

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

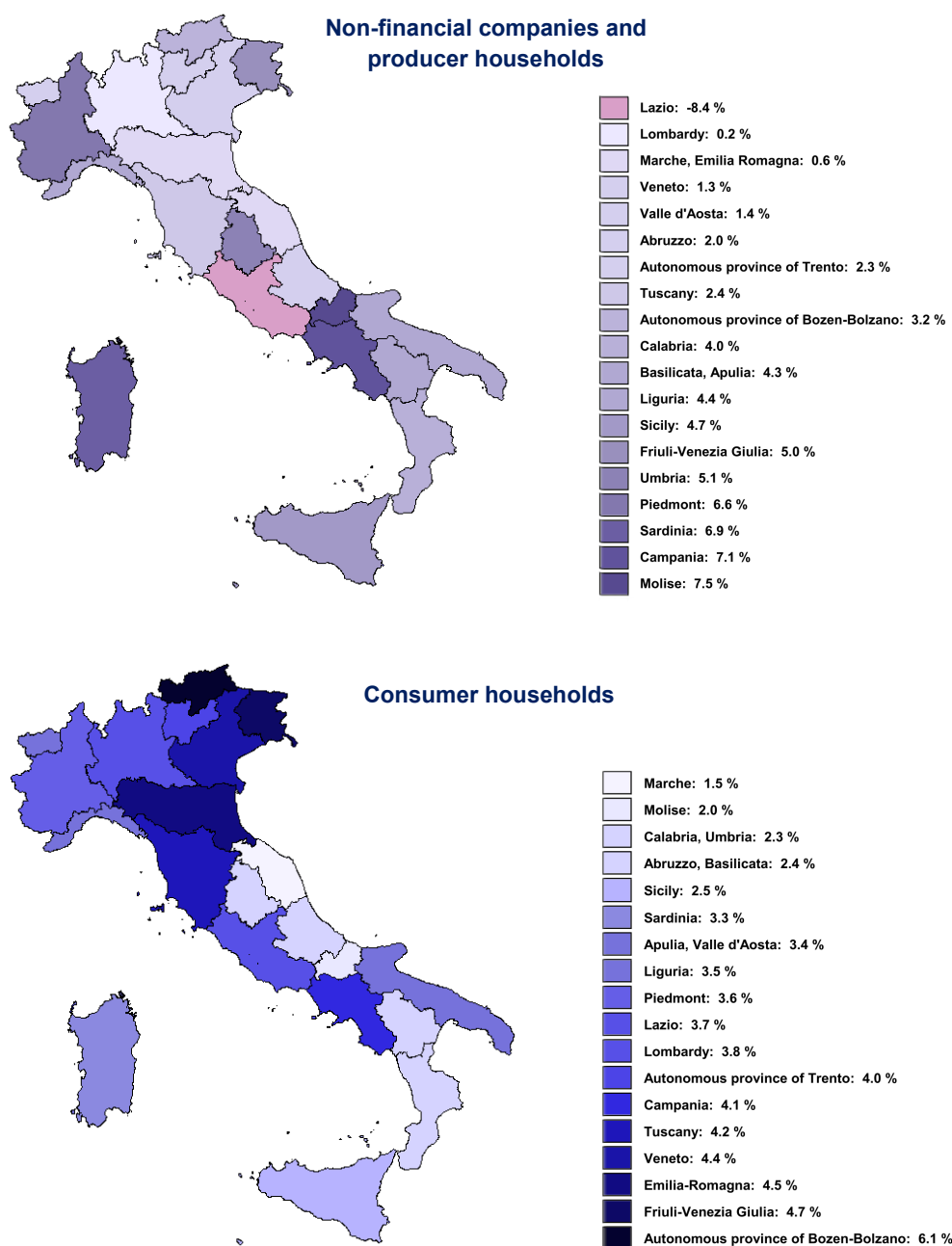
31 December 2021

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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 September 2021)

