

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

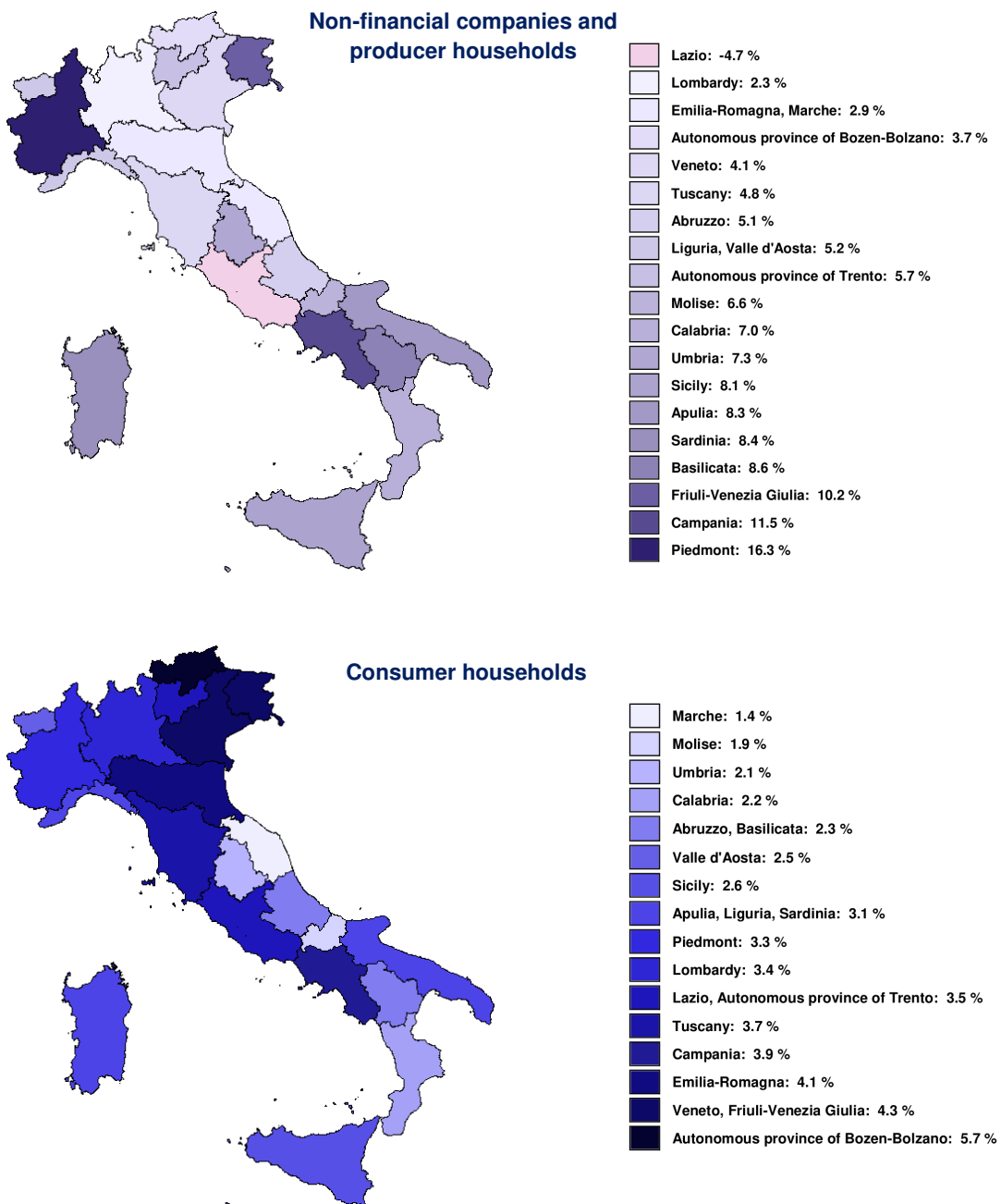
30 September 2021

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[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 30 June 2020)

