

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

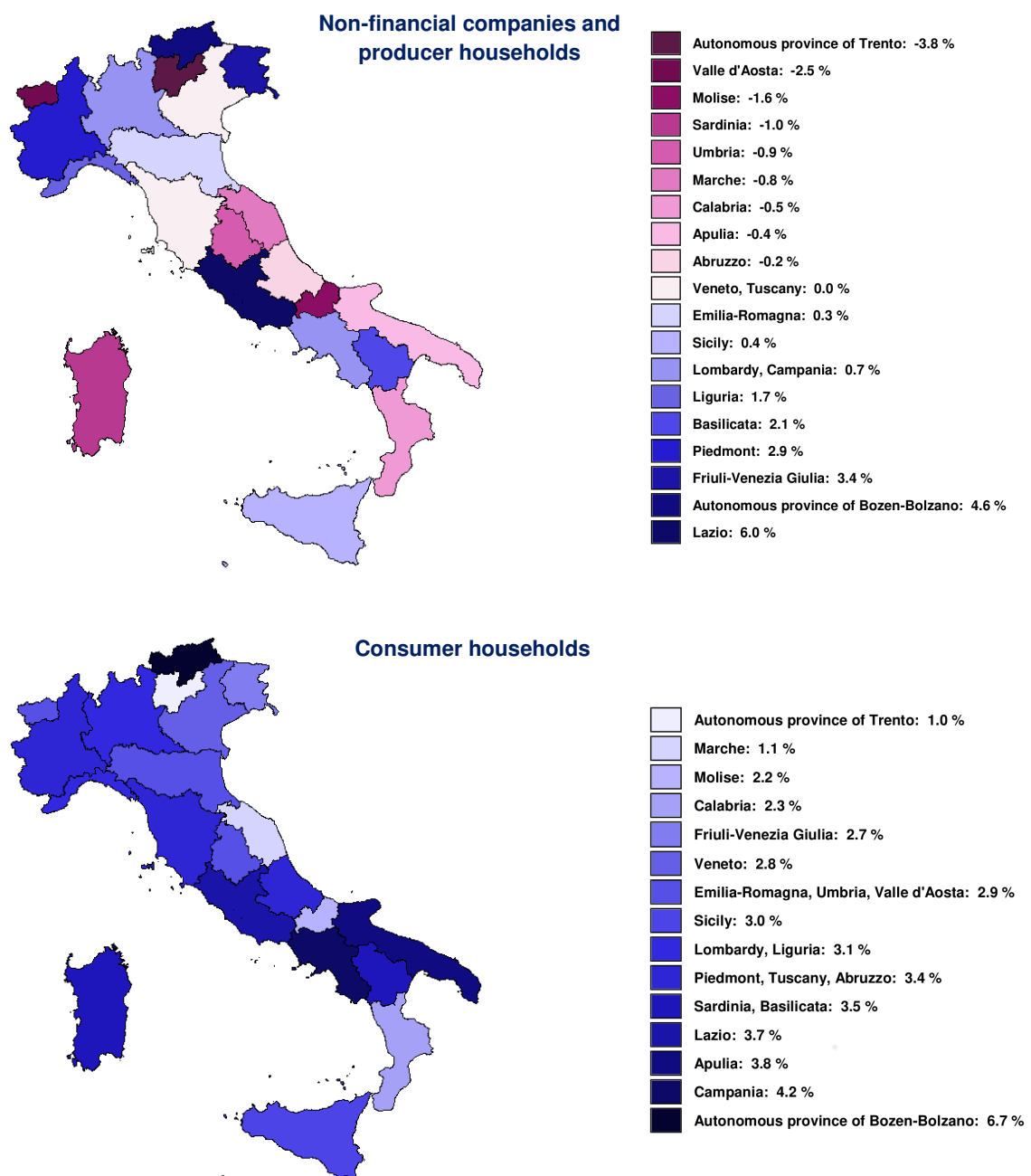
29 March 2019

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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 December 2018)

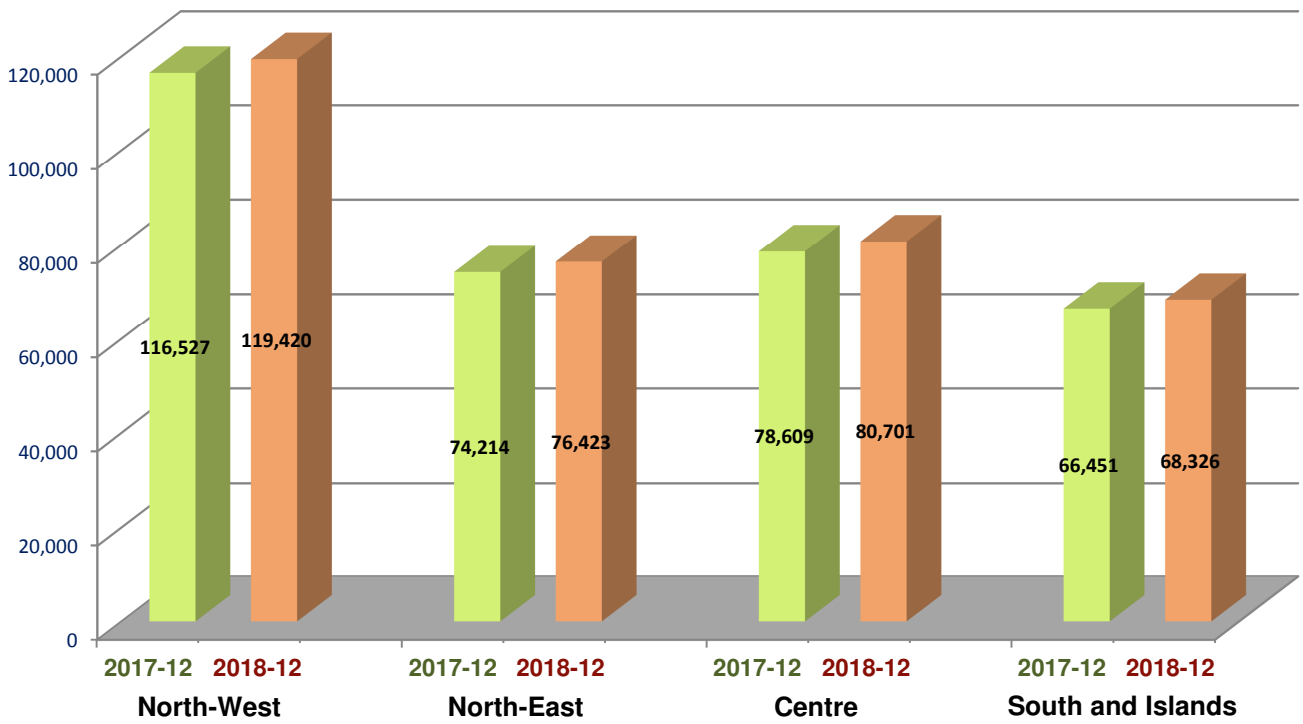


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

(millions of Euros; data at 31 December 2017 and 2018)



**Banks and Financial Institutions: Financing and Bank Funding by Sector and Geographical Area**  
**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](#).

