

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

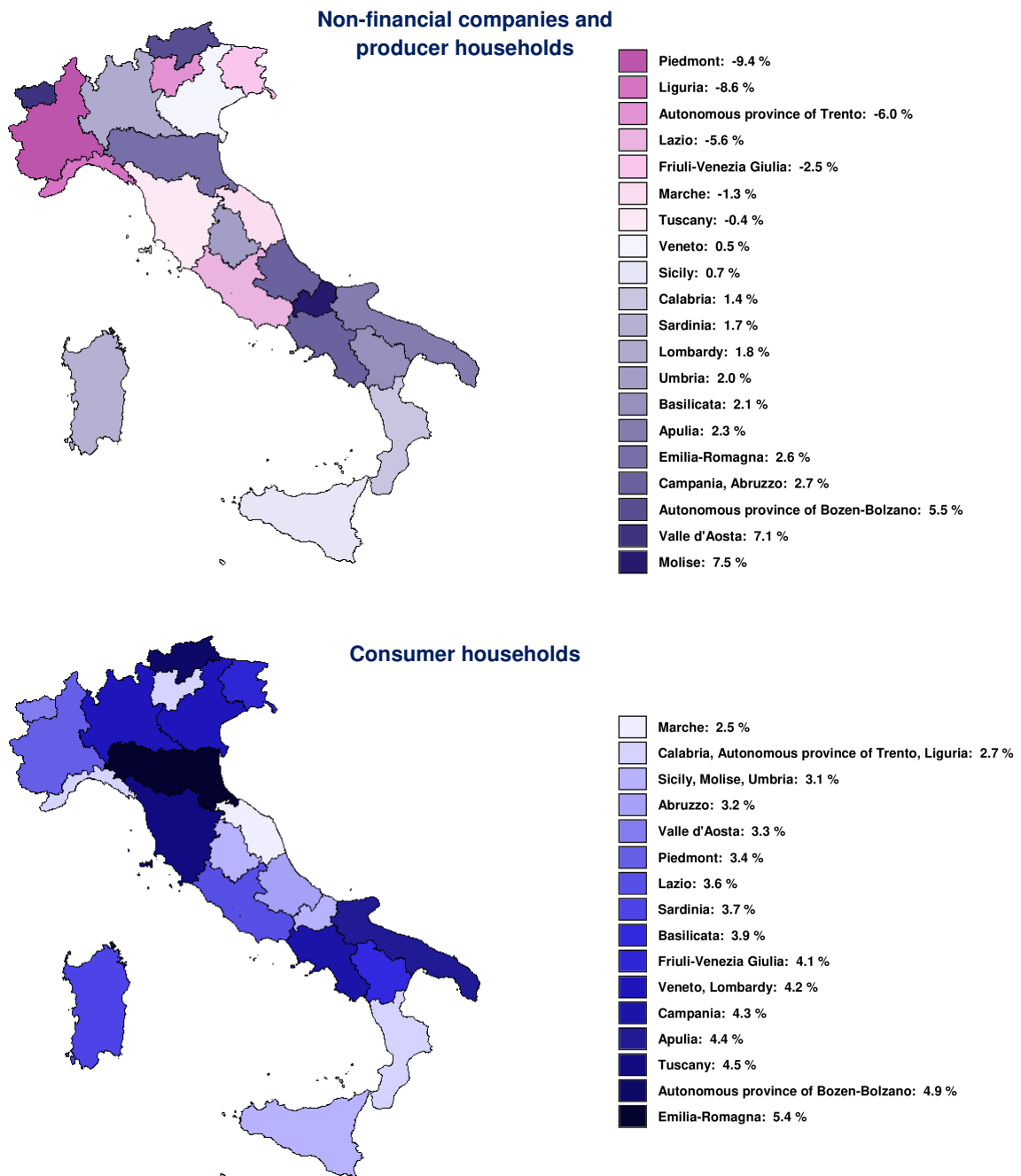
31 March 2023

For further information: statistiche@bancaditalia.it
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Figure 1

Twelve-month percentage change in loans by region¹

(data at 31 December 2022)

