

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

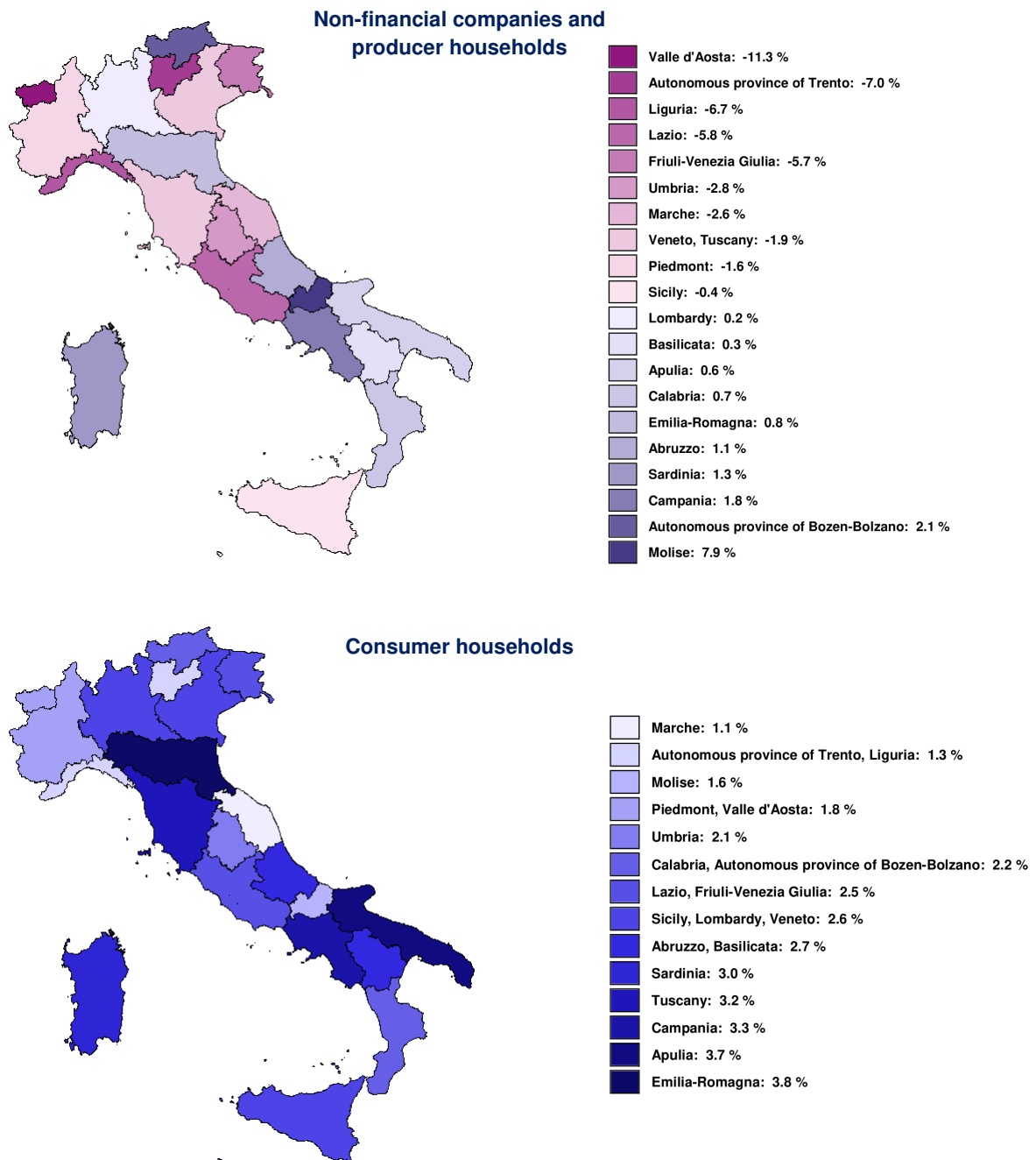
30 June 2023

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

Figure 1

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

(data at 31 March 2023)

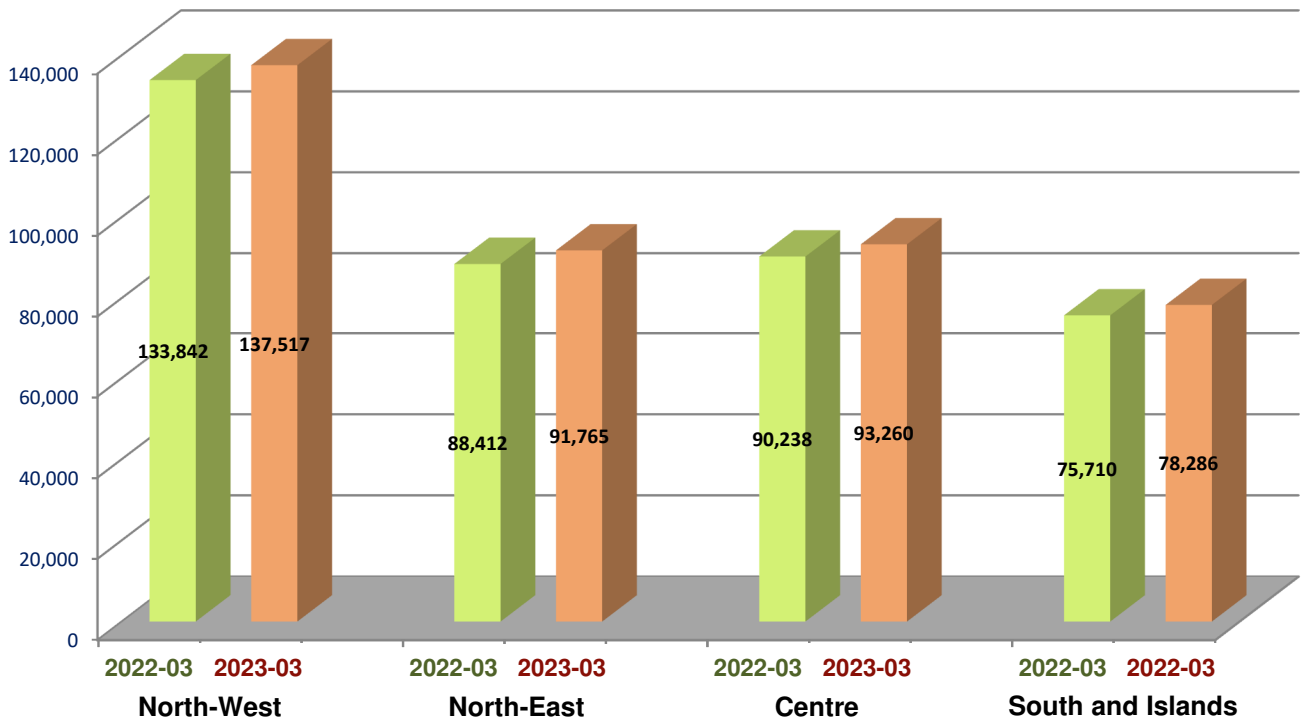


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

(millions of Euros; data at 31 March 2022 and 2023)



