

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

30 June 2022

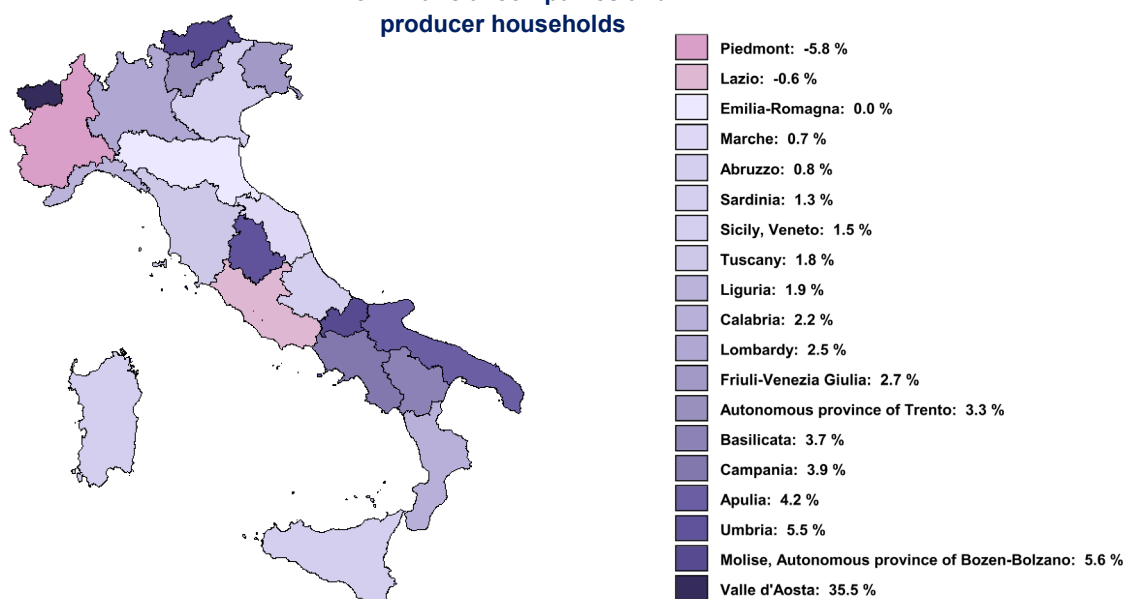
For further information: [statistiche@bancaditalia.it](mailto:statistiche@bancaditalia.it)  
[www.bancaditalia.it/pubblicazioni/finanziamenti-raccolta/](http://www.bancaditalia.it/pubblicazioni/finanziamenti-raccolta/)

Figure 1

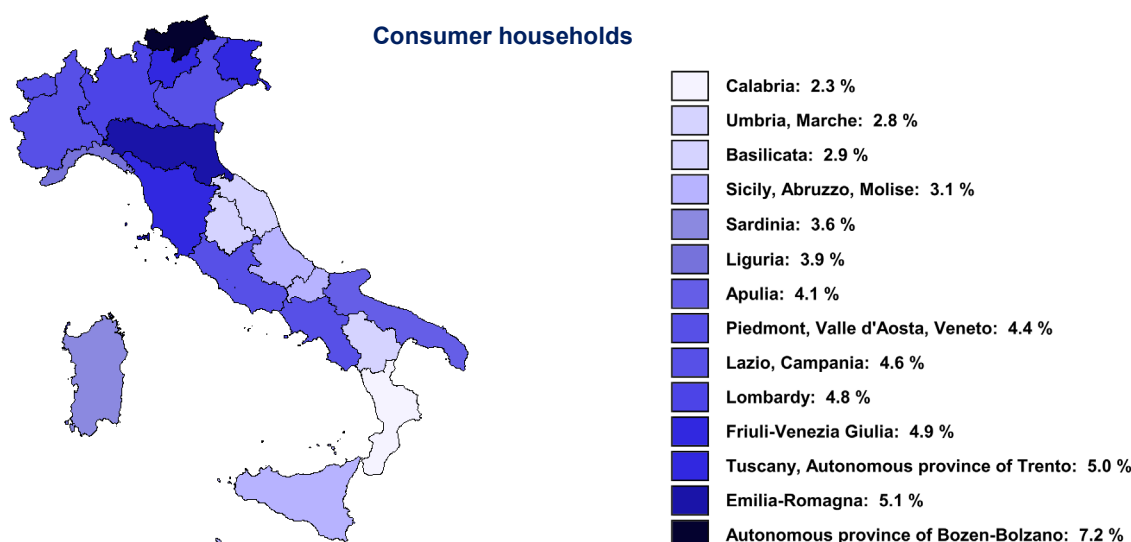
## Twelve-month percentage change in loans by region<sup>1</sup>

(data at 31 March 2022)

### Non-financial companies and producer households



### Consumer households

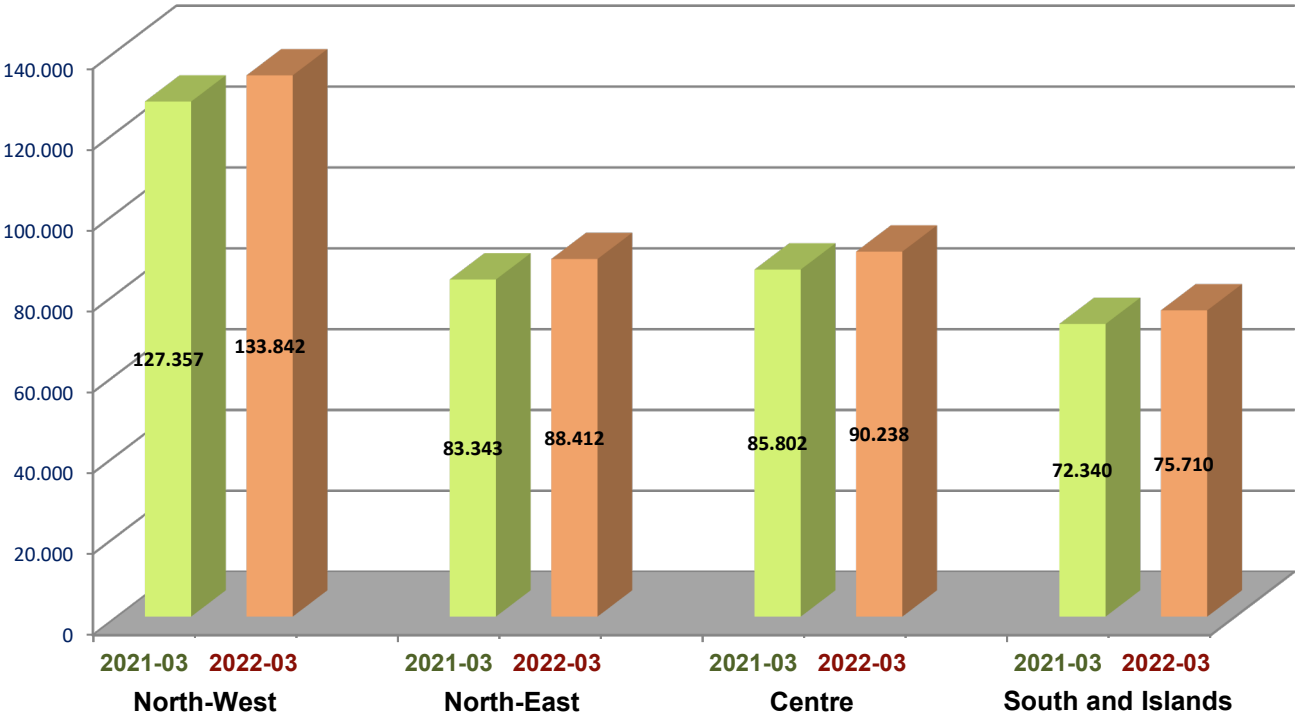


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

(millions of Euros; data at 31 March 2021 and 2022)



Reference period: March 2022

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

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

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

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

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

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

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

\* \* \*

## Key to symbols and information in the index

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

**Frequency:**

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

**Source:**

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

**Description of the table**

**Identification code of the table**

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

## Notice to readers

I. Symbols:

- the phenomenon does not exist, or it exists and data are collected but no cases were recorded

.... the phenomenon exists but no data are available

.. the data are known but the value is below the minimum considered significant

== the data are confidential

:: the data are not statistically significant

II. The intervals for the classification by size include the lower limit and exclude the upper limit.

III. The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.

IV. The row and column totals of some tables may not tally with the sum of the entries because they include data that cannot be allocated.

V. A brief description of the methodology, the main statistical sources and the revisions to methodology concerning the data provided in this report is available in '*Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area*, Bank of Italy, Publications, [Methods and Sources: Methodological Notes](#).