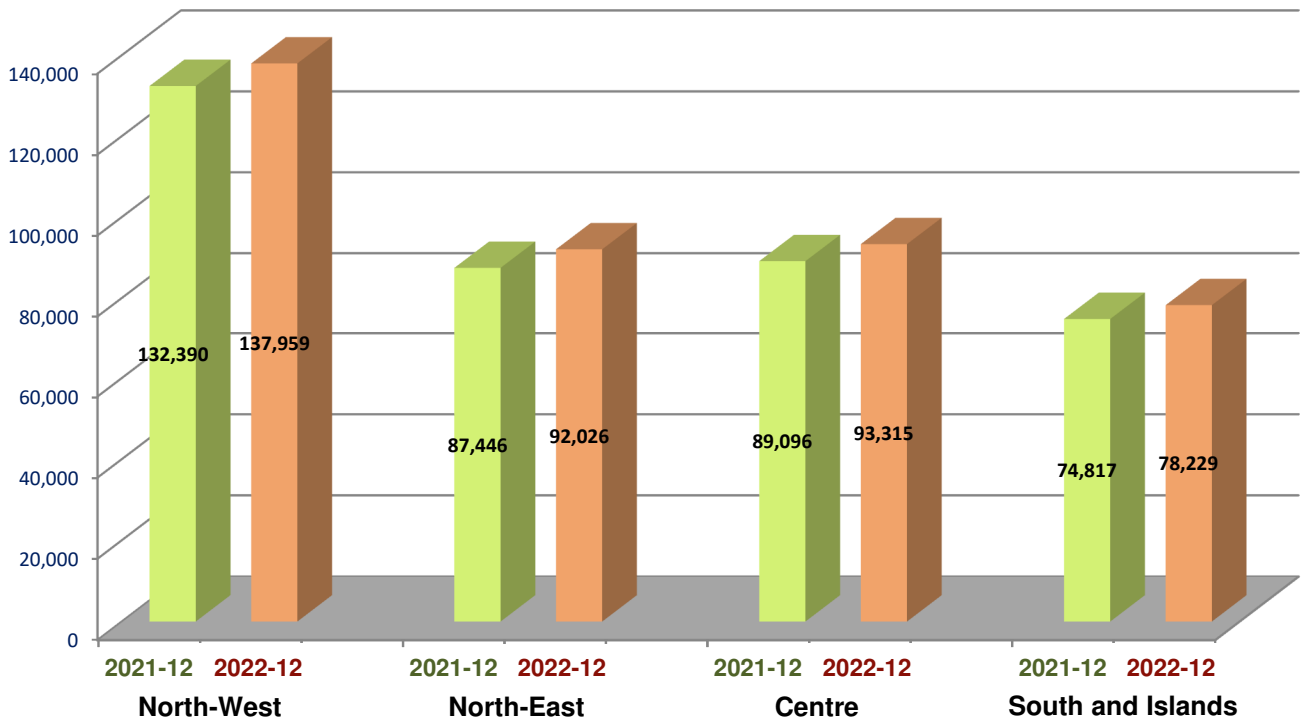


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

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



Reference period: December 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](#).

* * *

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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Summary data			
Q	SR	Summary data on loans and deposits	p. 9
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Loans			
Q	SR	Loans by customer region, sector and economic activity	TFR20232 p. 11
Q	SR	Loans by customer geographical area and economic activity	TFR20255 p. 13
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Q	SR	External position by country, type of customer and residual maturity of the loan	TFR30274 p. 15
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Q	SR	Loans by technical form, geographical area and customer sector	TFR20281 p. 20
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M	SR	Loans (excluding bad loans) by customer province and sector	TDB20226
M	SR	Loans (excluding bad loans) by customer province, sector and economic activity	TDB20224
Q	CCR	Leasing by province of customer	TFR30309
Q	CCR	Factoring by province of customer	TFR30315

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Q	SR	Bank deposits and postal savings by customer region and sector	TFR20163	p. 28
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
Q	SR	Customer assets under management (at fair value) by customer region and sector	TFR40087	p. 35
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Tables distributed on the "BDS on-line statistical database" only

Q	SR	Portfolio securities	TFR40300	
Q	SR	Derivative positions by type of instrument	TFR40400	

Deposit rates

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
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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
Q	SR	Deposits (excluding repos) by province of customer, bank size and location of head office	TFR10267
M	SR	Deposits (excluding repos) by province and customer sector and sub-sector	TDB10290
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)

4th 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	1,845,377	1,770,873	724,775	75,131
<i>of which:</i>				
Repos	36,770	35,811	5,603	1,341
Loans (excluding repos)	1,808,092	1,734,664	719,161	73,729
Loans (excluding bad loans and repos)	1,778,108	1,704,780	701,740	73,541
<i>of which:</i>				
Long-term loans (excluding bad loans and repos)	1,355,992	1,304,194	553,780	51,798
Deposits	2,157,060	2,096,597	512,500	63,930
<i>of which:</i>				
Repos	90,150	88,455	100	2,104
Deposits (excluding repos)	1,916,928	1,877,816	507,868	42,170
Debt securities	116,150	116,150	....	....

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-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4
Loans	1,838,284	1,855,765	1,856,677	1,861,348	1,845,377
<i>of which</i> : Loans (excluding repos)	1,794,646	1,803,738	1,812,125	1,820,516	1,808,092
Portfolio securities	862,698	895,733	870,006	837,327	824,922
Deposits	2,171,448	2,159,712	2,157,198	2,145,819	2,157,060
<i>of which</i> : Deposits (excluding repos)	1,922,918	1,902,244	1,908,022	1,910,424	1,916,928
Securities issued but not expired	262,716	253,127	252,300	256,924	260,018
<i>of which</i> : Subordinated bonds	33,936	33,933	33,729	33,684	31,870
Customer assets under management	2,487,433	2,421,133	2,258,901	2,204,039	2,275,416

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)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	of which:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,770,873	263,640	179,198
North West Italy	583,049	16,945	93,198
Piedmont	111,713	7,431	7,609
Valle d'Aosta	3,034	191	159
Lombardy	436,575	7,472	84,861
Liguria	31,727	1,852	570
North East Italy	365,713	7,030	30,001
Trentino Alto Adige	45,954	665	1,600
Veneto	146,533	2,707	16,734
Friuli-Venezia Giulia	32,314	1,137	2,228
Emilia Romagna	140,912	2,522	9,439
Central Italy	557,478	216,781	52,247
Tuscany	96,534	4,204	704
Umbria	18,719	871	45
Marche	32,246	1,444	370
Lazio	409,979	210,262	51,127
Southern Italy	180,813	14,938	442
Abruzzo	21,317	1,083	37
Molise	3,429	241	3
Campania	76,206	7,153	288
Apulia	54,871	2,488	77
Basilicata	6,410	519	11
Calabria	18,581	3,453	25
Islands	83,768	7,946	3,309
Sicily	57,514	6,605	96
Sardinia	26,254	1,341	3,213

