

# Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area

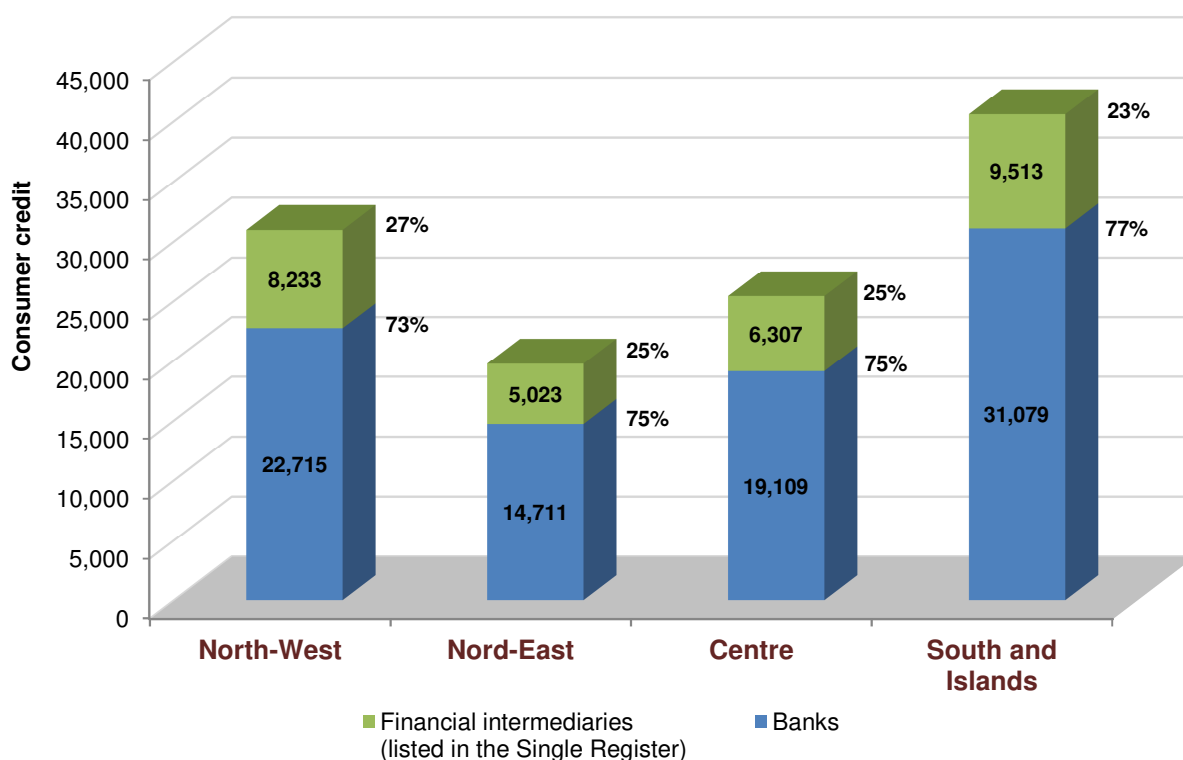
29 December 2017

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[www.bancaditalia.it/statistiche/index.html](http://www.bancaditalia.it/statistiche/index.html)

**Figure 1**

## Consumer credit by banks and financial institutions by geographical area of customers<sup>1</sup>

(millions of euros and per cent; data at 30 September 2017)

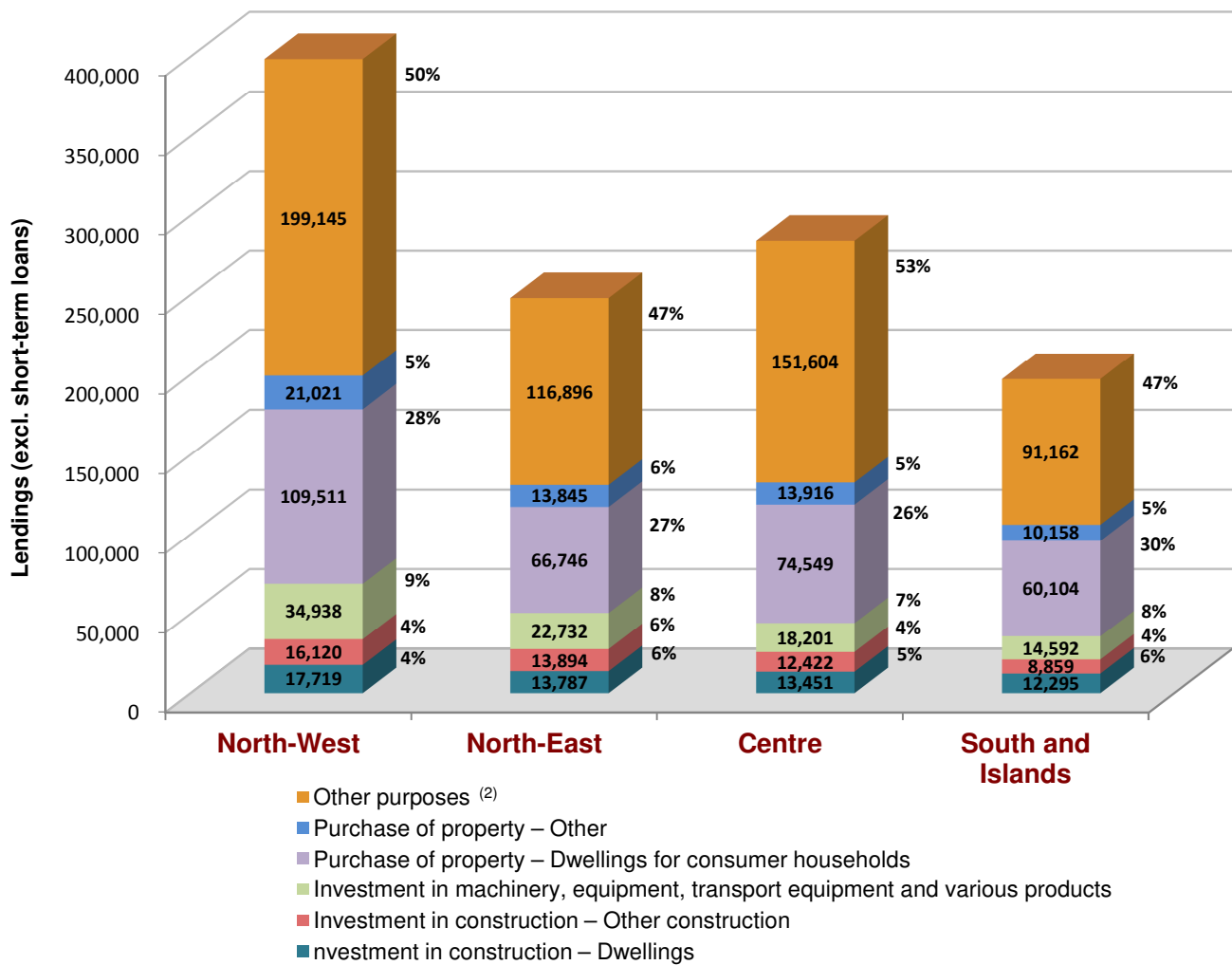


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#), 29 September 2017.

Figure 2

**Lending (excluding short-term loans) by purpose and geographical area of the investment**

(millions of euros and per cent; data at 30 September 2017)



(2) Includes all investment purposes that are not explicitly named in the other items (e.g. financial investments or purchases of durable goods on the part of consumer households).

## **Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area**

### **Notice to Users**

*Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area* is one of the three new stand-alone specialized publications which are replacing the *Statistical Bulletin* over the course of 2017. The new report will be published quarterly and contains statistical data on the financial and credit system by sector and geographical area. Particular focus is placed on loans granted to customers by banks and Cassa Depositi e Prestiti S.p.A. (CDP), bank funding, banks' securities and derivatives business, and indirect funding. There is also information on non-bank financial intermediaries.

A more detailed description of the content of the report and of the sources used is provided in *Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area*, Bank of Italy, *Statistics*, [Methods and Sources: Methodological Notes](#), (29 September 2017).

The report is composed of 37 tables (22 of which only in the [Statistical Database \(BDS\)](#)) taken from the *Statistical Bulletin's* *Section B – Information on Banking and Financial Business*, *Section C – Information on Securities Business* and *Section E2 – Deposit Rates*.

In this new publication the titles and codes of the tables in the old *Statistical Bulletin* have been modified and new terminology has been adopted to clarify the main concepts while the content remains unchanged. The definitions have been aligned to those utilized by other statistical publications which describe the same phenomena.

The links between the old and the new terminology as well as the codes and titles of the tables are listed in the [Conversion Chart](#).