Reference period: March 2023

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

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

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

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

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

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

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

\* \* \*

## Key to symbols and information in the index

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

**Frequency:**

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

**Source:**

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

**Description of the table**

**Identification code of the table**

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

## Notice to readers

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

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

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

## Direct fund-raising

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

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

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

## Securities, derivatives and customer assets under management

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

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

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

## Deposit rates

Q	SIR	<b>Interest rates on current account, sight and overnight deposits</b> by customer region, sector and size of deposit	<a href="#">TFR30980</a>	p. 39
---	-----	--	--------------------------	-------

*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>	
---	-----	---	--------------------------	--

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

### Loans

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

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

#### **Direct fund-raising**

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



## Financing and Funding

### Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

1st quarter 2022

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	1,826,202	1,747,808	719,279	79,004
<i>of which:</i>				
Repos	42,158	40,875	4,553	1,748
Loans (excluding repos)	1,783,422	1,706,540	714,714	77,194
Loans (excluding bad loans and repos)	1,753,299	1,676,663	695,143	76,947
<i>of which:</i>				
Long-term loans (excluding bad loans and repos)	1,346,613	1,294,943	549,064	51,670
Deposits	2,112,033	2,047,762	479,359	67,898
<i>of which:</i>				
Repos	115,177	110,763	197	4,822
Deposits (excluding repos)	1,848,787	1,808,361	473,957	43,640
Debt securities	113,536	113,536	....	....

**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**

	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1
Loans	1,855,103	1,856,123	1,860,849	1,844,965	1,826,205
<i>of which:</i> Loans (excluding repos)	1,803,738	1,812,125	1,820,516	1,808,088	1,783,425
Portfolio securities	895,733	870,006	837,327	824,945	857,396
Deposits	2,159,123	2,156,668	2,145,350	2,156,378	2,111,899
<i>of which:</i> Deposits (excluding repos)	1,902,245	1,908,023	1,910,424	1,916,928	1,848,787
Securities issued but not expired	253,127	252,300	256,924	260,018	276,356
<i>of which:</i> Subordinated bonds	33,933	33,729	33,684	31,870	32,954
Customer assets under management	2,421,133	2,258,901	2,204,039	2,274,893	2,389,508

---

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

---

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20232](#)

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	of which:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
<b>ITALY</b>	<b>1,747,808</b>	<b>251,313</b>	<b>174,339</b>
<b>North West Italy</b>	<b>575,362</b>	<b>17,233</b>	<b>88,799</b>
Piedmont	111,530	7,462	7,364
Valle d'Aosta	3,125	189	117
Lombardy	429,154	7,690	80,714
Liguria	31,553	1,892	603
<b>North East Italy</b>	<b>356,738</b>	<b>7,209</b>	<b>22,959</b>
Trentino Alto Adige	45,872	673	1,672
Veneto	139,089	2,716	10,274
Friuli-Venezia Giulia	32,293	1,125	2,221
Emilia Romagna	139,483	2,696	8,791
<b>Central Italy</b>	<b>550,310</b>	<b>203,784</b>	<b>58,889</b>
Tuscany	96,785	4,276	689
Umbria	18,567	888	43
Marche	31,967	1,453	377
Lazio	402,992	197,167	57,779
<b>Southern Italy</b>	<b>181,264</b>	<b>15,048</b>	<b>445</b>
Abruzzo	21,183	1,087	42
Molise	3,452	251	3
Campania	76,563	7,205	299
Apulia	55,116	2,573	69
Basilicata	6,416	516	8
Calabria	18,535	3,416	25
<b>Islands</b>	<b>84,064</b>	<b>8,039</b>	<b>3,248</b>
Sicily	57,816	6,707	81
Sardinia	26,248	1,333	3,166

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

Source: supervisory reports

## Financing and Funding

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:			Consumer households	
		Industry	Building	Services		
<b>ITALY</b>	<b>719,279</b>	<b>232,804</b>	<b>64,283</b>	<b>382,039</b>	<b>120,716</b>	<b>594,921</b>
<b>North West Italy</b>	<b>272,511</b>	<b>90,164</b>	<b>24,822</b>	<b>146,267</b>	<b>36,168</b>	<b>193,868</b>
Piedmont	51,223	17,813	4,490	25,569	9,940	45,004
Valle d'Aosta	1,781	947	187	591	345	1,029
Lombardy	205,954	68,163	19,025	111,204	23,026	132,508
Liguria	13,553	3,241	1,120	8,902	2,857	15,327
<b>North East Italy</b>	<b>195,542</b>	<b>75,251</b>	<b>14,669</b>	<b>91,352</b>	<b>35,113</b>	<b>129,310</b>
Trentino Alto Adige	29,475	6,735	2,395	17,634	7,946	13,772
Veneto	73,217	29,013	4,833	34,285	12,388	52,269
Friuli-Venezia Giulia	16,027	8,207	1,267	5,449	2,555	12,669
Emilia Romagna	76,822	31,295	6,174	33,985	12,224	50,599
<b>Central Italy</b>	<b>147,507</b>	<b>41,521</b>	<b>13,681</b>	<b>85,340</b>	<b>23,256</b>	<b>137,638</b>
Tuscany	47,476	15,546	3,586	24,862	9,839	43,795
Umbria	9,781	3,941	849	4,256	2,038	7,771
Marche	16,600	7,262	1,337	7,076	3,666	13,392
Lazio	73,650	14,772	7,909	49,147	7,714	72,681
<b>Southern Italy</b>	<b>75,376</b>	<b>19,999</b>	<b>8,345</b>	<b>41,885</b>	<b>17,636</b>	<b>89,923</b>
Abruzzo	10,416	3,636	1,532	4,694	2,278	9,555
Molise	1,488	415	206	732	437	1,705
Campania	32,276	8,542	2,877	19,516	5,812	36,681
Apulia	22,362	5,774	2,497	11,960	6,094	29,912
Basilicata	2,995	653	568	1,394	873	2,871
Calabria	5,839	978	665	3,588	2,142	9,200
<b>Islands</b>	<b>28,343</b>	<b>5,870</b>	<b>2,766</b>	<b>17,195</b>	<b>8,543</b>	<b>44,181</b>
Sicily	19,299	4,026	1,779	11,762	5,766	31,560
Sardinia	9,043	1,843	988	5,434	2,778	12,622