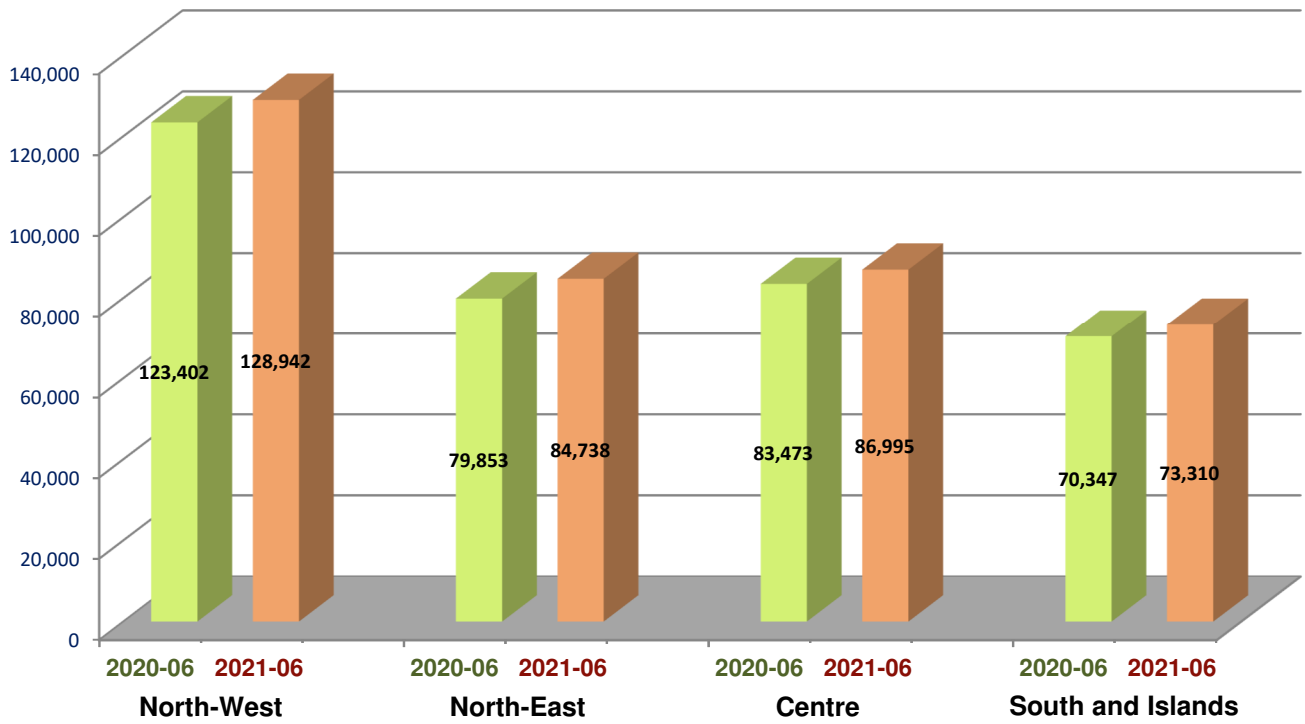


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

(millions of Euros; data at 30 June 2020 and 2021)



Reference period: June 2021

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

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

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

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

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

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

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

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## Key to symbols and information in the index

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

**Frequency:**

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

**Source:**

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

**Description of the table**

**Identification code of the table**

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

## Notice to readers

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

2nd 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	1,835,805	1,766,310	747,217	69,471
<i>of which:</i>				
Repos	46,221	43,961	6,711	2,260
Loans (excluding repos)	1,788,825	1,721,615	740,494	67,208
Loans (excluding bad loans and repos)	1,740,729	1,673,777	705,715	66,951
<i>of which:</i>				
Long-term loans (excluding bad loans and repos)	....	1,275,998	....	....
Deposits	2,087,905	2,026,595	475,519	61,299
<i>of which:</i>				
Repos	92,058	85,353	11	6,705
Deposits (excluding repos)	1,849,901	1,815,790	470,577	34,100
Debt securities	108,673	108,673	....	....

**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-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2
Loans	1,831,450	1,852,705	1,835,288	1,836,851	1,835,805
<i>of which:</i> Loans (excluding repos)	1,752,908	1,773,833	1,770,325	1,779,022	1,788,825
Portfolio securities	876,206	879,249	848,718	867,476	877,348
Deposits	1,960,679	1,994,484	2,051,575	2,055,239	2,087,905
<i>of which:</i> Deposits (excluding repos)	1,686,142	1,739,518	1,807,342	1,817,791	1,849,900
Securities issued but not expired	290,608	281,822	272,746	266,238	262,753
<i>of which:</i> Subordinated bonds	36,477	35,943	34,161	33,755	33,028
Customer assets under management	2,246,109	2,274,585	2,379,074	2,394,454	2,433,459

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**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.

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Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20232](#)

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

	<i>of wich:</i>		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
<b>ITALY</b>	<b>1,766,310</b>	<b>269,069</b>	<b>180,505</b>
<b>North West Italy</b>	<b>580,235</b>	<b>17,666</b>	<b>91,337</b>
Piedmont	119,737	8,192	7,467
Valle d'Aosta	2,856	176	220
Lombardy	425,769	7,630	83,200
Liguria	31,873	1,668	451
<b>North East Italy</b>	<b>355,084</b>	<b>6,929</b>	<b>25,180</b>
Trentino Alto Adige	44,283	461	1,554
Veneto	143,342	2,743	14,629
Friuli-Venezia Giulia	32,200	1,058	2,038
Emilia Romagna	135,260	2,668	6,959
<b>Central Italy</b>	<b>569,994</b>	<b>220,786</b>	<b>60,365</b>
Tuscany	96,060	4,098	662
Umbria	18,789	906	80
Marche	33,228	1,483	450
Lazio	421,917	214,299	59,173
<b>Southern Italy</b>	<b>177,215</b>	<b>15,601</b>	<b>413</b>
Abruzzo	21,209	1,112	40
Molise	3,211	225	3
Campania	74,993	7,736	244
Apulia	52,881	2,506	94
Basilicata	6,347	521	8
Calabria	18,573	3,500	24
<b>Islands</b>	<b>83,755</b>	<b>8,087</b>	<b>3,209</b>
Sicily	58,055	6,781	256
Sardinia	25,700	1,305	2,953

**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)

2nd 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>747,217</b>	<b>236,230</b>	<b>71,636</b>	<b>398,615</b>	<b>132,665</b>	<b>561,863</b>
<b>North West Italy</b>	<b>284,644</b>	<b>95,727</b>	<b>27,130</b>	<b>150,437</b>	<b>39,937</b>	<b>183,817</b>
Piedmont	60,903	22,221	5,098	30,191	11,069	42,738
Valle d'Aosta	1,473	575	206	640	372	981
Lombardy	207,406	69,473	20,386	109,935	25,275	125,347
Liguria	14,862	3,458	1,440	9,672	3,222	14,752
<b>North East Italy</b>	<b>200,116</b>	<b>73,431</b>	<b>16,735</b>	<b>95,086</b>	<b>38,982</b>	<b>121,207</b>
Trentino Alto Adige	29,175	6,939	2,554	17,012	8,533	12,854
Veneto	75,917	29,056	5,558	35,928	13,956	49,461
Friuli-Venezia Giulia	16,887	8,534	1,325	5,803	2,933	11,935
Emilia Romagna	78,138	28,902	7,298	36,344	13,560	46,957
<b>Central Italy</b>	<b>156,534</b>	<b>41,889</b>	<b>16,112</b>	<b>91,475</b>	<b>25,625</b>	<b>129,864</b>
Tuscany	49,628	15,505	4,296	26,244	10,890	41,079
Umbria	10,266	3,838	943	4,685	2,363	7,437
Marche	17,984	7,464	1,657	7,889	4,179	13,152
Lazio	78,657	15,082	9,217	52,656	8,193	68,196
<b>Southern Italy</b>	<b>75,849</b>	<b>19,270</b>	<b>8,639</b>	<b>42,928</b>	<b>18,983</b>	<b>84,862</b>
Abruzzo	10,858	3,773	1,544	4,979	2,593	9,119
Molise	1,366	267	212	752	483	1,611
Campania	32,300	8,099	2,989	19,905	6,195	34,607
Apulia	22,088	5,397	2,614	12,026	6,458	27,969
Basilicata	3,070	632	575	1,487	928	2,729
Calabria	6,166	1,102	705	3,779	2,326	8,826
<b>Islands</b>	<b>30,074</b>	<b>5,912</b>	<b>3,021</b>	<b>18,689</b>	<b>9,138</b>	<b>42,113</b>
Sicily	20,538	3,838	1,919	13,108	6,242	30,305
Sardinia	9,536	2,074	1,102	5,581	2,896	11,808

