

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

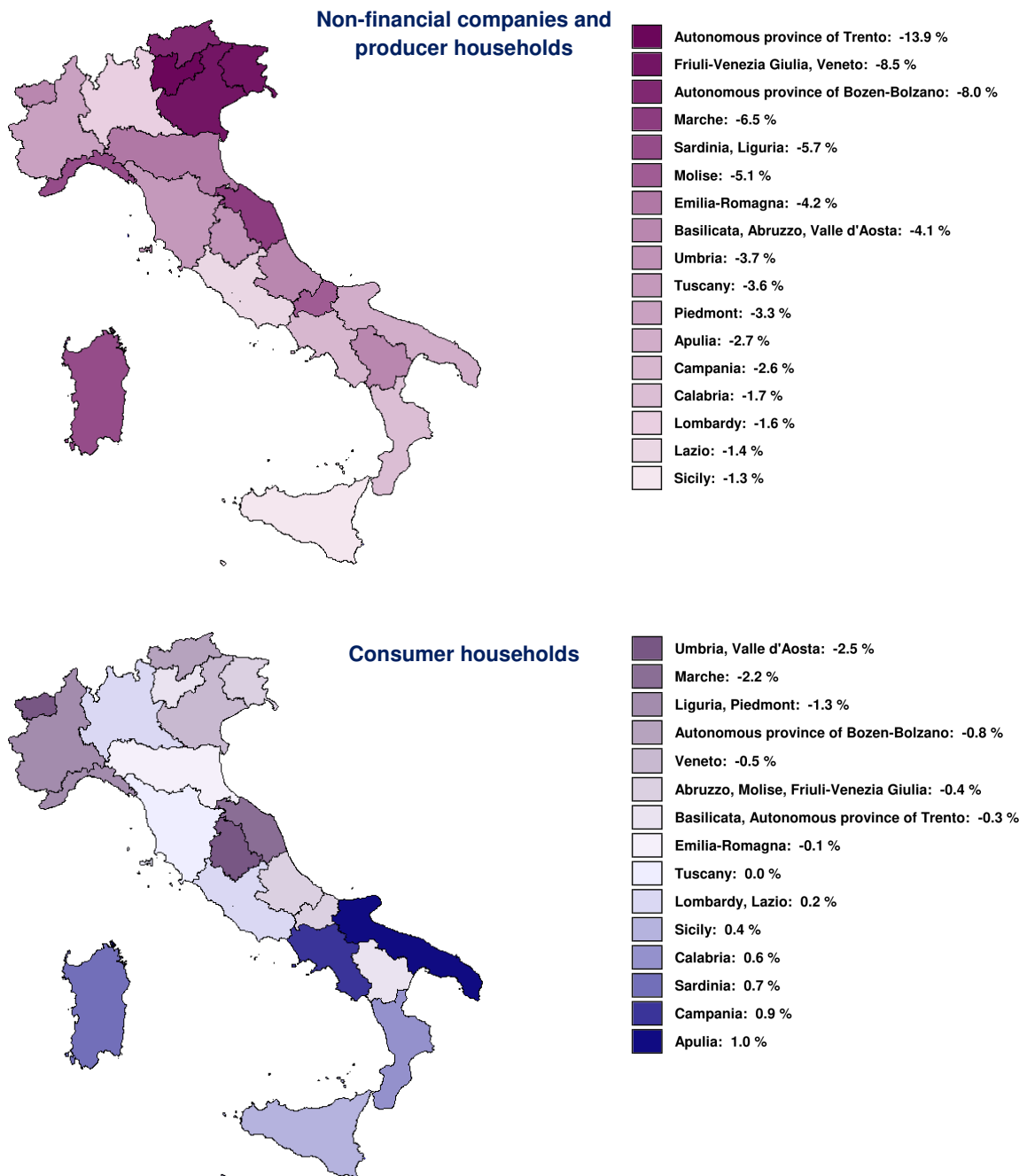
30 September 2024

For further information: statistiche@bancaditalia.it
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Figure 1

Twelve-month percentage change in loans by region¹

(data at 30 June 2024)



