

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

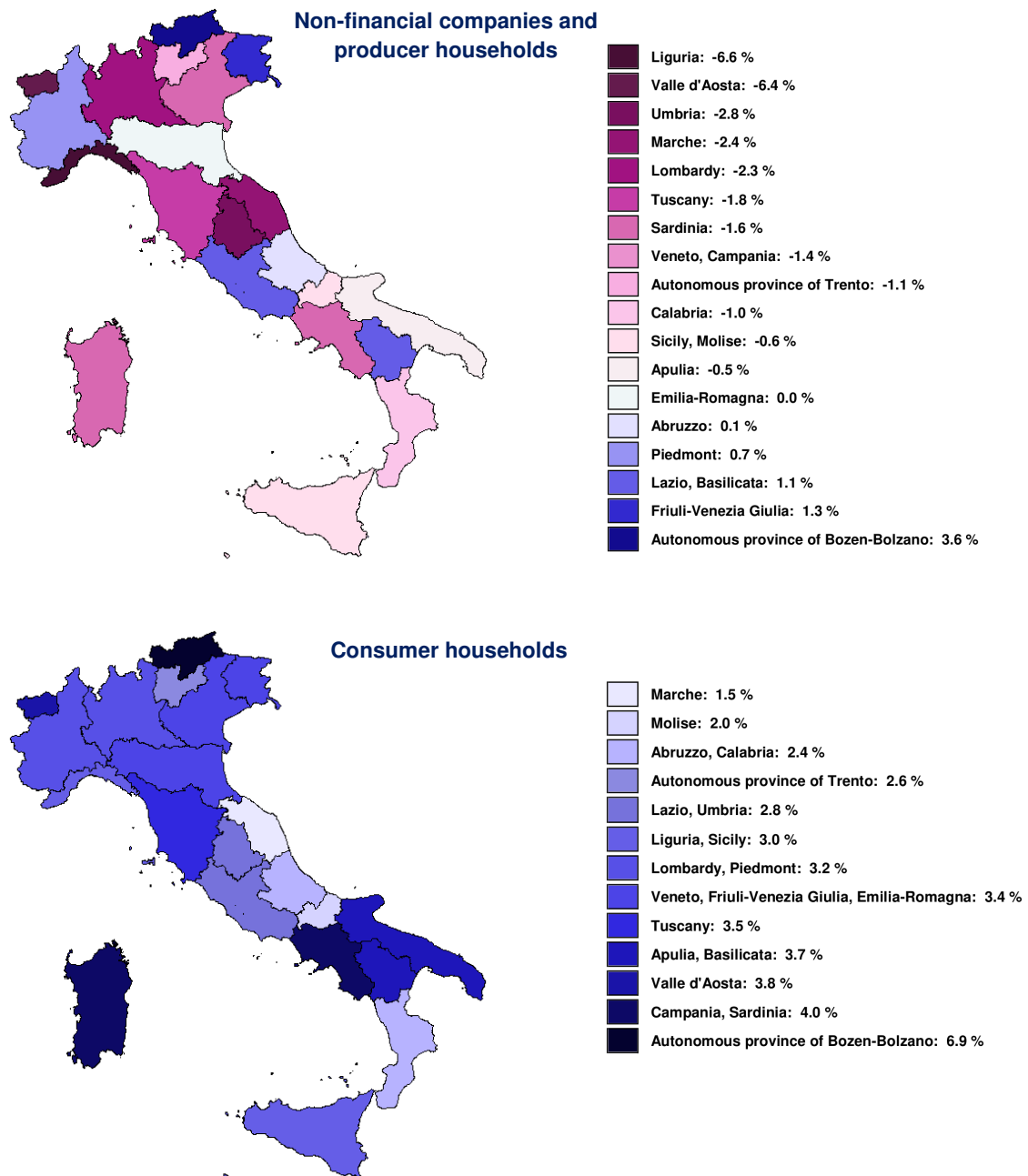
31 December 2019

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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 30 September 2019)

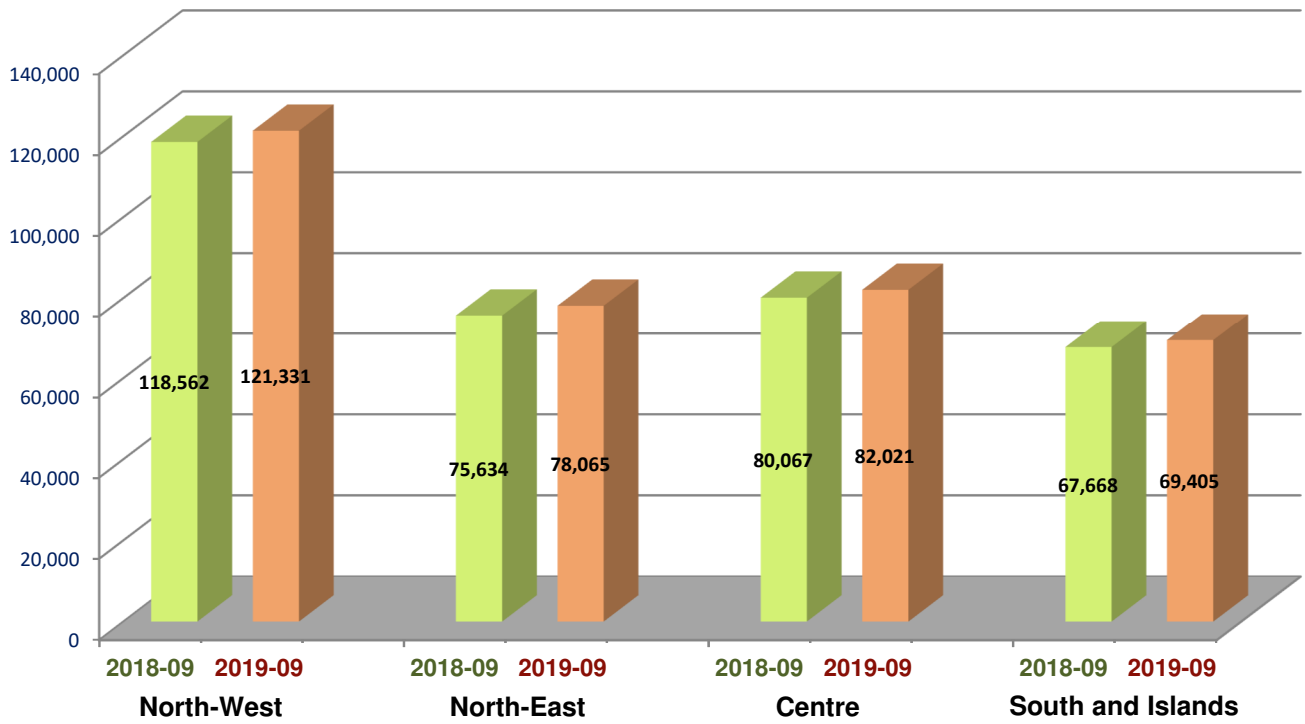


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

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



Reference period: September 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

