

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

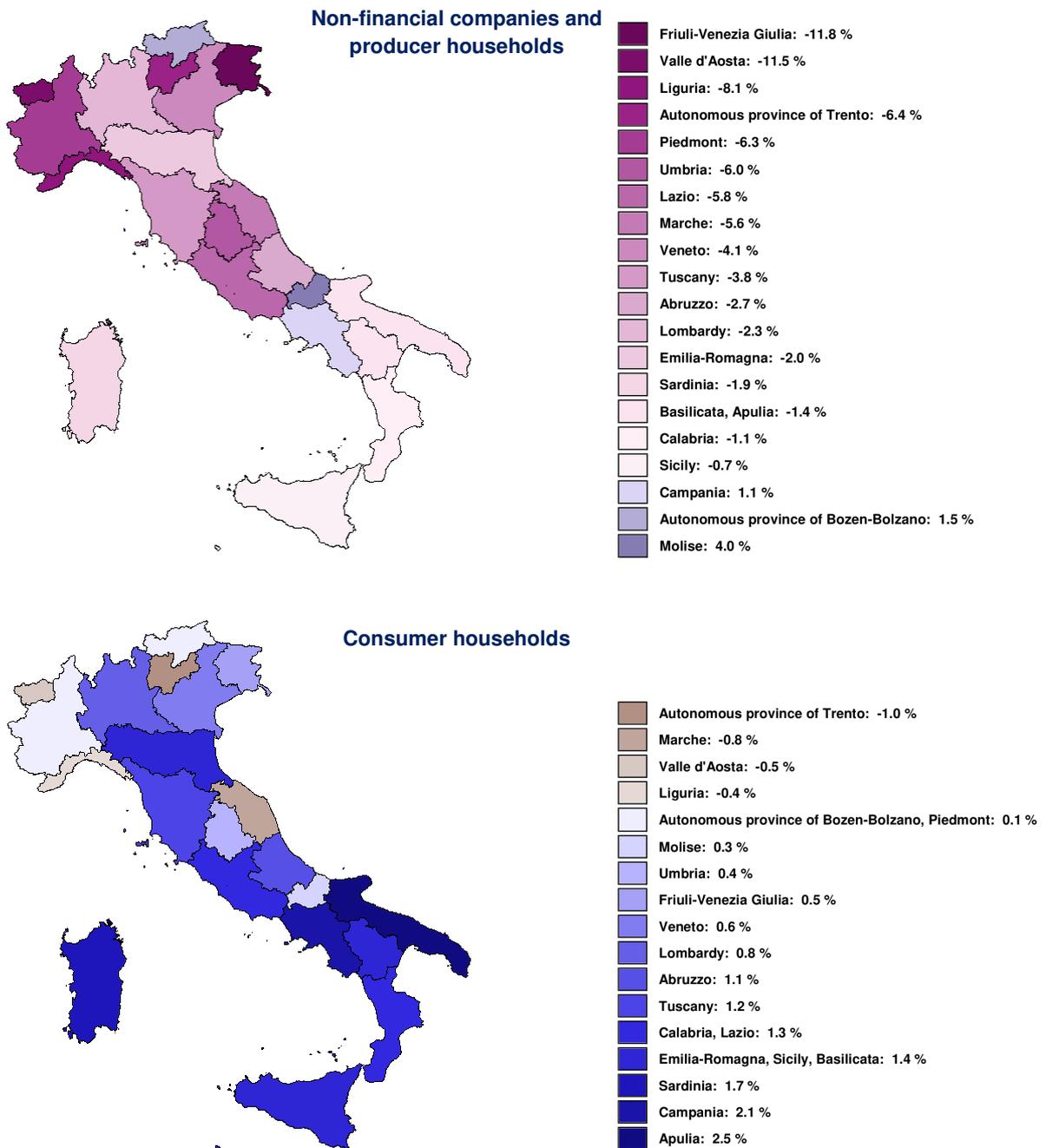
29 September 2023

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

Figure 1

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

(data at 30 June 2023)

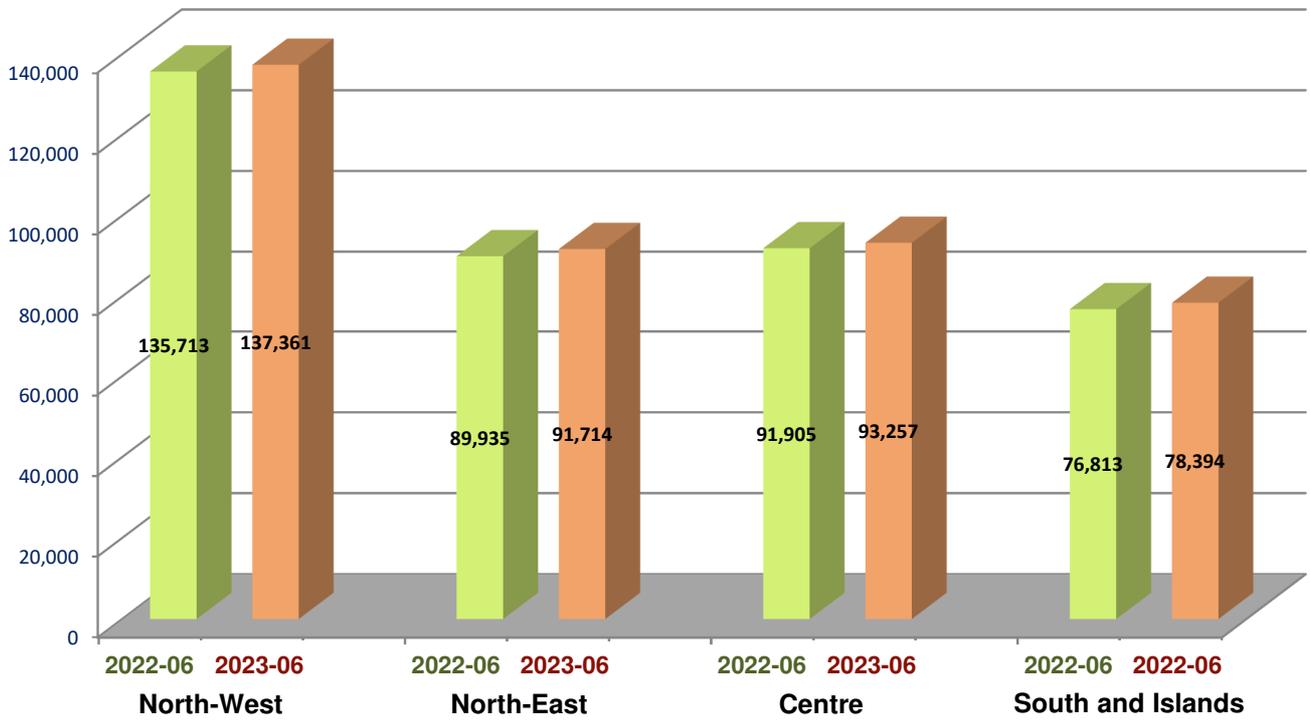


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

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



Reference period: June 2023

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

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

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

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

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

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

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

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## Key to symbols and information in the index

