

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

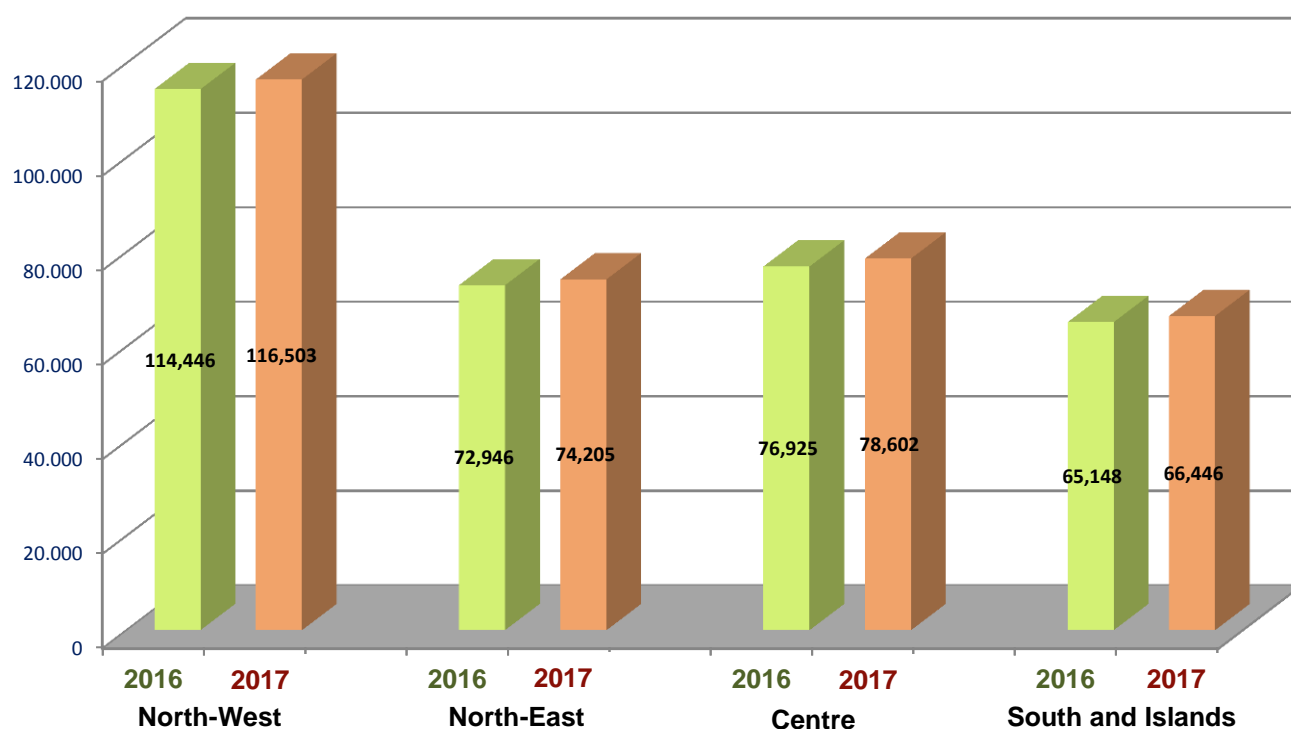
30 March 2018

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

Figure 1

Mortgage loans granted to consumer households for house purchase broken down by geographical area of customers ¹

(millions of euros; data at 31 December 2016 and 2017)