\* \* \*

## Key to symbols and information in the index

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

**Frequency:**

**M** Monthly  
**Q** Quarterly  
**H** Half-yearly  
**A** Annual

**Source:**

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

**Description of the table**

**Identification code of the table**

**Page in which the table is reproduced in this report**

## Notice to readers

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

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

<i>Frequency</i>	<i>Source</i>		<i>Access to data</i>
<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>Twelve-month percentage change in loans</b> by customer region and sector	<a href="#">TFR20231</a> p. 14
Q	SR	<b>External position</b> by country, type of customer and residual maturity of the loan	<a href="#">TFR30274</a> p. 15
Q	SR	<b>Long-term loans (excluding repos and bad loans) to consumer households for house purchase: stocks</b> by customer region and type of contract	<a href="#">TFR10425</a> p. 18
Q	SR	<b>Long-term loans (excluding repos and bad loans) to consumer households for house purchase: disbursements</b> by customer region and type of contract	<a href="#">TFR10435</a> p. 19
Q	SR	<b>Loans</b> by technical form, geographical area and customer sector	<a href="#">TFR20281</a> p. 20
Q	SR	<b>Consumer credit</b> by customer region	<a href="#">TFR10254</a> p. 24
Q	SR	<b>Collateral granted</b> by customer region and sector	<a href="#">TFR40100</a> p. 25
Q	SR	<b>Non-bank loans (excluding bad loans)</b> by technical form and customer sector	<a href="#">TFR10288</a> p. 26
Q	SR	<b>Non-bank loans (excluding bad loans)</b> by technical form and customer geographical area	<a href="#">TFR10289</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 and overnight deposits</b> by customer region, sector and size of deposit	<a href="#">TFR30980</a>	p. 39
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*Tables distributed on the "BDS on-line statistical database" only*

Q	SIR	<b>Interest rates on current account, sight and overnight deposits</b> by customer region and sector	<a href="#">TFR30970</a>	
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## 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> by economic purpose, terms and conditions and province of the investment	<a href="#">TFR10460</a>
M	SR	<b>Loans (excluding repos)</b> by province and customer sector and sub-sector	<a href="#">TDB10295</a>
M	SR	<b>Loans (excluding repos and bad loans)</b> by province and customer sector	<a href="#">TDB10226</a>
M	SR	<b>Loans (excluding repos and bad loans)</b> per by customer province and segment of economic activity	<a href="#">TDB10224</a>

#### **Direct fund-raising**

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



## Financing and Funding

### Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

IV 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	1,849,680	1,789,656	758,915	60,146
<i>of which:</i>				
Repos	78,073	73,563	6,542	4,510
Loans (excluding repos)	1,771,551	1,716,065	752,349	55,632
Loans (excluding bad loans and repos)	1,671,445	1,616,219	676,944	55,224
<i>of which:</i>				
Long-term loans(excluding bad loans and repos)	....	1,157,146	....	....
Deposits	1,831,357	1,775,964	342,136	55,144
<i>of which:</i>				
Repos	155,768	148,969	41	6,799
Deposits (excluding repos)	1,542,857	1,517,270	340,117	25,572
Debt securities	101,470	101,470	....	....

**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-Q4	2018-Q1	2018-Q2	2018-Q3	2018-Q4
Loans	1,891,554	1,900,584	1,877,198	1,863,774	1,849,816
<i>of which:</i> Loans (excluding repos)	1,810,894	1,819,448	1,798,017	1,784,662	1,771,699
Portfolio securities	708,684	725,734	769,673	775,665	751,399
Deposits	1,790,503	1,789,037	1,836,605	1,844,619	1,831,322
<i>of which:</i> Deposits (excluding repos)	1,527,513	1,529,848	1,558,169	1,559,953	1,542,857
Securities issued but not expired	341,668	326,051	316,238	308,056	299,688
<i>of which:</i> Subordinated bonds	41,244	40,700	36,525	36,018	34,520
Customer assets under management	2,235,498	2,236,182	2,216,958	2,211,571	2,140,049

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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)

4th quarter 2018

Reporting institutions: **Banks and CDP**

Total	of wich:	
	General government	Financial companies (excluding Monetary Financial Institutions)

	1,789,656	264,382	220,537
<b>ITALY</b>			
<b>North West Italy</b>	<b>579,701</b>	<b>18,173</b>	<b>99,575</b>
Piedmont	109,828	8,649	6,638
Valle d'Aosta	3,144	79	543
Lombardy	432,800	7,846	91,137
Liguria	33,929	1,600	1,257
<b>North East Italy</b>	<b>346,980</b>	<b>7,476</b>	<b>25,718</b>
Trentino Alto Adige	40,499	422	902
Veneto	141,740	2,942	16,225
Friuli-Venezia Giulia	28,984	1,228	1,456
Emilia Romagna	135,759	2,885	7,135
<b>Central Italy</b>	<b>605,751</b>	<b>217,698</b>	<b>91,512</b>
Tuscany	98,928	3,995	567
Umbria	19,110	921	105
Marche	33,529	1,463	159
Lazio	454,184	211,319	90,681
<b>Southern Italy</b>	<b>174,237</b>	<b>14,130</b>	<b>498</b>
Abruzzo	22,365	1,130	50
Molise	3,202	184	13
Campania	72,272	6,294	297
Apulia	51,359	2,387	105
Basilicata	6,275	526	10
Calabria	18,764	3,610	23
<b>Islands</b>	<b>82,985</b>	<b>6,904</b>	<b>3,234</b>
Sicily	57,940	5,641	307
Sardinia	25,044	1,263	2,927

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

Source: supervisory reports

## Financing and Funding

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

4th quarter 2018

Reporting institutions: **Banks and CDP**

Non-financial companies and producer households	of wich:			of wich:		Consumer households
	Industry	Building	Services	Small firms		