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

**Frequency:**

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

**Source:**

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

**Description of the table**

**Identification code of the table**

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

## Notice to readers

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

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

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

## Direct fund-raising

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

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

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

## Securities, derivatives and customer assets under management

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

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

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

## Deposit rates

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

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

### Loans

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

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

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

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

## Financing and Funding

### Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

1st 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	1,809,310	1,735,683	709,937	74,127
<i>of which:</i>				
Repos	44,554	43,495	4,310	1,380
Loans (excluding repos)	1,764,206	1,691,821	705,615	72,685
Loans (excluding bad loans and repos)	1,733,086	1,660,996	685,500	72,390
<i>of which:</i>				
Long-term loans (excluding bad loans and repos)	1,329,951	1,282,366	539,516	47,585
Deposits	2,093,685	2,027,921	486,820	68,786
<i>of which:</i>				
Repos	119,327	112,478	174	7,093
Deposits (excluding repos)	1,832,018	1,791,789	480,783	43,007
Debt securities	108,168	108,168	....	....

**Note:** The data only include transactions with resident and non resident customers. The difference between “loans” and “loans (excluding repos)”, apart from repos, is due to bad loans originating from expired securities. The difference between “deposits” and “deposits (excluding repos)”, apart from repos, is due to banker’s drafts, cash exposures for own securitisations - debt securities (included in deposits according to the Regulation ECB/2008/32 starting from June 2010) and other residual components.

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR40020](#)

### Summary data on banking

#### main balance sheet aggregates of banking activity

(stocks in millions of euro)

Reporting institutions: **Banks and CDP**

	2022-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2
Loans	1,856,123	1,860,849	1,844,965	1,826,196	1,809,264
<i>of which:</i> Loans (excluding repos)	1,812,125	1,820,516	1,808,088	1,783,415	1,764,206
Portfolio securities	870,006	837,327	824,945	857,391	852,790
Deposits	2,156,610	2,145,350	2,156,378	2,112,034	2,093,685
<i>of which:</i> Deposits (excluding repos)	1,907,965	1,910,424	1,916,928	1,848,796	1,832,018
Securities issued but not expired	252,300	256,924	260,018	276,356	296,944
<i>of which:</i> Subordinated bonds	33,729	33,684	31,870	32,954	32,091
Customer assets under management	2,258,901	2,204,039	2,287,817	2,399,134	2,459,585

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

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Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20232](#)

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	of which:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
<b>ITALY</b>	<b>1,735,683</b>	<b>247,055</b>	<b>177,224</b>
<b>North West Italy</b>	<b>571,609</b>	<b>16,973</b>	<b>89,438</b>
Piedmont	110,394	7,372	8,069
Valle d'Aosta	3,065	145	191
Lombardy	427,297	7,590	80,781
Liguria	30,853	1,866	397
<b>North East Italy</b>	<b>352,221</b>	<b>7,025</b>	<b>22,482</b>
Trentino Alto Adige	45,554	647	1,655
Veneto	137,145	2,672	9,543
Friuli-Venezia Giulia	31,442	1,136	2,220
Emilia Romagna	138,079	2,570	9,064
<b>Central Italy</b>	<b>547,336</b>	<b>200,242</b>	<b>61,722</b>
Tuscany	96,131	4,041	709
Umbria	18,403	881	41
Marche	31,575	1,440	353
Lazio	401,227	193,880	60,619
<b>Southern Italy</b>	<b>180,825</b>	<b>14,889</b>	<b>474</b>
Abruzzo	20,975	1,089	40
Molise	3,409	229	3
Campania	76,538	7,083	313
Apulia	54,920	2,519	70
Basilicata	6,392	510	25
Calabria	18,591	3,458	23
<b>Islands</b>	<b>83,632</b>	<b>7,927</b>	<b>3,107</b>
Sicily	57,576	6,596	81
Sardinia	26,056	1,331	3,027

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

Source: supervisory reports

## Financing and Funding

### Loans

by customer region, sector and economic activity

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:			Consumer households	
		Industry	Building	Services		
<b>ITALY</b>	<b>709,937</b>	<b>229,443</b>	<b>62,878</b>	<b>377,660</b>	<b>117,760</b>	<b>594,112</b>
<b>North West Italy</b>	<b>269,148</b>	<b>89,110</b>	<b>23,963</b>	<b>144,895</b>	<b>35,155</b>	<b>193,270</b>
Piedmont	49,747	17,249	4,358	24,799	9,717	44,783
Valle d'Aosta	1,701	873	181	592	336	1,020
Lombardy	204,530	67,836	18,418	110,776	22,322	132,220
Liguria	13,171	3,153	1,007	8,728	2,780	15,248
<b>North East Italy</b>	<b>192,343</b>	<b>73,568</b>	<b>14,362</b>	<b>90,313</b>	<b>34,254</b>	<b>128,780</b>
Trentino Alto Adige	29,424	6,838	2,372	17,578	7,794	13,574
Veneto	72,172	28,623	4,733	33,802	12,052	52,213
Friuli-Venezia Giulia	15,239	7,601	1,239	5,320	2,487	12,604
Emilia Romagna	75,507	30,507	6,019	33,613	11,921	50,389
<b>Central Italy</b>	<b>145,618</b>	<b>41,200</b>	<b>13,491</b>	<b>83,902</b>	<b>22,758</b>	<b>137,534</b>
Tuscany	47,131	15,508	3,539	24,473	9,622	43,705
Umbria	9,646	3,929	842	4,150	1,986	7,748
Marche	16,326	7,117	1,278	7,015	3,562	13,310
Lazio	72,515	14,646	7,832	48,264	7,588	72,770
<b>Southern Italy</b>	<b>74,687</b>	<b>19,695</b>	<b>8,316</b>	<b>41,513</b>	<b>17,231</b>	<b>90,314</b>
Abruzzo	10,217	3,507	1,527	4,633	2,221	9,546
Molise	1,466	403	202	725	425	1,706
Campania	32,204	8,571	2,895	19,388	5,704	36,840
Apulia	22,033	5,586	2,476	11,829	5,948	30,100
Basilicata	2,952	639	560	1,383	842	2,880
Calabria	5,814	989	657	3,557	2,091	9,241
<b>Islands</b>	<b>28,140</b>	<b>5,870</b>	<b>2,746</b>	<b>17,036</b>	<b>8,362</b>	<b>44,214</b>
Sicily	19,108	3,951	1,774	11,662	5,661	31,629
Sardinia	9,033	1,919	972	5,374	2,701	12,585