## Notice to readers

- I. Symbols:
  - the phenomenon does not exist, or it exists and data are collected but no cases were recorded
  - .... the phenomenon exists but no data are available
  - .. the data are known but the value is below the minimum considered significant
  - == the data are confidential
  - :: the data are not statistically significant
- II. The intervals for the classification by size include the lower limit and exclude the upper limit.
- III. The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.
- IV. The row and column totals of some tables may not tally with the sum of the entries because they include data that cannot be allocated.
- V. A brief description of the methodology, the main statistical sources and the revisions to methodology concerning the data provided in this report is available in '*Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area*, Bank of Italy, Statistics, [Methods and Sources: Methodological Notes](#), 29 September 2017.

## Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area

*Access to data*

### Loans

<b>Loans (excluding repos)</b> by customer region, sector and economic activity	<a href="#">TFR10232</a> p.8
<b>Loans (excluding repos)</b> by customer geographical area and economic activity	<a href="#">TFR10255</a> p.10
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<b>Long-term loans (excluding repos and bad loans) to consumer households for house purchase: stocks</b> by customer region and type of contract	<a href="#">TFR10425</a> p.18
<b>Long-term loans (excluding bad loans) to consumer households for house purchase: disbursements</b> by customer region and type of contract	<a href="#">TFR10435</a> p.19
<b>Loans (excluding repos and bad loans)</b> by technical form, customer geographical area and sector	<a href="#">TFR10281</a> p.20
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<b>Non-bank loans (excluding bad loans)</b> by technical form and customer sector	<a href="#">TFR10288</a> p.26
<b>Non-bank loans (excluding bad loans)</b> by technical form and customer geographical area	<a href="#">TFR10289</a> p.27

*Tables distributed on the "BDS on-line statistical database" only*

<b>Leasing</b> by province of customer	<a href="#">TFR30309</a>
<b>Factoring</b> by province of customer	<a href="#">TFR30315</a>

*Access to data*

*Tables distributed on the "BDS on-line statistical database" only*

<b>Loans (excluding repos)</b> by province of branch and customer sector	<a href="#">TFR10241</a>
<b>Loans (excluding repos)</b> by customer province, bank size and location of head office	<a href="#">TFR10236</a>
<b>Long-term loans (excluding repos and bad loans) to agriculture: stocks</b> by economic purpose, terms and conditions and province of the investment	<a href="#">TFR10460</a>
<b>Subsidized loans (excluding bad loans): stocks</b> by original maturity, province of the investment and type of incentive law	<a href="#">TFR10440</a>

*Monthly tables distributed on the "BDS on-line statistical database" only*

<b>Loans (excluding repos)</b> by customer province, sector and sub-sector	<a href="#">TDB10295</a>
<b>Loans (excluding repos and bad loans)</b> by customer province and sector	<a href="#">TDB10226</a>
<b>Loans (excluding repos and bad loans) to the productive sector</b> by customer province, sector and economic activity	<a href="#">TDB10224</a>

**Direct fund-raising**

<b>Deposits (excluding repos) and postal savings</b> by customer region and sector	<a href="#">TFR10163</a> p.28
<b>Deposits (excluding repos)</b> by technical form, customer geographical area and sector	<a href="#">TFR10269</a> p.29
<b>Deposits (excluding repos) and number of positions</b> by region of branch	TFR10283

*Tables distributed on the "BDS on-line statistical database" only*

<b>Deposits (excluding repos)</b> by customer province, bank size and location of head office	<a href="#">TFR10267</a>
<b>Deposits (excluding repos)</b> by province of branch and customer sector	<a href="#">TFR10287</a>

*Access to data*

*Monthly tables distributed on the "BDS on-line statistical database" only*

**Deposits (excluding repos)**

[TDB10290](#)

by province and customer sector and sub-sector

**Repos**

[TDB10221](#)

by customer province and sector

**Deposit Rates**

**Interest rates on sight current account deposits**

[TFR30951](#) p.33

by customer region and sector

**Interest rates on sight current account deposits**

[TFR30960](#) p.34

by customer region and sector and size of deposit

**Securities, derivatives and customer assets under management**

**Customer assets under management (at fair value)**

[TFR40082](#) p.35

by type of securities and deposits

**Customer assets under management (at fair value)**

[TFR40087](#) p.37

by customer region and sector

**Securities and derivatives trading**

[TFR40500](#) p.40

by type of security and derivative instrument

*Tables distributed on the "BDS on-line statistical database" only*

**Portfolio securities**

[TFR40300](#)

**Derivative positions by type of instrument**

[TFR40400](#)

## Financing and Funding

Access to data:

[TFR10232](#)

### Loans (excluding repos)

by customer region, sector and economic activity

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)
<b>ITALY</b>	<b>1,760,890</b>	<b>271,944</b>	<b>135,565</b>
<b>North West Italy</b>	<b>578,545</b>	<b>19,340</b>	<b>86,714</b>
Piedmont	111,811	9,371	7,117
Valle d'Aosta	2,799	91	334
Lombardy	429,206	8,194	78,040
Liguria	34,730	1,684	1,222
<b>North East Italy</b>	<b>356,148</b>	<b>8,141</b>	<b>20,038</b>
Trentino Alto Adige	40,559	525	958
Veneto	142,302	3,032	10,079
Friuli-Venezia Giulia	29,562	1,409	1,536
Emilia Romagna	143,725	3,176	7,464
<b>Central Italy</b>	<b>554,160</b>	<b>222,369</b>	<b>25,239</b>
Tuscany	106,556	4,395	579
Umbria	20,866	916	133
Marche	35,995	1,549	187
Lazio	390,743	215,509	24,340
<b>Southern Italy</b>	<b>183,639</b>	<b>14,902</b>	<b>557</b>
Abruzzo	23,725	1,184	72
Molise	3,433	171	15
Campania	75,581	6,689	253
Apulia	54,141	2,601	175
Basilicata	6,624	521	16
Calabria	20,135	3,735	26
<b>Islands</b>	<b>88,398</b>	<b>7,192</b>	<b>3,018</b>
Sicily	62,069	6,128	267
Sardinia	26,328	1,064	2,750

**Notes:** This table basically corresponds to the previous table TDB10232. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: supervisory returns



## Financing and Funding

### Loans (excluding repos)

by customer region, sector and economic activity

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Non-financial companies	of which:			Producer households	Consumer households and others
		Industry	Building	Services		
<b>ITALY</b>	<b>726,649</b>	<b>229,005</b>	<b>110,088</b>	<b>369,342</b>	<b>86,283</b>	<b>540,422</b>
<b>North West Italy</b>	<b>270,989</b>	<b>89,434</b>	<b>38,395</b>	<b>138,923</b>	<b>25,405</b>	<b>176,092</b>
Piedmont	47,817	16,626	6,703	23,531	6,954	40,549
Valle d'Aosta	1,258	443	247	558	208	908
Lombardy	206,133	68,226	28,854	105,903	16,257	120,579
Liguria	15,781	4,138	2,591	8,932	1,986	14,056
<b>North East Italy</b>	<b>190,740</b>	<b>69,523</b>	<b>26,454</b>	<b>88,574</b>	<b>23,100</b>	<b>114,124</b>
Trentino Alto Adige	23,672	7,597	3,422	11,832	3,876	11,528
Veneto	73,578	28,892	9,027	33,419	8,984	46,625
Friuli-Venezia Giulia	13,334	5,888	1,678	5,264	2,042	11,241
Emilia Romagna	80,156	27,146	12,328	38,059	8,198	44,730
<b>Central Italy</b>	<b>162,601</b>	<b>42,673</b>	<b>28,100</b>	<b>87,680</b>	<b>17,329</b>	<b>126,606</b>
Tuscany	55,269	15,861	7,823	29,248	7,288	39,024
Umbria	10,803	4,124	1,545	4,640	1,555	7,459
Marche	17,940	7,549	2,851	7,127	2,685	13,632
Lazio	78,590	15,140	15,882	46,666	5,800	66,491
<b>Southern Italy</b>	<b>73,033</b>	<b>20,776</b>	<b>12,440</b>	<b>37,491</b>	<b>13,253</b>	<b>81,893</b>
Abruzzo	11,549	4,530	2,293	4,395	1,851	9,069
Molise	1,285	352	265	607	363	1,599
Campania	31,664	7,752	4,723	18,597	3,902	33,072
Apulia	19,924	5,976	3,499	9,590	4,762	26,678
Basilicata	2,811	766	643	1,255	660	2,616
Calabria	5,800	1,401	1,017	3,047	1,714	8,859
<b>Islands</b>	<b>29,285</b>	<b>6,599</b>	<b>4,698</b>	<b>16,674</b>	<b>7,196</b>	<b>41,706</b>
Sicily	19,999	4,549	2,744	11,843	5,122	30,552
Sardinia	9,287	2,049	1,955	4,831	2,074	11,153

