

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

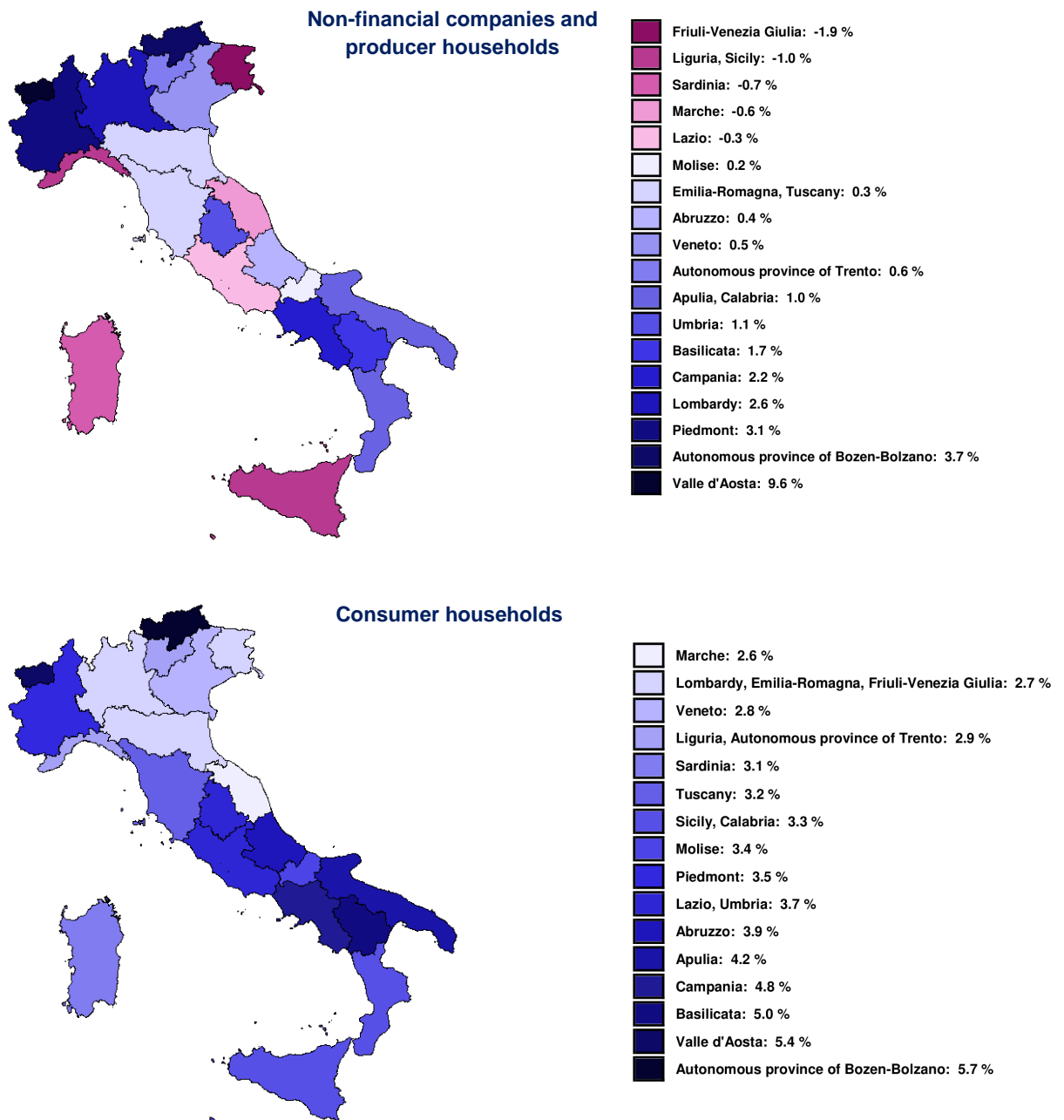
28 June 2018

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

Figure 1

## Twelve-month percentage change in loans by region<sup>1</sup>

(data at 31 March 2018)

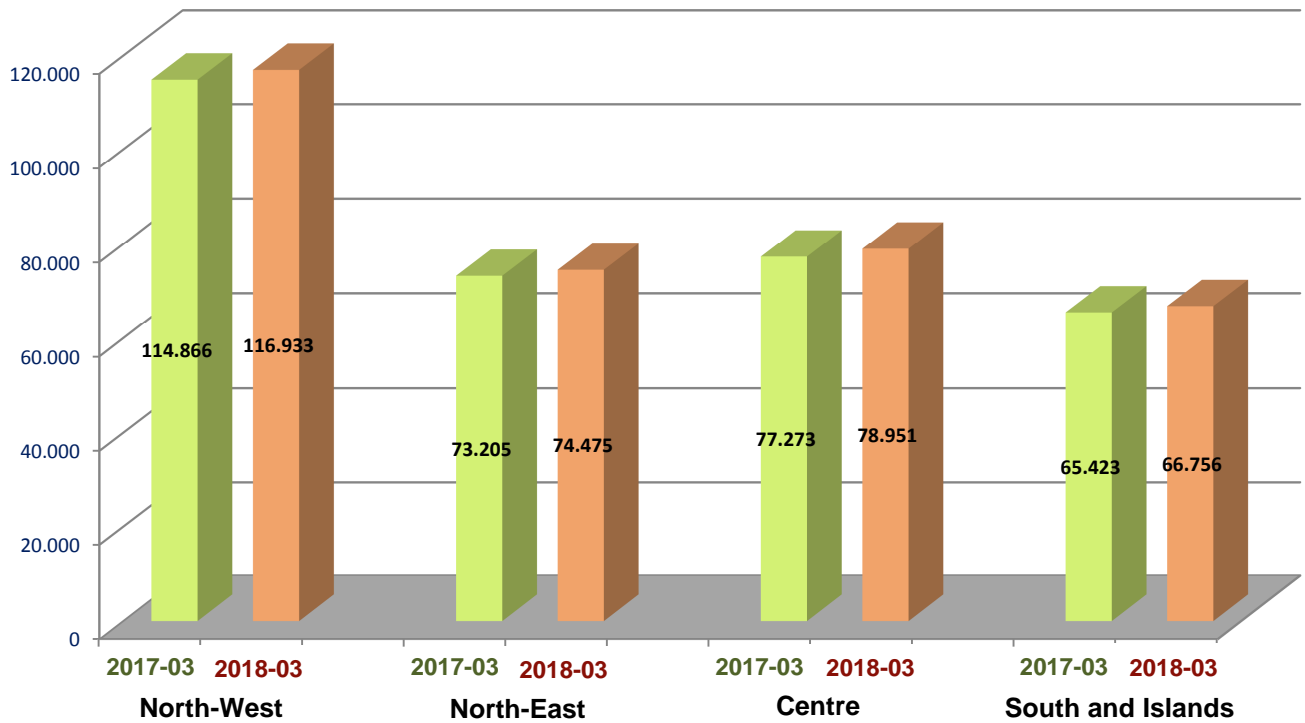


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

**Mortgage loans granted to consumer households for house purchase by geographical area of customers**

(millions of euros; data at 31 March 2017 and 2018)



Reference period: March 2018

**Banks and Financial Institutions: Financing and Bank Funding by Sector and Geographical Area**  
**Notice to users**

*Banks and Financial Institutions: Financing and Bank Funding by Sector and Geographical Area* is one of the three new stand-alone specialized publications into which the *Statistical Bulletin* has been gradually split over the course of 2017. The new report will be published quarterly and contains data on the financial and credit system statistical information split by sector and territory. A particular focus is placed on loans granted by the banking system and Cassa Depositi and Prestiti S.p.A. (CDP) to customers, on banks' financial resources collection and securities and derivatives' markets activity and also on customers' assets under management and bonds issues. Other information concerns non-banking 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 Bank Funding by Sector and Geographical Area* in [Methods and Sources: Methodological Notes](#).