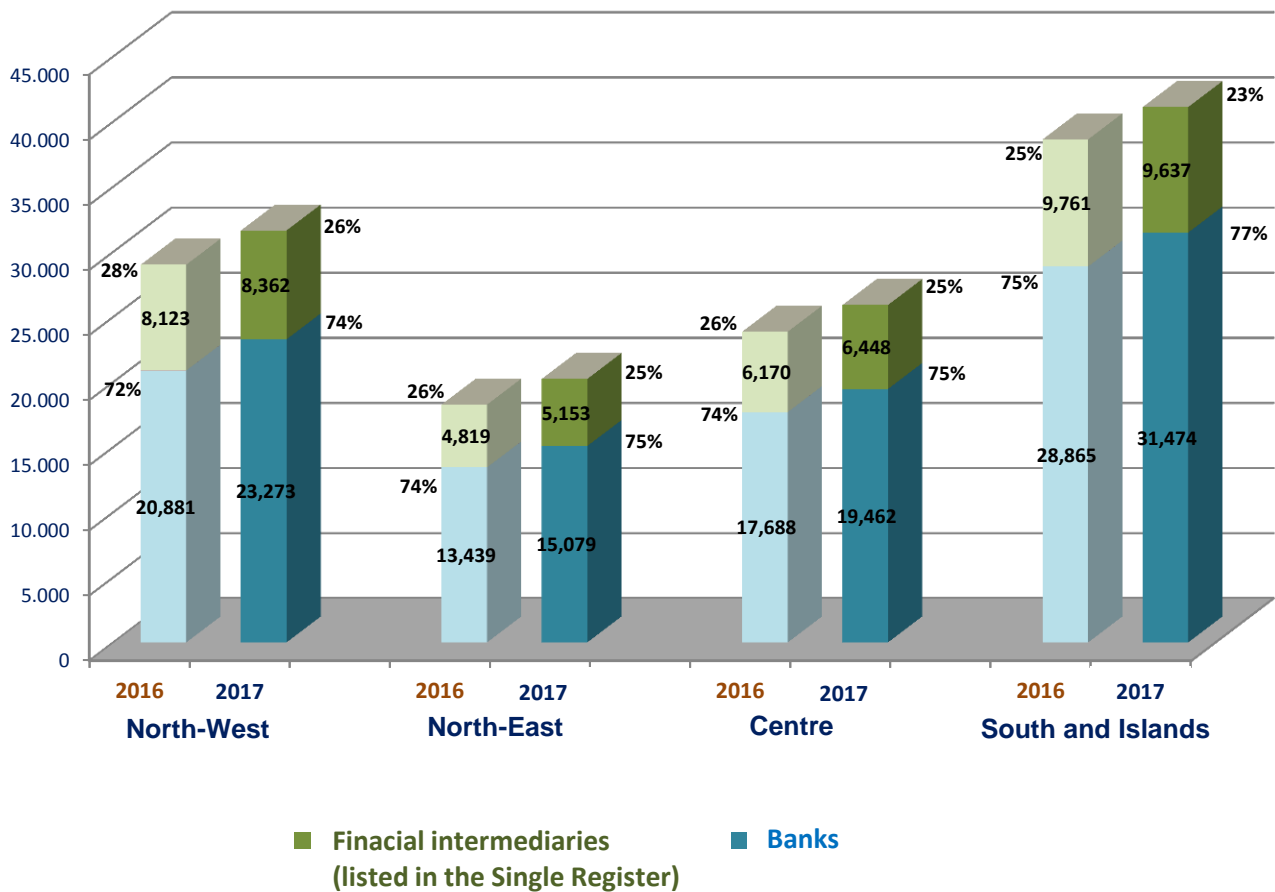


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

Consumer credit by banks and financial institutions broken down by geographical area of customers

(millions of euros and per cent; data at 31 December 2016 and 2017)



Reference period: December 2017

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

Notice to users

Starting from this issue of the report, several tables have been added on loans and deposits including repos and other residual components to ensure the consistency of the concepts and of the sectoral breakdown with the Bank of Italy's other official publications on credit. All the tables referring to loans and deposits net of repos, published in previous editions, are included in a special Appendix to the index and published exclusively in the online statistical database ('BDS') to ensure continuity with the data previously released.

The main body of the report continues to feature a number of tables with special breakdowns or for which repos are not relevant. To facilitate the correct identification and interpretation of the tables, a map of the concepts illustrated in the report may be accessed using the following [link](#).

The report 'Banks and Financial Institutions: Financing and funding by Sector and Geographical Area' Banca d'Italia, Statistics Series, [Methods and Sources: Methodological Notes](#) describes the content of the report and the sources used in greater detail.

Key to symbols and information in the index

The following information is provided for each table (from left to right):

Frequency:

M Monthly
Q Quarterly
H Half-yearly
A Annual

Source:

SR supervisory reports
CCR Central Credit register
SIR Analytical survey of interest rates

Description of the table

Identification code of the table

Page in which the table is reproduced in this report

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](#).

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

<i>Frequency</i>	<i>Source</i>		<i>Access to data</i>
Summary data			
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Loans			
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Q	SR	Loans by customer geographical area and economic activity	TFR20255 p. 13
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M	SR	Loans (excluding bad loans) by customer province, sector and economic activity	TDB20224
Q	CCR	Leasing by province of customer	TFR30309
Q	CCR	Factoring by province of customer	TFR30315
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Q	SR	Bank deposits and postal savings by customer region and sector	TFR20163 p. 27
Q	SR	Deposits by technical form, customer geographical area and sector	TFR20269 p. 28

Tables distributed on the “BDS on-line statistical database” only

Q	SR	Deposits by province of customer, bank size and location of head office	TFR20267
M	SR	Deposits by province, customer sector and sub-sector	TDB20290

Securities, derivatives and customer assets under management

Q	SR	Customer assets under management (at fair value) by type of securities and deposits	TFR40082	p. 32
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Q	SR	Securities and derivatives trading by type of security and derivative instrument	TFR40500	p. 37

Tables distributed on the “BDS on-line statistical database” only

Q	SR	Portfolio securities	TFR40300
Q	SR	Derivative positions by type of instrument	TFR40400

Deposit rates

Q	SIR	Interest rates on current account sight deposits by customer region and sector	TFR30951	p. 38
Q	SIR	Interest rates on current account sight deposits by customer region, sector and size of deposit	TFR30960	p. 39

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Loans

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A	SR	Loans (excluding repos) and number of positions by province of branch	TFR10286
H	SR	Loans (excluding repos) by province of branch and customer sector	TFR10241
Q	SR	Loans (excluding repos) by customer province, sector and economic activity	TFR10232
Q	SR	Loans (excluding repos) by customer region and economic activity	TFR10255
Q	SR	Loans (excluding repos and bad loans) by technical form, geographical area and customer sector	TFR10281
Q	SR	Loans (excluding repos) by customer province, bank size and location of head office	TFR10236
Q	SR	Long-term loans (excluding repos and bad loans): stocks by economic purpose, terms and conditions and province of the investment	TFR10420
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Q	SR	Long-term loans (excluding repos and bad loans) to agriculture: stocks by economic purpose, terms and conditions and province of the investment	TFR10460
Q	SR	Subsidized loans (excluding bad loans): stocks by original maturity, province of the investment and type of incentive law	TDB10440

M	SR	Loans (excluding repos) by province and customer sector and sub-sector	TDB10295
M	SR	Loans (excluding repos and bad loans) by province and customer sector	TDB10226
M	SR	Loans (excluding repos and bad loans) per by customer province and segment of economic activity	TDB10224

Direct fund-raising

A	SR	Loans (excluding repos), deposits (excluding repos) and number of branches by municipality of branch	TFR10194
A	SR	Deposits (excluding repos) and number of positions by province of branch	TFR10283
H	SR	Deposits (excluding repos) by province of branch and customer sector	TFR10287
Q	SR	Deposits (excluding repos) and postal savings by customer province and sector	TFR10163
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Q	SR	Deposits (excluding repos) by province of customer, bank size and location of head office	TFR10267
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M	SR	Repos by customer province and sector	TDB10221

Financing and Funding

Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

II quarter 2017

Reporting institutions: **Banks and CDP**

Total (excluding Monetary Financial Institutions)	Resident customers (excluding Monetary Financial Institutions)	of which: Non-financial companies and producer households	Non-resident customers (excluding Monetary Financial Institutions)

Loans	1.891.509	1.836.193	812.934	55.316
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of which:

Repos	80.215	74.370	3.947	5.844
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Loans (excluding repos)	1.810.913	1.761.482	808.986	49.430
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Loans (excluding bad loans and repos)	1.642.665	1.594.015	678.196	48.650
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of which:

Long-term loans(excluding bad loans and repos)	1.136.536
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Deposits	1.769.582	1.730.083	335.222	39.499
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of which:

Repos	123.858	113.306	60	10.553
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Deposits (excluding repos)	1.527.513	1.501.207	332.000	26.305
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Debt securities	104.710	104.710
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Note: The data only include transactions with resident and non resident customers. The difference between “loans” and “loans (excluding repos)”, apart from repos, is due to bad loans originating from expired securities. The difference between “deposits” and “deposits (excluding repos)”, apart from repos, is due to banker's drafts, cash exposures for own securitisations - debt securities (included in deposits according to the Regulation ECB/2008/32 starting from June 2010) and other residual components.

