

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

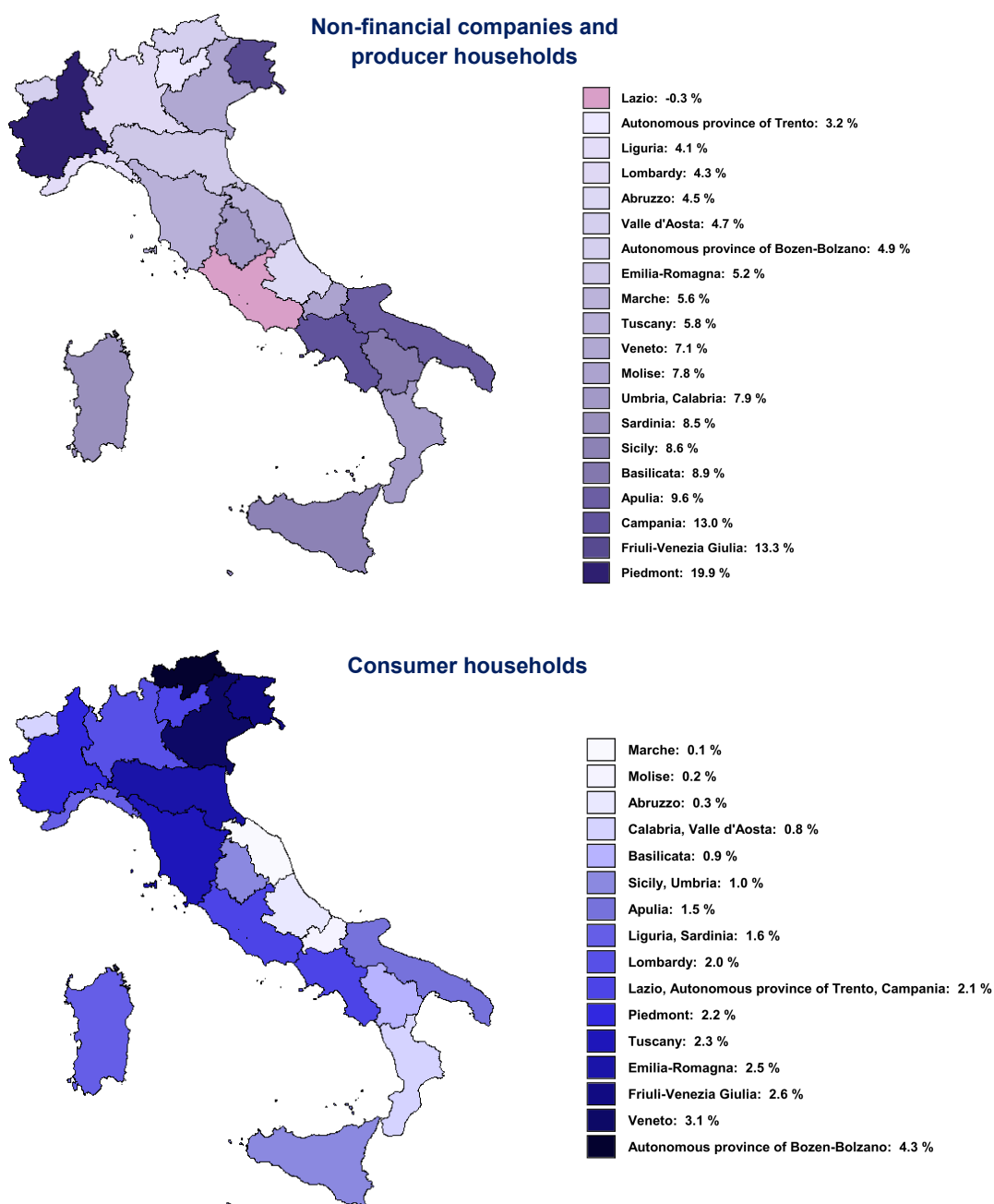
30 June 2021

For further information: [statistiche@bancaditalia.it](mailto:statistiche@bancaditalia.it)  
[www.bancaditalia.it/pubblicazioni/finanziamenti-raccolta/](http://www.bancaditalia.it/pubblicazioni/finanziamenti-raccolta/)

Figure 1

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

(data at 31 March 2021)

