

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

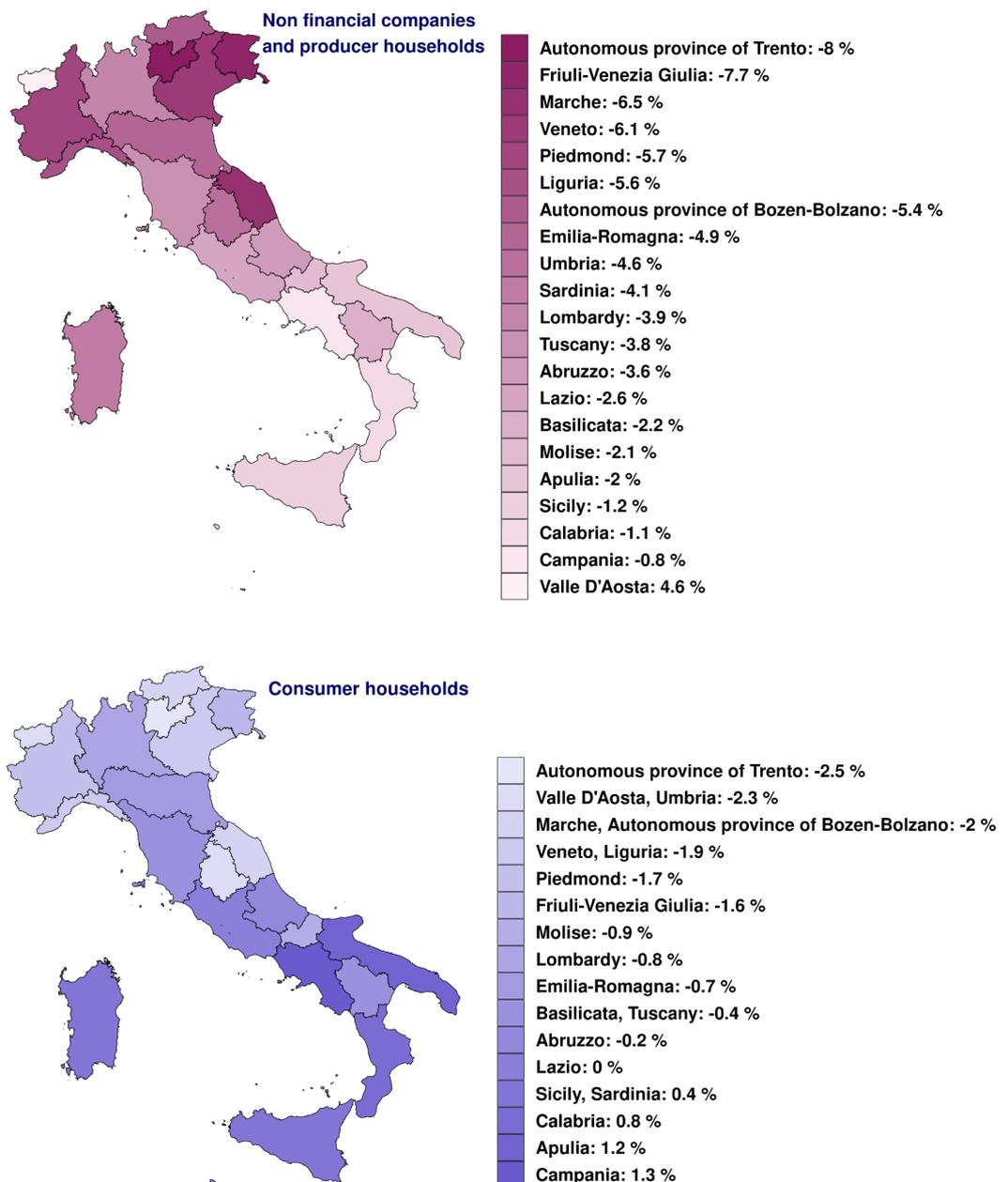
29 March 2024

For further information: statistiche@bancaditalia.it
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Figure 1

Twelve-month percentage change in loans by region¹

(data at 31 December 2023)