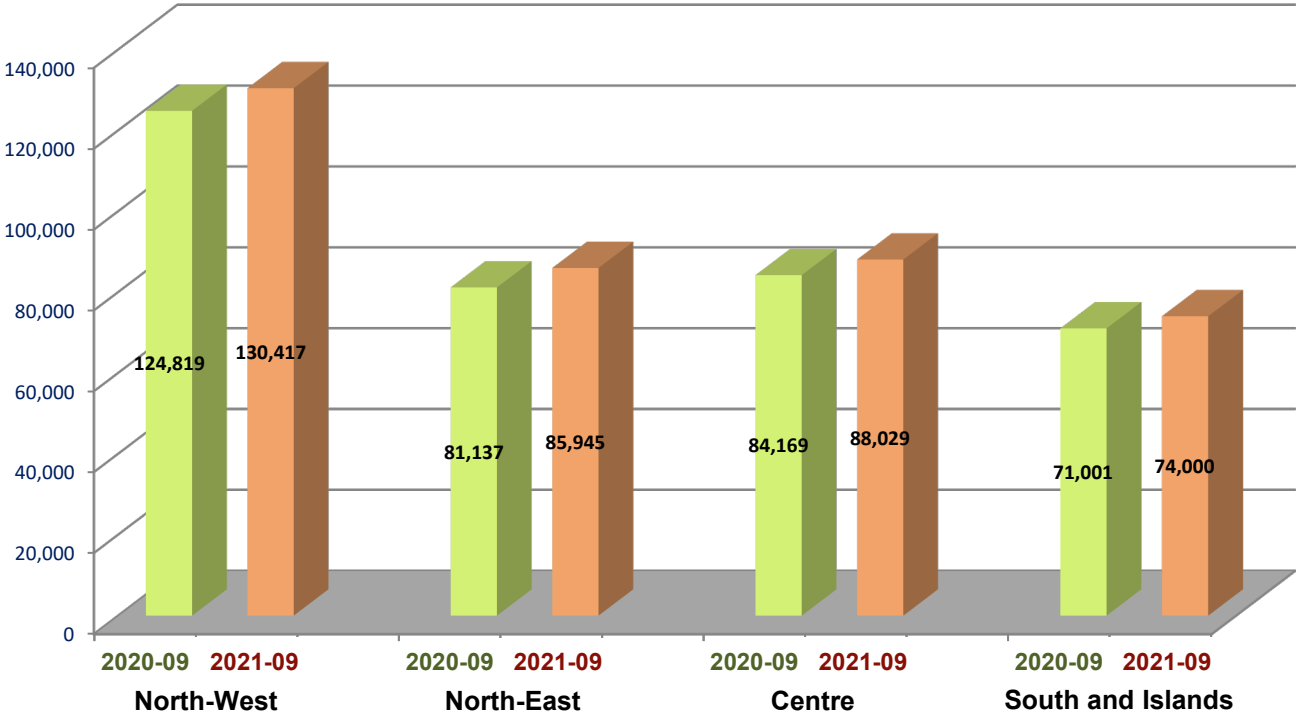


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Reference period: September 2021

Figure 2

**Mortgage loans granted to consumer households for house purchase by geographical area of customers**  
(millions of Euros; data at 30 September 2020 and 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

Frequency	Source		Access to data
<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)

3rd 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	1,828,141	1,755,176	737,957	72,922
of which:				
Repos	48,069	45,724	5,542	2,346
Loans (excluding repos)	1,779,370	1,708,795	732,404	70,573
Loans (excluding bad loans and repos)	1,735,065	1,664,705	700,412	70,318
of which:				
Long-term loans (excluding bad loans and repos)	....	1,280,144	....	....
Deposits	2,106,933	2,046,513	484,690	60,409
of which:				
Repos	104,185	98,429	13	5,757
Deposits (excluding repos)	1,858,691	1,824,658	480,214	34,022
Debt securities	107,890	107,890	....	....

**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-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3
Loans	1,852,698	1,835,340	1,836,896	1,835,838	1,828,141
<i>of which:</i> Loans (excluding repos)	1,773,825	1,770,371	1,779,062	1,788,858	1,779,370
Portfolio securities	879,249	848,718	867,476	877,348	875,961
Deposits	1,994,486	2,051,573	2,055,239	2,087,898	2,106,933
<i>of which:</i> Deposits (excluding repos)	1,739,518	1,807,342	1,817,791	1,849,901	1,858,691
Securities issued but not expired	281,822	272,746	266,238	262,753	266,264
<i>of which:</i> Subordinated bonds	35,943	34,161	33,755	33,028	33,210
Customer assets under management	2,274,585	2,379,074	2,394,454	2,433,567	2,464,292

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20232](#)

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

	of wich:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
<b>ITALY</b>	<b>1,755,176</b>	<b>261,437</b>	<b>179,796</b>
<b>North West Italy</b>	<b>576,214</b>	<b>17,415</b>	<b>88,973</b>
Piedmont	118,182	8,027	7,829
Valle d'Aosta	2,840	176	227
Lombardy	423,272	7,555	80,435
Liguria	31,921	1,657	482
<b>North East Italy</b>	<b>354,662</b>	<b>6,937</b>	<b>25,626</b>
Trentino Alto Adige	44,140	453	1,709
Veneto	143,161	2,726	14,795
Friuli-Venezia Giulia	31,998	1,065	2,076
Emilia Romagna	135,364	2,693	7,046
<b>Central Italy</b>	<b>563,280</b>	<b>213,721</b>	<b>61,538</b>
Tuscany	95,916	4,058	640
Umbria	18,762	902	74
Marche	32,804	1,487	311
Lazio	415,797	207,275	60,513
<b>Southern Italy</b>	<b>177,273</b>	<b>15,430</b>	<b>406</b>
Abruzzo	21,167	1,114	41
Molise	3,239	225	3
Campania	74,803	7,570	236
Apulia	53,184	2,487	96
Basilicata	6,349	526	7
Calabria	18,532	3,508	24
<b>Islands</b>	<b>83,736</b>	<b>7,934</b>	<b>3,252</b>
Sicily	57,857	6,679	249
Sardinia	25,878	1,254	3,004

**Nota:** The data include only transactions with resident customers, excluding Monetary Financial Institutions. The structure of the table is analogous to that of TFR10232, now included only in the BDS, and differs only in respect of the inclusion, in the aggregate 'loans', of repurchase agreements with customers, bad loans originating from expired securities and other residual components. Industry is referred to industrial-economic activities excluding construction.

