

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

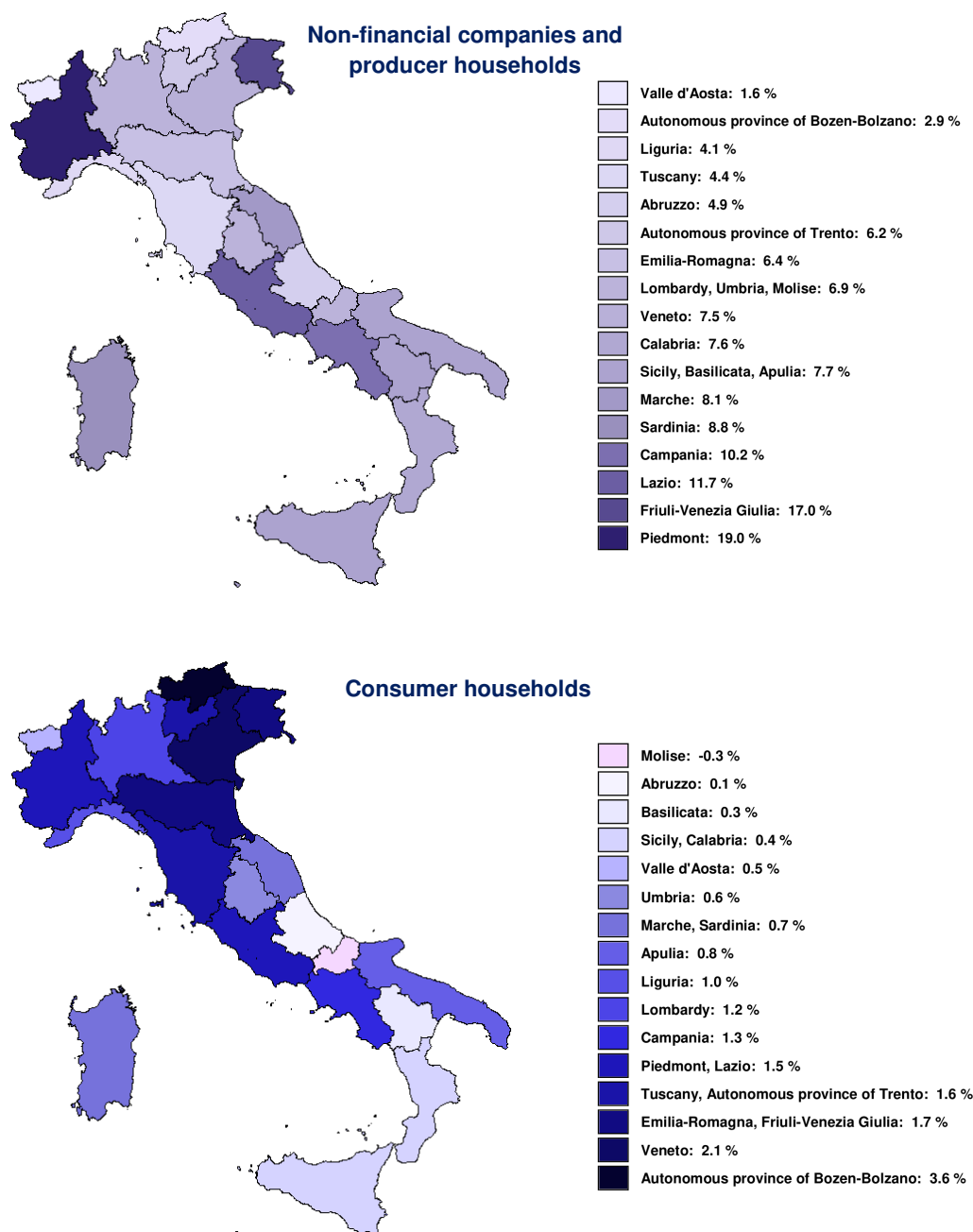
31 March 2021

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Figure 1

Twelve-month percentage change in loans by region¹

(data at 31 December 2020)

