

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

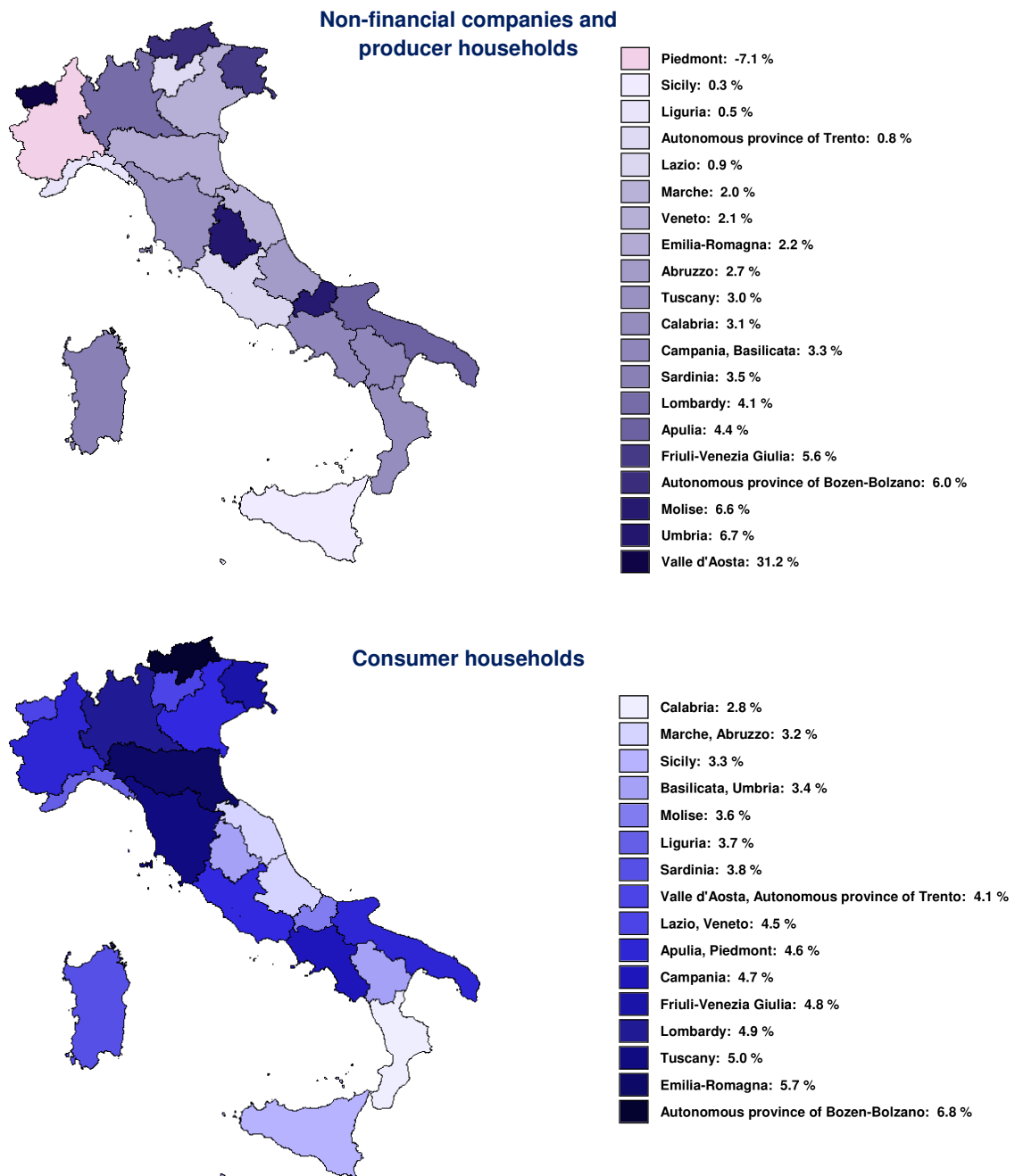
30 September 2022

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

Figure 1

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

(data at 30 June 2022)

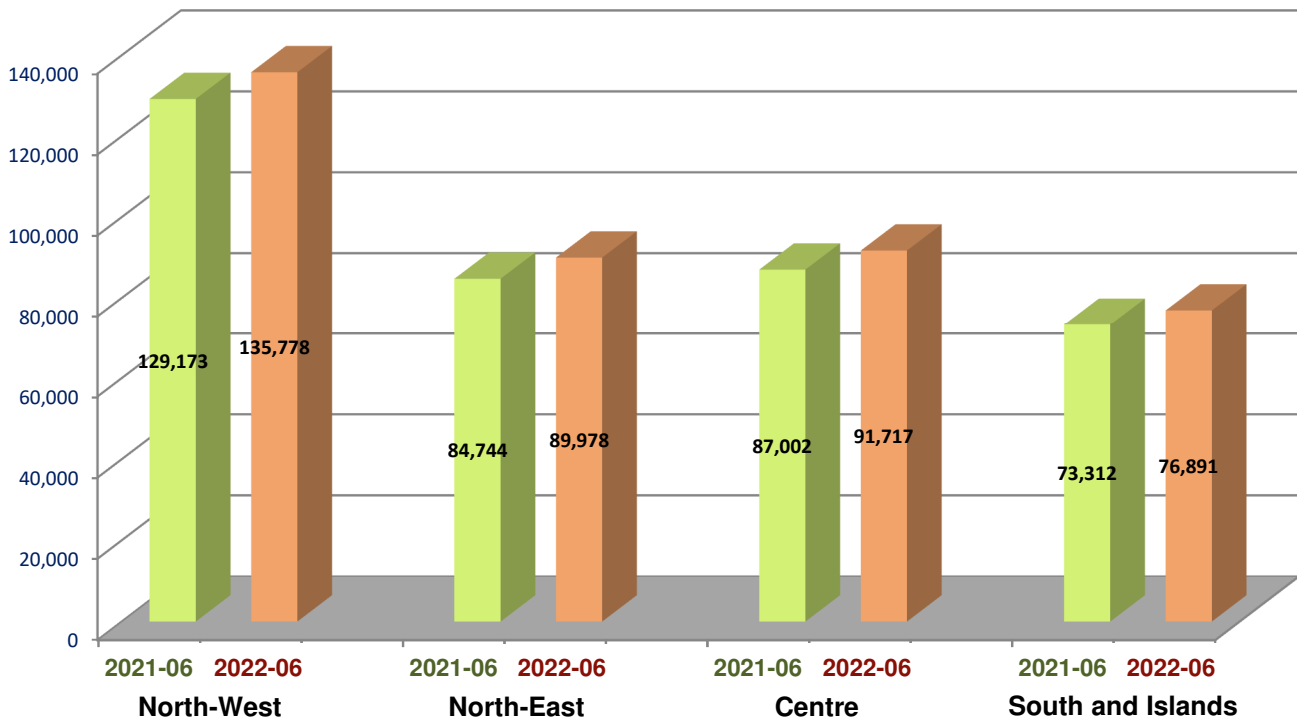


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

(millions of Euros; data at 30 June 2021 and 2022)



