

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

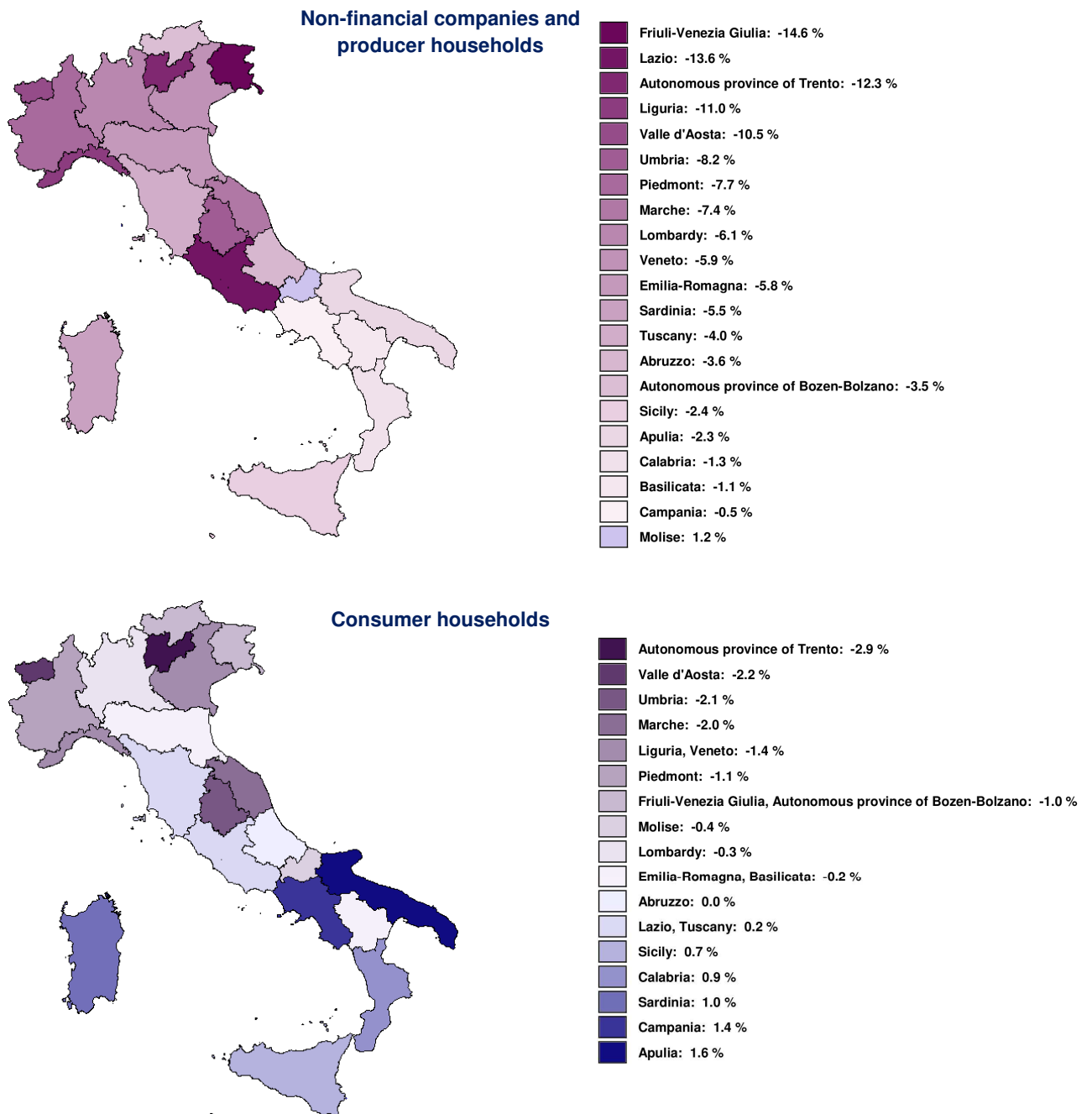
29 December 2023

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[www.bancaditalia.it/pubblicazioni/finanziamenti-raccolta/](http://www.bancaditalia.it/pubblicazioni/finanziamenti-raccolta/)

Figure 1

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

(data at 30 September 2023)

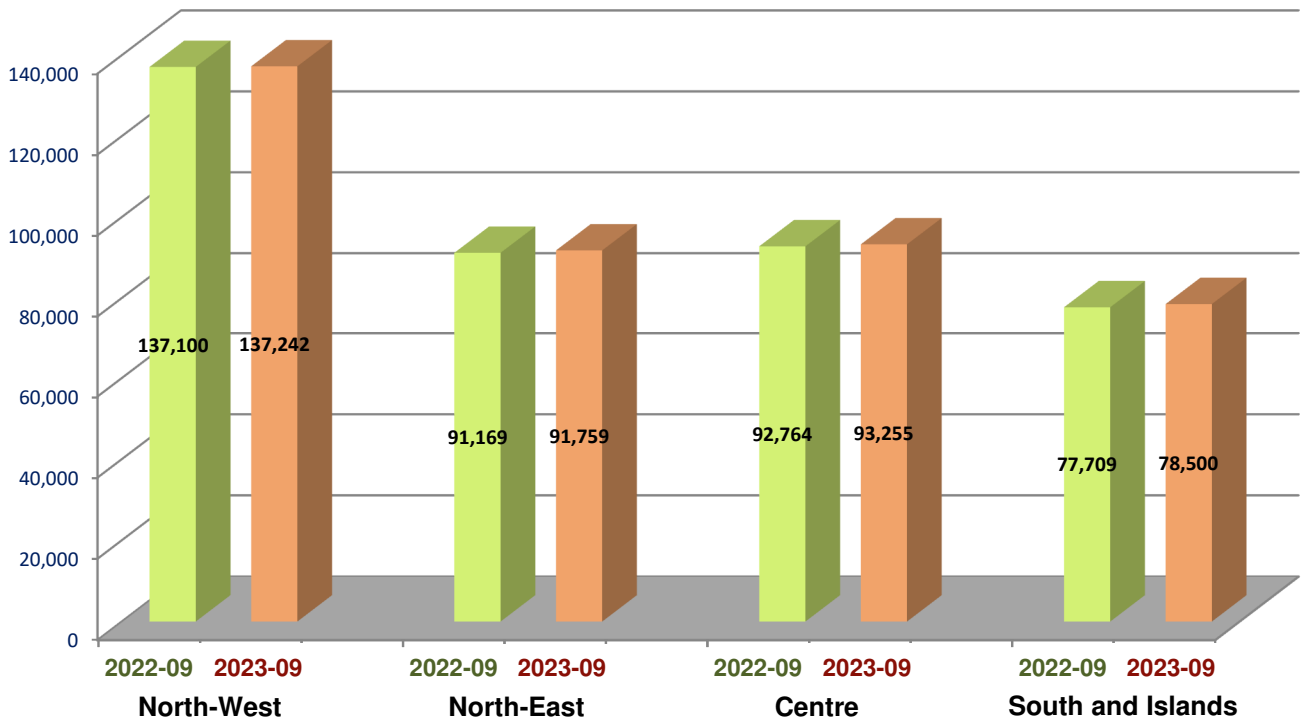


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

(millions of Euros; data at 30 September 2022 and 2023)



