dealings with the Bank of Italy; from January 1999, they refer to dealings with the central banks of the Eurosystem.

Tables 16-18 report interest rates. Table 16 contains rates on transactions between banks and central banks and rates on interbank transactions; the primary source of the data reported is the Interbank Deposit Market (MID). Tables 17 and 18 show interest rates on fund-raising and lending transactions taken from 10-day reports.

With the exception of interest rates, all the data are drawn from banks’ automated prudential returns. The balance sheet statistics reported in the Supplement are end-of-month and end-of-year data. Those for the latest month are provisional. Rounding may cause discrepancies in totals and estimated data are subject to revision.

NOTES TO THE TABLES

The order of the tables in the following notes 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.

TDFE0080 – BANKS: BANK INTEREST RATES: CENTRAL BANK FINANCE AND INTERBANK TRANSACTIONS

Table 16 (TDFE 0080) reports interest rates on central bank financing and interbank transactions. The first column shows the interest rate on Eurosystem main refinancing operations. The second column shows the interest rate on Bank of Italy repos up to December 1998. The other rates refer to interbank transactions: freely available accounts and overnight, 1-month, 3-month, 6-month and 12-month deposits. 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, excluding "large-deal" transactions.

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/euros 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/EUROS

Table 17 (TDFE0081) reports interest rates on banks' main fund-raising transactions in lire/euros with resident customers. For deposits, the table shows the average rate on current accounts, the overall average rate and the maximum rate. For certificates of deposit, it shows the average rate on stocks and the average rates on new issues with maturities of less than 6 months and from 18 to 24 months. For bonds, it shows the average rates on stocks and new fixed rate issues. 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. See the "Note Metodologiche" in the Appendix to the *Relazione Annuale*.

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/euro bonds issued by banks in the reference month; data for the period up to 1995 are not available.

S866842M – MAXIMUM DEPOSIT RATE

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 DEPOSIT RATE

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

S893506M – AVERAGE RATE ON CERTIFICATES OF DEPOSIT IN ISSUE

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 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 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/EUROS

Table 18 (TDFE0082) reports interest rates on banks' main lending transactions in lire/euros with resident customers. For stocks, the table shows the minimum rate on short-term loans, the average rate short-term loans, the average rate on current account facilities and the average rate on medium and long-term loans. For new loans, it shows the average rate on medium and long-term loans to enterprises and long-term loans to consumer households. Lastly, the table shows the ABI prime rate. 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. See the "Note Metodologiche" in the Appendix to the *Relazione Annuale*.

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 – MINIMUM RATE ON SHORT-TERM LOANS

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

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: BALANCE SHEET – ASSETS

Table 1 (TDME0010, TDME0020) refers to banks and money market funds and summarizes their main balance sheet assets and liabilities. The activity of money market funds affects only two columns of Table 1: the net sales of fund units/shares and MFIs' total holdings of securities, which includes fund portfolios. Banks have produced ESCB harmonized statistics since June 1998. The figures for the period from December 1995 to May 1998 are partially estimated, on the basis of the data contained in banks' automated prudential returns and foreign exchange reports. The figures for the latest month are provisional. As regards MFIs' balance sheet assets, in addition to total assets, Table 1 shows six items: cash, loans, holdings of securities other than shares, shares and other equity, fixed assets and remaining assets. The items loans, holdings of securities other than shares and shares and other equity are shown separately for residents of Italy, residents of other euro-area countries and the rest of the world. Residents of Italy and residents of other euro-area countries are divided in turn according to the sector they belong to: MFIs, general government and other sectors (mainly households and enterprises).

LOANS

Performing loans, bad debts and repo assets.

HOLDINGS OF SECURITIES OTHER THAN SHARES

Securities of listed companies not held as financial fixed assets are valued at their market value at the reference date; all other securities are valued at book value. The item includes securities held by money market funds.

SHARES AND OTHER EQUITY

Other equity is included gross of the corresponding provisions for diminution in value.

S753273M - BANKING SYSTEM: FIXED ASSETS

Comprises land and buildings, other tangible fixed assets, fixed assets for financial leasing, and intangible fixed assets.

TDME0020 – BANKS AND MONEY MARKET FUNDS: BALANCE SHEET – LIABILITIES

As regards MFIs' balance sheet liabilities, in addition to total liabilities, Table 1 shows five items: deposits, money market fund shares/units, debt securities issued, capital and reserves, and remaining liabilities. Deposits are shown separately for residents of Italy, residents of other euro-area countries and the rest of the world. Residents of Italy and residents of other euro-area countries are divided in turn according to the sector they belong to: "MFIs", "central government" and "other general government - other sectors". Other general government comprises local government and social security funds. MFIs and central government are not part of the money-holding sector.