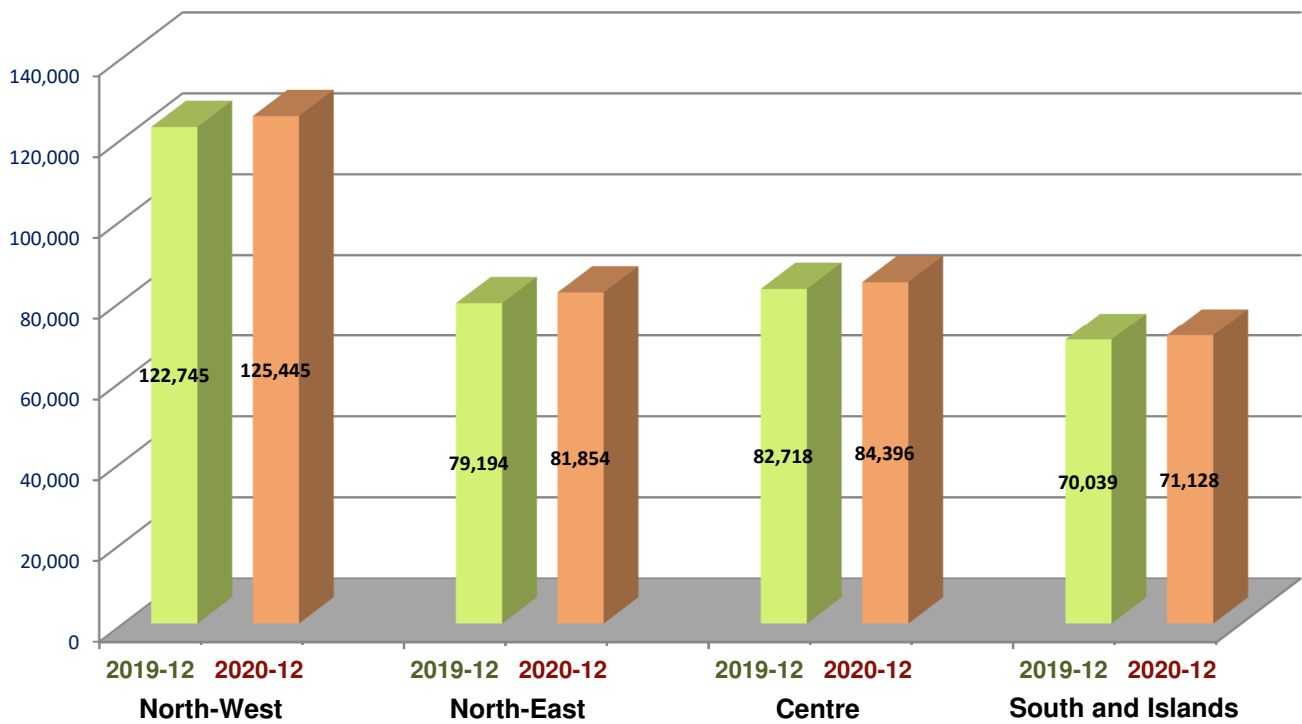


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

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



Reference period: December 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, Publications, [Methods and Sources: Methodological Notes](#).

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

Frequency	Source		Access to data
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
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Q	SR	Non-bank loans (excluding bad loans) by technical form and customer geographical area	TFR10289 p. 27
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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)

4th 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	1,835,126	1,764,346	750,521	70,727
of which:				
Repos	63,909	61,069	8,260	2,840
Loans (excluding repos)	1,770,325	1,702,433	742,248	67,884
Loans (excluding bad loans and repos)	1,719,253	1,651,595	704,489	67,655
of which:				
Long-term loans (excluding bad loans and repos)	....	1,254,367	....	....
Deposits	2,051,543	1,991,936	463,768	59,592
of which:				
Repos	90,005	87,217	7	2,788
Deposits (excluding repos)	1,807,342	1,772,248	458,491	35,082
Debt securities	114,627	114,627	....	....

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-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4
Loans	1,816,264	1,842,380	1,831,020	1,852,586	1,835,126
<i>of which:</i> Loans (excluding repos)	1,717,324	1,747,024	1,752,907	1,773,833	1,770,325
Portfolio securities	803,424	819,828	876,215	879,250	848,713
Deposits	1,914,256	1,941,253	1,960,642	1,994,438	2,051,543
<i>of which:</i> Deposits (excluding repos)	1,640,342	1,661,911	1,686,142	1,739,518	1,807,342
Securities issued but not expired	300,882	291,996	290,608	281,822	272,756
<i>of which:</i> Subordinated bonds	35,326	36,847	36,477	35,943	34,171
Customer assets under management	2,320,910	2,137,541	2,246,109	2,275,970	2,394,728

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20232](#)

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and CDP**

	of which:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,764,346	256,770	198,979
North West Italy	577,570	17,866	94,388
Piedmont	115,281	8,258	6,815
Valle d'Aosta	2,858	182	240
Lombardy	427,700	7,760	86,514
Liguria	31,730	1,666	818
North East Italy	352,881	7,010	26,086
Trentino Alto Adige	43,289	475	1,657
Veneto	142,442	2,769	15,597
Friuli-Venezia Giulia	31,606	1,101	1,834
Emilia Romagna	135,544	2,666	6,998
Central Italy	580,858	211,623	74,804
Tuscany	94,383	3,951	622
Umbria	18,449	897	98
Marche	33,088	1,471	338
Lazio	434,938	205,303	73,746
Southern Italy	172,116	13,738	428
Abruzzo	21,129	1,088	46
Molise	3,102	167	2
Campania	71,878	6,471	257
Apulia	51,661	2,281	89
Basilicata	6,271	537	10
Calabria	18,074	3,194	25
Islands	80,909	6,533	3,274
Sicily	55,618	5,218	267
Sardinia	25,292	1,315	3,007

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)