Reference period: September 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
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*Tables distributed on the "BDS on-line statistical database" only*

Q	SIR	<b>Interest rates on current account, sight and overnight deposits</b> by customer region and sector	<a href="#">TFR30970</a>	
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## APPENDIX - Tables distributed on the "BDS on-line statistical database" only

### Loans

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

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

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

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



## Financing and Funding

### Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

3rd quarter 2023

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	1,778,000	1,705,314	692,172	73,205
<i>of which:</i>				
Repos	38,882	37,456	4,254	1,710
Loans (excluding repos)	1,738,764	1,667,604	687,906	71,428
Loans (excluding bad loans and repos)	1,706,250	1,635,408	666,419	71,110
<i>of which:</i>				
Long-term loans (excluding bad loans and repos)	1,323,447	1,275,311	531,410	48,136
Deposits	2,111,543	2,042,116	502,629	72,416
<i>of which:</i>				
Repos	117,150	110,886	243	6,799
Deposits (excluding repos)	1,847,588	1,803,573	496,244	46,469
Debt securities	112,352	112,352	....	....

**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-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3
Loans	1,860,852	1,844,981	1,826,208	1,809,080	1,778,000
<i>of which:</i> Loans (excluding repos)	1,820,518	1,808,102	1,783,426	1,764,021	1,738,764
Portfolio securities	837,327	824,945	857,379	852,849	838,475
Deposits	2,145,407	2,156,432	2,112,090	2,093,740	2,111,543
<i>of which:</i> Deposits (excluding repos)	1,910,424	1,916,928	1,848,796	1,832,018	1,847,588
Securities issued but not expired	256,924	260,018	276,356	296,944	308,079
<i>of which:</i> Subordinated bonds	33,709	31,895	32,979	32,116	30,885
Customer assets under management	2,204,039	2,287,822	2,399,223	2,459,584	2,441,437

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

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Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20232](#)

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

	of which:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
<b>ITALY</b>	<b>1,705,314</b>	<b>244,858</b>	<b>168,368</b>
<b>North West Italy</b>	<b>560,701</b>	<b>16,851</b>	<b>85,393</b>
Piedmont	108,632	7,370	7,490
Valle d'Aosta	3,050	147	150
Lombardy	418,814	7,487	77,253
Liguria	30,205	1,847	500
<b>North East Italy</b>	<b>345,311</b>	<b>6,921</b>	<b>22,686</b>
Trentino Alto Adige	43,486	679	1,588
Veneto	135,360	2,615	9,725
Friuli-Venezia Giulia	30,684	1,102	2,223
Emilia Romagna	135,781	2,525	9,150
<b>Central Italy</b>	<b>537,231</b>	<b>198,586</b>	<b>56,668</b>
Tuscany	94,692	3,876	634
Umbria	17,874	872	43
Marche	30,949	1,436	357
Lazio	393,716	192,401	55,634
<b>Southern Italy</b>	<b>179,639</b>	<b>14,668</b>	<b>595</b>
Abruzzo	20,716	1,085	35
Molise	3,403	236	3
Campania	76,192	7,009	415
Apulia	54,594	2,475	77
Basilicata	6,355	497	29
Calabria	18,380	3,366	36
<b>Islands</b>	<b>82,418</b>	<b>7,834</b>	<b>3,026</b>
Sicily	57,001	6,535	80
Sardinia	25,417	1,299	2,947

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

Source: supervisory reports

## Financing and Funding

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:			Consumer households	
		Industry	Building	Services		
<b>ITALY</b>	<b>692,172</b>	<b>219,145</b>	<b>61,996</b>	<b>371,450</b>	<b>114,090</b>	<b>592,585</b>
<b>North West Italy</b>	<b>262,870</b>	<b>85,667</b>	<b>23,522</b>	<b>142,696</b>	<b>34,041</b>	<b>192,773</b>
Piedmont	48,798	16,183	4,211	25,132	9,442	44,568
Valle d'Aosta	1,734	886	178	614	325	1,011
Lombardy	199,807	65,707	18,131	108,589	21,583	132,032
Liguria	12,530	2,891	1,001	8,362	2,692	15,163
<b>North East Italy</b>	<b>185,951</b>	<b>70,649</b>	<b>14,087</b>	<b>87,234</b>	<b>33,115</b>	<b>128,172</b>
Trentino Alto Adige	27,420	6,324	2,314	16,177	7,602	13,533
Veneto	70,677	27,656	4,625	33,417	11,613	51,802
Friuli-Venezia Giulia	14,558	7,085	1,205	5,208	2,402	12,561
Emilia Romagna	73,295	29,584	5,944	32,433	11,499	50,276
<b>Central Italy</b>	<b>142,579</b>	<b>38,053</b>	<b>13,402</b>	<b>84,097</b>	<b>22,114</b>	<b>137,170</b>
Tuscany	45,966	14,848	3,500	24,044	9,302	43,654
Umbria	9,264	3,641	828	4,084	1,947	7,611
Marche	15,793	6,809	1,239	6,841	3,437	13,215
Lazio	71,556	12,755	7,836	49,128	7,428	72,690
<b>Southern Italy</b>	<b>73,665</b>	<b>19,355</b>	<b>8,251</b>	<b>40,915</b>	<b>16,748</b>	<b>90,246</b>
Abruzzo	9,991	3,436	1,523	4,493	2,139	9,524
Molise	1,455	400	206	715	412	1,704
Campania	31,841	8,457	2,867	19,165	5,556	36,829
Apulia	21,750	5,456	2,470	11,687	5,799	30,092
Basilicata	2,935	633	549	1,382	820	2,867
Calabria	5,693	974	637	3,473	2,022	9,230
<b>Islands</b>	<b>27,107</b>	<b>5,420</b>	<b>2,734</b>	<b>16,507</b>	<b>8,072</b>	<b>44,224</b>
Sicily	18,626	3,746	1,774	11,413	5,499	31,608
Sardinia	8,480	1,674	959	5,094	2,572	12,615