With reference to the *Statistical Bulletin* there are new and rearranged information.

There are 51 (of which 32 tables distributed on the online [Statistical Database](#) only) tables, partly deriving 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 previous *Statistical Bulletin's* tables headings and codes have been modified and a new terminology has been adopted in order to better show the concepts represented while the contents remain unchanged. The definitions have been made similar to those utilized by other statistical publications which describe same phenomena. For information on the conversion between the old coding of the tables previously published in the *Statistical Bulletin* and the new coding of the tables in this publication see the [Conversion Chart](#).

To facilitate the correct identification and interpretation of the tables, a map of the concepts illustrated in the report may be downloaded using the following [link](#).

\* \* \*

Starting from the issue of 28 June 2018 the report contains a new table (TFR20231) referring to the twelve-month changes in loans at regional level, starting from December 2012.

The table TFR40300 "Portfolio securities" has been updated and reviewed in order to take into account the new definitions of the accounting portfolios introduced by IFRS9 accounting standards (which entered into force on the accounting date of March 2018).

Lastly, the table TFR10440 "Subsidized loans (excluding bad loans) - by original maturity, province of the investment and type of incentive law" was discontinued because the related information is no longer reported.

## 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](#).

## 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

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

Frequency	Source		Access to data
<b>Summary data</b>			
Q	SR	<b>Summary data on loans and deposits</b>	p. 9
Q	SR	<b>Summary data on banking</b>	<a href="#">TFR40020</a> p. 10
<b>Loans</b>			
Q	SR	<b>Loans</b> by customer region, sector and economic activity	<a href="#">TFR20232</a> p. 11
Q	SR	<b>Loans</b> by customer geographical area and economic activity	<a href="#">TFR20255</a> p. 13
Q	SR	<b>External position</b> by country, type of customer and residual maturity of the loan	<a href="#">TFR30274</a> p. 14
Q	SR	<b>Long-term loans (excluding bad loans) to consumer households for house purchase: stocks</b> by customer region and type of contract	<a href="#">TFR10425</a> p. 17
Q	SR	<b>Long-term loans (excluding bad loans) to consumer households for house purchase: disbursements</b> by customer region and type of contract	<a href="#">TFR10435</a> p. 18
Q	SR	<b>Loans</b> by technical form, geographical area and customer sector	<a href="#">TFR20281</a> p. 19
Q	SR	<b>Consumer credit</b> by customer region	<a href="#">TFR10254</a> p. 23
Q	SR	<b>Collateral granted</b> by customer region and sector	<a href="#">TFR40100</a> p. 24
Q	SR	<b>Non-bank loans (excluding bad loans)</b> by technical form and customer sector	<a href="#">TFR10288</a> p. 25
Q	SR	<b>Non-bank loans (excluding bad loans)</b> by technical form and customer geographical area	<a href="#">TFR10289</a> p. 26
Q	SR	<b>Twelve-month percentage change in loans</b> by customer region and sector	<a href="#">TFR20231</a> p. 27
<i>Tables distributed on the "BDS on-line statistical database" only</i>			
Q	SR	<b>Loans</b> by customer province, bank size and location of head office	<a href="#">TFR20236</a>
M	SR	<b>Loans</b> by province and customer sector and sub-sector	<a href="#">TDB20295</a>
M	SR	<b>Loans (excluding bad loans)</b> by customer province and sector	<a href="#">TDB20226</a>
M	SR	<b>Loans (excluding bad loans)</b> by customer province, sector and economic activity	<a href="#">TDB20224</a>
Q	CCR	<b>Leasing</b> by province of customer	<a href="#">TFR30309</a>
Q	CCR	<b>Factoring</b> by province of customer	<a href="#">TFR30315</a>

## Direct fund-raising

Q	SR	<b>Bank deposits and postal savings</b> by customer region and sector	<a href="#">TFR20163</a>	p. 28
Q	SR	<b>Deposits</b> by technical form, customer geographical area and sector	<a href="#">TFR20269</a>	p. 29

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

Q	SR	<b>Deposits</b> by province of customer, bank size and location of head office	<a href="#">TFR20267</a>	
M	SR	<b>Deposits</b> by province, customer sector and sub-sector	<a href="#">TDB20290</a>	

## Securities, derivatives and customer assets under management

Q	SR	<b>Customer assets under management (at fair value)</b> by type of securities and deposits	<a href="#">TFR40082</a>	p. 33
Q	SR	<b>Customer assets under management (at fair value)</b> by customer region and sector	<a href="#">TFR40087</a>	p. 35
Q	SR	<b>Securities and derivatives trading</b> by type of security and derivative instrument	<a href="#">TFR40500</a>	p. 38

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

Q	SR	<b>Portfolio securities</b>	<a href="#">TFR40300</a>	
Q	SR	<b>Derivative positions by type of instrument</b>	<a href="#">TFR40400</a>	

## Deposit rates

Q	SIR	<b>Interest rates on current account sight deposits</b> by customer region and sector	<a href="#">TFR30951</a>	p. 39
Q	SIR	<b>Interest rates on current account sight deposits</b> by customer region, sector and size of deposit	<a href="#">TFR30960</a>	p. 40

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

### Loans

A	SR	<b>Loans (excluding repos), deposits (excluding repos) and number of branches</b> by municipality of branch	<a href="#">TFR10194</a>	
A	SR	<b>Loans (excluding repos) and number of positions</b> by province of branch	<a href="#">TFR10286</a>	
H	SR	<b>Loans (excluding repos)</b> by province of branch and customer sector	<a href="#">TFR10241</a>	
Q	SR	<b>Loans (excluding repos)</b> by customer province, sector and economic activity	<a href="#">TFR10232</a>	
Q	SR	<b>Loans (excluding repos)</b> by customer region and economic activity	<a href="#">TFR10255</a>	
Q	SR	<b>Loans (excluding repos and bad loans)</b> by technical form, geographical area and customer sector	<a href="#">TFR10281</a>	
Q	SR	<b>Loans (excluding repos)</b> by customer province, bank size and location of head office	<a href="#">TFR10236</a>	
Q	SR	<b>Long-term loans (excluding repos and bad loans): stocks</b> by economic purpose, terms and conditions and province of the investment	<a href="#">TFR10420</a>	
Q	SR	<b>Long-term loans (excluding repos and bad loans): disbursements</b> by economic purpose, terms and conditions and province of the investment	<a href="#">TFR10430</a>	
Q	SR	<b>Long-term loans (excluding repos and bad loans) to agriculture: stocks</b>	<a href="#">TFR10460</a>	

		by economic purpose, terms and conditions and province of the investment	
M	SR	<b>Loans (excluding repos)</b>	<a href="#">TDB10295</a>
		by province and customer sector and sub-sector	
M	SR	<b>Loans (excluding repos and bad loans)</b>	<a href="#">TDB10226</a>
		by province and customer sector	
M	SR	<b>Loans (excluding repos and bad loans)</b>	<a href="#">TDB10224</a>
		per by customer province and segment of economic activity	

### Direct fund-raising

A	SR	<b>Loans (excluding repos), deposits (excluding repos) and number of branches</b>	<a href="#">TFR10194</a>
		by municipality of branch	
A	SR	<b>Deposits (excluding repos) and number of positions</b>	<a href="#">TFR10283</a>
		by province of branch	
H	SR	<b>Deposits (excluding repos)</b>	<a href="#">TFR10287</a>
		by province of branch and customer sector	
Q	SR	<b>Deposits (excluding repos) and postal savings</b>	<a href="#">TFR10163</a>
		by customer province and sector	
Q	SR	<b>Deposits (excluding repos)</b>	<a href="#">TFR10269</a>
		by technical form, customer region and sector	
Q	SR	<b>Deposits (excluding repos)</b>	<a href="#">TFR10267</a>
		by province of customer, bank size and location of head office	
M	SR	<b>Deposits (excluding repos)</b>	<a href="#">TDB10290</a>
		by province and customer sector and sub-sector	
M	SR	<b>Repos</b>	<a href="#">TDB10221</a>
		by customer province and sector	



## Financing and Funding

### Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

I quarter 2018

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	1.900.592	1.845.511	817.950	55.060
<i>of which:</i>				
Repos	80.994	75.035	3.793	5.959
Loans (excluding repos)	1.819.456	1.770.376	814.112	49.069
Loans (excluding bad loans and repos)	1.654.759	1.606.317	686.443	48.432
<i>of which:</i>				
Long-term loans(excluding bad loans and repos)	....	1.141.075	....	....
Deposits	1.789.156	1.724.841	336.145	64.304
<i>of which:</i>				
Repos	126.286	115.630	100	10.656
Deposits (excluding repos)	1.529.848	1.499.763	334.162	30.076
Debt securities	100.253	100.253	....	....