<b>ITALY</b>	<b>758,915</b>	<b>224,953</b>	<b>92,083</b>	<b>400,655</b>	<b>137,234</b>	<b>537,704</b>
<b>North West Italy</b>	<b>283,967</b>	<b>90,001</b>	<b>33,544</b>	<b>148,866</b>	<b>41,751</b>	<b>175,105</b>
Piedmont	53,298	16,947	5,847	27,216	11,565	40,788
Valle d'Aosta	1,583	647	242	645	389	931
Lombardy	212,264	68,590	25,286	110,456	26,542	119,280
Liguria	16,822	3,816	2,169	10,549	3,256	14,107
<b>North East Italy</b>	<b>198,496</b>	<b>68,809</b>	<b>21,353</b>	<b>93,535</b>	<b>41,455</b>	<b>113,485</b>
Trentino Alto Adige	27,161	7,179	2,986	14,585	8,627	11,825
Veneto	75,806	27,997	7,147	35,059	15,581	46,110
Friuli-Venezia Giulia	14,830	6,142	1,430	5,961	3,168	11,114
Emilia Romagna	80,700	27,490	9,789	37,930	14,079	44,436
<b>Central Italy</b>	<b>168,848</b>	<b>40,744</b>	<b>22,695</b>	<b>97,856</b>	<b>26,249</b>	<b>125,052</b>
Tuscany	54,965	15,397	5,931	29,665	11,639	38,800
Umbria	10,655	3,817	1,233	4,776	2,511	7,321
Marche	18,481	7,396	2,256	7,804	4,271	13,259
Lazio	84,747	14,133	13,276	55,611	7,829	65,672
<b>Southern Italy</b>	<b>76,590</b>	<b>19,607</b>	<b>10,690</b>	<b>41,580</b>	<b>18,609</b>	<b>82,503</b>
Abruzzo	12,032	4,354	1,982	5,118	2,797	9,084
Molise	1,397	298	245	720	493	1,598
Campania	32,022	7,668	3,997	19,159	5,884	33,542
Apulia	21,758	5,351	3,034	11,488	6,264	26,882
Basilicata	3,064	683	593	1,434	909	2,649
Calabria	6,318	1,253	838	3,659	2,262	8,747
<b>Islands</b>	<b>31,014</b>	<b>5,792</b>	<b>3,802</b>	<b>18,818</b>	<b>9,169</b>	<b>41,559</b>
Sicily	21,489	4,056	2,346	13,351	6,352	30,330
Sardinia	9,526	1,736	1,456	5,468	2,817	11,229

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

4th quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>758,915</b>	<b>283,967</b>	<b>76,590</b>	<b>31,014</b>	<b>198,496</b>	<b>168,848</b>
Agriculture, forestry and fishing	41,224	11,555	4,714	2,602	14,800	7,553
Mining and quarrying	2,745	1,060	126	69	401	1,090
Manufacturing	191,121	77,352	16,983	4,675	61,523	30,589
Electricity, gas, steam and air conditioning supply	23,184	8,754	1,620	674	5,055	7,082
Water supply, sewerage, waste management and remediation activities	7,902	2,836	879	374	1,829	1,984
Construction	92,083	33,544	10,690	3,802	21,353	22,695
Wholesale and retail trade, repair of motor vehicles and motorcycles	132,926	44,382	19,245	8,246	34,121	26,933
Transportation and storage	37,071	10,684	4,594	2,602	5,922	13,269
Accommodation and food service activities	32,730	7,466	4,510	2,277	11,675	6,803
Information and communication	19,082	12,922	647	390	2,178	2,944
Financial and insurance activities	6,806	2,236	453	215	1,010	2,893
Real estate activities	86,354	36,368	5,177	1,909	21,005	21,895
Professional, scientific and technical activities	45,527	20,616	2,286	978	8,420	13,227
Administrative and support service activities	17,355	6,605	1,440	520	4,262	4,528
All remaining activities (sections o p q r s t)	22,803	7,588	3,227	1,682	4,941	5,364

**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)

4th quarter 2018

Reporting institutions: **Banks and CDP**

	Total	of which:			
		Non-financial companies and producer households	of which:		Consumer households
			Small firms		
<b>ITALY</b>	<b>1.8</b>	<b>1.2</b>	<b>-1.1</b>	<b>3.2</b>	
<b>North West Italy</b>	<b>2.3</b>	<b>1.2</b>	<b>-1.6</b>	<b>3.2</b>	
Piedmont	2.9	2.9	-0.7	3.4	
Valle d'Aosta	0.9	-2.5	-3.4	2.9	
Lombardy	2.1	0.7	-2.0	3.1	
Liguria	2.0	1.7	-0.8	3.1	
<b>North East Italy</b>	<b>0.7</b>	<b>0.4</b>	<b>-1.7</b>	<b>2.9</b>	
Aut. province of Trento	-2.2	-3.8	-1.0	1.0	
Aut. province of Bozen-Bolzano	4.9	4.6	1.2	6.7	
Veneto	0.5	0.0	-2.3	2.8	
Friuli Venezia Giulia	1.8	3.4	-3.2	2.7	
Emilia-Romagna	0.5	0.3	-2.0	2.9	
<b>Central Italy</b>	<b>2.4</b>	<b>2.8</b>	<b>-1.0</b>	<b>3.3</b>	
Tuscany	1.0	0.0	-1.0	3.4	
Umbria	0.1	-0.9	-2.5	2.9	
Marche	-0.2	-0.8	-2.9	1.1	
Lazio	3.2	6.0	0.6	3.7	
<b>Southern Italy</b>	<b>1.3</b>	<b>0.1</b>	<b>0.0</b>	<b>3.7</b>	
Abruzzo	0.8	-0.2	-3.9	3.4	
Molise	0.0	-1.6	-1.7	2.2	
Campania	1.6	0.7	1.6	4.2	
Apulia	1.2	-0.4	-0.1	3.8	
Basilicata	1.9	2.1	1.0	3.5	
Calabria	1.4	-0.5	0.5	2.3	
<b>Islands</b>	<b>0.9</b>	<b>0.0</b>	<b>0.9</b>	<b>3.1</b>	
Sicily	0.9	0.4	0.9	3.0	
Sardinia	1.0	-1.0	0.6	3.5	

**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)

4th 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>639,883</b>	<b>107,338</b>	<b>382,190</b>	<b>92,471</b>	<b>57,883</b>	<b>107,854</b>
<b>Europe</b>	<b>554,380</b>	<b>90,929</b>	<b>324,911</b>	<b>84,988</b>	<b>53,552</b>	<b>84,772</b>
Albania	428	93	266	69	-	617
Austria	71,206	8,815	52,629	7,196	2,566	-
Belgium	9,512	1,389	5,244	1,209	1,671	-
Bosnia and Herzegovina	1,348	338	761	248	-	2,524
Bulgaria	3,585	508	3,071	5	..	5,787
Croatia	10,411	2,410	7,750	242	8	13,005
Denmark	2,060	123	457	1,149	332	199
Finland	1,496	75	898	228	295	1
France	54,475	5,941	20,890	15,647	11,997	-
Germany	159,541	27,529	95,042	22,617	14,354	-
Greece	1,810	444	565	798	3	-
Ireland	8,140	1,037	5,979	765	359	-
Liechtenstein	82	24	57	..	-	-
Luxembourg	25,691	4,170	13,186	2,332	6,004	-
Malta	1,068	178	312	496	82	-
Montenegro	70	3	67	-	..	-
Norway	1,513	281	641	101	490	2
Netherlands	16,037	2,017	9,727	2,098	2,194	-
Poland	3,665	945	2,191	66	464	1,718
Portugal	3,046	319	1,899	792	37	-
United Kingdom	45,416	14,300	8,892	16,653	5,572	4,533
Romania	5,111	1,460	3,601	10	40	5,588
Russia	12,653	1,547	8,561	2,250	296	8,695
Serbia	3,704	743	2,459	120	381	4,692
Czech Republic	5,982	1,602	3,764	610	5	17,224
Slovakia	19,562	3,099	15,830	511	122	-
Slovenia	5,077	824	3,715	361	176	-
Spain	50,271	3,787	40,124	3,162	3,198	4,932
Sweden	1,412	269	507	74	562	43
Switzerland	9,256	2,970	3,811	1,872	603	5,607
Turkey	12,085	1,747	5,685	3,153	1,500	148
Hungary	4,229	985	3,129	16	99	9,250

