

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

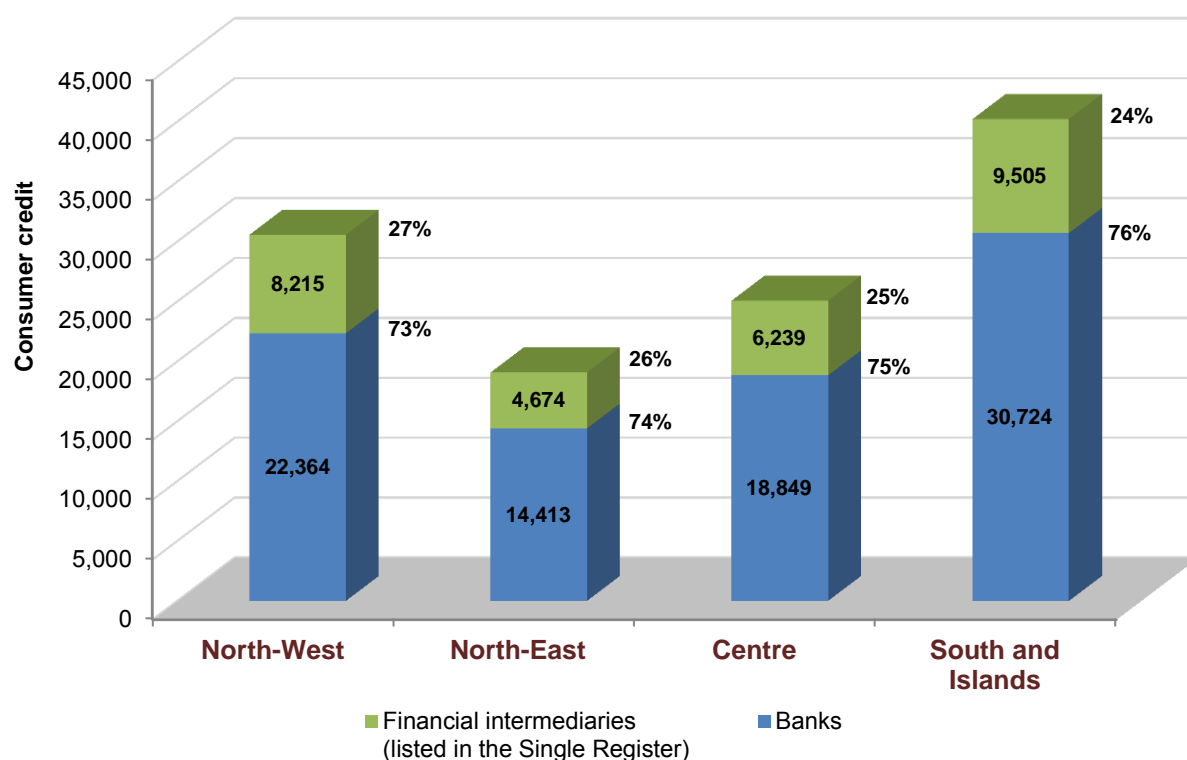
29 September 2017

For further information: statistiche@bancaditalia.it
www.bancaditalia.it/statistiche/index.html

Figure 1

Consumer credit by banks and financial institutions and geographical area of customers¹

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

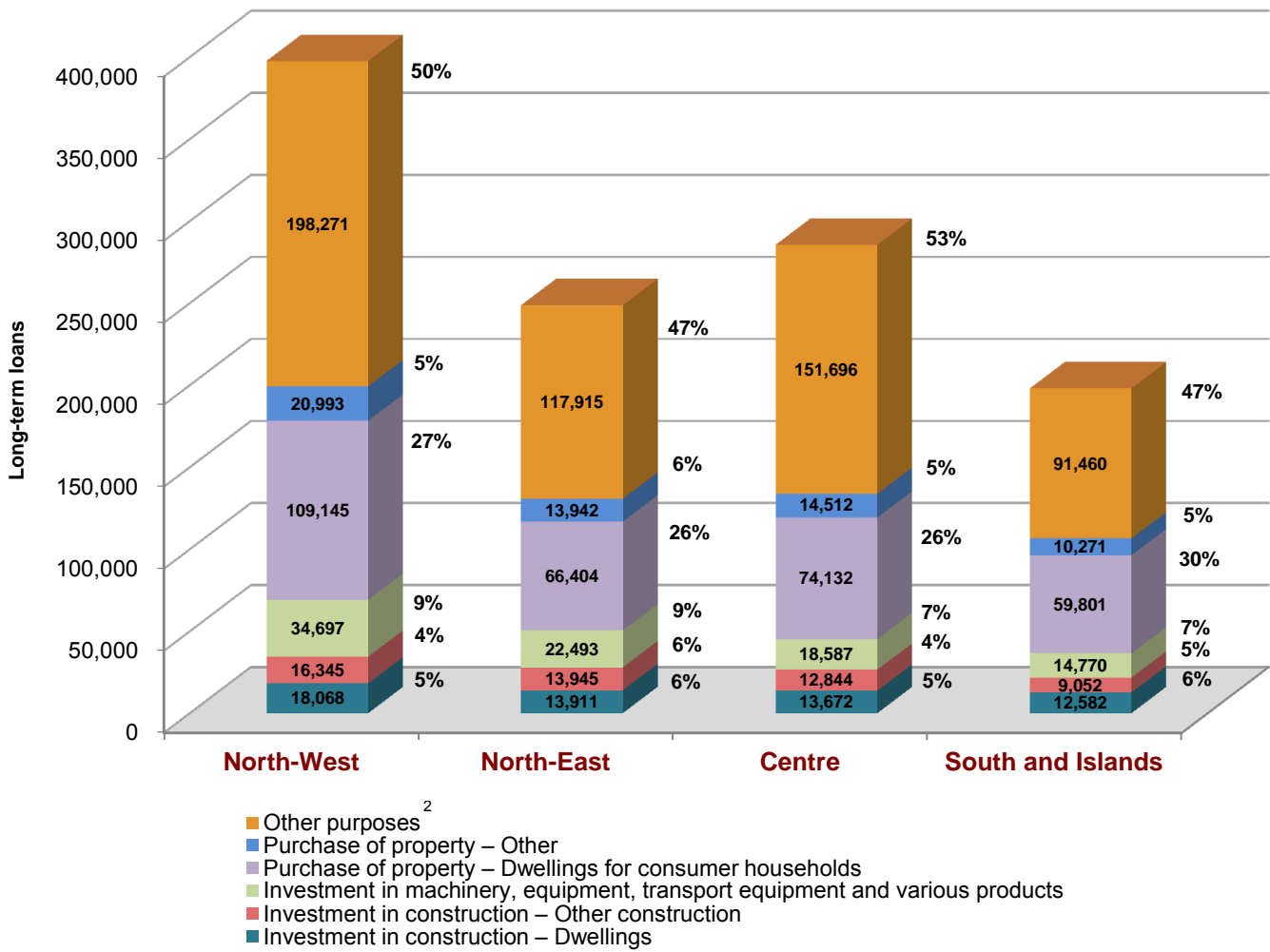


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#), 29 September 2017.

Figure 2

Long-term loans by economic purpose and geographical area of the investment

(millions of euros and per cent; data at 30 June 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

| | | |
|--|--------------------------|------|
| Loans (excluding repos) | TFR10232 | p.8 |
| by customer region, sector and economic activity | | |
| Loans (excluding repos) | TFR10255 | p.10 |
| by customer geographical area and economic activity | | |
| External position | TFR30274 | p.11 |
| by country, type of customer and residual maturity of the loan | | |
| Loans (excluding repos) and number of positions | TFR10286 | |
| by region of branch | | |
| Loans (excluding repos), deposits (excluding repos) and number of branches | TFR10194 | |
| by municipality of branch | | |
| Long-term loans (excluding repos and bad loans): stocks | TFR10420 | p.14 |
| by economic purpose, terms and conditions and region of the investment | | |
| Long-term loans (excluding repos and bad loans): disbursements | TFR10430 | p.16 |
| by economic purpose, terms and conditions and region of the investment | | |
| Long-term loans (excluding repos and bad loans) to consumer households for house purchase: stocks | TFR10425 | p.18 |
| by customer region and type of contract | | |
| Long-term loans (excluding bad loans) to consumer households for house purchase: disbursements | TFR10435 | p.19 |
| by customer region and type of contract | | |
| Loans (excluding repos and bad loans) | TFR10281 | p.20 |
| by technical form, customer geographical area and sector | | |
| Consumer credit | TFR10254 | p.24 |
| by region of customer | | |
| Guarantees | TFR40100 | p.25 |
| by customer region and sector | | |
| Non-bank loans (excluding bad loans) | TFR10288 | p.26 |
| by technical form and customer sector | | |
| Non-bank loans (excluding bad loans) | TFR10289 | p.27 |
| by technical form and customer geographical area | | |

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

| | | |
|-------------------------|--------------------------|--|
| Leasing | TFR30309 | |
| by province of customer | | |
| Factoring | TFR30315 | |
| by province of customer | | |

