

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

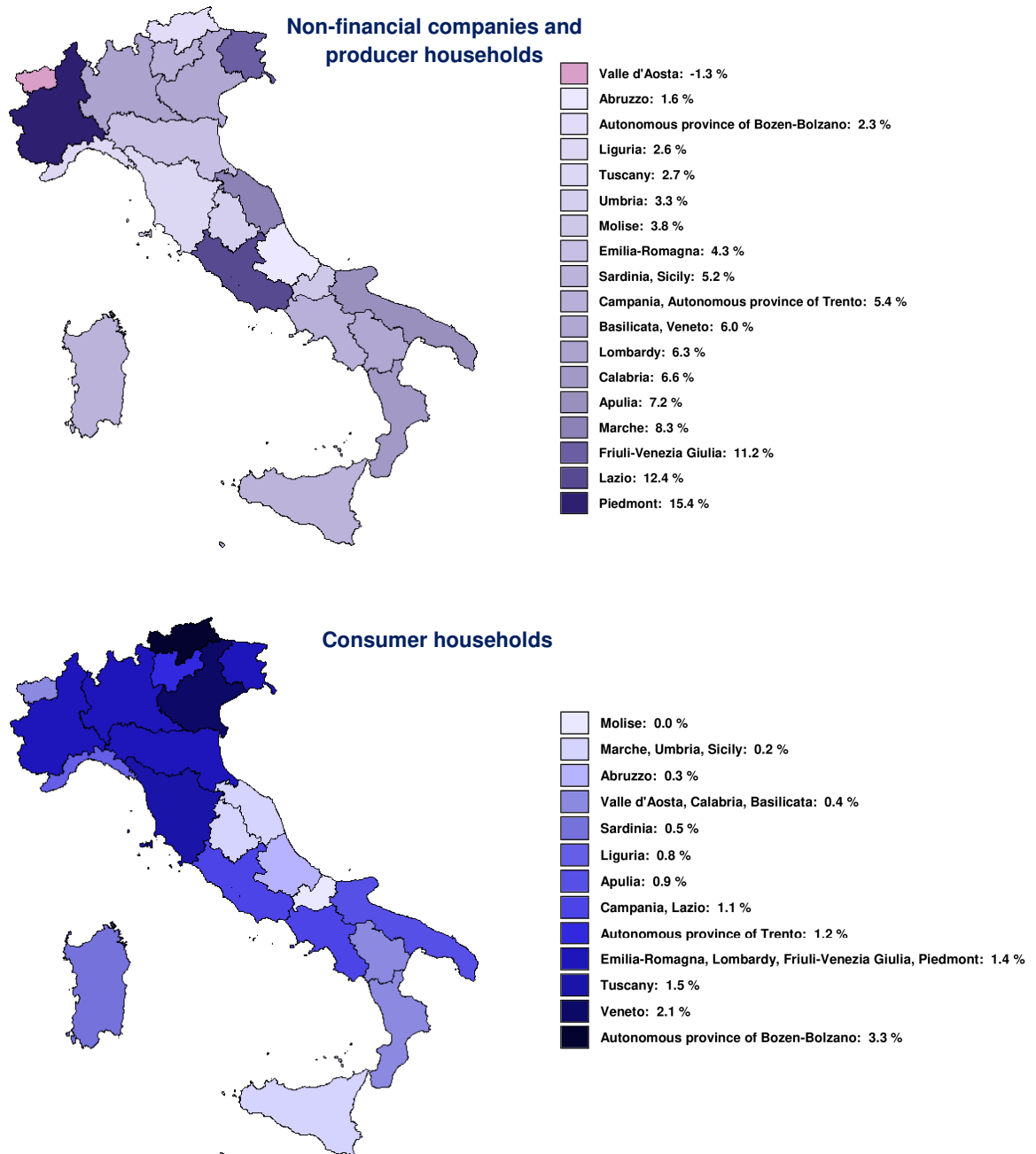
31 December 2020

For further information: statistiche@bancaditalia.it
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Figure 1

Twelve-month percentage change in loans by region¹

(data at 30 September 2020)