<i>Frequency</i>	<i>Source</i>		<i>Access to data</i>
<b>Summary data</b>			
Q	SR	<b>Summary data on loans and deposits</b>	p. 9
Q	SR	<b>Summary data on banking</b>	<a href="#">TFR40020</a> p. 10
<b>Loans</b>			
Q	SR	<b>Loans</b> by customer region, sector and economic activity	<a href="#">TFR20232</a> p. 11
Q	SR	<b>Loans</b> by customer geographical area and economic activity	<a href="#">TFR20255</a> p. 13
Q	SR	<b>Twelve-month percentage change in loans</b> by customer region and sector	<a href="#">TFR20231</a> p. 14
Q	SR	<b>External position</b> by country, type of customer and residual maturity of the loan	<a href="#">TFR30274</a> p. 15
Q	SR	<b>Long-term loans (excluding repos and bad loans) to consumer households for house purchase: stocks</b> by customer region and type of contract	<a href="#">TFR10425</a> p. 18
Q	SR	<b>Long-term loans (excluding repos and bad loans) to consumer households for house purchase: disbursements</b> by customer region and type of contract	<a href="#">TFR10435</a> p. 19
Q	SR	<b>Loans</b> by technical form, geographical area and customer sector	<a href="#">TFR20281</a> p. 20
Q	SR	<b>Consumer credit</b> by customer region	<a href="#">TFR10254</a> p. 24
Q	SR	<b>Collateral granted</b> by customer region and sector	<a href="#">TFR40100</a> p. 25
Q	SR	<b>Non-bank loans (excluding bad loans)</b> by technical form and customer sector	<a href="#">TFR10288</a> p. 26
Q	SR	<b>Non-bank loans (excluding bad loans)</b> by technical form and customer geographical area	<a href="#">TFR10289</a> p. 27
<i>Tables distributed on the "BDS on-line statistical database" only</i>			
Q	SR	<b>Loans</b> by customer province, bank size and location of head office	<a href="#">TFR20236</a>
M	SR	<b>Loans</b> by province and customer sector and sub-sector	<a href="#">TDB20295</a>
M	SR	<b>Loans (excluding bad loans)</b> by customer province and sector	<a href="#">TDB20226</a>
M	SR	<b>Loans (excluding bad loans)</b> by customer province, sector and economic activity	<a href="#">TDB20224</a>
Q	CCR	<b>Leasing</b> by province of customer	<a href="#">TFR30309</a>
Q	CCR	<b>Factoring</b> by province of customer	<a href="#">TFR30315</a>

## Direct fund-raising

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

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

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

## Securities, derivatives and customer assets under management

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

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

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

## Deposit rates

Q	SIR	<b>Interest rates on current account, sight and overnight deposits</b> by customer region, sector and size of deposit	<a href="#">TFR30980</a>	p. 39
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*Tables distributed on the "BDS on-line statistical database" only*

Q	SIR	<b>Interest rates on current account, sight and overnight deposits</b> by customer region and sector	<a href="#">TFR30970</a>	
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## APPENDIX - Tables distributed on the "BDS on-line statistical database" only

### Loans

A	SR	<b>Loans (excluding repos), deposits (excluding repos) and number of branches</b> by municipality of branch	<a href="#">TFR10194</a>	
A	SR	<b>Loans (excluding repos) and number of positions</b> by province of branch	<a href="#">TFR10286</a>	
H	SR	<b>Loans (excluding repos)</b> by province of branch and customer sector	<a href="#">TFR10241</a>	

Q	SR	<b>Loans (excluding repos)</b> by customer province, sector and economic activity	<a href="#">TFR10232</a>
Q	SR	<b>Loans (excluding repos)</b> by customer region and economic activity	<a href="#">TFR10255</a>
Q	SR	<b>Loans (excluding repos and bad loans)</b> by technical form, geographical area and customer sector	<a href="#">TFR10281</a>
Q	SR	<b>Loans (excluding repos)</b> by customer province, bank size and location of head office	<a href="#">TFR10236</a>
Q	SR	<b>Long-term loans (excluding repos and bad loans): stocks</b> by economic purpose, terms and conditions and province of the investment	<a href="#">TFR10420</a>
Q	SR	<b>Long-term loans (excluding repos and bad loans): disbursements</b> by economic purpose, terms and conditions and province of the investment	<a href="#">TFR10430</a>
Q	SR	<b>Long-term loans (excluding repos and bad loans) to agriculture: stocks</b> by economic purpose, terms and conditions and province of the investment	<a href="#">TFR10460</a>
M	SR	<b>Loans (excluding repos)</b> by province and customer sector and sub-sector	<a href="#">TDB10295</a>
M	SR	<b>Loans (excluding repos and bad loans)</b> by province and customer sector	<a href="#">TDB10226</a>
M	SR	<b>Loans (excluding repos and bad loans)</b> per by customer province and segment of economic activity	<a href="#">TDB10224</a>

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

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



## Financing and Funding

### Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

III 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	1,845,745	1,786,094	725,483	59,640
<i>of which:</i>				
Repos	98,623	95,577	8,119	3,046
Loans (excluding repos)	1,746,596	1,690,012	717,349	56,583
Loans (excluding bad loans and repos)	1,660,430	1,604,228	653,507	56,200
<i>of which:</i>				
Long-term loans(excluding bad loans and repos)	....	1,151,126	....	....
Deposits	1,881,980	1,825,608	358,353	56,356
<i>of which:</i>				
Repos	118,076	114,901	36	3,175
Deposits (excluding repos)	1,629,590	1,599,519	352,495	30,058
Debt securities	94,305	94,305	....	....