Source: supervisory reports

## Financing and Funding

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

3rd quarter 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>737,957</b>	<b>234,243</b>	<b>71,066</b>	<b>392,099</b>	<b>130,603</b>	<b>568,288</b>
<b>North West Italy</b>	<b>281,244</b>	<b>95,561</b>	<b>27,392</b>	<b>146,996</b>	<b>39,336</b>	<b>185,742</b>
Piedmont	58,594	22,264	5,105	27,871	10,815	43,290
Valle d'Aosta	1,439	570	198	617	365	992
Lombardy	206,506	69,283	20,702	108,921	25,014	126,532
Liguria	14,705	3,443	1,387	9,587	3,143	14,928
<b>North East Italy</b>	<b>197,615</b>	<b>73,314</b>	<b>16,423</b>	<b>93,190</b>	<b>38,302</b>	<b>122,839</b>
Trentino Alto Adige	28,683	6,954	2,550	16,491	8,373	13,059
Veneto	74,949	28,929	5,490	35,185	13,714	50,107
Friuli-Venezia Giulia	16,467	8,288	1,328	5,637	2,866	12,116
Emilia Romagna	77,517	29,144	7,055	35,877	13,349	47,557
<b>Central Italy</b>	<b>154,281</b>	<b>40,257</b>	<b>15,654</b>	<b>91,292</b>	<b>25,250</b>	<b>131,288</b>
Tuscany	49,065	15,452	4,165	25,886	10,699	41,562
Umbria	10,128	3,789	922	4,631	2,309	7,560
Marche	17,609	7,459	1,600	7,578	4,089	13,237
Lazio	77,480	13,556	8,968	53,197	8,153	68,929
<b>Southern Italy</b>	<b>75,125</b>	<b>19,144</b>	<b>8,640</b>	<b>42,292</b>	<b>18,700</b>	<b>85,828</b>
Abruzzo	10,688	3,707	1,584	4,850	2,527	9,243
Molise	1,378	285	210	746	471	1,627
Campania	31,976	8,015	2,990	19,637	6,129	34,919
Apulia	22,021	5,425	2,603	11,922	6,382	28,362
Basilicata	3,041	629	567	1,468	917	2,754
Calabria	6,021	1,083	685	3,669	2,273	8,922
<b>Islands</b>	<b>29,692</b>	<b>5,967</b>	<b>2,958</b>	<b>18,329</b>	<b>9,015</b>	<b>42,592</b>
Sicily	20,225	3,825	1,876	12,867	6,148	30,536
Sardinia	9,467	2,142	1,082	5,462	2,866	12,056

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>737,957</b>	<b>281,244</b>	<b>75,125</b>	<b>29,692</b>	<b>197,615</b>	<b>154,281</b>
Agriculture, forestry and fishing	40,549	11,296	5,049	2,438	14,688	7,078
Mining and quarrying	1,979	710	132	70	343	724
Manufacturing	204,624	84,080	16,853	5,142	66,551	31,998
Electricity, gas, steam and air conditioning supply	19,332	7,950	1,147	406	4,471	5,357
Water supply, sewerage, waste management and remediation activities	8,308	2,820	1,012	349	1,949	2,178
Construction	71,066	27,392	8,640	2,958	16,423	15,654
Wholesale and retail trade, repair of motor vehicles and motorcycles	128,330	42,999	19,461	7,606	32,268	25,997
Transportation and storage	35,408	9,563	3,801	2,513	5,832	13,698
Accommodation and food service activities	37,374	8,954	5,259	2,423	13,096	7,641
Information and communication	16,072	9,668	728	354	2,377	2,945
Financial and insurance activities	6,059	2,842	358	189	1,418	1,252
Real estate activities	70,545	30,870	4,473	1,611	16,710	16,882
Professional, scientific and technical activities	52,388	24,415	2,864	1,131	10,755	13,224
Administrative and support service activities	19,398	9,091	1,424	630	4,891	3,362
All remaining activities (sections O, P, Q, R, S, T)	26,525	8,593	3,925	1,872	5,844	6,291

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20231](#)

### Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

3rd quarter 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>1.6</b>	<b>1.0</b>	<b>2.3</b>	<b>3.7</b>
<b>North West Italy</b>	<b>1.8</b>	<b>1.7</b>	<b>2.1</b>	<b>3.7</b>
Piedmont	4.7	6.6	1.2	3.6
Valle d'Aosta	2.9	1.4	6.6	3.4
Lombardy	1.0	0.2	2.3	3.8
Liguria	2.5	4.4	2.9	3.5
<b>North East Italy</b>	<b>2.4</b>	<b>1.5</b>	<b>0.2</b>	<b>4.5</b>
Aut. province of Trento	3.6	2.3	-0.4	4.0
Aut. province of Bozen-Bolzano	3.7	3.2	2.7	6.1
Veneto	1.9	1.3	-0.3	4.4
Friuli Venezia Giulia	4.8	5.0	-1.3	4.7
Emilia-Romagna	2.0	0.6	0.3	4.5
<b>Central Italy</b>	<b>-0.4</b>	<b>-3.4</b>	<b>3.0</b>	<b>3.6</b>
Tuscany	3.1	2.4	2.0	4.2
Umbria	3.7	5.1	2.5	2.3
Marche	0.8	0.6	3.6	1.5
Lazio	-1.7	-8.4	4.3	3.7
<b>Southern Italy</b>	<b>4.2</b>	<b>5.2</b>	<b>4.6</b>	<b>3.3</b>
Abruzzo	2.1	2.0	1.7	2.4
Molise	5.9	7.5	2.3	2.0
Campania	6.0	7.1	6.7	4.1
Apulia	3.7	4.3	4.2	3.4
Basilicata	3.1	4.3	3.7	2.4
Calabria	1.1	4.0	4.0	2.3
<b>Islands</b>	<b>4.5</b>	<b>5.3</b>	<b>4.2</b>	<b>2.8</b>
Sicily	4.5	4.7	4.1	2.5
Sardinia	4.5	6.9	5.1	3.3

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30274](#)

### External position

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

(stocks in millions of euro)