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

Source: supervisory reports

## Financing and Funding

### External position

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

(stocks in millions of euro)

4th quarter 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>21,717</b>	<b>3,200</b>	<b>13,470</b>	<b>3,166</b>	<b>1,882</b>	<b>5,127</b>
Saudi Arabia	498	126	163	203	6	-
China	2,110	266	324	581	938	1,075
South Korea	190	50	46	50	45	-
Philippines	194	1	192	1	..	-
Japan	7,375	810	6,131	184	251	4,031
India	696	24	287	366	19	-
Indonesia	473	37	419	16	1	-
Iran	28	6	14	6	3	-
Israel	405	13	381	10	..	-
Kazakhstan	266	75	188	3	..	-
Malaysia	197	187	7	3	..	-
Pakistan	9	1	1	6	2	-
Qatar	3,362	84	2,222	754	302	..
Taiwan	130	2	1	126	..	-
Thailand	14	4	5	5	..	-
<b>Africa</b>	<b>5,450</b>	<b>786</b>	<b>3,958</b>	<b>491</b>	<b>215</b>	<b>3,719</b>
Algeria	87	29	21	31	5	-
Egypt	1,768	324	1,140	292	12	3,719
Morocco	163	7	53	103	..	-
South Africa	797	7	721	34	34	-
Tunisia	172	14	5	23	130	-
<b>America</b>	<b>40,732</b>	<b>9,252</b>	<b>27,420</b>	<b>2,504</b>	<b>1,556</b>	<b>13,976</b>
Argentina	108	32	35	39	1	-
Brazil	589	224	147	213	5	14
Canada	1,938	286	1,129	107	416	-
Chile	266	112	150	3	1	-
Colombia	124	19	103	1	-	-
Cuba	222	..	1	39	182	-
Mexico	1,647	591	1,039	16	1	-
Peru	192	54	133	3	1	-
United States	34,702	7,794	23,894	2,079	935	13,938
Uruguay	27	4	22	..	-	-
Venezuela	58	13	44	-	-	-



## Financing and Funding

### External position

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

(stocks in millions of euro)

4th 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>2,348</b>	<b>127</b>	<b>1,697</b>	<b>111</b>	<b>412</b>	-
Australia	1,548	55	1,011	71	411	-
New Zealand	101	23	36	40	2	-
<b>Offshore centres</b>	<b>10,623</b>	<b>2,799</b>	<b>6,347</b>	<b>1,211</b>	<b>265</b>	<b>260</b>
Bahamas	358	168	158	32	-	-
Cayman Islands	2,757	159	2,163	435	-	-
Gibraltar	22	2	20	-	-	-
Hong Kong	964	245	410	278	31	100
Jersey, c.i.	947	..	946	-	-	-
Singapore	1,990	1,465	416	70	38	160
<b>International organizations</b>	<b>4,633</b>	<b>245</b>	<b>4,388</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)

4th quarter 2018

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

<b>ITALY</b>	<b>268,682</b>	<b>54,236</b>
<b>North West Italy</b>	<b>93,682</b>	<b>20,266</b>
Piedmont	20,207	4,403
Valle d'Aosta	473	87
Lombardy	64,687	14,048
Liguria	8,316	1,728
<b>North East Italy</b>	<b>58,600</b>	<b>10,644</b>
Trentino Alto Adige	4,976	640
Veneto	24,753	3,692
Friuli-Venezia Giulia	6,173	866
Emilia Romagna	22,698	5,446
<b>Central Italy</b>	<b>64,285</b>	<b>12,800</b>
Tuscany	20,345	3,626
Umbria	2,908	651
Marche	5,477	1,037
Lazio	35,556	7,486
<b>Southern Italy</b>	<b>34,779</b>	<b>7,298</b>
Abruzzo	3,662	796
Molise	598	128
Campania	14,755	2,955
Apulia	12,034	2,614
Basilicata	894	189
Calabria	2,838	616
<b>Islands</b>	<b>17,336</b>	<b>3,228</b>
Sicily	12,334	2,109
Sardinia	5,002	1,120

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR10435](#)

### Long-term loans (excluding repos and bad loans) to consumer households for

#### house purchase: disbursements

by customer region and type of contract

(flows in millions of euro)

4th quarter 2018

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
<b>ITALY</b>	<b>12,355</b>	<b>1,424</b>	<b>233</b>
<b>North West Italy</b>	<b>4,230</b>	<b>497</b>	<b>51</b>
Piedmont	946	90	12
Valle d'Aosta	24	1	1
Lombardy	2,889	358	34
Liguria	371	48	3
<b>North East Italy</b>	<b>2,912</b>	<b>259</b>	<b>32</b>
Trentino Alto Adige	347	16	2
Veneto	1,129	101	19
Friuli-Venezia Giulia	275	28	2
Emilia Romagna	1,161	115	10
<b>Central Italy</b>	<b>2,883</b>	<b>396</b>	<b>55</b>
Tuscany	946	104	11
Umbria	117	21	2
Marche	260	32	2
Lazio	1,559	239	40
<b>Southern Italy</b>	<b>1,592</b>	<b>201</b>	<b>67</b>
Abruzzo	155	22	4
Molise	27	3	1
Campania	686	86	36
Apulia	548	71	21
Basilicata	48	6	1
Calabria	127	13	4
<b>Islands</b>	<b>738</b>	<b>71</b>	<b>28</b>
Sicily	509	46	21
Sardinia	229	25	7

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR10435](#)

### Long-term loans (excluding repos and bad loans) to consumer households for

#### house purchase: disbursements

by customer region and type of contract

(flows in millions of euro)