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)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of wich:		of wich:		Consumer households
		Industry	Building	Services	Small firms	
ITALY	724,775	234,538	63,682	386,112	122,785	595,282
North West Italy	275,315	91,234	24,386	148,329	36,827	194,542
Piedmont	51,100	17,446	4,547	25,731	10,109	45,100
Valle d'Aosta	1,640	808	184	592	349	1,035
Lombardy	208,873	69,523	18,606	113,101	23,490	132,989
Liguria	13,702	3,457	1,049	8,906	2,879	15,418
North East Italy	196,991	75,717	14,652	92,134	35,875	129,914
Trentino Alto Adige	29,492	7,052	2,370	17,315	8,112	13,904
Veneto	73,911	29,212	4,834	34,697	12,680	52,558
Friuli-Venezia Giulia	15,953	8,091	1,257	5,495	2,610	12,736
Emilia Romagna	77,635	31,362	6,191	34,627	12,473	50,715
Central Italy	148,637	41,554	13,554	86,611	23,611	137,420
Tuscany	47,322	15,396	3,584	24,900	9,931	43,753
Umbria	9,920	3,986	844	4,352	2,064	7,792
Marche	16,820	7,329	1,347	7,213	3,747	13,461
Lazio	74,574	14,843	7,778	50,146	7,869	72,414
Southern Italy	75,497	20,144	8,307	41,881	17,848	89,468
Abruzzo	10,590	3,765	1,520	4,741	2,318	9,527
Molise	1,470	385	206	743	442	1,708
Campania	32,216	8,596	2,880	19,403	5,898	36,446
Apulia	22,330	5,706	2,470	12,016	6,151	29,769
Basilicata	2,991	642	564	1,405	879	2,870
Calabria	5,899	1,050	668	3,573	2,159	9,147
Islands	28,334	5,889	2,784	17,158	8,624	43,938
Sicily	19,279	4,004	1,786	11,764	5,819	31,373
Sardinia	9,055	1,886	998	5,394	2,805	12,564

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	724,775	275,315	196,991	148,637	75,497	28,334
Agriculture, forestry and fishing	40,442	11,366	14,489	6,918	5,165	2,504
Mining and quarrying	1,744	488	289	759	137	71
Manufacturing	201,588	79,836	67,021	31,595	17,949	5,186
Electricity, gas, steam and air conditioning supply	21,413	7,955	5,134	7,037	978	309
Water supply, sewerage, waste management and remediation activities	9,792	2,955	3,272	2,163	1,080	322
Construction	63,682	24,386	14,652	13,554	8,307	2,784
Wholesale and retail trade, repair of motor vehicles and motorcycles	127,781	43,545	32,346	25,128	19,472	7,290
Transportation and storage	34,027	9,638	5,700	13,193	3,576	1,920
Accommodation and food service activities	35,202	8,037	12,560	7,320	5,011	2,274
Information and communication	19,251	12,421	2,321	3,355	796	358
Financial and insurance activities	7,098	3,632	1,593	1,323	383	167
Real estate activities	63,800	27,472	15,478	15,292	4,072	1,485
Professional, scientific and technical activities	53,783	26,547	11,477	11,514	3,049	1,196
Administrative and support service activities	18,731	8,533	4,931	3,245	1,440	583
All remaining activities (sections O, P, Q, R, S, T)	26,439	8,505	5,727	6,241	4,083	1,883

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)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Total	of which:			
		Non-financial companies and producer households	of which:		Consumer households
			Small firms		
ITALY	1.8	-0.4	-3.0	4.0	
North West Italy	1.7	-1.0	-3.2	3.9	
Piedmont	-3.3	-9.4	-2.5	3.4	
Valle d'Aosta	1.8	7.1	-2.9	3.3	
Lombardy	3.4	1.8	-3.3	4.2	
Liguria	-2.3	-8.6	-5.2	2.7	
North East Italy	3.8	1.1	-4.3	4.6	
Aut. province of Trento	-4.3	-6.0	-5.8	2.7	
Aut. province of Bozen-Bolzano	5.7	5.5	-0.8	4.9	
Veneto	4.7	0.5	-5.0	4.2	
Friuli Venezia Giulia	0.7	-2.5	-5.6	4.1	
Emilia-Romagna	4.5	2.6	-4.4	5.4	
Central Italy	0.2	-3.0	-3.1	3.7	
Tuscany	1.7	-0.4	-3.6	4.5	
Umbria	2.1	2.0	-4.4	3.1	
Marche	0.0	-1.3	-3.9	2.5	
Lazio	-0.3	-5.6	-1.7	3.6	
Southern Italy	2.7	2.6	-1.0	4.0	
Abruzzo	2.7	2.7	-3.3	3.2	
Molise	4.1	7.5	-3.1	3.1	
Campania	2.7	2.7	-0.5	4.3	
Apulia	3.1	2.3	-0.6	4.4	
Basilicata	2.2	2.1	-0.8	3.9	
Calabria	1.2	1.4	-0.6	2.7	
Islands	2.3	1.0	0.0	3.3	
Sicily	1.9	0.7	-0.8	3.1	
Sardinia	3.1	1.7	1.6	3.7	

