

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

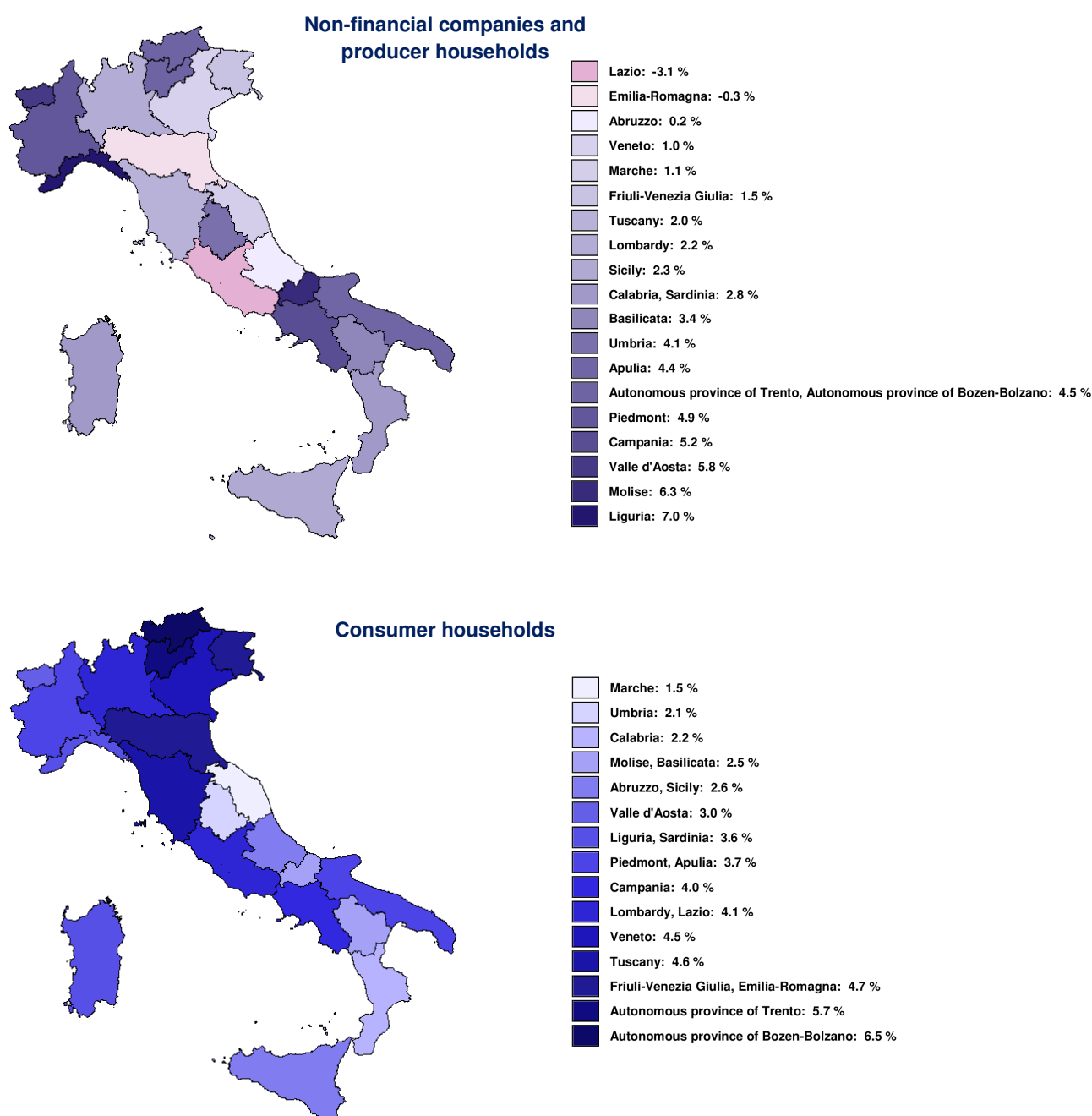
31 March 2022

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Figure 1

Twelve-month percentage change in loans by region¹

(data at 31 December 2021)