**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**

	2017-Q1	2017-Q2	2017-Q3	2017-Q4	2018-Q1
Loans	1,940,006	1,919,196	1,886,630	1,891,498	1,900,592
<i>of which:</i> Loans (excluding repos)	1,852,639	1,841,286	1,807,174	1,810,902	1,819,456
Portfolio securities	779,087	742,190	748,401	708,676	725,724
Deposits	1,766,355	1,741,810	1,766,944	1,790,431	1,789,156
<i>of which:</i> Deposits (excluding repos)	1,468,501	1,481,463	1,512,653	1,527,513	1,529,848
Securities issued but not expired	394,431	382,066	362,741	341,668	326,051
<i>of which:</i> Subordinated bonds	48,028	47,000	42,929	41,244	40,700
Customer assets under management	2,211,866	2,222,477	2,243,549	2,235,497	2,236,201

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**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.

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Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20232](#)

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)
<b>ITALY</b>	<b>1,845,511</b>	<b>267,115</b>	<b>214,421</b>
<b>North West Italy</b>	<b>588,881</b>	<b>18,916</b>	<b>91,817</b>
Piedmont	112,863	9,044	6,694
Valle d'Aosta	2,956	85	281
Lombardy	437,368	8,114	83,251
Liguria	35,694	1,674	1,591
<b>North East Italy</b>	<b>362,076</b>	<b>8,012</b>	<b>26,092</b>
Trentino Alto Adige	40,897	466	917
Veneto	149,662	3,096	16,642
Friuli-Venezia Giulia	29,360	1,353	1,401
Emilia Romagna	142,157	3,097	7,132
<b>Central Italy</b>	<b>622,203</b>	<b>218,436</b>	<b>92,754</b>
Tuscany	106,838	4,327	512
Umbria	21,018	1,014	130
Marche	35,816	1,522	170
Lazio	458,531	211,573	91,942
<b>Southern Italy</b>	<b>184,391</b>	<b>14,671</b>	<b>535</b>
Abruzzo	23,789	1,187	58
Molise	3,460	190	14
Campania	76,180	6,612	265
Apulia	54,243	2,471	161
Basilicata	6,715	569	11
Calabria	20,004	3,643	27
<b>Islands</b>	<b>87,909</b>	<b>7,080</b>	<b>3,223</b>
Sicily	61,506	5,983	267
Sardinia	26,402	1,097	2,956

**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)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:			of which:		Consumer households
		Industry	Building	Services	Small firms		
<b>ITALY</b>	<b>817,950</b>	<b>239,434</b>	<b>112,501</b>	<b>422,967</b>	<b>149,704</b>	<b>537,229</b>	
<b>North West Italy</b>	<b>300,272</b>	<b>93,566</b>	<b>39,299</b>	<b>155,418</b>	<b>45,023</b>	<b>174,766</b>	
Piedmont	56,072	17,982	7,144	27,659	12,412	40,570	
Valle d'Aosta	1,665	647	281	690	413	917	
Lombardy	224,260	70,770	29,172	116,002	28,640	119,270	
Liguria	18,276	4,167	2,702	11,067	3,558	14,010	
<b>North East Italy</b>	<b>213,046</b>	<b>72,305</b>	<b>26,862</b>	<b>98,958</b>	<b>44,076</b>	<b>113,122</b>	
Trentino Alto Adige	27,777	7,754	3,459	14,166	8,663	11,564	
Veneto	83,092	29,933	9,455	38,054	16,926	46,168	
Friuli-Venezia Giulia	15,248	5,959	1,771	6,206	3,400	10,986	
Emilia Romagna	86,929	28,660	12,178	40,532	15,086	44,404	
<b>Central Italy</b>	<b>182,942</b>	<b>44,847</b>	<b>28,210</b>	<b>101,634</b>	<b>29,369</b>	<b>125,179</b>	
Tuscany	62,517	16,978	8,063	33,107	13,154	38,840	
Umbria	12,340	4,317	1,718	5,338	2,984	7,429	
Marche	20,420	7,936	2,896	8,498	4,761	13,527	
Lazio	87,665	15,616	15,533	54,692	8,472	65,384	
<b>Southern Italy</b>	<b>86,069</b>	<b>21,976</b>	<b>13,003</b>	<b>46,065</b>	<b>20,773</b>	<b>82,492</b>	
Abruzzo	13,314	4,737	2,407	5,548	3,115	9,151	
Molise	1,646	391	298	802	559	1,601	
Campania	35,696	8,205	4,884	21,373	6,466	33,431	
Apulia	24,535	6,318	3,660	12,545	6,970	26,816	
Basilicata	3,462	789	686	1,604	1,013	2,643	
Calabria	7,415	1,536	1,067	4,193	2,649	8,850	
<b>Islands</b>	<b>35,622</b>	<b>6,740</b>	<b>5,128</b>	<b>20,892</b>	<b>10,462</b>	<b>41,669</b>	
Sicily	24,526	4,733	3,048	14,792	7,255	30,534	
Sardinia	11,096	2,007	2,079	6,100	3,208	11,135	

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>817,950</b>	<b>300,272</b>	<b>86,069</b>	<b>35,622</b>	<b>213,046</b>	<b>182,942</b>
Agriculture, forestry and fishing	43,048	11,989	5,025	2,862	14,920	8,251
Mining and quarrying	2,561	1,005	147	84	428	897
Manufacturing	202,620	80,858	19,007	5,396	63,630	33,728
Electricity, gas, steam and air conditioning supply	25,567	8,771	1,836	841	6,207	7,912
Water supply, sewerage, waste management and remediation activities	8,686	2,932	985	419	2,041	2,309
Construction	112,501	39,299	13,003	5,128	26,862	28,210
Wholesale and retail trade, repair of motor vehicles and motorcycles	140,408	46,379	21,027	9,352	34,875	28,774
Transportation and storage	38,053	11,043	5,434	2,648	6,206	12,722
Accommodation and food service activities	34,963	7,796	5,110	2,656	11,810	7,591
Information and communication	17,423	10,562	754	423	2,295	3,390
Financial and insurance activities	6,016	2,184	481	230	1,045	2,076
Real estate activities	99,160	41,151	5,875	2,276	24,316	25,543
Professional, scientific and technical activities	44,126	21,538	2,267	987	8,693	10,641
Administrative and support service activities	19,365	7,057	1,702	567	4,617	5,422
All remaining activities (sections o p q r s t)	23,454	7,708	3,414	1,753	5,102	5,476