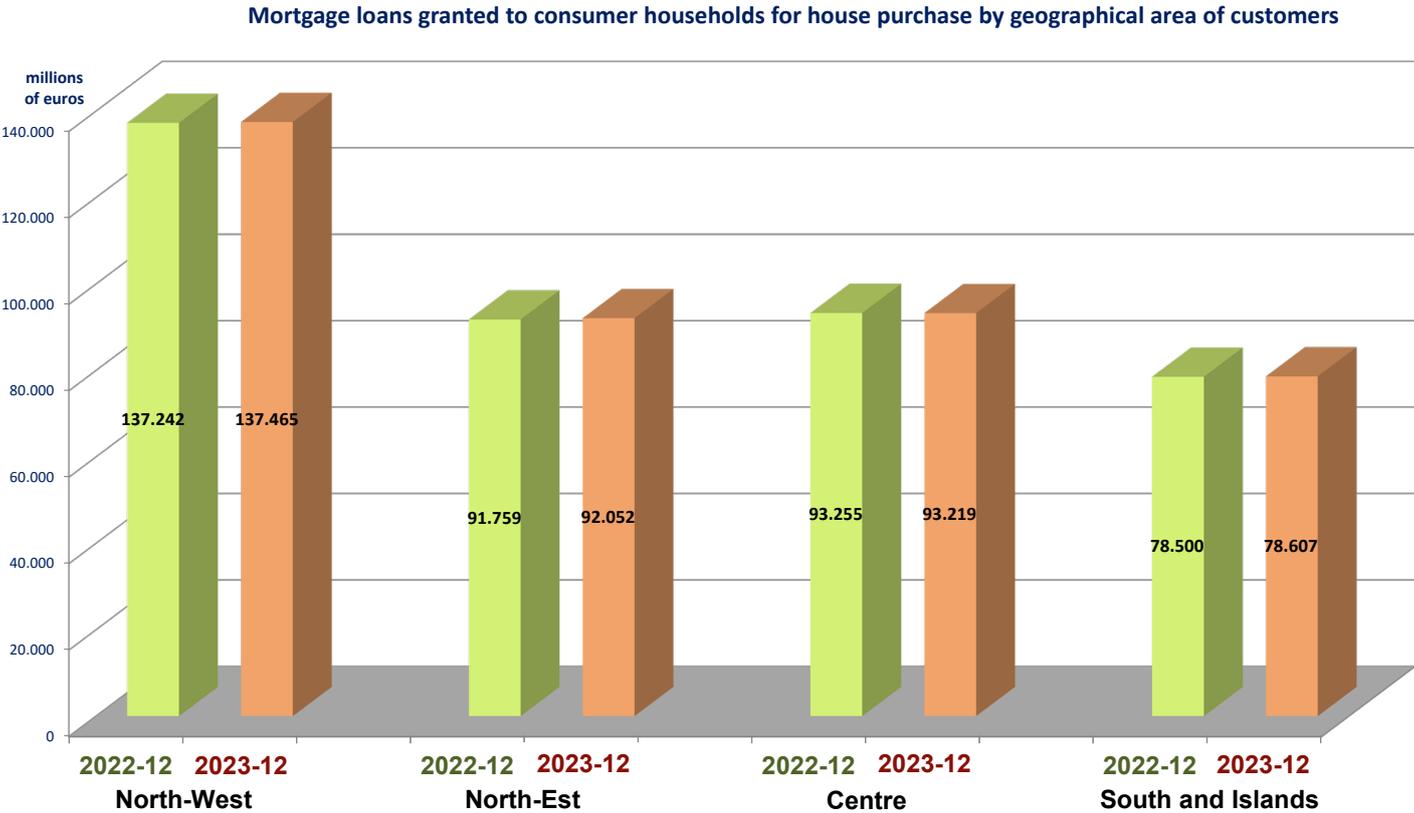


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

(millions of Euros; data at 31 December 2022 and 2023)



Reference period: December 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](#).

* * *

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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Q	CCR	Leasing by province of customer	TFR30309
Q	CCR	Factoring by province of customer	TFR30315

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Q	SR	Deposits by technical form, customer geographical area and sector	TFR20269	p. 29

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

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

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Q	SR	Customer assets under management (at fair value) by type of securities and deposits	TFR40082	p. 33
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Q	SR	Portfolio securities	TFR40300	
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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	
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Q	SR	Loans (excluding repos) by customer province, sector and economic activity	TFR10232
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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
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M	SR	Repos by customer province and sector	TDB10221

Financing and Funding

Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

4th quarter 2023

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	1,782,610	1,710,591	688,958	72,301
<i>of which:</i>				
Repos	39,991	38,514	4,229	1,537
Loans (excluding repos)	1,742,018	1,671,881	684,717	70,362
Loans (excluding bad loans and repos)	1,712,134	1,642,267	664,310	70,090
<i>of which:</i>				
Long-term loans (excluding bad loans and repos)	1,310,692	1,266,562	523,437	44,130
Deposits	2,112,046	2,041,505	506,604	73,709
<i>of which:</i>				
Repos	108,004	97,293	227	11,250
Deposits (excluding repos)	1,866,659	1,825,914	499,668	43,374
Debt securities	101,312	101,312	....	....

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-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4
Loans	1,844,981	1,826,208	1,809,080	1,778,000	1,782,610
<i>of which:</i> Loans (excluding repos)	1,808,102	1,783,426	1,764,021	1,738,764	1,742,018
Portfolio securities	824,945	857,379	852,849	838,475	847,793
Deposits	2,156,432	2,112,093	2,093,743	2,111,536	2,112,046
<i>of which:</i> Deposits (excluding repos)	1,916,928	1,848,799	1,832,021	1,847,581	1,866,659
Securities issued but not expired	260,018	276,356	296,944	308,079	322,741
<i>of which:</i> Subordinated bonds	31,895	32,979	32,116	30,885	30,480
Customer assets under management	2,287,822	2,399,223	2,459,585	2,441,463	2,616,438

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 2023

Reporting institutions: **Banks and CDP**

	of which:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,710,591	247,148	175,240
North West Italy	563,187	15,800	90,763
Piedmont	107,453	6,577	8,408
Valle d'Aosta	3,092	145	216
Lombardy	422,474	7,333	81,728
Liguria	30,169	1,746	410
North East Italy	345,953	6,598	24,849
Trentino Alto Adige	43,796	663	1,631
Veneto	134,382	2,553	10,613
Friuli-Venezia Giulia	30,729	1,133	2,174
Emilia Romagna	137,046	2,249	10,431
Central Italy	540,538	202,795	56,060
Tuscany	93,467	3,481	653
Umbria	17,872	861	39
Marche	30,646	1,338	362
Lazio	398,553	197,115	55,007
Southern Italy	178,495	14,039	568
Abruzzo	20,730	1,086	34
Molise	3,360	223	3
Campania	75,141	6,387	365
Apulia	54,605	2,488	84
Basilicata	6,321	489	45
Calabria	18,337	3,366	37
Islands	82,405	7,917	3,000
Sicily	56,880	6,377	80
Sardinia	25,526	1,540	2,920

