

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

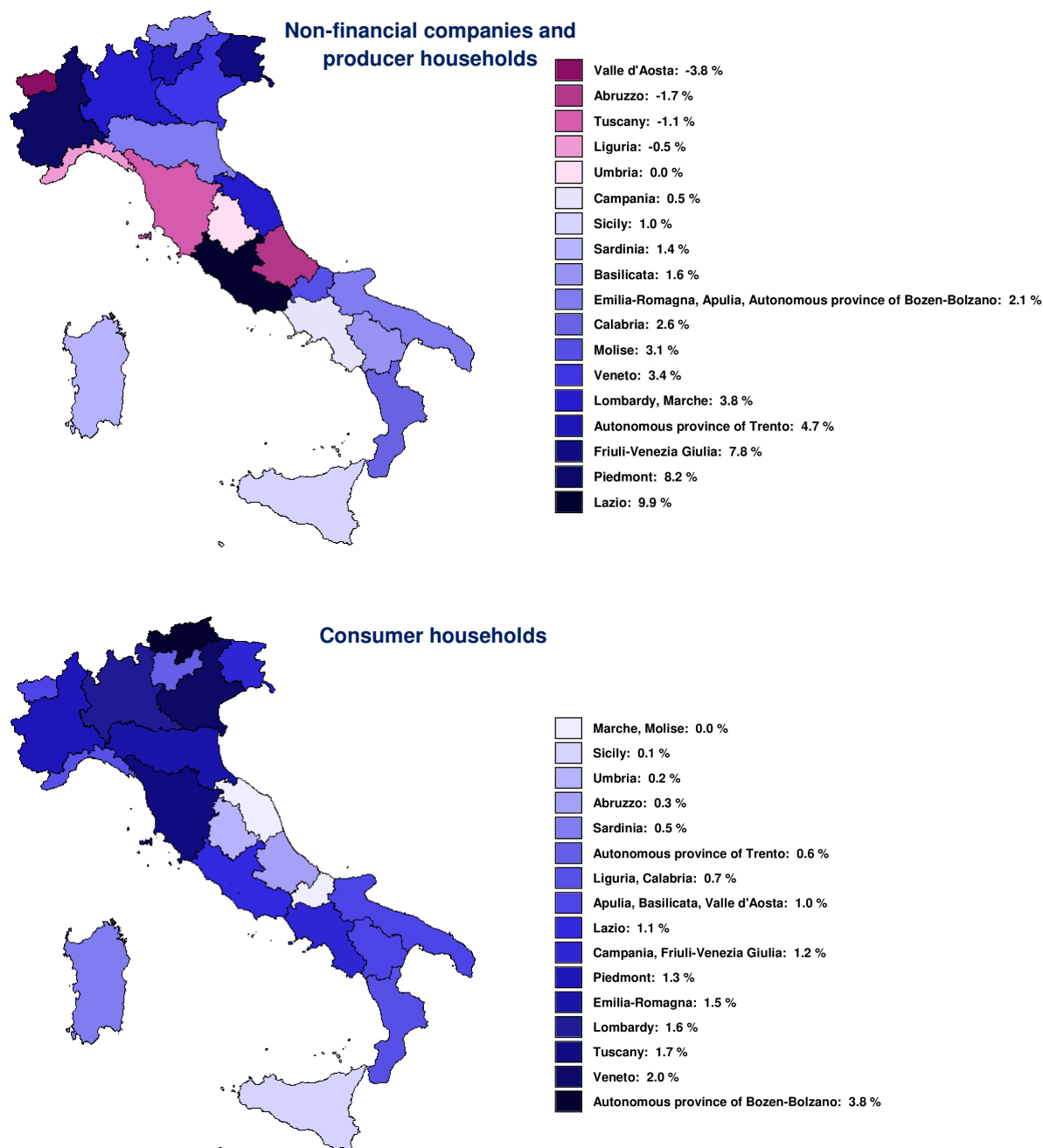
30 September 2020

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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 30 June 2020)



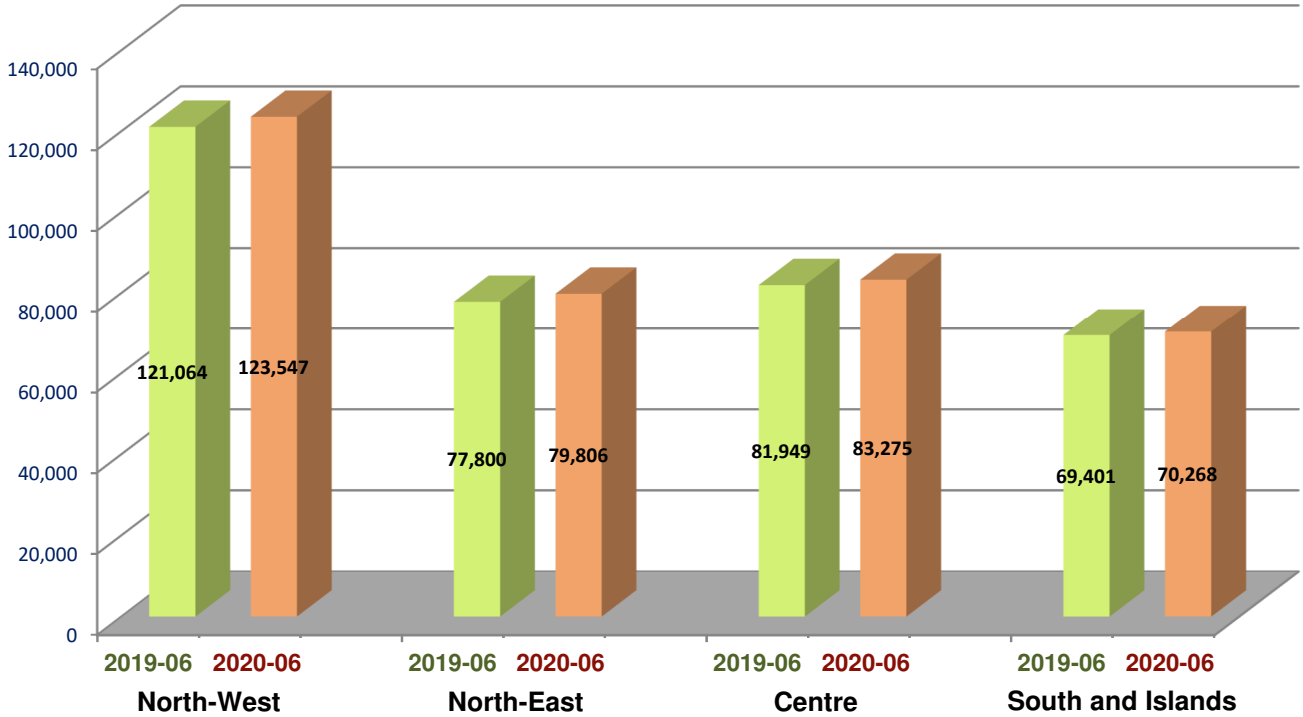
(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

