

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

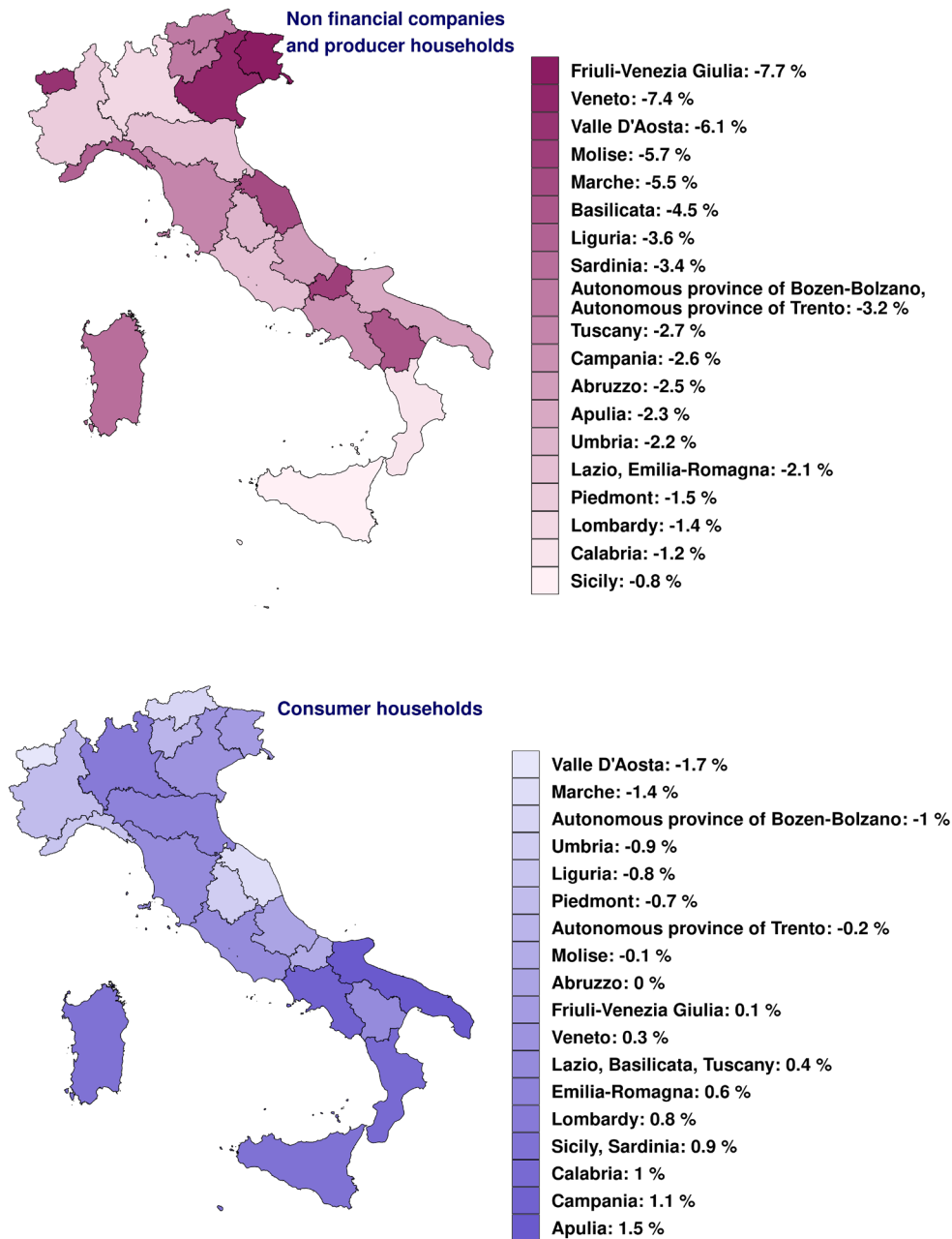
31 December 2024

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Figure 1

Twelve-month percentage change in loans by region¹

(data at 30 September 2024)