Access to data

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

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

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

| | |
|---|--------------------------|
| Loans (excluding repos) by customer province, sector and sub-sector | TDB10295 |
| Loans (excluding repos and bad loans) by customer province and sector | TDB10226 |
| Loans (excluding repos and bad loans) to the productive sector by customer province, sector and economic activity | TDB10224 |

Direct fund-raising

| | |
|---|-------------------------------|
| Deposits (excluding repos) and postal savings by customer region and sector | TFR10163 p.28 |
| Deposits (excluding repos) by technical form, customer geographical area and sector | TFR10269 p.29 |
| Deposits (excluding repos) and number of positions by region of branch | TFR10283 |

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

| | |
|--|--------------------------|
| Deposits (excluding repos) by customer province, bank size and location of head office | TFR10267 |
| Deposits (excluding repos) by province of branch and customer sector | TFR10287 |

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)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| | Total | General government | Financial companies (excluding Monetary Financial Institutions) |
|-------------------------|------------------|--------------------|---|
| ITALY | 1,796,953 | 270,098 | 140,940 |
| North West Italy | 590,369 | 19,677 | 88,060 |
| Piedmont | 113,108 | 9,488 | 6,887 |
| Valle d'Aosta | 2,841 | 92 | 326 |
| Lombardy | 438,871 | 8,268 | 79,795 |
| Liguria | 35,549 | 1,829 | 1,053 |
| North East Italy | 364,723 | 8,222 | 20,642 |
| Trentino Alto Adige | 40,908 | 519 | 1,036 |
| Veneto | 146,310 | 3,084 | 10,665 |
| Friuli-Venezia Giulia | 30,539 | 1,427 | 1,562 |
| Emilia Romagna | 146,966 | 3,192 | 7,379 |
| Central Italy | 562,465 | 219,937 | 28,506 |
| Tuscany | 108,470 | 4,425 | 629 |
| Umbria | 21,240 | 916 | 150 |
| Marche | 37,467 | 1,581 | 192 |
| Lazio | 395,288 | 213,015 | 27,535 |
| Southern Italy | 188,153 | 14,941 | 626 |
| Abruzzo | 24,297 | 1,181 | 74 |
| Molise | 3,583 | 200 | 15 |
| Campania | 77,129 | 6,727 | 279 |
| Apulia | 55,756 | 2,572 | 214 |
| Basilicata | 6,873 | 544 | 17 |
| Calabria | 20,515 | 3,716 | 27 |
| Islands | 91,243 | 7,321 | 3,106 |
| Sicily | 64,521 | 6,267 | 287 |
| Sardinia | 26,722 | 1,054 | 2,819 |

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)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| | Non-financial companies | of which: | | | Producer households | Consumer households and others |
|-------------------------|-------------------------|----------------|----------------|----------------|---------------------|--------------------------------|
| | | Industry | Building | Services | | |
| ITALY | 757,731 | 237,540 | 117,090 | 384,582 | 88,329 | 539,832 |
| North West Italy | 280,818 | 92,089 | 40,171 | 144,297 | 25,821 | 175,985 |
| Piedmont | 49,176 | 17,038 | 7,027 | 24,152 | 7,101 | 40,454 |
| Valle d'Aosta | 1,311 | 474 | 250 | 578 | 214 | 898 |
| Lombardy | 213,764 | 70,144 | 30,137 | 110,327 | 16,466 | 120,575 |
| Liguria | 16,567 | 4,433 | 2,756 | 9,241 | 2,041 | 14,059 |
| North East Italy | 198,539 | 71,632 | 28,482 | 92,166 | 23,563 | 113,753 |
| Trentino Alto Adige | 23,991 | 7,549 | 3,632 | 11,992 | 3,899 | 11,460 |
| Veneto | 76,911 | 29,634 | 9,783 | 35,242 | 9,202 | 46,448 |
| Friuli-Venezia Giulia | 14,282 | 6,462 | 1,781 | 5,521 | 2,072 | 11,195 |
| Emilia Romagna | 83,355 | 27,988 | 13,286 | 39,410 | 8,390 | 44,650 |
| Central Italy | 169,949 | 44,844 | 29,725 | 91,224 | 17,705 | 126,360 |
| Tuscany | 57,093 | 16,621 | 8,118 | 30,053 | 7,420 | 38,901 |
| Umbria | 11,149 | 4,351 | 1,657 | 4,640 | 1,582 | 7,443 |
| Marche | 19,258 | 7,932 | 3,136 | 7,764 | 2,807 | 13,628 |
| Lazio | 82,448 | 15,941 | 16,814 | 48,766 | 5,896 | 66,388 |
| Southern Italy | 76,959 | 21,886 | 13,512 | 39,112 | 13,757 | 81,867 |
| Abruzzo | 12,091 | 4,857 | 2,400 | 4,497 | 1,895 | 9,056 |
| Molise | 1,382 | 390 | 294 | 637 | 378 | 1,608 |
| Campania | 33,089 | 8,050 | 5,009 | 19,416 | 4,018 | 33,015 |
| Apulia | 21,287 | 6,296 | 4,001 | 10,043 | 4,981 | 26,701 |
| Basilicata | 2,975 | 808 | 704 | 1,311 | 700 | 2,637 |
| Calabria | 6,135 | 1,485 | 1,103 | 3,208 | 1,785 | 8,850 |
| Islands | 31,466 | 7,087 | 5,201 | 17,783 | 7,482 | 41,866 |
| Sicily | 21,809 | 4,908 | 3,164 | 12,800 | 5,375 | 30,783 |
| Sardinia | 9,658 | 2,179 | 2,037 | 4,983 | 2,107 | 11,083 |

Financing and Funding

Access to data:

[TFR10255](#)

Loans (excluding repos)

by customer geographical area and economic activity

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| | ITALY | North West Italy | North East Italy | Central Italy | Southern Italy | Islands |
|--|----------------|------------------|------------------|----------------|----------------|---------------|
| TOTAL | 846,060 | 306,639 | 222,102 | 187,654 | 90,716 | 38,949 |
| Agriculture, forestry and fishing | 43,175 | 12,115 | 14,805 | 8,186 | 5,132 | 2,938 |
| Mining and quarrying | 2,812 | 1,037 | 495 | 1,017 | 169 | 94 |
| Manufacturing | 206,515 | 81,051 | 64,779 | 34,943 | 19,669 | 6,073 |
| Electricity, gas, steam and air conditioning supply | 26,361 | 9,062 | 6,050 | 7,884 | 2,302 | 1,063 |
| Water supply, sewerage, waste management and remediation activities | 9,063 | 3,064 | 2,051 | 2,502 | 1,002 | 444 |
| Construction | 126,091 | 43,051 | 30,763 | 31,467 | 14,833 | 5,976 |
| Wholesale and retail trade, repair of motor vehicles and motorcycles | 144,423 | 46,943 | 35,800 | 29,902 | 21,658 | 10,120 |
| Transportation and storage | 33,072 | 9,818 | 6,210 | 8,382 | 5,913 | 2,748 |
| Accommodation and food service activities | 35,463 | 8,077 | 11,648 | 7,794 | 5,134 | 2,810 |
| Information and communication | 16,504 | 8,965 | 2,282 | 4,032 | 773 | 452 |
| Financial and insurance activities | 7,288 | 2,626 | 1,728 | 2,232 | 479 | 223 |
| Real estate activities | 109,242 | 44,670 | 27,532 | 28,325 | 6,198 | 2,517 |
| Professional, scientific and technical activities | 42,800 | 21,448 | 8,630 | 9,498 | 2,220 | 1,003 |
| Administrative and support service activities | 19,754 | 7,130 | 4,211 | 5,955 | 1,799 | 659 |
| All remaining activities (sections o p q r s t) | 23,497 | 7,581 | 5,118 | 5,536 | 3,434 | 1,828 |

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)