DEPOSITS

Current accounts, deposits with agreed maturity, deposits redeemable at notice and repo liabilities. Certificates of deposit include those issued as subordinated liabilities.

S303540M - BANKING SYSTEM: TOTAL DEBT SECURITIES IN ISSUE

Banks' debt securities in issue include those issued as subordinated liabilities. From December 2000 the series includes reverse convertibles.

S434899M - BANKING SYSTEM: CAPITAL AND RESERVES

Paid-up share capital, reserves, the provision for general banking risks and the balance of prior year profits and losses carried forward.

TDME0030 – BANKS AND MONEY MARKET FUNDS: CLAIMS IN EUROS AND OTHER EURO-AREA CURRENCIES – LOANS

Table 2 (TDME0030, TDME0040) refers to the claims of banks and money market funds. Claims are defined as loans and holdings of securities other than shares. Money market funds hold only securities other than shares. The total of loans and holdings of securities other than shares in Table 2 differs from that in Table 1 (TDME0010-20) because it refers only to the part denominated in euros and euro-area currencies. Separate series are published for residents of Italy, residents of other euro-area countries and the rest of the world. Counterparties are divided in turn into the following sectors: MFIs, general government and other sectors (mainly households and enterprises). Banks have produced ESCB harmonized statistics since June 1998.

The figures for the period from December 1995 to May 1998 are partially estimated, on the basis of the data contained in banks' automated prudential returns and foreign exchange reports. The figures for the latest month are provisional.

LOANS

Performing loans, bad debts and repo assets.

TDME0040 – BANKS AND MONEY MARKET FUNDS: CLAIMS IN EUROS AND OTHER EURO-AREA CURRENCIES – SECURITIES OTHER THAN SHARES

Securities of listed companies not held as financial fixed assets are valued at their market value at the reference date; all other securities are valued at carrying value. The item includes securities held by money market funds.

TDME0050 – BANKS AND MONEY MARKET FUNDS: FUNDS RAISED FROM OTHER GENERAL GOVERNMENT AND OTHER SECTORS, IN EUROS AND EURO-AREA CURRENCIES

Table 3 (TDME0050) gives details of the funds raised by banks in euros and euro-area currencies. Other general government comprises local government and social security funds, while other sectors consists mainly of households and enterprises. The difference between Table 3 and Table 1 (TDME0010-20) is that the latter shows funds raised in all currencies. Deposits are shown separately for residents of Italy, residents of other euro-area countries and the rest of the world. Those of residents of Italy and residents of other euro-area countries are divided in turn according to their maturity as follows: overnight deposits, deposits with agreed maturity (subdivided by maturity into up to 2 years and more than 2 years), deposits redeemable at notice and repos. Until the start of the third phase of Monetary Union, repo liabilities were not included in the definition of deposits. Debt securities issued are divided by maturity into up to 2 years and more than 2 years. Banks have produced ESCB harmonized statistics since June 1998. The figures for the period from December 1995 to May 1998 are partially estimated, on the basis of the data contained in banks' automated prudential returns and foreign exchange reports. The figures for the latest month are provisional.

OVERNIGHT DEPOSITS

The item includes banker's drafts but not current account time deposits.

DEPOSITS WITH AGREED MATURITY

Deposits with agreed maturity include certificates of deposit, current account time deposits and savings account time deposits.

DEPOSITS REDEEMABLE AT NOTICE

Deposits redeemable at notice consist of ordinary savings account deposits.

DEBT SECURITIES ISSUED

Banks' debt securities issued including those issued as subordinated liabilities. As of December 2000, reverse convertibles are included in the item with maturity up to two years.

TDME0060 – BANKS AND MONEY MARKET FUNDS: LOANS BY SECTOR OF ECONOMIC ACTIVITY (EXCLUDING MFIs)

Table 4 (TDME0060) disaggregates loans according to the sector of activity of borrowers, excluding MFIs. The sectors considered are: general government (subdivided into central government, local government and social security funds), other financial institutions, insurance corporations and pension funds, non-financial corporations and quasi corporations, households and non-profit institutions. Loans comprise performing loans, bad debts and repo assets. The series are divided into those for loans to residents of the euro area and those to residents of Italy. The difference between loans in Table 4 and Table 2 (TDME0030-40) is that the latter refers only to loans denominated in euros and euro-area currencies.

Since June 1998, the statistics have been based on the new sectoral definitions of the European System of Accounts (ESA95). For the definition of the institutional sectors, see the "Glossario" in the Appendix to the *Relazione Annuale*.