**Reference period: June 2020**

Figure 2

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

(millions of Euros; data at 30 June 2019 and 2020)



Reference period: June 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](#).

\* \* \*

## 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)

II 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	1,830,956	1,766,688	742,096	64,256
of which:				
Repos	77,288	74,292	10,157	2,996
Loans (excluding repos)	1,752,853	1,691,601	731,922	61,251
Loans (excluding bad loans and repos)	1,684,542	1,623,583	679,027	60,970
of which:				
Long-term loans(excluding bad loans and repos)	....	1,198,231	....	....
Deposits	1,960,518	1,901,934	406,428	58,556
of which:				
Repos	120,230	115,853	8	4,377
Deposits (excluding repos)	1,686,142	1,653,337	401,052	32,778
Debt securities	113,550	113,550	....	....

**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-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2
Loans	1,835,741	1,846,059	1,816,345	1,842,479	1,830,956
<i>of which:</i> Loans (excluding repos)	1,754,848	1,746,597	1,717,414	1,747,132	1,752,853
Portfolio securities	786,829	822,456	803,428	819,833	876,168
Deposits	1,871,096	1,882,086	1,914,098	1,941,100	1,960,518
<i>of which:</i> Deposits (excluding repos)	1,606,961	1,629,590	1,640,334	1,661,911	1,686,142
Securities issued but not expired	297,869	303,588	300,882	291,996	290,608
<i>of which:</i> Subordinated bonds	35,764	36,601	35,321	36,842	36,471
Customer assets under management	2,266,572	2,327,973	2,320,912	2,137,541	2,249,123

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20232](#)

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

	of wich:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
<b>ITALY</b>	<b>1,766,688</b>	<b>260,526</b>	<b>212,242</b>
<b>North West Italy</b>	<b>568,034</b>	<b>18,290</b>	<b>92,197</b>
Piedmont	110,430	8,628	6,982
Valle d'Aosta	2,769	69	316
Lombardy	423,564	7,892	84,166
Liguria	31,271	1,701	733
<b>North East Italy</b>	<b>348,210</b>	<b>7,301</b>	<b>26,087</b>
Trentino Alto Adige	42,613	527	1,779
Veneto	141,076	2,864	15,422
Friuli-Venezia Giulia	30,279	1,145	1,855
Emilia Romagna	134,242	2,765	7,031
<b>Central Italy</b>	<b>598,409</b>	<b>213,398</b>	<b>90,334</b>
Tuscany	94,940	4,073	591
Umbria	18,419	918	90
Marche	33,156	1,499	338
Lazio	451,893	206,907	89,315
<b>Southern Italy</b>	<b>171,610</b>	<b>14,582</b>	<b>438</b>
Abruzzo	21,383	1,140	46
Molise	3,144	180	12
Campania	70,981	6,739	263
Apulia	51,367	2,342	92
Basilicata	6,261	538	6
Calabria	18,475	3,643	20
<b>Islands</b>	<b>80,415</b>	<b>6,956</b>	<b>3,186</b>
Sicily	55,616	5,695	259
Sardinia	24,799	1,261	2,926

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

Source: supervisory reports

## Financing and Funding

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

2nd quarter 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>742,096</b>	<b>228,113</b>	<b>78,623</b>	<b>395,513</b>	<b>132,295</b>	<b>544,073</b>
<b>North West Italy</b>	<b>277,293</b>	<b>90,814</b>	<b>28,848</b>	<b>146,539</b>	<b>39,630</b>	<b>177,543</b>
Piedmont	53,003	17,598	5,159	27,047	11,062	41,367
Valle d'Aosta	1,423	585	198	592	353	953
Lombardy	208,386	69,335	22,099	109,385	25,093	120,999
Liguria	14,480	3,295	1,391	9,515	3,122	14,224
<b>North East Italy</b>	<b>197,226</b>	<b>72,140</b>	<b>18,261</b>	<b>92,329</b>	<b>39,420</b>	<b>115,971</b>
Trentino Alto Adige	27,833	7,377	2,617	15,342	8,358	12,292
Veneto	75,032	28,653	5,983	35,033	14,460	47,157
Friuli-Venezia Giulia	15,617	7,393	1,372	5,613	3,016	11,357
Emilia Romagna	78,744	28,717	8,289	36,340	13,586	45,165
<b>Central Italy</b>	<b>165,493</b>	<b>41,331</b>	<b>18,967</b>	<b>98,145</b>	<b>25,545</b>	<b>126,512</b>
Tuscany	49,919	14,932	4,857	26,468	11,205	39,769
Umbria	10,013	3,738	978	4,513	2,390	7,296
Marche	18,091	7,967	1,846	7,298	4,052	13,063
Lazio	87,471	14,694	11,286	59,866	7,898	66,385
<b>Southern Italy</b>	<b>73,123</b>	<b>18,262</b>	<b>9,378</b>	<b>40,682</b>	<b>18,764</b>	<b>82,990</b>
Abruzzo	11,071	3,817	1,717	4,987	2,693	9,068
Molise	1,356	292	221	710	490	1,590
Campania	30,237	7,279	3,314	18,404	5,921	33,632
Apulia	21,442	5,205	2,818	11,477	6,431	27,270
Basilicata	2,990	592	551	1,471	940	2,704
Calabria	6,026	1,078	757	3,633	2,289	8,727
<b>Islands</b>	<b>28,961</b>	<b>5,566</b>	<b>3,168</b>	<b>17,819</b>	<b>8,935</b>	<b>41,057</b>
Sicily	19,848	3,747	1,972	12,528	6,087	29,655
Sardinia	9,113	1,819	1,196	5,291	2,848	11,402