Reference period: June 2022

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

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

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

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

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

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

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

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## Key to symbols and information in the index

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

**Frequency:**

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

**Source:**

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

**Description of the table**

**Identification code of the table**

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

## Notice to readers

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

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

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

## Direct fund-raising

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

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

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

## Securities, derivatives and customer assets under management

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

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

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

## Deposit rates

Q	SIR	<b>Interest rates on current account, sight and overnight deposits</b> by customer region, sector and size of deposit	<a href="#">TFR30980</a>	p. 39
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*Tables distributed on the "BDS on-line statistical database" only*

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

### Loans

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

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

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

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



## Financing and Funding

### Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Total (excluding Monetary Financial Institutions)	Resident customers (excluding Monetary Financial Institutions)	of which:	
			Non-financial companies and producer households	Non-resident customers (excluding Monetary Financial Institutions)
Loans	1,856,629	1,783,750	748,413	73,442
<i>of which:</i>				
Repos	44,015	43,266	6,291	1,162
Loans (excluding repos)	1,812,077	1,739,997	742,112	72,277
Loans (excluding bad loans and repos)	1,777,311	1,705,449	719,939	72,059
<i>of which:</i>				
Long-term loans (excluding bad loans and repos)	1,350,208	1,298,863	563,781	51,345
Deposits	2,157,059	2,096,657	502,475	64,232
<i>of which:</i>				
Repos	106,607	101,826	9	5,298
Deposits (excluding repos)	1,908,022	1,871,766	497,912	39,568
Debt securities	107,838	107,838	....	....

**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-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2
Loans	1,836,232	1,828,524	1,838,284	1,855,808	1,856,629
<i>of which:</i> Loans (excluding repos)	1,788,858	1,779,370	1,794,646	1,803,781	1,812,077
Portfolio securities	864,753	863,442	862,712	895,755	870,029
Deposits	2,088,712	2,108,044	2,171,447	2,159,711	2,157,059
<i>of which:</i> Deposits (excluding repos)	1,849,863	1,858,691	1,922,918	1,902,244	1,908,022
Securities issued but not expired	262,753	266,264	262,716	253,126	252,299
<i>of which:</i> Subordinated bonds	33,028	33,210	33,936	33,933	33,729
Customer assets under management	2,433,567	2,464,295	2,487,433	2,424,393	2,260,516

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

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Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20232](#)

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	<i>of wich:</i>		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
<b>ITALY</b>	<b>1,783,750</b>	<b>262,243</b>	<b>177,500</b>
<b>North West Italy</b>	<b>583,860</b>	<b>17,326</b>	<b>87,483</b>
Piedmont	113,960	7,807	7,014
Valle d'Aosta	3,358	167	222
Lombardy	434,273	7,606	79,913
Liguria	32,269	1,746	333
<b>North East Italy</b>	<b>362,293</b>	<b>6,865</b>	<b>24,293</b>
Trentino Alto Adige	46,163	524	1,820
Veneto	143,352	2,744	12,107
Friuli-Venezia Giulia	33,542	1,096	2,112
Emilia Romagna	139,236	2,501	8,254
<b>Central Italy</b>	<b>571,910</b>	<b>214,771</b>	<b>62,238</b>
Tuscany	98,416	4,103	718
Umbria	19,345	879	73
Marche	33,353	1,439	410
Lazio	420,797	208,350	61,036
<b>Southern Italy</b>	<b>181,352</b>	<b>15,144</b>	<b>403</b>
Abruzzo	21,502	1,097	36
Molise	3,362	221	3
Campania	76,503	7,374	251
Apulia	54,863	2,539	82
Basilicata	6,418	502	6
Calabria	18,704	3,411	25
<b>Islands</b>	<b>84,323</b>	<b>8,137</b>	<b>3,083</b>
Sicily	58,025	6,785	245
Sardinia	26,298	1,353	2,838

**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)

2nd 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>748,414</b>	<b>242,948</b>	<b>67,561</b>	<b>397,032</b>	<b>128,135</b>	<b>587,924</b>
<b>North West Italy</b>	<b>283,966</b>	<b>95,432</b>	<b>26,371</b>	<b>150,703</b>	<b>38,490</b>	<b>192,176</b>
Piedmont	53,909	18,201	4,822	27,501	10,511	44,750
Valle d'Aosta	1,937	1,072	191	616	364	1,022
Lombardy	213,433	72,486	20,102	113,119	24,574	131,086
Liguria	14,686	3,673	1,256	9,467	3,041	15,318
<b>North East Italy</b>	<b>202,013</b>	<b>77,490</b>	<b>15,543</b>	<b>94,314</b>	<b>37,471</b>	<b>127,507</b>
Trentino Alto Adige	30,002	7,164	2,476	17,613	8,287	13,579
Veneto	76,221	30,513	5,069	35,361	13,337	51,713
Friuli-Venezia Giulia	17,543	9,298	1,288	5,771	2,773	12,530
Emilia Romagna	78,248	30,515	6,711	35,568	13,075	49,684
<b>Central Italy</b>	<b>156,241</b>	<b>43,813</b>	<b>14,222</b>	<b>91,167</b>	<b>24,704</b>	<b>136,267</b>
Tuscany	49,886	16,544	3,845	25,911	10,390	43,139
Umbria	10,550	4,361	872	4,551	2,191	7,749
Marche	17,924	7,784	1,451	7,724	3,968	13,424
Lazio	77,881	15,125	8,053	52,981	8,156	71,954
<b>Southern Italy</b>	<b>76,836</b>	<b>20,130</b>	<b>8,565</b>	<b>42,978</b>	<b>18,543</b>	<b>88,499</b>
Abruzzo	10,850	3,762	1,590	4,939	2,473	9,439
Molise	1,427	343	210	735	464	1,706
Campania	32,677	8,524	2,956	19,864	6,106	36,100
Apulia	22,685	5,729	2,536	12,264	6,348	29,345
Basilicata	3,062	647	591	1,454	905	2,829
Calabria	6,135	1,124	682	3,722	2,247	9,079
<b>Islands</b>	<b>29,358</b>	<b>6,083</b>	<b>2,860</b>	<b>17,870</b>	<b>8,928</b>	<b>43,476</b>
Sicily	19,706	3,915	1,796	12,290	6,016	31,120
Sardinia	9,652	2,168	1,064	5,580	2,912	12,356

