

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

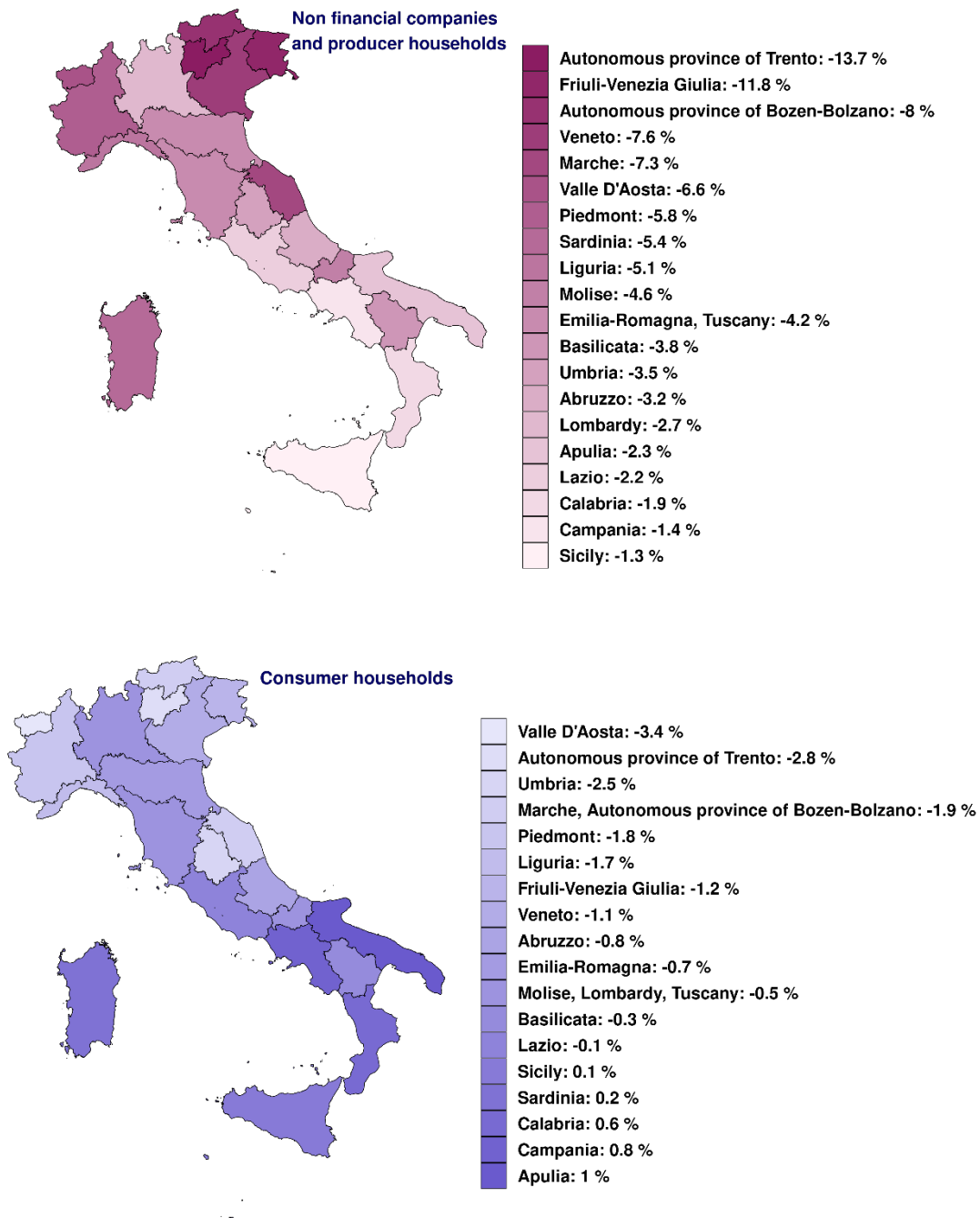
28 June 2024

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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 31 March 2024)



(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](#).

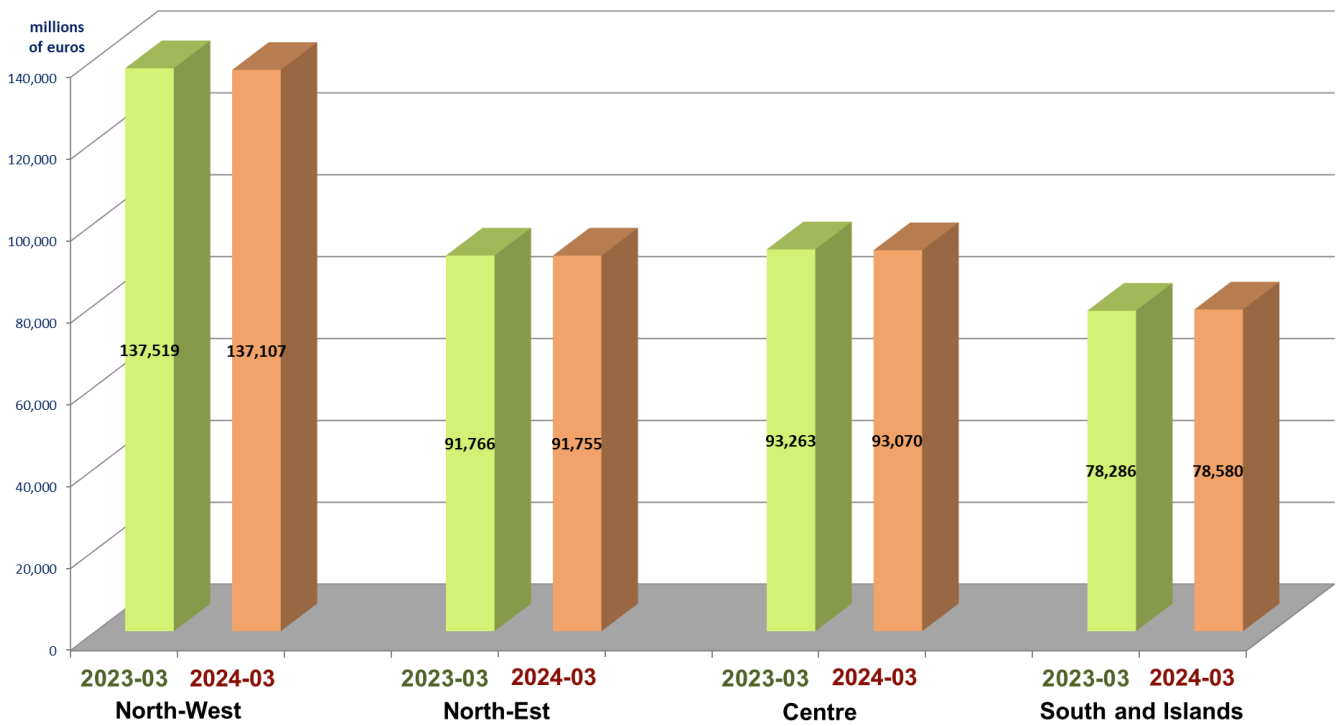
Reference period: March 2024

Figure 2

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

(millions of Euros; data at 31 March 2023 and 2024)