4th quarter 2018

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
<b>ITALY</b>	<b>12,345</b>	<b>1,424</b>	<b>233</b>
<b>North West Italy</b>	<b>4,230</b>	<b>497</b>	<b>51</b>
Piedmont	946	90	12
Valle d'Aosta	24	1	1
Lombardy	2,889	358	34
Liguria	371	48	3
<b>North East Italy</b>	<b>2,900</b>	<b>259</b>	<b>32</b>
Trentino Alto Adige	335	16	2
Veneto	1,129	101	19
Friuli-Venezia Giulia	275	28	2
Emilia Romagna	1,161	115	10
<b>Central Italy</b>	<b>2,884</b>	<b>396</b>	<b>55</b>
Tuscany	946	104	11
Umbria	117	21	2
Marche	260	32	2
Lazio	1,561	239	40
<b>Southern Italy</b>	<b>1,592</b>	<b>201</b>	<b>67</b>
Abruzzo	155	22	4
Molise	27	3	1
Campania	686	86	36
Apulia	548	71	21
Basilicata	48	6	1
Calabria	127	13	4
<b>Islands</b>	<b>738</b>	<b>71</b>	<b>28</b>
Sicily	509	46	21
Sardinia	229	25	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)

4th quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,789,656	579,701	346,980
<i>of which:</i>			
<b>Current accounts</b>	<b>285,474</b>	<b>52,564</b>	<b>34,300</b>
<i>of which:</i>			
General government	158,937	440	49
Financial companies (excluding Monetary Financial Institutions)	13,343	8,552	1,838
Non-financial companies and producer households	93,277	36,209	27,613
<i>of which: Small firms</i>	19,341	6,078	6,270
Consumer households	18,351	6,881	4,429
<b>Mortgage loans</b>	<b>883,895</b>	<b>306,414</b>	<b>199,766</b>
<i>of which:</i>			
General government	94,557	16,796	6,826
Financial companies (excluding Monetary Financial Institutions)	36,347	25,367	3,846
Non-financial companies and producer households	358,163	129,915	101,503
<i>of which: Small firms</i>	81,181	24,680	25,890
Consumer households	389,862	132,334	86,452
<i>of which: loans for house purchases</i>	344,871	119,420	76,423
<b>Loans secured by pledge of salary</b>	<b>13,384</b>	<b>2,714</b>	<b>1,718</b>
<i>of which:</i>			
Producer households	67	20	16
Consumer households	13,317	2,694	1,702

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

Source: supervisory returns

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>57,981</b>	<b>15,135</b>	<b>10,327</b>
<i>of which:</i>			
Producer households	1,874	494	364
Consumer households	56,089	14,631	9,962
<b>Factoring</b>	<b>21,960</b>	<b>7,666</b>	<b>3,520</b>
<i>of which:</i>			
General government	4,370	325	212
Financial companies (excluding Monetary Financial Institutions)	618	565	50
Non-financial companies and producer households	16,880	6,727	3,255
<i>of which:</i> Small firms	414	108	98
Consumer households	2	1	..
<b>Financial leasing</b>	<b>34,467</b>	<b>13,386</b>	<b>8,805</b>
<i>of which:</i>			
General government	382	113	128
Financial companies (excluding Monetary Financial Institutions)	471	127	152
Non-financial companies and producer households	32,365	12,739	8,168
<i>of which:</i> Small firms	6,107	2,243	1,758
Consumer households	1,176	387	338

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2018

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	605,751	174,237	82,985
<i>of which:</i>			
<b>Current accounts</b>	<b>182,560</b>	<b>10,509</b>	<b>5,541</b>
<i>of which:</i>			
General government	157,623	399	426
Financial companies (excluding Monetary Financial Institutions)	2,175	121	656
Non-financial companies and producer households	17,894	7,942	3,618
<i>of which: Piccole imprese</i>	3,507	2,309	1,177
Consumer households	4,299	1,938	804
<b>Mortgage loans</b>	<b>229,560</b>	<b>100,853</b>	<b>47,302</b>
<i>of which:</i>			
General government	54,013	11,432	5,490
Financial companies (excluding Monetary Financial Institutions)	6,042	264	828
Non-financial companies and producer households	75,825	35,771	15,150
<i>of which: Small firms</i>	15,490	10,130	4,992
Consumer households	92,318	53,087	25,671
of which: loans for house purchases	80,701	45,817	22,509
<b>Loans secured by pledge of salary</b>	<b>2,624</b>	<b>3,935</b>	<b>2,392</b>
<i>of which:</i>			
Producer households	9	14	8
Consumer households	2,615	3,922	2,384

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2018

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>12,709</b>	<b>12,778</b>	<b>7,031</b>
<i>of which:</i>			
Producer households	394	399	223
Consumer households	12,311	12,378	6,807
<b>Factoring</b>	<b>6,041</b>	<b>3,437</b>	<b>1,296</b>
<i>of which:</i>			
General government	1,791	1,398	645
Financial companies (excluding Monetary Financial Institutions)	3	..	..
Non-financial companies and producer households	4,217	2,035	645
<i>of which:</i> Small firms	79	93	35
Consumer households	1	1	..
<b>Financial leasing</b>	<b>7,352</b>	<b>3,467</b>	<b>1,458</b>
<i>of which:</i>			
General government	65	64	11
Financial companies (excluding Monetary Financial Institutions)	170	12	10
Non-financial companies and producer households	6,808	3,267	1,382
<i>of which:</i> Small firms	1,126	675	305
Consumer households	289	111	51



## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit by region of customer

(stocks in millions of euro)

4th quarter 2018

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>128,701</b>	<b>96,533</b>	<b>32,168</b>
<b>North West Italy</b>	<b>34,557</b>	<b>25,551</b>	<b>9,006</b>
Piedmont	9,971	7,755	2,216
Valle d'Aosta	279	210	69
Lombardy	21,087	15,505	5,582
Liguria	3,220	2,081	1,139
<b>North East Italy</b>	<b>22,213</b>	<b>16,488</b>	<b>5,725</b>
Trentino Alto Adige	1,234	991	243
Veneto	9,302	6,962	2,340
Friuli-Venezia Giulia	2,426	1,753	673
Emilia Romagna	9,251	6,781	2,470
<b>Central Italy</b>	<b>28,130</b>	<b>20,974</b>	<b>7,156</b>
Tuscany	8,688	6,366	2,322
Umbria	2,105	1,596	509
Marche	2,910	2,202	709
Lazio	14,427	10,810	3,617
<b>Southern Italy</b>	<b>28,063</b>	<b>21,656</b>	<b>6,408</b>
Abruzzo	2,848	2,115	733
Molise	612	475	136
Campania	11,184	8,760	2,424
Apulia	8,138	6,342	1,797
Basilicata	1,059	840	218
Calabria	4,222	3,122	1,100
<b>Islands</b>	<b>15,738</b>	<b>11,864</b>	<b>3,873</b>
Sicily	11,462	8,665	2,797
Sardinia	4,275	3,199	1,076