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>709,937</b>	<b>269,148</b>	<b>192,343</b>	<b>145,618</b>	<b>74,687</b>	<b>28,140</b>
Agriculture, forestry and fishing	39,956	11,180	14,099	7,026	5,163	2,487
Mining and quarrying	1,453	482	233	498	140	101
Manufacturing	199,489	78,029	66,589	32,073	17,611	5,187
Electricity, gas, steam and air conditioning supply	19,596	7,620	4,394	6,435	859	288
Water supply, sewerage, waste management and remediation activities	8,905	2,979	2,352	2,194	1,085	295
Construction	62,878	23,963	14,362	13,491	8,316	2,746
Wholesale and retail trade, repair of motor vehicles and motorcycles	126,279	42,364	31,755	25,268	19,544	7,348
Transportation and storage	31,304	9,155	5,508	11,211	3,535	1,895
Accommodation and food service activities	34,134	7,676	12,190	7,098	4,956	2,213
Information and communication	19,266	12,474	2,310	3,332	794	356
Financial and insurance activities	7,080	3,396	1,928	1,218	374	163
Real estate activities	60,818	26,448	14,311	14,788	3,830	1,440
Professional, scientific and technical activities	54,340	26,957	11,586	11,673	2,955	1,169
Administrative and support service activities	18,538	8,244	5,148	3,128	1,426	593
All remaining activities (sections O, P, Q, R, S, T)	25,901	8,181	5,577	6,186	4,098	1,858

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20231](#)

### Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Total	of which:			
		Non-financial companies and producer households	of which:		Consumer households
			Small firms		
<b>ITALY</b>	<b>-2.4</b>	<b>-3.4</b>	<b>-6.3</b>	<b>1.0</b>	
<b>North West Italy</b>	<b>-1.3</b>	<b>-3.4</b>	<b>-7.0</b>	<b>0.6</b>	
Piedmont	-2.4	-6.3	-6.4	0.1	
Valle d'Aosta	-8.5	-11.5	-7.2	-0.5	
Lombardy	-0.7	-2.3	-7.3	0.8	
Liguria	-3.5	-8.1	-7.0	-0.4	
<b>North East Italy</b>	<b>-2.2</b>	<b>-3.6</b>	<b>-7.3</b>	<b>0.8</b>	
Aut. province of Trento	-5.1	-6.4	-8.5	-1.0	
Aut. province of Bozen-Bolzano	1.9	1.5	-3.7	0.1	
Veneto	-3.8	-4.1	-8.1	0.6	
Friuli Venezia Giulia	-5.7	-11.8	-8.1	0.5	
Emilia-Romagna	-0.1	-2.0	-7.4	1.4	
<b>Central Italy</b>	<b>-5.0</b>	<b>-5.1</b>	<b>-6.0</b>	<b>1.0</b>	
Tuscany	-1.7	-3.8	-5.6	1.2	
Umbria	-3.4	-6.0	-6.4	0.4	
Marche	-3.6	-5.6	-7.7	-0.8	
Lazio	-6.0	-5.8	-5.4	1.3	
<b>Southern Italy</b>	<b>0.5</b>	<b>-0.4</b>	<b>-4.6</b>	<b>2.0</b>	
Abruzzo	-1.0	-2.7	-6.8	1.1	
Molise	1.4	4.0	-6.3	0.3	
Campania	1.1	1.1	-3.9	2.1	
Apulia	0.4	-1.4	-4.6	2.5	
Basilicata	0.3	-1.4	-4.5	1.4	
Calabria	0.0	-1.1	-3.7	1.3	
<b>Islands</b>	<b>0.0</b>	<b>-1.1</b>	<b>-3.7</b>	<b>1.5</b>	
Sicily	-0.2	-0.7	-3.8	1.4	
Sardinia	0.4	-1.9	-3.3	1.7	

**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)

2nd quarter 2023

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>TOTAL</b>	<b>831,984</b>	<b>143,869</b>	<b>494,992</b>	<b>125,953</b>	<b>67,170</b>	<b>110,409</b>
<b>Europe</b>	<b>699,400</b>	<b>120,870</b>	<b>399,023</b>	<b>120,201</b>	<b>59,306</b>	<b>89,621</b>
Albania	556	104	297	155	-	815
Austria	87,198	9,624	54,564	18,909	4,100	-
Belgium	11,359	1,621	8,767	500	471	-
Bosnia and Herzegovina	608	164	444	..	..	3,661
Bulgaria	3,409	589	2,684	4	131	10,569
Croatia	30,825	5,558	17,310	7,924	34	-
Denmark	1,485	322	755	171	238	368
Finland	2,573	149	1,571	70	782	-
France	79,855	8,226	36,831	18,370	16,428	-
Germany	204,550	32,521	106,592	47,349	18,088	-
Greece	1,181	581	240	334	26	-
Ireland	19,660	5,228	13,250	475	707	-
Liechtenstein	102	18	66	19	-	-
Luxembourg	35,721	10,313	19,633	5,089	687	-
Malta	310	144	56	46	64	-
Montenegro	61	40	21	..	..	-
Norway	2,462	208	763	311	1,180	-
Netherlands	17,126	3,623	10,586	786	2,131	-
Poland	2,878	1,221	1,349	212	94	1,820
Portugal	7,595	1,113	4,596	1,696	191	-
United Kingdom	36,977	15,382	14,241	4,222	3,132	305
Romania	6,333	1,942	3,627	34	731	7,873
Russia	5,622	1,114	4,138	224	147	7,789
Serbia	5,868	879	3,374	949	666	6,478
Czech Republic	8,869	2,083	5,845	48	892	22,916
Slovakia	28,568	3,517	21,283	3,505	263	-
Slovenia	6,920	951	4,409	1,438	122	-
Spain	67,163	5,836	50,242	4,555	6,531	6,194
Sweden	3,251	376	1,424	278	1,173	-
Switzerland	7,748	3,058	3,262	1,363	65	6,877
Turkey	3,121	490	1,663	886	82	99
Hungary	5,217	1,952	3,062	139	64	13,496