**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)

1st quarter 2018

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>TOTAL</b>	<b>661,095</b>	<b>116,623</b>	<b>386,148</b>	<b>94,574</b>	<b>63,750</b>	<b>107,494</b>
<b>Europe</b>	<b>587,123</b>	<b>100,674</b>	<b>341,122</b>	<b>87,442</b>	<b>57,885</b>	<b>85,358</b>
Albania	456	115	261	80	-	518
Austria	67,846	8,205	53,061	4,232	2,348	-
Belgium	7,168	1,348	2,920	1,180	1,720	-
Bosnia and Herzegovina	837	251	586	1	..	3,427
Bulgaria	4,403	475	3,186	742	..	4,649
Croatia	11,095	2,171	8,806	110	9	11,160
Denmark	2,233	229	467	1,161	376	174
Finland	1,094	63	711	3	317	2
France	62,039	6,298	24,948	18,351	12,442	-
Germany	177,394	31,075	111,285	21,823	13,210	-
Greece	1,617	377	648	587	5	-
Ireland	10,399	3,600	4,678	973	1,149	-
Liechtenstein	107	26	68	12	-	-
Luxembourg	29,638	4,412	14,829	2,934	7,462	-
Malta	1,795	161	321	1,214	99	-
Montenegro	76	2	74	-	..	-
Norway	1,259	274	464	60	460	1
Netherlands	16,548	2,772	9,748	1,401	2,627	-
Poland	3,792	664	2,398	118	611	1,593
Portugal	2,838	208	1,901	672	56	-
United Kingdom	49,757	17,389	12,590	13,123	6,656	4,259
Romania	5,910	1,413	3,500	119	878	5,901
Russia	9,700	1,070	7,332	947	351	8,845
Serbia	3,544	917	2,181	51	395	4,622
Czech Republic	5,740	640	3,704	1,308	88	21,936
Slovakia	19,511	2,677	15,271	1,233	330	-
Slovenia	4,864	736	3,736	208	184	-
Spain	54,116	6,734	36,662	8,095	2,624	4,098
Sweden	1,610	190	545	279	596	18
Switzerland	8,202	2,318	3,179	2,002	702	4,944
Turkey	13,824	1,971	6,043	3,896	1,914	208
Hungary	3,892	872	2,850	63	107	8,882

**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)

1st quarter 2018

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>Asia</b>	<b>16,213</b>	<b>2,781</b>	<b>8,579</b>	<b>2,395</b>	<b>2,457</b>	<b>5,498</b>
Saudi Arabia	347	97	173	60	17	-
China	2,159	249	215	676	1,019	936
South Korea	139	29	46	23	41	-
Philippines	199	1	197	1	..	-
Japan	3,989	626	2,790	381	192	4,541
India	410	24	188	194	4	-
Indonesia	482	32	429	18	3	-
Iran	25	3	17	2	3	-
Israel	441	27	397	15	2	..
Kazakhstan	204	150	52	..	2	-
Malaysia	187	157	22	4	5	-
Pakistan	12	1	1	7	3	-
Qatar	2,385	41	1,403	373	569	..
Taiwan	35	29	1	4	1	-
Thailand	16	4	5	6	1	-
<b>Africa</b>	<b>4,808</b>	<b>802</b>	<b>3,300</b>	<b>493</b>	<b>213</b>	<b>2,959</b>
Algeria	72	41	24	7	..	-
Egypt	1,772	256	1,088	389	40	2,959
Morocco	80	6	42	32	..	-
South Africa	688	157	473	39	19	-
Tunisia	165	12	5	19	129	-
<b>America</b>	<b>34,687</b>	<b>8,668</b>	<b>21,023</b>	<b>2,657</b>	<b>2,339</b>	<b>13,464</b>
Argentina	115	25	69	20	1	-
Brazil	823	261	143	415	4	122
Canada	2,340	451	1,080	231	579	-
Chile	179	11	150	18	..	-
Colombia	133	11	122	..	..	-
Cuba	221	..	2	46	173	-
Mexico	1,538	495	1,029	14	..	-
Peru	199	67	130	2	1	-
United States	28,156	7,228	17,453	1,905	1,569	13,318
Uruguay	59	5	54	..	-	-
Venezuela	68	15	53	-	-	-

## Financing and Funding

### External position

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

(stocks in millions of euro)

1st quarter 2018

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>Oceania</b>	<b>2,483</b>	<b>246</b>	<b>1,649</b>	<b>81</b>	<b>507</b>	-
Australia	1,746	186	1,022	37	501	-
New Zealand	103	4	49	44	6	-
<b>Offshore centres</b>	<b>10,700</b>	<b>2,909</b>	<b>6,007</b>	<b>1,487</b>	<b>297</b>	<b>215</b>
Bahamas	624	112	220	292	-	-
Cayman Islands	2,548	125	2,124	298	1	-
Gibraltar	28	2	26	-	-	-
Hong Kong	1,217	625	196	359	37	93
Jersey, c.i.	1,017	84	933	-	-	-
Singapore	1,907	1,266	604	26	10	122
<b>International organizations</b>	<b>5,080</b>	<b>543</b>	<b>4,467</b>	<b>18</b>	<b>52</b>	-



## 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)

1st quarter 2018

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

<b>ITALY</b>	<b>261,642</b>	<b>52,446</b>
<b>North West Italy</b>	<b>90,947</b>	<b>19,958</b>
Piedmont	19,706	4,277
Valle d'Aosta	469	80
Lombardy	62,651	13,876
Liguria	8,121	1,724
<b>North East Italy</b>	<b>57,004</b>	<b>10,357</b>
Trentino Alto Adige	4,719	616
Veneto	24,234	3,468
Friuli-Venezia Giulia	6,071	799
Emilia Romagna	21,979	5,474
<b>Central Italy</b>	<b>63,036</b>	<b>12,071</b>
Tuscany	19,823	3,452
Umbria	2,892	586
Marche	5,441	969
Lazio	34,881	7,064
<b>Southern Italy</b>	<b>33,562</b>	<b>7,224</b>
Abruzzo	3,636	739
Molise	586	123
Campania	14,034	3,008
Apulia	11,634	2,587
Basilicata	857	188
Calabria	2,815	580
<b>Islands</b>	<b>17,093</b>	<b>2,836</b>
Sicily	12,150	1,816
Sardinia	4,943	1,020

**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)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
<b>ITALY</b>	<b>9,384</b>	<b>1,238</b>	<b>197</b>
<b>North West Italy</b>	<b>3,175</b>	<b>428</b>	<b>42</b>
Piedmont	688	91	10
Valle d'Aosta	16	2	..
Lombardy	2,177	289	27
Liguria	295	46	5
<b>North East Italy</b>	<b>1,950</b>	<b>225</b>	<b>24</b>
Trentino Alto Adige	196	16	1
Veneto	789	93	15
Friuli-Venezia Giulia	191	26	1
Emilia Romagna	773	90	7
<b>Central Italy</b>	<b>2,279</b>	<b>319</b>	<b>48</b>
Tuscany	694	87	6
Umbria	98	20	1
Marche	287	20	3
Lazio	1,199	192	38
<b>Southern Italy</b>	<b>1,292</b>	<b>190</b>	<b>58</b>
Abruzzo	135	19	3
Molise	19	3	1
Campania	561	80	29
Apulia	442	67	21
Basilicata	36	6	1
Calabria	100	14	3
<b>Islands</b>	<b>688</b>	<b>76</b>	<b>25</b>
Sicily	426	46	20
Sardinia	262	30	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)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,845,511	588,881	362,076
<i>of which:</i>			
<b>Current accounts</b>	<b>292,380</b>	<b>55,482</b>	<b>35,218</b>
<i>of which:</i>			
General government	160,084	561	66
Financial companies (excluding Monetary Financial Institutions)	14,211	10,083	1,587
Non-financial companies and producer households	97,795	37,400	28,717
<i>of which: Small firms</i>	20,591	6,389	6,527
Consumer households	18,508	6,889	4,452
<b>Mortgage loans</b>	<b>879,491</b>	<b>303,684</b>	<b>197,797</b>
<i>of which:</i>			
General government	97,568	17,417	7,374
Financial companies (excluding Monetary Financial Institutions)	33,036	22,694	3,031
Non-financial companies and producer households	360,424	131,428	101,434
<i>of which: Small firms</i>	82,809	25,354	26,357
Consumer households	383,434	130,133	84,817
<i>of which: loans for house purchases</i>	337,115	116,933	74,475
<b>Loans secured by pledge of salary</b>	<b>12,833</b>	<b>2,656</b>	<b>1,622</b>
<i>of which:</i>			
Producer households	59	21	11
Consumer households	12,773	2,635	1,611

