

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

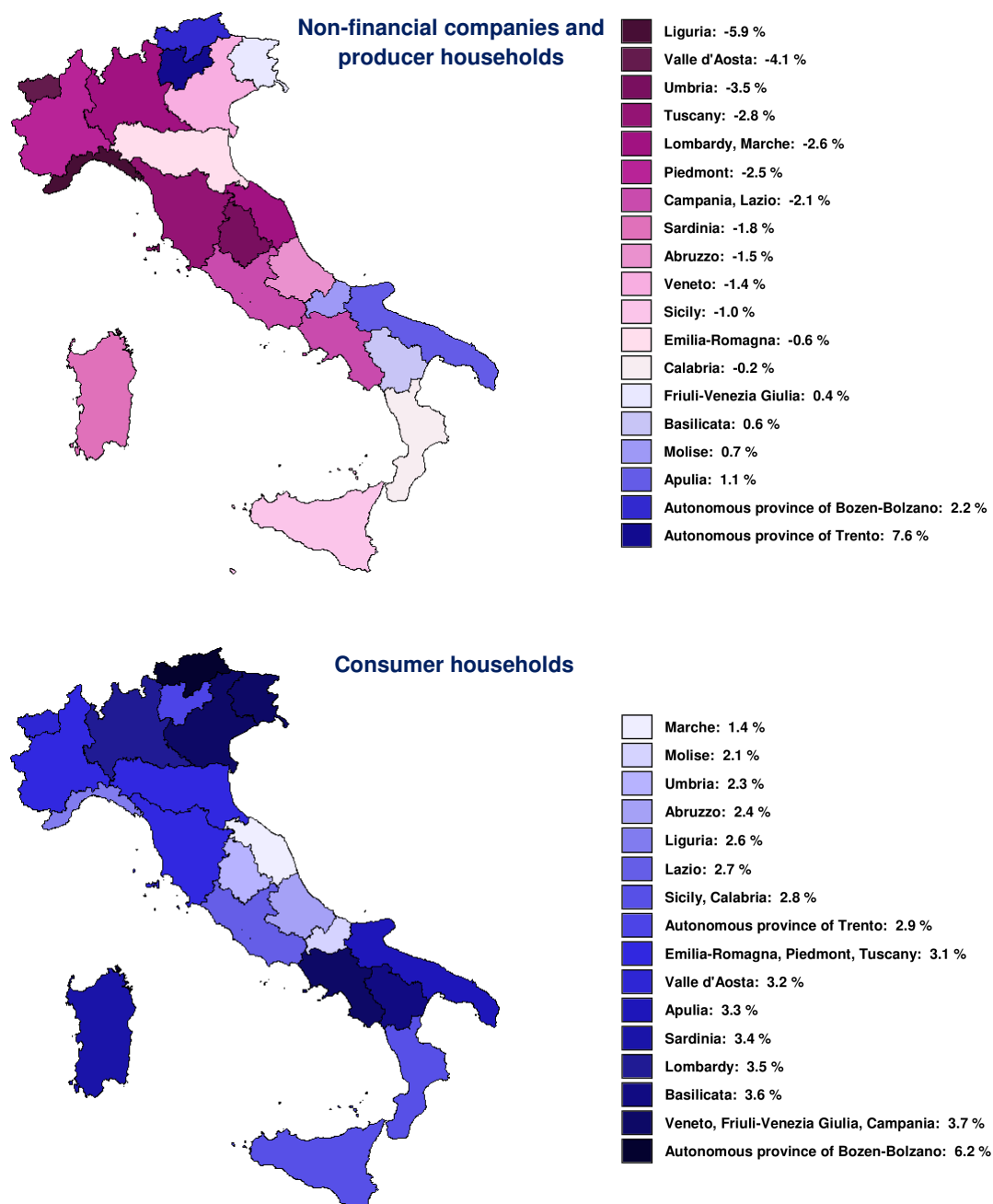
31 March 2020

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[www.bancaditalia.it/statistiche/index.html](http://www.bancaditalia.it/statistiche/index.html)

**Figure 1**

## Twelve-month percentage change in loans by region<sup>1</sup>

(data at 31 December 2019)



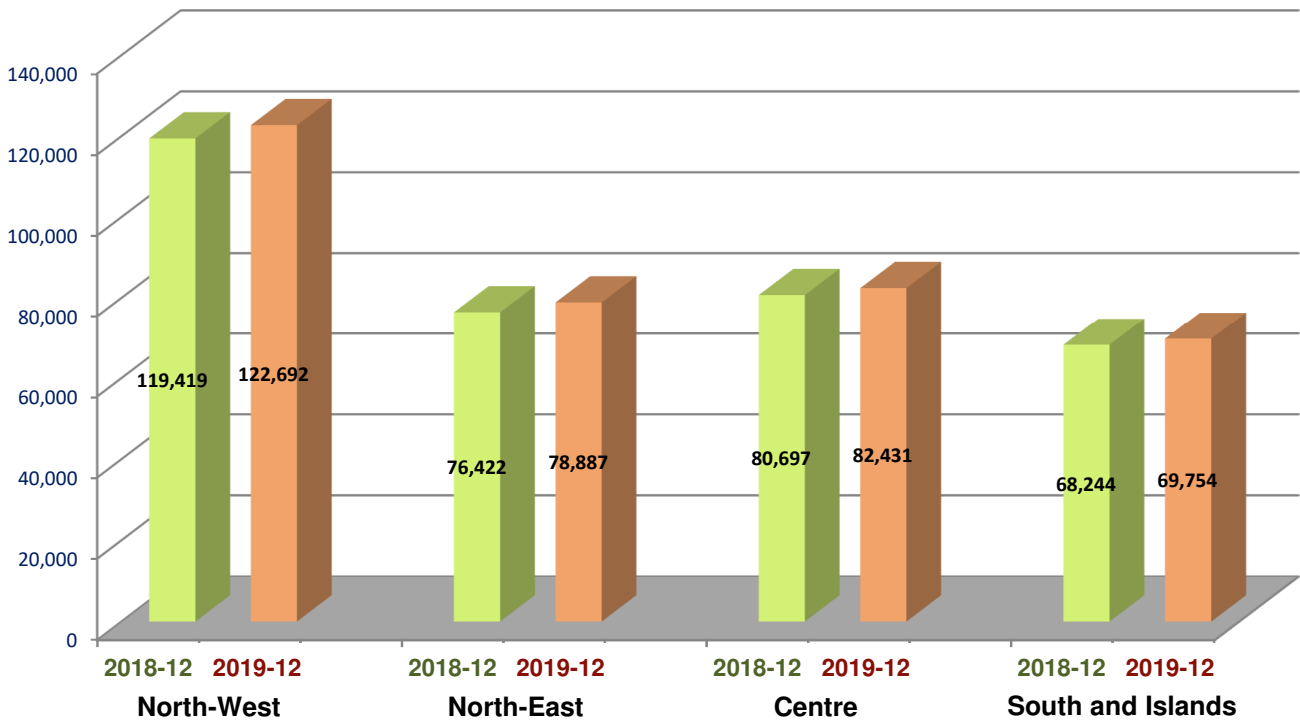
(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