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>719,279</b>	<b>272,511</b>	<b>195,542</b>	<b>147,507</b>	<b>75,376</b>	<b>28,343</b>
Agriculture, forestry and fishing	40,153	11,258	14,270	6,966	5,148	2,511
Mining and quarrying	1,677	451	253	757	142	75
Manufacturing	200,828	79,014	67,300	31,411	17,938	5,164
Electricity, gas, steam and air conditioning supply	20,658	7,716	4,658	7,144	834	305
Water supply, sewerage, waste management and remediation activities	9,640	2,982	3,039	2,209	1,084	326
Construction	64,283	24,822	14,669	13,681	8,345	2,766
Wholesale and retail trade, repair of motor vehicles and motorcycles	126,967	42,657	32,005	25,207	19,706	7,391
Transportation and storage	31,874	9,143	5,562	11,732	3,522	1,915
Accommodation and food service activities	34,908	7,900	12,455	7,260	5,035	2,259
Information and communication	19,199	12,479	2,288	3,283	790	359
Financial and insurance activities	6,569	3,031	1,517	1,479	376	167
Real estate activities	62,282	26,954	14,914	14,999	3,942	1,473
Professional, scientific and technical activities	55,229	27,365	11,715	11,931	3,043	1,175
Administrative and support service activities	19,114	8,606	5,231	3,261	1,428	588
All remaining activities (sections O, P, Q, R, S, T)	25,897	8,131	5,666	6,189	4,043	1,869

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20231](#)

### Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Total	of which:			
		Non-financial companies and producer households	of which:		Consumer households
			Small firms		
<b>ITALY</b>	<b>-0.4</b>	<b>-1.3</b>	<b>-4.4</b>	<b>2.7</b>	
<b>North West Italy</b>	<b>1.1</b>	<b>-0.6</b>	<b>-4.6</b>	<b>2.3</b>	
Piedmont	0.1	-1.6	-4.1	1.8	
Valle d'Aosta	-9.4	-11.3	-5.6	1.8	
Lombardy	1.7	0.2	-4.6	2.6	
Liguria	-1.9	-6.7	-5.8	1.3	
<b>North East Italy</b>	<b>-0.1</b>	<b>-1.2</b>	<b>-5.9</b>	<b>3.0</b>	
Aut. province of Trento	-4.9	-7.0	-6.8	1.3	
Aut. province of Bozen-Bolzano	2.9	2.1	-2.9	2.2	
Veneto	-2.1	-1.9	-6.7	2.6	
Friuli Venezia Giulia	-1.8	-5.7	-6.6	2.5	
Emilia-Romagna	2.6	0.8	-5.9	3.8	
<b>Central Italy</b>	<b>-3.3</b>	<b>-4.0</b>	<b>-4.4</b>	<b>2.6</b>	
Tuscany	0.3	-1.9	-4.7	3.2	
Umbria	-1.0	-2.8	-5.0	2.1	
Marche	-1.2	-2.6	-5.3	1.1	
Lazio	-4.6	-5.8	-3.5	2.5	
<b>Southern Italy</b>	<b>1.8</b>	<b>1.3</b>	<b>-2.4</b>	<b>3.2</b>	
Abruzzo	1.6	1.1	-4.8	2.7	
Molise	4.2	7.9	-3.4	1.6	
Campania	2.0	1.8	-2.1	3.3	
Apulia	2.0	0.6	-2.0	3.7	
Basilicata	1.3	0.3	-1.7	2.7	
Calabria	0.1	0.7	-1.5	2.2	
<b>Islands</b>	<b>1.2</b>	<b>0.2</b>	<b>-1.6</b>	<b>2.7</b>	
Sicily	0.5	-0.4	-2.3	2.6	
Sardinia	2.9	1.3	-0.2	3.0	

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30274](#)

### External position

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

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>TOTAL</b>	<b>839,927</b>	<b>145,729</b>	<b>486,921</b>	<b>139,985</b>	<b>67,293</b>	<b>114,199</b>
<b>Europe</b>	<b>710,006</b>	<b>124,667</b>	<b>391,128</b>	<b>134,921</b>	<b>59,291</b>	<b>95,187</b>
Albania	602	86	308	208	-	753
Austria	93,405	10,684	52,903	25,917	3,901	-
Belgium	10,912	1,459	8,179	882	393	-
Bosnia and Herzegovina	745	270	474	..	..	3,743
Bulgaria	3,223	567	2,561	2	93	10,687
Croatia	31,443	6,362	16,413	8,645	23	-
Denmark	1,300	293	630	157	219	350
Finland	2,501	206	1,416	72	807	..
France	76,570	7,312	35,470	17,317	16,472	-
Germany	217,149	35,015	107,288	56,474	18,373	-
Greece	943	483	306	110	44	-
Ireland	20,659	6,717	12,781	466	696	-
Liechtenstein	96	20	66	10	-	-
Luxembourg	35,639	11,061	19,317	4,626	636	-
Malta	263	158	56	..	50	-
Montenegro	28	9	19	..	..	-
Norway	2,558	264	900	236	1,158	..
Netherlands	17,159	3,199	11,248	815	1,898	-
Poland	2,729	1,217	1,192	222	98	1,742
Portugal	6,859	1,146	4,799	820	94	-
United Kingdom	36,545	15,163	13,951	3,906	3,525	224
Romania	6,174	1,972	3,548	58	596	8,235
Russia	6,093	855	4,776	223	240	8,885
Serbia	5,823	995	3,102	1,038	687	6,465
Czech Republic	8,481	2,190	5,151	330	810	27,144
Slovakia	27,179	3,374	20,831	2,675	300	-
Slovenia	6,933	842	4,378	1,605	108	-
Spain	63,263	5,240	47,616	3,725	6,682	6,096
Sweden	3,059	341	1,367	268	1,082	32
Switzerland	8,909	3,158	3,217	2,455	79	6,780
Turkey	3,541	417	2,014	1,046	65	134
Hungary	4,978	1,740	2,801	363	74	13,560