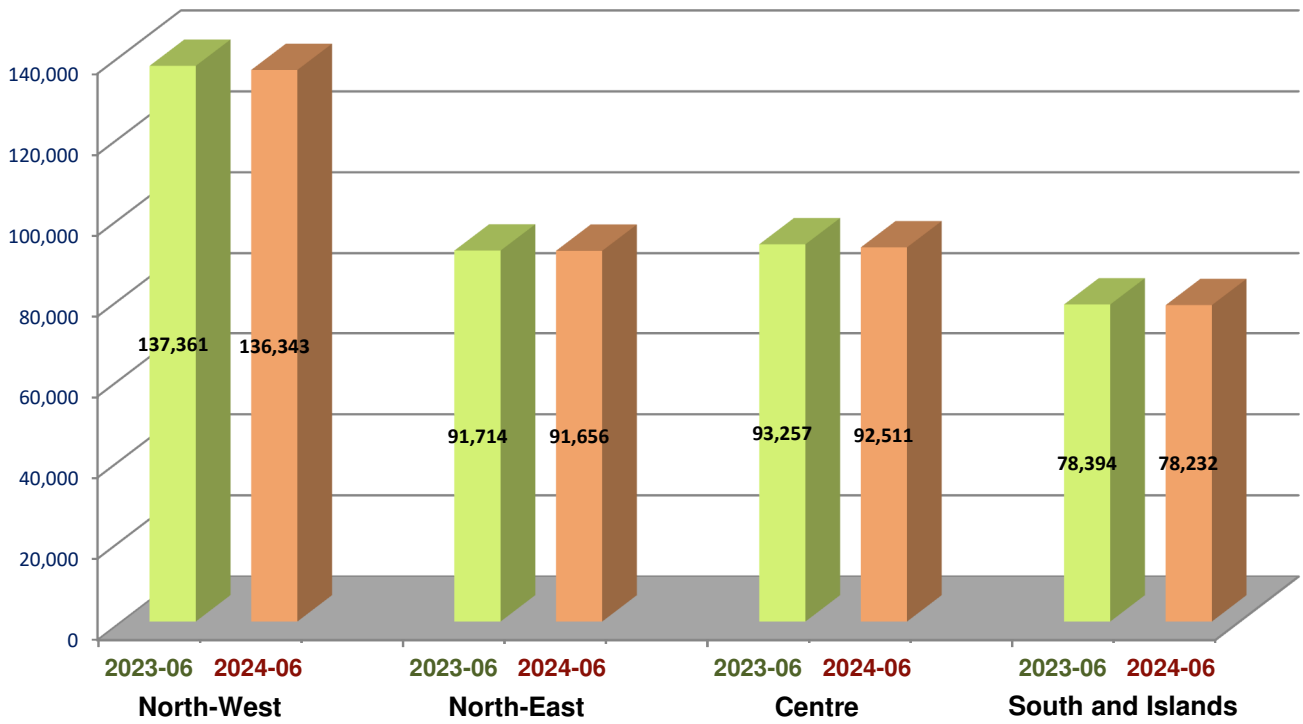
(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Reference period: June 2024

Figure 2

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

(millions of Euros; data at 30 June 2023 and 2024)



Reference period: June 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](#).

* * *

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

Direct fund-raising

Q	SR	Bank deposits and postal savings by customer region and sector	TFR20163	p. 28
Q	SR	Deposits by technical form, customer geographical area and sector	TFR20269	p. 29

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

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

Securities, derivatives and customer assets under management

Q	SR	Customer assets under management (at fair value) by type of securities and deposits	TFR40082	p. 33
Q	SR	Customer assets under management (at fair value) by customer region and sector	TFR40087	p. 35
Q	SR	Securities and derivatives trading by type of security and derivative instrument	TFR40500	p. 38

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

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

Deposit rates

Q	SIR	Interest rates on current account, sight and overnight deposits by customer region, sector and size of deposit	TFR30980	p. 39
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Tables distributed on the "BDS on-line statistical database" only

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

Loans

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

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

Direct fund-raising

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

Financing and Funding

Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

2nd 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	1,773,707	1,699,269	678,720	74,779
<i>of which:</i>				
Repos	55,177	52,218	4,209	3,010
Loans (excluding repos)	1,718,142	1,646,940	674,481	71,515
Loans (excluding bad loans and repos)	1,687,191	1,616,212	653,641	71,290
<i>of which:</i>				
Long-term loans (excluding bad loans and repos)	1,304,151	1,258,793	511,961	45,358
Deposits	2,138,431	2,063,299	534,929	77,782
<i>of which:</i>				
Repos	115,055	103,524	486	12,329
Deposits (excluding repos)	1,890,541	1,845,984	527,016	46,409
Debt securities	95,146	95,146	....	....

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-Q2	2023-Q3	2023-Q4	2024-Q1	2024-Q2
Loans	1,809,055	1,777,973	1,782,461	1,772,309	1,773,807
<i>of which:</i> Loans (excluding repos)	1,763,995	1,738,737	1,741,878	1,721,834	1,718,242
Portfolio securities	852,836	838,475	847,793	854,808	864,675
Deposits	2,093,517	2,111,261	2,109,163	2,105,275	2,138,443
<i>of which:</i> Deposits (excluding repos)	1,832,021	1,847,581	1,866,641	1,856,287	1,890,553
Securities issued but not expired	296,944	308,079	322,731	334,790	345,705
<i>of which:</i> Subordinated bonds	32,116	30,885	30,480	32,550	30,761
Customer assets under management	2,459,585	2,441,463	2,616,438	2,712,810	2,762,156

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)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Total	of which:	
		General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,699,269	233,978	190,850
North West Italy	565,203	15,889	93,815
Piedmont	106,276	6,555	7,929
Valle d'Aosta	2,940	125	197
Lombardy	426,410	7,424	85,293
Liguria	29,576	1,786	396
North East Italy	337,560	6,583	23,790
Trentino Alto Adige	41,946	647	1,301
Veneto	130,753	2,534	10,167
Friuli-Venezia Giulia	29,965	1,116	2,236
Emilia Romagna	134,896	2,285	10,085
Central Italy	537,842	189,653	69,736
Tuscany	93,229	3,553	627
Umbria	17,720	874	49
Marche	30,023	1,361	380
Lazio	396,870	183,864	68,681
Southern Italy	176,703	13,940	585
Abruzzo	20,386	1,110	39
Molise	3,322	239	5
Campania	74,316	6,343	393
Apulia	54,152	2,376	102
Basilicata	6,178	486	8
Calabria	18,347	3,386	38
Islands	81,944	7,913	2,925
Sicily	56,721	6,406	79
Sardinia	25,223	1,507	2,846