**Reference period: December 2019**

**Figure 2**

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

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



Reference period: December 2019

**Banks and Financial Institutions: Financing and Bank Funding by Sector and Geographical Area**  
**Notice to users**

*Banks and Financial Institutions: Financing and Bank Funding by Sector and Geographical Area* is one of the three new stand-alone specialized publications into which the *Statistical Bulletin* has been gradually split over the course of 2017. The new report will be published quarterly and contains data on the financial and credit system statistical information split by sector and territory. A particular focus is placed on loans granted by the banking system and Cassa Depositi e Prestiti S.p.A. (CDP) to customers, on banks' financial resources collection and securities and derivatives' markets activity and also on customers' assets under management and bonds issues. Other information concerns non-banking financial intermediaries.

A more detailed description of the content of the report and of the sources used is provided in *Banks and Financial Institutions: Financing and Bank Funding by Sector and Geographical Area* in [Methods and Sources: Methodological Notes](#).

With reference to the *Statistical Bulletin* there are new and rearranged information.

There are 51 (of which 32 tables distributed on the online [Statistical Database](#) only) tables, partly deriving from the *Statistical Bulletin's Section B – Information on Banking and Financial Business*, *Section C – Information on Securities Business* and *Section E2 – Deposit Rates*.

In this new publication the previous *Statistical Bulletin's* tables headings and codes have been modified and a new terminology has been adopted in order to better show the concepts represented while the contents remain unchanged. The definitions have been made similar to those utilized by other statistical publications which describe same phenomena. For information on the conversion between the old coding of the tables previously published in the *Statistical Bulletin* and the new coding of the tables in this publication see the [Conversion Chart](#).

To facilitate the correct identification and interpretation of the tables, a map of the concepts illustrated in the report may be downloaded using the following [link](#).

\* \* \*

## Key to symbols and information in the index

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

**Frequency:**

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

**Source:**

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

**Description of the table**

**Identification code of the table**

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

## Notice to readers

### I. Symbols:

- the phenomenon does not exist, or it exists and data are collected but no cases were recorded
- .... the phenomenon exists but no data are available
- .. the data are known but the value is below the minimum considered significant
- == the data are confidential
- :: the data are not statistically significant

### II. The intervals for the classification by size include the lower limit and exclude the upper limit.

### III. The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.

### IV. The row and column totals of some tables may not tally with the sum of the entries because they include data that cannot be allocated.

### V. A brief description of the methodology, the main statistical sources and the revisions to methodology concerning the data provided in this report is available in '*Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area*, Bank of Italy, Statistics, [Methods and Sources: Methodological Notes](#).

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

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

## Direct fund-raising

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

*Tables distributed on the “BDS on-line statistical database” only*

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

## Securities, derivatives and customer assets under management

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

*Tables distributed on the “BDS on-line statistical database” only*

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

## Deposit rates

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

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

### Loans

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

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

#### Direct fund-raising

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

## Financing and Funding

### Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

IV quarter 2019

Reporting institutions: **Banks and CDP**

	Total (excluding Monetary Financial Institutions)	Resident customers (excluding Monetary Financial Institutions)	of which: Non-financial companies and producer households	Non-resident customers (excluding Monetary Financial Institutions)
Loans	1,816,343	1,756,113	708,178	60,215
of which:				
Repos	97,912	95,379	8,104	2,534
Loans (excluding repos)	1,717,412	1,660,023	700,059	57,388
Loans (excluding bad loans and repos)	1,645,398	1,588,302	643,503	57,095
of which:				
Long-term loans(excluding bad loans and repos)	....	1,146,952	....	....
Deposits	1,914,027	1,856,140	365,793	57,873
of which:				
Repos	122,023	118,811	80	3,212
Deposits (excluding repos)	1,640,334	1,607,821	360,305	32,500
Debt securities	111,415	111,415	....	....

**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-Q4	2019-Q1	2019-Q2	2019-Q3	2019-Q4
Loans	1,849,681	1,844,073	1,835,577	1,845,745	1,816,068
<i>of which:</i> Loans (excluding repos)	1,771,552	1,757,360	1,754,848	1,746,597	1,717,412
Portfolio securities	751,387	781,302	786,778	822,404	803,377
Deposits	1,831,708	1,857,113	1,870,989	1,881,974	1,914,006
<i>of which:</i> Deposits (excluding repos)	1,542,857	1,576,610	1,606,961	1,629,590	1,640,334
Securities issued but not expired	299,683	302,377	297,869	303,588	300,882
<i>of which:</i> Subordinated bonds	34,538	35,483	35,764	36,601	35,321
Customer assets under management	2,140,072	2,258,548	2,266,572	2,327,973	2,321,828