3rd quarter 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>790,338</b>	<b>110,862</b>	<b>466,750</b>	<b>147,175</b>	<b>65,551</b>	<b>118,500</b>
<b>Europe</b>	<b>678,591</b>	<b>92,696</b>	<b>387,778</b>	<b>137,838</b>	<b>60,279</b>	<b>96,372</b>
Albania	525	102	307	116	-	725
Austria	92,385	7,085	54,619	27,110	3,571	-
Belgium	11,611	498	9,366	730	1,017	-
Bosnia and Herzegovina	919	260	658	1	..	3,038
Bulgaria	5,816	669	2,906	2,158	82	6,297
Croatia	10,707	2,575	7,956	168	8	14,436
Denmark	1,247	130	586	354	177	288
Finland	2,218	107	1,434	149	528	..
France	74,812	4,719	30,856	24,639	14,598	-
Germany	207,779	27,131	104,579	58,631	17,439	-
Greece	774	427	277	58	12	-
Ireland	17,699	4,490	11,274	882	1,052	-
Liechtenstein	219	141	62	16	-	-
Luxembourg	26,907	6,148	17,976	1,372	1,412	-
Malta	443	228	104	63	48	-
Montenegro	42	17	25	..	..	-
Norway	2,657	497	1,051	126	983	5
Netherlands	15,023	1,830	10,489	608	2,096	-
Poland	2,999	773	1,997	140	89	2,407
Portugal	7,404	1,168	5,975	213	48	-
United Kingdom	38,862	12,809	13,549	6,570	5,935	377
Romania	5,554	1,641	3,617	42	254	7,084
Russia	12,758	1,725	10,210	591	232	9,114
Serbia	5,406	756	3,502	185	962	5,358
Czech Republic	6,276	1,525	3,991	409	351	22,059
Slovakia	24,019	2,912	18,724	1,893	490	-
Slovenia	6,260	732	4,025	795	708	-
Spain	68,458	5,157	54,793	2,947	5,560	4,349
Sweden	2,291	257	969	166	899	19
Switzerland	13,471	3,454	4,763	5,047	208	6,987
Turkey	5,356	505	2,394	1,220	1,237	180
Hungary	3,904	881	2,806	84	134	13,341

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

## Financing and Funding

### External position

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

(stocks in millions of euro)

3rd quarter 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>38,036</b>	<b>3,546</b>	<b>27,095</b>	<b>3,788</b>	<b>3,607</b>	<b>3,804</b>
Saudi Arabia	1,686	982	621	82	1	-
China	3,469	109	1,898	823	640	1,206
South Korea	2,522	12	200	157	2,153	-
Philippines	365	3	359	3	..	-
Japan	13,487	1,093	11,719	420	256	2,403
India	1,598	289	1,165	133	11	-
Indonesia	536	39	485	10	2	-
Iran	20	8	8	1	3	-
Israel	1,147	97	1,027	14	8	-
Kazakhstan	108	25	82	..	1	-
Malaysia	76	15	57	3	..	-
Pakistan	6	..	2	3	-	-
Qatar	7,519	400	5,985	822	312	..
Taiwan	18	4	4	10	..	-
Thailand	48	3	28	17	1	-
<b>Africa</b>	<b>5,852</b>	<b>715</b>	<b>4,634</b>	<b>331</b>	<b>171</b>	<b>5,233</b>
Algeria	26	4	18	2	1	-
Egypt	2,931	373	2,278	254	26	5,233
Morocco	73	5	59	8	2	-
South Africa	280	6	220	16	38	-
Tunisia	123	19	6	20	78	-
<b>America</b>	<b>42,831</b>	<b>9,197</b>	<b>29,554</b>	<b>3,099</b>	<b>980</b>	<b>12,013</b>
Argentina	51	34	16	..	-	-
Brazil	1,276	377	387	509	4	260
Canada	2,195	113	1,361	235	486	-
Chile	638	9	620	9	-	-
Colombia	239	5	233	..	..	-
Cuba	191	..	..	14	177	-
Mexico	1,549	417	1,114	14	5	-
Peru	267	40	225	1	1	-
United States	35,760	8,134	25,020	2,310	295	11,753
Uruguay	147	3	143	..	..	-
Venezuela	73	34	40	-	-	-



## Financing and Funding

### External position

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

(stocks in millions of euro)

3rd 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>2,381</b>	<b>132</b>	<b>1,801</b>	<b>103</b>	<b>345</b>	<b>712</b>
Australia	1,542	56	1,053	89	344	712
New Zealand	273	37	220	15	1	-
<b>Offshore centres</b>	<b>12,998</b>	<b>3,876</b>	<b>6,937</b>	<b>2,015</b>	<b>170</b>	<b>367</b>
Bahamas	984	42	174	767	-	-
Cayman Islands	3,044	540	1,903	596	4	-
Gibraltar	9	..	8	-	-	-
Hong Kong	1,032	566	343	89	33	123
Jersey, c.i.	1,141	914	227	-	-	-
Singapore	1,938	1,374	361	142	60	244
<b>International organizations</b>	<b>9,649</b>	<b>698</b>	<b>8,951</b>	<b>-</b>	<b>-</b>	<b>-</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)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

<b>ITALY</b>	<b>285,528</b>	<b>68,450</b>
<b>North West Italy</b>	<b>101,012</b>	<b>23,101</b>
Piedmont	20,812	5,178
Valle d'Aosta	506	116
Lombardy	70,878	15,985
Liguria	8,817	1,823
<b>North East Italy</b>	<b>62,767</b>	<b>14,475</b>
Trentino Alto Adige	5,392	1,112
Veneto	26,004	5,595
Friuli-Venezia Giulia	6,417	1,299
Emilia Romagna	24,954	6,469
<b>Central Italy</b>	<b>66,919</b>	<b>17,924</b>
Tuscany	21,275	5,489
Umbria	2,865	940
Marche	5,793	1,364
Lazio	36,987	10,131
<b>Southern Italy</b>	<b>37,007</b>	<b>8,621</b>
Abruzzo	3,663	933
Molise	606	149
Campania	15,963	3,493
Apulia	12,912	3,138
Basilicata	954	238
Calabria	2,910	672
<b>Islands</b>	<b>17,822</b>	<b>4,328</b>
Sicily	12,361	3,067
Sardinia	5,461	1,261