## Financing and Funding

Access to data:

[TFR10255](#)

### Loans (excluding repos)

by customer geographical area and economic activity

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	ITALY	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>812,932</b>	<b>296,394</b>	<b>213,840</b>	<b>179,930</b>	<b>86,286</b>	<b>36,481</b>
Agriculture, forestry and fishing	42,756	12,037	14,745	8,139	4,996	2,838
Mining and quarrying	2,638	1,031	481	896	146	85
Manufacturing	198,860	78,632	62,813	33,131	18,673	5,611
Electricity, gas, steam and air conditioning supply	25,790	8,912	5,867	7,804	2,174	1,033
Water supply, sewerage, waste management and remediation activities	8,626	2,923	2,018	2,284	977	425
Construction	118,623	41,158	28,618	29,764	13,659	5,423
Wholesale and retail trade, repair of motor vehicles and motorcycles	138,730	46,109	34,195	28,280	20,741	9,406
Transportation and storage	33,134	9,852	6,059	8,880	5,707	2,636
Accommodation and food service activities	33,753	7,602	11,237	7,476	4,779	2,660
Information and communication	15,819	8,975	2,179	3,495	743	426
Financial and insurance activities	5,822	1,930	1,128	2,089	461	213
Real estate activities	104,343	43,029	26,174	26,760	5,988	2,392
Professional, scientific and technical activities	41,508	19,609	8,922	9,817	2,166	994
Administrative and support service activities	19,233	6,921	4,319	5,684	1,725	585
All remaining activities (sections o p q r s t)	23,296	7,674	5,086	5,431	3,351	1,754

**Notes:** This table basically corresponds to the previous table TDB10255. The data only include transactions with resident productive sector.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR30274](#)

### External position

by country, type of customer and residual maturity of the loan

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>TOTAL</b>	<b>414,177</b>	<b>79,417</b>	<b>227,824</b>	<b>57,455</b>	<b>49,481</b>	<b>316,906</b>
<b>Europe</b>	<b>348,628</b>	<b>65,076</b>	<b>188,005</b>	<b>50,433</b>	<b>45,114</b>	<b>297,678</b>
Albania	480	66	290	59	64	501
Austria	13,309	1,478	9,420	1,660	752	58,977
Belgium	5,695	578	1,695	1,479	1,942	955
Bosnia and Herzegovina	795	200	594	1	..	3,123
Bulgaria	5,120	988	2,998	1,133	1	5,090
Croatia	12,128	2,397	9,517	136	78	10,059
Denmark	2,332	233	474	1,185	441	162
Finland	893	68	656	15	155	-
France	49,453	4,488	24,455	8,608	11,902	-
Germany	42,587	10,554	19,429	5,141	7,463	129,703
Greece	589	93	260	236	..	221
Ireland	8,067	2,925	4,515	378	249	658
Liechtenstein	85	26	58	1	-	-
Luxembourg	17,775	2,596	11,698	2,009	1,472	5,347
Malta	1,522	150	353	891	129	-
Montenegro	51	..	50	..	..	-
Norway	1,363	185	805	84	290	1
Netherlands	17,060	2,557	11,437	918	2,147	623
Poland	3,664	485	2,437	102	640	1,395
Portugal	3,309	152	1,585	1,208	363	219
United Kingdom	51,284	17,263	13,567	11,639	8,814	5,214
Romania	6,039	1,360	3,416	74	1,189	5,182
Russia	8,655	1,120	6,663	533	339	8,971
Serbia	3,569	787	2,053	349	381	4,479
Czech Republic	5,023	571	3,629	717	106	23,046
Slovakia	6,203	988	4,772	231	212	12,291
Slovenia	558	106	443	1	8	4,353
Spain	50,100	6,222	36,010	5,350	2,518	3,271
Sweden	1,672	154	520	351	648	17
Switzerland	7,541	2,530	3,033	1,285	693	5,013
Turkey	13,463	1,883	6,040	3,747	1,792	205
Hungary	4,605	1,027	3,031	454	94	8,335

**Notes:** This table basically corresponds to the previous table TDB30274. The data only include transactions with non-resident customers.

Source: supervisory returns

## Financing and Funding

### External position

by country, type of customer and residual maturity of the loan

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>Asia</b>	<b>12,298</b>	<b>2,415</b>	<b>5,888</b>	<b>2,001</b>	<b>1,995</b>	<b>5,762</b>
Saudi Arabia	212	105	35	58	14	-
China	1,649	207	228	446	769	723
South Korea	137	20	43	58	16	-
Philippines	164	1	162	1	..	-
Japan	1,797	957	424	199	216	5,019
India	586	55	174	346	11	-
Indonesia	484	47	402	29	5	-
Iran	40	7	28	..	5	-
Israel	381	15	352	13	1	..
Kazakhstan	255	171	63	20	2	-
Malaysia	18	1	12	4	-	-
Pakistan	10	2	1	4	3	-
Qatar	1,853	112	1,139	256	346	..
Taiwan	89	24	1	61	3	-
Thailand	12	3	4	5	-	-
<b>Africa</b>	<b>4,628</b>	<b>957</b>	<b>2,885</b>	<b>459</b>	<b>326</b>	<b>2,735</b>
Algeria	138	75	44	18	1	-
Egypt	1,822	300	1,056	344	121	2,735
Morocco	65	3	29	33	..	-
South Africa	838	320	440	29	48	-
Tunisia	176	10	5	21	140	-
<b>America</b>	<b>29,909</b>	<b>7,543</b>	<b>18,270</b>	<b>2,718</b>	<b>1,379</b>	<b>10,592</b>
Argentina	79	27	46	4	2	-
Brazil	1,065	235	229	591	10	160
Canada	2,123	361	956	197	608	-
Chile	102	12	71	18	1	-
Colombia	89	4	84	..	..	-
Cuba	217	..	2	146	69	-
Mexico	1,383	505	864	11	3	-
Peru	236	81	148	5	2	-
United States	23,617	6,201	15,015	1,729	672	10,407
Uruguay	61	4	56	..	-	-
Venezuela	68	16	52	-	-	-

## Financing and Funding

### External position

by country, type of customer and residual maturity of the loan

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks**

International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency	
	up to 1 year	more than 1 year	up to 1 year	more than 1 year		
<b>Oceania</b>	<b>2,565</b>	<b>616</b>	<b>1,433</b>	<b>117</b>	<b>398</b>	-
Australia	1,699	574	637	91	398	-
New Zealand	105	9	69	26	1	-
<b>Offshore centres</b>	<b>10,690</b>	<b>2,378</b>	<b>6,316</b>	<b>1,727</b>	<b>269</b>	<b>139</b>
Bahamas	1,074	122	242	710	-	-
Cayman Islands	2,075	131	1,817	127	1	-
Gibraltar	5	..	5	-	-	-
Hong Kong	1,061	445	391	204	21	90
Jersey, c.i.	946	7	938	-	-	-
Singapore	2,128	1,355	582	165	26	49
<b>International organizations</b>	<b>5,459</b>	<b>432</b>	<b>5,027</b>	-	..	-

## Financing and Funding

Access to data:

[TFR10420](#)

### Long-term loans (excluding repos and bad loans): stocks by economic purpose, terms and conditions and region of the investment (stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Investments in construction				Investments in machinery equipment, transport equipment and sundry products		
	Dwellings		Other constructions		Subsidized	Non-subsidized	
	Subsidized	Non-subsidized	Subsidized	Non-subsidized			
<b>ITALY</b>	<b>1,127,669</b>	<b>1,715</b>	<b>55,537</b>	<b>783</b>	<b>50,512</b>	<b>1,246</b>	<b>89,218</b>
<b>North West Italy</b>	<b>398,455</b>	<b>72</b>	<b>17,647</b>	<b>303</b>	<b>15,818</b>	<b>582</b>	<b>34,357</b>
Piedmont	80,922	6	3,635	114	3,002	154	7,332
Valle d'Aosta	2,169	3	171	4	107	6	266
Lombardy	288,115	62	12,800	175	11,989	395	25,273
Liguria	27,249	..	1,040	10	720	27	1,487
<b>North East Italy</b>	<b>247,901</b>	<b>155</b>	<b>13,633</b>	<b>249</b>	<b>13,644</b>	<b>359</b>	<b>22,374</b>
Trentino Alto Adige	29,568	108	3,173	146	1,986	69	1,260
Veneto	98,358	15	5,555	47	5,974	159	9,416
Friuli-Venezia Giulia	22,189	20	1,137	19	820	57	1,935
Emilia Romagna	97,786	11	3,767	37	4,864	73	9,762
<b>Central Italy</b>	<b>284,143</b>	<b>39</b>	<b>13,412</b>	<b>66</b>	<b>12,356</b>	<b>135</b>	<b>18,067</b>
Tuscany	74,668	7	3,456	12	5,023	52	5,090
Umbria	14,103	..	1,020	8	917	15	1,181
Marche	25,464	7	1,616	39	1,068	47	1,716
Lazio	169,909	25	7,320	7	5,348	21	10,079
<b>Southern Italy</b>	<b>133,674</b>	<b>18</b>	<b>7,433</b>	<b>76</b>	<b>6,188</b>	<b>128</b>	<b>11,226</b>
Abruzzo	18,013	1	1,499	11	894	27	1,473
Molise	2,481	..	175	4	132	3	170
Campania	53,944	7	1,941	10	2,749	25	5,071
Apulia	40,115	7	2,782	48	1,751	56	3,378
Basilicata	4,656	..	284	1	208	2	454
Calabria	14,465	2	752	2	454	15	679
<b>Islands</b>	<b>63,496</b>	<b>1,432</b>	<b>3,413</b>	<b>89</b>	<b>2,506</b>	<b>43</b>	<b>3,195</b>
Sicily	45,107	1,041	2,160	45	1,493	28	2,150
Sardinia	18,389	391	1,253	44	1,013	14	1,046