**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)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>54,963</b>	<b>14,187</b>	<b>9,703</b>
<i>of which:</i>			
Producer households	1,722	478	316
Consumer households	53,219	13,700	9,384
<b>Factoring</b>	<b>19,669</b>	<b>6,422</b>	<b>3,015</b>
<i>of which:</i>			
General government	3,648	286	188
Financial companies (excluding Monetary Financial Institutions)	447	380	64
Non-financial companies and producer households	15,462	5,699	2,759
<i>of which:</i> Small firms	404	109	90
Consumer households	3	..	1
<b>Financial leasing</b>	<b>34,138</b>	<b>13,583</b>	<b>8,598</b>
<i>of which:</i>			
General government	399	117	135
Financial companies (excluding Monetary Financial Institutions)	479	128	153
Non-financial companies and producer households	32,037	12,946	7,969
<i>of which:</i> Small firms	5,613	2,130	1,602
Consumer households	1,154	375	324

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	622,203	184,391	87,909
<i>of which:</i>			
<b>Current accounts</b>	<b>183,709</b>	<b>11,514</b>	<b>6,458</b>
<i>of which:</i>			
General government	158,246	633	578
Financial companies (excluding Monetary Financial Institutions)	1,421	116	1,004
Non-financial companies and producer households	19,047	8,676	3,954
<i>of which: Piccole imprese</i>	3,824	2,544	1,307
Consumer households	4,352	1,939	876
<b>Mortgage loans</b>	<b>229,352</b>	<b>100,871</b>	<b>47,788</b>
<i>of which:</i>			
General government	55,440	11,771	5,567
Financial companies (excluding Monetary Financial Institutions)	6,092	240	978
Non-financial companies and producer households	75,537	36,355	15,670
<i>of which: Small firms</i>	15,900	10,200	4,998
Consumer households	90,892	52,192	25,400
of which: loans for house purchases	78,951	44,598	22,158
<b>Loans secured by pledge of salary</b>	<b>2,517</b>	<b>3,806</b>	<b>2,232</b>
<i>of which:</i>			
Producer households	9	10	8
Consumer households	2,508	3,796	2,223

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>12,111</b>	<b>12,191</b>	<b>6,771</b>
<i>of which:</i>			
Producer households	385	323	220
Consumer households	11,720	11,866	6,549
<b>Factoring</b>	<b>5,851</b>	<b>3,195</b>	<b>1,186</b>
<i>of which:</i>			
General government	1,309	1,294	572
Financial companies (excluding Monetary Financial Institutions)	2	1	..
Non-financial companies and producer households	4,504	1,894	605
<i>of which:</i> Small firms	78	92	36
Consumer households	..	..	..
<b>Financial leasing</b>	<b>7,215</b>	<b>3,313</b>	<b>1,429</b>
<i>of which:</i>			
General government	68	69	11
Financial companies (excluding Monetary Financial Institutions)	177	10	10
Non-financial companies and producer households	6,674	3,099	1,349
<i>of which:</i> Small firms	1,017	595	268
Consumer households	276	123	56

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit by region of customer

(stocks in millions of euro)

1st quarter 2018

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>121,412</b>	<b>91,258</b>	<b>30,154</b>
<b>North West Italy</b>	<b>32,346</b>	<b>23,841</b>	<b>8,505</b>
Piedmont	9,327	7,250	2,077
Valle d'Aosta	261	198	63
Lombardy	19,680	14,432	5,247
Liguria	3,079	1,962	1,117
<b>North East Italy</b>	<b>20,748</b>	<b>15,469</b>	<b>5,280</b>
Trentino Alto Adige	1,140	916	223
Veneto	8,725	6,541	2,184
Friuli-Venezia Giulia	2,277	1,647	630
Emilia Romagna	8,607	6,365	2,242
<b>Central Italy</b>	<b>26,498</b>	<b>19,900</b>	<b>6,598</b>
Tuscany	8,178	6,057	2,121
Umbria	1,981	1,518	463
Marche	2,741	2,101	641
Lazio	13,598	10,224	3,374
<b>Southern Italy</b>	<b>26,754</b>	<b>20,730</b>	<b>6,024</b>
Abruzzo	2,685	1,998	687
Molise	585	456	129
Campania	10,706	8,425	2,281
Apulia	7,763	6,073	1,690
Basilicata	1,005	802	203
Calabria	4,010	2,977	1,033
<b>Islands</b>	<b>15,066</b>	<b>11,318</b>	<b>3,748</b>
Sicily	10,961	8,255	2,707
Sardinia	4,104	3,063	1,042

**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:

[TFR10288](#)

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

by technical form and customer sector

(stocks in millions of euro)

1st quarter 2018

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

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

Nominal value of receivables acquired	12,062	2,733	93	8,548	133	555
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#### Factoring: with recourse

Advances to assignor	9,496	83	1,486	7,833	63	32
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Nominal value of receivables acquired	14,813	120	1,678	12,259	86	669
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#### Total exposure in respect of finance leases

46,960	364	735	42,262	2,433	1,168
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#### Receivables for consumer credit

30,154	-	-	-	-	30,154
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#### Other finance

3,813	79	485	2,021	621	608
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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)

1st quarter 2018

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

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

Nominal value of credits acquired	12,062	3,799	2,526	4,505	868	365
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#### Factoring: with recourse

Advances to assignor	9,496	5,644	1,267	1,375	897	314
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Nominal value of credits acquired	14,813	7,491	2,070	3,120	1,609	522
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#### Total exposure in respect of finance leases

	46,960	17,009	14,511	9,295	4,247	1,899
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#### Receivables for consumer credit

	30,154	8,505	5,280	6,598	6,024	3,748
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#### Other finance

	3,813	1,879	521	755	358	300
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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:

[TFR40100](#)

### Guarantees granted

by customer region and sector

(stocks in millions of euro)

1st quarter 2018

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
<b>ITALY</b>	<b>136,556</b>	<b>2,543</b>	<b>9,769</b>	<b>119,954</b>	<b>1,505</b>	<b>2,785</b>
<b>North West Italy</b>	<b>52,824</b>	<b>125</b>	<b>7,816</b>	<b>43,339</b>	<b>401</b>	<b>1,143</b>
Piedmont	6,048	14	458	5,318	132	127
Valle d'Aosta	237	..	2	220	2	13
Lombardy	42,285	97	7,343	33,640	240	966
Liguria	4,253	14	14	4,161	27	37
<b>North East Italy</b>	<b>28,131</b>	<b>786</b>	<b>799</b>	<b>24,909</b>	<b>686</b>	<b>951</b>
Trentino Alto Adige	3,296	44	48	2,735	198	270
Veneto	6,541	47	354	5,587	177	376
Friuli-Venezia Giulia	7,001	66	92	6,658	142	43
Emilia Romagna	11,294	629	305	9,928	169	263
<b>Central Italy</b>	<b>49,402</b>	<b>1,552</b>	<b>939</b>	<b>46,138</b>	<b>220</b>	<b>554</b>
Tuscany	4,322	235	36	3,820	99	133
Umbria	363	2	14	315	17	15
Marche	799	7	12	704	36	39
Lazio	43,917	1,307	876	41,299	68	367
<b>Southern Italy</b>	<b>4,554</b>	<b>74</b>	<b>45</b>	<b>4,196</b>	<b>130</b>	<b>108</b>
Abruzzo	836	10	5	775	22	23
Molise	52	13	..	34	3	3
Campania	2,521	36	23	2,392	31	38
Apulia	809	3	11	710	49	35
Basilicata	153	..	..	142	8	3
Calabria	181	12	5	143	16	5
<b>Islands</b>	<b>1,646</b>	<b>6</b>	<b>170</b>	<b>1,373</b>	<b>68</b>	<b>29</b>
Sicily	868	..	12	793	41	21
Sardinia	778	6	158	580	27	8