**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)

1st quarter 2023

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>Asia</b>	<b>35,852</b>	<b>3,741</b>	<b>25,899</b>	<b>1,444</b>	<b>4,767</b>	<b>1,112</b>
Saudi Arabia	1,056	380	626	46	4	-
China	2,830	51	2,050	101	628	386
South Korea	3,236	40	336	30	2,831	-
Philippines	228	4	222	2	..	-
Japan	10,555	657	9,287	113	498	513
India	1,433	239	1,139	48	8	-
Indonesia	462	44	403	10	4	-
Iran	5	..	1	1	3	-
Israel	2,093	847	1,228	13	6	-
Kazakhstan	82	26	57	-	..	-
Malaysia	17	9	5	4	-	-
Pakistan	4	1	2	2	-	-
Qatar	8,871	625	7,217	469	560	1
Taiwan	9	3	5	..	..	-
Thailand	40	5	29	5	..	-
<b>Africa</b>	<b>6,527</b>	<b>871</b>	<b>4,887</b>	<b>420</b>	<b>350</b>	<b>3,292</b>
Algeria	45	5	18	20	1	-
Egypt	3,567	386	2,682	334	164	3,292
Morocco	60	37	5	16	2	-
South Africa	399	103	236	10	50	-
Tunisia	119	16	18	17	68	-
<b>America</b>	<b>52,362</b>	<b>10,476</b>	<b>37,128</b>	<b>2,389</b>	<b>2,369</b>	<b>13,110</b>
Argentina	19	9	8	1	-	-
Brazil	884	608	245	30	1	629
Canada	3,568	331	1,651	397	1,188	-
Chile	591	14	577	1	-	-
Colombia	219	7	212	1	..	-
Cuba	142	..	..	14	128	-
Mexico	1,085	319	707	11	47	-
Peru	210	28	180	1	..	-
United States	45,130	9,067	33,146	1,930	986	12,481
Uruguay	89	25	64	..	-	-
Venezuela	39	24	16	-	-	-



## Financing and Funding

### External position

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

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>Oceania</b>	<b>2,174</b>	<b>76</b>	<b>1,658</b>	<b>160</b>	<b>280</b>	<b>1,271</b>
Australia	1,335	35	906	115	280	1,271
New Zealand	410	9	356	45	..	-
<b>Offshore centres</b>	<b>15,428</b>	<b>3,355</b>	<b>11,188</b>	<b>651</b>	<b>234</b>	<b>227</b>
Bahamas	466	23	140	303	-	-
Cayman Islands	2,473	691	1,690	92	1	-
Gibraltar	468	1	467	-	-	-
Hong Kong	844	198	427	190	28	113
Jersey, c.i.	614	306	307	-	-	-
Singapore	2,010	1,097	740	43	130	114
<b>International organizations</b>	<b>17,578</b>	<b>2,542</b>	<b>15,033</b>	<b>-</b>	<b>2</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)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Type of contract	
	Non-renegotiated	Renegotiated
<b>ITALY</b>	<b>307,108</b>	<b>69,760</b>
<b>North West Italy</b>	<b>108,822</b>	<b>22,682</b>
Piedmont	22,128	5,139
Valle d'Aosta	570	107
Lombardy	76,706	15,841
Liguria	9,418	1,595
<b>North East Italy</b>	<b>65,868</b>	<b>16,991</b>
Trentino Alto Adige	5,000	1,938
Veneto	27,068	6,580
Friuli-Venezia Giulia	6,624	1,675
Emilia Romagna	27,176	6,798
<b>Central Italy</b>	<b>73,016</b>	<b>17,535</b>
Tuscany	23,570	5,339
Umbria	3,152	884
Marche	6,092	1,448
Lazio	40,202	9,864
<b>Southern Italy</b>	<b>40,126</b>	<b>8,362</b>
Abruzzo	3,988	896
Molise	644	141
Campania	17,408	3,288
Apulia	14,020	3,140
Basilicata	1,037	232
Calabria	3,029	664
<b>Islands</b>	<b>19,276</b>	<b>4,190</b>
Sicily	13,185	3,011
Sardinia	6,091	1,179

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR10435](#)

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

(flows in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
<b>ITALY</b>	<b>9,578</b>	<b>582</b>	<b>142</b>
<b>North West Italy</b>	<b>3,244</b>	<b>225</b>	<b>33</b>
Piedmont	650	39	6
Valle d'Aosta	22	..	..
Lombardy	2,353	177	25
Liguria	218	10	2
<b>North East Italy</b>	<b>2,274</b>	<b>120</b>	<b>35</b>
Trentino Alto Adige	176	6	2
Veneto	899	43	13
Friuli-Venezia Giulia	270	11	13
Emilia Romagna	930	59	7
<b>Central Italy</b>	<b>2,184</b>	<b>160</b>	<b>29</b>
Tuscany	733	49	8
Umbria	105	7	1
Marche	163	10	3
Lazio	1,183	94	17
<b>Southern Italy</b>	<b>1,229</b>	<b>51</b>	<b>29</b>
Abruzzo	123	5	2
Molise	20	1	..
Campania	531	17	15
Apulia	434	24	9
Basilicata	35	1	1
Calabria	87	3	2
<b>Islands</b>	<b>647</b>	<b>26</b>	<b>16</b>
Sicily	430	18	12
Sardinia	217	8	4

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20281](#)

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,747,808	575,362	356,738
<i>of which:</i>			
<b>Current accounts</b>	<b>241,339</b>	<b>39,087</b>	<b>26,174</b>
<i>of which:</i>			
General government	146,457	82	189
Financial companies (excluding Monetary Financial Institutions)	10,487	5,708	2,553
Non-financial companies and producer households	60,093	23,509	17,975
<i>of which: Small firms</i>	11,479	3,804	3,612
Consumer households	22,591	9,315	5,100
<b>Mortgage loans</b>	<b>999,933</b>	<b>343,514</b>	<b>237,827</b>
<i>of which:</i>			
General government	95,799	16,378	6,567
Financial companies (excluding Monetary Financial Institutions)	31,906	21,922	5,217
Non-financial companies and producer households	429,985	155,276	124,896
<i>of which: Small firms</i>	87,702	26,153	26,153
Consumer households	437,165	147,813	100,062
<i>of which: loans for house purchases</i>	400,828	137,517	91,765
<b>Loans secured by pledge of salary</b>	<b>18,165</b>	<b>3,720</b>	<b>2,493</b>
<i>of which:</i>			
Producer households	33	7	8
Consumer households	18,132	3,712	2,485