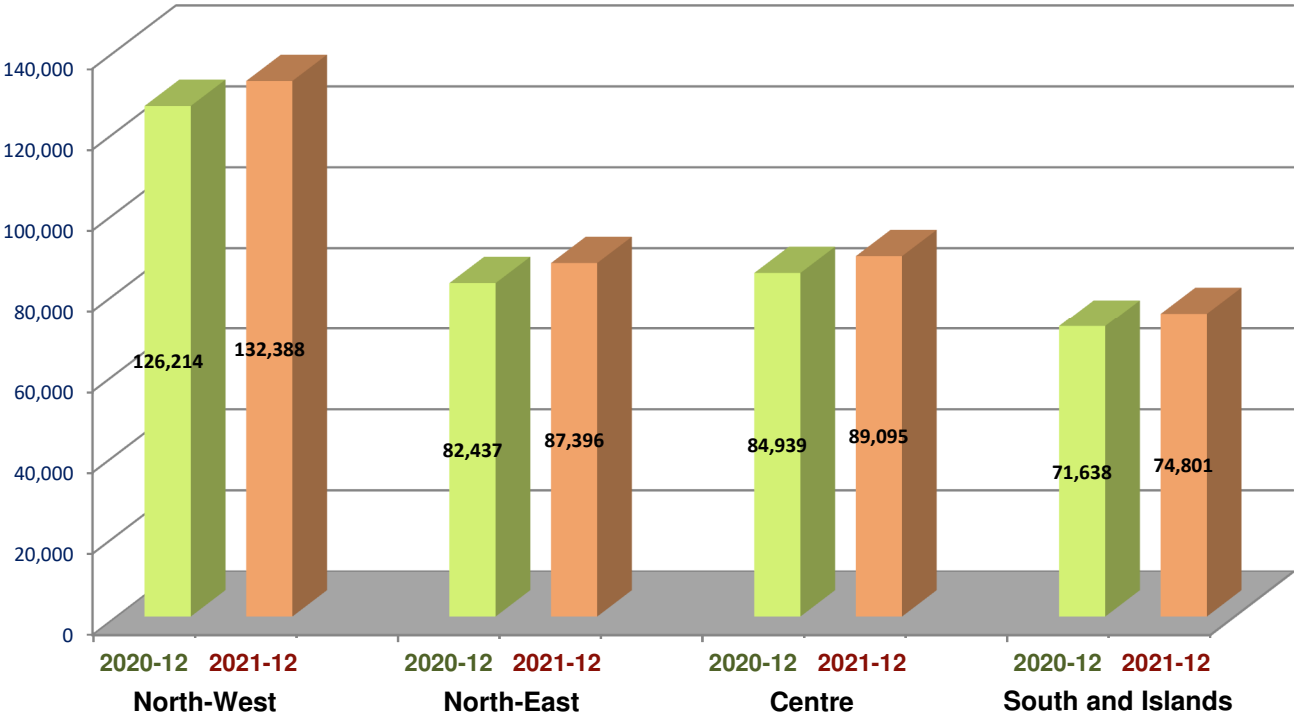


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

(millions of Euros; data at 31 December 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

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Q	CCR	Leasing by province of customer	TFR30309
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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	

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Q	SR	Customer assets under management (at fair value) by type of securities and deposits	TFR40082	p. 33
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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	
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Q	SR	Loans (excluding repos) by customer province, sector and economic activity	TFR10232
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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
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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
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Q	SR	Deposits (excluding repos) by technical form, customer region and sector	TFR10269
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M	SR	Repos by customer province and sector	TDB10221

Financing and Funding

Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

4th quarter 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	1,838,291	1,764,675	743,059	73,568
of which:				
Repos	42,573	40,639	6,474	1,934
Loans (excluding repos)	1,794,653	1,723,020	736,573	71,632
Loans (excluding bad loans and repos)	1,756,417	1,684,992	711,364	71,418
of which:				
Long-term loans (excluding bad loans and repos)	....	1,274,951	....	....
Deposits	2,171,464	2,108,354	514,013	63,083
of which:				
Repos	99,792	92,379	17	7,413
Deposits (excluding repos)	1,922,919	1,886,960	509,733	35,948
Debt securities	113,321	113,321	....	....

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-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4
Loans	1,835,275	1,836,815	1,836,232	1,828,524	1,838,291
<i>of which:</i> Loans (excluding repos)	1,770,371	1,779,062	1,788,858	1,779,370	1,794,653
Portfolio securities	837,768	856,224	864,844	863,533	863,032
Deposits	2,051,986	2,055,738	2,088,817	2,108,044	2,171,464
<i>of which:</i> Deposits (excluding repos)	1,807,342	1,817,791	1,849,901	1,858,691	1,922,919
Securities issued but not expired	272,746	266,238	262,753	266,264	262,716
<i>of which:</i> Subordinated bonds	34,161	33,755	33,028	33,210	33,936
Customer assets under management	2,379,074	2,394,454	2,433,567	2,464,294	2,488,819

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20232](#)

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and CDP**

	of wich:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,764,675	260,740	177,982
North West Italy	585,869	17,139	94,209
Piedmont	116,997	7,900	6,829
Valle d'Aosta	2,982	169	272
Lombardy	433,176	7,444	86,547
Liguria	32,715	1,627	560
North East Italy	355,435	6,959	24,473
Trentino Alto Adige	45,521	533	1,844
Veneto	141,338	2,796	12,646
Friuli-Venezia Giulia	32,358	1,109	2,097
Emilia Romagna	136,218	2,521	7,887
Central Italy	562,150	213,737	55,614
Tuscany	96,151	4,083	694
Umbria	18,677	883	70
Marche	32,375	1,482	422
Lazio	414,947	207,289	54,428
Southern Italy	178,027	15,237	441
Abruzzo	21,038	1,084	40
Molise	3,307	237	3
Campania	75,220	7,443	255
Apulia	53,657	2,492	80
Basilicata	6,333	518	40
Calabria	18,471	3,463	23
Islands	83,179	7,668	3,245
Sicily	57,256	6,341	252
Sardinia	25,923	1,326	2,993