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>748,414</b>	<b>283,966</b>	<b>76,836</b>	<b>29,358</b>	<b>202,013</b>	<b>156,241</b>
Agriculture, forestry and fishing	40,873	11,459	5,164	2,544	14,666	7,039
Mining and quarrying	1,890	591	136	72	329	763
Manufacturing	210,776	83,292	17,878	5,309	70,257	34,040
Electricity, gas, steam and air conditioning supply	21,605	8,514	1,041	372	4,892	6,785
Water supply, sewerage, waste management and remediation activities	8,677	3,036	1,074	330	2,011	2,226
Construction	67,561	26,371	8,565	2,860	15,543	14,222
Wholesale and retail trade, repair of motor vehicles and motorcycles	132,510	45,158	19,908	7,591	33,573	26,280
Transportation and storage	34,749	9,610	3,689	2,069	5,836	13,545
Accommodation and food service activities	36,485	8,352	5,221	2,356	12,923	7,632
Information and communication	18,371	11,547	784	365	2,524	3,152
Financial and insurance activities	7,481	3,676	376	172	1,433	1,823
Real estate activities	68,478	29,812	4,405	1,566	16,322	16,372
Professional, scientific and technical activities	51,774	24,151	3,024	1,218	10,802	12,577
Administrative and support service activities	20,344	9,739	1,441	632	5,053	3,480
All remaining activities (sections O, P, Q, R, S, T)	26,841	8,658	4,129	1,900	5,848	6,305

**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)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Total	of which:			
		Non-financial companies and producer households	of which:		Consumer households
			Small firms		
<b>ITALY</b>	<b>2.2</b>	<b>2.3</b>	<b>-0.8</b>	<b>4.6</b>	
<b>North West Italy</b>	<b>2.7</b>	<b>1.8</b>	<b>-1.1</b>	<b>4.7</b>	
Piedmont	-3.7	-7.1	-1.1	4.6	
Valle d'Aosta	17.3	31.2	-0.7	4.1	
Lombardy	4.5	4.1	-1.0	4.9	
Liguria	1.7	0.5	-2.5	3.7	
<b>North East Italy</b>	<b>2.9</b>	<b>2.7</b>	<b>-2.3</b>	<b>5.1</b>	
Aut. province of Trento	1.9	0.8	-3.8	4.1	
Aut. province of Bozen-Bolzano	6.3	6.0	-1.5	6.8	
Veneto	1.0	2.1	-2.8	4.5	
Friuli Venezia Giulia	4.9	5.6	-3.3	4.8	
Emilia-Romagna	4.0	2.2	-1.6	5.7	
<b>Central Italy</b>	<b>0.8</b>	<b>2.1</b>	<b>-0.1</b>	<b>4.5</b>	
Tuscany	3.6	3.0	-1.0	5.0	
Umbria	4.9	6.7	-1.5	3.4	
Marche	2.5	2.0	-0.9	3.2	
Lazio	-0.3	0.9	2.0	4.5	
<b>Southern Italy</b>	<b>3.2</b>	<b>3.6</b>	<b>1.0</b>	<b>4.3</b>	
Abruzzo	2.6	2.7	-0.9	3.2	
Molise	3.9	6.6	0.0	3.6	
Campania	3.0	3.3	1.4	4.7	
Apulia	4.2	4.4	1.3	4.6	
Basilicata	2.7	3.3	0.2	3.4	
Calabria	1.6	3.1	1.3	2.8	
<b>Islands</b>	<b>1.9</b>	<b>1.3</b>	<b>1.1</b>	<b>3.4</b>	
Sicily	1.5	0.3	0.3	3.3	
Sardinia	2.7	3.5	2.9	3.8	

**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)

2nd quarter 2022

Reporting institutions: **Banks**

	International exposure	of which: Non-banks residual maturity		of which: Banks residual maturity		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>TOTAL</b>	<b>847,079</b>	<b>140,539</b>	<b>480,872</b>	<b>152,977</b>	<b>72,691</b>	<b>132,618</b>
<b>Europe</b>	<b>712,870</b>	<b>113,003</b>	<b>390,922</b>	<b>143,785</b>	<b>65,160</b>	<b>111,053</b>
Albania	574	76	329	169	-	733
Austria	94,257	12,047	53,721	24,545	3,944	-
Belgium	11,257	689	9,223	447	897	-
Bosnia and Herzegovina	797	238	558	1	1	3,806
Bulgaria	5,808	879	2,181	3	2,745	7,350
Croatia	12,293	2,801	8,360	1,057	75	18,820
Denmark	1,800	263	720	587	229	314
Finland	2,213	215	1,329	83	587	..
France	82,902	6,934	32,743	26,827	16,399	-
Germany	222,064	35,277	106,369	62,203	18,216	-
Greece	1,070	639	257	101	72	-
Ireland	18,775	4,684	12,521	533	1,036	-
Liechtenstein	93	20	71	3	-	-
Luxembourg	32,607	7,657	19,905	1,898	3,148	-
Malta	308	92	75	90	51	-
Montenegro	40	20	20	..	..	-
Norway	3,027	208	1,924	349	547	2
Netherlands	16,662	2,841	11,079	681	2,061	-
Poland	3,188	1,042	1,753	300	93	1,890
Portugal	7,233	1,111	5,949	133	40	-
United Kingdom	35,964	13,252	13,640	5,599	3,473	316
Romania	5,406	1,484	3,566	39	317	7,948
Russia	11,288	1,457	9,247	284	300	13,647
Serbia	4,964	901	3,341	21	701	5,833
Czech Republic	7,334	1,933	4,354	321	725	23,096
Slovakia	25,973	3,103	19,823	2,501	546	-
Slovenia	6,680	1,014	4,348	899	420	-
Spain	66,556	5,144	49,635	5,106	6,670	5,569
Sweden	3,036	186	1,447	367	1,036	24
Switzerland	14,978	3,383	5,414	6,064	117	8,252
Turkey	5,219	670	2,177	1,932	440	133
Hungary	4,333	1,219	2,688	292	135	12,991