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

Source: supervisory reports

## Financing and Funding

### External position

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

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>Asia</b>	<b>36,060</b>	<b>4,184</b>	<b>25,199</b>	<b>1,993</b>	<b>4,685</b>	<b>1,165</b>
Saudi Arabia	1,334	394	628	307	3	-
China	2,648	54	1,894	107	592	321
South Korea	3,350	47	340	126	2,837	-
Philippines	175	5	168	2	..	-
Japan	10,475	660	9,136	220	460	613
India	1,342	71	1,204	63	5	-
Indonesia	391	38	339	10	4	-
Iran	5	..	1	1	3	-
Israel	2,172	837	1,301	28	6	-
Kazakhstan	73	12	60	-	..	-
Malaysia	9	2	4	2	-	-
Pakistan	4	1	2	2	-	-
Qatar	8,975	1,193	6,783	438	561	1
Taiwan	19	5	13	1	..	-
Thailand	45	8	29	5	4	-
<b>Africa</b>	<b>6,344</b>	<b>783</b>	<b>4,778</b>	<b>432</b>	<b>351</b>	<b>3,522</b>
Algeria	24	3	4	14	3	-
Egypt	3,660	409	2,726	334	191	3,522
Morocco	79	29	8	39	2	-
South Africa	221	10	151	10	51	-
Tunisia	103	17	18	15	53	-
<b>America</b>	<b>52,510</b>	<b>11,692</b>	<b>35,562</b>	<b>3,020</b>	<b>2,237</b>	<b>14,601</b>
Argentina	18	8	8	2	-	-
Brazil	781	513	256	11	1	654
Canada	3,490	383	1,540	237	1,330	-
Chile	635	17	617	..	-	-
Colombia	219	7	211	1	..	-
Cuba	137	..	1	14	123	-
Mexico	953	335	565	10	44	-
Peru	218	30	186	2	..	-
United States	45,558	10,304	31,793	2,741	720	13,947
Uruguay	89	28	61	..	-	-
Venezuela	36	21	15	-	-	-

## Financing and Funding

### External position

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

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
<b>Oceania</b>	<b>2,282</b>	<b>106</b>	<b>1,701</b>	<b>148</b>	<b>327</b>	<b>1,255</b>
Australia	1,537	64	1,047	117	308	1,255
New Zealand	400	11	339	31	19	-
<b>Offshore centres</b>	<b>14,952</b>	<b>3,463</b>	<b>11,069</b>	<b>156</b>	<b>264</b>	<b>244</b>
Bahamas	297	69	229	-	-	-
Cayman Islands	2,464	677	1,787	-	-	-
Gibraltar	469	2	467	-	-	-
Hong Kong	735	174	472	80	9	123
Jersey, c.i.	571	397	174	-	-	-
Singapore	2,012	1,067	710	52	182	121
<b>International organizations</b>	<b>20,436</b>	<b>2,772</b>	<b>17,662</b>	<b>2</b>	<b>-</b>	<b>-</b>

## Financing and Funding

Access to data:

[TFR10425](#)

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

#### for house purchase: stocks

by customer region and type of contract

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

<b>ITALY</b>	<b>305,539</b>	<b>71,560</b>
<b>North West Italy</b>	<b>108,382</b>	<b>23,075</b>
Piedmont	21,999	5,210
Valle d'Aosta	566	107
Lombardy	76,462	16,156
Liguria	9,354	1,602
<b>North East Italy</b>	<b>65,228</b>	<b>17,655</b>
Trentino Alto Adige	4,935	1,984
Veneto	26,737	6,928
Friuli-Venezia Giulia	6,579	1,718
Emilia Romagna	26,977	7,025
<b>Central Italy</b>	<b>72,560</b>	<b>18,059</b>
Tuscany	23,358	5,574
Umbria	3,138	893
Marche	6,009	1,513
Lazio	40,055	10,079
<b>Southern Italy</b>	<b>40,180</b>	<b>8,447</b>
Abruzzo	3,967	918
Molise	638	144
Campania	17,465	3,300
Apulia	14,043	3,188
Basilicata	1,046	229
Calabria	3,020	668
<b>Islands</b>	<b>19,189</b>	<b>4,324</b>
Sicily	13,093	3,143
Sardinia	6,096	1,181

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR10435](#)

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

(flows in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
<b>ITALY</b>	<b>9,685</b>	<b>712</b>	<b>124</b>
<b>North West Italy</b>	<b>3,406</b>	<b>281</b>	<b>30</b>
Piedmont	657	43	6
Valle d'Aosta	22	1	-
Lombardy	2,489	225	23
Liguria	238	12	1
<b>North East Italy</b>	<b>2,251</b>	<b>146</b>	<b>25</b>
Trentino Alto Adige	194	5	2
Veneto	900	61	15
Friuli-Venezia Giulia	207	15	2
Emilia Romagna	950	65	7
<b>Central Italy</b>	<b>2,207</b>	<b>190</b>	<b>31</b>
Tuscany	712	63	6
Umbria	89	7	1
Marche	178	18	4
Lazio	1,227	101	20
<b>Southern Italy</b>	<b>1,219</b>	<b>66</b>	<b>27</b>
Abruzzo	118	9	2
Molise	19	1	..
Campania	524	24	12
Apulia	433	24	10
Basilicata	36	1	..
Calabria	89	6	3
<b>Islands</b>	<b>602</b>	<b>29</b>	<b>11</b>
Sicily	417	21	9
Sardinia	185	8	3

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20281](#)

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,735,683	571,609	352,221
<i>of which:</i>			
<b>Current accounts</b>	<b>236,862</b>	<b>39,507</b>	<b>25,465</b>
<i>of which:</i>			
General government	142,721	102	61
Financial companies (excluding Monetary Financial Institutions)	12,109	6,888	2,861
Non-financial companies and producer households	59,189	23,251	17,600
<i>of which: Small firms</i>	10,956	3,598	3,463
Consumer households	21,410	8,841	4,638
<b>Mortgage loans</b>	<b>990,238</b>	<b>340,033</b>	<b>235,381</b>
<i>of which:</i>			
General government	94,087	16,031	6,407
Financial companies (excluding Monetary Financial Institutions)	32,130	21,961	5,489
Non-financial companies and producer households	422,887	152,605	122,604
<i>of which: Small firms</i>	85,460	25,426	25,506
Consumer households	436,286	147,423	99,818
<i>of which: loans for house purchases</i>	400,726	137,361	91,714
<b>Loans secured by pledge of salary</b>	<b>18,277</b>	<b>3,760</b>	<b>2,505</b>
<i>of which:</i>			
Producer households	33	8	8
Consumer households	18,243	3,752	2,497

