

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

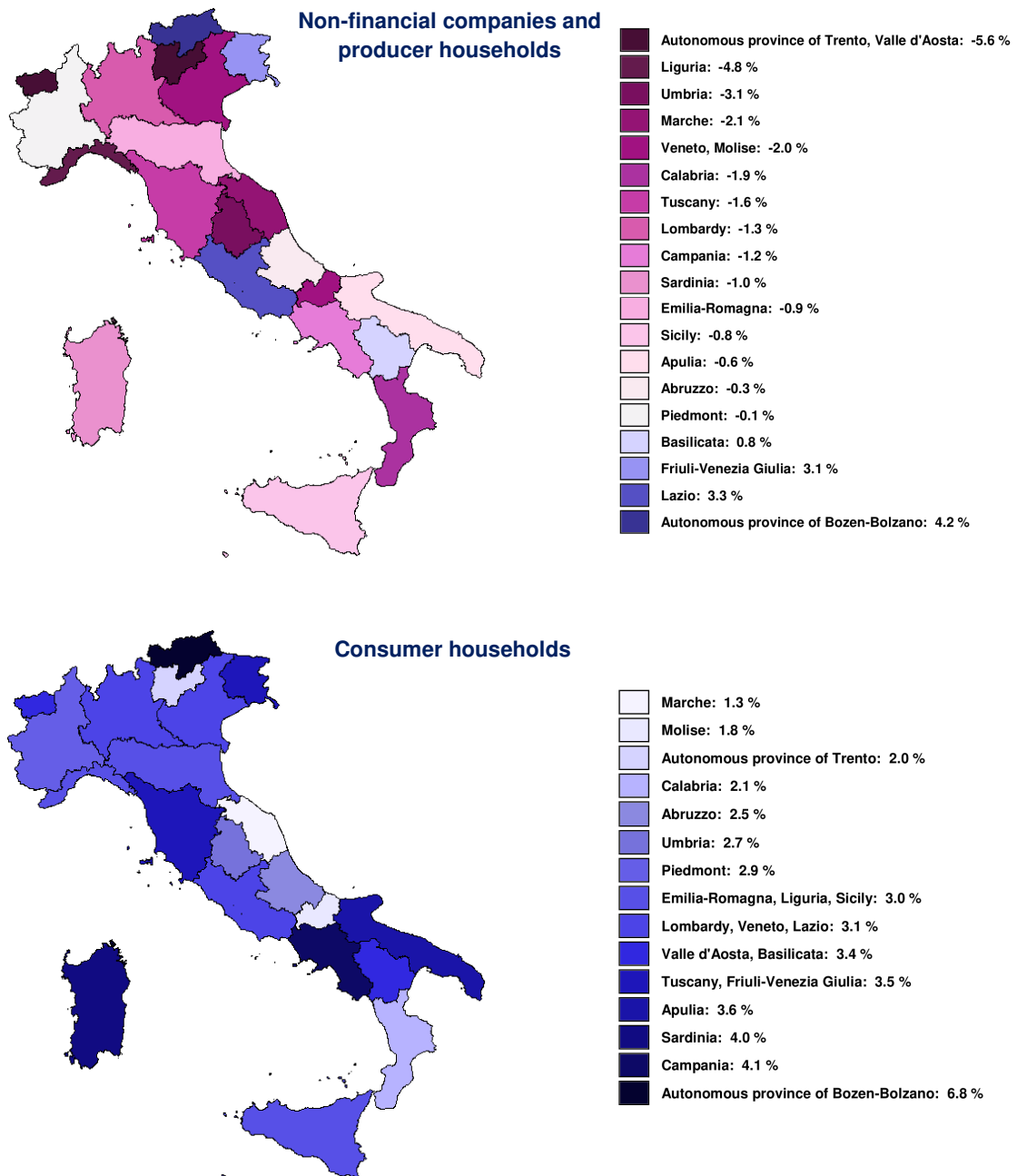
30 September 2019

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www.bancaditalia.it/statistiche/index.html

Figure 1

Twelve-month percentage change in loans by region¹

(data at 30 June 2019)