**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)

4th quarter 2019

Reporting institutions: **Banks and CDP**

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

<b>ITALY</b>	<b>1,756,113</b>	<b>254,793</b>	<b>239,680</b>
<b>North West Italy</b>	<b>556,572</b>	<b>17,723</b>	<b>95,767</b>
Piedmont	106,190	8,556	7,172
Valle d'Aosta	2,858	68	361
Lombardy	416,575	7,561	87,422
Liguria	30,949	1,539	812
<b>North East Italy</b>	<b>342,428</b>	<b>7,294</b>	<b>26,865</b>
Trentino Alto Adige	41,877	543	1,408
Veneto	138,464	2,887	16,099
Friuli-Venezia Giulia	29,256	1,113	1,905
Emilia Romagna	132,831	2,751	7,453
<b>Central Italy</b>	<b>606,687</b>	<b>209,179</b>	<b>113,426</b>
Tuscany	94,089	4,023	572
Umbria	18,207	902	78
Marche	32,094	1,417	333
Lazio	462,297	202,838	112,442
<b>Southern Italy</b>	<b>170,159</b>	<b>13,715</b>	<b>460</b>
Abruzzo	21,528	1,099	53
Molise	3,155	196	12
Campania	69,884	6,076	258
Apulia	51,064	2,278	106
Basilicata	6,264	555	10
Calabria	18,264	3,511	20
<b>Islands</b>	<b>80,259</b>	<b>6,882</b>	<b>3,163</b>
Sicily	55,680	5,590	266
Sardinia	24,579	1,292	2,897

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

Source: supervisory reports

## Financing and Funding

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

4th quarter 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>708,178</b>	<b>214,977</b>	<b>78,392</b>	<b>374,865</b>	<b>128,444</b>	<b>545,756</b>
<b>North West Italy</b>	<b>262,172</b>	<b>86,344</b>	<b>28,025</b>	<b>136,673</b>	<b>38,801</b>	<b>178,111</b>
Piedmont	48,543	15,918	5,022	24,392	10,749	41,445
Valle d'Aosta	1,465	608	198	609	346	955
Lombardy	197,960	66,463	21,399	102,513	24,759	121,448
Liguria	14,204	3,355	1,406	9,159	2,947	14,263
<b>North East Italy</b>	<b>190,515</b>	<b>67,330</b>	<b>18,520</b>	<b>90,135</b>	<b>38,831</b>	<b>116,064</b>
Trentino Alto Adige	27,465	7,377	2,605	15,033	8,257	12,282
Veneto	71,735	26,768	6,080	33,435	14,364	47,127
Friuli-Venezia Giulia	14,484	6,360	1,330	5,543	2,985	11,427
Emilia Romagna	76,831	26,824	8,505	36,124	13,225	45,229
<b>Central Italy</b>	<b>155,054</b>	<b>37,476</b>	<b>19,347</b>	<b>91,115</b>	<b>24,641</b>	<b>126,574</b>
Tuscany	49,215	14,558	4,942	26,006	10,794	39,688
Umbria	9,784	3,519	1,063	4,411	2,333	7,342
Marche	17,031	6,979	1,882	7,193	3,944	13,146
Lazio	79,024	12,419	11,460	53,505	7,570	66,398
<b>Southern Italy</b>	<b>72,013</b>	<b>18,426</b>	<b>9,268</b>	<b>39,591</b>	<b>17,690</b>	<b>83,476</b>
Abruzzo	11,165	4,032	1,715	4,832	2,574	9,148
Molise	1,327	291	213	692	465	1,608
Campania	29,670	7,250	3,289	17,932	5,553	33,769
Apulia	21,053	5,127	2,777	11,266	6,082	27,400
Basilicata	2,951	645	548	1,394	882	2,727
Calabria	5,847	1,080	726	3,474	2,134	8,825
<b>Islands</b>	<b>28,424</b>	<b>5,401</b>	<b>3,231</b>	<b>17,353</b>	<b>8,482</b>	<b>41,530</b>
Sicily	19,607	3,729	2,003	12,244	5,785	30,053
Sardinia	8,817	1,671	1,229	5,109	2,696	11,477

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>708,178</b>	<b>262,172</b>	<b>72,013</b>	<b>28,424</b>	<b>190,515</b>	<b>155,054</b>
Agriculture, forestry and fishing	39,944	11,130	4,728	2,439	14,529	7,117
Mining and quarrying	2,481	887	129	61	366	1,038
Manufacturing	184,233	74,802	16,074	4,448	60,046	28,862
Electricity, gas, steam and air conditioning supply	20,478	7,976	1,345	568	5,084	5,505
Water supply, sewerage, waste management and remediation activities	7,786	2,679	878	325	1,834	2,070
Construction	78,392	28,025	9,268	3,231	18,520	19,347
Wholesale and retail trade, repair of motor vehicles and motorcycles	123,910	41,059	18,277	7,463	31,742	25,369
Transportation and storage	33,899	8,728	4,011	2,324	5,439	13,398
Accommodation and food service activities	31,291	6,815	4,421	2,150	11,627	6,278
Information and communication	15,547	9,224	619	317	2,556	2,831
Financial and insurance activities	8,173	2,543	445	228	1,289	3,668
Real estate activities	76,340	33,163	4,900	1,739	18,527	18,011
Professional, scientific and technical activities	45,759	20,882	2,282	929	9,332	12,333
Administrative and support service activities	16,279	6,654	1,311	475	4,277	3,563
All remaining activities (sections o p q r s t)	23,666	7,604	3,326	1,729	5,345	5,663

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20231](#)

### Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

4th quarter 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>-0.5</b>	<b>-1.8</b>	<b>-2.2</b>	<b>3.2</b>
<b>North West Italy</b>	<b>-0.9</b>	<b>-2.8</b>	<b>-2.7</b>	<b>3.3</b>
Piedmont	0.5	-2.5	-2.9	3.1
Valle d'Aosta	-1.7	-4.1	-6.2	3.2
Lombardy	-1.0	-2.6	-2.6	3.5
Liguria	-3.5	-5.9	-3.3	2.6
<b>North East Italy</b>	<b>1.2</b>	<b>-0.2</b>	<b>-3.0</b>	<b>3.6</b>
Aut. province of Trento	8.6	7.6	-3.1	2.9
Aut. province of Bozen-Bolzano	2.8	2.2	-1.3	6.2
Veneto	0.4	-1.4	-3.9	3.7
Friuli Venezia Giulia	1.4	0.4	-3.0	3.7
Emilia-Romagna	0.8	-0.6	-2.6	3.1
<b>Central Italy</b>	<b>-1.6</b>	<b>-2.5</b>	<b>-1.9</b>	<b>2.7</b>
Tuscany	-0.5	-2.8	-2.3	3.1
Umbria	-1.6	-3.5	-2.6	2.3
Marche	-0.7	-2.6	-3.3	1.4
Lazio	-2.1	-2.1	-0.4	2.7
<b>Southern Italy</b>	<b>0.7</b>	<b>-0.8</b>	<b>-0.5</b>	<b>3.3</b>
Abruzzo	-0.1	-1.5	-2.4	2.4
Molise	1.0	0.7	-1.0	2.1
Campania	0.2	-2.1	-0.9	3.7
Apulia	1.8	1.1	0.4	3.3
Basilicata	1.9	0.6	0.3	3.6
Calabria	0.2	-0.2	0.4	2.8
<b>Islands</b>	<b>0.5</b>	<b>-1.2</b>	<b>-0.7</b>	<b>2.9</b>
Sicily	0.4	-1.0	-0.8	2.8
Sardinia	0.6	-1.8	-0.5	3.4

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30274](#)

### External position

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

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks**

	International exposure	of which: Non-banks residual maturity		of which: Banks residual maturity		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>TOTAL</b>	<b>717,010</b>	<b>116,494</b>	<b>437,600</b>	<b>100,366</b>	<b>62,550</b>	<b>117,569</b>
<b>Europe</b>	<b>599,846</b>	<b>94,166</b>	<b>357,347</b>	<b>90,458</b>	<b>57,874</b>	<b>94,671</b>
Albania	445	83	259	104	..	643
Austria	72,310	8,386	53,282	7,370	3,272	-
Belgium	9,291	1,998	5,136	717	1,440	-
Bosnia and Herzegovina	933	288	644	1	..	3,448
Bulgaria	3,473	516	2,954	2	2	5,941
Croatia	11,895	2,650	8,529	617	99	12,737
Denmark	1,947	183	425	1,114	224	239
Finland	1,675	144	960	250	321	2
France	59,070	4,269	20,958	18,432	15,412	-
Germany	168,601	27,273	100,408	27,146	13,774	-
Greece	1,605	251	330	1,021	3	-
Ireland	13,023	2,688	8,314	795	1,227	-
Liechtenstein	97	16	73	9	-	-
Luxembourg	27,486	5,030	18,347	2,728	1,381	-
Malta	576	115	215	165	81	-
Montenegro	73	11	62	-	..	-
Norway	2,210	386	1,262	85	478	3
Netherlands	16,796	1,764	10,437	2,202	2,393	-
Poland	3,642	707	2,720	125	90	1,773
Portugal	4,260	892	2,863	431	74	-
United Kingdom	45,910	14,262	9,696	14,697	7,255	5,468
Romania	5,542	1,602	3,711	7	222	6,219
Russia	15,421	1,059	12,870	1,152	339	11,997
Serbia	4,237	757	2,725	433	322	5,152
Czech Republic	5,619	928	4,424	266	1	16,308
Slovakia	20,719	2,493	17,278	757	191	-
Slovenia	5,201	603	4,054	249	296	-
Spain	68,190	8,159	48,992	4,312	6,728	4,152
Sweden	1,853	93	935	112	712	31
Switzerland	11,580	3,005	5,101	3,075	398	6,201
Turkey	7,624	1,364	3,414	1,976	870	4,034
Hungary	4,269	978	3,131	8	152	10,048

**Notes:** This table basically corresponds to the previous table TDB30274. The data only include transactions with non-resident customers. As from December 2019, exposures from jointly owned companies (banks and financial institutions in joint ventures and within the prudential scope) have been included in the consolidation scope of the groups. This may generate discontinuities in the time series for the countries where the joint ventures are present.

Source: supervisory reports

## Financing and Funding

### External position

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

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks**

	International exposure	of which: Non-banks residual maturity		of which: Banks residual maturity		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>Asia</b>	<b>27,617</b>	<b>2,863</b>	<b>19,431</b>	<b>3,254</b>	<b>2,070</b>	<b>5,406</b>
Saudi Arabia	1,270	677	518	68	6	-
China	2,868	192	1,043	766	867	862
South Korea	388	18	80	110	181	-
Philippines	318	1	315	1	..	-
Japan	9,316	543	8,415	202	155	4,288
India	782	159	406	177	40	-
Indonesia	603	33	529	40	1	-
Iran	21	..	17	1	3	-
Israel	541	15	479	47	..	-
Kazakhstan	293	64	228	-	..	-
Malaysia	106	32	34	40	..	-
Pakistan	7	..	1	6	-	-
Qatar	5,365	93	3,977	750	545	..
Taiwan	13	3	1	9	..	-
Thailand	59	48	4	8	..	-
<b>Africa</b>	<b>24,669</b>	<b>3,101</b>	<b>18,478</b>	<b>2,166</b>	<b>924</b>	<b>4,632</b>
Algeria	64	27	20	17	1	-
Egypt	21,093	2,551	15,804	2,018	720	4,632
Morocco	146	35	39	71	1	-
South Africa	750	26	668	32	24	-
Tunisia	208	23	5	16	165	-
<b>America</b>	<b>44,718</b>	<b>11,231</b>	<b>29,909</b>	<b>2,435</b>	<b>1,143</b>	<b>12,642</b>
Argentina	91	28	23	38	2	-
Brazil	1,407	460	443	501	3	26
Canada	1,872	339	930	74	529	-
Chile	478	168	306	4	..	-
Colombia	416	13	403	..	1	-
Cuba	208	..	..	15	192	-
Mexico	1,861	317	1,485	58	2	-
Peru	298	31	264	2	..	-
United States	37,043	9,510	25,399	1,737	396	12,616
Uruguay	136	9	126	..	1	-
Venezuela	50	13	38	-	..	-

