

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

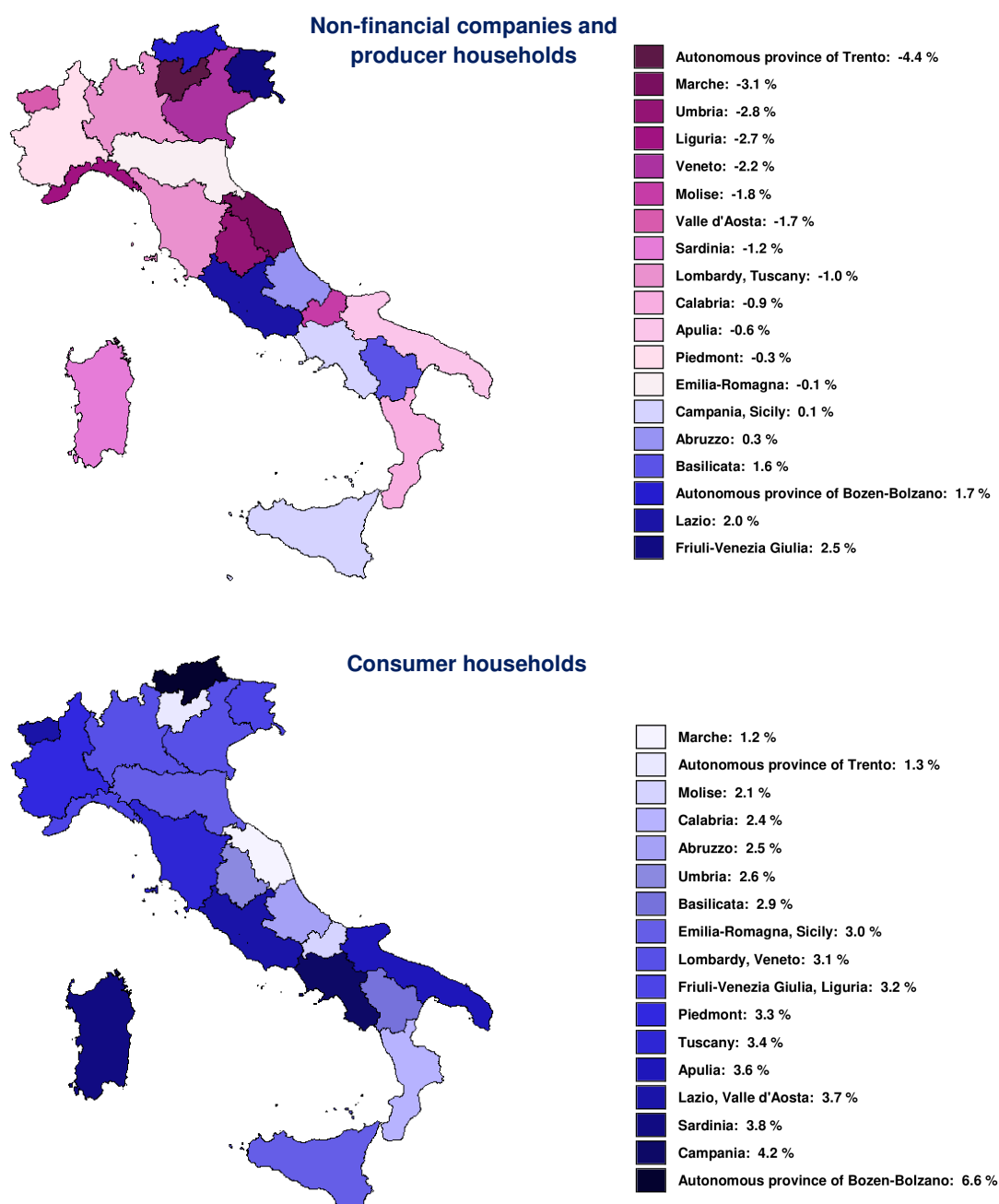
28 June 2019

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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 March 2019)



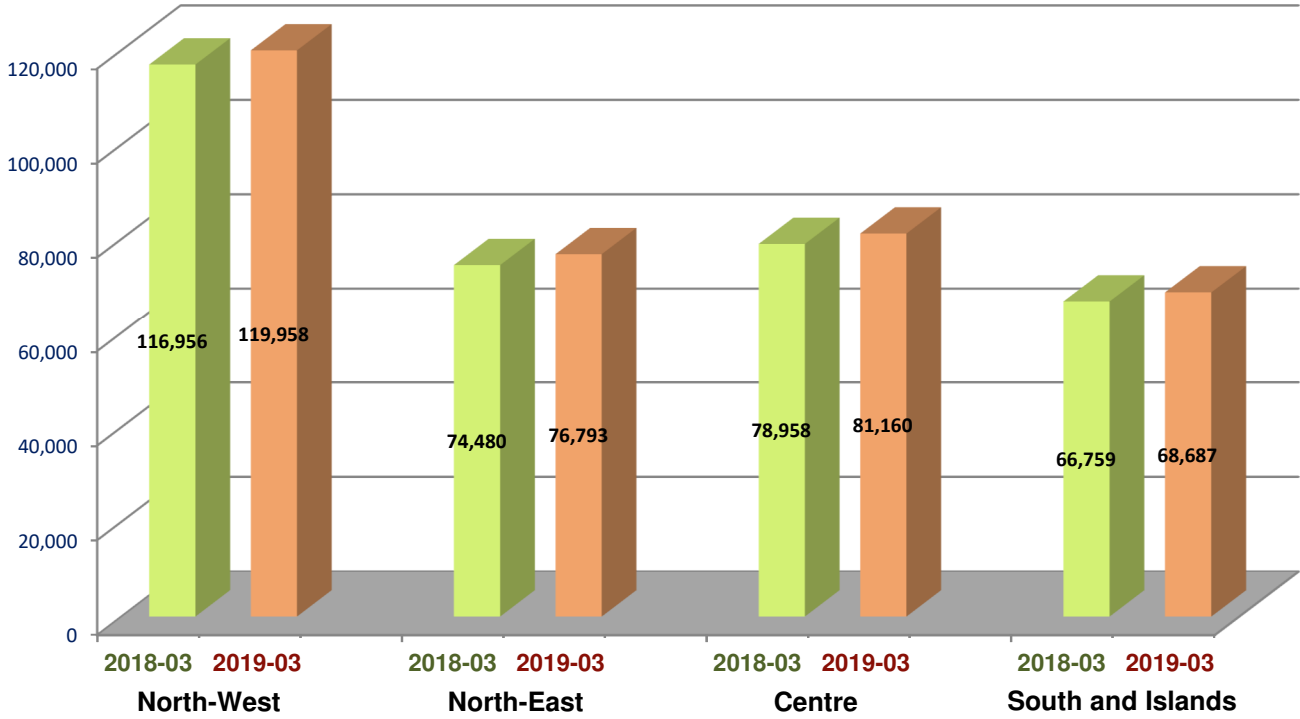
(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