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



Reference period: March 2024

**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 2024

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	1,772,327	1,698,993	683,122	73,535
<i>of which:</i>				
Repos	49,978	47,977	4,333	2,058
Loans (excluding repos)	1,721,852	1,650,878	678,777	71,225
Loans (excluding bad loans and repos)	1,691,389	1,620,640	658,059	71,000
<i>of which:</i>				
Long-term loans (excluding bad loans and repos)	1,309,365	1,263,661	519,661	45,704
Deposits	2,105,275	2,030,441	503,045	77,850
<i>of which:</i>				
Repos	113,298	101,922	269	12,246
Deposits (excluding repos)	1,856,287	1,811,651	495,853	46,784
Debt securities	98,767	98,767	....	....

**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**

	2023-Q1	2023-Q2	2023-Q3	2023-Q4	2024-Q1
Loans	1,826,184	1,809,055	1,777,973	1,782,461	1,772,327
<i>of which:</i> Loans (excluding repos)	1,783,402	1,763,995	1,738,737	1,741,878	1,721,852
Portfolio securities	857,378	852,849	838,475	847,793	854,794
Deposits	2,111,863	2,093,516	2,111,259	2,109,161	2,105,273
<i>of which:</i> Deposits (excluding repos)	1,848,798	1,832,021	1,847,581	1,866,641	1,856,287
Securities issued but not expired	276,356	296,944	308,079	322,731	334,790
<i>of which:</i> Subordinated bonds	32,979	32,116	30,885	30,480	32,550
Customer assets under management	2,399,223	2,459,585	2,441,463	2,616,438	2,719,710

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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)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	of which:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
<b>ITALY</b>	<b>1,698,993</b>	<b>237,804</b>	<b>181,068</b>
<b>North West Italy</b>	<b>557,703</b>	<b>15,973</b>	<b>86,956</b>
Piedmont	106,763	6,604	8,018
Valle d'Aosta	2,978	177	151
Lombardy	417,975	7,390	78,417
Liguria	29,987	1,802	370
<b>North East Italy</b>	<b>341,339</b>	<b>6,651</b>	<b>24,429</b>
Trentino Alto Adige	42,150	662	1,381
Veneto	133,298	2,538	11,068
Friuli-Venezia Giulia	30,137	1,135	2,234
Emilia Romagna	135,754	2,316	9,746
<b>Central Italy</b>	<b>539,735</b>	<b>193,152</b>	<b>66,105</b>
Tuscany	93,432	3,591	636
Umbria	17,892	870	54
Marche	30,285	1,356	382
Lazio	398,125	187,334	65,033
<b>Southern Italy</b>	<b>177,844</b>	<b>13,980</b>	<b>615</b>
Abruzzo	20,597	1,089	31
Molise	3,352	236	5
Campania	74,869	6,388	420
Apulia	54,459	2,386	79
Basilicata	6,268	492	42
Calabria	18,298	3,389	37
<b>Islands</b>	<b>82,331</b>	<b>8,048</b>	<b>2,963</b>
Sicily	56,969	6,498	78
Sardinia	25,362	1,551	2,885

**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)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:			Consumer households	
		Industry	Building	Services		Small firms
<b>ITALY</b>	<b>683,122</b>	<b>215,118</b>	<b>59,116</b>	<b>370,061</b>	<b>109,423</b>	<b>589,715</b>
<b>North West Italy</b>	<b>260,673</b>	<b>84,355</b>	<b>22,478</b>	<b>143,199</b>	<b>32,535</b>	<b>191,399</b>
Piedmont	47,696	15,760	3,963	24,795	8,980	44,039
Valle d'Aosta	1,648	888	159	549	311	993
Lombardy	198,672	64,687	17,381	109,456	20,657	131,372
Liguria	12,658	3,021	975	8,399	2,586	14,994
<b>North East Italy</b>	<b>181,027</b>	<b>69,179</b>	<b>13,411</b>	<b>84,772</b>	<b>31,850</b>	<b>127,616</b>
Trentino Alto Adige	26,348	5,929	2,177	15,678	7,429	13,445
Veneto	67,578	26,555	4,380	31,693	11,107	51,597
Friuli-Venezia Giulia	14,035	6,795	1,127	5,131	2,263	12,502
Emilia Romagna	73,067	29,901	5,727	32,270	11,052	50,073
<b>Central Italy</b>	<b>141,708</b>	<b>36,593</b>	<b>12,612</b>	<b>85,591</b>	<b>21,126</b>	<b>136,548</b>
Tuscany	45,182	14,639	3,336	23,713	8,877	43,493
Umbria	9,360	3,797	791	4,070	1,845	7,527
Marche	15,326	6,616	1,204	6,618	3,270	13,080
Lazio	71,841	11,540	7,282	51,189	7,134	72,448
<b>Southern Italy</b>	<b>72,691</b>	<b>19,477</b>	<b>8,020</b>	<b>40,090</b>	<b>16,101</b>	<b>90,085</b>
Abruzzo	9,966	3,375	1,512	4,506	2,042	9,449
Molise	1,412	384	200	700	393	1,695
Campania	31,188	8,343	2,795	18,716	5,324	36,781
Apulia	21,662	5,802	2,366	11,391	5,603	30,103
Basilicata	2,852	612	518	1,354	785	2,855
Calabria	5,612	960	629	3,423	1,954	9,203
<b>Islands</b>	<b>27,021</b>	<b>5,514</b>	<b>2,595</b>	<b>16,408</b>	<b>7,811</b>	<b>44,067</b>
Sicily	18,798	4,002	1,695	11,379	5,309	31,438
Sardinia	8,223	1,512	900	5,029	2,501	12,628