2nd quarter 2017

Reporting institutions: **Banks**

| | International claims | <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 | |
| TOTAL | 410,608 | 74,878 | 229,291 | 58,898 | 47,542 | 315,688 |
| Europe | 345,199 | 60,688 | 190,418 | 51,045 | 43,047 | 297,083 |
| Albania | 448 | 60 | 269 | 55 | 64 | 524 |
| Austria | 13,245 | 1,695 | 10,154 | 626 | 771 | 58,028 |
| Belgium | 6,704 | 469 | 2,178 | 2,002 | 2,055 | 1,018 |
| Bosnia and Herzegovina | 936 | 205 | 729 | 1 | .. | 2,595 |
| Bulgaria | 4,924 | 718 | 3,943 | 256 | 7 | 5,234 |
| Croatia | 12,803 | 1,990 | 10,213 | 145 | 454 | 10,014 |
| Denmark | 3,364 | 221 | 467 | 2,254 | 422 | 166 |
| Finland | 811 | 22 | 589 | 14 | 185 | 2 |
| France | 49,885 | 3,194 | 23,630 | 9,258 | 13,802 | - |
| Germany | 38,731 | 10,258 | 20,421 | 4,543 | 3,510 | 135,424 |
| Greece | 274 | 86 | 178 | 10 | .. | 220 |
| Ireland | 7,615 | 2,734 | 4,177 | 420 | 284 | 714 |
| Liechtenstein | 88 | 31 | 56 | .. | .. | - |
| Luxembourg | 16,850 | 1,820 | 11,152 | 2,656 | 1,223 | 5,345 |
| Malta | 995 | 58 | 334 | 474 | 129 | - |
| Montenegro | 21 | .. | 20 | - | .. | - |
| Norway | 1,626 | 320 | 869 | 84 | 352 | 2 |
| Netherlands | 20,146 | 2,121 | 14,664 | 1,011 | 2,350 | 622 |
| Poland | 3,794 | 746 | 2,271 | 240 | 536 | 1,371 |
| Portugal | 3,335 | 157 | 1,562 | 1,020 | 597 | 210 |
| United Kingdom | 48,952 | 14,624 | 13,847 | 11,463 | 9,018 | 5,135 |
| Romania | 5,879 | 1,295 | 3,670 | 89 | 826 | 5,067 |
| Russia | 10,009 | 1,814 | 6,905 | 952 | 338 | 8,170 |
| Serbia | 3,422 | 1,031 | 1,882 | 268 | 241 | 3,907 |
| Czech Republic | 5,160 | 670 | 3,590 | 810 | 91 | 19,675 |
| Slovakia | 5,993 | 916 | 4,782 | 65 | 231 | 12,012 |
| Slovenia | 631 | 127 | 492 | 5 | 8 | 4,171 |
| Spain | 48,212 | 6,413 | 32,659 | 6,801 | 2,339 | 3,166 |
| Sweden | 1,666 | 161 | 739 | 284 | 483 | 22 |
| Switzerland | 7,729 | 2,594 | 2,885 | 1,567 | 684 | 5,271 |
| Turkey | 12,654 | 2,096 | 5,911 | 2,940 | 1,706 | 237 |
| Hungary | 4,785 | 1,074 | 3,226 | 383 | 102 | 8,489 |

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)

2nd quarter 2017

Reporting institutions: **Banks**

| | International claims | <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 | |
| Asia | 11,882 | 2,261 | 5,307 | 2,219 | 2,095 | 4,224 |
| Saudi Arabia | 246 | 95 | 49 | 83 | 19 | - |
| China | 1,682 | 258 | 294 | 317 | 812 | 757 |
| South Korea | 192 | 20 | 79 | 61 | 33 | - |
| Philippines | 200 | .. | 197 | 3 | .. | - |
| Japan | 1,859 | 790 | 605 | 216 | 248 | 3,449 |
| India | 603 | 56 | 153 | 380 | 14 | - |
| Indonesia | 477 | 39 | 403 | 29 | 6 | - |
| Iran | 42 | 6 | 30 | 3 | 2 | - |
| Israel | 402 | 22 | 369 | 10 | 1 | .. |
| Kazakhstan | 246 | 176 | 64 | 4 | 2 | - |
| Malaysia | 21 | 2 | 12 | 6 | - | - |
| Pakistan | 13 | 2 | 1 | 5 | 5 | - |
| Qatar | 1,024 | 34 | 254 | 388 | 347 | .. |
| Taiwan | 94 | 1 | 1 | 90 | 2 | - |
| Thailand | 19 | 3 | 4 | 12 | - | - |
| Africa | 4,703 | 963 | 2,912 | 439 | 390 | 2,611 |
| Algeria | 127 | 81 | 38 | 8 | .. | - |
| Egypt | 1,870 | 314 | 1,047 | 329 | 180 | 2,611 |
| Morocco | 72 | 4 | 35 | 33 | .. | - |
| South Africa | 852 | 302 | 485 | 31 | 33 | - |
| Tunisia | 183 | 10 | 5 | 26 | 143 | - |
| America | 28,818 | 7,650 | 16,811 | 2,925 | 1,431 | 11,639 |
| Argentina | 101 | 26 | 64 | 10 | 2 | - |
| Brazil | 1,142 | 184 | 322 | 625 | 10 | 151 |
| Canada | 2,488 | 574 | 968 | 219 | 727 | - |
| Chile | 104 | 6 | 78 | 18 | 1 | - |
| Colombia | 109 | 5 | 103 | 1 | .. | - |
| Cuba | 211 | .. | 2 | 148 | 61 | - |
| Mexico | 1,227 | 452 | 764 | 8 | 3 | - |
| Peru | 312 | 84 | 223 | 4 | 1 | - |
| United States | 22,083 | 6,199 | 13,391 | 1,880 | 613 | 11,462 |
| Uruguay | 64 | 4 | 60 | .. | - | - |
| Venezuela | 75 | 17 | 57 | - | - | - |

Financing and Funding

External position

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

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

| | International claims | <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 | |
| Oceania | 2,485 | 505 | 1,536 | 115 | 330 | - |
| Australia | 1,509 | 458 | 636 | 85 | 330 | - |
| New Zealand | 134 | 9 | 95 | 30 | .. | - |
| Offshore centres | 11,146 | 2,414 | 6,329 | 2,155 | 248 | 132 |
| Bahamas | 1,136 | 127 | 245 | 765 | - | - |
| Cayman Islands | 2,159 | 177 | 1,742 | 239 | 1 | - |
| Gibraltar | 6 | 1 | 5 | - | - | - |
| Hong Kong | 1,700 | 705 | 579 | 395 | 21 | 92 |
| Jersey, c.i. | 749 | 4 | 745 | - | - | - |
| Singapore | 1,711 | 1,057 | 565 | 84 | 5 | 40 |
| International organizations | 6,374 | 397 | 5,978 | - | .. | - |

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)

2nd 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 | | | |
| Total | | | | | | | |
| ITALY | 1,129,508 | 1,750 | 56,484 | 863 | 51,324 | 1,212 | 89,335 |
| North West Italy | 397,519 | 74 | 17,994 | 310 | 16,035 | 544 | 34,153 |
| Piedmont | 80,829 | 7 | 3,686 | 117 | 3,030 | 140 | 7,588 |
| Valle d'Aosta | 2,176 | 4 | 170 | 4 | 106 | 6 | 264 |
| Lombardy | 287,068 | 63 | 13,088 | 178 | 12,145 | 371 | 24,809 |
| Liguria | 27,446 | .. | 1,051 | 10 | 754 | 27 | 1,492 |
| North East Italy | 248,611 | 153 | 13,759 | 250 | 13,694 | 353 | 22,140 |
| Trentino Alto Adige | 29,488 | 103 | 3,164 | 144 | 2,015 | 72 | 1,245 |
| Veneto | 98,981 | 16 | 5,612 | 47 | 6,009 | 152 | 9,362 |
| Friuli-Venezia Giulia | 22,424 | 22 | 1,145 | 20 | 844 | 61 | 1,927 |
| Emilia Romagna | 97,719 | 12 | 3,837 | 40 | 4,826 | 68 | 9,606 |
| Central Italy | 285,443 | 40 | 13,632 | 130 | 12,714 | 145 | 18,442 |
| Tuscany | 74,801 | 7 | 3,537 | 12 | 5,128 | 49 | 5,042 |
| Umbria | 14,134 | .. | 1,037 | 8 | 955 | 15 | 1,177 |
| Marche | 26,112 | 7 | 1,634 | 94 | 1,228 | 60 | 1,801 |
| Lazio | 170,397 | 26 | 7,424 | 16 | 5,402 | 20 | 10,423 |
| Southern Italy | 134,221 | 19 | 7,631 | 80 | 6,360 | 128 | 11,321 |
| Abruzzo | 18,069 | 1 | 1,531 | 16 | 945 | 26 | 1,448 |
| Molise | 2,502 | .. | 183 | 4 | 145 | 3 | 172 |
| Campania | 54,034 | 7 | 1,982 | 10 | 2,781 | 27 | 5,136 |
| Apulia | 40,481 | 7 | 2,877 | 46 | 1,819 | 54 | 3,418 |
| Basilicata | 4,664 | .. | 289 | 2 | 210 | 1 | 454 |
| Calabria | 14,471 | 3 | 770 | 2 | 461 | 16 | 694 |
| Islands | 63,715 | 1,464 | 3,468 | 92 | 2,520 | 43 | 3,278 |
| Sicily | 45,395 | 1,070 | 2,195 | 46 | 1,518 | 28 | 2,232 |
| Sardinia | 18,320 | 394 | 1,273 | 46 | 1,003 | 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)