4th quarter 2020

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:		of which:		Consumer households
		Industry	Building	Services	Small firms	
ITALY	750,521	237,845	72,845	399,803	134,221	550,270
North West Italy	282,460	95,784	27,864	147,581	40,560	180,160
Piedmont	57,832	22,067	5,119	27,359	11,277	41,951
Valle d'Aosta	1,471	595	199	625	368	959
Lombardy	208,505	69,771	21,112	110,020	25,599	122,792
Liguria	14,653	3,350	1,435	9,578	3,315	14,458
North East Italy	199,950	73,802	16,813	94,701	39,768	118,102
Trentino Alto Adige	28,318	7,126	2,516	16,073	8,434	12,595
Veneto	75,489	28,954	5,483	35,666	14,493	47,987
Friuli-Venezia Giulia	16,756	8,364	1,321	5,838	3,070	11,597
Emilia Romagna	79,387	29,357	7,492	37,125	13,771	45,923
Central Italy	164,147	43,240	16,628	97,356	25,716	127,643
Tuscany	49,108	15,301	4,283	26,010	11,024	40,109
Umbria	10,015	3,755	908	4,562	2,394	7,339
Marche	17,996	7,759	1,615	7,652	4,122	13,124
Lazio	87,029	16,424	9,823	59,133	8,176	67,072
Southern Italy	74,464	19,175	8,581	41,871	19,056	83,019
Abruzzo	10,980	4,048	1,505	4,870	2,624	8,958
Molise	1,343	271	208	731	485	1,583
Campania	31,290	7,831	3,032	19,168	6,129	33,753
Apulia	21,778	5,310	2,597	11,921	6,566	27,296
Basilicata	3,017	638	550	1,461	923	2,687
Calabria	6,057	1,077	690	3,720	2,329	8,742
Islands	29,501	5,845	2,958	18,294	9,121	41,346
Sicily	20,146	3,756	1,870	12,898	6,219	29,829
Sardinia	9,355	2,089	1,089	5,396	2,903	11,517

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	750,521	282,460	74,464	29,501	199,950	164,147
Agriculture, forestry and fishing	40,027	11,231	4,836	2,403	14,634	6,923
Mining and quarrying	2,952	867	132	61	307	1,585
Manufacturing	205,530	84,128	16,903	4,997	66,755	32,747
Electricity, gas, steam and air conditioning supply	21,187	8,074	1,176	464	4,696	6,776
Water supply, sewerage, waste management and remediation activities	8,176	2,714	964	323	2,043	2,132
Construction	72,845	27,864	8,581	2,958	16,813	16,628
Wholesale and retail trade, repair of motor vehicles and motorcycles	129,705	42,523	19,703	7,749	33,396	26,334
Transportation and storage	39,409	10,535	3,773	2,423	5,786	16,893
Accommodation and food service activities	37,083	9,121	5,098	2,394	13,105	7,364
Information and communication	17,868	11,159	717	338	2,781	2,872
Financial and insurance activities	6,596	2,700	400	202	1,584	1,709
Real estate activities	71,621	31,434	4,378	1,743	17,267	16,800
Professional, scientific and technical activities	53,207	23,409	2,632	1,090	10,250	15,825
Administrative and support service activities	18,018	8,023	1,335	569	4,682	3,409
All remaining activities (sections O, P, Q, R, S, T)	26,298	8,677	3,836	1,785	5,851	6,149

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20231](#)

Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

4th quarter 2020

Reporting institutions: **Banks and CDP**

	Total	of which:		
		Non-financial companies and producer households	of which:	Consumer households
			Small firms	
ITALY	4.1	8.4	6.6	1.3
North West Italy	4.7	8.9	5.5	1.3
Piedmont	9.1	19.0	6.4	1.5
Valle d'Aosta	0.7	1.6	6.2	0.5
Lombardy	3.7	6.9	4.6	1.2
Liguria	3.0	4.1	10.0	1.0
North East Italy	4.5	7.3	4.2	2.0
Aut. province of Trento	3.4	6.2	1.4	1.6
Aut. province of Bozen-Bolzano	3.2	2.9	3.4	3.6
Veneto	4.4	7.5	3.4	2.1
Friuli Venezia Giulia	9.2	17.0	5.1	1.7
Emilia-Romagna	4.1	6.4	5.8	1.7
Central Italy	3.3	8.7	6.7	1.4
Tuscany	3.1	4.4	5.9	1.6
Umbria	4.1	6.9	6.6	0.6
Marche	5.0	8.1	5.0	0.7
Lazio	3.1	11.7	8.8	1.5
Southern Italy	4.0	8.3	11.2	0.8
Abruzzo	2.6	4.9	9.9	0.1
Molise	1.4	6.9	9.2	-0.3
Campania	5.5	10.2	12.3	1.3
Apulia	3.8	7.7	11.0	0.8
Basilicata	3.8	7.7	10.3	0.3
Calabria	1.4	7.6	10.8	0.4
Islands	2.9	8.0	10.8	0.5
Sicily	2.4	7.7	11.3	0.4
Sardinia	4.3	8.8	10.4	0.7

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30274](#)

External position

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

(stocks in millions of euro)