**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)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

<b>ITALY</b>	<b>12,880</b>	<b>1,336</b>	<b>149</b>
<b>North West Italy</b>	<b>4,389</b>	<b>506</b>	<b>31</b>
Piedmont	923	100	8
Valle d'Aosta	27	1	..
Lombardy	3,075	357	21
Liguria	364	48	2
<b>North East Italy</b>	<b>3,266</b>	<b>262</b>	<b>29</b>
Trentino Alto Adige	287	14	2
Veneto	1,193	111	17
Friuli-Venezia Giulia	290	30	2
Emilia Romagna	1,495	108	8
<b>Central Italy</b>	<b>3,013</b>	<b>351</b>	<b>40</b>
Tuscany	1,031	98	10
Umbria	122	18	2
Marche	234	31	4
Lazio	1,625	204	23
<b>Southern Italy</b>	<b>1,493</b>	<b>149</b>	<b>33</b>
Abruzzo	155	15	3
Molise	27	2	1
Campania	643	63	12
Apulia	525	54	12
Basilicata	37	5	..
Calabria	106	9	6
<b>Islands</b>	<b>719</b>	<b>68</b>	<b>17</b>
Sicily	482	47	13
Sardinia	238	21	3

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20281](#)

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,755,176	576,214	354,662
<i>of which:</i>			
<b>Current accounts</b>	<b>246,712</b>	<b>37,434</b>	<b>24,794</b>
<i>of which:</i>			
General government	157,091	86	192
Financial companies (excluding Monetary Financial Institutions)	10,120	5,886	2,098
Non-financial companies and producer households	57,682	22,674	17,548
<i>of which: Small firms</i>	11,415	3,775	3,720
Consumer households	20,564	8,380	4,664
<b>Mortgage loans</b>	<b>997,788</b>	<b>343,925</b>	<b>235,287</b>
<i>of which:</i>			
General government	96,331	16,708	6,368
Financial companies (excluding Monetary Financial Institutions)	29,909	19,216	4,536
Non-financial companies and producer households	448,182	164,119	128,360
<i>of which: Small firms</i>	94,408	28,034	28,432
Consumer households	418,192	141,817	94,862
<i>of which: loans for house purchases</i>	378,391	130,417	85,945
<b>Loans secured by pledge of salary</b>	<b>17,527</b>	<b>3,544</b>	<b>2,429</b>
<i>of which:</i>			
Producer households	30	6	8
Consumer households	17,497	3,538	2,421

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

Source: supervisory returns

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>58,248</b>	<b>15,169</b>	<b>10,549</b>
<i>of which:</i>			
Producer households	1,214	298	221
Consumer households	57,024	14,865	10,327
<b>Factoring</b>	<b>13,969</b>	<b>4,997</b>	<b>2,387</b>
<i>of which:</i>			
General government	2,993	223	171
Financial companies (excluding Monetary Financial Institutions)	369	352	7
Non-financial companies and producer households	10,448	4,339	2,206
<i>of which: Small firms</i>	218	61	56
Consumer households	19	13	1
<b>Financial leasing</b>	<b>30,164</b>	<b>10,984</b>	<b>7,615</b>
<i>of which:</i>			
General government	344	110	102
Financial companies (excluding Monetary Financial Institutions)	437	152	127
Non-financial companies and producer households	28,030	10,266	7,012
<i>of which: Small firms</i>	5,766	2,009	1,536
Consumer households	1,273	436	356

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	563,280	177,273	83,736
<i>of which:</i>			
<b>Current accounts</b>	<b>174,212</b>	<b>6,935</b>	<b>3,337</b>
<i>of which:</i>			
General government	156,241	249	322
Financial companies (excluding Monetary Financial Institutions)	1,881	53	203
Non-financial companies and producer households	11,035	4,379	2,045
<i>of which:</i> Piccole imprese	2,006	1,273	641
Consumer households	4,631	2,156	732
<b>Mortgage loans</b>	<b>245,427</b>	<b>118,897</b>	<b>54,251</b>
<i>of which:</i>			
General government	52,939	13,561	6,754
Financial companies (excluding Monetary Financial Institutions)	4,809	258	1,090
Non-financial companies and producer households	87,852	48,377	19,474
<i>of which:</i> Small firms	18,239	13,231	6,473
Consumer households	98,364	56,396	26,752
of which: loans for house purchases	88,029	49,998	24,002
<b>Loans secured by pledge of salary</b>	<b>3,580</b>	<b>4,861</b>	<b>3,112</b>
<i>of which:</i>			
Producer households	5	6	6
Consumer households	3,576	4,855	3,106

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>12,579</b>	<b>12,772</b>	<b>7,180</b>
<i>of which:</i>			
Producer households	277	259	159
Consumer households	12,299	12,513	7,020
<b>Factoring</b>	<b>3,689</b>	<b>2,119</b>	<b>776</b>
<i>of which:</i>			
General government	1,062	1,094	443
Financial companies (excluding Monetary Financial Institutions)	8	2	..
Non-financial companies and producer households	2,561	1,015	327
<i>of which: Small firms</i>	42	43	16
Consumer households	2	3	1
<b>Financial leasing</b>	<b>6,571</b>	<b>3,611</b>	<b>1,383</b>
<i>of which:</i>			
General government	57	64	11
Financial companies (excluding Monetary Financial Institutions)	137	11	10
Non-financial companies and producer households	6,039	3,405	1,308
<i>of which: Small firms</i>	1,068	784	369
Consumer households	312	118	51

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit

by region of customer

(stocks in millions of euro)