2nd 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 | | |
| ITALY | 1,977 | 307,506 | 2,418 | 57,300 | 4,793 | 554,548 |
| North West Italy | 229 | 108,916 | 273 | 20,720 | 1,444 | 196,826 |
| Piedmont | 10 | 23,624 | 76 | 3,737 | 317 | 38,498 |
| Valle d'Aosta | .. | 536 | 20 | 144 | 42 | 880 |
| Lombardy | 212 | 75,035 | 154 | 14,334 | 1,005 | 145,674 |
| Liguria | 7 | 9,721 | 23 | 2,505 | 81 | 11,774 |
| North East Italy | 455 | 65,949 | 747 | 13,194 | 1,518 | 116,398 |
| Trentino Alto Adige | 304 | 4,788 | 97 | 1,840 | 232 | 15,482 |
| Veneto | 39 | 27,296 | 44 | 5,068 | 327 | 45,010 |
| Friuli-Venezia Giulia | 25 | 6,750 | 21 | 1,051 | 140 | 10,418 |
| Emilia Romagna | 87 | 27,115 | 586 | 5,235 | 819 | 45,488 |
| Central Italy | 186 | 73,946 | 197 | 14,315 | 724 | 150,972 |
| Tuscany | 35 | 22,717 | 94 | 4,712 | 97 | 33,370 |
| Umbria | 6 | 3,422 | 11 | 871 | 36 | 6,595 |
| Marche | 9 | 6,622 | 56 | 1,684 | 257 | 12,658 |
| Lazio | 135 | 41,185 | 36 | 7,048 | 334 | 98,349 |
| Southern Italy | 45 | 39,934 | 1,058 | 6,246 | 774 | 60,625 |
| Abruzzo | 4 | 4,308 | 979 | 865 | 148 | 7,797 |
| Molise | .. | 704 | 5 | 114 | 11 | 1,160 |
| Campania | 37 | 16,569 | 13 | 2,759 | 120 | 24,594 |
| Apulia | 3 | 13,950 | 57 | 1,818 | 321 | 16,112 |
| Basilicata | .. | 1,010 | 3 | 233 | 48 | 2,414 |
| Calabria | 1 | 3,393 | 2 | 458 | 126 | 8,548 |
| Islands | 1,062 | 18,760 | 143 | 2,824 | 333 | 29,727 |
| Sicily | 77 | 13,845 | 83 | 1,761 | 272 | 22,267 |
| Sardinia | 985 | 4,915 | 60 | 1,063 | 61 | 7,460 |

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)

2nd 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 | | |
| ITALY | 98,035 | 31 | 1,787 | 15 | 2,207 | 127 | 11,866 |
| North West Italy | 35,358 | 1 | 587 | 4 | 767 | 63 | 3,872 |
| Piedmont | 6,335 | .. | 110 | 1 | 161 | 21 | 990 |
| Valle d'Aosta | 145 | - | 4 | .. | 4 | .. | 10 |
| Lombardy | 27,048 | 1 | 436 | 3 | 576 | 39 | 2,728 |
| Liguria | 1,830 | .. | 38 | .. | 26 | 3 | 144 |
| North East Italy | 24,746 | 6 | 446 | 9 | 556 | 33 | 2,881 |
| Trentino Alto Adige | 2,055 | 5 | 125 | 7 | 77 | 6 | 92 |
| Veneto | 11,741 | .. | 192 | 1 | 235 | 17 | 1,108 |
| Friuli-Venezia Giulia | 2,010 | - | 38 | .. | 58 | 4 | 342 |
| Emilia Romagna | 8,941 | .. | 91 | 2 | 185 | 7 | 1,339 |
| Central Italy | 23,741 | .. | 447 | .. | 511 | 14 | 3,653 |
| Tuscany | 5,918 | .. | 80 | .. | 258 | 5 | 826 |
| Umbria | 997 | - | 36 | - | 28 | 1 | 140 |
| Marche | 1,872 | .. | 55 | .. | 31 | 5 | 158 |
| Lazio | 14,953 | .. | 276 | .. | 194 | 3 | 2,530 |
| Southern Italy | 9,919 | .. | 229 | 2 | 267 | 13 | 1,241 |
| Abruzzo | 1,059 | - | 37 | .. | 25 | 2 | 95 |
| Molise | 184 | - | 5 | - | 4 | 1 | 12 |
| Campania | 4,252 | .. | 66 | .. | 133 | 3 | 592 |
| Apulia | 2,953 | - | 93 | 2 | 78 | 7 | 455 |
| Basilicata | 348 | .. | 14 | - | 8 | .. | 28 |
| Calabria | 1,123 | .. | 14 | - | 19 | 1 | 58 |
| Islands | 4,271 | 24 | 78 | .. | 106 | 3 | 220 |
| Sicily | 2,941 | 13 | 53 | .. | 64 | 2 | 143 |
| Sardinia | 1,330 | 11 | 25 | .. | 42 | 1 | 77 |

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)

2nd 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 |

| | | | | | | |
|-------------------------|------------|---------------|-----------|--------------|------------|---------------|
| ITALY | 278 | 12,704 | 65 | 1,800 | 276 | 66,878 |
| North West Italy | 98 | 4,377 | 6 | 585 | 111 | 24,887 |
| Piedmont | 5 | 981 | .. | 152 | 13 | 3,901 |
| Valle d'Aosta | - | 33 | - | 1 | .. | 92 |
| Lombardy | 81 | 2,958 | 6 | 392 | 94 | 19,733 |
| Liguria | 12 | 405 | .. | 39 | 3 | 1,160 |
| North East Italy | 72 | 2,710 | 47 | 428 | 101 | 17,459 |
| Trentino Alto Adige | 23 | 260 | 1 | 38 | 8 | 1,413 |
| Veneto | 45 | 1,084 | 1 | 141 | 35 | 8,882 |
| Friuli-Venezia Giulia | - | 290 | .. | 49 | 7 | 1,222 |
| Emilia Romagna | 4 | 1,075 | 45 | 200 | 51 | 5,941 |
| Central Italy | 24 | 3,140 | 9 | 543 | 31 | 15,367 |
| Tuscany | 15 | 933 | .. | 130 | 9 | 3,663 |
| Umbria | 6 | 151 | - | 14 | .. | 620 |
| Marche | .. | 246 | .. | 31 | 8 | 1,338 |
| Lazio | 3 | 1,811 | 9 | 367 | 14 | 9,746 |
| Southern Italy | 25 | 1,750 | 2 | 169 | 27 | 6,195 |
| Abruzzo | 4 | 158 | .. | 29 | 1 | 708 |
| Molise | - | 29 | .. | 1 | 1 | 131 |
| Campania | 21 | 779 | - | 62 | 4 | 2,592 |
| Apulia | - | 599 | 2 | 56 | 17 | 1,644 |
| Basilicata | .. | 49 | - | 9 | 2 | 239 |
| Calabria | - | 136 | - | 12 | 2 | 880 |
| Islands | 59 | 728 | 1 | 76 | 7 | 2,970 |
| Sicily | 11 | 530 | - | 40 | 6 | 2,079 |
| Sardinia | 48 | 198 | 1 | 36 | 1 | 891 |

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)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| Type of contract | |
|------------------|--------------|
| Non-renegotiated | Renegotiated |

| | | |
|-------------------------|----------------|---------------|
| ITALY | 257,279 | 51,350 |
| North West Italy | 90,480 | 18,268 |
| Piedmont | 19,363 | 4,224 |
| Valle d'Aosta | 456 | 80 |
| Lombardy | 62,630 | 12,292 |
| Liguria | 8,031 | 1,673 |
| North East Italy | 55,413 | 10,863 |
| Trentino Alto Adige | 4,467 | 612 |
| Veneto | 23,527 | 3,780 |
| Friuli-Venezia Giulia | 5,884 | 881 |
| Emilia Romagna | 21,536 | 5,589 |
| Central Italy | 61,499 | 12,484 |
| Tuscany | 19,141 | 3,594 |
| Umbria | 2,824 | 601 |
| Marche | 5,367 | 1,258 |
| Lazio | 34,167 | 7,031 |
| Southern Italy | 33,075 | 6,853 |
| Abruzzo | 3,583 | 723 |
| Molise | 584 | 119 |
| Campania | 13,716 | 2,864 |
| Apulia | 11,527 | 2,413 |
| Basilicata | 829 | 180 |
| Calabria | 2,835 | 553 |
| Islands | 16,812 | 2,883 |
| Sicily | 11,885 | 1,921 |
| Sardinia | 4,927 | 962 |

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)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| | Type of contract | | |
|-------------------------|------------------|--------------|---------------|
| | New contracts | Subrogations | Substitutions |
| ITALY | 10,753 | 1,984 | 204 |
| North West Italy | 3,795 | 628 | 38 |
| Piedmont | 839 | 135 | 9 |
| Valle d'Aosta | 29 | 3 | .. |
| Lombardy | 2,573 | 432 | 26 |
| Liguria | 353 | 59 | 3 |
| North East Italy | 2,418 | 334 | 23 |
| Trentino Alto Adige | 264 | 18 | 1 |
| Veneto | 978 | 137 | 14 |
| Friuli-Venezia Giulia | 247 | 36 | 2 |
| Emilia Romagna | 929 | 144 | 6 |
| Central Italy | 2,509 | 586 | 63 |
| Tuscany | 793 | 146 | 7 |
| Umbria | 123 | 33 | 2 |
| Marche | 202 | 36 | 8 |
| Lazio | 1,391 | 370 | 46 |
| Southern Italy | 1,392 | 320 | 59 |
| Abruzzo | 127 | 29 | 6 |
| Molise | 24 | 4 | 1 |
| Campania | 626 | 142 | 29 |
| Apulia | 470 | 109 | 19 |
| Basilicata | 38 | 9 | 1 |
| Calabria | 106 | 27 | 3 |
| Islands | 639 | 116 | 21 |
| Sicily | 438 | 77 | 15 |
| Sardinia | 201 | 39 | 7 |