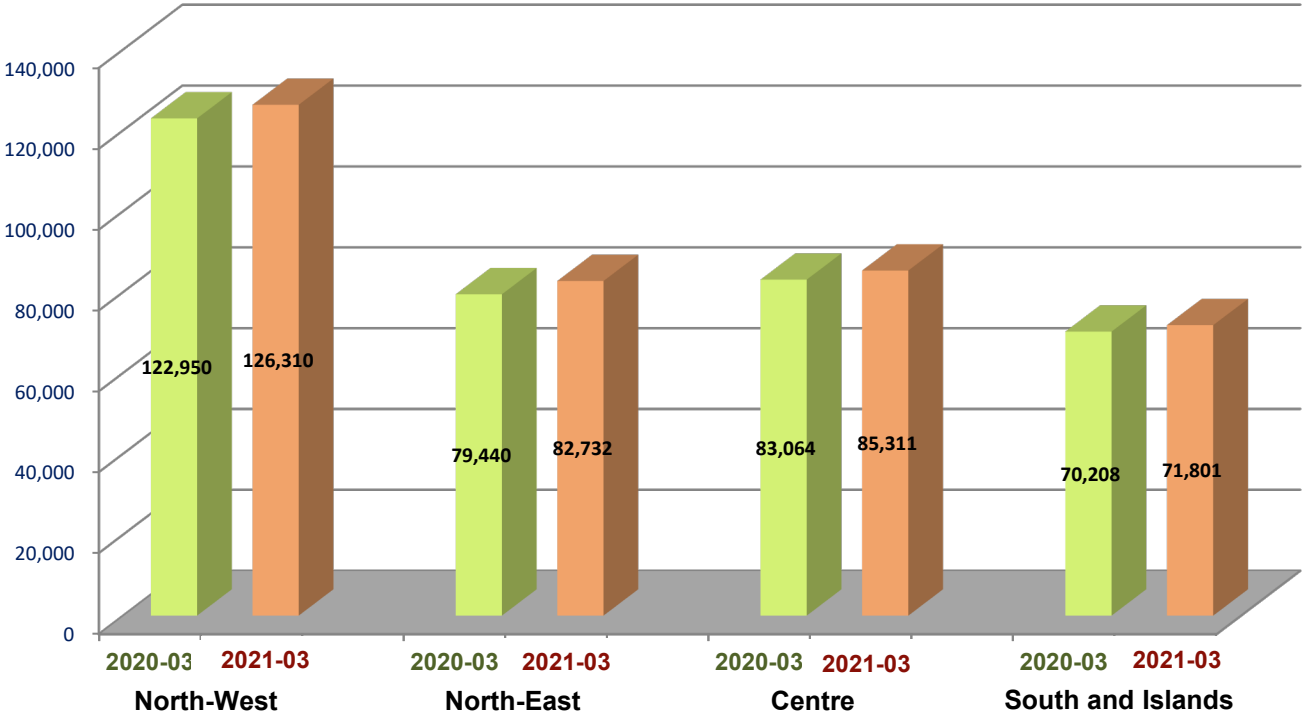


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Reference period: March 2021

Figure 2

**Mortgage loans granted to consumer households for house purchase by geographical area of customers**  
(millions of Euros; data at 31 march 2020 and 2021)



Reference period: March 2021

**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

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

## Direct fund-raising

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

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

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

## Securities, derivatives and customer assets under management

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

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

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

## Deposit rates

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

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

### Loans

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

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

#### Direct fund-raising

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



## Financing and Funding

### Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

1st quarter 2021

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	1,836,859	1,766,964	755,665	69,875
of which:				
Repos	56,823	54,189	7,038	2,634
Loans (excluding repos)	1,779,030	1,711,962	748,615	67,052
Loans (excluding bad loans and repos)	1,727,635	1,660,821	710,717	66,799
of which:				
Long-term loans (excluding bad loans and repos)	....	1,266,355	....	....
Deposits	2,055,243	1,993,356	458,318	61,873
of which:				
Repos	90,736	87,493	125	3,243
Deposits (excluding repos)	1,817,791	1,780,795	452,979	36,983
Debt securities	108,195	108,195	....	....

**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**

	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1
Loans	1,843,345	1,831,450	1,852,705	1,835,291	1,836,859
<i>of which:</i> Loans (excluding repos)	1,747,025	1,752,908	1,773,833	1,770,325	1,779,030
Portfolio securities	819,819	876,206	879,249	848,718	867,476
Deposits	1,941,353	1,960,690	1,994,493	2,051,579	2,055,243
<i>of which:</i> Deposits (excluding repos)	1,661,911	1,686,142	1,739,518	1,807,342	1,817,791
Securities issued but not expired	291,996	290,608	281,822	272,746	266,238
<i>of which:</i> Subordinated bonds	36,847	36,477	35,943	34,161	33,755
Customer assets under management	2,137,541	2,246,109	2,274,585	2,379,074	2,394,198

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20232](#)

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

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

<b>ITALY</b>	<b>1,766,964</b>	<b>262,130</b>	<b>188,005</b>
<b>North West Italy</b>	<b>575,810</b>	<b>18,007</b>	<b>89,486</b>
Piedmont	116,869	8,409	6,411
Valle d'Aosta	2,883	183	240
Lombardy	424,167	7,721	82,248
Liguria	31,891	1,694	587
<b>North East Italy</b>	<b>355,135</b>	<b>7,020</b>	<b>24,915</b>
Trentino Alto Adige	44,174	484	1,815
Veneto	142,956	2,774	14,629
Friuli-Venezia Giulia	32,129	1,113	1,825
Emilia Romagna	135,877	2,649	6,646
<b>Central Italy</b>	<b>579,908</b>	<b>216,778</b>	<b>70,013</b>
Tuscany	96,118	3,968	659
Umbria	18,738	921	77
Marche	33,151	1,492	286
Lazio	431,901	210,397	68,990
<b>Southern Italy</b>	<b>174,072</b>	<b>13,581</b>	<b>403</b>
Abruzzo	21,167	1,119	41
Molise	3,120	149	3
Campania	72,709	6,197	249
Apulia	52,390	2,294	75
Basilicata	6,338	535	9
Calabria	18,349	3,287	27
<b>Islands</b>	<b>82,023</b>	<b>6,744</b>	<b>3,189</b>
Sicily	56,496	5,453	240
Sardinia	25,528	1,291	2,949

**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)

1st quarter 2021

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of wich:		of wich:		Consumer households
		Industry	Building	Services	Small firms	
<b>ITALY</b>	<b>755,665</b>	<b>239,130</b>	<b>74,064</b>	<b>401,627</b>	<b>136,713</b>	<b>553,250</b>
<b>North West Italy</b>	<b>284,785</b>	<b>96,537</b>	<b>28,376</b>	<b>148,437</b>	<b>41,310</b>	<b>180,829</b>
Piedmont	59,502	22,062	5,257	28,830	11,466	42,126
Valle d'Aosta	1,494	593	209	640	380	959
Lombardy	208,834	70,522	21,446	109,136	26,072	123,226
Liguria	14,955	3,360	1,464	9,831	3,393	14,518
<b>North East Italy</b>	<b>202,491</b>	<b>74,279</b>	<b>17,051</b>	<b>96,279</b>	<b>40,132</b>	<b>119,022</b>
Trentino Alto Adige	28,969	7,077	2,587	16,642	8,586	12,670
Veneto	76,512	29,194	5,670	36,238	14,596	48,444
Friuli-Venezia Giulia	17,214	8,675	1,347	5,949	3,085	11,669
Emilia Romagna	79,796	29,333	7,446	37,450	13,865	46,239
<b>Central Italy</b>	<b>162,040</b>	<b>43,043</b>	<b>16,835</b>	<b>95,063</b>	<b>26,300</b>	<b>128,320</b>
Tuscany	50,432	15,797	4,414	26,645	11,255	40,462
Umbria	10,297	3,850	940	4,695	2,443	7,345
Marche	18,181	7,537	1,669	7,991	4,262	13,032
Lazio	83,130	15,858	9,812	55,732	8,341	67,481
<b>Southern Italy</b>	<b>76,130</b>	<b>19,332</b>	<b>8,758</b>	<b>43,062</b>	<b>19,597</b>	<b>83,478</b>
Abruzzo	10,968	3,850	1,546	5,005	2,672	8,976
Molise	1,374	270	213	754	495	1,589
Campania	32,160	7,977	3,092	19,786	6,358	33,996
Apulia	22,335	5,499	2,626	12,196	6,735	27,458
Basilicata	3,083	639	576	1,494	943	2,692
Calabria	6,211	1,097	705	3,827	2,394	8,767
<b>Islands</b>	<b>30,218</b>	<b>5,938</b>	<b>3,044</b>	<b>18,786</b>	<b>9,374</b>	<b>41,600</b>
Sicily	20,655	3,847	1,933	13,207	6,385	29,976
Sardinia	9,563	2,091	1,112	5,579	2,988	11,625