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>742,096</b>	<b>277,293</b>	<b>73,123</b>	<b>28,961</b>	<b>197,226</b>	<b>165,493</b>
Agriculture, forestry and fishing	39,847	11,092	4,800	2,408	14,496	7,050
Mining and quarrying	2,965	871	130	60	355	1,548
Manufacturing	196,528	79,448	15,898	4,669	64,682	31,831
Electricity, gas, steam and air conditioning supply	20,797	7,963	1,342	513	5,065	5,915
Water supply, sewerage, waste management and remediation activities	7,823	2,531	893	324	2,038	2,037
Construction	78,623	28,848	9,378	3,168	18,261	18,967
Wholesale and retail trade, repair of motor vehicles and motorcycles	125,658	41,571	18,875	7,559	32,336	25,317
Transportation and storage	37,611	10,121	3,568	2,251	5,411	16,261
Accommodation and food service activities	34,829	8,090	4,901	2,360	12,572	6,905
Information and communication	17,631	11,278	652	329	2,611	2,761
Financial and insurance activities	9,305	2,698	442	215	1,355	4,595
Real estate activities	75,405	32,730	4,872	1,810	18,117	17,876
Professional, scientific and technical activities	53,410	24,702	2,472	1,016	10,060	15,160
Administrative and support service activities	16,790	7,109	1,366	492	4,373	3,451
All remaining activities (sections o p q r s t)	24,874	8,241	3,533	1,786	5,496	5,819

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20231](#)

### Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

2nd quarter 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>1.6</b>	<b>3.7</b>	<b>2.6</b>	<b>1.3</b>
<b>North West Italy</b>	<b>2.4</b>	<b>4.3</b>	<b>2.4</b>	<b>1.4</b>
Piedmont	4.3	8.2	2.4	1.3
Valle d'Aosta	-2.9	-3.8	-2.2	1.0
Lombardy	2.2	3.8	2.1	1.6
Liguria	0.5	-0.5	4.7	0.7
<b>North East Italy</b>	<b>2.2</b>	<b>3.1</b>	<b>0.9</b>	<b>1.7</b>
Aut. province of Trento	5.3	4.7	-1.1	0.6
Aut. province of Bozen-Bolzano	2.2	2.1	2.0	3.8
Veneto	1.9	3.4	-0.5	2.0
Friuli Venezia Giulia	4.0	7.8	1.4	1.2
Emilia-Romagna	1.8	2.1	2.5	1.5
<b>Central Italy</b>	<b>0.8</b>	<b>5.0</b>	<b>2.6</b>	<b>1.1</b>
Tuscany	-0.2	-1.1	2.6	1.7
Umbria	-0.2	0.0	1.8	0.2
Marche	2.6	3.8	0.4	0.0
Lazio	0.9	9.9	4.1	1.1
<b>Southern Italy</b>	<b>0.6</b>	<b>1.0</b>	<b>5.1</b>	<b>1.0</b>
Abruzzo	-1.0	-1.7	4.9	0.3
Molise	1.2	3.1	3.8	0.0
Campania	0.6	0.5	4.9	1.2
Apulia	1.3	2.1	5.2	1.0
Basilicata	1.6	1.6	5.8	1.0
Calabria	-0.2	2.6	5.3	0.7
<b>Islands</b>	<b>0.4</b>	<b>1.2</b>	<b>4.9</b>	<b>0.2</b>
Sicily	0.2	1.0	4.9	0.1
Sardinia	0.9	1.4	4.9	0.5

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30274](#)

### External position

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

(stocks in millions of euro)

2nd quarter 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>744,191</b>	<b>119,819</b>	<b>447,839</b>	<b>108,902</b>	<b>67,631</b>	<b>122,482</b>
<b>Europe</b>	<b>640,611</b>	<b>100,408</b>	<b>375,751</b>	<b>101,752</b>	<b>62,701</b>	<b>96,659</b>
Albania	463	82	276	105	-	654
Austria	85,346	10,287	52,731	19,269	3,059	-
Belgium	11,223	1,225	7,371	1,056	1,571	-
Bosnia and Herzegovina	942	264	676	1	-	3,027
Bulgaria	3,328	448	2,878	2	..	7,551
Croatia	10,897	2,764	7,956	169	9	12,548
Denmark	1,716	228	417	877	194	254
Finland	2,025	287	1,144	198	396	-
France	67,281	4,899	26,711	19,752	15,920	-
Germany	173,084	29,613	103,730	23,987	15,754	-
Greece	1,333	255	299	775	5	-
Ireland	14,053	2,221	10,181	743	907	-
Liechtenstein	70	12	58	-	-	-
Luxembourg	27,621	5,262	18,610	2,503	1,247	-
Malta	384	147	180	-	57	-
Montenegro	62	11	50	-	..	-
Norway	2,681	634	1,486	94	468	2
Netherlands	17,645	3,923	10,697	757	2,268	-
Poland	2,773	652	1,953	51	117	1,720
Portugal	7,382	647	5,905	771	58	-
United Kingdom	46,253	14,779	8,529	14,141	8,804	4,773
Romania	5,282	1,392	3,636	15	240	6,310
Russia	12,893	1,714	10,049	907	223	9,992
Serbia	4,426	427	3,129	588	281	5,501
Czech Republic	6,042	1,053	4,552	436	1	23,351
Slovakia	22,166	2,960	17,747	904	555	-
Slovenia	5,654	665	4,152	302	536	-
Spain	77,447	5,403	56,915	7,797	7,331	4,289
Sweden	1,864	345	672	186	660	25
Switzerland	13,009	3,863	5,060	3,688	399	6,287
Turkey	6,670	1,178	2,554	1,582	1,356	222
Hungary	4,190	1,355	2,676	20	139	9,905

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.