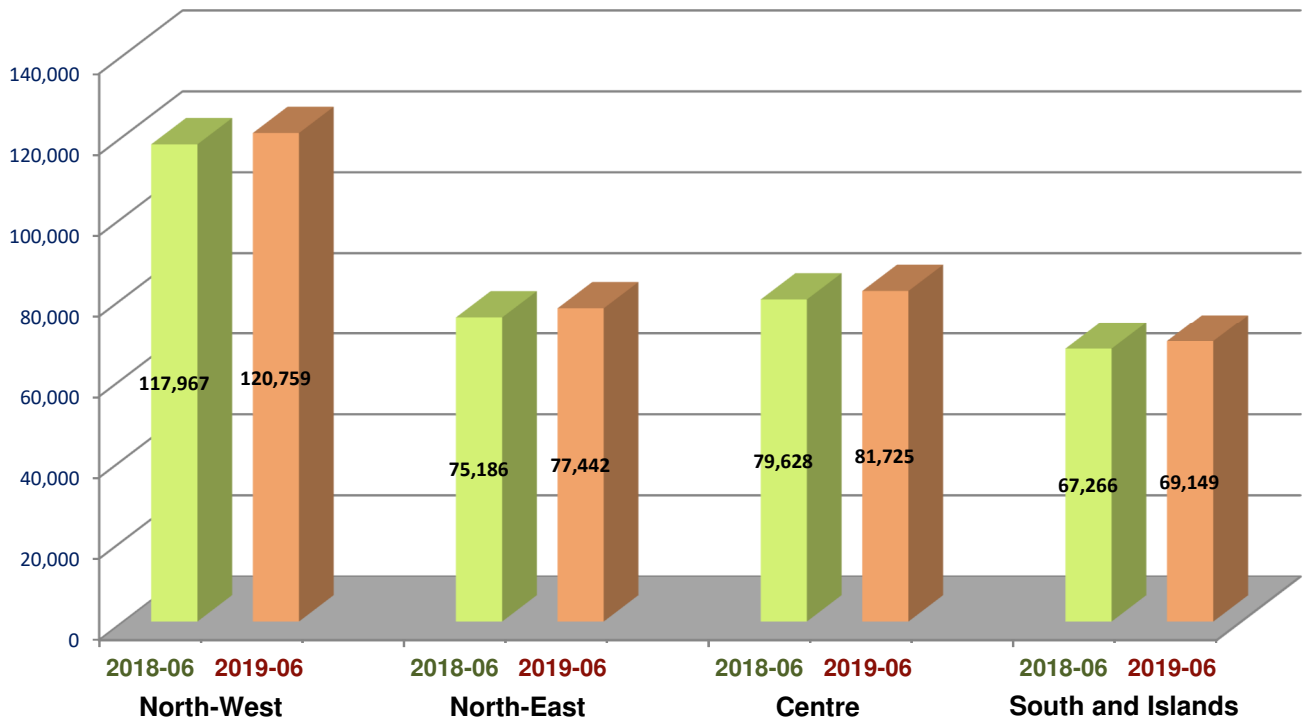


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

(millions of Euros; data at 30 June 2018 and 2019)



Reference period: June 2019

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

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Q	CCR	Leasing by province of customer	TFR30309
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Q	SR	Deposits by technical form, customer geographical area and sector	TFR20269	p. 29

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

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

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Q	SR	Customer assets under management (at fair value) by type of securities and deposits	TFR40082	p. 33
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Tables distributed on the "BDS on-line statistical database" only

Q	SR	Portfolio securities	TFR40300	
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Q	SIR	Interest rates on current account, sight and overnight deposits by customer region, sector and size of deposit	TFR30980	p. 39
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Tables distributed on the "BDS on-line statistical database" only

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

Loans

A	SR	Loans (excluding repos), deposits (excluding repos) and number of branches by municipality of branch	TFR10194	
A	SR	Loans (excluding repos) and number of positions by province of branch	TFR10286	
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Q	SR	Loans (excluding repos) by customer province, sector and economic activity	TFR10232
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Q	SR	Loans (excluding repos and bad loans) by technical form, geographical area and customer sector	TFR10281
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Q	SR	Long-term loans (excluding repos and bad loans): stocks by economic purpose, terms and conditions and province of the investment	TFR10420
Q	SR	Long-term loans (excluding repos and bad loans): disbursements by economic purpose, terms and conditions and province of the investment	TFR10430
Q	SR	Long-term loans (excluding repos and bad loans) to agriculture: stocks by economic purpose, terms and conditions and province of the investment	TFR10460
M	SR	Loans (excluding repos) by province and customer sector and sub-sector	TDB10295
M	SR	Loans (excluding repos and bad loans) by province and customer sector	TDB10226
M	SR	Loans (excluding repos and bad loans) per by customer province and segment of economic activity	TDB10224

Direct fund-raising

A	SR	Loans (excluding repos), deposits (excluding repos) and number of branches by municipality of branch	TFR10194
A	SR	Deposits (excluding repos) and number of positions by province of branch	TFR10283
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M	SR	Repos by customer province and sector	TDB10221

Financing and Funding

Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

II quarter 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	1,835,581	1,776,253	737,384	59,314
<i>of which:</i>				
Repos	80,451	77,199	6,969	3,252
Loans (excluding repos)	1,754,853	1,698,804	730,398	56,045
Loans (excluding bad loans and repos)	1,664,619	1,608,968	662,696	55,649
<i>of which:</i>				
Long-term loans(excluding bad loans and repos)	....	1,158,822	....	....
Deposits	1,870,990	1,817,248	363,160	53,723
<i>of which:</i>				
Repos	127,924	125,696	32	2,228
Deposits (excluding repos)	1,606,961	1,578,158	356,511	28,786
Debt securities	95,947	95,947	....	....

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-Q2	2018-Q3	2018-Q4	2019-Q1	2019-Q2
Loans	1,877,261	1,863,806	1,849,680	1,844,081	1,835,581
<i>of which:</i> Loans (excluding repos)	1,798,017	1,784,662	1,771,551	1,757,368	1,754,853
Portfolio securities	769,673	775,568	751,388	781,302	786,777
Deposits	1,836,998	1,845,097	1,831,708	1,857,215	1,870,990
<i>of which:</i> Deposits (excluding repos)	1,558,169	1,559,953	1,542,857	1,576,712	1,606,961
Securities issued but not expired	316,233	308,051	299,683	302,377	297,869
<i>of which:</i> Subordinated bonds	36,544	36,036	34,538	35,483	35,764
Customer assets under management	2,216,958	2,210,462	2,140,072	2,258,548	2,270,258

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20232](#)