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

Source: supervisory returns

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>60,888</b>	<b>15,554</b>	<b>10,967</b>
<i>of which:</i>			
Producer households	1,260	294	220
Consumer households	59,614	15,251	10,745
<b>Factoring</b>	<b>19,397</b>	<b>6,720</b>	<b>3,763</b>
<i>of which:</i>			
General government	3,461	208	194
Financial companies (excluding Monetary Financial Institutions)	807	725	74
Non-financial companies and producer households	14,436	5,498	3,429
<i>of which:</i> Small firms	398	109	95
Consumer households	503	190	64
<b>Financial leasing</b>	<b>28,389</b>	<b>9,992</b>	<b>7,100</b>
<i>of which:</i>			
General government	397	163	104
Financial companies (excluding Monetary Financial Institutions)	360	124	105
Non-financial companies and producer households	26,280	9,215	6,516
<i>of which:</i> Small firms	5,555	1,836	1,449
Consumer households	1,260	454	361

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	547,336	180,825	83,632
<i>of which:</i>			
<b>Current accounts</b>	<b>161,269</b>	<b>7,458</b>	<b>3,163</b>
<i>of which:</i>			
General government	142,236	137	186
Financial companies (excluding Monetary Financial Institutions)	2,198	79	83
Non-financial companies and producer households	11,455	4,741	2,141
<i>of which: Small firms</i>	1,991	1,287	617
Consumer households	4,818	2,395	719
<b>Mortgage loans</b>	<b>241,428</b>	<b>118,844</b>	<b>54,551</b>
<i>of which:</i>			
General government	51,901	12,759	6,990
Financial companies (excluding Monetary Financial Institutions)	3,141	321	1,219
Non-financial companies and producer households	82,602	46,555	18,522
<i>of which: Small firms</i>	16,403	12,075	6,050
Consumer households	102,465	58,920	27,659
of which: loans for house purchases	93,257	53,183	25,211
<b>Loans secured by pledge of salary</b>	<b>3,792</b>	<b>5,040</b>	<b>3,181</b>
<i>of which:</i>			
Producer households	5	7	6
Consumer households	3,786	5,033	3,175

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>13,098</b>	<b>13,680</b>	<b>7,590</b>
<i>of which:</i>			
Producer households	266	298	183
Consumer households	12,831	13,381	7,407
<b>Factoring</b>	<b>5,434</b>	<b>2,544</b>	<b>936</b>
<i>of which:</i>			
General government	1,462	1,162	435
Financial companies (excluding Monetary Financial Institutions)	7	..	..
Non-financial companies and producer households	3,762	1,296	452
<i>of which:</i> Small firms	82	79	33
Consumer households	121	81	46
<b>Financial leasing</b>	<b>6,116</b>	<b>3,726</b>	<b>1,455</b>
<i>of which:</i>			
General government	67	58	6
Financial companies (excluding Monetary Financial Institutions)	114	12	4
Non-financial companies and producer households	5,634	3,527	1,388
<i>of which:</i> Small firms	1,038	822	410
Consumer households	277	116	53

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit by region of customer

(stocks in millions of euro)

#### 2nd quarter 2023

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>156,543</b>	<b>114,413</b>	<b>42,130</b>
<b>North West Italy</b>	<b>42,845</b>	<b>30,689</b>	<b>12,155</b>
Piedmont	12,452	9,305	3,147
Valle d'Aosta	328	238	89
Lombardy	26,081	18,579	7,502
Liguria	3,984	2,567	1,417
<b>North East Italy</b>	<b>27,724</b>	<b>19,828</b>	<b>7,896</b>
Trentino Alto Adige	1,615	1,235	380
Veneto	11,543	8,242	3,302
Friuli-Venezia Giulia	2,953	2,105	847
Emilia Romagna	11,613	8,246	3,367
<b>Central Italy</b>	<b>33,841</b>	<b>24,726</b>	<b>9,115</b>
Tuscany	10,626	7,610	3,017
Umbria	2,573	1,872	702
Marche	3,490	2,566	924
Lazio	17,152	12,679	4,473
<b>Southern Italy</b>	<b>33,458</b>	<b>25,244</b>	<b>8,214</b>
Abruzzo	3,421	2,527	894
Molise	697	530	166
Campania	13,265	10,125	3,140
Apulia	9,749	7,422	2,327
Basilicata	1,205	913	292
Calabria	5,122	3,728	1,394
<b>Islands</b>	<b>18,674</b>	<b>13,926</b>	<b>4,749</b>
Sicily	13,914	10,319	3,595
Sardinia	4,760	3,607	1,153

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR40100](#)

### Guarantees granted by customer region and sector

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
<b>ITALY</b>	<b>137,799</b>	<b>1,653</b>	<b>9,222</b>	<b>123,538</b>	<b>1,170</b>	<b>2,216</b>
<b>North West Italy</b>	<b>60,842</b>	<b>85</b>	<b>3,298</b>	<b>56,412</b>	<b>306</b>	<b>741</b>
Piedmont	7,006	21	398	6,366	86	135
Valle d'Aosta	185	..	1	181	2	2
Lombardy	49,161	53	2,884	45,467	201	556
Liguria	4,490	11	14	4,398	18	49
<b>North East Italy</b>	<b>27,372</b>	<b>73</b>	<b>689</b>	<b>25,148</b>	<b>620</b>	<b>844</b>
Trentino Alto Adige	3,624	11	44	3,183	178	208
Veneto	6,385	36	198	5,699	109	343
Friuli-Venezia Giulia	5,918	8	67	5,589	217	37
Emilia Romagna	11,446	18	380	10,677	115	256
<b>Central Italy</b>	<b>42,057</b>	<b>1,456</b>	<b>5,028</b>	<b>34,913</b>	<b>120</b>	<b>539</b>
Tuscany	3,985	7	39	3,765	53	121
Umbria	376	1	6	348	9	12
Marche	880	3	30	796	21	30
Lazio	36,815	1,444	4,953	30,005	37	376
<b>Southern Italy</b>	<b>6,149</b>	<b>35</b>	<b>37</b>	<b>5,921</b>	<b>83</b>	<b>73</b>
Abruzzo	826	2	4	797	13	11
Molise	35	..	1	30	3	2
Campania	4,176	19	15	4,090	22	31
Apulia	832	14	11	751	31	25
Basilicata	130	..	2	123	4	1
Calabria	150	1	5	130	11	3
<b>Islands</b>	<b>1,378</b>	<b>5</b>	<b>170</b>	<b>1,144</b>	<b>40</b>	<b>19</b>
Sicily	763	..	12	715	24	11
Sardinia	615	4	158	429	16	8