**Reference period: March 2019**

**Figure 2**

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

(millions of Euros; data at 31 March 2018 and 2019)



Reference period: March 2019

**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](#).

\* \* \*

## 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
<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)

I quarter 2019

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	1,844,079	1,783,306	744,363	60,761
of which:				
Repos	86,563	82,266	6,644	4,297
Loans (excluding repos)	1,757,366	1,700,901	737,696	56,461
Loans (excluding bad loans and repos)	1,665,087	1,609,019	668,493	56,063
of which:				
Long-term loans(excluding bad loans and repos)	....	1,158,924	....	....
Deposits	1,856,833	1,801,522	348,918	55,291
of which:				
Repos	141,433	136,789	13	4,644
Deposits (excluding repos)	1,576,705	1,549,083	342,100	27,608
Debt securities	98,285	98,285	....	....

**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**

	2018-Q1	2018-Q2	2018-Q3	2018-Q4	2019-Q1
Loans	1,900,584	1,877,198	1,863,774	1,849,680	1,844,079
<i>of which:</i> Loans (excluding repos)	1,819,448	1,798,017	1,784,662	1,771,551	1,757,366
Portfolio securities	725,734	769,673	775,665	751,386	781,284
Deposits	1,789,037	1,836,605	1,844,619	1,831,636	1,856,833
<i>of which:</i> Deposits (excluding repos)	1,529,848	1,558,169	1,559,953	1,542,857	1,576,705
Securities issued but not expired	326,051	316,238	308,056	299,688	302,377
<i>of which:</i> Subordinated bonds	40,700	36,525	36,018	34,520	35,483
Customer assets under management	2,236,182	2,216,958	2,211,571	2,140,051	2,258,548

**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)

1st quarter 2019

Reporting institutions: **Banks and CDP**

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

<b>ITALY</b>	<b>1,783,306</b>	<b>266,974</b>	<b>224,128</b>
<b>North West Italy</b>	<b>565,631</b>	<b>18,089</b>	<b>93,613</b>
Piedmont	107,565	8,518	7,170
Valle d'Aosta	2,936	79	341
Lombardy	422,102	7,881	85,353
Liguria	33,028	1,611	749
<b>North East Italy</b>	<b>344,036</b>	<b>7,642</b>	<b>24,775</b>
Trentino Alto Adige	40,117	468	1,152
Veneto	139,874	3,029	15,431
Friuli-Venezia Giulia	29,035	1,229	1,430
Emilia Romagna	135,010	2,915	6,762
<b>Central Italy</b>	<b>616,116</b>	<b>220,026</b>	<b>102,110</b>
Tuscany	98,990	4,071	555
Umbria	19,034	940	102
Marche	33,213	1,491	181
Lazio	464,879	213,524	101,272
<b>Southern Italy</b>	<b>174,525</b>	<b>14,309</b>	<b>497</b>
Abruzzo	22,439	1,153	49
Molise	3,204	187	13
Campania	72,214	6,303	298
Apulia	51,446	2,381	105
Basilicata	6,278	505	8
Calabria	18,944	3,780	24
<b>Islands</b>	<b>82,993</b>	<b>6,908</b>	<b>3,134</b>
Sicily	57,896	5,681	277
Sardinia	25,098	1,227	2,857

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

Source: supervisory reports

## Financing and Funding

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

1st quarter 2019

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>744,363</b>	<b>222,936</b>	<b>89,248</b>	<b>391,249</b>	<b>134,233</b>	<b>539,827</b>
<b>North West Italy</b>	<b>275,447</b>	<b>88,851</b>	<b>32,423</b>	<b>142,776</b>	<b>40,394</b>	<b>175,561</b>
Piedmont	50,503	16,659	5,663	24,919	11,248	40,921
Valle d'Aosta	1,570	661	231	630	375	939
Lombardy	207,030	67,712	24,422	107,101	25,613	119,517
Liguria	16,343	3,819	2,108	10,126	3,157	14,184
<b>North East Italy</b>	<b>195,985</b>	<b>68,995</b>	<b>20,463</b>	<b>91,947</b>	<b>40,296</b>	<b>113,902</b>
Trentino Alto Adige	26,469	7,195	2,818	14,070	8,360	11,877
Veneto	74,422	27,694	6,821	34,439	15,150	46,325
Friuli-Venezia Giulia	14,851	6,295	1,437	5,824	3,088	11,179
Emilia Romagna	80,243	27,810	9,387	37,614	13,697	44,521
<b>Central Italy</b>	<b>165,812</b>	<b>39,700</b>	<b>22,178</b>	<b>96,434</b>	<b>25,889</b>	<b>125,606</b>
Tuscany	54,764	15,647	5,667	29,492	11,468	39,001
Umbria	10,529	3,802	1,171	4,718	2,472	7,357
Marche	18,047	7,275	2,205	7,549	4,193	13,320
Lazio	82,471	12,977	13,135	54,676	7,756	65,928
<b>Southern Italy</b>	<b>76,269</b>	<b>19,553</b>	<b>10,503</b>	<b>41,379</b>	<b>18,538</b>	<b>82,934</b>
Abruzzo	12,048	4,371	1,955	5,085	2,771	9,117
Molise	1,391	293	240	725	491	1,604
Campania	31,826	7,652	3,932	19,031	5,854	33,667
Apulia	21,657	5,324	2,978	11,439	6,248	27,078
Basilicata	3,072	659	585	1,462	912	2,668
Calabria	6,274	1,253	814	3,637	2,263	8,801
<b>Islands</b>	<b>30,851</b>	<b>5,838</b>	<b>3,682</b>	<b>18,713</b>	<b>9,116</b>	<b>41,824</b>
Sicily	21,274	4,060	2,256	13,225	6,295	30,487
Sardinia	9,577	1,778	1,425	5,488	2,822	11,337