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 2023

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:			Consumer households	
		Industry	Building	Services		
ITALY	688,958	218,032	59,717	371,789	111,846	591,776
North West Italy	261,487	84,886	22,525	143,239	33,333	192,316
Piedmont	47,722	15,699	4,020	24,749	9,191	44,315
Valle d'Aosta	1,708	918	166	571	322	1,012
Lombardy	199,311	65,242	17,375	109,433	21,193	131,890
Liguria	12,745	3,027	963	8,486	2,627	15,098
North East Italy	184,478	70,222	13,613	86,601	32,663	128,323
Trentino Alto Adige	27,526	6,248	2,217	16,439	7,619	13,647
Veneto	68,900	26,859	4,405	32,547	11,377	51,761
Friuli-Venezia Giulia	14,621	7,202	1,130	5,264	2,349	12,557
Emilia Romagna	73,430	29,913	5,860	32,350	11,319	50,357
Central Italy	142,588	37,825	12,831	85,003	21,559	136,869
Tuscany	45,199	14,363	3,420	23,885	9,058	43,594
Umbria	9,315	3,737	795	4,078	1,891	7,571
Marche	15,620	6,665	1,214	6,831	3,359	13,179
Lazio	72,454	13,060	7,402	50,210	7,251	72,525
Southern Italy	73,202	19,509	8,049	40,543	16,391	90,211
Abruzzo	10,032	3,469	1,476	4,520	2,091	9,496
Molise	1,435	365	205	735	400	1,695
Campania	31,430	8,523	2,814	18,755	5,434	36,860
Apulia	21,747	5,562	2,388	11,705	5,682	30,080
Basilicata	2,899	624	534	1,373	801	2,861
Calabria	5,660	966	631	3,456	1,984	9,218
Islands	27,204	5,590	2,699	16,402	7,900	44,057
Sicily	18,833	4,001	1,766	11,335	5,369	31,436
Sardinia	8,371	1,589	933	5,067	2,532	12,621

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

4th quarter 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	688,958	261,487	184,478	142,588	73,202	27,204
Agriculture, forestry and fishing	39,421	10,837	14,042	6,928	5,101	2,513
Mining and quarrying	1,754	724	233	489	143	165
Manufacturing	188,775	73,336	64,012	29,216	17,371	4,840
Electricity, gas, steam and air conditioning supply	18,839	7,851	3,879	5,955	897	257
Water supply, sewerage, waste management and remediation activities	8,664	2,976	2,097	2,165	1,098	328
Construction	59,717	22,525	13,613	12,831	8,049	2,699
Wholesale and retail trade, repair of motor vehicles and motorcycles	121,514	40,529	29,699	24,808	19,260	7,218
Transportation and storage	31,636	9,731	5,513	11,182	3,432	1,778
Accommodation and food service activities	32,750	7,266	11,864	6,758	4,819	2,044
Information and communication	20,521	13,507	2,413	3,479	781	341
Financial and insurance activities	6,594	3,053	2,068	982	343	148
Real estate activities	57,254	24,355	13,788	14,161	3,578	1,371
Professional, scientific and technical activities	57,353	27,586	11,100	14,624	2,941	1,103
Administrative and support service activities	18,500	8,920	4,632	2,987	1,379	583
All remaining activities (sections O, P, Q, R, S, T)	25,667	8,293	5,523	6,023	4,010	1,817

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 2023

Reporting institutions: **Banks and CDP**

	Total	of which:			
		Non-financial companies and producer households	of which:		Consumer households
			Small firms		
ITALY	-3.4	-4.2	-7.6	-0.6	
North West Italy	-2.8	-4.2	-8.4	-1.1	
Piedmont	-2.9	-5.7	-7.8	-1.7	
Valle d'Aosta	1.7	4.6	-7.4	-2.3	
Lombardy	-2.8	-3.9	-8.8	-0.8	
Liguria	-4.1	-5.6	-7.8	-1.9	
North East Italy	-5.2	-5.8	-8.0	-1.4	
Aut. province of Trento	-5.8	-8.0	-8.2	-2.5	
Aut. province of Bozen-Bolzano	-4.0	-5.4	-4.4	-2.0	
Veneto	-8.1	-6.1	-9.3	-1.9	
Friuli Venezia Giulia	-4.8	-7.7	-9.2	-1.6	
Emilia-Romagna	-2.3	-4.9	-8.0	-0.7	
Central Italy	-4.1	-3.5	-7.3	-0.4	
Tuscany	-2.7	-3.8	-7.5	-0.4	
Umbria	-3.6	-4.6	-6.7	-2.3	
Marche	-4.4	-6.5	-9.1	-2.0	
Lazio	-4.5	-2.6	-6.2	0.0	
Southern Italy	-0.6	-1.6	-6.4	0.9	
Abruzzo	-2.2	-3.6	-7.7	-0.2	
Molise	-2.4	-2.1	-7.1	-0.9	
Campania	-0.2	-0.8	-6.0	1.3	
Apulia	-0.4	-2.0	-6.4	1.2	
Basilicata	-1.1	-2.2	-7.6	-0.4	
Calabria	-0.9	-1.1	-5.2	0.8	
Islands	-1.3	-2.1	-5.7	0.4	
Sicily	-1.0	-1.2	-5.7	0.4	
Sardinia	-1.9	-4.1	-5.6	0.4	