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)

2nd quarter 2022

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>Asia</b>	<b>43,490</b>	<b>8,045</b>	<b>27,401</b>	<b>2,707</b>	<b>5,337</b>	<b>1,464</b>
Saudi Arabia	1,762	1,113	469	169	11	-
China	3,700	181	2,320	253	946	483
South Korea	3,514	17	384	48	3,064	-
Philippines	288	8	275	4	..	-
Japan	14,945	4,539	9,776	257	374	758
India	1,701	312	1,329	49	10	-
Indonesia	450	68	371	11	-	-
Iran	20	3	13	1	3	-
Israel	1,834	30	1,793	6	5	-
Kazakhstan	107	39	68	-	..	-
Malaysia	16	8	5	2	-	-
Pakistan	4	..	2	2	-	-
Qatar	8,789	744	6,703	646	696	..
Taiwan	16	11	4	..	..	-
Thailand	51	12	31	6	3	-
<b>Africa</b>	<b>6,265</b>	<b>781</b>	<b>4,845</b>	<b>466</b>	<b>174</b>	<b>5,261</b>
Algeria	65	5	18	40	1	-
Egypt	3,179	372	2,456	330	20	5,261
Morocco	52	10	30	11	1	-
South Africa	278	8	234	25	11	-
Tunisia	146	13	17	50	65	-
<b>America</b>	<b>51,288</b>	<b>10,816</b>	<b>34,855</b>	<b>4,091</b>	<b>1,525</b>	<b>13,246</b>
Argentina	34	20	13	..	1	-
Brazil	1,139	598	270	270	..	548
Canada	3,086	277	1,611	380	818	-
Chile	600	31	545	24	-	-
Colombia	242	6	220	16	-	-
Cuba	190	..	..	14	175	-
Mexico	1,422	659	679	33	51	-
Peru	246	57	187	1	1	-
United States	43,724	9,048	30,858	3,347	471	12,698
Uruguay	104	39	64	..	-	-
Venezuela	57	40	17	-	-	-



## Financing and Funding

### External position

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

(stocks in millions of euro)

2nd quarter 2022

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>Oceania</b>	<b>2,686</b>	<b>181</b>	<b>1,979</b>	<b>186</b>	<b>341</b>	<b>1,291</b>
Australia	1,696	103	1,116	136	340	1,291
New Zealand	454	20	384	50	..	-
<b>Offshore centres</b>	<b>16,498</b>	<b>4,494</b>	<b>10,110</b>	<b>1,742</b>	<b>151</b>	<b>303</b>
Bahamas	964	34	150	780	-	-
Cayman Islands	2,932	753	2,018	155	5	-
Gibraltar	8	8	..	-	-	-
Hong Kong	991	362	428	179	22	114
Jersey, c.i.	1,062	615	447	-	-	-
Singapore	2,660	1,858	615	166	20	189
<b>International organizations</b>	<b>13,981</b>	<b>3,219</b>	<b>10,760</b>	<b>-</b>	<b>2</b>	<b>-</b>

## Financing and Funding

Access to data:

[TFR10425](#)

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

#### for house purchase: stocks

by customer region and type of contract

(stocks in millions of euro)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Type of contract	
	Non-renegotiated	Renegotiated
<b>ITALY</b>	<b>304,006</b>	<b>66,305</b>
<b>North West Italy</b>	<b>107,193</b>	<b>22,423</b>
Piedmont	22,068	5,011
Valle d'Aosta	551	113
Lombardy	75,267	15,587
Liguria	9,306	1,713
<b>North East Italy</b>	<b>66,992</b>	<b>14,206</b>
Trentino Alto Adige	5,744	1,132
Veneto	27,430	5,575
Friuli-Venezia Giulia	6,749	1,406
Emilia Romagna	27,068	6,093
<b>Central Italy</b>	<b>71,750</b>	<b>17,141</b>
Tuscany	23,042	5,189
Umbria	3,070	897
Marche	6,098	1,359
Lazio	39,541	9,697
<b>Southern Italy</b>	<b>39,255</b>	<b>8,377</b>
Abruzzo	3,894	900
Molise	641	143
Campania	16,970	3,352
Apulia	13,739	3,090
Basilicata	1,014	231
Calabria	2,998	661
<b>Islands</b>	<b>18,816</b>	<b>4,156</b>
Sicily	12,985	2,950
Sardinia	5,831	1,207

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR10435](#)

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

(flows in millions of euro)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
<b>ITALY</b>	<b>15,179</b>	<b>418</b>	<b>158</b>
<b>North West Italy</b>	<b>5,309</b>	<b>152</b>	<b>36</b>
Piedmont	1,074	23	6
Valle d'Aosta	36	..	..
Lombardy	3,767	116	29
Liguria	431	13	1
<b>North East Italy</b>	<b>3,527</b>	<b>92</b>	<b>26</b>
Trentino Alto Adige	329	3	1
Veneto	1,345	35	16
Friuli-Venezia Giulia	341	10	2
Emilia Romagna	1,512	45	7
<b>Central Italy</b>	<b>3,604</b>	<b>100</b>	<b>40</b>
Tuscany	1,149	29	9
Umbria	157	5	2
Marche	304	9	2
Lazio	1,994	57	28
<b>Southern Italy</b>	<b>1,860</b>	<b>52</b>	<b>35</b>
Abruzzo	200	5	3
Molise	32	1	..
Campania	781	21	15
Apulia	667	20	12
Basilicata	50	1	1
Calabria	129	4	3
<b>Islands</b>	<b>879</b>	<b>21</b>	<b>22</b>
Sicily	574	13	17
Sardinia	304	8	5

