

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

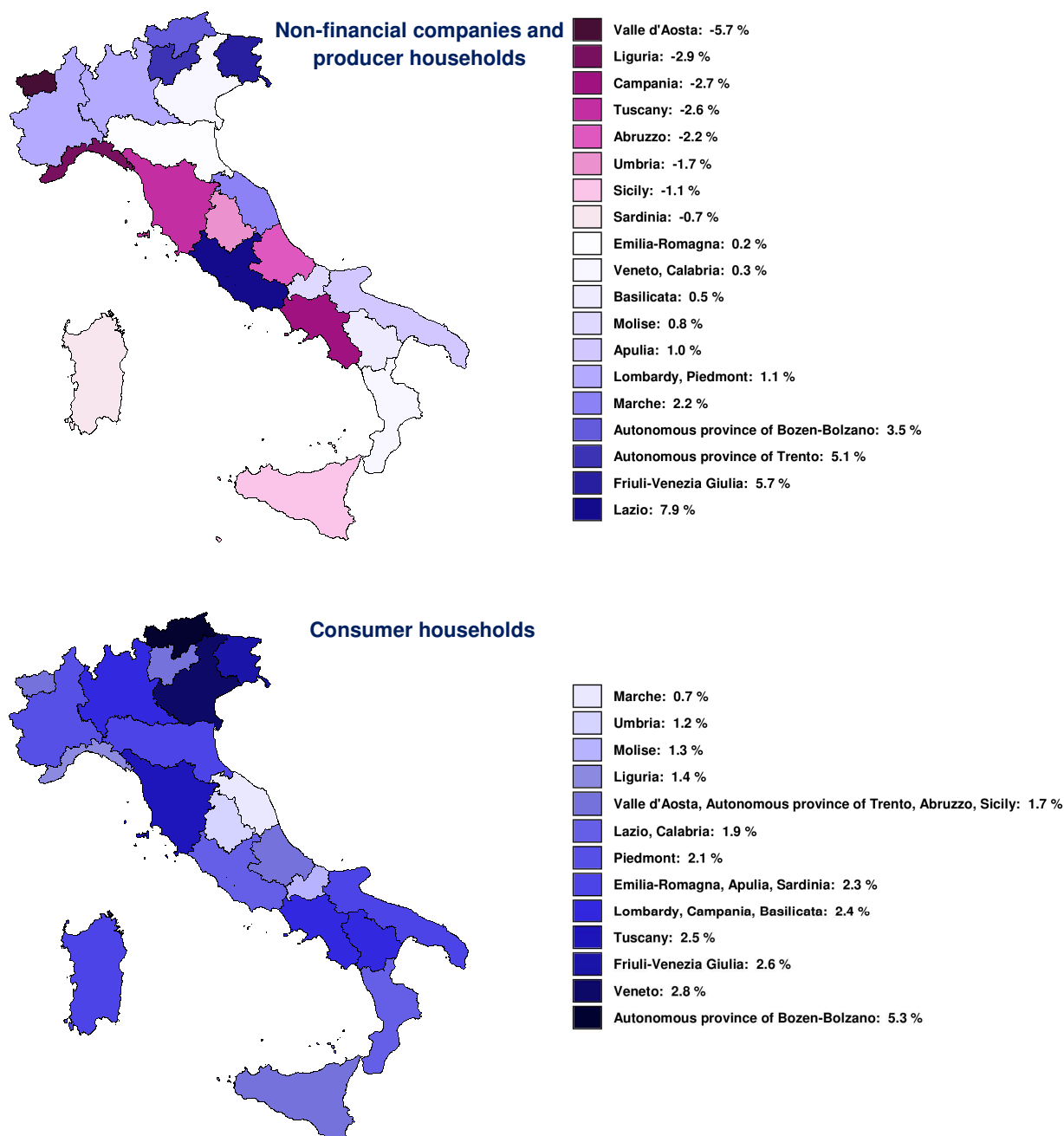
30 June 2020

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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 March 2020)



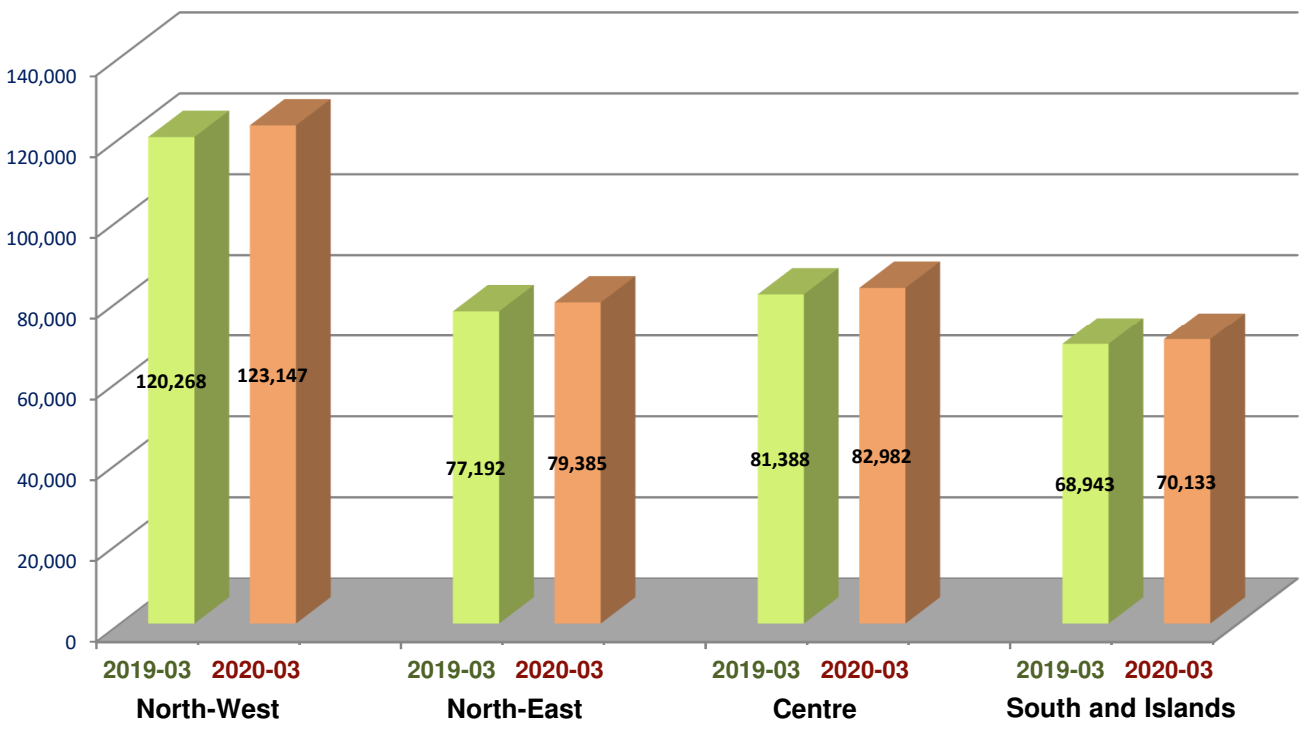
(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

