

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

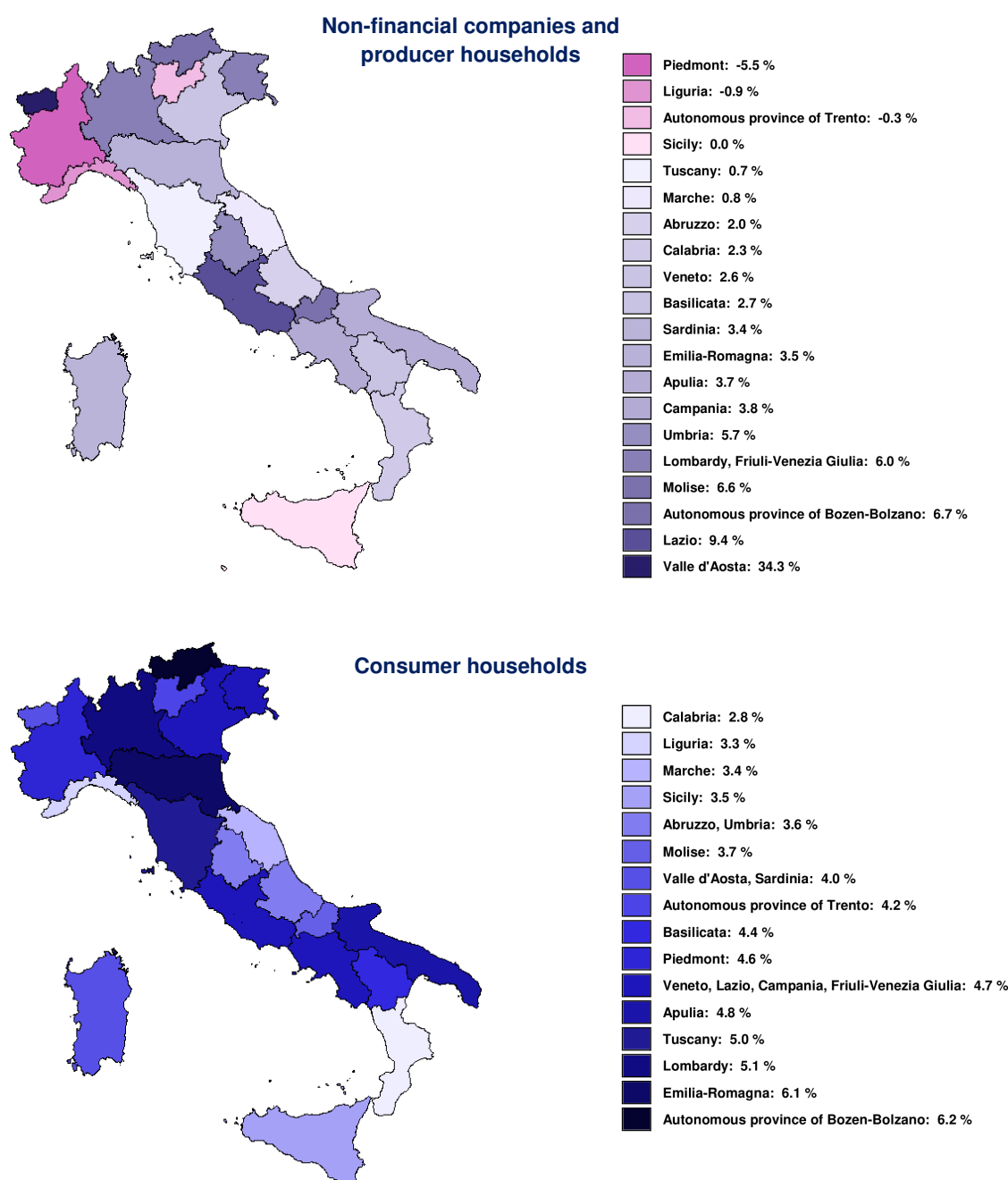
30 December 2022

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Figure 1

Twelve-month percentage change in loans by region¹

(data at 30 September 2022)