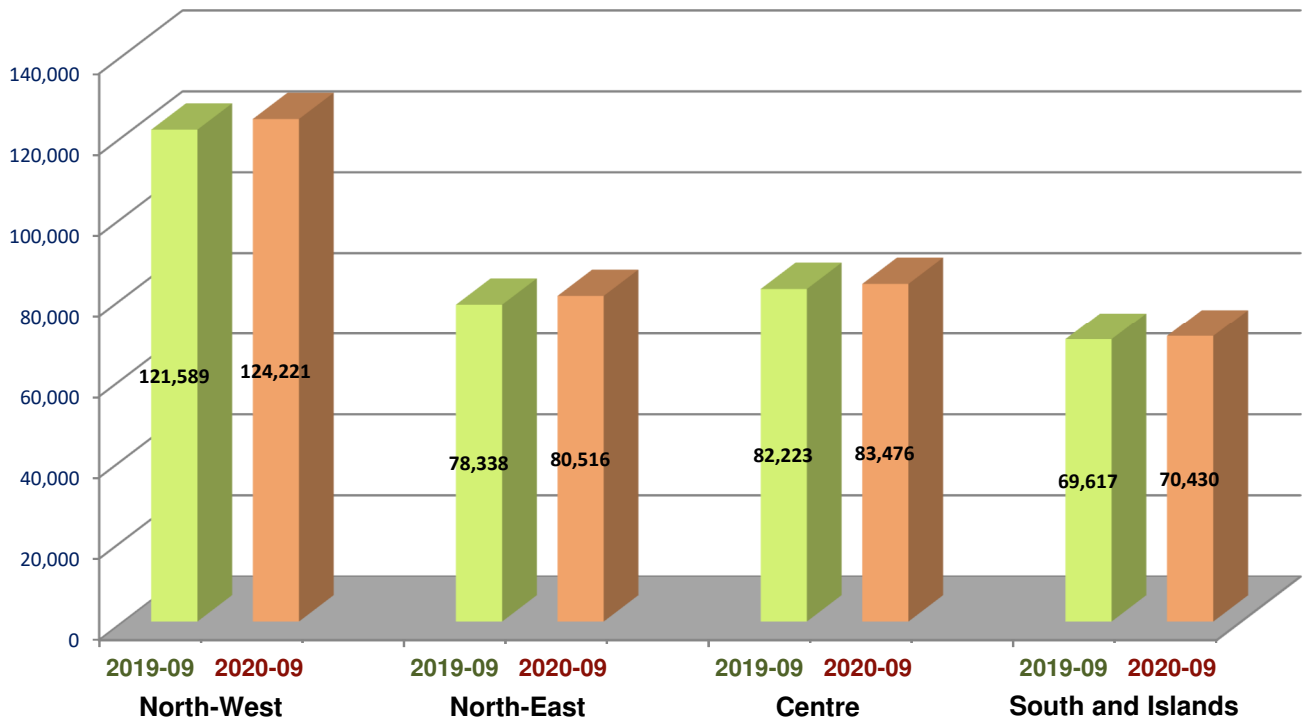


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

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



Reference period: September 2020

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

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

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

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

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

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

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

* * *

Key to symbols and information in the index

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

Frequency:

M Monthly
Q Quarterly
H Half-yearly
A Annual

Source:

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

Description of the table

Identification code of the table

Page in which the table is reproduced in this report

Notice to readers

- I. Symbols:
 - the phenomenon does not exist, or it exists and data are collected but no cases were recorded
 - the phenomenon exists but no data are available
 - .. the data are known but the value is below the minimum considered significant
 - == the data are confidential
 - :: the data are not statistically significant
- II. The intervals for the classification by size include the lower limit and exclude the upper limit.
- III. The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.
- IV. The row and column totals of some tables may not tally with the sum of the entries because they include data that cannot be allocated.
- V. A brief description of the methodology, the main statistical sources and the revisions to methodology concerning the data provided in this report is available in '*Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area*, Bank of Italy, Publications, [Methods and Sources: Methodological Notes](#).

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

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

Direct fund-raising

Q	SR	Bank deposits and postal savings by customer region and sector	TFR20163	p. 28
Q	SR	Deposits by technical form, customer geographical area and sector	TFR20269	p. 29

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

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

Securities, derivatives and customer assets under management

Q	SR	Customer assets under management (at fair value) by type of securities and deposits	TFR40082	p. 33
Q	SR	Customer assets under management (at fair value) by customer region and sector	TFR40087	p. 35
Q	SR	Securities and derivatives trading by type of security and derivative instrument	TFR40500	p. 38

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

Q	SR	Portfolio securities	TFR40300	
Q	SR	Derivative positions by type of instrument	TFR40400	

Deposit rates

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

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

Loans

A	SR	Loans (excluding repos), deposits (excluding repos) and number of branches by municipality of branch	TFR10194	
A	SR	Loans (excluding repos) and number of positions by province of branch	TFR10286	
H	SR	Loans (excluding repos) by province of branch and customer sector	TFR10241	

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

Direct fund-raising

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

Financing and Funding

Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

3rd 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	1,852,567	1,780,117	759,485	72,439
<i>of which:</i>				
Repos	78,035	75,131	9,764	2,904
Loans (excluding repos)	1,773,830	1,704,302	749,706	69,526
Loans (excluding bad loans and repos)	1,709,141	1,639,835	700,293	69,258
<i>of which:</i>				
Long-term loans(excluding bad loans and repos)	....	1,236,864	....	....
Deposits	1,994,415	1,933,630	439,227	60,769
<i>of which:</i>				
Repos	102,353	98,879	512	3,475
Deposits (excluding repos)	1,739,518	1,704,210	433,392	35,294
Debt securities	111,472	111,472	....	....

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-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3
Loans	1,846,056	1,816,256	1,842,371	1,831,010	1,852,567
<i>of which:</i> Loans (excluding repos)	1,746,594	1,717,324	1,747,024	1,752,907	1,773,830
Portfolio securities	822,456	803,428	819,833	876,220	879,253
Deposits	1,882,336	1,914,228	1,941,212	1,960,619	1,994,415
<i>of which:</i> Deposits (excluding repos)	1,629,590	1,640,342	1,661,911	1,686,142	1,739,518
Securities issued but not expired	303,588	300,882	291,996	290,608	281,822
<i>of which:</i> Subordinated bonds	36,607	35,326	36,847	36,477	35,943
Customer assets under management	2,327,973	2,320,910	2,137,541	2,246,109	2,275,970