## Financing and Funding

### External position

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

(stocks in millions of euro)

4th 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>2,260</b>	<b>525</b>	<b>1,343</b>	<b>79</b>	<b>314</b>	-
Australia	1,350	294	692	56	308	-
New Zealand	217	11	178	23	5	-
<b>Offshore centres</b>	<b>12,758</b>	<b>4,148</b>	<b>6,409</b>	<b>1,976</b>	<b>225</b>	<b>219</b>
Bahamas	843	109	142	591	-	-
Cayman Islands	3,530	1,089	1,903	537	1	..
Gibraltar	5	2	4	-	-	-
Hong Kong	1,048	416	447	163	23	112
Jersey, c.i.	1,054	443	611	-	-	-
Singapore	1,945	1,145	666	80	54	106
<b>International organizations</b>	<b>5,141</b>	<b>459</b>	<b>4,682</b>	-	-	-

## Financing and Funding

Access to data:

[TFR10425](#)

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

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

<b>ITALY</b>	<b>273,257</b>	<b>59,161</b>
<b>North West Italy</b>	<b>95,831</b>	<b>21,263</b>
Piedmont	20,088	4,515
Valle d'Aosta	482	94
Lombardy	66,840	14,874
Liguria	8,421	1,780
<b>North East Italy</b>	<b>60,027</b>	<b>11,522</b>
Trentino Alto Adige	5,135	778
Veneto	25,233	4,103
Friuli-Venezia Giulia	6,307	974
Emilia Romagna	23,353	5,667
<b>Central Italy</b>	<b>64,421</b>	<b>14,854</b>
Tuscany	20,419	4,333
Umbria	2,858	756
Marche	5,435	1,193
Lazio	35,709	8,573
<b>Southern Italy</b>	<b>35,517</b>	<b>7,939</b>
Abruzzo	3,637	896
Molise	595	139
Campania	15,199	3,197
Apulia	12,303	2,842
Basilicata	920	212
Calabria	2,863	652
<b>Islands</b>	<b>17,461</b>	<b>3,583</b>
Sicily	12,421	2,355
Sardinia	5,040	1,228

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

Source: supervisory reports

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

4th quarter 2019

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

<b>ITALY</b>	<b>12,525</b>	<b>2,671</b>	<b>110</b>
<b>North West Italy</b>	<b>4,271</b>	<b>1,019</b>	<b>29</b>
Piedmont	872	211	7
Valle d'Aosta	24	3	..
Lombardy	3,040	704	20
Liguria	335	102	2
<b>North East Italy</b>	<b>2,999</b>	<b>463</b>	<b>21</b>
Trentino Alto Adige	335	32	2
Veneto	1,145	177	11
Friuli-Venezia Giulia	300	62	2
Emilia Romagna	1,219	192	6
<b>Central Italy</b>	<b>2,937</b>	<b>717</b>	<b>31</b>
Tuscany	1,030	206	7
Umbria	117	29	2
Marche	220	47	1
Lazio	1,571	435	21
<b>Southern Italy</b>	<b>1,624</b>	<b>373</b>	<b>17</b>
Abruzzo	158	27	1
Molise	30	4	..
Campania	664	162	8
Apulia	573	143	5
Basilicata	51	10	1
Calabria	148	27	2
<b>Islands</b>	<b>695</b>	<b>100</b>	<b>13</b>
Sicily	481	72	10
Sardinia	214	28	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)

4th quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,756,113	556,572	342,428
<i>of which:</i>			
<b>Current accounts</b>	<b>267,623</b>	<b>47,200</b>	<b>31,695</b>
<i>of which:</i>			
General government	152,306	410	42
Financial companies (excluding Monetary Financial Institutions)	13,316	8,623	1,836
Non-financial companies and producer households	81,958	30,600	25,047
<i>of which: Small firms</i>	17,603	5,577	5,709
Consumer households	18,581	7,148	4,442
<b>Mortgage loans</b>	<b>872,847</b>	<b>301,751</b>	<b>201,445</b>
<i>of which:</i>			
General government	91,589	16,528	6,749
Financial companies (excluding Monetary Financial Institutions)	33,285	22,499	3,816
Non-financial companies and producer households	346,104	125,685	101,285
<i>of which: Small firms</i>	78,327	23,593	24,976
Consumer households	396,934	135,003	88,470
<i>of which: loans for house purchases</i>	353,764	122,692	78,887
<b>Loans secured by pledge of salary</b>	<b>14,333</b>	<b>2,920</b>	<b>1,946</b>
<i>of which:</i>			
Producer households	72	21	18
Consumer households	14,261	2,899	1,929

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

Source: supervisory returns

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>62,328</b>	<b>16,448</b>	<b>11,196</b>
<i>of which:</i>			
Producer households	2,093	545	411
Consumer households	60,222	15,896	10,784
<b>Factoring</b>	<b>21,072</b>	<b>7,250</b>	<b>3,339</b>
<i>of which:</i>			
General government	4,041	302	190
Financial companies (excluding Monetary Financial Institutions)	714	663	45
Non-financial companies and producer households	16,195	6,220	3,102
<i>of which: Small firms</i>	374	112	79
Consumer households	2	1	..
<b>Financial leasing</b>	<b>31,314</b>	<b>11,654</b>	<b>8,116</b>
<i>of which:</i>			
General government	379	109	123
Financial companies (excluding Monetary Financial Institutions)	465	150	156
Non-financial companies and producer households	29,223	11,004	7,480
<i>of which: Small firms</i>	5,561	1,977	1,555
Consumer households	1,169	374	340