4th quarter 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	
TOTAL	747,447	111,241	431,755	138,521	65,930	107,486
Europe	651,802	94,699	364,384	130,698	62,021	87,477
Albania	495	85	304	106	-	694
Austria	91,551	7,565	51,664	29,268	3,055	-
Belgium	8,970	697	6,247	620	1,407	-
Bosnia and Herzegovina	983	274	708	1	..	2,917
Bulgaria	6,441	491	3,042	2,835	73	5,804
Croatia	11,404	2,779	8,031	588	6	13,304
Denmark	1,669	261	341	855	212	277
Finland	1,701	95	1,006	121	480	..
France	70,885	6,673	27,377	21,361	15,475	-
Germany	196,096	27,076	103,169	51,160	14,691	-
Greece	1,164	650	334	129	52	-
Ireland	15,610	4,383	9,573	781	872	-
Liechtenstein	70	11	59	-	-	-
Luxembourg	25,110	4,855	16,768	2,076	1,412	-
Malta	359	185	121	-	52	-
Montenegro	66	12	54	-	..	-
Norway	3,140	616	1,579	449	497	8
Netherlands	15,880	1,518	11,638	628	2,096	-
Poland	3,092	761	2,020	204	108	1,701
Portugal	6,645	686	5,248	467	245	-
United Kingdom	43,248	15,374	9,424	9,473	8,978	4,540
Romania	5,222	1,211	3,729	34	247	6,530
Russia	12,096	1,943	8,935	802	416	8,642
Serbia	4,595	651	3,114	39	792	5,396
Czech Republic	5,821	1,361	4,306	4	151	14,223
Slovakia	21,946	2,855	17,977	899	215	-
Slovenia	5,801	570	4,008	497	725	-
Spain	65,410	4,442	51,312	2,404	7,252	4,745
Sweden	1,853	328	682	145	698	20
Switzerland	10,325	2,367	4,251	3,415	292	6,392
Turkey	5,556	725	2,342	1,240	1,249	189
Hungary	4,113	1,445	2,533	21	115	11,832

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)

4th 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	
Asia	31,951	2,340	24,153	3,264	2,195	4,572
Saudi Arabia	838	402	348	84	4	-
China	3,174	168	1,461	807	738	1,190
South Korea	1,122	19	167	152	784	-
Philippines	349	60	282	7	..	-
Japan	11,225	437	10,308	206	275	3,303
India	1,238	23	1,022	184	9	-
Indonesia	531	26	490	12	2	-
Iran	21	3	14	1	3	-
Israel	1,162	18	1,136	7	1	-
Kazakhstan	175	83	91	-	..	-
Malaysia	43	22	17	4	..	-
Pakistan	2	..	1	1	..	-
Qatar	7,020	226	5,702	903	190	..
Taiwan	16	4	2	10	..	-
Thailand	44	13	27	4	..	-
Africa	5,859	843	4,475	423	118	4,481
Algeria	61	5	19	35	1	-
Egypt	2,512	438	1,750	320	3	4,481
Morocco	104	26	52	24	1	-
South Africa	654	5	620	9	20	-
Tunisia	135	30	8	19	78	-
America	37,344	9,368	24,457	2,312	1,207	10,720
Argentina	45	25	19	..	-	-
Brazil	809	301	346	156	6	15
Canada	1,940	99	1,149	99	594	-
Chile	510	163	344	4	..	-
Colombia	230	3	190	36	..	-
Cuba	203	..	..	14	189	-
Mexico	1,630	500	1,114	12	5	-
Peru	218	23	191	5	-	-
United States	31,087	8,168	20,540	1,979	401	10,704
Uruguay	114	9	104	1	..	-
Venezuela	57	13	44	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

4th 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	2,244	164	1,680	154	247	-
Australia	1,461	43	1,058	115	245	-
New Zealand	180	11	130	38	1	-
Offshore centres	10,789	3,512	5,463	1,670	143	237
Bahamas	943	49	170	723	-	-
Cayman Islands	2,695	907	1,512	276	-	-
Gibraltar	4	1	3	-	-	-
Hong Kong	916	501	241	145	29	111
Jersey, c.i.	751	289	462	-	-	-
Singapore	1,851	1,345	392	59	54	126
International organizations	7,458	315	7,143	-	..	-

Long-term loans (excluding repos and bad loans) to consumer households

for house purchase: stocks

by customer region and type of contract

(stocks in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

ITALY	270,206	69,360
North West Italy	95,716	24,284
Piedmont	19,793	5,258
Valle d'Aosta	497	105
Lombardy	67,025	17,025
Liguria	8,401	1,895
North East Italy	59,585	14,328
Trentino Alto Adige	5,163	1,037
Veneto	25,095	5,222
Friuli-Venezia Giulia	6,157	1,334
Emilia Romagna	23,170	6,734
Central Italy	62,763	17,802
Tuscany	19,978	5,272
Umbria	2,747	907
Marche	5,213	1,530
Lazio	34,826	10,093
Southern Italy	35,033	8,777
Abruzzo	3,531	959
Molise	581	154
Campania	15,048	3,528
Apulia	12,189	3,186
Basilicata	913	242
Calabria	2,771	708
Islands	17,108	4,170
Sicily	12,027	2,890
Sardinia	5,081	1,281

