



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

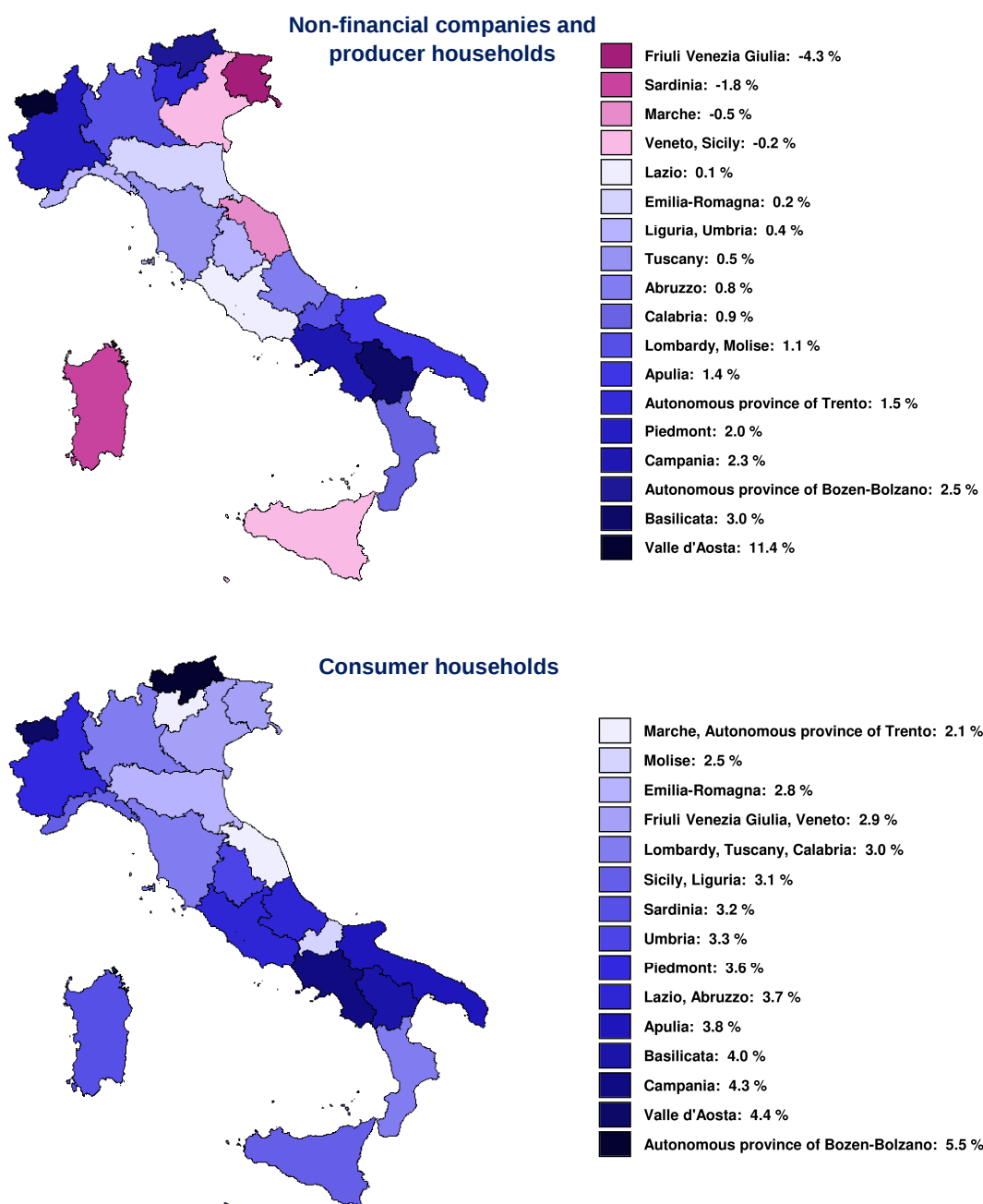
28 September 2018

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

Figure 1

Twelve-month percentage change in loans by region¹

(data at 30 June 2018)