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>755,665</b>	<b>284,785</b>	<b>76,130</b>	<b>30,218</b>	<b>202,491</b>	<b>162,040</b>
Agriculture, forestry and fishing	40,845	11,435	4,978	2,450	14,883	7,099
Mining and quarrying	2,958	868	136	70	318	1,566
Manufacturing	207,222	84,989	17,012	5,070	67,187	32,965
Electricity, gas, steam and air conditioning supply	20,434	7,867	1,179	455	4,649	6,284
Water supply, sewerage, waste management and remediation activities	8,515	2,813	1,005	344	2,125	2,229
Construction	74,064	28,376	8,758	3,044	17,051	16,835
Wholesale and retail trade, repair of motor vehicles and motorcycles	132,498	43,663	20,167	7,924	33,839	26,905
Transportation and storage	38,288	10,736	3,870	2,514	5,918	15,251
Accommodation and food service activities	38,562	9,499	5,303	2,431	13,647	7,682
Information and communication	17,175	10,228	737	360	2,791	3,058
Financial and insurance activities	6,198	2,471	405	208	1,335	1,779
Real estate activities	71,580	31,361	4,376	1,682	17,254	16,908
Professional, scientific and technical activities	50,440	22,482	2,782	1,133	10,410	13,633
Administrative and support service activities	19,576	9,011	1,418	629	5,052	3,466
All remaining activities (sections O, P, Q, R, S, T)	27,309	8,986	4,004	1,905	6,033	6,381

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20231](#)

### Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

1st quarter 2021

Reporting institutions: **Banks and CDP**

	Total	of which:		
		Non-financial companies and producer households	of which:	Consumer households
			Small firms	
<b>ITALY</b>	<b>2.9</b>	<b>6.3</b>	<b>8.9</b>	<b>2.0</b>
<b>North West Italy</b>	<b>3.6</b>	<b>7.1</b>	<b>8.5</b>	<b>2.0</b>
Piedmont	8.7	19.9	8.1	2.2
Valle d'Aosta	3.4	4.7	11.7	0.8
Lombardy	2.4	4.3	8.2	2.0
Liguria	2.8	4.1	12.2	1.6
<b>North East Italy</b>	<b>4.3</b>	<b>6.4</b>	<b>5.7</b>	<b>2.8</b>
Aut. province of Trento	2.6	3.2	2.7	2.1
Aut. province of Bozen-Bolzano	4.7	4.9	5.8	4.3
Veneto	4.4	7.1	4.9	3.1
Friuli Venezia Giulia	7.7	13.3	6.6	2.6
Emilia-Romagna	3.6	5.2	6.9	2.5
<b>Central Italy</b>	<b>0.5</b>	<b>2.7</b>	<b>9.3</b>	<b>1.9</b>
Tuscany	4.0	5.8	8.1	2.3
Umbria	4.8	7.9	8.0	1.0
Marche	3.2	5.6	9.3	0.1
Lazio	-0.9	-0.3	11.2	2.1
<b>Southern Italy</b>	<b>5.0</b>	<b>10.0</b>	<b>13.5</b>	<b>1.5</b>
Abruzzo	2.5	4.5	11.7	0.3
Molise	2.0	7.8	9.8	0.2
Campania	6.5	13.0	15.6	2.1
Apulia	5.1	9.6	13.3	1.5
Basilicata	4.7	8.9	11.3	0.9
Calabria	2.5	7.9	12.3	0.8
<b>Islands</b>	<b>3.7</b>	<b>8.5</b>	<b>12.7</b>	<b>1.2</b>
Sicily	3.5	8.6	13.0	1.0
Sardinia	4.3	8.5	12.3	1.6

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30274](#)

### External position

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

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks**

	International exposure	of which: Non-banks residual maturity		of which: Banks residual maturity		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>TOTAL</b>	<b>761,459</b>	<b>109,761</b>	<b>450,947</b>	<b>136,162</b>	<b>64,589</b>	<b>120,038</b>
<b>Europe</b>	<b>657,678</b>	<b>94,422</b>	<b>375,987</b>	<b>127,156</b>	<b>60,113</b>	<b>98,277</b>
Albania	512	77	326	109	-	675
Austria	89,248	9,433	52,477	23,438	3,901	-
Belgium	10,871	667	8,395	747	1,062	-
Bosnia and Herzegovina	927	315	611	1	..	3,083
Bulgaria	5,669	684	2,727	2,103	155	6,517
Croatia	10,725	2,615	7,937	168	6	13,357
Denmark	1,273	193	516	97	467	281
Finland	2,137	78	1,358	144	557	1
France	69,030	5,896	28,219	20,253	14,663	-
Germany	203,251	25,989	104,642	56,886	15,733	-
Greece	1,186	499	483	196	8	-
Ireland	16,691	4,470	10,413	869	939	-
Liechtenstein	197	134	64	-	-	-
Luxembourg	27,192	4,830	19,243	1,989	1,130	-
Malta	410	177	118	63	52	-
Montenegro	51	7	44	-	..	-
Norway	2,837	575	1,586	141	535	4
Netherlands	16,397	1,800	11,575	933	2,089	-
Poland	2,732	623	1,836	166	107	1,592
Portugal	6,399	692	5,566	86	55	-
United Kingdom	37,254	13,974	9,893	6,895	6,492	4,674
Romania	5,163	1,232	3,669	42	222	6,479
Russia	12,627	2,550	8,929	847	301	8,338
Serbia	4,690	950	3,045	8	686	5,160
Czech Republic	5,803	1,222	4,110	320	151	25,513
Slovakia	23,660	3,003	17,843	2,029	785	-
Slovenia	6,115	949	3,977	531	658	-
Spain	68,192	4,631	54,510	2,163	6,888	4,382
Sweden	1,718	167	729	89	733	23
Switzerland	11,604	2,991	4,036	4,382	196	6,150
Turkey	5,266	522	2,393	1,086	1,265	179
Hungary	3,955	1,198	2,620	20	117	11,612