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

Source: supervisory reports

Financing and Funding

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:			Consumer households	
		Industry	Building	Services		
ITALY	678,720	212,185	57,559	370,605	106,982	589,255
North West Italy	261,915	83,485	21,724	146,155	31,794	191,105
Piedmont	47,639	15,740	3,794	24,921	8,795	43,796
Valle d'Aosta	1,620	888	147	532	307	991
Lombardy	200,322	63,982	16,806	112,466	20,196	131,407
Liguria	12,333	2,876	978	8,236	2,497	14,910
North East Italy	178,036	67,883	13,099	83,647	31,107	127,699
Trentino Alto Adige	26,278	5,930	2,189	15,645	7,314	13,500
Veneto	65,997	26,227	4,241	30,681	10,833	51,547
Friuli-Venezia Giulia	13,871	6,659	1,116	5,145	2,200	12,524
Emilia Romagna	71,890	29,067	5,553	32,177	10,760	50,128
Central Italy	140,566	36,487	12,439	84,801	20,636	136,050
Tuscany	45,026	14,648	3,206	23,706	8,649	43,504
Umbria	9,220	3,738	751	4,025	1,798	7,500
Marche	15,200	6,540	1,208	6,571	3,182	12,948
Lazio	71,121	11,561	7,273	50,499	7,007	72,098
Southern Italy	71,488	18,741	7,754	39,897	15,769	90,242
Abruzzo	9,706	3,352	1,382	4,421	2,001	9,472
Molise	1,381	328	196	728	386	1,694
Campania	30,753	7,922	2,706	18,787	5,215	36,740
Apulia	21,237	5,571	2,360	11,201	5,476	30,220
Basilicata	2,794	578	495	1,346	770	2,864
Calabria	5,617	991	615	3,414	1,922	9,252
Islands	26,714	5,589	2,542	16,104	7,675	44,160
Sicily	18,535	4,001	1,651	11,190	5,225	31,543
Sardinia	8,179	1,588	892	4,914	2,450	12,617

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	678,720	261,915	178,036	140,566	71,488	26,714
Agriculture, forestry and fishing	38,371	10,551	13,407	6,839	5,095	2,479
Mining and quarrying	2,052	978	212	596	123	142
Manufacturing	184,973	72,366	62,307	28,788	16,660	4,853
Electricity, gas, steam and air conditioning supply	16,289	7,200	3,048	4,935	874	232
Water supply, sewerage, waste management and remediation activities	8,871	2,940	2,317	2,169	1,084	362
Construction	57,559	21,724	13,099	12,439	7,754	2,542
Wholesale and retail trade, repair of motor vehicles and motorcycles	118,845	39,491	28,494	24,849	18,924	7,086
Transportation and storage	29,764	9,559	5,364	9,629	3,427	1,785
Accommodation and food service activities	32,050	7,014	11,767	6,567	4,750	1,953
Information and communication	22,860	15,563	2,358	3,838	761	340
Financial and insurance activities	6,782	3,454	1,628	1,151	403	146
Real estate activities	55,526	23,494	13,311	13,865	3,510	1,345
Professional, scientific and technical activities	60,766	30,509	10,597	15,720	2,862	1,077
Administrative and support service activities	19,055	9,015	4,679	3,414	1,390	558
All remaining activities (sections O, P, Q, R, S, T)	24,956	8,057	5,448	5,767	3,871	1,814

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20231](#)

Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Total	of which:			
		Non-financial companies and producer households	of which:		Consumer households
			Small firms		
ITALY	-2.1	-3.7	-8.0	-0.1	
North West Italy	-0.4	-2.1	-8.6	-0.3	
Piedmont	-2.3	-3.3	-8.2	-1.3	
Valle d'Aosta	-3.7	-4.1	-8.7	-2.5	
Lombardy	0.3	-1.6	-8.6	0.2	
Liguria	-3.3	-5.7	-9.3	-1.3	
North East Italy	-3.8	-7.1	-8.6	-0.3	
Aut. province of Trento	-10.7	-13.9	-8.2	-0.3	
Aut. province of Bozen-Bolzano	-5.6	-8.0	-4.6	-0.8	
Veneto	-4.4	-8.5	-9.8	-0.5	
Friuli Venezia Giulia	-4.6	-8.5	-10.9	-0.4	
Emilia-Romagna	-1.7	-4.2	-8.6	-0.1	
Central Italy	-3.2	-2.8	-8.1	-0.2	
Tuscany	-2.2	-3.6	-8.7	0.0	
Umbria	-3.1	-3.7	-7.9	-2.5	
Marche	-4.3	-6.5	-9.9	-2.2	
Lazio	-3.4	-1.4	-6.4	0.2	
Southern Italy	-1.3	-2.9	-6.9	0.7	
Abruzzo	-2.7	-4.1	-8.4	-0.4	
Molise	-2.6	-5.1	-7.3	-0.4	
Campania	-1.1	-2.6	-6.9	0.9	
Apulia	-0.8	-2.7	-6.8	1.0	
Basilicata	-2.8	-4.1	-6.9	-0.3	
Calabria	-1.1	-1.7	-5.6	0.6	
Islands	-1.3	-2.8	-5.7	0.5	
Sicily	-0.9	-1.3	-5.8	0.4	
Sardinia	-2.1	-5.7	-5.4	0.7	

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30274](#)