Source: supervisory reports

Financing and Funding

Access to data:

[TFR40020](#)

Summary data on banking

main balance sheet aggregates of banking activity

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

	2016-Q4	2017-Q1	2017-Q2	2017-Q3	2017-Q4
Loans	1,942,977	1,939,994	1,919,184	1,886,630	1,891,509
<i>of which:</i> Loans (excluding repos)	1,848,038	1,852,639	1,841,286	1,807,174	1,810,913
Portfolio securities	755,699	778,904	742,014	748,234	708,531
Deposits	1,789,256	1,743,944	1,720,217	1,745,615	1,769,582
<i>of which:</i> Deposits (excluding repos)	1,474,394	1,468,501	1,481,464	1,512,653	1,527,513
Securities issued but not expired	403,937	394,431	382,066	362,741	341,684
<i>of which:</i> Subordinated bonds	48,797	48,028	47,000	42,929	41,260
Customer assets under management	2,188,285	2,211,866	2,220,855	2,240,031	2,231,021

Note: The data only include transactions with resident and non resident customers, excluding Monetary Financial Institutions. The portfolio securities refer to both resident and non resident issuers, including Monetary Financial Institutions. The securities issued are net of the securities repurchased by the issuer and the securities expired. The difference between "loans" and "loans (excluding repos)", apart from repos, is due bad loans originating from expired securities. The difference between "deposits" and "deposits (excluding repos)", apart from repos, is due banker's drafts, cash exposures for own securitisations - debt securities (included in deposits according to the Regulation ECB/2008/32 starting from June 2010) and other residual components.

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20232](#)

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and CDP**

Total	General government	Financial companies (excluding Monetary Financial Institutions)
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ITALY	1,836,217	260,557	219,516
North West Italy	587,206	18,814	93,395
Piedmont	111,856	8,975	6,780
Valle d'Aosta	2,995	85	316
Lombardy	437,620	8,084	85,060
Liguria	34,735	1,670	1,239
North East Italy	361,358	7,961	27,189
Trentino Alto Adige	40,647	495	895
Veneto	148,437	3,006	16,759
Friuli-Venezia Giulia	29,370	1,350	1,611
Emilia Romagna	142,905	3,110	7,923
Central Italy	616,088	212,436	94,992
Tuscany	105,967	4,246	565
Umbria	20,827	979	121
Marche	35,787	1,511	179
Lazio	453,507	205,701	94,127
Southern Italy	183,405	14,348	542
Abruzzo	23,702	1,169	71
Molise	3,445	187	15
Campania	75,734	6,528	248
Apulia	54,147	2,487	171
Basilicata	6,668	559	10
Calabria	19,711	3,418	27
Islands	87,821	6,999	3,398
Sicily	61,241	5,872	311
Sardinia	26,580	1,127	3,087

Nota: The data include only transactions with resident customers, excluding Monetary Financial Institutions. The structure of the table is analogous to that of TFR10232, now included only in the BDS, and differs only in respect of the inclusion, in the aggregate 'loans', of repurchase agreements with customers, bad loans originating from expired securities and other residual components.

Source: supervisory reports

Financing and Funding

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:		of wich:		Consumer households
		Industry	Building	Services	Small firms	
ITALY	812,931	235,980	113,833	420,198	150,227	534,118
North West Italy	298,058	91,607	39,332	155,157	45,324	173,793
Piedmont	55,329	17,368	7,179	27,472	12,443	40,297
Valle d'Aosta	1,672	650	277	698	417	912
Lombardy	223,307	69,728	29,158	116,149	28,930	118,652
Liguria	17,750	3,861	2,718	10,838	3,533	13,932
North East Italy	211,616	70,721	27,408	98,552	44,295	112,793
Trentino Alto Adige	27,595	7,714	3,504	13,977	8,715	11,497
Veneto	81,975	29,286	9,605	37,401	16,986	46,033
Friuli-Venezia Giulia	15,068	5,743	1,779	6,233	3,408	10,970
Emilia Romagna	86,977	27,979	12,520	40,940	15,187	44,293
Central Italy	181,351	44,667	28,601	99,903	29,398	124,446
Tuscany	61,942	16,564	8,210	32,856	13,142	38,590
Umbria	12,242	4,182	1,730	5,372	2,990	7,381
Marche	20,409	7,809	2,964	8,554	4,799	13,510
Lazio	86,758	16,112	15,697	53,121	8,467	64,965
Southern Italy	86,187	22,231	13,233	45,734	20,757	81,703
Abruzzo	13,365	4,686	2,426	5,619	3,193	9,023
Molise	1,642	387	300	801	565	1,593
Campania	35,652	8,242	4,987	21,216	6,422	33,117
Apulia	24,661	6,556	3,752	12,353	6,939	26,568
Basilicata	3,464	803	693	1,586	1,005	2,606
Calabria	7,403	1,556	1,076	4,159	2,634	8,796
Islands	35,719	6,755	5,258	20,852	10,453	41,383
Sicily	24,541	4,723	3,094	14,773	7,245	30,311
Sardinia	11,178	2,032	2,165	6,079	3,207	11,072