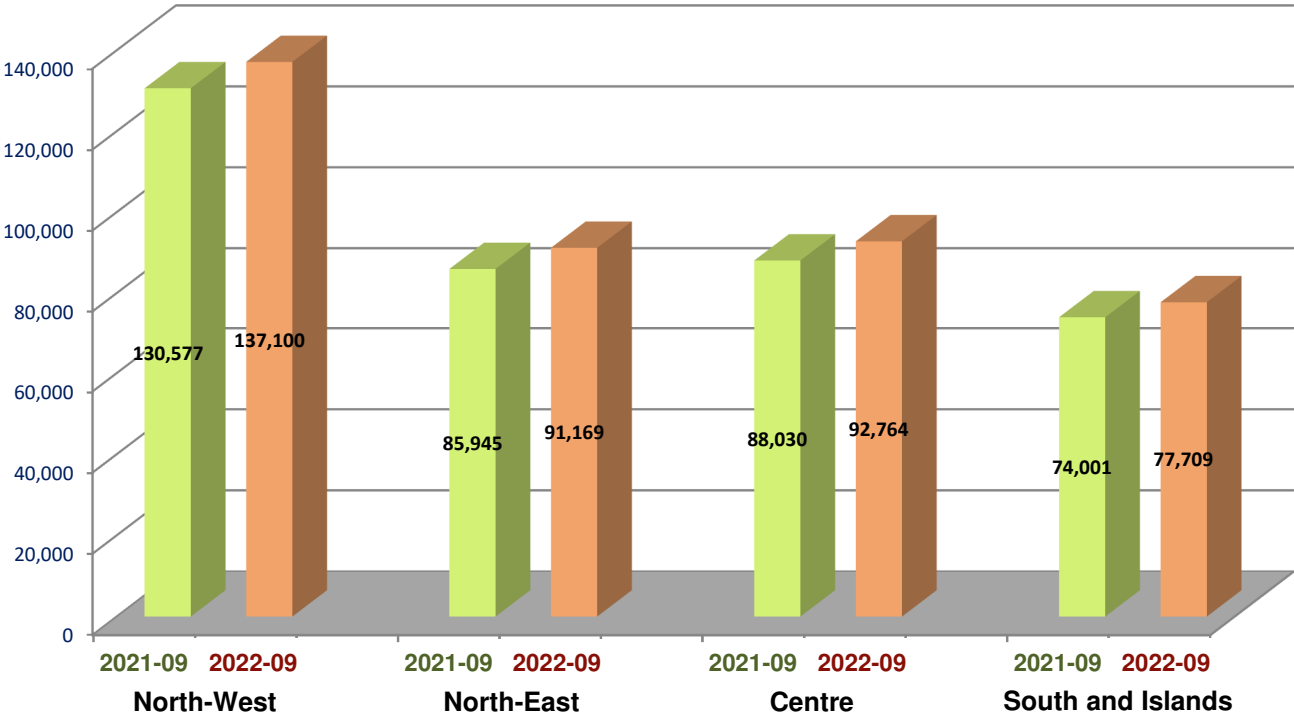


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

(millions of Euros; data at 30 September 2021 and 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

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M	SR	Loans (excluding bad loans) by customer province, sector and economic activity	TDB20224
Q	CCR	Leasing by province of customer	TFR30309
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Q	SR	Deposits by technical form, customer geographical area and sector	TFR20269	p. 29

Tables distributed on the “BDS on-line statistical database” only

Q	SR	Deposits by province of customer, bank size and location of head office	TFR20267	
M	SR	Deposits by province, customer sector and sub-sector	TDB20290	

Securities, derivatives and customer assets under management

Q	SR	Customer assets under management (at fair value) by type of securities and deposits	TFR40082	p. 33
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Q	SR	Portfolio securities	TFR40300	
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Q	SIR	Interest rates on current account, sight and overnight deposits by customer region, sector and size of deposit	TFR30980	p. 39
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Tables distributed on the “BDS on-line statistical database” only

Q	SIR	Interest rates on current account, sight and overnight deposits by customer region and sector	TFR30970	
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APPENDIX - Tables distributed on the “BDS on-line statistical database” only

Loans

A	SR	Loans (excluding repos), deposits (excluding repos) and number of branches by municipality of branch	TFR10194	
A	SR	Loans (excluding repos) and number of positions by province of branch	TFR10286	
H	SR	Loans (excluding repos) by province of branch and customer sector	TFR10241	

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

Direct fund-raising

A	SR	Loans (excluding repos), deposits (excluding repos) and number of branches by municipality of branch	TFR10194
A	SR	Deposits (excluding repos) and number of positions by province of branch	TFR10283
H	SR	Deposits (excluding repos) by province of branch and customer sector	TFR10287
Q	SR	Deposits (excluding repos) and postal savings by customer province and sector	TFR10163
Q	SR	Deposits (excluding repos) by technical form, customer region and sector	TFR10269
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M	SR	Repos by customer province and sector	TDB10221

Financing and Funding

Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

3rd 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	1,861,299	1,787,020	755,131	74,912
of which:				
Repos	40,204	39,430	5,945	1,161
Loans (excluding repos)	1,820,469	1,747,177	749,173	73,582
Loans (excluding bad loans and repos)	1,785,802	1,712,709	726,064	73,383
of which:				
Long-term loans (excluding bad loans and repos)	1,362,254	1,310,514	569,105	51,740
Deposits	2,145,817	2,081,825	501,521	68,113
of which:				
Repos	97,260	94,363	104	3,356
Deposits (excluding repos)	1,910,424	1,868,809	496,840	45,278
Debt securities	103,895	103,895	....	....

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-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
Loans	1,828,524	1,838,284	1,855,808	1,856,629	1,861,299
<i>of which:</i> Loans (excluding repos)	1,779,370	1,794,646	1,803,781	1,812,077	1,820,469
Portfolio securities	863,442	862,712	895,755	870,029	837,351
Deposits	2,108,044	2,171,447	2,159,711	2,157,190	2,145,817
<i>of which:</i> Deposits (excluding repos)	1,858,691	1,922,918	1,902,244	1,908,022	1,910,424
Securities issued but not expired	266,264	262,716	253,127	252,300	256,924
<i>of which:</i> Subordinated bonds	33,210	33,936	33,933	33,729	33,684
Customer assets under management	2,464,295	2,487,433	2,421,133	2,258,901	2,204,428