**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-Q3	2018-Q4	2019-Q1	2019-Q2	2019-Q3
Loans	1,863,806	1,849,680	1,844,076	1,835,577	1,845,745
<i>of which:</i> Loans (excluding repos)	1,784,662	1,771,551	1,757,363	1,754,848	1,746,596
Portfolio securities	775,568	751,388	781,302	786,778	822,404
Deposits	1,845,097	1,831,708	1,857,187	1,870,989	1,881,980
<i>of which:</i> Deposits (excluding repos)	1,559,953	1,542,857	1,576,683	1,606,961	1,629,590
Securities issued but not expired	308,051	299,683	302,377	297,869	303,588
<i>of which:</i> Subordinated bonds	36,036	34,538	35,483	35,764	36,601
Customer assets under management	2,210,462	2,140,072	2,258,548	2,266,572	2,327,335

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

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Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20232](#)

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

3rd quarter 2019

Reporting institutions: **Banks and CDP**

	Total	of wich:	
		General government	Financial companies (excluding Monetary Financial Institutions)
<b>ITALY</b>	<b>1,786,094</b>	<b>269,161</b>	<b>236,833</b>
<b>North West Italy</b>	<b>561,208</b>	<b>18,045</b>	<b>94,111</b>
Piedmont	107,238	8,742	6,979
Valle d'Aosta	2,837	75	316
Lombardy	419,261	7,657	86,126
Liguria	31,872	1,570	691
<b>North East Italy</b>	<b>344,574</b>	<b>7,358</b>	<b>26,294</b>
Trentino Alto Adige	41,404	437	1,520
Veneto	139,670	2,939	15,757
Friuli-Venezia Giulia	29,870	1,170	2,326
Emilia Romagna	133,631	2,812	6,692
<b>Central Italy</b>	<b>625,118</b>	<b>222,181</b>	<b>112,927</b>
Tuscany	96,355	4,070	567
Umbria	18,727	956	88
Marche	32,848	1,461	377
Lazio	477,188	215,695	111,894
<b>Southern Italy</b>	<b>173,208</b>	<b>14,580</b>	<b>437</b>
Abruzzo	21,999	1,165	46
Molise	3,193	186	12
Campania	71,610	6,484	243
Apulia	51,330	2,349	111
Basilicata	6,254	490	6
Calabria	18,821	3,907	20
<b>Islands</b>	<b>81,976</b>	<b>6,996</b>	<b>3,063</b>
Sicily	57,359	5,763	241
Sardinia	24,617	1,233	2,822

**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)

3rd 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>725,483</b>	<b>219,696</b>	<b>85,545</b>	<b>379,818</b>	<b>130,150</b>	<b>546,938</b>	
<b>North West Italy</b>	<b>268,419</b>	<b>87,886</b>	<b>31,206</b>	<b>138,080</b>	<b>39,223</b>	<b>177,869</b>	
Piedmont	49,640	16,384	5,457	24,606	10,936	41,422	
Valle d'Aosta	1,488	614	210	612	353	950	
Lombardy	202,153	67,504	23,621	103,318	24,909	121,160	
Liguria	15,139	3,385	1,918	9,544	3,026	14,336	
<b>North East Italy</b>	<b>193,519</b>	<b>69,006</b>	<b>19,842</b>	<b>90,079</b>	<b>39,144</b>	<b>115,729</b>	
Trentino Alto Adige	27,155	7,574	2,780	14,382	8,236	12,142	
Veneto	73,271	27,507	6,565	33,746	14,609	47,062	
Friuli-Venezia Giulia	14,661	6,353	1,386	5,644	2,998	11,384	
Emilia Romagna	78,431	27,571	9,111	36,307	13,301	45,142	
<b>Central Italy</b>	<b>160,461</b>	<b>38,403</b>	<b>20,921</b>	<b>93,859</b>	<b>25,052</b>	<b>127,086</b>	
Tuscany	51,536	15,080	5,373	27,243	11,044	39,596	
Umbria	10,142	3,694	1,129	4,533	2,371	7,437	
Marche	17,488	7,287	2,073	7,123	4,039	13,353	
Lazio	81,295	12,341	12,346	54,960	7,598	66,700	
<b>Southern Italy</b>	<b>73,771</b>	<b>18,831</b>	<b>10,121</b>	<b>39,975</b>	<b>17,994</b>	<b>83,919</b>	
Abruzzo	11,554	4,298	1,823	4,804	2,636	9,173	
Molise	1,372	290	230	718	477	1,613	
Campania	30,703	7,399	3,816	18,283	5,652	34,066	
Apulia	21,185	5,058	2,912	11,275	6,148	27,461	
Basilicata	3,018	651	573	1,429	893	2,717	
Calabria	5,939	1,134	766	3,466	2,189	8,889	
<b>Islands</b>	<b>29,313</b>	<b>5,570</b>	<b>3,455</b>	<b>17,826</b>	<b>8,738</b>	<b>42,335</b>	
Sicily	20,341	3,897	2,138	12,663	6,044	30,842	
Sardinia	8,972	1,673	1,317	5,163	2,694	11,493	

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

3rd quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>725,483</b>	<b>268,419</b>	<b>73,771</b>	<b>29,313</b>	<b>193,519</b>	<b>160,461</b>
Agriculture, forestry and fishing	40,425	11,247	4,845	2,463	14,591	7,279
Mining and quarrying	2,595	972	135	57	381	1,049
Manufacturing	188,663	76,540	16,414	4,574	61,643	29,492
Electricity, gas, steam and air conditioning supply	20,539	7,686	1,403	602	5,063	5,786
Water supply, sewerage, waste management and remediation activities	7,898	2,688	879	337	1,919	2,075
Construction	85,545	31,206	10,121	3,455	19,842	20,921
Wholesale and retail trade, repair of motor vehicles and motorcycles	127,584	42,200	18,742	7,743	32,528	26,372
Transportation and storage	34,161	9,003	3,985	2,436	5,539	13,198
Accommodation and food service activities	31,160	6,833	4,386	2,205	11,422	6,313
Information and communication	14,902	8,943	634	332	2,146	2,847
Financial and insurance activities	8,456	2,500	461	225	1,076	4,195
Real estate activities	78,867	33,939	5,053	1,812	19,275	18,788
Professional, scientific and technical activities	46,053	21,228	2,227	937	8,776	12,884
Administrative and support service activities	16,427	6,218	1,329	482	4,415	3,982
All remaining activities (sections o p q r s t)	22,207	7,217	3,158	1,652	4,902	5,278

**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)

3rd 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>0.8</b>	<b>-1.0</b>	<b>-2.3</b>	<b>3.2</b>	
<b>North West Italy</b>	<b>-0.1</b>	<b>-2.0</b>	<b>-2.5</b>	<b>3.2</b>	
Piedmont	1.7	0.7	-1.9	3.2	
Valle d'Aosta	-2.5	-6.4	-4.0	3.8	
Lombardy	-0.2	-2.3	-2.7	3.2	
Liguria	-4.1	-6.6	-3.5	3.0	
<b>North East Italy</b>	<b>0.7</b>	<b>-0.3</b>	<b>-3.0</b>	<b>3.5</b>	
Aut. province of Trento	2.5	-1.1	-2.3	2.6	
Aut. province of Bozen-Bolzano	3.7	3.6	-1.1	6.9	
Veneto	-0.5	-1.4	-3.6	3.4	
Friuli Venezia Giulia	3.2	1.3	-3.7	3.4	
Emilia-Romagna	0.8	0.0	-3.0	3.4	
<b>Central Italy</b>	<b>1.8</b>	<b>-0.5</b>	<b>-2.6</b>	<b>2.9</b>	
Tuscany	0.1	-1.8	-2.9	3.5	
Umbria	-1.1	-2.8	-3.4	2.8	
Marche	-0.4	-2.4	-3.7	1.5	
Lazio	2.6	1.1	-1.2	2.8	
<b>Southern Italy</b>	<b>0.9</b>	<b>-0.8</b>	<b>-0.8</b>	<b>3.5</b>	
Abruzzo	0.8	0.1	-2.7	2.4	
Molise	0.7	-0.6	-1.1	2.0	
Campania	0.8	-1.4	-0.9	4.0	
Apulia	1.1	-0.5	-0.5	3.7	
Basilicata	1.1	1.1	-0.6	3.7	
Calabria	0.9	-1.0	0.4	2.4	
<b>Islands</b>	<b>0.7</b>	<b>-0.9</b>	<b>-1.1</b>	<b>3.2</b>	
Sicily	0.4	-0.6	-1.2	3.0	
Sardinia	1.3	-1.6	-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)