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20281](#)

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,783,750	583,860	362,293
<i>of which:</i>			
<b>Current accounts</b>	<b>254,044</b>	<b>42,046</b>	<b>27,254</b>
<i>of which:</i>			
General government	155,347	116	43
Financial companies (excluding Monetary Financial Institutions)	11,267	6,440	2,781
Non-financial companies and producer households	63,451	25,624	19,066
<i>of which: Small firms</i>	11,238	3,714	3,658
Consumer households	22,546	9,430	5,069
<b>Mortgage loans</b>	<b>1,005,855</b>	<b>342,766</b>	<b>238,993</b>
<i>of which:</i>			
General government	95,951	16,319	6,325
Financial companies (excluding Monetary Financial Institutions)	30,291	20,044	4,999
Non-financial companies and producer households	442,067	157,721	127,945
<i>of which: Small firms</i>	93,233	27,606	27,974
Consumer households	432,387	146,593	98,593
<i>of which: loans for house purchases</i>	394,364	135,778	89,978
<b>Loans secured by pledge of salary</b>	<b>17,283</b>	<b>3,495</b>	<b>2,383</b>
<i>of which:</i>			
Producer households	34	7	8
Consumer households	17,250	3,488	2,375

**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)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>59,459</b>	<b>15,337</b>	<b>10,766</b>
<i>of which:</i>			
Producer households	1,317	306	244
Consumer households	58,131	15,024	10,520
<b>Factoring</b>	<b>18,606</b>	<b>6,697</b>	<b>3,348</b>
<i>of which:</i>			
General government	3,331	237	159
Financial companies (excluding Monetary Financial Institutions)	531	484	42
Non-financial companies and producer households	14,509	5,855	3,139
<i>of which:</i> Small firms	360	105	88
Consumer households	116	71	7
<b>Financial leasing</b>	<b>33,375</b>	<b>12,723</b>	<b>7,869</b>
<i>of which:</i>			
General government	435	168	122
Financial companies (excluding Monetary Financial Institutions)	429	146	121
Non-financial companies and producer households	31,177	11,925	7,269
<i>of which:</i> Small firms	6,223	2,214	1,560
Consumer households	1,236	443	343

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	571,910	181,352	84,323
<i>of which:</i>			
<b>Current accounts</b>	<b>174,228</b>	<b>7,270</b>	<b>3,246</b>
<i>of which:</i>			
General government	154,821	163	203
Financial companies (excluding Monetary Financial Institutions)	1,855	60	131
Non-financial companies and producer households	12,020	4,627	2,114
<i>of which: Piccole imprese</i>	1,990	1,265	612
Consumer households	4,979	2,311	759
<b>Mortgage loans</b>	<b>247,898</b>	<b>120,960</b>	<b>55,238</b>
<i>of which:</i>			
General government	52,989	13,155	7,163
Financial companies (excluding Monetary Financial Institutions)	4,133	244	871
Non-financial companies and producer households	87,729	49,029	19,644
<i>of which: Small firms</i>	17,964	13,175	6,514
Consumer households	101,579	58,239	27,383
of which: loans for house purchases	91,717	52,136	24,755
<b>Loans secured by pledge of salary</b>	<b>3,555</b>	<b>4,783</b>	<b>3,068</b>
<i>of which:</i>			
Producer households	6	7	6
Consumer households	3,549	4,776	3,062

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>12,806</b>	<b>13,180</b>	<b>7,369</b>
<i>of which:</i>			
Producer households	287	294	187
Consumer households	12,518	12,887	7,182
<b>Factoring</b>	<b>5,240</b>	<b>2,463</b>	<b>859</b>
<i>of which:</i>			
General government	1,360	1,135	439
Financial companies (excluding Monetary Financial Institutions)	5	..	..
Non-financial companies and producer households	3,802	1,304	410
<i>of which:</i> Small firms	72	69	26
Consumer households	12	19	7
<b>Financial leasing</b>	<b>7,400</b>	<b>3,965</b>	<b>1,419</b>
<i>of which:</i>			
General government	70	64	11
Financial companies (excluding Monetary Financial Institutions)	139	13	10
Non-financial companies and producer households	6,876	3,767	1,340
<i>of which:</i> Small firms	1,194	857	398
Consumer households	289	108	53

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit

#### by region of customer

(stocks in millions of euro)

#### 2nd quarter 2022

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>148,421</b>	<b>109,068</b>	<b>39,354</b>
<b>North West Italy</b>	<b>40,467</b>	<b>29,130</b>	<b>11,338</b>
Piedmont	11,829	8,875	2,954
Valle d'Aosta	314	229	85
Lombardy	24,550	17,593	6,957
Liguria	3,774	2,433	1,341
<b>North East Italy</b>	<b>26,303</b>	<b>18,998</b>	<b>7,305</b>
Trentino Alto Adige	1,561	1,172	390
Veneto	11,003	7,983	3,020
Friuli-Venezia Giulia	2,809	2,022	787
Emilia Romagna	10,931	7,821	3,109
<b>Central Italy</b>	<b>32,093</b>	<b>23,503</b>	<b>8,590</b>
Tuscany	10,036	7,243	2,793
Umbria	2,464	1,852	612
Marche	3,343	2,486	857
Lazio	16,249	11,921	4,328
<b>Southern Italy</b>	<b>31,781</b>	<b>24,058</b>	<b>7,723</b>
Abruzzo	3,250	2,420	830
Molise	665	508	158
Campania	12,618	9,617	3,001
Apulia	9,255	7,103	2,152
Basilicata	1,153	889	265
Calabria	4,839	3,522	1,318
<b>Islands</b>	<b>17,777</b>	<b>13,380</b>	<b>4,398</b>
Sicily	13,164	9,845	3,319
Sardinia	4,613	3,534	1,079