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Total	of wich:	
		General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,776,253	265,722	220,905
North West Italy	565,185	18,103	94,371
Piedmont	107,297	8,606	7,026
Valle d'Aosta	2,883	78	342
Lombardy	422,629	7,835	86,363
Liguria	32,375	1,584	640
North East Italy	345,789	7,585	26,135
Trentino Alto Adige	40,608	465	1,077
Veneto	141,022	3,015	16,344
Friuli-Venezia Giulia	29,412	1,224	1,848
Emilia Romagna	134,747	2,881	6,866
Central Italy	607,258	218,366	96,746
Tuscany	97,911	4,224	596
Umbria	19,010	945	95
Marche	33,254	1,484	173
Lazio	457,084	211,713	95,881
Southern Italy	175,039	14,776	506
Abruzzo	22,374	1,158	51
Molise	3,185	164	12
Campania	72,507	6,694	307
Apulia	51,676	2,368	107
Basilicata	6,298	505	6
Calabria	19,000	3,886	24
Islands	82,973	6,891	3,146
Sicily	57,865	5,667	246
Sardinia	25,107	1,225	2,900

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

Source: supervisory reports

Financing and Funding

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of wich:			of wich:		Consumer households
		Industry	Building	Services	Small firms		
ITALY	737,384	221,554	87,025	387,818	132,579	544,466	
North West Italy	272,868	88,506	31,356	141,661	39,746	177,022	
Piedmont	49,994	16,572	5,519	24,653	11,075	41,221	
Valle d'Aosta	1,511	620	215	627	366	944	
Lombardy	205,633	67,749	23,551	106,581	25,211	120,575	
Liguria	15,730	3,565	2,071	9,800	3,095	14,282	
North East Italy	195,404	68,980	20,175	91,583	39,851	114,968	
Trentino Alto Adige	26,886	7,303	2,756	14,425	8,360	12,033	
Veneto	74,300	27,779	6,717	34,333	14,916	46,713	
Friuli-Venezia Giulia	14,697	6,246	1,405	5,752	3,031	11,311	
Emilia Romagna	79,521	27,652	9,298	37,073	13,543	44,910	
Central Italy	163,097	39,093	21,527	95,007	25,546	126,579	
Tuscany	53,122	15,515	5,545	28,117	11,288	39,377	
Umbria	10,446	3,810	1,138	4,656	2,442	7,417	
Marche	18,069	7,420	2,131	7,500	4,125	13,351	
Lazio	81,460	12,347	12,713	54,733	7,691	66,433	
Southern Italy	75,590	19,216	10,356	41,083	18,421	83,660	
Abruzzo	11,922	4,363	1,919	5,000	2,731	9,178	
Molise	1,389	285	235	735	488	1,609	
Campania	31,409	7,513	3,885	18,775	5,793	33,976	
Apulia	21,654	5,221	2,934	11,519	6,258	27,323	
Basilicata	3,064	656	588	1,453	909	2,700	
Calabria	6,152	1,177	795	3,601	2,242	8,873	
Islands	30,425	5,759	3,610	18,483	9,015	42,237	
Sicily	20,993	3,985	2,220	13,088	6,224	30,785	
Sardinia	9,432	1,774	1,390	5,395	2,791	11,452	

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	737,384	272,868	75,590	30,425	195,404	163,097
Agriculture, forestry and fishing	40,988	11,344	4,936	2,572	14,665	7,470
Mining and quarrying	2,847	1,186	130	61	395	1,075
Manufacturing	190,140	76,604	16,751	4,693	61,703	30,389
Electricity, gas, steam and air conditioning supply	20,453	7,988	1,459	646	4,839	5,521
Water supply, sewerage, waste management and remediation activities	8,113	2,729	875	360	2,042	2,108
Construction	87,025	31,356	10,356	3,610	20,175	21,527
Wholesale and retail trade, repair of motor vehicles and motorcycles	129,306	42,865	19,195	8,045	32,807	26,393
Transportation and storage	35,065	9,958	4,165	2,538	5,656	12,750
Accommodation and food service activities	32,637	7,409	4,589	2,293	11,737	6,608
Information and communication	16,816	10,608	658	393	2,175	2,981
Financial and insurance activities	7,379	2,169	432	208	1,040	3,530
Real estate activities	81,220	34,719	5,116	1,878	19,871	19,636
Professional, scientific and technical activities	45,658	20,233	2,247	946	8,769	13,463
Administrative and support service activities	17,125	6,383	1,432	523	4,528	4,260
All remaining activities (sections o p q r s t)	22,612	7,317	3,249	1,659	5,001	5,387

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20231](#)

Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Total			
	of which:			Consumer households
	Non-financial companies and producer households	of which:		
		Small firms		
ITALY	0.4	-0.7	-2.7	3.1
North West Italy	-0.7	-1.3	-3.3	3.1
Piedmont	1.3	-0.1	-2.6	2.9
Valle d'Aosta	-1.1	-5.6	-4.3	3.4
Lombardy	-1.0	-1.3	-3.5	3.1
Liguria	-3.4	-4.8	-3.5	3.0
North East Italy	0.1	-1.0	-3.6	3.2
Aut. province of Trento	-3.3	-5.6	-2.8	2.0
Aut. province of Bozen-Bolzano	4.8	4.2	-0.9	6.8
Veneto	-0.7	-2.0	-4.2	3.1
Friuli Venezia Giulia	2.8	3.1	-4.9	3.5
Emilia-Romagna	0.1	-0.9	-3.6	3.0
Central Italy	1.6	0.6	-2.6	3.0
Tuscany	0.3	-1.6	-3.3	3.5
Umbria	-1.3	-3.1	-3.9	2.7
Marche	-0.8	-2.1	-3.8	1.3
Lazio	2.4	3.3	-0.4	3.1
Southern Italy	0.9	-0.9	-1.0	3.4
Abruzzo	0.5	-0.3	-3.2	2.5
Molise	-1.4	-2.0	-1.3	1.8
Campania	1.2	-1.2	-0.6	4.1
Apulia	0.9	-0.6	-1.0	3.6
Basilicata	0.7	0.8	-0.7	3.4
Calabria	0.4	-1.9	-0.5	2.1
Islands	0.6	-0.6	-0.5	3.1
Sicily	0.2	-0.8	-1.5	3.0
Sardinia	1.6	-1.0	-0.5	4.0