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, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| | Italy | North West Italy | North East Italy |
|---|----------------|------------------|------------------|
| CURRENT ACCOUNTS | 304,350 | 60,741 | 39,446 |
| General government | 159,631 | 980 | 96 |
| Financial companies (excluding Monetary Financial Institutions) | 16,264 | 11,269 | 1,903 |
| Non-financial companies | 97,724 | 38,153 | 29,461 |
| Producer households | 10,366 | 2,950 | 2,977 |
| Consumer households and others | 20,366 | 7,389 | 5,008 |
| MORTGAGE LOANS | 872,159 | 298,338 | 195,491 |
| General government | 98,446 | 17,655 | 7,486 |
| Financial companies (excluding Monetary Financial Institutions) | 30,187 | 21,115 | 3,037 |
| Non-financial companies | 306,898 | 112,799 | 84,833 |
| Producer households | 51,529 | 15,801 | 14,799 |
| <i>of which: for house purchase</i> | 18,487 | 5,334 | 4,497 |
| Consumer households and others | 385,100 | 130,968 | 85,336 |
| <i>of which: for house purchase</i> | 332,892 | 115,579 | 73,506 |
| LOANS SECURED BY PLEDGE OF SALARY | 12,299 | 2,550 | 1,499 |
| Producer households | 52 | 21 | 7 |
| Consumer households and others | 12,247 | 2,529 | 1,492 |

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, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| | Italy | North West Italy | North East Italy |
|--|---------------|------------------|------------------|
| PERSONAL LOANS | 52,118 | 13,275 | 9,140 |
| Producer households | 1,641 | 456 | 302 |
| Consumer households and others | 50,474 | 12,817 | 8,838 |
| FACTORING | 19,347 | 6,378 | 2,909 |
| General government | 3,891 | 344 | 211 |
| Financial companies (excluding Monetary Financial Institutions) | 459 | 388 | 69 |
| Non-financial companies | 14,599 | 5,515 | 2,569 |
| Producer households | 279 | 66 | 57 |
| Consumer households and others | 119 | 64 | 4 |
| FINANCIAL LEASING | 36,469 | 14,363 | 8,988 |
| General government | 393 | 95 | 141 |
| Financial companies (excluding Monetary Financial Institutions) | 507 | 145 | 134 |
| Non-financial companies | 32,080 | 12,922 | 7,821 |
| Producer households | 2,359 | 833 | 579 |
| Consumer households and others | 1,131 | 368 | 312 |

Financing and Funding

Loans (excluding repos and bad loans)

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| | Central Italy | Southern Italy | Islands |
|--|----------------|----------------|---------------|
| CURRENT ACCOUNTS | 184,871 | 12,026 | 7,266 |
| General government | 157,178 | 609 | 769 |
| Financial companies (excluding Monetary Financial Institutions) | 1,664 | 131 | 1,296 |
| Non-financial companies | 19,094 | 7,627 | 3,388 |
| Producer households | 2,040 | 1,585 | 814 |
| Consumer households and others | 4,895 | 2,075 | 998 |
| MORTGAGE LOANS | 229,084 | 101,430 | 47,816 |
| General government | 55,827 | 11,935 | 5,543 |
| Financial companies (excluding Monetary Financial Institutions) | 5,080 | 271 | 684 |
| Non-financial companies | 66,609 | 30,254 | 12,403 |
| Producer households | 10,261 | 6,989 | 3,680 |
| of which: for house purchase | 4,315 | 2,766 | 1,576 |
| Consumer households and others | 91,308 | 51,982 | 25,505 |
| of which: for house purchase | 77,887 | 43,872 | 22,047 |
| LOANS SECURED BY PLEDGE OF SALARY | 2,415 | 3,718 | 2,117 |
| Producer households | 9 | 9 | 6 |
| Consumer households and others | 2,406 | 3,709 | 2,111 |

Financing and Funding

Loans (excluding repos and bad loans)

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| | Central Italy | Southern Italy | Islands |
|--|---------------|----------------|--------------|
| PERSONAL LOANS | 11,518 | 11,644 | 6,541 |
| Producer households | 365 | 305 | 213 |
| Consumer households and others | 11,153 | 11,338 | 6,328 |
| FACTORING | 5,752 | 3,171 | 1,137 |
| General government | 1,532 | 1,248 | 556 |
| Financial companies (excluding Monetary Financial Institutions) | .. | 1 | .. |
| Non-financial companies | 4,132 | 1,834 | 548 |
| Producer households | 52 | 73 | 30 |
| Consumer households and others | 35 | 14 | 2 |
| FINANCIAL LEASING | 8,248 | 3,399 | 1,471 |
| General government | 71 | 74 | 11 |
| Financial companies (excluding Monetary Financial Institutions) | 206 | 10 | 11 |
| Non-financial companies | 7,262 | 2,842 | 1,233 |
| Producer households | 440 | 346 | 161 |
| Consumer households and others | 269 | 127 | 55 |

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit by region of customer

(stocks in millions of euro)

2nd quarter 2017

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

| | Total | Banks | Financial intermediaries |
|-------------------------|----------------|---------------|--------------------------|
| ITALY | 115,284 | 86,350 | 28,934 |
| North West Italy | 30,579 | 22,364 | 8,215 |
| Piedmont | 8,775 | 6,781 | 1,994 |
| Valle d'Aosta | 245 | 186 | 59 |
| Lombardy | 18,645 | 13,555 | 5,091 |
| Liguria | 2,914 | 1,843 | 1,072 |
| North East Italy | 19,387 | 14,413 | 4,974 |
| Trentino Alto Adige | 1,052 | 848 | 204 |
| Veneto | 8,164 | 6,096 | 2,068 |
| Friuli-Venezia Giulia | 2,117 | 1,532 | 584 |
| Emilia Romagna | 8,054 | 5,936 | 2,117 |
| Central Italy | 25,088 | 18,849 | 6,239 |
| Tuscany | 7,717 | 5,729 | 1,988 |
| Umbria | 1,847 | 1,423 | 424 |
| Marche | 2,585 | 1,986 | 599 |
| Lazio | 12,939 | 9,710 | 3,229 |
| Southern Italy | 25,659 | 19,861 | 5,798 |
| Abruzzo | 2,540 | 1,887 | 654 |
| Molise | 562 | 436 | 126 |
| Campania | 10,344 | 8,134 | 2,210 |
| Apulia | 7,405 | 5,783 | 1,621 |
| Basilicata | 961 | 765 | 196 |
| Calabria | 3,847 | 2,856 | 991 |
| Islands | 14,571 | 10,863 | 3,707 |
| Sicily | 10,603 | 7,920 | 2,684 |
| Sardinia | 3,968 | 2,944 | 1,024 |

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

by customer region and sector

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks**

| | Total | General government | Financial companies (excluding Monetary Financial Institutions) | Non-financial companies | Producer households | Consumer households and others |
|-------------------------|----------------|--------------------|---|-------------------------|---------------------|--------------------------------|
| ITALY | 143,213 | 2,575 | 14,871 | 121,163 | 1,568 | 3,036 |
| North West Italy | 54,309 | 188 | 6,680 | 45,744 | 422 | 1,275 |
| Piedmont | 6,822 | 34 | 493 | 5,977 | 137 | 180 |
| Valle d'Aosta | 247 | .. | 1 | 230 | 3 | 12 |
| Lombardy | 42,613 | 138 | 6,172 | 35,005 | 257 | 1,041 |
| Liguria | 4,627 | 15 | 13 | 4,531 | 25 | 42 |
| North East Italy | 27,000 | 510 | 699 | 24,145 | 704 | 942 |
| Trentino Alto Adige | 3,400 | 49 | 46 | 2,824 | 208 | 273 |
| Veneto | 6,754 | 41 | 299 | 5,920 | 180 | 313 |
| Friuli-Venezia Giulia | 5,117 | 17 | 85 | 4,840 | 131 | 44 |
| Emilia Romagna | 11,730 | 403 | 269 | 10,562 | 184 | 312 |
| Central Italy | 55,450 | 1,779 | 7,275 | 45,596 | 228 | 574 |
| Tuscany | 4,297 | 241 | 39 | 3,778 | 99 | 141 |
| Umbria | 419 | 3 | 19 | 363 | 16 | 19 |
| Marche | 857 | 8 | 19 | 734 | 42 | 55 |
| Lazio | 49,877 | 1,527 | 7,199 | 40,721 | 71 | 359 |
| Southern Italy | 4,712 | 92 | 46 | 4,274 | 138 | 162 |
| Abruzzo | 820 | 10 | 5 | 741 | 25 | 39 |
| Molise | 58 | 14 | 3 | 33 | 3 | 5 |
| Campania | 2,478 | 47 | 21 | 2,324 | 31 | 55 |
| Apulia | 1,020 | 4 | 13 | 910 | 50 | 43 |
| Basilicata | 134 | .. | .. | 118 | 9 | 6 |
| Calabria | 202 | 17 | 5 | 148 | 19 | 13 |
| Islands | 1,742 | 6 | 170 | 1,404 | 77 | 84 |
| Sicily | 904 | .. | 12 | 818 | 46 | 27 |
| Sardinia | 839 | 6 | 158 | 586 | 31 | 57 |