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

| Frequency  | Source |  | Access to data                 |
|--|--------|--|--------------------------------|
| <b>Summary data</b>  |        |  |                                |
| Q  | SR     | <b>Summary data on loans and deposits</b>  | p. 9                           |
| Q  | SR     | <b>Summary data on banking</b>   | <a href="#">TFR40020</a> p. 10 |
| <b>Loans</b>   |        |  |                                |
| Q  | SR     | <b>Loans</b><br>by customer region, sector and economic activity   | <a href="#">TFR20232</a> p. 11 |
| Q  | SR     | <b>Loans</b><br>by customer geographical area and economic activity  | <a href="#">TFR20255</a> p. 13 |
| Q  | SR     | <b>Twelve-month percentage change in loans</b><br>by customer region and sector  | <a href="#">TFR20231</a> p. 14 |
| Q  | SR     | <b>External position</b><br>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><br>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><br>by customer region and type of contract | <a href="#">TFR10435</a> p. 19 |
| Q  | SR     | <b>Loans</b><br>by technical form, geographical area and customer sector   | <a href="#">TFR20281</a> p. 20 |
| Q  | SR     | <b>Consumer credit</b><br>by customer region   | <a href="#">TFR10254</a> p. 24 |
| Q  | SR     | <b>Collateral granted</b><br>by customer region and sector   | <a href="#">TFR40100</a> p. 25 |
| Q  | SR     | <b>Non-bank loans (excluding bad loans)</b><br>by technical form and customer sector   | <a href="#">TFR10288</a> p. 26 |
| Q  | SR     | <b>Non-bank loans (excluding bad loans)</b><br>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><br>by customer province, bank size and location of head office  | <a href="#">TFR20236</a>       |
| M  | SR     | <b>Loans</b><br>by province and customer sector and sub-sector   | <a href="#">TDB20295</a>       |
| M  | SR     | <b>Loans (excluding bad loans)</b><br>by customer province and sector  | <a href="#">TDB20226</a>       |
| M  | SR     | <b>Loans (excluding bad loans)</b><br>by customer province, sector and economic activity   | <a href="#">TDB20224</a>       |
| Q  | CCR    | <b>Leasing</b><br>by province of customer  | <a href="#">TFR30309</a>       |
| Q  | CCR    | <b>Factoring</b><br>by province of customer  | <a href="#">TFR30315</a>       |

## Direct fund-raising

|   |    |   |                          |       |
|---|----|---|--------------------------|-------|
| Q | SR | <b>Bank deposits and postal savings</b><br>by customer region and sector    | <a href="#">TFR20163</a> | p. 28 |
| Q | SR | <b>Deposits</b><br>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><br>by province of customer, bank size and location of head office | <a href="#">TFR20267</a> |  |
| M | SR | <b>Deposits</b><br>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><br>by type of securities and deposits | <a href="#">TFR40082</a> | p. 33 |
| Q | SR | <b>Customer assets under management (at fair value)</b><br>by customer region and sector      | <a href="#">TFR40087</a> | p. 35 |
| Q | SR | <b>Securities and derivatives trading</b><br>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><br>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><br>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><br>by municipality of branch | <a href="#">TFR10194</a> |  |
| A | SR | <b>Loans (excluding repos) and number of positions</b><br>by province of branch                                | <a href="#">TFR10286</a> |  |
| H | SR | <b>Loans (excluding repos)</b><br>by province of branch and customer sector                                    | <a href="#">TFR10241</a> |  |

|   |    |   |                          |
|---|----|---|--------------------------|
| Q | SR | <b>Loans (excluding repos)</b><br>by customer province, sector and economic activity  | <a href="#">TFR10232</a> |
| Q | SR | <b>Loans (excluding repos)</b><br>by customer region and economic activity  | <a href="#">TFR10255</a> |
| Q | SR | <b>Loans (excluding repos and bad loans)</b><br>by technical form, geographical area and customer sector  | <a href="#">TFR10281</a> |
| Q | SR | <b>Loans (excluding repos)</b><br>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><br>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><br>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><br>by economic purpose, terms and conditions and province of the investment | <a href="#">TFR10460</a> |
| M | SR | <b>Loans (excluding repos)</b><br>by province and customer sector and sub-sector  | <a href="#">TDB10295</a> |
| M | SR | <b>Loans (excluding repos and bad loans)</b><br>by province and customer sector   | <a href="#">TDB10226</a> |
| M | SR | <b>Loans (excluding repos and bad loans)</b><br>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><br>by municipality of branch | <a href="#">TFR10194</a> |
| A | SR | <b>Deposits (excluding repos) and number of positions</b><br>by province of branch                             | <a href="#">TFR10283</a> |
| H | SR | <b>Deposits (excluding repos)</b><br>by province of branch and customer sector                                 | <a href="#">TFR10287</a> |
| Q | SR | <b>Deposits (excluding repos) and postal savings</b><br>by customer province and sector                        | <a href="#">TFR10163</a> |
| Q | SR | <b>Deposits (excluding repos)</b><br>by technical form, customer region and sector                             | <a href="#">TFR10269</a> |
| Q | SR | <b>Deposits (excluding repos)</b><br>by province of customer, bank size and location of head office            | <a href="#">TFR10267</a> |
| M | SR | <b>Deposits (excluding repos)</b><br>by province and customer sector and sub-sector                            | <a href="#">TDB10290</a> |
| M | SR | <b>Repos</b><br>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<br>(excluding Monetary<br>Financial Institutions) | Resident customers<br>(excluding Monetary<br>Financial Institutions) | of which:   | Non-resident<br>customers (excluding<br>Monetary Financial<br>Institutions) |
|---|--|---|---|
|   |  | Non-financial<br>companies and<br>producer households |   |

|       |           |           |         |        |
|-------|-----------|-----------|---------|--------|
| Loans | 1,855,808 | 1,783,225 | 746,115 | 73,442 |
|-------|-----------|-----------|---------|--------|

of which:

|       |        |        |       |       |
|-------|--------|--------|-------|-------|
| Repos | 51,386 | 49,983 | 6,314 | 1,978 |
|-------|--------|--------|-------|-------|

|                         |           |           |         |        |
|-------------------------|-----------|-----------|---------|--------|
| Loans (excluding repos) | 1,803,781 | 1,732,663 | 739,789 | 71,462 |
|-------------------------|-----------|-----------|---------|--------|

|                                       |           |           |         |        |
|---------------------------------------|-----------|-----------|---------|--------|
| Loans (excluding bad loans and repos) | 1,762,488 | 1,691,604 | 712,244 | 71,228 |
|---------------------------------------|-----------|-----------|---------|--------|

of which:

|  |      |           |      |      |
|--|------|-----------|------|------|
| Long-term loans (excluding bad<br>loans and repos) | .... | 1,288,773 | .... | .... |
|--|------|-----------|------|------|

|          |           |           |         |        |
|----------|-----------|-----------|---------|--------|
| Deposits | 2,159,710 | 2,097,592 | 489,099 | 66,479 |
|----------|-----------|-----------|---------|--------|

of which:

|       |         |         |    |       |
|-------|---------|---------|----|-------|
| Repos | 114,479 | 106,771 | 28 | 8,361 |
|-------|---------|---------|----|-------|

|                            |           |           |         |        |
|----------------------------|-----------|-----------|---------|--------|
| Deposits (excluding repos) | 1,902,244 | 1,868,082 | 484,635 | 37,871 |
|----------------------------|-----------|-----------|---------|--------|

|                 |         |         |      |      |
|-----------------|---------|---------|------|------|
| Debt securities | 107,877 | 107,877 | .... | .... |
|-----------------|---------|---------|------|------|

**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**

|   | 2021-Q1   | 2021-Q2   | 2021-Q3   | 2021-Q4   | 2022-Q1   |
|---|-----------|-----------|-----------|-----------|-----------|
| Loans                                       | 1,836,815 | 1,836,232 | 1,828,524 | 1,838,283 | 1,855,808 |
| <i>of which:</i> Loans (excluding repos)    | 1,779,062 | 1,788,858 | 1,779,370 | 1,794,646 | 1,803,781 |
| Portfolio securities                        | 856,136   | 864,757   | 863,446   | 862,973   | 895,927   |
| Deposits                                    | 2,055,738 | 2,088,712 | 2,108,044 | 2,171,447 | 2,159,710 |
| <i>of which:</i> Deposits (excluding repos) | 1,817,791 | 1,849,863 | 1,858,691 | 1,922,918 | 1,902,244 |
| Securities issued but not expired           | 266,238   | 262,753   | 266,264   | 262,716   | 253,126   |
| <i>of which:</i> Subordinated bonds         | 33,755    | 33,028    | 33,210    | 33,936    | 33,933    |
| Customer assets under management            | 2,394,454 | 2,433,567 | 2,464,295 | 2,487,433 | 2,424,393 |

**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 2022

Reporting institutions: **Banks and CDP**

|                         | of wich:         |                    |   |
|-------------------------|------------------|--------------------|---|
|                         | Total            | General government | Financial companies<br>(excluding Monetary Financial<br>Institutions) |
| <b>ITALY</b>            | <b>1,783,225</b> | <b>262,492</b>     | <b>185,566</b>  |
| <b>North West Italy</b> | <b>581,132</b>   | <b>17,399</b>      | <b>91,046</b>   |
| Piedmont                | 112,430          | 7,923              | 6,822   |
| Valle d'Aosta           | 3,460            | 170                | 256   |
| Lombardy                | 432,882          | 7,562              | 83,476  |
| Liguria                 | 32,360           | 1,743              | 492   |
| <b>North East Italy</b> | <b>360,521</b>   | <b>7,052</b>       | <b>24,838</b>   |
| Trentino Alto Adige     | 46,207           | 538                | 1,794   |
| Veneto                  | 143,711          | 2,788              | 13,243  |
| Friuli-Venezia Giulia   | 33,170           | 1,130              | 2,116   |
| Emilia Romagna          | 137,433          | 2,596              | 7,684   |
| <b>Central Italy</b>    | <b>576,615</b>   | <b>214,383</b>     | <b>66,175</b>   |
| Tuscany                 | 97,917           | 4,170              | 712   |
| Umbria                  | 19,184           | 896                | 84  |
| Marche                  | 32,581           | 1,464              | 415   |
| Lazio                   | 426,933          | 207,852            | 64,964  |
| <b>Southern Italy</b>   | <b>180,512</b>   | <b>15,401</b>      | <b>406</b>  |
| Abruzzo                 | 21,228           | 1,099              | 39  |
| Molise                  | 3,328            | 224                | 3   |
| Campania                | 76,241           | 7,467              | 246   |
| Apulia                  | 54,529           | 2,517              | 85  |
| Basilicata              | 6,411            | 516                | 7   |
| Calabria                | 18,776           | 3,578              | 24  |
| <b>Islands</b>          | <b>84,435</b>    | <b>8,258</b>       | <b>3,102</b>  |
| Sicily                  | 58,469           | 6,957              | 249   |
| Sardinia                | 25,967           | 1,301              | 2,854   |