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30274](#)

External position

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

(stocks in millions of euro)

2nd quarter 2019

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	
TOTAL	657,511	111,544	392,790	95,556	57,621	116,254
Europe	568,660	93,689	332,984	88,701	53,286	94,341
Albania	417	86	263	69	-	639
Austria	68,713	7,266	52,958	5,879	2,610	-
Belgium	8,683	1,602	4,304	1,211	1,566	-
Bosnia and Herzegovina	983	273	708	1	..	3,211
Bulgaria	4,141	529	3,070	541	1	5,202
Croatia	12,128	3,022	8,714	386	7	11,558
Denmark	2,045	223	457	1,117	249	209
Finland	1,638	106	786	368	378	1
France	62,571	4,236	20,442	23,976	13,917	-
Germany	157,870	29,238	97,635	19,053	11,944	-
Greece	1,525	417	475	630	3	-
Ireland	11,170	2,185	7,995	481	510	-
Liechtenstein	97	15	72	11	-	-
Luxembourg	22,849	3,712	14,307	2,723	2,107	-
Malta	882	260	227	316	77	-
Montenegro	73	13	61	-	..	-
Norway	1,874	312	808	291	463	2
Netherlands	17,108	2,228	10,064	2,346	2,470	-
Poland	3,534	854	1,984	168	528	1,674
Portugal	3,152	926	1,809	388	28	-
United Kingdom	50,060	14,275	10,825	18,077	6,883	4,916
Romania	5,101	1,476	3,564	12	50	5,539
Russia	12,140	1,038	9,903	946	254	11,137
Serbia	3,920	735	2,434	443	309	5,050
Czech Republic	5,788	837	4,586	364	..	25,346
Slovakia	19,630	2,691	16,387	300	252	-
Slovenia	4,953	671	3,831	119	333	-
Spain	53,694	7,316	37,612	3,438	5,328	4,500
Sweden	1,760	109	889	83	679	52
Switzerland	11,237	3,918	4,372	2,207	739	5,695
Turkey	10,120	1,339	5,200	2,203	1,378	112
Hungary	4,446	916	3,224	184	122	9,290

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

Source: supervisory reports

Financing and Funding

External position

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

(stocks in millions of euro)

2nd quarter 2019

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	
Asia	23,352	2,550	15,588	2,969	2,246	6,584
Saudi Arabia	492	104	330	55	3	-
China	2,043	202	326	665	849	962
South Korea	335	4	86	231	13	-
Philippines	338	1	336	1	..	-
Japan	8,635	703	7,108	581	244	5,600
India	894	99	470	290	34	-
Indonesia	612	31	563	16	1	-
Iran	22	8	10	1	3	-
Israel	490	13	473	4	1	-
Kazakhstan	306	83	220	2	1	-
Malaysia	197	187	6	4	..	-
Pakistan	7	..	1	6	..	-
Qatar	3,525	86	2,363	299	777	..
Taiwan	7	1	1	5	..	-
Thailand	22	3	4	15	..	-
Africa	5,335	607	4,120	407	201	4,228
Algeria	85	32	21	32	..	-
Egypt	1,829	318	1,202	293	17	4,228
Morocco	100	9	43	47	1	-
South Africa	829	4	781	8	35	-
Tunisia	167	12	4	18	133	-
America	41,797	11,269	27,054	2,176	1,299	10,859
Argentina	95	27	32	35	1	-
Brazil	550	168	155	223	4	15
Canada	2,119	217	1,304	89	508	-
Chile	431	145	281	4	1	-
Colombia	312	13	298	..	..	-
Cuba	230	..	..	15	214	-
Mexico	2,085	645	1,432	7	1	-
Peru	331	29	300	2	1	-
United States	34,649	9,667	22,635	1,793	554	10,844
Uruguay	62	5	57	-	-	-
Venezuela	55	14	41	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
Oceania	2,050	168	1,475	105	302	-
Australia	1,314	79	851	85	299	-
New Zealand	76	18	35	20	3	-
Offshore centres	11,159	2,754	6,921	1,198	287	242
Bahamas	394	122	151	121	-	-
Cayman Islands	2,337	146	2,056	130	5	..
Gibraltar	5	2	4	-	-	-
Hong Kong	834	211	420	167	36	102
Jersey, c.i.	945	133	812	-	-	-
Singapore	1,975	1,267	635	26	47	140
International organizations	5,156	508	4,649	-	-	-

Financing and Funding

Access to data:

[TFR10425](#)

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

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Type of contract	
	Non-renegotiated	Renegotiated
ITALY	272,492	54,708
North West Italy	95,057	20,038
Piedmont	19,984	4,283
Valle d'Aosta	482	86
Lombardy	66,167	13,962
Liguria	8,424	1,707
North East Italy	59,542	10,653
Trentino Alto Adige	5,114	639
Veneto	25,068	3,761
Friuli-Venezia Giulia	6,251	876
Emilia Romagna	23,109	5,378
Central Italy	64,969	13,293
Tuscany	20,530	3,836
Umbria	2,928	667
Marche	5,531	1,052
Lazio	35,980	7,739
Southern Italy	35,423	7,375
Abruzzo	3,680	820
Molise	593	131
Campania	15,145	2,954
Apulia	12,243	2,644
Basilicata	913	193
Calabria	2,849	632
Islands	17,500	3,349
Sicily	12,429	2,212
Sardinia	5,072	1,137