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)

2nd quarter 2017

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

| Total | General government | Financial companies | Non-financial companies | Producer households | Consumer households and others |
|-------|--------------------|---------------------|-------------------------|---------------------|--------------------------------|
|-------|--------------------|---------------------|-------------------------|---------------------|--------------------------------|

Factoring: without recourse

| | | | | | | |
|---------------------------------------|--------|-------|----|-------|-----|-----|
| Nominal value of receivables acquired | 12,679 | 3,665 | 69 | 8,316 | 144 | 486 |
|---------------------------------------|--------|-------|----|-------|-----|-----|

Factoring: with recourse

| | | | | | | |
|----------------------|-------|-----|-------|-------|----|----|
| Advances to assignor | 9,665 | 180 | 1,759 | 7,627 | 65 | 34 |
|----------------------|-------|-----|-------|-------|----|----|

| | | | | | | |
|---------------------------------------|--------|-----|-------|--------|----|-----|
| Nominal value of receivables acquired | 15,446 | 298 | 1,777 | 12,586 | 95 | 689 |
|---------------------------------------|--------|-----|-------|--------|----|-----|

Total exposure in respect of finance leases

| | | | | | |
|--------|-----|-----|--------|-------|-------|
| 46,130 | 357 | 857 | 41,422 | 2,399 | 1,095 |
|--------|-----|-----|--------|-------|-------|

Receivables for consumer credit

| | | | | | |
|--------|---|---|---|---|--------|
| 28,934 | - | - | - | - | 28,934 |
|--------|---|---|---|---|--------|

Other finance

| | | | | | |
|-------|-------|-----|-------|-----|-----|
| 4,887 | 1,203 | 555 | 1,927 | 571 | 631 |
|-------|-------|-----|-------|-----|-----|

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)

2nd quarter 2017

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

| Italy | North West Italy | North East Italy | Central Italy | Southern Italy | Islands |
|-------|------------------|------------------|---------------|----------------|---------|
|-------|------------------|------------------|---------------|----------------|---------|

Factoring: without recourse

| | | | | | | |
|-----------------------------------|--------|-------|-------|-------|-----|-----|
| Nominal value of credits acquired | 12,679 | 3,723 | 1,957 | 5,798 | 877 | 324 |
|-----------------------------------|--------|-------|-------|-------|-----|-----|

Factoring: with recourse

| | | | | | | |
|----------------------|-------|-------|-------|-------|-----|-----|
| Advances to assignor | 9,665 | 5,447 | 1,316 | 1,724 | 888 | 290 |
|----------------------|-------|-------|-------|-------|-----|-----|

| | | | | | | |
|-----------------------------------|--------|-------|-------|-------|-------|-----|
| Nominal value of credits acquired | 15,446 | 7,416 | 2,143 | 3,758 | 1,610 | 520 |
|-----------------------------------|--------|-------|-------|-------|-------|-----|

Total exposure in respect of finance leases

| | | | | | | |
|--|--------|--------|--------|-------|-------|-------|
| | 46,130 | 17,016 | 14,329 | 8,713 | 4,187 | 1,885 |
|--|--------|--------|--------|-------|-------|-------|

Receivables for consumer credit

| | | | | | | |
|--|--------|-------|-------|-------|-------|-------|
| | 28,934 | 8,215 | 4,974 | 6,239 | 5,798 | 3,707 |
|--|--------|-------|-------|-------|-------|-------|

Other finance

| | | | | | | |
|--|-------|-------|-----|-------|-----|-----|
| | 4,887 | 1,793 | 549 | 1,909 | 353 | 283 |
|--|-------|-------|-----|-------|-----|-----|

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.

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)

2nd 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 |
| ITALY | 1,405,348 | 241,891 | 55,676 | 958,088 |
| North West Italy | 482,180 | 93,403 | 16,698 | 305,047 |
| Piedmont | 106,745 | 15,913 | 4,704 | 77,042 |
| Valle d'Aosta | 3,669 | 796 | 148 | 2,341 |
| Lombardy | 335,953 | 72,027 | 10,466 | 197,250 |
| Liguria | 35,812 | 4,668 | 1,380 | 28,415 |
| North East Italy | 318,784 | 62,295 | 14,666 | 207,462 |
| Trentino Alto Adige | 34,289 | 6,527 | 2,038 | 23,080 |
| Veneto | 135,535 | 25,254 | 5,842 | 83,097 |
| Friuli-Venezia Giulia | 28,682 | 4,552 | 1,099 | 19,929 |
| Emilia Romagna | 120,278 | 25,962 | 5,687 | 81,356 |
| Central Italy | 313,929 | 55,871 | 10,589 | 205,252 |
| Tuscany | 80,377 | 14,023 | 3,851 | 60,472 |
| Umbria | 16,119 | 2,806 | 649 | 12,296 |
| Marche | 35,110 | 4,790 | 1,478 | 27,840 |
| Lazio | 182,323 | 34,251 | 4,611 | 104,644 |
| Southern Italy | 211,197 | 22,343 | 9,676 | 175,786 |
| Abruzzo | 25,163 | 2,927 | 1,189 | 20,667 |
| Molise | 5,711 | 327 | 185 | 5,089 |
| Campania | 87,929 | 10,802 | 3,757 | 72,129 |
| Apulia | 57,929 | 5,878 | 3,072 | 47,770 |
| Basilicata | 10,100 | 822 | 412 | 8,749 |
| Calabria | 24,365 | 1,586 | 1,062 | 21,382 |
| Islands | 79,257 | 7,980 | 4,046 | 64,541 |
| Sicily | 57,422 | 5,183 | 2,654 | 48,112 |
| Sardinia | 21,835 | 2,797 | 1,392 | 16,428 |

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)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| | Italy | North West Italy | North East Italy |
|---|----------------|------------------|------------------|
| SIGHT AND OVERNIGHT DEPOSITS | 9,993 | 4,121 | 1,924 |
| General government | 82 | 9 | 8 |
| Financial companies (excluding Monetary Financial Institutions) | 579 | 169 | 271 |
| Non-financial companies | 1,273 | 468 | 318 |
| Producer households | 158 | 37 | 32 |
| Consumer households and others | 7,901 | 3,439 | 1,295 |
| WITH AGREED MATURITY | 132,469 | 29,269 | 31,231 |
| General government | 36,063 | 23 | 56 |
| Financial companies (excluding Monetary Financial Institutions) | 22,717 | 7,607 | 12,421 |
| Non-financial companies | 9,492 | 2,965 | 2,552 |
| Producer households | 2,236 | 469 | 714 |
| Consumer households and others | 61,960 | 18,205 | 15,488 |
| REDEEMABLE AT NOTICE | 297,897 | 67,542 | 50,440 |
| General government | 6,712 | 996 | 609 |
| Financial companies (excluding Monetary Financial Institutions) | 438 | 266 | 104 |
| Non-financial companies | 2,636 | 551 | 545 |
| Producer households | 4,304 | 737 | 966 |
| Consumer households and others | 283,806 | 64,992 | 48,216 |

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)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| | Italy | North West Italy | North East Italy |
|---|----------------|------------------|------------------|
| CUSTOMER CURRENT ACCOUNTS | 999,936 | 381,660 | 230,714 |
| General government | 31,564 | 2,764 | 4,659 |
| Financial companies (excluding Monetary Financial Institutions) | 92,101 | 56,503 | 16,510 |
| Non-financial companies | 233,238 | 88,978 | 58,523 |
| Producer households | 48,376 | 15,386 | 12,689 |
| Consumer households and others | 594,656 | 218,030 | 138,333 |
| SAVING CERTIFICATES AND CDs ISSUED | 17,773 | 3,528 | 6,102 |
| General government | 18 | .. | 4 |
| Financial companies (excluding Monetary Financial Institutions) | 153 | 77 | 36 |
| Non-financial companies | 1,063 | 446 | 358 |
| Producer households | 656 | 80 | 277 |
| Consumer households and others | 15,884 | 2,924 | 5,426 |

Financing and Funding

Deposits (excluding repos)