External position

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

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks**

	International exposure	of which: Non-banks residual maturity		of which: Banks residual maturity		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
TOTAL	855,488	146,749	528,083	103,828	76,829	114,801
Europe	708,348	123,457	419,384	96,018	69,489	96,369
Albania	524	74	312	129	10	960
Austria	86,535	9,849	54,400	17,810	4,476	-
Belgium	12,354	1,745	9,236	825	549	-
Bosnia and Herzegovina	923	110	802	3	7	4,056
Bulgaria	3,273	642	2,516	113	1	11,994
Croatia	30,328	6,261	17,677	6,336	54	-
Denmark	1,590	390	759	136	305	364
Finland	3,451	244	1,945	89	1,173	-
France	85,303	9,090	41,947	16,461	17,805	-
Germany	189,414	33,911	110,106	23,553	21,843	-
Greece	2,620	409	601	1,220	389	-
Ireland	21,042	5,589	13,581	723	1,149	-
Liechtenstein	119	45	55	19	-	-
Luxembourg	34,510	9,240	18,576	5,901	793	-
Malta	365	50	49	188	78	-
Montenegro	20	9	11	..	..	-
Norway	2,978	234	1,116	318	1,311	-
Netherlands	20,129	3,538	12,721	1,539	2,331	-
Poland	2,822	1,050	1,526	191	56	2,018
Portugal	7,087	508	4,727	1,354	499	-
United Kingdom	40,914	15,662	17,485	4,828	2,939	135
Romania	7,011	2,154	4,146	100	612	10,141
Russia	3,430	886	2,314	136	94	7,838
Serbia	7,117	913	3,653	1,507	1,044	6,736
Czech Republic	9,876	1,705	6,017	169	1,984	23,277
Slovakia	30,504	3,029	23,065	4,057	353	-
Slovenia	6,830	735	4,555	1,169	372	-
Spain	72,591	7,547	54,219	3,856	6,969	6,662
Sweden	3,298	544	1,177	169	1,408	-
Switzerland	10,024	3,426	3,782	2,191	626	6,974
Turkey	2,307	435	1,201	524	148	111
Hungary	4,897	1,560	3,227	54	56	14,854

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

Source: supervisory reports

Financing and Funding

External position

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

(stocks in millions of euro)

2nd quarter 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	
Asia	36,199	4,957	24,597	3,071	3,574	1,452
Saudi Arabia	1,207	429	630	146	2	-
China	2,713	313	1,703	227	470	306
South Korea	3,437	23	462	509	2,444	-
Philippines	324	4	318	2	..	-
Japan	11,133	1,712	8,712	273	435	913
India	1,400	238	1,106	51	5	-
Indonesia	600	39	552	8	-	-
Iran	4	..	1	1	3	-
Israel	1,355	29	1,291	28	7	-
Kazakhstan	64	32	29	-	2	-
Malaysia	70	8	59	2	-	-
Pakistan	2	..	1	..	-	-
Qatar	8,736	1,448	6,346	941	1	..
Taiwan	9	2	7	..	..	-
Thailand	16	4	8	2	1	-
Africa	6,633	996	4,809	399	429	2,835
Algeria	18	3	3	12	1	-
Egypt	3,547	501	2,477	318	250	2,828
Morocco	68	54	9	4	..	7
South Africa	357	127	132	48	50	-
Tunisia	79	10	21	8	40	-
America	56,347	11,560	38,460	3,648	2,679	12,867
Argentina	16	5	8	2	-	-
Brazil	1,193	658	522	13	..	654
Canada	3,841	338	1,720	158	1,626	-
Chile	900	36	864	1	-	-
Colombia	209	6	203	..	..	-
Cuba	106	..	..	..	105	-
Mexico	1,277	284	942	5	46	-
Peru	223	28	194	1	-	-
United States	48,121	10,120	33,653	3,462	886	12,140
Uruguay	138	47	91	..	-	-
Venezuela	18	13	5	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

2nd 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	
Oceania	2,885	90	2,230	152	413	1,046
Australia	2,193	34	1,642	105	413	1,046
New Zealand	399	13	339	48	..	-
Offshore centres	15,071	3,300	10,987	539	245	232
Bahamas	588	69	145	374	-	-
Cayman Islands	2,491	849	1,642	-	..	-
Gibraltar	7	7	-	-	-	-
Hong Kong	736	353	247	132	4	108
Jersey, c.i.	320	248	72	-	-	-
Singapore	2,278	1,239	810	20	208	124
International organizations	30,004	2,389	27,616	-	-	-

Financing and Funding

Access to data:

[TFR10425](#)

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

for house purchase: stocks

by customer region and type of contract

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

ITALY	304,229	71,669
North West Italy	107,657	23,007
Piedmont	21,727	5,024
Valle d'Aosta	555	106
Lombardy	76,223	16,336
Liguria	9,154	1,540
North East Italy	64,651	18,260
Trentino Alto Adige	4,847	1,993
Veneto	26,383	7,310
Friuli-Venezia Giulia	6,551	1,722
Emilia Romagna	26,870	7,236
Central Italy	72,207	17,949
Tuscany	23,122	5,854
Umbria	3,143	864
Marche	5,892	1,571
Lazio	40,049	9,660
Southern Italy	40,446	8,179
Abruzzo	3,938	951
Molise	632	137
Campania	17,644	3,079
Apulia	14,210	3,147
Basilicata	1,051	221
Calabria	2,972	644
Islands	19,268	4,275
Sicily	13,039	3,153
Sardinia	6,229	1,123

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR10435](#)