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

Source: supervisory reports

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

4th quarter 2020

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

ITALY	13,114	2,213	158
North West Italy	4,702	817	37
Piedmont	939	131	8
Valle d'Aosta	33	2	..
Lombardy	3,335	606	26
Liguria	395	78	3
North East Italy	3,114	382	31
Trentino Alto Adige	318	15	2
Veneto	1,200	170	17
Friuli-Venezia Giulia	335	38	2
Emilia Romagna	1,261	160	10
Central Italy	2,955	626	46
Tuscany	984	194	13
Umbria	126	23	4
Marche	258	45	3
Lazio	1,587	364	27
Southern Italy	1,596	285	29
Abruzzo	156	25	3
Molise	29	4	..
Campania	666	131	14
Apulia	573	100	8
Basilicata	49	7	1
Calabria	122	19	3
Islands	748	102	15
Sicily	511	65	12
Sardinia	237	36	3

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20281](#)

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,764,346	577,570	352,881
<i>of which:</i>			
Current accounts	246,274	37,825	24,893
<i>of which:</i>			
General government	154,862	202	41
Financial companies (excluding Monetary Financial Institutions)	11,126	6,341	2,229
Non-financial companies and producer households	60,069	23,365	17,938
<i>of which:</i> Small firms	12,869	4,118	4,302
Consumer households	18,711	7,530	4,357
Mortgage loans	972,657	339,539	229,600
<i>of which:</i>			
General government	92,113	16,978	6,515
Financial companies (excluding Monetary Financial Institutions)	33,672	22,856	4,626
Non-financial companies and producer households	437,907	160,576	126,402
<i>of which:</i> Small firms	93,334	27,843	28,533
Consumer households	403,916	137,147	90,896
<i>of which:</i> loans for house purchases	362,824	125,445	81,854
Loans secured by pledge of salary	15,855	3,177	2,213
<i>of which:</i>			
Producer households	70	19	18
Consumer households	15,786	3,158	2,195

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

Source: supervisory returns

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	59,855	15,787	10,872
<i>of which:</i>			
Producer households	2,072	531	402
Consumer households	57,772	15,249	10,469
Factoring	18,285	5,841	2,860
<i>of which:</i>			
General government	3,631	273	181
Financial companies (excluding Monetary Financial Institutions)	600	510	14
Non-financial companies and producer households	13,916	4,984	2,664
<i>of which: Small firms</i>	337	103	77
Consumer households	2	1	..
Financial leasing	30,758	11,412	7,807
<i>of which:</i>			
General government	359	111	112
Financial companies (excluding Monetary Financial Institutions)	443	147	138
Non-financial companies and producer households	28,548	10,694	7,164
<i>of which: Small firms</i>	5,685	2,018	1,523
Consumer households	1,329	443	374

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	580,858	172,116	80,909
<i>of which:</i>			
Current accounts	172,591	7,040	3,924
<i>of which:</i>			
General government	154,174	188	256
Financial companies (excluding Monetary Financial Institutions)	1,873	52	631
Non-financial companies and producer households	11,620	4,832	2,313
<i>of which:</i> Small firms	2,266	1,442	740
Consumer households	4,252	1,880	692
Mortgage loans	240,402	112,385	50,732
<i>of which:</i>			
General government	51,516	11,757	5,347
Financial companies (excluding Monetary Financial Institutions)	5,035	275	880
Non-financial companies and producer households	87,109	45,471	18,348
<i>of which:</i> Small firms	17,804	12,848	6,305
Consumer households	95,291	54,587	25,994
of which: loans for house purchases	84,396	47,968	23,160
Loans secured by pledge of salary	3,145	4,423	2,898
<i>of which:</i>			
Producer households	11	14	9
Consumer households	3,134	4,409	2,889

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	13,046	12,970	7,181
<i>of which:</i>			
Producer households	430	469	239
Consumer households	12,613	12,500	6,940
Factoring	5,697	2,876	1,011
<i>of which:</i>			
General government	1,420	1,240	517
Financial companies (excluding Monetary Financial Institutions)	73	2	..
Non-financial companies and producer households	4,154	1,628	486
<i>of which: Small firms</i>	66	64	25
Consumer households	1	1	..
Financial leasing	6,667	3,514	1,359
<i>of which:</i>			
General government	59	67	11
Financial companies (excluding Monetary Financial Institutions)	137	11	10
Non-financial companies and producer households	6,111	3,296	1,283
<i>of which: Small firms</i>	1,062	738	344
Consumer households	334	127	51

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit

by region of customer

(stocks in millions of euro)