**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 2022

Reporting institutions: **Banks and CDP**

|                         | Non-financial companies and producer households | of wich:       |               | of wich:       |                | Consumer households |
|-------------------------|---|----------------|---------------|----------------|----------------|---------------------|
|                         |   | Industry       | Building      | Services       | Small firms    |                     |
| <b>ITALY</b>            | <b>746,115</b>                                  | <b>241,409</b> | <b>69,283</b> | <b>394,329</b> | <b>129,546</b> | <b>580,747</b>      |
| <b>North West Italy</b> | <b>279,987</b>                                  | <b>94,888</b>  | <b>26,877</b> | <b>146,747</b> | <b>38,838</b>  | <b>189,682</b>      |
| Piedmont                | 52,974  | 17,880         | 4,956         | 26,759         | 10,646         | 44,236              |
| Valle d'Aosta           | 2,016   | 1,126          | 196           | 637            | 369            | 1,009               |
| Lombardy                | 210,209   | 72,007         | 20,430        | 110,033        | 24,719         | 129,280             |
| Liguria                 | 14,787  | 3,875          | 1,295         | 9,318          | 3,104          | 15,156              |
| <b>North East Italy</b> | <b>201,327</b>                                  | <b>76,637</b>  | <b>15,903</b> | <b>94,025</b>  | <b>37,993</b>  | <b>125,636</b>      |
| Trentino Alto Adige     | 30,148  | 7,461          | 2,522         | 17,395         | 8,355          | 13,481              |
| Veneto                  | 75,991  | 30,215         | 5,260         | 35,191         | 13,567         | 51,091              |
| Friuli-Venezia Giulia   | 17,290  | 9,064          | 1,307         | 5,718          | 2,812          | 12,368              |
| Emilia Romagna          | 77,898  | 29,897         | 6,813         | 35,721         | 13,259         | 48,696              |
| <b>Central Italy</b>    | <b>158,382</b>                                  | <b>43,968</b>  | <b>14,893</b> | <b>92,355</b>  | <b>24,995</b>  | <b>134,814</b>      |
| Tuscany                 | 49,829  | 16,238         | 4,016         | 25,955         | 10,647         | 42,631              |
| Umbria                  | 10,440  | 4,177          | 894           | 4,576          | 2,242          | 7,669               |
| Marche                  | 17,267  | 7,477          | 1,432         | 7,399          | 3,934          | 13,283              |
| Lazio                   | 80,846  | 16,076         | 8,550         | 54,425         | 8,172          | 71,230              |
| <b>Southern Italy</b>   | <b>76,775</b>                                   | <b>20,020</b>  | <b>8,671</b>  | <b>42,959</b>  | <b>18,683</b>  | <b>87,460</b>       |
| Abruzzo                 | 10,671  | 3,710          | 1,574         | 4,829          | 2,496          | 9,342               |
| Molise                  | 1,406   | 313            | 211           | 742            | 465            | 1,689               |
| Campania                | 32,774  | 8,373          | 3,032         | 20,024         | 6,144          | 35,651              |
| Apulia                  | 22,737  | 5,843          | 2,601         | 12,186         | 6,397          | 28,977              |
| Basilicata              | 3,077   | 658            | 582           | 1,468          | 914            | 2,792               |
| Calabria                | 6,110   | 1,123          | 672           | 3,710          | 2,267          | 9,009               |
| <b>Islands</b>          | <b>29,644</b>                                   | <b>5,896</b>   | <b>2,940</b>  | <b>18,242</b>  | <b>9,036</b>   | <b>43,155</b>       |
| Sicily                  | 20,189  | 3,970          | 1,837         | 12,651         | 6,124          | 30,899              |
| Sardinia                | 9,455   | 1,926          | 1,103         | 5,591          | 2,912          | 12,256              |

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

1st quarter 2022

Reporting institutions: **Banks and CDP**

|  | Italy          | North West Italy | North East Italy | Central Italy | Southern Italy | Islands        |
|--|----------------|------------------|------------------|---------------|----------------|----------------|
| <b>TOTAL</b>   | <b>746,115</b> | <b>279,987</b>   | <b>76,775</b>    | <b>29,644</b> | <b>201,327</b> | <b>158,382</b> |
| Agriculture, forestry and fishing                                    | 41,093         | 11,474           | 5,124            | 2,567         | 14,762         | 7,167          |
| Mining and quarrying   | 2,548          | 835              | 134              | 69            | 310            | 1,201          |
| Manufacturing  | 207,781        | 81,861           | 17,740           | 5,099         | 69,153         | 33,928         |
| Electricity, gas, steam and air conditioning supply                  | 22,587         | 9,189            | 1,095            | 390           | 5,181          | 6,732          |
| Water supply, sewerage, waste management and remediation activities  | 8,493          | 3,004            | 1,051            | 339           | 1,993          | 2,107          |
| Construction   | 69,283         | 26,877           | 8,671            | 2,940         | 15,903         | 14,893         |
| Wholesale and retail trade, repair of motor vehicles and motorcycles | 129,964        | 43,711           | 19,714           | 7,714         | 32,660         | 26,164         |
| Transportation and storage   | 34,998         | 9,198            | 3,885            | 2,246         | 5,905          | 13,763         |
| Accommodation and food service activities                            | 37,022         | 8,474            | 5,309            | 2,436         | 13,083         | 7,720          |
| Information and communication  | 17,534         | 10,966           | 761              | 360           | 2,421          | 3,026          |
| Financial and insurance activities                                   | 7,226          | 3,127            | 377              | 171           | 1,495          | 2,056          |
| Real estate activities   | 68,816         | 29,635           | 4,399            | 1,583         | 16,653         | 16,545         |
| Professional, scientific and technical activities                    | 51,887         | 23,496           | 2,955            | 1,188         | 10,982         | 13,266         |
| Administrative and support service activities                        | 20,077         | 9,524            | 1,441            | 647           | 4,963          | 3,501          |
| All remaining activities<br>(sections O, P, Q, R, S, T)              | 26,805         | 8,615            | 4,117            | 1,894         | 5,864          | 6,315          |

**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 2022

Reporting institutions: **Banks and CDP**

|                                | Total      | of which:  |             |                     |
|--------------------------------|------------|--|-------------|---------------------|
|                                |            | Non-financial companies<br>and producer households | of which:   | Consumer households |
|                                |            |  | Small firms |                     |
| <b>ITALY</b>                   | <b>2.1</b> | <b>1.3</b>   | <b>-0.4</b> | <b>4.4</b>          |
| <b>North West Italy</b>        | <b>2.2</b> | <b>1.0</b>   | <b>-0.8</b> | <b>4.7</b>          |
| Piedmont                       | -2.7       | -5.8   | -0.7        | 4.4                 |
| Valle d'Aosta                  | 20.0       | 35.5   | 1.1         | 4.4                 |
| Lombardy                       | 3.3        | 2.5  | -0.8        | 4.8                 |
| Liguria                        | 2.5        | 1.9  | -1.3        | 3.9                 |
| <b>North East Italy</b>        | <b>2.4</b> | <b>1.4</b>   | <b>-1.7</b> | <b>4.9</b>          |
| Aut. province of Trento        | 3.9        | 3.3  | -2.8        | 5.0                 |
| Aut. province of Bozen-Bolzano | 5.6        | 5.6  | -0.6        | 7.2                 |
| Veneto                         | 1.3        | 1.5  | -2.1        | 4.4                 |
| Friuli Venezia Giulia          | 3.9        | 2.7  | -3.8        | 4.9                 |
| Emilia-Romagna                 | 2.3        | 0.0  | -1.1        | 5.1                 |
| <b>Central Italy</b>           | <b>0.8</b> | <b>0.7</b>   | <b>0.4</b>  | <b>4.4</b>          |
| Tuscany                        | 3.1        | 1.8  | 0.3         | 5.0                 |
| Umbria                         | 4.0        | 5.5  | -0.9        | 2.8                 |
| Marche                         | 1.7        | 0.7  | -0.9        | 2.8                 |
| Lazio                          | 0.0        | -0.6   | 1.6         | 4.6                 |
| <b>Southern Italy</b>          | <b>4.1</b> | <b>3.4</b>   | <b>1.1</b>  | <b>3.9</b>          |
| Abruzzo                        | 1.6        | 0.8  | -1.1        | 3.1                 |
| Molise                         | 5.4        | 5.6  | -0.4        | 3.1                 |
| Campania                       | 5.2        | 3.9  | 2.1         | 4.6                 |
| Apulia                         | 4.2        | 4.2  | 1.2         | 4.1                 |
| Basilicata                     | 2.7        | 3.7  | 0.9         | 2.9                 |
| Calabria                       | 2.8        | 2.2  | 1.1         | 2.3                 |
| <b>Islands</b>                 | <b>3.3</b> | <b>1.4</b>   | <b>1.0</b>  | <b>3.2</b>          |
| Sicily                         | 4.1        | 1.5  | 0.3         | 3.1                 |
| Sardinia                       | 1.8        | 1.3  | 2.6         | 3.6                 |

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30274](#)

### External position

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

(stocks in millions of euro)