from December 2019, exposures from jointly owned companies (banks and financial institutions in Joint Ventures and within the prudential scope) have been added to the consolidation of the groups. This may generate discontinuities in the time series for the countries where the joint ventures are present.

Source: supervisory reports

## Financing and Funding

### External position

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

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks**

	International exposure	of which: Non-banks residual maturity		of which: Banks residual maturity		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>Asia</b>	<b>34,413</b>	<b>2,223</b>	<b>25,755</b>	<b>3,799</b>	<b>2,636</b>	<b>6,051</b>
Saudi Arabia	1,107	379	681	44	4	-
China	3,545	158	1,624	1,118	646	1,061
South Korea	1,621	10	144	153	1,313	-
Philippines	318	1	298	18	..	-
Japan	11,990	407	11,043	293	247	4,907
India	1,204	25	1,031	139	10	-
Indonesia	566	31	518	14	3	-
Iran	20	5	11	1	3	-
Israel	1,254	39	1,204	9	3	-
Kazakhstan	169	76	93	..	..	-
Malaysia	59	20	36	3	..	-
Pakistan	2	..	1	1	-	-
Qatar	7,234	206	5,881	949	199	..
Taiwan	14	3	2	9	..	-
Thailand	44	3	35	6	1	-
<b>Africa</b>	<b>5,710</b>	<b>742</b>	<b>4,400</b>	<b>393</b>	<b>175</b>	<b>4,806</b>
Algeria	31	5	20	5	2	-
Egypt	2,549	376	1,842	310	22	4,806
Morocco	97	8	54	34	1	-
South Africa	500	4	439	7	51	-
Tunisia	126	16	8	25	77	-
<b>America</b>	<b>40,110</b>	<b>8,570</b>	<b>27,716</b>	<b>2,560</b>	<b>1,265</b>	<b>10,664</b>
Argentina	46	26	20	..	-	-
Brazil	1,049	378	339	327	5	-
Canada	2,165	111	1,299	208	547	-
Chile	570	6	554	9	..	-
Colombia	223	3	219	1	-	-
Cuba	196	..	..	14	182	-
Mexico	1,653	491	1,149	9	4	-
Peru	269	18	246	4	1	-
United States	33,274	7,440	23,343	1,980	511	10,664
Uruguay	112	3	109	..	..	-
Venezuela	65	28	37	-	-	-



## Financing and Funding

### External position

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

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks**

	International exposure	of which: Non-banks residual maturity		of which: Banks residual maturity		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>Oceania</b>	<b>2,749</b>	<b>116</b>	<b>2,147</b>	<b>239</b>	<b>247</b>	-
Australia	1,971	38	1,484	203	245	-
New Zealand	171	4	130	36	1	-
<b>Offshore centres</b>	<b>11,218</b>	<b>3,346</b>	<b>5,705</b>	<b>2,015</b>	<b>152</b>	<b>240</b>
Bahamas	989	40	178	771	-	-
Cayman Islands	2,824	817	1,587	420	-	-
Gibraltar	..	..	..	-	-	-
Hong Kong	1,041	483	393	126	38	114
Jersey, c.i.	749	305	443	-	..	-
Singapore	1,793	1,205	422	113	52	126
<b>International organizations</b>	<b>9,581</b>	<b>343</b>	<b>9,237</b>	-	<b>1</b>	-

## Financing and Funding

Access to data:

[TFR10425](#)

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

#### for house purchase: stocks

by customer region and type of contract

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

<b>ITALY</b>	<b>272,631</b>	<b>71,142</b>
<b>North West Italy</b>	<b>96,951</b>	<b>24,386</b>
Piedmont	19,918	5,381
Valle d'Aosta	487	118
Lombardy	68,079	16,973
Liguria	8,467	1,914
<b>North East Italy</b>	<b>59,704</b>	<b>14,999</b>
Trentino Alto Adige	5,138	1,138
Veneto	25,051	5,555
Friuli-Venezia Giulia	6,208	1,365
Emilia Romagna	23,307	6,942
<b>Central Italy</b>	<b>63,316</b>	<b>18,475</b>
Tuscany	20,205	5,491
Umbria	2,755	956
Marche	5,496	1,428
Lazio	34,860	10,600
<b>Southern Italy</b>	<b>35,525</b>	<b>8,883</b>
Abruzzo	3,540	983
Molise	587	158
Campania	15,282	3,587
Apulia	12,399	3,192
Basilicata	917	249
Calabria	2,800	715
<b>Islands</b>	<b>17,134</b>	<b>4,398</b>
Sicily	11,967	3,086
Sardinia	5,167	1,312

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

Source: supervisory reports

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

1st quarter 2021

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

<b>ITALY</b>	<b>12,770</b>	<b>1,849</b>	<b>103</b>
<b>North West Italy</b>	<b>4,621</b>	<b>681</b>	<b>23</b>
Piedmont	911	119	5
Valle d'Aosta	26	2	-
Lombardy	3,329	496	16
Liguria	355	64	2
<b>North East Italy</b>	<b>2,861</b>	<b>317</b>	<b>20</b>
Trentino Alto Adige	255	12	1
Veneto	1,185	137	9
Friuli-Venezia Giulia	296	34	1
Emilia Romagna	1,124	133	8
<b>Central Italy</b>	<b>2,964</b>	<b>514</b>	<b>31</b>
Tuscany	974	142	6
Umbria	132	23	1
Marche	231	33	3
Lazio	1,627	317	20
<b>Southern Italy</b>	<b>1,584</b>	<b>240</b>	<b>18</b>
Abruzzo	147	22	1
Molise	29	3	..
Campania	689	111	10
Apulia	569	79	5
Basilicata	42	5	1
Calabria	108	19	1
<b>Islands</b>	<b>741</b>	<b>97</b>	<b>11</b>
Sicily	497	68	10
Sardinia	244	29	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)