**Reference period: March 2020**

Figure 2

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

(millions of Euros; data at 31 March 2019 and 2020)



Reference period: March 2020

**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](#).

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## Key to symbols and information in the index

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

**Frequency:**

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

**Source:**

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

**Description of the table**

**Identification code of the table**

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

## Notice to readers

### I. Symbols:

- the phenomenon does not exist, or it exists and data are collected but no cases were recorded

.... the phenomenon exists but no data are available

.. the data are known but the value is below the minimum considered significant

== the data are confidential

:: the data are not statistically significant

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

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

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

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

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

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

## Direct fund-raising

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

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

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

## Securities, derivatives and customer assets under management

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

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

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

## Deposit rates

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

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

### Loans

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

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

#### Direct fund-raising

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



## Financing and Funding

### Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

I quarter 2020

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	1,842,704	1,777,083	726,931	65,588
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of which:

Repos	94,539	91,475	11,513	3,064
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Loans (excluding repos)	1,747,132	1,684,849	715,404	62,281
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Loans (excluding bad loans and repos)	1,676,639	1,614,633	660,701	62,005
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of which:

Long-term loans(excluding bad loans and repos)	....	1,160,669	....	....
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Deposits	1,943,170	1,885,661	369,795	57,496
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of which:

Repos	131,045	128,497	388	2,549
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Deposits (excluding repos)	1,661,911	1,630,907	364,316	30,992
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Debt securities	108,652	108,652	....	....
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**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**

	2019-Q1	2019-Q2	2019-Q3	2019-Q4	2020-Q1
Loans	1,844,365	1,835,993	1,846,255	1,816,525	1,842,704
<i>of which:</i> Loans (excluding repos)	1,757,360	1,754,848	1,746,597	1,717,413	1,747,132
Portfolio securities	781,302	786,778	822,404	803,377	819,781
Deposits	1,860,596	1,874,768	1,885,578	1,916,768	1,943,170
<i>of which:</i> Deposits (excluding repos)	1,576,610	1,606,961	1,629,590	1,640,334	1,661,911
Securities issued but not expired	302,377	297,869	303,588	300,882	291,996
<i>of which:</i> Subordinated bonds	35,483	35,764	36,601	35,321	36,842
Customer assets under management	2,258,548	2,266,572	2,327,973	2,320,912	2,144,752

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20232](#)

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and CDP**

	of wich:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
<b>ITALY</b>	<b>1,777,083</b>	<b>267,708</b>	<b>229,835</b>
<b>North West Italy</b>	<b>560,580</b>	<b>18,262</b>	<b>92,831</b>
Piedmont	108,227	8,518	8,443
Valle d'Aosta	2,809	69	332
Lombardy	418,385	7,956	83,453
Liguria	31,159	1,719	603
<b>North East Italy</b>	<b>344,601</b>	<b>7,369</b>	<b>25,941</b>
Trentino Alto Adige	42,436	547	1,771
Veneto	138,626	2,876	15,280
Friuli-Venezia Giulia	30,153	1,158	1,868
Emilia Romagna	133,386	2,788	7,023
<b>Central Italy</b>	<b>621,714</b>	<b>221,343</b>	<b>107,464</b>
Tuscany	94,588	4,126	617
Umbria	18,249	916	78
Marche	32,708	1,443	329
Lazio	476,169	214,859	106,441
<b>Southern Italy</b>	<b>169,937</b>	<b>13,836</b>	<b>462</b>
Abruzzo	21,548	1,127	49
Molise	3,130	185	12
Campania	69,735	6,268	279
Apulia	51,050	2,267	95
Basilicata	6,250	547	6
Calabria	18,224	3,442	20
<b>Islands</b>	<b>80,239</b>	<b>6,899</b>	<b>3,136</b>
Sicily	55,465	5,580	259
Sardinia	24,774	1,319	2,877