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	812,931	298,058	86,187	35,719	211,616	181,351
Agriculture, forestry and fishing	42,920	11,963	4,989	2,853	14,936	8,180
Mining and quarrying	2,573	1,018	146	83	433	893
Manufacturing	198,794	78,662	18,926	5,363	62,268	33,576
Electricity, gas, steam and air conditioning supply	26,164	8,995	2,177	891	6,130	7,971
Water supply, sewerage, waste management and remediation activities	8,449	2,932	981	418	1,889	2,228
Construction	113,833	39,332	13,233	5,258	27,408	28,601
Wholesale and retail trade, repair of motor vehicles and motorcycles	138,991	45,702	20,681	9,321	34,702	28,586
Transportation and storage	36,983	10,300	5,622	2,624	6,111	12,327
Accommodation and food service activities	34,504	7,691	5,032	2,682	11,561	7,538
Information and communication	18,281	11,340	753	428	2,297	3,462
Financial and insurance activities	6,031	2,252	448	210	1,026	2,095
Real estate activities	100,764	41,905	5,915	2,305	24,909	25,730
Professional, scientific and technical activities	42,165	21,193	2,213	977	8,563	9,220
Administrative and support service activities	19,160	7,169	1,695	566	4,271	5,458
All remaining activities (sections o p q r s t)	23,319	7,606	3,374	1,740	5,112	5,487

Note: The data only include transactions with resident non-financial companies and producer households. The structure of the table is analogous to that of TFR10255 and differs only in respect of the inclusion, in the aggregate 'loans', of repurchase agreements with customers, bad loans originating from expired securities and other residual components.

Source: supervisory reports

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)

4th quarter 2017

Reporting institutions: **Banks**

	International exposure	of which: Non-banks residual maturity		of which: Banks residual maturity		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
TOTAL	415,862	76,567	226,660	64,779	47,857	323,967
Europe	346,780	61,592	186,582	57,206	41,400	305,045
Albania	588	86	305	148	49	529
Austria	11,547	1,057	9,185	541	764	61,832
Belgium	5,369	610	2,073	745	1,941	1,036
Bosnia and Herzegovina	810	227	573	11	..	3,353
Bulgaria	5,079	326	3,183	1,571	..	4,828
Croatia	12,299	1,535	9,869	886	8	10,442
Denmark	2,201	203	403	1,262	332	171
Finland	957	71	667	3	217	2
France	50,213	3,705	23,222	11,373	11,913	-
Germany	42,256	9,442	19,470	8,710	4,633	136,614
Greece	850	117	300	430	2	233
Ireland	9,053	3,907	4,507	349	290	1,425
Liechtenstein	118	60	58	-	-	-
Luxembourg	19,469	2,489	12,134	1,860	2,986	6,348
Malta	1,731	154	321	1,135	121	-
Montenegro	78	1	77	-	..	-
Norway	1,353	206	639	62	446	2
Netherlands	16,093	2,760	10,122	759	2,452	509
Poland	3,858	803	2,325	107	623	1,634
Portugal	2,505	193	1,252	1,023	37	185
United Kingdom	49,290	16,615	13,814	11,717	7,144	4,374
Romania	4,781	1,319	3,241	46	175	4,564
Russia	9,338	1,043	7,050	863	381	9,452
Serbia	3,546	674	2,311	121	440	4,480
Czech Republic	4,365	746	3,271	257	91	18,130
Slovakia	6,036	951	4,713	99	273	12,370
Slovenia	607	126	470	4	7	4,482
Spain	51,582	5,642	36,493	6,783	2,665	3,379
Sweden	1,531	180	510	301	541	19
Switzerland	7,661	2,536	2,830	1,660	634	4,939
Turkey	14,170	1,916	6,245	4,142	1,866	220
Hungary	4,130	854	3,070	102	104	9,195

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

Source: supervisory reports

Financing and Funding

External position

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

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks**

	International exposure	of which: Non-banks residual maturity		of which: Banks residual maturity		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
Asia	14,123	2,201	7,825	2,026	2,071	2,815
Saudi Arabia	516	257	178	65	17	-
China	1,810	251	215	541	804	883
South Korea	118	25	52	21	20	-
Philippines	213	3	210	..	..	-
Japan	2,341	611	1,332	144	254	1,915
India	374	18	167	180	9	-
Indonesia	567	51	494	17	5	-
Iran	27	4	19	2	3	-
Israel	436	16	401	17	2	..
Kazakhstan	238	166	49	20	3	-
Malaysia	18	6	8	4	..	-
Pakistan	10	1	1	4	3	-
Qatar	1,977	36	1,302	314	325	..
Taiwan	53	2	1	48	2	-
Thailand	19	4	4	11	..	-
Africa	5,066	905	3,378	499	284	2,913
Algeria	122	61	31	30	..	-
Egypt	1,870	302	1,096	383	89	2,913
Morocco	89	5	56	28	..	-
South Africa	705	153	486	25	41	-
Tunisia	180	13	5	27	136	-
America	32,566	8,471	18,205	2,688	3,202	13,049
Argentina	91	24	63	3	1	-
Brazil	878	252	152	465	8	137
Canada	2,319	445	954	318	602	-
Chile	120	15	102	2	1	-
Colombia	108	5	103	..	..	-
Cuba	210	..	2	139	70	-
Mexico	1,238	450	777	8	2	-
Peru	193	76	114	1	2	-
United States	26,354	7,028	15,080	1,741	2,504	12,888
Uruguay	94	38	56	..	-	-
Venezuela	66	15	52	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks**

	International exposure	of which: Non-banks residual maturity		of which: Banks residual maturity		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
Oceania	2,388	241	1,578	116	453	-
Australia	1,512	173	796	90	453	-
New Zealand	110	8	76	26	..	-
Offshore centres	11,674	2,822	6,160	2,245	447	145
Bahamas	712	119	228	365	-	-
Cayman Islands	2,221	112	1,843	254	12	-
Gibraltar	26	3	23	-	-	-
Hong Kong	1,328	591	230	433	74	101
Jersey, c.i.	966	54	912	-	-	-
Singapore	2,587	1,235	584	627	142	44
International organizations	3,265	335	2,930	-	..	-

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)