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>692,172</b>	<b>262,870</b>	<b>185,951</b>	<b>142,579</b>	<b>73,665</b>	<b>27,107</b>
Agriculture, forestry and fishing	39,579	10,985	13,980	7,026	5,143	2,446
Mining and quarrying	1,593	628	209	486	137	133
Manufacturing	190,677	74,763	64,358	29,566	17,291	4,698
Electricity, gas, steam and air conditioning supply	18,235	7,342	3,900	5,851	860	282
Water supply, sewerage, waste management and remediation activities	8,641	2,934	2,182	2,150	1,067	307
Construction	61,996	23,522	14,087	13,402	8,251	2,734
Wholesale and retail trade, repair of motor vehicles and motorcycles	122,217	40,799	30,300	24,661	19,271	7,187
Transportation and storage	31,116	9,072	5,414	11,310	3,513	1,807
Accommodation and food service activities	33,154	7,518	11,795	6,912	4,854	2,076
Information and communication	19,893	12,957	2,306	3,478	795	357
Financial and insurance activities	6,187	2,881	1,956	869	339	143
Real estate activities	59,823	25,700	14,323	14,606	3,785	1,410
Professional, scientific and technical activities	55,087	26,989	10,934	13,109	2,926	1,129
Administrative and support service activities	18,450	8,625	4,740	3,067	1,436	583
All remaining activities (sections O, P, Q, R, S, T)	25,522	8,156	5,467	6,085	3,997	1,817

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20231](#)

### Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

3rd quarter 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>-4.1</b>	<b>-6.7</b>	<b>-7.6</b>	<b>-0.2</b>	
<b>North West Italy</b>	<b>-3.6</b>	<b>-6.6</b>	<b>-8.6</b>	<b>-0.6</b>	
Piedmont	-4.2	-7.7	-7.7	-1.1	
Valle d'Aosta	-6.9	-10.5	-8.8	-2.2	
Lombardy	-3.3	-6.1	-9.0	-0.3	
Liguria	-5.6	-11.0	-8.5	-1.4	
<b>North East Italy</b>	<b>-4.3</b>	<b>-6.8</b>	<b>-8.7</b>	<b>-0.9</b>	
Aut. province of Trento	-8.7	-12.3	-8.9	-2.9	
Aut. province of Bozen-Bolzano	-1.9	-3.5	-4.9	-1.0	
Veneto	-4.7	-5.9	-9.7	-1.4	
Friuli Venezia Giulia	-8.0	-14.6	-9.5	-1.0	
Emilia-Romagna	-2.9	-5.8	-8.9	-0.2	
<b>Central Italy</b>	<b>-6.2</b>	<b>-9.6</b>	<b>-6.6</b>	<b>-0.1</b>	
Tuscany	-2.2	-4.0	-7.0	0.2	
Umbria	-5.5	-8.2	-6.9	-2.1	
Marche	-5.0	-7.4	-9.4	-2.0	
Lazio	-7.3	-13.6	-4.7	0.2	
<b>Southern Italy</b>	<b>-0.4</b>	<b>-1.5</b>	<b>-6.0</b>	<b>1.2</b>	
Abruzzo	-2.0	-3.6	-7.2	0.0	
Molise	-0.2	1.2	-7.1	-0.4	
Campania	0.1	-0.5	-5.5	1.4	
Apulia	-0.4	-2.3	-6.2	1.6	
Basilicata	-0.4	-1.1	-6.6	-0.2	
Calabria	-0.7	-1.3	-5.2	0.9	
<b>Islands</b>	<b>-1.3</b>	<b>-3.4</b>	<b>-5.4</b>	<b>0.8</b>	
Sicily	-1.3	-2.4	-5.6	0.7	
Sardinia	-1.4	-5.5	-4.9	1.0	

**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)

3rd 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>829,413</b>	<b>147,084</b>	<b>491,199</b>	<b>118,922</b>	<b>72,208</b>	<b>113,237</b>
<b>Europe</b>	<b>694,458</b>	<b>123,033</b>	<b>394,517</b>	<b>113,286</b>	<b>63,623</b>	<b>92,931</b>
Albania	586	107	285	194	-	806
Austria	89,641	8,620	55,517	21,436	4,068	-
Belgium	12,233	1,312	9,823	619	480	-
Bosnia and Herzegovina	604	168	435	..	..	3,984
Bulgaria	3,420	767	2,545	4	104	11,250
Croatia	31,428	5,973	17,272	8,149	33	-
Denmark	1,686	477	872	119	218	380
Finland	2,757	143	1,719	60	836	-
France	77,514	8,026	36,649	15,288	17,551	-
Germany	197,337	34,409	103,448	39,933	19,547	-
Greece	1,556	462	206	575	313	-
Ireland	20,125	5,398	13,310	719	698	-
Liechtenstein	97	24	66	8	-	-
Luxembourg	33,164	10,335	17,644	4,674	510	-
Malta	379	153	62	94	69	-
Montenegro	57	44	14	..	..	-
Norway	2,615	202	984	245	1,183	-
Netherlands	16,869	3,837	10,230	652	2,149	-
Poland	2,691	1,041	1,334	223	93	1,669
Portugal	7,248	1,129	4,518	1,237	364	-
United Kingdom	39,003	15,941	14,547	5,031	3,484	248
Romania	6,163	1,967	3,605	45	546	7,882
Russia	5,275	1,105	3,874	176	119	7,245
Serbia	6,055	645	3,402	1,040	968	6,395
Czech Republic	9,472	2,094	5,928	250	1,199	25,888
Slovakia	28,890	3,754	21,463	3,329	344	-
Slovenia	7,278	1,011	4,311	1,800	157	-
Spain	66,603	5,821	49,314	4,470	6,999	6,115
Sweden	3,195	360	1,328	281	1,226	-
Switzerland	8,250	3,454	3,291	1,414	92	7,002
Turkey	2,923	413	1,491	915	105	100
Hungary	5,125	1,867	3,061	130	67	13,573

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)