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR40100](#)

### Guarantees granted

by customer region and sector

(stocks in millions of euro)

4th quarter 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>130,619</b>	<b>2,972</b>	<b>10,914</b>	<b>112,450</b>	<b>1,454</b>	<b>2,828</b>
<b>North West Italy</b>	<b>57,540</b>	<b>125</b>	<b>8,998</b>	<b>46,857</b>	<b>389</b>	<b>1,170</b>
Piedmont	6,498	10	482	5,677	126	203
Valle d'Aosta	250	..	2	233	2	12
Lombardy	46,754	101	8,495	37,006	235	916
Liguria	4,039	14	19	3,941	26	39
<b>North East Italy</b>	<b>26,382</b>	<b>579</b>	<b>645</b>	<b>23,518</b>	<b>671</b>	<b>968</b>
Trentino Alto Adige	3,254	39	45	2,707	198	264
Veneto	6,665	47	259	5,809	160	390
Friuli-Venezia Giulia	5,405	12	82	5,111	148	53
Emilia Romagna	11,058	481	259	9,892	166	261
<b>Central Italy</b>	<b>40,919</b>	<b>2,207</b>	<b>1,060</b>	<b>36,905</b>	<b>203</b>	<b>543</b>
Tuscany	4,274	234	41	3,776	93	129
Umbria	385	2	11	341	13	18
Marche	818	7	12	718	35	47
Lazio	35,442	1,964	996	32,070	62	350
<b>Southern Italy</b>	<b>4,301</b>	<b>55</b>	<b>39</b>	<b>3,977</b>	<b>127</b>	<b>103</b>
Abruzzo	868	10	5	810	22	22
Molise	51	12	1	33	3	3
Campania	2,265	24	18	2,155	32	36
Apulia	788	1	11	695	47	35
Basilicata	157	..	..	146	8	3
Calabria	172	9	5	138	15	5
<b>Islands</b>	<b>1,477</b>	<b>6</b>	<b>171</b>	<b>1,194</b>	<b>63</b>	<b>43</b>
Sicily	771	..	14	699	37	20
Sardinia	706	6	158	494	26	23

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR10288](#)

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

by technical form and customer sector

(stocks in millions of euro)

4th quarter 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	17,984	2,980	105	12,618	174	2,107
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#### Factoring: with recourse

Advances to assignor	10,225	24	1,730	8,386	63	23
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Nominal value of receivables acquired	15,308	60	1,811	12,697	86	654
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#### Total exposure in respect of finance leases

45,782	342	697	41,280	2,431	1,031
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#### Receivables for consumer credit

32,168	-	-	-	-	32,168
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#### Other finance

4,043	94	489	2,300	648	512
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**Notes:** This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10289](#)

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

by technical form and customer geographical area

(stocks in millions of euro)

4th quarter 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	17,984	6,361	3,946	5,910	1,307	460
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#### Factoring: with recourse

Advances to assignor	10,225	5,936	1,522	1,691	802	274
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Nominal value of credits acquired	15,308	7,745	2,340	3,278	1,450	494
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#### Total exposure in respect of finance leases

	45,782	16,744	14,359	8,719	4,123	1,836
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#### Receivables for consumer credit

	32,168	9,006	5,725	7,156	6,408	3,873
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#### Other finance

	4,042	2,066	624	703	370	278
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**Notes:** This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

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Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20163](#)

### Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

4th quarter 2018

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>1,785,680</b>	<b>283,552</b>	<b>61,921</b>	<b>1,005,804</b>
<b>North West Italy</b>	<b>543,199</b>	<b>110,655</b>	<b>18,420</b>	<b>318,991</b>
Piedmont	117,075	17,617	5,157	81,927
Valle d'Aosta	4,109	938	163	2,388
Lombardy	382,954	87,008	11,622	204,973
Liguria	39,061	5,092	1,478	29,703
<b>North East Italy</b>	<b>351,527</b>	<b>72,088</b>	<b>16,570</b>	<b>222,255</b>
Trentino Alto Adige	38,539	7,874	2,354	24,465
Veneto	147,831	28,479	6,590	89,800
Friuli-Venezia Giulia	32,908	5,662	1,318	21,590
Emilia Romagna	132,248	30,075	6,309	86,400
<b>Central Italy</b>	<b>471,451</b>	<b>67,393</b>	<b>11,401</b>	<b>209,629</b>
Tuscany	88,990	16,571	4,159	64,215
Umbria	17,255	3,000	700	12,747
Marche	36,405	5,398	1,502	27,742
Lazio	328,801	42,424	5,040	104,925
<b>Southern Italy</b>	<b>230,776</b>	<b>25,056</b>	<b>10,989</b>	<b>186,094</b>
Abruzzo	26,606	3,100	1,223	20,981
Molise	6,290	394	235	5,396
Campania	95,909	11,917	4,198	76,323
Apulia	64,107	6,966	3,580	51,197
Basilicata	11,028	860	497	9,331
Calabria	26,836	1,819	1,257	22,865
<b>Islands</b>	<b>87,247</b>	<b>8,360</b>	<b>4,541</b>	<b>68,835</b>
Sicily	62,157	5,350	2,923	50,496
Sardinia	25,090	3,009	1,618	18,339

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20269](#)

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>1,775,964</b>	<b>539,187</b>	<b>347,223</b>
<b>Sight and overnight deposits</b>	<b>9,827</b>	<b>3,619</b>	<b>2,500</b>
General government	183	6	6
Financial companies (excluding Monetary Financial Institutions)	1,453	256	990
Non-financial companies and producer households	1,218	300	378
<i>of which: Small firms</i>	290	56	135
Consumer households	5,543	1,966	1,049
<b>With agreed maturity</b>	<b>80,261</b>	<b>28,839</b>	<b>21,011</b>
General government	3,703	6	16
Financial companies (excluding Monetary Financial Institutions)	21,643	12,222	7,335
Non-financial companies and producer households	10,320	3,635	2,094
<i>of which: Small firms</i>	1,650	314	595
Consumer households	43,780	12,770	11,400
<b>Redeemable at notice</b>	<b>304,350</b>	<b>68,670</b>	<b>52,003</b>
General government	5,740	821	466
Financial companies (excluding Monetary Financial Institutions)	448	194	158
Non-financial companies and producer households	7,621	1,347	1,594
<i>of which: Small firms</i>	5,599	978	1,207
Consumer households	289,212	66,131	49,602