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)

4th 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	785,589	137,530	469,875	110,798	67,386	121,605
Europe	652,632	113,520	377,082	102,346	59,684	101,620
Albania	617	101	323	192	..	738
Austria	79,909	8,171	54,493	13,688	3,557	-
Belgium	9,524	1,468	7,456	205	396	-
Bosnia and Herzegovina	778	264	513	1	..	3,776
Bulgaria	5,703	772	2,592	2	2,338	8,672
Croatia	14,410	2,522	9,772	2,091	25	18,996
Denmark	1,271	244	642	123	262	328
Finland	2,425	157	1,406	94	768	-
France	76,419	6,770	35,053	18,724	15,871	-
Germany	199,152	33,574	104,414	44,220	16,944	-
Greece	966	530	294	107	34	-
Ireland	20,725	6,382	13,093	437	813	-
Liechtenstein	113	26	78	9	-	-
Luxembourg	36,249	10,105	19,509	5,407	1,228	-
Malta	225	100	56	20	48	-
Montenegro	33	15	18	..	..	-
Norway	2,514	310	815	226	1,163	-
Netherlands	15,260	2,158	10,732	520	1,850	-
Poland	3,159	1,282	1,441	293	142	1,771
Portugal	6,503	1,000	4,943	460	100	-
United Kingdom	31,940	13,607	12,375	2,588	3,370	306
Romania	6,171	1,888	3,562	41	680	8,354
Russia	6,318	757	5,086	227	249	9,054
Serbia	5,736	1,430	3,064	594	649	6,161
Czech Republic	8,277	2,438	4,849	230	761	15,832
Slovakia	26,802	3,383	20,368	2,817	235	-
Slovenia	6,762	851	4,432	1,355	125	-
Spain	59,882	5,651	43,841	3,861	6,528	6,479
Sweden	3,014	171	1,517	240	1,086	-
Switzerland	8,053	3,325	3,241	1,376	111	7,750
Turkey	4,699	674	2,134	1,784	106	120
Hungary	4,963	1,640	2,891	284	148	12,976

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)

4th 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	
Asia	40,220	5,677	26,890	2,819	4,833	1,006
Saudi Arabia	1,040	378	565	91	6	-
China	3,860	77	2,128	928	727	463
South Korea	3,287	30	344	60	2,852	-
Philippines	277	8	268	2	..	-
Japan	13,899	3,040	10,280	154	425	329
India	1,417	221	1,140	46	10	-
Indonesia	480	49	414	12	4	-
Iran	20	5	11	1	3	-
Israel	1,843	375	1,443	18	6	-
Kazakhstan	98	32	66	-	..	-
Malaysia	19	9	5	5	-	-
Pakistan	9	1	2	6	-	-
Qatar	8,628	730	6,737	595	565	..
Taiwan	11	5	5	1	..	-
Thailand	42	5	30	6	1	-
Africa	6,524	749	5,055	434	287	4,207
Algeria	29	4	18	5	1	-
Egypt	3,591	382	2,702	348	159	4,207
Morocco	30	7	6	14	2	-
South Africa	407	10	372	17	8	-
Tunisia	124	11	18	28	67	-
America	50,452	11,026	33,876	3,534	2,016	13,111
Argentina	27	14	9	4	-	-
Brazil	836	357	257	220	1	587
Canada	3,374	364	1,663	406	941	-
Chile	600	13	586	1	-	-
Colombia	220	5	215	..	..	-
Cuba	145	..	..	14	131	-
Mexico	1,286	478	746	12	49	-
Peru	210	30	179	..	1	-
United States	43,187	9,656	29,780	2,870	881	12,524
Uruguay	96	41	55	..	-	-
Venezuela	54	33	21	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

4th 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	2,946	113	2,265	275	292	1,342
Australia	2,056	74	1,496	198	289	1,342
New Zealand	451	9	362	77	3	-
Offshore centres	17,169	3,312	12,195	1,389	272	318
Bahamas	795	15	142	638	-	-
Cayman Islands	2,967	718	2,136	113	..	-
Gibraltar	467	..	467	-	-	-
Hong Kong	816	105	415	279	18	111
Jersey, c.i.	745	446	299	-	-	-
Singapore	2,160	1,257	677	49	177	208
International organizations	15,647	3,133	12,513	-	2	-

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)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Type of contract	
	Non-renegotiated	Renegotiated
ITALY	309,847	67,409
North West Italy	109,738	22,103
Piedmont	22,341	5,028
Valle d'Aosta	576	107
Lombardy	77,294	15,401
Liguria	9,527	1,568
North East Italy	66,901	16,148
Trentino Alto Adige	5,102	1,881
Veneto	27,501	6,212
Friuli-Venezia Giulia	6,711	1,622
Emilia Romagna	27,587	6,433
Central Italy	73,719	16,837
Tuscany	23,777	5,106
Umbria	3,151	870
Marche	6,201	1,377
Lazio	40,590	9,483
Southern Italy	40,191	8,244
Abruzzo	4,010	877
Molise	649	140
Campania	17,394	3,257
Apulia	14,044	3,092
Basilicata	1,040	228
Calabria	3,054	650
Islands	19,298	4,077
Sicily	13,259	2,909
Sardinia	6,039	1,168