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

(flows in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
ITALY	10,001	1,135	114
North West Italy	3,577	483	40
Piedmont	669	83	4
Valle d'Aosta	25	1	..
Lombardy	2,633	375	34
Liguria	250	25	2
North East Italy	2,265	249	17
Trentino Alto Adige	218	17	2
Veneto	877	112	10
Friuli-Venezia Giulia	198	23	1
Emilia Romagna	973	97	5
Central Italy	2,280	265	24
Tuscany	736	99	7
Umbria	92	13	..
Marche	179	23	2
Lazio	1,273	129	14
Southern Italy	1,266	98	24
Abruzzo	126	12	2
Molise	17	1	..
Campania	546	41	12
Apulia	463	38	8
Basilicata	31	1	1
Calabria	83	6	1
Islands	612	41	8
Sicily	407	32	6
Sardinia	205	9	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)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,699,269	565,203	337,560
<i>of which:</i>			
Current accounts	217,065	34,233	22,879
<i>of which:</i>			
General government	133,831	92	29
Financial companies (excluding Monetary Financial Institutions)	11,777	5,929	3,442
Non-financial companies and producer households	51,991	20,250	15,241
<i>of which: Small firms</i>	9,628	3,100	2,985
Consumer households	18,432	7,598	3,898
Mortgage loans	953,113	327,844	225,123
<i>of which:</i>			
General government	91,828	14,963	6,114
Financial companies (excluding Monetary Financial Institutions)	33,950	22,967	6,356
Non-financial companies and producer households	391,837	142,650	112,529
<i>of which: Small firms</i>	76,985	22,845	23,076
Consumer households	431,078	145,438	99,138
<i>of which: loans for house purchases</i>	398,742	136,343	91,656
Loans secured by pledge of salary	18,373	3,837	2,508
<i>of which:</i>			
Producer households	33	8	7
Consumer households	18,341	3,829	2,501

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

Source: supervisory returns

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	64,650	16,509	11,509
<i>of which:</i>			
Producer households	1,356	303	231
Consumer households	63,279	16,198	11,277
Factoring	21,441	7,387	4,399
<i>of which:</i>			
General government	3,166	161	152
Financial companies (excluding Monetary Financial Institutions)	804	737	61
Non-financial companies and producer households	16,104	5,981	3,811
<i>of which:</i> Small firms	339	90	86
Consumer households	1,187	408	374
Financial leasing	28,351	9,883	7,036
<i>of which:</i>			
General government	555	332	99
Financial companies (excluding Monetary Financial Institutions)	321	114	77
Non-financial companies and producer households	25,937	8,897	6,432
<i>of which:</i> Small firms	5,340	1,740	1,386
Consumer households	1,446	504	408

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	537,842	176,703	81,944
<i>of which:</i>			
Current accounts	150,111	6,915	2,927
<i>of which:</i>			
General government	133,407	139	164
Financial companies (excluding Monetary Financial Institutions)	2,191	91	124
Non-financial companies and producer households	10,108	4,435	1,958
<i>of which: Small firms</i>	1,812	1,169	561
Consumer households	4,115	2,174	647
Mortgage loans	232,727	114,293	53,126
<i>of which:</i>			
General government	51,393	12,226	7,133
Financial companies (excluding Monetary Financial Institutions)	3,098	294	1,234
Non-financial companies and producer households	76,219	43,184	17,255
<i>of which: Small firms</i>	14,672	10,875	5,518
Consumer households	100,814	58,332	27,356
of which: loans for house purchases	92,511	53,093	25,139
Loans secured by pledge of salary	3,813	5,057	3,157
<i>of which:</i>			
Producer households	5	7	6
Consumer households	3,808	5,051	3,151

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	13,989	14,618	8,025
<i>of which:</i>			
Producer households	293	334	195
Consumer households	13,695	14,279	7,830
Factoring	6,153	2,547	955
<i>of which:</i>			
General government	1,609	902	342
Financial companies (excluding Monetary Financial Institutions)	5	2	..
Non-financial companies and producer households	4,277	1,500	534
<i>of which:</i> Small firms	64	70	30
Consumer households	192	137	76
Financial leasing	5,985	3,884	1,564
<i>of which:</i>			
General government	61	52	11
Financial companies (excluding Monetary Financial Institutions)	108	16	6
Non-financial companies and producer households	5,468	3,665	1,476
<i>of which:</i> Small firms	989	812	412
Consumer households	323	142	68

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit

by region of customer

(stocks in millions of euro)

2nd quarter 2024

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

	Total	Banks	Financial intermediaries
ITALY	165,278	119,225	46,053
North West Italy	45,411	32,187	13,223
Piedmont	13,030	9,674	3,356
Valle d'Aosta	347	249	98
Lombardy	27,815	19,538	8,278
Liguria	4,219	2,727	1,492
North East Italy	29,352	20,646	8,706
Trentino Alto Adige	1,704	1,271	433
Veneto	12,185	8,550	3,635
Friuli-Venezia Giulia	3,110	2,176	934
Emilia Romagna	12,353	8,649	3,704
Central Italy	35,969	25,956	10,013
Tuscany	11,427	8,082	3,345
Umbria	2,710	1,929	781
Marche	3,653	2,646	1,006
Lazio	18,180	13,299	4,881
Southern Italy	35,097	26,141	8,956
Abruzzo	3,610	2,641	969
Molise	732	552	181
Campania	13,869	10,452	3,417
Apulia	10,230	7,683	2,546
Basilicata	1,251	921	330
Calabria	5,406	3,893	1,513
Islands	19,449	14,295	5,154
Sicily	14,544	10,634	3,911
Sardinia	4,905	3,661	1,243