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>747,217</b>	<b>284,644</b>	<b>75,849</b>	<b>30,074</b>	<b>200,116</b>	<b>156,534</b>
Agriculture, forestry and fishing	40,736	11,349	5,013	2,452	14,864	7,058
Mining and quarrying	1,930	678	136	68	329	719
Manufacturing	206,010	84,233	16,963	5,078	66,752	32,983
Electricity, gas, steam and air conditioning supply	19,987	7,947	1,152	420	4,441	6,026
Water supply, sewerage, waste management and remediation activities	8,304	2,870	1,019	345	1,909	2,161
Construction	71,636	27,130	8,639	3,021	16,735	16,112
Wholesale and retail trade, repair of motor vehicles and motorcycles	130,407	43,647	19,802	7,862	33,395	25,701
Transportation and storage	36,723	10,194	3,908	2,515	5,892	14,212
Accommodation and food service activities	38,371	9,486	5,310	2,448	13,452	7,676
Information and communication	16,587	10,152	738	355	2,302	3,040
Financial and insurance activities	5,884	2,844	371	191	1,414	1,063
Real estate activities	71,185	31,193	4,462	1,653	16,925	16,952
Professional, scientific and technical activities	51,556	24,029	2,874	1,132	10,605	12,917
Administrative and support service activities	20,578	9,956	1,454	637	5,103	3,429
All remaining activities (sections O, P, Q, R, S, T)	27,324	8,936	4,009	1,894	5,999	6,485

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20231](#)

### Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

2nd quarter 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>3.4</b>	<b>4.2</b>	<b>5.3</b>	<b>3.4</b>	
<b>North West Italy</b>	<b>3.4</b>	<b>5.1</b>	<b>5.1</b>	<b>3.4</b>	
Piedmont	9.4	16.3	5.0	3.3	
Valle d'Aosta	3.9	5.2	9.1	2.5	
Lombardy	1.9	2.3	4.9	3.4	
Liguria	3.2	5.2	7.0	3.1	
<b>North East Italy</b>	<b>3.5</b>	<b>4.2</b>	<b>2.9</b>	<b>4.2</b>	
Aut. province of Trento	3.4	5.7	1.5	3.5	
Aut. province of Bozen-Bolzano	4.2	3.7	4.4	5.7	
Veneto	3.1	4.1	2.5	4.3	
Friuli Venezia Giulia	7.2	10.2	2.6	4.3	
Emilia-Romagna	3.0	2.9	3.3	4.1	
<b>Central Italy</b>	<b>2.0</b>	<b>-0.2</b>	<b>5.6</b>	<b>3.3</b>	
Tuscany	4.2	4.8	4.6	3.7	
Umbria	4.7	7.3	5.0	2.1	
Marche	2.4	2.9	6.9	1.4	
Lazio	1.2	-4.7	6.6	3.5	
<b>Southern Italy</b>	<b>6.0</b>	<b>9.0</b>	<b>8.4</b>	<b>3.1</b>	
Abruzzo	3.6	5.1	4.9	2.3	
Molise	4.4	6.6	5.9	1.9	
Campania	8.0	11.5	10.7	3.9	
Apulia	5.6	8.3	8.4	3.1	
Basilicata	5.1	8.6	6.7	2.3	
Calabria	2.9	7.0	7.3	2.2	
<b>Islands</b>	<b>5.7</b>	<b>8.1</b>	<b>8.2</b>	<b>2.8</b>	
Sicily	6.0	8.1	8.4	2.6	
Sardinia	5.0	8.4	8.3	3.1	

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30274](#)

### External position

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

(stocks in millions of euro)

2nd quarter 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>777,282</b>	<b>107,563</b>	<b>460,872</b>	<b>144,123</b>	<b>64,723</b>	<b>126,059</b>
<b>Europe</b>	<b>667,813</b>	<b>91,007</b>	<b>383,137</b>	<b>133,869</b>	<b>59,799</b>	<b>104,724</b>
Albania	486	83	294	110	-	707
Austria	89,885	8,044	52,055	26,499	3,287	-
Belgium	11,241	477	8,959	664	1,141	-
Bosnia and Herzegovina	976	324	651	1	..	3,421
Bulgaria	5,239	732	2,802	1,562	143	7,251
Croatia	10,739	2,514	8,068	152	6	14,071
Denmark	1,249	105	538	412	195	290
Finland	2,097	72	1,363	138	524	..
France	75,767	6,599	30,497	24,004	14,668	-
Germany	203,447	25,892	105,947	55,494	16,115	-
Greece	1,174	670	437	61	7	-
Ireland	17,711	4,001	10,850	1,868	992	-
Liechtenstein	199	136	63	-	-	-
Luxembourg	28,965	4,961	20,677	1,663	1,664	-
Malta	540	308	121	62	48	-
Montenegro	53	15	38	..	..	-
Norway	2,577	476	1,501	123	477	3
Netherlands	15,065	1,693	10,551	716	2,104	-
Poland	2,928	735	1,929	170	94	2,424
Portugal	7,819	1,302	6,294	174	49	-
United Kingdom	34,976	12,271	9,534	6,621	6,550	4,438
Romania	5,181	1,209	3,680	53	239	7,146
Russia	12,311	2,040	9,266	716	289	9,020
Serbia	4,745	975	3,048	115	607	5,196
Czech Republic	5,920	1,499	3,553	515	353	25,572
Slovakia	24,000	2,873	18,228	2,293	605	-
Slovenia	6,280	735	4,042	882	621	-
Spain	69,321	4,564	55,908	2,750	6,099	4,434
Sweden	1,873	156	791	136	790	20
Switzerland	11,661	2,859	4,300	4,299	203	6,883
Turkey	5,391	575	2,354	1,231	1,231	173
Hungary	4,165	729	2,874	31	531	13,385