**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:

[TFR20231](#)

### Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change )

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Total	of which:		
		Non-financial companies and producer households	of which:	
			Small firms	Consumer households
<b>ITALY</b>	<b>2.0</b>	<b>1.1</b>	<b>-0.9</b>	<b>3.3</b>
<b>North West Italy</b>	<b>2.9</b>	<b>2.6</b>	<b>-1.1</b>	<b>2.9</b>
Piedmont	2.3	3.1	-0.2	3.5
Valle d'Aosta	5.0	9.6	-0.7	5.4
Lombardy	3.1	2.6	-1.9	2.7
Liguria	2.0	-1.0	-1.4	2.9
<b>North East Italy</b>	<b>2.0</b>	<b>0.5</b>	<b>-1.8</b>	<b>2.9</b>
Trento	0.7	0.6	-3.7	2.9
Bolzano/Bozen	3.9	3.7	0.1	5.7
Veneto	3.7	0.5	-1.8	2.8
Friuli-Venezia Giulia	-1.2	-1.9	-1.6	2.7
Emilia Romagna	0.8	0.3	-2.0	2.7
<b>Central Italy</b>	<b>1.2</b>	<b>0.0</b>	<b>-1.1</b>	<b>3.4</b>
Tuscany	1.0	0.3	-1.5	3.2
Umbria	2.3	1.1	-1.8	3.7
Marche	0.3	-0.6	-4.6	2.6
Lazio	1.3	-0.3	2.0	3.7
<b>Southern Italy</b>	<b>2.1</b>	<b>1.4</b>	<b>0.7</b>	<b>4.3</b>
Abruzzo	1.4	0.4	-3.1	3.9
Molise	0.7	0.2	-1.9	3.4
Campania	2.5	2.2	2.2	4.8
Apulia	1.9	1.0	1.1	4.2
Basilicata	2.6	1.7	1.0	5.0
Calabria	1.5	1.0	0.9	3.3
<b>Islands</b>	<b>0.8</b>	<b>-0.9</b>	<b>0.7</b>	<b>3.3</b>
Sicily	0.4	-1.0	0.5	3.3
Sardinia	1.7	-0.7	1.1	3.1

**Note:** The data refer only to resident customers excluding Monetary and Financial Institutions. The rate of change given here is calculated on the basis of the stocks of the 'loans' aggregate provided in this report. It differs from the simple ratio of the stocks observed in the two periods as it takes account of the following: a) securitized loans and transfers other than securitizations; b) reclassifications; c) value adjustments made during the period; and d) changes in the exchange rate (for further details see the glossary of the report on 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area – Methods and Sources: Methodological Notes'.)

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20163](#)

### Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

1st quarter 2018

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>1,732,350</b>	<b>274,352</b>	<b>60,244</b>	<b>990,114</b>
<b>North West Italy</b>	<b>527,341</b>	<b>107,835</b>	<b>18,114</b>	<b>311,056</b>
Piedmont	114,740	18,281	4,983	79,931
Valle d'Aosta	4,187	1,022	161	2,356
Lombardy	369,662	83,303	11,517	199,452
Liguria	38,753	5,228	1,453	29,316
<b>North East Italy</b>	<b>346,315</b>	<b>69,965</b>	<b>16,182</b>	<b>217,125</b>
Trentino Alto Adige	38,150	8,089	2,280	23,807
Veneto	147,331	28,680	6,479	87,597
Friuli-Venezia Giulia	31,096	4,998	1,273	21,051
Emilia Romagna	129,738	28,198	6,150	84,669
<b>Central Italy</b>	<b>445,193</b>	<b>64,934</b>	<b>11,163</b>	<b>208,092</b>
Tuscany	86,831	15,888	4,064	62,971
Umbria	17,244	3,077	680	12,678
Marche	36,750	5,305	1,488	28,297
Lazio	304,368	40,664	4,931	104,146
<b>Southern Italy</b>	<b>228,004</b>	<b>23,494</b>	<b>10,513</b>	<b>185,877</b>
Abruzzo	26,719	3,092	1,203	21,136
Molise	6,209	355	218	5,374
Campania	94,658	11,113	4,039	76,346
Apulia	63,007	6,490	3,430	50,815
Basilicata	10,888	821	449	9,312
Calabria	26,523	1,623	1,175	22,894
<b>Islands</b>	<b>85,203</b>	<b>8,124</b>	<b>4,271</b>	<b>67,965</b>
Sicily	61,045	5,181	2,774	50,113
Sardinia	24,158	2,943	1,497	17,852

**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)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	1,724,841	522,817	341,558
<b>Sight and overnight deposits</b>	<b>8,804</b>	<b>3,149</b>	<b>2,013</b>
General government	85	7	3
Financial companies (excluding Monetary Financial Institutions)	752	138	502
Non-financial companies and producer households	1,221	512	243
<i>of which: Small firms</i>	186	44	42
Consumer households	5,487	1,618	1,154
<b>With agreed maturity</b>	<b>98,327</b>	<b>29,270</b>	<b>28,185</b>
General government	10,211	17	44
Financial companies (excluding Monetary Financial Institutions)	25,174	10,962	12,005
Non-financial companies and producer households	11,251	3,456	2,776
<i>of which: Small firms</i>	1,993	411	682
Consumer households	50,507	14,665	13,163
<b>Redeemable at notice</b>	<b>303,671</b>	<b>69,094</b>	<b>51,588</b>
General government	6,363	1,028	546
Financial companies (excluding Monetary Financial Institutions)	400	221	114
Non-financial companies and producer households	7,422	1,341	1,613
<i>of which: Small firms</i>	5,139	893	1,132
Consumer households	287,932	66,312	49,121

**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)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,074,364</b>	<b>413,561</b>	<b>252,603</b>
General government	30,069	2,744	4,763
Financial companies (excluding Monetary Financial Institutions)	99,231	61,322	18,626
Non-financial companies and producer households	312,899	118,797	79,945
<i>of which: Small firms</i>	70,234	23,168	20,015
Consumer households	601,993	220,113	143,922
<b>Saving certificates and CDs issued</b>	<b>14,596</b>	<b>3,210</b>	<b>5,410</b>
General government	3	..	2
Financial companies (excluding Monetary Financial Institutions)	123	77	15
Non-financial companies and producer households	1,368	471	542
<i>of which: Small firms</i>	582	101	274
Consumer households	12,970	2,609	4,812

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	458,988	219,409	81,771
<b>Sight and overnight deposits</b>	<b>1,488</b>	<b>1,521</b>	<b>634</b>
General government	54	7	15
Financial companies (excluding Monetary Financial Institutions)	103	3	6
Non-financial companies and producer households	238	183	46
<i>of which: Small firms</i>	30	49	21
Consumer households	1,010	1,160	544
<b>With agreed maturity</b>	<b>29,321</b>	<b>9,046</b>	<b>2,506</b>
General government	10,119	23	9
Financial companies (excluding Monetary Financial Institutions)	2,001	122	84
Non-financial companies and producer households	4,042	743	234
<i>of which: Small firms</i>	416	388	97
Consumer households	12,606	7,926	2,147
<b>Redeemable at notice</b>	<b>60,292</b>	<b>93,052</b>	<b>29,646</b>
General government	2,640	1,688	462
Financial companies (excluding Monetary Financial Institutions)	24	35	7
Non-financial companies and producer households	1,881	1,941	646
<i>of which: Small firms</i>	1,116	1,490	508
Consumer households	55,248	88,957	28,294