**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)

2nd quarter 2022

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
<b>ITALY</b>	<b>141,954</b>	<b>809</b>	<b>10,081</b>	<b>127,624</b>	<b>1,203</b>	<b>2,237</b>
<b>North West Italy</b>	<b>63,274</b>	<b>97</b>	<b>4,131</b>	<b>57,943</b>	<b>310</b>	<b>794</b>
Piedmont	7,121	31	514	6,359	79	138
Valle d'Aosta	134	..	1	129	2	2
Lombardy	51,709	54	3,600	47,241	211	605
Liguria	4,310	12	16	4,215	19	49
<b>North East Italy</b>	<b>27,922</b>	<b>97</b>	<b>626</b>	<b>25,763</b>	<b>625</b>	<b>810</b>
Trentino Alto Adige	3,639	24	34	3,215	191	174
Veneto	6,646	39	228	5,931	115	334
Friuli-Venezia Giulia	6,370	9	24	6,103	191	43
Emilia Romagna	11,267	26	340	10,514	128	259
<b>Central Italy</b>	<b>43,318</b>	<b>583</b>	<b>5,106</b>	<b>36,964</b>	<b>133</b>	<b>532</b>
Tuscany	3,882	8	28	3,662	58	125
Umbria	419	2	7	387	10	12
Marche	868	4	30	776	22	36
Lazio	38,149	569	5,041	32,139	42	358
<b>Southern Italy</b>	<b>5,999</b>	<b>27</b>	<b>46</b>	<b>5,754</b>	<b>90</b>	<b>82</b>
Abruzzo	894	2	3	861	15	14
Molise	39	3	..	31	3	2
Campania	3,969	17	24	3,869	25	34
Apulia	809	4	11	734	32	29
Basilicata	139	..	2	130	5	1
Calabria	150	1	5	130	11	3
<b>Islands</b>	<b>1,441</b>	<b>6</b>	<b>171</b>	<b>1,200</b>	<b>45</b>	<b>20</b>
Sicily	718	..	12	667	27	10
Sardinia	723	5	159	532	17	9

**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)

2nd quarter 2022

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

Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and others
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#### Factoring: without recourse

Nominal value of receivables acquired	19,271	2,870	130	13,617	184	2,470
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#### Factoring: with recourse

Advances to assignor	8,529	526	1,392	6,510	78	22
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Nominal value of receivables acquired	14,465	2,131	1,111	10,875	103	246
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#### Total exposure in respect of finance leases

	42,218	165	502	37,470	2,785	1,297
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#### Receivables for consumer credit

	39,354	-	-	-	-	39,354
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#### Other finance

	5,407	110	173	3,218	784	1,122
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**Notes:** This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10289](#)

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

(stocks in millions of euro)

2nd quarter 2022

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

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

Nominal value of credits acquired	19,272	7,435	4,576	5,265	1,500	496
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#### Factoring: with recourse

Advances to assignor	8,535	4,680	1,299	1,713	682	160
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Nominal value of credits acquired	14,472	6,152	2,186	4,646	1,172	317
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#### Total exposure in respect of finance leases

	42,218	13,907	14,301	7,198	4,681	2,130
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#### Receivables for consumer credit

	39,354	11,338	7,305	8,590	7,723	4,398
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#### Other finance

	5,407	2,731	885	844	546	401
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**Notes:** This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20163](#)

### Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

2nd quarter 2022

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>2,103,117</b>	<b>418,982</b>	<b>90,013</b>	<b>1,185,229</b>
<b>North West Italy</b>	<b>662,708</b>	<b>160,294</b>	<b>26,899</b>	<b>379,982</b>
Piedmont	141,056	26,611	6,963	95,166
Valle d'Aosta	5,389	1,571	232	2,815
Lombardy	469,413	124,252	17,548	248,058
Liguria	46,851	7,859	2,156	33,944
<b>North East Italy</b>	<b>434,076</b>	<b>107,505</b>	<b>21,964</b>	<b>264,792</b>
Trentino Alto Adige	48,980	12,222	3,100	28,751
Veneto	178,507	42,267	8,503	107,130
Friuli-Venezia Giulia	41,622	8,068	1,790	26,274
Emilia Romagna	164,968	44,948	8,571	102,636
<b>Central Italy</b>	<b>506,568</b>	<b>94,372</b>	<b>17,602</b>	<b>245,450</b>
Tuscany	111,765	25,391	6,188	75,438
Umbria	21,598	4,739	1,064	14,797
Marche	44,758	8,743	2,458	31,442
Lazio	328,447	55,498	7,892	123,773
<b>Southern Italy</b>	<b>283,427</b>	<b>41,879</b>	<b>16,423</b>	<b>214,506</b>
Abruzzo	31,732	5,135	1,808	23,431
Molise	7,437	696	380	6,083
Campania	118,258	19,543	6,182	88,021
Apulia	80,768	11,686	5,361	60,811
Basilicata	13,419	1,554	750	10,682
Calabria	31,812	3,265	1,941	25,478
<b>Islands</b>	<b>108,470</b>	<b>14,932</b>	<b>7,125</b>	<b>80,499</b>
Sicily	76,607	9,894	4,652	58,436
Sardinia	31,863	5,038	2,474	22,063

**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)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>2,096,657</b>	<b>659,059</b>	<b>429,448</b>
<b>Sight and overnight deposits</b>	<b>10,932</b>	<b>3,777</b>	<b>2,260</b>
General government	130	4	5
Financial companies (excluding Monetary Financial Institutions)	743	177	111
Non-financial companies and producer households	1,839	434	470
<i>of which: Small firms</i>	246	63	74
Consumer households	6,892	2,046	1,629
<b>With agreed maturity</b>	<b>69,495</b>	<b>21,780</b>	<b>14,853</b>
General government	11,105	29	40
Financial companies (excluding Monetary Financial Institutions)	15,527	9,706	4,216
Non-financial companies and producer households	11,339	2,583	2,122
<i>of which: Small firms</i>	992	169	350
Consumer households	31,049	9,386	8,374
<b>Redeemable at notice</b>	<b>320,689</b>	<b>70,787</b>	<b>53,376</b>
General government	5,439	748	335
Financial companies (excluding Monetary Financial Institutions)	141	55	35
Non-financial companies and producer households	10,707	1,712	1,799
<i>of which: Small firms</i>	7,521	1,359	1,414
Consumer households	303,718	68,140	51,117