3rd 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	
<b>TOTAL</b>	<b>702,056</b>	<b>117,493</b>	<b>418,410</b>	<b>102,099</b>	<b>64,053</b>	<b>117,079</b>
<b>Europe</b>	<b>605,068</b>	<b>98,472</b>	<b>351,792</b>	<b>95,153</b>	<b>59,650</b>	<b>93,794</b>
Albania	451	83	263	104	-	627
Austria	69,384	8,037	52,872	5,628	2,846	-
Belgium	10,443	2,223	5,281	1,292	1,647	-
Bosnia and Herzegovina	930	270	659	1	-	3,373
Bulgaria	3,861	469	2,939	452	..	5,493
Croatia	11,549	2,690	8,598	253	8	11,911
Denmark	2,058	255	474	1,101	227	224
Finland	1,471	103	761	213	393	..
France	69,315	4,548	22,271	26,128	16,368	-
Germany	165,509	29,454	99,243	22,947	13,865	-
Greece	1,477	325	403	746	3	-
Ireland	12,396	2,311	8,845	683	556	-
Liechtenstein	92	12	72	8	-	-
Luxembourg	25,501	4,871	15,892	3,095	1,642	-
Malta	663	159	221	207	76	-
Montenegro	64	11	53	-	..	-
Norway	1,685	242	894	94	456	2
Netherlands	16,834	1,925	10,217	2,050	2,642	-
Poland	3,259	714	2,032	50	462	1,524
Portugal	4,089	1,241	2,451	360	37	-
United Kingdom	52,739	16,006	10,030	18,116	8,586	5,256
Romania	5,541	1,778	3,625	7	130	5,586
Russia	14,628	944	12,283	1,141	260	11,650
Serbia	4,003	724	2,619	423	236	5,268
Czech Republic	5,433	786	4,366	281	..	24,017
Slovakia	20,848	2,959	16,707	907	275	-
Slovenia	5,072	591	4,063	99	319	-
Spain	64,252	7,864	47,043	3,458	5,886	3,554
Sweden	1,762	68	911	63	719	40
Switzerland	11,038	3,204	4,832	2,475	527	5,826
Turkey	9,805	1,352	4,968	2,269	1,216	166
Hungary	4,372	1,080	3,047	85	160	9,035

**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)

3rd 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	
<b>Asia</b>	<b>26,423</b>	<b>2,570</b>	<b>18,824</b>	<b>2,698</b>	<b>2,331</b>	<b>6,252</b>
Saudi Arabia	558	109	357	89	4	-
China	2,122	191	416	576	940	955
South Korea	399	12	80	287	20	-
Philippines	338	1	335	1	..	-
Japan	9,659	732	8,451	268	207	5,076
India	782	58	521	181	23	-
Indonesia	602	29	545	27	1	-
Iran	22	3	15	1	3	-
Israel	509	10	495	3	1	-
Kazakhstan	300	69	230	-	..	-
Malaysia	224	205	16	3	..	-
Pakistan	9	..	1	8	-	-
Qatar	5,287	84	3,927	485	791	..
Taiwan	27	2	2	23	..	-
Thailand	54	42	3	8	..	-
<b>Africa</b>	<b>5,559</b>	<b>781</b>	<b>4,065</b>	<b>504</b>	<b>210</b>	<b>4,829</b>
Algeria	113	48	27	37	1	-
Egypt	1,896	352	1,210	311	23	4,829
Morocco	109	19	48	42	1	-
South Africa	927	35	797	89	6	-
Tunisia	206	18	4	15	169	-
<b>America</b>	<b>45,114</b>	<b>11,143</b>	<b>30,497</b>	<b>2,210</b>	<b>1,264</b>	<b>11,937</b>
Argentina	102	31	25	44	2	-
Brazil	868	284	178	404	3	14
Canada	2,298	345	1,317	65	571	-
Chile	456	144	308	3	..	-
Colombia	428	7	422	..	..	-
Cuba	230	..	..	15	215	-
Mexico	1,920	475	1,440	5	..	-
Peru	302	27	272	2	1	-
United States	37,393	9,463	25,814	1,662	453	11,923
Uruguay	129	8	121	..	1	-
Venezuela	55	13	41	-	-	-



## Financing and Funding

### External position

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

(stocks in millions of euro)

3rd 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	
<b>Oceania</b>	<b>2,269</b>	<b>288</b>	<b>1,622</b>	<b>59</b>	<b>300</b>	-
Australia	1,384	109	934	43	297	-
New Zealand	211	15	177	16	2	-
<b>Offshore centres</b>	<b>12,023</b>	<b>3,697</b>	<b>6,551</b>	<b>1,476</b>	<b>299</b>	<b>268</b>
Bahamas	504	117	158	229	-	-
Cayman Islands	2,639	387	1,949	298	6	..
Gibraltar	6	3	4	-	-	-
Hong Kong	1,010	363	448	171	28	115
Jersey, c.i.	1,009	360	649	-	-	-
Singapore	2,151	1,495	529	80	47	152
<b>International organizations</b>	<b>5,601</b>	<b>542</b>	<b>5,059</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)