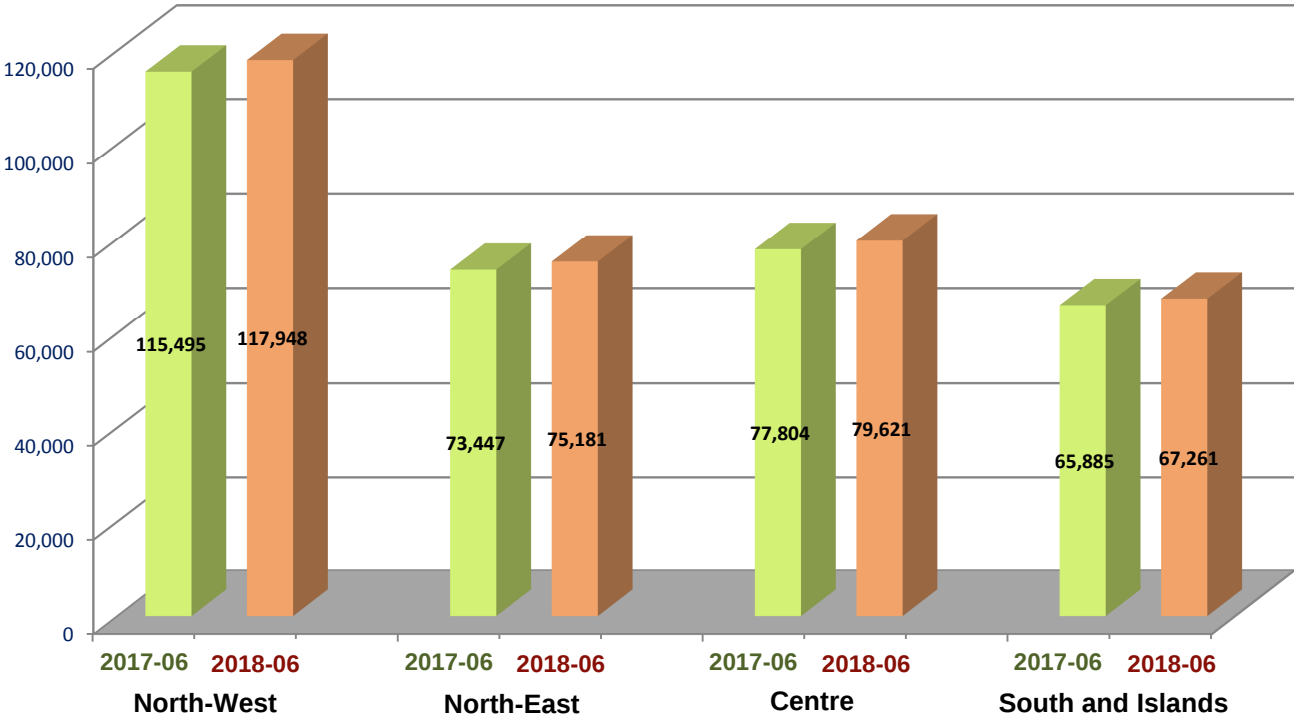


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

(stock in millions of euros; data at 30 June 2017 and 2018)



Reference period: June 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 e 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 September 2018, following the discontinuation of the analytical survey of interest rates provided for by Bank of Italy [Circular No. 251 of 17 July 2003](#), the information on interest rates payable is derived from the harmonized survey of MFI Interest Rate Statistics (MIR Statistics) established by Bank of Italy [Circular No. 248 of June 26 2002](#). As a result, tables TFR30951 and TFR30960 have been discontinued and new tables TFR30970 and TFR30980 have been introduced, based on partly different concepts and reporting methods: in particular, they feature the publication of the average rate at national level, which refers to the end-of-period stocks of current account, sight and overnight deposits, weighted on the basis of the amounts of the stocks themselves.

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

Frequency	Source		Access to data
Summary data			
Q	SR	Summary data on loans and deposits	p. 9
Q	SR	Summary data on banking	TFR40020 p. 10
Loans			
Q	SR	Loans by customer region, sector and economic activity	TFR20232 p. 11
Q	SR	Loans by customer geographical area and economic activity	TFR20255 p. 13
Q	SR	Twelve-month percentage change in loans by customer region and sector	TFR20231 p. 14
Q	SR	External position by country, type of customer and residual maturity of the loan	TFR30274 p. 15
Q	SR	Long-term loans (excluding bad loans) to consumer households for house purchase: stocks by customer region and type of contract	TFR10425 p. 18
Q	SR	Long-term loans (excluding bad loans) to consumer households for house purchase: disbursements by customer region and type of contract	TFR10435 p. 19
Q	SR	Loans by technical form, geographical area and customer sector	TFR20281 p. 20
Q	SR	Consumer credit by customer region	TFR10254 p. 24
Q	SR	Collateral granted by customer region and sector	TFR40100 p. 25
Q	SR	Non-bank loans (excluding bad loans) by technical form and customer sector	TFR10288 p. 26
Q	SR	Non-bank loans (excluding bad loans) by technical form and customer geographical area	TFR10289 p. 27
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Q	SR	Loans by customer province, bank size and location of head office	TFR20236
M	SR	Loans by province and customer sector and sub-sector	TDB20295
M	SR	Loans (excluding bad loans) by customer province and sector	TDB20226
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

Direct fund-raising

Q	SR	Bank deposits and postal savings by customer region and sector	TFR20163	p. 28
Q	SR	Deposits by technical form, customer geographical area and sector	TFR20269	p. 29

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. 33
Q	SR	Customer assets under management (at fair value) by customer region and sector	TFR40087	p. 35
Q	SR	Securities and derivatives trading by type of security and derivative instrument	TFR40500	p. 38

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 and overnight deposits by customer region, sector and size of deposit	TFR30980	p. 39
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Tables distributed on the "BDS on-line statistical database" only

Q	SIR	Interest rates on current account, sight and overnight deposits by customer region and sector	TFR30970	
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APPENDIX - Tables distributed on the "BDS on-line statistical database" only

Loans

A	SR	Loans (excluding repos), deposits (excluding repos) and number of branches by municipality of branch	TFR10194	
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
Q	SR	Long-term loans (excluding repos and bad loans): disbursements by economic purpose, terms and conditions and province of the investment	TFR10430
Q	SR	Subsidized loans (excluding bad loans): stocks by original maturity, province of the investment and type of incentive law	TDB10440
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
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
Q	SR	Deposits (excluding repos) by technical form, customer region and sector	TFR10269
Q	SR	Deposits (excluding repos) by province of customer, bank size and location of head office	TFR10267
M	SR	Deposits (excluding repos) by province and customer sector and sub-sector	TDB10290
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 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	1,877,162	1,816,602	787,550	60,521
of which:				
Repos	79,103	74,368	5,243	4,735
Loans (excluding repos)	1,797,982	1,742,193	782,283	55,780
Loans (excluding bad loans and repos)	1,665,552	1,610,379	680,897	55,166
of which:				
Long-term loans(excluding bad loans and repos)		1,147,746		
Deposits	1,836,650	1,770,878	350,679	65,716
of which:				
Repos	151,899	139,661	29	12,237
Deposits (excluding repos)	1,558,170	1,527,848	348,759	30,302
Debt securities	93,916	93,916		