**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)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,462,644</b>	<b>554,750</b>	<b>352,625</b>
General government	32,430	3,220	6,114
Financial companies (excluding Monetary Financial Institutions)	109,905	66,386	20,708
Non-financial companies and producer households	472,952	178,936	122,892
<i>of which:</i> Small firms	106,206	34,209	28,589
Consumer households	808,240	293,802	196,386
<b>Saving certificates and CDs issued</b>	<b>8,005</b>	<b>2,656</b>	<b>2,611</b>
General government	45	44	..
Financial companies (excluding Monetary Financial Institutions)	162	81	61
Non-financial companies and producer households	1,075	487	276
<i>of which:</i> Small firms	253	65	91
Consumer households	6,651	2,022	2,248

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	<b>520,117</b>	<b>275,515</b>	<b>104,650</b>
<b>Sight and overnight deposits</b>	<b>2,579</b>	<b>1,532</b>	<b>785</b>
General government	67	3	52
Financial companies (excluding Monetary Financial Institutions)	452	1	3
Non-financial companies and producer households	747	141	46
<i>of which: Small firms</i>	47	41	21
Consumer households	1,279	1,268	669
<b>With agreed maturity</b>	<b>25,636</b>	<b>5,466</b>	<b>1,761</b>
General government	11,002	25	8
Financial companies (excluding Monetary Financial Institutions)	1,521	39	45
Non-financial companies and producer households	5,884	492	258
<i>of which: Small firms</i>	173	242	59
Consumer households	7,051	4,807	1,431
<b>Redeemable at notice</b>	<b>65,932</b>	<b>100,304</b>	<b>30,291</b>
General government	2,894	1,222	239
Financial companies (excluding Monetary Financial Institutions)	28	19	4
Non-financial companies and producer households	3,718	2,708	770
<i>of which: Small firms</i>	1,705	2,342	701
Consumer households	59,107	96,174	29,180

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>319,259</b>	<b>165,170</b>	<b>70,840</b>
General government	17,751	2,880	2,465
Financial companies (excluding Monetary Financial Institutions)	20,486	1,641	685
Non-financial companies and producer households	98,485	52,668	19,971
<i>of which: Small firms</i>	19,555	16,403	7,450
Consumer households	167,954	104,385	45,713
<b>Saving certificates and CDs issued</b>	<b>1,575</b>	<b>962</b>	<b>202</b>
General government	1	..	..
Financial companies (excluding Monetary Financial Institutions)	16	5	..
Non-financial companies and producer households	202	104	7
<i>of which: Small firms</i>	39	54	5
Consumer households	1,339	850	191



## 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)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,194,438</b>	<b>159,203</b>	<b>739,846</b>
<b>Italian government securities</b>	<b>520,743</b>	<b>36,586</b>	<b>118,202</b>
<i>of which:</i> BOTs	13,119	49	812
BTPs	478,481	34,585	111,979
CCTs	20,501	1,304	3,276
<b>Equity securities</b>	<b>314,296</b>	<b>53,644</b>	<b>86,831</b>
<i>of which:</i> in non-euro-area currencies	83,090	2,694	19,697
<b>Debt securities other than Italian government securities</b>	<b>514,865</b>	<b>18,472</b>	<b>65,023</b>
<i>of which:</i> in non-euro-area currencies	76,934	2,662	21,367
<b>Units of collective investment undertakings</b>	<b>826,314</b>	<b>42,596</b>	<b>467,001</b>
<b>Securities other than debt and equity securities</b>	<b>3,185</b>	<b>766</b>	<b>719</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)

2nd 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	
<b>TOTAL</b>	<b>89,894</b>	<b>7,410</b>	<b>55,719</b>	<b>1,660,712</b>	<b>136,719</b>	<b>663,972</b>
<b>Italian government securities</b>	<b>10,940</b>	<b>501</b>	<b>3,715</b>	<b>425,386</b>	<b>29,945</b>	<b>112,464</b>
of which: BOTs	311	5	60	4,086	43	747
BTPs	9,482	360	2,752	401,209	28,457	107,481
CCTs	1,107	134	878	13,557	818	2,245
<b>Equity securities</b>	<b>5,039</b>	<b>719</b>	<b>2,978</b>	<b>219,756</b>	<b>48,538</b>	<b>80,869</b>
of which: in non-euro-area currencies	2,679	441	1,515	30,251	2,074	17,466
<b>Debt securities other than Italian government securities</b>	<b>17,768</b>	<b>1,542</b>	<b>5,879</b>	<b>352,541</b>	<b>15,724</b>	<b>56,996</b>
of which: in non-euro-area currencies	2,790	357	2,006	36,511	2,137	18,721
<b>Units of collective investment undertakings</b>	<b>55,899</b>	<b>4,636</b>	<b>42,923</b>	<b>647,271</b>	<b>35,434</b>	<b>411,261</b>
<b>Securities other than debt and equity securities</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>2,366</b>	<b>212</b>	<b>680</b>

## Financing and Funding

Access to data:

[TFR40087](#)

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

by region and customer sector

(stocks in millions of euro)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>2,194,438</b>	<b>159,203</b>	<b>739,846</b>
<b>North West Italy</b>	<b>1,097,071</b>	<b>53,423</b>	<b>355,838</b>
Piedmont	232,558	15,057	93,168
Valle d'Aosta	2,718	141	1,814
Lombardy	822,537	35,942	230,948
Liguria	39,258	2,282	29,908
<b>North East Italy</b>	<b>469,431</b>	<b>31,614</b>	<b>176,496</b>
Trentino Alto Adige	23,770	1,707	11,858
Veneto	199,573	9,268	59,594
Friuli-Venezia Giulia	57,364	1,273	13,599
Emilia Romagna	188,724	19,367	91,445
<b>Central Italy</b>	<b>528,696</b>	<b>63,707</b>	<b>124,151</b>
Tuscany	61,512	7,355	45,913
Umbria	10,473	2,204	7,187
Marche	17,619	2,128	14,230
Lazio	439,091	52,020	56,821
<b>Southern Italy</b>	<b>67,736</b>	<b>7,457</b>	<b>58,696</b>
Abruzzo	7,956	846	6,691
Molise	1,134	120	1,001
Campania	31,551	3,599	27,002
Apulia	18,275	1,843	16,302
Basilicata	2,247	210	2,020
Calabria	6,573	839	5,679
<b>Islands</b>	<b>31,503</b>	<b>3,001</b>	<b>24,665</b>
Sicily	21,955	2,150	18,229
Sardinia	9,548	851	6,436