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

Source: supervisory returns

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>60,363</b>	<b>15,440</b>	<b>10,933</b>
<i>of which:</i>			
Producer households	1,261	297	225
Consumer households	59,092	15,136	10,706
<b>Factoring</b>	<b>19,954</b>	<b>6,820</b>	<b>3,762</b>
<i>of which:</i>			
General government	3,587	250	185
Financial companies (excluding Monetary Financial Institutions)	675	602	68
Non-financial companies and producer households	14,998	5,666	3,446
<i>of which:</i> Small firms	448	126	113
Consumer households	515	209	62
<b>Financial leasing</b>	<b>28,418</b>	<b>10,020</b>	<b>7,107</b>
<i>of which:</i>			
General government	405	165	106
Financial companies (excluding Monetary Financial Institutions)	343	113	101
Non-financial companies and producer households	26,362	9,271	6,541
<i>of which:</i> Small firms	5,568	1,852	1,445
Consumer households	1,216	434	344

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	550,310	181,264	84,064
<i>of which:</i>			
<b>Current accounts</b>	<b>165,045</b>	<b>7,692</b>	<b>3,342</b>
<i>of which:</i>			
General government	145,799	184	204
Financial companies (excluding Monetary Financial Institutions)	2,010	76	139
Non-financial companies and producer households	11,473	4,942	2,193
<i>of which: Small firms</i>	2,079	1,330	655
Consumer households	5,029	2,378	769
<b>Mortgage loans</b>	<b>243,720</b>	<b>119,655</b>	<b>55,217</b>
<i>of which:</i>			
General government	52,740	12,983	7,132
Financial companies (excluding Monetary Financial Institutions)	3,146	302	1,320
Non-financial companies and producer households	83,754	47,165	18,894
<i>of which: Small firms</i>	16,791	12,401	6,203
Consumer households	102,672	58,912	27,706
of which: loans for house purchases	93,260	53,083	25,203
<b>Loans secured by pledge of salary</b>	<b>3,759</b>	<b>5,015</b>	<b>3,178</b>
<i>of which:</i>			
Producer households	5	7	5
Consumer households	3,754	5,008	3,172

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>12,999</b>	<b>13,485</b>	<b>7,507</b>
<i>of which:</i>			
Producer households	266	292	181
Consumer households	12,732	13,192	7,326
<b>Factoring</b>	<b>5,721</b>	<b>2,670</b>	<b>981</b>
<i>of which:</i>			
General government	1,504	1,210	438
Financial companies (excluding Monetary Financial Institutions)	5	..	..
Non-financial companies and producer households	4,014	1,378	495
<i>of which:</i> Small firms	92	82	35
Consumer households	121	79	44
<b>Financial leasing</b>	<b>6,150</b>	<b>3,709</b>	<b>1,432</b>
<i>of which:</i>			
General government	69	60	6
Financial companies (excluding Monetary Financial Institutions)	113	12	4
Non-financial companies and producer households	5,665	3,518	1,366
<i>of which:</i> Small firms	1,039	821	411
Consumer households	280	107	52

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit

#### by region of customer

(stocks in millions of euro)

#### 1st quarter 2023

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>153,863</b>	<b>113,008</b>	<b>40,856</b>
<b>North West Italy</b>	<b>42,019</b>	<b>30,227</b>	<b>11,793</b>
Piedmont	12,247	9,188	3,059
Valle d'Aosta	322	234	88
Lombardy	25,526	18,277	7,249
Liguria	3,924	2,527	1,397
<b>North East Italy</b>	<b>27,280</b>	<b>19,644</b>	<b>7,636</b>
Trentino Alto Adige	1,594	1,229	365
Veneto	11,375	8,186	3,189
Friuli-Venezia Giulia	2,909	2,088	821
Emilia Romagna	11,402	8,141	3,261
<b>Central Italy</b>	<b>33,280</b>	<b>24,413</b>	<b>8,867</b>
Tuscany	10,436	7,518	2,918
Umbria	2,539	1,860	680
Marche	3,447	2,550	897
Lazio	16,858	12,485	4,373
<b>Southern Italy</b>	<b>32,882</b>	<b>24,927</b>	<b>7,955</b>
Abruzzo	3,361	2,491	869
Molise	686	523	163
Campania	13,032	10,005	3,028
Apulia	9,591	7,333	2,258
Basilicata	1,186	907	279
Calabria	5,026	3,668	1,358
<b>Islands</b>	<b>18,402</b>	<b>13,797</b>	<b>4,605</b>
Sicily	13,682	10,204	3,478
Sardinia	4,719	3,593	1,127

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

Source: supervisory reports



## Financing and Funding

Access to data:

[TFR40100](#)

### Guarantees granted by customer region and sector

(stocks in millions of euro)

1st quarter 2023

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>136,836</b>	<b>1,541</b>	<b>9,106</b>	<b>122,723</b>	<b>1,199</b>	<b>2,267</b>
<b>North West Italy</b>	<b>60,405</b>	<b>86</b>	<b>3,298</b>	<b>55,958</b>	<b>312</b>	<b>752</b>
Piedmont	7,322	21	507	6,580	85	130
Valle d'Aosta	158	..	1	153	2	2
Lombardy	48,318	53	2,774	44,710	207	574
Liguria	4,607	12	15	4,515	18	47
<b>North East Italy</b>	<b>27,676</b>	<b>81</b>	<b>714</b>	<b>25,382</b>	<b>634</b>	<b>865</b>
Trentino Alto Adige	3,649	11	43	3,195	185	214
Veneto	6,380	38	282	5,600	113	348
Friuli-Venezia Giulia	6,212	14	17	5,927	216	39
Emilia Romagna	11,435	18	372	10,660	120	264
<b>Central Italy</b>	<b>41,289</b>	<b>1,338</b>	<b>4,886</b>	<b>34,385</b>	<b>125</b>	<b>554</b>
Tuscany	3,976	7	38	3,742	55	134
Umbria	394	1	7	364	9	12
Marche	898	4	32	816	21	26
Lazio	36,022	1,326	4,810	29,463	40	382
<b>Southern Italy</b>	<b>6,109</b>	<b>30</b>	<b>36</b>	<b>5,880</b>	<b>86</b>	<b>77</b>
Abruzzo	809	2	3	779	14	11
Molise	35	..	..	30	3	2
Campania	4,160	19	15	4,073	22	32
Apulia	824	8	11	745	32	28
Basilicata	131	..	2	123	5	1
Calabria	150	1	5	130	11	3
<b>Islands</b>	<b>1,357</b>	<b>6</b>	<b>171</b>	<b>1,119</b>	<b>42</b>	<b>19</b>
Sicily	737	..	12	688	26	11
Sardinia	620	5	159	431	17	8

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR10288](#)

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

by technical form and customer sector

(stocks in millions of euro)