## Financing and Funding

Access to data:

[TFR20255](#)

### Loans

by customer geographical area and economic activity

(stocks in millions of euro)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
<b>TOTAL</b>	<b>683,122</b>	<b>260,673</b>	<b>181,027</b>	<b>141,708</b>	<b>72,691</b>	<b>27,021</b>
Agriculture, forestry and fishing	38,827	10,642	13,664	6,913	5,105	2,504
Mining and quarrying	1,856	848	216	476	142	175
Manufacturing	186,410	72,482	63,035	28,744	17,407	4,742
Electricity, gas, steam and air conditioning supply	17,953	8,020	3,655	5,173	862	242
Water supply, sewerage, waste management and remediation activities	8,899	3,005	2,274	2,200	1,065	355
Construction	59,116	22,478	13,411	12,612	8,020	2,595
Wholesale and retail trade, repair of motor vehicles and motorcycles	119,542	39,908	28,899	24,665	18,896	7,175
Transportation and storage	30,838	9,361	5,455	10,718	3,436	1,868
Accommodation and food service activities	32,804	7,204	11,818	6,897	4,837	2,049
Information and communication	20,353	13,036	2,370	3,810	793	344
Financial and insurance activities	6,304	2,953	1,816	1,040	349	146
Real estate activities	56,209	23,866	13,558	13,939	3,489	1,357
Professional, scientific and technical activities	59,662	29,579	10,784	15,237	2,969	1,095
Administrative and support service activities	18,990	9,067	4,557	3,416	1,393	557
All remaining activities (sections O, P, Q, R, S, T)	25,358	8,225	5,516	5,869	3,930	1,818

**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)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	Total	of which:			
		Non-financial companies and producer households	of which:		Consumer households
			Small firms		
<b>ITALY</b>	<b>-2.8</b>	<b>-4.2</b>	<b>-8.1</b>	<b>-0.6</b>	
<b>North West Italy</b>	<b>-2.4</b>	<b>-3.5</b>	<b>-9.0</b>	<b>-0.9</b>	
Piedmont	-3.2	-5.8	-8.4	-1.8	
Valle d'Aosta	-4.6	-6.6	-9.5	-3.4	
Lombardy	-2.0	-2.7	-9.3	-0.5	
Liguria	-4.1	-5.1	-8.6	-1.7	
<b>North East Italy</b>	<b>-4.0</b>	<b>-7.0</b>	<b>-8.6</b>	<b>-1.1</b>	
Aut. province of Trento	-10.8	-13.7	-9.4	-2.8	
Aut. province of Bozen-Bolzano	-5.8	-8.0	-4.9	-1.9	
Veneto	-4.1	-7.6	-9.9	-1.1	
Friuli Venezia Giulia	-6.5	-11.8	-10.7	-1.2	
Emilia-Romagna	-2.1	-4.2	-8.2	-0.7	
<b>Central Italy</b>	<b>-3.4</b>	<b>-3.5</b>	<b>-7.8</b>	<b>-0.6</b>	
Tuscany	-2.9	-4.2	-8.6	-0.5	
Umbria	-3.0	-3.5	-7.6	-2.5	
Marche	-4.7	-7.3	-9.7	-1.9	
Lazio	-3.4	-2.2	-6.0	-0.1	
<b>Southern Italy</b>	<b>-1.1</b>	<b>-2.1</b>	<b>-7.0</b>	<b>0.6</b>	
Abruzzo	-2.5	-3.2	-8.3	-0.8	
Molise	-3.1	-4.6	-7.9	-0.5	
Campania	-0.7	-1.4	-6.7	0.8	
Apulia	-0.8	-2.3	-6.9	1.0	
Basilicata	-2.0	-3.8	-8.5	-0.3	
Calabria	-0.9	-1.9	-5.8	0.6	
<b>Islands</b>	<b>-1.5</b>	<b>-2.6</b>	<b>-5.9</b>	<b>0.2</b>	
Sicily	-1.1	-1.3	-6.0	0.1	
Sardinia	-2.4	-5.4	-5.7	0.2	

**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)

1st quarter 2024

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>848,310</b>	<b>141,364</b>	<b>525,994</b>	<b>107,102</b>	<b>73,851</b>	<b>113,025</b>
<b>Europe</b>	<b>702,072</b>	<b>116,765</b>	<b>419,693</b>	<b>99,694</b>	<b>65,920</b>	<b>94,577</b>
Albania	563	98	276	179	10	903
Austria	90,979	9,237	54,756	22,571	4,414	-
Belgium	14,323	812	12,336	626	549	-
Bosnia and Herzegovina	906	137	758	3	7	3,822
Bulgaria	3,163	550	2,456	155	1	11,557
Croatia	29,530	5,741	18,170	5,583	37	-
Denmark	1,400	268	807	68	257	361
Finland	3,004	166	1,674	31	1,134	-
France	84,105	9,198	40,423	18,195	16,288	-
Germany	188,343	32,578	109,611	24,461	21,692	-
Greece	2,752	465	594	1,344	349	-
Ireland	21,557	5,913	13,580	822	1,242	-
Liechtenstein	108	44	53	12	-	-
Luxembourg	33,527	8,733	18,129	6,025	640	-
Malta	367	128	60	102	77	-
Montenegro	21	8	13	..	..	-
Norway	2,969	273	1,122	383	1,191	-
Netherlands	18,057	3,099	12,051	653	2,254	-
Poland	2,717	912	1,584	153	68	2,093
Portugal	6,659	350	4,622	1,165	522	-
United Kingdom	39,526	15,588	16,291	5,430	2,216	182
Romania	6,148	1,967	3,762	116	302	9,096
Russia	3,717	1,053	2,434	137	92	7,298
Serbia	6,387	874	3,500	880	1,134	6,555
Czech Republic	10,046	1,713	6,192	155	1,986	23,793
Slovakia	29,691	3,140	22,651	3,495	405	-
Slovenia	7,106	721	4,565	1,444	377	-
Spain	69,977	5,163	55,860	2,360	6,594	6,678
Sweden	3,189	585	1,078	198	1,328	112
Switzerland	9,367	3,007	3,949	1,935	475	6,872
Turkey	2,296	416	1,216	515	149	98
Hungary	5,324	1,769	3,245	240	70	14,808

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)