1st quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,766,964	575,810	355,135
<i>of which:</i>			
<b>Current accounts</b>	<b>252,401</b>	<b>37,626</b>	<b>25,093</b>
<i>of which:</i>			
General government	160,684	328	84
Financial companies (excluding Monetary Financial Institutions)	10,830	6,242	1,974
Non-financial companies and producer households	60,077	22,860	18,288
<i>of which:</i> Small firms	12,946	4,110	4,314
Consumer households	19,212	7,793	4,429
<b>Mortgage loans</b>	<b>987,523</b>	<b>344,364</b>	<b>233,408</b>
<i>of which:</i>			
General government	92,502	17,087	6,562
Financial companies (excluding Monetary Financial Institutions)	33,080	22,699	4,390
Non-financial companies and producer households	450,266	164,752	129,634
<i>of which:</i> Small firms	95,861	28,656	28,996
Consumer households	406,634	137,850	91,666
<i>of which:</i> loans for house purchases	366,154	126,310	82,732
<b>Loans secured by pledge of salary</b>	<b>15,857</b>	<b>3,180</b>	<b>2,217</b>
<i>of which:</i>			
Producer households	69	19	18
Consumer households	15,788	3,161	2,200

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

Source: supervisory returns

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>59,625</b>	<b>15,663</b>	<b>10,854</b>
<i>of which:</i>			
Producer households	2,073	532	399
Consumer households	57,541	15,124	10,454
<b>Factoring</b>	<b>16,229</b>	<b>5,165</b>	<b>2,566</b>
<i>of which:</i>			
General government	3,133	224	150
Financial companies (excluding Monetary Financial Institutions)	482	449	24
Non-financial companies and producer households	12,495	4,439	2,390
<i>of which: Small firms</i>	314	92	76
Consumer households	3	1	..
<b>Financial leasing</b>	<b>30,710</b>	<b>11,313</b>	<b>7,792</b>
<i>of which:</i>			
General government	353	110	108
Financial companies (excluding Monetary Financial Institutions)	444	159	127
Non-financial companies and producer households	28,486	10,576	7,160
<i>of which: Small firms</i>	5,733	2,025	1,524
Consumer households	1,346	450	377

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	579,908	174,072	82,023
<i>of which:</i>			
<b>Current accounts</b>	<b>178,309</b>	<b>7,237</b>	<b>4,136</b>
<i>of which:</i>			
General government	159,625	260	388
Financial companies (excluding Monetary Financial Institutions)	1,925	56	633
Non-financial companies and producer households	11,678	4,891	2,359
<i>of which:</i> Piccole imprese	2,273	1,483	765
Consumer households	4,326	1,944	719
<b>Mortgage loans</b>	<b>243,491</b>	<b>114,658</b>	<b>51,603</b>
<i>of which:</i>			
General government	51,925	11,569	5,360
Financial companies (excluding Monetary Financial Institutions)	4,887	258	847
Non-financial companies and producer households	89,270	47,552	19,058
<i>of which:</i> Small firms	18,374	13,336	6,499
Consumer households	95,983	54,973	26,162
<i>of which:</i> loans for house purchases	85,311	48,448	23,353
<b>Loans secured by pledge of salary</b>	<b>3,158</b>	<b>4,402</b>	<b>2,900</b>
<i>of which:</i>			
Producer households	11	14	9
Consumer households	3,147	4,388	2,892

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>12,981</b>	<b>12,949</b>	<b>7,178</b>
<i>of which:</i>			
Producer households	427	476	238
Consumer households	12,552	12,473	6,939
<b>Factoring</b>	<b>5,063</b>	<b>2,498</b>	<b>937</b>
<i>of which:</i>			
General government	1,130	1,132	496
Financial companies (excluding Monetary Financial Institutions)	8	1	..
Non-financial companies and producer households	3,875	1,358	432
<i>of which: Small firms</i>	63	59	25
Consumer households	1	1	..
<b>Financial leasing</b>	<b>6,676</b>	<b>3,556</b>	<b>1,373</b>
<i>of which:</i>			
General government	58	66	11
Financial companies (excluding Monetary Financial Institutions)	137	11	10
Non-financial companies and producer households	6,119	3,336	1,295
<i>of which: Small firms</i>	1,074	756	353
Consumer households	336	129	54

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit

by region of customer

(stocks in millions of euro)

1st quarter 2021

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>139,555</b>	<b>104,809</b>	<b>34,746</b>
<b>North West Italy</b>	<b>37,827</b>	<b>27,992</b>	<b>9,834</b>
Piedmont	11,036	8,530	2,506
Valle d'Aosta	298	224	74
Lombardy	22,961	16,930	6,030
Liguria	3,532	2,309	1,224
<b>North East Italy</b>	<b>24,580</b>	<b>18,392</b>	<b>6,187</b>
Trentino Alto Adige	1,419	1,141	278
Veneto	10,313	7,735	2,579
Friuli-Venezia Giulia	2,638	1,938	700
Emilia Romagna	10,209	7,578	2,631
<b>Central Italy</b>	<b>30,422</b>	<b>22,746</b>	<b>7,676</b>
Tuscany	9,448	7,006	2,441
Umbria	2,325	1,744	581
Marche	3,140	2,369	771
Lazio	15,509	11,626	3,883
<b>Southern Italy</b>	<b>29,863</b>	<b>22,887</b>	<b>6,976</b>
Abruzzo	3,066	2,278	788
Molise	634	486	147
Campania	11,837	9,193	2,644
Apulia	8,686	6,704	1,983
Basilicata	1,107	867	240
Calabria	4,533	3,359	1,174
<b>Islands</b>	<b>16,864</b>	<b>12,792</b>	<b>4,072</b>
Sicily	12,363	9,408	2,955
Sardinia	4,501	3,384	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)