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>744,363</b>	<b>275,447</b>	<b>76,269</b>	<b>30,851</b>	<b>195,985</b>	<b>165,812</b>
Agriculture, forestry and fishing	40,929	11,397	4,833	2,618	14,581	7,500
Mining and quarrying	2,713	1,055	124	65	385	1,083
Manufacturing	190,495	76,763	16,938	4,728	61,470	30,597
Electricity, gas, steam and air conditioning supply	21,570	8,260	1,594	663	5,134	5,919
Water supply, sewerage, waste management and remediation activities	8,158	2,773	896	382	2,005	2,102
Construction	89,248	32,423	10,503	3,682	20,463	22,178
Wholesale and retail trade, repair of motor vehicles and motorcycles	130,322	43,269	19,307	8,146	33,067	26,534
Transportation and storage	34,314	9,382	4,307	2,563	5,659	12,403
Accommodation and food service activities	32,875	7,451	4,617	2,316	11,698	6,793
Information and communication	16,649	10,438	653	394	2,235	2,929
Financial and insurance activities	7,354	2,317	442	206	937	3,453
Real estate activities	83,724	35,401	5,142	1,909	20,342	20,929
Professional, scientific and technical activities	45,989	20,563	2,190	967	8,750	13,519
Administrative and support service activities	17,160	6,457	1,472	517	4,254	4,460
All remaining activities (sections o p q r s t)	22,863	7,498	3,250	1,696	5,006	5,413

**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)

1st quarter 2019

Reporting institutions: **Banks and CDP**

	Total	of which:		
		Non-financial companies and producer households	of which:	Consumer households
			Small firms	
<b>ITALY</b>	<b>0.7</b>	<b>-0.6</b>	<b>-2.3</b>	<b>3.3</b>
<b>North West Italy</b>	<b>0.5</b>	<b>-1.0</b>	<b>-2.9</b>	<b>3.2</b>
Piedmont	1.6	-0.3	-2.3	3.3
Valle d'Aosta	1.9	-1.7	-3.8	3.7
Lombardy	0.4	-1.0	-3.1	3.1
Liguria	-2.6	-2.7	-3.2	3.2
<b>North East Italy</b>	<b>0.0</b>	<b>-0.9</b>	<b>-3.4</b>	<b>3.2</b>
Aut. province of Trento	-2.2	-4.4	-1.7	1.3
Aut. province of Bozen-Bolzano	3.1	1.7	-1.2	6.6
Veneto	-1.1	-2.2	-3.8	3.1
Friuli Venezia Giulia	2.1	2.5	-5.2	3.2
Emilia-Romagna	0.5	-0.1	-3.6	3.0
<b>Central Italy</b>	<b>1.2</b>	<b>0.1</b>	<b>-2.0</b>	<b>3.3</b>
Tuscany	0.4	-1.0	-2.0	3.4
Umbria	-1.3	-2.8	-3.8	2.6
Marche	-1.4	-3.1	-3.8	1.2
Lazio	1.8	2.0	-0.4	3.7
<b>Southern Italy</b>	<b>1.1</b>	<b>-0.2</b>	<b>-0.4</b>	<b>3.5</b>
Abruzzo	0.9	0.3	-2.4	2.5
Molise	-0.3	-1.8	-1.2	2.1
Campania	1.2	0.1	1.0	4.2
Apulia	1.1	-0.6	-0.9	3.6
Basilicata	1.0	1.6	0.1	2.9
Calabria	1.0	-0.9	0.0	2.4
<b>Islands</b>	<b>0.8</b>	<b>-0.3</b>	<b>0.2</b>	<b>3.2</b>
Sicily	0.7	0.1	0.4	3.0
Sardinia	1.1	-1.2	-0.2	3.8

**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)

1st quarter 2019

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	
<b>TOTAL</b>	<b>650,847</b>	<b>106,490</b>	<b>393,567</b>	<b>92,597</b>	<b>58,192</b>	<b>117,500</b>
<b>Europe</b>	<b>566,284</b>	<b>90,337</b>	<b>337,184</b>	<b>85,096</b>	<b>53,667</b>	<b>94,453</b>
Albania	423	86	268	69	-	612
Austria	69,755	7,212	53,083	6,825	2,635	-
Belgium	10,368	2,153	5,343	1,094	1,777	-
Bosnia and Herzegovina	781	263	518	1	-	3,341
Bulgaria	4,432	491	3,048	892	..	5,012
Croatia	12,032	2,404	9,340	281	8	11,518
Denmark	2,121	111	474	1,206	331	204
Finland	1,490	61	786	223	420	1
France	59,983	5,998	22,732	18,123	13,130	-
Germany	153,704	28,037	95,788	19,001	10,877	-
Greece	1,596	350	662	582	3	-
Ireland	10,519	1,867	7,677	669	306	-
Liechtenstein	84	9	75	-	-	-
Luxembourg	26,440	4,091	12,937	3,308	6,104	-
Malta	622	153	235	156	77	-
Montenegro	69	10	59	-	..	-
Norway	1,631	234	783	157	456	3
Netherlands	16,721	2,172	10,032	2,070	2,446	-
Poland	3,650	747	2,243	170	490	1,748
Portugal	5,371	388	4,365	577	41	-
United Kingdom	49,970	13,708	11,117	18,634	6,511	4,734
Romania	5,050	1,488	3,519	11	33	5,483
Russia	12,436	1,387	9,460	1,377	211	11,211
Serbia	3,612	487	2,725	27	373	4,845
Czech Republic	6,528	1,567	3,973	975	12	25,191
Slovakia	19,746	3,110	16,010	438	188	-
Slovenia	5,021	648	3,859	231	282	-
Spain	51,998	4,943	39,874	3,164	4,017	4,800
Sweden	1,477	239	532	101	605	64
Switzerland	9,406	2,805	3,935	2,034	632	5,693
Turkey	10,631	1,219	5,721	2,225	1,466	127
Hungary	4,149	925	3,007	97	120	9,660