1st quarter 2024

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>36,390</b>	<b>5,120</b>	<b>24,892</b>	<b>2,717</b>	<b>3,661</b>	<b>1,325</b>
Saudi Arabia	1,306	385	590	330	2	-
China	2,643	319	1,663	121	540	301
South Korea	3,491	42	422	517	2,510	-
Philippines	265	6	257	2	..	-
Japan	11,462	1,784	9,027	246	405	800
India	1,351	295	1,018	34	4	-
Indonesia	602	44	547	11	-	-
Iran	4	..	1	1	3	-
Israel	1,326	16	1,289	13	8	-
Kazakhstan	62	28	33	..	1	-
Malaysia	58	5	51	2	-	-
Pakistan	2	..	1	..	..	-
Qatar	8,756	1,497	6,572	686	..	2
Taiwan	10	1	5	4	..	-
Thailand	17	4	8	4	1	-
<b>Africa</b>	<b>6,550</b>	<b>944</b>	<b>4,835</b>	<b>327</b>	<b>443</b>	<b>2,723</b>
Algeria	10	4	4	2	1	-
Egypt	3,640	519	2,587	294	239	2,716
Morocco	25	9	11	5	..	7
South Africa	345	150	133	11	50	-
Tunisia	81	9	20	11	41	-
<b>America</b>	<b>57,565</b>	<b>12,964</b>	<b>37,875</b>	<b>3,928</b>	<b>2,798</b>	<b>13,157</b>
Argentina	18	5	11	3	-	-
Brazil	1,295	739	539	17	1	669
Canada	3,749	290	1,426	232	1,800	-
Chile	815	36	776	3	-	-
Colombia	192	8	183	1	..	-
Cuba	111	..	..	14	96	-
Mexico	1,320	380	875	17	48	-
Peru	235	27	187	22	-	-
United States	49,380	11,397	33,534	3,613	836	12,379
Uruguay	114	37	77	..	-	-
Venezuela	17	12	5	-	-	-



## Financing and Funding

### External position

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

(stocks in millions of euro)

1st quarter 2024

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>2,426</b>	<b>118</b>	<b>1,855</b>	<b>128</b>	<b>325</b>	<b>1,018</b>
Australia	1,714	65	1,254	76	320	1,018
New Zealand	397	8	332	52	5	-
<b>Offshore centres</b>	<b>15,963</b>	<b>3,178</b>	<b>11,774</b>	<b>308</b>	<b>703</b>	<b>225</b>
Bahamas	616	50	197	161	208	-
Cayman Islands	2,524	750	1,774	-	..	-
Gibraltar	472	5	467	-	-	-
Hong Kong	750	371	286	82	11	104
Jersey, c.i.	312	246	66	-	-	-
Singapore	2,520	1,203	842	25	449	121
<b>International organizations</b>	<b>27,344</b>	<b>2,275</b>	<b>25,069</b>	<b>-</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)

1st quarter 2024

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

<b>ITALY</b>	<b>304,035</b>	<b>73,337</b>
<b>North West Italy</b>	<b>107,689</b>	<b>23,627</b>
Piedmont	21,799	5,227
Valle d'Aosta	552	106
Lombardy	76,152	16,688
Liguria	9,186	1,605
<b>North East Italy</b>	<b>64,584</b>	<b>18,398</b>
Trentino Alto Adige	4,828	1,996
Veneto	26,360	7,385
Friuli-Venezia Giulia	6,556	1,731
Emilia Romagna	26,840	7,286
<b>Central Italy</b>	<b>72,184</b>	<b>18,431</b>
Tuscany	23,096	5,882
Umbria	3,140	887
Marche	5,911	1,577
Lazio	40,037	10,085
<b>Southern Italy</b>	<b>40,354</b>	<b>8,481</b>
Abruzzo	3,926	973
Molise	634	142
Campania	17,623	3,257
Apulia	14,128	3,224
Basilicata	1,052	224
Calabria	2,991	661
<b>Islands</b>	<b>19,224</b>	<b>4,400</b>
Sicily	13,025	3,234
Sardinia	6,199	1,166

**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)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
<b>ITALY</b>	<b>7,667</b>	<b>808</b>	<b>67</b>
<b>North West Italy</b>	<b>2,648</b>	<b>327</b>	<b>16</b>
Piedmont	502	52	2
Valle d'Aosta	17	..	-
Lombardy	1,947	259	13
Liguria	181	15	1
<b>North East Italy</b>	<b>1,709</b>	<b>174</b>	<b>13</b>
Trentino Alto Adige	144	7	1
Veneto	709	78	7
Friuli-Venezia Giulia	165	16	1
Emilia Romagna	691	72	5
<b>Central Italy</b>	<b>1,774</b>	<b>210</b>	<b>19</b>
Tuscany	574	78	3
Umbria	78	8	..
Marche	140	21	2
Lazio	982	103	14
<b>Southern Italy</b>	<b>1,037</b>	<b>67</b>	<b>13</b>
Abruzzo	101	9	1
Molise	16	1	..
Campania	444	24	6
Apulia	379	29	5
Basilicata	26	1	-
Calabria	71	3	1
<b>Islands</b>	<b>499</b>	<b>31</b>	<b>6</b>
Sicily	340	21	5
Sardinia	159	10	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)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>LOANS</b>	1,698,993	557,703	341,339
<i>of which:</i>			
<b>Current accounts</b>	<b>223,692</b>	<b>35,332</b>	<b>23,577</b>
<i>of which:</i>			
General government	137,857	111	51
Financial companies (excluding Monetary Financial Institutions)	11,739	6,296	3,184
Non-financial companies and producer households	53,281	20,734	15,777
<i>of which:</i> Small firms	10,272	3,308	3,206
Consumer households	19,252	7,751	4,219
<b>Mortgage loans</b>	<b>962,839</b>	<b>330,438</b>	<b>227,037</b>
<i>of which:</i>			
General government	92,000	15,099	6,181
Financial companies (excluding Monetary Financial Institutions)	33,278	22,048	6,208
Non-financial companies and producer households	399,239	144,955	114,233
<i>of which:</i> Small firms	78,622	23,323	23,578
Consumer households	433,808	146,459	99,402
<i>of which:</i> loans for house purchases	400,512	137,107	91,755
<b>Loans secured by pledge of salary</b>	<b>18,270</b>	<b>3,795</b>	<b>2,492</b>
<i>of which:</i>			
Producer households	32	8	7
Consumer households	18,238	3,787	2,485