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)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

	of which:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,787,020	260,680	170,445
North West Italy	587,202	17,101	86,365
Piedmont	114,124	7,611	7,183
Valle d'Aosta	3,276	164	127
Lombardy	437,554	7,466	78,630
Liguria	32,249	1,860	424
North East Italy	362,471	6,890	23,149
Trentino Alto Adige	45,755	540	1,574
Veneto	142,515	2,696	11,105
Friuli-Venezia Giulia	33,516	1,083	2,226
Emilia Romagna	140,685	2,571	8,244
Central Italy	571,488	213,561	57,575
Tuscany	97,311	3,835	827
Umbria	19,206	878	49
Marche	33,150	1,435	414
Lazio	421,820	207,413	56,284
Southern Italy	181,612	15,040	456
Abruzzo	21,427	1,091	39
Molise	3,402	230	3
Campania	76,837	7,338	300
Apulia	54,921	2,476	82
Basilicata	6,399	503	6
Calabria	18,627	3,403	27
Islands	84,224	8,087	2,901
Sicily	57,915	6,806	95
Sardinia	26,310	1,282	2,807

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

Source: supervisory reports

Financing and Funding

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:		of which:		Consumer households
		Industry	Building	Services	Small firms	
ITALY	755,131	244,325	67,294	402,724	126,009	593,007
North West Italy	286,912	94,926	26,319	154,204	37,888	193,796
Piedmont	53,743	17,958	4,756	27,655	10,353	45,106
Valle d'Aosta	1,945	1,105	186	595	357	1,031
Lombardy	216,828	72,315	20,142	116,630	24,195	132,273
Liguria	14,396	3,549	1,234	9,324	2,983	15,385
North East Italy	201,815	78,138	15,381	93,717	36,789	129,006
Trentino Alto Adige	29,673	7,073	2,441	17,402	8,162	13,735
Veneto	75,875	30,447	5,013	35,192	13,081	52,263
Friuli-Venezia Giulia	17,282	9,139	1,294	5,694	2,711	12,668
Emilia Romagna	78,985	31,480	6,633	35,430	12,836	50,340
Central Italy	160,788	44,939	14,295	94,549	24,207	137,200
Tuscany	48,576	15,756	3,809	25,505	10,189	43,515
Umbria	10,385	4,297	878	4,453	2,155	7,802
Marche	17,661	7,623	1,436	7,638	3,897	13,487
Lazio	84,166	17,264	8,172	56,954	7,965	72,396
Southern Italy	76,488	20,173	8,490	42,634	18,294	89,156
Abruzzo	10,695	3,737	1,585	4,818	2,402	9,521
Molise	1,456	362	208	750	456	1,708
Campania	32,736	8,637	2,952	19,818	6,038	36,361
Apulia	22,576	5,699	2,493	12,200	6,293	29,579
Basilicata	3,008	645	577	1,405	897	2,864
Calabria	6,018	1,092	675	3,643	2,207	9,124
Islands	29,127	6,149	2,810	17,620	8,831	43,849
Sicily	19,493	3,925	1,754	12,109	5,948	31,361
Sardinia	9,634	2,223	1,056	5,511	2,883	12,488

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	755,131	286,912	76,488	29,127	201,815	160,788
Agriculture, forestry and fishing	40,787	11,464	5,191	2,548	14,579	7,005
Mining and quarrying	1,669	472	141	74	298	684
Manufacturing	208,005	82,405	17,953	5,386	69,645	32,616
Electricity, gas, steam and air conditioning supply	25,289	9,113	1,016	368	5,361	9,431
Water supply, sewerage, waste management and remediation activities	9,363	2,936	1,063	321	2,834	2,209
Construction	67,294	26,319	8,490	2,810	15,381	14,295
Wholesale and retail trade, repair of motor vehicles and motorcycles	130,838	44,824	19,833	7,491	32,835	25,855
Transportation and storage	34,722	10,031	3,634	2,008	5,745	13,304
Accommodation and food service activities	35,693	8,199	5,106	2,309	12,634	7,446
Information and communication	20,392	13,536	784	374	2,496	3,202
Financial and insurance activities	7,441	3,855	374	168	1,648	1,397
Real estate activities	67,608	29,347	4,318	1,554	16,169	16,220
Professional, scientific and technical activities	59,340	26,172	3,033	1,207	11,466	17,462
Administrative and support service activities	20,358	9,787	1,458	616	5,002	3,494
All remaining activities (sections O, P, Q, R, S, T)	26,332	8,453	4,094	1,894	5,721	6,169

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20231](#)

Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

	Total	of which:		
		Non-financial companies and producer households	of which:	Consumer households
			Small firms	
ITALY	3.2	3.8	-1.6	4.7
North West Italy	3.7	3.5	-1.9	4.8
Piedmont	-2.4	-5.5	-1.9	4.6
Valle d'Aosta	15.0	34.3	-1.1	4.0
Lombardy	5.5	6.0	-1.8	5.1
Liguria	1.5	-0.9	-3.2	3.3
North East Italy	3.0	3.4	-2.6	5.3
Aut. province of Trento	0.6	-0.3	-4.6	4.2
Aut. province of Bozen-Bolzano	6.4	6.7	-0.6	6.2
Veneto	0.6	2.6	-3.1	4.7
Friuli Venezia Giulia	5.3	6.0	-3.8	4.7
Emilia-Romagna	4.8	3.5	-2.1	6.1
Central Italy	2.9	5.4	-1.6	4.6
Tuscany	2.3	0.7	-2.1	5.0
Umbria	4.4	5.7	-2.2	3.6
Marche	1.9	0.8	-1.7	3.4
Lazio	3.0	9.4	-0.9	4.7
Southern Italy	3.2	3.4	0.2	4.4
Abruzzo	2.4	2.0	-2.6	3.6
Molise	4.1	6.6	-0.9	3.7
Campania	3.5	3.8	0.5	4.7
Apulia	3.9	3.7	0.8	4.8
Basilicata	2.7	2.7	0.1	4.4
Calabria	1.3	2.3	0.6	2.8
Islands	2.0	1.1	1.0	3.6
Sicily	1.8	0.0	0.2	3.5
Sardinia	2.4	3.4	2.7	4.0