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

Source: supervisory reports

## Financing and Funding

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

1st quarter 2020

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>726,931</b>	<b>221,045</b>	<b>78,794</b>	<b>387,151</b>	<b>127,485</b>	<b>544,958</b>
<b>North West Italy</b>	<b>269,249</b>	<b>88,118</b>	<b>28,846</b>	<b>141,143</b>	<b>38,436</b>	<b>177,461</b>
Piedmont	49,467	15,779	5,177	25,297	10,730	41,331
Valle d'Aosta	1,447	609	197	592	341	954
Lombardy	203,867	68,198	22,084	105,991	24,406	120,942
Liguria	14,469	3,531	1,389	9,263	2,959	14,234
<b>North East Italy</b>	<b>193,657</b>	<b>70,029</b>	<b>18,508</b>	<b>90,634</b>	<b>38,472</b>	<b>115,975</b>
Trentino Alto Adige	27,649	7,451	2,638	15,086	8,243	12,289
Veneto	72,717	27,429	6,008	33,877	14,177	47,130
Friuli-Venezia Giulia	15,416	7,223	1,354	5,587	2,952	11,395
Emilia Romagna	77,876	27,927	8,508	36,085	13,100	45,161
<b>Central Italy</b>	<b>163,740</b>	<b>38,987</b>	<b>19,083</b>	<b>98,584</b>	<b>24,452</b>	<b>126,696</b>
Tuscany	49,463	14,734	4,842	26,195	10,758	39,791
Umbria	9,835	3,603	995	4,445	2,314	7,321
Marche	17,633	7,637	1,858	7,162	3,887	13,139
Lazio	86,810	13,012	11,387	60,781	7,494	66,445
<b>Southern Italy</b>	<b>71,748</b>	<b>18,268</b>	<b>9,248</b>	<b>39,442</b>	<b>17,675</b>	<b>83,410</b>
Abruzzo	11,170	4,056	1,730	4,808	2,556	9,143
Molise	1,320	289	213	686	467	1,606
Campania	29,352	7,097	3,249	17,767	5,533	33,727
Apulia	21,063	5,129	2,781	11,247	6,088	27,405
Basilicata	2,954	604	554	1,425	888	2,718
Calabria	5,890	1,093	721	3,509	2,143	8,811
<b>Islands</b>	<b>28,536</b>	<b>5,643</b>	<b>3,109</b>	<b>17,349</b>	<b>8,450</b>	<b>41,416</b>
Sicily	19,539	3,770	1,921	12,215	5,744	29,931
Sardinia	8,997	1,873	1,189	5,134	2,706	11,485

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>726,931</b>	<b>269,249</b>	<b>71,748</b>	<b>28,536</b>	<b>193,657</b>	<b>163,740</b>
Agriculture, forestry and fishing	39,940	11,143	4,791	2,434	14,486	7,087
Mining and quarrying	2,467	874	126	59	360	1,047
Manufacturing	190,345	76,663	15,880	4,689	62,716	30,396
Electricity, gas, steam and air conditioning supply	20,404	7,975	1,383	566	5,029	5,452
Water supply, sewerage, waste management and remediation activities	7,830	2,605	879	330	1,925	2,092
Construction	78,794	28,846	9,248	3,109	18,508	19,083
Wholesale and retail trade, repair of motor vehicles and motorcycles	123,817	40,938	18,443	7,435	31,739	25,262
Transportation and storage	35,846	9,546	3,556	2,301	5,491	14,952
Accommodation and food service activities	32,524	7,482	4,538	2,178	11,877	6,450
Information and communication	17,373	10,950	614	313	2,567	2,928
Financial and insurance activities	10,501	2,758	437	221	1,313	5,772
Real estate activities	75,687	32,879	4,876	1,748	18,255	17,929
Professional, scientific and technical activities	50,774	21,935	2,236	933	9,745	15,926
Administrative and support service activities	16,673	7,009	1,311	469	4,240	3,644
All remaining activities (sections o p q r s t)	23,957	7,646	3,431	1,753	5,407	5,720

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20231](#)

### Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

1st quarter 2020

Reporting institutions: **Banks and CDP**

	Total	of which:		
		Non-financial companies and producer households	of which:	Consumer households
			Small firms	
<b>ITALY</b>	<b>1.2</b>	<b>1.2</b>	<b>-1.6</b>	<b>2.2</b>
<b>North West Italy</b>	<b>1.1</b>	<b>0.8</b>	<b>-1.8</b>	<b>2.2</b>
Piedmont	2.3	1.1	-1.4	2.1
Valle d'Aosta	-3.2	-5.7	-6.3	1.7
Lombardy	1.0	1.1	-1.9	2.4
Liguria	-1.1	-2.9	-1.7	1.4
<b>North East Italy</b>	<b>1.6</b>	<b>1.1</b>	<b>-2.2</b>	<b>2.6</b>
Aut. province of Trento	5.4	5.1	-3.0	1.7
Aut. province of Bozen-Bolzano	4.2	3.5	1.1	5.3
Veneto	1.0	0.3	-3.7	2.8
Friuli Venezia Giulia	3.8	5.7	-2.5	2.6
Emilia-Romagna	1.0	0.2	-1.5	2.3
<b>Central Italy</b>	<b>1.4</b>	<b>3.2</b>	<b>-1.8</b>	<b>1.9</b>
Tuscany	-0.5	-2.6	-1.9	2.5
Umbria	-1.0	-1.7	-1.9	1.2
Marche	1.8	2.2	-3.1	0.7
Lazio	2.0	7.9	-1.2	1.9
<b>Southern Italy</b>	<b>0.0</b>	<b>-1.1</b>	<b>-0.4</b>	<b>2.2</b>
Abruzzo	-0.8	-2.2	-2.3	1.7
Molise	0.2	0.8	-0.7	1.3
Campania	-0.5	-2.7	-0.9	2.4
Apulia	1.2	1.0	0.5	2.3
Basilicata	1.6	0.5	0.8	2.4
Calabria	-1.0	0.3	0.2	1.9
<b>Islands</b>	<b>0.1</b>	<b>-0.9</b>	<b>-0.5</b>	<b>1.8</b>
Sicily	-0.2	-1.1	-0.7	1.7
Sardinia	1.0	-0.7	-0.4	2.3