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)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	<i>of wich:</i>		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,780,117	258,098	208,238
North West Italy	574,131	18,082	90,271
Piedmont	114,088	8,406	6,629
Valle d'Aosta	2,781	188	183
Lombardy	425,890	7,804	82,534
Liguria	31,372	1,684	925
North East Italy	351,486	7,143	25,474
Trentino Alto Adige	42,762	529	1,685
Veneto	142,695	2,778	15,196
Friuli-Venezia Giulia	30,808	1,101	1,861
Emilia Romagna	135,220	2,736	6,732
Central Italy	600,354	211,346	88,885
Tuscany	96,204	3,873	624
Umbria	18,602	904	93
Marche	33,528	1,481	372
Lazio	452,020	205,088	87,797
Southern Italy	173,147	14,628	418
Abruzzo	21,177	1,112	47
Molise	3,092	151	3
Campania	72,000	6,658	259
Apulia	51,936	2,389	85
Basilicata	6,259	527	6
Calabria	18,683	3,793	18
Islands	80,989	6,898	3,189
Sicily	56,093	5,666	262
Sardinia	24,896	1,232	2,927

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. Industry is referred to industrial-economic activities excluding construction.

Source: supervisory reports

Financing and Funding

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of wich:			Consumer households	
		Industry	Building	Services		
ITALY	759,485	238,645	78,766	401,881	134,915	546,544
North West Italy	284,492	96,342	29,199	147,795	40,514	178,577
Piedmont	56,960	21,401	5,301	27,027	11,283	41,646
Valle d'Aosta	1,448	597	201	603	357	954
Lombardy	211,747	71,054	22,279	110,825	25,656	121,683
Liguria	14,336	3,291	1,419	9,341	3,218	14,295
North East Italy	200,344	73,742	18,108	93,921	39,903	116,907
Trentino Alto Adige	27,962	7,266	2,634	15,521	8,350	12,405
Veneto	76,517	29,452	5,936	35,754	14,668	47,601
Friuli-Venezia Giulia	16,083	7,768	1,335	5,733	3,080	11,455
Emilia Romagna	79,783	29,256	8,203	36,914	13,805	45,445
Central Italy	170,484	43,869	19,098	100,355	26,173	126,958
Tuscany	51,173	15,668	4,915	26,862	11,470	39,939
Umbria	10,196	3,810	993	4,599	2,441	7,312
Marche	18,457	8,272	1,773	7,442	4,135	13,054
Lazio	90,658	16,119	11,417	61,453	8,128	66,653
Southern Italy	74,713	19,087	9,149	41,608	19,128	82,913
Abruzzo	10,968	3,967	1,591	4,869	2,647	8,990
Molise	1,344	281	215	716	497	1,588
Campania	31,298	7,729	3,258	19,035	6,121	33,676
Apulia	21,973	5,411	2,731	11,860	6,600	27,271
Basilicata	3,027	613	601	1,437	925	2,678
Calabria	6,103	1,087	755	3,690	2,338	8,710
Islands	29,453	5,604	3,211	18,201	9,196	41,189
Sicily	20,267	3,778	2,006	12,859	6,293	29,736
Sardinia	9,186	1,826	1,205	5,342	2,904	11,453

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	759,485	284,492	74,713	29,453	200,344	170,484
Agriculture, forestry and fishing	40,194	11,154	4,869	2,436	14,573	7,162
Mining and quarrying	2,926	814	130	62	343	1,577
Manufacturing	206,833	85,034	16,734	4,765	66,369	33,931
Electricity, gas, steam and air conditioning supply	20,803	7,844	1,295	453	4,916	6,295
Water supply, sewerage, waste management and remediation activities	8,082	2,650	928	324	2,114	2,066
Construction	78,766	29,199	9,149	3,211	18,108	19,098
Wholesale and retail trade, repair of motor vehicles and motorcycles	127,943	42,171	19,393	7,697	32,817	25,867
Transportation and storage	40,293	10,202	3,756	2,404	5,668	18,264
Accommodation and food service activities	36,007	8,492	5,023	2,398	12,822	7,272
Information and communication	18,230	11,640	677	342	2,712	2,859
Financial and insurance activities	7,373	2,437	451	214	1,280	2,989
Real estate activities	74,613	32,312	4,683	1,784	17,980	17,854
Professional, scientific and technical activities	54,379	24,524	2,581	1,064	10,270	15,940
Administrative and support service activities	17,695	7,579	1,412	554	4,739	3,411
All remaining activities (sections o p q r s t)	25,348	8,439	3,632	1,745	5,633	5,898

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20231](#)

Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	Total	of which:			
		Non-financial companies and producer households	of which:		Consumer households
			Small firms		
ITALY	2.6	6.9	5.6	1.2	
North West Italy	3.8	7.7	4.7	1.3	
Piedmont	7.4	15.4	4.9	1.4	
Valle d'Aosta	-1.2	-1.3	1.6	0.4	
Lombardy	3.0	6.3	4.1	1.4	
Liguria	2.7	2.6	9.1	0.8	
North East Italy	3.4	5.4	3.3	1.8	
Aut. province of Trento	3.5	5.4	0.7	1.2	
Aut. province of Bozen-Bolzano	2.7	2.3	3.0	3.3	
Veneto	3.5	6.0	2.0	2.1	
Friuli Venezia Giulia	4.3	11.2	4.5	1.4	
Emilia-Romagna	3.1	4.3	5.0	1.4	
Central Italy	0.8	8.3	6.0	1.1	
Tuscany	2.0	2.7	6.0	1.5	
Umbria	1.6	3.3	5.0	0.2	
Marche	4.8	8.3	3.9	0.2	
Lazio	0.1	12.4	7.5	1.1	
Southern Italy	2.7	5.5	9.6	0.8	
Abruzzo	0.7	1.6	8.2	0.3	
Molise	-0.1	3.8	7.4	0.0	
Campania	3.0	5.4	10.3	1.1	
Apulia	3.7	7.2	9.9	0.9	
Basilicata	3.6	6.0	9.4	0.4	
Calabria	1.7	6.6	9.3	0.4	
Islands	2.0	5.2	9.5	0.3	
Sicily	1.7	5.2	9.8	0.2	
Sardinia	2.7	5.2	8.7	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)