4th quarter 2017

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

ITALY	260,590	52,067
North West Italy	90,525	19,876
Piedmont	19,655	4,241
Valle d'Aosta	468	79
Lombardy	62,292	13,846
Liguria	8,110	1,709
North East Italy	56,796	10,339
Trentino Alto Adige	4,672	606
Veneto	24,174	3,429
Friuli-Venezia Giulia	6,009	853
Emilia Romagna	21,941	5,451
Central Italy	62,768	11,983
Tuscany	19,638	3,490
Umbria	2,895	575
Marche	5,459	954
Lazio	34,777	6,964
Southern Italy	33,448	7,085
Abruzzo	3,623	726
Molise	588	120
Campania	13,944	2,957
Apulia	11,606	2,532
Basilicata	852	184
Calabria	2,834	566
Islands	17,054	2,784
Sicily	12,127	1,771
Sardinia	4,926	1,013

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

Source: supervisory reports

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)

4th quarter 2017

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

ITALY	10,652	1,337	187
North West Italy	3,728	451	35
Piedmont	803	99	9
Valle d'Aosta	23	3	..
Lombardy	2,615	304	22
Liguria	287	45	4
North East Italy	2,459	252	28
Trentino Alto Adige	279	20	4
Veneto	1,018	103	17
Friuli-Venezia Giulia	260	28	1
Emilia Romagna	902	101	6
Central Italy	2,398	346	47
Tuscany	784	93	9
Umbria	104	19	2
Marche	188	21	1
Lazio	1,321	213	35
Southern Italy	1,382	204	57
Abruzzo	138	19	3
Molise	21	2	..
Campania	587	89	29
Apulia	474	71	18
Basilicata	48	6	1
Calabria	114	16	5
Islands	684	85	20
Sicily	425	48	14
Sardinia	259	37	5

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20281](#)

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,836,205	587,206	361,358
<i>of which:</i>			
Current accounts	283,325	57,042	34,922
<i>of which:</i>			
General government	150,298	490	62
Financial companies (excluding Monetary Financial Institutions)	16,603	12,058	1,774
Non-financial companies and producer households	96,648	37,278	28,231
<i>of which: Small firms</i>	20,373	6,380	6,533
Consumer households	18,051	6,674	4,451
Mortgage loans	876,844	301,283	196,603
<i>of which:</i>			
General government	99,020	17,338	7,239
Financial companies (excluding Monetary Financial Institutions)	32,647	21,827	3,526
Non-financial companies and producer households	357,708	130,294	99,969
<i>of which: Small firms</i>	83,074	25,446	26,417
Consumer households	382,429	129,777	84,733
<i>of which: loans for house purchases</i>	335,757	116,503	74,205
Loans secured by pledge of salary	12,681	2,636	1,591
<i>of which:</i>			
Producer households	50	21	8
Consumer households	12,632	2,615	1,584

Note: The data include only transactions with resident customers, excluding Monetary Financial Institutions. The structure of the table is analogous to that of TFR10281 and differs only in respect of the inclusion, in the aggregate 'loans', of repurchase agreements with customers, bad loans originating from expired securities and other residual components. The listed items do not represent all the technical forms of the loans.

Source: supervisory returns

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	53,574	13,738	9,451
<i>of which:</i>			
Producer households	1,702	477	308
Consumer households	51,847	13,250	9,140
Factoring	21,204	7,323	3,298
<i>of which:</i>			
General government	3,843	325	221
Financial companies (excluding Monetary Financial Institutions)	560	516	43
Non-financial companies and producer households	16,686	6,423	3,031
<i>of which: Small firms</i>	460	117	101
Consumer households	3	1	1
Financial leasing	34,388	13,726	8,630
<i>of which:</i>			
General government	410	118	139
Financial companies (excluding Monetary Financial Institutions)	485	131	158
Non-financial companies and producer households	32,328	13,102	8,007
<i>of which: Small firms</i>	5,657	2,157	1,620
Consumer households	1,098	358	309

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	616,088	183,405	87,821
<i>of which:</i>			
Current accounts	174,062	11,006	6,293
<i>of which:</i>			
General government	148,738	464	544
Financial companies (excluding Monetary Financial Institutions)	1,586	121	1,063
Non-financial companies and producer households	18,870	8,448	3,820
<i>of which:</i> Piccole imprese	3,738	2,459	1,263
Consumer households	4,274	1,831	822
Mortgage loans	230,552	100,668	47,739
<i>of which:</i>			
General government	57,065	11,808	5,570
Financial companies (excluding Monetary Financial Institutions)	6,041	247	1,007
Non-financial companies and producer households	75,511	36,316	15,618
<i>of which:</i> Small firms	15,971	10,249	4,991
Consumer households	90,574	51,981	25,365
of which: loans for house purchases	78,602	44,345	22,101
Loans secured by pledge of salary	2,485	3,775	2,194
<i>of which:</i>			
Producer households	8	7	5
Consumer households	2,477	3,767	2,189

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	11,831	11,909	6,645
<i>of which:</i>			
Producer households	379	316	222
Consumer households	11,446	11,591	6,420
Factoring	6,044	3,348	1,191
<i>of which:</i>			
General government	1,385	1,323	589
Financial companies (excluding Monetary Financial Institutions)	..	..	..
Non-financial companies and producer households	4,619	2,021	594
<i>of which: Small firms</i>	91	111	41
Consumer households	..	..	..
Financial leasing	7,297	3,297	1,438
<i>of which:</i>			
General government	73	69	11
Financial companies (excluding Monetary Financial Institutions)	175	10	11
Non-financial companies and producer households	6,769	3,089	1,360
<i>of which: Small firms</i>	1,023	589	267
Consumer households	261	116	54

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit

by region of customer

(stocks in millions of euro)