3rd 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>35,355</b>	<b>4,017</b>	<b>24,773</b>	<b>1,971</b>	<b>4,594</b>	<b>1,139</b>
Saudi Arabia	1,132	452	623	55	2	-
China	2,637	45	1,906	109	577	299
South Korea	3,449	50	394	118	2,886	-
Philippines	177	2	173	2	..	-
Japan	10,181	907	8,490	304	480	595
India	1,372	85	1,225	59	4	-
Indonesia	385	37	337	11	-	-
Iran	4	..	1	1	3	-
Israel	1,973	645	1,312	8	8	-
Kazakhstan	75	20	54	-	1	-
Malaysia	11	3	4	3	-	-
Pakistan	2	1	2	..	..	-
Qatar	8,600	882	6,707	566	445	4
Taiwan	20	4	14	2	..	-
Thailand	61	22	29	5	4	-
<b>Africa</b>	<b>6,569</b>	<b>795</b>	<b>5,035</b>	<b>335</b>	<b>404</b>	<b>3,816</b>
Algeria	14	3	4	7	1	-
Egypt	3,716	435	2,778	278	224	3,816
Morocco	61	23	8	29	1	-
South Africa	223	8	156	8	51	-
Tunisia	84	12	18	11	43	-
<b>America</b>	<b>53,499</b>	<b>12,502</b>	<b>35,195</b>	<b>2,793</b>	<b>3,010</b>	<b>13,993</b>
Argentina	17	7	8	1	-	-
Brazil	744	426	307	10	1	675
Canada	3,486	344	1,367	242	1,533	-
Chile	751	17	734	..	-	-
Colombia	224	20	203	-	..	-
Cuba	136	..	1	14	121	-
Mexico	1,117	406	652	15	44	-
Peru	219	29	188	2	..	-
United States	46,307	11,154	31,354	2,505	1,293	13,319
Uruguay	92	43	49	..	-	-
Venezuela	76	18	58	-	-	-



## Financing and Funding

### External position

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

(stocks in millions of euro)

3rd 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>2,633</b>	<b>77</b>	<b>2,048</b>	<b>179</b>	<b>330</b>	<b>1,088</b>
Australia	1,952	34	1,429	162	327	1,088
New Zealand	344	3	323	16	2	-
<b>Offshore centres</b>	<b>15,600</b>	<b>3,425</b>	<b>11,570</b>	<b>359</b>	<b>247</b>	<b>270</b>
Bahamas	444	42	237	165	-	-
Cayman Islands	2,346	430	1,868	47	-	-
Gibraltar	467	..	467	-	-	-
Hong Kong	667	189	392	79	7	141
Jersey, c.i.	488	388	100	-	-	-
Singapore	2,109	1,277	617	23	192	129
<b>International organizations</b>	<b>21,297</b>	<b>3,237</b>	<b>18,061</b>	<b>-</b>	<b>-</b>	<b>-</b>

## Financing and Funding

Access to data:

[TFR10425](#)

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

#### for house purchase: stocks

by customer region and type of contract

(stocks in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

<b>ITALY</b>	<b>304,585</b>	<b>72,608</b>
<b>North West Italy</b>	<b>107,963</b>	<b>23,397</b>
Piedmont	21,858	5,269
Valle d'Aosta	561	108
Lombardy	76,252	16,410
Liguria	9,292	1,610
<b>North East Italy</b>	<b>64,929</b>	<b>18,000</b>
Trentino Alto Adige	4,904	2,004
Veneto	26,476	7,203
Friuli-Venezia Giulia	6,647	1,637
Emilia Romagna	26,902	7,156
<b>Central Italy</b>	<b>72,321</b>	<b>18,329</b>
Tuscany	23,248	5,715
Umbria	3,140	894
Marche	5,964	1,548
Lazio	39,969	10,172
<b>Southern Italy</b>	<b>40,193</b>	<b>8,497</b>
Abruzzo	3,956	935
Molise	638	144
Campania	17,505	3,296
Apulia	14,040	3,225
Basilicata	1,046	229
Calabria	3,007	668
<b>Islands</b>	<b>19,179</b>	<b>4,385</b>
Sicily	13,041	3,203
Sardinia	6,138	1,183

**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)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
<b>ITALY</b>	<b>8,841</b>	<b>670</b>	<b>77</b>
<b>North West Italy</b>	<b>2,940</b>	<b>243</b>	<b>22</b>
Piedmont	544	44	4
Valle d'Aosta	18	..	..
Lombardy	2,170	186	17
Liguria	208	13	1
<b>North East Italy</b>	<b>2,333</b>	<b>164</b>	<b>16</b>
Trentino Alto Adige	203	4	..
Veneto	823	70	9
Friuli-Venezia Giulia	192	19	1
Emilia Romagna	1,115	70	5
<b>Central Italy</b>	<b>1,986</b>	<b>172</b>	<b>18</b>
Tuscany	687	62	5
Umbria	88	8	1
Marche	166	16	1
Lazio	1,044	87	11
<b>Southern Italy</b>	<b>1,051</b>	<b>65</b>	<b>14</b>
Abruzzo	115	8	1
Molise	16	1	..
Campania	443	24	6
Apulia	377	25	5
Basilicata	27	2	-
Calabria	74	5	1
<b>Islands</b>	<b>530</b>	<b>27</b>	<b>6</b>
Sicily	351	20	4
Sardinia	179	7	2

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20281](#)

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,705,314	560,701	345,311
<i>of which:</i>			
<b>Current accounts</b>	<b>228,138</b>	<b>35,919</b>	<b>23,285</b>
<i>of which:</i>			
General government	142,090	112	62
Financial companies (excluding Monetary Financial Institutions)	11,240	6,140	2,845
Non-financial companies and producer households	52,759	20,723	15,664
<i>of which: Small firms</i>	10,018	3,285	3,116
Consumer households	20,628	8,515	4,421
<b>Mortgage loans</b>	<b>981,753</b>	<b>337,506</b>	<b>232,252</b>
<i>of which:</i>			
General government	94,479	16,032	6,431
Financial companies (excluding Monetary Financial Institutions)	32,935	22,367	5,576
Non-financial companies and producer households	414,045	150,084	119,478
<i>of which: Small firms</i>	83,013	24,678	24,794
Consumer households	435,528	147,050	99,716
<i>of which: loans for house purchases</i>	400,755	137,242	91,759
<b>Loans secured by pledge of salary</b>	<b>18,241</b>	<b>3,769</b>	<b>2,497</b>
<i>of which:</i>			
Producer households	33	8	8
Consumer households	18,208	3,761	2,489