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 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	
TOTAL	816,441	138,003	508,052	98,248	72,139	112,268
Europe	678,636	113,721	409,200	91,689	64,027	91,144
Albania	520	96	284	139	-	878
Austria	77,988	7,321	57,125	9,383	4,159	-
Belgium	12,978	1,630	10,174	693	480	-
Bosnia and Herzegovina	922	167	755	..	..	3,896
Bulgaria	3,380	644	2,677	2	57	11,628
Croatia	31,946	5,673	17,655	8,582	35	-
Denmark	1,553	316	915	93	228	396
Finland	2,784	160	1,643	44	937	-
France	78,643	7,861	37,319	17,436	16,027	-
Germany	192,322	32,708	106,043	31,804	21,767	-
Greece	2,196	472	549	810	364	-
Ireland	20,595	5,546	13,798	590	661	-
Liechtenstein	124	24	84	17	-	-
Luxembourg	32,936	7,187	19,576	5,161	1,013	-
Malta	379	149	63	90	77	-
Montenegro	24	12	12	..	..	-
Norway	2,665	155	898	359	1,254	-
Netherlands	17,411	3,333	11,040	798	2,240	-
Poland	2,681	868	1,522	202	89	1,745
Portugal	6,572	565	4,377	1,327	303	-
United Kingdom	35,677	15,893	15,390	2,045	2,349	174
Romania	6,116	2,010	3,685	123	298	9,507
Russia	3,976	834	2,863	140	140	7,502
Serbia	6,637	785	3,613	814	1,425	6,348
Czech Republic	9,171	1,573	6,201	155	1,242	19,370
Slovakia	28,172	3,133	21,907	2,768	364	-
Slovenia	7,454	875	4,416	1,981	183	-
Spain	69,216	6,379	53,219	3,063	6,555	6,393
Sweden	3,360	360	1,347	325	1,328	-
Switzerland	8,600	3,093	3,476	1,909	122	7,622
Turkey	2,548	438	1,296	640	174	98
Hungary	5,153	1,792	3,170	125	67	15,261

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.

Financing and Funding

External position

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

(stocks in millions of euro)

4th 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	
Asia	35,546	4,624	24,705	2,117	4,100	1,205
Saudi Arabia	1,149	450	619	79	2	-
China	2,646	313	1,657	157	520	297
South Korea	3,450	53	404	114	2,879	-
Philippines	200	8	191	2	..	-
Japan	11,002	1,550	8,755	187	511	680
India	1,268	63	1,160	43	2	-
Indonesia	426	48	364	14	-	-
Iran	4	..	1	1	3	-
Israel	1,830	531	1,281	10	8	-
Kazakhstan	66	30	33	..	4	-
Malaysia	10	5	3	3	-	-
Pakistan	2	1	1	..	-	-
Qatar	8,319	898	6,634	787	..	7
Taiwan	10	4	6	..	..	-
Thailand	41	8	29	4	1	-
Africa	6,585	885	4,993	317	390	3,956
Algeria	11	3	4	3	2	-
Egypt	3,610	548	2,566	266	231	3,956
Morocco	55	39	7	7	2	-
South Africa	243	26	145	21	51	-
Tunisia	90	10	18	8	54	-
America	56,166	13,359	36,034	3,860	2,913	14,669
Argentina	14	6	7	1	-	-
Brazil	1,015	645	361	8	1	616
Canada	3,688	360	1,466	271	1,591	-
Chile	835	19	817	-	-	-
Colombia	217	7	209	1	..	-
Cuba	124	..	..	14	110	-
Mexico	1,121	374	691	9	48	-
Peru	214	28	185	1	-	-
United States	48,460	11,834	31,930	3,550	1,146	13,947
Uruguay	78	32	46	..	-	-
Venezuela	75	17	58	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

4th 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	
Oceania	2,485	138	1,868	131	348	1,007
Australia	1,772	95	1,245	85	347	1,007
New Zealand	395	4	344	47	1	-
Offshore centres	14,683	2,990	11,198	135	360	286
Bahamas	447	50	193	..	205	-
Cayman Islands	2,142	397	1,745	-	..	-
Gibraltar	467	..	467	-	-	-
Hong Kong	684	266	349	64	4	133
Jersey, c.i.	401	341	60	-	-	-
Singapore	2,005	1,111	730	30	134	153
International organizations	22,339	2,285	20,054	-	-	-

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 2023

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

ITALY	304,596	73,362
North West Italy	108,020	23,609
Piedmont	21,894	5,253
Valle d'Aosta	557	108
Lombardy	76,320	16,631
Liguria	9,249	1,616
North East Italy	64,895	18,323
Trentino Alto Adige	4,898	2,009
Veneto	26,434	7,352
Friuli-Venezia Giulia	6,587	1,728
Emilia Romagna	26,976	7,234
Central Italy	72,210	18,472
Tuscany	23,170	5,819
Umbria	3,146	890
Marche	5,937	1,577
Lazio	39,958	10,187
Southern Italy	40,289	8,528
Abruzzo	3,952	950
Molise	635	143
Campania	17,574	3,296
Apulia	14,079	3,243
Basilicata	1,052	228
Calabria	2,997	668
Islands	19,182	4,431
Sicily	13,022	3,235
Sardinia	6,160	1,196