1st quarter 2023

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	19,373	2,550	113	14,446	156	2,108
---------------------------------------	--------	-------	-----	--------	-----	-------

#### Factoring: with recourse

Advances to assignor	7,476	162	1,490	5,722	74	28
----------------------	-------	-----	-------	-------	----	----

Nominal value of receivables acquired	11,439	198	1,157	9,739	94	251
---------------------------------------	--------	-----	-------	-------	----	-----

#### Total exposure in respect of finance leases

	42,591	184	500	37,898	2,782	1,226
--	--------	-----	-----	--------	-------	-------

#### Receivables for consumer credit

	40,856	-	-	-	-	40,856
--	--------	---	---	---	---	--------

#### Other finance

	6,245	84	398	3,712	876	1,176
--	-------	----	-----	-------	-----	-------

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

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10289](#)

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

(stocks in millions of euro)

1st quarter 2023

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	19,374	7,562	4,709	5,190	1,396	516
-----------------------------------	--------	-------	-------	-------	-------	-----

#### Factoring: with recourse

Advances to assignor	7,477	4,139	1,197	1,343	611	188
----------------------	-------	-------	-------	-------	-----	-----

Nominal value of credits acquired	11,439	5,536	2,031	2,521	1,027	324
-----------------------------------	--------	-------	-------	-------	-------	-----

#### Total exposure in respect of finance leases

	42,591	14,268	14,104	7,160	4,863	2,196
--	--------	--------	--------	-------	-------	-------

#### Receivables for consumer credit

	40,856	11,793	7,636	8,867	7,955	4,605
--	--------	--------	-------	-------	-------	-------

#### Other finance

	6,245	3,039	1,052	1,106	614	433
--	-------	-------	-------	-------	-----	-----

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20163](#)

### Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>2,065,080</b>	<b>397,934</b>	<b>88,244</b>	<b>1,169,341</b>
<b>North West Italy</b>	<b>628,140</b>	<b>151,615</b>	<b>26,418</b>	<b>369,563</b>
Piedmont	134,137	24,470	6,955	91,994
Valle d'Aosta	4,900	1,183	224	2,824
Lombardy	443,841	118,560	17,176	241,784
Liguria	45,263	7,402	2,062	32,961
<b>North East Italy</b>	<b>426,686</b>	<b>105,109</b>	<b>21,547</b>	<b>260,766</b>
Trentino Alto Adige	50,228	13,154	3,175	28,505
Veneto	175,527	41,017	8,317	106,241
Friuli-Venezia Giulia	40,757	7,578	1,711	26,080
Emilia Romagna	160,174	43,361	8,344	99,940
<b>Central Italy</b>	<b>505,552</b>	<b>85,934</b>	<b>17,040</b>	<b>243,057</b>
Tuscany	109,091	23,912	6,030	74,427
Umbria	21,029	4,381	1,035	14,615
Marche	43,271	7,971	2,405	30,871
Lazio	332,162	49,670	7,571	123,144
<b>Southern Italy</b>	<b>281,779</b>	<b>39,998</b>	<b>16,236</b>	<b>214,978</b>
Abruzzo	31,356	4,731	1,762	23,443
Molise	7,481	649	389	6,161
Campania	117,276	18,594	6,162	88,269
Apulia	79,919	10,959	5,239	60,710
Basilicata	13,936	1,932	749	10,795
Calabria	31,812	3,132	1,934	25,600
<b>Islands</b>	<b>109,492</b>	<b>15,278</b>	<b>7,003</b>	<b>80,977</b>
Sicily	76,954	10,156	4,548	58,480
Sardinia	32,537	5,122	2,455	22,497

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20269](#)

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>2,047,622</b>	<b>624,091</b>	<b>421,490</b>
<b>Sight and overnight deposits</b>	<b>10,858</b>	<b>5,044</b>	<b>1,788</b>
General government	109	3	20
Financial companies (excluding Monetary Financial Institutions)	649	171	120
Non-financial companies and producer households	1,699	397	465
<i>of which: Small firms</i>	227	58	70
Consumer households	7,362	3,636	1,141
<b>With agreed maturity</b>	<b>93,799</b>	<b>34,247</b>	<b>24,427</b>
General government	7,960	32	495
Financial companies (excluding Monetary Financial Institutions)	18,421	10,649	5,139
Non-financial companies and producer households	29,931	12,268	8,065
<i>of which: Small firms</i>	1,425	328	564
Consumer households	35,223	10,958	10,501
<b>Redeemable at notice</b>	<b>322,526</b>	<b>70,750</b>	<b>54,252</b>
General government	5,525	942	415
Financial companies (excluding Monetary Financial Institutions)	535	165	101
Non-financial companies and producer households	11,744	2,269	2,495
<i>of which: Small firms</i>	8,187	1,517	1,517
Consumer households	304,165	67,287	51,162

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

Source: supervisory reports

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,369,443</b>	<b>504,884</b>	<b>332,835</b>
General government	34,546	3,212	6,466
Financial companies (excluding Monetary Financial Institutions)	88,021	50,932	17,763
Non-financial companies and producer households	427,618	159,116	112,508
<i>of which:</i> Small firms	100,961	32,579	27,248
Consumer households	782,736	279,640	189,337
<b>Saving certificates and CDs issued</b>	<b>11,735</b>	<b>3,599</b>	<b>4,251</b>
General government	60	36	15
Financial companies (excluding Monetary Financial Institutions)	398	149	44
Non-financial companies and producer households	2,965	924	1,192
<i>of which:</i> Small firms	588	143	259
Consumer households	8,168	2,441	2,954

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	<b>509,845</b>	<b>273,443</b>	<b>105,323</b>
<b>Sight and overnight deposits</b>	<b>2,081</b>	<b>1,276</b>	<b>668</b>
General government	52	17	16
Financial companies (excluding Monetary Financial Institutions)	356	1	1
Non-financial companies and producer households	653	140	43
<i>of which: Small firms</i>	41	38	19
Consumer households	989	1,004	592
<b>With agreed maturity</b>	<b>25,464</b>	<b>7,018</b>	<b>2,643</b>
General government	7,345	67	20
Financial companies (excluding Monetary Financial Institutions)	2,466	97	70
Non-financial companies and producer households	6,849	1,751	998
<i>of which: Small firms</i>	193	276	64
Consumer households	7,257	4,983	1,524
<b>Redeemable at notice</b>	<b>65,507</b>	<b>101,551</b>	<b>30,465</b>
General government	2,700	1,228	239
Financial companies (excluding Monetary Financial Institutions)	196	20	53
Non-financial companies and producer households	3,192	2,938	851
<i>of which: Small firms</i>	1,822	2,570	761
Consumer households	59,261	97,213	29,242