3rd quarter 2019

Reporting institutions: **Banks and CDP**

	Type of contract	
	Non-renegotiated	Renegotiated
<b>ITALY</b>	<b>273,902</b>	<b>54,917</b>
<b>North West Italy</b>	<b>95,864</b>	<b>19,803</b>
Piedmont	20,075	4,257
Valle d'Aosta	484	86
Lombardy	66,858	13,757
Liguria	8,447	1,703
<b>North East Italy</b>	<b>59,907</b>	<b>10,751</b>
Trentino Alto Adige	5,144	664
Veneto	25,208	3,813
Friuli-Venezia Giulia	6,286	884
Emilia Romagna	23,269	5,390
<b>Central Italy</b>	<b>65,075</b>	<b>13,505</b>
Tuscany	20,602	3,892
Umbria	2,917	679
Marche	5,518	1,076
Lazio	36,037	7,859
<b>Southern Italy</b>	<b>35,552</b>	<b>7,447</b>
Abruzzo	3,663	840
Molise	595	132
Campania	15,208	2,986
Apulia	12,312	2,661
Basilicata	920	195
Calabria	2,854	632
<b>Islands</b>	<b>17,505</b>	<b>3,411</b>
Sicily	12,433	2,249
Sardinia	5,073	1,163

**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)

3rd quarter 2019

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
<b>ITALY</b>	<b>9,739</b>	<b>750</b>	<b>117</b>
<b>North West Italy</b>	<b>3,349</b>	<b>266</b>	<b>29</b>
Piedmont	685	46	7
Valle d'Aosta	19	..	..
Lombardy	2,383	195	20
Liguria	262	24	2
<b>North East Italy</b>	<b>2,299</b>	<b>135</b>	<b>24</b>
Trentino Alto Adige	212	8	1
Veneto	941	53	15
Friuli-Venezia Giulia	237	16	1
Emilia Romagna	909	57	7
<b>Central Italy</b>	<b>2,240</b>	<b>201</b>	<b>33</b>
Tuscany	759	50	8
Umbria	98	9	1
Marche	175	16	3
Lazio	1,208	126	21
<b>Southern Italy</b>	<b>1,252</b>	<b>113</b>	<b>19</b>
Abruzzo	120	10	2
Molise	22	2	1
Campania	523	47	7
Apulia	446	43	6
Basilicata	38	3	..
Calabria	104	8	2
<b>Islands</b>	<b>598</b>	<b>35</b>	<b>13</b>
Sicily	411	25	10
Sardinia	187	10	3

**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)

3rd quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,786,094	561,208	344,574
<i>of which:</i>			
<b>Current accounts</b>	<b>286,404</b>	<b>49,734</b>	<b>33,394</b>
<i>of which:</i>			
General government	164,713	442	65
Financial companies (excluding Monetary Financial Institutions)	14,162	8,878	2,070
Non-financial companies and producer households	87,354	32,892	26,424
<i>of which: Small firms</i>	17,938	5,709	5,765
Consumer households	18,678	7,049	4,522
<b>Mortgage loans</b>	<b>878,041</b>	<b>304,062</b>	<b>200,663</b>
<i>of which:</i>			
General government	93,279	16,652	6,850
Financial companies (excluding Monetary Financial Institutions)	34,499	23,650	4,030
Non-financial companies and producer households	350,587	127,836	100,862
<i>of which: Small firms</i>	78,604	23,706	25,080
Consumer households	394,794	133,970	87,772
<i>of which: loans for house purchases</i>	350,822	121,331	78,065
<b>Loans secured by pledge of salary</b>	<b>14,103</b>	<b>2,830</b>	<b>1,886</b>
<i>of which:</i>			
Producer households	70	20	17
Consumer households	14,033	2,810	1,869

**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)

3rd quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>61,643</b>	<b>16,264</b>	<b>11,030</b>
<i>of which:</i>			
Producer households	2,045	535	402
Consumer households	59,586	15,722	10,627
<b>Factoring</b>	<b>17,633</b>	<b>5,624</b>	<b>2,614</b>
<i>of which:</i>			
General government	3,946	277	171
Financial companies (excluding Monetary Financial Institutions)	625	582	40
Non-financial companies and producer households	12,953	4,706	2,400
<i>of which:</i> Small firms	352	95	81
Consumer households	2	1	..
<b>Financial leasing</b>	<b>31,359</b>	<b>11,742</b>	<b>8,105</b>
<i>of which:</i>			
General government	385	110	126
Financial companies (excluding Monetary Financial Institutions)	461	146	158
Non-financial companies and producer households	29,350	11,117	7,500
<i>of which:</i> Small firms	5,510	1,964	1,559
Consumer households	1,088	351	307

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	625,118	173,208	81,976
<i>of which:</i>			
<b>Current accounts</b>	<b>187,594</b>	<b>10,140</b>	<b>5,541</b>
<i>of which:</i>			
General government	163,272	463	471
Financial companies (excluding Monetary Financial Institutions)	2,279	100	835
Non-financial companies and producer households	17,225	7,452	3,361
<i>of which: Piccole imprese</i>	3,226	2,166	1,072
Consumer households	4,265	2,009	832
<b>Mortgage loans</b>	<b>225,987</b>	<b>100,414</b>	<b>46,915</b>
<i>of which:</i>			
General government	53,201	11,204	5,372
Financial companies (excluding Monetary Financial Institutions)	5,844	245	731
Non-financial companies and producer households	72,176	34,932	14,781
<i>of which: Small firms</i>	14,956	9,961	4,901
Consumer households	93,429	53,748	25,875
<i>of which: loans for house purchases</i>	82,021	46,618	22,787
<b>Loans secured by pledge of salary</b>	<b>2,747</b>	<b>4,058</b>	<b>2,581</b>
<i>of which:</i>			
Producer households	10	14	8
Consumer households	2,737	4,044	2,573

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>13,464</b>	<b>13,500</b>	<b>7,386</b>
<i>of which:</i>			
Producer households	426	445	237
Consumer households	13,035	13,054	7,147
<b>Factoring</b>	<b>5,263</b>	<b>3,012</b>	<b>1,121</b>
<i>of which:</i>			
General government	1,492	1,382	624
Financial companies (excluding Monetary Financial Institutions)	3	..	..
Non-financial companies and producer households	3,732	1,625	489
<i>of which:</i> Small firms	72	76	28
Consumer households	1	1	..
<b>Financial leasing</b>	<b>6,789</b>	<b>3,350</b>	<b>1,372</b>
<i>of which:</i>			
General government	64	75	11
Financial companies (excluding Monetary Financial Institutions)	138	10	9
Non-financial companies and producer households	6,280	3,149	1,304
<i>of which:</i> Small firms	1,031	663	292
Consumer households	283	104	44

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit by region of customer

(stocks in millions of euro)