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	606,687	170,159	80,259
<i>of which:</i>			
<b>Current accounts</b>	<b>173,757</b>	<b>9,663</b>	<b>5,309</b>
<i>of which:</i>			
General government	151,045	394	415
Financial companies (excluding Monetary Financial Institutions)	1,923	98	835
Non-financial companies and producer households	15,994	7,079	3,239
<i>of which: Piccole imprese</i>	3,176	2,093	1,048
Consumer households	4,226	1,980	784
<b>Mortgage loans</b>	<b>223,126</b>	<b>99,934</b>	<b>46,590</b>
<i>of which:</i>			
General government	51,896	11,051	5,366
Financial companies (excluding Monetary Financial Institutions)	5,941	260	770
Non-financial companies and producer households	70,302	34,384	14,448
<i>of which: Small firms</i>	14,908	9,930	4,920
Consumer households	93,655	53,954	25,852
<i>of which: loans for house purchases</i>	82,431	46,934	22,820
<b>Loans secured by pledge of salary</b>	<b>2,787</b>	<b>4,077</b>	<b>2,602</b>
<i>of which:</i>			
Producer households	11	14	8
Consumer households	2,777	4,063	2,594

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>13,607</b>	<b>13,610</b>	<b>7,468</b>
<i>of which:</i>			
Producer households	437	460	241
Consumer households	13,167	13,149	7,226
<b>Factoring</b>	<b>6,039</b>	<b>3,212</b>	<b>1,234</b>
<i>of which:</i>			
General government	1,449	1,446	654
Financial companies (excluding Monetary Financial Institutions)	6	..	..
Non-financial companies and producer households	4,547	1,760	565
<i>of which: Small firms</i>	74	81	27
Consumer households	1	1	..
<b>Financial leasing</b>	<b>6,780</b>	<b>3,393</b>	<b>1,370</b>
<i>of which:</i>			
General government	63	74	11
Financial companies (excluding Monetary Financial Institutions)	139	11	9
Non-financial companies and producer households	6,253	3,186	1,300
<i>of which: Small firms</i>	1,040	685	304
Consumer households	300	109	46

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit

by region of customer

(stocks in millions of euro)

4th quarter 2019

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>139,821</b>	<b>105,148</b>	<b>34,673</b>
<b>North West Italy</b>	<b>37,984</b>	<b>28,224</b>	<b>9,760</b>
Piedmont	10,961	8,512	2,449
Valle d'Aosta	303	229	73
Lombardy	23,215	17,199	6,015
Liguria	3,505	2,283	1,222
<b>North East Italy</b>	<b>24,377</b>	<b>18,269</b>	<b>6,108</b>
Trentino Alto Adige	1,377	1,108	269
Veneto	10,249	7,710	2,539
Friuli-Venezia Giulia	2,645	1,932	713
Emilia Romagna	10,106	7,519	2,587
<b>Central Italy</b>	<b>30,552</b>	<b>22,801</b>	<b>7,751</b>
Tuscany	9,420	6,930	2,490
Umbria	2,306	1,742	564
Marche	3,151	2,384	767
Lazio	15,674	11,745	3,930
<b>Southern Italy</b>	<b>30,092</b>	<b>23,120</b>	<b>6,971</b>
Abruzzo	3,082	2,285	797
Molise	645	497	148
Campania	11,966	9,306	2,660
Apulia	8,755	6,814	1,941
Basilicata	1,138	897	241
Calabria	4,507	3,321	1,185
<b>Islands</b>	<b>16,815</b>	<b>12,735</b>	<b>4,080</b>
Sicily	12,271	9,319	2,952
Sardinia	4,544	3,415	1,128

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR40100](#)

### Guarantees granted

by customer region and sector

(stocks in millions of euro)

4th quarter 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>126,153</b>	<b>1,364</b>	<b>9,707</b>	<b>110,993</b>	<b>1,404</b>	<b>2,685</b>
<b>North West Italy</b>	<b>58,326</b>	<b>113</b>	<b>7,719</b>	<b>49,021</b>	<b>389</b>	<b>1,084</b>
Piedmont	5,992	14	448	5,281	115	134
Valle d'Aosta	213	..	2	199	2	10
Lombardy	47,911	86	7,246	39,430	247	901
Liguria	4,210	13	23	4,112	24	39
<b>North East Italy</b>	<b>25,329</b>	<b>125</b>	<b>697</b>	<b>22,893</b>	<b>649</b>	<b>965</b>
Trentino Alto Adige	3,181	32	54	2,678	187	230
Veneto	6,430	42	254	5,574	143	418
Friuli-Venezia Giulia	5,237	11	92	4,929	162	43
Emilia Romagna	10,481	40	298	9,712	158	275
<b>Central Italy</b>	<b>36,637</b>	<b>1,081</b>	<b>1,081</b>	<b>33,777</b>	<b>189</b>	<b>509</b>
Tuscany	3,879	10	36	3,609	89	134
Umbria	379	2	29	319	13	16
Marche	792	6	21	697	31	37
Lazio	31,587	1,063	994	29,152	56	321
<b>Southern Italy</b>	<b>4,437</b>	<b>39</b>	<b>38</b>	<b>4,150</b>	<b>119</b>	<b>92</b>
Abruzzo	868	2	4	823	20	18
Molise	47	12	1	29	3	2
Campania	2,396	19	18	2,297	31	31
Apulia	782	..	10	695	43	35
Basilicata	177	..	1	167	7	2
Calabria	167	4	4	140	15	3
<b>Islands</b>	<b>1,424</b>	<b>6</b>	<b>173</b>	<b>1,152</b>	<b>58</b>	<b>36</b>
Sicily	745	..	15	683	35	13
Sardinia	679	6	158	469	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)

4th quarter 2019

Reporting institutions: **Financial intermediaries referred to single register**

Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and others

#### Factoring: without recourse

Nominal value of receivables acquired	18,512	2,607	142	13,243	257	2,264
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#### Factoring: with recourse

Advances to assignor	8,690	23	1,496	7,056	89	25
Nominal value of receivables acquired	13,749	61	1,341	11,931	116	300