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

Source: supervisory reports

Financing and Funding

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and CDP**

Non-financial companies and producer households	<i>of wich:</i>		<i>of wich:</i>		Consumer households	
	Industry	Building	Services	Small firms		

ITALY	743,059	239,920	67,558	394,846	129,290	575,035
North West Italy	283,609	97,196	25,830	149,246	38,831	187,907
Piedmont	57,939	22,812	4,844	26,915	10,622	43,774
Valle d'Aosta	1,531	658	194	624	362	1,001
Lombardy	208,838	69,987	19,525	111,705	24,746	128,081
Liguria	15,301	3,739	1,267	10,002	3,101	15,051
North East Italy	197,775	74,213	15,605	93,168	38,068	124,469
Trentino Alto Adige	29,468	7,309	2,473	16,901	8,370	13,385
Veneto	74,612	29,116	5,153	35,015	13,604	50,678
Friuli-Venezia Giulia	16,606	8,464	1,283	5,655	2,833	12,268
Emilia Romagna	77,090	29,324	6,696	35,598	13,261	48,138
Central Italy	157,019	43,301	14,762	91,902	24,938	133,436
Tuscany	48,642	15,465	3,945	25,709	10,586	42,153
Umbria	10,031	3,836	859	4,553	2,244	7,592
Marche	17,117	7,378	1,403	7,388	3,948	13,203
Lazio	81,230	16,622	8,554	54,252	8,161	70,487
Southern Italy	75,377	19,398	8,451	42,484	18,522	86,502
Abruzzo	10,550	3,663	1,545	4,785	2,482	9,290
Molise	1,389	300	209	743	465	1,671
Campania	32,250	8,186	2,914	19,818	6,085	35,168
Apulia	22,210	5,561	2,553	12,029	6,336	28,660
Basilicata	2,991	616	568	1,449	909	2,767
Calabria	5,987	1,071	663	3,659	2,246	8,944
Islands	29,280	5,811	2,910	18,045	8,931	42,720
Sicily	19,904	3,840	1,814	12,551	6,052	30,589
Sardinia	9,375	1,971	1,096	5,494	2,879	12,131

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	743,059	283,609	75,377	29,280	197,775	157,019
Agriculture, forestry and fishing	40,736	11,337	5,043	2,514	14,788	7,054
Mining and quarrying	2,143	847	137	68	334	757
Manufacturing	206,890	84,226	17,124	5,014	67,067	33,460
Electricity, gas, steam and air conditioning supply	22,547	9,161	1,123	390	4,865	7,007
Water supply, sewerage, waste management and remediation activities	8,340	2,961	1,014	340	1,948	2,077
Construction	67,558	25,830	8,451	2,910	15,605	14,762
Wholesale and retail trade, repair of motor vehicles and motorcycles	128,372	43,385	19,589	7,567	32,086	25,744
Transportation and storage	36,013	9,348	3,804	2,290	5,919	14,652
Accommodation and food service activities	36,683	8,466	5,219	2,409	13,019	7,570
Information and communication	18,387	11,772	752	361	2,459	3,043
Financial and insurance activities	6,912	3,124	356	169	1,484	1,779
Real estate activities	68,417	29,435	4,385	1,576	16,641	16,380
Professional, scientific and technical activities	52,290	24,545	2,903	1,178	10,723	12,941
Administrative and support service activities	21,097	10,605	1,428	619	4,938	3,507
All remaining activities (sections O, P, Q, R, S, T)	26,674	8,564	4,048	1,876	5,900	6,285

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20231](#)

Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

4th quarter 2021

Reporting institutions: **Banks and CDP**

	Total	of which:		
		Non-financial companies and producer households	of which:	Consumer households
			Small firms	
ITALY	2.0	1.7	1.1	3.9
North West Italy	2.5	3.0	1.1	4.0
Piedmont	2.5	4.9	0.6	3.7
Valle d'Aosta	4.6	5.8	3.0	3.0
Lombardy	2.4	2.2	1.4	4.1
Liguria	4.1	7.0	0.8	3.6
North East Italy	1.6	1.0	-0.8	4.7
Aut. province of Trento	5.6	4.5	-1.1	5.7
Aut. province of Bozen-Bolzano	5.1	4.5	1.3	6.5
Veneto	0.1	1.0	-1.5	4.5
Friuli Venezia Giulia	3.2	1.5	-2.6	4.7
Emilia-Romagna	1.8	-0.3	-0.4	4.7
Central Italy	0.6	-0.6	2.2	3.9
Tuscany	3.0	2.0	1.6	4.6
Umbria	2.9	4.1	1.1	2.1
Marche	1.5	1.1	2.4	1.5
Lazio	-0.2	-3.1	3.2	4.1
Southern Italy	4.0	3.9	2.8	3.5
Abruzzo	1.1	0.2	0.1	2.6
Molise	5.4	6.3	1.4	2.5
Campania	5.2	5.2	4.5	4.0
Apulia	4.1	4.4	2.7	3.7
Basilicata	2.9	3.4	2.6	2.5
Calabria	3.0	2.8	2.5	2.2
Islands	3.3	2.4	2.2	2.9
Sicily	3.6	2.3	1.5	2.6
Sardinia	2.6	2.8	3.9	3.6