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)

2nd quarter 2021

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>Asia</b>	<b>37,185</b>	<b>2,288</b>	<b>27,207</b>	<b>4,383</b>	<b>3,307</b>	<b>4,241</b>
Saudi Arabia	1,468	735	662	68	2	-
China	3,820	135	1,830	1,213	641	1,200
South Korea	2,389	15	187	218	1,968	-
Philippines	354	2	347	4	..	-
Japan	12,986	367	12,080	300	239	2,869
India	1,365	69	1,028	256	12	-
Indonesia	523	27	482	13	2	-
Iran	20	5	11	1	3	-
Israel	1,212	42	1,152	11	7	-
Kazakhstan	121	33	83	..	4	-
Malaysia	77	18	54	4	..	-
Pakistan	2	..	1	2	-	-
Qatar	7,526	396	5,999	934	197	..
Taiwan	17	4	3	9	..	-
Thailand	38	4	27	5	1	-
<b>Africa</b>	<b>6,108</b>	<b>789</b>	<b>4,631</b>	<b>481</b>	<b>207</b>	<b>4,926</b>
Algeria	27	6	19	..	2	-
Egypt	3,006	457	2,261	264	25	4,926
Morocco	80	5	63	10	1	-
South Africa	387	5	297	26	60	-
Tunisia	253	18	6	148	81	-
<b>America</b>	<b>42,264</b>	<b>9,117</b>	<b>29,014</b>	<b>3,121</b>	<b>1,012</b>	<b>11,866</b>
Argentina	47	30	17	..	-	-
Brazil	1,231	361	352	513	4	121
Canada	2,209	136	1,427	92	555	-
Chile	612	8	603	1	-	-
Colombia	235	3	230	1	..	-
Cuba	197	..	..	14	183	-
Mexico	1,628	491	1,124	5	7	-
Peru	265	46	216	2	1	-
United States	35,163	7,969	24,462	2,482	249	11,746
Uruguay	135	4	130	..	..	-
Venezuela	67	27	39	-	-	-



## Financing and Funding

### External position

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

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>Oceania</b>	<b>2,500</b>	<b>105</b>	<b>2,008</b>	<b>121</b>	<b>267</b>	-
Australia	1,753	50	1,346	92	266	-
New Zealand	179	19	131	29	..	-
<b>Offshore centres</b>	<b>12,214</b>	<b>3,913</b>	<b>6,023</b>	<b>2,148</b>	<b>130</b>	<b>302</b>
Bahamas	988	29	170	790	-	-
Cayman Islands	3,106	578	1,931	597	-	-
Gibraltar	9	..	9	-	-	-
Hong Kong	957	525	344	61	26	112
Jersey, c.i.	1,080	768	312	-	-	-
Singapore	1,974	1,361	473	88	52	190
<b>International organizations</b>	<b>9,199</b>	<b>346</b>	<b>8,853</b>	-	..	-

## Financing and Funding

Access to data:

[TFR10425](#)

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

#### for house purchase: stocks

by customer region and type of contract

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

<b>ITALY</b>	<b>280,430</b>	<b>69,025</b>
<b>North West Italy</b>	<b>99,366</b>	<b>23,238</b>
Piedmont	20,462	5,225
Valle d'Aosta	497	116
Lombardy	69,733	16,052
Liguria	8,674	1,845
<b>North East Italy</b>	<b>61,462</b>	<b>14,724</b>
Trentino Alto Adige	5,264	1,130
Veneto	25,580	5,583
Friuli-Venezia Giulia	6,382	1,332
Emilia Romagna	24,236	6,680
<b>Central Italy</b>	<b>65,575</b>	<b>18,029</b>
Tuscany	20,738	5,525
Umbria	2,812	943
Marche	5,726	1,359
Lazio	36,299	10,202
<b>Southern Italy</b>	<b>36,479</b>	<b>8,665</b>
Abruzzo	3,607	937
Molise	595	152
Campania	15,725	3,514
Apulia	12,718	3,151
Basilicata	944	239
Calabria	2,889	672
<b>Islands</b>	<b>17,550</b>	<b>4,368</b>
Sicily	12,186	3,110
Sardinia	5,363	1,258

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR10435](#)

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

(flows in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
<b>ITALY</b>	<b>14,204</b>	<b>2,212</b>	<b>180</b>
<b>North West Italy</b>	<b>5,054</b>	<b>819</b>	<b>42</b>
Piedmont	1,037	176	9
Valle d'Aosta	29	3	..
Lombardy	3,571	572	30
Liguria	416	69	3
<b>North East Italy</b>	<b>3,319</b>	<b>443</b>	<b>25</b>
Trentino Alto Adige	293	33	1
Veneto	1,329	196	14
Friuli-Venezia Giulia	326	45	1
Emilia Romagna	1,372	170	9
<b>Central Italy</b>	<b>3,315</b>	<b>566</b>	<b>56</b>
Tuscany	1,149	157	18
Umbria	131	26	3
Marche	266	42	3
Lazio	1,770	341	32
<b>Southern Italy</b>	<b>1,676</b>	<b>267</b>	<b>38</b>
Abruzzo	162	25	3
Molise	29	6	1
Campania	730	114	18
Apulia	587	97	12
Basilicata	48	7	..
Calabria	119	19	4
<b>Islands</b>	<b>841</b>	<b>116</b>	<b>20</b>
Sicily	581	85	13
Sardinia	259	31	7