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

Source: supervisory returns

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>61,888</b>	<b>15,846</b>	<b>11,152</b>
<i>of which:</i>			
Producer households	1,250	288	218
Consumer households	60,618	15,547	10,933
<b>Factoring</b>	<b>17,960</b>	<b>6,060</b>	<b>3,401</b>
<i>of which:</i>			
General government	3,260	182	165
Financial companies (excluding Monetary Financial Institutions)	599	553	38
Non-financial companies and producer households	13,364	5,007	3,128
<i>of which:</i> Small firms	330	91	82
Consumer households	512	188	69
<b>Financial leasing</b>	<b>28,270</b>	<b>9,932</b>	<b>7,058</b>
<i>of which:</i>			
General government	385	157	101
Financial companies (excluding Monetary Financial Institutions)	350	129	90
Non-financial companies and producer households	26,198	9,165	6,496
<i>of which:</i> Small firms	5,510	1,829	1,435
Consumer households	1,242	445	356

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	537,231	179,639	82,418
<i>of which:</i>			
<b>Current accounts</b>	<b>158,854</b>	<b>7,163</b>	<b>2,918</b>
<i>of which:</i>			
General government	141,562	168	186
Financial companies (excluding Monetary Financial Institutions)	2,125	92	38
Non-financial companies and producer households	9,948	4,459	1,965
<i>of which: Small firms</i>	1,856	1,193	568
Consumer households	4,650	2,342	701
<b>Mortgage loans</b>	<b>239,976</b>	<b>117,734</b>	<b>54,285</b>
<i>of which:</i>			
General government	52,234	12,779	7,004
Financial companies (excluding Monetary Financial Institutions)	3,235	305	1,452
Non-financial companies and producer households	80,961	45,515	18,009
<i>of which: Small firms</i>	15,941	11,717	5,883
Consumer households	102,239	58,857	27,666
of which: loans for house purchases	93,255	53,234	25,266
<b>Loans secured by pledge of salary</b>	<b>3,789</b>	<b>5,020</b>	<b>3,167</b>
<i>of which:</i>			
Producer households	5	7	5
Consumer households	3,784	5,013	3,161

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>13,326</b>	<b>13,885</b>	<b>7,679</b>
<i>of which:</i>			
Producer households	267	298	180
Consumer households	13,058	13,582	7,499
<b>Factoring</b>	<b>5,149</b>	<b>2,450</b>	<b>899</b>
<i>of which:</i>			
General government	1,371	1,127	415
Financial companies (excluding Monetary Financial Institutions)	8	..	..
Non-financial companies and producer households	3,563	1,234	433
<i>of which:</i> Small firms	64	66	27
Consumer households	123	85	47
<b>Financial leasing</b>	<b>6,069</b>	<b>3,740</b>	<b>1,470</b>
<i>of which:</i>			
General government	65	56	6
Financial companies (excluding Monetary Financial Institutions)	114	13	4
Non-financial companies and producer households	5,589	3,546	1,401
<i>of which:</i> Small firms	1,025	815	407
Consumer households	276	111	54

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit

#### by region of customer

(stocks in millions of euro)

#### 3rd quarter 2023

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>158,536</b>	<b>115,715</b>	<b>42,820</b>
<b>North West Italy</b>	<b>43,436</b>	<b>31,119</b>	<b>12,317</b>
Piedmont	12,574	9,416	3,158
Valle d'Aosta	333	242	91
Lombardy	26,492	18,850	7,642
Liguria	4,038	2,611	1,427
<b>North East Italy</b>	<b>28,144</b>	<b>20,077</b>	<b>8,066</b>
Trentino Alto Adige	1,637	1,246	391
Veneto	11,708	8,338	3,369
Friuli-Venezia Giulia	3,008	2,139	869
Emilia Romagna	11,791	8,354	3,437
<b>Central Italy</b>	<b>34,319</b>	<b>25,057</b>	<b>9,263</b>
Tuscany	10,787	7,710	3,078
Umbria	2,607	1,887	720
Marche	3,527	2,589	938
Lazio	17,398	12,871	4,527
<b>Southern Italy</b>	<b>33,808</b>	<b>25,450</b>	<b>8,358</b>
Abruzzo	3,464	2,555	909
Molise	706	537	169
Campania	13,389	10,194	3,194
Apulia	9,844	7,478	2,366
Basilicata	1,213	913	300
Calabria	5,192	3,772	1,420
<b>Islands</b>	<b>18,829</b>	<b>14,013</b>	<b>4,817</b>
Sicily	14,045	10,397	3,648
Sardinia	4,784	3,616	1,169

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

Source: supervisory reports



## Financing and Funding

Access to data:

[TFR40100](#)

### Guarantees granted by customer region and sector

(stocks in millions of euro)

3rd quarter 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>138,525</b>	<b>1,504</b>	<b>9,650</b>	<b>123,993</b>	<b>1,158</b>	<b>2,218</b>
<b>North West Italy</b>	<b>61,334</b>	<b>84</b>	<b>3,453</b>	<b>56,742</b>	<b>297</b>	<b>757</b>
Piedmont	7,232	20	519	6,477	82	134
Valle d'Aosta	197	..	1	193	1	2
Lombardy	49,657	54	2,919	45,913	196	574
Liguria	4,249	11	14	4,159	17	48
<b>North East Italy</b>	<b>26,954</b>	<b>74</b>	<b>763</b>	<b>24,670</b>	<b>621</b>	<b>826</b>
Trentino Alto Adige	3,602	11	43	3,167	176	206
Veneto	6,338	35	291	5,555	108	348
Friuli-Venezia Giulia	5,801	13	34	5,503	225	26
Emilia Romagna	11,214	16	395	10,444	112	247
<b>Central Italy</b>	<b>42,659</b>	<b>1,309</b>	<b>5,228</b>	<b>35,458</b>	<b>119</b>	<b>544</b>
Tuscany	3,939	7	37	3,716	52	126
Umbria	380	1	6	351	9	12
Marche	1,129	3	34	1,040	21	32
Lazio	37,211	1,297	5,151	30,351	37	374
<b>Southern Italy</b>	<b>6,176</b>	<b>32</b>	<b>36</b>	<b>5,954</b>	<b>83</b>	<b>71</b>
Abruzzo	839	2	4	810	13	10
Molise	33	..	1	28	3	2
Campania	4,158	19	14	4,075	22	29
Apulia	872	11	11	794	31	25
Basilicata	127	..	2	120	4	1
Calabria	146	..	5	127	11	3
<b>Islands</b>	<b>1,402</b>	<b>5</b>	<b>170</b>	<b>1,169</b>	<b>39</b>	<b>19</b>
Sicily	727	1	12	680	23	11
Sardinia	675	4	158	489	16	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)