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 2023

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
ITALY	9,920	827	75
North West Italy	3,575	339	20
Piedmont	699	62	3
Valle d'Aosta	19	1	-
Lombardy	2,625	261	15
Liguria	232	16	2
North East Italy	2,465	176	16
Trentino Alto Adige	216	4	1
Veneto	983	83	9
Friuli-Venezia Giulia	249	14	2
Emilia Romagna	1,016	75	4
Central Italy	2,103	206	15
Tuscany	697	74	5
Umbria	91	7	-
Marche	198	19	1
Lazio	1,117	106	9
Southern Italy	1,196	65	16
Abruzzo	131	8	2
Molise	16	1	-
Campania	497	23	7
Apulia	433	27	5
Basilicata	35	1	-
Calabria	83	5	2
Islands	582	41	8
Sicily	389	32	6
Sardinia	193	8	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 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,710,591	563,187	345,953
<i>of which:</i>			
Current accounts	233,144	35,441	24,499
<i>of which:</i>			
General government	146,155	97	29
Financial companies (excluding Monetary Financial Institutions)	12,628	6,111	3,913
Non-financial companies and producer households	52,912	20,784	15,755
<i>of which:</i> Small firms	10,250	3,345	3,252
Consumer households	19,922	8,021	4,446
Mortgage loans	968,631	331,743	229,649
<i>of which:</i>			
General government	91,540	14,877	6,053
Financial companies (excluding Monetary Financial Institutions)	32,617	21,812	5,887
Non-financial companies and producer households	404,393	146,073	116,824
<i>of which:</i> Small firms	80,686	23,957	24,201
Consumer households	435,416	147,065	99,845
<i>of which:</i> loans for house purchases	401,344	137,465	92,052
Loans secured by pledge of salary	18,225	3,768	2,485
<i>of which:</i>			
Producer households	32	8	7
Consumer households	18,193	3,761	2,478

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 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	62,213	15,893	11,181
<i>of which:</i>			
Producer households	1,286	290	223
Consumer households	60,906	15,589	10,956
Factoring	23,731	8,191	4,655
<i>of which:</i>			
General government	4,033	235	197
Financial companies (excluding Monetary Financial Institutions)	824	757	62
Non-financial companies and producer households	18,066	6,860	4,314
<i>of which:</i> Small firms	444	128	116
Consumer households	592	208	82
Financial leasing	28,599	10,015	7,088
<i>of which:</i>			
General government	530	298	104
Financial companies (excluding Monetary Financial Institutions)	331	120	81
Non-financial companies and producer households	26,317	9,096	6,512
<i>of which:</i> Small firms	5,490	1,800	1,430
Consumer households	1,328	464	377

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	540,538	178,495	82,405
<i>of which:</i>			
Current accounts	163,166	7,074	2,963
<i>of which:</i>			
General government	145,741	118	171
Financial companies (excluding Monetary Financial Institutions)	2,387	92	125
Non-financial companies and producer households	9,935	4,460	1,978
<i>of which: Small firms</i>	1,901	1,185	568
Consumer households	4,502	2,296	657
Mortgage loans	237,078	116,136	54,025
<i>of which:</i>			
General government	51,311	12,179	7,120
Financial companies (excluding Monetary Financial Institutions)	3,242	314	1,361
Non-financial companies and producer households	79,228	44,489	17,780
<i>of which: Small firms</i>	15,406	11,396	5,726
Consumer households	102,013	58,881	27,613
of which: loans for house purchases	93,219	53,343	25,264
Loans secured by pledge of salary	3,794	5,019	3,159
<i>of which:</i>			
Producer households	5	7	6
Consumer households	3,790	5,012	3,153

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	13,435	13,990	7,714
<i>of which:</i>			
Producer households	277	310	185
Consumer households	13,157	13,675	7,529
Factoring	7,083	2,749	1,051
<i>of which:</i>			
General government	2,136	1,067	399
Financial companies (excluding Monetary Financial Institutions)	5	1	..
Non-financial companies and producer households	4,728	1,571	593
<i>of which:</i> Small firms	80	84	36
Consumer households	141	104	56
Financial leasing	6,075	3,876	1,546
<i>of which:</i>			
General government	63	55	10
Financial companies (excluding Monetary Financial Institutions)	110	15	4
Non-financial companies and producer households	5,578	3,667	1,464
<i>of which:</i> Small firms	1,012	826	422
Consumer households	299	126	62

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit

by region of customer

(stocks in millions of euro)

4th quarter 2023

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

	Total	Banks	Financial intermediaries
ITALY	160,678	116,822	43,855
North West Italy	44,082	31,512	12,570
Piedmont	12,738	9,506	3,231
Valle d'Aosta	337	244	93
Lombardy	26,907	19,114	7,793
Liguria	4,100	2,648	1,453
North East Italy	28,530	20,251	8,280
Trentino Alto Adige	1,667	1,263	405
Veneto	11,853	8,392	3,461
Friuli-Venezia Giulia	3,039	2,149	891
Emilia Romagna	11,970	8,447	3,523
Central Italy	34,859	25,346	9,513
Tuscany	11,006	7,832	3,175
Umbria	2,638	1,897	741
Marche	3,570	2,609	961
Lazio	17,644	13,008	4,636
Southern Italy	34,197	25,640	8,557
Abruzzo	3,509	2,578	931
Molise	712	539	173
Campania	13,529	10,262	3,267
Apulia	9,967	7,541	2,426
Basilicata	1,226	913	312
Calabria	5,255	3,807	1,448
Islands	19,009	14,074	4,935
Sicily	14,175	10,435	3,740
Sardinia	4,834	3,639	1,195