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

Source: supervisory reports

## Financing and Funding

### External position

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

(stocks in millions of euro)

1st quarter 2019

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	
<b>Asia</b>	<b>22,436</b>	<b>2,722</b>	<b>14,309</b>	<b>3,090</b>	<b>2,316</b>	<b>6,533</b>
Saudi Arabia	338	86	198	50	3	-
China	1,949	214	362	487	886	1,067
South Korea	175	11	38	95	30	-
Philippines	201	1	199	1	..	-
Japan	7,963	659	6,519	532	252	5,444
India	841	44	362	399	36	-
Indonesia	472	33	415	23	1	-
Iran	22	8	10	1	3	-
Israel	437	28	402	6	1	-
Kazakhstan	291	78	205	2	6	-
Malaysia	203	193	6	3	..	-
Pakistan	7	..	1	5	..	-
Qatar	3,607	83	2,353	390	781	..
Taiwan	23	2	2	19	..	-
Thailand	16	4	4	9	..	-
<b>Africa</b>	<b>5,517</b>	<b>715</b>	<b>4,124</b>	<b>452</b>	<b>226</b>	<b>3,999</b>
Algeria	50	15	20	13	1	-
Egypt	1,853	317	1,219	286	31	3,999
Morocco	146	6	50	90	1	-
South Africa	861	6	780	39	37	-
Tunisia	176	14	4	20	138	-
<b>America</b>	<b>37,891</b>	<b>9,851</b>	<b>23,932</b>	<b>2,676</b>	<b>1,432</b>	<b>12,233</b>
Argentina	96	18	37	39	1	-
Brazil	799	220	179	396	5	15
Canada	2,157	291	1,357	139	371	-
Chile	318	185	131	2	1	-
Colombia	184	21	162	1	..	-
Cuba	231	..	..	16	215	-
Mexico	1,804	638	1,139	26	1	-
Peru	225	59	163	2	1	-
United States	31,106	8,284	19,950	2,048	823	12,209
Uruguay	37	5	33	-	-	-
Venezuela	59	13	46	-	-	-



## Financing and Funding

### External position

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

(stocks in millions of euro)

1st quarter 2019

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	
<b>Oceania</b>	<b>1,975</b>	<b>111</b>	<b>1,442</b>	<b>122</b>	<b>301</b>	<b>-</b>
Australia	1,248	67	801	85	295	-
New Zealand	102	22	37	37	6	-
<b>Offshore centres</b>	<b>10,745</b>	<b>2,522</b>	<b>6,811</b>	<b>1,162</b>	<b>250</b>	<b>282</b>
Bahamas	435	141	161	133	-	-
Cayman Islands	2,394	160	2,117	117	-	..
Gibraltar	22	2	20	-	-	-
Hong Kong	873	316	419	95	43	105
Jersey, c.i.	965	103	862	-	-	-
Singapore	1,704	1,093	547	25	39	176
<b>International organizations</b>	<b>5,999</b>	<b>232</b>	<b>5,767</b>	<b>-</b>	<b>..</b>	<b>-</b>

## Financing and Funding

Access to data:

[TFR10425](#)

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

(stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

<b>ITALY</b>	<b>269,848</b>	<b>54,760</b>
<b>North West Italy</b>	<b>94,363</b>	<b>20,240</b>
Piedmont	20,312	4,399
Valle d'Aosta	479	87
Lombardy	65,213	14,038
Liguria	8,360	1,715
<b>North East Italy</b>	<b>58,873</b>	<b>10,683</b>
Trentino Alto Adige	5,039	642
Veneto	24,824	3,745
Friuli-Venezia Giulia	6,193	875
Emilia Romagna	22,817	5,419
<b>Central Italy</b>	<b>64,272</b>	<b>13,169</b>
Tuscany	20,320	3,759
Umbria	2,909	662
Marche	5,495	1,047
Lazio	35,549	7,701
<b>Southern Italy</b>	<b>35,013</b>	<b>7,369</b>
Abruzzo	3,667	813
Molise	595	130
Campania	14,902	2,963
Apulia	12,117	2,640
Basilicata	899	193
Calabria	2,832	632
<b>Islands</b>	<b>17,327</b>	<b>3,300</b>
Sicily	12,289	2,166
Sardinia	5,038	1,133

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

Source: supervisory reports

## 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)

1st quarter 2019

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

<b>ITALY</b>	<b>9,933</b>	<b>1,037</b>	<b>202</b>
<b>North West Italy</b>	<b>3,505</b>	<b>350</b>	<b>45</b>
Piedmont	739	65	9
Valle d'Aosta	24	1	..
Lombardy	2,446	252	33
Liguria	296	32	3
<b>North East Italy</b>	<b>2,249</b>	<b>181</b>	<b>24</b>
Trentino Alto Adige	212	8	1
Veneto	868	71	16
Friuli-Venezia Giulia	213	17	1
Emilia Romagna	955	85	6
<b>Central Italy</b>	<b>2,251</b>	<b>293</b>	<b>52</b>
Tuscany	730	75	8
Umbria	93	15	1
Marche	181	25	1
Lazio	1,246	178	42
<b>Southern Italy</b>	<b>1,321</b>	<b>150</b>	<b>58</b>
Abruzzo	125	14	4
Molise	18	2	..
Campania	587	61	29
Apulia	455	55	19
Basilicata	38	4	1
Calabria	100	14	4
<b>Islands</b>	<b>607</b>	<b>63</b>	<b>24</b>
Sicily	427	45	17
Sardinia	180	18	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)