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

Source: supervisory reports

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2018

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,110,187</b>	<b>431,296</b>	<b>265,313</b>
General government	28,030	2,995	5,059
Financial companies (excluding Monetary Financial Institutions)	103,058	64,358	20,074
Non-financial companies and producer households	319,678	122,061	83,112
<i>of which: Small firms</i>	71,013	23,122	20,215
Consumer households	629,011	230,934	151,608
<b>Saving certificates and CDs issued</b>	<b>12,645</b>	<b>3,031</b>	<b>4,744</b>
General government	6	2	2
Financial companies (excluding Monetary Financial Institutions)	168	114	16
Non-financial companies and producer households	1,280	460	460
<i>of which: Small firms</i>	500	71	224
Consumer households	11,072	2,407	4,228

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2018

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	<b>480,770</b>	<b>223,257</b>	<b>84,045</b>
<b>Sight and overnight deposits</b>	<b>1,537</b>	<b>1,430</b>	<b>741</b>
General government	45	2	125
Financial companies (excluding Monetary Financial Institutions)	204	2	1
Non-financial companies and producer households	321	170	49
<i>of which: Small firms</i>	35	42	21
Consumer households	892	1,091	545
<b>With agreed maturity</b>	<b>20,173</b>	<b>7,896</b>	<b>2,341</b>
General government	3,649	24	8
Financial companies (excluding Monetary Financial Institutions)	1,919	61	106
Non-financial companies and producer households	3,761	615	215
<i>of which: Small firms</i>	322	331	89
Consumer households	10,604	7,024	1,982
<b>Redeemable at notice</b>	<b>60,577</b>	<b>93,502</b>	<b>29,598</b>
General government	2,513	1,535	405
Financial companies (excluding Monetary Financial Institutions)	63	26	7
Non-financial companies and producer households	1,912	2,092	677
<i>of which: Small firms</i>	1,219	1,647	548
Consumer households	55,697	89,487	28,295



## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2018

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>245,744</b>	<b>117,391</b>	<b>50,443</b>
General government	16,243	1,727	2,006
Financial companies (excluding Monetary Financial Institutions)	15,939	1,634	1,053
Non-financial companies and producer households	70,902	32,057	11,546
<i>of which: Small firms</i>	12,299	10,773	4,603
Consumer households	132,683	79,256	34,528
<b>Saving certificates and CDs issued</b>	<b>2,495</b>	<b>1,918</b>	<b>459</b>
General government	1	..	..
Financial companies (excluding Monetary Financial Institutions)	30	7	..
Non-financial companies and producer households	175	162	23
<i>of which: Small firms</i>	87	102	16
Consumer households	2,271	1,733	433

## Financing and Funding

Access to data:

[TFR40082](#)

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

by type of securities and deposits

(stocks in millions of euro)

4th quarter 2018

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,082,229</b>	<b>164,682</b>	<b>705,628</b>
<b>Italian government securities</b>	<b>626,870</b>	<b>52,490</b>	<b>135,963</b>
<i>of which:</i> BOTs	21,839	236	1,904
BTPs	553,375	50,544	126,567
CCTs	29,960	1,198	5,166
<b>Equity securities</b>	<b>261,779</b>	<b>55,923</b>	<b>67,190</b>
<i>of which:</i> in non-euro-area currencies	45,261	1,503	9,362
<b>Debt securities other than italian government securities</b>	<b>489,636</b>	<b>20,978</b>	<b>96,414</b>
<i>of which:</i> in non-euro-area currencies	87,827	4,564	33,648
<b>Units of collective investment undertakings</b>	<b>689,756</b>	<b>32,295</b>	<b>403,596</b>
<b>Securities other than debt and equity securities</b>	<b>6,252</b>	<b>971</b>	<b>870</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)

4th 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>93,868</b>	<b>7,039</b>	<b>55,980</b>	<b>1,595,213</b>	<b>142,266</b>	<b>633,528</b>
<b>Italian government securities</b>	<b>16,456</b>	<b>671</b>	<b>5,594</b>	<b>488,884</b>	<b>44,875</b>	<b>126,852</b>
of which: BOTs	546	28	451	9,327	180	1,449
BTPs	13,336	392	3,519	448,605	43,522	119,955
CCTs	1,722	193	1,143	20,383	741	3,786
<b>Equity securities</b>	<b>4,274</b>	<b>542</b>	<b>2,741</b>	<b>197,902</b>	<b>50,925</b>	<b>62,193</b>
of which: in non-euro-area currencies	1,431	192	878	18,389	1,208	8,157
<b>Debt securities other than Italian government securities</b>	<b>20,829</b>	<b>1,502</b>	<b>6,732</b>	<b>359,155</b>	<b>18,200</b>	<b>87,239</b>
of which: in non-euro-area currencies	3,734	809	2,349	51,669	3,484	30,457
<b>Units of collective investment undertakings</b>	<b>52,102</b>	<b>4,294</b>	<b>40,778</b>	<b>537,731</b>	<b>26,130</b>	<b>355,229</b>
<b>Securities other than debt and equity securities</b>	<b>..</b>	<b>-</b>	<b>..</b>	<b>4,841</b>	<b>394</b>	<b>659</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)

4th quarter 2018

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>2,082,229</b>	<b>164,682</b>	<b>705,628</b>
<b>North West Italy</b>	<b>1,034,243</b>	<b>51,231</b>	<b>335,307</b>
Piedmont	205,131	13,229	88,780
Valle d'Aosta	2,535	93	1,727
Lombardy	787,906	36,152	214,980
Liguria	38,671	1,756	29,820
<b>North East Italy</b>	<b>442,432</b>	<b>25,858</b>	<b>167,501</b>
Trentino Alto Adige	19,490	1,942	9,924
Veneto	187,889	8,616	56,678
Friuli-Venezia Giulia	56,273	1,216	12,979
Emilia Romagna	178,781	14,084	87,920
<b>Central Italy</b>	<b>506,997</b>	<b>78,169</b>	<b>119,854</b>
Tuscany	60,576	5,919	44,593
Umbria	9,044	561	7,034
Marche	16,486	2,115	13,258
Lazio	420,890	69,574	54,968
<b>Southern Italy</b>	<b>68,647</b>	<b>6,611</b>	<b>58,330</b>
Abruzzo	7,580	810	6,446
Molise	1,058	120	922
Campania	32,836	2,995	26,714
Apulia	18,903	1,812	16,898
Basilicata	2,102	180	1,916
Calabria	6,168	694	5,434
<b>Islands</b>	<b>29,910</b>	<b>2,813</b>	<b>24,636</b>
Sicily	21,156	1,914	18,545
Sardinia	8,754	899	6,091