## Financing and Funding

### External position

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

(stocks in millions of euro)

2nd 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>32,444</b>	<b>3,079</b>	<b>23,937</b>	<b>2,567</b>	<b>2,861</b>	<b>6,183</b>
Saudi Arabia	1,478	1,026	369	77	6	-
China	2,786	154	1,021	632	979	1,061
South Korea	1,073	10	83	126	854	-
Philippines	314	2	304	8	..	-
Japan	11,277	392	10,417	253	214	4,906
India	1,259	63	1,042	139	14	-
Indonesia	541	23	501	16	1	-
Iran	21	..	17	1	3	-
Israel	1,287	45	1,237	4	1	-
Kazakhstan	231	80	151	-	..	-
Malaysia	60	30	26	4	..	-
Pakistan	3	..	1	2	-	-
Qatar	6,757	142	5,514	539	562	..
Taiwan	9	5	1	4	..	-
Thailand	45	13	29	3	..	-
<b>Africa</b>	<b>5,268</b>	<b>695</b>	<b>4,037</b>	<b>398</b>	<b>138</b>	<b>4,827</b>
Algeria	47	6	19	20	1	-
Egypt	1,833	369	1,184	278	1	4,827
Morocco	102	9	43	36	15	-
South Africa	833	5	771	35	22	-
Tunisia	115	17	7	9	82	-
<b>America</b>	<b>44,784</b>	<b>9,963</b>	<b>30,878</b>	<b>2,450</b>	<b>1,493</b>	<b>14,421</b>
Argentina	53	28	23	1	2	-
Brazil	1,165	405	385	369	7	20
Canada	2,043	126	1,173	120	623	-
Chile	516	160	348	8	..	-
Colombia	312	4	289	18	..	-
Cuba	210	..	..	15	195	-
Mexico	2,378	943	1,417	13	5	-
Peru	257	31	226	1	-	-
United States	37,021	8,131	26,350	1,893	647	14,401
Uruguay	135	23	111	..	2	-
Venezuela	53	13	41	-	-	-



## Financing and Funding

### External position

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

(stocks in millions of euro)

2nd 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>Oceania</b>	<b>2,244</b>	<b>383</b>	<b>1,459</b>	<b>124</b>	<b>279</b>	<b>-</b>
Australia	1,353	226	751	97	278	-
New Zealand	207	14	165	27	1	-
<b>Offshore centres</b>	<b>12,338</b>	<b>4,763</b>	<b>5,805</b>	<b>1,612</b>	<b>159</b>	<b>392</b>
Bahamas	1,132	39	203	890	-	-
Cayman Islands	3,372	1,544	1,484	345	-	-
Gibraltar	4	1	3	-	-	-
Hong Kong	845	421	223	168	33	211
Jersey, c.i.	850	314	535	-	-	-
Singapore	1,986	1,359	402	178	47	181
<b>International organizations</b>	<b>6,501</b>	<b>528</b>	<b>5,972</b>	<b>-</b>	<b>-</b>	<b>-</b>

## Financing and Funding

Access to data:

[TFR10425](#)

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

(stocks in millions of euro)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

<b>ITALY</b>	<b>269,501</b>	<b>66,698</b>
<b>North West Italy</b>	<b>95,001</b>	<b>23,235</b>
Piedmont	19,838	4,944
Valle d'Aosta	485	101
Lombardy	66,284	16,355
Liguria	8,394	1,836
<b>North East Italy</b>	<b>58,463</b>	<b>13,975</b>
Trentino Alto Adige	5,044	969
Veneto	24,803	4,963
Friuli-Venezia Giulia	6,088	1,236
Emilia Romagna	22,528	6,806
<b>Central Italy</b>	<b>63,525</b>	<b>16,778</b>
Tuscany	20,061	5,084
Umbria	2,786	863
Marche	5,248	1,439
Lazio	35,430	9,391
<b>Southern Italy</b>	<b>35,299</b>	<b>8,654</b>
Abruzzo	3,568	991
Molise	591	150
Campania	15,218	3,430
Apulia	12,211	3,107
Basilicata	897	250
Calabria	2,815	726
<b>Islands</b>	<b>17,213</b>	<b>4,055</b>
Sicily	12,267	2,668
Sardinia	4,946	1,387