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30274](#)

External position

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

(stocks in millions of euro)

4th 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	
TOTAL	801,033	129,524	484,869	120,052	66,588	121,003
Europe	671,153	107,648	395,002	108,389	60,115	95,386
Albania	550	119	311	120	-	715
Austria	93,315	12,090	55,123	22,296	3,806	-
Belgium	10,762	872	8,424	594	872	-
Bosnia and Herzegovina	898	242	656	1	-	3,271
Bulgaria	6,110	666	2,703	2,481	261	6,872
Croatia	11,373	2,497	7,823	1,045	8	18,636
Denmark	1,340	153	580	406	201	293
Finland	2,241	180	1,331	178	552	..
France	73,612	5,976	31,031	20,986	15,619	-
Germany	188,504	29,978	106,439	34,704	17,383	-
Greece	1,189	650	212	226	100	-
Ireland	18,389	4,818	11,191	1,447	933	-
Liechtenstein	208	148	59	1	-	-
Luxembourg	28,514	6,166	19,695	1,497	1,157	-
Malta	462	207	74	134	47	-
Montenegro	40	17	23	..	..	-
Norway	3,396	450	2,062	314	570	7
Netherlands	14,981	1,930	10,272	697	2,082	-
Poland	2,935	693	1,875	269	98	1,970
Portugal	6,771	1,180	5,283	238	70	-
United Kingdom	42,482	17,074	14,207	6,348	4,853	332
Romania	5,612	1,601	3,672	43	296	7,337
Russia	12,857	1,605	10,436	536	279	8,874
Serbia	5,397	826	3,580	171	820	5,370
Czech Republic	7,092	1,849	4,061	182	1,000	14,458
Slovakia	24,959	2,948	19,233	2,368	410	-
Slovenia	6,701	810	4,325	853	713	-
Spain	71,536	5,226	56,657	4,143	5,509	5,173
Sweden	2,390	180	964	281	965	8
Switzerland	13,566	3,624	5,520	4,362	60	7,495
Turkey	5,412	528	2,397	1,344	1,143	148
Hungary	3,988	999	2,754	71	163	14,092

Notes: This table basically corresponds to the previous table TDB30274. The data only include transactions with non-resident customers. As 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)

4th 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	
Asia	42,029	4,679	28,993	4,031	4,326	3,699
Saudi Arabia	1,207	298	685	221	2	-
China	4,906	240	2,715	1,307	644	1,131
South Korea	3,048	16	433	148	2,451	-
Philippines	369	13	348	8	..	-
Japan	14,803	2,457	11,815	238	293	2,367
India	1,557	241	1,164	141	12	-
Indonesia	618	40	566	11	1	-
Iran	20	..	16	1	3	-
Israel	1,100	54	1,016	24	7	-
Kazakhstan	107	24	82	..	1	-
Malaysia	67	12	52	3	..	-
Pakistan	7	1	2	5	-	-
Qatar	7,895	468	6,291	440	695	..
Taiwan	20	8	5	7	..	-
Thailand	49	13	29	7	1	-
Africa	6,090	803	4,763	368	156	5,607
Algeria	51	4	18	25	4	-
Egypt	3,080	385	2,423	249	24	5,607
Morocco	80	18	47	13	2	-
South Africa	283	9	226	24	24	-
Tunisia	125	21	7	25	72	-
America	51,257	11,596	32,826	5,557	1,278	15,004
Argentina	52	34	16	2	-	-
Brazil	1,268	416	337	512	3	338
Canada	2,643	168	1,368	389	718	-
Chile	641	14	616	11	-	-
Colombia	259	12	238	9	..	-
Cuba	198	..	..	14	184	-
Mexico	1,682	710	953	10	8	-
Peru	292	40	250	1	1	-
United States	43,543	10,127	28,465	4,602	349	14,666
Uruguay	145	1	143	..	..	-
Venezuela	75	31	44	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

4th 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	
Oceania	2,699	157	2,015	158	369	999
Australia	1,672	68	1,114	125	366	999
New Zealand	491	39	416	33	3	-
Offshore centres	12,351	3,575	6,893	1,549	334	308
Bahamas	656	27	158	471	-	-
Cayman Islands	2,839	654	1,952	228	5	-
Gibraltar	8	..	8	-	-	-
Hong Kong	900	362	404	113	21	115
Jersey, c.i.	906	747	159	-	-	-
Singapore	1,894	1,155	320	372	47	193
International organizations	15,453	1,066	14,377	-	10	-

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)