1st quarter 2022

Reporting institutions: **Banks**

|                        | International exposure | of which: Non-banks<br>residual maturity |                  | of which: Banks<br>residual maturity |                  | Local claims<br>in local currency |
|------------------------|------------------------|--|------------------|--------------------------------------|------------------|-----------------------------------|
|                        |                        | up to 1 year                             | more than 1 year | up to 1 year                         | more than 1 year |                                   |
| <b>TOTAL</b>           | <b>838,726</b>         | <b>133,342</b>                           | <b>486,525</b>   | <b>153,031</b>                       | <b>65,827</b>    | <b>133,037</b>                    |
| <b>Europe</b>          | <b>709,388</b>         | <b>109,756</b>                           | <b>397,464</b>   | <b>143,281</b>                       | <b>58,887</b>    | <b>107,604</b>                    |
| Albania                | 604                    | 101                                      | 307              | 196                                  | -                | 708                               |
| Austria                | 95,526                 | 12,419                                   | 53,466           | 25,970                               | 3,671            | -                                 |
| Belgium                | 11,450                 | 653                                      | 9,558            | 462                                  | 777              | -                                 |
| Bosnia and Herzegovina | 856                    | 238                                      | 617              | 1                                    | -                | 3,695                             |
| Bulgaria               | 5,671                  | 835                                      | 2,154            | 927                                  | 1,756            | 7,610                             |
| Croatia                | 11,664                 | 2,539                                    | 8,054            | 1,062                                | 8                | 19,219                            |
| Denmark                | 1,495                  | 231                                      | 603              | 409                                  | 252              | 303                               |
| Finland                | 2,435                  | 343                                      | 1,368            | 150                                  | 574              | 1                                 |
| France                 | 88,630                 | 6,574                                    | 34,137           | 32,957                               | 14,963           | -                                 |
| Germany                | 212,183                | 31,404                                   | 107,561          | 56,014                               | 17,204           | -                                 |
| Greece                 | 1,091                  | 588                                      | 252              | 168                                  | 83               | -                                 |
| Ireland                | 18,389                 | 4,563                                    | 12,120           | 888                                  | 817              | -                                 |
| Liechtenstein          | 98                     | 17                                       | 71               | 10                                   | -                | -                                 |
| Luxembourg             | 29,735                 | 7,155                                    | 19,162           | 1,934                                | 1,484            | -                                 |
| Malta                  | 340                    | 123                                      | 81               | 90                                   | 45               | -                                 |
| Montenegro             | 42                     | 15                                       | 28               | ..                                   | ..               | -                                 |
| Norway                 | 3,471                  | 575                                      | 1,924            | 354                                  | 617              | 4                                 |
| Netherlands            | 17,044                 | 3,045                                    | 11,107           | 785                                  | 2,107            | -                                 |
| Poland                 | 3,118                  | 1,057                                    | 1,720            | 257                                  | 83               | 1,844                             |
| Portugal               | 6,793                  | 1,070                                    | 5,549            | 148                                  | 26               | -                                 |
| United Kingdom         | 37,222                 | 14,260                                   | 13,459           | 5,504                                | 3,999            | 359                               |
| Romania                | 5,181                  | 1,252                                    | 3,615            | 40                                   | 274              | 7,716                             |
| Russia                 | 12,755                 | 1,440                                    | 10,703           | 165                                  | 447              | 9,870                             |
| Serbia                 | 4,894                  | 907                                      | 3,398            | 71                                   | 518              | 5,717                             |
| Czech Republic         | 7,011                  | 1,687                                    | 4,230            | 132                                  | 962              | 23,298                            |
| Slovakia               | 25,201                 | 3,047                                    | 19,015           | 2,840                                | 299              | -                                 |
| Slovenia               | 6,681                  | 990                                      | 4,323            | 806                                  | 563              | -                                 |
| Spain                  | 69,500                 | 5,448                                    | 55,058           | 3,726                                | 5,269            | 5,206                             |
| Sweden                 | 2,406                  | 193                                      | 842              | 383                                  | 988              | 18                                |
| Switzerland            | 14,491                 | 3,959                                    | 5,784            | 4,583                                | 166              | 7,623                             |
| Turkey                 | 5,583                  | 587                                      | 2,252            | 2,117                                | 628              | 121                               |
| Hungary                | 4,123                  | 1,054                                    | 2,812            | 91                                   | 165              | 13,985                            |

**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 2022

Reporting institutions: **Banks**

|                | International exposure | of which: Non-banks<br>residual maturity |                  | of which: Banks<br>residual maturity |                  | Local claims<br>in local currency |
|----------------|------------------------|--|------------------|--------------------------------------|------------------|-----------------------------------|
|                |                        | up to 1 year                             | more than 1 year | up to 1 year                         | more than 1 year |                                   |
| <b>Asia</b>    | <b>43,809</b>          | <b>7,386</b>                             | <b>28,290</b>    | <b>3,191</b>                         | <b>4,943</b>     | <b>4,027</b>                      |
| Saudi Arabia   | 1,082                  | 294                                      | 599              | 186                                  | 4                | -                                 |
| China          | 4,006                  | 200                                      | 2,631            | 400                                  | 776              | 602                               |
| South Korea    | 3,521                  | 18                                       | 456              | 75                                   | 2,972            | -                                 |
| Philippines    | 454                    | 22                                       | 426              | 5                                    | ..               | -                                 |
| Japan          | 15,303                 | 5,042                                    | 9,628            | 342                                  | 291              | 3,219                             |
| India          | 1,916                  | 419                                      | 1,299            | 184                                  | 13               | -                                 |
| Indonesia      | 702                    | 36                                       | 653              | 12                                   | 1                | -                                 |
| Iran           | 20                     | 3  | 13               | 1                                    | 3                | -                                 |
| Israel         | 1,991                  | 60                                       | 1,913            | 12                                   | 6                | -                                 |
| Kazakhstan     | 105                    | 28                                       | 76               | -                                    | ..               | -                                 |
| Malaysia       | 61                     | 8  | 49               | 4                                    | -                | -                                 |
| Pakistan       | 4                      | ..                                       | 2                | 2                                    | -                | -                                 |
| Qatar          | 8,435                  | 489                                      | 6,625            | 647                                  | 674              | ..                                |
| Taiwan         | 17                     | 7  | 4                | 5                                    | ..               | -                                 |
| Thailand       | 45                     | 9  | 30               | 6                                    | 1                | -                                 |
| <b>Africa</b>  | <b>6,299</b>           | <b>803</b>                               | <b>4,875</b>     | <b>452</b>                           | <b>169</b>       | <b>5,057</b>                      |
| Algeria        | 31                     | 5  | 18               | 6                                    | 1                | -                                 |
| Egypt          | 3,185                  | 354                                      | 2,461            | 350                                  | 20               | 5,057                             |
| Morocco        | 78                     | 19                                       | 45               | 13                                   | 1                | -                                 |
| South Africa   | 280                    | 8  | 227              | 22                                   | 23               | -                                 |
| Tunisia        | 123                    | 20                                       | 7                | 26                                   | 70               | -                                 |
| <b>America</b> | <b>50,978</b>          | <b>10,534</b>                            | <b>34,494</b>    | <b>4,697</b>                         | <b>1,254</b>     | <b>14,806</b>                     |
| Argentina      | 38                     | 23                                       | 14               | -                                    | 1                | -                                 |
| Brazil         | 1,320                  | 474                                      | 425              | 421                                  | ..               | 459                               |
| Canada         | 2,783                  | 227                                      | 1,332            | 344                                  | 879              | -                                 |
| Chile          | 674                    | 14                                       | 660              | ..                                   | -                | -                                 |
| Colombia       | 260                    | 11                                       | 234              | 15                                   | -                | -                                 |
| Cuba           | 191                    | ..                                       | ..               | 14                                   | 177              | -                                 |
| Mexico         | 1,497                  | 583                                      | 897              | 12                                   | 5                | -                                 |
| Peru           | 262                    | 36                                       | 225              | 1                                    | 1                | -                                 |
| United States  | 43,275                 | 9,086                                    | 30,125           | 3,883                                | 181              | 14,347                            |
| Uruguay        | 150                    | 2  | 147              | ..                                   | 2                | -                                 |
| Venezuela      | 59                     | 32                                       | 27               | -                                    | -                | -                                 |



## Financing and Funding

### External position

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

(stocks in millions of euro)

1st quarter 2022

Reporting institutions: **Banks**

|                                    | International exposure | <i>of which: Non-banks<br/>residual maturity</i> |                  | <i>of which: Banks<br/>residual maturity</i> |                  | Local claims<br>in local currency |
|------------------------------------|------------------------|--|------------------|--|------------------|-----------------------------------|
|                                    |                        | up to 1 year                                     | more than 1 year | up to 1 year                                 | more than 1 year |                                   |
| <b>Oceania</b>                     | <b>2,731</b>           | <b>166</b>                                       | <b>2,018</b>     | <b>189</b>                                   | <b>359</b>       | <b>1,213</b>                      |
| Australia                          | 1,731                  | 75   | 1,130            | 168  | 358              | 1,213                             |
| New Zealand                        | 468                    | 35   | 411              | 21   | ..               | -                                 |
| <b>Offshore centres</b>            | <b>12,166</b>          | <b>3,359</b>                                     | <b>7,377</b>     | <b>1,222</b>                                 | <b>208</b>       | <b>331</b>                        |
| Bahamas                            | 636                    | 27   | 163              | 446  | -                | -                                 |
| Cayman Islands                     | 2,431                  | 414  | 1,935            | 77   | 5                | -                                 |
| Gibraltar                          | 9                      | ..   | 8                | -  | -                | -                                 |
| Hong Kong                          | 893                    | 430  | 360              | 68   | 35               | 101                               |
| Jersey, c.i.                       | 965                    | 543  | 422              | -  | -                | -                                 |
| Singapore                          | 2,174                  | 1,372  | 613              | 133  | 57               | 230                               |
| <b>International organizations</b> | <b>13,354</b>          | <b>1,338</b>                                     | <b>12,008</b>    | <b>-</b>                                     | <b>7</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 2022

Reporting institutions: **Banks and CDP**

| Type of contract |              |
|------------------|--------------|
| Non-renegotiated | Renegotiated |

|                         |                |               |
|-------------------------|----------------|---------------|
| <b>ITALY</b>            | <b>296,373</b> | <b>67,064</b> |
| <b>North West Italy</b> | <b>104,762</b> | <b>22,666</b> |
| Piedmont                | 21,627         | 5,086         |
| Valle d'Aosta           | 538            | 112           |
| Lombardy                | 73,466         | 15,731        |
| Liguria                 | 9,130          | 1,738         |
| <b>North East Italy</b> | <b>65,424</b>  | <b>14,127</b> |
| Trentino Alto Adige     | 5,629          | 1,113         |
| Veneto                  | 26,788         | 5,554         |
| Friuli-Venezia Giulia   | 6,718          | 1,285         |
| Emilia Romagna          | 26,289         | 6,176         |
| <b>Central Italy</b>    | <b>69,562</b>  | <b>17,568</b> |
| Tuscany                 | 22,176         | 5,386         |
| Umbria                  | 2,981          | 915           |
| Marche                  | 5,951          | 1,377         |
| Lazio                   | 38,455         | 9,890         |
| <b>Southern Italy</b>   | <b>38,271</b>  | <b>8,451</b>  |
| Abruzzo                 | 3,780          | 917           |
| Molise                  | 624            | 146           |
| Campania                | 16,536         | 3,414         |
| Apulia                  | 13,401         | 3,077         |
| Basilicata              | 986            | 232           |
| Calabria                | 2,944          | 665           |
| <b>Islands</b>          | <b>18,354</b>  | <b>4,251</b>  |
| Sicily                  | 12,674         | 3,022         |
| Sardinia                | 5,680          | 1,229         |