**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)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

<b>ITALY</b>	<b>10,475</b>	<b>2,276</b>	<b>149</b>
<b>North West Italy</b>	<b>3,620</b>	<b>800</b>	<b>40</b>
Piedmont	731	137	7
Valle d'Aosta	22	2	..
Lombardy	2,586	592	30
Liguria	281	69	4
<b>North East Italy</b>	<b>2,367</b>	<b>401</b>	<b>32</b>
Trentino Alto Adige	222	19	2
Veneto	956	167	18
Friuli-Venezia Giulia	224	47	1
Emilia Romagna	965	168	11
<b>Central Italy</b>	<b>2,550</b>	<b>664</b>	<b>38</b>
Tuscany	807	187	10
Umbria	110	24	2
Marche	188	48	2
Lazio	1,445	406	24
<b>Southern Italy</b>	<b>1,380</b>	<b>302</b>	<b>25</b>
Abruzzo	131	27	3
Molise	21	4	1
Campania	607	144	12
Apulia	464	98	8
Basilicata	43	7	..
Calabria	114	22	2
<b>Islands</b>	<b>558</b>	<b>109</b>	<b>13</b>
Sicily	374	72	10
Sardinia	184	37	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)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,766,688	568,034	348,210
<i>of which:</i>			
<b>Current accounts</b>	<b>260,645</b>	<b>41,201</b>	<b>28,593</b>
<i>of which:</i>			
General government	156,801	391	91
Financial companies (excluding Monetary Financial Institutions)	11,146	6,082	2,176
Non-financial companies and producer households	72,438	27,111	21,616
<i>of which: Small firms</i>	14,592	4,494	4,849
Consumer households	18,609	7,162	4,404
<b>Mortgage loans</b>	<b>911,226</b>	<b>315,783</b>	<b>212,073</b>
<i>of which:</i>			
General government	93,315	17,105	6,786
Financial companies (excluding Monetary Financial Institutions)	32,747	22,185	4,037
Non-financial companies and producer households	381,836	139,162	111,181
<i>of which: Small firms</i>	86,613	26,018	26,888
Consumer households	398,407	135,390	88,948
<i>of which: loans for house purchases</i>	356,895	123,547	79,806
<b>Loans secured by pledge of salary</b>	<b>14,207</b>	<b>2,872</b>	<b>1,935</b>
<i>of which:</i>			
Producer households	71	20	18
Consumer households	14,136	2,852	1,918

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

Source: supervisory returns

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>61,021</b>	<b>16,082</b>	<b>11,002</b>
<i>of which:</i>			
Producer households	2,096	540	407
Consumer households	58,914	15,535	10,594
<b>Factoring</b>	<b>17,029</b>	<b>5,725</b>	<b>2,726</b>
<i>of which:</i>			
General government	3,964	272	160
Financial companies (excluding Monetary Financial Institutions)	471	440	26
Non-financial companies and producer households	12,477	4,954	2,537
<i>of which: Small firms</i>	395	113	90
Consumer households	2	1	..
<b>Financial leasing</b>	<b>30,480</b>	<b>11,337</b>	<b>7,898</b>
<i>of which:</i>			
General government	362	104	116
Financial companies (excluding Monetary Financial Institutions)	454	137	157
Non-financial companies and producer households	28,378	10,692	7,259
<i>of which: Small firms</i>	5,455	1,935	1,502
Consumer households	1,209	387	348

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	598,409	171,610	80,415
<i>of which:</i>			
<b>Current accounts</b>	<b>177,069</b>	<b>8,791</b>	<b>4,991</b>
<i>of which:</i>			
General government	155,532	357	429
Financial companies (excluding Monetary Financial Institutions)	1,969	87	832
Non-financial companies and producer households	14,519	6,263	2,930
<i>of which: Piccole imprese</i>	2,577	1,781	890
Consumer households	4,304	1,979	761
<b>Mortgage loans</b>	<b>230,394</b>	<b>105,173</b>	<b>47,804</b>
<i>of which:</i>			
General government	52,141	11,886	5,397
Financial companies (excluding Monetary Financial Institutions)	5,576	264	685
Non-financial companies and producer households	77,140	38,592	15,762
<i>of which: Small firms</i>	16,582	11,464	5,661
Consumer households	94,117	54,150	25,802
<i>of which: loans for house purchases</i>	83,275	47,323	22,945
<b>Loans secured by pledge of salary</b>	<b>2,763</b>	<b>4,029</b>	<b>2,608</b>
<i>of which:</i>			
Producer households	11	14	8
Consumer households	2,752	4,015	2,599

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>13,328</b>	<b>13,298</b>	<b>7,312</b>
<i>of which:</i>			
Producer households	437	470	242
Consumer households	12,888	12,828	7,069
<b>Factoring</b>	<b>4,782</b>	<b>2,732</b>	<b>1,064</b>
<i>of which:</i>			
General government	1,503	1,396	633
Financial companies (excluding Monetary Financial Institutions)	5	..	..
Non-financial companies and producer households	3,234	1,332	421
<i>of which: Small firms</i>	82	77	32
Consumer households	..	1	..
<b>Financial leasing</b>	<b>6,577</b>	<b>3,347</b>	<b>1,320</b>
<i>of which:</i>			
General government	61	70	11
Financial companies (excluding Monetary Financial Institutions)	139	11	9
Non-financial companies and producer households	6,042	3,137	1,248
<i>of which: Small firms</i>	1,020	690	309
Consumer households	309	116	49

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit

by region of customer

(stocks in millions of euro)

2nd quarter 2020

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>137,233</b>	<b>102,746</b>	<b>34,487</b>
<b>North West Italy</b>	<b>37,190</b>	<b>27,524</b>	<b>9,666</b>
Piedmont	10,805	8,371	2,434
Valle d'Aosta	297	224	73
Lombardy	22,643	16,684	5,958
Liguria	3,446	2,245	1,201
<b>North East Italy</b>	<b>23,994</b>	<b>17,930</b>	<b>6,064</b>
Trentino Alto Adige	1,370	1,100	270
Veneto	10,086	7,561	2,525
Friuli-Venezia Giulia	2,591	1,879	711
Emilia Romagna	9,947	7,389	2,558
<b>Central Italy</b>	<b>30,025</b>	<b>22,316</b>	<b>7,709</b>
Tuscany	9,269	6,802	2,467
Umbria	2,273	1,703	570
Marche	3,087	2,319	767
Lazio	15,397	11,493	3,904
<b>Southern Italy</b>	<b>29,508</b>	<b>22,516</b>	<b>6,992</b>
Abruzzo	3,022	2,229	794
Molise	630	482	148
Campania	11,748	9,075	2,674
Apulia	8,569	6,620	1,948
Basilicata	1,104	864	240
Calabria	4,434	3,246	1,188
<b>Islands</b>	<b>16,515</b>	<b>12,459</b>	<b>4,056</b>
Sicily	12,089	9,139	2,950
Sardinia	4,426	3,320	1,106