**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)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Personal loans</b>	<b>63,235</b>	<b>16,150</b>	<b>11,317</b>
<i>of which:</i>			
Producer households	1,386	310	241
Consumer households	61,828	15,827	11,075
<b>Factoring</b>	<b>21,161</b>	<b>7,466</b>	<b>4,102</b>
<i>of which:</i>			
General government	3,376	169	161
Financial companies (excluding Monetary Financial Institutions)	656	606	43
Non-financial companies and producer households	16,302	6,364	3,806
<i>of which:</i> Small firms	371	106	94
Consumer households	637	214	91
<b>Financial leasing</b>	<b>28,475</b>	<b>9,951</b>	<b>7,046</b>
<i>of which:</i>			
General government	567	338	102
Financial companies (excluding Monetary Financial Institutions)	331	116	78
Non-financial companies and producer households	26,088	8,975	6,460
<i>of which:</i> Small firms	5,367	1,749	1,395
Consumer households	1,395	485	393

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>LOANS</b>	539,735	177,844	82,331
<i>of which:</i>			
<b>Current accounts</b>	<b>154,517</b>	<b>7,216</b>	<b>3,050</b>
<i>of which:</i>			
General government	137,331	154	210
Financial companies (excluding Monetary Financial Institutions)	2,053	110	97
Non-financial companies and producer households	10,093	4,634	2,042
<i>of which: Small firms</i>	1,932	1,230	595
Consumer households	4,381	2,236	665
<b>Mortgage loans</b>	<b>236,147</b>	<b>115,451</b>	<b>53,766</b>
<i>of which:</i>			
General government	51,293	12,268	7,159
Financial companies (excluding Monetary Financial Institutions)	3,414	312	1,297
Non-financial companies and producer households	78,592	43,859	17,600
<i>of which: Small firms</i>	14,998	11,106	5,618
Consumer households	101,639	58,748	27,559
of which: loans for house purchases	93,070	53,326	25,254
<b>Loans secured by pledge of salary</b>	<b>3,806</b>	<b>5,026</b>	<b>3,151</b>
<i>of which:</i>			
Producer households	5	7	6
Consumer households	3,801	5,019	3,146

## Financing and Funding

### Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Personal loans</b>	<b>13,683</b>	<b>14,249</b>	<b>7,835</b>
<i>of which:</i>			
Producer households	303	334	198
Consumer households	13,380	13,910	7,637
<b>Factoring</b>	<b>6,109</b>	<b>2,522</b>	<b>962</b>
<i>of which:</i>			
General government	1,697	965	384
Financial companies (excluding Monetary Financial Institutions)	4	3	..
Non-financial companies and producer households	4,188	1,432	512
<i>of which:</i> Small firms	66	73	32
Consumer households	153	115	64
<b>Financial leasing</b>	<b>6,028</b>	<b>3,896</b>	<b>1,554</b>
<i>of which:</i>			
General government	62	55	11
Financial companies (excluding Monetary Financial Institutions)	116	15	6
Non-financial companies and producer households	5,511	3,676	1,467
<i>of which:</i> Small firms	992	817	415
Consumer households	314	137	66

## Financing and Funding

Access to data:

[TFR10254](#)

### Consumer credit

#### by region of customer

(stocks in millions of euro)

#### 1st quarter 2024

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

	Total	Banks	Financial intermediaries
<b>ITALY</b>	<b>162,413</b>	<b>117,541</b>	<b>44,871</b>
<b>North West Italy</b>	<b>44,552</b>	<b>31,682</b>	<b>12,871</b>
Piedmont	12,826	9,542	3,285
Valle d'Aosta	339	244	95
Lombardy	27,230	19,217	8,013
Liguria	4,157	2,679	1,478
<b>North East Italy</b>	<b>28,836</b>	<b>20,365</b>	<b>8,471</b>
Trentino Alto Adige	1,673	1,257	416
Veneto	11,986	8,446	3,541
Friuli-Venezia Giulia	3,061	2,153	909
Emilia Romagna	12,115	8,509	3,606
<b>Central Italy</b>	<b>35,316</b>	<b>25,560</b>	<b>9,755</b>
Tuscany	11,189	7,928	3,261
Umbria	2,665	1,905	761
Marche	3,600	2,617	983
Lazio	17,861	13,111	4,750
<b>Southern Italy</b>	<b>34,530</b>	<b>25,796</b>	<b>8,734</b>
Abruzzo	3,547	2,598	949
Molise	722	545	177
Campania	13,649	10,315	3,333
Apulia	10,067	7,588	2,479
Basilicata	1,234	914	320
Calabria	5,312	3,835	1,477
<b>Islands</b>	<b>19,179</b>	<b>14,139</b>	<b>5,040</b>
Sicily	14,322	10,502	3,820
Sardinia	4,857	3,637	1,219

**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)

1st quarter 2024

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>140,484</b>	<b>1,331</b>	<b>10,028</b>	<b>125,583</b>	<b>1,155</b>	<b>2,385</b>
<b>North West Italy</b>	<b>63,540</b>	<b>81</b>	<b>3,753</b>	<b>58,556</b>	<b>272</b>	<b>878</b>
Piedmont	7,256	17	311	6,715	75	138
Valle d'Aosta	207	..	1	203	1	2
Lombardy	51,897	48	3,426	47,550	180	693
Liguria	4,179	15	15	4,089	16	44
<b>North East Italy</b>	<b>27,229</b>	<b>62</b>	<b>661</b>	<b>25,025</b>	<b>648</b>	<b>834</b>
Trentino Alto Adige	3,628	9	34	3,225	162	198
Veneto	6,413	21	214	5,723	105	350
Friuli-Venezia Giulia	5,835	12	25	5,494	273	31
Emilia Romagna	11,354	20	388	10,583	109	253
<b>Central Italy</b>	<b>41,750</b>	<b>1,148</b>	<b>5,407</b>	<b>34,494</b>	<b>119</b>	<b>582</b>
Tuscany	3,980	7	35	3,745	50	143
Umbria	396	1	6	365	8	16
Marche	868	3	28	789	20	27
Lazio	36,506	1,137	5,338	29,596	41	395
<b>Southern Italy</b>	<b>6,528</b>	<b>36</b>	<b>36</b>	<b>6,302</b>	<b>80</b>	<b>74</b>
Abruzzo	864	2	4	835	13	10
Molise	30	..	1	25	2	2
Campania	4,501	19	14	4,417	21	31
Apulia	868	14	11	788	30	25
Basilicata	117	1	2	109	4	1
Calabria	148	..	5	129	10	4
<b>Islands</b>	<b>1,436</b>	<b>5</b>	<b>171</b>	<b>1,206</b>	<b>36</b>	<b>18</b>
Sicily	713	1	13	668	21	11
Sardinia	723	4	158	538	15	7