4th quarter 2017

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

	Total	Banks	Financial intermediaries
ITALY	118,887	89,288	29,600
North West Italy	31,635	23,273	8,362
Piedmont	9,104	7,062	2,042
Valle d'Aosta	254	193	61
Lombardy	19,263	14,102	5,161
Liguria	3,014	1,916	1,098
North East Italy	20,232	15,079	5,153
Trentino Alto Adige	1,109	893	216
Veneto	8,509	6,371	2,138
Friuli-Venezia Giulia	2,223	1,609	614
Emilia Romagna	8,391	6,205	2,186
Central Italy	25,910	19,462	6,448
Tuscany	7,986	5,921	2,065
Umbria	1,929	1,480	449
Marche	2,684	2,060	623
Lazio	13,311	10,000	3,311
Southern Italy	26,275	20,350	5,926
Abruzzo	2,624	1,948	676
Molise	576	448	128
Campania	10,538	8,289	2,249
Apulia	7,607	5,948	1,659
Basilicata	986	786	200
Calabria	3,944	2,931	1,013
Islands	14,835	11,124	3,711
Sicily	10,793	8,106	2,687
Sardinia	4,042	3,018	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 reports

Financing and Funding

Access to data:

[TFR40100](#)

Guarantees granted

by customer region and sector

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	134,231	2,659	9,956	117,082	1,533	3,000
North West Italy	53,956	124	7,697	44,523	411	1,201
Piedmont	6,619	15	481	5,839	136	147
Valle d'Aosta	256	..	2	239	2	12
Lombardy	42,707	95	7,201	34,163	246	1,002
Liguria	4,375	14	13	4,282	26	40
North East Italy	28,142	551	805	25,085	693	1,007
Trentino Alto Adige	3,428	47	43	2,857	205	276
Veneto	6,737	46	351	5,784	175	381
Friuli-Venezia Giulia	6,870	70	89	6,531	136	45
Emilia Romagna	11,106	389	322	9,914	177	305
Central Italy	45,635	1,901	1,238	41,705	221	570
Tuscany	4,406	237	35	3,899	98	137
Umbria	364	2	14	315	16	17
Marche	829	9	12	730	38	40
Lazio	40,035	1,653	1,176	36,761	68	377
Southern Italy	4,675	77	47	4,270	135	146
Abruzzo	874	10	5	799	24	36
Molise	58	13	3	34	3	4
Campania	2,543	36	23	2,405	31	47
Apulia	849	3	11	742	51	41
Basilicata	159	..	..	144	9	6
Calabria	193	14	5	145	17	12
Islands	1,823	6	169	1,499	73	76
Sicily	865	..	12	785	43	25
Sardinia	958	6	157	714	30	51

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR10288](#)

Non-bank loans (excluding bad loans)

by technical form and customer sector

(stocks in millions of euro)

4th 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	13,751	3,075	105	9,956	149	467
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Factoring: with recourse

Advances to assignor	10,761	82	1,812	8,770	63	34
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Nominal value of receivables acquired	16,102	120	1,887	13,332	88	675
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Total exposure in respect of finance leases

47,053	368	768	41,888	2,866	1,164
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Receivables for consumer credit

29,606	-	-	-	-	29,606
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Other finance

4,055	88	474	2,263	605	625
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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)

4th 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	13,742	4,530	2,698	5,254	894	366
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Factoring: with recourse

Advances to assignor	10,758	6,296	1,547	1,623	985	307
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Nominal value of credits acquired	16,099	8,051	2,378	3,436	1,684	550
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Total exposure in respect of finance leases

47,053	16,926	14,551	9,398	4,283	1,894
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Receivables for consumer credit

29,600	8,362	5,153	6,448	5,926	3,711
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Other finance

4,049	1,899	646	818	388	298
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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.

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20163](#)

Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	1,720,028	274,919	59,193	987,108
North West Italy	519,714	106,052	17,699	309,742
Piedmont	114,359	17,811	4,906	79,597
Valle d'Aosta	4,141	1,061	156	2,345
Lombardy	362,612	81,913	11,214	198,562
Liguria	38,603	5,267	1,423	29,237
North East Italy	346,965	71,060	15,791	216,384
Trentino Alto Adige	36,976	7,600	2,219	23,522
Veneto	148,119	28,929	6,324	87,465
Friuli-Venezia Giulia	31,423	5,112	1,231	20,950
Emilia Romagna	130,448	29,420	6,017	84,447
Central Italy	434,606	65,316	11,016	207,479
Tuscany	86,006	15,454	4,025	62,732
Umbria	17,231	3,081	663	12,716
Marche	37,125	5,375	1,469	28,640
Lazio	294,244	41,406	4,859	103,390
Southern Italy	227,987	23,885	10,466	185,379
Abruzzo	26,847	3,125	1,274	21,093
Molise	6,185	357	208	5,351
Campania	94,367	11,217	3,945	76,042
Apulia	63,083	6,594	3,431	50,681
Basilicata	10,956	895	449	9,300
Calabria	26,550	1,698	1,160	22,913
Islands	86,045	8,605	4,221	68,125
Sicily	61,560	5,301	2,765	50,226
Sardinia	24,485	3,304	1,456	17,899

Nota: The data include only transactions with resident customers, excluding Monetary Financial Institutions. The structure of the table is analogous to that of TFR10163, now included only in the BDS, and differs only in respect of the inclusion, in the aggregate 'deposits', of reverse repurchase agreements with customers, banker's drafts, cash exposures for own securitisations - debt securities (included in deposits according to the Regulation ECB/2008/32 starting from June 2010) and other residual components. The amounts related to cash exposures for own securitisations are attributed to "financial companies" and cannot be broken down by territory: consequently national total differs from the sum of the territorial subcomponents.