1st quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,783,306	565,631	344,036
<i>of which:</i>			
<b>Current accounts</b>	<b>284,023</b>	<b>50,117</b>	<b>32,953</b>
<i>of which:</i>			
General government	161,083	270	62
Financial companies (excluding Monetary Financial Institutions)	13,354	8,893	1,496
Non-financial companies and producer households	89,379	33,504	26,586
<i>of which: Small firms</i>	18,560	5,714	5,911
Consumer households	18,558	6,939	4,465
<b>Mortgage loans</b>	<b>885,240</b>	<b>306,196</b>	<b>200,776</b>
<i>of which:</i>			
General government	95,404	16,943	7,082
Financial companies (excluding Monetary Financial Institutions)	36,026	24,779	3,912
Non-financial companies and producer households	357,474	129,610	101,887
<i>of which: Small firms</i>	80,411	24,364	25,628
Consumer households	391,331	132,797	86,749
<i>of which: loans for house purchases</i>	346,597	119,958	76,793
<b>Loans secured by pledge of salary</b>	<b>13,532</b>	<b>2,737</b>	<b>1,746</b>
<i>of which:</i>			
Producer households	69	20	17
Consumer households	13,463	2,717	1,730

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

Source: supervisory returns

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>59,577</b>	<b>15,623</b>	<b>10,625</b>
<i>of which:</i>			
Producer households	1,916	494	377
Consumer households	57,648	15,122	10,247
<b>Factoring</b>	<b>20,369</b>	<b>6,951</b>	<b>3,095</b>
<i>of which:</i>			
General government	4,260	330	208
Financial companies (excluding Monetary Financial Institutions)	702	655	44
Non-financial companies and producer households	15,317	5,925	2,841
<i>of which: Small firms</i>	424	113	98
Consumer households	2	1	..
<b>Financial leasing</b>	<b>33,055</b>	<b>12,835</b>	<b>8,411</b>
<i>of which:</i>			
General government	375	112	125
Financial companies (excluding Monetary Financial Institutions)	452	128	150
Non-financial companies and producer households	31,171	12,258	7,850
<i>of which: Small firms</i>	5,691	2,093	1,609
Consumer households	984	318	269

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	616,116	174,525	82,993
<i>of which:</i>			
<b>Current accounts</b>	<b>184,755</b>	<b>10,602</b>	<b>5,596</b>
<i>of which:</i>			
General government	159,974	372	405
Financial companies (excluding Monetary Financial Institutions)	2,169	124	673
Non-financial companies and producer households	17,644	8,007	3,638
<i>of which:</i> Piccole imprese	3,422	2,333	1,180
Consumer households	4,338	1,982	834
<b>Mortgage loans</b>	<b>229,610</b>	<b>101,189</b>	<b>47,469</b>
<i>of which:</i>			
General government	54,396	11,473	5,509
Financial companies (excluding Monetary Financial Institutions)	6,263	259	813
Non-financial companies and producer households	74,899	35,857	15,220
<i>of which:</i> Small firms	15,321	10,105	4,993
Consumer households	92,714	53,302	25,767
of which: loans for house purchases	81,160	46,058	22,629
<b>Loans secured by pledge of salary</b>	<b>2,650</b>	<b>3,967</b>	<b>2,432</b>
<i>of which:</i>			
Producer households	10	14	8
Consumer households	2,640	3,953	2,424

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>13,036</b>	<b>13,107</b>	<b>7,186</b>
<i>of which:</i>			
Producer households	407	414	224
Consumer households	12,625	12,693	6,961
<b>Factoring</b>	<b>5,701</b>	<b>3,375</b>	<b>1,248</b>
<i>of which:</i>			
General government	1,648	1,427	646
Financial companies (excluding Monetary Financial Institutions)	4	..	..
Non-financial companies and producer households	4,014	1,943	595
<i>of which: Small firms</i>	83	93	37
Consumer households	..	..	..
<b>Financial leasing</b>	<b>7,068</b>	<b>3,313</b>	<b>1,428</b>
<i>of which:</i>			
General government	64	63	11
Financial companies (excluding Monetary Financial Institutions)	155	10	10
Non-financial companies and producer households	6,570	3,131	1,363
<i>of which: Small firms</i>	1,063	643	283
Consumer households	259	96	41

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit

by region of customer

(stocks in millions of euro)

1st quarter 2019

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>131,925</b>	<b>98,921</b>	<b>33,003</b>
<b>North West Italy</b>	<b>35,583</b>	<b>26,251</b>	<b>9,332</b>
Piedmont	10,263	7,969	2,295
Valle d'Aosta	284	215	70
Lombardy	21,738	15,935	5,803
Liguria	3,297	2,133	1,164
<b>North East Italy</b>	<b>22,799</b>	<b>16,972</b>	<b>5,827</b>
Trentino Alto Adige	1,274	1,020	254
Veneto	9,614	7,196	2,418
Friuli-Venezia Giulia	2,489	1,801	688
Emilia Romagna	9,421	6,955	2,466
<b>Central Italy</b>	<b>28,834</b>	<b>21,506</b>	<b>7,328</b>
Tuscany	8,914	6,527	2,386
Umbria	2,163	1,641	522
Marche	2,983	2,260	723
Lazio	14,774	11,078	3,697
<b>Southern Italy</b>	<b>28,668</b>	<b>22,090</b>	<b>6,577</b>
Abruzzo	2,917	2,164	753
Molise	621	482	139
Campania	11,433	8,930	2,503
Apulia	8,317	6,485	1,832
Basilicata	1,078	855	223
Calabria	4,301	3,174	1,127
<b>Islands</b>	<b>16,041</b>	<b>12,101</b>	<b>3,940</b>
Sicily	11,699	8,852	2,846
Sardinia	4,343	3,249	1,093