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>248,078</b>	<b>112,164</b>	<b>47,959</b>
General government	19,381	1,560	1,621
Financial companies (excluding Monetary Financial Institutions)	17,110	1,193	980
Non-financial companies and producer households	73,047	30,020	11,090
<i>of which: Small firms</i>	12,193	10,461	4,398
Consumer households	128,047	76,803	33,107
<b>Saving certificates and CDs issued</b>	<b>3,106</b>	<b>2,319</b>	<b>551</b>
General government	1	..	..
Financial companies (excluding Monetary Financial Institutions)	24	7	..
Non-financial companies and producer households	178	148	28
<i>of which: Small firms</i>	102	88	18
Consumer households	2,883	2,146	520



## 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)

1st quarter 2018

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,166,633</b>	<b>177,598</b>	<b>735,035</b>
<b>Italian government securities</b>	<b>639,125</b>	<b>55,500</b>	<b>130,331</b>
<i>of which:</i> BOTs	12,421	60	1,626
BTPs	567,703	53,470	120,087
CCTs	38,233	1,515	6,707
<b>Equity securities</b>	<b>295,181</b>	<b>63,328</b>	<b>75,908</b>
<i>of which:</i> in non-euro-area currencies	46,173	1,590	9,675
<b>Debt securities other than italian government securities</b>	<b>500,128</b>	<b>20,981</b>	<b>100,363</b>
<i>of which:</i> in non-euro-area currencies	86,955	4,241	31,316
<b>Units of collective investment undertakings</b>	<b>718,637</b>	<b>34,105</b>	<b>425,298</b>
<b>Securities other than debt and equity securities</b>	<b>5,774</b>	<b>1,451</b>	<b>752</b>

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

Source: supervisory reports

## Financing and Funding

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

by type of securities and deposits

(stocks in millions of euro)

1st quarter 2018

Reporting institutions: **Banks and CDP**

Securities under management	of which:		Securities held for custody or administration	of which:		
	Non-financial companies and producer households	Consumer households and others		Non-financial companies and producer households	Consumer households and others	
<b>TOTAL</b>	<b>103,426</b>	<b>7,435</b>	<b>62,279</b>	<b>1,696,706</b>	<b>157,039</b>	<b>656,645</b>
<b>Italian government securities</b>	<b>18,217</b>	<b>776</b>	<b>6,236</b>	<b>507,044</b>	<b>50,179</b>	<b>120,690</b>
of which: BOTs	22	2	17	3,478	56	1,606
BTPs	14,264	463	3,705	466,571	48,787	113,412
CCTs	3,156	274	2,329	25,744	930	4,133
<b>Equity securities</b>	<b>5,376</b>	<b>625</b>	<b>3,494</b>	<b>235,670</b>	<b>57,944</b>	<b>69,783</b>
of which: in non-euro-area currencies	1,522	218	957	23,540	1,264	8,360
<b>Debt securities other than Italian government securities</b>	<b>19,335</b>	<b>1,027</b>	<b>6,161</b>	<b>383,151</b>	<b>18,836</b>	<b>91,440</b>
of which: in non-euro-area currencies	2,750	362	1,889	54,056	3,736	28,553
<b>Units of collective investment undertakings</b>	<b>60,072</b>	<b>4,961</b>	<b>46,061</b>	<b>559,937</b>	<b>27,347</b>	<b>372,197</b>
<b>Securities other than debt and equity securities</b>	<b>..</b>	<b>-</b>	<b>..</b>	<b>4,347</b>	<b>791</b>	<b>572</b>

## Financing and Funding

Access to data:

[TFR40087](#)

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>2,166,633</b>	<b>177,598</b>	<b>735,035</b>
<b>North West Italy</b>	<b>1,092,164</b>	<b>56,975</b>	<b>348,492</b>
Piedmont	228,800	14,193	92,239
Valle d'Aosta	2,594	95	1,789
Lombardy	819,760	40,781	223,440
Liguria	41,010	1,906	31,023
<b>North East Italy</b>	<b>458,249</b>	<b>27,512</b>	<b>174,477</b>
Trentino Alto Adige	19,365	2,064	9,902
Veneto	194,039	9,855	59,760
Friuli-Venezia Giulia	58,251	1,259	13,467
Emilia Romagna	186,594	14,335	91,347
<b>Central Italy</b>	<b>516,862</b>	<b>83,648</b>	<b>126,170</b>
Tuscany	63,645	6,230	46,512
Umbria	9,349	567	7,350
Marche	17,891	3,143	13,654
Lazio	425,977	73,708	58,654
<b>Southern Italy</b>	<b>68,269</b>	<b>6,601</b>	<b>59,988</b>
Abruzzo	7,618	756	6,516
Molise	1,084	127	947
Campania	31,421	3,028	27,489
Apulia	19,666	1,801	17,496
Basilicata	2,154	170	1,974
Calabria	6,327	719	5,567
<b>Islands</b>	<b>31,088</b>	<b>2,862</b>	<b>25,909</b>
Sicily	22,859	1,958	19,587
Sardinia	8,230	904	6,322

**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)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>103,426</b>	<b>7,435</b>	<b>62,279</b>
<b>North West Italy</b>	<b>63,338</b>	<b>3,648</b>	<b>30,038</b>
Piedmont	25,262	634	6,656
Valle d'Aosta	131	2	129
Lombardy	36,040	2,873	21,530
Liguria	1,905	139	1,722
<b>North East Italy</b>	<b>19,727</b>	<b>1,776</b>	<b>16,553</b>
Trentino Alto Adige	2,444	120	1,411
Veneto	5,865	714	4,974
Friuli-Venezia Giulia	1,533	190	1,288
Emilia Romagna	9,885	753	8,879
<b>Central Italy</b>	<b>14,538</b>	<b>1,240</b>	<b>10,923</b>
Tuscany	4,486	341	3,763
Umbria	595	26	516
Marche	665	32	630
Lazio	8,792	840	6,014
<b>Southern Italy</b>	<b>4,322</b>	<b>590</b>	<b>3,469</b>
Abruzzo	326	39	287
Molise	32	2	29
Campania	2,486	372	1,868
Apulia	1,146	127	1,003
Basilicata	53	5	48
Calabria	279	44	235
<b>Islands</b>	<b>1,500</b>	<b>182</b>	<b>1,296</b>
Sicily	912	86	808
Sardinia	588	97	488

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2018

Reporting institutions: **Banks and CDP**

	Securities held for custody or administration	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>1,696,706</b>	<b>157,039</b>	<b>656,645</b>
<b>North West Italy</b>	<b>776,857</b>	<b>49,417</b>	<b>311,156</b>
Piedmont	192,957	13,020	84,064
Valle d'Aosta	2,300	89	1,637
Lombardy	543,521	34,808	196,646
Liguria	38,080	1,501	28,810
<b>North East Italy</b>	<b>421,685</b>	<b>23,436</b>	<b>154,777</b>
Trentino Alto Adige	13,772	1,831	8,342
Veneto	183,808	7,970	53,636
Friuli-Venezia Giulia	54,859	1,008	11,974
Emilia Romagna	169,247	12,627	80,824
<b>Central Italy</b>	<b>409,102</b>	<b>76,920</b>	<b>112,181</b>
Tuscany	55,821	5,387	41,813
Umbria	8,502	436	6,691
Marche	16,399	2,969	12,703
Lazio	328,380	68,128	50,974
<b>Southern Italy</b>	<b>60,565</b>	<b>5,063</b>	<b>54,526</b>
Abruzzo	6,996	591	6,066
Molise	1,020	113	897
Campania	27,040	2,259	24,524
Apulia	17,711	1,367	16,020
Basilicata	2,024	149	1,867
Calabria	5,774	584	5,152
<b>Islands</b>	<b>28,498</b>	<b>2,203</b>	<b>24,004</b>
Sicily	21,063	1,481	18,290
Sardinia	7,435	722	5,714