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30274](#)

External position

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

(stocks in millions of euro)

3rd quarter 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	
TOTAL	847,282	142,472	475,588	155,691	73,530	134,238
Europe	708,441	117,225	379,523	145,934	65,759	110,450
Albania	626	120	334	173	-	718
Austria	91,962	12,288	53,350	22,737	3,588	-
Belgium	11,107	923	8,573	1,046	565	-
Bosnia and Herzegovina	779	240	538	1	..	3,795
Bulgaria	5,823	747	2,564	79	2,432	8,107
Croatia	11,992	2,603	9,029	337	23	18,102
Denmark	2,034	445	710	634	244	319
Finland	2,582	465	1,353	59	706	..
France	86,586	6,263	33,197	29,417	17,708	-
Germany	219,464	34,796	103,618	63,595	17,455	-
Greece	965	551	258	94	62	-
Ireland	20,133	5,088	13,299	767	979	-
Liechtenstein	116	27	73	16	-	-
Luxembourg	36,524	9,397	20,361	4,426	2,340	-
Malta	321	125	49	96	50	-
Montenegro	32	14	18	..	..	-
Norway	2,948	184	1,306	264	1,193	1
Netherlands	15,893	2,194	10,914	875	1,909	-
Poland	3,068	1,349	1,380	207	132	1,686
Portugal	6,822	1,069	5,656	52	44	-
United Kingdom	35,372	13,914	13,206	4,451	3,802	314
Romania	5,843	1,926	3,494	155	269	7,314
Russia	8,327	1,096	6,696	201	334	10,979
Serbia	5,332	1,230	3,105	163	835	6,247
Czech Republic	8,341	2,454	4,755	418	713	26,016
Slovakia	26,334	3,405	20,057	2,617	255	-
Slovenia	6,929	909	4,428	893	699	-
Spain	63,186	6,628	44,204	4,732	7,622	5,822
Sweden	2,908	189	1,477	302	940	18
Switzerland	11,611	2,665	4,528	4,295	123	8,484
Turkey	5,266	626	2,197	1,999	443	128
Hungary	4,742	1,410	2,797	387	147	12,117

from December 2019, exposures from jointly owned companies (banks and financial institutions in Joint Ventures and within the prudential scope) have been added to the consolidation of the groups. This may generate discontinuities in the time series for the countries where the joint ventures are present.

Source: supervisory reports

Financing and Funding

External position

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

(stocks in millions of euro)

3rd quarter 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	
Asia	43,175	7,515	27,451	2,887	5,322	1,222
Saudi Arabia	1,680	1,018	588	68	6	-
China	3,473	170	2,224	273	806	551
South Korea	3,775	19	379	258	3,119	-
Philippines	290	9	279	2	..	-
Japan	14,876	3,948	10,276	234	417	432
India	1,576	98	1,422	46	11	-
Indonesia	495	50	430	11	4	-
Iran	20	5	11	1	3	-
Israel	1,801	236	1,551	7	6	-
Kazakhstan	102	31	71	-	..	-
Malaysia	17	10	5	3	-	-
Pakistan	6	..	2	3	-	-
Qatar	8,772	1,011	6,387	657	718	..
Taiwan	15	7	5	3	..	-
Thailand	49	13	32	3	1	-
Africa	6,630	753	5,091	506	280	5,606
Algeria	30	8	15	6	2	-
Egypt	3,578	388	2,652	407	131	5,606
Morocco	50	6	32	11	1	-
South Africa	293	29	239	24	1	-
Tunisia	120	12	18	24	66	-
America	53,479	10,362	37,072	4,301	1,744	15,140
Argentina	27	16	11	1	-	-
Brazil	1,192	628	287	276	..	659
Canada	3,453	339	1,706	527	882	-
Chile	634	17	604	13	-	-
Colombia	252	6	235	10	-	-
Cuba	120	..	..	14	106	-
Mexico	1,566	778	721	18	50	-
Peru	228	35	193	1	1	-
United States	45,432	8,427	32,873	3,436	696	14,480
Uruguay	93	34	59	..	-	-
Venezuela	44	38	7	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

3rd 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	
Oceania	3,215	194	2,447	264	310	1,258
Australia	2,230	107	1,609	204	310	1,258
New Zealand	446	26	359	60	..	-
Offshore centres	18,113	4,262	11,937	1,798	115	562
Bahamas	1,025	44	160	821	-	-
Cayman Islands	3,354	692	2,509	153	-	-
Gibraltar	467	..	467	-	-	-
Hong Kong	1,187	485	507	182	13	123
Jersey, c.i.	985	684	302	-	-	-
Singapore	2,320	1,531	609	164	17	439
International organizations	14,228	2,161	12,067	-	-	-

Financing and Funding

Access to data:

[TFR10425](#)