3rd quarter 2023

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	18,321	2,287	97	13,683	115	2,140
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#### Factoring: with recourse

Advances to assignor	7,120	261	1,401	5,366	73	19
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Nominal value of receivables acquired	11,406	295	1,162	9,618	94	238
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#### Total exposure in respect of finance leases

	41,742	182	441	37,159	2,489	1,471
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#### Receivables for consumer credit

	42,820	-	-	-	-	42,820
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#### Other finance

	6,467	88	292	3,994	888	1,206
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**Notes:** This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10289](#)

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

(stocks in millions of euro)

3rd quarter 2023

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

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

Nominal value of credits acquired	18,397	7,131	4,379	4,946	1,428	512
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#### Factoring: with recourse

Advances to assignor	7,120	3,869	1,162	1,323	616	151
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Nominal value of credits acquired	11,406	5,467	2,235	2,382	1,025	298
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#### Total exposure in respect of finance leases

	41,742	13,983	13,851	6,928	4,836	2,143
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#### Receivables for consumer credit

	42,820	12,317	8,066	9,263	8,358	4,817
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#### Other finance

	6,467	3,134	1,214	1,035	639	446
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**Notes:** This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20163](#)

### Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>2,062,410</b>	<b>421,212</b>	<b>87,410</b>	<b>1,142,381</b>
<b>North West Italy</b>	<b>623,408</b>	<b>160,278</b>	<b>25,927</b>	<b>357,657</b>
Piedmont	132,886	26,701	6,802	89,469
Valle d'Aosta	5,169	1,376	228	2,778
Lombardy	439,895	123,774	16,788	233,246
Liguria	45,458	8,427	2,109	32,164
<b>North East Italy</b>	<b>429,364</b>	<b>111,757</b>	<b>21,248</b>	<b>255,737</b>
Trentino Alto Adige	50,009	12,604	3,277	28,402
Veneto	179,586	45,968	8,194	104,197
Friuli-Venezia Giulia	40,312	7,951	1,658	25,726
Emilia Romagna	159,457	45,234	8,119	97,411
<b>Central Italy</b>	<b>503,014</b>	<b>87,102</b>	<b>16,852</b>	<b>237,088</b>
Tuscany	108,520	25,341	6,040	72,427
Umbria	21,160	4,923	1,025	14,227
Marche	42,913	8,833	2,418	30,043
Lazio	330,422	48,005	7,369	120,390
<b>Southern Italy</b>	<b>283,540</b>	<b>44,781</b>	<b>16,280</b>	<b>211,799</b>
Abruzzo	31,718	5,549	1,780	22,971
Molise	7,481	753	388	6,052
Campania	118,605	21,240	6,151	87,009
Apulia	80,179	12,100	5,209	59,716
Basilicata	13,753	1,739	796	10,728
Calabria	31,803	3,401	1,956	25,323
<b>Islands</b>	<b>110,721</b>	<b>17,293</b>	<b>7,102</b>	<b>80,100</b>
Sicily	77,346	11,536	4,576	57,588
Sardinia	33,374	5,757	2,526	22,513

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20269](#)

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>2,042,116</b>	<b>619,221</b>	<b>424,123</b>
<b>Sight and overnight deposits</b>	<b>8,754</b>	<b>3,016</b>	<b>1,797</b>
General government	36	1	8
Financial companies (excluding Monetary Financial Institutions)	747	251	110
Non-financial companies and producer households	1,700	370	433
<i>of which: Small firms</i>	241	63	68
Consumer households	5,309	1,637	1,206
<b>With agreed maturity</b>	<b>118,895</b>	<b>47,080</b>	<b>31,871</b>
General government	6,167	172	399
Financial companies (excluding Monetary Financial Institutions)	21,771	12,529	6,454
Non-financial companies and producer households	40,454	17,777	10,962
<i>of which: Small firms</i>	2,363	706	850
Consumer households	47,469	16,015	13,722
<b>Redeemable at notice</b>	<b>316,447</b>	<b>68,663</b>	<b>53,316</b>
General government	5,299	872	360
Financial companies (excluding Monetary Financial Institutions)	254	102	91
Non-financial companies and producer households	12,316	2,674	2,830
<i>of which: Small firms</i>	8,522	1,634	1,541
Consumer households	298,023	64,906	49,959

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

Source: supervisory reports

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,342,855</b>	<b>489,867</b>	<b>326,755</b>
General government	34,458	3,096	6,532
Financial companies (excluding Monetary Financial Institutions)	85,016	48,160	17,115
Non-financial companies and producer households	437,988	160,622	115,324
<i>of which:</i> Small firms	101,184	32,133	27,416
Consumer households	749,157	266,333	180,777
<b>Saving certificates and CDs issued</b>	<b>16,621</b>	<b>5,051</b>	<b>6,402</b>
General government	31	14	3
Financial companies (excluding Monetary Financial Institutions)	912	162	516
Non-financial companies and producer households	3,786	1,353	1,353
<i>of which:</i> Small firms	1,025	254	452
Consumer households	11,536	3,378	4,460

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	<b>504,237</b>	<b>275,426</b>	<b>106,747</b>
<b>Sight and overnight deposits</b>	<b>2,063</b>	<b>1,209</b>	<b>669</b>
General government	20	2	5
Financial companies (excluding Monetary Financial Institutions)	383	2	1
Non-financial companies and producer households	682	152	64
<i>of which: Small firms</i>	46	42	22
Consumer households	944	936	586
<b>With agreed maturity</b>	<b>27,186</b>	<b>9,349</b>	<b>3,409</b>
General government	5,443	135	18
Financial companies (excluding Monetary Financial Institutions)	2,535	172	81
Non-financial companies and producer households	7,860	2,605	1,250
<i>of which: Small firms</i>	346	352	109
Consumer households	9,432	6,267	2,032
<b>Redeemable at notice</b>	<b>63,884</b>	<b>100,586</b>	<b>29,998</b>
General government	2,671	1,171	225
Financial companies (excluding Monetary Financial Institutions)	40	17	4
Non-financial companies and producer households	2,906	3,034	872
<i>of which: Small firms</i>	1,885	2,683	779
Consumer households	58,113	96,218	28,827