3rd quarter 2019

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>137,402</b>	<b>102,932</b>	<b>34,470</b>
<b>North West Italy</b>	<b>37,226</b>	<b>27,474</b>	<b>9,752</b>
Piedmont	10,719	8,310	2,408
Valle d'Aosta	297	224	73
Lombardy	22,771	16,708	6,063
Liguria	3,440	2,232	1,207
<b>North East Italy</b>	<b>23,876</b>	<b>17,806</b>	<b>6,070</b>
Trentino Alto Adige	1,353	1,082	271
Veneto	10,030	7,528	2,502
Friuli-Venezia Giulia	2,600	1,891	708
Emilia Romagna	9,893	7,305	2,589
<b>Central Italy</b>	<b>30,050</b>	<b>22,338</b>	<b>7,712</b>
Tuscany	9,247	6,772	2,475
Umbria	2,262	1,709	552
Marche	3,101	2,335	766
Lazio	15,440	11,522	3,918
<b>Southern Italy</b>	<b>29,670</b>	<b>22,774</b>	<b>6,896</b>
Abruzzo	3,037	2,244	793
Molise	641	493	148
Campania	11,807	9,180	2,627
Apulia	8,622	6,700	1,922
Basilicata	1,120	885	235
Calabria	4,443	3,272	1,171
<b>Islands</b>	<b>16,580</b>	<b>12,539</b>	<b>4,041</b>
Sicily	12,106	9,191	2,916
Sardinia	4,474	3,349	1,125

**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)

3rd 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>124,884</b>	<b>1,660</b>	<b>9,587</b>	<b>109,548</b>	<b>1,421</b>	<b>2,668</b>
<b>North West Italy</b>	<b>57,412</b>	<b>107</b>	<b>7,640</b>	<b>48,223</b>	<b>389</b>	<b>1,053</b>
Piedmont	5,760	10	393	5,108	116	133
Valle d'Aosta	220	..	2	206	3	10
Lombardy	47,344	84	7,225	38,915	248	873
Liguria	4,088	13	20	3,994	23	38
<b>North East Italy</b>	<b>25,274</b>	<b>127</b>	<b>686</b>	<b>22,824</b>	<b>663</b>	<b>974</b>
Trentino Alto Adige	3,195	34	53	2,680	194	233
Veneto	6,512	40	267	5,657	146	403
Friuli-Venezia Giulia	5,200	11	91	4,891	161	46
Emilia Romagna	10,367	41	276	9,597	161	293
<b>Central Italy</b>	<b>36,416</b>	<b>1,376</b>	<b>1,051</b>	<b>33,291</b>	<b>190</b>	<b>508</b>
Tuscany	3,690	10	38	3,419	88	135
Umbria	353	2	31	291	13	17
Marche	771	6	20	676	32	38
Lazio	31,602	1,358	963	28,906	57	318
<b>Southern Italy</b>	<b>4,379</b>	<b>44</b>	<b>38</b>	<b>4,081</b>	<b>120</b>	<b>96</b>
Abruzzo	885	3	4	836	21	20
Molise	49	14	1	29	3	2
Campania	2,346	19	17	2,245	31	34
Apulia	756	..	10	669	44	33
Basilicata	170	..	1	160	7	3
Calabria	172	7	5	142	15	4
<b>Islands</b>	<b>1,402</b>	<b>6</b>	<b>171</b>	<b>1,130</b>	<b>60</b>	<b>35</b>
Sicily	743	..	14	682	35	12
Sardinia	659	6	158	448	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)

3rd 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	15,574	2,761	84	10,510	226	1,993
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#### Factoring: with recourse

Advances to assignor	8,732	23	1,465	7,153	64	27
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Nominal value of receivables acquired	13,272	57	1,452	11,349	91	323
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#### Total exposure in respect of finance leases

	46,563	350	704	41,458	2,708	1,342
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#### Receivables for consumer credit

	-	-	-	-	-	34,470
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#### Other finance

	4,280	97	427	2,582	661	513
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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)

3rd 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	15,574	5,425	3,145	5,277	1,272	455
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#### Factoring: with recourse

Advances to assignor	8,732	5,118	1,327	1,252	753	282
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Nominal value of credits acquired	13,272	6,789	2,125	2,496	1,362	499
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#### Total exposure in respect of finance leases

	46,563	16,863	14,771	8,703	4,335	1,890
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#### Receivables for consumer credit

	34,470	9,752	6,070	7,712	6,896	4,041
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#### Other finance

	4,280	2,078	661	785	454	302
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**Notes:** This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

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Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20163](#)

### Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

3rd quarter 2019

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>1,815,454</b>	<b>290,635</b>	<b>65,890</b>	<b>1,045,563</b>
<b>North West Italy</b>	<b>570,004</b>	<b>116,456</b>	<b>19,508</b>	<b>334,489</b>
Piedmont	121,247	18,155	5,310	85,424
Valle d'Aosta	4,256	928	176	2,479
Lombardy	404,236	91,944	12,392	215,721
Liguria	40,265	5,430	1,630	30,864
<b>North East Italy</b>	<b>365,228</b>	<b>73,092</b>	<b>17,383</b>	<b>232,387</b>
Trentino Alto Adige	40,873	8,655	2,452	25,410
Veneto	152,309	28,866	6,988	93,153
Friuli-Venezia Giulia	34,518	5,361	1,373	22,447
Emilia Romagna	137,528	30,211	6,570	91,378
<b>Central Italy</b>	<b>455,682</b>	<b>64,820</b>	<b>12,430</b>	<b>216,839</b>
Tuscany	92,443	16,979	4,568	66,489
Umbria	17,915	3,063	731	13,128
Marche	37,420	5,457	1,645	28,429
Lazio	307,904	39,321	5,486	108,793
<b>Southern Italy</b>	<b>238,936</b>	<b>26,804</b>	<b>11,711</b>	<b>191,275</b>
Abruzzo	27,121	3,247	1,305	21,274
Molise	6,437	423	245	5,491
Campania	99,885	12,793	4,540	78,778
Apulia	66,748	7,397	3,773	53,014
Basilicata	11,315	958	513	9,498
Calabria	27,430	1,986	1,334	23,220
<b>Islands</b>	<b>91,280</b>	<b>9,463</b>	<b>4,857</b>	<b>70,574</b>
Sicily	65,508	6,287	3,133	51,820
Sardinia	25,772	3,177	1,723	18,753

**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)

3rd quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>1,825,608</b>	<b>566,991</b>	<b>361,301</b>
<b>Sight and overnight deposits</b>	<b>8,739</b>	<b>3,242</b>	<b>2,024</b>
General government	91	6	3
Financial companies (excluding Monetary Financial Institutions)	837	247	564
Non-financial companies and producer households	1,209	283	334
<i>of which: Small firms</i>	262	56	104
Consumer households	5,405	1,850	1,036
<b>With agreed maturity</b>	<b>102,758</b>	<b>29,495</b>	<b>23,625</b>
General government	23,121	58	27
Financial companies (excluding Monetary Financial Institutions)	22,405	11,386	9,349
Non-financial companies and producer households	10,037	3,911	2,338
<i>of which: Small firms</i>	1,742	365	576
Consumer households	46,007	13,801	11,750
<b>Redeemable at notice</b>	<b>308,934</b>	<b>69,902</b>	<b>52,775</b>
General government	6,025	821	387
Financial companies (excluding Monetary Financial Institutions)	391	127	198
Non-financial companies and producer households	8,468	1,557	1,767
<i>of which: Small firms</i>	6,124	1,114	1,288
Consumer households	292,923	67,243	50,273