4th quarter 2020

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

	Total	Banks	Financial intermediaries
ITALY	139,104	104,899	34,204
North West Italy	37,786	28,119	9,667
Piedmont	10,994	8,533	2,461
Valle d'Aosta	300	226	74
Lombardy	22,982	17,057	5,925
Liguria	3,511	2,303	1,208
North East Italy	24,482	18,395	6,087
Trentino Alto Adige	1,416	1,142	274
Veneto	10,266	7,733	2,533
Friuli-Venezia Giulia	2,636	1,941	695
Emilia Romagna	10,164	7,579	2,586
Central Italy	30,305	22,728	7,577
Tuscany	9,382	6,981	2,401
Umbria	2,321	1,747	573
Marche	3,142	2,380	763
Lazio	15,460	11,620	3,840
Southern Italy	29,753	22,889	6,865
Abruzzo	3,058	2,275	782
Molise	636	491	145
Campania	11,795	9,190	2,605
Apulia	8,660	6,710	1,951
Basilicata	1,107	871	236
Calabria	4,497	3,351	1,146
Islands	16,777	12,769	4,008
Sicily	12,290	9,387	2,903
Sardinia	4,487	3,382	1,105

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR40100](#)

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

4th quarter 2020

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	127,130	1,129	10,293	111,879	1,279	2,552
North West Italy	58,483	122	7,686	49,290	326	1,059
Piedmont	5,702	31	552	4,906	86	129
Valle d'Aosta	150	..	1	143	2	4
Lombardy	48,382	77	7,111	40,091	217	886
Liguria	4,248	14	21	4,151	22	41
North East Italy	25,332	118	1,456	22,254	642	863
Trentino Alto Adige	3,366	29	45	2,875	197	220
Veneto	5,706	44	226	4,974	126	336
Friuli-Venezia Giulia	5,678	10	90	5,354	177	46
Emilia Romagna	10,583	35	1,094	9,051	142	261
Central Italy	37,358	839	936	34,917	154	512
Tuscany	3,676	10	38	3,450	68	111
Umbria	387	2	17	342	12	15
Marche	869	5	32	775	26	31
Lazio	32,426	823	850	30,350	48	356
Southern Italy	4,501	43	43	4,222	105	88
Abruzzo	916	2	4	879	18	14
Molise	44	11	1	27	3	2
Campania	2,505	17	17	2,412	26	33
Apulia	747	11	13	650	39	34
Basilicata	133	..	3	121	6	2
Calabria	156	2	5	133	13	3
Islands	1,456	7	172	1,195	52	30
Sicily	692	..	14	637	31	11
Sardinia	763	6	158	558	21	19

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR10288](#)

Non-bank loans (excluding bad loans)

by technical form and customer sector

(stocks in millions of euro)

4th quarter 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	17,284	2,993	121	11,927	201	2,042
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Factoring: with recourse

Advances to assignor	8,190	1	1,122	6,952	98	18
Nominal value of receivables acquired	12,765	38	1,033	11,302	120	271

Total exposure in respect of finance leases

46,793	333	738	41,532	2,808	1,383
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Receivables for consumer credit

34,204	-	-	-	-	34,204
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Other finance

4,618	89	317	2,915	709	589
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Notes: This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

Financing and Funding

Access to data:

[TFR10289](#)

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

4th quarter 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	17,284	6,227	3,813	5,483	1,310	450
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Factoring: with recourse

Advances to assignor	8,190	4,725	1,394	1,141	748	182
Nominal value of credits acquired	12,765	6,676	2,251	2,262	1,243	333

Total exposure in respect of finance leases

46,793	16,634	14,966	8,566	4,608	2,018
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Receivables for consumer credit

34,204	9,667	6,087	7,577	6,865	4,008
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Other finance

4,617	2,264	739	886	446	283
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Notes: This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20163](#)

Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	2,001,957	386,042	78,198	1,129,179
North West Italy	631,849	149,311	22,747	361,026
Piedmont	136,690	24,273	6,272	91,312
Valle d'Aosta	4,641	1,064	213	2,685
Lombardy	446,796	117,422	14,423	234,392
Liguria	43,722	6,551	1,839	32,637
North East Italy	414,144	101,856	19,760	250,662
Trentino Alto Adige	45,465	10,419	2,695	27,681
Veneto	170,552	39,777	7,808	100,545
Friuli-Venezia Giulia	39,380	8,058	1,623	24,602
Emilia Romagna	158,748	43,602	7,633	97,834
Central Italy	470,101	85,416	14,710	232,986
Tuscany	102,630	21,307	5,305	71,519
Umbria	20,545	4,266	944	14,381
Marche	42,381	8,036	1,949	30,441
Lazio	304,545	51,807	6,511	116,645
Southern Italy	268,742	36,796	14,863	207,236
Abruzzo	30,693	4,606	1,628	22,842
Molise	7,092	578	320	5,922
Campania	111,495	16,866	5,574	85,025
Apulia	76,193	10,753	4,959	57,945
Basilicata	12,764	1,330	675	10,332
Calabria	30,505	2,663	1,707	25,169
Islands	102,476	12,663	6,118	77,270
Sicily	73,080	8,366	4,013	56,594
Sardinia	29,396	4,298	2,106	20,676

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20269](#)