## Financing and Funding

Access to data:

[TFR40500](#)

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

(flows in millions of euro)

1st quarter 2018

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>881,227</b>	<b>854,374</b>	<b>26,854</b>
Italian government securities	411,174	408,615	2,559
<i>of which:</i> BOTs	76,002	75,843	159
CCTs	60,212	59,695	518
BTPs	246,417	244,596	1,820
Other debt securities	292,272	288,989	3,282
Equity securities	149,158	130,786	18,372
Other securities	198	166	32
<b>Total Derivative Instruments</b>	<b>2,439,113</b>	<b>2,419,487</b>	<b>19,626</b>
Futures	484,176	466,220	17,956
<i>of which:</i> on interest rates	69,286	69,286	-
on stock indices	172,924	154,994	17,930
Swaps e Forward Rate Agreements	1,745,084	1,745,084	-
<i>of which:</i> Interest Rate Swaps	1,637,221	1,637,221	-
Currency Swaps	29,234	29,234	-
Forward Rate Agreements	73,850	73,850	-
Options on securities	27,585	26,476	1,109
<i>of which:</i> on equity securities	17,807	16,702	1,105
Options on futures or stock indices	42,455	41,945	510
<i>of which:</i> on stock indices or futures on stock indices	20,360	19,850	510
Interest rate options	23,630	23,630	-
Foreign currency options and other derivative instruments	116,183	116,133	50

**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)

1st quarter 2018

Reporting institutions: **Sample of banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
<b>ITALY</b>	<b>0.05</b>	<b>0.33</b>	<b>0.04</b>	<b>0.05</b>	<b>0.04</b>	<b>0.04</b>
<b>North West Italy</b>	<b>0.04</b>	<b>0.13</b>	<b>0.03</b>	<b>0.04</b>	<b>0.04</b>	<b>0.04</b>
Piedmont	0.04	0.04	0.09	0.05	0.03	0.03
Valle d'Aosta	0.04	0.05	0.05	0.06	0.03	0.03
Lombardy	0.04	0.07	0.02	0.04	0.04	0.05
Liguria	0.05	0.62	0.14	0.04	0.03	0.04
<b>North East Italy</b>	<b>0.04</b>	<b>0.08</b>	<b>0.03</b>	<b>0.06</b>	<b>0.03</b>	<b>0.04</b>
Trentino Alto Adige	0.08	0.07	0.10	0.10	0.05	0.07
Veneto	0.04	0.10	0.02	0.07	0.04	0.04
Friuli-Venezia Giulia	0.03	0.07	0.03	0.03	0.03	0.02
Emilia Romagna	0.04	0.07	0.02	0.05	0.03	0.04
<b>Central Italy</b>	<b>0.09</b>	<b>0.44</b>	<b>0.05</b>	<b>0.06</b>	<b>0.05</b>	<b>0.05</b>
Tuscany	0.06	0.15	0.09	0.07	0.04	0.05
Umbria	0.05	0.10	0.06	0.08	0.05	0.04
Marche	0.07	0.53	0.12	0.06	0.05	0.06
Lazio	0.10	0.44	0.04	0.05	0.06	0.05
<b>Southern Italy</b>	<b>0.05</b>	<b>0.08</b>	<b>0.11</b>	<b>0.08</b>	<b>0.05</b>	<b>0.04</b>
Abruzzo	0.10	0.35	0.22	0.13	0.08	0.08
Molise	0.06	0.02	0.11	0.07	0.04	0.06
Campania	0.03	0.07	0.03	0.05	0.03	0.03
Apulia	0.06	0.04	0.11	0.09	0.06	0.05
Basilicata	0.12	0.12	0.46	0.27	0.05	0.08
Calabria	0.04	0.06	0.05	0.04	0.03	0.04
<b>Islands</b>	<b>0.05</b>	<b>0.17</b>	<b>0.17</b>	<b>0.06</b>	<b>0.06</b>	<b>0.04</b>
Sicily	0.05	0.06	0.17	0.08	0.07	0.05
Sardinia	0.04	0.32	0.17	0.04	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)

1st quarter 2018

Reporting institutions: **Sample of banks**

	Non-financial companies and producer households				Consumer households and others			
	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
<b>ITALY</b>	<b>0.04</b>	<b>0.04</b>	<b>0.04</b>	<b>0.06</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>	<b>0.09</b>
<b>North West Italy</b>	<b>0.04</b>	<b>0.03</b>	<b>0.04</b>	<b>0.04</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>	<b>0.08</b>
Piedmont	0.05	0.03	0.03	0.05	0.02	0.02	0.03	0.06
Valle d'Aosta	0.05	0.05	0.04	0.06	0.01	0.01	0.02	0.09
Lombardy	0.04	0.04	0.04	0.04	0.02	0.03	0.05	0.08
Liguria	0.03	0.03	0.03	0.05	0.02	0.03	0.04	0.06
<b>North East Italy</b>	<b>0.04</b>	<b>0.03</b>	<b>0.03</b>	<b>0.07</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>	<b>0.08</b>
Trentino Alto Adige	0.04	0.04	0.04	0.11	0.08	0.07	0.06	0.12
Veneto	0.04	0.03	0.04	0.08	0.02	0.02	0.04	0.09
Friuli-Venezia Giulia	0.05	0.04	0.03	0.03	0.01	0.01	0.02	0.05
Emilia Romagna	0.03	0.03	0.03	0.05	0.02	0.03	0.04	0.08
<b>Central Italy</b>	<b>0.04</b>	<b>0.04</b>	<b>0.04</b>	<b>0.06</b>	<b>0.02</b>	<b>0.03</b>	<b>0.05</b>	<b>0.09</b>
Tuscany	0.03	0.03	0.04	0.09	0.02	0.03	0.06	0.12
Umbria	0.04	0.04	0.04	0.09	0.02	0.03	0.05	0.11
Marche	0.04	0.04	0.05	0.07	0.02	0.04	0.06	0.15
Lazio	0.05	0.05	0.05	0.05	0.02	0.03	0.04	0.08
<b>Southern Italy</b>	<b>0.05</b>	<b>0.04</b>	<b>0.05</b>	<b>0.09</b>	<b>0.01</b>	<b>0.02</b>	<b>0.04</b>	<b>0.12</b>
Abruzzo	0.06	0.06	0.08	0.15	0.02	0.04	0.07	0.24
Molise	0.06	0.04	0.04	0.09	0.02	0.03	0.05	0.19
Campania	0.04	0.03	0.03	0.05	0.01	0.01	0.03	0.08
Apulia	0.05	0.04	0.05	0.12	0.01	0.03	0.05	0.14
Basilicata	0.04	0.03	0.06	0.38	0.02	0.04	0.08	0.26
Calabria	0.04	0.04	0.03	0.04	0.01	0.02	0.03	0.10
<b>Islands</b>	<b>0.04</b>	<b>0.04</b>	<b>0.05</b>	<b>0.08</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>	<b>0.09</b>
Sicily	0.05	0.05	0.06	0.10	0.02	0.03	0.05	0.10
Sardinia	0.03	0.02	0.03	0.05	0.01	0.02	0.02	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



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