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR40100](#)

Guarantees granted by customer region and sector

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	142,392	1,353	10,058	127,644	1,129	2,208
North West Italy	64,250	81	3,560	59,500	277	832
Piedmont	6,703	19	327	6,147	74	137
Valle d'Aosta	207	..	1	203	1	2
Lombardy	52,920	47	3,218	48,814	186	655
Liguria	4,420	15	15	4,335	16	39
North East Italy	27,802	61	1,042	25,363	627	709
Trentino Alto Adige	3,623	9	37	3,289	149	139
Veneto	6,419	21	204	5,812	95	288
Friuli-Venezia Giulia	6,017	12	24	5,675	276	30
Emilia Romagna	11,743	20	777	10,587	108	252
Central Italy	42,058	1,164	5,252	34,949	115	578
Tuscany	4,101	10	36	3,855	48	152
Umbria	454	1	6	423	8	16
Marche	927	3	24	854	20	27
Lazio	36,576	1,149	5,186	29,817	40	383
Southern Italy	6,831	43	35	6,607	76	71
Abruzzo	874	2	4	846	13	9
Molise	29	..	1	23	2	3
Campania	4,782	19	13	4,706	19	25
Apulia	884	21	11	796	27	29
Basilicata	111	..	2	104	4	1
Calabria	150	..	5	131	10	4
Islands	1,452	4	169	1,225	35	18
Sicily	718	..	11	675	21	12
Sardinia	733	4	158	550	14	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)

2nd 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	18,517	2,265	130	14,811	79	1,232
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Factoring: with recourse

Advances to assignor	6,938	132	1,535	5,167	77	26
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Nominal value of receivables acquired	11,452	166	1,775	9,174	94	243
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Total exposure in respect of finance leases

41,238	167	452	36,845	2,605	1,169
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Receivables for consumer credit

46,053	-	-	-	-	46,053
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Other finance

6,654	71	268	4,126	931	1,258
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Notes: This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

Financing and Funding

Access to data:

[TFR10289](#)

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

(stocks in millions of euro)

2nd quarter 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	18,518	7,600	4,112	5,009	1,332	465
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Factoring: with recourse

Advances to assignor	6,938	3,783	1,199	1,190	612	154
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Nominal value of credits acquired	11,453	5,335	2,063	2,715	1,015	325
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Total exposure in respect of finance leases

	41,238	13,877	13,403	6,900	4,940	2,118
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Receivables for consumer credit

	46,053	13,223	8,706	10,013	8,956	5,154
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Other finance

	6,654	3,213	1,221	1,019	701	501
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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)

2nd quarter 2024

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	2,094,039	450,615	89,983	1,137,145
North West Italy	644,825	176,740	26,883	352,717
Piedmont	135,723	27,836	6,983	88,208
Valle d'Aosta	5,034	1,241	231	2,730
Lombardy	459,737	139,692	17,519	230,355
Liguria	44,330	7,970	2,150	31,424
North East Italy	438,168	117,818	21,990	254,924
Trentino Alto Adige	51,468	13,277	3,420	28,863
Veneto	183,244	47,912	8,428	104,009
Friuli-Venezia Giulia	42,038	8,901	1,749	25,925
Emilia Romagna	161,417	47,729	8,393	96,126
Central Italy	515,436	90,864	17,071	236,039
Tuscany	109,502	26,860	6,047	71,807
Umbria	21,509	5,309	1,078	14,201
Marche	43,630	9,544	2,481	29,865
Lazio	340,795	49,152	7,466	120,168
Southern Italy	288,615	47,616	16,789	213,014
Abruzzo	32,395	5,975	1,868	23,137
Molise	7,648	830	409	6,132
Campania	120,822	22,837	6,272	87,251
Apulia	81,493	12,599	5,410	60,084
Basilicata	14,051	1,873	829	10,839
Calabria	32,207	3,501	2,002	25,570
Islands	111,840	17,577	7,251	80,451
Sicily	78,485	12,119	4,661	57,705
Sardinia	33,355	5,458	2,590	22,747

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20269](#)

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	2,063,299	640,304	432,505
Sight and overnight deposits	8,816	3,369	1,887
General government	78	7	28
Financial companies (excluding Monetary Financial Institutions)	269	121	78
Non-financial companies and producer households	1,718	411	439
<i>of which: Small firms</i>	253	73	62
Consumer households	5,481	1,779	1,301
With agreed maturity	144,307	54,286	37,795
General government	9,434	190	377
Financial companies (excluding Monetary Financial Institutions)	24,808	13,509	7,160
Non-financial companies and producer households	46,246	19,512	12,648
<i>of which: Small firms</i>	3,149	917	1,188
Consumer households	59,666	20,166	17,207
Redeemable at notice	319,882	69,764	53,578
General government	5,017	910	376
Financial companies (excluding Monetary Financial Institutions)	222	108	26
Non-financial companies and producer households	13,572	3,248	2,940
<i>of which: Small firms</i>	9,601	1,925	1,724
Consumer households	300,599	65,425	50,169