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30274](#)

### External position

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

(stocks in millions of euro)

1st quarter 2020

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>730,227</b>	<b>122,536</b>	<b>435,772</b>	<b>107,609</b>	<b>64,310</b>	<b>124,240</b>
<b>Europe</b>	<b>622,727</b>	<b>101,480</b>	<b>363,383</b>	<b>98,452</b>	<b>59,411</b>	<b>91,697</b>
Albania	446	82	256	108	-	612
Austria	72,987	9,497	53,357	6,827	3,307	-
Belgium	9,767	1,218	6,013	1,082	1,454	-
Bosnia and Herzegovina	904	281	621	1	..	3,308
Bulgaria	3,355	471	2,881	3	..	6,640
Croatia	11,106	2,801	7,960	336	9	12,231
Denmark	2,030	299	445	1,082	203	248
Finland	2,051	293	1,150	240	367	-
France	67,459	4,693	23,951	23,927	14,887	-
Germany	172,776	30,221	101,111	26,421	15,023	-
Greece	2,700	259	321	2,116	5	-
Ireland	12,068	2,187	8,093	872	916	-
Liechtenstein	84	12	71	-	-	-
Luxembourg	26,628	5,075	17,111	3,206	1,236	-
Malta	555	129	197	160	68	-
Montenegro	61	9	52	-	..	-
Norway	2,381	583	1,230	88	481	1
Netherlands	17,143	3,004	10,766	1,089	2,284	-
Poland	3,373	1,008	2,200	78	88	1,962
Portugal	5,845	546	4,475	767	57	-
United Kingdom	50,183	15,454	10,199	16,325	8,205	5,110
Romania	5,314	1,522	3,622	13	158	5,631
Russia	13,808	1,051	11,086	1,356	315	9,132
Serbia	4,061	736	2,809	255	261	5,374
Czech Republic	5,676	905	4,603	167	1	20,668
Slovakia	20,897	2,490	17,439	740	228	-
Slovenia	5,289	651	4,137	223	277	-
Spain	71,291	7,234	52,256	5,004	6,798	4,524
Sweden	1,778	354	608	172	645	29
Switzerland	13,764	4,462	5,737	3,175	389	6,564
Turkey	7,989	1,509	2,757	2,247	1,476	185
Hungary	4,248	986	3,066	55	140	9,244

**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 added to the consolidation 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)

1st quarter 2020

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>32,074</b>	<b>2,678</b>	<b>23,245</b>	<b>3,416</b>	<b>2,735</b>	<b>6,938</b>
Saudi Arabia	1,491	678	753	56	5	-
China	3,004	205	1,045	742	1,012	1,104
South Korea	997	9	127	217	645	-
Philippines	314	1	304	9	..	-
Japan	10,907	370	9,955	384	198	5,614
India	1,245	71	998	139	37	-
Indonesia	552	29	498	24	1	-
Iran	21	..	17	1	3	-
Israel	464	15	437	11	1	-
Kazakhstan	332	182	150	-	..	-
Malaysia	56	29	24	3	..	-
Pakistan	4	..	1	3	..	-
Qatar	7,013	48	5,608	790	567	..
Taiwan	59	3	1	55	..	-
Thailand	50	13	30	6	..	-
<b>Africa</b>	<b>5,464</b>	<b>837</b>	<b>3,946</b>	<b>554</b>	<b>127</b>	<b>5,026</b>
Algeria	54	21	19	8	6	-
Egypt	1,934	392	1,199	339	3	5,026
Morocco	171	32	39	100	1	-
South Africa	835	12	746	54	22	-
Tunisia	127	18	6	24	80	-
<b>America</b>	<b>47,049</b>	<b>11,703</b>	<b>30,550</b>	<b>3,204</b>	<b>1,591</b>	<b>20,316</b>
Argentina	75	22	23	27	2	-
Brazil	1,389	467	417	503	2	21
Canada	2,096	175	1,261	78	583	-
Chile	501	168	330	3	..	-
Colombia	323	3	301	18	1	-
Cuba	221	..	..	15	206	-
Mexico	2,676	1,041	1,626	7	2	-
Peru	314	31	281	1	..	-
United States	38,542	9,554	25,672	2,537	779	20,295
Uruguay	109	6	101	..	2	-
Venezuela	50	12	38	-	-	-



## Financing and Funding

### External position

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

(stocks in millions of euro)

1st quarter 2020

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>2,689</b>	<b>405</b>	<b>1,900</b>	<b>115</b>	<b>270</b>	-
Australia	1,759	240	1,172	79	270	-
New Zealand	214	12	166	36	..	-
<b>Offshore centres</b>	<b>13,402</b>	<b>4,890</b>	<b>6,470</b>	<b>1,868</b>	<b>175</b>	<b>264</b>
Bahamas	1,175	120	146	910	-	-
Cayman Islands	3,745	1,507	1,726	512	..	..
Gibraltar	5	2	3	-	-	-
Hong Kong	1,052	450	403	171	28	125
Jersey, c.i.	936	389	547	-	-	-
Singapore	2,148	1,409	545	147	46	139
<b>International organizations</b>	<b>6,821</b>	<b>543</b>	<b>6,277</b>	-	-	-

## Financing and Funding

Access to data:

[TFR10425](#)