3rd 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	
TOTAL	752,125	111,979	442,031	130,722	67,393	112,920
Europe	658,328	96,731	375,335	123,693	62,569	91,315
Albania	457	64	287	105	-	673
Austria	87,886	8,713	53,109	23,014	3,050	-
Belgium	10,200	920	6,746	921	1,614	-
Bosnia and Herzegovina	962	258	660	2	43	3,035
Bulgaria	6,081	448	3,062	2,490	79	5,752
Croatia	10,691	2,622	7,882	181	6	12,818
Denmark	1,762	286	411	859	206	265
Finland	1,905	206	1,056	194	450	1
France	69,345	5,854	26,774	21,092	15,625	-
Germany	195,906	27,092	106,148	47,511	15,155	-
Greece	971	522	315	129	5	-
Ireland	14,923	3,805	9,608	771	739	-
Liechtenstein	69	11	58	-	-	-
Luxembourg	26,773	5,100	17,991	2,372	1,310	-
Malta	385	180	142	-	62	-
Montenegro	41	11	31	-	..	-
Norway	2,614	655	1,402	85	472	1
Netherlands	17,147	3,462	10,724	756	2,205	-
Poland	2,653	547	1,945	56	106	1,546
Portugal	6,611	336	5,891	325	60	-
United Kingdom	43,542	15,008	8,142	10,626	9,766	4,395
Romania	5,249	1,263	3,719	17	249	6,243
Russia	13,054	1,860	9,911	984	299	8,213
Serbia	4,377	642	2,912	266	558	5,368
Czech Republic	5,942	1,207	4,287	297	151	21,712
Slovakia	22,428	3,090	17,917	1,014	407	-
Slovenia	5,488	590	4,099	307	492	-
Spain	72,695	5,145	56,684	3,897	6,969	4,114
Sweden	1,888	342	668	176	702	29
Switzerland	11,475	2,811	4,779	3,632	254	6,306
Turkey	5,808	908	2,383	1,269	1,248	184
Hungary	4,239	1,382	2,676	43	137	10,415

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)

3rd 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	
Asia	31,386	2,390	23,397	2,841	2,757	5,429
Saudi Arabia	492	81	363	43	5	-
China	2,802	160	998	782	863	1,008
South Korea	1,120	6	159	131	824	-
Philippines	286	3	275	8	..	-
Japan	11,183	584	10,143	195	260	4,242
India	1,032	60	873	87	11	-
Indonesia	490	25	451	12	2	-
Iran	21	3	14	1	3	-
Israel	1,350	24	1,317	9	1	-
Kazakhstan	207	83	124	-	..	-
Malaysia	48	25	20	3	..	-
Pakistan	3	..	1	2	-	-
Qatar	6,949	276	5,524	614	535	..
Taiwan	11	5	1	4	..	-
Thailand	44	13	28	2	..	-
Africa	5,286	746	4,014	402	124	4,736
Algeria	66	6	19	39	2	-
Egypt	1,904	461	1,176	266	1	4,736
Morocco	89	8	42	38	1	-
South Africa	795	4	744	26	21	-
Tunisia	123	18	6	18	81	-
America	38,046	7,753	26,388	2,388	1,518	11,188
Argentina	46	25	21	1	-	-
Brazil	973	329	362	277	6	16
Canada	2,030	144	1,176	101	609	-
Chile	583	159	315	8	100	-
Colombia	262	3	239	20	1	-
Cuba	211	..	..	15	196	-
Mexico	1,867	563	1,288	11	5	-
Peru	229	29	198	2	-	-
United States	31,102	6,390	22,189	1,933	590	11,172
Uruguay	109	3	105	..	..	-
Venezuela	50	13	37	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

3rd 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	
Oceania	2,301	336	1,580	104	281	-
Australia	1,503	209	947	68	280	-
New Zealand	177	11	129	36	1	-
Offshore centres	10,309	3,423	5,449	1,293	145	252
Bahamas	938	49	194	694	-	-
Cayman Islands	2,262	699	1,469	94	-	-
Gibraltar	4	1	3	-	-	-
Hong Kong	978	458	233	255	32	115
Jersey, c.i.	778	274	504	-	-	-
Singapore	1,385	1,049	276	10	50	137
International organizations	6,469	601	5,868	-	-	-

Financing and Funding

Access to data:

[TFR10425](#)

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

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

ITALY	269,307	65,991
North West Italy	95,240	23,222
Piedmont	19,814	4,974
Valle d'Aosta	488	100
Lombardy	66,574	16,328
Liguria	8,364	1,820
North East Italy	59,062	13,705
Trentino Alto Adige	5,061	996
Veneto	24,901	4,996
Friuli-Venezia Giulia	6,088	1,282
Emilia Romagna	23,012	6,432
Central Italy	62,894	16,748
Tuscany	19,875	5,065
Umbria	2,764	856
Marche	5,214	1,444
Lazio	35,041	9,384
Southern Italy	34,893	8,434
Abruzzo	3,541	918
Molise	584	145
Campania	14,962	3,398
Apulia	12,145	3,058
Basilicata	908	230
Calabria	2,754	685
Islands	17,219	3,882
Sicily	12,181	2,631
Sardinia	5,038	1,252