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	1,991,936	627,017	409,267
Sight and overnight deposits	10,876	3,451	2,522
General government	52	6	5
Financial companies (excluding Monetary Financial Institutions)	1,569	157	827
Non-financial companies and producer households	1,488	275	299
<i>of which: Small firms</i>	243	56	76
Consumer households	6,333	1,963	1,255
With agreed maturity	85,923	30,098	20,944
General government	7,885	3	34
Financial companies (excluding Monetary Financial Institutions)	19,675	11,004	6,470
Non-financial companies and producer households	14,908	5,851	3,359
<i>of which: Small firms</i>	1,558	310	506
Consumer households	42,285	12,871	10,940
Redeemable at notice	315,385	70,361	53,179
General government	4,851	759	280
Financial companies (excluding Monetary Financial Institutions)	222	69	87
Non-financial companies and producer households	8,777	1,526	1,739
<i>of which: Small firms</i>	6,707	1,221	1,347
Consumer households	300,678	67,867	50,955

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

Source: supervisory reports

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,349,181	513,389	325,009
General government	35,182	3,258	5,868
Financial companies (excluding Monetary Financial Institutions)	107,595	67,419	20,004
Non-financial companies and producer households	432,175	160,429	114,181
<i>of which:</i> Small firms	91,058	28,796	24,866
Consumer households	738,791	270,398	178,866
Saving certificates and CDs issued	10,884	3,402	3,723
General government	4	2	..
Financial companies (excluding Monetary Financial Institutions)	285	189	69
Non-financial companies and producer households	1,143	523	283
<i>of which:</i> Small firms	379	82	153
Consumer households	9,332	2,646	3,328

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	482,442	260,047	98,518
Sight and overnight deposits	2,531	1,647	725
General government	36	2	3
Financial companies (excluding Monetary Financial Institutions)	582	2	1
Non-financial companies and producer households	725	150	39
<i>of which: Small firms</i>	40	51	21
Consumer households	1,083	1,366	665
With agreed maturity	25,115	7,401	2,366
General government	7,789	51	8
Financial companies (excluding Monetary Financial Institutions)	1,978	106	116
Non-financial companies and producer households	4,778	732	188
<i>of which: Small firms</i>	311	342	89
Consumer households	10,058	6,388	2,030
Redeemable at notice	62,816	98,656	30,373
General government	2,187	1,319	306
Financial companies (excluding Monetary Financial Institutions)	41	19	6
Non-financial companies and producer households	2,366	2,432	714
<i>of which: Small firms</i>	1,463	2,050	624
Consumer households	57,983	94,642	29,232

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	297,882	148,936	63,965
General government	21,318	2,042	2,697
Financial companies (excluding Monetary Financial Institutions)	17,106	1,962	1,104
Non-financial companies and producer households	93,880	46,559	17,126
<i>of which: Small firms</i>	16,232	14,799	6,365
Consumer households	152,859	95,243	41,425
Saving certificates and CDs issued	2,117	1,345	297
General government	2	..	..
Financial companies (excluding Monetary Financial Institutions)	22	5	..
Non-financial companies and producer households	190	135	11
<i>of which: Small firms</i>	65	72	8
Consumer households	1,884	1,193	281

Financing and Funding

Access to data:

[TFR40082](#)

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and CDP**

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

TOTAL	2,309,987	170,946	769,076
Italian government securities	638,194	53,813	129,457
<i>of which:</i> BOTs	22,909	1,419	1,070
BTPs	575,250	50,593	121,296
CCTs	19,865	1,110	4,152
Equity securities	299,711	56,418	84,089
<i>of which:</i> in non-euro-area currencies	68,343	2,153	17,417
Debt securities other than Italian government securities	540,316	17,548	79,199
<i>of which:</i> in non-euro-area currencies	81,054	3,206	25,949
Units of collective investment undertakings	808,709	38,928	473,881
Securities other than debt and equity securities	4,689	1,244	704

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

4th quarter 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)

4th quarter 2020

Reporting institutions: **Banks and CDP**

Total	of which:	
	Non-financial companies and producer households	Consumer households and others
2,309,987	170,946	769,076
1,145,325	55,671	367,331
235,585	15,538	95,821
2,741	164	1,825
865,303	37,847	238,082
41,696	2,122	31,603
503,047	28,397	185,289
23,833	2,171	11,525
214,973	9,186	60,936
59,281	1,357	13,816
204,961	15,684	99,013
557,422	76,656	129,482
62,935	6,785	47,966
9,669	1,282	7,630
17,915	1,530	14,371
466,904	67,059	59,515
71,554	7,261	60,820
8,092	909	6,828
1,102	119	978
34,341	3,452	27,999
19,160	1,853	17,158
2,276	194	2,067
6,583	734	5,790
32,639	2,962	26,155
23,359	2,066	19,464
9,280	896	6,691