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-Q2	2017-Q3	2017-Q4	2018-Q1	2018-Q2
Loans	1,919,197	1,886,622	1,891,490	1,900,584	1,877,162
<i>of which:</i> Loans (excluding repos)	1,841,286	1,807,166	1,810,894	1,819,448	1,797,982
Portfolio securities	742,190	748,401	708,676	725,727	769,902
Deposits	1,741,810	1,766,944	1,790,431	1,789,037	1,836,615
<i>of which:</i> Deposits (excluding repos)	1,481,463	1,512,653	1,527,513	1,529,848	1,558,170
Securities issued but not expired	382,066	362,741	341,668	326,051	316,238
<i>of which:</i> Subordinated bonds	47,000	42,929	41,244	40,700	36,525
Customer assets under management	2,222,477	2,243,549	2,235,497	2,236,179	2,216,891

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)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,816,602	263,617	220,294
North West Italy	586,737	19,289	97,022
Piedmont	110,836	9,017	6,255
Valle d'Aosta	2,978	87	301
Lombardy	437,935	8,548	89,129
Liguria	34,988	1,637	1,337
North East Italy	357,147	7,977	26,577
Trentino Alto Adige	41,183	468	899
Veneto	146,738	3,059	17,117
Friuli-Venezia Giulia	28,899	1,369	1,406
Emilia Romagna	140,326	3,081	7,156
Central Italy	607,155	214,476	92,985
Tuscany	102,255	4,287	520
Umbria	20,381	970	124
Marche	34,841	1,520	178
Lazio	449,678	207,700	92,163
Southern Italy	180,101	14,793	538
Abruzzo	23,292	1,180	54
Molise	3,347	194	15
Campania	74,128	6,548	279
Apulia	53,099	2,539	153
Basilicata	6,562	565	12
Calabria	19,674	3,768	25
Islands	85,448	7,081	3,171
Sicily	59,988	5,970	279
Sardinia	25,460	1,111	2,892

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)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:		of wich:		Consumer households
		Industry	Building	Services	Small firms	
ITALY	787,550	233,288	104,089	408,175	144,377	536,830
North West Italy	293,002	92,383	37,014	151,817	43,699	174,431
Piedmont	54,423	17,489	6,727	26,943	12,104	40,681
Valle d'Aosta	1,659	654	267	690	400	922
Lombardy	219,096	70,356	27,440	113,136	27,750	118,780
Liguria	17,824	3,883	2,580	11,049	3,445	14,048
North East Italy	207,811	71,001	24,980	97,040	43,089	112,994
Trentino Alto Adige	28,012	7,736	3,370	14,523	8,694	11,636
Veneto	79,914	29,113	8,591	36,597	16,392	45,963
Friuli-Venezia Giulia	14,748	5,750	1,610	6,078	3,298	11,022
Emilia Romagna	85,137	28,402	11,409	39,842	14,704	44,373
Central Italy	171,889	42,943	25,662	95,483	27,796	125,137
Tuscany	58,301	16,065	6,925	31,172	12,270	38,534
Umbria	11,755	4,188	1,550	5,135	2,831	7,423
Marche	19,538	7,580	2,669	8,225	4,550	13,433
Lazio	82,294	15,110	14,518	50,951	8,144	65,746
Southern Italy	81,606	20,659	12,042	43,987	19,890	82,613
Abruzzo	12,851	4,618	2,271	5,355	3,008	9,127
Molise	1,530	335	281	773	531	1,600
Campania	33,697	7,706	4,469	20,313	6,161	33,477
Apulia	23,278	5,853	3,364	12,065	6,696	26,890
Basilicata	3,304	725	666	1,544	992	2,652
Calabria	6,947	1,422	990	3,938	2,502	8,866
Islands	33,243	6,303	4,392	19,847	9,904	41,656
Sicily	23,041	4,374	2,717	14,136	6,957	30,510
Sardinia	10,202	1,929	1,674	5,712	2,947	11,146

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	787,550	293,002	81,606	33,243	207,811	171,889
Agriculture, forestry and fishing	41,998	11,788	4,919	2,701	14,790	7,801
Mining and quarrying	2,508	983	147	76	440	861
Manufacturing	197,499	80,087	17,783	5,102	62,381	32,147
Electricity, gas, steam and air conditioning supply	24,854	8,461	1,800	749	6,151	7,693
Water supply, sewerage, waste management and remediation activities	8,428	2,852	929	376	2,028	2,242
Construction	104,089	37,014	12,042	4,392	24,980	25,662
Wholesale and retail trade, repair of motor vehicles and motorcycles	137,392	46,206	20,148	8,838	34,646	27,553
Transportation and storage	37,078	10,963	5,239	2,647	6,208	12,021
Accommodation and food service activities	33,624	7,596	4,770	2,454	11,728	7,077
Information and communication	16,843	10,279	697	407	2,246	3,214
Financial and insurance activities	6,912	2,079	479	231	1,021	3,102
Real estate activities	93,281	38,999	5,427	2,049	23,083	23,723
Professional, scientific and technical activities	41,652	21,546	2,241	953	8,483	8,429
Administrative and support service activities	18,425	6,563	1,610	554	4,648	5,049
All remaining activities (sections o p q r s t)	22,967	7,586	3,375	1,714	4,977	5,315

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:

[TFR20231](#)

Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

	Total	of which:		
		Non-financial companies and producer households	of which:	Consumer households
			Small firms	
ITALY	1.7	0.6	-0.9	3.3
North West Italy	2.8	1.3	-1.5	3.1
Piedmont	1.9	2.0	-0.9	3.6
Valle d'Aosta	6.8	11.4	-1.3	4.4
Lombardy	3.0	1.1	-1.8	3.0
Liguria	2.0	0.4	-1.2	3.1
North East Italy	2.5	-0.1	-1.8	3.0
Aut. province of Trento	1.3	1.5	-2.8	2.1
Aut. province of Bozen-Bolzano	3.0	2.5	-0.3	5.5
Veneto	5.1	-0.2	-1.8	2.9
Friuli Venezia Giulia	-2.0	-4.3	-2.6	2.9
Emilia-Romagna	0.8	0.2	-2.0	2.8
Central Italy	0.0	0.2	-1.1	3.3
Tuscany	1.1	0.5	-0.5	3.0
Umbria	1.5	0.4	-2.0	3.3
Marche	0.3	-0.5	-4.6	2.1
Lazio	-0.4	0.1	0.3	3.7
Southern Italy	2.2	1.7	0.9	3.9
Abruzzo	1.7	0.8	-3.7	3.7
Molise	1.4	1.1	-1.7	2.5
Campania	2.5	2.3	2.4	4.3
Apulia	2.2	1.4	1.7	3.8
Basilicata	3.3	3.0	1.2	4.0
Calabria	1.6	0.9	1.1	3.0
Islands	0.7	-0.7	1.8	3.1
Sicily	0.6	-0.2	1.9	3.1
Sardinia	1.0	-1.8	1.6	3.2

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:

[TFR30274](#)

External position

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

(stocks in millions of euro)

2nd quarter 2018

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	667,455	118,347	401,467	84,901	62,740	110,636
Europe	585,571	102,285	347,764	77,084	58,437	88,631
Albania	439	89	277	64	9	598
Austria	67,458	8,835	52,362	3,758	2,503	-
Belgium	7,740	1,228	3,463	1,373	1,675	-
Bosnia and Herzegovina	913	267	646	1	..	3,442
Bulgaria	4,474	681	3,090	702	..	4,742
Croatia	10,349	2,287	7,926	128	8	12,524
Denmark	2,239	178	459	1,214	388	179
Finland	1,521	83	1,121	78	239	1
France	63,016	5,621	25,318	18,181	13,897	-
Germany	174,749	33,645	112,835	13,151	15,119	-
Greece	1,859	658	634	564	3	-
Ireland	9,802	3,221	5,395	696	490	-
Liechtenstein	95	31	64	-	-	-
Luxembourg	28,693	4,732	14,547	3,270	6,144	-
Malta	1,887	180	334	1,253	119	-
Montenegro	78	3	75	-	..	-
Norway	1,248	166	567	51	464	3
Netherlands	16,475	2,348	10,188	1,677	2,262	-
Poland	3,799	776	2,378	84	561	1,634
Portugal	3,186	207	2,147	794	37	-
United Kingdom	53,981	16,411	13,173	17,727	6,670	4,462
Romania	5,203	1,528	3,605	34	36	5,591
Russia	9,009	1,220	6,734	703	353	10,165
Serbia	3,691	905	2,172	159	455	4,865
Czech Republic	5,810	1,387	3,624	710	89	21,746
Slovakia	18,676	3,417	14,804	95	359	-
Slovenia	4,864	649	3,756	276	183	-
Spain	51,667	4,753	40,637	3,130	3,146	4,189
Sweden	1,615	184	491	336	604	40
Switzerland	8,768	2,627	3,365	2,181	595	5,317
Turkey	14,252	2,042	6,207	4,210	1,794	178
Hungary	3,977	857	2,968	53	98	8,743

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)

2nd quarter 2018

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	20,521	3,521	12,239	2,966	1,794	6,128
Saudi Arabia	379	170	142	51	16	-
China	1,801	234	248	513	806	1,017
South Korea	204	34	38	61	71	-
Philippines	198	2	195	2	..	-
Japan	7,328	597	6,165	343	223	5,090
India	443	25	192	211	15	-
Indonesia	514	45	454	13	1	-
Iran	32	3	17	9	3	-
Israel	427	26	388	10	3	..
Kazakhstan	214	154	57	1	2	-
Malaysia	185	170	9	6	..	-
Pakistan	12	1	1	8	3	-
Qatar	2,478	44	1,420	754	260	..
Taiwan	35	1	1	31	1	-
Thailand	16	4	6	4	2	-
Africa	4,907	693	3,433	550	231	3,235
Algeria	73	32	21	19	..	-
Egypt	1,790	260	1,119	377	34	3,235
Morocco	119	5	42	71	..	-
South Africa	581	13	493	58	17	-
Tunisia	175	12	5	18	140	-
America	37,148	8,281	24,995	2,381	1,491	12,391
Argentina	79	17	41	20	1	-
Brazil	824	264	144	412	4	106
Canada	2,197	283	1,316	97	501	-
Chile	213	13	182	18	1	-
Colombia	120	15	105	..	..	-
Cuba	220	..	..	44	176	-
Mexico	1,614	610	992	10	2	-
Peru	185	53	127	2	2	-
United States	30,726	6,898	21,265	1,772	791	12,260
Uruguay	13	3	10	..	-	-
Venezuela	63	16	47	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