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR10435](#)

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

(flows in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
ITALY	9,824	1,802	136
North West Italy	3,543	667	32
Piedmont	720	112	7
Valle d'Aosta	21	1	..
Lombardy	2,516	490	22
Liguria	287	64	3
North East Italy	2,380	326	32
Trentino Alto Adige	221	17	2
Veneto	963	136	18
Friuli-Venezia Giulia	261	38	1
Emilia Romagna	935	136	11
Central Italy	2,154	473	40
Tuscany	705	122	8
Umbria	86	21	2
Marche	187	47	4
Lazio	1,175	284	26
Southern Italy	1,195	246	20
Abruzzo	116	22	2
Molise	19	2	1
Campania	510	119	10
Apulia	432	78	6
Basilicata	35	6	..
Calabria	83	19	1
Islands	552	89	11
Sicily	369	56	9
Sardinia	182	32	2

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20281](#)

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,780,117	574,131	351,486
<i>of which:</i>			
Current accounts	251,352	38,946	26,527
<i>of which:</i>			
General government	154,392	336	90
Financial companies (excluding Monetary Financial Institutions)	10,548	6,045	2,081
Non-financial companies and producer households	66,137	24,897	19,623
<i>of which:</i> Small firms	13,532	4,281	4,481
Consumer households	18,717	7,255	4,446
Mortgage loans	950,588	331,224	222,273
<i>of which:</i>			
General government	93,463	17,133	6,645
Financial companies (excluding Monetary Financial Institutions)	33,069	22,233	4,401
Non-financial companies and producer households	418,891	153,812	120,419
<i>of which:</i> Small firms	91,039	27,241	27,959
Consumer households	400,133	136,056	89,659
<i>of which:</i> loans for house purchases	358,642	124,221	80,516
Loans secured by pledge of salary	14,352	2,891	1,968
<i>of which:</i>			
Producer households	71	20	18
Consumer households	14,281	2,871	1,950

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

Source: supervisory returns

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	60,816	16,054	11,004
<i>of which:</i>			
Producer households	2,098	539	406
Consumer households	58,706	15,509	10,597
Factoring	16,179	4,891	2,417
<i>of which:</i>			
General government	3,802	238	172
Financial companies (excluding Monetary Financial Institutions)	241	199	35
Non-financial companies and producer households	12,009	4,385	2,207
<i>of which:</i> Small firms	399	114	87
Consumer households	2	1	..
Financial leasing	30,586	11,398	7,837
<i>of which:</i>			
General government	362	109	113
Financial companies (excluding Monetary Financial Institutions)	457	137	161
Non-financial companies and producer households	28,412	10,711	7,186
<i>of which:</i> Small firms	5,539	1,961	1,501
Consumer households	1,278	424	358

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	600,354	173,147	80,989
<i>of which:</i>			
Current accounts	173,614	7,944	4,322
<i>of which:</i>			
General government	153,142	381	443
Financial companies (excluding Monetary Financial Institutions)	1,815	58	549
Non-financial companies and producer households	13,603	5,470	2,544
<i>of which: Piccole imprese</i>	2,394	1,577	798
Consumer households	4,328	1,936	752
Mortgage loans	237,844	109,612	49,636
<i>of which:</i>			
General government	52,532	11,812	5,341
Financial companies (excluding Monetary Financial Institutions)	5,227	267	941
Non-financial companies and producer households	84,225	43,090	17,343
<i>of which: Small firms</i>	17,420	12,318	6,101
Consumer households	94,425	54,150	25,843
of which: loans for house purchases	83,476	47,427	23,003
Loans secured by pledge of salary	2,778	4,063	2,652
<i>of which:</i>			
Producer households	11	14	9
Consumer households	2,767	4,049	2,643

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	13,262	13,213	7,282
<i>of which:</i>			
Producer households	435	475	243
Consumer households	12,824	12,738	7,038
Factoring	5,313	2,598	960
<i>of which:</i>			
General government	1,525	1,313	554
Financial companies (excluding Monetary Financial Institutions)	6	1	..
Non-financial companies and producer households	3,741	1,279	397
<i>of which:</i> Small firms	85	79	34
Consumer households	1	1	..
Financial leasing	6,631	3,414	1,307
<i>of which:</i>			
General government	60	69	11
Financial companies (excluding Monetary Financial Institutions)	138	11	10
Non-financial companies and producer households	6,082	3,200	1,233
<i>of which:</i> Small firms	1,045	714	318
Consumer households	325	120	50

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit

by region of customer

(stocks in millions of euro)