TDME0070 – BANKS AND MONEY MARKET FUNDS: LOANS TO HOUSEHOLDS AND NON-FINANCIAL CORPORATIONS BY TYPE AND MATURITY

In Table 5 (TDME0070) bank loans to households are divided according to their purpose and maturity, while those to non-financial corporations and quasi-corporations

are divided only according to their maturity. Total loans to households and non-financial corporations and quasi-corporations are the same as those shown in Table 4 (TDME0060). Loans to households are divided into three types: consumer credit, lending for house purchase and other lending, each of which is subdivided into three maturities: up to 1 year, from 1 to 5 years and over 5 years. Loans comprise performing loans, bad debts and repo assets. The series are divided into those for loans to residents of the euro area and those to residents of Italy. The sectoral definitions are the same as those used in Table 4.

TDUE0080 – BANKS: DEPOSITS, BONDS AND OTHER LIABILITIES

Table 6 (TDME0080) contains information on bank deposits, bonds issued by banks and other liabilities (external liabilities, subordinated liabilities and supervisory capital). Deposits are divided according to the classification of technical forms traditionally adopted in Italy: current account deposits, savings deposits, short-term certificates of deposit (up to 18 months) and medium and long-term certificates of deposit (more than 18 months). Current account deposits include current account time deposits, which in Table 3 (TDME0080, ESCB harmonized statistics) are included among deposits with agreed maturity. In Table 6 savings deposits include savings account time deposits, whereas in Table 3 ordinary savings account deposits coincide with deposits redeemable at notice and savings account time deposits are included among deposits with agreed maturity. In order to facilitate comparison with the ESCB harmonized statistics, repo liabilities, which were not included in the definition of deposits until the start of the third phase of Monetary Union, are shown as a separate item. Moreover, the item total deposits is shown both including and excluding repos. Up to December 1998, deposits in lire/euros include only amounts in lire; from January 1999, they include amounts in euros and euro-area currencies. Vice versa, up to December 1998, deposits in non-euro currencies include amounts in euro-area currencies other than the lira. The discontinuities are small. In contrast with the ESCB harmonized definitions, certificates of deposit and bonds do not include subordinated liabilities. Bonds are divided between fixed and variable rate issues.

BONDS

Bonds are shown at book value and include matured bonds to be redeemed. They do not include subordinated liabilities. As of June 1998 the details on variable rate bonds are only available on a quarterly basis. The bonds

issued by Isveimer, which has been wound up, are included until May 1998.

S199771M - UNIVERSE OF BANKS: CERTIFICATES OF DEPOSIT

The item comprises all securities of this kind. Until Supplement no. 11 of 19 February 2001, certificates of deposit and savings certificates reported as being “redeemable early” (except for those issued pursuant to a Ministerial Decree of 28 December 1982) were included among savings deposits up to December 1994.

S315121M - BANKS: SUPERVISORY CAPITAL

For the definition of this series, see the “Note Metodologiche” in the Appendix to the *Relazione Annuale*. As of 1997 the figures are only available on a quarterly basis.

S318112M - UNIVERSE OF BANKS: RESIDENTS' CURRENT ACCOUNT DEPOSITS

This item includes current account time deposits but not banker's drafts.

S324642M - UNIVERSE OF BANKS: EXTERNAL LIABILITIES

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

S340751M - UNIVERSE OF BANKS: DEPOSITS OF NON-RESIDENTS OF ITALY

Until December 1994, this item refers only to deposits with banks raising short-term funds.

S340987M - UNIVERSE OF BANKS: DEPOSITS IN NON-EURO CURRENCIES OF RESIDENTS

Until 1995, this item refers only to deposits with banks raising short-term funds, since the returns submitted by the former “special credit institutions” did not contain the relevant data.

S354531M - UNIVERSE OF BANKS: SAVINGS DEPOSITS OF RESIDENTS

This item comprises both savings account time deposits and ordinary savings account deposits.

S548888M - UNIVERSE OF BANKS: REPOS WITH RESIDENT CUSTOMERS

The data refer to repos in all currencies.

S946525M - UNIVERSE OF BANKS: SUBORDINATED LIABILITIES

This item comprises all the different technical forms in which subordinated liabilities are issued.

TDUE0090 – BANKS: REPOS BY TYPE OF COUNTERPARTY (EXCLUDING CENTRAL BANKS)

Table 7 (TDUE0090) refers to banks' repo transactions with other banks and customers. Counterparties are divided according to whether they are residents of Italy.

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 asset 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 the totals.

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.

TDUE0100 – BANKS: LOANS, SECURITIES AND OTHER ASSETS

Table 8 (TDUE0100) disaggregates banks' portfolios of performing loans and securities and other asset items.

S169214M - UNIVERSE OF BANKS: LOANS TO NON-RESIDENTS OF ITALY

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

S268215M – UNIVERSE OF BANKS: EXTERNAL ASSETS

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.