2nd 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	
Oceania	2,327	177	1,566	89	494	-
Australia	1,592	113	933	56	490	-
New Zealand	82	7	38	33	4	-
Offshore centres	11,725	2,802	6,801	1,830	292	251
Bahamas	456	114	221	121	-	-
Cayman Islands	2,881	110	2,324	446	1	-
Gibraltar	24	3	21	-	-	-
Hong Kong	1,387	585	414	353	36	99
Jersey, c.i.	1,016	29	988	-	-	-
Singapore	1,804	1,240	428	130	6	152
International organizations	5,256	588	4,668	-	..	-

Financing and Funding

Access to data:

[TFR10425](#)

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

(stocks in millions of euro)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

ITALY	264,469	52,805
North West Italy	91,882	20,171
Piedmont	19,923	4,314
Valle d'Aosta	475	81
Lombardy	63,300	14,037
Liguria	8,185	1,739
North East Italy	57,602	10,409
Trentino Alto Adige	4,806	623
Veneto	24,434	3,514
Friuli-Venezia Giulia	6,116	812
Emilia Romagna	22,246	5,460
Central Italy	63,662	12,177
Tuscany	20,024	3,468
Umbria	2,903	605
Marche	5,469	987
Lazio	35,268	7,116
Southern Italy	34,061	7,187
Abruzzo	3,651	749
Molise	594	120
Campania	14,265	3,026
Apulia	11,852	2,527
Basilicata	870	177
Calabria	2,828	588
Islands	17,260	2,860
Sicily	12,282	1,815
Sardinia	4,978	1,045

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

Source: supervisory reports

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

2nd quarter 2018

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

ITALY	11,902	1,414	225
North West Italy	4,099	490	46
Piedmont	911	111	10
Valle d'Aosta	25	2	..
Lombardy	2,797	325	33
Liguria	367	53	3
North East Italy	2,675	255	25
Trentino Alto Adige	275	19	1
Veneto	1,057	105	14
Friuli-Venezia Giulia	247	32	2
Emilia Romagna	1,096	99	8
Central Italy	2,842	373	59
Tuscany	931	112	11
Umbria	124	21	1
Marche	216	30	1
Lazio	1,572	210	45
Southern Italy	1,578	224	67
Abruzzo	147	22	2
Molise	25	3	1
Campania	688	101	34
Apulia	545	78	23
Basilicata	40	5	1
Calabria	132	14	6
Islands	708	72	28
Sicily	497	46	22
Sardinia	210	26	7

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)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,816,602	586,737	357,147
<i>of which:</i>			
Current accounts	283,592	54,702	34,456
<i>of which:</i>			
General government	154,319	463	53
Financial companies (excluding Monetary Financial Institutions)	15,755	10,971	1,883
Non-financial companies and producer households	93,429	35,815	27,688
<i>of which:</i> Small firms	19,230	5,928	6,172
Consumer households	18,450	6,917	4,464
Mortgage loans	884,136	304,843	198,985
<i>of which:</i>			
General government	98,694	17,525	7,368
Financial companies (excluding Monetary Financial Institutions)	33,822	23,213	3,131
Non-financial companies and producer households	360,417	131,060	101,933
<i>of which:</i> Small firms	82,656	25,201	26,292
Consumer households	386,246	131,062	85,427
<i>of which:</i> loans for house purchases	340,011	117,948	75,181
Loans secured by pledge of salary	13,059	2,693	1,664
<i>of which:</i>			
Producer households	59	21	11
Consumer households	13,000	2,672	1,652

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)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	56,541	14,672	9,997
<i>of which:</i>			
Producer households	1,747	482	323
Consumer households	54,774	14,182	9,672
Factoring	20,552	6,809	3,350
<i>of which:</i>			
General government	3,743	262	178
Financial companies (excluding Monetary Financial Institutions)	661	539	117
Non-financial companies and producer households	16,037	5,949	3,053
<i>of which: Small firms</i>	420	106	90
Consumer households	2	1	..
Financial leasing	35,097	13,801	8,941
<i>of which:</i>			
General government	396	117	134
Financial companies (excluding Monetary Financial Institutions)	491	133	157
Non-financial companies and producer households	33,002	13,158	8,309
<i>of which: Small firms</i>	6,096	2,283	1,749
Consumer households	1,137	375	324

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	607,155	180,101	85,448
<i>of which:</i>			
Current accounts	177,344	10,941	6,149
<i>of which:</i>			
General government	152,885	448	470
Financial companies (excluding Monetary Financial Institutions)	1,756	128	1,016
Non-financial companies and producer households	17,862	8,298	3,766
<i>of which:</i> Piccole imprese	3,528	2,387	1,215
Consumer households	4,273	1,943	852
Mortgage loans	230,987	101,502	47,819
<i>of which:</i>			
General government	56,221	11,902	5,678
Financial companies (excluding Monetary Financial Institutions)	6,308	256	914
Non-financial companies and producer households	75,364	36,500	15,559
<i>of which:</i> Small firms	15,862	10,243	5,059
Consumer households	91,726	52,532	25,500
<i>of which:</i> loans for house purchases	79,621	44,978	22,283
Loans secured by pledge of salary	2,560	3,852	2,291
<i>of which:</i>			
Producer households	9	10	8
Consumer households	2,551	3,842	2,282