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

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| | Central Italy | Southern Italy | Islands |
|---|---------------|----------------|---------------|
| SIGHT AND OVERNIGHT DEPOSITS | 1,644 | 1,654 | 650 |
| General government | 35 | 20 | 11 |
| Financial companies (excluding Monetary Financial Institutions) | 133 | 3 | 3 |
| Non-financial companies | 304 | 144 | 38 |
| Producer households | 30 | 41 | 17 |
| Consumer households and others | 1,142 | 1,445 | 581 |
| WITH AGREED MATURITY | 58,514 | 10,528 | 2,926 |
| General government | 35,957 | 18 | 9 |
| Financial companies (excluding Monetary Financial Institutions) | 2,397 | 201 | 91 |
| Non-financial companies | 3,443 | 426 | 106 |
| Producer households | 523 | 419 | 111 |
| Consumer households and others | 16,195 | 9,462 | 2,610 |
| REDEEMABLE AT NOTICE | 59,063 | 91,442 | 29,409 |
| General government | 2,866 | 1,773 | 467 |
| Financial companies (excluding Monetary Financial Institutions) | 34 | 26 | 7 |
| Non-financial companies | 814 | 544 | 182 |
| Producer households | 936 | 1,232 | 434 |
| Consumer households and others | 54,412 | 87,866 | 28,319 |

Financing and Funding

Deposits (excluding repos)

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| | Central Italy | Southern Italy | Islands |
|---|----------------|----------------|---------------|
| CUSTOMER CURRENT ACCOUNTS | 234,724 | 106,648 | 46,189 |
| General government | 21,314 | 1,462 | 1,367 |
| Financial companies (excluding Monetary Financial Institutions) | 16,954 | 1,136 | 998 |
| Non-financial companies | 56,966 | 21,132 | 7,640 |
| Producer households | 8,942 | 7,894 | 3,465 |
| Consumer households and others | 130,548 | 75,025 | 32,720 |
| SAVING CERTIFICATES AND CDs ISSUED | 4,457 | 2,929 | 757 |
| General government | 13 | .. | .. |
| Financial companies (excluding Monetary Financial Institutions) | 32 | 6 | 2 |
| Non-financial companies | 148 | 97 | 14 |
| Producer households | 173 | 102 | 23 |
| Consumer households and others | 4,091 | 2,724 | 718 |

Financing and Funding

Access to data:

[TFR30951](#)

Interest rates on sight current account deposits

by customer region and sector

(percentages)

2nd 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 |
|-------------------------|-------------|--------------------|---|-------------------------|---------------------|--------------------------------|
| ITALY | 0.07 | 0.43 | 0.06 | 0.08 | 0.05 | 0.05 |
| North West Italy | 0.05 | 0.17 | 0.05 | 0.06 | 0.04 | 0.05 |
| Piedmont | 0.05 | 0.05 | 0.13 | 0.06 | 0.04 | 0.04 |
| Valle d'Aosta | 0.06 | 0.26 | 0.07 | 0.10 | 0.04 | 0.02 |
| Lombardy | 0.05 | 0.10 | 0.04 | 0.05 | 0.05 | 0.05 |
| Liguria | 0.06 | 0.65 | 0.15 | 0.07 | 0.04 | 0.04 |
| North East Italy | 0.06 | 0.15 | 0.05 | 0.08 | 0.04 | 0.05 |
| Trentino Alto Adige | 0.11 | 0.14 | 0.12 | 0.13 | 0.05 | 0.09 |
| Veneto | 0.06 | 0.15 | 0.05 | 0.09 | 0.05 | 0.05 |
| Friuli-Venezia Giulia | 0.04 | 0.15 | 0.03 | 0.05 | 0.03 | 0.03 |
| Emilia Romagna | 0.05 | 0.15 | 0.05 | 0.06 | 0.04 | 0.05 |
| Central Italy | 0.12 | 0.54 | 0.09 | 0.10 | 0.06 | 0.06 |
| Tuscany | 0.08 | 0.27 | 0.16 | 0.11 | 0.06 | 0.07 |
| Umbria | 0.07 | 0.15 | 0.08 | 0.10 | 0.06 | 0.05 |
| Marche | 0.10 | 0.62 | 0.16 | 0.12 | 0.09 | 0.08 |
| Lazio | 0.14 | 0.54 | 0.08 | 0.09 | 0.07 | 0.06 |
| Southern Italy | 0.07 | 0.11 | 0.14 | 0.12 | 0.05 | 0.05 |
| Abruzzo | 0.13 | 0.38 | 0.29 | 0.22 | 0.10 | 0.10 |
| Molise | 0.08 | 0.04 | 0.18 | 0.16 | 0.05 | 0.07 |
| Campania | 0.04 | 0.12 | 0.07 | 0.06 | 0.04 | 0.03 |
| Apulia | 0.08 | 0.06 | 0.08 | 0.16 | 0.07 | 0.06 |
| Basilicata | 0.14 | 0.15 | 0.40 | 0.31 | 0.07 | 0.09 |
| Calabria | 0.05 | 0.13 | 0.11 | 0.06 | 0.04 | 0.04 |
| Islands | 0.06 | 0.20 | 0.21 | 0.08 | 0.06 | 0.04 |
| Sicily | 0.06 | 0.10 | 0.15 | 0.09 | 0.08 | 0.05 |
| Sardinia | 0.05 | 0.33 | 0.23 | 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 sight current account deposits

by customer region, sector and size of deposit

(percentages)

2nd 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 |
| ITALY | 0.05 | 0.04 | 0.05 | 0.08 | 0.02 | 0.03 | 0.05 | 0.11 |
| North West Italy | 0.05 | 0.04 | 0.04 | 0.06 | 0.02 | 0.03 | 0.05 | 0.08 |
| Piedmont | 0.05 | 0.04 | 0.04 | 0.07 | 0.02 | 0.03 | 0.04 | 0.07 |
| Valle d'Aosta | 0.06 | 0.05 | 0.04 | 0.10 | 0.01 | 0.02 | 0.03 | 0.02 |
| Lombardy | 0.05 | 0.04 | 0.05 | 0.06 | 0.02 | 0.03 | 0.05 | 0.08 |
| Liguria | 0.04 | 0.03 | 0.03 | 0.09 | 0.02 | 0.03 | 0.05 | 0.08 |
| North East Italy | 0.04 | 0.04 | 0.05 | 0.08 | 0.02 | 0.03 | 0.05 | 0.10 |
| Trentino Alto Adige | 0.05 | 0.04 | 0.05 | 0.15 | 0.09 | 0.08 | 0.07 | 0.13 |
| Veneto | 0.05 | 0.04 | 0.06 | 0.10 | 0.02 | 0.03 | 0.05 | 0.12 |
| Friuli-Venezia Giulia | 0.06 | 0.04 | 0.05 | 0.04 | 0.01 | 0.02 | 0.03 | 0.06 |
| Emilia Romagna | 0.03 | 0.03 | 0.04 | 0.06 | 0.02 | 0.04 | 0.05 | 0.09 |
| Central Italy | 0.05 | 0.05 | 0.06 | 0.11 | 0.02 | 0.04 | 0.06 | 0.13 |
| Tuscany | 0.04 | 0.04 | 0.06 | 0.13 | 0.03 | 0.04 | 0.07 | 0.18 |
| Umbria | 0.06 | 0.05 | 0.07 | 0.12 | 0.02 | 0.04 | 0.06 | 0.13 |
| Marche | 0.05 | 0.06 | 0.08 | 0.14 | 0.03 | 0.05 | 0.08 | 0.21 |
| Lazio | 0.06 | 0.05 | 0.06 | 0.09 | 0.02 | 0.03 | 0.05 | 0.12 |
| Southern Italy | 0.05 | 0.05 | 0.05 | 0.15 | 0.01 | 0.03 | 0.05 | 0.15 |
| Abruzzo | 0.06 | 0.07 | 0.11 | 0.27 | 0.02 | 0.04 | 0.08 | 0.32 |
| Molise | 0.06 | 0.05 | 0.04 | 0.24 | 0.02 | 0.04 | 0.05 | 0.19 |
| Campania | 0.05 | 0.04 | 0.04 | 0.07 | 0.01 | 0.02 | 0.03 | 0.09 |
| Apulia | 0.05 | 0.05 | 0.06 | 0.22 | 0.02 | 0.03 | 0.06 | 0.17 |
| Basilicata | 0.04 | 0.04 | 0.07 | 0.43 | 0.02 | 0.04 | 0.09 | 0.31 |
| Calabria | 0.05 | 0.04 | 0.05 | 0.06 | 0.01 | 0.03 | 0.04 | 0.14 |
| Islands | 0.05 | 0.04 | 0.05 | 0.10 | 0.02 | 0.03 | 0.04 | 0.09 |
| Sicily | 0.06 | 0.06 | 0.06 | 0.12 | 0.02 | 0.04 | 0.05 | 0.11 |
| Sardinia | 0.03 | 0.03 | 0.03 | 0.06 | 0.01 | 0.02 | 0.03 | 0.04 |

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)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