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>300,651</b>	<b>160,505</b>	<b>70,568</b>
General government	19,066	3,025	2,778
Financial companies (excluding Monetary Financial Institutions)	17,222	1,550	553
Non-financial companies and producer households	87,533	49,115	19,346
<i>of which: Small firms</i>	18,330	15,676	7,128
Consumer households	164,504	103,419	45,836
<b>Saving certificates and CDs issued</b>	<b>2,529</b>	<b>1,144</b>	<b>213</b>
General government	1	9	..
Financial companies (excluding Monetary Financial Institutions)	199	5	1
Non-financial companies and producer households	614	212	23
<i>of which: Small firms</i>	92	83	10
Consumer households	1,678	911	184



## Financing and Funding

Access to data:

[TFR40082](#)

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

by type of securities and deposits

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,305,505</b>	<b>178,599</b>	<b>834,764</b>
<b>Italian government securities</b>	<b>580,247</b>	<b>46,517</b>	<b>174,866</b>
<i>of which:</i> BOTs	37,473	4,930	12,915
BTPs	519,059	39,661	156,753
CCTs	17,234	1,345	3,005
<b>Equity securities</b>	<b>347,879</b>	<b>58,845</b>	<b>97,094</b>
<i>of which:</i> in non-euro-area currencies	85,957	2,867	20,317
<b>Debt securities other than italian government securities</b>	<b>555,224</b>	<b>27,118</b>	<b>83,721</b>
<i>of which:</i> in non-euro-area currencies	70,005	2,551	17,961
<b>Units of collective investment undertakings</b>	<b>809,848</b>	<b>43,413</b>	<b>475,958</b>
<b>Securities other than debt and equity securities</b>	<b>3,760</b>	<b>923</b>	<b>674</b>

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

Source: supervisory reports

## Financing and Funding

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

by type of securities and deposits

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

Securities under management	of which:		Securities held for custody or administration	of which:		
	Non-financial companies and producer households	Consumer households and others		Non-financial companies and producer households	Consumer households and others	
<b>TOTAL</b>	<b>93,868</b>	<b>8,620</b>	<b>58,572</b>	<b>1,822,182</b>	<b>154,888</b>	<b>753,713</b>
<b>Italian government securities</b>	<b>13,064</b>	<b>864</b>	<b>5,448</b>	<b>488,072</b>	<b>40,282</b>	<b>166,788</b>
<i>of which:</i> BOTs	1,019	119	630	28,654	4,725	12,208
BTPs	11,211	639	4,166	443,103	34,118	150,451
CCTs	804	103	631	10,683	878	2,241
<b>Equity securities</b>	<b>5,458</b>	<b>774</b>	<b>3,459</b>	<b>256,699</b>	<b>53,380</b>	<b>90,212</b>
<i>of which:</i> in non-euro-area currencies	2,904	480	1,749	36,952	2,225	17,747
<b>Debt securities other than Italian government securities</b>	<b>21,941</b>	<b>2,587</b>	<b>8,688</b>	<b>404,260</b>	<b>22,788</b>	<b>72,329</b>
<i>of which:</i> in non-euro-area currencies	2,366	321	1,715	35,803	2,087	15,762
<b>Units of collective investment undertakings</b>	<b>53,056</b>	<b>4,370</b>	<b>40,670</b>	<b>663,121</b>	<b>36,399</b>	<b>421,818</b>
<b>Securities other than debt and equity securities</b>	<b>4</b>	<b>1</b>	<b>3</b>	<b>3,101</b>	<b>511</b>	<b>616</b>

## Financing and Funding

Access to data:

[TFR40087](#)

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>2,305,505</b>	<b>178,599</b>	<b>834,764</b>
<b>North West Italy</b>	<b>1,132,359</b>	<b>63,034</b>	<b>394,529</b>
Piedmont	243,374	17,041	102,533
Valle d'Aosta	2,929	227	1,948
Lombardy	840,279	42,829	256,996
Liguria	45,777	2,937	33,051
<b>North East Italy</b>	<b>490,549</b>	<b>31,979</b>	<b>202,119</b>
Trentino Alto Adige	26,611	2,146	13,839
Veneto	204,331	10,849	69,304
Friuli-Venezia Giulia	58,787	1,573	15,723
Emilia Romagna	200,820	17,410	103,254
<b>Central Italy</b>	<b>568,247</b>	<b>71,116</b>	<b>142,836</b>
Tuscany	70,055	7,624	52,981
Umbria	13,414	4,030	8,270
Marche	20,895	2,376	16,598
Lazio	463,883	57,086	64,987
<b>Southern Italy</b>	<b>78,849</b>	<b>9,010</b>	<b>67,726</b>
Abruzzo	9,679	1,199	8,065
Molise	1,325	131	1,182
Campania	36,405	4,083	30,886
Apulia	21,470	2,292	19,009
Basilicata	2,670	332	2,319
Calabria	7,300	974	6,265
<b>Islands</b>	<b>35,501</b>	<b>3,460</b>	<b>27,553</b>
Sicily	25,212	2,467	20,375
Sardinia	10,289	992	7,178

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

Source: supervisory reports

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>93,868</b>	<b>8,620</b>	<b>58,572</b>
<b>North West Italy</b>	<b>55,490</b>	<b>4,296</b>	<b>28,797</b>
Piedmont	24,064	700	7,434
Valle d'Aosta	143	6	135
Lombardy	28,743	3,480	19,551
Liguria	2,541	111	1,677
<b>North East Italy</b>	<b>20,330</b>	<b>2,019</b>	<b>15,801</b>
Trentino Alto Adige	3,725	119	1,869
Veneto	5,816	809	4,619
Friuli-Venezia Giulia	1,539	182	1,320
Emilia Romagna	9,250	909	7,992
<b>Central Italy</b>	<b>12,463</b>	<b>1,410</b>	<b>9,415</b>
Tuscany	4,709	478	3,698
Umbria	583	69	498
Marche	769	90	637
Lazio	6,402	773	4,581
<b>Southern Italy</b>	<b>4,440</b>	<b>764</b>	<b>3,559</b>
Abruzzo	521	85	372
Molise	77	2	73
Campania	2,478	506	1,939
Apulia	1,034	110	909
Basilicata	58	8	50
Calabria	272	53	215
<b>Islands</b>	<b>1,145</b>	<b>131</b>	<b>1,000</b>
Sicily	691	71	606
Sardinia	454	61	394