4th quarter 2021

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

ITALY	291,667	67,668
North West Italy	103,159	22,890
Piedmont	21,300	5,151
Valle d'Aosta	525	114
Lombardy	72,312	15,869
Liguria	9,022	1,757
North East Italy	64,521	14,186
Trentino Alto Adige	5,559	1,089
Veneto	26,480	5,574
Friuli-Venezia Giulia	6,635	1,296
Emilia Romagna	25,847	6,227
Central Italy	68,286	17,752
Tuscany	21,778	5,434
Umbria	2,917	926
Marche	5,873	1,367
Lazio	37,719	10,025
Southern Italy	37,626	8,548
Abruzzo	3,732	925
Molise	616	147
Campania	16,212	3,466
Apulia	13,170	3,105
Basilicata	973	233
Calabria	2,924	671
Islands	18,075	4,291
Sicily	12,511	3,047
Sardinia	5,564	1,244

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

Source: supervisory reports

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

4th quarter 2021

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

ITALY	14,658	1,098	157
North West Italy	5,098	418	33
Piedmont	1,049	71	7
Valle d'Aosta	34	2	..
Lombardy	3,614	310	23
Liguria	400	35	2
North East Italy	3,772	196	32
Trentino Alto Adige	357	7	2
Veneto	1,368	71	11
Friuli-Venezia Giulia	335	16	2
Emilia Romagna	1,712	102	18
Central Italy	3,338	306	39
Tuscany	1,103	86	10
Umbria	136	11	2
Marche	286	23	1
Lazio	1,813	186	26
Southern Italy	1,665	128	35
Abruzzo	183	15	3
Molise	28	2	1
Campania	691	64	15
Apulia	599	37	13
Basilicata	49	2	..
Calabria	115	7	3
Islands	785	51	18
Sicily	519	35	13
Sardinia	266	16	5

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20281](#)

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,764,675	585,869	355,435
<i>of which:</i>			
Current accounts	245,766	37,280	24,320
<i>of which:</i>			
General government	156,964	78	45
Financial companies (excluding Monetary Financial Institutions)	10,128	5,778	2,379
Non-financial companies and producer households	56,083	22,241	16,671
<i>of which: Small firms</i>	11,165	3,663	3,644
Consumer households	21,243	8,779	4,871
Mortgage loans	999,579	344,781	236,390
<i>of which:</i>			
General government	94,876	16,403	6,446
Financial companies (excluding Monetary Financial Institutions)	31,056	20,188	4,750
Non-financial companies and producer households	445,733	162,557	127,845
<i>of which: Small firms</i>	94,143	27,886	28,400
Consumer households	422,689	143,470	96,194
<i>of which: loans for house purchases</i>	383,681	132,388	87,396
Loans secured by pledge of salary	17,362	3,506	2,402
<i>of which:</i>			
Producer households	36	7	8
Consumer households	17,326	3,499	2,394

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

Source: supervisory returns

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	57,987	15,044	10,448
<i>of which:</i>			
Producer households	1,206	294	220
Consumer households	56,768	14,742	10,227
Factoring	17,373	6,449	3,200
<i>of which:</i>			
General government	3,207	237	175
Financial companies (excluding Monetary Financial Institutions)	456	436	12
Non-financial companies and producer households	13,520	5,675	3,009
<i>of which: Small firms</i>	263	80	74
Consumer households	44	29	2
Financial leasing	30,148	10,902	7,578
<i>of which:</i>			
General government	358	114	115
Financial companies (excluding Monetary Financial Institutions)	410	138	114
Non-financial companies and producer households	28,092	10,206	6,998
<i>of which: Small firms</i>	5,892	2,026	1,557
Consumer households	1,206	422	336

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	562,150	178,027	83,179
<i>of which:</i>			
Current accounts	174,285	6,691	3,190
<i>of which:</i>			
General government	156,422	141	278
Financial companies (excluding Monetary Financial Institutions)	1,764	48	159
Non-financial companies and producer households	10,918	4,247	2,007
<i>of which:</i> Piccole imprese	2,019	1,223	616
Consumer households	4,726	2,154	712
Mortgage loans	244,995	119,212	54,201
<i>of which:</i>			
General government	52,014	13,312	6,702
Financial companies (excluding Monetary Financial Institutions)	4,837	274	1,007
Non-financial companies and producer households	87,473	48,456	19,401
<i>of which:</i> Small firms	18,165	13,218	6,473
Consumer households	99,242	56,873	26,910
of which: loans for house purchases	89,095	50,594	24,207
Loans secured by pledge of salary	3,558	4,809	3,087
<i>of which:</i>			
Producer households	6	8	7
Consumer households	3,552	4,802	3,080

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	12,571	12,763	7,161
<i>of which:</i>			
Producer households	274	260	158
Consumer households	12,294	12,502	7,004
Factoring	4,465	2,350	909
<i>of which:</i>			
General government	1,170	1,161	463
Financial companies (excluding Monetary Financial Institutions)	4	4	..
Non-financial companies and producer households	3,225	1,173	438
<i>of which:</i> Small firms	49	44	16
Consumer households	5	7	2
Financial leasing	6,558	3,686	1,425
<i>of which:</i>			
General government	56	62	11
Financial companies (excluding Monetary Financial Institutions)	136	12	10
Non-financial companies and producer households	6,050	3,490	1,349
<i>of which:</i> Small firms	1,099	818	391
Consumer households	290	109	50