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR10435](#)

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

(flows in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
ITALY	10,756	842	155
North West Italy	3,766	288	33
Piedmont	764	54	8
Valle d'Aosta	23	..	..
Lombardy	2,684	208	22
Liguria	295	25	2
North East Italy	2,419	161	21
Trentino Alto Adige	233	7	2
Veneto	978	62	13
Friuli-Venezia Giulia	244	16	1
Emilia Romagna	965	76	6
Central Italy	2,472	217	40
Tuscany	804	55	9
Umbria	105	12	2
Marche	201	16	3
Lazio	1,362	134	27
Southern Italy	1,434	126	43
Abruzzo	136	15	2
Molise	19	2	..
Campania	630	51	21
Apulia	488	45	15
Basilicata	41	4	..
Calabria	120	10	4
Islands	666	51	19
Sicily	476	33	15
Sardinia	189	17	4

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20281](#)

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,776,253	565,185	345,789
<i>of which:</i>			
Current accounts	279,125	49,130	32,552
<i>of which:</i>			
General government	159,169	259	67
Financial companies (excluding Monetary Financial Institutions)	13,142	8,368	1,649
Non-financial companies and producer households	86,807	33,030	26,057
<i>of which: Small firms</i>	17,481	5,416	5,631
Consumer households	18,470	6,973	4,447
Mortgage loans	884,231	305,666	201,105
<i>of which:</i>			
General government	94,888	16,785	7,027
Financial companies (excluding Monetary Financial Institutions)	36,099	24,727	4,012
Non-financial companies and producer households	354,785	128,642	101,606
<i>of which: Small firms</i>	79,932	24,111	25,489
Consumer households	393,522	133,513	87,320
<i>of which: loans for house purchases</i>	349,075	120,759	77,442
Loans secured by pledge of salary	13,928	2,792	1,850
<i>of which:</i>			
Producer households	70	20	17
Consumer households	13,859	2,772	1,833

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

Source: supervisory returns

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	61,067	16,073	10,910
<i>of which:</i>			
Producer households	2,043	536	401
Consumer households	59,012	15,529	10,508
Factoring	19,469	6,634	3,091
<i>of which:</i>			
General government	4,162	318	191
Financial companies (excluding Monetary Financial Institutions)	789	704	81
Non-financial companies and producer households	14,440	5,581	2,817
<i>of which:</i> Small firms	409	111	95
Consumer households	2	1	..
Financial leasing	32,951	12,686	8,439
<i>of which:</i>			
General government	375	108	130
Financial companies (excluding Monetary Financial Institutions)	446	130	156
Non-financial companies and producer households	30,993	12,083	7,842
<i>of which:</i> Small firms	5,722	2,095	1,617
Consumer households	1,067	347	295

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	607,258	175,039	82,973
<i>of which:</i>			
Current accounts	181,810	10,110	5,523
<i>of which:</i>			
General government	158,133	346	365
Financial companies (excluding Monetary Financial Institutions)	2,168	116	840
Non-financial companies and producer households	16,720	7,556	3,444
<i>of which: Piccole imprese</i>	3,174	2,179	1,082
Consumer households	4,242	1,976	832
Mortgage loans	228,940	101,198	47,322
<i>of which:</i>			
General government	54,194	11,403	5,480
Financial companies (excluding Monetary Financial Institutions)	6,365	247	748
Non-financial companies and producer households	73,829	35,648	15,060
<i>of which: Small firms</i>	15,262	10,105	4,965
Consumer households	93,203	53,610	25,876
of which: loans for house purchases	81,725	46,400	22,749
Loans secured by pledge of salary	2,723	4,027	2,536
<i>of which:</i>			
Producer households	10	14	8
Consumer households	2,713	4,013	2,527

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	13,344	13,399	7,341
<i>of which:</i>			
Producer households	427	441	238
Consumer households	12,915	12,958	7,102
Factoring	5,347	3,225	1,173
<i>of which:</i>			
General government	1,644	1,394	615
Financial companies (excluding Monetary Financial Institutions)	4	..	..
Non-financial companies and producer households	3,665	1,827	551
<i>of which:</i> Small firms	82	88	33
Consumer households	1	1	..
Financial leasing	7,029	3,363	1,434
<i>of which:</i>			
General government	64	61	11
Financial companies (excluding Monetary Financial Institutions)	141	10	9
Non-financial companies and producer households	6,527	3,175	1,366
<i>of which:</i> Small firms	1,067	653	289
Consumer households	276	104	45

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit by region of customer

(stocks in millions of euro)