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2023

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>1,822,182</b>	<b>154,888</b>	<b>753,713</b>
<b>North West Italy</b>	<b>816,848</b>	<b>53,521</b>	<b>355,597</b>
Piedmont	206,652	15,205	93,064
Valle d'Aosta	2,614	216	1,759
Lombardy	567,193	35,424	230,065
Liguria	40,389	2,675	30,709
<b>North East Italy</b>	<b>439,070</b>	<b>26,735</b>	<b>181,927</b>
Trentino Alto Adige	18,255	1,804	11,788
Veneto	190,187	8,762	63,048
Friuli-Venezia Giulia	48,567	1,286	14,143
Emilia Romagna	182,060	14,883	92,948
<b>Central Italy</b>	<b>462,526</b>	<b>64,360</b>	<b>129,073</b>
Tuscany	62,566	6,694	47,789
Umbria	12,511	3,854	7,570
Marche	19,426	2,105	15,500
Lazio	368,023	51,707	58,213
<b>Southern Italy</b>	<b>70,674</b>	<b>7,406</b>	<b>61,374</b>
Abruzzo	8,712	1,024	7,339
Molise	1,209	121	1,077
Campania	31,897	3,207	27,373
Apulia	19,640	1,955	17,539
Basilicata	2,507	281	2,209
Calabria	6,709	819	5,837
<b>Islands</b>	<b>33,065</b>	<b>2,867</b>	<b>25,743</b>
Sicily	23,523	2,049	19,122
Sardinia	9,542	818	6,621

## Financing and Funding

Access to data:

[TFR40500](#)

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

(flows in millions of euro)

1st quarter 2023

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>750,366</b>	<b>705,278</b>	<b>45,088</b>
Italian government securities	446,928	431,169	15,758
<i>of which:</i> BOTs	119,026	117,500	1,526
CCTs	47,834	47,098	736
BTPs	279,433	266,094	13,338
Other debt securities	121,508	114,121	7,387
Equity securities	158,624	139,301	19,324
Other securities	88	84	4
<b>Total Derivative Instruments</b>	<b>2,351,016</b>	<b>2,294,025</b>	<b>56,991</b>
Futures	435,969	382,331	53,638
<i>of which:</i> on interest rates	13,890	13,777	113
on stock indices	240,485	197,420	43,065
Swaps e Forward Rate Agreements	1,811,191	1,811,191	-
<i>of which:</i> Interest Rate Swaps	687,732	687,732	-
Currency Swaps	47,749	47,749	-
Forward Rate Agreements	1,070,761	1,070,761	-
Options on securities	10,811	8,030	2,781
<i>of which:</i> on equity securities	8,223	6,187	2,037
Options on futures or stock indices	37,098	36,918	180
<i>of which:</i> on stock indices or futures on stock indices	30,811	30,631	180
Interest rate options	12,829	12,829	-
Foreign currency options and other derivative instruments	43,118	42,727	391

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30980](#)

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

by customer region, sector and size of deposit

(percentages)

1st quarter 2023

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>0.15</b>	<b>0.17</b>	<b>0.18</b>	<b>0.41</b>	<b>0.14</b>	<b>0.18</b>	<b>0.21</b>	<b>0.31</b>
<b>North West Italy</b>	<b>0.15</b>	<b>0.16</b>	<b>0.17</b>	<b>0.40</b>	<b>0.13</b>	<b>0.16</b>	<b>0.19</b>	<b>0.26</b>
Piedmont	0.11	0.13	0.13	0.43	0.09	0.11	0.13	0.21
Valle d'Aosta	0.12	0.11	0.15	0.63	0.10	0.10	0.11	0.18
Lombardy	0.16	0.18	0.19	0.40	0.15	0.19	0.21	0.28
Liguria	0.12	0.14	0.17	0.33	0.11	0.14	0.15	0.26
<b>North East Italy</b>	<b>0.16</b>	<b>0.19</b>	<b>0.21</b>	<b>0.46</b>	<b>0.13</b>	<b>0.15</b>	<b>0.18</b>	<b>0.31</b>
Trentino Alto Adige	0.27	0.32	0.36	0.65	0.23	0.25	0.30	0.51
Veneto	0.17	0.20	0.21	0.38	0.12	0.14	0.17	0.29
Friuli-Venezia Giulia	0.14	0.17	0.17	0.37	0.10	0.12	0.14	0.26
Emilia Romagna	0.15	0.17	0.19	0.52	0.13	0.16	0.18	0.31
<b>Central Italy</b>	<b>0.14</b>	<b>0.16</b>	<b>0.18</b>	<b>0.46</b>	<b>0.18</b>	<b>0.24</b>	<b>0.28</b>	<b>0.40</b>
Tuscany	0.16	0.17	0.18	0.50	0.20	0.26	0.29	0.35
Umbria	0.13	0.14	0.16	0.42	0.15	0.17	0.20	0.29
Marche	0.13	0.15	0.17	0.29	0.14	0.17	0.21	0.33
Lazio	0.13	0.16	0.17	0.47	0.18	0.24	0.29	0.43
<b>Southern Italy</b>	<b>0.10</b>	<b>0.12</b>	<b>0.13</b>	<b>0.25</b>	<b>0.11</b>	<b>0.15</b>	<b>0.18</b>	<b>0.27</b>
Abruzzo	0.10	0.13	0.14	0.24	0.12	0.17	0.21	0.35
Molise	0.13	0.16	0.14	0.35	0.13	0.17	0.20	0.38
Campania	0.09	0.11	0.12	0.24	0.09	0.12	0.15	0.24
Apulia	0.12	0.14	0.16	0.27	0.12	0.18	0.22	0.27
Basilicata	0.11	0.12	0.13	0.23	0.12	0.17	0.23	0.34
Calabria	0.10	0.12	0.12	0.22	0.11	0.14	0.16	0.28
<b>Islands</b>	<b>0.21</b>	<b>0.24</b>	<b>0.26</b>	<b>0.37</b>	<b>0.13</b>	<b>0.18</b>	<b>0.22</b>	<b>0.32</b>
Sicily	0.20	0.24	0.27	0.43	0.14	0.18	0.22	0.30
Sardinia	0.23	0.25	0.26	0.29	0.12	0.17	0.22	0.37

**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

'Statistics' series publications are available on the Bank of Italy's site:

<https://www.bancaditalia.it/pubblicazioni/>

Requests for information on the content of this publication can be sent to [statistiche@bancaditalia.it](mailto:statistiche@bancaditalia.it).

Publication not subject to registration pursuant to Article 3 bis of Law 103/2012