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20281](#)

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,766,310	580,235	355,084
<i>of which:</i>			
<b>Current accounts</b>	<b>254,443</b>	<b>38,600</b>	<b>25,123</b>
<i>of which:</i>			
General government	163,538	243	154
Financial companies (excluding Monetary Financial Institutions)	11,134	6,469	2,252
Non-financial companies and producer households	58,418	23,365	17,812
<i>of which:</i> Small firms	11,618	3,745	3,908
Consumer households	20,066	8,126	4,607
<b>Mortgage loans</b>	<b>993,529</b>	<b>341,760</b>	<b>235,053</b>
<i>of which:</i>			
General government	95,793	16,700	6,340
Financial companies (excluding Monetary Financial Institutions)	29,758	19,181	4,453
Non-financial companies and producer households	448,660	163,416	129,393
<i>of which:</i> Small firms	94,896	28,259	28,622
Consumer households	414,197	140,443	93,710
<i>of which:</i> loans for house purchases	373,985	128,942	84,738
<b>Loans secured by pledge of salary</b>	<b>15,853</b>	<b>3,186</b>	<b>2,218</b>
<i>of which:</i>			
Producer households	30	6	8
Consumer households	15,823	3,180	2,210

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

Source: supervisory returns

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>57,447</b>	<b>14,929</b>	<b>10,338</b>
<i>of which:</i>			
Producer households	1,195	288	217
Consumer households	56,240	14,635	10,120
<b>Factoring</b>	<b>16,262</b>	<b>5,365</b>	<b>2,690</b>
<i>of which:</i>			
General government	2,967	212	162
Financial companies (excluding Monetary Financial Institutions)	340	303	27
Non-financial companies and producer households	12,830	4,794	2,498
<i>of which:</i> Small firms	324	90	84
Consumer households	9	6	..
<b>Financial leasing</b>	<b>30,704</b>	<b>11,284</b>	<b>7,737</b>
<i>of which:</i>			
General government	348	108	107
Financial companies (excluding Monetary Financial Institutions)	452	156	138
Non-financial companies and producer households	28,451	10,533	7,095
<i>of which:</i> Small firms	5,804	2,039	1,537
Consumer households	1,372	467	380

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	569,994	177,215	83,755
<i>of which:</i>			
<b>Current accounts</b>	<b>179,840</b>	<b>6,973</b>	<b>3,907</b>
<i>of which:</i>			
General government	162,511	229	401
Financial companies (excluding Monetary Financial Institutions)	1,742	55	615
Non-financial companies and producer households	10,622	4,485	2,134
<i>of which: Piccole imprese</i>	2,014	1,288	662
Consumer households	4,506	2,104	723
<b>Mortgage loans</b>	<b>244,515</b>	<b>118,371</b>	<b>53,830</b>
<i>of which:</i>			
General government	52,449	13,554	6,750
Financial companies (excluding Monetary Financial Institutions)	4,987	260	877
Non-financial companies and producer households	88,155	48,257	19,439
<i>of which: Small firms</i>	18,303	13,230	6,482
Consumer households	97,467	55,995	26,583
<i>of which: loans for house purchases</i>	86,995	49,512	23,798
<b>Loans secured by pledge of salary</b>	<b>3,160</b>	<b>4,392</b>	<b>2,898</b>
<i>of which:</i>			
Producer households	4	6	6
Consumer households	3,155	4,386	2,892

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>12,428</b>	<b>12,672</b>	<b>7,080</b>
<i>of which:</i>			
Producer households	276	257	158
Consumer households	12,149	12,415	6,921
<b>Factoring</b>	<b>4,885</b>	<b>2,449</b>	<b>872</b>
<i>of which:</i>			
General government	1,066	1,072	454
Financial companies (excluding Monetary Financial Institutions)	8	1	..
Non-financial companies and producer households	3,758	1,368	412
<i>of which:</i> Small firms	63	64	23
Consumer households	1	1	..
<b>Financial leasing</b>	<b>6,685</b>	<b>3,602</b>	<b>1,396</b>
<i>of which:</i>			
General government	57	65	11
Financial companies (excluding Monetary Financial Institutions)	138	11	10
Non-financial companies and producer households	6,127	3,380	1,316
<i>of which:</i> Small firms	1,086	776	366
Consumer households	338	132	55

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit

#### by region of customer

(stocks in millions of euro)

#### 2nd quarter 2021

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>142,672</b>	<b>104,531</b>	<b>38,141</b>
<b>North West Italy</b>	<b>38,738</b>	<b>27,938</b>	<b>10,800</b>
Piedmont	11,308	8,491	2,817
Valle d'Aosta	305	223	82
Lombardy	23,509	16,932	6,577
Liguria	3,617	2,291	1,325
<b>North East Italy</b>	<b>25,206</b>	<b>18,253</b>	<b>6,953</b>
Trentino Alto Adige	1,469	1,129	339
Veneto	10,580	7,700	2,880
Friuli-Venezia Giulia	2,686	1,957	729
Emilia Romagna	10,471	7,466	3,005
<b>Central Italy</b>	<b>31,043</b>	<b>22,521</b>	<b>8,522</b>
Tuscany	9,652	6,936	2,716
Umbria	2,375	1,745	630
Marche	3,198	2,360	838
Lazio	15,818	11,481	4,338
<b>Southern Italy</b>	<b>30,522</b>	<b>22,984</b>	<b>7,538</b>
Abruzzo	3,118	2,272	846
Molise	644	489	155
Campania	12,118	9,267	2,851
Apulia	8,867	6,729	2,138
Basilicata	1,126	870	255
Calabria	4,650	3,357	1,293
<b>Islands</b>	<b>17,163</b>	<b>12,836</b>	<b>4,327</b>
Sicily	12,598	9,450	3,149
Sardinia	4,565	3,386	1,179