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit

by region of customer

(stocks in millions of euro)

4th quarter 2021

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

	Total	Banks	Financial intermediaries
ITALY	144,009	107,212	36,797
North West Italy	39,205	28,623	10,582
Piedmont	11,456	8,676	2,780
Valle d'Aosta	308	227	81
Lombardy	23,777	17,323	6,454
Liguria	3,664	2,397	1,266
North East Italy	25,407	18,594	6,813
Trentino Alto Adige	1,505	1,162	343
Veneto	10,701	7,908	2,793
Friuli-Venezia Giulia	2,732	1,998	734
Emilia Romagna	10,469	7,526	2,943
Central Italy	31,298	23,223	8,075
Tuscany	9,845	7,215	2,629
Umbria	2,390	1,821	569
Marche	3,245	2,450	795
Lazio	15,819	11,737	4,082
Southern Italy	30,814	23,618	7,197
Abruzzo	3,144	2,369	775
Molise	651	501	149
Campania	12,225	9,439	2,786
Apulia	8,961	6,972	1,989
Basilicata	1,131	883	249
Calabria	4,703	3,454	1,249
Islands	17,285	13,155	4,130
Sicily	12,736	9,627	3,110
Sardinia	4,548	3,528	1,020

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR40100](#)

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

4th quarter 2021

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	136,114	1,258	10,029	121,326	1,234	2,268
North West Italy	58,876	109	4,086	53,556	318	807
Piedmont	6,651	21	529	5,874	80	147
Valle d'Aosta	125	..	1	119	2	3
Lombardy	48,249	74	3,538	43,813	217	607
Liguria	3,850	14	17	3,750	19	50
North East Italy	27,034	106	687	24,780	633	829
Trentino Alto Adige	3,594	25	30	3,160	194	185
Veneto	6,368	39	261	5,605	120	342
Friuli-Venezia Giulia	6,115	10	24	5,846	192	44
Emilia Romagna	10,958	32	371	10,169	128	258
Central Italy	42,750	1,001	5,043	36,043	137	526
Tuscany	3,829	8	29	3,615	59	118
Umbria	328	2	7	295	10	14
Marche	850	4	30	756	23	35
Lazio	37,743	987	4,977	31,377	44	359
Southern Italy	6,000	35	44	5,739	98	85
Abruzzo	948	2	4	912	16	14
Molise	43	8	..	30	3	2
Campania	3,930	17	22	3,830	26	34
Apulia	781	7	10	700	34	30
Basilicata	145	..	2	136	6	1
Calabria	153	1	6	131	13	3
Islands	1,453	7	170	1,208	48	21
Sicily	703	..	12	651	29	11
Sardinia	751	6	158	557	19	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)

4th 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	18,811	2,973	136	13,208	194	2,301
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Factoring: with recourse

Advances to assignor	8,435	460	1,083	6,798	78	15
Nominal value of receivables acquired	13,304	749	869	11,335	106	244

Total exposure in respect of finance leases

47,008	317	536	41,822	2,947	1,386
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Receivables for consumer credit

36,797	-	-	-	-	36,797
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Other finance

4,809	72	235	3,087	775	639
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Notes: This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

Financing and Funding

Access to data:

[TFR10289](#)

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

4th quarter 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	18,811	6,969	4,622	5,295	1,439	486
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Factoring: with recourse

Advances to assignor	8,435	4,627	1,343	1,603	669	192
Nominal value of credits acquired	13,304	6,554	2,260	2,993	1,150	347

Total exposure in respect of finance leases

47,008	16,502	15,001	8,471	4,907	2,127
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Receivables for consumer credit

36,797	10,582	6,813	8,075	7,197	4,130
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Other finance

4,809	2,563	743	731	465	306
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Notes: This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20163](#)

Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	2,117,131	429,407	85,682	1,183,016
North West Italy	676,615	167,102	25,390	378,452
Piedmont	143,138	27,475	6,805	95,144
Valle d'Aosta	5,042	1,287	231	2,788
Lombardy	481,439	130,087	16,358	246,790
Liguria	46,996	8,253	1,997	33,731
North East Italy	443,808	114,891	21,204	264,061
Trentino Alto Adige	49,190	12,649	3,104	28,647
Veneto	183,383	46,148	8,070	106,572
Friuli-Venezia Giulia	42,557	8,906	1,702	26,089
Emilia Romagna	168,678	47,188	8,328	102,753
Central Italy	491,024	91,339	16,417	244,040
Tuscany	110,225	24,660	5,854	74,845
Umbria	21,711	4,769	1,002	14,966
Marche	45,855	9,274	2,302	31,853
Lazio	313,233	52,636	7,259	122,376
Southern Italy	283,769	41,418	15,941	215,700
Abruzzo	31,834	5,103	1,741	23,653
Molise	7,489	698	371	6,143
Campania	118,198	19,209	5,936	88,515
Apulia	80,778	11,615	5,246	60,902
Basilicata	13,451	1,487	749	10,730
Calabria	32,020	3,307	1,899	25,757
Islands	108,567	14,657	6,729	80,762
Sicily	76,631	9,522	4,391	58,779
Sardinia	31,935	5,135	2,338	21,984