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

Source: supervisory reports

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,351,198	500,006	326,047
General government	35,911	3,054	6,595
Financial companies (excluding Monetary Financial Institutions)	95,627	55,754	19,082
Non-financial companies and producer households	460,181	174,723	119,452
<i>of which:</i> Small firms	100,763	32,464	27,068
Consumer households	722,978	254,946	173,994
Saving certificates and CDs issued	21,781	6,523	8,672
General government	41	15	5
Financial companies (excluding Monetary Financial Institutions)	978	180	496
Non-financial companies and producer households	5,298	1,927	1,878
<i>of which:</i> Small firms	1,363	347	599
Consumer households	15,039	4,237	6,191

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	507,810	279,910	107,614
Sight and overnight deposits	1,682	1,221	656
General government	34	7	1
Financial companies (excluding Monetary Financial Institutions)	56	11	2
Non-financial companies and producer households	622	181	65
<i>of which: Small firms</i>	51	46	22
Consumer households	932	894	575
With agreed maturity	36,427	11,296	4,503
General government	8,694	147	26
Financial companies (excluding Monetary Financial Institutions)	3,734	144	261
Non-financial companies and producer households	9,387	3,205	1,493
<i>of which: Small firms</i>	476	433	135
Consumer households	12,014	7,594	2,685
Redeemable at notice	64,348	101,981	30,212
General government	2,432	1,080	218
Financial companies (excluding Monetary Financial Institutions)	62	22	5
Non-financial companies and producer households	3,112	3,319	953
<i>of which: Small firms</i>	2,110	2,982	860
Consumer households	58,603	97,428	28,973

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	292,657	161,479	71,009
General government	19,806	3,583	2,873
Financial companies (excluding Monetary Financial Institutions)	18,865	1,279	647
Non-financial companies and producer households	89,759	55,021	21,226
<i>of which: Small firms</i>	18,061	15,852	7,319
Consumer households	152,032	97,869	44,137
Saving certificates and CDs issued	4,147	2,051	389
General government	20	2	..
Financial companies (excluding Monetary Financial Institutions)	249	50	4
Non-financial companies and producer households	914	482	98
<i>of which: Small firms</i>	205	174	38
Consumer households	2,839	1,496	277

Financing and Funding

Access to data:

[TFR40082](#)

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

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

TOTAL	2,663,030	209,566	1,030,913
Italian government securities	721,356	58,325	288,809
<i>of which:</i> BOTs	61,213	7,214	31,498
BTPs	635,830	48,800	251,527
CCTs	16,615	1,637	3,798
Equity securities	387,189	64,193	108,497
<i>of which:</i> in non-euro-area currencies	107,644	3,481	26,283
Debt securities other than Italian government securities	667,609	36,169	109,299
<i>of which:</i> in non-euro-area currencies	81,195	2,673	18,980
Units of collective investment undertakings	873,730	48,348	521,118
Securities other than debt and equity securities	3,801	596	697

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

2nd quarter 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	
TOTAL	103,280	9,950	65,199	1,849,864	182,878	942,906
Italian government securities	17,680	1,502	9,120	548,372	51,297	276,384
of which: BOTs	1,043	129	603	48,199	7,029	30,780
BTPs	15,547	1,228	7,660	486,654	42,421	240,941
CCTs	1,079	142	850	9,017	1,189	2,787
Equity securities	7,280	1,027	4,704	268,578	57,783	100,417
of which: in non-euro-area currencies	4,366	724	2,745	38,835	2,563	22,698
Debt securities other than Italian government securities	27,212	3,710	11,758	349,963	29,673	94,209
of which: in non-euro-area currencies	2,197	278	1,582	30,366	2,223	16,938
Units of collective investment undertakings	50,946	3,692	39,501	673,099	41,943	468,967
Securities other than debt and equity securities	1	1	..	3,023	360	645

Financing and Funding

Access to data:

[TFR40087](#)

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	2,663,030	209,566	1,030,913
North West Italy	1,300,443	76,565	475,526
Piedmont	272,487	19,756	121,812
Valle d'Aosta	3,472	264	2,419
Lombardy	970,408	53,080	311,839
Liguria	54,075	3,466	39,456
North East Italy	559,580	41,435	251,639
Trentino Alto Adige	31,702	2,664	17,954
Veneto	229,867	13,650	88,625
Friuli-Venezia Giulia	66,135	2,055	19,379
Emilia Romagna	231,877	23,066	125,682
Central Italy	656,569	74,890	180,826
Tuscany	84,403	9,260	65,569
Umbria	17,773	4,293	10,644
Marche	26,012	2,548	21,240
Lazio	528,381	58,788	83,373
Southern Italy	102,107	12,259	87,819
Abruzzo	12,773	1,454	10,692
Molise	1,832	215	1,599
Campania	46,523	5,797	39,734
Apulia	28,201	3,161	24,796
Basilicata	3,649	379	3,186
Calabria	9,127	1,252	7,812
Islands	44,332	4,417	35,103
Sicily	31,819	3,148	26,109
Sardinia	12,513	1,270	8,994

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	103,280	9,950	65,199
North West Italy	59,474	4,947	31,238
Piedmont	24,858	1,007	7,978
Valle d'Aosta	167	13	151
Lombardy	31,984	3,766	21,553
Liguria	2,466	161	1,555
North East Italy	22,418	2,247	17,487
Trentino Alto Adige	3,865	144	2,026
Veneto	6,765	887	5,439
Friuli-Venezia Giulia	1,775	244	1,489
Emilia Romagna	10,013	972	8,533
Central Italy	14,659	1,609	11,123
Tuscany	5,510	503	4,311
Umbria	712	76	578
Marche	974	94	843
Lazio	7,464	936	5,391
Southern Italy	5,283	967	4,140
Abruzzo	615	117	482
Molise	75	3	71
Campania	2,903	581	2,192
Apulia	1,231	154	1,061
Basilicata	87	13	67
Calabria	371	100	267
Islands	1,446	180	1,211
Sicily	831	86	691
Sardinia	614	94	520