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

Source: supervisory reports



## Financing and Funding

Access to data:

[TFR40100](#)

### Guarantees granted by customer region and sector

(stocks in millions of euro)

2nd quarter 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>127,384</b>	<b>848</b>	<b>8,703</b>	<b>114,291</b>	<b>1,265</b>	<b>2,277</b>
<b>North West Italy</b>	<b>59,554</b>	<b>106</b>	<b>6,758</b>	<b>51,551</b>	<b>329</b>	<b>810</b>
Piedmont	6,422	17	1,157	5,034	86	128
Valle d'Aosta	122	..	1	115	2	3
Lombardy	47,540	77	5,584	41,023	220	636
Liguria	5,470	11	16	5,379	21	44
<b>North East Italy</b>	<b>26,040</b>	<b>110</b>	<b>660</b>	<b>23,786</b>	<b>644</b>	<b>840</b>
Trentino Alto Adige	3,435	30	34	2,968	199	205
Veneto	6,470	39	284	5,691	121	335
Friuli-Venezia Giulia	5,942	9	29	5,674	188	42
Emilia Romagna	10,194	33	314	9,453	136	258
<b>Central Italy</b>	<b>36,570</b>	<b>581</b>	<b>1,067</b>	<b>34,259</b>	<b>142</b>	<b>521</b>
Tuscany	3,734	8	31	3,518	61	115
Umbria	337	2	9	301	11	15
Marche	830	4	27	739	23	35
Lazio	31,670	566	1,000	29,701	47	356
<b>Southern Italy</b>	<b>3,744</b>	<b>46</b>	<b>46</b>	<b>3,469</b>	<b>99</b>	<b>85</b>
Abruzzo	878	2	5	841	17	14
Molise	40	9	..	26	3	2
Campania	1,756	18	21	1,662	25	30
Apulia	768	15	10	674	35	34
Basilicata	146	..	4	134	6	2
Calabria	155	2	6	132	12	3
<b>Islands</b>	<b>1,475</b>	<b>7</b>	<b>171</b>	<b>1,226</b>	<b>50</b>	<b>21</b>
Sicily	713	..	13	658	30	11
Sardinia	763	6	158	568	20	10

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR10288](#)

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

by technical form and customer sector

(stocks in millions of euro)

2nd quarter 2021

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

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

Nominal value of receivables acquired	16,322	2,716	88	11,126	190	2,202
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#### Factoring: with recourse

Advances to assignor	7,778	33	1,146	6,496	83	20
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Nominal value of receivables acquired	12,294	65	925	10,922	107	276
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#### Total exposure in respect of finance leases

47,391	325	685	42,026	2,948	1,407
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#### Receivables for consumer credit

38,141	-	-	-	-	38,141
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#### Other finance

4,574	85	190	2,941	760	598
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**Notes:** This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10289](#)

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

(stocks in millions of euro)

2nd quarter 2021

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

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

Nominal value of credits acquired	16,322	5,793	3,621	5,100	1,361	447
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#### Factoring: with recourse

Advances to assignor	7,778	4,473	1,284	1,224	578	218
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Nominal value of credits acquired	12,294	6,375	2,169	2,243	1,098	409
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#### Total exposure in respect of finance leases

	47,391	16,727	15,134	8,609	4,817	2,105
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#### Receivables for consumer credit

	38,141	10,800	6,953	8,522	7,538	4,327
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#### Other finance

	4,574	2,331	742	797	414	289
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**Notes:** This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20163](#)

### Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>2,033,806</b>	<b>392,999</b>	<b>82,854</b>	<b>1,149,868</b>
<b>North West Italy</b>	<b>648,646</b>	<b>153,295</b>	<b>24,757</b>	<b>366,824</b>
Piedmont	139,507	26,752	6,523	92,217
Valle d'Aosta	4,731	1,058	211	2,714
Lombardy	459,588	118,225	16,048	238,943
Liguria	44,821	7,260	1,975	32,950
<b>North East Italy</b>	<b>424,582</b>	<b>104,943</b>	<b>20,549</b>	<b>255,700</b>
Trentino Alto Adige	46,496	10,887	2,869	28,024
Veneto	174,378	41,735	7,945	103,211
Friuli-Venezia Giulia	40,077	7,894	1,648	25,252
Emilia Romagna	163,632	44,427	8,087	99,213
<b>Central Italy</b>	<b>471,495</b>	<b>81,751</b>	<b>15,879</b>	<b>237,924</b>
Tuscany	106,345	23,455	5,667	72,821
Umbria	21,149	4,577	983	14,613
Marche	43,546	8,286	2,199	31,055
Lazio	300,455	45,432	7,031	119,435
<b>Southern Italy</b>	<b>275,215</b>	<b>39,502</b>	<b>15,135</b>	<b>210,771</b>
Abruzzo	31,205	4,967	1,645	23,222
Molise	7,283	665	340	6,010
Campania	114,519	18,241	5,720	86,412
Apulia	77,926	11,248	4,921	59,233
Basilicata	13,086	1,474	704	10,488
Calabria	31,195	2,906	1,805	25,405
<b>Islands</b>	<b>105,181</b>	<b>13,509</b>	<b>6,533</b>	<b>78,650</b>
Sicily	74,680	9,040	4,284	57,425
Sardinia	30,501	4,469	2,249	21,225

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20269](#)