3rd quarter 2021

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>142,836</b>	<b>107,128</b>	<b>35,708</b>
<b>North West Italy</b>	<b>38,857</b>	<b>28,556</b>	<b>10,301</b>
Piedmont	11,345	8,655	2,690
Valle d'Aosta	307	228	79
Lombardy	23,576	17,277	6,299
Liguria	3,629	2,396	1,234
<b>North East Italy</b>	<b>25,309</b>	<b>18,696</b>	<b>6,612</b>
Trentino Alto Adige	1,487	1,161	326
Veneto	10,617	7,922	2,695
Friuli-Venezia Giulia	2,707	1,999	708
Emilia Romagna	10,498	7,615	2,883
<b>Central Italy</b>	<b>30,953</b>	<b>23,122</b>	<b>7,831</b>
Tuscany	9,650	7,096	2,554
Umbria	2,376	1,830	546
Marche	3,207	2,445	762
Lazio	15,720	11,751	3,970
<b>Southern Italy</b>	<b>30,563</b>	<b>23,595</b>	<b>6,967</b>
Abruzzo	3,116	2,364	753
Molise	646	501	145
Campania	12,144	9,437	2,708
Apulia	8,863	6,954	1,910
Basilicata	1,126	887	239
Calabria	4,666	3,452	1,214
<b>Islands</b>	<b>17,155</b>	<b>13,159</b>	<b>3,996</b>
Sicily	12,633	9,632	3,001
Sardinia	4,522	3,526	995

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

Source: supervisory reports



## Financing and Funding

Access to data:

[TFR40100](#)

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

3rd quarter 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>128,145</b>	<b>1,317</b>	<b>7,304</b>	<b>116,014</b>	<b>1,253</b>	<b>2,258</b>
<b>North West Italy</b>	<b>58,355</b>	<b>99</b>	<b>5,230</b>	<b>51,899</b>	<b>318</b>	<b>808</b>
Piedmont	6,207	17	477	5,486	78	150
Valle d'Aosta	125	..	1	118	2	3
Lombardy	47,756	72	4,735	42,121	219	610
Liguria	4,267	11	17	4,174	20	46
<b>North East Italy</b>	<b>26,204</b>	<b>107</b>	<b>683</b>	<b>23,945</b>	<b>646</b>	<b>823</b>
Trentino Alto Adige	3,461	27	31	3,010	198	195
Veneto	6,393	39	270	5,625	124	335
Friuli-Venezia Giulia	5,891	10	26	5,620	192	43
Emilia Romagna	10,460	31	356	9,691	133	249
<b>Central Italy</b>	<b>37,256</b>	<b>1,070</b>	<b>1,177</b>	<b>34,350</b>	<b>140</b>	<b>520</b>
Tuscany	3,675	8	29	3,466	60	112
Umbria	324	2	8	288	11	15
Marche	813	5	30	718	24	35
Lazio	32,445	1,055	1,109	29,878	45	357
<b>Southern Italy</b>	<b>4,889</b>	<b>35</b>	<b>43</b>	<b>4,623</b>	<b>101</b>	<b>86</b>
Abruzzo	889	2	4	852	17	13
Molise	43	9	..	29	3	2
Campania	2,904	18	20	2,808	26	32
Apulia	754	5	10	669	36	34
Basilicata	146	..	3	135	6	2
Calabria	153	2	6	131	13	3
<b>Islands</b>	<b>1,442</b>	<b>6</b>	<b>171</b>	<b>1,197</b>	<b>47</b>	<b>21</b>
Sicily	738	..	12	687	28	11
Sardinia	704	6	158	510	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)

3rd 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	14,748	2,802	64	9,647	167	2,067
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#### Factoring: with recourse

Advances to assignor	7,463	402	988	5,977	75	20
Nominal value of receivables acquired	11,953	456	790	10,336	102	269

#### Total exposure in respect of finance leases

46,972	320	673	41,677	2,926	1,376
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#### Receivables for consumer credit

35,708	-	-	-	-	35,708
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#### Other finance

4,623	78	155	3,034	762	594
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**Notes:** This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10289](#)

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

3rd quarter 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	14,748	5,108	3,461	4,489	1,275	414
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#### Factoring: with recourse

Advances to assignor	7,463	3,925	1,189	1,542	575	233
Nominal value of credits acquired	11,953	5,867	2,044	2,551	1,089	403

#### Total exposure in respect of finance leases

46,972	16,527	14,978	8,550	4,804	2,114
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#### Receivables for consumer credit

35,708	10,301	6,612	7,831	6,967	3,996
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#### Other finance

4,623	2,389	724	777	437	296
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**Notes:** This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20163](#)

### Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

3rd quarter 2021

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>2,055,718</b>	<b>401,011</b>	<b>84,235</b>	<b>1,163,186</b>
<b>North West Italy</b>	<b>646,440</b>	<b>153,384</b>	<b>25,190</b>	<b>371,807</b>
Piedmont	139,737	25,789	6,498	93,602
Valle d'Aosta	4,978	1,224	226	2,764
Lombardy	456,040	118,830	16,414	242,043
Liguria	45,684	7,541	2,053	33,399
<b>North East Italy</b>	<b>429,318</b>	<b>107,142</b>	<b>20,696</b>	<b>259,220</b>
Trentino Alto Adige	47,684	11,593	3,054	28,382
Veneto	175,883	42,836	7,883	104,574
Friuli-Venezia Giulia	41,670	8,162	1,684	25,636
Emilia Romagna	164,081	44,551	8,075	100,628
<b>Central Italy</b>	<b>485,903</b>	<b>85,370</b>	<b>16,097</b>	<b>240,299</b>
Tuscany	107,766	23,771	5,853	73,639
Umbria	21,484	4,724	995	14,791
Marche	44,200	8,359	2,259	31,435
Lazio	312,454	48,517	6,990	120,433
<b>Southern Italy</b>	<b>278,629</b>	<b>40,666</b>	<b>15,589</b>	<b>212,171</b>
Abruzzo	31,632	5,227	1,689	23,369
Molise	7,378	694	356	6,052
Campania	115,644	18,746	5,831	86,789
Apulia	79,310	11,460	5,111	59,936
Basilicata	13,166	1,455	724	10,557
Calabria	31,500	3,084	1,878	25,469
<b>Islands</b>	<b>107,523</b>	<b>14,449</b>	<b>6,663</b>	<b>79,689</b>
Sicily	75,915	9,467	4,380	57,954
Sardinia	31,608	4,982	2,283	21,734