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR10288](#)

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

by technical form and customer sector

(stocks in millions of euro)

2nd quarter 2023

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

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

Nominal value of receivables acquired	19,688	2,519	149	14,672	116	2,231
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#### Factoring: with recourse

Advances to assignor	7,761	162	1,404	6,101	73	21
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Nominal value of receivables acquired	12,012	196	1,129	10,352	96	239
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#### Total exposure in respect of finance leases

42,405	184	501	37,738	2,753	1,228
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#### Receivables for consumer credit

42,130	-	-	-	-	42,130
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#### Other finance

6,362	90	285	3,916	882	1,190
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**Notes:** This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

## Financing and Funding

Access to data:

[TFR10289](#)

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

(stocks in millions of euro)

2nd quarter 2023

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

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

Nominal value of credits acquired	19,703	7,703	4,825	5,222	1,440	513
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#### Factoring: with recourse

Advances to assignor	7,761	4,294	1,314	1,374	633	144
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Nominal value of credits acquired	12,012	5,990	2,078	2,551	1,080	314
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#### Total exposure in respect of finance leases

	42,405	14,288	13,953	7,126	4,868	2,170
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#### Receivables for consumer credit

	42,130	12,155	7,896	9,115	8,214	4,749
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#### Other finance

	6,362	3,118	1,151	1,019	637	436
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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.

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Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20163](#)

### Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>2,049,838</b>	<b>403,565</b>	<b>89,358</b>	<b>1,143,597</b>
<b>North West Italy</b>	<b>620,317</b>	<b>154,895</b>	<b>26,875</b>	<b>358,527</b>
Piedmont	132,926	24,978	7,028	89,639
Valle d'Aosta	4,988	1,253	221	2,756
Lombardy	436,871	119,965	17,485	234,047
Liguria	45,531	8,698	2,141	32,085
<b>North East Italy</b>	<b>421,395</b>	<b>105,056</b>	<b>21,598</b>	<b>255,627</b>
Trentino Alto Adige	49,533	12,214	3,211	28,258
Veneto	174,048	41,846	8,298	104,112
Friuli-Venezia Giulia	40,334	7,847	1,739	25,631
Emilia Romagna	157,480	43,149	8,349	97,626
<b>Central Italy</b>	<b>510,197</b>	<b>86,076</b>	<b>17,279</b>	<b>237,834</b>
Tuscany	107,882	24,474	6,154	72,587
Umbria	21,070	4,633	1,055	14,316
Marche	42,288	8,087	2,432	30,076
Lazio	338,956	48,883	7,639	120,855
<b>Southern Italy</b>	<b>281,012</b>	<b>41,840</b>	<b>16,399</b>	<b>211,797</b>
Abruzzo	31,240	5,073	1,783	22,927
Molise	7,431	700	392	6,064
Campania	117,752	19,828	6,272	87,120
Apulia	79,324	11,416	5,204	59,632
Basilicata	13,704	1,658	806	10,734
Calabria	31,562	3,166	1,943	25,319
<b>Islands</b>	<b>108,733</b>	<b>15,698</b>	<b>7,207</b>	<b>79,812</b>
Sicily	76,404	10,544	4,652	57,603
Sardinia	32,329	5,153	2,555	22,210

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20269](#)

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>2,027,921</b>	<b>616,290</b>	<b>416,289</b>
<b>Sight and overnight deposits</b>	<b>9,336</b>	<b>3,441</b>	<b>1,886</b>
General government	110	2	36
Financial companies (excluding Monetary Financial Institutions)	857	290	119
Non-financial companies and producer households	1,595	379	443
<i>of which: Small firms</i>	231	65	66
Consumer households	5,545	1,750	1,245
<b>With agreed maturity</b>	<b>110,696</b>	<b>42,161</b>	<b>27,948</b>
General government	8,924	95	510
Financial companies (excluding Monetary Financial Institutions)	19,897	11,704	5,647
Non-financial companies and producer households	36,262	15,775	9,278
<i>of which: Small firms</i>	1,919	545	706
Consumer households	42,586	14,214	12,232
<b>Redeemable at notice</b>	<b>316,938</b>	<b>68,861</b>	<b>53,530</b>
General government	4,894	903	377
Financial companies (excluding Monetary Financial Institutions)	325	135	96
Non-financial companies and producer households	12,170	2,568	2,753
<i>of which: Small firms</i>	8,347	1,562	1,525
Consumer households	299,015	65,170	50,228

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

Source: supervisory reports

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,339,965</b>	<b>491,796</b>	<b>323,539</b>
General government	34,726	3,104	6,518
Financial companies (excluding Monetary Financial Institutions)	86,141	49,270	16,623
Non-financial companies and producer households	427,351	158,635	111,032
<i>of which:</i> Small firms	102,236	33,053	27,270
Consumer households	755,449	268,974	182,593
<b>Saving certificates and CDs issued</b>	<b>14,854</b>	<b>4,579</b>	<b>5,597</b>
General government	51	15	15
Financial companies (excluding Monetary Financial Institutions)	836	164	479
Non-financial companies and producer households	3,404	1,245	1,164
<i>of which:</i> Small firms	880	226	403
Consumer households	10,307	3,075	3,882

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	<b>509,628</b>	<b>272,867</b>	<b>104,662</b>
<b>Sight and overnight deposits</b>	<b>2,047</b>	<b>1,257</b>	<b>704</b>
General government	30	7	35
Financial companies (excluding Monetary Financial Institutions)	444	2	1
Non-financial companies and producer households	576	150	47
<i>of which: Small firms</i>	42	38	21
Consumer households	963	980	607
<b>With agreed maturity</b>	<b>29,169</b>	<b>8,421</b>	<b>2,996</b>
General government	8,209	91	18
Financial companies (excluding Monetary Financial Institutions)	2,299	197	51
Non-financial companies and producer households	7,921	2,208	1,080
<i>of which: Small firms</i>	273	313	81
Consumer households	8,535	5,789	1,816
<b>Redeemable at notice</b>	<b>63,734</b>	<b>100,738</b>	<b>30,077</b>
General government	2,206	1,186	221
Financial companies (excluding Monetary Financial Institutions)	71	20	4
Non-financial companies and producer households	2,970	2,987	891
<i>of which: Small firms</i>	1,862	2,627	770
Consumer households	58,336	96,396	28,885