2nd quarter 2019

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

	Total	Banks	Financial intermediaries
ITALY	135,610	101,696	33,914
North West Italy	36,714	27,081	9,633
Piedmont	10,635	8,201	2,434
Valle d'Aosta	295	221	74
Lombardy	22,465	16,464	6,002
Liguria	3,319	2,196	1,123
North East Italy	23,497	17,535	5,962
Trentino Alto Adige	1,330	1,058	272
Veneto	9,886	7,433	2,453
Friuli-Venezia Giulia	2,561	1,863	698
Emilia Romagna	9,719	7,180	2,539
Central Italy	29,547	22,091	7,456
Tuscany	9,127	6,712	2,415
Umbria	2,224	1,684	539
Marche	3,061	2,311	749
Lazio	15,136	11,384	3,752
Southern Italy	29,427	22,572	6,855
Abruzzo	3,000	2,218	782
Molise	635	491	144
Campania	11,708	9,115	2,594
Apulia	8,556	6,631	1,925
Basilicata	1,105	874	231
Calabria	4,423	3,243	1,180
Islands	16,425	12,416	4,009
Sicily	11,982	9,094	2,889
Sardinia	4,443	3,323	1,120

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR40100](#)

Guarantees granted by customer region and sector

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	123,852	1,653	9,473	108,636	1,427	2,663
North West Italy	55,621	105	7,554	46,503	393	1,065
Piedmont	5,878	10	438	5,180	119	132
Valle d'Aosta	230	..	3	215	2	10
Lombardy	45,497	83	7,092	37,190	249	883
Liguria	4,016	13	21	3,919	23	40
North East Italy	25,187	133	675	22,769	660	950
Trentino Alto Adige	3,183	37	50	2,659	193	244
Veneto	6,489	42	279	5,626	151	390
Friuli-Venezia Giulia	5,188	11	80	4,900	151	47
Emilia Romagna	10,327	42	267	9,584	165	268
Central Italy	37,269	1,365	1,033	34,169	192	509
Tuscany	3,666	10	31	3,406	90	130
Umbria	364	2	25	307	13	17
Marche	796	6	15	706	32	37
Lazio	32,443	1,347	962	29,750	58	325
Southern Italy	4,369	44	39	4,064	121	101
Abruzzo	814	5	5	762	21	21
Molise	52	13	1	32	3	3
Campania	2,370	19	17	2,266	30	37
Apulia	798	..	10	709	44	34
Basilicata	162	..	1	151	8	3
Calabria	173	7	5	142	15	4
Islands	1,406	6	172	1,131	60	38
Sicily	743	..	14	679	36	15
Sardinia	664	5	158	453	24	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)

2nd quarter 2019

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	16,570	2,697	159	11,526	208	1,981
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Factoring: with recourse

Advances to assignor	9,466	22	1,604	7,744	67	29
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Nominal value of receivables acquired	14,103	56	1,223	12,409	96	320
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Total exposure in respect of finance leases

46,856	349	700	41,743	2,708	1,355
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Receivables for consumer credit

33,914	-	-	-	-	33,914
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Other finance

4,057	97	454	2,348	664	494
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Notes: This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

Financing and Funding

Access to data:

[TFR10289](#)

Non-bank loans (excluding bad loans) by technical form and customer geographical area

(stocks in millions of euro)

2nd quarter 2019

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	16,570	5,772	3,522	5,422	1,382	473
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Factoring: with recourse

Advances to assignor	9,466	5,337	1,381	1,586	860	301
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Nominal value of credits acquired	14,103	6,968	2,176	2,914	1,495	550
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Total exposure in respect of finance leases

	46,856	16,984	14,861	8,760	4,340	1,911
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Receivables for consumer credit

	33,914	9,633	5,962	7,456	6,855	4,009
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Other finance

	4,057	1,992	623	735	404	303
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Notes: This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20163](#)

Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	1,816,281	295,840	66,428	1,024,364
North West Italy	568,617	118,294	20,035	326,940
Piedmont	121,575	19,260	5,389	83,638
Valle d'Aosta	4,138	893	175	2,426
Lombardy	403,340	92,877	12,849	210,771
Liguria	39,564	5,264	1,621	30,104
North East Italy	363,580	76,667	17,669	226,778
Trentino Alto Adige	40,155	8,402	2,473	24,985
Veneto	152,134	30,559	7,050	91,262
Friuli-Venezia Giulia	34,392	5,977	1,409	21,975
Emilia Romagna	136,899	31,729	6,737	88,556
Central Italy	463,468	65,010	12,393	213,199
Tuscany	91,680	17,773	4,557	65,091
Umbria	17,898	3,271	733	12,923
Marche	37,499	5,906	1,652	27,893
Lazio	316,391	38,060	5,452	107,292
Southern Italy	235,078	26,545	11,534	188,000
Abruzzo	26,906	3,315	1,294	20,979
Molise	6,370	422	243	5,438
Campania	98,290	12,499	4,488	77,598
Apulia	65,254	7,384	3,694	51,646
Basilicata	11,241	1,014	512	9,389
Calabria	27,019	1,912	1,303	22,951
Islands	89,567	9,323	4,797	69,447
Sicily	64,138	6,021	3,107	50,987
Sardinia	25,429	3,302	1,690	18,459

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20269](#)

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	1,817,248	565,182	359,732
Sight and overnight deposits	9,378	3,559	2,216
General government	58	6	3
Financial companies (excluding Monetary Financial Institutions)	1,027	226	572
Non-financial companies and producer households	1,133	295	317
<i>of which: Small firms</i>	275	61	110
Consumer households	5,824	2,110	1,211
With agreed maturity	97,093	30,358	23,301
General government	16,042	83	23
Financial companies (excluding Monetary Financial Institutions)	22,765	11,861	9,069
Non-financial companies and producer households	11,497	4,469	2,339
<i>of which: Small firms</i>	1,709	373	567
Consumer households	45,578	13,579	11,699
Redeemable at notice	307,565	69,721	52,521
General government	6,087	873	417
Financial companies (excluding Monetary Financial Institutions)	284	144	89
Non-financial companies and producer households	8,368	1,563	1,761
<i>of which: Small firms</i>	5,971	1,076	1,264
Consumer households	291,640	66,970	50,101