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

2nd 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
ITALY	1,849,864	182,878	942,906
North West Italy	829,387	65,556	433,879
Piedmont	233,848	17,503	111,889
Valle d'Aosta	3,131	247	2,218
Lombardy	549,526	44,711	282,567
Liguria	42,883	3,094	37,205
North East Italy	380,409	35,302	229,804
Trentino Alto Adige	20,681	2,217	15,737
Veneto	126,813	11,071	81,524
Friuli-Venezia Giulia	20,967	1,700	17,643
Emilia Romagna	211,948	20,314	114,900
Central Italy	505,655	67,885	165,316
Tuscany	74,397	8,295	59,834
Umbria	15,161	4,094	9,862
Marche	24,353	2,273	19,956
Lazio	391,745	53,224	75,664
Southern Italy	92,963	10,388	80,811
Abruzzo	11,806	1,241	9,958
Molise	1,711	205	1,491
Campania	41,500	4,841	35,843
Apulia	26,089	2,728	23,143
Basilicata	3,446	339	3,051
Calabria	8,412	1,033	7,325
Islands	41,448	3,748	33,096
Sicily	29,979	2,686	24,789
Sardinia	11,469	1,062	8,307

Financing and Funding

Access to data:

[TFR40500](#)

Securities and derivatives trading by type of security and derivative instrument

(flows in millions of euro)

2nd quarter 2024

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	1,090,817	1,036,916	53,901
Italian government securities	775,758	753,287	22,471
<i>of which:</i> BOTs	150,182	147,554	2,628
CCTs	141,744	140,664	1,080
BTPs	483,510	464,774	18,736
Other debt securities	151,223	143,668	7,555
Equity securities	138,026	117,394	20,632
Other securities	2,042	2,040	1
Total Derivative Instruments	1,615,380	1,576,635	38,745
Futures	507,333	473,499	33,834
<i>of which:</i> on interest rates	20,121	20,121	-
on stock indices	242,316	227,382	14,934
Swaps e Forward Rate Agreements	895,984	895,984	-
<i>of which:</i> Interest Rate Swaps	441,145	441,145	-
Currency Swaps	54,903	54,903	-
Forward Rate Agreements	394,721	394,721	-
Options on securities	8,211	5,582	2,629
<i>of which:</i> on equity securities	8,129	5,500	2,629
Options on futures or stock indices	45,825	45,644	180
<i>of which:</i> on stock indices or futures on stock indices	43,505	43,325	180
Interest rate options	54,689	54,689	-
Foreign currency options and other derivative instruments	103,339	101,237	2,102

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30980](#)

Interest rates on current account, sight and overnight deposits

by customer region, sector and size of deposit

(percentages)

2nd quarter 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
ITALY	0.21	0.27	0.32	1.01	0.20	0.27	0.35	0.72
North West Italy	0.20	0.25	0.30	0.93	0.19	0.25	0.32	0.59
Piedmont	0.17	0.19	0.25	0.84	0.16	0.18	0.23	0.43
Valle d'Aosta	0.17	0.17	0.25	1.15	0.15	0.15	0.19	0.32
Lombardy	0.22	0.27	0.32	0.95	0.21	0.28	0.36	0.64
Liguria	0.17	0.22	0.27	0.88	0.15	0.20	0.25	0.51
North East Italy	0.23	0.29	0.37	1.16	0.19	0.25	0.33	0.74
Trentino Alto Adige	0.40	0.56	0.70	1.57	0.35	0.47	0.62	1.15
Veneto	0.23	0.29	0.36	0.96	0.17	0.23	0.31	0.73
Friuli-Venezia Giulia	0.18	0.23	0.31	1.19	0.13	0.17	0.22	0.55
Emilia Romagna	0.21	0.27	0.35	1.26	0.19	0.26	0.34	0.73
Central Italy	0.23	0.29	0.36	1.20	0.26	0.37	0.48	0.97
Tuscany	0.27	0.34	0.42	1.15	0.31	0.43	0.56	0.93
Umbria	0.19	0.23	0.32	0.99	0.21	0.27	0.35	0.53
Marche	0.19	0.24	0.28	0.75	0.19	0.27	0.36	0.86
Lazio	0.22	0.28	0.34	1.31	0.25	0.35	0.47	1.02
Southern Italy	0.14	0.18	0.21	0.63	0.15	0.22	0.29	0.52
Abruzzo	0.14	0.19	0.24	0.63	0.17	0.27	0.34	0.57
Molise	0.17	0.24	0.24	0.67	0.17	0.23	0.29	0.73
Campania	0.13	0.16	0.19	0.61	0.13	0.18	0.23	0.45
Apulia	0.17	0.21	0.25	0.73	0.18	0.27	0.36	0.59
Basilicata	0.15	0.18	0.18	0.59	0.15	0.25	0.34	0.80
Calabria	0.14	0.19	0.20	0.48	0.16	0.21	0.25	0.46
Islands	0.31	0.38	0.42	0.91	0.18	0.26	0.34	0.64
Sicily	0.26	0.32	0.38	0.98	0.18	0.25	0.32	0.61
Sardinia	0.41	0.49	0.49	0.78	0.19	0.28	0.38	0.70

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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