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20269](#)

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	2,108,354	671,866	438,386
Sight and overnight deposits	10,653	3,401	2,190
General government	87	18	7
Financial companies (excluding Monetary Financial Institutions)	1,012	184	240
Non-financial companies and producer households	1,839	368	380
<i>of which: Small firms</i>	249	60	76
Consumer households	6,678	2,025	1,508
With agreed maturity	69,771	24,012	17,642
General government	7,175	5	35
Financial companies (excluding Monetary Financial Institutions)	16,917	10,439	4,996
Non-financial companies and producer households	9,972	2,673	3,105
<i>of which: Small firms</i>	1,219	244	407
Consumer households	35,064	10,757	9,379
Redeemable at notice	318,060	70,262	53,256
General government	4,746	678	291
Financial companies (excluding Monetary Financial Institutions)	146	54	45
Non-financial companies and producer households	8,843	1,576	1,717
<i>of which: Small firms</i>	7,177	1,282	1,359
Consumer households	303,593	67,819	51,109

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

Source: supervisory reports

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,479,070	564,976	358,729
General government	32,079	3,401	5,931
Financial companies (excluding Monetary Financial Institutions)	122,934	74,497	23,625
Non-financial companies and producer households	487,708	184,352	128,563
<i>of which:</i> Small firms	101,519	32,507	27,759
Consumer households	799,277	290,724	194,211
Saving certificates and CDs issued	9,405	3,167	3,039
General government	105	104	..
Financial companies (excluding Monetary Financial Institutions)	165	73	64
Non-financial companies and producer households	1,371	625	310
<i>of which:</i> Small firms	297	69	111
Consumer households	7,681	2,341	2,636

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	505,742	274,693	104,318
Sight and overnight deposits	2,842	1,459	761
General government	49	1	12
Financial companies (excluding Monetary Financial Institutions)	579	2	7
Non-financial companies and producer households	915	128	48
<i>of which: Small firms</i>	52	40	21
Consumer households	1,257	1,210	678
With agreed maturity	19,919	6,155	2,044
General government	7,091	36	8
Financial companies (excluding Monetary Financial Institutions)	1,357	42	82
Non-financial companies and producer households	3,326	622	246
<i>of which: Small firms</i>	222	277	68
Consumer households	7,895	5,347	1,687
Redeemable at notice	63,661	100,354	30,529
General government	2,311	1,206	261
Financial companies (excluding Monetary Financial Institutions)	24	19	4
Non-financial companies and producer households	2,176	2,628	746
<i>of which: Small firms</i>	1,621	2,245	669
Consumer households	58,952	96,289	29,424

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	321,696	163,674	69,995
General government	17,342	2,595	2,809
Financial companies (excluding Monetary Financial Institutions)	22,110	1,763	940
Non-financial companies and producer households	103,632	51,793	19,369
<i>of which:</i> Small firms	18,312	15,916	7,024
Consumer households	165,317	103,887	45,138
Saving certificates and CDs issued	1,887	1,073	240
General government	1	..	..
Financial companies (excluding Monetary Financial Institutions)	23	6	..
Non-financial companies and producer households	315	113	8
<i>of which:</i> Small firms	52	59	5
Consumer households	1,530	947	227

Financing and Funding

Access to data:

[TFR40082](#)

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and CDP**

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

TOTAL	2,424,077	168,224	815,758
Italian government securities	568,993	40,295	118,135
<i>of which:</i> BOTs	15,757	34	811
BTPs	520,710	38,413	110,986
CCTs	20,220	1,214	3,913
Equity securities	366,285	59,403	100,726
<i>of which:</i> in non-euro-area currencies	90,082	2,780	22,170
Debt securities other than italian government securities	547,662	16,500	69,531
<i>of which:</i> in non-euro-area currencies	82,758	2,604	23,567
Units of collective investment undertakings	917,221	46,172	524,815
Securities other than debt and equity securities	3,218	733	440

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

4th quarter 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)

4th quarter 2021

Reporting institutions: **Banks and CDP**

Total	of which:	
	Non-financial companies and producer households	Consumer households and others
2,424,077	168,224	815,758
1,237,254	57,707	389,589
264,701	16,508	101,810
2,918	169	2,002
925,618	38,707	252,162
44,018	2,324	33,613
502,146	28,682	194,688
25,634	1,717	12,858
222,231	9,945	65,538
59,555	1,313	14,993
194,726	15,707	101,298
573,925	70,974	137,852
68,520	8,217	51,160
10,300	1,775	7,975
19,538	1,845	15,306
475,567	59,137	63,411
75,219	7,691	65,775
8,858	862	7,545
1,212	121	1,078
35,263	3,577	30,608
20,313	2,033	18,141
2,472	216	2,240
7,101	883	6,163
35,533	3,169	27,855
24,937	2,281	20,597
10,596	888	7,258