**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)

1st quarter 2019

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>124,722</b>	<b>2,276</b>	<b>9,257</b>	<b>109,003</b>	<b>1,458</b>	<b>2,728</b>
<b>North West Italy</b>	<b>55,471</b>	<b>113</b>	<b>7,427</b>	<b>46,482</b>	<b>404</b>	<b>1,045</b>
Piedmont	5,913	8	455	5,194	122	134
Valle d'Aosta	240	..	3	224	2	11
Lombardy	45,348	91	6,950	37,191	256	860
Liguria	3,970	13	19	3,873	24	41
<b>North East Italy</b>	<b>25,353</b>	<b>137</b>	<b>614</b>	<b>22,969</b>	<b>670</b>	<b>964</b>
Trentino Alto Adige	3,215	38	49	2,665	197	266
Veneto	6,394	44	243	5,559	156	393
Friuli-Venezia Giulia	5,203	12	80	4,912	152	48
Emilia Romagna	10,540	43	243	9,834	164	256
<b>Central Italy</b>	<b>38,175</b>	<b>1,970</b>	<b>1,005</b>	<b>34,423</b>	<b>198</b>	<b>579</b>
Tuscany	3,711	10	32	3,452	92	126
Umbria	395	2	26	337	12	18
Marche	790	7	15	699	33	36
Lazio	33,279	1,951	933	29,936	60	399
<b>Southern Italy</b>	<b>4,224</b>	<b>51</b>	<b>39</b>	<b>3,908</b>	<b>125</b>	<b>101</b>
Abruzzo	838	9	5	782	22	20
Molise	50	13	..	31	3	3
Campania	2,228	20	17	2,123	32	37
Apulia	777	1	11	685	45	34
Basilicata	162	..	1	150	8	3
Calabria	170	9	5	137	15	4
<b>Islands</b>	<b>1,499</b>	<b>6</b>	<b>172</b>	<b>1,221</b>	<b>62</b>	<b>39</b>
Sicily	788	..	14	721	37	16
Sardinia	711	5	158	500	25	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)

1st quarter 2019

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	15,977	2,764	103	11,029	214	1,869
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#### Factoring: with recourse

Advances to assignor	9,114	26	1,475	7,518	63	32
Nominal value of receivables acquired	14,185	63	1,397	11,965	86	673

#### Total exposure in respect of finance leases

45,364	350	691	40,871	2,419	1,033
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#### Receivables for consumer credit

33,003	-	-	-	-	33,003
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#### Other finance

3,995	96	440	2,292	661	507
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**Notes:** This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10289](#)

### Non-bank loans (excluding bad loans) by technical form and customer geographical area (stocks in millions of euro)

1st quarter 2019

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	15,977	5,276	3,428	5,496	1,304	473
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#### Factoring: with recourse

Advances to assignor	9,114	5,037	1,315	1,644	789	329
Nominal value of credits acquired	14,185	6,968	2,053	3,241	1,407	515

#### Total exposure in respect of finance leases

45,364	16,555	14,268	8,589	4,136	1,815
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#### Receivables for consumer credit

33,003	9,332	5,827	7,328	6,577	3,940
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#### Other finance

3,995	1,954	641	694	407	299
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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)

1st quarter 2019

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>1,804,310</b>	<b>285,224</b>	<b>63,623</b>	<b>1,019,068</b>
<b>North West Italy</b>	<b>556,086</b>	<b>114,201</b>	<b>18,979</b>	<b>324,168</b>
Piedmont	119,259	18,369	5,220	83,277
Valle d'Aosta	4,140	919	172	2,430
Lombardy	393,336	89,704	12,081	208,431
Liguria	39,352	5,210	1,505	30,030
<b>North East Italy</b>	<b>356,051</b>	<b>72,867</b>	<b>17,084</b>	<b>225,328</b>
Trentino Alto Adige	39,404	8,185	2,412	24,778
Veneto	148,501	28,856	6,791	90,824
Friuli-Venezia Giulia	33,497	5,784	1,359	21,909
Emilia Romagna	134,648	30,042	6,521	87,816
<b>Central Italy</b>	<b>472,790</b>	<b>64,896</b>	<b>11,813</b>	<b>212,220</b>
Tuscany	91,636	18,466	4,300	64,688
Umbria	17,622	3,119	712	12,903
Marche	36,909	5,378	1,577	27,886
Lazio	326,622	37,932	5,225	106,743
<b>Southern Italy</b>	<b>232,945</b>	<b>24,801</b>	<b>11,171</b>	<b>187,975</b>
Abruzzo	26,788	3,149	1,259	21,081
Molise	6,332	405	235	5,446
Campania	97,289	11,720	4,317	77,392
Apulia	64,516	6,840	3,608	51,678
Basilicata	11,108	884	491	9,404
Calabria	26,912	1,803	1,261	22,974
<b>Islands</b>	<b>87,762</b>	<b>8,459</b>	<b>4,577</b>	<b>69,378</b>
Sicily	62,575	5,364	2,967	50,942
Sardinia	25,186	3,096	1,609	18,436

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20269](#)

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>1,801,522</b>	<b>552,583</b>	<b>351,991</b>
<b>Sight and overnight deposits</b>	<b>9,675</b>	<b>4,127</b>	<b>2,136</b>
General government	77	7	4
Financial companies (excluding Monetary Financial Institutions)	1,012	200	622
Non-financial companies and producer households	1,135	325	326
<i>of which: Small firms</i>	274	57	119
Consumer households	5,556	2,035	1,097
<b>With agreed maturity</b>	<b>96,378</b>	<b>30,248</b>	<b>22,243</b>
General government	15,977	53	20
Financial companies (excluding Monetary Financial Institutions)	22,225	11,825	8,116
Non-financial companies and producer households	11,505	4,438	2,170
<i>of which: Small firms</i>	1,663	338	571
Consumer households	45,749	13,641	11,768
<b>Redeemable at notice</b>	<b>307,500</b>	<b>69,562</b>	<b>52,614</b>
General government	6,097	924	467
Financial companies (excluding Monetary Financial Institutions)	300	152	97
Non-financial companies and producer households	7,925	1,391	1,706
<i>of which: Small firms</i>	5,803	1,028	1,237
Consumer households	291,955	66,927	50,179