**Notes:** This table basically corresponds to the previous table TDB10420. The data only include transactions with resident customers, excluding interbank relations.

Source: supervisory returns

## Financing and Funding

### Long-term loans (excluding repos and bad loans): stocks

by economic purpose, terms and conditions and region of the investment

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Purchase of property				Other purposes	
	Dwellings for consumer households		Other type of property		Subsidized	Non-subsidized
	Subsidized	Non-subsidized	Subsidized	Non-subsidized		
<b>ITALY</b>	<b>1,986</b>	<b>308,924</b>	<b>2,406</b>	<b>56,534</b>	<b>4,854</b>	<b>553,953</b>
<b>North West Italy</b>	<b>231</b>	<b>109,280</b>	<b>268</b>	<b>20,754</b>	<b>1,482</b>	<b>197,662</b>
Piedmont	10	23,732	74	3,690	323	38,851
Valle d'Aosta	..	538	20	132	41	882
Lombardy	214	75,258	151	14,470	1,039	146,289
Liguria	7	9,752	24	2,463	79	11,641
<b>North East Italy</b>	<b>453</b>	<b>66,293</b>	<b>792</b>	<b>13,053</b>	<b>1,569</b>	<b>115,327</b>
Trentino Alto Adige	303	4,858	95	1,822	239	15,509
Veneto	39	27,450	43	4,982	337	44,340
Friuli-Venezia Giulia	26	6,765	22	1,059	146	10,183
Emilia Romagna	85	27,219	633	5,190	848	45,295
<b>Central Italy</b>	<b>184</b>	<b>74,365</b>	<b>150</b>	<b>13,766</b>	<b>728</b>	<b>150,876</b>
Tuscany	35	22,881	76	4,614	101	33,323
Umbria	6	3,441	11	818	39	6,647
Marche	9	6,653	37	1,404	251	12,617
Lazio	135	41,390	26	6,930	337	98,289
<b>Southern Italy</b>	<b>43</b>	<b>40,177</b>	<b>1,054</b>	<b>6,170</b>	<b>757</b>	<b>60,405</b>
Abruzzo	3	4,326	978	859	147	7,796
Molise	..	708	5	114	11	1,159
Campania	36	16,691	12	2,710	117	24,575
Apulia	3	14,036	55	1,805	314	15,880
Basilicata	..	1,022	3	227	46	2,409
Calabria	..	3,396	1	456	122	8,587
<b>Islands</b>	<b>1,074</b>	<b>18,810</b>	<b>142</b>	<b>2,792</b>	<b>318</b>	<b>29,683</b>
Sicily	81	13,873	82	1,724	259	22,173
Sardinia	993	4,937	60	1,068	59	7,510

## Financing and Funding

Access to data:

[TFR10430](#)

### Long-term loans (excluding repos and bad loans): disbursements

by economic purpose, terms and conditions and region of the investment

(flows in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

Total	Investments in construction				Investment in machinery equipment, transport equipment and sundry products		
	Dwellings		Other constructions		Subsidized	Non-subsidized	
	Subsidized	Non-subsidized	Subsidized	Non-subsidized			
<b>ITALY</b>	<b>80,727</b>	<b>25</b>	<b>1,667</b>	<b>14</b>	<b>1,994</b>	<b>148</b>	<b>8,385</b>
<b>North West Italy</b>	<b>29,290</b>	<b>1</b>	<b>598</b>	<b>4</b>	<b>522</b>	<b>84</b>	<b>3,635</b>
Piedmont	5,069	..	94	..	124	26	893
Valle d'Aosta	101	-	6	..	5	1	9
Lombardy	22,551	1	464	3	376	56	2,646
Liguria	1,568	..	34	..	17	2	87
<b>North East Italy</b>	<b>21,658</b>	<b>8</b>	<b>443</b>	<b>8</b>	<b>610</b>	<b>39</b>	<b>2,017</b>
Trentino Alto Adige	1,817	8	108	6	65	7	136
Veneto	11,218	..	193	..	234	18	744
Friuli-Venezia Giulia	1,320	-	39	-	24	3	113
Emilia Romagna	7,303	..	104	2	287	12	1,024
<b>Central Italy</b>	<b>16,993</b>	<b>..</b>	<b>381</b>	<b>..</b>	<b>567</b>	<b>10</b>	<b>1,707</b>
Tuscany	4,556	..	61	-	177	4	542
Umbria	844	-	31	-	23	1	107
Marche	1,725	-	61	..	31	3	108
Lazio	9,868	..	227	..	336	2	950
<b>Southern Italy</b>	<b>9,108</b>	<b>..</b>	<b>171</b>	<b>2</b>	<b>213</b>	<b>12</b>	<b>840</b>
Abruzzo	1,011	-	25	-	20	3	116
Molise	152	-	2	-	3	..	10
Campania	4,310	..	47	..	118	3	287
Apulia	2,434	-	77	2	51	5	365
Basilicata	288	-	9	-	6	..	22
Calabria	913	..	11	-	15	..	39
<b>Islands</b>	<b>3,680</b>	<b>16</b>	<b>74</b>	<b>..</b>	<b>82</b>	<b>3</b>	<b>186</b>
Sicily	2,503	9	49	..	35	2	119
Sardinia	1,177	7	25	-	47	1	67

**Notes:** This table basically corresponds to the previous table TDB10430. The data only include transactions with resident customers, excluding interbank relations.

Source: supervisory returns



## Financing and Funding

### Long-term loans (excluding repos and bad loans): disbursements

by economic purpose, terms and conditions and region of the investment

(flows in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

Purchase of property				Other purposes	
Dwellings for consumer households		Other property			
Subsidized	Non-subsidized	Subsidized	Non-subsidized	Subsidized	Non-subsidized

<b>ITALY</b>	<b>55</b>	<b>10,669</b>	<b>54</b>	<b>2,038</b>	<b>265</b>	<b>55,413</b>
<b>North West Italy</b>	<b>9</b>	<b>3,744</b>	<b>3</b>	<b>1,041</b>	<b>105</b>	<b>19,543</b>
Piedmont	..	796	..	93	19	3,025
Valle d'Aosta	-	20	-	1	..	59
Lombardy	9	2,608	2	669	85	15,631
Liguria	..	320	1	279	2	827
<b>North East Italy</b>	<b>4</b>	<b>2,276</b>	<b>49</b>	<b>424</b>	<b>105</b>	<b>15,674</b>
Trentino Alto Adige	3	215	..	35	15	1,220
Veneto	1	932	..	171	33	8,892
Friuli-Venezia Giulia	..	242	-	42	8	849
Emilia Romagna	..	888	48	176	49	4,713
<b>Central Italy</b>	<b>6</b>	<b>2,546</b>	<b>..</b>	<b>335</b>	<b>36</b>	<b>11,404</b>
Tuscany	..	776	..	83	8	2,903
Umbria	-	117	-	12	5	548
Marche	..	227	..	34	11	1,250
Lazio	6	1,425	..	206	13	6,704
<b>Southern Italy</b>	<b>..</b>	<b>1,492</b>	<b>..</b>	<b>163</b>	<b>16</b>	<b>6,197</b>
Abruzzo	-	165	-	32	2	647
Molise	-	27	-	3	..	106
Campania	..	619	-	57	2	3,176
Apulia	..	513	..	50	9	1,361
Basilicata	-	45	..	5	..	200
Calabria	-	122	..	16	3	707
<b>Islands</b>	<b>35</b>	<b>611</b>	<b>1</b>	<b>76</b>	<b>2</b>	<b>2,594</b>
Sicily	5	443	-	33	1	1,808
Sardinia	31	168	1	43	..	786