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	12,436	12,525	6,911
<i>of which:</i>			
Producer households	389	332	222
Consumer households	12,042	12,192	6,687
Factoring	5,753	3,464	1,175
<i>of which:</i>			
General government	1,344	1,358	601
Financial companies (excluding Monetary Financial Institutions)	3	2	..
Non-financial companies and producer households	4,370	2,099	566
<i>of which: Small firms</i>	83	101	39
Consumer households	1	1	..
Financial leasing	7,415	3,458	1,482
<i>of which:</i>			
General government	68	67	11
Financial companies (excluding Monetary Financial Institutions)	180	10	10
Non-financial companies and producer households	6,873	3,254	1,407
<i>of which: Small firms</i>	1,114	656	294
Consumer households	274	114	50

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit by region of customer

(stocks in millions of euro)

2nd quarter 2018

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

	Total	Banks	Financial intermediaries
ITALY	124,307	93,275	31,032
North West Italy	33,232	24,483	8,749
Piedmont	9,630	7,448	2,181
Valle d'Aosta	269	204	65
Lombardy	20,221	14,822	5,399
Liguria	3,112	2,009	1,104
North East Italy	21,258	15,817	5,441
Trentino Alto Adige	1,175	944	231
Veneto	8,915	6,678	2,238
Friuli-Venezia Giulia	2,329	1,685	644
Emilia Romagna	8,839	6,510	2,329
Central Italy	27,166	20,315	6,850
Tuscany	8,405	6,175	2,230
Umbria	2,027	1,546	481
Marche	2,798	2,131	667
Lazio	13,935	10,463	3,472
Southern Italy	27,324	21,139	6,185
Abruzzo	2,748	2,046	702
Molise	597	465	132
Campania	10,931	8,587	2,344
Apulia	7,923	6,185	1,738
Basilicata	1,028	819	209
Calabria	4,097	3,037	1,060
Islands	15,327	11,520	3,807
Sicily	11,166	8,412	2,753
Sardinia	4,161	3,108	1,053

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)

2nd quarter 2018

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	126,770	3,382	10,139	109,063	1,477	2,709
North West Italy	53,008	127	8,203	43,180	398	1,100
Piedmont	5,765	14	443	5,052	130	126
Valle d'Aosta	255	..	2	238	2	13
Lombardy	43,064	99	7,740	34,062	240	924
Liguria	3,924	14	19	3,827	27	38
North East Italy	28,029	731	782	24,891	674	950
Trentino Alto Adige	3,309	42	50	2,754	200	263
Veneto	6,746	48	344	5,815	169	371
Friuli-Venezia Giulia	6,513	12	92	6,225	140	45
Emilia Romagna	11,461	629	297	10,097	166	272
Central Italy	39,210	2,448	942	35,086	210	523
Tuscany	4,337	235	37	3,844	96	125
Umbria	393	3	13	348	14	16
Marche	847	7	13	750	36	40
Lazio	33,633	2,203	880	30,144	64	342
Southern Italy	4,723	71	40	4,376	129	107
Abruzzo	875	10	5	814	22	23
Molise	52	12	1	34	3	3
Campania	2,641	36	18	2,518	30	38
Apulia	814	1	11	718	49	36
Basilicata	162	..	..	151	8	2
Calabria	178	12	5	140	16	5
Islands	1,801	6	171	1,529	67	29
Sicily	907	..	13	833	40	21
Sardinia	894	6	158	696	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:

[TFR10288](#)

Non-bank loans (excluding bad loans)

by technical form and customer sector

(stocks in millions of euro)

2nd quarter 2018

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	14,301	3,434	125	10,018	133	592
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Factoring: with recourse

Advances to assignor	10,318	4	1,863	8,354	66	30
Nominal value of receivables acquired	15,487	41	1,818	12,872	94	661

Total exposure in respect of finance leases

45,971	348	719	41,483	2,420	1,001
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Receivables for consumer credit

31,032	-	-	-	-	31,032
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Other finance

3,854	79	588	2,081	629	477
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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)

2nd quarter 2018

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	14,301	4,542	2,778	5,689	920	372
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Factoring: with recourse

Advances to assignor	10,318	6,346	1,421	1,366	858	327
Nominal value of credits acquired	15,487	8,013	2,254	3,106	1,577	536

Total exposure in respect of finance leases

45,971	16,730	14,278	9,050	4,124	1,790
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Receivables for consumer credit

31,032	8,749	5,441	6,850	6,185	3,807
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Other finance

3,854	2,045	521	696	327	265
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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)

2nd quarter 2018

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	1,771,159	287,121	63,323	990,314
North West Italy	541,686	111,881	18,954	312,102
Piedmont	115,989	18,946	5,198	79,691
Valle d'Aosta	4,247	1,044	166	2,355
Lombardy	382,733	86,567	12,028	200,887
Liguria	38,717	5,323	1,562	29,168
North East Italy	352,307	74,656	16,995	217,494
Trentino Alto Adige	38,771	8,294	2,350	23,898
Veneto	149,329	30,816	6,848	87,862
Friuli-Venezia Giulia	33,124	5,837	1,376	21,143
Emilia Romagna	131,084	29,710	6,422	84,591
Central Italy	467,800	66,967	11,890	208,028
Tuscany	88,382	16,933	4,383	63,027
Umbria	17,375	3,223	711	12,621
Marche	37,358	6,035	1,536	27,751
Lazio	324,685	40,775	5,262	104,629
Southern Italy	229,391	25,147	10,927	184,852
Abruzzo	26,792	3,304	1,235	20,943
Molise	6,224	404	220	5,345
Campania	95,496	11,913	4,217	76,012
Apulia	63,326	6,904	3,547	50,478
Basilicata	10,995	910	496	9,268
Calabria	26,558	1,711	1,212	22,805
Islands	86,036	8,470	4,557	67,838
Sicily	61,559	5,543	2,954	49,897
Sardinia	24,478	2,928	1,603	17,941