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and CDP**

Securities under management	of which:	
	Non-financial companies and producer households	Consumer households and others
93,958	7,146	58,373
56,236	3,400	29,284
25,745	602	7,171
157	3	153
27,723	2,652	20,246
2,611	143	1,714
20,321	1,880	15,460
4,108	102	1,820
5,315	752	4,231
1,520	195	1,271
9,378	832	8,138
12,231	1,118	9,334
4,310	416	3,435
501	37	440
743	75	622
6,676	589	4,837
3,980	612	3,259
495	55	365
66	2	63
2,051	414	1,611
1,053	92	955
60	7	52
255	42	213
1,190	135	1,035
734	76	640
457	59	395

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th 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

ITALY	1,881,671	143,801	735,483
North West Italy	863,809	48,934	350,579
Piedmont	225,205	15,154	92,684
Valle d'Aosta	2,581	162	1,803
Lombardy	595,655	31,537	224,872
Liguria	40,368	2,081	31,220
North East Italy	452,009	24,414	174,905
Trentino Alto Adige	17,199	1,523	10,850
Veneto	208,091	8,291	59,700
Friuli-Venezia Giulia	49,286	1,032	13,459
Emilia Romagna	177,432	13,568	90,895
Central Italy	465,530	61,697	124,315
Tuscany	59,989	7,387	46,391
Umbria	9,470	1,624	7,336
Marche	17,731	1,591	14,218
Lazio	378,339	51,094	56,370
Southern Italy	67,466	6,233	59,714
Abruzzo	7,991	703	6,917
Molise	1,105	111	983
Campania	31,072	2,753	27,380
Apulia	18,442	1,739	16,576
Basilicata	2,327	185	2,125
Calabria	6,528	743	5,733
Islands	32,859	2,523	25,969
Sicily	22,973	1,771	19,277
Sardinia	9,886	752	6,692

Financing and Funding

Access to data:

[TFR40500](#)

Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

4th quarter 2021

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	792,731	755,776	36,955
Italian government securities	429,762	424,122	5,641
<i>of which:</i> BOTs	129,573	129,302	271
CCTs	18,565	18,361	204
BTPs	258,259	253,129	5,130
Other debt securities	188,839	183,180	5,659
Equity securities	150,924	128,422	22,502
Other securities	1,072	1,057	14
Total Derivative Instruments	1,480,541	1,457,797	22,744
Futures	459,763	438,780	20,983
<i>of which:</i> on interest rates	12,594	12,594	-
on stock indices	242,890	222,074	20,817
Swaps e Forward Rate Agreements	921,504	921,504	-
<i>of which:</i> Interest Rate Swaps	779,963	779,963	-
Currency Swaps	68,420	68,420	-
Forward Rate Agreements	64,349	64,349	-
Options on securities	11,156	9,581	1,576
<i>of which:</i> on equity securities	8,646	7,085	1,561
Options on futures or stock indices	52,886	52,730	156
<i>of which:</i> on stock indices or futures on stock indices	52,344	52,188	156
Interest rate options	12,625	12,625	-
Foreign currency options and other derivative instruments	22,606	22,576	30

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30980](#)

Interest rates on current account, sight and overnight deposits

by customer region, sector and size of deposit

(percentages)

4th quarter 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
ITALY	0.03	0.02	0.02	0.01	0.02	0.02	0.02	0.03
North West Italy	0.03	0.02	0.02	0.01	0.02	0.02	0.03	0.04
Piedmont	0.03	0.02	0.02	0.01	0.01	0.02	0.02	0.03
Valle d'Aosta	0.06	0.05	0.02	0.01	0.01	0.01	0.01	0.02
Lombardy	0.02	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
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	0.02	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	0.01	0.01	0.02	0.02	0.02	0.03
Central Italy	0.03	0.03	0.03	0.01	0.02	0.02	0.03	0.03
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	0.02	0.01	0.02	0.03	0.04	0.05
Lazio	0.04	0.03	0.03	..	0.02	0.02	0.02	0.02
Southern Italy	0.03	0.03	0.03	0.02	0.01	0.02	0.02	0.03
Abruzzo	0.04	0.04	0.04	0.03	0.02	0.02	0.03	0.05
Molise	0.05	0.04	0.03	0.02	0.02	0.02	0.02	0.02
Campania	0.03	0.03	0.02	0.02	0.01	0.01	0.02	0.02
Apulia	0.03	0.03	0.03	0.02	0.01	0.02	0.03	0.04
Basilicata	0.02	0.02	0.03	0.02	0.02	0.03	0.04	0.06
Calabria	0.03	0.03	0.02	0.02	0.01	0.02	0.02	0.04
Islands	0.03	0.03	0.03	0.02	0.01	0.02	0.02	0.03
Sicily	0.03	0.03	0.03	0.03	0.02	0.02	0.03	0.04
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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