**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)

1st quarter 2024

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	18,473	1,981	60	14,695	95	1,643
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#### Factoring: with recourse

Advances to assignor	6,846	161	1,345	5,230	84	25
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Nominal value of receivables acquired	11,306	196	1,663	9,105	99	243
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#### Total exposure in respect of finance leases

41,395	170	423	37,015	2,634	1,153
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#### Receivables for consumer credit

44,871	-	-	-	-	44,871
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#### Other finance

6,683	112	274	4,097	926	1,274
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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)

1st quarter 2024

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	18,488	7,591	4,171	4,805	1,439	481
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#### Factoring: with recourse

Advances to assignor	6,849	3,644	1,212	1,225	618	150
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Nominal value of credits acquired	11,310	5,115	2,186	2,714	1,000	296
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#### Total exposure in respect of finance leases

	41,395	13,925	13,525	6,896	4,952	2,098
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#### Receivables for consumer credit

	44,871	12,871	8,471	9,755	8,734	5,040
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#### Other finance

	6,683	3,267	1,238	1,009	690	480
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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)

1st quarter 2024

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
<b>ITALY</b>	<b>2,059,043</b>	<b>421,798</b>	<b>86,543</b>	<b>1,139,557</b>
<b>North West Italy</b>	<b>624,976</b>	<b>161,577</b>	<b>25,659</b>	<b>353,672</b>
Piedmont	135,014	27,060	6,757	88,739
Valle d'Aosta	5,064	1,309	231	2,738
Lombardy	440,708	125,240	16,670	230,576
Liguria	44,190	7,969	2,002	31,619
<b>North East Italy</b>	<b>433,340</b>	<b>112,150</b>	<b>21,200</b>	<b>255,370</b>
Trentino Alto Adige	50,859	12,802	3,293	28,802
Veneto	181,093	45,429	8,105	104,315
Friuli-Venezia Giulia	41,820	8,394	1,700	26,036
Emilia Romagna	159,567	45,526	8,102	96,217
<b>Central Italy</b>	<b>506,922</b>	<b>87,757</b>	<b>16,403</b>	<b>236,455</b>
Tuscany	107,119	24,401	5,745	72,088
Umbria	21,314	5,001	1,035	14,289
Marche	42,717	8,658	2,369	29,932
Lazio	335,772	49,697	7,254	120,146
<b>Southern Italy</b>	<b>284,978</b>	<b>43,981</b>	<b>16,390</b>	<b>213,619</b>
Abruzzo	31,860	5,533	1,836	23,177
Molise	7,568	757	395	6,131
Campania	118,707	20,785	6,083	87,437
Apulia	81,024	11,933	5,336	60,391
Basilicata	13,880	1,697	795	10,878
Calabria	31,938	3,277	1,946	25,605
<b>Islands</b>	<b>110,052</b>	<b>16,333</b>	<b>6,891</b>	<b>80,441</b>
Sicily	77,312	11,196	4,475	57,817
Sardinia	32,740	5,137	2,415	22,624

**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)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>2,030,441</b>	<b>620,612</b>	<b>427,798</b>
<b>Sight and overnight deposits</b>	<b>8,641</b>	<b>3,090</b>	<b>1,662</b>
General government	69	2	28
Financial companies (excluding Monetary Financial Institutions)	609	132	81
Non-financial companies and producer households	1,602	393	393
<i>of which: Small firms</i>	251	69	62
Consumer households	5,357	1,769	1,118
<b>With agreed maturity</b>	<b>143,299</b>	<b>53,381</b>	<b>38,867</b>
General government	7,618	156	384
Financial companies (excluding Monetary Financial Institutions)	23,315	12,059	7,617
Non-financial companies and producer households	47,866	19,667	12,950
<i>of which: Small firms</i>	3,172	918	1,181
Consumer households	61,001	20,691	17,525
<b>Redeemable at notice</b>	<b>319,761</b>	<b>69,604</b>	<b>53,579</b>
General government	5,170	976	392
Financial companies (excluding Monetary Financial Institutions)	244	81	71
Non-financial companies and producer households	13,457	3,203	2,872
<i>of which: Small firms</i>	9,265	1,840	1,671
Consumer households	300,397	65,261	50,177

**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)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>Customer current accounts</b>	<b>1,318,669</b>	<b>482,088</b>	<b>320,919</b>
General government	36,643	3,137	6,583
Financial companies (excluding Monetary Financial Institutions)	92,366	52,517	19,787
Non-financial companies and producer households	428,000	158,643	113,066
<i>of which:</i> Small firms	96,104	30,820	25,945
Consumer households	725,266	255,859	174,577
<b>Saving certificates and CDs issued</b>	<b>21,281</b>	<b>6,449</b>	<b>8,358</b>
General government	95	16	60
Financial companies (excluding Monetary Financial Institutions)	1,048	200	518
Non-financial companies and producer households	4,928	1,869	1,703
<i>of which:</i> Small firms	1,376	367	596
Consumer households	14,774	4,187	5,987

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>DEPOSITS</b>	<b>500,785</b>	<b>276,508</b>	<b>105,963</b>
<b>Sight and overnight deposits</b>	<b>2,005</b>	<b>1,260</b>	<b>625</b>
General government	36	2	1
Financial companies (excluding Monetary Financial Institutions)	393	1	2
Non-financial companies and producer households	577	186	54
<i>of which: Small firms</i>	51	47	22
Consumer households	968	947	554
<b>With agreed maturity</b>	<b>35,037</b>	<b>11,553</b>	<b>4,461</b>
General government	6,912	150	15
Financial companies (excluding Monetary Financial Institutions)	3,243	142	254
Non-financial companies and producer households	10,449	3,357	1,443
<i>of which: Small firms</i>	500	438	136
Consumer households	12,384	7,718	2,682
<b>Redeemable at notice</b>	<b>64,409</b>	<b>101,895</b>	<b>30,273</b>
General government	2,417	1,151	233
Financial companies (excluding Monetary Financial Institutions)	68	20	4
Non-financial companies and producer households	3,191	3,209	981
<i>of which: Small firms</i>	2,032	2,885	837
Consumer households	58,590	97,378	28,992

