

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

Direct fund-raising

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

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

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

Securities, derivatives and customer assets under management

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

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

Deposit rates

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

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

Loans

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

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

Direct fund-raising

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

Financing and Funding

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
ITALY	0.03	0.03	0.02	0.02	0.02	0.02	0.03	0.04
North West Italy	0.03	0.02	0.02	0.01	0.02	0.02	0.03	0.04
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
North East Italy	0.03	0.02	0.02	0.01	0.02	0.02	0.02	0.03
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
Central Italy	0.03	0.03	0.03	0.02	0.02	0.02	0.03	0.03
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
Southern Italy	0.04	0.03	0.03	0.03	0.01	0.02	0.02	0.03
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
Islands	0.03	0.03	0.03	0.02	0.01	0.02	0.02	0.04
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