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)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
ITALY	12,423	304	127
North West Italy	4,398	102	39
Piedmont	884	17	8
Valle d'Aosta	34	1	-
Lombardy	3,161	80	24
Liguria	319	5	7
North East Italy	3,070	60	24
Trentino Alto Adige	293	3	2
Veneto	1,175	22	12
Friuli-Venezia Giulia	295	5	2
Emilia Romagna	1,307	30	8
Central Italy	2,798	97	27
Tuscany	966	32	9
Umbria	111	3	1
Marche	233	6	1
Lazio	1,487	56	16
Southern Italy	1,450	29	25
Abruzzo	153	3	2
Molise	20	..	..
Campania	604	9	13
Apulia	519	14	7
Basilicata	39	1	1
Calabria	115	1	2
Islands	707	16	12
Sicily	469	11	10
Sardinia	238	6	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)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,770,873	583,049	365,713
<i>of which:</i>			
Current accounts	249,670	38,912	26,692
<i>of which:</i>			
General government	156,290	61	29
Financial companies (excluding Monetary Financial Institutions)	11,403	5,878	3,393
Non-financial companies and producer households	57,257	22,865	17,570
<i>of which: Small firms</i>	10,745	3,588	3,450
Consumer households	23,117	9,665	5,332
Mortgage loans	1,004,952	343,712	240,103
<i>of which:</i>			
General government	95,525	16,011	6,424
Financial companies (excluding Monetary Financial Institutions)	31,227	20,418	5,855
Non-financial companies and producer households	434,378	156,563	126,233
<i>of which: Small firms</i>	90,084	26,833	26,893
Consumer households	438,685	148,520	100,487
<i>of which: loans for house purchases</i>	401,529	137,959	92,026
Loans secured by pledge of salary	17,821	3,619	2,443
<i>of which:</i>			
Producer households	33	7	8
Consumer households	17,788	3,612	2,435

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)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	59,409	15,222	10,762
<i>of which:</i>			
Producer households	1,315	310	239
Consumer households	58,084	14,905	10,522
Factoring	21,525	7,929	4,034
<i>of which:</i>			
General government	3,474	266	244
Financial companies (excluding Monetary Financial Institutions)	902	864	34
Non-financial companies and producer households	16,788	6,593	3,741
<i>of which:</i> Small firms	440	125	112
Consumer households	163	99	14
Financial leasing	28,530	10,089	7,155
<i>of which:</i>			
General government	412	167	109
Financial companies (excluding Monetary Financial Institutions)	340	114	100
Non-financial companies and producer households	26,473	9,341	6,592
<i>of which:</i> Small firms	5,624	1,879	1,468
Consumer households	1,214	430	340

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	557,478	180,813	83,768
<i>of which:</i>			
Current accounts	173,860	7,127	3,079
<i>of which:</i>			
General government	155,925	118	157
Financial companies (excluding Monetary Financial Institutions)	1,947	65	120
Non-financial companies and producer households	10,324	4,486	2,013
<i>of which: Small firms</i>	1,907	1,208	592
Consumer households	5,018	2,346	756
Mortgage loans	245,522	120,102	55,513
<i>of which:</i>			
General government	53,094	12,881	7,116
Financial companies (excluding Monetary Financial Institutions)	3,272	296	1,385
Non-financial companies and producer households	84,846	47,612	19,124
<i>of which: Small firms</i>	17,286	12,720	6,353
Consumer households	102,933	59,023	27,723
of which: loans for house purchases	93,315	53,067	25,162
Loans secured by pledge of salary	3,684	4,920	3,155
<i>of which:</i>			
Producer households	5	7	6
Consumer households	3,678	4,913	3,149

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	12,767	13,253	7,405
<i>of which:</i>			
Producer households	282	299	186
Consumer households	12,484	12,954	7,219
Factoring	5,707	2,838	1,017
<i>of which:</i>			
General government	1,300	1,201	463
Financial companies (excluding Monetary Financial Institutions)	4	..	..
Non-financial companies and producer households	4,300	1,611	543
<i>of which:</i> Small firms	87	83	33
Consumer households	20	22	8
Financial leasing	6,218	3,669	1,398
<i>of which:</i>			
General government	68	61	6
Financial companies (excluding Monetary Financial Institutions)	111	12	4
Non-financial companies and producer households	5,728	3,478	1,333
<i>of which:</i> Small firms	1,045	821	410
Consumer households	287	106	51

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit

by region of customer

(stocks in millions of euro)

4th quarter 2022

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

	Total	Banks	Financial intermediaries
ITALY	152,087	110,618	41,469
North West Italy	41,514	29,588	11,926
Piedmont	12,110	9,026	3,084
Valle d'Aosta	319	231	89
Lombardy	25,206	17,864	7,342
Liguria	3,879	2,468	1,411
North East Italy	26,992	19,232	7,760
Trentino Alto Adige	1,592	1,171	421
Veneto	11,259	8,042	3,217
Friuli-Venezia Giulia	2,883	2,054	829
Emilia Romagna	11,258	7,965	3,292
Central Italy	32,889	23,828	9,060
Tuscany	10,303	7,340	2,963
Umbria	2,511	1,844	667
Marche	3,418	2,510	908
Lazio	16,656	12,134	4,522
Southern Italy	32,508	24,400	8,109
Abruzzo	3,322	2,447	875
Molise	676	513	163
Campania	12,898	9,760	3,138
Apulia	9,471	7,201	2,270
Basilicata	1,178	897	281
Calabria	4,964	3,581	1,383
Islands	18,183	13,569	4,614
Sicily	13,494	10,009	3,485
Sardinia	4,689	3,561	1,129