1st quarter 2021

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
<b>ITALY</b>	<b>122,628</b>	<b>1,038</b>	<b>7,710</b>	<b>110,348</b>	<b>1,260</b>	<b>2,272</b>
<b>North West Italy</b>	<b>55,515</b>	<b>106</b>	<b>5,908</b>	<b>48,356</b>	<b>323</b>	<b>822</b>
Piedmont	5,762	20	564	4,963	86	129
Valle d'Aosta	127	..	1	120	2	3
Lombardy	45,473	75	5,327	39,210	213	648
Liguria	4,153	11	16	4,064	21	41
<b>North East Italy</b>	<b>24,713</b>	<b>118</b>	<b>693</b>	<b>22,430</b>	<b>638</b>	<b>834</b>
Trentino Alto Adige	3,351	31	40	2,878	193	209
Veneto	5,745	42	241	5,009	123	330
Friuli-Venezia Giulia	5,620	10	91	5,287	187	46
Emilia Romagna	9,997	35	322	9,255	135	250
<b>Central Italy</b>	<b>36,167</b>	<b>760</b>	<b>889</b>	<b>33,863</b>	<b>147</b>	<b>508</b>
Tuscany	3,588	9	35	3,376	65	104
Umbria	319	2	9	283	11	14
Marche	847	4	30	754	24	35
Lazio	31,412	745	816	29,449	47	356
<b>Southern Italy</b>	<b>4,815</b>	<b>47</b>	<b>48</b>	<b>4,530</b>	<b>101</b>	<b>88</b>
Abruzzo	901	2	5	864	17	14
Molise	43	10	1	27	3	2
Campania	2,813	18	21	2,715	26	34
Apulia	761	15	13	663	36	34
Basilicata	142	..	4	130	6	2
Calabria	154	2	5	131	13	3
<b>Islands</b>	<b>1,419</b>	<b>6</b>	<b>172</b>	<b>1,169</b>	<b>52</b>	<b>20</b>
Sicily	710	..	13	655	31	10
Sardinia	709	6	158	514	21	9

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR10288](#)

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

by technical form and customer sector

(stocks in millions of euro)

1st quarter 2021

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

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

#### Factoring: without recourse

Nominal value of receivables acquired	15,139	2,683	69	10,442	197	1,749
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#### Factoring: with recourse

Advances to assignor	7,293	6	1,075	6,112	85	16
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Nominal value of receivables acquired	12,005	39	925	10,663	108	271
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#### Total exposure in respect of finance leases

46,873	329	707	41,633	2,838	1,366
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#### Receivables for consumer credit

34,746	-	-	-	-	34,746
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#### Other finance

4,534	73	221	2,914	737	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)

1st quarter 2021

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

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

#### Factoring: without recourse

Nominal value of credits acquired	15,139	5,264	3,243	4,976	1,240	417
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#### Factoring: with recourse

Advances to assignor	7,293	4,175	1,171	1,162	598	187
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Nominal value of credits acquired	12,005	6,332	2,031	2,228	1,067	347
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#### Total exposure in respect of finance leases

46,873	16,571	14,981	8,577	4,696	2,048
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#### Receivables for consumer credit

34,746	9,834	6,187	7,676	6,976	4,072
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#### Other finance

4,534	2,265	755	772	454	288
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**Notes:** This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20163](#)

### Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>1,997,950</b>	<b>376,869</b>	<b>81,560</b>	<b>1,144,336</b>
<b>North West Italy</b>	<b>637,494</b>	<b>149,915</b>	<b>24,166</b>	<b>366,053</b>
Piedmont	136,265	24,681	6,475	92,458
Valle d'Aosta	4,624	1,041	216	2,698
Lombardy	452,460	117,680	15,565	237,931
Liguria	44,145	6,512	1,910	32,966
<b>North East Italy</b>	<b>418,406</b>	<b>100,235</b>	<b>20,510</b>	<b>254,335</b>
Trentino Alto Adige	46,177	10,596	2,719	27,964
Veneto	171,192	39,195	8,134	102,121
Friuli-Venezia Giulia	39,409	7,232	1,690	25,058
Emilia Romagna	161,629	43,213	7,967	99,193
<b>Central Italy</b>	<b>460,195</b>	<b>77,961</b>	<b>15,438</b>	<b>236,436</b>
Tuscany	104,154	21,749	5,584	72,439
Umbria	20,766	4,310	990	14,521
Marche	42,735	7,800	2,131	30,826
Lazio	292,540	44,103	6,734	118,649
<b>Southern Italy</b>	<b>270,741</b>	<b>36,482</b>	<b>15,216</b>	<b>209,424</b>
Abruzzo	30,804	4,562	1,673	23,083
Molise	7,196	576	332	6,005
Campania	112,532	16,828	5,780	86,028
Apulia	76,623	10,567	4,993	58,569
Basilicata	12,851	1,320	681	10,436
Calabria	30,735	2,629	1,758	25,302
<b>Islands</b>	<b>102,887</b>	<b>12,276</b>	<b>6,230</b>	<b>78,089</b>
Sicily	73,252	8,090	4,070	57,182
Sardinia	29,635	4,186	2,160	20,906

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20269](#)

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>1,993,356</b>	<b>632,930</b>	<b>413,526</b>
<b>Sight and overnight deposits</b>	<b>10,089</b>	<b>3,143</b>	<b>2,534</b>
General government	66	4	7
Financial companies (excluding Monetary Financial Institutions)	1,482	134	761
Non-financial companies and producer households	1,161	306	316
<i>of which: Small firms</i>	253	59	77
Consumer households	6,369	1,977	1,378
<b>With agreed maturity</b>	<b>83,677</b>	<b>29,458</b>	<b>20,098</b>
General government	7,932	5	44
Financial companies (excluding Monetary Financial Institutions)	18,381	10,572	5,806
Non-financial companies and producer households	14,004	5,357	3,190
<i>of which: Small firms</i>	1,524	333	489
Consumer households	42,394	13,226	10,924
<b>Redeemable at notice</b>	<b>319,181</b>	<b>71,360</b>	<b>53,928</b>
General government	4,970	860	337
Financial companies (excluding Monetary Financial Institutions)	239	73	111
Non-financial companies and producer households	8,821	1,543	1,763
<i>of which: Small firms</i>	6,955	1,254	1,386
Consumer households	304,336	68,747	51,608