## Financing and Funding

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
<b>Customer current accounts</b>	<b>288,278</b>	<b>158,039</b>	<b>69,345</b>
General government	20,557	3,594	2,772
Financial companies (excluding Monetary Financial Institutions)	18,259	1,179	624
Non-financial companies and producer households	85,493	51,114	19,683
<i>of which: Small firms</i>	17,098	15,350	6,891
Consumer households	152,114	98,528	44,187
<b>Saving certificates and CDs issued</b>	<b>4,120</b>	<b>1,945</b>	<b>409</b>
General government	17	2	..
Financial companies (excluding Monetary Financial Institutions)	283	45	3
Non-financial companies and producer households	830	429	97
<i>of which: Small firms</i>	207	164	41
Consumer households	2,856	1,446	297



## 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)

1st quarter 2024

Reporting institutions: **Banks and CDP**

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

<b>TOTAL</b>	<b>2,622,234</b>	<b>207,282</b>	<b>1,011,853</b>
<b>Italian government securities</b>	<b>707,073</b>	<b>57,629</b>	<b>277,785</b>
<i>of which:</i> BOTs	57,261	6,758	29,352
BTPs	628,575	49,138	243,034
CCTs	13,571	1,163	3,427
<b>Equity securities</b>	<b>401,629</b>	<b>65,340</b>	<b>109,925</b>
<i>of which:</i> in non-euro-area currencies	102,950	3,242	25,008
<b>Debt securities other than Italian government securities</b>	<b>636,712</b>	<b>35,183</b>	<b>107,823</b>
<i>of which:</i> in non-euro-area currencies	75,910	2,555	18,640
<b>Units of collective investment undertakings</b>	<b>863,526</b>	<b>46,539</b>	<b>513,153</b>
<b>Securities other than debt and equity securities</b>	<b>3,466</b>	<b>574</b>	<b>654</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)

1st quarter 2024

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>101,161</b>	<b>9,292</b>	<b>63,948</b>	<b>1,834,628</b>	<b>181,336</b>	<b>925,000</b>
<b>Italian government securities</b>	<b>16,791</b>	<b>1,379</b>	<b>8,405</b>	<b>542,166</b>	<b>50,608</b>	<b>266,130</b>
<i>of which:</i> BOTs	1,074	166	659	46,770	6,515	28,556
BTPs	14,783	1,090	7,015	482,894	42,778	233,159
CCTs	923	122	724	8,121	759	2,554
<b>Equity securities</b>	<b>6,962</b>	<b>955</b>	<b>4,480</b>	<b>277,699</b>	<b>58,950</b>	<b>101,978</b>
<i>of which:</i> in non-euro-area currencies	4,003	649	2,498	36,857	2,400	21,685
<b>Debt securities other than Italian government securities</b>	<b>26,363</b>	<b>3,300</b>	<b>11,517</b>	<b>341,864</b>	<b>29,389</b>	<b>93,074</b>
<i>of which:</i> in non-euro-area currencies	2,169	268	1,579	29,534	2,141	16,604
<b>Units of collective investment undertakings</b>	<b>50,679</b>	<b>3,626</b>	<b>39,245</b>	<b>662,935</b>	<b>40,229</b>	<b>461,108</b>
<b>Securities other than debt and equity securities</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>2,983</b>	<b>330</b>	<b>618</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)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>2,622,234</b>	<b>207,282</b>	<b>1,011,853</b>
<b>North West Italy</b>	<b>1,278,258</b>	<b>75,033</b>	<b>467,866</b>
Piedmont	273,097	19,021	120,009
Valle d'Aosta	3,403	256	2,357
Lombardy	950,003	52,429	306,729
Liguria	51,755	3,328	38,770
<b>North East Italy</b>	<b>550,563</b>	<b>40,183</b>	<b>245,917</b>
Trentino Alto Adige	30,865	2,513	17,357
Veneto	226,623	13,296	86,361
Friuli-Venezia Giulia	64,867	2,006	18,919
Emilia Romagna	228,207	22,368	123,280
<b>Central Italy</b>	<b>650,348</b>	<b>75,861</b>	<b>178,016</b>
Tuscany	82,895	9,086	64,225
Umbria	18,079	4,821	10,368
Marche	25,733	2,658	20,828
Lazio	523,640	59,297	82,596
<b>Southern Italy</b>	<b>99,239</b>	<b>11,644</b>	<b>85,728</b>
Abruzzo	12,346	1,396	10,329
Molise	1,791	167	1,604
Campania	45,161	5,428	38,900
Apulia	27,405	3,005	24,174
Basilicata	3,548	371	3,082
Calabria	8,988	1,276	7,638
<b>Islands</b>	<b>43,827</b>	<b>4,561</b>	<b>34,326</b>
Sicily	31,469	3,335	25,456
Sardinia	12,357	1,226	8,870

**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)

1st quarter 2024

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>101,161</b>	<b>9,292</b>	<b>63,948</b>
<b>North West Italy</b>	<b>58,201</b>	<b>4,436</b>	<b>30,704</b>
Piedmont	24,434	699	7,855
Valle d'Aosta	162	12	148
Lombardy	31,178	3,572	21,186
Liguria	2,427	153	1,516
<b>North East Italy</b>	<b>22,022</b>	<b>2,192</b>	<b>17,179</b>
Trentino Alto Adige	3,868	140	2,014
Veneto	6,582	893	5,277
Friuli-Venezia Giulia	1,711	210	1,455
Emilia Romagna	9,861	949	8,433
<b>Central Italy</b>	<b>14,259</b>	<b>1,591</b>	<b>10,809</b>
Tuscany	5,371	486	4,202
Umbria	695	70	569
Marche	926	84	809
Lazio	7,266	951	5,229
<b>Southern Italy</b>	<b>5,276</b>	<b>904</b>	<b>4,075</b>
Abruzzo	702	90	472
Molise	78	3	71
Campania	2,811	524	2,171
Apulia	1,213	152	1,037
Basilicata	84	10	65
Calabria	388	125	260
<b>Islands</b>	<b>1,402</b>	<b>169</b>	<b>1,181</b>
Sicily	823	81	690
Sardinia	579	88	491