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)

4th quarter 2022

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	141,201	1,077	9,760	126,977	1,192	2,195
North West Italy	62,382	91	3,900	57,334	305	751
Piedmont	7,350	22	511	6,620	78	118
Valle d'Aosta	166	..	1	161	2	2
Lombardy	50,250	57	3,373	46,032	207	582
Liguria	4,616	12	14	4,522	19	50
North East Italy	28,433	79	652	26,252	629	821
Trentino Alto Adige	3,794	11	37	3,389	186	171
Veneto	6,525	37	243	5,781	114	348
Friuli-Venezia Giulia	6,224	9	25	5,946	204	40
Emilia Romagna	11,890	21	347	11,136	125	261
Central Italy	42,628	871	5,001	36,103	128	526
Tuscany	3,901	8	37	3,677	56	124
Umbria	373	2	7	341	10	13
Marche	1,047	4	147	840	21	35
Lazio	37,306	857	4,810	31,244	41	354
Southern Italy	6,298	27	37	6,070	86	78
Abruzzo	926	2	3	895	14	12
Molise	38	..	..	32	3	2
Campania	4,215	17	15	4,127	22	33
Apulia	831	6	10	755	31	27
Basilicata	139	..	2	131	5	1
Calabria	150	1	5	129	11	3
Islands	1,460	9	171	1,218	43	19
Sicily	739	4	12	685	26	12
Sardinia	721	5	159	533	17	8

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR10288](#)

Non-bank loans (excluding bad loans)

by technical form and customer sector

(stocks in millions of euro)

4th 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	23,159	3,017	182	16,983	185	2,791
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Factoring: with recourse

Advances to assignor	8,072	36	1,435	6,501	82	18
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Nominal value of receivables acquired	12,161	69	1,147	10,600	103	243
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Total exposure in respect of finance leases

	42,930	186	510	38,192	2,801	1,240
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Receivables for consumer credit

	41,469	-	-	-	-	41,469
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Other finance

	5,927	88	324	3,450	841	1,224
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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)

4th 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	23,160	9,047	5,565	6,172	1,804	572
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Factoring: with recourse

Advances to assignor	8,075	4,499	1,433	1,260	710	173
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Nominal value of credits acquired	12,165	5,896	2,362	2,448	1,142	316
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Total exposure in respect of finance leases

	42,930	14,313	14,258	7,244	4,906	2,209
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Receivables for consumer credit

	41,469	11,926	7,760	9,060	8,109	4,614
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Other finance

	5,926	2,914	992	996	609	416
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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)

4th quarter 2022

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	2,113,029	430,795	89,004	1,194,616
North West Italy	656,184	160,432	26,447	379,960
Piedmont	141,359	26,338	6,915	94,913
Valle d'Aosta	5,121	1,241	228	2,898
Lombardy	463,266	125,367	17,277	248,145
Liguria	46,437	7,486	2,026	34,004
North East Italy	442,987	112,343	21,779	267,631
Trentino Alto Adige	50,193	12,877	3,206	28,963
Veneto	182,739	44,386	8,440	108,800
Friuli-Venezia Giulia	42,738	8,435	1,726	26,677
Emilia Romagna	167,317	46,646	8,406	103,192
Central Italy	499,441	99,495	17,062	247,908
Tuscany	112,860	25,563	6,073	76,188
Umbria	21,681	4,760	1,040	14,929
Marche	45,874	9,488	2,405	31,871
Lazio	319,026	59,684	7,544	124,919
Southern Italy	286,861	42,620	16,629	217,065
Abruzzo	32,087	5,153	1,805	23,740
Molise	7,528	682	391	6,175
Campania	119,144	19,645	6,261	89,011
Apulia	81,819	11,780	5,439	61,554
Basilicata	14,117	2,068	770	10,823
Calabria	32,168	3,293	1,963	25,762
Islands	111,255	15,905	7,088	82,052
Sicily	78,286	10,533	4,610	59,366
Sardinia	32,969	5,371	2,478	22,686

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)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	2,096,597	651,665	437,469
Sight and overnight deposits	10,391	3,558	2,341
General government	50	2	4
Financial companies (excluding Monetary Financial Institutions)	538	272	136
Non-financial companies and producer households	2,003	456	488
<i>of which: Small firms</i>	249	66	71
Consumer households	6,931	2,204	1,642
With agreed maturity	77,854	26,901	19,724
General government	6,319	11	270
Financial companies (excluding Monetary Financial Institutions)	17,886	10,283	5,525
Non-financial companies and producer households	22,820	7,350	5,521
<i>of which: Small firms</i>	1,128	270	374
Consumer households	29,566	9,144	8,219
Redeemable at notice	321,454	70,042	53,529
General government	4,731	674	294
Financial companies (excluding Monetary Financial Institutions)	353	67	67
Non-financial companies and producer households	12,742	1,936	1,968
<i>of which: Small firms</i>	7,806	1,409	1,452
Consumer households	303,012	67,258	51,119