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20269](#)

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>2,046,513</b>	<b>642,220</b>	<b>424,124</b>
<b>Sight and overnight deposits</b>	<b>10,847</b>	<b>3,088</b>	<b>2,548</b>
General government	134	4	14
Financial companies (excluding Monetary Financial Institutions)	1,266	146	642
Non-financial companies and producer households	1,839	316	399
<i>of which: Small firms</i>	237	56	75
Consumer households	6,702	1,954	1,449
<b>With agreed maturity</b>	<b>74,011</b>	<b>25,633</b>	<b>19,296</b>
General government	5,872	3	28
Financial companies (excluding Monetary Financial Institutions)	17,575	9,994	6,006
Non-financial companies and producer households	11,783	3,617	3,151
<i>of which: Small firms</i>	1,315	276	429
Consumer households	38,013	11,859	9,991
<b>Redeemable at notice</b>	<b>318,491</b>	<b>70,896</b>	<b>53,592</b>
General government	4,651	743	319
Financial companies (excluding Monetary Financial Institutions)	125	54	23
Non-financial companies and producer households	8,784	1,575	1,718
<i>of which: Small firms</i>	7,102	1,287	1,367
Consumer households	304,164	68,386	51,432

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

Source: supervisory reports

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,411,510</b>	<b>533,814</b>	<b>341,618</b>
General government	33,172	3,513	5,597
Financial companies (excluding Monetary Financial Institutions)	109,998	66,780	21,055
Non-financial companies and producer households	456,516	169,485	120,213
<i>of which:</i> Small firms	100,141	32,029	27,221
Consumer households	775,059	282,136	188,349
<b>Saving certificates and CDs issued</b>	<b>9,800</b>	<b>3,215</b>	<b>3,225</b>
General government	85	84	..
Financial companies (excluding Monetary Financial Institutions)	200	104	66
Non-financial companies and producer households	1,293	581	324
<i>of which:</i> Small firms	322	75	124
Consumer households	8,134	2,421	2,801

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	<b>499,152</b>	<b>269,705</b>	<b>103,406</b>
<b>Sight and overnight deposits</b>	<b>2,851</b>	<b>1,487</b>	<b>873</b>
General government	98	8	11
Financial companies (excluding Monetary Financial Institutions)	474	2	2
Non-financial companies and producer households	944	138	42
<i>of which: Small firms</i>	46	40	21
Consumer households	1,280	1,217	803
<b>With agreed maturity</b>	<b>20,413</b>	<b>6,554</b>	<b>2,116</b>
General government	5,785	48	9
Financial companies (excluding Monetary Financial Institutions)	1,434	38	104
Non-financial companies and producer households	4,135	692	188
<i>of which: Small firms</i>	243	293	75
Consumer households	8,704	5,664	1,796
<b>Redeemable at notice</b>	<b>63,526</b>	<b>100,028</b>	<b>30,449</b>
General government	2,036	1,276	276
Financial companies (excluding Monetary Financial Institutions)	24	19	5
Non-financial companies and producer households	2,187	2,569	735
<i>of which: Small firms</i>	1,596	2,191	660
Consumer households	59,063	95,946	29,336

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>308,635</b>	<b>158,486</b>	<b>68,956</b>
General government	18,398	2,578	3,085
Financial companies (excluding Monetary Financial Institutions)	19,740	1,530	891
Non-financial companies and producer households	96,841	50,706	19,270
<i>of which:</i> Small firms	18,078	15,759	7,055
Consumer households	160,420	100,267	43,887
<b>Saving certificates and CDs issued</b>	<b>1,978</b>	<b>1,132</b>	<b>251</b>
General government	1	..	..
Financial companies (excluding Monetary Financial Institutions)	24	6	..
Non-financial companies and producer households	269	111	9
<i>of which:</i> Small firms	56	62	6
Consumer households	1,667	1,008	237



## Financing and Funding

Access to data:

[TFR40082](#)

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

by type of securities and deposits

(stocks in millions of euro)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,404,458</b>	<b>168,931</b>	<b>800,338</b>
<b>Italian government securities</b>	<b>592,359</b>	<b>47,430</b>	<b>120,029</b>
<i>of which:</i> BOTs	19,725	41	979
BTPs	536,969	45,342	112,428
CCTs	20,387	1,375	3,980
<b>Equity securities</b>	<b>340,324</b>	<b>56,058</b>	<b>96,241</b>
<i>of which:</i> in non-euro-area currencies	84,043	2,463	20,492
<b>Debt securities other than italian government securities</b>	<b>553,886</b>	<b>16,745</b>	<b>73,171</b>
<i>of which:</i> in non-euro-area currencies	83,760	2,703	24,893
<b>Units of collective investment undertakings</b>	<b>895,975</b>	<b>43,915</b>	<b>508,583</b>
<b>Securities other than debt and equity securities</b>	<b>3,313</b>	<b>766</b>	<b>466</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)

3rd 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)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

Total	of which:	
	Non-financial companies and producer households	Consumer households and others
<b>2,404,458</b>	<b>168,931</b>	<b>800,338</b>
<b>1,226,613</b>	<b>55,208</b>	<b>382,293</b>
242,603	16,002	100,394
2,920	213	1,957
937,597	36,839	246,783
43,493	2,153	33,159
<b>494,614</b>	<b>26,477</b>	<b>190,836</b>
25,179	1,650	12,427
217,927	8,305	64,229
58,300	1,232	14,662
193,209	15,290	99,518
<b>574,739</b>	<b>76,816</b>	<b>135,304</b>
67,590	8,099	50,263
10,026	1,553	7,916
19,231	1,936	15,149
477,892	65,227	61,976
<b>73,521</b>	<b>7,356</b>	<b>64,489</b>
8,739	848	7,471
1,183	118	1,056
34,286	3,432	29,824
19,907	1,900	17,868
2,418	210	2,192
6,990	849	6,079
<b>34,971</b>	<b>3,074</b>	<b>27,416</b>
24,414	2,185	20,301
10,557	889	7,115