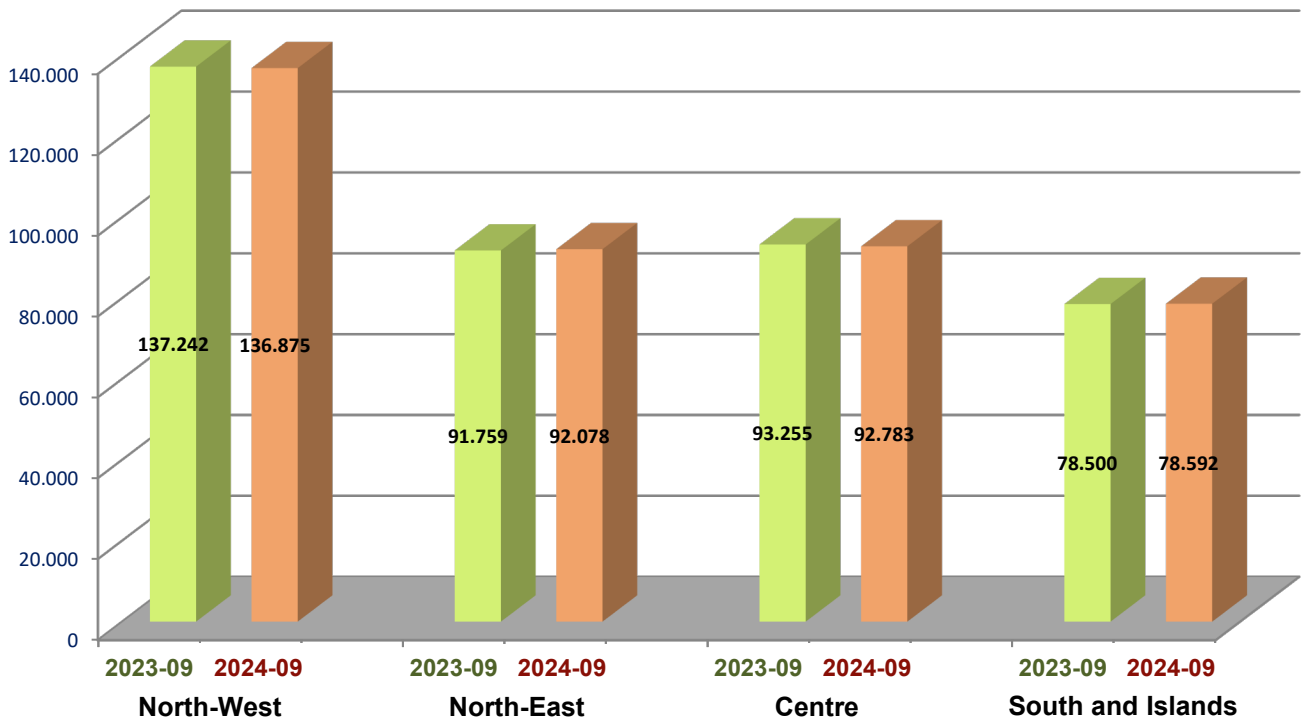


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

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



Reference period: September 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

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

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

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

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

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Deposit rates

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

Loans

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

Q	SR	Loans (excluding repos) by customer province, sector and economic activity	TFR10232
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Q	SR	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
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M	SR	Repos by customer province and sector	TDB10221

Financing and Funding

Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

3rd 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	1,766,222	1,687,753	667,070	79,045
<i>of which:</i>				
Repos	57,079	54,259	4,159	2,864
Loans (excluding repos)	1,708,970	1,633,167	662,881	76,129
Loans (excluding bad loans and repos)	1,678,449	1,602,822	642,096	75,953
<i>of which:</i>				
Long-term loans (excluding bad loans and repos)	1,297,308	1,250,752	500,986	46,556
Deposits	2,112,088	2,042,739	501,166	71,805
<i>of which:</i>				
Repos	121,043	112,192	487	9,299
Deposits (excluding repos)	1,859,214	1,817,584	493,368	43,639
Debt securities	94,777	94,777	....	....

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-Q3	2023-Q4	2024-Q1	2024-Q2	2024-Q3
Loans	1,777,876	1,782,361	1,772,209	1,773,706	1,766,222
<i>of which:</i> Loans (excluding repos)	1,738,637	1,741,778	1,721,734	1,718,141	1,708,970
Portfolio securities	838,475	847,793	854,808	864,672	890,072
Deposits	2,111,265	2,109,171	2,105,281	2,138,446	2,112,088
<i>of which:</i> Deposits (excluding repos)	1,847,567	1,866,627	1,856,276	1,890,541	1,859,214
Securities issued but not expired	308,079	322,731	334,790	345,705	341,978
<i>of which:</i> Subordinated bonds	30,885	30,480	32,550	30,761	28,118
Customer assets under management	2,441,362	2,616,438	2,712,810	2,765,989	3,045,269