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

for house purchase: stocks

by customer region and type of contract

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

ITALY	307,022	67,430
North West Italy	108,581	22,380
Piedmont	22,294	4,989
Valle d'Aosta	561	110
Lombardy	76,358	15,578
Liguria	9,369	1,703
North East Italy	66,529	15,722
Trentino Alto Adige	5,225	1,689
Veneto	27,345	6,091
Friuli-Venezia Giulia	6,702	1,557
Emilia Romagna	27,257	6,385
Central Italy	73,001	16,910
Tuscany	23,488	5,139
Umbria	3,126	880
Marche	6,186	1,347
Lazio	40,201	9,545
Southern Italy	39,790	8,315
Abruzzo	3,967	885
Molise	649	140
Campania	17,221	3,297
Apulia	13,884	3,113
Basilicata	1,036	228
Calabria	3,032	651
Islands	19,121	4,103
Sicily	13,165	2,915
Sardinia	5,955	1,188

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)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

ITALY	12,454	168	114
North West Italy	4,374	61	27
Piedmont	873	10	6
Valle d'Aosta	27	..	..
Lombardy	3,158	47	19
Liguria	316	3	2
North East Italy	3,015	48	23
Trentino Alto Adige	256	1	3
Veneto	1,183	19	11
Friuli-Venezia Giulia	303	6	1
Emilia Romagna	1,274	22	8
Central Italy	2,875	35	27
Tuscany	960	14	5
Umbria	125	2	1
Marche	252	5	2
Lazio	1,538	15	19
Southern Italy	1,464	15	22
Abruzzo	169	2	2
Molise	23	..	..
Campania	603	4	9
Apulia	509	7	8
Basilicata	50	..	..
Calabria	110	1	3
Islands	725	10	14
Sicily	479	6	12
Sardinia	247	4	2

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20281](#)

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,787,020	587,202	362,471
<i>of which:</i>			
Current accounts	251,601	40,629	27,231
<i>of which:</i>			
General government	154,249	111	116
Financial companies (excluding Monetary Financial Institutions)	10,231	5,365	2,734
Non-financial companies and producer households	62,254	24,888	18,807
<i>of which: Small firms</i>	11,339	3,776	3,636
Consumer households	23,355	9,781	5,284
Mortgage loans	1,009,113	345,673	239,737
<i>of which:</i>			
General government	96,088	16,267	6,351
Financial companies (excluding Monetary Financial Institutions)	30,049	20,084	5,001
Non-financial companies and producer households	441,465	159,451	127,522
<i>of which: Small firms</i>	91,333	27,059	27,417
Consumer households	436,408	147,762	99,735
<i>of which: loans for house purchases</i>	398,742	137,100	91,169
Loans secured by pledge of salary	17,730	3,599	2,433
<i>of which:</i>			
Producer households	33	7	8
Consumer households	17,697	3,592	2,425

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

Source: supervisory returns

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	59,617	15,356	10,802
<i>of which:</i>			
Producer households	1,300	303	238
Consumer households	58,306	15,046	10,563
Factoring	18,397	6,257	3,156
<i>of which:</i>			
General government	3,297	227	173
Financial companies (excluding Monetary Financial Institutions)	620	579	34
Non-financial companies and producer households	14,138	5,234	2,938
<i>of which: Small firms</i>	322	90	77
Consumer households	140	87	10
Financial leasing	32,852	12,485	7,747
<i>of which:</i>			
General government	430	168	120
Financial companies (excluding Monetary Financial Institutions)	399	138	110
Non-financial companies and producer households	30,702	11,698	7,163
<i>of which: Small firms</i>	6,181	2,184	1,555
Consumer households	1,223	440	340

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	571,488	181,612	84,224
<i>of which:</i>			
Current accounts	173,150	7,438	3,154
<i>of which:</i>			
General government	153,682	135	205
Financial companies (excluding Monetary Financial Institutions)	2,010	63	58
Non-financial companies and producer households	11,749	4,746	2,063
<i>of which:</i> Small firms	2,015	1,292	621
Consumer households	5,117	2,383	790
Mortgage loans	247,439	120,834	55,430
<i>of which:</i>			
General government	53,131	13,172	7,166
Financial companies (excluding Monetary Financial Institutions)	3,581	306	1,077
Non-financial companies and producer households	86,751	48,324	19,417
<i>of which:</i> Small firms	17,493	12,940	6,424
Consumer households	102,575	58,741	27,594
of which: loans for house purchases	92,764	52,703	25,006
Loans secured by pledge of salary	3,664	4,893	3,141
<i>of which:</i>			
Producer households	5	7	6
Consumer households	3,658	4,886	3,135

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	12,822	13,238	7,399
<i>of which:</i>			
Producer households	280	294	185
Consumer households	12,540	12,943	7,214
Factoring	5,705	2,435	844
<i>of which:</i>			
General government	1,288	1,159	450
Financial companies (excluding Monetary Financial Institutions)	4	2	..
Non-financial companies and producer households	4,334	1,248	384
<i>of which: Small firms</i>	66	64	24
Consumer households	15	21	8
Financial leasing	7,242	3,938	1,440
<i>of which:</i>			
General government	69	63	11
Financial companies (excluding Monetary Financial Institutions)	126	14	10
Non-financial companies and producer households	6,736	3,741	1,364
<i>of which: Small firms</i>	1,182	856	403
Consumer households	284	108	52

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit

by region of customer

(stocks in millions of euro)