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

Source: supervisory reports

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

1st quarter 2022

Reporting institutions: **Banks and CDP**

| Type of contract |              |               |
|------------------|--------------|---------------|
| New contracts    | Subrogations | Substitutions |

|                         |               |            |            |
|-------------------------|---------------|------------|------------|
| <b>ITALY</b>            | <b>12,664</b> | <b>723</b> | <b>134</b> |
| <b>North West Italy</b> | <b>4,443</b>  | <b>283</b> | <b>33</b>  |
| Piedmont                | 926           | 46         | 6          |
| Valle d'Aosta           | 30            | 1          | 1          |
| Lombardy                | 3,133         | 213        | 25         |
| Liguria                 | 354           | 23         | 1          |
| <b>North East Italy</b> | <b>2,812</b>  | <b>115</b> | <b>20</b>  |
| Trentino Alto Adige     | 266           | 4          | 1          |
| Veneto                  | 1,071         | 48         | 13         |
| Friuli-Venezia Giulia   | 274           | 13         | 1          |
| Emilia Romagna          | 1,202         | 51         | 6          |
| <b>Central Italy</b>    | <b>3,056</b>  | <b>200</b> | <b>32</b>  |
| Tuscany                 | 970           | 55         | 5          |
| Umbria                  | 144           | 10         | 2          |
| Marche                  | 267           | 18         | 2          |
| Lazio                   | 1,676         | 118        | 24         |
| <b>Southern Italy</b>   | <b>1,605</b>  | <b>91</b>  | <b>33</b>  |
| Abruzzo                 | 153           | 9          | 1          |
| Molise                  | 26            | 1          | ..         |
| Campania                | 708           | 43         | 17         |
| Apulia                  | 568           | 28         | 12         |
| Basilicata              | 46            | 2          | 1          |
| Calabria                | 103           | 7          | 2          |
| <b>Islands</b>          | <b>747</b>    | <b>33</b>  | <b>16</b>  |
| Sicily                  | 503           | 24         | 12         |
| Sardinia                | 244           | 10         | 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 2022

Reporting institutions: **Banks and CDP**

|   | Italy            | North West Italy | North East Italy |
|---|------------------|------------------|------------------|
| <b>LOANS</b>  | 1,783,225        | 581,132          | 360,521          |
| <i>of which:</i>  |                  |                  |                  |
| <b>Current accounts</b>   | <b>250,978</b>   | <b>39,862</b>    | <b>26,335</b>    |
| <i>of which:</i>  |                  |                  |                  |
| General government  | 156,319          | 126              | 95               |
| Financial companies (excluding Monetary Financial Institutions) | 10,724           | 6,195            | 2,568            |
| Non-financial companies and producer households                 | 60,376           | 23,999           | 18,402           |
| <i>of which: Small firms</i>                                    | 11,590           | 3,785            | 3,768            |
| Consumer households   | 21,914           | 9,096            | 4,964            |
| <b>Mortgage loans</b>   | <b>1,002,082</b> | <b>340,547</b>   | <b>238,094</b>   |
| <i>of which:</i>  |                  |                  |                  |
| General government  | 97,781           | 16,683           | 6,556            |
| Financial companies (excluding Monetary Financial Institutions) | 30,273           | 19,630           | 4,908            |
| Non-financial companies and producer households                 | 441,870          | 157,280          | 128,344          |
| <i>of which: Small firms</i>                                    | 93,795           | 27,787           | 28,267           |
| Consumer households   | 426,743          | 144,787          | 97,132           |
| <i>of which: loans for house purchases</i>                      | 388,203          | 133,842          | 88,412           |
| <b>Loans secured by pledge of salary</b>                        | <b>17,208</b>    | <b>3,473</b>     | <b>2,375</b>     |
| <i>of which:</i>  |                  |                  |                  |
| Producer households   | 36               | 7                | 8                |
| Consumer households   | 17,172           | 3,466            | 2,367            |

**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 2022

Reporting institutions: **Banks and CDP**

|   | Italy         | North West Italy | North East Italy |
|---|---------------|------------------|------------------|
| <b>Personal loans</b>   | <b>58,546</b> | <b>15,137</b>    | <b>10,538</b>    |
| <i>of which:</i>  |               |                  |                  |
| Producer households   | 1,184         | 286              | 217              |
| Consumer households   | 57,352        | 14,844           | 10,319           |
| <b>Factoring</b>  | <b>16,233</b> | <b>5,930</b>     | <b>2,801</b>     |
| <i>of which:</i>  |               |                  |                  |
| General government  | 3,018         | 234              | 175              |
| Financial companies (excluding Monetary Financial Institutions) | 276           | 240              | 29               |
| Non-financial companies and producer households                 | 12,716        | 5,333            | 2,591            |
| <i>of which: Small firms</i>                                    | 375           | 109              | 92               |
| Consumer households   | 74            | 43               | 4                |
| <b>Financial leasing</b>  | <b>30,038</b> | <b>10,925</b>    | <b>7,480</b>     |
| <i>of which:</i>  |               |                  |                  |
| General government  | 347           | 112              | 107              |
| Financial companies (excluding Monetary Financial Institutions) | 405           | 149              | 107              |
| Non-financial companies and producer households                 | 28,006        | 10,229           | 6,914            |
| <i>of which: Small firms</i>                                    | 5,813         | 1,985            | 1,532            |
| Consumer households   | 1,204         | 417              | 338              |

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2022

Reporting institutions: **Banks and CDP**

|   | Central Italy  | Southern Italy | Islands       |
|---|----------------|----------------|---------------|
| <b>LOANS</b>  | 576,615        | 180,512        | 84,435        |
| <i>of which:</i>  |                |                |               |
| <b>Current accounts</b>   | <b>174,118</b> | <b>7,301</b>   | <b>3,361</b>  |
| <i>of which:</i>  |                |                |               |
| General government  | 155,620        | 164            | 315           |
| Financial companies (excluding Monetary Financial Institutions) | 1,821          | 49             | 90            |
| Non-financial companies and producer households                 | 11,064         | 4,736          | 2,175         |
| <i>of which:</i> Piccole imprese                                | 2,061          | 1,315          | 661           |
| Consumer households   | 4,866          | 2,244          | 745           |
| <b>Mortgage loans</b>   | <b>248,111</b> | <b>120,203</b> | <b>55,126</b> |
| <i>of which:</i>  |                |                |               |
| General government  | 53,825         | 13,409         | 7,308         |
| Financial companies (excluding Monetary Financial Institutions) | 4,522          | 251            | 961           |
| Non-financial companies and producer households                 | 87,906         | 48,797         | 19,542        |
| <i>of which:</i> Small firms                                    | 18,078         | 13,164         | 6,500         |
| Consumer households   | 100,236        | 57,456         | 27,133        |
| of which: loans for house purchases                             | 90,238         | 51,249         | 24,461        |
| <b>Loans secured by pledge of salary</b>                        | <b>3,531</b>   | <b>4,769</b>   | <b>3,059</b>  |
| <i>of which:</i>  |                |                |               |
| Producer households   | 6              | 8              | 7             |
| Consumer households   | 3,525          | 4,761          | 3,052         |

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2022

Reporting institutions: **Banks and CDP**

|   | Central Italy | Southern Italy | Islands      |
|---|---------------|----------------|--------------|
| <b>Personal loans</b>   | <b>12,680</b> | <b>12,939</b>  | <b>7,253</b> |
| <i>of which:</i>  |               |                |              |
| Producer households   | 267           | 260            | 153          |
| Consumer households   | 12,411        | 12,679         | 7,100        |
| <b>Factoring</b>  | <b>4,373</b>  | <b>2,302</b>   | <b>826</b>   |
| <i>of which:</i>  |               |                |              |
| General government  | 1,002         | 1,167          | 439          |
| Financial companies (excluding Monetary Financial Institutions) | 4             | 2              | ..           |
| Non-financial companies and producer households                 | 3,300         | 1,114          | 378          |
| <i>of which: Small firms</i>                                    | 76            | 71             | 27           |
| Consumer households   | 8             | 14             | 4            |
| <b>Financial leasing</b>  | <b>6,528</b>  | <b>3,714</b>   | <b>1,391</b> |
| <i>of which:</i>  |               |                |              |
| General government  | 55            | 62             | 11           |
| Financial companies (excluding Monetary Financial Institutions) | 128           | 11             | 10           |
| Non-financial companies and producer households                 | 6,031         | 3,520          | 1,313        |
| <i>of which: Small firms</i>                                    | 1,088         | 817            | 392          |
| Consumer households   | 290           | 108            | 52           |

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit

by region of customer

(stocks in millions of euro)