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

Source: supervisory reports



## Financing and Funding

Access to data:

[TFR40100](#)

### Guarantees granted

by customer region and sector

(stocks in millions of euro)

2nd quarter 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>130,003</b>	<b>1,324</b>	<b>11,382</b>	<b>113,333</b>	<b>1,328</b>	<b>2,636</b>
<b>North West Italy</b>	<b>60,419</b>	<b>173</b>	<b>8,258</b>	<b>50,555</b>	<b>354</b>	<b>1,078</b>
Piedmont	6,020	74	488	5,218	113	127
Valle d'Aosta	170	..	1	157	2	9
Lombardy	49,930	86	7,713	41,009	216	905
Liguria	4,298	13	56	4,170	23	37
<b>North East Italy</b>	<b>25,073</b>	<b>125</b>	<b>831</b>	<b>22,560</b>	<b>634</b>	<b>923</b>
Trentino Alto Adige	3,293	32	44	2,802	188	226
Veneto	6,307	44	362	5,376	132	393
Friuli-Venezia Giulia	5,321	10	175	4,930	163	42
Emilia Romagna	10,152	37	250	9,452	151	262
<b>Central Italy</b>	<b>38,880</b>	<b>987</b>	<b>2,085</b>	<b>35,119</b>	<b>177</b>	<b>512</b>
Tuscany	3,913	10	33	3,656	86	128
Umbria	381	2	17	333	12	16
Marche	886	6	31	787	29	33
Lazio	33,701	970	2,003	30,342	50	336
<b>Southern Italy</b>	<b>4,281</b>	<b>33</b>	<b>36</b>	<b>4,015</b>	<b>108</b>	<b>88</b>
Abruzzo	860	2	4	822	19	12
Molise	44	11	1	27	3	2
Campania	2,352	18	15	2,261	27	32
Apulia	737	1	10	651	39	37
Basilicata	132	..	2	121	6	2
Calabria	156	2	5	132	14	3
<b>Islands</b>	<b>1,350</b>	<b>6</b>	<b>172</b>	<b>1,083</b>	<b>55</b>	<b>35</b>
Sicily	800	..	14	742	32	12
Sardinia	550	6	158	341	22	23

**Notes:** This table basically corresponds to the previous table TDB40100. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR10288](#)

### Non-bank loans (excluding bad loans)

by technical form and customer sector

(stocks in millions of euro)

2nd quarter 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	14,378	2,637	70	9,649	216	1,806
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#### Factoring: with recourse

Advances to assignor	7,437	3	1,158	6,171	80	25
Nominal value of receivables acquired	11,829	40	1,050	10,364	101	273

#### Total exposure in respect of finance leases

46,025	336	731	40,910	2,698	1,350
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#### Receivables for consumer credit

34,487	-	-	-	-	34,487
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#### Other finance

4,385	99	303	2,773	694	515
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**Notes:** This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10289](#)

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

2nd quarter 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	14,378	4,920	3,108	4,800	1,138	411
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#### Factoring: with recourse

Advances to assignor	7,437	4,205	1,232	1,152	647	201
Nominal value of credits acquired	11,829	6,005	1,985	2,314	1,152	372

#### Total exposure in respect of finance leases

46,025	16,488	14,676	8,547	4,372	1,942
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#### Receivables for consumer credit

34,487	9,666	6,064	7,709	6,992	4,056
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#### Other finance

4,385	2,170	705	848	375	288
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**Notes:** This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20163](#)

### Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

2nd quarter 2020

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>1,903,637</b>	<b>329,487</b>	<b>74,433</b>	<b>1,084,377</b>
<b>North West Italy</b>	<b>590,883</b>	<b>128,851</b>	<b>22,174</b>	<b>346,333</b>
Piedmont	128,490	21,175	6,037	88,107
Valle d'Aosta	4,444	997	196	2,574
Lombardy	416,211	100,900	14,132	224,021
Liguria	41,737	5,779	1,809	31,631
<b>North East Italy</b>	<b>385,516</b>	<b>85,672</b>	<b>19,107</b>	<b>239,958</b>
Trentino Alto Adige	42,822	9,512	2,583	26,572
Veneto	159,904	33,618	7,558	96,261
Friuli-Venezia Giulia	36,397	6,455	1,566	23,435
Emilia Romagna	146,392	36,087	7,399	93,690
<b>Central Italy</b>	<b>464,615</b>	<b>73,764</b>	<b>13,988</b>	<b>224,601</b>
Tuscany	96,904	18,714	5,134	68,703
Umbria	18,906	3,430	871	13,704
Marche	39,870	6,756	1,891	29,271
Lazio	308,935	44,863	6,093	112,923
<b>Southern Italy</b>	<b>252,740</b>	<b>30,750</b>	<b>13,488</b>	<b>199,386</b>
Abruzzo	28,379	3,750	1,517	21,892
Molise	6,805	484	297	5,757
Campania	105,721	14,438	5,203	82,154
Apulia	70,845	8,768	4,341	55,342
Basilicata	12,021	1,067	606	9,950
Calabria	28,969	2,243	1,524	24,291
<b>Islands</b>	<b>96,308</b>	<b>10,449</b>	<b>5,676</b>	<b>74,098</b>
Sicily	69,010	7,115	3,685	54,327
Sardinia	27,299	3,335	1,991	19,772

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20269](#)