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

Source: supervisory reports

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,151,669	450,647	273,294
General government	30,918	3,039	5,365
Financial companies (excluding Monetary Financial Institutions)	111,220	72,105	19,727
Non-financial companies and producer households	334,320	127,789	87,541
<i>of which:</i> Small firms	77,646	25,631	22,077
Consumer households	643,313	236,595	155,095
Saving certificates and CDs issued	12,453	3,358	4,609
General government	7	2	3
Financial companies (excluding Monetary Financial Institutions)	266	203	23
Non-financial companies and producer households	1,193	460	386
<i>of which:</i> Small firms	488	80	212
Consumer households	10,862	2,646	4,158

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	481,843	228,043	86,477
Sight and overnight deposits	1,595	1,415	592
General government	32	12	4
Financial companies (excluding Monetary Financial Institutions)	226	3	1
Non-financial companies and producer households	326	154	41
<i>of which: Small firms</i>	38	45	22
Consumer households	903	1,072	528
With agreed maturity	33,030	7,989	2,416
General government	15,905	23	8
Financial companies (excluding Monetary Financial Institutions)	1,743	54	37
Non-financial companies and producer households	3,823	653	213
<i>of which: Small firms</i>	340	337	91
Consumer households	11,108	7,073	2,118
Redeemable at notice	61,635	94,123	29,565
General government	2,946	1,475	377
Financial companies (excluding Monetary Financial Institutions)	22	22	7
Non-financial companies and producer households	2,168	2,177	698
<i>of which: Small firms</i>	1,311	1,752	568
Consumer households	56,174	90,110	28,284

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	253,752	121,079	52,896
General government	18,159	1,775	2,580
Financial companies (excluding Monetary Financial Institutions)	16,537	1,722	1,129
Non-financial companies and producer households	72,609	33,727	12,656
<i>of which: Small firms</i>	13,643	11,357	4,938
Consumer households	135,317	81,120	35,187
Saving certificates and CDs issued	2,267	1,813	405
General government	1	..	..
Financial companies (excluding Monetary Financial Institutions)	30	9	..
Non-financial companies and producer households	167	163	17
<i>of which: Small firms</i>	76	105	14
Consumer households	2,050	1,623	385

Financing and Funding

Access to data:

[TFR40082](#)

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

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

TOTAL	2,180,279	154,684	741,547
Italian government securities	635,515	39,380	138,056
<i>of which:</i> BOTs	21,882	146	1,917
BTPs	563,505	37,470	128,196
CCTs	27,506	1,255	5,498
Equity securities	283,527	60,392	74,404
<i>of which:</i> in non-euro-area currencies	50,671	1,376	10,833
Debt securities other than italian government securities	532,024	19,539	102,498
<i>of which:</i> in non-euro-area currencies	89,597	4,139	33,900
Units of collective investment undertakings	714,902	32,237	423,837
Securities other than debt and equity securities	4,933	905	704

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

2nd quarter 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	
TOTAL	89,262	6,491	56,571	1,661,770	131,542	667,891
Italian government securities	12,541	650	5,601	494,220	31,049	129,516
of which: BOTs	570	23	474	8,631	78	1,433
BTPs	9,987	428	3,597	454,900	29,776	122,109
CCTs	1,277	139	998	19,547	792	4,251
Equity securities	4,072	464	2,623	211,390	55,183	69,200
of which: in non-euro-area currencies	1,430	168	907	19,013	1,106	9,520
Debt securities other than Italian government securities	19,583	1,480	6,711	383,466	16,883	93,072
of which: in non-euro-area currencies	3,305	643	2,019	50,338	3,289	30,949
Units of collective investment undertakings	52,652	3,871	41,311	561,417	26,431	373,990
Securities other than debt and equity securities	..	-	..	3,514	203	530

Financing and Funding

Access to data:

[TFR40087](#)

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	2,180,279	154,684	741,547
North West Italy	1,081,855	53,914	354,228
Piedmont	223,651	15,479	93,720
Valle d'Aosta	2,649	101	1,809
Lombardy	815,020	36,408	227,588
Liguria	40,535	1,926	31,112
North East Italy	472,616	26,563	175,403
Trentino Alto Adige	21,098	2,200	10,709
Veneto	203,701	8,891	59,495
Friuli-Venezia Giulia	59,015	1,213	13,566
Emilia Romagna	188,802	14,259	91,633
Central Italy	523,251	64,751	125,411
Tuscany	62,886	6,020	46,724
Umbria	9,408	586	7,385
Marche	17,280	2,134	13,936
Lazio	433,676	56,012	57,366
Southern Italy	71,144	6,657	60,839
Abruzzo	7,852	822	6,703
Molise	1,101	120	967
Campania	34,045	3,018	27,982
Apulia	19,525	1,801	17,518
Basilicata	2,187	182	1,993
Calabria	6,433	714	5,676
Islands	31,414	2,800	25,666
Sicily	22,514	1,923	19,247
Sardinia	8,900	877	6,420