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 2023

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	142,235	1,307	9,631	127,840	1,141	2,315
North West Italy	63,530	88	3,397	58,977	279	790
Piedmont	7,303	20	353	6,721	77	133
Valle d'Aosta	212	..	1	207	1	2
Lombardy	51,623	53	3,027	47,746	185	612
Liguria	4,392	15	15	4,303	16	43
North East Italy	27,572	77	709	25,311	624	851
Trentino Alto Adige	3,585	9	40	3,165	166	204
Veneto	6,357	35	231	5,633	107	351
Friuli-Venezia Giulia	6,073	13	25	5,766	240	31
Emilia Romagna	11,557	20	412	10,747	112	265
Central Italy	43,080	1,105	5,309	35,967	120	579
Tuscany	3,959	7	39	3,716	50	146
Umbria	399	1	6	368	8	16
Marche	1,438	3	33	1,349	20	33
Lazio	37,284	1,093	5,231	30,534	41	385
Southern Italy	6,511	31	47	6,276	81	75
Abruzzo	869	2	4	841	13	10
Molise	31	1	1	25	2	2
Campania	4,461	19	23	4,367	21	31
Apulia	880	10	12	801	30	27
Basilicata	123	..	2	115	4	1
Calabria	147	..	5	128	10	4
Islands	1,542	6	170	1,309	37	20
Sicily	769	2	12	720	22	12
Sardinia	773	4	158	589	15	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 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	21,305	2,099	102	16,860	138	2,106
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Factoring: with recourse

Advances to assignor	7,769	27	1,482	6,157	89	14
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Nominal value of receivables acquired	11,928	60	1,660	9,865	107	236
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Total exposure in respect of finance leases

	42,059	174	409	37,605	2,687	1,185
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Receivables for consumer credit

	43,855	-	-	-	-	43,855
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Other finance

	6,714	120	288	4,098	919	1,290
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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 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	21,306	8,813	5,045	5,275	1,654	520
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Factoring: with recourse

Advances to assignor	7,776	4,443	1,361	1,141	665	166
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Nominal value of credits acquired	11,935	5,679	2,342	2,518	1,111	285
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Total exposure in respect of finance leases

	42,059	14,136	13,808	6,943	5,000	2,173
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Receivables for consumer credit

	43,855	12,570	8,280	9,513	8,557	4,935
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Other finance

	6,714	3,250	1,271	1,017	698	477
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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 2023

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	2,064,460	426,657	85,563	1,151,114
North West Italy	629,453	160,712	25,166	359,518
Piedmont	135,974	26,942	6,645	90,169
Valle d'Aosta	5,015	1,258	221	2,762
Lombardy	443,508	124,334	16,306	234,418
Liguria	44,957	8,177	1,994	32,168
North East Italy	438,093	114,898	20,950	258,065
Trentino Alto Adige	50,176	12,295	3,207	28,743
Veneto	183,396	46,304	8,045	105,421
Friuli-Venezia Giulia	42,606	9,138	1,654	26,120
Emilia Romagna	161,915	47,160	8,044	97,782
Central Italy	497,031	88,517	16,258	238,582
Tuscany	108,131	24,467	5,752	72,906
Umbria	21,248	4,963	1,018	14,394
Marche	43,133	8,831	2,343	30,304
Lazio	324,520	50,257	7,144	120,979
Southern Italy	286,757	45,459	16,324	214,055
Abruzzo	31,886	5,591	1,787	23,188
Molise	7,603	809	394	6,125
Campania	119,660	21,486	6,082	87,728
Apulia	81,471	12,348	5,309	60,476
Basilicata	14,001	1,804	805	10,873
Calabria	32,136	3,421	1,947	25,665
Islands	111,806	17,071	6,866	80,893
Sicily	78,520	11,659	4,475	58,185
Sardinia	33,286	5,412	2,391	22,707

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 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	2,041,505	624,644	432,413
Sight and overnight deposits	9,387	3,112	1,933
General government	263	3	4
Financial companies (excluding Monetary Financial Institutions)	1,022	259	214
Non-financial companies and producer households	1,587	364	395
<i>of which:</i> Small firms	255	69	66
Consumer households	5,476	1,671	1,277
With agreed maturity	132,417	48,856	35,644
General government	9,305	173	339
Financial companies (excluding Monetary Financial Institutions)	23,780	13,078	7,517
Non-financial companies and producer households	41,085	16,358	11,731
<i>of which:</i> Small firms	2,852	820	1,052
Consumer households	54,934	18,652	15,688
Redeemable at notice	317,315	68,731	53,454
General government	4,742	802	323
Financial companies (excluding Monetary Financial Institutions)	257	91	91
Non-financial companies and producer households	12,700	2,761	2,941
<i>of which:</i> Small firms	8,829	1,726	1,583
Consumer households	299,091	64,978	50,028