## Financing and Funding

Access to data:

[TFR10425](#)

### Long-term loans (excluding repos and bad loans) to consumer households for house purchase: stocks by customer region and type of contract

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

<b>ITALY</b>	<b>250,878</b>	<b>59,170</b>
<b>North West Italy</b>	<b>85,796</b>	<b>23,313</b>
Piedmont	18,952	4,742
Valle d'Aosta	449	88
Lombardy	58,488	16,654
Liguria	7,907	1,828
<b>North East Italy</b>	<b>55,103</b>	<b>11,518</b>
Trentino Alto Adige	4,524	624
Veneto	23,465	3,994
Friuli-Venezia Giulia	5,859	923
Emilia Romagna	21,255	5,976
<b>Central Italy</b>	<b>60,394</b>	<b>14,005</b>
Tuscany	19,104	3,795
Umbria	2,817	626
Marche	5,359	1,296
Lazio	33,115	8,288
<b>Southern Italy</b>	<b>32,834</b>	<b>7,335</b>
Abruzzo	3,569	755
Molise	576	131
Campania	13,691	3,009
Apulia	11,348	2,677
Basilicata	836	185
Calabria	2,814	578
<b>Islands</b>	<b>16,750</b>	<b>2,999</b>
Sicily	11,854	1,975
Sardinia	4,896	1,023

**Notes:** This table basically corresponds to the previous table TDB10425.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10435](#)

### Long-term loans (excluding bad loans) to consumer households for house purchase: disbursements by customer region and type of contract

(flows in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
<b>ITALY</b>	<b>9,142</b>	<b>1,180</b>	<b>175</b>
<b>North West Italy</b>	<b>3,206</b>	<b>364</b>	<b>32</b>
Piedmont	699	78	7
Valle d'Aosta	18	1	..
Lombardy	2,253	247	22
Liguria	235	38	2
<b>North East Italy</b>	<b>2,015</b>	<b>222</b>	<b>25</b>
Trentino Alto Adige	203	13	1
Veneto	817	88	15
Friuli-Venezia Giulia	214	28	1
Emilia Romagna	781	93	8
<b>Central Italy</b>	<b>2,147</b>	<b>328</b>	<b>54</b>
Tuscany	670	87	7
Umbria	95	20	2
Marche	197	26	4
Lazio	1,184	194	41
<b>Southern Italy</b>	<b>1,229</b>	<b>201</b>	<b>47</b>
Abruzzo	130	20	3
Molise	22	3	1
Campania	506	88	24
Apulia	426	70	16
Basilicata	40	4	..
Calabria	104	16	2
<b>Islands</b>	<b>545</b>	<b>65</b>	<b>18</b>
Sicily	379	43	13
Sardinia	166	23	4

**Notes:** This table basically corresponds to the previous table TDB10435.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10281](#)

### Loans (excluding repos and bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>CURRENT ACCOUNTS</b>	<b>296,816</b>	<b>56,900</b>	<b>35,831</b>
General government	162,247	757	87
Financial companies (excluding Monetary Financial Institutions)	15,712	11,057	1,747
Non-financial companies	88,885	34,915	26,243
Producer households	9,809	2,797	2,812
Consumer households and others	20,163	7,374	4,941
<b>MORTGAGE LOANS</b>	<b>873,641</b>	<b>299,421</b>	<b>196,088</b>
General government	98,928	17,663	7,487
Financial companies (excluding Monetary Financial Institutions)	30,204	21,143	3,053
Non-financial companies	306,911	113,579	85,150
Producer households	51,451	15,821	14,763
<i>of which: for house purchase</i>	18,624	5,452	4,495
Consumer households and others	386,146	131,215	85,635
<i>of which: for house purchase</i>	334,192	115,849	73,904
<b>LOANS SECURED BY PLEDGE OF SALARY</b>	<b>12,552</b>	<b>2,600</b>	<b>1,548</b>
Producer households	51	21	7
Consumer households and others	12,500	2,579	1,541

**Notes:** This table basically corresponds to the previous table TDB10281. The listed items do not represent all the technical form of the loans. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

### Loans (excluding repos and bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>PERSONAL LOANS</b>	<b>52,876</b>	<b>13,518</b>	<b>9,312</b>
Producer households	1,660	460	308
Consumer households and others	51,214	13,058	9,004
<b>FACTORING</b>	<b>17,742</b>	<b>5,722</b>	<b>2,514</b>
General government	3,864	316	191
Financial companies (excluding Monetary Financial Institutions)	315	301	13
Non-financial companies	13,190	4,979	2,253
Producer households	259	62	51
Consumer households and others	114	65	4
<b>FINANCIAL LEASING</b>	<b>35,182</b>	<b>14,076</b>	<b>8,904</b>
General government	383	94	141
Financial companies (excluding Monetary Financial Institutions)	481	143	139
Non-financial companies	30,842	12,634	7,727
Producer households	2,350	839	584
Consumer households and others	1,127	365	313

## Financing and Funding

### Loans (excluding repos and bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>CURRENT ACCOUNTS</b>	<b>186,006</b>	<b>11,340</b>	<b>6,739</b>
General government	160,131	594	677
Financial companies (excluding Monetary Financial Institutions)	1,487	124	1,296
Non-financial companies	17,544	7,103	3,079
Producer households	1,942	1,497	761
Consumer households and others	4,901	2,022	925
<b>MORTGAGE LOANS</b>	<b>229,674</b>	<b>100,725</b>	<b>47,733</b>
General government	56,270	11,920	5,588
Financial companies (excluding Monetary Financial Institutions)	5,075	249	684
Non-financial companies	66,419	29,480	12,283
Producer households	10,222	6,990	3,656
of which: for house purchase	4,325	2,783	1,569
Consumer households and others	91,688	52,087	25,521
of which: for house purchase	78,294	44,071	22,075
<b>LOANS SECURED BY PLEDGE OF SALARY</b>	<b>2,458</b>	<b>3,771</b>	<b>2,174</b>
Producer households	9	8	6
Consumer households and others	2,449	3,763	2,168

## Financing and Funding

### Loans (excluding repos and bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>PERSONAL LOANS</b>	<b>11,684</b>	<b>11,771</b>	<b>6,591</b>
Producer households	368	309	216
Consumer households and others	11,315	11,462	6,375
<b>FACTORING</b>	<b>5,328</b>	<b>3,078</b>	<b>1,100</b>
General government	1,504	1,293	559
Financial companies (excluding Monetary Financial Institutions)	..	1	..
Non-financial companies	3,742	1,707	508
Producer households	49	67	29
Consumer households and others	33	9	2
<b>FINANCIAL LEASING</b>	<b>7,392</b>	<b>3,342</b>	<b>1,468</b>
General government	66	71	11
Financial companies (excluding Monetary Financial Institutions)	179	10	11
Non-financial companies	6,467	2,787	1,227
Producer households	415	348	163
Consumer households and others	266	127	55

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit by region of customer

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and financial intermediaries referred to single register**

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>116,689</b>	<b>87,614</b>	<b>29,076</b>
<b>North West Italy</b>	<b>30,948</b>	<b>22,715</b>	<b>8,233</b>
Piedmont	8,913	6,911	2,001
Valle d'Aosta	249	189	60
Lombardy	18,837	13,742	5,095
Liguria	2,949	1,873	1,077
<b>North East Italy</b>	<b>19,734</b>	<b>14,711</b>	<b>5,023</b>
Trentino Alto Adige	1,079	869	209
Veneto	8,314	6,229	2,085
Friuli-Venezia Giulia	2,164	1,569	595
Emilia Romagna	8,178	6,044	2,134
<b>Central Italy</b>	<b>25,416</b>	<b>19,109</b>	<b>6,307</b>
Tuscany	7,798	5,788	2,010
Umbria	1,885	1,449	436
Marche	2,626	2,019	607
Lazio	13,108	9,853	3,255
<b>Southern Italy</b>	<b>25,900</b>	<b>20,083</b>	<b>5,817</b>
Abruzzo	2,572	1,916	655
Molise	569	442	127
Campania	10,417	8,204	2,213
Apulia	7,484	5,854	1,630
Basilicata	972	775	197
Calabria	3,887	2,891	996
<b>Islands</b>	<b>14,691</b>	<b>10,996</b>	<b>3,696</b>
Sicily	10,688	8,017	2,671
Sardinia	4,004	2,979	1,025

**Notes:** This table basically corresponds to the previous table TDB10254. The data include only transactions with resident consumer households. Bad loans are not included.