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	89,262	6,491	56,571
North West Italy	53,448	3,236	27,971
Piedmont	22,604	467	6,142
Valle d'Aosta	136	1	136
Lombardy	29,084	2,686	20,153
Liguria	1,623	82	1,540
North East Italy	18,254	1,462	14,872
Trentino Alto Adige	2,867	123	1,385
Veneto	5,323	575	4,440
Friuli-Venezia Giulia	1,433	211	1,200
Emilia Romagna	8,631	554	7,846
Central Italy	12,377	1,082	9,342
Tuscany	3,926	352	3,238
Umbria	511	19	441
Marche	682	70	567
Lazio	7,257	640	5,097
Southern Italy	3,849	538	3,248
Abruzzo	387	58	326
Molise	47	2	44
Campania	2,074	345	1,685
Apulia	1,039	85	937
Basilicata	48	5	43
Calabria	255	42	213
Islands	1,334	173	1,139
Sicily	831	96	715
Sardinia	503	77	424

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

2nd 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
ITALY	1,661,770	131,542	667,891
North West Italy	741,985	46,395	318,509
Piedmont	186,846	14,414	85,984
Valle d'Aosta	2,336	96	1,644
Lombardy	514,928	30,291	201,825
Liguria	37,874	1,595	29,056
North East Italy	433,561	22,263	157,217
Trentino Alto Adige	14,832	1,966	9,189
Veneto	191,209	7,310	53,846
Friuli-Venezia Giulia	55,429	935	12,165
Emilia Romagna	172,091	12,053	82,017
Central Italy	393,351	55,608	112,942
Tuscany	55,376	5,114	42,518
Umbria	8,658	488	6,788
Marche	15,678	1,874	13,008
Lazio	313,639	48,132	50,628
Southern Italy	63,888	5,086	55,342
Abruzzo	7,157	647	6,190
Molise	1,021	108	898
Campania	30,140	2,210	25,020
Apulia	17,620	1,386	16,071
Basilicata	2,065	158	1,895
Calabria	5,885	576	5,269
Islands	28,986	2,190	23,881
Sicily	20,813	1,481	18,011
Sardinia	8,173	709	5,870

Financing and Funding

Access to data:

[TFR40500](#)

Securities and derivatives trading by type of security and derivative instrument

(flows in millions of euro)

2nd quarter 2019

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	787,530	754,930	32,600
Italian government securities	259,339	251,449	7,890
<i>of which:</i> BOTs	69,101	68,755	346
CCTs	18,833	17,955	878
BTPs	155,640	149,160	6,480
Other debt securities	399,341	394,235	5,106
Equity securities	104,899	87,686	17,214
Other securities	79	78	1
Total Derivative Instruments	1,177,038	1,157,336	19,702
Futures	288,238	273,171	15,067
<i>of which:</i> on interest rates	14,070	13,439	631
on stock indices	134,900	121,986	12,914
Swaps e Forward Rate Agreements	770,263	770,263	-
<i>of which:</i> Interest Rate Swaps	531,911	531,911	-
Currency Swaps	61,832	61,832	-
Forward Rate Agreements	170,178	170,178	-
Options on securities	19,959	17,220	2,739
<i>of which:</i> on equity securities	17,627	16,224	1,403
Options on futures or stock indices	50,693	48,799	1,894
<i>of which:</i> on stock indices or futures on stock indices	47,962	47,822	140
Interest rate options	15,865	15,865	-
Foreign currency options and other derivative instruments	32,021	32,019	2

Notes: This table basically corresponds to the previous table TDB40500. Debt securities are valued ex coupon, the other types of securities are valued at the contract price. For the methods of measuring derivative instruments, see the corresponding item in the glossary of the document 'Methods and Sources: Methodological Notes'. Transactions are considered when they are concluded, even if they have not been settled. The amounts are shown net of commission. The data include transactions with resident and non-resident customers, including Monetary Financial Institutions.

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30980](#)

Interest rates on current account, sight and overnight deposits

by customer region, sector and size of deposit

(percentages)

2nd quarter 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
ITALY	0.04	0.03	0.04	0.05	0.02	0.03	0.04	0.06
North West Italy	0.03	0.03	0.03	0.04	0.02	0.03	0.04	0.06
Piedmont	0.04	0.03	0.03	0.04	0.02	0.02	0.03	0.05
Valle d'Aosta	0.05	0.04	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	0.03	0.03	0.04	0.02	0.03	0.03	0.04
North East Italy	0.03	0.03	0.03	0.05	0.02	0.03	0.04	0.06
Trentino Alto Adige	0.03	0.02	0.03	0.09	0.05	0.04	0.04	0.09
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	0.04	0.02	0.03	0.04	0.06
Central Italy	0.04	0.04	0.04	0.05	0.03	0.03	0.04	0.06
Tuscany	0.03	0.03	0.04	0.06	0.02	0.04	0.05	0.09
Umbria	0.04	0.04	0.05	0.07	0.03	0.04	0.04	0.08
Marche	0.04	0.04	0.04	0.05	0.03	0.04	0.05	0.09
Lazio	0.05	0.04	0.05	0.05	0.03	0.03	0.04	0.05
Southern Italy	0.04	0.04	0.04	0.07	0.02	0.03	0.04	0.08
Abruzzo	0.05	0.06	0.07	0.07	0.03	0.04	0.06	0.15
Molise	0.05	0.05	0.04	0.07	0.02	0.03	0.05	0.13
Campania	0.03	0.03	0.03	0.05	0.01	0.02	0.03	0.06
Apulia	0.04	0.04	0.04	0.09	0.02	0.03	0.04	0.08
Basilicata	0.03	0.03	0.04	0.22	0.03	0.04	0.06	0.17
Calabria	0.04	0.04	0.04	0.04	0.02	0.02	0.03	0.09
Islands	0.04	0.04	0.05	0.06	0.02	0.03	0.04	0.07
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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