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

Source: supervisory reports

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,122,930</b>	<b>438,589</b>	<b>266,595</b>
General government	28,537	2,857	5,126
Financial companies (excluding Monetary Financial Institutions)	105,988	67,398	19,081
Non-financial companies and producer households	320,309	123,163	83,497
<i>of which: Small firms</i>	73,576	24,127	21,113
Consumer households	636,902	233,922	153,338
<b>Saving certificates and CDs issued</b>	<b>12,599</b>	<b>3,167</b>	<b>4,729</b>
General government	7	2	3
Financial companies (excluding Monetary Financial Institutions)	139	82	19
Non-financial companies and producer households	1,227	456	413
<i>of which: Small firms</i>	494	75	218
Consumer households	11,104	2,578	4,255

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	<b>488,013</b>	<b>225,620</b>	<b>84,638</b>
<b>Sight and overnight deposits</b>	<b>1,428</b>	<b>1,388</b>	<b>597</b>
General government	46	8	12
Financial companies (excluding Monetary Financial Institutions)	186	3	1
Non-financial companies and producer households	279	154	50
<i>of which: Small firms</i>	33	43	22
Consumer households	840	1,070	514
<b>With agreed maturity</b>	<b>33,435</b>	<b>8,039</b>	<b>2,413</b>
General government	15,879	17	8
Financial companies (excluding Monetary Financial Institutions)	2,139	57	88
Non-financial companies and producer households	4,052	630	214
<i>of which: Small firms</i>	334	327	92
Consumer households	11,102	7,167	2,071
<b>Redeemable at notice</b>	<b>61,327</b>	<b>94,284</b>	<b>29,713</b>
General government	2,782	1,527	397
Financial companies (excluding Monetary Financial Institutions)	22	22	8
Non-financial companies and producer households	1,994	2,140	694
<i>of which: Small firms</i>	1,275	1,704	560
Consumer households	56,193	90,248	28,408

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>248,315</b>	<b>118,512</b>	<b>50,919</b>
General government	16,854	1,761	1,938
Financial companies (excluding Monetary Financial Institutions)	16,600	1,857	1,053
Non-financial companies and producer households	70,303	31,728	11,619
<i>of which: Small firms</i>	12,830	10,871	4,634
Consumer households	134,177	80,472	34,992
<b>Saving certificates and CDs issued</b>	<b>2,368</b>	<b>1,902</b>	<b>434</b>
General government	1	..	..
Financial companies (excluding Monetary Financial Institutions)	31	7	..
Non-financial companies and producer households	166	170	21
<i>of which: Small firms</i>	77	109	15
Consumer households	2,156	1,707	409



## Financing and Funding

Access to data:

[TFR40082](#)

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

by type of securities and deposits

(stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,169,215</b>	<b>159,490</b>	<b>737,064</b>
<b>Italian government securities</b>	<b>632,680</b>	<b>40,144</b>	<b>137,099</b>
<i>of which:</i> BOTs	24,852	176	2,115
BTPs	554,750	38,202	127,277
CCTs	29,522	1,256	5,356
<b>Equity securities</b>	<b>286,152</b>	<b>62,613</b>	<b>74,662</b>
<i>of which:</i> in non-euro-area currencies	49,293	1,574	10,828
<b>Debt securities other than italian government securities</b>	<b>515,970</b>	<b>20,012</b>	<b>101,932</b>
<i>of which:</i> in non-euro-area currencies	91,895	4,701	34,806
<b>Units of collective investment undertakings</b>	<b>719,001</b>	<b>32,558</b>	<b>420,520</b>
<b>Securities other than debt and equity securities</b>	<b>7,615</b>	<b>1,837</b>	<b>820</b>

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

Source: supervisory reports

## Financing and Funding

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

by type of securities and deposits

(stocks in millions of euro)

1st quarter 2019

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)

1st quarter 2019

Reporting institutions: **Banks and CDP**

Total	of which:	
	Non-financial companies and producer households	Consumer households and others
2,169,215	159,490	737,064
1,083,083	55,807	351,626
220,558	14,868	93,014
2,622	101	1,787
819,672	38,967	225,755
40,231	1,872	31,071
465,647	27,855	174,756
20,610	2,104	10,504
199,243	9,371	59,282
58,043	1,267	13,608
187,750	15,113	91,362
518,390	66,277	124,583
62,593	6,064	46,415
9,301	600	7,288
17,352	2,233	13,877
429,143	57,379	57,004
70,752	6,693	60,594
7,873	831	6,699
1,102	122	964
33,686	3,062	27,777
19,498	1,786	17,512
2,172	180	1,981
6,419	712	5,662
31,343	2,858	25,505
22,441	1,982	19,128
8,902	876	6,377

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

Source: supervisory reports

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2019

Reporting institutions: **Banks and CDP**

Securities under management	of which:	
	Non-financial companies and producer households	Consumer households and others

<b>ITALY</b>	<b>89,210</b>	<b>6,845</b>	<b>56,621</b>
<b>North West Italy</b>	<b>52,692</b>	<b>3,555</b>	<b>27,809</b>
Piedmont	21,999	540	6,072
Valle d'Aosta	129	..	129
Lombardy	28,926	2,938	20,047
Liguria	1,639	76	1,561
<b>North East Italy</b>	<b>18,728</b>	<b>1,475</b>	<b>14,927</b>
Trentino Alto Adige	2,752	119	1,362
Veneto	5,765	577	4,393
Friuli-Venezia Giulia	1,415	186	1,206
Emilia Romagna	8,796	593	7,966
<b>Central Italy</b>	<b>12,526</b>	<b>1,086</b>	<b>9,441</b>
Tuscany	3,994	330	3,298
Umbria	539	23	451
Marche	690	70	581
Lazio	7,302	663	5,112
<b>Southern Italy</b>	<b>3,912</b>	<b>557</b>	<b>3,285</b>
Abruzzo	382	51	328
Molise	46	2	44
Campania	2,130	367	1,716
Apulia	1,047	91	937
Basilicata	48	5	43
Calabria	259	40	218
<b>Islands</b>	<b>1,352</b>	<b>173</b>	<b>1,158</b>
Sicily	831	98	713
Sardinia	522	75	445