3rd quarter 2022

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

	Total	Banks	Financial intermediaries
ITALY	149,949	109,917	40,032
North West Italy	40,909	29,342	11,567
Piedmont	11,947	8,956	2,990
Valle d'Aosta	317	231	86
Lombardy	24,824	17,697	7,127
Liguria	3,822	2,458	1,364
North East Italy	26,606	19,120	7,486
Trentino Alto Adige	1,580	1,175	406
Veneto	11,120	8,025	3,095
Friuli-Venezia Giulia	2,842	2,037	804
Emilia Romagna	11,065	7,883	3,181
Central Italy	32,419	23,688	8,732
Tuscany	10,140	7,289	2,851
Umbria	2,487	1,854	634
Marche	3,375	2,500	874
Lazio	16,418	12,044	4,373
Southern Italy	32,065	24,254	7,811
Abruzzo	3,282	2,439	844
Molise	671	513	158
Campania	12,721	9,699	3,022
Apulia	9,338	7,154	2,183
Basilicata	1,166	896	270
Calabria	4,887	3,553	1,334
Islands	17,949	13,513	4,436
Sicily	13,309	9,966	3,343
Sardinia	4,641	3,547	1,093

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:

[TFR10288](#)

Non-bank loans (excluding bad loans)

by technical form and customer sector

(stocks in millions of euro)

3rd 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	17,920	2,573	124	12,686	154	2,382
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Factoring: with recourse

Advances to assignor	7,287	60	1,246	5,887	73	21
Nominal value of receivables acquired	11,968	281	1,085	10,263	96	243

Total exposure in respect of finance leases

42,018	161	504	37,301	2,773	1,279
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Receivables for consumer credit

40,032	-	-	-	-	40,032
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Other finance

5,564	101	261	3,264	803	1,136
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Notes: This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

Financing and Funding

Access to data:

[TFR10289](#)

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

3rd quarter 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	17,921	6,712	4,449	4,816	1,453	491
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Factoring: with recourse

Advances to assignor	7,288	4,063	1,234	1,191	639	161
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Nominal value of credits acquired	11,969	5,478	2,101	2,932	1,117	340
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Total exposure in respect of finance leases

42,018	13,841	14,192	7,166	4,697	2,122
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Receivables for consumer credit

40,032	11,567	7,486	8,732	7,811	4,436
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Other finance

5,564	2,856	927	834	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)

3rd quarter 2022

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	2,093,164	418,950	89,222	1,190,833
North West Italy	661,043	159,056	26,709	381,024
Piedmont	140,977	26,182	6,837	95,364
Valle d'Aosta	5,340	1,487	227	2,858
Lombardy	466,889	122,958	17,522	248,624
Liguria	47,838	8,429	2,122	34,178
North East Italy	434,104	107,788	21,666	266,832
Trentino Alto Adige	49,972	12,700	3,174	28,915
Veneto	177,548	42,579	8,352	108,170
Friuli-Venezia Giulia	41,955	8,167	1,731	26,592
Emilia Romagna	164,629	44,342	8,408	103,155
Central Italy	499,039	93,785	17,290	246,901
Tuscany	112,571	25,407	6,174	75,940
Umbria	21,484	4,600	1,044	14,822
Marche	44,410	8,329	2,420	31,595
Lazio	320,573	55,449	7,652	124,543
Southern Italy	284,577	42,118	16,419	215,026
Abruzzo	31,860	5,168	1,783	23,548
Molise	7,477	705	383	6,097
Campania	118,479	19,486	6,207	88,140
Apulia	81,220	11,751	5,337	61,052
Basilicata	13,503	1,594	755	10,703
Calabria	32,038	3,415	1,953	25,485
Islands	110,484	16,203	7,138	81,049
Sicily	77,551	10,477	4,662	58,720
Sardinia	32,933	5,726	2,476	22,330

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20269](#)

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	2,081,825	657,301	429,217
Sight and overnight deposits	10,192	3,612	2,099
General government	89	5	15
Financial companies (excluding Monetary Financial Institutions)	430	141	110
Non-financial companies and producer households	1,865	436	459
<i>of which: Small firms</i>	233	59	69
Consumer households	6,485	1,924	1,471
With agreed maturity	67,921	21,928	14,561
General government	8,988	28	70
Financial companies (excluding Monetary Financial Institutions)	15,368	9,614	4,126
Non-financial companies and producer households	14,008	3,572	2,395
<i>of which: Small firms</i>	950	151	336
Consumer households	28,971	8,637	7,871
Redeemable at notice	322,013	70,654	53,644
General government	5,400	713	335
Financial companies (excluding Monetary Financial Institutions)	153	50	50
Non-financial companies and producer households	11,602	1,779	1,844
<i>of which: Small firms</i>	7,659	1,384	1,438
Consumer households	304,223	68,003	51,326

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

Source: supervisory reports

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,460,725	553,113	352,595
General government	32,900	3,161	6,067
Financial companies (excluding Monetary Financial Institutions)	105,840	65,337	18,503
Non-financial companies and producer households	468,207	176,466	122,611
<i>of which:</i> Small firms	105,464	33,762	28,592
Consumer households	815,060	295,634	198,659
Saving certificates and CDs issued	7,958	2,609	2,484
General government	105	104	..
Financial companies (excluding Monetary Financial Institutions)	185	100	62
Non-financial companies and producer households	1,159	469	254
<i>of which:</i> Small firms	249	64	88
Consumer households	6,406	1,915	2,142