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 2023

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,347,488	491,993	329,782
General government	35,873	3,009	6,778
Financial companies (excluding Monetary Financial Institutions)	90,379	51,265	19,235
Non-financial companies and producer households	439,935	161,396	117,061
<i>of which:</i> Small firms	95,995	30,459	25,886
Consumer households	745,312	264,464	179,774
Saving certificates and CDs issued	19,308	5,914	7,497
General government	99	26	56
Financial companies (excluding Monetary Financial Institutions)	995	159	497
Non-financial companies and producer households	4,362	1,640	1,551
<i>of which:</i> Small firms	1,181	301	521
Consumer households	13,458	3,947	5,307

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	497,489	278,045	107,594
Sight and overnight deposits	2,374	1,299	669
General government	249	3	4
Financial companies (excluding Monetary Financial Institutions)	545	2	2
Non-financial companies and producer households	589	180	58
<i>of which: Small firms</i>	49	48	23
Consumer households	952	987	589
With agreed maturity	33,792	10,297	3,830
General government	8,654	121	18
Financial companies (excluding Monetary Financial Institutions)	2,984	122	79
Non-financial companies and producer households	8,865	2,861	1,270
<i>of which: Small firms</i>	449	403	128
Consumer households	11,180	7,018	2,396
Redeemable at notice	63,787	101,176	30,167
General government	2,304	1,100	212
Financial companies (excluding Monetary Financial Institutions)	52	18	5
Non-financial companies and producer households	2,924	3,134	940
<i>of which: Small firms</i>	1,950	2,765	806
Consumer households	58,362	96,780	28,944

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2023

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	292,349	161,677	71,687
General government	19,114	3,463	3,508
Financial companies (excluding Monetary Financial Institutions)	17,940	1,312	627
Non-financial companies and producer households	87,679	53,138	20,660
<i>of which: Small firms</i>	17,164	15,562	6,924
Consumer households	155,961	100,249	44,865
Saving certificates and CDs issued	3,751	1,760	386
General government	16	1	1
Financial companies (excluding Monetary Financial Institutions)	308	29	2
Non-financial companies and producer households	691	394	84
<i>of which: Small firms</i>	168	148	44
Consumer households	2,607	1,312	284

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 2023

Reporting institutions: **Banks and CDP**

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

TOTAL	2,507,467	196,443	956,250
Italian government securities	675,415	55,632	254,463
<i>of which:</i> BOTs	60,977	6,784	28,858
BTPs	588,885	46,458	220,044
CCTs	18,162	1,842	3,562
Equity securities	367,255	61,324	101,392
<i>of which:</i> in non-euro-area currencies	95,132	3,071	22,871
Debt securities other than italian government securities	614,845	32,487	103,349
<i>of which:</i> in non-euro-area currencies	77,537	2,376	17,968
Units of collective investment undertakings	836,823	44,613	494,186
Securities other than debt and equity securities	3,472	629	652

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 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	
TOTAL	97,035	9,194	61,189	1,820,972	170,904	872,224
Italian government securities	15,655	1,272	7,507	535,486	48,778	243,824
<i>of which:</i> BOTs	1,038	152	677	49,816	6,501	28,033
BTPs	13,672	993	6,089	469,878	40,358	211,234
CCTs	933	124	733	11,413	1,384	2,676
Equity securities	5,938	824	3,916	260,408	55,167	94,168
<i>of which:</i> in non-euro-area currencies	3,317	542	2,132	36,497	2,351	19,870
Debt securities other than Italian government securities	25,257	3,249	10,895	360,618	26,943	89,229
<i>of which:</i> in non-euro-area currencies	2,067	268	1,518	30,960	1,964	16,004
Units of collective investment undertakings	49,911	3,831	38,631	654,317	38,131	442,512
Securities other than debt and equity securities	4	1	3	2,925	285	608

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 2023

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	2,507,467	196,443	956,250
North West Italy	1,224,132	71,215	442,999
Piedmont	263,649	18,055	113,619
Valle d'Aosta	3,316	334	2,213
Lombardy	907,274	49,606	290,342
Liguria	49,893	3,220	36,824
North East Italy	533,578	37,474	232,046
Trentino Alto Adige	29,469	2,398	16,275
Veneto	220,132	12,698	81,142
Friuli-Venezia Giulia	67,860	1,746	17,893
Emilia Romagna	216,117	20,633	116,735
Central Italy	615,465	72,886	168,130
Tuscany	78,675	8,556	60,799
Umbria	16,582	3,978	9,711
Marche	24,201	2,431	19,659
Lazio	496,006	57,922	77,960
Southern Italy	93,236	10,797	80,631
Abruzzo	11,564	1,304	9,683
Molise	1,645	150	1,477
Campania	42,493	5,005	36,626
Apulia	25,740	2,815	22,738
Basilicata	3,355	354	2,908
Calabria	8,439	1,169	7,200
Islands	41,057	4,070	32,444
Sicily	29,420	2,892	23,941
Sardinia	11,636	1,178	8,503