1st quarter 2022

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

|                         | Total          | Banks          | Financial intermediaries |
|-------------------------|----------------|----------------|--------------------------|
| <b>ITALY</b>            | <b>145,075</b> | <b>107,489</b> | <b>37,587</b>            |
| <b>North West Italy</b> | <b>39,460</b>  | <b>28,631</b>  | <b>10,829</b>            |
| Piedmont                | 11,542         | 8,717          | 2,825                    |
| Valle d'Aosta           | 307            | 225            | 82                       |
| Lombardy                | 23,924         | 17,288         | 6,636                    |
| Liguria                 | 3,687          | 2,402          | 1,286                    |
| <b>North East Italy</b> | <b>25,590</b>  | <b>18,620</b>  | <b>6,970</b>             |
| Trentino Alto Adige     | 1,558          | 1,195          | 363                      |
| Veneto                  | 10,786         | 7,909          | 2,877                    |
| Friuli-Venezia Giulia   | 2,748          | 1,994          | 754                      |
| Emilia Romagna          | 10,498         | 7,522          | 2,976                    |
| <b>Central Italy</b>    | <b>31,558</b>  | <b>23,294</b>  | <b>8,264</b>             |
| Tuscany                 | 9,931          | 7,249          | 2,682                    |
| Umbria                  | 2,411          | 1,825          | 585                      |
| Marche                  | 3,263          | 2,449          | 814                      |
| Lazio                   | 15,953         | 11,771         | 4,182                    |
| <b>Southern Italy</b>   | <b>31,064</b>  | <b>23,720</b>  | <b>7,344</b>             |
| Abruzzo                 | 3,167          | 2,378          | 790                      |
| Molise                  | 653            | 503            | 150                      |
| Campania                | 12,334         | 9,485          | 2,850                    |
| Apulia                  | 9,047          | 7,006          | 2,041                    |
| Basilicata              | 1,133          | 882            | 251                      |
| Calabria                | 4,730          | 3,467          | 1,264                    |
| <b>Islands</b>          | <b>17,403</b>  | <b>13,224</b>  | <b>4,180</b>             |
| Sicily                  | 12,860         | 9,694          | 3,167                    |
| Sardinia                | 4,543          | 3,530          | 1,013                    |

**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 2022

Reporting institutions: **Banks**

|                         | Total          | General government | Financial companies<br>(excluding Monetary<br>Financial Institutions) | Non-financial<br>companies | Producer<br>households | Consumer<br>households and<br>others |
|-------------------------|----------------|--------------------|---|----------------------------|------------------------|--------------------------------------|
| <b>ITALY</b>            | <b>139,355</b> | <b>1,216</b>       | <b>9,532</b>  | <b>125,132</b>             | <b>1,227</b>           | <b>2,248</b>                         |
| <b>North West Italy</b> | <b>61,249</b>  | <b>95</b>          | <b>3,890</b>  | <b>56,149</b>              | <b>316</b>             | <b>800</b>                           |
| Piedmont                | 7,483          | 29                 | 515   | 6,723                      | 80                     | 136                                  |
| Valle d'Aosta           | 138            | ..                 | 1   | 132                        | 2                      | 3                                    |
| Lombardy                | 49,652         | 54                 | 3,358   | 45,411                     | 215                    | 616                                  |
| Liguria                 | 3,976          | 12                 | 16  | 3,883                      | 19                     | 46                                   |
| <b>North East Italy</b> | <b>27,555</b>  | <b>102</b>         | <b>633</b>  | <b>25,366</b>              | <b>636</b>             | <b>819</b>                           |
| Trentino Alto Adige     | 3,622          | 25                 | 33  | 3,194                      | 192                    | 178                                  |
| Veneto                  | 6,424          | 39                 | 226   | 5,700                      | 119                    | 341                                  |
| Friuli-Venezia Giulia   | 6,380          | 10                 | 25  | 6,104                      | 198                    | 43                                   |
| Emilia Romagna          | 11,129         | 28                 | 349   | 10,368                     | 127                    | 257                                  |
| <b>Central Italy</b>    | <b>43,111</b>  | <b>984</b>         | <b>4,792</b>  | <b>36,673</b>              | <b>135</b>             | <b>527</b>                           |
| Tuscany                 | 3,750          | 8                  | 30  | 3,541                      | 59                     | 112                                  |
| Umbria                  | 359            | 2                  | 9   | 324                        | 10                     | 13                                   |
| Marche                  | 858            | 4                  | 32  | 762                        | 23                     | 37                                   |
| Lazio                   | 38,144         | 970                | 4,721   | 32,045                     | 43                     | 365                                  |
| <b>Southern Italy</b>   | <b>5,973</b>   | <b>30</b>          | <b>46</b>   | <b>5,723</b>               | <b>93</b>              | <b>82</b>                            |
| Abruzzo                 | 907            | 2                  | 4   | 872                        | 16                     | 14                                   |
| Molise                  | 40             | 5                  | ..  | 30                         | 3                      | 2                                    |
| Campania                | 3,930          | 17                 | 23  | 3,833                      | 25                     | 32                                   |
| Apulia                  | 802            | 5                  | 11  | 724                        | 33                     | 30                                   |
| Basilicata              | 143            | ..                 | 2   | 135                        | 5                      | 1                                    |
| Calabria                | 151            | 1                  | 6   | 130                        | 12                     | 3                                    |
| <b>Islands</b>          | <b>1,467</b>   | <b>7</b>           | <b>171</b>  | <b>1,222</b>               | <b>46</b>              | <b>20</b>                            |
| Sicily                  | 716            | ..                 | 12  | 665                        | 28                     | 10                                   |
| Sardinia                | 751            | 6                  | 159   | 557                        | 18                     | 10                                   |

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR10288](#)

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

by technical form and customer sector

(stocks in millions of euro)

1st quarter 2022

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 | 17,778 | 2,761 | 101 | 12,580 | 175 | 2,160 |
|---------------------------------------|--------|-------|-----|--------|-----|-------|

#### Factoring: with recourse

|                                       |        |       |       |        |     |     |
|---------------------------------------|--------|-------|-------|--------|-----|-----|
| Advances to assignor                  | 7,885  | 521   | 1,144 | 6,120  | 76  | 24  |
| Nominal value of receivables acquired | 13,917 | 2,085 | 981   | 10,493 | 101 | 256 |

#### Total exposure in respect of finance leases

|        |     |     |        |       |       |
|--------|-----|-----|--------|-------|-------|
| 46,220 | 336 | 557 | 41,071 | 2,925 | 1,332 |
|--------|-----|-----|--------|-------|-------|

#### Receivables for consumer credit

|        |   |   |   |   |        |
|--------|---|---|---|---|--------|
| 37,587 | - | - | - | - | 37,587 |
|--------|---|---|---|---|--------|

#### Other finance

|       |    |     |       |     |       |
|-------|----|-----|-------|-----|-------|
| 5,403 | 73 | 181 | 3,218 | 821 | 1,110 |
|-------|----|-----|-------|-----|-------|

**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 2022

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 | 17,778 | 6,485 | 4,503 | 4,965 | 1,374 | 450 |
|-----------------------------------|--------|-------|-------|-------|-------|-----|

#### Factoring: with recourse

|                                   |        |       |       |       |       |     |
|-----------------------------------|--------|-------|-------|-------|-------|-----|
| Advances to assignor              | 7,891  | 4,268 | 1,169 | 1,619 | 649   | 186 |
| Nominal value of credits acquired | 13,924 | 6,143 | 1,968 | 4,368 | 1,119 | 325 |

#### Total exposure in respect of finance leases

|        |        |        |       |       |       |
|--------|--------|--------|-------|-------|-------|
| 46,220 | 16,132 | 14,834 | 8,209 | 4,910 | 2,134 |
|--------|--------|--------|-------|-------|-------|

#### Receivables for consumer credit

|        |        |       |       |       |       |
|--------|--------|-------|-------|-------|-------|
| 37,587 | 10,829 | 6,970 | 8,264 | 7,344 | 4,180 |
|--------|--------|-------|-------|-------|-------|

#### Other finance

|       |       |     |     |     |     |
|-------|-------|-----|-----|-----|-----|
| 5,402 | 2,670 | 865 | 882 | 587 | 399 |
|-------|-------|-----|-----|-----|-----|

**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 2022

Reporting institutions: **Banks and Bancoposta**

|                         | Total            | of which:               |                     |                     |
|-------------------------|------------------|-------------------------|---------------------|---------------------|
|                         |                  | Non-financial companies | Producer households | Consumer households |
| <b>ITALY</b>            | <b>2,102,731</b> | <b>408,454</b>          | <b>87,888</b>       | <b>1,192,675</b>    |
| <b>North West Italy</b> | <b>668,888</b>   | <b>159,835</b>          | <b>26,334</b>       | <b>383,174</b>      |
| Piedmont                | 140,479          | 26,138                  | 6,865               | 96,254              |
| Valle d'Aosta           | 5,366            | 1,585                   | 235                 | 2,824               |
| Lombardy                | 476,292          | 124,501                 | 17,187              | 250,033             |
| Liguria                 | 46,751           | 7,612                   | 2,048               | 34,064              |
| <b>North East Italy</b> | <b>435,395</b>   | <b>106,692</b>          | <b>21,597</b>       | <b>266,385</b>      |
| Trentino Alto Adige     | 49,737           | 12,784                  | 3,097               | 28,842              |
| Veneto                  | 178,668          | 42,315                  | 8,272               | 107,531             |
| Friuli-Venezia Giulia   | 41,694           | 8,054                   | 1,744               | 26,287              |
| Emilia Romagna          | 165,296          | 43,539                  | 8,485               | 103,724             |
| <b>Central Italy</b>    | <b>500,751</b>   | <b>88,108</b>           | <b>17,063</b>       | <b>246,285</b>      |
| Tuscany                 | 110,016          | 23,712                  | 6,036               | 75,551              |
| Umbria                  | 21,743           | 4,737                   | 1,029               | 14,981              |
| Marche                  | 45,099           | 8,631                   | 2,351               | 31,854              |
| Lazio                   | 323,892          | 51,029                  | 7,648               | 123,899             |
| <b>Southern Italy</b>   | <b>282,402</b>   | <b>39,986</b>           | <b>16,121</b>       | <b>215,982</b>      |
| Abruzzo                 | 31,518           | 4,760                   | 1,769               | 23,668              |
| Molise                  | 7,457            | 664                     | 374                 | 6,149               |
| Campania                | 117,809          | 18,777                  | 6,027               | 88,727              |
| Apulia                  | 80,361           | 11,093                  | 5,299               | 61,096              |
| Basilicata              | 13,400           | 1,494                   | 743                 | 10,731              |
| Calabria                | 31,856           | 3,198                   | 1,909               | 25,611              |
| <b>Islands</b>          | <b>107,378</b>   | <b>13,832</b>           | <b>6,772</b>        | <b>80,849</b>       |
| Sicily                  | 75,957           | 9,115                   | 4,435               | 58,792              |
| Sardinia                | 31,421           | 4,718                   | 2,337               | 22,057              |