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>2,026,595</b>	<b>644,190</b>	<b>419,433</b>
<b>Sight and overnight deposits</b>	<b>11,473</b>	<b>4,234</b>	<b>2,654</b>
General government	95	12	9
Financial companies (excluding Monetary Financial Institutions)	1,240	207	587
Non-financial companies and producer households	1,248	305	326
<i>of which: Small firms</i>	235	55	73
Consumer households	6,964	2,013	1,688
<b>With agreed maturity</b>	<b>78,704</b>	<b>26,177</b>	<b>19,256</b>
General government	8,842	3	27
Financial companies (excluding Monetary Financial Institutions)	17,161	9,619	5,559
Non-financial companies and producer households	11,558	3,681	2,976
<i>of which: Small firms</i>	1,375	283	461
Consumer households	40,369	12,695	10,569
<b>Redeemable at notice</b>	<b>319,399</b>	<b>70,934</b>	<b>53,637</b>
General government	5,673	793	330
Financial companies (excluding Monetary Financial Institutions)	169	68	50
Non-financial companies and producer households	8,648	1,555	1,721
<i>of which: Small firms</i>	6,969	1,267	1,360
Consumer households	304,131	68,389	51,437

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

Source: supervisory reports

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,395,863</b>	<b>533,318</b>	<b>336,427</b>
General government	35,675	3,584	5,541
Financial companies (excluding Monetary Financial Institutions)	117,576	74,158	22,897
Non-financial companies and producer households	447,812	168,145	117,925
<i>of which:</i> Small firms	97,927	31,613	26,424
Consumer households	758,678	276,048	183,850
<b>Saving certificates and CDs issued</b>	<b>10,351</b>	<b>3,327</b>	<b>3,406</b>
General government	106	104	..
Financial companies (excluding Monetary Financial Institutions)	253	151	67
Non-financial companies and producer households	1,310	534	318
<i>of which:</i> Small firms	349	82	132
Consumer households	8,588	2,514	2,986

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	<b>486,567</b>	<b>266,513</b>	<b>101,205</b>
<b>Sight and overnight deposits</b>	<b>2,255</b>	<b>1,564</b>	<b>766</b>
General government	54	8	13
Financial companies (excluding Monetary Financial Institutions)	442	1	2
Non-financial companies and producer households	428	146	44
<i>of which: Small firms</i>	45	43	21
Consumer households	1,286	1,285	691
<b>With agreed maturity</b>	<b>24,143</b>	<b>6,874</b>	<b>2,254</b>
General government	8,757	46	9
Financial companies (excluding Monetary Financial Institutions)	1,816	50	117
Non-financial companies and producer households	3,993	712	196
<i>of which: Small firms</i>	253	299	80
Consumer households	9,236	5,958	1,911
<b>Redeemable at notice</b>	<b>64,336</b>	<b>99,986</b>	<b>30,506</b>
General government	2,971	1,289	290
Financial companies (excluding Monetary Financial Institutions)	27	19	6
Non-financial companies and producer households	2,143	2,507	723
<i>of which: Small firms</i>	1,562	2,133	647
Consumer households	58,970	95,948	29,386

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>304,683</b>	<b>154,824</b>	<b>66,610</b>
General government	21,525	2,401	2,625
Financial companies (excluding Monetary Financial Institutions)	17,863	1,459	1,198
Non-financial companies and producer households	94,174	49,299	18,268
<i>of which: Small firms</i>	17,758	15,266	6,866
Consumer households	157,581	98,388	42,812
<b>Saving certificates and CDs issued</b>	<b>2,147</b>	<b>1,204</b>	<b>266</b>
General government	1	..	..
Financial companies (excluding Monetary Financial Institutions)	30	6	..
Non-financial companies and producer households	326	123	10
<i>of which: Small firms</i>	61	67	7
Consumer households	1,771	1,066	251



## Financing and Funding

Access to data:

[TFR40082](#)

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

by type of securities and deposits

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,376,212</b>	<b>172,008</b>	<b>801,160</b>
<b>Italian government securities</b>	<b>606,981</b>	<b>52,040</b>	<b>125,284</b>
<i>of which:</i> BOTs	20,182	42	1,003
BTPs	552,647	50,266	117,790
CCTs	19,063	1,065	3,849
<b>Equity securities</b>	<b>337,269</b>	<b>57,753</b>	<b>95,425</b>
<i>of which:</i> in non-euro-area currencies	81,734	2,347	20,554
<b>Debt securities other than Italian government securities</b>	<b>532,712</b>	<b>16,528</b>	<b>75,365</b>
<i>of which:</i> in non-euro-area currencies	82,596	2,733	25,468
<b>Units of collective investment undertakings</b>	<b>877,603</b>	<b>41,716</b>	<b>502,325</b>
<b>Securities other than debt and equity securities</b>	<b>4,180</b>	<b>853</b>	<b>427</b>

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

Source: supervisory reports

## Financing and Funding

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

by type of securities and deposits

(stocks in millions of euro)

2nd quarter 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	
<b>TOTAL</b>	<b>90,577</b>	<b>6,143</b>	<b>56,248</b>	<b>1,868,803</b>	<b>149,366</b>	<b>724,035</b>
<b>Italian government securities</b>	<b>11,623</b>	<b>381</b>	<b>3,803</b>	<b>512,440</b>	<b>44,396</b>	<b>119,031</b>
of which: BOTs	299	7	105	6,890	34	893
BTPs	9,832	242	2,591	479,818	43,089	113,107
CCTs	963	107	789	15,034	651	2,864
<b>Equity securities</b>	<b>4,532</b>	<b>550</b>	<b>2,811</b>	<b>247,786</b>	<b>52,340</b>	<b>89,378</b>
of which: in non-euro-area currencies	2,201	291	1,341	36,461	1,849	18,459
<b>Debt securities other than Italian government securities</b>	<b>18,130</b>	<b>1,165</b>	<b>5,269</b>	<b>389,165</b>	<b>14,208</b>	<b>67,703</b>
of which: in non-euro-area currencies	2,371	232	1,779	45,123	2,342	22,876
<b>Units of collective investment undertakings</b>	<b>55,847</b>	<b>4,021</b>	<b>43,983</b>	<b>700,566</b>	<b>35,347</b>	<b>445,734</b>
<b>Securities other than debt and equity securities</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>3,208</b>	<b>262</b>	<b>388</b>