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

Source: supervisory reports

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,357,144</b>	<b>519,374</b>	<b>329,080</b>
General government	34,128	3,403	6,193
Financial companies (excluding Monetary Financial Institutions)	108,943	67,545	21,592
Non-financial companies and producer households	427,742	162,481	113,125
<i>of which:</i> Small firms	94,167	30,257	25,582
Consumer households	751,041	274,369	182,020
<b>Saving certificates and CDs issued</b>	<b>10,704</b>	<b>3,390</b>	<b>3,581</b>
General government	156	154	..
Financial companies (excluding Monetary Financial Institutions)	229	126	67
Non-financial companies and producer households	1,251	499	328
<i>of which:</i> Small firms	364	80	141
Consumer households	8,966	2,585	3,144

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	<b>477,366</b>	<b>262,299</b>	<b>99,008</b>
<b>Sight and overnight deposits</b>	<b>2,199</b>	<b>1,507</b>	<b>706</b>
General government	46	3	5
Financial companies (excluding Monetary Financial Institutions)	583	3	1
Non-financial companies and producer households	343	153	42
<i>of which: Small firms</i>	47	49	22
Consumer households	1,156	1,222	637
<b>With agreed maturity</b>	<b>24,452</b>	<b>7,255</b>	<b>2,414</b>
General government	7,822	54	7
Financial companies (excluding Monetary Financial Institutions)	1,831	48	124
Non-financial companies and producer households	4,463	746	249
<i>of which: Small firms</i>	282	334	86
Consumer households	9,938	6,295	2,011
<b>Redeemable at notice</b>	<b>63,518</b>	<b>99,822</b>	<b>30,553</b>
General government	2,129	1,338	305
Financial companies (excluding Monetary Financial Institutions)	29	19	6
Non-financial companies and producer households	2,280	2,514	720
<i>of which: Small firms</i>	1,533	2,142	640
Consumer households	58,848	95,720	29,413

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>294,024</b>	<b>150,406</b>	<b>64,259</b>
General government	19,831	2,070	2,630
Financial companies (excluding Monetary Financial Institutions)	16,868	1,884	1,054
Non-financial companies and producer households	88,943	46,442	16,752
<i>of which:</i> Small firms	16,892	15,001	6,435
Consumer households	155,502	96,934	42,217
<b>Saving certificates and CDs issued</b>	<b>2,182</b>	<b>1,268</b>	<b>282</b>
General government	1	..	..
Financial companies (excluding Monetary Financial Institutions)	30	6	..
Non-financial companies and producer households	285	130	10
<i>of which:</i> Small firms	66	71	7
Consumer households	1,847	1,123	268



## Financing and Funding

Access to data:

[TFR40082](#)

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

by type of securities and deposits

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,337,523</b>	<b>173,586</b>	<b>776,670</b>
<b>Italian government securities</b>	<b>621,704</b>	<b>54,311</b>	<b>123,901</b>
<i>of which:</i> BOTs	20,162	687	981
BTPs	564,385	51,883	116,188
CCTs	19,373	1,067	3,943
<b>Equity securities</b>	<b>321,634</b>	<b>58,571</b>	<b>92,380</b>
<i>of which:</i> in non-euro-area currencies	75,861	2,180	18,945
<b>Debt securities other than italian government securities</b>	<b>535,046</b>	<b>16,657</b>	<b>77,486</b>
<i>of which:</i> in non-euro-area currencies	81,848	2,915	25,620
<b>Units of collective investment undertakings</b>	<b>829,370</b>	<b>39,648</b>	<b>480,674</b>
<b>Securities other than debt and equity securities</b>	<b>4,448</b>	<b>971</b>	<b>624</b>

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

Source: supervisory reports

## Financing and Funding

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

by type of securities and deposits

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

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

## Financing and Funding

Access to data:

[TFR40087](#)

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>2,337,523</b>	<b>173,586</b>	<b>776,670</b>
<b>North West Italy</b>	<b>1,156,216</b>	<b>56,328</b>	<b>371,790</b>
Piedmont	234,926	15,407	98,033
Valle d'Aosta	2,795	169	1,859
Lombardy	876,255	38,568	239,655
Liguria	42,239	2,185	32,243
<b>North East Italy</b>	<b>508,506</b>	<b>28,321</b>	<b>184,205</b>
Trentino Alto Adige	24,440	2,254	11,968
Veneto	212,709	8,545	61,766
Friuli-Venezia Giulia	68,057	1,179	14,197
Emilia Romagna	203,299	16,343	96,274
<b>Central Italy</b>	<b>566,509</b>	<b>78,609</b>	<b>131,812</b>
Tuscany	63,674	7,199	48,598
Umbria	9,794	1,321	7,700
Marche	18,373	1,835	14,723
Lazio	474,667	68,255	60,791
<b>Southern Italy</b>	<b>73,105</b>	<b>7,336</b>	<b>62,263</b>
Abruzzo	8,322	892	7,066
Molise	1,143	121	1,013
Campania	35,002	3,365	28,720
Apulia	19,505	1,950	17,400
Basilicata	2,342	205	2,124
Calabria	6,790	804	5,940
<b>Islands</b>	<b>33,188</b>	<b>2,991</b>	<b>26,599</b>
Sicily	23,738	2,106	19,763
Sardinia	9,450	885	6,836

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

Source: supervisory reports

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

Securities under management	of which:	
	Non-financial companies and producer households	Consumer households and others
87,416	5,987	54,319
52,464	2,848	27,003
25,346	598	6,889
132	1	131
25,067	2,149	18,429
1,920	101	1,554
18,854	1,470	14,585
3,843	35	1,631
4,786	630	3,895
1,429	156	1,211
8,795	649	7,848
11,463	1,031	8,792
3,986	359	3,225
440	20	400
661	56	558
6,377	596	4,609
3,522	524	2,962
369	51	316
57	2	55
1,899	357	1,512
924	74	845
50	6	44
224	33	191
1,112	114	976
671	61	594
441	53	382