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	508,335	276,523	106,530
Sight and overnight deposits	2,302	1,417	762
General government	29	4	36
Financial companies (excluding Monetary Financial Institutions)	176	1	2
Non-financial companies and producer households	790	132	48
<i>of which: Small firms</i>	45	38	21
Consumer households	1,266	1,162	662
With agreed maturity	24,421	5,171	1,840
General government	8,860	22	8
Financial companies (excluding Monetary Financial Institutions)	1,547	33	47
Non-financial companies and producer households	7,124	522	395
<i>of which: Small firms</i>	166	239	58
Consumer households	6,611	4,496	1,356
Redeemable at notice	66,786	100,598	30,331
General government	2,900	1,213	238
Financial companies (excluding Monetary Financial Institutions)	29	20	4
Non-financial companies and producer households	4,428	2,767	784
<i>of which: Small firms</i>	1,725	2,394	718
Consumer households	59,257	96,425	29,212

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	316,000	166,365	72,652
General government	17,861	3,167	2,643
Financial companies (excluding Monetary Financial Institutions)	19,761	1,586	653
Non-financial companies and producer households	95,150	52,880	21,100
<i>of which:</i> Small firms	19,172	16,441	7,496
Consumer households	169,499	105,044	46,224
Saving certificates and CDs issued	1,727	954	184
General government	1	1	..
Financial companies (excluding Monetary Financial Institutions)	19	5	..
Non-financial companies and producer households	318	111	6
<i>of which:</i> Small firms	38	56	4
Consumer households	1,342	834	174

Financing and Funding

Access to data:

[TFR40082](#)

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

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

TOTAL	2,131,166	155,140	722,580
Italian government securities	495,172	34,716	116,935
<i>of which:</i> BOTs	15,468	180	1,165
BTPs	454,618	32,765	110,646
CCTs	18,247	1,283	3,090
Equity securities	308,131	57,056	84,273
<i>of which:</i> in non-euro-area currencies	84,607	2,897	20,791
Debt securities other than italian government securities	512,812	19,663	66,070
<i>of which:</i> in non-euro-area currencies	74,809	2,751	20,352
Units of collective investment undertakings	802,958	41,317	452,418
Securities other than debt and equity securities	3,682	672	692

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

3rd quarter 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

Financing and Funding

Access to data:

[TFR40087](#)

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	2,131,166	155,140	722,580
North West Italy	1,067,999	55,119	347,072
Piedmont	223,623	14,508	90,400
Valle d'Aosta	2,672	151	1,751
Lombardy	803,690	37,968	225,852
Liguria	38,014	2,492	29,070
North East Italy	453,949	30,422	172,892
Trentino Alto Adige	23,424	1,648	11,896
Veneto	194,153	8,757	58,578
Friuli-Venezia Giulia	55,694	1,203	13,246
Emilia Romagna	180,677	18,814	89,172
Central Italy	511,382	59,362	121,443
Tuscany	60,054	7,028	44,973
Umbria	10,554	1,623	7,043
Marche	17,621	1,647	14,095
Lazio	423,155	49,064	55,332
Southern Italy	66,627	7,236	57,253
Abruzzo	7,823	835	6,584
Molise	1,103	120	971
Campania	31,160	3,394	26,262
Apulia	17,894	1,846	15,898
Basilicata	2,189	205	1,968
Calabria	6,458	837	5,571
Islands	31,209	3,000	23,920
Sicily	21,917	2,135	17,624
Sardinia	9,292	865	6,296

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	90,584	7,361	56,759
North West Italy	54,483	3,699	28,743
Piedmont	23,782	701	7,347
Valle d'Aosta	145	5	139
Lombardy	28,080	2,861	19,658
Liguria	2,476	133	1,599
North East Italy	19,513	1,845	15,121
Trentino Alto Adige	3,627	111	1,758
Veneto	5,650	782	4,513
Friuli-Venezia Giulia	1,399	119	1,234
Emilia Romagna	8,836	833	7,616
Central Italy	11,724	1,063	8,909
Tuscany	4,147	415	3,275
Umbria	626	59	505
Marche	811	72	700
Lazio	6,140	516	4,430
Southern Italy	3,777	613	3,046
Abruzzo	435	50	328
Molise	68	2	65
Campania	2,066	420	1,597
Apulia	907	91	809
Basilicata	54	8	46
Calabria	247	42	202
Islands	1,087	142	940
Sicily	672	78	591
Sardinia	415	64	349

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

3rd 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

ITALY	1,607,932	133,278	645,626
North West Italy	703,331	46,917	309,215
Piedmont	187,772	12,838	81,247
Valle d'Aosta	2,350	144	1,567
Lombardy	478,626	31,702	199,530
Liguria	34,584	2,233	26,870
North East Italy	405,764	26,111	153,818
Trentino Alto Adige	15,683	1,441	9,962
Veneto	179,805	7,160	52,591
Friuli-Venezia Giulia	46,403	996	11,770
Emilia Romagna	163,872	16,515	79,496
Central Italy	410,428	51,927	108,675
Tuscany	52,152	6,249	40,450
Umbria	9,628	1,465	6,346
Marche	15,488	1,424	12,960
Lazio	333,159	42,788	48,919
Southern Italy	59,498	5,871	51,713
Abruzzo	7,058	699	6,015
Molise	1,000	110	879
Campania	27,221	2,630	23,226
Apulia	16,247	1,555	14,556
Basilicata	2,059	178	1,866
Calabria	5,914	699	5,171
Islands	28,911	2,452	22,205
Sicily	20,279	1,734	16,408
Sardinia	8,632	717	5,797