**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 2022

Reporting institutions: **Banks and CDP**

|   | Italy            | North West Italy | North East Italy |
|---|------------------|------------------|------------------|
| <b>DEPOSITS</b>   | <b>2,097,592</b> | <b>664,999</b>   | <b>430,547</b>   |
| <b>Sight and overnight deposits</b>                             | <b>10,228</b>    | <b>3,394</b>     | <b>2,150</b>     |
| General government  | 148              | 4                | 6                |
| Financial companies (excluding Monetary Financial Institutions) | 874              | 143              | 245              |
| Non-financial companies and producer households                 | 1,602            | 359              | 428              |
| <i>of which:</i> Small firms                                    | 256              | 64               | 82               |
| Consumer households   | 6,607            | 2,112            | 1,428            |
| <b>With agreed maturity</b>                                     | <b>72,912</b>    | <b>23,660</b>    | <b>16,846</b>    |
| General government  | 11,102           | 3                | 22               |
| Financial companies (excluding Monetary Financial Institutions) | 16,271           | 9,794            | 4,618            |
| Non-financial companies and producer households                 | 10,724           | 3,156            | 2,909            |
| <i>of which:</i> Small firms                                    | 1,152            | 231              | 381              |
| Consumer households   | 34,247           | 10,589           | 9,184            |
| <b>Redeemable at notice</b>                                     | <b>319,533</b>   | <b>70,902</b>    | <b>53,525</b>    |
| General government  | 5,190            | 796              | 369              |
| Financial companies (excluding Monetary Financial Institutions) | 169              | 68               | 49               |
| Non-financial companies and producer households                 | 9,054            | 1,617            | 1,760            |
| <i>of which:</i> Small firms                                    | 7,379            | 1,326            | 1,397            |
| Consumer households   | 304,429          | 68,286           | 51,257           |

**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 2022

Reporting institutions: **Banks and CDP**

|   | Italy            | North West Italy | North East Italy |
|---|------------------|------------------|------------------|
| <b>Customer current accounts</b>                                | <b>1,456,492</b> | <b>558,756</b>   | <b>351,491</b>   |
| General government  | 32,659           | 3,485            | 6,182            |
| Financial companies (excluding Monetary Financial Institutions) | 113,948          | 70,405           | 21,097           |
| Non-financial companies and producer households                 | 461,761          | 177,472          | 120,866          |
| <i>of which:</i> Small firms                                    | 102,715          | 33,279           | 27,910           |
| Consumer households   | 810,506          | 295,060          | 196,888          |
| <b>Saving certificates and CDs issued</b>                       | <b>8,916</b>     | <b>2,876</b>     | <b>2,793</b>     |
| General government  | 45               | 44               | ..               |
| Financial companies (excluding Monetary Financial Institutions) | 167              | 81               | 61               |
| Non-financial companies and producer households                 | 1,494            | 543              | 268              |
| <i>of which:</i> Small firms                                    | 278              | 70               | 102              |
| Consumer households   | 7,133            | 2,185            | 2,436            |

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2022

Reporting institutions: **Banks and CDP**

|   | Central Italy  | Southern Italy | Islands        |
|---|----------------|----------------|----------------|
| <b>DEPOSITS</b>   | <b>516,317</b> | <b>274,288</b> | <b>103,532</b> |
| <b>Sight and overnight deposits</b>                             | <b>2,474</b>   | <b>1,457</b>   | <b>753</b>     |
| General government  | 89             | 9              | 39             |
| Financial companies (excluding Monetary Financial Institutions) | 483            | 1              | 3              |
| Non-financial companies and producer households                 | 639            | 132            | 44             |
| <i>of which: Small firms</i>                                    | 50             | 39             | 21             |
| Consumer households   | 1,226          | 1,189          | 651            |
| <b>With agreed maturity</b>                                     | <b>24,529</b>  | <b>5,889</b>   | <b>1,988</b>   |
| General government  | 11,033         | 36             | 8              |
| Financial companies (excluding Monetary Financial Institutions) | 1,739          | 38             | 82             |
| Non-financial companies and producer households                 | 3,789          | 594            | 276            |
| <i>of which: Small firms</i>                                    | 213            | 264            | 62             |
| Consumer households   | 7,755          | 5,117          | 1,602          |
| <b>Redeemable at notice</b>                                     | <b>64,086</b>  | <b>100,629</b> | <b>30,391</b>  |
| General government  | 2,494          | 1,268          | 262            |
| Financial companies (excluding Monetary Financial Institutions) | 28             | 19             | 4              |
| Non-financial companies and producer households                 | 2,234          | 2,687          | 756            |
| <i>of which: Small firms</i>                                    | 1,671          | 2,299          | 686            |
| Consumer households   | 59,143         | 96,464         | 29,279         |

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2022

Reporting institutions: **Banks and CDP**

|   | Central Italy  | Southern Italy | Islands       |
|---|----------------|----------------|---------------|
| <b>Customer current accounts</b>                                | <b>313,577</b> | <b>163,271</b> | <b>69,399</b> |
| General government  | 17,665         | 2,604          | 2,723         |
| Financial companies (excluding Monetary Financial Institutions) | 20,051         | 1,730          | 665           |
| Non-financial companies and producer households                 | 94,505         | 50,408         | 18,510        |
| <i>of which:</i> Small firms                                    | 18,676         | 15,873         | 6,977         |
| Consumer households   | 167,794        | 105,022        | 45,743        |
| <b>Saving certificates and CDs issued</b>                       | <b>2,020</b>   | <b>1,007</b>   | <b>220</b>    |
| General government  | 1              | ..             | ..            |
| Financial companies (excluding Monetary Financial Institutions) | 19             | 6              | ..            |
| Non-financial companies and producer households                 | 568            | 107            | 7             |
| <i>of which:</i> Small firms                                    | 47             | 55             | 5             |
| Consumer households   | 1,414          | 890            | 208           |



## 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 2022

Reporting institutions: **Banks and CDP**

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

|   |                  |                |                |
|---|------------------|----------------|----------------|
| <b>TOTAL</b>  | <b>2,353,872</b> | <b>164,062</b> | <b>785,016</b> |
| <b>Italian government securities</b>                            | <b>554,692</b>   | <b>38,417</b>  | <b>114,178</b> |
| <i>of which:</i> BOTs   | 15,582           | 43             | 817            |
| BTPs  | 507,071          | 36,380         | 107,226        |
| CCTs  | 21,599           | 1,373          | 3,868          |
| <b>Equity securities</b>  | <b>353,075</b>   | <b>59,229</b>  | <b>97,247</b>  |
| <i>of which:</i> in non-euro-area currencies                    | 90,807           | 2,675          | 21,930         |
| <b>Debt securities other than italian government securities</b> | <b>538,018</b>   | <b>17,193</b>  | <b>65,793</b>  |
| <i>of which:</i> in non-euro-area currencies                    | 78,742           | 2,582          | 22,368         |
| <b>Units of collective investment undertakings</b>              | <b>885,377</b>   | <b>44,760</b>  | <b>505,468</b> |
| <b>Securities other than debt and equity securities</b>         | <b>3,648</b>     | <b>806</b>     | <b>429</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 2022

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 |
|                             |   |                                |   |   |                                |
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## 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 2022

Reporting institutions: **Banks and CDP**

| Total     | of which:  |                                   |
|-----------|--|-----------------------------------|
|           | Non-financial companies and<br>producer households | Consumer<br>households and others |
|           |  |                                   |
| 2,353,872 | 164,062  | 785,016                           |
| 1,188,925 | 57,330   | 378,665                           |
| 249,640   | 16,716   | 99,292                            |
| 2,797     | 114  | 1,922                             |
| 894,448   | 38,150   | 245,454                           |
| 42,040    | 2,350  | 31,997                            |
| 498,135   | 27,932   | 186,394                           |
| 25,047    | 1,729  | 12,482                            |
| 213,961   | 9,564  | 62,529                            |
| 56,357    | 1,268  | 14,338                            |
| 202,770   | 15,371   | 97,045                            |
| 561,211   | 68,231   | 131,269                           |
| 65,319    | 7,765  | 48,741                            |
| 9,805     | 1,633  | 7,544                             |
| 18,763    | 1,764  | 15,041                            |
| 467,325   | 57,069   | 59,943                            |
| 71,695    | 7,504  | 62,299                            |
| 8,329     | 816  | 7,077                             |
| 1,167     | 119  | 1,035                             |
| 33,453    | 3,512  | 28,708                            |
| 19,402    | 1,973  | 17,293                            |
| 2,371     | 213  | 2,140                             |
| 6,973     | 871  | 6,046                             |
| 33,906    | 3,065  | 26,388                            |
| 23,840    | 2,205  | 19,521                            |
| 10,066    | 860  | 6,867                             |

**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 2022

Reporting institutions: **Banks and CDP**

| Securities<br>under management | of which:  |                                   |
|--------------------------------|--|-----------------------------------|
|                                | Non-financial companies and<br>producer households | Consumer<br>households and others |
|                                |  |                                   |
| 91,644                         | 7,122  | 56,758                            |
| 55,294                         | 3,436  | 28,729                            |
| 25,962                         | 729  | 7,496                             |
| 151                            | 4  | 147                               |
| 26,598                         | 2,565  | 19,410                            |
| 2,583                          | 140  | 1,677                             |
| 19,493                         | 1,862  | 14,804                            |
| 3,960                          | 122  | 1,807                             |
| 5,157                          | 756  | 4,065                             |
| 1,452                          | 179  | 1,223                             |
| 8,925                          | 806  | 7,708                             |
| 11,855                         | 1,076  | 9,088                             |
| 4,284                          | 411  | 3,406                             |
| 494                            | 38   | 433                               |
| 726                            | 72   | 610                               |
| 6,351                          | 555  | 4,638                             |
| 3,877                          | 606  | 3,172                             |
| 464                            | 52   | 341                               |
| 64                             | 2  | 61                                |
| 2,036                          | 409  | 1,605                             |
| 1,008                          | 92   | 909                               |
| 55                             | 7  | 49                                |
| 251                            | 43   | 208                               |
| 1,124                          | 142  | 966                               |
| 701                            | 79   | 605                               |
| 424                            | 62   | 362                               |