Source: supervisory returns



## Financing and Funding

Access to data:

[TFR40100](#)

### Guarantees granted

by customer region and sector

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
<b>ITALY</b>	<b>131,884</b>	<b>2,345</b>	<b>9,391</b>	<b>115,585</b>	<b>1,560</b>	<b>3,002</b>
<b>North West Italy</b>	<b>52,859</b>	<b>185</b>	<b>6,741</b>	<b>44,285</b>	<b>415</b>	<b>1,233</b>
Piedmont	6,617	34	444	5,825	134	181
Valle d'Aosta	240	..	2	223	2	12
Lombardy	41,498	137	6,283	33,828	252	999
Liguria	4,504	13	13	4,409	27	42
<b>North East Italy</b>	<b>28,421</b>	<b>493</b>	<b>1,200</b>	<b>25,073</b>	<b>704</b>	<b>952</b>
Trentino Alto Adige	3,388	49	44	2,806	211	278
Veneto	7,084	42	782	5,761	176	323
Friuli-Venezia Giulia	6,787	16	87	6,505	135	44
Emilia Romagna	11,162	386	288	10,001	181	306
<b>Central Italy</b>	<b>44,312</b>	<b>1,581</b>	<b>1,236</b>	<b>40,686</b>	<b>228</b>	<b>581</b>
Tuscany	4,255	240	38	3,732	98	147
Umbria	398	3	14	345	17	19
Marche	855	9	19	732	42	54
Lazio	38,804	1,329	1,165	35,877	71	361
<b>Southern Italy</b>	<b>4,526</b>	<b>81</b>	<b>44</b>	<b>4,108</b>	<b>138</b>	<b>154</b>
Abruzzo	838	10	5	760	25	38
Molise	59	14	3	35	3	4
Campania	2,451	36	20	2,311	31	52
Apulia	836	4	11	727	52	41
Basilicata	144	..	..	129	9	6
Calabria	198	17	5	146	18	13
<b>Islands</b>	<b>1,766</b>	<b>6</b>	<b>170</b>	<b>1,432</b>	<b>75</b>	<b>82</b>
Sicily	894	..	13	810	44	28
Sardinia	872	6	158	622	31	54

**Notes:** This table basically corresponds to the previous table TDB40100. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10288](#)

### Non-bank loans (excluding bad loans)

by technical form and customer sector

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Financial intermediaries referred to single register**

Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and others
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#### Factoring: without recourse

Nominal value of receivables acquired	11,560	3,392	37	7,535	120	476
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#### Factoring: with recourse

Advances to assignor	9,378	172	1,544	7,560	61	41
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Nominal value of receivables acquired	14,641	209	1,612	12,054	87	678
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#### Total exposure in respect of finance leases

46,691	363	889	41,676	2,645	1,119
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#### Receivables for consumer credit

29,076	-	-	-	-	29,076
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#### Other finance

4,661	999	463	2,005	578	615
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**Notes:** This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10289](#)

### Non-bank loans (excluding bad loans)

by technical form and customer geographical area

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Financial intermediaries referred to single register**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
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#### Factoring: without recourse

Nominal value of credits acquired	11,560	3,457	1,755	5,199	826	323
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#### Factoring: with recourse

Advances to assignor	9,378	5,418	1,256	1,554	891	260
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Nominal value of credits acquired	14,641	7,028	2,052	3,446	1,651	465
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#### Total exposure in respect of finance leases

	46,691	16,979	14,437	9,364	4,049	1,862
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#### Receivables for consumer credit

	29,076	8,233	5,023	6,307	5,817	3,696
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#### Other finance

	4,661	1,792	530	1,693	357	290
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**Notes:** This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

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Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10163](#)

### Deposits (excluding repos) and postal savings

by customer region and sector

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and Bancoposta**

	Total resident sectors (excluding Monetary Financial Institutions)	of which:		
		Non-financial companies	Producer households	Consumer households and others
<b>ITALY</b>	<b>1,434,017</b>	<b>259,711</b>	<b>56,633</b>	<b>964,865</b>
<b>North West Italy</b>	<b>494,579</b>	<b>100,141</b>	<b>17,019</b>	<b>307,337</b>
Piedmont	107,677	16,787	4,671	77,788
Valle d'Aosta	3,808	875	153	2,355
Lombardy	346,336	77,246	10,742	198,437
Liguria	36,759	5,234	1,453	28,757
<b>North East Italy</b>	<b>327,610</b>	<b>67,775</b>	<b>15,005</b>	<b>210,766</b>
Trentino Alto Adige	35,534	7,414	2,144	23,539
Veneto	139,084	27,682	5,985	84,513
Friuli-Venezia Giulia	29,532	4,836	1,137	20,173
Emilia Romagna	123,460	27,843	5,739	82,542
<b>Central Italy</b>	<b>317,974</b>	<b>59,191</b>	<b>10,646</b>	<b>205,638</b>
Tuscany	82,301	15,393	3,930	61,110
Umbria	16,372	3,049	646	12,332
Marche	35,673	5,299	1,500	27,888
Lazio	183,628	35,450	4,571	104,308
<b>Southern Italy</b>	<b>213,255</b>	<b>23,765</b>	<b>9,860</b>	<b>176,277</b>
Abruzzo	25,479	3,238	1,204	20,660
Molise	5,761	348	194	5,099
Campania	88,506	11,180	3,762	72,342
Apulia	58,862	6,459	3,198	48,008
Basilicata	10,150	842	416	8,779
Calabria	24,497	1,697	1,086	21,388
<b>Islands</b>	<b>80,598</b>	<b>8,839</b>	<b>4,103</b>	<b>64,847</b>
Sicily	58,115	5,599	2,686	48,255
Sardinia	22,483	3,240	1,417	16,593

**Notes:** This table basically corresponds to the previous table TDB10163. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10269](#)

### Deposits (excluding repos)

by technical form, customer geographical area and sector  
(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>SIGHT AND OVERNIGHT DEPOSITS</b>	<b>9,436</b>	<b>3,821</b>	<b>1,841</b>
General government	79	5	9
Financial companies (excluding Monetary Financial Institutions)	535	165	254
Non-financial companies	1,123	493	225
Producer households	158	38	35
Consumer households and others	7,541	3,120	1,319
<b>WITH AGREED MATURITY</b>	<b>129,972</b>	<b>30,173</b>	<b>29,425</b>
General government	36,123	27	52
Financial companies (excluding Monetary Financial Institutions)	23,198	9,326	11,301
Non-financial companies	9,322	2,994	2,540
Producer households	2,117	460	672
Consumer households and others	59,213	17,366	14,861
<b>REDEEMABLE AT NOTICE</b>	<b>300,472</b>	<b>68,427</b>	<b>51,033</b>
General government	6,738	967	582
Financial companies (excluding Monetary Financial Institutions)	364	178	117
Non-financial companies	2,611	594	538
Producer households	4,519	776	1,002
Consumer households and others	286,239	65,912	48,795

**Notes:** This table basically corresponds to the previous table TDB10269. The data include the only transactions with resident customers, excluding Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

### Deposits (excluding repos)

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>CUSTOMER CURRENT ACCOUNTS</b>	<b>1,030,694</b>	<b>392,711</b>	<b>241,121</b>
General government	31,406	2,688	4,657
Financial companies (excluding Monetary Financial Institutions)	94,947	58,003	17,350
Non-financial companies	251,569	95,623	64,143
Producer households	49,270	15,677	13,038
Consumer households and others	603,502	220,720	141,934
<b>SAVING CERTIFICATES AND CDs ISSUED</b>	<b>16,914</b>	<b>3,520</b>	<b>5,908</b>
General government	6	..	4
Financial companies (excluding Monetary Financial Institutions)	153	78	38
Non-financial companies	996	441	332
Producer households	629	82	270
Consumer households and others	15,131	2,918	5,264

## Financing and Funding

### Deposits (excluding repos)

by technical form, customer geographical area and sector  
(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>SIGHT AND OVERNIGHT DEPOSITS</b>	<b>1,545</b>	<b>1,604</b>	<b>626</b>
General government	48	6	12
Financial companies (excluding Monetary Financial Institutions)	111	3	1
Non-financial companies	239	135	32
Producer households	30	39	16
Consumer households and others	1,116	1,421	564
<b>WITH AGREED MATURITY</b>	<b>57,338</b>	<b>10,257</b>	<b>2,779</b>
General government	36,012	23	9
Financial companies (excluding Monetary Financial Institutions)	2,316	215	40
Non-financial companies	3,194	469	125
Producer households	476	401	108
Consumer households and others	15,340	9,149	2,497
<b>REDEEMABLE AT NOTICE</b>	<b>59,664</b>	<b>91,789</b>	<b>29,558</b>
General government	2,973	1,738	479
Financial companies (excluding Monetary Financial Institutions)	32	31	7
Non-financial companies	781	535	164
Producer households	989	1,300	452
Consumer households and others	54,890	88,186	28,457