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

**1st quarter 2020**

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

<b>ITALY</b>	<b>270,955</b>	<b>63,562</b>
<b>North West Italy</b>	<b>95,238</b>	<b>22,372</b>
Piedmont	19,938	4,755
Valle d'Aosta	481	101
Lombardy	66,451	15,665
Liguria	8,368	1,851
<b>North East Italy</b>	<b>59,293</b>	<b>12,734</b>
Trentino Alto Adige	5,000	962
Veneto	24,990	4,627
Friuli-Venezia Giulia	6,258	1,039
Emilia Romagna	23,046	6,107
<b>Central Italy</b>	<b>63,840</b>	<b>16,057</b>
Tuscany	20,303	4,687
Umbria	2,805	827
Marche	5,345	1,323
Lazio	35,387	9,220
<b>Southern Italy</b>	<b>35,311</b>	<b>8,429</b>
Abruzzo	3,595	956
Molise	589	151
Campania	15,153	3,363
Apulia	12,233	3,016
Basilicata	911	229
Calabria	2,831	713
<b>Islands</b>	<b>17,274</b>	<b>3,970</b>
Sicily	12,247	2,680
Sardinia	5,027	1,290

**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)

1st quarter 2020

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

<b>ITALY</b>	<b>9,899</b>	<b>2,353</b>	<b>93</b>
<b>North West Italy</b>	<b>3,248</b>	<b>796</b>	<b>22</b>
Piedmont	696	155	6
Valle d'Aosta	19	3	..
Lombardy	2,252	554	16
Liguria	281	84	1
<b>North East Italy</b>	<b>2,131</b>	<b>408</b>	<b>20</b>
Trentino Alto Adige	217	23	1
Veneto	864	161	11
Friuli-Venezia Giulia	200	41	1
Emilia Romagna	850	184	6
<b>Central Italy</b>	<b>2,535</b>	<b>718</b>	<b>26</b>
Tuscany	807	197	6
Umbria	100	27	1
Marche	178	53	2
Lazio	1,449	441	18
<b>Southern Italy</b>	<b>1,380</b>	<b>323</b>	<b>13</b>
Abruzzo	126	26	2
Molise	21	6	..
Campania	583	141	5
Apulia	497	117	5
Basilicata	41	10	1
Calabria	112	25	1
<b>Islands</b>	<b>605</b>	<b>107</b>	<b>12</b>
Sicily	427	76	9
Sardinia	178	31	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)

1st quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,777,083	560,580	344,601
<i>of which:</i>			
<b>Current accounts</b>	<b>280,088</b>	<b>46,342</b>	<b>32,136</b>
<i>of which:</i>			
General government	163,822	239	58
Financial companies (excluding Monetary Financial Institutions)	13,002	7,791	2,157
Non-financial companies and producer households	83,070	30,728	25,140
<i>of which: Small firms</i>	18,035	5,650	5,804
Consumer households	18,647	7,133	4,444
<b>Mortgage loans</b>	<b>878,170</b>	<b>302,807</b>	<b>203,025</b>
<i>of which:</i>			
General government	93,708	17,151	6,839
Financial companies (excluding Monetary Financial Institutions)	32,152	21,919	3,698
Non-financial companies and producer households	349,980	126,696	102,761
<i>of which: Small firms</i>	77,843	23,473	24,784
Consumer households	397,469	135,045	88,615
<i>of which: loans for house purchases</i>	355,647	123,147	79,385
<b>Loans secured by pledge of salary</b>	<b>14,375</b>	<b>2,919</b>	<b>1,962</b>
<i>of which:</i>			
Producer households	71	21	18
Consumer households	14,304	2,898	1,944

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

Source: supervisory returns

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>62,602</b>	<b>16,479</b>	<b>11,274</b>
<i>of which:</i>			
Producer households	2,085	539	410
Consumer households	60,505	15,933	10,863
<b>Factoring</b>	<b>19,703</b>	<b>6,656</b>	<b>3,085</b>
<i>of which:</i>			
General government	3,965	288	188
Financial companies (excluding Monetary Financial Institutions)	760	738	17
Non-financial companies and producer households	14,856	5,565	2,876
<i>of which: Small firms</i>	319	96	71
Consumer households	2	1	..
<b>Financial leasing</b>	<b>30,795</b>	<b>11,408</b>	<b>8,010</b>
<i>of which:</i>			
General government	372	108	119
Financial companies (excluding Monetary Financial Institutions)	463	144	159
Non-financial companies and producer households	28,684	10,756	7,366
<i>of which: Small firms</i>	5,465	1,936	1,514
Consumer households	1,200	383	349

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	621,714	169,937	80,239
<i>of which:</i>			
<b>Current accounts</b>	<b>186,308</b>	<b>9,840</b>	<b>5,462</b>
<i>of which:</i>			
General government	162,794	343	388
Financial companies (excluding Monetary Financial Institutions)	2,130	94	831
Non-financial companies and producer households	16,473	7,316	3,413
<i>of which: Piccole imprese</i>	3,261	2,211	1,109
Consumer households	4,301	1,980	789
<b>Mortgage loans</b>	<b>225,570</b>	<b>100,320</b>	<b>46,448</b>
<i>of which:</i>			
General government	53,112	11,202	5,404
Financial companies (excluding Monetary Financial Institutions)	5,522	266	748
Non-financial companies and producer households	71,697	34,543	14,284
<i>of which: Small firms</i>	14,779	9,887	4,921
Consumer households	93,919	54,030	25,860
<i>of which: loans for house purchases</i>	82,982	47,162	22,971
<b>Loans secured by pledge of salary</b>	<b>2,791</b>	<b>4,083</b>	<b>2,620</b>
<i>of which:</i>			
Producer households	11	14	8
Consumer households	2,780	4,069	2,612