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)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,459,067	543,392	355,531
General government	34,626	3,106	6,392
Financial companies (excluding Monetary Financial Institutions)	101,388	60,263	19,850
Non-financial companies and producer households	468,548	173,352	123,869
<i>of which:</i> Small firms	104,297	33,293	28,394
Consumer households	817,008	294,212	198,747
Saving certificates and CDs issued	9,051	3,003	2,807
General government	100	94	5
Financial companies (excluding Monetary Financial Institutions)	308	106	19
Non-financial companies and producer households	1,754	701	434
<i>of which:</i> Small firms	387	108	113
Consumer households	6,789	2,062	2,320

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	506,016	278,180	106,965
Sight and overnight deposits	2,316	1,434	741
General government	36	3	5
Financial companies (excluding Monetary Financial Institutions)	127	1	1
Non-financial companies and producer households	857	154	48
<i>of which: Small firms</i>	47	43	22
Consumer households	1,262	1,150	672
With agreed maturity	23,278	5,838	2,112
General government	5,968	59	12
Financial companies (excluding Monetary Financial Institutions)	1,976	57	45
Non-financial companies and producer households	8,053	1,193	704
<i>of which: Small firms</i>	174	255	56
Consumer households	6,445	4,427	1,332
Redeemable at notice	66,855	100,667	30,361
General government	2,384	1,148	230
Financial companies (excluding Monetary Financial Institutions)	149	18	53
Non-financial companies and producer households	5,213	2,818	806
<i>of which: Small firms</i>	1,752	2,462	731
Consumer households	58,937	96,511	29,187

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	320,068	167,285	72,790
General government	19,340	3,093	2,695
Financial companies (excluding Monetary Financial Institutions)	19,181	1,448	646
Non-financial companies and producer households	98,103	52,831	20,393
<i>of which: Small firms</i>	18,829	16,453	7,326
Consumer households	170,555	106,494	47,000
Saving certificates and CDs issued	2,014	1,001	225
General government	1	1	..
Financial companies (excluding Monetary Financial Institutions)	176	6	1
Non-financial companies and producer households	426	150	44
<i>of which: Small firms</i>	58	66	41
Consumer households	1,391	840	176

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)

4th quarter 2022

Reporting institutions: **Banks and CDP**

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

TOTAL	2,196,660	165,640	773,027
Italian government securities	517,551	37,999	140,429
<i>of which:</i> BOTs	24,635	2,118	4,987
BTPs	470,613	34,082	129,931
CCTs	14,749	1,255	2,772
Equity securities	342,953	58,218	89,473
<i>of which:</i> in non-euro-area currencies	82,113	2,641	18,572
Debt securities other than italian government securities	529,151	24,340	74,650
<i>of which:</i> in non-euro-area currencies	73,232	2,533	18,781
Units of collective investment undertakings	794,402	42,523	465,488
Securities other than debt and equity securities	3,927	812	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)

4th 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	
TOTAL	90,721	7,965	56,740	1,732,007	142,947	694,263
Italian government securities	11,799	723	4,737	433,265	31,452	132,698
<i>of which:</i> BOTs	1,138	149	779	15,345	1,904	4,173
BTPs	9,870	473	3,339	401,768	28,301	124,654
CCTs	762	98	597	10,140	811	2,053
Equity securities	5,280	676	3,216	254,516	53,384	83,056
<i>of which:</i> in non-euro-area currencies	2,867	414	1,679	33,629	2,086	16,184
Debt securities other than Italian government securities	19,851	2,029	7,677	385,950	20,912	64,507
<i>of which:</i> in non-euro-area currencies	2,699	362	1,946	38,867	2,025	16,287
Units of collective investment undertakings	53,445	4,497	40,847	648,079	35,483	411,510
Securities other than debt and equity securities	1	1	-	3,111	267	636

Financing and Funding

Access to data:

[TFR40087](#)

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	2,196,660	165,640	773,027
North West Italy	1,078,878	61,539	367,427
Piedmont	231,707	16,733	95,646
Valle d'Aosta	2,747	176	1,820
Lombardy	801,561	42,036	238,907
Liguria	42,863	2,595	31,054
North East Italy	483,586	28,754	186,617
Trentino Alto Adige	24,499	1,770	12,597
Veneto	214,391	9,691	63,425
Friuli-Venezia Giulia	54,858	1,378	14,508
Emilia Romagna	189,838	15,915	96,087
Central Italy	528,768	63,573	131,544
Tuscany	65,420	7,189	49,340
Umbria	11,876	3,194	7,634
Marche	18,742	1,979	15,102
Lazio	432,730	51,210	59,468
Southern Italy	72,008	8,503	61,680
Abruzzo	8,620	938	7,261
Molise	1,198	122	1,063
Campania	33,732	4,327	28,257
Apulia	19,301	1,994	17,140
Basilicata	2,345	222	2,104
Calabria	6,813	899	5,855
Islands	33,420	3,272	25,759
Sicily	23,492	2,324	18,923
Sardinia	9,928	947	6,836

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)

4th quarter 2022

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	90,721	7,965	56,740
North West Italy	53,801	3,820	28,286
Piedmont	23,393	715	7,235
Valle d'Aosta	140	5	134
Lombardy	27,737	2,956	19,270
Liguria	2,531	144	1,646
North East Italy	19,869	1,978	15,303
Trentino Alto Adige	3,603	114	1,745
Veneto	5,579	788	4,426
Friuli-Venezia Giulia	1,486	187	1,268
Emilia Romagna	9,202	889	7,864
Central Italy	11,898	1,333	8,981
Tuscany	4,450	466	3,497
Umbria	586	66	472
Marche	731	80	611
Lazio	6,131	720	4,400
Southern Italy	4,041	691	3,217
Abruzzo	469	52	346
Molise	75	2	71
Campania	2,235	485	1,708
Apulia	949	97	838
Basilicata	57	8	49
Calabria	257	46	206
Islands	1,112	143	954
Sicily	675	81	578
Sardinia	437	61	375