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>295,751</b>	<b>158,972</b>	<b>69,906</b>
General government	19,418	3,037	2,649
Financial companies (excluding Monetary Financial Institutions)	17,907	1,735	607
Non-financial companies and producer households	87,248	50,522	19,914
<i>of which: Small firms</i>	18,708	15,848	7,357
Consumer households	158,854	100,320	44,708
<b>Saving certificates and CDs issued</b>	<b>2,988</b>	<b>1,400</b>	<b>290</b>
General government	13	9	1
Financial companies (excluding Monetary Financial Institutions)	175	17	1
Non-financial companies and producer households	672	278	44
<i>of which: Small firms</i>	125	109	17
Consumer households	2,036	1,079	235

## Financing and Funding

Access to data:

[TFR40082](#)

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

by type of securities and deposits

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,373,747</b>	<b>185,099</b>	<b>879,167</b>
<b>Italian government securities</b>	<b>618,781</b>	<b>50,837</b>	<b>207,615</b>
<i>of which:</i> BOTs	47,151	6,215	19,490
BTPs	546,891	42,567	182,734
CCTs	17,861	1,473	3,302
<b>Equity securities</b>	<b>361,269</b>	<b>58,728</b>	<b>100,293</b>
<i>of which:</i> in non-euro-area currencies	90,710	3,005	22,142
<b>Debt securities other than italian government securities</b>	<b>563,891</b>	<b>28,709</b>	<b>86,517</b>
<i>of which:</i> in non-euro-area currencies	68,768	2,467	17,253
<b>Units of collective investment undertakings</b>	<b>816,246</b>	<b>43,812</b>	<b>481,264</b>
<b>Securities other than debt and equity securities</b>	<b>3,752</b>	<b>701</b>	<b>772</b>

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

Source: supervisory reports

## Financing and Funding

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

by type of securities and deposits

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

Securities under management	of which:		Securities held for custody or administration	of which:		
	Non-financial companies and producer households	Consumer households and others		Non-financial companies and producer households	Consumer households and others	
<b>TOTAL</b>	<b>95,127</b>	<b>8,898</b>	<b>59,786</b>	<b>1,882,281</b>	<b>160,834</b>	<b>796,596</b>
<b>Italian government securities</b>	<b>14,158</b>	<b>1,040</b>	<b>6,276</b>	<b>523,930</b>	<b>44,537</b>	<b>198,633</b>
of which: BOTs	1,204	153	675	37,301	5,937	18,702
BTPs	12,099	779	4,947	469,253	37,024	175,447
CCTs	821	104	630	11,380	1,011	2,535
<b>Equity securities</b>	<b>5,688</b>	<b>778</b>	<b>3,697</b>	<b>268,026</b>	<b>52,935</b>	<b>93,146</b>
of which: in non-euro-area currencies	3,045	487	1,904	39,208	2,331	19,351
<b>Debt securities other than Italian government securities</b>	<b>23,144</b>	<b>2,974</b>	<b>9,391</b>	<b>410,106</b>	<b>23,900</b>	<b>74,232</b>
of which: in non-euro-area currencies	2,155	315	1,526	35,188	2,016	15,296
<b>Units of collective investment undertakings</b>	<b>51,790</b>	<b>4,080</b>	<b>40,142</b>	<b>668,819</b>	<b>37,036</b>	<b>427,583</b>
<b>Securities other than debt and equity securities</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>3,150</b>	<b>304</b>	<b>723</b>

## Financing and Funding

Access to data:

[TFR40087](#)

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

by region and customer sector

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>2,373,747</b>	<b>185,099</b>	<b>879,167</b>
<b>North West Italy</b>	<b>1,162,613</b>	<b>65,930</b>	<b>412,757</b>
Piedmont	246,912	17,306	106,687
Valle d'Aosta	3,088	277	2,053
Lombardy	864,288	45,270	269,563
Liguria	48,326	3,077	34,455
<b>North East Italy</b>	<b>492,911</b>	<b>33,194</b>	<b>211,850</b>
Trentino Alto Adige	27,672	2,165	14,765
Veneto	200,638	11,367	73,530
Friuli-Venezia Giulia	58,657	1,615	16,313
Emilia Romagna	205,944	18,047	107,241
<b>Central Italy</b>	<b>596,026</b>	<b>72,561</b>	<b>152,389</b>
Tuscany	73,132	7,914	55,863
Umbria	19,359	3,698	8,795
Marche	22,079	2,474	17,688
Lazio	481,457	58,475	70,043
<b>Southern Italy</b>	<b>84,453</b>	<b>9,681</b>	<b>72,703</b>
Abruzzo	10,407	1,253	8,686
Molise	1,485	137	1,333
Campania	38,707	4,358	33,015
Apulia	23,125	2,555	20,433
Basilicata	2,949	282	2,606
Calabria	7,780	1,096	6,630
<b>Islands</b>	<b>37,744</b>	<b>3,734</b>	<b>29,468</b>
Sicily	26,784	2,663	21,682
Sardinia	10,961	1,071	7,785

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

Source: supervisory reports

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>95,127</b>	<b>8,898</b>	<b>59,786</b>
<b>North West Italy</b>	<b>55,622</b>	<b>4,375</b>	<b>29,106</b>
Piedmont	23,930	718	7,461
Valle d'Aosta	155	7	146
Lombardy	28,963	3,525	19,805
Liguria	2,575	125	1,694
<b>North East Italy</b>	<b>20,557</b>	<b>2,093</b>	<b>16,072</b>
Trentino Alto Adige	3,705	119	1,895
Veneto	5,925	854	4,740
Friuli-Venezia Giulia	1,545	174	1,333
Emilia Romagna	9,382	946	8,104
<b>Central Italy</b>	<b>13,034</b>	<b>1,508</b>	<b>9,773</b>
Tuscany	4,972	506	3,888
Umbria	602	69	523
Marche	774	81	674
Lazio	6,686	851	4,689
<b>Southern Italy</b>	<b>4,693</b>	<b>783</b>	<b>3,784</b>
Abruzzo	552	86	401
Molise	82	2	76
Campania	2,617	513	2,068
Apulia	1,084	117	952
Basilicata	69	10	55
Calabria	290	54	231
<b>Islands</b>	<b>1,221</b>	<b>139</b>	<b>1,052</b>
Sicily	742	71	640
Sardinia	479	68	411