3rd quarter 2020

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

	Total	Banks	Financial intermediaries
ITALY	138,522	103,459	35,063
North West Italy	37,592	27,779	9,813
Piedmont	10,937	8,454	2,483
Valle d'Aosta	300	226	74
Lombardy	22,870	16,825	6,045
Liguria	3,485	2,274	1,211
North East Italy	24,288	18,111	6,177
Trentino Alto Adige	1,399	1,122	277
Veneto	10,201	7,626	2,575
Friuli-Venezia Giulia	2,620	1,896	724
Emilia Romagna	10,068	7,467	2,601
Central Italy	30,257	22,425	7,831
Tuscany	9,336	6,836	2,501
Umbria	2,300	1,713	587
Marche	3,115	2,333	782
Lazio	15,506	11,544	3,962
Southern Italy	29,714	22,599	7,115
Abruzzo	3,048	2,244	804
Molise	634	484	150
Campania	11,824	9,111	2,713
Apulia	8,622	6,635	1,987
Basilicata	1,107	861	245
Calabria	4,479	3,264	1,215
Islands	16,672	12,545	4,127
Sicily	12,222	9,211	3,011
Sardinia	4,450	3,333	1,117

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR40100](#)

Guarantees granted by customer region and sector

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	124,450	1,179	9,129	110,234	1,320	2,588
North West Italy	58,030	150	7,229	49,258	346	1,047
Piedmont	5,682	49	448	4,957	107	121
Valle d'Aosta	164	..	1	151	2	8
Lombardy	48,110	87	6,758	40,172	214	877
Liguria	4,074	13	21	3,977	22	41
North East Italy	24,143	122	665	21,797	646	913
Trentino Alto Adige	3,236	31	46	2,742	194	223
Veneto	5,862	44	229	5,070	129	389
Friuli-Venezia Giulia	5,195	11	91	4,876	175	42
Emilia Romagna	9,850	35	299	9,110	148	259
Central Italy	36,555	869	1,021	33,991	166	509
Tuscany	3,733	10	36	3,493	76	119
Umbria	367	2	17	321	12	16
Marche	866	6	32	768	29	32
Lazio	31,589	852	936	29,410	49	342
Southern Italy	4,398	33	43	4,128	108	85
Abruzzo	847	2	4	812	18	11
Molise	44	11	1	27	3	2
Campania	2,488	18	17	2,394	27	32
Apulia	734	..	13	646	40	35
Basilicata	127	..	3	116	6	2
Calabria	157	2	5	134	14	3
Islands	1,325	6	172	1,060	53	34
Sicily	705	..	14	648	31	12
Sardinia	620	6	158	411	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)

3rd quarter 2020

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

Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and others
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Factoring: without recourse

Nominal value of receivables acquired	14,101	2,563	206	9,299	207	1,826
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Factoring: with recourse

Advances to assignor	7,167	2	1,025	6,044	75	21
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Nominal value of receivables acquired	11,409	37	917	10,087	95	272
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Total exposure in respect of finance leases

46,236	335	733	41,062	2,738	1,369
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Receivables for consumer credit

35,063	-	-	-	-	35,063
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Other finance

4,396	97	242	2,774	706	576
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Notes: This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

Financing and Funding

Access to data:

[TFR10289](#)

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

(stocks in millions of euro)

3rd quarter 2020

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

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
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Factoring: without recourse

Nominal value of credits acquired	14,101	4,710	3,072	4,816	1,111	393
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Factoring: with recourse

Advances to assignor	7,167	4,139	1,153	1,060	660	155
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Nominal value of credits acquired	11,409	5,876	1,946	2,129	1,143	314
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Total exposure in respect of finance leases

	46,236	16,528	14,826	8,508	4,417	1,957
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Receivables for consumer credit

	35,063	9,813	6,177	7,831	7,115	4,127
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Other finance

	4,396	2,161	732	798	407	297
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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)

3rd quarter 2020

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	1,936,119	360,908	76,390	1,096,156
North West Italy	605,810	139,806	22,413	350,236
Piedmont	132,484	22,853	6,100	88,725
Valle d'Aosta	4,586	1,118	209	2,617
Lombardy	425,452	109,136	14,246	226,829
Liguria	43,288	6,698	1,859	32,065
North East Italy	396,555	93,599	19,381	242,772
Trentino Alto Adige	44,289	10,327	2,743	26,960
Veneto	164,644	36,874	7,585	97,373
Friuli-Venezia Giulia	36,812	6,861	1,609	23,696
Emilia Romagna	150,810	39,537	7,444	94,743
Central Italy	463,217	80,536	14,419	226,767
Tuscany	100,383	21,121	5,315	69,570
Umbria	19,583	3,919	919	13,827
Marche	41,318	7,828	1,962	29,597
Lazio	301,932	47,668	6,224	113,773
Southern Italy	260,110	35,114	14,221	201,332
Abruzzo	29,343	4,391	1,575	22,106
Molise	6,927	548	313	5,787
Campania	108,193	16,016	5,385	82,782
Apulia	73,687	10,307	4,671	56,171
Basilicata	12,372	1,300	642	10,030
Calabria	29,589	2,553	1,635	24,457
Islands	98,940	11,854	5,955	75,049
Sicily	70,786	8,015	3,869	54,930
Sardinia	28,154	3,838	2,085	20,119

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20269](#)

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	1,933,630	602,087	391,931
Sight and overnight deposits	9,628	2,878	2,251
General government	86	4	15
Financial companies (excluding Monetary Financial Institutions)	1,300	126	764
Non-financial companies and producer households	1,782	262	299
<i>of which: Small firms</i>	239	55	80
Consumer households	5,504	1,859	1,102
With agreed maturity	87,083	30,092	22,150
General government	7,260	3	35
Financial companies (excluding Monetary Financial Institutions)	19,273	9,752	7,194
Non-financial companies and producer households	15,418	6,463	3,592
<i>of which: Small firms</i>	1,626	360	515
Consumer households	43,827	13,467	11,181
Redeemable at notice	314,882	70,619	53,276
General government	5,232	809	315
Financial companies (excluding Monetary Financial Institutions)	248	90	76
Non-financial companies and producer households	8,685	1,542	1,748
<i>of which: Small firms</i>	6,652	1,230	1,348
Consumer households	299,771	68,021	51,007