Financing and Funding

Access to data:

[TFR40100](#)

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

3rd quarter 2022

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	143,316	967	9,890	129,061	1,207	2,191
North West Italy	63,216	89	3,626	58,430	307	764
Piedmont	7,314	21	511	6,576	76	129
Valle d'Aosta	164	..	1	159	2	2
Lombardy	51,447	55	3,100	47,499	210	583
Liguria	4,291	12	14	4,195	20	50
North East Italy	28,245	94	678	26,031	638	804
Trentino Alto Adige	3,773	23	37	3,347	189	176
Veneto	6,624	38	228	5,917	114	327
Friuli-Venezia Giulia	6,530	9	23	6,246	207	45
Emilia Romagna	11,318	23	389	10,521	128	256
Central Italy	44,562	754	5,376	37,780	129	523
Tuscany	3,867	9	38	3,634	57	130
Umbria	344	2	7	312	10	13
Marche	1,075	4	258	755	22	37
Lazio	39,276	740	5,073	33,078	41	344
Southern Italy	5,919	24	39	5,688	88	80
Abruzzo	912	2	3	879	14	13
Molise	38	1	..	32	3	2
Campania	3,892	17	18	3,800	23	34
Apulia	787	3	10	716	31	27
Basilicata	138	..	2	130	5	1
Calabria	152	1	5	131	12	3
Islands	1,373	6	171	1,133	44	20
Sicily	727	..	12	675	27	12
Sardinia	646	5	159	458	17	8

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR40500](#)

Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

3rd quarter 2022

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	533,860	506,627	27,234
Italian government securities	329,353	323,615	5,738
<i>of which:</i> BOTs	85,481	85,281	200
CCTs	29,727	29,186	541
BTPs	200,779	195,808	4,972
Other debt securities	92,789	89,413	3,376
Equity securities	88,991	75,531	13,460
Other securities	56	43	13
Total Derivative Instruments	1,391,835	1,362,182	29,653
Futures	424,873	399,703	25,170
<i>of which:</i> on interest rates	15,990	15,945	45
on stock indices	206,375	185,284	21,092
Swaps e Forward Rate Agreements	816,177	816,177	-
<i>of which:</i> Interest Rate Swaps	602,450	602,450	-
Currency Swaps	62,492	62,492	-
Forward Rate Agreements	142,141	142,141	-
Options on securities	15,316	14,192	1,124
<i>of which:</i> on equity securities	6,385	5,275	1,109
Options on futures or stock indices	32,049	31,882	167
<i>of which:</i> on stock indices or futures on stock indices	29,337	29,179	158
Interest rate options	13,753	13,753	-
Foreign currency options and other derivative instruments	89,666	86,474	3,192

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30980](#)

Interest rates on current account, sight and overnight deposits

by customer region, sector and size of deposit

(percentages)

3rd quarter 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
ITALY	0.04	0.04	0.04	0.05	0.03	0.04	0.05	0.06
North West Italy	0.04	0.04	0.04	0.04	0.03	0.04	0.05	0.07
Piedmont	0.04	0.03	0.03	0.04	0.03	0.03	0.04	0.05
Valle d'Aosta	0.06	0.06	0.04	0.02	0.03	0.02	0.03	0.04
Lombardy	0.04	0.04	0.04	0.04	0.03	0.04	0.05	0.07
Liguria	0.04	0.04	0.04	0.02	0.03	0.04	0.04	0.06
North East Italy	0.04	0.04	0.04	0.06	0.03	0.03	0.04	0.06
Trentino Alto Adige	0.06	0.07	0.06	0.10	0.06	0.05	0.04	0.05
Veneto	0.05	0.04	0.05	0.04	0.03	0.03	0.04	0.06
Friuli-Venezia Giulia	0.05	0.05	0.04	0.05	0.03	0.03	0.04	0.07
Emilia Romagna	0.04	0.03	0.03	0.07	0.03	0.03	0.03	0.06
Central Italy	0.04	0.04	0.03	0.07	0.04	0.05	0.06	0.07
Tuscany	0.03	0.03	0.03	0.04	0.04	0.05	0.06	0.07
Umbria	0.04	0.04	0.03	0.04	0.04	0.04	0.05	0.06
Marche	0.04	0.04	0.03	0.03	0.04	0.04	0.05	0.08
Lazio	0.04	0.04	0.04	0.10	0.04	0.04	0.05	0.07
Southern Italy	0.03	0.03	0.03	0.04	0.02	0.03	0.04	0.06
Abruzzo	0.03	0.04	0.04	0.04	0.03	0.04	0.05	0.09
Molise	0.05	0.04	0.04	0.05	0.03	0.04	0.05	0.13
Campania	0.03	0.03	0.03	0.04	0.02	0.02	0.03	0.04
Apulia	0.03	0.03	0.03	0.05	0.03	0.04	0.05	0.06
Basilicata	0.03	0.03	0.03	0.03	0.03	0.05	0.06	0.10
Calabria	0.03	0.03	0.02	0.03	0.02	0.03	0.04	0.06
Islands	0.04	0.04	0.05	0.06	0.03	0.04	0.04	0.07
Sicily	0.05	0.06	0.06	0.09	0.04	0.05	0.06	0.08
Sardinia	0.02	0.02	0.02	0.02	0.01	0.01	0.02	0.04

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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