#### Total exposure in respect of finance leases

46,834	345	734	41,675	2,755	1,326
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#### Receivables for consumer credit

34,673	-	-	-	-	34,673
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#### Other finance

4,410	95	291	2,842	670	512
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**Notes:** This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10289](#)

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

4th quarter 2019

Reporting institutions: **Financial intermediaries referred to single register**

Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands

#### Factoring: without recourse

Nominal value of credits acquired	18,512	6,884	3,999	5,654	1,436	539
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#### Factoring: with recourse

Advances to assignor	8,690	4,941	1,354	1,367	792	235
Nominal value of credits acquired	13,749	6,924	2,368	2,642	1,389	427

#### Total exposure in respect of finance leases

46,834	16,774	14,949	8,731	4,426	1,954
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#### Receivables for consumer credit

34,673	9,760	6,108	7,751	6,971	4,080
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#### Other finance

4,410	2,137	696	868	404	304
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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)

4th quarter 2019

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>1,857,541</b>	<b>297,246</b>	<b>65,874</b>	<b>1,057,306</b>
<b>North West Italy</b>	<b>574,456</b>	<b>118,141</b>	<b>19,338</b>	<b>338,265</b>
Piedmont	123,628	18,891	5,347	86,377
Valle d'Aosta	4,201	916	178	2,491
Lombardy	405,821	92,770	12,267	218,374
Liguria	40,806	5,563	1,545	31,023
<b>North East Italy</b>	<b>370,709</b>	<b>76,451</b>	<b>17,463</b>	<b>235,366</b>
Trentino Alto Adige	41,058	8,463	2,412	25,782
Veneto	154,386	30,298	6,979	94,564
Friuli-Venezia Giulia	34,801	5,721	1,367	22,785
Emilia Romagna	140,464	31,969	6,705	92,234
<b>Central Italy</b>	<b>468,227</b>	<b>66,315</b>	<b>12,284</b>	<b>219,149</b>
Tuscany	92,773	16,464	4,489	67,055
Umbria	18,386	3,166	745	13,295
Marche	37,995	5,763	1,623	28,723
Lazio	319,073	40,922	5,426	110,077
<b>Southern Italy</b>	<b>241,014</b>	<b>27,096</b>	<b>11,907</b>	<b>193,133</b>
Abruzzo	27,296	3,297	1,327	21,402
Molise	6,509	436	249	5,565
Campania	100,426	12,771	4,576	79,529
Apulia	67,705	7,722	3,874	53,578
Basilicata	11,482	934	541	9,614
Calabria	27,596	1,936	1,340	23,444
<b>Islands</b>	<b>91,687</b>	<b>9,244</b>	<b>4,883</b>	<b>71,392</b>
Sicily	65,498	6,164	3,143	52,390
Sardinia	26,189	3,080	1,740	19,002

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20269](#)

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>1,856,140</b>	<b>570,978</b>	<b>366,722</b>
<b>Sight and overnight deposits</b>	<b>9,465</b>	<b>3,369</b>	<b>2,518</b>
General government	78	30	4
Financial companies (excluding Monetary Financial Institutions)	1,177	200	950
Non-financial companies and producer households	1,158	278	310
<i>of which: Small firms</i>	256	55	98
Consumer households	5,726	1,919	1,130
<b>With agreed maturity</b>	<b>93,827</b>	<b>30,556</b>	<b>22,611</b>
General government	13,075	3	15
Financial companies (excluding Monetary Financial Institutions)	23,291	12,060	8,504
Non-financial companies and producer households	10,605	4,326	2,232
<i>of which: Small firms</i>	1,660	345	545
Consumer households	45,696	13,844	11,703
<b>Redeemable at notice</b>	<b>308,030</b>	<b>69,336</b>	<b>52,408</b>
General government	5,177	764	336
Financial companies (excluding Monetary Financial Institutions)	293	128	107
Non-financial companies and producer households	8,211	1,421	1,641
<i>of which: Small firms</i>	6,182	1,115	1,286
Consumer households	293,290	66,867	50,182

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

Source: supervisory reports

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,184,195</b>	<b>457,678</b>	<b>281,313</b>
General government	31,182	3,218	5,479
Financial companies (excluding Monetary Financial Institutions)	106,079	66,612	18,462
Non-financial companies and producer households	339,059	128,135	87,684
<i>of which: Small firms</i>	74,406	23,894	21,220
Consumer households	675,573	248,368	164,020
<b>Saving certificates and CDs issued</b>	<b>12,305</b>	<b>3,625</b>	<b>4,435</b>
General government	6	2	2
Financial companies (excluding Monetary Financial Institutions)	233	172	30
Non-financial companies and producer households	1,271	546	384
<i>of which: Small firms</i>	463	86	202
Consumer households	10,663	2,862	3,973

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	<b>484,609</b>	<b>233,915</b>	<b>88,468</b>
<b>Sight and overnight deposits</b>	<b>1,549</b>	<b>1,401</b>	<b>628</b>
General government	40	1	3
Financial companies (excluding Monetary Financial Institutions)	23	3	2
Non-financial companies and producer households	364	169	37
<i>of which: Small firms</i>	35	46	21
Consumer households	1,051	1,076	550
<b>With agreed maturity</b>	<b>30,238</b>	<b>7,921</b>	<b>2,501</b>
General government	13,029	20	9
Financial companies (excluding Monetary Financial Institutions)	2,524	131	72
Non-financial companies and producer households	3,228	613	205
<i>of which: Small firms</i>	337	336	97
Consumer households	10,958	7,010	2,180
<b>Redeemable at notice</b>	<b>61,580</b>	<b>95,035</b>	<b>29,673</b>
General government	2,361	1,368	349
Financial companies (excluding Monetary Financial Institutions)	26	26	6
Non-financial companies and producer households	2,212	2,235	702
<i>of which: Small firms</i>	1,352	1,843	586
Consumer households	56,699	91,097	28,445