## Financing and Funding

### Deposits (excluding repos)

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>CUSTOMER CURRENT ACCOUNTS</b>	<b>240,106</b>	<b>109,066</b>	<b>47,689</b>
General government	21,096	1,456	1,509
Financial companies (excluding Monetary Financial Institutions)	17,501	1,088	1,006
Non-financial companies	60,758	22,538	8,508
Producer households	9,011	8,034	3,509
Consumer households and others	131,742	75,951	33,156
<b>SAVING CERTIFICATES AND CDs ISSUED</b>	<b>4,109</b>	<b>2,710</b>	<b>667</b>
General government	1	..	..
Financial companies (excluding Monetary Financial Institutions)	26	8	2
Non-financial companies	124	89	10
Producer households	157	98	21
Consumer households and others	3,801	2,514	634



## Financing and Funding

Access to data:

[TFR30951](#)

### Interest rates on sight current account deposits

by customer region and sector

(percentages)

3rd quarter 2017

Reporting institutions: **Sample of banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
<b>ITALY</b>	<b>0.07</b>	<b>0.41</b>	<b>0.06</b>	<b>0.07</b>	<b>0.05</b>	<b>0.05</b>
<b>North West Italy</b>	<b>0.05</b>	<b>0.17</b>	<b>0.04</b>	<b>0.05</b>	<b>0.04</b>	<b>0.05</b>
Piedmont	0.05	0.04	0.13	0.06	0.04	0.04
Valle d'Aosta	0.05	0.26	0.06	0.08	0.04	0.02
Lombardy	0.05	0.12	0.03	0.05	0.04	0.05
Liguria	0.05	0.64	0.14	0.05	0.04	0.04
<b>North East Italy</b>	<b>0.05</b>	<b>0.14</b>	<b>0.06</b>	<b>0.07</b>	<b>0.04</b>	<b>0.05</b>
Trentino Alto Adige	0.10	0.12	0.15	0.12	0.05	0.08
Veneto	0.05	0.14	0.05	0.07	0.04	0.05
Friuli-Venezia Giulia	0.04	0.15	0.04	0.05	0.03	0.03
Emilia Romagna	0.05	0.13	0.08	0.06	0.04	0.05
<b>Central Italy</b>	<b>0.12</b>	<b>0.52</b>	<b>0.08</b>	<b>0.09</b>	<b>0.06</b>	<b>0.06</b>
Tuscany	0.09	0.26	0.17	0.12	0.06	0.08
Umbria	0.07	0.16	0.05	0.09	0.06	0.06
Marche	0.10	0.58	0.15	0.10	0.07	0.08
Lazio	0.14	0.52	0.07	0.08	0.06	0.06
<b>Southern Italy</b>	<b>0.08</b>	<b>0.10</b>	<b>0.21</b>	<b>0.14</b>	<b>0.06</b>	<b>0.06</b>
Abruzzo	0.15	0.38	0.38	0.24	0.11	0.12
Molise	0.09	0.02	0.24	0.16	0.06	0.08
Campania	0.05	0.12	0.11	0.07	0.04	0.04
Apulia	0.09	0.06	0.11	0.18	0.07	0.07
Basilicata	0.19	0.14	0.61	0.40	0.08	0.14
Calabria	0.05	0.08	0.10	0.06	0.04	0.05
<b>Islands</b>	<b>0.06</b>	<b>0.19</b>	<b>0.19</b>	<b>0.07</b>	<b>0.06</b>	<b>0.04</b>
Sicily	0.06	0.09	0.15	0.08	0.08	0.05
Sardinia	0.05	0.33	0.21	0.05	0.03	0.02

**Notes:** This table basically corresponds to the previous table TDB30951. The data only include transactions in euros to resident customers, excluding Monetary Financial Institutions.

Source: survey of deposit rates

## Financing and Funding

Access to data:

[TFR30960](#)

### Interest rates on current account sight deposits

by customer region, sector and size of deposit

(percentages)

3rd quarter 2017

Reporting institutions: **Sample of banks**

	Non-financial companies and producer households				Consumer households and others			
	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
<b>ITALY</b>	<b>0.05</b>	<b>0.04</b>	<b>0.05</b>	<b>0.08</b>	<b>0.02</b>	<b>0.03</b>	<b>0.05</b>	<b>0.11</b>
<b>North West Italy</b>	<b>0.05</b>	<b>0.04</b>	<b>0.04</b>	<b>0.06</b>	<b>0.02</b>	<b>0.03</b>	<b>0.05</b>	<b>0.09</b>
Piedmont	0.05	0.04	0.04	0.06	0.02	0.02	0.04	0.08
Valle d'Aosta	0.07	0.05	0.03	0.08	0.01	0.02	0.02	0.06
Lombardy	0.04	0.04	0.04	0.05	0.02	0.03	0.05	0.09
Liguria	0.04	0.03	0.03	0.06	0.02	0.03	0.05	0.09
<b>North East Italy</b>	<b>0.04</b>	<b>0.03</b>	<b>0.04</b>	<b>0.07</b>	<b>0.02</b>	<b>0.03</b>	<b>0.05</b>	<b>0.09</b>
Trentino Alto Adige	0.05	0.04	0.05	0.13	0.09	0.07	0.06	0.14
Veneto	0.04	0.04	0.05	0.08	0.02	0.03	0.05	0.10
Friuli-Venezia Giulia	0.06	0.05	0.04	0.04	0.01	0.02	0.03	0.06
Emilia Romagna	0.03	0.03	0.04	0.06	0.02	0.03	0.05	0.09
<b>Central Italy</b>	<b>0.05</b>	<b>0.05</b>	<b>0.06</b>	<b>0.10</b>	<b>0.02</b>	<b>0.04</b>	<b>0.06</b>	<b>0.13</b>
Tuscany	0.04	0.04	0.06	0.15	0.03	0.04	0.08	0.21
Umbria	0.05	0.05	0.06	0.10	0.02	0.03	0.06	0.15
Marche	0.05	0.05	0.07	0.13	0.02	0.04	0.08	0.23
Lazio	0.06	0.05	0.06	0.08	0.02	0.03	0.05	0.10
<b>Southern Italy</b>	<b>0.05</b>	<b>0.04</b>	<b>0.05</b>	<b>0.17</b>	<b>0.01</b>	<b>0.02</b>	<b>0.05</b>	<b>0.20</b>
Abruzzo	0.06	0.06	0.10	0.31	0.02	0.04	0.08	0.41
Molise	0.06	0.04	0.06	0.24	0.02	0.04	0.06	0.24
Campania	0.05	0.04	0.04	0.08	0.01	0.02	0.03	0.12
Apulia	0.05	0.05	0.06	0.24	0.02	0.03	0.06	0.22
Basilicata	0.04	0.04	0.06	0.55	0.02	0.04	0.10	0.47
Calabria	0.05	0.05	0.04	0.07	0.01	0.02	0.04	0.19
<b>Islands</b>	<b>0.05</b>	<b>0.04</b>	<b>0.05</b>	<b>0.09</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>	<b>0.09</b>
Sicily	0.06	0.05	0.06	0.11	0.02	0.03	0.05	0.10
Sardinia	0.03	0.03	0.03	0.06	0.01	0.02	0.02	0.05

**Notes:** This table basically corresponds to the previous table TDB30960. The size classes are expressed in euros and do not include the upper bounds of the intervals. The data only include transactions in euros to resident customers (productive sector, consumer households, non-profit institutions, unclassifiable and unclassified units).

Source: survey of deposit rates

## Financing and Funding

Access to data:

[TFR40082](#)

### Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

Total	of which:	
	Non-financial companies and producer households	Consumer households and others

<b>TOTAL</b>	<b>2,171,114</b>	<b>183,899</b>	<b>739,198</b>
<b>Italian government securities</b>	<b>653,377</b>	<b>62,690</b>	<b>136,402</b>
<i>of which:</i> BOTs	17,382	79	1,981
BTPs	575,154	59,965	124,264
CCTs	39,381	2,087	7,903
<b>Equity securities</b>	<b>291,359</b>	<b>63,686</b>	<b>77,207</b>
<i>of which:</i> in non-euro-area currencies	47,819	1,800	10,146
<b>Debt securities other than italian government securities</b>	<b>512,371</b>	<b>20,237</b>	<b>112,283</b>
<i>of which:</i> in non-euro-area currencies	93,995	4,210	32,486
<b>Units of collective investment undertakings</b>	<b>701,598</b>	<b>33,225</b>	<b>410,095</b>
<b>Securities other than debt and equity securities</b>	<b>4,637</b>	<b>1,865</b>	<b>708</b>

**Notes:** This table basically corresponds to the previous table TDB40082. The data only include transactions with resident customers, excluding Monetary Financial Institutions. For each reporting institution, the data are adjusted for self-issued liabilities.