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th 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	1,732,007	142,947	694,263
North West Italy	771,812	53,156	329,534
Piedmont	196,093	14,966	86,515
Valle d'Aosta	2,445	166	1,639
Lombardy	535,695	35,712	212,612
Liguria	37,579	2,311	28,768
North East Italy	433,699	23,769	167,125
Trentino Alto Adige	16,632	1,515	10,677
Veneto	199,496	7,679	57,434
Friuli-Venezia Giulia	45,349	1,109	12,992
Emilia Romagna	172,222	13,466	86,022
Central Italy	431,111	56,329	117,838
Tuscany	57,552	6,188	43,818
Umbria	10,982	3,027	6,967
Marche	17,116	1,743	14,049
Lazio	345,460	45,371	53,004
Southern Italy	64,348	7,007	55,760
Abruzzo	7,717	799	6,571
Molise	1,087	112	964
Campania	29,522	3,475	25,036
Apulia	17,578	1,687	15,747
Basilicata	2,197	182	1,997
Calabria	6,246	752	5,444
Islands	31,037	2,686	24,006
Sicily	21,831	1,912	17,706
Sardinia	9,206	774	6,300

Financing and Funding

Access to data:

[TFR40500](#)

Securities and derivatives trading by type of security and derivative instrument

(flows in millions of euro)

4th quarter 2022

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	561,563	522,522	39,041
Italian government securities	320,827	310,483	10,344
<i>of which:</i> BOTs	78,230	77,284	946
CCTs	28,721	28,054	667
BTPs	213,377	204,688	8,689
Other debt securities	95,078	89,150	5,929
Equity securities	122,136	102,209	19,927
Other securities	61	55	6
Total Derivative Instruments	1,213,064	1,177,856	35,207
Futures	390,787	358,318	32,469
<i>of which:</i> on interest rates	13,621	13,559	62
on stock indices	225,399	196,954	28,445
Swaps e Forward Rate Agreements	725,352	725,352	-
<i>of which:</i> Interest Rate Swaps	552,462	552,462	-
Currency Swaps	60,757	60,757	-
Forward Rate Agreements	104,653	104,653	-
Options on securities	7,027	5,449	1,578
<i>of which:</i> on equity securities	4,775	3,549	1,226
Options on futures or stock indices	33,282	33,031	251
<i>of which:</i> on stock indices or futures on stock indices	28,782	28,540	242
Interest rate options	11,264	11,264	-
Foreign currency options and other derivative instruments	45,352	44,443	909

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)

4th 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	0.09	0.10	0.11	0.21	0.08	0.10	0.12	0.18
North West Italy	0.09	0.10	0.11	0.19	0.08	0.10	0.12	0.17
Piedmont	0.08	0.08	0.09	0.18	0.06	0.07	0.08	0.12
Valle d'Aosta	0.08	0.09	0.09	0.11	0.06	0.06	0.06	0.10
Lombardy	0.10	0.11	0.12	0.19	0.09	0.11	0.13	0.18
Liguria	0.08	0.09	0.10	0.16	0.07	0.09	0.10	0.16
North East Italy	0.10	0.11	0.13	0.23	0.08	0.09	0.11	0.17
Trentino Alto Adige	0.16	0.17	0.20	0.35	0.14	0.13	0.15	0.19
Veneto	0.11	0.12	0.13	0.19	0.07	0.08	0.10	0.17
Friuli-Venezia Giulia	0.10	0.10	0.11	0.23	0.06	0.07	0.09	0.16
Emilia Romagna	0.09	0.10	0.12	0.26	0.08	0.09	0.11	0.18
Central Italy	0.08	0.09	0.10	0.25	0.10	0.13	0.16	0.23
Tuscany	0.08	0.09	0.09	0.25	0.11	0.14	0.16	0.18
Umbria	0.07	0.08	0.09	0.16	0.09	0.10	0.13	0.16
Marche	0.08	0.08	0.10	0.29	0.08	0.11	0.13	0.21
Lazio	0.08	0.09	0.10	0.25	0.10	0.13	0.17	0.25
Southern Italy	0.07	0.08	0.08	0.15	0.06	0.09	0.11	0.16
Abruzzo	0.06	0.08	0.09	0.15	0.07	0.10	0.13	0.21
Molise	0.09	0.09	0.11	0.20	0.08	0.10	0.12	0.25
Campania	0.06	0.07	0.07	0.15	0.05	0.07	0.08	0.14
Apulia	0.07	0.09	0.10	0.18	0.07	0.10	0.13	0.16
Basilicata	0.06	0.07	0.08	0.13	0.07	0.11	0.14	0.23
Calabria	0.06	0.08	0.07	0.11	0.06	0.08	0.09	0.16
Islands	0.12	0.14	0.16	0.22	0.08	0.10	0.13	0.20
Sicily	0.13	0.16	0.18	0.25	0.09	0.11	0.14	0.19
Sardinia	0.11	0.12	0.11	0.17	0.07	0.09	0.11	0.22

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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