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	101,467	8,200	63,705
North West Italy	61,758	4,113	33,004
Piedmont	25,542	696	7,179
Valle d'Aosta	139	1	138
Lombardy	34,054	3,276	23,977
Liguria	2,024	140	1,711
North East Italy	20,848	1,889	15,837
Trentino Alto Adige	3,824	31	1,592
Veneto	5,987	794	4,838
Friuli-Venezia Giulia	1,713	395	1,233
Emilia Romagna	9,323	669	8,174
Central Italy	13,252	1,302	10,262
Tuscany	4,764	483	3,881
Umbria	525	24	472
Marche	831	60	712
Lazio	7,133	734	5,196
Southern Italy	4,219	734	3,428
Abruzzo	412	57	353
Molise	56	2	53
Campania	2,240	514	1,674
Apulia	1,201	111	1,085
Basilicata	53	7	46
Calabria	258	42	216
Islands	1,390	163	1,173
Sicily	859	81	730
Sardinia	532	82	444

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th 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	1,793,505	144,686	685,899
North West Italy	799,936	46,765	325,342
Piedmont	195,986	14,229	86,871
Valle d'Aosta	2,406	158	1,650
Lombardy	562,979	30,634	207,513
Liguria	38,565	1,743	29,306
North East Italy	459,828	23,894	165,776
Trentino Alto Adige	16,120	2,054	9,787
Veneto	201,220	7,429	54,752
Friuli-Venezia Giulia	54,971	892	12,355
Emilia Romagna	187,517	13,520	88,881
Central Italy	439,859	66,084	115,563
Tuscany	54,444	5,849	42,980
Umbria	8,857	1,159	6,983
Marche	16,095	1,310	13,229
Lazio	360,462	57,766	52,370
Southern Italy	63,845	5,623	54,934
Abruzzo	7,333	730	6,252
Molise	1,010	108	898
Campania	30,171	2,502	24,925
Apulia	17,173	1,523	15,532
Basilicata	2,149	167	1,967
Calabria	6,010	594	5,360
Islands	30,038	2,321	24,285
Sicily	21,522	1,598	18,169
Sardinia	8,517	723	6,116

Financing and Funding

Access to data:

[TFR40500](#)

Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

4th quarter 2020

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	702,467	667,739	34,728
Italian government securities	416,708	406,957	9,750
<i>of which:</i> BOTs	99,962	99,721	241
CCTs	35,141	34,530	611
BTPs	253,780	244,982	8,798
Other debt securities	142,530	137,071	5,459
Equity securities	119,948	103,653	16,295
Other securities	365	365	..
Total Derivative Instruments	1,030,838	1,015,039	15,799
Futures	249,244	237,023	12,221
<i>of which:</i> on interest rates	7,783	7,783	-
on stock indices	177,765	165,611	12,153
Swaps e Forward Rate Agreements	688,358	688,358	-
<i>of which:</i> Interest Rate Swaps	448,570	448,570	-
Currency Swaps	78,257	78,257	-
Forward Rate Agreements	158,602	158,602	-
Options on securities	9,144	7,876	1,268
<i>of which:</i> on equity securities	5,058	3,807	1,251
Options on futures or stock indices	54,453	52,166	2,287
<i>of which:</i> on stock indices or futures on stock indices	49,788	49,660	128
Interest rate options	11,567	11,567	-
Foreign currency options and other derivative instruments	18,072	18,050	22

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)

4th 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	0.03	0.02	0.02	0.02	0.02	0.03	0.05
Piedmont	0.04	0.03	0.02	0.02	0.02	0.02	0.03	0.04
Valle d'Aosta	0.04	0.05	0.02	0.03	0.01	0.01	0.02	0.03
Lombardy	0.03	0.03	0.03	0.02	0.02	0.02	0.03	0.05
Liguria	0.03	0.02	0.02	0.02	0.02	0.03	0.03	0.03
North East Italy	0.03	0.02	0.02	0.02	0.02	0.02	0.03	0.04
Trentino Alto Adige	0.03	0.02	0.02	0.03	0.05	0.03	0.03	0.06
Veneto	0.03	0.03	0.03	0.02	0.02	0.02	0.03	0.04
Friuli-Venezia Giulia	0.05	0.03	0.03	0.01	0.01	0.02	0.02	0.03
Emilia Romagna	0.03	0.02	0.02	0.02	0.02	0.02	0.03	0.04
Central Italy	0.04	0.03	0.04	0.03	0.02	0.03	0.03	0.04
Tuscany	0.03	0.03	0.04	0.04	0.02	0.03	0.04	0.08
Umbria	0.04	0.03	0.03	0.04	0.02	0.03	0.04	0.06
Marche	0.04	0.03	0.03	0.02	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
Southern Italy	0.04	0.04	0.03	0.03	0.01	0.02	0.03	0.04
Abruzzo	0.05	0.05	0.04	0.03	0.02	0.03	0.03	0.08
Molise	0.05	0.05	0.04	0.03	0.02	0.02	0.02	0.03
Campania	0.04	0.03	0.03	0.02	0.01	0.01	0.02	0.03
Apulia	0.04	0.04	0.04	0.04	0.02	0.02	0.03	0.05
Basilicata	0.03	0.03	0.02	0.05	0.02	0.04	0.05	0.06
Calabria	0.04	0.04	0.03	0.03	0.01	0.02	0.02	0.06
Islands	0.04	0.03	0.03	0.03	0.02	0.02	0.03	0.05
Sicily	0.04	0.04	0.04	0.04	0.02	0.03	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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