Source: supervisory returns

## Financing and Funding

### Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

Securities under management	of which:		Securities held for custody or administration	of which:		
	Non-financial companies and producer households	Consumer households and others		Non-financial companies and producer households	Consumer households and others	
<b>TOTAL</b>	<b>98,633</b>	<b>7,522</b>	<b>61,863</b>	<b>1,706,201</b>	<b>161,783</b>	<b>661,809</b>
<b>Italian government securities</b>	<b>18,616</b>	<b>994</b>	<b>7,164</b>	<b>520,623</b>	<b>56,680</b>	<b>125,907</b>
of which: BOTs	81	6	30	4,299	69	1,948
BTPs	13,653	527	4,043	476,083	54,776	117,321
CCTs	3,696	412	2,712	27,189	1,359	4,962
<b>Equity securities</b>	<b>5,369</b>	<b>631</b>	<b>3,526</b>	<b>231,956</b>	<b>57,530</b>	<b>70,983</b>
of which: in non-euro-area currencies	1,550	205	994	24,549	1,471	8,805
<b>Debt securities other than Italian government securities</b>	<b>16,439</b>	<b>1,002</b>	<b>6,544</b>	<b>401,951</b>	<b>18,077</b>	<b>102,583</b>
of which: in non-euro-area currencies	2,973	308	2,118	61,655	3,758	29,429
<b>Units of collective investment undertakings</b>	<b>57,824</b>	<b>4,851</b>	<b>44,355</b>	<b>541,890</b>	<b>26,604</b>	<b>359,641</b>
<b>Securities other than debt and equity securities</b>	<b>..</b>	<b>-</b>	<b>..</b>	<b>3,209</b>	<b>974</b>	<b>580</b>

## Financing and Funding

Access to data:

[TFR40087](#)

### Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>2,171,114</b>	<b>183,899</b>	<b>739,198</b>
<b>North West Italy</b>	<b>1,092,565</b>	<b>57,165</b>	<b>350,368</b>
Piedmont	235,936	14,184	93,223
Valle d'Aosta	2,594	112	1,790
Lombardy	814,615	40,988	224,288
Liguria	39,420	1,881	31,067
<b>North East Italy</b>	<b>456,741</b>	<b>28,445</b>	<b>175,398</b>
Trentino Alto Adige	19,372	2,466	9,771
Veneto	195,133	10,679	60,473
Friuli-Venezia Giulia	59,716	1,286	13,691
Emilia Romagna	182,521	14,014	91,463
<b>Central Italy</b>	<b>522,160</b>	<b>88,702</b>	<b>127,644</b>
Tuscany	64,329	8,911	46,967
Umbria	9,628	577	7,548
Marche	17,982	2,244	14,065
Lazio	430,221	76,971	59,064
<b>Southern Italy</b>	<b>68,655</b>	<b>6,666</b>	<b>60,137</b>
Abruzzo	7,653	737	6,565
Molise	1,092	128	951
Campania	31,673	3,098	27,468
Apulia	19,718	1,824	17,566
Basilicata	2,143	167	1,967
Calabria	6,375	712	5,620
<b>Islands</b>	<b>30,993</b>	<b>2,921</b>	<b>25,651</b>
Sicily	22,782	1,988	19,470
Sardinia	8,211	932	6,181

**Notes:** This table basically corresponds to the previous table TDB40087. The data only include transactions with resident customers, excluding Monetary Financial Institutions. For each reporting institution, the data are adjusted for self-issued liabilities.

Source: supervisory returns

## Financing and Funding

### Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>98,633</b>	<b>7,522</b>	<b>61,863</b>
<b>North West Italy</b>	<b>58,658</b>	<b>3,670</b>	<b>29,756</b>
Piedmont	25,425	661	6,718
Valle d'Aosta	133	3	130
Lombardy	31,228	2,937	21,204
Liguria	1,872	69	1,705
<b>North East Italy</b>	<b>19,448</b>	<b>1,718</b>	<b>16,500</b>
Trentino Alto Adige	2,294	111	1,361
Veneto	5,733	700	4,894
Friuli-Venezia Giulia	1,463	176	1,229
Emilia Romagna	9,958	730	9,016
<b>Central Italy</b>	<b>14,651</b>	<b>1,379</b>	<b>10,921</b>
Tuscany	4,522	377	3,761
Umbria	561	31	497
Marche	680	36	604
Lazio	8,887	935	6,059
<b>Southern Italy</b>	<b>4,333</b>	<b>560</b>	<b>3,360</b>
Abruzzo	306	39	268
Molise	24	2	22
Campania	2,522	305	1,818
Apulia	1,156	167	975
Basilicata	55	6	49
Calabria	269	41	228
<b>Islands</b>	<b>1,543</b>	<b>194</b>	<b>1,326</b>
Sicily	957	98	841
Sardinia	586	96	485

## Financing and Funding

### Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and CDP**

	Securities held for custody or administration	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>1,706,201</b>	<b>161,783</b>	<b>661,809</b>
<b>North West Italy</b>	<b>781,349</b>	<b>49,344</b>	<b>313,495</b>
Piedmont	199,131	12,977	85,034
Valle d'Aosta	2,326	105	1,639
Lombardy	543,121	34,697	197,928
Liguria	36,772	1,565	28,894
<b>North East Italy</b>	<b>419,492</b>	<b>23,321</b>	<b>155,801</b>
Trentino Alto Adige	14,244	2,224	8,270
Veneto	183,899	7,924	54,350
Friuli-Venezia Giulia	56,421	1,029	12,258
Emilia Romagna	164,928	12,143	80,924
<b>Central Italy</b>	<b>415,904</b>	<b>81,651</b>	<b>113,847</b>
Tuscany	56,448	8,054	42,297
Umbria	8,839	453	6,921
Marche	16,538	2,104	13,190
Lazio	334,079	71,040	51,439
<b>Southern Italy</b>	<b>61,097</b>	<b>5,237</b>	<b>54,929</b>
Abruzzo	7,121	625	6,158
Molise	1,037	114	912
Campania	27,259	2,399	24,628
Apulia	17,807	1,370	16,135
Basilicata	2,024	145	1,871
Calabria	5,850	584	5,226
<b>Islands</b>	<b>28,357</b>	<b>2,230</b>	<b>23,738</b>
Sicily	20,953	1,496	18,159
Sardinia	7,404	734	5,579

## Financing and Funding

Access to data:

[TFR40500](#)

### Securities and derivatives trading by type of security and derivative instrument

(flows in millions of euro)

3rd quarter 2017

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>627,550</b>	<b>596,710</b>	<b>30,840</b>
Italian government securities	271,213	268,896	2,317
<i>of which:</i> BOTs	66,795	66,467	328
CCTs	36,671	36,390	281
BTPs	152,408	150,795	1,613
Other debt securities	206,145	195,904	10,241
Equity securities	130,236	114,058	16,178
Other securities	3,657	1,553	2,104
<b>Total Derivative Instruments</b>	<b>1,680,921</b>	<b>1,658,904</b>	<b>22,017</b>
Futures	371,774	351,673	20,101
<i>of which:</i> on interest rates	52,730	52,730	-
on stock indices	130,630	111,748	18,882
Swaps e Forward Rate Agreements	1,143,551	1,143,551	-
<i>of which:</i> Interest Rate Swaps	997,013	997,013	-
Currency Swaps	31,355	31,355	-
Forward Rate Agreements	112,185	112,185	-
Options on securities	25,023	23,423	1,599
<i>of which:</i> on equity securities	12,351	10,754	1,597
Options on futures or stock indices	48,998	48,683	315
<i>of which:</i> on stock indices or futures on stock indices	41,742	41,457	285
Interest rate options	14,251	14,251	-
Foreign currency options and other derivative instruments	77,324	77,322	2

**Notes:** This table basically corresponds to the previous table TDB40500. Debt securities are valued ex coupon, the other types of securities are valued at the contract price. For the methods of measuring derivative instruments, see the corresponding item in the glossary of the document Methods and Sources: Methodological Notes. Transactions are considered when they are concluded, even if they have not been settled. The amounts are shown net of commission. The data include transactions with resident and non-resident customers, including Monetary Financial Institutions.

Source: supervisory returns



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