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>1,901,934</b>	<b>587,339</b>	<b>381,064</b>
<b>Sight and overnight deposits</b>	<b>9,839</b>	<b>3,264</b>	<b>2,364</b>
General government	78	4	12
Financial companies (excluding Monetary Financial Institutions)	958	166	763
Non-financial companies and producer households	1,768	254	301
<i>of which: Small firms</i>	250	58	84
Consumer households	5,914	2,104	1,148
<b>With agreed maturity</b>	<b>85,240</b>	<b>32,119</b>	<b>23,046</b>
General government	1,279	2	20
Financial companies (excluding Monetary Financial Institutions)	20,629	10,255	7,870
Non-financial companies and producer households	15,246	6,915	2,933
<i>of which: Small firms</i>	1,661	380	524
Consumer households	46,908	14,538	12,057
<b>Redeemable at notice</b>	<b>314,415</b>	<b>70,487</b>	<b>53,282</b>
General government	5,223	837	329
Financial companies (excluding Monetary Financial Institutions)	275	120	83
Non-financial companies and producer households	8,469	1,473	1,706
<i>of which: Small firms</i>	6,480	1,189	1,329
Consumer households	299,461	67,900	51,032

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

Source: supervisory reports

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,232,594</b>	<b>471,458</b>	<b>294,501</b>
General government	32,307	3,307	5,457
Financial companies (excluding Monetary Financial Institutions)	101,951	64,234	18,391
Non-financial companies and producer households	374,420	139,167	97,832
<i>of which:</i> Small firms	85,712	27,810	23,672
Consumer households	691,189	253,596	166,941
<b>Saving certificates and CDs issued</b>	<b>11,248</b>	<b>3,365</b>	<b>3,966</b>
General government	6	2	2
Financial companies (excluding Monetary Financial Institutions)	222	174	20
Non-financial companies and producer households	1,149	470	326
<i>of which:</i> Small firms	413	87	172
Consumer households	9,766	2,689	3,574

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	<b>482,527</b>	<b>244,785</b>	<b>92,644</b>
<b>Sight and overnight deposits</b>	<b>2,030</b>	<b>1,474</b>	<b>707</b>
General government	39	18	5
Financial companies (excluding Monetary Financial Institutions)	26	2	..
Non-financial companies and producer households	1,010	162	41
<i>of which: Small firms</i>	36	49	23
Consumer households	877	1,153	633
<b>With agreed maturity</b>	<b>19,710</b>	<b>7,787</b>	<b>2,578</b>
General government	1,203	46	9
Financial companies (excluding Monetary Financial Institutions)	2,331	43	131
Non-financial companies and producer households	4,556	653	190
<i>of which: Small firms</i>	337	329	91
Consumer households	11,175	6,918	2,220
<b>Redeemable at notice</b>	<b>62,655</b>	<b>97,729</b>	<b>30,264</b>
General government	2,274	1,452	331
Financial companies (excluding Monetary Financial Institutions)	41	25	6
Non-financial companies and producer households	2,251	2,330	709
<i>of which: Small firms</i>	1,416	1,940	608
Consumer households	57,820	93,639	29,071

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>274,364</b>	<b>134,279</b>	<b>57,991</b>
General government	19,080	2,005	2,457
Financial companies (excluding Monetary Financial Institutions)	16,445	1,772	1,108
Non-financial companies and producer households	83,537	39,360	14,525
<i>of which: Small firms</i>	15,209	13,235	5,786
Consumer households	143,964	88,303	38,384
<b>Saving certificates and CDs issued</b>	<b>2,126</b>	<b>1,460</b>	<b>331</b>
General government	2	..	..
Financial companies (excluding Monetary Financial Institutions)	23	6	..
Non-financial companies and producer households	190	147	14
<i>of which: Small firms</i>	68	74	11
Consumer households	1,892	1,298	312



## Financing and Funding

Access to data:

[TFR40082](#)

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

by type of securities and deposits

(stocks in millions of euro)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,168,876</b>	<b>154,905</b>	<b>727,184</b>
<b>Italian government securities</b>	<b>630,227</b>	<b>45,031</b>	<b>129,840</b>
<i>of which:</i> BOTs	27,725	213	1,500
BTPs	557,084	42,723	120,143
CCTs	24,178	1,336	5,221
<b>Equity securities</b>	<b>270,478</b>	<b>55,066</b>	<b>73,272</b>
<i>of which:</i> in non-euro-area currencies	55,096	1,554	12,728
<b>Debt securities other than italian government securities</b>	<b>527,898</b>	<b>18,413</b>	<b>89,863</b>
<i>of which:</i> in non-euro-area currencies	87,838	3,334	29,439
<b>Units of collective investment undertakings</b>	<b>725,533</b>	<b>33,241</b>	<b>430,923</b>
<b>Securities other than debt and equity securities</b>	<b>4,544</b>	<b>1,212</b>	<b>777</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)

2nd 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)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

Total	of which:	
	Non-financial companies and producer households	Consumer households and others
2,168,876	154,905	727,184
1,078,136	53,509	347,683
224,745	14,214	92,172
2,723	200	1,768
811,380	37,023	223,454
39,289	2,071	30,289
467,577	24,512	172,129
22,109	2,153	10,839
200,035	8,550	58,143
57,413	1,131	13,239
188,020	12,678	89,909
522,066	67,458	123,119
59,596	6,244	45,684
9,089	1,076	7,221
16,187	1,373	13,590
437,193	58,764	56,624
70,012	6,650	59,193
7,761	847	6,574
1,087	117	954
33,828	3,109	27,200
18,877	1,716	16,935
2,156	179	1,967
6,304	682	5,563
31,085	2,776	25,060
22,257	1,934	18,658
8,828	841	6,402