S734065M – UNIVERSE OF BANKS: OTHER SECURITIES

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

S781588M – UNIVERSE OF BANKS: BAD DEBTS AND OVERDUE AND PROTESTED BILLS IN RESPECT OF RESIDENTS

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 discontinuities in the figures for bad debts and loans. The bad debts of Isveimer, which has been wound up, are included until May 1998.

S782741M - UNIVERSE OF BANKS: SHORT-TERM LOANS TO RESIDENTS

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. The loans of Isveimer, which has been wound up, are included until May 1998.

S824534M - UNIVERSE OF 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.

TDUE0110 – BANKS: LOANS (INCLUDING BAD DEBTS) BY BRANCH OF ECONOMIC ACTIVITY – RESIDENTS OF ITALY

Table 9 (TDUE 0110) shows loans to residents of Italy divided into the 23 branches of economic activity used to classify credit to sole proprietorships and corporations and quasi-corporations. It shows stocks and twelve-month percentage changes. Bad debts are included. Loans by sector of economic activity are shown in Table 4 on the basis of the ESCB harmonized definition, which includes performing loans, bad debts and repo assets.

TDUE0120 – BANKS: BAD DEBTS BY SECTOR OF ECONOMIC ACTIVITY

Table 10 (TDUE0120) shows banks' bad debts divided according to the sector to which borrowers belong, with reference to residents of Italy. The sectors considered are: general government, (subdivided into central government, local government and social security funds), financial institutions, insurance corporations and pension funds, corporations and quasi-corporations, and households.

TDUE0130 – BANKS: BAD DEBTS BY BRANCH OF ECONOMIC ACTIVITY – RESIDENTS OF ITALY

Table 11 (TDUE0130) shows banks' bad debts divided into the 23 branches of economic activity used to classify credit to sole proprietorships and corporations and quasi-corporations. It shows stocks and twelve-month percentage changes. The data are available on a quarterly

basis. The branch definitions are the same as those used in Table 9 (TDUE0110).

TDUE0140 – BANKS: SPECIAL CREDIT TRANSACTIONS WITH RESIDENTS OF ITALY

Table 12 (TDUE0140) shows banks' special credit transactions with residents of Italy: short-term and medium and long-term agricultural credit, real-estate credit, public works credit, and medium and long-term subsidized credit. The data are available on a quarterly basis. 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 definition does not coincide exactly with the financing traditionally provided in the past by the former special credit institutions. The items referring to agricultural credit include fishing credit.

S876466M – UNIVERSE OF BANKS: SUBSIDIZED CREDIT, MEDIUM AND LONG-TERM

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.

S887990M – UNIVERSE OF BANKS: REAL-ESTATE CREDIT

Includes building credit.

TDUE0150 – BANKS: SHARES AND PARTICIPATING INTERESTS BY TYPE OF COUNTERPARTY

Table 13 (TDUE0150) shows banks' share portfolios and the composition of their participating interests. The total participating interests differ from the sum of the corresponding items in Table 1 (TDME0010-20) since in Table 13 they are shown net of the corresponding provisions for diminution in value. Participating interests are divided into those in companies resident in Italy and those in companies not resident in Italy, which include companies in both the euro area and the rest of the world. The participating interests in companies resident in Italy are subdivided into four types: non-financial corporations and quasi-corporations, banks, financial institutions and insurance corporations. The first of these subitems is further subdivided into participating interests in auxiliary companies and other companies and the latter divided in turn into listed and unlisted companies. For the

participating interests in companies not resident in Italy, the part accounted for by investments in banks is shown separately. The last column of Table 13 shows the value of banks' total share portfolios. The data on participating interests in companies other than banks are partially estimated up to July 1996.

TDUE0160 – BANKS: SECURITIES HELD FOR SAFEKEEPING BY SECTOR OF HOLDER

Table 14 (TDUE0160) shows the distribution of securities deposited with banks for safekeeping by holding sector. Securities are valued at face value; they do not include those deposited by banks or central banks. The items are affected by discontinuities. The figures for residents of Italy are shown in total and divided into five sectors: non-financial corporations and quasi-corporations, financial institutions, insurance corporations, general government and households,

which are subdivided into consumer households and sole proprietorships. The rest of the world includes the other euro-area countries. The last column shows the total amount of securities held for safekeeping with banks.

TDUE0170 – BANKS: SECURITIES HELD FOR SAFEKEEPING BY INSTRUMENT

Table 15 (TDUE0170) shows the securities deposited with banks for safekeeping in the following forms: BOTs, CCTs, BTPs, certificates of deposit, shares, investment fund shares/units, bank bonds and other bonds. The last column of the table shows the part of the securities held for safekeeping accounted for by asset management activities. The total in Table 15 coincides with the total residents column of Table 14. Securities are valued at face value; they do not include those deposited by banks or central banks. Assets under management are at market value. The items are affected by discontinuities.