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)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	1,770,878	537,462	347,785
Sight and overnight deposits	9,398	3,611	2,174
General government	115	6	4
Financial companies (excluding Monetary Financial Institutions)	837	201	564
Non-financial companies and producer households	1,469	663	350
<i>of which: Small firms</i>	200	48	47
Consumer households	5,624	1,743	1,182
With agreed maturity	96,967	28,432	25,908
General government	13,160	13	45
Financial companies (excluding Monetary Financial Institutions)	24,181	11,188	10,397
Non-financial companies and producer households	10,524	3,049	2,735
<i>of which: Small firms</i>	1,801	361	616
Consumer households	47,986	13,994	12,542
Redeemable at notice	303,399	68,783	51,467
General government	6,513	963	535
Financial companies (excluding Monetary Financial Institutions)	563	334	166
Non-financial companies and producer households	7,575	1,366	1,637
<i>of which: Small firms</i>	5,324	933	1,165
Consumer households	286,893	65,937	48,944

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)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,104,228	429,118	261,418
General government	30,453	2,794	5,398
Financial companies (excluding Monetary Financial Institutions)	107,508	69,221	19,608
Non-financial companies and producer households	327,846	123,988	85,485
<i>of which: Small firms</i>	74,821	24,582	21,288
Consumer households	607,525	222,512	145,534
Saving certificates and CDs issued	13,857	3,123	5,223
General government	3	..	2
Financial companies (excluding Monetary Financial Institutions)	132	98	14
Non-financial companies and producer households	1,344	452	525
<i>of which: Small firms</i>	551	67	258
Consumer households	12,238	2,518	4,640

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	488,172	220,966	82,549
Sight and overnight deposits	1,437	1,545	630
General government	45	30	29
Financial companies (excluding Monetary Financial Institutions)	65	2	4
Non-financial companies and producer households	217	188	52
<i>of which: Small firms</i>	32	53	21
Consumer households	1,028	1,148	524
With agreed maturity	31,594	8,604	2,429
General government	13,069	25	8
Financial companies (excluding Monetary Financial Institutions)	2,385	102	109
Non-financial companies and producer households	3,860	658	222
<i>of which: Small firms</i>	373	361	91
Consumer households	11,793	7,594	2,062
Redeemable at notice	60,863	92,806	29,479
General government	2,919	1,652	444
Financial companies (excluding Monetary Financial Institutions)	23	33	8
Non-financial companies and producer households	1,908	2,002	662
<i>of which: Small firms</i>	1,157	1,550	520
Consumer households	55,161	88,724	28,127

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	250,035	114,629	49,028
General government	18,775	1,643	1,842
Financial companies (excluding Monetary Financial Institutions)	16,240	1,449	990
Non-financial companies and producer households	74,563	32,114	11,695
<i>of which:</i> Small firms	13,219	10,975	4,756
Consumer households	129,395	76,807	33,277
Saving certificates and CDs issued	2,839	2,156	516
General government	1	..	..
Financial companies (excluding Monetary Financial Institutions)	13	7	..
Non-financial companies and producer households	168	172	26
<i>of which:</i> Small firms	97	112	17
Consumer households	2,633	1,960	487

Financing and Funding

Access to data:

[TFR40082](#)

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

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

TOTAL	2,151,877	171,105	729,883
Italian government securities	618,984	51,376	128,677
<i>of which:</i> BOTs	18,811	90	1,577
BTPs	545,937	49,565	119,574
CCTs	33,121	1,254	5,557
Equity securities	290,471	61,373	74,860
<i>of which:</i> in non-euro-area currencies	48,161	1,559	10,293
Debt securities other than italian government securities	498,648	20,111	97,981
<i>of which:</i> in non-euro-area currencies	87,880	3,998	32,051
Units of collective investment undertakings	729,358	34,248	425,096
Securities other than debt and equity securities	6,403	1,668	871

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)

2nd 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

Financing and Funding

Access to data:

[TFR40087](#)

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

Total	of which:	
	Non-financial companies and producer households	Consumer households and others
2,151,877	171,105	729,883
1,077,043	56,538	346,817
215,472	14,410	91,548
2,582	96	1,777
818,487	40,151	222,746
40,502	1,882	30,746
459,904	26,794	173,064
19,430	1,969	9,937
199,079	9,068	59,095
56,755	1,292	13,340
184,640	14,464	90,692
513,617	78,128	124,556
62,880	6,164	46,089
9,526	594	7,262
17,255	2,577	13,560
423,956	68,792	57,645
70,543	6,774	59,791
7,573	768	6,478
1,079	123	938
33,825	3,111	27,454
19,582	1,878	17,381
2,144	178	1,959
6,340	717	5,581
30,772	2,871	25,656
22,587	1,961	19,360
8,185	910	6,296

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)

2nd quarter 2018

Reporting institutions: **Banks and CDP**

Securities under management	of which:	
	Non-financial companies and producer households	Consumer households and others
100,773	7,086	61,095
53,611	3,554	29,506
16,962	594	6,464
131	2	129
34,720	2,831	21,251
1,799	127	1,662
27,437	1,707	16,143
2,457	60	1,403
13,837	674	4,884
1,497	194	1,266
9,646	779	8,591
14,232	1,061	10,801
4,374	348	3,637
561	24	485
640	37	598
8,657	652	6,081
4,050	592	3,397
333	40	292
41	2	39
2,249	383	1,825
1,104	121	964
53	6	48
269	40	229
1,444	172	1,248
868	81	768
576	91	481