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and CDP**

	Securities held for custody or administration	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>1,882,281</b>	<b>160,834</b>	<b>796,596</b>
<b>North West Italy</b>	<b>841,256</b>	<b>55,995</b>	<b>373,253</b>
Piedmont	210,173	15,455	97,189
Valle d'Aosta	2,765	265	1,858
Lombardy	585,531	37,536	242,121
Liguria	42,788	2,739	32,084
<b>North East Italy</b>	<b>440,182</b>	<b>27,774</b>	<b>191,328</b>
Trentino Alto Adige	19,206	1,826	12,677
Veneto	186,188	9,062	67,160
Friuli-Venezia Giulia	48,246	1,349	14,714
Emilia Romagna	186,541	15,538	96,777
<b>Central Italy</b>	<b>489,606</b>	<b>65,889</b>	<b>138,265</b>
Tuscany	65,464	6,953	50,559
Umbria	18,431	3,521	8,072
Marche	20,624	2,205	16,554
Lazio	385,086	53,210	63,080
<b>Southern Italy</b>	<b>76,016</b>	<b>8,051</b>	<b>66,147</b>
Abruzzo	9,477	1,075	8,002
Molise	1,363	127	1,225
Campania	34,028	3,466	29,354
Apulia	21,204	2,199	18,891
Basilicata	2,770	242	2,489
Calabria	7,174	942	6,187
<b>Islands</b>	<b>35,221</b>	<b>3,126</b>	<b>27,604</b>
Sicily	25,033	2,234	20,395
Sardinia	10,189	892	7,209

## Financing and Funding

Access to data:

[TFR40500](#)

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

(flows in millions of euro)

2nd quarter 2023

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>516,351</b>	<b>479,568</b>	<b>36,784</b>
Italian government securities	298,809	284,546	14,263
<i>of which:</i> BOTs	74,675	72,760	1,914
CCTs	23,562	23,030	532
BTPs	199,735	188,003	11,732
Other debt securities	101,587	96,346	5,241
Equity securities	97,049	81,792	15,257
Other securities	129	119	11
<b>Total Derivative Instruments</b>	<b>1,652,494</b>	<b>1,613,458</b>	<b>39,036</b>
Futures	389,331	354,423	34,908
<i>of which:</i> on interest rates	12,392	12,283	109
on stock indices	218,749	192,761	25,988
Swaps e Forward Rate Agreements	1,095,972	1,095,972	-
<i>of which:</i> Interest Rate Swaps	551,680	551,680	-
Currency Swaps	53,711	53,711	-
Forward Rate Agreements	486,395	486,395	-
Options on securities	10,158	6,643	3,515
<i>of which:</i> on equity securities	8,221	4,850	3,371
Options on futures or stock indices	40,168	39,960	208
<i>of which:</i> on stock indices or futures on stock indices	32,601	32,393	208
Interest rate options	62,049	62,049	-
Foreign currency options and other derivative instruments	54,816	54,411	405

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR30980](#)

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

by customer region, sector and size of deposit

(percentages)

2nd quarter 2023

Reporting institutions: **Sample of banks**

	Non-financial companies and producer households				Consumer households and others			
	up to 50,000	from 50,000 to 100,000	from 100,000 to 250,000	more than 250,000	up to 50,000	from 50,000 to 100,000	from 100,000 to 250,000	more than 250,000
<b>ITALY</b>	<b>0.18</b>	<b>0.22</b>	<b>0.24</b>	<b>0.62</b>	<b>0.17</b>	<b>0.22</b>	<b>0.26</b>	<b>0.42</b>
<b>North West Italy</b>	<b>0.18</b>	<b>0.21</b>	<b>0.22</b>	<b>0.59</b>	<b>0.16</b>	<b>0.20</b>	<b>0.24</b>	<b>0.37</b>
Piedmont	0.14	0.16	0.17	0.58	0.11	0.13	0.16	0.28
Valle d'Aosta	0.15	0.16	0.20	0.99	0.12	0.13	0.14	0.26
Lombardy	0.20	0.23	0.24	0.59	0.18	0.23	0.27	0.39
Liguria	0.16	0.17	0.21	0.53	0.13	0.16	0.18	0.36
<b>North East Italy</b>	<b>0.20</b>	<b>0.24</b>	<b>0.28</b>	<b>0.72</b>	<b>0.16</b>	<b>0.20</b>	<b>0.24</b>	<b>0.43</b>
Trentino Alto Adige	0.33	0.42	0.50	1.24	0.29	0.33	0.42	0.69
Veneto	0.21	0.26	0.29	0.58	0.15	0.18	0.22	0.42
Friuli-Venezia Giulia	0.17	0.20	0.21	0.51	0.12	0.14	0.17	0.34
Emilia Romagna	0.18	0.22	0.25	0.77	0.16	0.20	0.24	0.42
<b>Central Italy</b>	<b>0.18</b>	<b>0.21</b>	<b>0.23</b>	<b>0.68</b>	<b>0.22</b>	<b>0.28</b>	<b>0.34</b>	<b>0.53</b>
Tuscany	0.20	0.23	0.26	0.66	0.25	0.32	0.38	0.51
Umbria	0.17	0.20	0.21	0.62	0.19	0.21	0.25	0.41
Marche	0.17	0.19	0.22	0.41	0.17	0.21	0.26	0.46
Lazio	0.16	0.20	0.22	0.74	0.21	0.28	0.35	0.55
<b>Southern Italy</b>	<b>0.13</b>	<b>0.16</b>	<b>0.17</b>	<b>0.36</b>	<b>0.13</b>	<b>0.18</b>	<b>0.23</b>	<b>0.36</b>
Abruzzo	0.13	0.17	0.18	0.35	0.15	0.21	0.26	0.48
Molise	0.16	0.19	0.22	0.42	0.16	0.21	0.24	0.59
Campania	0.12	0.14	0.15	0.34	0.11	0.15	0.18	0.31
Apulia	0.15	0.19	0.21	0.43	0.16	0.22	0.28	0.37
Basilicata	0.14	0.15	0.17	0.44	0.14	0.21	0.28	0.57
Calabria	0.13	0.16	0.16	0.28	0.13	0.16	0.20	0.35
<b>Islands</b>	<b>0.28</b>	<b>0.32</b>	<b>0.36</b>	<b>0.57</b>	<b>0.17</b>	<b>0.22</b>	<b>0.27</b>	<b>0.42</b>
Sicily	0.25	0.29	0.34	0.66	0.17	0.21	0.26	0.37
Sardinia	0.34	0.39	0.38	0.42	0.16	0.22	0.28	0.53

**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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