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20269](#)

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	1,730,047	514,777	341,926
Sight and overnight deposits	10,324	4,212	2,321
General government	55	4	6
Financial companies (excluding Monetary Financial Institutions)	1,080	255	709
Non-financial companies and producer households	1,369	600	278
<i>of which: Small firms</i>	202	48	46
Consumer households	5,997	1,947	1,235
With agreed maturity	113,377	29,125	28,762
General government	23,610	13	45
Financial companies (excluding Monetary Financial Institutions)	24,060	9,724	12,008
Non-financial companies and producer households	11,309	3,622	2,872
<i>of which: Small firms</i>	2,186	449	723
Consumer households	53,235	15,523	13,626
Redeemable at notice	301,496	68,411	51,193
General government	6,099	846	529
Financial companies (excluding Monetary Financial Institutions)	380	187	132
Non-financial companies and producer households	7,202	1,324	1,571
<i>of which: Small firms</i>	4,930	846	1,084
Consumer households	286,351	65,868	48,760

Note: The data include only transactions with resident customers, excluding Monetary Financial Institutions. The structure of the table is analogous to that of TFR10269 and differs only in respect of the inclusion, in the aggregate 'deposits', of reverse repurchase agreements with customers, banker's drafts, cash exposures for own securitisations - debt securities (included in deposits according to the Regulation ECB/2008/32 starting from June 2010) and other residual components. The amounts related to cash exposures for own securitisations are attributed to "financial companies" and cannot be broken down by territory: consequently national total differs from the sum of the territorial subcomponents.

Source: supervisory reports

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,060,500	406,217	251,960
General government	28,722	2,690	4,736
Financial companies (excluding Monetary Financial Institutions)	95,990	59,090	19,139
Non-financial companies and producer households	310,619	116,193	80,106
<i>of which: Small firms</i>	69,132	22,633	19,579
Consumer households	596,272	218,084	142,781
Saving certificates and CDs issued	15,512	3,282	5,664
General government	4	..	3
Financial companies (excluding Monetary Financial Institutions)	133	79	19
Non-financial companies and producer households	1,501	521	564
<i>of which: Small firms</i>	639	108	288
Consumer households	13,717	2,616	5,038

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	467,088	219,061	82,485
Sight and overnight deposits	1,567	1,579	646
General government	35	5	4
Financial companies (excluding Monetary Financial Institutions)	111	4	2
Non-financial companies and producer households	271	172	49
<i>of which: Small firms</i>	36	50	21
Consumer households	1,051	1,197	567
With agreed maturity	43,112	9,707	2,672
General government	23,523	22	8
Financial companies (excluding Monetary Financial Institutions)	2,042	195	91
Non-financial companies and producer households	3,707	856	252
<i>of which: Small firms</i>	472	433	109
Consumer households	13,388	8,413	2,285
Redeemable at notice	59,685	92,532	29,674
General government	2,583	1,680	461
Financial companies (excluding Monetary Financial Institutions)	24	31	6
Non-financial companies and producer households	1,790	1,892	624
<i>of which: Small firms</i>	1,073	1,433	494
Consumer households	54,879	88,503	28,342

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	242,464	111,442	48,417
General government	17,986	1,535	1,776
Financial companies (excluding Monetary Financial Institutions)	15,527	1,217	1,017
Non-financial companies and producer households	72,454	30,334	11,531
<i>of which: Small firms</i>	12,044	10,507	4,369
Consumer households	126,735	75,755	32,917
Saving certificates and CDs issued	3,426	2,541	600
General government	1	..	..
Financial companies (excluding Monetary Financial Institutions)	24	8	2
Non-financial companies and producer households	211	177	30
<i>of which: Small firms</i>	118	104	22
Consumer households	3,166	2,333	564

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)

4th quarter 2017

Reporting institutions: **Banks and CDP**

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

TOTAL	2,162,443	173,662	739,941
Italian government securities	639,292	58,522	130,753
<i>of which:</i> BOTs	12,180	90	1,714
BTPs	565,401	56,317	119,903
CCTs	39,921	1,561	6,929
Equity securities	289,103	58,803	75,889
<i>of which:</i> in non-euro-area currencies	48,797	1,872	10,112
Debt securities other than italian government securities	502,746	19,722	105,488
<i>of which:</i> in non-euro-area currencies	87,324	4,189	31,667
Units of collective investment undertakings	719,131	33,608	424,705
Securities other than debt and equity securities	4,516	847	779

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 reports

Financing and Funding

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

4th 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

Financing and Funding

Access to data:

[TFR40087](#)

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and CDP**

Total	of which:	
	Non-financial companies and producer households	Consumer households and others
2,162,443	173,662	739,941
1,091,506	53,808	350,880
229,405	11,680	93,377
2,577	100	1,791
820,042	40,211	224,596
39,482	1,817	31,116
453,782	26,384	175,428
19,153	2,247	9,859
193,745	9,525	60,400
59,184	1,260	13,636
181,700	13,352	91,534
517,496	83,783	127,677
63,943	6,261	46,867
9,405	569	7,401
17,512	2,677	13,680
426,636	74,276	59,729
68,496	6,816	60,049
7,621	805	6,464
1,086	128	948
31,589	3,174	27,539
19,699	1,826	17,532
2,159	170	1,979
6,343	714	5,586
31,164	2,871	25,907
22,920	1,965	19,616
8,244	906	6,292

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 reports

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and CDP**

Securities under management	of which:	
	Non-financial companies and producer households	Consumer households and others
99,134	7,460	62,374
59,255	3,620	30,277
25,374	613	6,772
131	2	128
31,844	2,901	21,625
1,906	103	1,751
19,585	1,748	16,553
2,396	123	1,399
5,822	724	4,955
1,502	181	1,265
9,865	720	8,934
14,537	1,370	10,781
4,504	365	3,755
591	29	511
657	37	606
8,784	939	5,909
4,219	536	3,433
305	35	270
24	2	22
2,396	289	1,872
1,164	161	989
54	5	48
275	43	232
1,539	186	1,330
951	90	842
588	96	489

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th 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	1,696,586	152,976	661,687
North West Italy	776,959	46,242	313,401
Piedmont	192,903	10,516	85,115
Valle d'Aosta	2,308	93	1,640
Lombardy	544,973	34,176	197,763
Liguria	36,775	1,457	28,882
North East Italy	417,253	22,119	155,801
Trentino Alto Adige	13,998	1,991	8,318
Veneto	183,409	7,566	54,264
Friuli-Venezia Giulia	55,614	1,016	12,163
Emilia Romagna	164,231	11,546	81,056
Central Italy	412,915	77,047	113,846
Tuscany	56,060	5,386	42,191
Umbria	8,564	439	6,745
Marche	16,068	2,531	12,763
Lazio	332,224	68,691	52,148
Southern Italy	60,958	5,354	54,667
Abruzzo	7,034	655	6,040
Molise	1,029	113	907
Campania	27,314	2,482	24,588
Apulia	17,740	1,373	16,071
Basilicata	2,036	147	1,879
Calabria	5,803	582	5,181
Islands	28,502	2,213	23,972
Sicily	21,058	1,491	18,292
Sardinia	7,444	722	5,680