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>264,457</b>	<b>126,121</b>	<b>54,626</b>
General government	18,139	1,930	2,417
Financial companies (excluding Monetary Financial Institutions)	18,126	1,590	1,289
Non-financial companies and producer households	76,231	34,418	12,591
<i>of which: Small firms</i>	13,010	11,398	4,884
Consumer households	140,849	85,475	36,861
<b>Saving certificates and CDs issued</b>	<b>2,218</b>	<b>1,645</b>	<b>382</b>
General government	2	..	..
Financial companies (excluding Monetary Financial Institutions)	25	6	..
Non-financial companies and producer households	167	158	16
<i>of which: Small firms</i>	72	91	13
Consumer households	2,001	1,465	361

## Financing and Funding

Access to data:

[TFR40082](#)

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

by type of securities and deposits

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,237,809</b>	<b>155,752</b>	<b>750,823</b>
<b>Italian government securities</b>	<b>641,605</b>	<b>41,937</b>	<b>124,864</b>
<i>of which:</i> BOTs	30,341	289	1,652
BTPs	555,487	39,194	115,142
CCTs	27,613	1,223	4,966
<b>Equity securities</b>	<b>295,772</b>	<b>57,282</b>	<b>78,237</b>
<i>of which:</i> in non-euro-area currencies	56,954	1,385	11,892
<b>Debt securities other than italian government securities</b>	<b>533,402</b>	<b>19,152</b>	<b>96,501</b>
<i>of which:</i> in non-euro-area currencies	92,703	4,113	32,470
<b>Units of collective investment undertakings</b>	<b>753,031</b>	<b>33,982</b>	<b>448,265</b>
<b>Securities other than debt and equity securities</b>	<b>4,488</b>	<b>1,154</b>	<b>751</b>

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

Source: supervisory reports

## Financing and Funding

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

by type of securities and deposits

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks and CDP**

Securities under management	of which:		Securities held for custody or administration	of which:	
	Non-financial companies and producer households	Consumer households and others		Non-financial companies and producer households	Consumer households and others

## Financing and Funding

Access to data:

[TFR40087](#)

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

by region and customer sector

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks and CDP**

Total	of which:	
	Non-financial companies and producer households	Consumer households and others
2,237,809	155,752	750,823
1,112,301	52,532	359,761
227,891	13,862	94,925
2,662	100	1,816
841,346	36,448	231,588
40,401	2,121	31,431
477,119	26,981	178,123
22,142	2,228	11,044
201,775	8,714	60,131
57,871	1,227	13,746
195,331	14,812	93,202
544,827	66,795	126,599
61,991	6,206	47,425
9,398	583	7,399
17,469	1,549	13,854
455,969	58,456	57,922
71,211	6,579	60,367
7,824	857	6,623
1,114	121	980
34,566	3,007	27,933
19,139	1,722	17,194
2,168	184	1,973
6,399	687	5,664
32,351	2,866	25,973
23,087	1,992	19,414
9,265	874	6,559

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

Source: supervisory reports

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

4th quarter 2019

Reporting institutions: **Banks and CDP**

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

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

4th 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>1,695,926</b>	<b>131,359</b>	<b>674,603</b>
<b>North West Italy</b>	<b>767,694</b>	<b>44,605</b>	<b>322,272</b>
Piedmont	190,812	12,724	86,812
Valle d'Aosta	2,348	96	1,655
Lombardy	537,001	30,062	204,527
Liguria	37,533	1,723	29,278
<b>North East Italy</b>	<b>436,594</b>	<b>23,030</b>	<b>159,532</b>
Trentino Alto Adige	15,317	2,022	9,434
Veneto	188,912	7,274	54,420
Friuli-Venezia Giulia	54,180	969	12,360
Emilia Romagna	178,185	12,765	83,318
<b>Central Italy</b>	<b>398,006</b>	<b>56,462</b>	<b>113,953</b>
Tuscany	54,160	5,338	43,032
Umbria	8,639	504	6,782
Marche	15,840	1,348	12,864
Lazio	319,366	49,273	51,275
<b>Southern Italy</b>	<b>63,793</b>	<b>5,035</b>	<b>54,682</b>
Abruzzo	7,048	643	6,067
Molise	1,028	108	906
Campania	30,566	2,188	24,886
Apulia	17,267	1,389	15,700
Basilicata	2,041	160	1,871
Calabria	5,844	547	5,251
<b>Islands</b>	<b>29,839</b>	<b>2,228</b>	<b>24,164</b>
Sicily	21,322	1,518	18,177
Sardinia	8,517	710	5,987

## Financing and Funding

Access to data:

[TFR40500](#)

### Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

4th quarter 2019

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>713,698</b>	<b>679,682</b>	<b>34,016</b>
Italian government securities	257,894	251,461	6,434
<i>of which:</i> BOTs	65,630	65,163	466
CCTs	19,195	18,088	1,107
BTPs	158,115	153,434	4,680
Other debt securities	317,373	310,371	7,002
Equity securities	115,405	98,255	17,149
Other securities	36	21	16
<b>Total Derivative Instruments</b>	<b>974,088</b>	<b>958,789</b>	<b>15,298</b>
Futures	279,917	270,523	9,394
<i>of which:</i> on interest rates	13,111	12,445	666
on stock indices	156,923	148,521	8,402
Swaps e Forward Rate Agreements	599,578	599,578	-
<i>of which:</i> Interest Rate Swaps	429,321	429,321	-
Currency Swaps	91,329	91,329	-
Forward Rate Agreements	73,046	73,046	-
Options on securities	15,217	11,184	4,033
<i>of which:</i> on equity securities	8,352	6,985	1,367
Options on futures or stock indices	41,002	39,134	1,867
<i>of which:</i> on stock indices or futures on stock indices	39,228	38,814	414
Interest rate options	12,784	12,784	-
Foreign currency options and other derivative instruments	25,590	25,586	4

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

Source: supervisory reports

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

by customer region, sector and size of deposit

(percentages)

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