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 2023

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	97,035	9,194	61,189
North West Italy	55,774	4,419	29,282
Piedmont	23,648	694	7,437
Valle d'Aosta	149	10	136
Lombardy	29,645	3,579	20,266
Liguria	2,332	136	1,443
North East Italy	21,255	2,182	16,577
Trentino Alto Adige	3,807	134	1,943
Veneto	6,231	879	4,986
Friuli-Venezia Giulia	1,629	169	1,415
Emilia Romagna	9,588	1,000	8,232
Central Italy	13,704	1,603	10,282
Tuscany	5,184	511	4,065
Umbria	653	71	545
Marche	851	87	744
Lazio	7,016	933	4,927
Southern Italy	4,967	836	3,920
Abruzzo	666	88	447
Molise	81	2	74
Campania	2,653	503	2,103
Apulia	1,139	138	984
Basilicata	84	10	65
Calabria	344	94	246
Islands	1,334	155	1,128
Sicily	804	75	678
Sardinia	530	80	450

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th 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
ITALY	1,820,972	170,904	872,224
North West Italy	841,594	60,841	403,359
Piedmont	226,843	16,230	104,195
Valle d'Aosta	2,996	319	2,028
Lombardy	567,159	41,437	262,432
Liguria	44,597	2,855	34,704
North East Italy	355,301	31,763	210,986
Trentino Alto Adige	18,845	1,961	14,141
Veneto	119,988	10,268	74,509
Friuli-Venezia Giulia	19,351	1,487	16,209
Emilia Romagna	197,117	18,047	106,127
Central Italy	501,234	65,818	153,488
Tuscany	70,822	7,572	55,326
Umbria	13,960	3,794	8,967
Marche	22,680	2,170	18,475
Lazio	393,772	52,282	70,721
Southern Italy	84,395	9,044	73,849
Abruzzo	10,516	1,123	8,952
Molise	1,512	139	1,358
Campania	37,714	4,083	32,859
Apulia	23,735	2,411	21,163
Basilicata	3,148	316	2,779
Calabria	7,771	973	6,738
Islands	38,448	3,438	30,542
Sicily	27,639	2,448	22,659
Sardinia	10,809	990	7,883

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 2023

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	847,481	800,041	47,440
Italian government securities	581,191	559,950	21,241
<i>of which:</i> BOTs	120,932	118,053	2,879
CCTs	116,471	115,601	870
BTPs	343,436	325,968	17,468
Other debt securities	126,169	118,858	7,311
Equity securities	117,442	101,262	16,180
Other securities	132	131	1
Total Derivative Instruments	1,387,266	1,349,908	37,359
Futures	440,987	406,049	34,939
<i>of which:</i> on interest rates	6,341	6,341	-
on stock indices	208,406	193,682	14,724
Swaps e Forward Rate Agreements	645,982	645,982	-
<i>of which:</i> Interest Rate Swaps	294,044	294,044	-
Currency Swaps	48,474	48,474	-
Forward Rate Agreements	296,951	296,951	-
Options on securities	5,836	4,321	1,515
<i>of which:</i> on equity securities	5,633	4,118	1,515
Options on futures or stock indices	80,902	80,670	232
<i>of which:</i> on stock indices or futures on stock indices	70,284	70,052	232
Interest rate options	103,758	103,758	-
Foreign currency options and other derivative instruments	109,801	109,128	674

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 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
ITALY	0.22	0.27	0.32	1.00	0.21	0.27	0.34	0.63
North West Italy	0.21	0.26	0.29	0.95	0.20	0.25	0.30	0.53
Piedmont	0.18	0.20	0.23	0.89	0.17	0.18	0.22	0.40
Valle d'Aosta	0.18	0.21	0.21	1.44	0.16	0.15	0.19	0.37
Lombardy	0.23	0.28	0.31	0.96	0.22	0.28	0.34	0.58
Liguria	0.18	0.23	0.27	0.79	0.16	0.20	0.24	0.41
North East Italy	0.24	0.30	0.37	1.15	0.19	0.25	0.31	0.65
Trentino Alto Adige	0.42	0.55	0.69	1.44	0.36	0.45	0.58	1.15
Veneto	0.25	0.30	0.37	0.93	0.18	0.22	0.28	0.63
Friuli-Venezia Giulia	0.19	0.24	0.29	1.34	0.14	0.17	0.22	0.46
Emilia Romagna	0.22	0.28	0.35	1.27	0.19	0.26	0.32	0.62
Central Italy	0.23	0.28	0.34	1.14	0.27	0.35	0.45	0.83
Tuscany	0.25	0.32	0.38	0.92	0.30	0.40	0.50	0.79
Umbria	0.20	0.23	0.30	0.90	0.22	0.27	0.34	0.60
Marche	0.20	0.24	0.28	0.70	0.20	0.27	0.34	0.69
Lazio	0.23	0.28	0.32	1.31	0.26	0.35	0.44	0.86
Southern Italy	0.15	0.19	0.21	0.57	0.16	0.23	0.28	0.48
Abruzzo	0.14	0.20	0.23	0.53	0.18	0.26	0.32	0.59
Molise	0.19	0.24	0.25	0.71	0.19	0.23	0.30	0.68
Campania	0.14	0.16	0.18	0.56	0.13	0.18	0.23	0.41
Apulia	0.17	0.22	0.25	0.62	0.19	0.27	0.35	0.53
Basilicata	0.16	0.19	0.21	0.65	0.16	0.27	0.33	0.74
Calabria	0.15	0.19	0.20	0.43	0.16	0.21	0.25	0.44
Islands	0.33	0.40	0.43	0.91	0.20	0.26	0.34	0.63
Sicily	0.28	0.34	0.40	0.93	0.19	0.25	0.32	0.59
Sardinia	0.44	0.50	0.49	0.87	0.20	0.29	0.37	0.71

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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