**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)

3rd quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,166,600</b>	<b>453,776</b>	<b>274,690</b>
General government	32,408	3,039	5,528
Financial companies (excluding Monetary Financial Institutions)	106,144	68,609	18,711
Non-financial companies and producer households	331,543	126,687	83,780
<i>of which: Small firms</i>	75,783	24,400	21,541
Consumer households	663,636	243,937	160,817
<b>Saving certificates and CDs issued</b>	<b>12,488</b>	<b>3,554</b>	<b>4,554</b>
General government	7	2	3
Financial companies (excluding Monetary Financial Institutions)	242	191	19
Non-financial companies and producer households	1,238	510	379
<i>of which: Small firms</i>	481	83	211
Consumer households	10,879	2,815	4,108

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	<b>483,079</b>	<b>231,816</b>	<b>88,097</b>
<b>Sight and overnight deposits</b>	<b>1,442</b>	<b>1,437</b>	<b>594</b>
General government	71	6	5
Financial companies (excluding Monetary Financial Institutions)	23	3	1
Non-financial companies and producer households	395	159	38
<i>of which: Small firms</i>	36	45	21
Consumer households	874	1,113	531
<b>With agreed maturity</b>	<b>39,034</b>	<b>8,101</b>	<b>2,503</b>
General government	22,989	38	9
Financial companies (excluding Monetary Financial Institutions)	1,497	99	75
Non-financial companies and producer households	2,865	706	218
<i>of which: Small firms</i>	348	348	105
Consumer households	11,217	7,082	2,159
<b>Redeemable at notice</b>	<b>62,085</b>	<b>94,526</b>	<b>29,646</b>
General government	3,012	1,445	359
Financial companies (excluding Monetary Financial Institutions)	23	36	7
Non-financial companies and producer households	2,213	2,224	707
<i>of which: Small firms</i>	1,337	1,800	585
Consumer households	56,534	90,493	28,379

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>259,486</b>	<b>124,319</b>	<b>54,329</b>
General government	19,145	1,825	2,872
Financial companies (excluding Monetary Financial Institutions)	16,066	1,650	1,107
Non-financial companies and producer households	74,349	33,931	12,795
<i>of which: Small firms</i>	13,435	11,443	4,963
Consumer households	138,597	84,122	36,163
<b>Saving certificates and CDs issued</b>	<b>2,235</b>	<b>1,744</b>	<b>401</b>
General government	2	..	..
Financial companies (excluding Monetary Financial Institutions)	25	6	..
Non-financial companies and producer households	163	168	18
<i>of which: Small firms</i>	73	100	13
Consumer households	2,024	1,553	379



## 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)

3rd quarter 2019

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,240,454</b>	<b>159,796</b>	<b>745,908</b>
<b>Italian government securities</b>	<b>668,715</b>	<b>42,450</b>	<b>130,414</b>
<i>of which:</i> BOTs	29,465	220	1,927
BTPs	584,154	39,906	120,171
CCTs	27,089	1,323	5,565
<b>Equity securities</b>	<b>291,908</b>	<b>59,726</b>	<b>77,353</b>
<i>of which:</i> in non-euro-area currencies	53,062	1,404	11,010
<b>Debt securities other than Italian government securities</b>	<b>541,700</b>	<b>21,481</b>	<b>100,523</b>
<i>of which:</i> in non-euro-area currencies	94,390	4,197	34,012
<b>Units of collective investment undertakings</b>	<b>726,328</b>	<b>32,685</b>	<b>434,933</b>
<b>Securities other than debt and equity securities</b>	<b>3,834</b>	<b>984</b>	<b>886</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)

3rd 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	
<b>TOTAL</b>	<b>91,340</b>	<b>6,567</b>	<b>57,700</b>	<b>1,698,983</b>	<b>135,325</b>	<b>670,682</b>
<b>Italian government securities</b>	<b>13,283</b>	<b>697</b>	<b>6,029</b>	<b>509,647</b>	<b>32,844</b>	<b>121,530</b>
<i>of which:</i> BOTs	621	26	535	9,846	109	1,360
BTPs	10,401	449	3,716	469,195	31,006	114,093
CCTs	1,321	152	1,030	18,678	848	4,273
<b>Equity securities</b>	<b>3,937</b>	<b>456</b>	<b>2,546</b>	<b>218,495</b>	<b>54,448</b>	<b>72,149</b>
<i>of which:</i> in non-euro-area currencies	1,434	165	905	20,337	1,136	9,685
<b>Debt securities other than Italian government securities</b>	<b>20,203</b>	<b>1,529</b>	<b>6,546</b>	<b>388,999</b>	<b>18,754</b>	<b>91,199</b>
<i>of which:</i> in non-euro-area currencies	3,189	652	2,043	52,126	3,325	30,977
<b>Units of collective investment undertakings</b>	<b>53,433</b>	<b>3,855</b>	<b>42,186</b>	<b>573,005</b>	<b>26,862</b>	<b>383,810</b>
<b>Securities other than debt and equity securities</b>	<b>..</b>	<b>-</b>	<b>..</b>	<b>2,443</b>	<b>283</b>	<b>723</b>

## Financing and Funding

Access to data:

[TFR40087](#)

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

by region and customer sector

(stocks in millions of euro)

3rd quarter 2019

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>2,240,454</b>	<b>159,796</b>	<b>745,908</b>
<b>North West Italy</b>	<b>1,106,673</b>	<b>54,966</b>	<b>357,399</b>
Piedmont	229,386	15,777	94,543
Valle d'Aosta	2,664	102	1,816
Lombardy	834,564	37,087	229,699
Liguria	40,060	2,000	31,341
<b>North East Italy</b>	<b>483,913</b>	<b>26,772</b>	<b>176,779</b>
Trentino Alto Adige	21,773	2,308	10,897
Veneto	208,111	8,872	59,791
Friuli-Venezia Giulia	60,050	1,185	13,633
Emilia Romagna	193,979	14,407	92,457
<b>Central Italy</b>	<b>548,319</b>	<b>68,670</b>	<b>125,807</b>
Tuscany	61,452	6,064	47,061
Umbria	9,531	566	7,451
Marche	16,457	1,382	13,841
Lazio	460,880	60,657	57,454
<b>Southern Italy</b>	<b>70,453</b>	<b>6,575</b>	<b>60,189</b>
Abruzzo	7,873	854	6,679
Molise	1,095	121	963
Campania	33,859	2,981	27,806
Apulia	19,132	1,756	17,167
Basilicata	2,161	181	1,969
Calabria	6,333	681	5,605
<b>Islands</b>	<b>31,096</b>	<b>2,813</b>	<b>25,734</b>
Sicily	21,897	1,931	19,263
Sardinia	9,199	883	6,471