Financing and Funding

Access to data:

[TFR40500](#)

Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

4th quarter 2017

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	850,333	816,969	33,364
Italian government securities	461,387	458,019	3,368
<i>of which:</i> BOTs	96,246	95,873	373
CCTs	107,137	106,169	968
BTPs	230,188	228,186	2,002
Other debt securities	237,141	224,794	12,347
Equity securities	129,902	112,739	17,163
Other securities	2,342	1,038	1,304
Total Derivative Instruments	2,083,889	2,061,175	22,714
Futures	360,736	343,748	16,989
<i>of which:</i> on interest rates	34,104	34,104	-
on stock indices	132,438	115,480	16,958
Swaps e Forward Rate Agreements	1,519,999	1,519,999	-
<i>of which:</i> Interest Rate Swaps	1,407,610	1,407,610	-
Currency Swaps	37,166	37,166	-
Forward Rate Agreements	70,767	70,767	-
Options on securities	17,028	11,718	5,310
<i>of which:</i> on equity securities	15,971	10,664	5,307
Options on futures or stock indices	38,858	38,444	415
<i>of which:</i> on stock indices or futures on stock indices	32,153	31,738	415
Interest rate options	16,959	16,959	-
Foreign currency options and other derivative instruments	130,308	130,308	1

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 reports

Financing and Funding

Access to data:

[TFR30951](#)

Interest rates on sight current account deposits

by customer region and sector

(percentages)

4th 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	0.41	0.07	0.06	0.05	0.05
North West Italy	0.05	0.17	0.08	0.05	0.04	0.04
Piedmont	0.05	0.04	0.20	0.05	0.03	0.03
Valle d'Aosta	0.05	0.28	0.07	0.06	0.03	0.03
Lombardy	0.05	0.11	0.06	0.05	0.04	0.05
Liguria	0.05	0.65	0.12	0.05	0.04	0.04
North East Italy	0.05	0.11	0.05	0.06	0.04	0.04
Trentino Alto Adige	0.09	0.10	0.12	0.11	0.05	0.08
Veneto	0.05	0.12	0.05	0.06	0.04	0.04
Friuli-Venezia Giulia	0.04	0.13	0.05	0.04	0.03	0.03
Emilia Romagna	0.05	0.08	0.05	0.05	0.03	0.05
Central Italy	0.12	0.53	0.07	0.09	0.06	0.07
Tuscany	0.10	0.22	0.12	0.11	0.05	0.10
Umbria	0.08	0.13	0.07	0.10	0.06	0.07
Marche	0.13	0.65	0.17	0.12	0.07	0.09
Lazio	0.13	0.53	0.06	0.07	0.06	0.06
Southern Italy	0.06	0.10	0.14	0.09	0.05	0.05
Abruzzo	0.11	0.38	0.25	0.16	0.08	0.08
Molise	0.07	0.02	0.14	0.10	0.05	0.07
Campania	0.04	0.10	0.09	0.05	0.03	0.03
Apulia	0.07	0.06	0.08	0.12	0.07	0.05
Basilicata	0.12	0.12	0.41	0.27	0.05	0.09
Calabria	0.04	0.08	0.08	0.04	0.04	0.04
Islands	0.05	0.18	0.19	0.06	0.06	0.04
Sicily	0.06	0.09	0.15	0.07	0.07	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)

4th 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	0.04	0.04	0.04	0.07	0.02	0.03	0.05	0.11
North West Italy	0.04	0.04	0.04	0.05	0.02	0.03	0.05	0.08
Piedmont	0.05	0.04	0.03	0.05	0.02	0.02	0.03	0.06
Valle d'Aosta	0.06	0.05	0.04	0.06	0.01	0.02	0.02	0.10
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	0.04	0.08
North East Italy	0.04	0.03	0.04	0.06	0.02	0.03	0.04	0.09
Trentino Alto Adige	0.05	0.04	0.04	0.12	0.09	0.07	0.06	0.13
Veneto	0.04	0.04	0.04	0.06	0.02	0.03	0.04	0.10
Friuli-Venezia Giulia	0.06	0.04	0.04	0.03	0.01	0.02	0.03	0.06
Emilia Romagna	0.03	0.03	0.03	0.06	0.02	0.03	0.05	0.08
Central Italy	0.05	0.04	0.05	0.10	0.02	0.04	0.06	0.17
Tuscany	0.04	0.03	0.05	0.14	0.02	0.04	0.08	0.32
Umbria	0.05	0.04	0.06	0.11	0.02	0.03	0.06	0.20
Marche	0.05	0.04	0.06	0.15	0.03	0.04	0.08	0.23
Lazio	0.05	0.05	0.05	0.08	0.02	0.03	0.05	0.11
Southern Italy	0.05	0.04	0.05	0.11	0.02	0.02	0.04	0.13
Abruzzo	0.06	0.06	0.09	0.19	0.02	0.04	0.07	0.27
Molise	0.06	0.05	0.04	0.14	0.02	0.03	0.05	0.19
Campania	0.04	0.04	0.04	0.05	0.01	0.02	0.03	0.08
Apulia	0.05	0.04	0.05	0.16	0.02	0.03	0.05	0.14
Basilicata	0.04	0.03	0.06	0.37	0.02	0.04	0.08	0.27
Calabria	0.05	0.04	0.04	0.04	0.02	0.03	0.04	0.12
Islands	0.05	0.04	0.05	0.08	0.02	0.03	0.04	0.09
Sicily	0.06	0.05	0.06	0.09	0.02	0.03	0.05	0.10
Sardinia	0.03	0.03	0.03	0.06	0.02	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

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