**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)

2nd quarter 2022

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>89,894</b>	<b>7,410</b>	<b>55,719</b>
<b>North West Italy</b>	<b>53,947</b>	<b>3,631</b>	<b>27,982</b>
Piedmont	24,541	680	7,363
Valle d'Aosta	151	4	146
Lombardy	26,749	2,810	18,837
Liguria	2,506	137	1,635
<b>North East Italy</b>	<b>19,510</b>	<b>1,922</b>	<b>14,899</b>
Trentino Alto Adige	3,737	114	1,771
Veneto	5,475	819	4,319
Friuli-Venezia Giulia	1,448	171	1,229
Emilia Romagna	8,850	817	7,580
<b>Central Italy</b>	<b>11,602</b>	<b>1,099</b>	<b>8,874</b>
Tuscany	4,170	442	3,290
Umbria	574	42	463
Marche	710	73	598
Lazio	6,149	542	4,523
<b>Southern Italy</b>	<b>3,748</b>	<b>618</b>	<b>3,033</b>
Abruzzo	437	49	323
Molise	69	2	66
Campania	2,009	430	1,556
Apulia	938	90	843
Basilicata	52	6	46
Calabria	242	42	200
<b>Islands</b>	<b>1,087</b>	<b>139</b>	<b>931</b>
Sicily	678	76	587
Sardinia	410	63	344

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

2nd 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>1,660,712</b>	<b>136,719</b>	<b>663,972</b>
<b>North West Italy</b>	<b>727,157</b>	<b>45,330</b>	<b>318,851</b>
Piedmont	195,500	13,473	83,990
Valle d'Aosta	2,395	134	1,625
Lombardy	493,461	29,684	205,571
Liguria	35,801	2,040	27,665
<b>North East Italy</b>	<b>420,756</b>	<b>27,235</b>	<b>157,600</b>
Trentino Alto Adige	15,885	1,501	9,901
Veneto	185,264	7,593	53,816
Friuli-Venezia Giulia	47,819	1,018	12,129
Emilia Romagna	171,788	17,122	81,754
<b>Central Italy</b>	<b>422,964</b>	<b>55,602</b>	<b>111,410</b>
Tuscany	53,371	6,519	41,372
Umbria	9,600	2,063	6,534
Marche	16,252	1,908	13,190
Lazio	343,740	45,111	50,314
<b>Southern Italy</b>	<b>60,639</b>	<b>6,104</b>	<b>53,157</b>
Abruzzo	7,185	708	6,127
Molise	1,029	111	907
Campania	27,666	2,822	24,010
Apulia	16,608	1,577	14,916
Basilicata	2,121	184	1,919
Calabria	6,029	702	5,277
<b>Islands</b>	<b>29,196</b>	<b>2,448</b>	<b>22,954</b>
Sicily	20,300	1,741	17,013
Sardinia	8,896	707	5,941

## Financing and Funding

Access to data:

[TFR40500](#)

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

(flows in millions of euro)

2nd quarter 2022

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>488,832</b>	<b>455,447</b>	<b>33,385</b>
Italian government securities	252,152	243,820	8,333
<i>of which:</i> BOTs	46,430	46,273	156
CCTs	32,107	31,084	1,023
BTPs	168,561	161,434	7,127
Other debt securities	105,656	100,589	5,066
Equity securities	109,489	92,400	17,090
Other securities	433	432	1
<b>Total Derivative Instruments</b>	<b>1,422,271</b>	<b>1,382,365</b>	<b>39,906</b>
Futures	398,506	361,311	37,195
<i>of which:</i> on interest rates	16,028	15,998	29
on stock indices	225,441	189,784	35,658
Swaps e Forward Rate Agreements	906,184	906,184	-
<i>of which:</i> Interest Rate Swaps	619,747	619,747	-
Currency Swaps	57,181	57,181	-
Forward Rate Agreements	221,191	221,191	-
Options on securities	9,667	7,878	1,789
<i>of which:</i> on equity securities	7,413	5,928	1,485
Options on futures or stock indices	43,875	43,652	223
<i>of which:</i> on stock indices or futures on stock indices	41,538	41,315	223
Interest rate options	38,873	38,873	-
Foreign currency options and other derivative instruments	25,167	24,468	699

**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)

2nd 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>0.02</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>
<b>North West Italy</b>	<b>0.02</b>	<b>0.02</b>	<b>0.01</b>	<b>0.01</b>	<b>0.02</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>
Piedmont	0.03	0.02	0.02	0.01	0.02	0.02	0.02	0.03
Valle d'Aosta	0.05	0.05	0.02	..	0.01	0.01	0.01	0.01
Lombardy	0.02	0.02	0.01	..	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	0.02	0.04	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	0.01	0.01	0.01	0.01	0.02	0.03
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	0.03	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	0.04
Lazio	0.03	0.03	0.02	0.01	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>0.01</b>	<b>0.01</b>	<b>0.01</b>	<b>0.02</b>	<b>0.03</b>
Abruzzo	0.03	0.02	0.03	0.02	0.01	0.02	0.02	0.05
Molise	0.04	0.03	0.02	0.02	0.02	0.01	0.02	0.02
Campania	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.02
Apulia	0.03	0.02	0.02	0.02	0.01	0.02	0.02	0.03
Basilicata	0.02	0.02	0.01	0.01	0.02	0.02	0.03	0.04
Calabria	0.03	0.02	0.02	0.01	0.01	0.02	0.02	0.03
<b>Islands</b>	<b>0.03</b>	<b>0.02</b>	<b>0.02</b>	<b>0.01</b>	<b>0.01</b>	<b>0.02</b>	<b>0.02</b>	<b>0.03</b>
Sicily	0.03	0.03	0.03	0.02	0.02	0.02	0.02	0.03
Sardinia	0.02	0.02	0.02	..	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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