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2022

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>1,802,597</b> | <b>140,727</b> | <b>706,938</b> |
| <b>North West Italy</b> | <b>808,719</b>   | <b>49,479</b>  | <b>340,374</b> |
| Piedmont                | 210,619          | 15,064         | 89,852         |
| Valle d'Aosta           | 2,460            | 107            | 1,731          |
| Lombardy                | 557,199          | 32,209         | 219,122        |
| Liguria                 | 38,441           | 2,099          | 29,669         |
| <b>North East Italy</b> | <b>449,330</b>   | <b>23,630</b>  | <b>167,373</b> |
| Trentino Alto Adige     | 16,571           | 1,510          | 10,483         |
| Veneto                  | 200,257          | 7,993          | 56,902         |
| Friuli-Venezia Giulia   | 46,402           | 984            | 12,865         |
| Emilia Romagna          | 186,100          | 13,143         | 87,123         |
| <b>Central Italy</b>    | <b>448,986</b>   | <b>59,019</b>  | <b>118,132</b> |
| Tuscany                 | 56,885           | 6,949          | 44,042         |
| Umbria                  | 8,988            | 1,480          | 6,917          |
| Marche                  | 17,327           | 1,528          | 13,979         |
| Lazio                   | 365,787          | 49,063         | 53,193         |
| <b>Southern Italy</b>   | <b>64,244</b>    | <b>6,103</b>   | <b>56,464</b>  |
| Abruzzo                 | 7,510            | 668            | 6,481          |
| Molise                  | 1,064            | 109            | 944            |
| Campania                | 29,419           | 2,729          | 25,576         |
| Apulia                  | 17,603           | 1,680          | 15,803         |
| Basilicata              | 2,237            | 185            | 2,034          |
| Calabria                | 6,411            | 733            | 5,626          |
| <b>Islands</b>          | <b>31,318</b>    | <b>2,496</b>   | <b>24,595</b>  |
| Sicily                  | 21,923           | 1,773          | 18,252         |
| Sardinia                | 9,394            | 723            | 6,343          |

## Securities and derivatives trading by type of security and derivative instrument (flows in millions of euro)

1st quarter 2022

Reporting institutions: **Banks and securities firms**

|   | Total             | Banks             | SIMs          |
|---|-------------------|-------------------|---------------|
| <b>Total Securities</b>                                       | <b>853,228</b>    | <b>812,168</b>    | <b>41,060</b> |
| Italian government securities                                 | 421,870           | 414,526           | 7,345         |
| <i>of which:</i> BOTs   | 129,001           | 128,804           | 197           |
| CCTs  | 29,460            | 28,521            | 939           |
| BTPs  | 242,617           | 236,436           | 6,181         |
| Other debt securities   | 233,672           | 227,959           | 5,713         |
| Equity securities   | 169,476           | 145,408           | 24,068        |
| Other securities  | 83                | 79                | 5             |
| <b>Total Derivative Instruments</b>                           | <b>17,355,134</b> | <b>17,328,087</b> | <b>27,047</b> |
| Futures   | 13,416,129        | 13,390,882        | 25,247        |
| <i>of which:</i> on interest rates                            | 13,769            | 13,769            | -             |
| on stock indices  | 13,163,308        | 13,138,340        | 24,968        |
| Swaps e Forward Rate Agreements                               | 782,881           | 782,881           | -             |
| <i>of which:</i> Interest Rate Swaps                          | 362,903           | 362,903           | -             |
| Currency Swaps  | 56,719            | 56,719            | -             |
| Forward Rate Agreements                                       | 352,364           | 352,364           | -             |
| Options on securities   | 31,666            | 30,005            | 1,660         |
| <i>of which:</i> on equity securities                         | 29,298            | 27,650            | 1,648         |
| Options on futures or stock indices                           | 3,067,707         | 3,067,602         | 105           |
| <i>of which:</i> on stock indices or futures on stock indices | 3,065,331         | 3,065,227         | 105           |
| Interest rate options   | 14,697            | 14,697            | -             |
| Foreign currency options and other derivative instruments     | 42,054            | 42,020            | 34            |

**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 2022

Reporting institutions: **Sample of banks**

|                         | Non-financial companies and producer households |                        |                         |                   | Consumer households and others |                        |                         |                   |
|-------------------------|---|------------------------|-------------------------|-------------------|--------------------------------|------------------------|-------------------------|-------------------|
|                         | up to 50,000                                    | from 50,000 to 100,000 | from 100,000 to 250,000 | more than 250,000 | up to 50,000                   | from 50,000 to 100,000 | from 100,000 to 250,000 | more than 250,000 |
| <b>ITALY</b>            | <b>0.03</b>                                     | <b>0.02</b>            | <b>0.02</b>             | <b>0.01</b>       | <b>0.02</b>                    | <b>0.02</b>            | <b>0.02</b>             | <b>0.03</b>       |
| <b>North West Italy</b> | <b>0.02</b>                                     | <b>0.02</b>            | <b>0.02</b>             | <b>0.01</b>       | <b>0.02</b>                    | <b>0.02</b>            | <b>0.02</b>             | <b>0.04</b>       |
| Piedmont                | 0.03  | 0.02                   | 0.02                    | 0.01              | 0.02                           | 0.02                   | 0.02                    | 0.03              |
| Valle d'Aosta           | 0.05  | 0.06                   | 0.02                    | 0.01              | 0.01                           | 0.01                   | 0.01                    | 0.01              |
| Lombardy                | 0.02  | 0.02                   | 0.02                    | ..                | 0.02                           | 0.02                   | 0.02                    | 0.04              |
| Liguria                 | 0.02  | 0.02                   | 0.02                    | 0.01              | 0.02                           | 0.02                   | 0.03                    | 0.03              |
| <b>North East Italy</b> | <b>0.02</b>                                     | <b>0.02</b>            | <b>0.02</b>             | <b>0.01</b>       | <b>0.02</b>                    | <b>0.02</b>            | <b>0.02</b>             | <b>0.03</b>       |
| Trentino Alto Adige     | 0.02  | 0.01                   | 0.01                    | 0.01              | 0.05                           | 0.02                   | 0.02                    | 0.03              |
| Veneto                  | 0.02  | 0.02                   | 0.02                    | 0.01              | 0.02                           | 0.02                   | 0.02                    | 0.03              |
| Friuli-Venezia Giulia   | 0.04  | 0.03                   | 0.02                    | 0.01              | 0.01                           | 0.01                   | 0.02                    | 0.02              |
| Emilia Romagna          | 0.02  | 0.02                   | 0.01                    | 0.01              | 0.02                           | 0.01                   | 0.02                    | 0.03              |
| <b>Central Italy</b>    | <b>0.03</b>                                     | <b>0.02</b>            | <b>0.02</b>             | <b>0.01</b>       | <b>0.02</b>                    | <b>0.02</b>            | <b>0.02</b>             | <b>0.02</b>       |
| Tuscany                 | 0.02  | 0.02                   | 0.02                    | 0.02              | 0.02                           | 0.02                   | 0.03                    | 0.04              |
| Umbria                  | 0.03  | 0.02                   | 0.02                    | 0.02              | 0.02                           | 0.02                   | 0.03                    | 0.03              |
| Marche                  | 0.03  | 0.03                   | 0.02                    | 0.01              | 0.02                           | 0.03                   | 0.03                    | 0.05              |
| Lazio                   | 0.03  | 0.02                   | 0.03                    | ..                | 0.02                           | 0.02                   | 0.02                    | 0.02              |
| <b>Southern Italy</b>   | <b>0.03</b>                                     | <b>0.02</b>            | <b>0.02</b>             | <b>0.02</b>       | <b>0.01</b>                    | <b>0.02</b>            | <b>0.02</b>             | <b>0.03</b>       |
| Abruzzo                 | 0.03  | 0.03                   | 0.03                    | 0.03              | 0.02                           | 0.02                   | 0.03                    | 0.05              |
| Molise                  | 0.04  | 0.03                   | 0.02                    | 0.02              | 0.02                           | 0.02                   | 0.02                    | 0.02              |
| Campania                | 0.03  | 0.02                   | 0.02                    | 0.01              | 0.01                           | 0.01                   | 0.01                    | 0.02              |
| Apulia                  | 0.03  | 0.03                   | 0.02                    | 0.02              | 0.01                           | 0.02                   | 0.02                    | 0.04              |
| Basilicata              | 0.02  | 0.02                   | 0.02                    | 0.01              | 0.02                           | 0.03                   | 0.04                    | 0.06              |
| Calabria                | 0.03  | 0.02                   | 0.02                    | 0.02              | 0.01                           | 0.02                   | 0.02                    | 0.03              |
| <b>Islands</b>          | <b>0.03</b>                                     | <b>0.02</b>            | <b>0.02</b>             | <b>0.02</b>       | <b>0.01</b>                    | <b>0.01</b>            | <b>0.02</b>             | <b>0.03</b>       |
| Sicily                  | 0.03  | 0.03                   | 0.03                    | 0.03              | 0.02                           | 0.02                   | 0.02                    | 0.04              |
| Sardinia                | 0.02  | 0.02                   | 0.01                    | 0.01              | 0.01                           | 0.01                   | 0.01                    | 0.01              |

**Note:** The rate is expressed as an annual percentage and calculated as a weighted average of the rates referring to individual transactions outstanding at the end of the reference period, using the corresponding amounts as weights. Only transactions in euros with resident customers are included, limited to the following sectors: non-financial corporations, producer households, consumer households, non-profit institutions and unclassifiable units. The size classes are expressed in euros and do not include the upper bounds of the intervals.

Source: survey of deposit rates

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