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

Source: supervisory reports

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,281,638	487,893	306,649
General government	32,605	3,334	5,330
Financial companies (excluding Monetary Financial Institutions)	102,016	63,451	19,111
Non-financial companies and producer households	406,405	150,602	105,315
<i>of which:</i> Small firms	89,503	28,374	24,643
Consumer households	706,687	258,878	170,836
Saving certificates and CDs issued	10,978	3,364	3,778
General government	4	2	..
Financial companies (excluding Monetary Financial Institutions)	268	219	21
Non-financial companies and producer households	1,102	476	288
<i>of which:</i> Small firms	392	86	158
Consumer households	9,497	2,638	3,426

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	481,077	251,911	95,137
Sight and overnight deposits	2,453	1,405	642
General government	59	3	5
Financial companies (excluding Monetary Financial Institutions)	408	2	1
Non-financial companies and producer households	1,021	159	40
<i>of which: Small firms</i>	36	47	21
Consumer households	866	1,107	570
With agreed maturity	24,925	7,483	2,432
General government	7,170	46	8
Financial companies (excluding Monetary Financial Institutions)	2,136	62	130
Non-financial companies and producer households	4,509	661	192
<i>of which: Small firms</i>	326	337	88
Consumer households	10,519	6,580	2,080
Redeemable at notice	62,831	97,921	30,236
General government	2,374	1,404	330
Financial companies (excluding Monetary Financial Institutions)	57	20	5
Non-financial companies and producer households	2,279	2,399	718
<i>of which: Small firms</i>	1,444	2,008	621
Consumer households	57,859	93,832	29,051

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	284,689	141,674	60,734
General government	19,607	1,966	2,368
Financial companies (excluding Monetary Financial Institutions)	16,516	1,820	1,117
Non-financial companies and producer households	89,949	44,399	16,139
<i>of which: Small firms</i>	16,008	14,254	6,224
Consumer households	146,805	90,612	39,557
Saving certificates and CDs issued	2,124	1,399	313
General government	2	..	..
Financial companies (excluding Monetary Financial Institutions)	21	6	..
Non-financial companies and producer households	189	137	13
<i>of which: Small firms</i>	66	73	10
Consumer households	1,892	1,245	295

Financing and Funding

Access to data:

[TFR40082](#)

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

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

TOTAL	2,192,335	158,880	726,793
Italian government securities	641,595	49,077	130,297
<i>of which:</i> BOTs	27,336	128	1,295
BTPs	568,120	47,114	120,925
CCTs	22,263	1,259	5,058
Equity securities	268,657	54,176	73,356
<i>of which:</i> in non-euro-area currencies	59,462	1,697	14,131
Debt securities other than Italian government securities	518,879	17,332	79,897
<i>of which:</i> in non-euro-area currencies	82,054	3,107	26,658
Units of collective investment undertakings	743,563	34,413	440,404
Securities other than debt and equity securities	4,073	1,159	787

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

3rd quarter 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	
TOTAL	90,982	6,309	57,172	1,683,589	133,489	651,313
Italian government securities	13,199	538	5,229	507,226	37,798	122,437
of which: BOTs	477	21	177	7,315	66	1,100
BTPs	10,215	310	3,125	472,304	36,524	115,602
CCTs	1,395	142	1,153	15,800	728	3,645
Equity securities	3,859	453	2,537	196,463	49,853	68,312
of which: in non-euro-area currencies	1,666	199	1,065	24,972	1,331	12,506
Debt securities other than Italian government securities	19,713	1,412	6,250	374,849	14,811	71,208
of which: in non-euro-area currencies	2,771	497	1,848	42,518	2,397	23,957
Units of collective investment undertakings	53,889	3,879	42,894	588,423	28,383	387,084
Securities other than debt and equity securities	..	..	..	2,700	281	643

Financing and Funding

Access to data:

[TFR40087](#)

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	2,192,335	158,880	726,793
North West Italy	1,083,578	52,437	346,080
Piedmont	225,663	14,544	91,208
Valle d'Aosta	2,711	190	1,759
Lombardy	815,588	35,682	222,835
Liguria	39,616	2,021	30,278
North East Italy	475,813	27,145	173,979
Trentino Alto Adige	22,533	2,071	11,017
Veneto	201,828	8,478	57,820
Friuli-Venezia Giulia	56,532	1,126	13,236
Emilia Romagna	194,920	15,469	91,906
Central Italy	532,863	69,819	123,005
Tuscany	59,416	6,536	45,400
Umbria	8,968	1,053	7,145
Marche	16,768	1,444	13,623
Lazio	447,711	60,786	56,837
Southern Italy	69,620	6,684	58,673
Abruzzo	7,791	867	6,560
Molise	1,079	118	946
Campania	33,658	3,102	26,965
Apulia	18,603	1,733	16,649
Basilicata	2,166	182	1,969
Calabria	6,323	681	5,584
Islands	30,462	2,796	25,056
Sicily	21,612	1,935	18,607
Sardinia	8,850	861	6,449