## Financing and Funding

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

by region and customer sector

(stocks in millions of euro)

1st quarter 2024

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>1,834,628</b>	<b>181,336</b>	<b>925,000</b>
<b>North West Italy</b>	<b>825,473</b>	<b>64,678</b>	<b>426,683</b>
Piedmont	234,839	17,084	110,184
Valle d'Aosta	3,064	239	2,161
Lombardy	545,455	44,397	277,772
Liguria	42,115	2,958	36,566
<b>North East Italy</b>	<b>374,578</b>	<b>34,161</b>	<b>224,349</b>
Trentino Alto Adige	20,023	2,071	15,149
Veneto	125,357	10,666	79,405
Friuli-Venezia Giulia	20,507	1,678	17,215
Emilia Romagna	208,691	19,745	112,580
<b>Central Italy</b>	<b>503,838</b>	<b>69,073</b>	<b>162,859</b>
Tuscany	73,217	8,142	58,598
Umbria	15,427	4,631	9,597
Marche	24,137	2,390	19,589
Lazio	391,058	53,910	75,075
<b>Southern Italy</b>	<b>90,020</b>	<b>9,791</b>	<b>78,756</b>
Abruzzo	11,272	1,211	9,584
Molise	1,648	157	1,476
Campania	40,187	4,478	35,038
Apulia	25,305	2,571	22,542
Basilicata	3,338	330	2,954
Calabria	8,268	1,044	7,161
<b>Islands</b>	<b>40,720</b>	<b>3,632</b>	<b>32,353</b>
Sicily	29,375	2,606	24,147
Sardinia	11,345	1,027	8,206

## Financing and Funding

Access to data:

[TFR40500](#)

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

(flows in millions of euro)

1st quarter 2024

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
<b>Total Securities</b>	<b>1,116,807</b>	<b>1,060,778</b>	<b>56,029</b>
Italian government securities	729,444	703,940	25,504
<i>of which:</i> BOTs	128,820	125,786	3,035
CCTs	137,442	136,164	1,278
BTPs	462,843	441,727	21,116
Other debt securities	182,962	175,591	7,371
Equity securities	150,607	130,657	19,949
Other securities	28,039	28,038	1
<b>Total Derivative Instruments</b>	<b>1,795,146</b>	<b>1,748,656</b>	<b>46,490</b>
Futures	516,533	473,594	42,940
<i>of which:</i> on interest rates	15,175	15,175	-
on stock indices	232,355	211,769	20,586
Swaps e Forward Rate Agreements	948,737	948,737	-
<i>of which:</i> Interest Rate Swaps	394,773	394,773	-
Currency Swaps	50,258	50,258	-
Forward Rate Agreements	415,848	415,848	-
Options on securities	9,662	7,682	1,979
<i>of which:</i> on equity securities	8,893	6,913	1,979
Options on futures or stock indices	62,758	62,358	400
<i>of which:</i> on stock indices or futures on stock indices	61,165	60,827	338
Interest rate options	98,541	98,541	-
Foreign currency options and other derivative instruments	158,915	157,745	1,170

**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)

1st quarter 2024

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>0.22</b>	<b>0.28</b>	<b>0.34</b>	<b>1.05</b>	<b>0.21</b>	<b>0.28</b>	<b>0.36</b>	<b>0.69</b>
<b>North West Italy</b>	<b>0.21</b>	<b>0.26</b>	<b>0.31</b>	<b>0.98</b>	<b>0.20</b>	<b>0.26</b>	<b>0.32</b>	<b>0.59</b>
Piedmont	0.18	0.20	0.25	1.01	0.16	0.18	0.23	0.47
Valle d'Aosta	0.16	0.20	0.27	1.36	0.16	0.15	0.18	0.36
Lombardy	0.23	0.29	0.33	0.97	0.22	0.29	0.36	0.63
Liguria	0.18	0.22	0.28	1.14	0.16	0.21	0.25	0.48
<b>North East Italy</b>	<b>0.24</b>	<b>0.31</b>	<b>0.39</b>	<b>1.17</b>	<b>0.20</b>	<b>0.26</b>	<b>0.34</b>	<b>0.70</b>
Trentino Alto Adige	0.44	0.58	0.76	1.45	0.37	0.48	0.63	1.25
Veneto	0.25	0.32	0.38	0.98	0.18	0.24	0.31	0.66
Friuli-Venezia Giulia	0.20	0.25	0.30	1.11	0.14	0.17	0.23	0.51
Emilia Romagna	0.22	0.28	0.37	1.31	0.20	0.27	0.34	0.67
<b>Central Italy</b>	<b>0.24</b>	<b>0.31</b>	<b>0.38</b>	<b>1.28</b>	<b>0.27</b>	<b>0.38</b>	<b>0.49</b>	<b>0.91</b>
Tuscany	0.28	0.35	0.43	1.12	0.32	0.44	0.57	0.91
Umbria	0.20	0.25	0.32	1.01	0.22	0.28	0.36	0.63
Marche	0.20	0.25	0.29	0.73	0.21	0.28	0.37	0.71
Lazio	0.23	0.29	0.35	1.45	0.26	0.37	0.48	0.94
<b>Southern Italy</b>	<b>0.15</b>	<b>0.19</b>	<b>0.22</b>	<b>0.62</b>	<b>0.16</b>	<b>0.23</b>	<b>0.30</b>	<b>0.53</b>
Abruzzo	0.15	0.19	0.25	0.57	0.19	0.28	0.35	0.60
Molise	0.19	0.24	0.24	0.69	0.19	0.24	0.31	0.68
Campania	0.14	0.16	0.19	0.58	0.13	0.19	0.24	0.47
Apulia	0.18	0.22	0.27	0.73	0.19	0.28	0.37	0.62
Basilicata	0.16	0.20	0.19	0.71	0.16	0.27	0.35	0.79
Calabria	0.15	0.20	0.20	0.48	0.17	0.22	0.26	0.42
<b>Islands</b>	<b>0.33</b>	<b>0.40</b>	<b>0.44</b>	<b>0.94</b>	<b>0.20</b>	<b>0.27</b>	<b>0.35</b>	<b>0.67</b>
Sicily	0.28	0.34	0.41	0.95	0.20	0.26	0.33	0.64
Sardinia	0.42	0.51	0.49	0.92	0.20	0.29	0.38	0.72

**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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