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

| | | | |
|---|------------------|----------------|----------------|
| TOTAL | 2,151,054 | 174,248 | 729,256 |
| Italian government securities | 656,541 | 61,737 | 137,137 |
| <i>of which:</i> BOTs | 14,747 | 89 | 2,231 |
| BTPs | 578,453 | 58,917 | 124,690 |
| CCTs | 39,133 | 2,160 | 7,876 |
| Equity securities | 276,332 | 56,388 | 72,535 |
| <i>of which:</i> in non-euro-area currencies | 45,748 | 1,719 | 9,616 |
| Debt securities other than Italian government securities | 502,783 | 20,865 | 116,195 |
| <i>of which:</i> in non-euro-area currencies | 88,173 | 4,117 | 32,772 |
| Units of collective investment undertakings | 703,457 | 31,489 | 400,401 |
| Securities other than debt and equity securities | 4,506 | 1,627 | 676 |

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)

2nd 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 | |
| TOTAL | 97,865 | 7,268 | 61,056 | 1,689,554 | 152,917 | 653,145 |
| Italian government securities | 19,462 | 952 | 7,592 | 521,579 | 55,736 | 126,034 |
| of which: BOTs | 122 | 8 | 29 | 4,231 | 79 | 2,197 |
| BTPs | 13,975 | 519 | 4,274 | 477,321 | 53,753 | 117,340 |
| CCTs | 3,871 | 386 | 2,848 | 26,311 | 1,408 | 4,794 |
| Equity securities | 4,936 | 581 | 3,245 | 221,658 | 50,806 | 66,742 |
| of which: in non-euro-area currencies | 1,507 | 204 | 983 | 23,781 | 1,386 | 8,309 |
| Debt securities other than Italian government securities | 16,957 | 998 | 6,899 | 393,167 | 18,699 | 106,045 |
| of which: in non-euro-area currencies | 3,075 | 290 | 2,218 | 56,834 | 3,685 | 29,619 |
| Units of collective investment undertakings | 56,197 | 4,702 | 43,105 | 544,067 | 25,046 | 351,754 |
| Securities other than debt and equity securities | .. | - | .. | 3,093 | 749 | 554 |

Financing and Funding

Access to data:

[TFR40087](#)

Customer assets under management (at fair value)

by customer region and sector

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| | Total | of which: | |
|-------------------------|------------------|---|--------------------------------|
| | | Non-financial companies and producer households | Consumer households and others |
| ITALY | 2,151,054 | 174,248 | 729,256 |
| North West Italy | 1,087,433 | 50,633 | 346,069 |
| Piedmont | 228,036 | 11,292 | 91,691 |
| Valle d'Aosta | 2,578 | 130 | 1,761 |
| Lombardy | 817,695 | 37,354 | 221,926 |
| Liguria | 39,124 | 1,857 | 30,691 |
| North East Italy | 450,952 | 26,906 | 172,554 |
| Trentino Alto Adige | 18,458 | 1,917 | 9,516 |
| Veneto | 191,875 | 9,722 | 59,624 |
| Friuli-Venezia Giulia | 59,786 | 1,323 | 13,522 |
| Emilia Romagna | 180,834 | 13,944 | 89,892 |
| Central Italy | 514,217 | 87,385 | 125,807 |
| Tuscany | 63,305 | 8,635 | 46,413 |
| Umbria | 9,329 | 573 | 7,326 |
| Marche | 17,512 | 2,097 | 13,857 |
| Lazio | 424,071 | 76,080 | 58,211 |
| Southern Italy | 67,903 | 6,473 | 59,546 |
| Abruzzo | 7,413 | 672 | 6,422 |
| Molise | 1,070 | 123 | 935 |
| Campania | 31,448 | 2,986 | 27,297 |
| Apulia | 19,582 | 1,840 | 17,403 |
| Basilicata | 2,116 | 160 | 1,948 |
| Calabria | 6,274 | 691 | 5,540 |
| Islands | 30,549 | 2,851 | 25,280 |
| Sicily | 22,417 | 1,919 | 19,183 |
| Sardinia | 8,132 | 932 | 6,097 |

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 customer region and sector

(stocks in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks and CDP**

| | Securities under management | of which: | |
|-------------------------|--------------------------------|--|-----------------------------------|
| | | Non-financial companies and producer households | Consumer households and others |
| ITALY | 97,865 | 7,268 | 61,056 |
| North West Italy | 58,283 | 3,514 | 29,195 |
| Piedmont | 25,247 | 622 | 6,625 |
| Valle d'Aosta | 130 | 3 | 127 |
| Lombardy | 31,038 | 2,826 | 20,738 |
| Liguria | 1,868 | 64 | 1,705 |
| North East Italy | 19,240 | 1,737 | 16,325 |
| Trentino Alto Adige | 2,215 | 110 | 1,319 |
| Veneto | 5,713 | 705 | 4,871 |
| Friuli-Venezia Giulia | 1,410 | 172 | 1,182 |
| Emilia Romagna | 9,902 | 750 | 8,953 |
| Central Italy | 14,487 | 1,318 | 10,884 |
| Tuscany | 4,490 | 351 | 3,744 |
| Umbria | 566 | 32 | 504 |
| Marche | 779 | 52 | 686 |
| Lazio | 8,652 | 883 | 5,950 |
| Southern Italy | 4,297 | 491 | 3,322 |
| Abruzzo | 306 | 39 | 266 |
| Molise | 24 | 2 | 22 |
| Campania | 2,498 | 241 | 1,788 |
| Apulia | 1,147 | 163 | 970 |
| Basilicata | 53 | 6 | 47 |
| Calabria | 269 | 40 | 229 |
| Islands | 1,559 | 207 | 1,330 |
| Sicily | 972 | 110 | 844 |
| Sardinia | 586 | 96 | 486 |

Financing and Funding

Customer assets under management (at fair value)

by customer region and sector

(stocks in millions of euro)

2nd 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 |
| ITALY | 1,689,554 | 152,917 | 653,145 |
| North West Italy | 779,818 | 43,124 | 309,956 |
| Piedmont | 191,373 | 10,054 | 83,641 |
| Valle d'Aosta | 2,325 | 124 | 1,613 |
| Lombardy | 549,688 | 31,403 | 196,172 |
| Liguria | 36,432 | 1,544 | 28,529 |
| North East Italy | 414,059 | 22,050 | 153,227 |
| Trentino Alto Adige | 13,487 | 1,682 | 8,063 |
| Veneto | 180,904 | 7,585 | 53,568 |
| Friuli-Venezia Giulia | 56,577 | 1,072 | 12,135 |
| Emilia Romagna | 163,092 | 11,712 | 79,459 |
| Central Italy | 407,354 | 80,507 | 112,155 |
| Tuscany | 55,492 | 7,809 | 41,791 |
| Umbria | 8,540 | 454 | 6,693 |
| Marche | 16,030 | 1,942 | 12,931 |
| Lazio | 327,293 | 70,302 | 50,739 |
| Southern Italy | 60,399 | 5,081 | 54,422 |
| Abruzzo | 6,908 | 588 | 6,015 |
| Molise | 1,014 | 108 | 895 |
| Campania | 27,050 | 2,317 | 24,512 |
| Apulia | 17,672 | 1,364 | 15,996 |
| Basilicata | 2,001 | 139 | 1,856 |
| Calabria | 5,754 | 566 | 5,148 |
| Islands | 27,924 | 2,155 | 23,385 |
| Sicily | 20,607 | 1,430 | 17,888 |
| Sardinia | 7,317 | 724 | 5,498 |

Financing and Funding

Access to data:

[TFR40500](#)

Securities and derivatives trading by type of security and derivative instrument

(flows in millions of euro)

2nd quarter 2017

Reporting institutions: **Banks and securities firms**

| | Total | Banks | SIMs |
|---|------------------|------------------|---------------|
| Total Securities | 794,048 | 752,242 | 41,806 |
| Italian government securities | 365,859 | 362,516 | 3,342 |
| <i>of which:</i> BOTs | 63,875 | 63,605 | 270 |
| CCTs | 44,933 | 44,289 | 645 |
| BTPs | 238,771 | 236,449 | 2,323 |
| Other debt securities | 259,769 | 245,216 | 14,553 |
| Equity securities | 144,199 | 122,752 | 21,446 |
| Other securities | 4,552 | 2,087 | 2,465 |
| Total Derivative Instruments | 1,946,714 | 1,921,187 | 25,527 |
| Futures | 407,986 | 389,846 | 18,141 |
| <i>of which:</i> on interest rates | 68,370 | 68,370 | - |
| on stock indices | 123,969 | 108,219 | 15,750 |
| Swaps e Forward Rate Agreements | 1,338,451 | 1,338,451 | - |
| <i>of which:</i> Interest Rate Swaps | 1,164,175 | 1,164,175 | - |
| Currency Swaps | 34,251 | 34,251 | - |
| Forward Rate Agreements | 137,063 | 137,063 | - |
| Options on securities | 17,560 | 15,475 | 2,085 |
| <i>of which:</i> on equity securities | 15,896 | 13,814 | 2,082 |
| Options on futures or stock indices | 96,905 | 91,606 | 5,299 |
| <i>of which:</i> on stock indices or futures on stock indices | 55,920 | 55,644 | 275 |
| Interest rate options | 12,094 | 12,094 | - |
| Foreign currency options and other derivative instruments | 73,716 | 73,714 | 3 |

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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