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)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	of which:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,687,527	233,122	190,312
North West Italy	558,283	15,583	91,302
Piedmont	105,826	6,480	7,567
Valle d'Aosta	2,841	126	117
Lombardy	420,474	7,232	83,220
Liguria	29,142	1,746	398
North East Italy	334,651	6,422	23,298
Trentino Alto Adige	41,348	619	1,130
Veneto	129,851	2,466	9,974
Friuli-Venezia Giulia	29,319	1,033	2,286
Emilia Romagna	134,133	2,304	9,907
Central Italy	537,171	189,120	72,353
Tuscany	92,635	3,516	827
Umbria	17,473	864	49
Marche	29,686	1,388	385
Lazio	397,377	183,354	71,092
Southern Italy	176,195	14,229	546
Abruzzo	20,357	1,126	39
Molise	3,283	230	4
Campania	74,231	6,702	358
Apulia	53,947	2,347	99
Basilicata	6,138	476	9
Calabria	18,239	3,350	37
Islands	81,215	7,767	2,814
Sicily	56,220	6,291	81
Sardinia	24,995	1,476	2,733

Note: 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)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:			Consumer households	
		Industry	Building	Services		Small firms
ITALY	667,070	209,304	57,579	362,106	105,065	590,528
North West Italy	257,197	82,617	22,210	141,963	31,338	191,641
Piedmont	47,627	15,445	3,756	25,295	8,699	43,790
Valle d'Aosta	1,604	881	144	526	297	989
Lombardy	196,007	63,267	17,317	108,439	19,892	131,961
Liguria	11,959	3,024	993	7,704	2,451	14,901
North East Italy	175,507	67,238	12,846	82,002	30,614	128,028
Trentino Alto Adige	25,946	6,053	2,165	15,221	7,164	13,449
Veneto	65,180	26,006	4,195	30,200	10,633	51,731
Friuli-Venezia Giulia	13,251	6,174	1,014	5,123	2,172	12,537
Emilia Romagna	71,130	29,005	5,472	31,458	10,644	50,311
Central Italy	137,713	35,474	12,356	83,169	20,237	136,115
Tuscany	44,199	14,101	3,186	23,502	8,471	43,580
Umbria	8,999	3,615	741	3,946	1,774	7,483
Marche	14,834	6,372	1,219	6,390	3,090	12,949
Lazio	69,680	11,387	7,210	49,331	6,902	72,104
Southern Italy	70,534	18,541	7,684	39,238	15,374	90,445
Abruzzo	9,653	3,316	1,384	4,410	1,961	9,481
Molise	1,350	303	190	728	378	1,694
Campania	30,284	7,824	2,661	18,476	5,064	36,801
Apulia	20,968	5,546	2,356	10,966	5,341	30,323
Basilicata	2,758	581	487	1,314	758	2,870
Calabria	5,521	971	607	3,343	1,873	9,275
Islands	26,119	5,434	2,482	15,734	7,503	44,298
Sicily	18,073	3,886	1,584	10,949	5,104	31,633
Sardinia	8,046	1,548	899	4,785	2,398	12,666

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	667,070	257,197	175,507	137,713	70,534	26,119
Agriculture, forestry and fishing	38,081	10,406	13,422	6,714	5,072	2,468
Mining and quarrying	1,632	795	223	371	116	127
Manufacturing	181,213	71,130	61,230	27,732	16,429	4,692
Electricity, gas, steam and air conditioning supply	17,729	7,735	3,566	5,275	915	239
Water supply, sewerage, waste management and remediation activities	8,730	2,958	2,219	2,096	1,081	376
Construction	57,579	22,210	12,846	12,356	7,684	2,482
Wholesale and retail trade, repair of motor vehicles and motorcycles	118,246	39,708	28,198	24,838	18,577	6,925
Transportation and storage	28,666	8,959	5,250	9,358	3,356	1,743
Accommodation and food service activities	31,105	6,879	11,390	6,389	4,564	1,884
Information and communication	17,538	10,884	2,208	3,335	766	344
Financial and insurance activities	6,710	3,551	1,464	1,213	346	137
Real estate activities	54,856	23,062	13,097	13,918	3,446	1,332
Professional, scientific and technical activities	61,655	31,817	10,520	15,185	3,068	1,066
Administrative and support service activities	18,925	9,099	4,642	3,280	1,362	541
All remaining activities (sections O, P, Q, R, S, T)	24,404	8,003	5,231	5,653	3,753	1,764