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>13,686</b>	<b>13,655</b>	<b>7,509</b>
<i>of which:</i>			
Producer households	434	461	241
Consumer households	13,249	13,194	7,267
<b>Factoring</b>	<b>5,616</b>	<b>3,124</b>	<b>1,221</b>
<i>of which:</i>			
General government	1,378	1,437	673
Financial companies (excluding Monetary Financial Institutions)	5	..	..
Non-financial companies and producer households	4,191	1,683	541
<i>of which: Small firms</i>	64	63	26
Consumer households	1	1	..
<b>Financial leasing</b>	<b>6,647</b>	<b>3,369</b>	<b>1,361</b>
<i>of which:</i>			
General government	62	72	11
Financial companies (excluding Monetary Financial Institutions)	140	11	9
Non-financial companies and producer households	6,112	3,162	1,289
<i>of which: Small firms</i>	1,023	687	305
Consumer households	308	111	48

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit

by region of customer

(stocks in millions of euro)

1st quarter 2020

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>139,509</b>	<b>104,622</b>	<b>34,887</b>
<b>North West Italy</b>	<b>37,645</b>	<b>27,848</b>	<b>9,797</b>
Piedmont	10,938	8,476	2,462
Valle d'Aosta	301	227	74
Lombardy	22,910	16,870	6,040
Liguria	3,497	2,275	1,222
<b>North East Italy</b>	<b>24,384</b>	<b>18,238</b>	<b>6,146</b>
Trentino Alto Adige	1,382	1,111	271
Veneto	10,271	7,711	2,559
Friuli-Venezia Giulia	2,641	1,923	719
Emilia Romagna	10,090	7,493	2,597
<b>Central Italy</b>	<b>30,579</b>	<b>22,767</b>	<b>7,812</b>
Tuscany	9,433	6,928	2,505
Umbria	2,311	1,738	573
Marche	3,149	2,371	778
Lazio	15,687	11,731	3,956
<b>Southern Italy</b>	<b>30,073</b>	<b>23,039</b>	<b>7,034</b>
Abruzzo	3,081	2,277	804
Molise	645	495	149
Campania	11,956	9,276	2,680
Apulia	8,750	6,787	1,963
Basilicata	1,130	887	243
Calabria	4,511	3,316	1,195
<b>Islands</b>	<b>16,828</b>	<b>12,730</b>	<b>4,098</b>
Sicily	12,299	9,323	2,975
Sardinia	4,529	3,407	1,123

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

Source: supervisory reports



## Financing and Funding

Access to data:

[TFR40100](#)

### Guarantees granted by customer region and sector (stocks in millions of euro)

1st quarter 2020

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>129,638</b>	<b>1,380</b>	<b>11,910</b>	<b>112,097</b>	<b>1,385</b>	<b>2,867</b>
<b>North West Italy</b>	<b>60,119</b>	<b>111</b>	<b>8,834</b>	<b>49,486</b>	<b>387</b>	<b>1,300</b>
Piedmont	6,218	11	486	5,235	115	371
Valle d'Aosta	199	..	2	185	2	9
Lombardy	49,605	87	8,289	40,100	247	881
Liguria	4,097	13	57	3,966	23	38
<b>North East Italy</b>	<b>25,371</b>	<b>123</b>	<b>823</b>	<b>22,836</b>	<b>644</b>	<b>945</b>
Trentino Alto Adige	3,268	32	49	2,773	187	227
Veneto	6,452	43	336	5,530	138	405
Friuli-Venezia Giulia	5,273	11	171	4,883	166	43
Emilia Romagna	10,377	37	267	9,651	153	270
<b>Central Italy</b>	<b>38,566</b>	<b>1,100</b>	<b>2,042</b>	<b>34,744</b>	<b>184</b>	<b>496</b>
Tuscany	3,941	10	34	3,682	87	129
Umbria	379	2	20	328	13	16
Marche	894	6	23	801	30	35
Lazio	33,351	1,082	1,965	29,933	54	317
<b>Southern Italy</b>	<b>4,260</b>	<b>40</b>	<b>38</b>	<b>3,978</b>	<b>113</b>	<b>91</b>
Abruzzo	842	2	4	800	20	16
Molise	45	11	1	28	3	2
Campania	2,325	19	18	2,230	29	30
Apulia	757	6	10	665	39	37
Basilicata	131	..	1	121	6	2
Calabria	159	2	5	135	15	3
<b>Islands</b>	<b>1,323</b>	<b>6</b>	<b>173</b>	<b>1,053</b>	<b>57</b>	<b>35</b>
Sicily	762	..	15	703	33	12
Sardinia	561	6	158	350	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)

1st quarter 2020

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

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

#### Factoring: without recourse

Nominal value of receivables acquired	15,732	2,808	54	11,019	220	1,631
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#### Factoring: with recourse

Advances to assignor	8,321	25	1,212	6,966	83	35
Nominal value of receivables acquired	12,831	59	1,011	11,356	108	297

#### Total exposure in respect of finance leases

46,120	337	749	41,007	2,709	1,318
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#### Receivables for consumer credit

34,887	-	-	-	-	34,887
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#### Other finance

4,293	96	280	2,730	679	507
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**Notes:** This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10289](#)

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

1st quarter 2020

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

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

#### Factoring: without recourse

Nominal value of credits acquired	15,732	5,590	3,266	5,286	1,137	453
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#### Factoring: with recourse

Advances to assignor	8,321	4,745	1,265	1,341	744	227
Nominal value of credits acquired	12,831	6,423	2,130	2,574	1,302	402

#### Total exposure in respect of finance leases

46,120	16,524	14,695	8,580	4,367	1,953
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#### Receivables for consumer credit

34,887	9,797	6,146	7,812	7,034	4,098
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#### Other finance

4,293	2,106	730	798	382	277
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**Notes:** This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20163](#)

### Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>1,886,652</b>	<b>298,769</b>	<b>67,254</b>	<b>1,084,851</b>
<b>North West Italy</b>	<b>582,910</b>	<b>117,512</b>	<b>20,124</b>	<b>347,848</b>
Piedmont	126,403	18,970	5,519	88,793
Valle d'Aosta	4,366	1,022	181	2,556
Lombardy	411,023	92,260	12,831	224,661
Liguria	41,118	5,260	1,594	31,839
<b>North East Italy</b>	<b>376,429</b>	<b>76,637</b>	<b>17,713</b>	<b>241,303</b>
Trentino Alto Adige	41,978	8,932	2,453	26,343
Veneto	155,280	29,503	7,039	96,693
Friuli-Venezia Giulia	36,488	6,460	1,401	23,327
Emilia Romagna	142,683	31,742	6,820	94,940
<b>Central Italy</b>	<b>480,558</b>	<b>69,223</b>	<b>12,525</b>	<b>224,715</b>
Tuscany	94,708	16,642	4,596	68,997
Umbria	18,526	3,029	745	13,695
Marche	39,168	6,276	1,663	29,302
Lazio	328,155	43,276	5,522	112,721
<b>Southern Italy</b>	<b>245,090</b>	<b>26,515</b>	<b>12,018</b>	<b>197,743</b>
Abruzzo	27,699	3,224	1,347	21,858
Molise	6,621	405	256	5,702
Campania	102,271	12,532	4,649	81,503
Apulia	68,721	7,549	3,888	54,849
Basilicata	11,654	901	529	9,833
Calabria	28,124	1,904	1,349	23,999
<b>Islands</b>	<b>92,996</b>	<b>8,881</b>	<b>4,874</b>	<b>73,242</b>
Sicily	66,604	5,944	3,151	53,770
Sardinia	26,392	2,938	1,724	19,471

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20269](#)

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>1,885,661</b>	<b>579,538</b>	<b>372,157</b>
<b>Sight and overnight deposits</b>	<b>9,809</b>	<b>3,089</b>	<b>2,517</b>
General government	92	5	16
Financial companies (excluding Monetary Financial Institutions)	1,140	190	845
Non-financial companies and producer households	1,833	252	339
<i>of which: Small firms</i>	238	56	87
Consumer households	5,817	2,042	1,227
<b>With agreed maturity</b>	<b>88,121</b>	<b>29,921</b>	<b>22,478</b>
General government	8,221	2	20
Financial companies (excluding Monetary Financial Institutions)	21,684	11,094	8,124
Non-financial companies and producer households	10,165	4,106	2,141
<i>of which: Small firms</i>	1,582	331	518
Consumer households	46,990	14,352	12,007
<b>Redeemable at notice</b>	<b>313,638</b>	<b>70,540</b>	<b>53,242</b>
General government	5,497	888	363
Financial companies (excluding Monetary Financial Institutions)	274	147	68
Non-financial companies and producer households	8,441	1,456	1,706
<i>of which: Small firms</i>	6,366	1,158	1,326
Consumer households	298,395	67,888	50,968

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

Source: supervisory reports

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,207,582</b>	<b>466,528</b>	<b>286,515</b>
General government	32,313	3,258	5,475
Financial companies (excluding Monetary Financial Institutions)	105,677	67,483	18,354
Non-financial companies and producer households	342,676	128,579	88,396
<i>of which:</i> Small firms	75,360	24,637	21,409
Consumer households	694,867	255,944	168,565
<b>Saving certificates and CDs issued</b>	<b>11,756</b>	<b>3,482</b>	<b>4,187</b>
General government	6	2	2
Financial companies (excluding Monetary Financial Institutions)	237	175	28
Non-financial companies and producer households	1,200	496	342
<i>of which:</i> Small firms	444	90	186
Consumer households	10,191	2,770	3,772

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	<b>498,164</b>	<b>237,589</b>	<b>89,544</b>
<b>Sight and overnight deposits</b>	<b>2,156</b>	<b>1,403</b>	<b>645</b>
General government	47	4	20
Financial companies (excluding Monetary Financial Institutions)	103	2	1
Non-financial companies and producer households	1,047	159	37
<i>of which: Small firms</i>	32	42	20
Consumer households	882	1,096	569
<b>With agreed maturity</b>	<b>25,382</b>	<b>7,821</b>	<b>2,519</b>
General government	8,171	19	9
Financial companies (excluding Monetary Financial Institutions)	2,283	113	70
Non-financial companies and producer households	3,181	554	184
<i>of which: Small firms</i>	318	322	93
Consumer households	11,395	7,011	2,226
<b>Redeemable at notice</b>	<b>62,678</b>	<b>97,057</b>	<b>30,121</b>
General government	2,393	1,509	344
Financial companies (excluding Monetary Financial Institutions)	27	26	6
Non-financial companies and producer households	2,276	2,292	710
<i>of which: Small firms</i>	1,388	1,899	595
Consumer households	57,705	92,930	28,904

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>271,303</b>	<b>128,013</b>	<b>55,223</b>
General government	19,119	2,029	2,432
Financial companies (excluding Monetary Financial Institutions)	17,202	1,497	1,142
Non-financial companies and producer households	79,550	33,931	12,220
<i>of which: Small firms</i>	13,144	11,347	4,825
Consumer households	144,573	87,827	37,958
<b>Saving certificates and CDs issued</b>	<b>2,184</b>	<b>1,549</b>	<b>355</b>
General government	2	..	..
Financial companies (excluding Monetary Financial Institutions)	28	6	..
Non-financial companies and producer households	190	157	16
<i>of which: Small firms</i>	70	87	12
Consumer households	1,943	1,371	335



## Financing and Funding

Access to data:

[TFR40082](#)

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

by type of securities and deposits

(stocks in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,067,988</b>	<b>136,037</b>	<b>664,284</b>
<b>Italian government securities</b>	<b>627,900</b>	<b>42,434</b>	<b>118,847</b>
<i>of which:</i> BOTs	29,402	303	1,333
BTPs	549,265	39,608	109,590
CCTs	25,906	1,236	5,032
<b>Equity securities</b>	<b>231,650</b>	<b>42,418</b>	<b>62,005</b>
<i>of which:</i> in non-euro-area currencies	48,176	1,509	9,773
<b>Debt securities other than italian government securities</b>	<b>521,196</b>	<b>17,930</b>	<b>85,451</b>
<i>of which:</i> in non-euro-area currencies	89,188	3,255	29,780
<b>Units of collective investment undertakings</b>	<b>674,470</b>	<b>30,135</b>	<b>395,021</b>
<b>Securities other than debt and equity securities</b>	<b>4,437</b>	<b>1,116</b>	<b>767</b>

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

Source: supervisory reports

## Financing and Funding

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

by type of securities and deposits

(stocks in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and CDP**

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

## Financing and Funding

Access to data:

[TFR40087](#)

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and CDP**

Total	of which:	
	Non-financial companies and producer households	Consumer households and others
2,067,988	136,037	664,284
1,021,803	45,855	318,382
212,132	11,911	84,343
2,506	125	1,636
770,340	31,905	204,422
36,825	1,914	27,982
443,425	22,847	158,076
20,616	1,915	9,886
190,454	7,535	53,228
55,321	1,058	12,155
177,034	12,339	82,807
510,000	58,726	111,281
54,825	5,831	41,907
8,392	1,031	6,506
15,351	1,323	12,364
431,431	50,541	50,504
63,945	6,030	53,728
7,051	777	5,951
975	110	849
31,109	2,817	24,721
17,172	1,550	15,410
1,943	160	1,775
5,695	617	5,022
28,816	2,578	22,816
20,535	1,800	16,989
8,281	778	5,827

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

Source: supervisory reports

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and CDP**

Securities under management	of which:	
	Non-financial companies and producer households	Consumer households and others
83,331	5,794	52,056
50,444	2,899	26,094
22,276	408	5,849
123	1	122
26,534	2,390	18,717
1,511	100	1,406
17,265	1,236	13,526
3,384	61	1,390
4,837	525	3,969
1,258	173	1,068
7,785	477	7,100
10,978	974	8,540
3,678	309	3,049
502	23	403
653	58	550
6,144	584	4,538
3,469	533	2,894
367	53	313
43	2	41
1,806	339	1,443
995	98	881
46	5	41
211	36	175
1,176	152	1,001
701	76	606
476	76	395

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2020

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>1,571,090</b>	<b>110,410</b>	<b>596,355</b>
<b>North West Italy</b>	<b>709,826</b>	<b>39,025</b>	<b>285,020</b>
Piedmont	176,469	10,883	77,041
Valle d'Aosta	2,198	121	1,482
Lombardy	496,832	26,479	180,398
Liguria	34,327	1,541	26,098
<b>North East Italy</b>	<b>406,369</b>	<b>19,361</b>	<b>141,537</b>
Trentino Alto Adige	13,932	1,729	8,373
Veneto	178,717	6,315	48,173
Friuli-Venezia Giulia	51,909	819	10,905
Emilia Romagna	161,812	10,498	74,087
<b>Central Italy</b>	<b>370,948</b>	<b>45,421</b>	<b>99,832</b>
Tuscany	47,647	5,053	37,950
Umbria	7,677	948	5,954
Marche	13,914	1,153	11,480
Lazio	301,710	38,268	44,448
<b>Southern Italy</b>	<b>57,359</b>	<b>4,601</b>	<b>48,741</b>
Abruzzo	6,343	571	5,453
Molise	901	99	787
Campania	27,587	2,058	22,078
Apulia	15,485	1,243	14,071
Basilicata	1,832	138	1,687
Calabria	5,211	492	4,666
<b>Islands</b>	<b>26,589</b>	<b>2,002</b>	<b>21,226</b>
Sicily	18,987	1,379	15,909
Sardinia	7,602	623	5,317

## Financing and Funding

Access to data:

[TFR40500](#)

### Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

1st quarter 2020

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>1,295,861</b>	<b>1,251,755</b>	<b>44,106</b>
Italian government securities	370,179	360,976	9,203
<i>of which:</i> BOTs	68,847	68,336	511
CCTs	24,218	22,977	1,240
BTPs	255,621	248,417	7,204
Other debt securities	729,135	720,611	8,524
Equity securities	158,596	137,206	21,390
Other securities	126	123	3
<b>Total Derivative Instruments</b>	<b>1,354,172</b>	<b>1,334,042</b>	<b>20,130</b>
Futures	367,116	351,814	15,302
<i>of which:</i> on interest rates	18,562	18,003	558
on stock indices	231,510	217,379	14,131
Swaps e Forward Rate Agreements	874,761	874,761	-
<i>of which:</i> Interest Rate Swaps	635,514	635,514	-
Currency Swaps	97,627	97,627	-
Forward Rate Agreements	136,244	136,244	-
Options on securities	11,171	9,470	1,701
<i>of which:</i> on equity securities	6,267	5,209	1,058
Options on futures or stock indices	54,398	51,276	3,122
<i>of which:</i> on stock indices or futures on stock indices	51,515	50,878	637
Interest rate options	10,733	10,733	-
Foreign currency options and other derivative instruments	35,993	35,988	5

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30980](#)

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

by customer region, sector and size of deposit

(percentages)

1st quarter 2020

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