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and CDP**

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

<b>ITALY</b>	<b>1,835,953</b>	<b>150,824</b>	<b>702,280</b>
<b>North West Italy</b>	<b>816,466</b>	<b>48,831</b>	<b>335,598</b>
Piedmont	195,991	14,184	89,343
Valle d'Aosta	2,462	164	1,691
Lombardy	578,852	32,616	214,480
Liguria	39,160	1,868	30,084
<b>North East Italy</b>	<b>466,798</b>	<b>24,252</b>	<b>165,789</b>
Trentino Alto Adige	16,623	2,120	10,177
Veneto	200,007	6,932	56,457
Friuli-Venezia Giulia	63,967	958	12,752
Emilia Romagna	186,201	14,242	86,402
<b>Central Italy</b>	<b>455,812</b>	<b>69,432</b>	<b>119,247</b>
Tuscany	55,851	6,371	44,227
Umbria	9,071	1,213	7,118
Marche	16,707	1,598	13,729
Lazio	374,183	60,250	54,173
<b>Southern Italy</b>	<b>66,008</b>	<b>5,910</b>	<b>56,737</b>
Abruzzo	7,598	722	6,518
Molise	1,046	110	928
Campania	31,104	2,579	25,724
Apulia	17,797	1,652	16,007
Basilicata	2,217	178	2,027
Calabria	6,246	669	5,533
<b>Islands</b>	<b>30,869</b>	<b>2,399</b>	<b>24,909</b>
Sicily	22,094	1,648	18,599
Sardinia	8,775	751	6,311

## Financing and Funding

Access to data:

[TFR40500](#)

### Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

1st quarter 2021

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>775,885</b>	<b>735,325</b>	<b>40,561</b>
Italian government securities	411,558	403,689	7,869
<i>of which:</i> BOTs	119,849	119,628	221
CCTs	29,074	28,336	738
BTPs	239,851	233,062	6,789
Other debt securities	186,779	180,620	6,159
Equity securities	146,964	125,144	21,820
Other securities	116	99	17
<b>Total Derivative Instruments</b>	<b>1,193,548</b>	<b>1,176,459</b>	<b>17,088</b>
Futures	284,111	269,052	15,059
<i>of which:</i> on interest rates	10,986	10,986	-
on stock indices	194,017	178,975	15,042
Swaps e Forward Rate Agreements	822,196	822,196	-
<i>of which:</i> Interest Rate Swaps	541,839	541,839	-
Currency Swaps	107,388	107,388	-
Forward Rate Agreements	169,909	169,909	-
Options on securities	9,418	7,706	1,712
<i>of which:</i> on equity securities	7,848	6,146	1,702
Options on futures or stock indices	49,106	48,798	308
<i>of which:</i> on stock indices or futures on stock indices	48,014	47,706	308
Interest rate options	9,514	9,514	-
Foreign currency options and other derivative instruments	19,201	19,192	9

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30980](#)

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

by customer region, sector and size of deposit

(percentages)

1st quarter 2021

Reporting institutions: **Sample of banks**

	Non-financial companies and producer households				Consumer households and others			
	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000	up to 10,000	from 10,000 to 50,000	from 50,000 to 250,000	more than 250,000
<b>ITALY</b>	<b>0.03</b>	<b>0.03</b>	<b>0.03</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>
<b>North West Italy</b>	<b>0.03</b>	<b>0.03</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.04</b>
Piedmont	0.03	0.03	0.02	0.02	0.02	0.02	0.02	0.04
Valle d'Aosta	0.04	0.05	0.02	0.03	0.01	0.01	0.01	0.03
Lombardy	0.03	0.03	0.02	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
<b>North East Italy</b>	<b>0.03</b>	<b>0.02</b>	<b>0.02</b>	<b>0.01</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.04</b>
Trentino Alto Adige	0.03	0.01	0.02	0.02	0.05	0.03	0.03	0.04
Veneto	0.03	0.02	0.02	0.02	0.02	0.02	0.02	0.04
Friuli-Venezia Giulia	0.05	0.03	0.03	0.01	0.01	0.01	0.02	0.04
Emilia Romagna	0.02	0.02	0.02	0.01	0.02	0.02	0.02	0.03
<b>Central Italy</b>	<b>0.03</b>	<b>0.03</b>	<b>0.03</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.03</b>	<b>0.04</b>
Tuscany	0.03	0.02	0.03	0.03	0.02	0.03	0.04	0.06
Umbria	0.04	0.03	0.03	0.03	0.02	0.03	0.04	0.05
Marche	0.04	0.04	0.03	0.02	0.03	0.03	0.04	0.06
Lazio	0.04	0.04	0.03	0.01	0.02	0.02	0.03	0.03
<b>Southern Italy</b>	<b>0.04</b>	<b>0.03</b>	<b>0.03</b>	<b>0.02</b>	<b>0.01</b>	<b>0.02</b>	<b>0.02</b>	<b>0.04</b>
Abruzzo	0.04	0.04	0.05	0.02	0.02	0.03	0.03	0.08
Molise	0.05	0.04	0.04	0.03	0.02	0.02	0.02	0.03
Campania	0.03	0.03	0.03	0.02	0.01	0.01	0.02	0.03
Apulia	0.04	0.04	0.04	0.03	0.01	0.02	0.03	0.04
Basilicata	0.03	0.03	0.03	0.03	0.02	0.04	0.04	0.06
Calabria	0.03	0.03	0.03	0.02	0.01	0.02	0.02	0.03
<b>Islands</b>	<b>0.03</b>	<b>0.03</b>	<b>0.03</b>	<b>0.03</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.04</b>
Sicily	0.04	0.04	0.04	0.04	0.02	0.02	0.03	0.05
Sardinia	0.02	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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Requests for information on the content of this publication can be sent to  
[statistiche@bancaditalia.it](mailto:statistiche@bancaditalia.it).

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