**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)

3rd 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>91,340</b>	<b>6,567</b>	<b>57,700</b>
<b>North West Italy</b>	<b>54,862</b>	<b>3,385</b>	<b>28,670</b>
Piedmont	23,420	492	6,359
Valle d'Aosta	135	..	135
Lombardy	29,626	2,791	20,598
Liguria	1,681	101	1,578
<b>North East Italy</b>	<b>18,724</b>	<b>1,367</b>	<b>15,177</b>
Trentino Alto Adige	3,118	79	1,437
Veneto	5,368	551	4,487
Friuli-Venezia Giulia	1,404	194	1,187
Emilia Romagna	8,834	543	8,066
<b>Central Italy</b>	<b>12,490</b>	<b>1,068</b>	<b>9,420</b>
Tuscany	3,994	333	3,311
Umbria	520	21	445
Marche	701	69	582
Lazio	7,275	645	5,082
<b>Southern Italy</b>	<b>3,913</b>	<b>575</b>	<b>3,276</b>
Abruzzo	406	63	342
Molise	48	2	46
Campania	2,077	360	1,674
Apulia	1,073	101	955
Basilicata	51	6	45
Calabria	257	42	215
<b>Islands</b>	<b>1,351</b>	<b>172</b>	<b>1,157</b>
Sicily	820	91	709
Sardinia	530	82	447

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

3rd 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>1,698,983</b>	<b>135,325</b>	<b>670,682</b>
<b>North West Italy</b>	<b>764,045</b>	<b>47,328</b>	<b>320,786</b>
Piedmont	192,346	14,656	86,580
Valle d'Aosta	2,345	98	1,650
Lombardy	532,057	30,931	203,327
Liguria	37,297	1,642	29,229
<b>North East Italy</b>	<b>443,732</b>	<b>22,510</b>	<b>158,178</b>
Trentino Alto Adige	15,116	2,110	9,317
Veneto	195,373	7,354	54,053
Friuli-Venezia Giulia	56,408	925	12,238
Emilia Romagna	176,835	12,121	82,568
<b>Central Italy</b>	<b>399,513</b>	<b>58,343</b>	<b>113,188</b>
Tuscany	53,784	5,182	42,750
Umbria	8,773	474	6,845
Marche	14,802	1,126	12,880
Lazio	322,153	51,561	50,713
<b>Southern Italy</b>	<b>63,078</b>	<b>4,965</b>	<b>54,611</b>
Abruzzo	7,108	638	6,136
Molise	1,010	108	892
Campania	29,922	2,167	24,816
Apulia	17,221	1,351	15,705
Basilicata	2,034	156	1,868
Calabria	5,782	544	5,195
<b>Islands</b>	<b>28,615</b>	<b>2,180</b>	<b>23,920</b>
Sicily	20,170	1,469	18,022
Sardinia	8,446	711	5,898

## Financing and Funding

Access to data:

[TFR40500](#)

### Securities and derivatives trading

#### by type of security and derivative instrument

(flows in millions of euro)

3rd quarter 2019

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>788,225</b>	<b>751,261</b>	<b>36,964</b>
Italian government securities	332,070	319,239	12,832
<i>of which:</i> BOTs	66,923	65,956	966
CCTs	27,720	25,579	2,141
BTPs	222,853	213,258	9,595
Other debt securities	330,252	323,905	6,347
Equity securities	104,225	88,933	15,292
Other securities	49	43	6
<b>Total Derivative Instruments</b>	<b>2,056,209</b>	<b>2,036,727</b>	<b>19,483</b>
Futures	312,317	299,747	12,570
<i>of which:</i> on interest rates	20,371	19,732	639
on stock indices	145,359	134,560	10,799
Swaps e Forward Rate Agreements	568,486	568,486	-
<i>of which:</i> Interest Rate Swaps	387,061	387,061	-
Currency Swaps	69,793	69,793	-
Forward Rate Agreements	96,090	96,090	-
Options on securities	14,695	9,696	4,999
<i>of which:</i> on equity securities	9,472	8,284	1,188
Options on futures or stock indices	1,122,242	1,120,336	1,906
<i>of which:</i> on stock indices or futures on stock indices	1,120,403	1,119,895	509
Interest rate options	14,142	14,142	-
Foreign currency options and other derivative instruments	24,328	24,320	8

**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)

3rd 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>0.03</b>	<b>0.04</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	0.03	0.02	0.03	0.04	0.02	0.02	0.03	0.05
Valle d'Aosta	0.05	0.05	0.02	0.05	0.01	0.02	0.02	0.03
Lombardy	0.03	0.03	0.03	0.04	0.02	0.03	0.04	0.06
Liguria	0.03	0.02	0.03	0.04	0.02	0.03	0.03	0.04
<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	0.02	0.08	0.05	0.03	0.04	0.09
Veneto	0.03	0.03	0.04	0.05	0.02	0.03	0.04	0.06
Friuli-Venezia Giulia	0.04	0.02	0.04	0.02	0.01	0.02	0.03	0.05
Emilia Romagna	0.03	0.03	0.03	0.04	0.02	0.03	0.04	0.05
<b>Central Italy</b>	<b>0.04</b>	<b>0.04</b>	<b>0.04</b>	<b>0.05</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>	<b>0.06</b>
Tuscany	0.03	0.03	0.04	0.05	0.02	0.04	0.05	0.08
Umbria	0.04	0.04	0.03	0.06	0.02	0.03	0.04	0.07
Marche	0.04	0.04	0.04	0.04	0.03	0.04	0.05	0.08
Lazio	0.05	0.04	0.04	0.04	0.02	0.03	0.04	0.05
<b>Southern Italy</b>	<b>0.04</b>	<b>0.04</b>	<b>0.04</b>	<b>0.06</b>	<b>0.02</b>	<b>0.02</b>	<b>0.04</b>	<b>0.08</b>
Abruzzo	0.05	0.06	0.07	0.06	0.03	0.04	0.06	0.13
Molise	0.05	0.04	0.03	0.07	0.02	0.03	0.04	0.11
Campania	0.03	0.03	0.03	0.05	0.01	0.02	0.03	0.06
Apulia	0.04	0.04	0.04	0.08	0.02	0.03	0.04	0.08
Basilicata	0.03	0.04	0.05	0.25	0.03	0.04	0.06	0.15
Calabria	0.04	0.03	0.04	0.03	0.02	0.02	0.03	0.09
<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	0.08
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.

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