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

2nd 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

ITALY	1,616,642	149,752	652,731
North West Italy	723,795	49,085	310,038
Piedmont	185,131	13,260	83,581
Valle d'Aosta	2,292	89	1,623
Lombardy	498,721	34,271	196,248
Liguria	37,651	1,466	28,586
North East Italy	408,089	22,606	153,802
Trentino Alto Adige	13,871	1,807	8,407
Veneto	179,229	7,116	53,056
Friuli-Venezia Giulia	48,045	1,039	11,878
Emilia Romagna	166,943	12,645	80,460
Central Italy	393,435	70,608	110,691
Tuscany	54,911	5,320	41,524
Umbria	8,718	469	6,635
Marche	15,799	2,409	12,638
Lazio	314,007	62,410	49,894
Southern Italy	63,106	5,225	54,406
Abruzzo	6,941	600	6,019
Molise	1,009	113	878
Campania	29,665	2,329	24,539
Apulia	17,667	1,439	15,935
Basilicata	2,019	156	1,856
Calabria	5,806	588	5,179
Islands	28,218	2,227	23,796
Sicily	20,811	1,493	18,098
Sardinia	7,406	735	5,698

Financing and Funding

Access to data:

[TFR40500](#)

Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

2nd quarter 2018

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	835,147	803,596	31,551
Italian government securities	385,554	380,391	5,163
<i>of which:</i> BOTs	74,588	74,363	225
CCTs	58,869	58,090	780
BTPs	233,235	229,211	4,024
Other debt securities	267,476	263,925	3,550
Equity securities	153,720	133,771	19,949
Other securities	415	394	21
Total Derivative Instruments	2,746,158	2,731,984	14,174
Futures	580,863	568,510	12,353
<i>of which:</i> on interest rates	111,609	111,609	-
on stock indices	167,150	154,879	12,270
Swaps e Forward Rate Agreements	1,903,041	1,903,041	-
<i>of which:</i> Interest Rate Swaps	1,754,669	1,754,669	-
Currency Swaps	85,102	85,102	-
Forward Rate Agreements	61,584	61,584	-
Options on securities	29,014	27,491	1,523
<i>of which:</i> on equity securities	20,833	19,373	1,460
Options on futures or stock indices	63,894	63,601	292
<i>of which:</i> on stock indices or futures on stock indices	28,698	28,406	292
Interest rate options	73,125	73,125	-
Foreign currency options and other derivative instruments	96,221	96,216	6

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:

[TFR30980](#)

Interest rates on current account, sight and overnight deposits

by customer region, sector and size of deposit

(percentages)

2nd 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
ITALY	0.04	0.03	0.04	0.05	0.03	0.03	0.05	0.07
North West Italy	0.03	0.03	0.03	0.04	0.03	0.03	0.04	0.06
Piedmont	0.03	0.03	0.03	0.05	0.02	0.03	0.04	0.05
Valle d'Aosta	0.04	0.04	0.02	0.04	0.01	0.02	0.02	0.08
Lombardy	0.04	0.03	0.03	0.03	0.03	0.04	0.05	0.06
Liguria	0.03	0.03	0.03	0.04	0.03	0.04	0.04	0.06
North East Italy	0.04	0.03	0.03	0.05	0.03	0.03	0.05	0.06
Trentino Alto Adige	0.08	0.02	0.02	0.08	0.06	0.03	0.03	0.06
Veneto	0.05	0.03	0.03	0.06	0.03	0.03	0.04	0.06
Friuli-Venezia Giulia	0.04	0.02	0.04	0.02	0.02	0.02	0.03	0.05
Emilia Romagna	0.02	0.02	0.03	0.04	0.03	0.04	0.07	0.07
Central Italy	0.05	0.04	0.04	0.05	0.04	0.04	0.04	0.07
Tuscany	0.03	0.04	0.04	0.07	0.03	0.05	0.06	0.09
Umbria	0.04	0.03	0.04	0.07	0.03	0.04	0.05	0.08
Marche	0.05	0.04	0.04	0.06	0.04	0.05	0.07	0.11
Lazio	0.07	0.03	0.03	0.04	0.04	0.03	0.03	0.06
Southern Italy	0.03	0.04	0.05	0.08	0.02	0.03	0.05	0.11
Abruzzo	0.05	0.07	0.10	0.13	0.04	0.05	0.07	0.21
Molise	0.05	0.04	0.05	0.06	0.04	0.03	0.05	0.15
Campania	0.03	0.03	0.04	0.04	0.01	0.02	0.03	0.08
Apulia	0.03	0.04	0.05	0.10	0.02	0.04	0.05	0.13
Basilicata	0.02	0.06	0.06	0.29	0.03	0.06	0.09	0.27
Calabria	0.02	0.05	0.04	0.05	0.02	0.03	0.04	0.09
Islands	0.04	0.06	0.07	0.08	0.03	0.04	0.05	0.11
Sicily	0.04	0.06	0.08	0.09	0.03	0.04	0.05	0.13
Sardinia	0.03	0.05	0.03	0.05	0.02	0.03	0.03	0.04

Note: The rate is expressed as an annual percentage and calculated as a weighted average of the rates referring to individual transactions outstanding at the end of the reference period, using the corresponding amounts as weights. Only transactions in euros with resident customers are included, limited to the following sectors: non-financial corporations, producer households, consumer households, non-profit institutions and unclassifiable units. The size classes are expressed in euros and do not include the upper bounds of the intervals.

Source: survey of deposit rates

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