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

Source: supervisory reports

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

3rd quarter 2021

Reporting institutions: **Banks and CDP**

Securities under management	of which:	
	Non-financial companies and producer households	Consumer households and others
91,864	6,657	56,780
55,166	3,150	28,330
26,015	576	7,110
150	3	147
26,555	2,464	19,413
2,446	107	1,660
19,794	1,750	15,118
4,016	96	1,718
5,064	664	4,069
1,483	198	1,233
9,231	792	8,098
11,900	1,055	9,141
4,194	389	3,350
467	26	420
709	69	600
6,529	571	4,771
3,844	577	3,178
459	50	352
60	2	57
2,011	391	1,593
1,010	85	919
58	7	50
248	42	206
1,160	125	1,013
711	74	620
450	51	394

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

3rd 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>1,852,726</b>	<b>146,623</b>	<b>722,268</b>
<b>North West Italy</b>	<b>843,252</b>	<b>47,021</b>	<b>344,408</b>
Piedmont	203,386	14,700	91,394
Valle d'Aosta	2,579	207	1,766
Lombardy	597,312	30,168	220,405
Liguria	39,974	1,947	30,843
<b>North East Italy</b>	<b>445,744</b>	<b>22,276</b>	<b>171,581</b>
Trentino Alto Adige	17,011	1,459	10,532
Veneto	204,193	6,693	58,606
Friuli-Venezia Giulia	48,213	942	13,180
Emilia Romagna	176,328	13,181	89,262
<b>Central Italy</b>	<b>465,270</b>	<b>68,918</b>	<b>122,114</b>
Tuscany	59,458	7,283	45,652
Umbria	9,209	1,388	7,302
Marche	17,489	1,695	14,090
Lazio	379,113	58,551	55,070
<b>Southern Italy</b>	<b>65,991</b>	<b>5,952</b>	<b>58,579</b>
Abruzzo	7,912	693	6,861
Molise	1,082	107	966
Campania	30,173	2,631	26,649
Apulia	18,122	1,630	16,366
Basilicata	2,277	180	2,081
Calabria	6,425	711	5,654
<b>Islands</b>	<b>32,470</b>	<b>2,455</b>	<b>25,587</b>
Sicily	22,609	1,691	19,027
Sardinia	9,861	764	6,560

## Financing and Funding

Access to data:

[TFR40500](#)

### Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

3rd quarter 2021

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>806,039</b>	<b>776,879</b>	<b>29,160</b>
Italian government securities	416,721	411,912	4,809
<i>of which:</i> BOTs	155,442	155,180	261
CCTs	21,895	21,460	434
BTPs	216,290	212,204	4,086
Other debt securities	245,213	240,932	4,281
Equity securities	125,247	107,437	17,810
Other securities	50	50	..
<b>Total Derivative Instruments</b>	<b>828,229</b>	<b>811,849</b>	<b>16,381</b>
Futures	319,942	305,354	14,588
<i>of which:</i> on interest rates	10,698	10,698	-
on stock indices	182,305	168,196	14,110
Swaps e Forward Rate Agreements	441,096	441,096	-
<i>of which:</i> Interest Rate Swaps	242,967	242,967	-
Currency Swaps	96,807	96,807	-
Forward Rate Agreements	97,302	97,302	-
Options on securities	8,012	6,452	1,560
<i>of which:</i> on equity securities	6,027	4,543	1,484
Options on futures or stock indices	31,583	31,383	200
<i>of which:</i> on stock indices or futures on stock indices	31,210	31,010	200
Interest rate options	4,399	4,399	-
Foreign currency options and other derivative instruments	23,196	23,164	33

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30980](#)

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

by customer region, sector and size of deposit

(percentages)

3rd quarter 2021

Reporting institutions: **Sample of banks**

	Non-financial companies and producer households				Consumer households and others			
	up to 50,000	from 50,000 to 100,000	from 100,000 to 250,000	more than 250,000	up to 50,000	from 50,000 to 100,000	from 100,000 to 250,000	more than 250,000
<b>ITALY</b>	<b>0.03</b>	<b>0.03</b>	<b>0.02</b>	<b>0.01</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</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	0.03	0.03	0.02	0.02	0.02	0.02	0.02	0.03
Valle d'Aosta	0.05	0.05	0.02	0.01	0.01	0.01	0.01	0.02
Lombardy	0.03	0.02	0.02	0.01	0.02	0.02	0.03	0.04
Liguria	0.03	0.02	0.02	0.01	0.02	0.02	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	0.01	0.01	0.02	0.05	0.02	0.02	0.04
Veneto	0.03	0.02	0.02	0.01	0.02	0.02	0.02	0.03
Friuli-Venezia Giulia	0.05	0.03	0.03	0.01	0.01	0.01	0.02	0.02
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>0.01</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>	<b>0.03</b>
Tuscany	0.02	0.02	0.02	0.02	0.02	0.02	0.03	0.04
Umbria	0.04	0.03	0.02	0.03	0.02	0.03	0.03	0.04
Marche	0.03	0.03	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>0.03</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>0.03</b>
Abruzzo	0.04	0.04	0.04	0.03	0.02	0.02	0.03	0.05
Molise	0.05	0.05	0.03	0.02	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	0.03	0.03	0.02	0.01	0.02	0.03	0.04
Basilicata	0.03	0.02	0.02	0.02	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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