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>293,948</b>	<b>160,762</b>	<b>71,522</b>
General government	18,693	3,218	2,921
Financial companies (excluding Monetary Financial Institutions)	17,962	1,231	548
Non-financial companies and producer households	88,004	52,817	21,220
<i>of which: Small firms</i>	18,391	15,888	7,356
Consumer households	157,195	100,032	44,821
<b>Saving certificates and CDs issued</b>	<b>3,257</b>	<b>1,569</b>	<b>343</b>
General government	13	..	1
Financial companies (excluding Monetary Financial Institutions)	208	25	1
Non-financial companies and producer households	659	354	67
<i>of which: Small firms</i>	154	130	35
Consumer households	2,268	1,169	260



## Financing and Funding

Access to data:

[TFR40082](#)

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

by type of securities and deposits

(stocks in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,352,803</b>	<b>184,291</b>	<b>885,771</b>
<b>Italian government securities</b>	<b>613,135</b>	<b>51,657</b>	<b>219,479</b>
<i>of which:</i> BOTs	53,333	6,870	24,268
BTPs	534,732	42,573	189,914
CCTs	18,189	1,666	3,395
<b>Equity securities</b>	<b>351,342</b>	<b>57,004</b>	<b>97,561</b>
<i>of which:</i> in non-euro-area currencies	91,877	2,878	21,732
<b>Debt securities other than italian government securities</b>	<b>576,422</b>	<b>30,653</b>	<b>93,214</b>
<i>of which:</i> in non-euro-area currencies	70,941	2,359	17,463
<b>Units of collective investment undertakings</b>	<b>798,854</b>	<b>42,530</b>	<b>472,121</b>
<b>Securities other than debt and equity securities</b>	<b>3,890</b>	<b>655</b>	<b>848</b>

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

Source: supervisory reports

## Financing and Funding

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

by type of securities and deposits

(stocks in millions of euro)

3rd quarter 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>94,493</b>	<b>9,068</b>	<b>59,592</b>	<b>1,872,854</b>	<b>159,600</b>	<b>803,944</b>
<b>Italian government securities</b>	<b>14,655</b>	<b>1,220</b>	<b>6,827</b>	<b>523,268</b>	<b>45,251</b>	<b>209,917</b>
<i>of which:</i> BOTs	1,288	194	680	44,003	6,546	23,492
BTPs	12,440	904	5,427	462,374	36,963	182,093
CCTs	913	121	712	11,139	1,209	2,542
<b>Equity securities</b>	<b>5,607</b>	<b>770</b>	<b>3,674</b>	<b>260,325</b>	<b>50,999</b>	<b>90,630</b>
<i>of which:</i> in non-euro-area currencies	3,062	493	1,948	40,084	2,205	18,957
<b>Debt securities other than Italian government securities</b>	<b>23,800</b>	<b>3,086</b>	<b>9,979</b>	<b>422,620</b>	<b>25,529</b>	<b>80,251</b>
<i>of which:</i> in non-euro-area currencies	2,136	303	1,518	37,566	1,912	15,517
<b>Units of collective investment undertakings</b>	<b>50,078</b>	<b>3,961</b>	<b>38,810</b>	<b>655,705</b>	<b>35,902</b>	<b>420,234</b>
<b>Securities other than debt and equity securities</b>	<b>1</b>	<b>1</b>	<b>..</b>	<b>3,330</b>	<b>295</b>	<b>797</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)

3rd quarter 2023

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>2,352,803</b>	<b>184,291</b>	<b>885,771</b>
<b>North West Italy</b>	<b>1,159,019</b>	<b>66,704</b>	<b>413,612</b>
Piedmont	243,405	16,857	106,453
Valle d'Aosta	3,085	258	2,067
Lombardy	865,293	46,449	270,525
Liguria	47,236	3,140	34,568
<b>North East Italy</b>	<b>490,115</b>	<b>33,815</b>	<b>214,153</b>
Trentino Alto Adige	27,714	2,218	15,041
Veneto	202,555	11,481	74,522
Friuli-Venezia Giulia	58,623	1,626	16,522
Emilia Romagna	201,222	18,489	108,068
<b>Central Italy</b>	<b>580,740</b>	<b>70,060</b>	<b>154,935</b>
Tuscany	73,723	8,215	56,455
Umbria	15,254	3,377	8,883
Marche	22,182	2,510	17,942
Lazio	469,580	55,957	71,655
<b>Southern Italy</b>	<b>84,988</b>	<b>9,968</b>	<b>73,469</b>
Abruzzo	10,511	1,259	8,794
Molise	1,503	138	1,347
Campania	38,752	4,564	33,436
Apulia	23,418	2,614	20,633
Basilicata	3,032	303	2,642
Calabria	7,771	1,091	6,617
<b>Islands</b>	<b>37,940</b>	<b>3,745</b>	<b>29,602</b>
Sicily	27,040	2,663	21,819
Sardinia	10,900	1,082	7,783

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

Source: supervisory reports

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

3rd quarter 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>94,493</b>	<b>9,068</b>	<b>59,592</b>
<b>North West Italy</b>	<b>54,908</b>	<b>4,473</b>	<b>28,947</b>
Piedmont	23,310	732	7,433
Valle d'Aosta	160	9	149
Lombardy	28,888	3,595	19,690
Liguria	2,550	138	1,675
<b>North East Italy</b>	<b>20,478</b>	<b>2,085</b>	<b>16,000</b>
Trentino Alto Adige	3,665	127	1,889
Veneto	5,932	841	4,741
Friuli-Venezia Giulia	1,549	168	1,340
Emilia Romagna	9,332	949	8,030
<b>Central Italy</b>	<b>13,102</b>	<b>1,530</b>	<b>9,806</b>
Tuscany	4,990	513	3,897
Umbria	623	69	516
Marche	794	85	691
Lazio	6,696	864	4,702
<b>Southern Italy</b>	<b>4,750</b>	<b>837</b>	<b>3,778</b>
Abruzzo	580	98	413
Molise	80	2	74
Campania	2,566	481	2,049
Apulia	1,094	130	949
Basilicata	77	9	60
Calabria	353	116	233
<b>Islands</b>	<b>1,255</b>	<b>143</b>	<b>1,062</b>
Sicily	761	70	641
Sardinia	495	73	421