## Financing and Funding

Access to data:

[TFR40087](#)

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

by region and customer sector

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>2,376,212</b>	<b>172,008</b>	<b>801,160</b>
<b>North West Italy</b>	<b>1,191,320</b>	<b>55,233</b>	<b>382,469</b>
Piedmont	239,479	16,800	100,565
Valle d'Aosta	2,906	210	1,944
Lombardy	905,710	36,019	246,819
Liguria	43,225	2,203	33,140
<b>North East Italy</b>	<b>505,429</b>	<b>27,808</b>	<b>190,600</b>
Trentino Alto Adige	24,841	2,265	12,325
Veneto	215,974	8,914	64,004
Friuli-Venezia Giulia	57,309	1,190	14,663
Emilia Romagna	207,304	15,438	99,608
<b>Central Italy</b>	<b>572,029</b>	<b>78,837</b>	<b>135,725</b>
Tuscany	67,332	7,721	50,366
Umbria	10,229	1,547	7,909
Marche	19,408	1,917	15,145
Lazio	475,060	67,653	62,305
<b>Southern Italy</b>	<b>73,494</b>	<b>7,116</b>	<b>64,802</b>
Abruzzo	8,652	826	7,445
Molise	1,190	116	1,065
Campania	34,101	3,222	29,931
Apulia	20,107	1,904	18,046
Basilicata	2,421	206	2,198
Calabria	7,022	843	6,117
<b>Islands</b>	<b>33,941</b>	<b>3,015</b>	<b>27,564</b>
Sicily	24,514	2,143	20,458
Sardinia	9,427	871	7,106

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

Source: supervisory reports

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>90,577</b>	<b>6,143</b>	<b>56,248</b>
<b>North West Italy</b>	<b>54,425</b>	<b>2,862</b>	<b>28,085</b>
Piedmont	25,835	594	7,074
Valle d'Aosta	146	1	145
Lombardy	26,038	2,164	19,236
Liguria	2,406	104	1,631
<b>North East Italy</b>	<b>19,443</b>	<b>1,588</b>	<b>14,994</b>
Trentino Alto Adige	3,906	35	1,700
Veneto	5,009	696	4,000
Friuli-Venezia Giulia	1,444	158	1,234
Emilia Romagna	9,083	699	8,060
<b>Central Italy</b>	<b>11,858</b>	<b>1,028</b>	<b>9,059</b>
Tuscany	4,139	369	3,311
Umbria	460	24	414
Marche	691	60	581
Lazio	6,568	576	4,752
<b>Southern Italy</b>	<b>3,718</b>	<b>550</b>	<b>3,111</b>
Abruzzo	424	51	358
Molise	59	2	57
Campania	1,970	374	1,561
Apulia	971	78	888
Basilicata	56	7	49
Calabria	238	38	199
<b>Islands</b>	<b>1,135</b>	<b>114</b>	<b>998</b>
Sicily	692	64	611
Sardinia	443	50	388

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

2nd 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>1,868,803</b>	<b>149,366</b>	<b>724,035</b>
<b>North West Italy</b>	<b>836,714</b>	<b>47,506</b>	<b>344,981</b>
Piedmont	200,079	15,541	91,663
Valle d'Aosta	2,572	205	1,758
Lombardy	594,368	29,861	220,690
Liguria	39,695	1,898	30,869
<b>North East Italy</b>	<b>466,087</b>	<b>23,627</b>	<b>171,597</b>
Trentino Alto Adige	17,846	2,153	10,455
Veneto	202,770	7,077	58,530
Friuli-Venezia Giulia	55,521	967	13,182
Emilia Romagna	189,950	13,431	89,430
<b>Central Italy</b>	<b>468,498</b>	<b>70,093</b>	<b>122,710</b>
Tuscany	59,273	6,924	45,823
Umbria	9,463	1,423	7,303
Marche	17,686	1,676	14,107
Lazio	382,076	60,071	55,476
<b>Southern Italy</b>	<b>66,003</b>	<b>5,717</b>	<b>58,980</b>
Abruzzo	7,874	673	6,839
Molise	1,090	105	975
Campania	29,947	2,436	26,795
Apulia	18,342	1,618	16,580
Basilicata	2,285	178	2,092
Calabria	6,465	707	5,699
<b>Islands</b>	<b>31,500</b>	<b>2,423</b>	<b>25,768</b>
Sicily	22,749	1,671	19,202
Sardinia	8,751	752	6,566

## Financing and Funding

Access to data:

[TFR40500](#)

### Securities and derivatives trading by type of security and derivative instrument

(flows in millions of euro)

2nd quarter 2021

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>864,890</b>	<b>828,486</b>	<b>36,405</b>
Italian government securities	433,729	427,680	6,050
<i>of which:</i> BOTs	148,671	148,391	280
CCTs	24,475	24,276	198
BTPs	229,115	223,610	5,505
Other debt securities	273,797	267,908	5,888
Equity securities	134,509	113,255	21,253
Other securities	40	39	1
<b>Total Derivative Instruments</b>	<b>1,114,285</b>	<b>1,098,436</b>	<b>15,849</b>
Futures	279,889	266,692	13,197
<i>of which:</i> on interest rates	10,293	10,293	-
on stock indices	174,510	161,327	13,183
Swaps e Forward Rate Agreements	755,011	755,011	-
<i>of which:</i> Interest Rate Swaps	562,874	562,874	-
Currency Swaps	63,745	63,745	-
Forward Rate Agreements	125,210	125,210	-
Options on securities	10,821	8,368	2,453
<i>of which:</i> on equity securities	7,435	5,230	2,205
Options on futures or stock indices	41,165	40,993	171
<i>of which:</i> on stock indices or futures on stock indices	40,312	40,140	171
Interest rate options	9,755	9,755	-
Foreign currency options and other derivative instruments	17,643	17,616	28

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30980](#)

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

by customer region, sector and size of deposit

(percentages)

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

**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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