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	90,982	6,309	57,172
North West Italy	54,923	3,066	28,670
Piedmont	24,517	480	6,654
Valle d'Aosta	138	1	137
Lombardy	28,499	2,479	20,297
Liguria	1,769	107	1,583
North East Italy	18,945	1,376	14,940
Trentino Alto Adige	3,667	38	1,527
Veneto	5,172	634	4,328
Friuli-Venezia Giulia	1,460	176	1,233
Emilia Romagna	8,646	529	7,852
Central Italy	11,989	1,083	9,275
Tuscany	4,058	356	3,329
Umbria	498	24	440
Marche	695	57	580
Lazio	6,739	646	4,927
Southern Italy	3,826	619	3,174
Abruzzo	408	66	341
Molise	56	2	54
Campania	1,990	394	1,568
Apulia	1,072	106	961
Basilicata	57	11	46
Calabria	244	40	204
Islands	1,299	164	1,113
Sicily	764	82	666
Sardinia	535	82	447

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

3rd 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
ITALY	1,683,589	133,489	651,313
North West Italy	751,890	44,948	309,060
Piedmont	185,620	13,449	82,897
Valle d'Aosta	2,369	185	1,587
Lombardy	527,178	29,666	196,437
Liguria	36,723	1,648	28,139
North East Italy	435,297	23,347	155,564
Trentino Alto Adige	15,249	1,938	9,338
Veneto	189,313	7,024	52,223
Friuli-Venezia Giulia	52,627	881	11,786
Emilia Romagna	178,107	13,504	82,217
Central Italy	406,001	57,855	110,279
Tuscany	51,593	5,685	41,009
Umbria	8,222	959	6,539
Marche	15,145	1,246	12,643
Lazio	331,041	49,964	50,089
Southern Italy	62,369	5,141	53,124
Abruzzo	6,998	641	6,001
Molise	989	107	868
Campania	29,794	2,281	24,042
Apulia	16,766	1,411	15,164
Basilicata	2,039	153	1,872
Calabria	5,782	549	5,178
Islands	28,033	2,199	23,285
Sicily	19,928	1,497	17,407
Sardinia	8,105	703	5,878

Financing and Funding

Access to data:

[TFR40500](#)

Securities and derivatives trading by type of security and derivative instrument

(flows in millions of euro)

3rd quarter 2020

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	651,309	621,602	29,707
Italian government securities	381,192	373,290	7,902
<i>of which:</i> BOTs	96,938	96,513	425
CCTs	34,922	34,472	450
BTPs	226,260	219,379	6,880
Other debt securities	149,012	144,121	4,891
Equity securities	103,116	89,845	13,271
Other securities	202	202	..
Total Derivative Instruments	1,239,194	1,224,763	14,431
Futures	246,533	233,370	13,163
<i>of which:</i> on interest rates	8,523	8,523	-
on stock indices	168,605	156,872	11,732
Swaps e Forward Rate Agreements	910,430	910,430	-
<i>of which:</i> Interest Rate Swaps	394,058	394,058	-
Currency Swaps	68,760	68,760	-
Forward Rate Agreements	445,492	445,492	-
Options on securities	11,587	10,676	910
<i>of which:</i> on equity securities	9,263	8,438	825
Options on futures or stock indices	29,732	29,419	312
<i>of which:</i> on stock indices or futures on stock indices	29,013	28,701	312
Interest rate options	19,902	19,902	-
Foreign currency options and other derivative instruments	21,011	20,966	45

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)

3rd 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
ITALY	0.03	0.03	0.03	0.02	0.02	0.02	0.03	0.04
North West Italy	0.03	0.02	0.02	0.02	0.02	0.02	0.03	0.05
Piedmont	0.04	0.02	0.03	0.02	0.02	0.02	0.02	0.04
Valle d'Aosta	0.04	0.04	0.03	0.04	0.01	0.01	0.01	0.03
Lombardy	0.03	0.02	0.02	0.02	0.02	0.02	0.03	0.05
Liguria	0.03	0.02	0.03	0.02	0.02	0.02	0.03	0.03
North East Italy	0.03	0.02	0.02	0.02	0.02	0.02	0.02	0.04
Trentino Alto Adige	0.03	0.02	0.02	0.04	0.05	0.03	0.03	0.06
Veneto	0.03	0.02	0.02	0.02	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
Central Italy	0.04	0.03	0.03	0.03	0.02	0.02	0.03	0.04
Tuscany	0.03	0.02	0.03	0.02	0.02	0.03	0.03	0.07
Umbria	0.04	0.03	0.02	0.02	0.02	0.02	0.03	0.04
Marche	0.04	0.04	0.03	0.02	0.03	0.03	0.04	0.07
Lazio	0.04	0.04	0.04	0.03	0.02	0.02	0.02	0.03
Southern Italy	0.04	0.03	0.03	0.03	0.01	0.02	0.02	0.04
Abruzzo	0.05	0.05	0.05	0.03	0.02	0.03	0.04	0.08
Molise	0.06	0.05	0.04	0.02	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	0.04	0.03	0.04	0.01	0.02	0.03	0.05
Basilicata	0.03	0.02	0.03	0.05	0.02	0.04	0.04	0.06
Calabria	0.04	0.03	0.04	0.03	0.01	0.02	0.02	0.07
Islands	0.04	0.03	0.04	0.03	0.02	0.02	0.02	0.04
Sicily	0.04	0.04	0.04	0.05	0.02	0.02	0.03	0.06
Sardinia	0.03	0.03	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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