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

Source: supervisory reports

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

4th quarter 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>93,868</b>	<b>7,039</b>	<b>55,980</b>
<b>North West Italy</b>	<b>51,510</b>	<b>3,589</b>	<b>27,577</b>
Piedmont	16,348	509	6,072
Valle d'Aosta	125	1	124
Lombardy	33,420	2,998	19,846
Liguria	1,616	80	1,535
<b>North East Italy</b>	<b>24,705</b>	<b>1,548</b>	<b>14,738</b>
Trentino Alto Adige	2,608	121	1,346
Veneto	11,970	616	4,393
Friuli-Venezia Giulia	1,386	174	1,188
Emilia Romagna	8,741	637	7,810
<b>Central Italy</b>	<b>12,434</b>	<b>1,106</b>	<b>9,328</b>
Tuscany	3,999	334	3,296
Umbria	528	27	443
Marche	680	66	584
Lazio	7,227	679	5,005
<b>Southern Italy</b>	<b>3,874</b>	<b>608</b>	<b>3,201</b>
Abruzzo	381	57	322
Molise	45	2	43
Campania	2,114	390	1,680
Apulia	1,032	114	900
Basilicata	48	5	43
Calabria	253	40	213
<b>Islands</b>	<b>1,346</b>	<b>188</b>	<b>1,137</b>
Sicily	821	101	702
Sardinia	525	87	436

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

4th 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>1,595,213</b>	<b>142,266</b>	<b>633,528</b>
<b>North West Italy</b>	<b>717,886</b>	<b>44,040</b>	<b>300,539</b>
Piedmont	175,340	12,134	81,236
Valle d'Aosta	2,241	88	1,573
Lombardy	504,320	30,409	189,958
Liguria	35,985	1,409	27,772
<b>North East Italy</b>	<b>400,334</b>	<b>21,530</b>	<b>149,604</b>
Trentino Alto Adige	13,807	1,724	8,440
Veneto	170,993	6,788	51,159
Friuli-Venezia Giulia	53,021	976	11,613
Emilia Romagna	162,513	12,041	78,393
<b>Central Italy</b>	<b>388,258</b>	<b>69,523</b>	<b>107,426</b>
Tuscany	53,137	5,070	40,346
Umbria	8,274	447	6,442
Marche	14,941	1,883	12,329
Lazio	311,906	62,123	48,309
<b>Southern Italy</b>	<b>61,307</b>	<b>5,008</b>	<b>53,074</b>
Abruzzo	6,868	611	5,941
Molise	979	108	855
Campania	28,756	2,165	23,888
Apulia	17,081	1,400	15,531
Basilicata	1,980	157	1,817
Calabria	5,644	566	5,041
<b>Islands</b>	<b>27,428</b>	<b>2,166</b>	<b>22,884</b>
Sicily	19,406	1,439	17,344
Sardinia	8,022	727	5,540

## Financing and Funding

Access to data:

[TFR40500](#)

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

(flows in millions of euro)

4th quarter 2018

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>188,157</b>	<b>159,387</b>	<b>28,770</b>
Italian government securities	81,459	74,767	6,692
<i>of which:</i> BOTs	13,099	11,990	1,109
CCTs	10,375	9,659	716
BTPs	52,116	47,377	4,739
Other debt securities	44,796	40,899	3,896
Equity securities	52,695	37,552	15,143
Other securities	67	3	64
<b>Total Derivative Instruments</b>	<b>743,780</b>	<b>725,973</b>	<b>17,808</b>
Futures	105,434	94,043	11,391
<i>of which:</i> on interest rates	615	615	-
on stock indices	84,438	73,425	11,013
Swaps e Forward Rate Agreements	608,453	608,453	-
<i>of which:</i> Interest Rate Swaps	577,938	577,938	-
Currency Swaps	30,515	30,515	-
Forward Rate Agreements	-	-	-
Options on securities	957	153	804
<i>of which:</i> on equity securities	908	151	757
Options on futures or stock indices	6,769	1,156	5,613
<i>of which:</i> on stock indices or futures on stock indices	1,093	703	390
Interest rate options	12,548	12,548	-
Foreign currency options and other derivative instruments	9,620	9,620	..

**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

### Interest rates on current account, sight and overnight deposits

by customer region, sector and size of deposit

(percentages)

4th 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>0.03</b>	<b>0.04</b>	<b>0.04</b>	<b>0.05</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>	<b>0.07</b>
<b>North West Italy</b>	<b>0.03</b>	<b>0.03</b>	<b>0.03</b>	<b>0.04</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>	<b>0.06</b>
Piedmont	0.03	0.03	0.03	0.04	0.02	0.03	0.03	0.05
Valle d'Aosta	0.03	0.06	0.01	0.03	0.01	0.02	0.02	0.08
Lombardy	0.03	0.03	0.03	0.04	0.03	0.03	0.04	0.06
Liguria	0.03	0.03	0.03	0.05	0.02	0.03	0.04	0.05
<b>North East Italy</b>	<b>0.03</b>	<b>0.04</b>	<b>0.04</b>	<b>0.06</b>	<b>0.03</b>	<b>0.04</b>	<b>0.04</b>	<b>0.06</b>
Trentino Alto Adige	0.07	0.02	0.02	0.07	0.06	0.03	0.03	0.06
Veneto	0.04	0.03	0.04	0.07	0.02	0.03	0.04	0.06
Friuli-Venezia Giulia	0.04	0.02	0.04	0.03	0.02	0.02	0.03	0.05
Emilia Romagna	0.02	0.04	0.03	0.06	0.03	0.05	0.04	0.06
<b>Central Italy</b>	<b>0.03</b>	<b>0.04</b>	<b>0.04</b>	<b>0.05</b>	<b>0.03</b>	<b>0.04</b>	<b>0.04</b>	<b>0.07</b>
Tuscany	0.02	0.04	0.04	0.07	0.02	0.04	0.05	0.08
Umbria	0.04	0.04	0.04	0.08	0.03	0.04	0.05	0.07
Marche	0.04	0.05	0.04	0.06	0.04	0.04	0.05	0.08
Lazio	0.04	0.05	0.05	0.05	0.03	0.03	0.04	0.07
<b>Southern Italy</b>	<b>0.03</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>
Abruzzo	0.04	0.07	0.09	0.12	0.03	0.05	0.07	0.18
Molise	0.04	0.04	0.02	0.08	0.04	0.03	0.05	0.10
Campania	0.03	0.03	0.04	0.05	0.01	0.02	0.03	0.07
Apulia	0.03	0.04	0.05	0.09	0.02	0.04	0.05	0.10
Basilicata	0.07	0.05	0.07	0.36	0.02	0.05	0.09	0.21
Calabria	0.02	0.05	0.04	0.04	0.01	0.03	0.04	0.07
<b>Islands</b>	<b>0.04</b>	<b>0.05</b>	<b>0.06</b>	<b>0.07</b>	<b>0.03</b>	<b>0.04</b>	<b>0.05</b>	<b>0.08</b>
Sicily	0.04	0.06	0.07	0.09	0.03	0.04	0.05	0.09
Sardinia	0.03	0.04	0.04	0.03	0.02	0.03	0.03	0.03

**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.



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