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

3rd 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>1,872,854</b>	<b>159,600</b>	<b>803,944</b>
<b>North West Italy</b>	<b>840,680</b>	<b>56,487</b>	<b>374,532</b>
Piedmont	207,545	14,987	97,033
Valle d'Aosta	2,758	245	1,868
Lombardy	588,600	38,494	243,399
Liguria	41,778	2,762	32,233
<b>North East Italy</b>	<b>438,342</b>	<b>28,357</b>	<b>193,836</b>
Trentino Alto Adige	19,227	1,810	12,966
Veneto	188,324	9,210	68,198
Friuli-Venezia Giulia	48,130	1,365	14,924
Emilia Romagna	182,661	15,970	97,748
<b>Central Italy</b>	<b>481,910</b>	<b>63,348</b>	<b>140,870</b>
Tuscany	66,111	7,240	51,179
Umbria	14,315	3,210	8,166
Marche	20,730	2,244	16,805
Lazio	380,755	50,654	64,720
<b>Southern Italy</b>	<b>76,495</b>	<b>8,257</b>	<b>66,952</b>
Abruzzo	9,559	1,070	8,102
Molise	1,367	128	1,224
Campania	34,124	3,680	29,813
Apulia	21,501	2,240	19,113
Basilicata	2,838	265	2,523
Calabria	7,106	875	6,176
<b>Islands</b>	<b>35,426</b>	<b>3,150</b>	<b>27,753</b>
Sicily	25,298	2,241	20,552
Sardinia	10,128	909	7,202

## Financing and Funding

Access to data:

[TFR40500](#)

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

(flows in millions of euro)

3rd quarter 2023

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>637,978</b>	<b>598,175</b>	<b>39,804</b>
Italian government securities	398,688	383,770	14,918
<i>of which:</i> BOTs	91,927	89,767	2,161
CCTs	71,232	70,651	581
BTPs	235,171	223,023	12,148
Other debt securities	107,238	101,787	5,451
Equity securities	113,881	96,923	16,959
Other securities	59	59	..
<b>Total Derivative Instruments</b>	<b>1,269,872</b>	<b>1,221,897</b>	<b>47,974</b>
Futures	397,408	352,647	44,761
<i>of which:</i> on interest rates	9,849	9,849	-
on stock indices	218,997	194,266	24,731
Swaps e Forward Rate Agreements	667,581	667,581	-
<i>of which:</i> Interest Rate Swaps	307,350	307,350	-
Currency Swaps	41,372	41,372	-
Forward Rate Agreements	314,160	314,160	-
Options on securities	7,764	5,439	2,324
<i>of which:</i> on equity securities	6,567	4,264	2,303
Options on futures or stock indices	74,107	73,881	226
<i>of which:</i> on stock indices or futures on stock indices	59,618	59,392	226
Interest rate options	67,012	67,012	-
Foreign currency options and other derivative instruments	56,001	55,338	663

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30980](#)

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

by customer region, sector and size of deposit

(percentages)

3rd quarter 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>0.22</b>	<b>0.26</b>	<b>0.29</b>	<b>0.83</b>	<b>0.20</b>	<b>0.25</b>	<b>0.31</b>	<b>0.53</b>
<b>North West Italy</b>	<b>0.21</b>	<b>0.24</b>	<b>0.27</b>	<b>0.79</b>	<b>0.19</b>	<b>0.24</b>	<b>0.28</b>	<b>0.46</b>
Piedmont	0.17	0.20	0.22	0.73	0.16	0.17	0.20	0.37
Valle d'Aosta	0.16	0.17	0.22	1.30	0.14	0.14	0.17	0.31
Lombardy	0.23	0.27	0.29	0.80	0.21	0.27	0.32	0.48
Liguria	0.18	0.20	0.25	0.68	0.15	0.19	0.22	0.41
<b>North East Italy</b>	<b>0.23</b>	<b>0.28</b>	<b>0.33</b>	<b>0.90</b>	<b>0.19</b>	<b>0.23</b>	<b>0.28</b>	<b>0.55</b>
Trentino Alto Adige	0.40	0.49	0.59	1.34	0.34	0.40	0.52	0.88
Veneto	0.25	0.29	0.34	0.74	0.17	0.21	0.26	0.54
Friuli-Venezia Giulia	0.20	0.23	0.25	0.78	0.14	0.16	0.20	0.39
Emilia Romagna	0.21	0.25	0.30	0.99	0.19	0.24	0.29	0.53
<b>Central Italy</b>	<b>0.22</b>	<b>0.26</b>	<b>0.29</b>	<b>1.00</b>	<b>0.25</b>	<b>0.33</b>	<b>0.41</b>	<b>0.66</b>
Tuscany	0.24	0.28	0.32	0.79	0.29	0.38	0.45	0.64
Umbria	0.19	0.22	0.26	0.79	0.21	0.25	0.31	0.49
Marche	0.20	0.22	0.25	0.59	0.20	0.25	0.31	0.62
Lazio	0.22	0.26	0.28	1.17	0.25	0.32	0.40	0.68
<b>Southern Italy</b>	<b>0.15</b>	<b>0.18</b>	<b>0.20</b>	<b>0.48</b>	<b>0.15</b>	<b>0.21</b>	<b>0.27</b>	<b>0.43</b>
Abruzzo	0.14	0.19	0.21	0.52	0.18	0.25	0.30	0.52
Molise	0.18	0.22	0.22	0.54	0.18	0.23	0.28	0.61
Campania	0.14	0.16	0.17	0.45	0.13	0.17	0.22	0.39
Apulia	0.17	0.21	0.24	0.56	0.18	0.26	0.33	0.46
Basilicata	0.16	0.16	0.21	0.55	0.16	0.24	0.31	0.65
Calabria	0.15	0.18	0.19	0.30	0.15	0.19	0.24	0.40
<b>Islands</b>	<b>0.32</b>	<b>0.38</b>	<b>0.42</b>	<b>0.78</b>	<b>0.19</b>	<b>0.25</b>	<b>0.32</b>	<b>0.51</b>
Sicily	0.28	0.34	0.39	0.78	0.19	0.24	0.31	0.46
Sardinia	0.40	0.45	0.45	0.78	0.19	0.26	0.34	0.61

**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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