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2019

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>1,660,918</b>	<b>136,194</b>	<b>663,200</b>
<b>North West Italy</b>	<b>754,684</b>	<b>48,140</b>	<b>316,020</b>
Piedmont	184,359	13,749	85,332
Valle d'Aosta	2,317	97	1,628
Lombardy	530,512	32,760	200,106
Liguria	37,495	1,535	28,953
<b>North East Italy</b>	<b>428,059</b>	<b>23,301</b>	<b>156,455</b>
Trentino Alto Adige	14,571	1,878	9,001
Veneto	188,001	7,580	53,641
Friuli-Venezia Giulia	54,584	1,014	12,209
Emilia Romagna	170,902	12,830	81,604
<b>Central Italy</b>	<b>385,833</b>	<b>57,426</b>	<b>111,905</b>
Tuscany	55,049	5,163	42,123
Umbria	8,497	478	6,674
Marche	15,747	1,988	12,930
Lazio	306,540	49,796	50,178
<b>Southern Italy</b>	<b>63,506</b>	<b>5,117</b>	<b>55,118</b>
Abruzzo	7,145	634	6,176
Molise	1,021	110	894
Campania	29,788	2,245	24,832
Apulia	17,632	1,393	16,083
Basilicata	2,048	156	1,880
Calabria	5,873	579	5,253
<b>Islands</b>	<b>28,837</b>	<b>2,210</b>	<b>23,703</b>
Sicily	20,681	1,499	17,898
Sardinia	8,156	711	5,805

## Financing and Funding

Access to data:

[TFR40500](#)

### Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

1st quarter 2019

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>845,328</b>	<b>811,522</b>	<b>33,806</b>
Italian government securities	330,861	321,808	9,053
<i>of which:</i> BOTs	93,855	93,186	669
CCTs	24,891	23,591	1,300
BTPs	198,466	191,442	7,024
Other debt securities	381,578	376,194	5,385
Equity securities	107,371	91,242	16,129
Other securities	42	26	15
<b>Total Derivative Instruments</b>	<b>1,264,878</b>	<b>1,248,687</b>	<b>16,191</b>
Futures	302,617	289,162	13,455
<i>of which:</i> on interest rates	11,579	11,213	367
on stock indices	150,756	137,775	12,981
Swaps e Forward Rate Agreements	842,075	842,075	-
<i>of which:</i> Interest Rate Swaps	660,281	660,281	-
Currency Swaps	68,280	68,280	-
Forward Rate Agreements	109,709	109,709	-
Options on securities	15,113	12,466	2,647
<i>of which:</i> on equity securities	12,201	11,155	1,046
Options on futures or stock indices	41,165	41,076	89
<i>of which:</i> on stock indices or futures on stock indices	40,001	39,912	89
Interest rate options	11,813	11,813	-
Foreign currency options and other derivative instruments	52,095	52,095	..

**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)

1st quarter 2019

Reporting institutions: **Sample of banks**

	Non-financial companies and producer households				Consumer households and others			
	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
<b>ITALY</b>	<b>0.04</b>	<b>0.03</b>	<b>0.04</b>	<b>0.05</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>	<b>0.06</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	0.04	0.03	0.03	0.05	0.02	0.02	0.03	0.05
Valle d'Aosta	0.05	0.05	0.03	0.05	0.01	0.02	0.03	0.06
Lombardy	0.03	0.03	0.03	0.04	0.02	0.03	0.04	0.06
Liguria	0.03	0.02	0.03	0.07	0.02	0.03	0.03	0.05
<b>North East Italy</b>	<b>0.03</b>	<b>0.03</b>	<b>0.03</b>	<b>0.05</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>	<b>0.06</b>
Trentino Alto Adige	0.03	0.03	0.03	0.08	0.05	0.04	0.04	0.08
Veneto	0.04	0.03	0.04	0.05	0.02	0.03	0.04	0.06
Friuli-Venezia Giulia	0.05	0.02	0.04	0.02	0.02	0.02	0.03	0.05
Emilia Romagna	0.03	0.03	0.03	0.05	0.02	0.04	0.04	0.06
<b>Central Italy</b>	<b>0.04</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>
Tuscany	0.03	0.03	0.04	0.07	0.02	0.04	0.05	0.09
Umbria	0.04	0.04	0.05	0.07	0.03	0.04	0.04	0.07
Marche	0.04	0.04	0.04	0.05	0.03	0.04	0.06	0.10
Lazio	0.05	0.05	0.05	0.05	0.03	0.03	0.04	0.06
<b>Southern Italy</b>	<b>0.04</b>	<b>0.04</b>	<b>0.04</b>	<b>0.07</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>	<b>0.08</b>
Abruzzo	0.06	0.06	0.07	0.08	0.03	0.04	0.06	0.15
Molise	0.05	0.04	0.03	0.07	0.02	0.03	0.04	0.14
Campania	0.03	0.03	0.03	0.05	0.01	0.02	0.03	0.06
Apulia	0.04	0.04	0.05	0.08	0.02	0.03	0.04	0.09
Basilicata	0.04	0.04	0.05	0.24	0.03	0.04	0.07	0.17
Calabria	0.04	0.03	0.04	0.04	0.02	0.02	0.03	0.07
<b>Islands</b>	<b>0.04</b>	<b>0.04</b>	<b>0.05</b>	<b>0.06</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>	<b>0.07</b>
Sicily	0.05	0.05	0.06	0.08	0.03	0.04	0.05	0.09
Sardinia	0.03	0.03	0.03	0.03	0.02	0.02	0.02	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.

Source: survey of deposit rates

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