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

Source: supervisory reports

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

2nd quarter 2020

Reporting institutions: **Banks and CDP**

Securities under management	of which:	
	Non-financial companies and producer households	Consumer households and others
89,179	6,099	56,228
53,521	2,958	28,190
23,642	445	6,424
134	1	134
28,111	2,413	20,106
1,634	100	1,527
18,787	1,312	14,633
3,535	36	1,482
5,439	599	4,295
1,349	174	1,151
8,465	503	7,706
11,798	1,054	9,172
3,949	335	3,261
492	25	431
686	54	575
6,671	641	4,905
3,785	617	3,130
397	64	332
56	2	54
1,983	399	1,557
1,058	105	943
50	6	44
241	39	201
1,287	158	1,102
760	77	662
527	81	441

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

2nd 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>1,662,190</b>	<b>129,315</b>	<b>653,058</b>
<b>North West Italy</b>	<b>746,389</b>	<b>46,138</b>	<b>311,307</b>
Piedmont	185,961	13,159	84,110
Valle d'Aosta	2,392	195	1,600
Lombardy	521,497	31,090	197,376
Liguria	36,538	1,693	28,222
<b>North East Italy</b>	<b>427,518</b>	<b>20,752</b>	<b>154,105</b>
Trentino Alto Adige	14,972	1,959	9,208
Veneto	187,188	7,190	52,598
Friuli-Venezia Giulia	53,712	888	11,879
Emilia Romagna	171,646	10,715	80,421
<b>Central Italy</b>	<b>396,752</b>	<b>55,122</b>	<b>110,610</b>
Tuscany	51,877	5,398	41,387
Umbria	8,354	985	6,625
Marche	14,649	1,182	12,625
Lazio	321,872	47,557	49,972
<b>Southern Italy</b>	<b>62,853</b>	<b>5,116</b>	<b>53,728</b>
Abruzzo	6,990	626	6,030
Molise	997	106	875
Campania	29,996	2,288	24,305
Apulia	17,067	1,391	15,485
Basilicata	2,035	155	1,871
Calabria	5,768	551	5,162
<b>Islands</b>	<b>28,678</b>	<b>2,186</b>	<b>23,308</b>
Sicily	20,589	1,502	17,473
Sardinia	8,089	685	5,835

## Financing and Funding

Access to data:

[TFR40500](#)

### Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

2nd quarter 2020

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>1,012,622</b>	<b>978,405</b>	<b>34,217</b>
Italian government securities	486,882	478,732	8,151
<i>of which:</i> BOTs	123,187	122,716	471
CCTs	17,630	17,077	553
BTPs	322,447	315,569	6,878
Other debt securities	377,768	370,608	7,160
Equity securities	123,960	108,293	15,667
Other securities	18	17	1
<b>Total Derivative Instruments</b>	<b>1,714,011</b>	<b>1,697,927</b>	<b>16,084</b>
Futures	280,042	266,142	13,900
<i>of which:</i> on interest rates	13,554	13,554	-
on stock indices	182,559	169,508	13,051
Swaps e Forward Rate Agreements	1,370,203	1,370,203	-
<i>of which:</i> Interest Rate Swaps	977,957	977,957	-
Currency Swaps	75,569	75,569	-
Forward Rate Agreements	313,596	313,596	-
Options on securities	8,242	6,227	2,016
<i>of which:</i> on equity securities	3,359	2,654	705
Options on futures or stock indices	27,944	27,778	166
<i>of which:</i> on stock indices or futures on stock indices	27,192	27,074	118
Interest rate options	10,621	10,621	-
Foreign currency options and other derivative instruments	16,958	16,957	2

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30980](#)

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

by customer region, sector and size of deposit

(percentages)

2nd quarter 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>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>
<b>North West Italy</b>	<b>0.03</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.05</b>
Piedmont	0.04	0.02	0.03	0.02	0.02	0.02	0.02	0.03
Valle d'Aosta	0.04	0.04	0.01	0.03	0.01	0.01	0.01	0.02
Lombardy	0.03	0.02	0.02	0.02	0.02	0.02	0.03	0.05
Liguria	0.03	0.02	0.02	0.02	0.02	0.02	0.03	0.03
<b>North East Italy</b>	<b>0.03</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>
Trentino Alto Adige	0.03	0.02	0.02	0.05	0.05	0.03	0.03	0.06
Veneto	0.03	0.02	0.03	0.03	0.02	0.02	0.03	0.04
Friuli-Venezia Giulia	0.05	0.02	0.03	0.01	0.01	0.01	0.02	0.03
Emilia Romagna	0.03	0.02	0.02	0.02	0.02	0.02	0.02	0.04
<b>Central Italy</b>	<b>0.04</b>	<b>0.03</b>	<b>0.03</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>
Tuscany	0.03	0.03	0.03	0.02	0.02	0.03	0.04	0.08
Umbria	0.04	0.03	0.02	0.02	0.02	0.03	0.03	0.04
Marche	0.04	0.04	0.03	0.03	0.03	0.03	0.04	0.07
Lazio	0.04	0.04	0.04	0.02	0.02	0.02	0.03	0.03
<b>Southern Italy</b>	<b>0.04</b>	<b>0.03</b>	<b>0.03</b>	<b>0.04</b>	<b>0.01</b>	<b>0.02</b>	<b>0.02</b>	<b>0.04</b>
Abruzzo	0.05	0.05	0.05	0.05	0.02	0.03	0.04	0.09
Molise	0.05	0.04	0.04	0.03	0.02	0.02	0.02	0.03
Campania	0.04	0.03	0.03	0.03	0.01	0.01	0.02	0.03
Apulia	0.04	0.03	0.04	0.04	0.02	0.02	0.03	0.05
Basilicata	0.03	0.03	0.03	0.07	0.02	0.04	0.04	0.07
Calabria	0.04	0.03	0.03	0.03	0.02	0.02	0.02	0.04
<b>Islands</b>	<b>0.04</b>	<b>0.03</b>	<b>0.03</b>	<b>0.04</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.05</b>
Sicily	0.04	0.04	0.04	0.06	0.02	0.02	0.03	0.06
Sardinia	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.02

**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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Publication not subject to registration pursuant to Article 3 bis of Law 103/2012