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)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Total			
	of which:			Consumer households
	Non-financial companies and producer households	of which:		
		Small firms		
ITALY	-1.4	-2.8	-6.8	0.4
North West Italy	0.3	-1.6	-6.9	0.3
Piedmont	-1.2	-1.5	-6.6	-0.7
Valle d'Aosta	-6.0	-6.1	-8.5	-1.7
Lombardy	1.0	-1.4	-6.9	0.8
Liguria	-2.5	-3.6	-7.9	-0.8
North East Italy	-2.4	-4.7	-7.0	0.3
Aut. province of Trento	-4.1	-3.2	-7.5	-0.2
Aut. province of Bozen-Bolzano	-2.8	-3.2	-4.4	-1.0
Veneto	-3.8	-7.4	-8.2	0.3
Friuli Venezia Giulia	-3.9	-7.7	-8.8	0.1
Emilia-Romagna	-0.5	-2.1	-6.5	0.6
Central Italy	-2.9	-2.7	-7.1	0.2
Tuscany	-1.2	-2.7	-7.4	0.4
Umbria	-1.6	-2.2	-7.0	-0.9
Marche	-3.4	-5.5	-9.3	-1.4
Lazio	-3.4	-2.1	-5.8	0.4
Southern Italy	-0.8	-2.5	-6.4	1.1
Abruzzo	-1.5	-2.5	-7.0	0.0
Molise	-3.2	-5.7	-6.2	-0.1
Campania	-0.6	-2.6	-6.8	1.1
Apulia	-0.4	-2.3	-6.5	1.5
Basilicata	-2.8	-4.5	-5.9	0.4
Calabria	-0.4	-1.2	-4.9	1.0
Islands	-0.7	-1.7	-5.0	0.9
Sicily	-0.5	-0.8	-5.0	0.9
Sardinia	-1.1	-3.4	-4.9	0.9

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)

3rd 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	
TOTAL	863,629	148,558	537,658	100,766	76,647	116,227
Europe	714,901	121,951	430,529	93,357	69,064	97,373
Albania	536	98	298	129	10	932
Austria	77,637	9,060	55,021	9,228	4,328	-
Belgium	12,269	1,938	9,053	745	533	-
Bosnia and Herzegovina	930	103	816	4	8	4,061
Bulgaria	3,306	495	2,653	157	1	12,574
Croatia	31,846	5,355	19,178	7,259	55	-
Denmark	1,453	182	835	109	327	365
Finland	3,592	237	2,068	126	1,161	..
France	91,212	10,284	43,752	19,109	18,067	-
Germany	186,375	31,895	108,743	22,788	22,950	-
Greece	2,895	378	571	1,464	481	-
Ireland	23,107	5,372	14,644	1,971	1,120	-
Liechtenstein	116	37	65	14	-	-
Luxembourg	39,704	9,138	22,899	7,070	596	-
Malta	291	52	46	103	90	-
Montenegro	20	14	5	..	..	-
Norway	3,248	365	969	529	1,385	1
Netherlands	20,261	4,006	12,309	1,556	2,390	-
Poland	3,186	1,276	1,597	195	118	2,370
Portugal	7,253	519	4,832	1,424	479	-
United Kingdom	43,754	18,253	17,468	5,346	2,687	134
Romania	6,794	2,105	4,235	106	348	11,318
Russia	3,089	895	1,963	135	96	6,402
Serbia	7,251	1,018	3,684	1,447	1,101	6,797
Czech Republic	9,139	1,649	6,196	24	1,271	22,936
Slovakia	29,174	2,899	23,384	2,507	384	-
Slovenia	7,122	706	4,616	1,280	520	-
Spain	74,335	5,981	57,117	4,850	6,387	6,630
Sweden	3,227	554	1,153	199	1,321	52
Switzerland	10,553	3,128	4,175	2,638	612	7,303
Turkey	2,052	330	1,096	497	129	112
Hungary	5,145	1,872	3,183	35	55	15,016

Notes: This table basically corresponds to the previous table TDB30274. The data only include transactions with non-resident customers. As 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)

3rd 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	36,789	6,960	22,948	3,318	3,563	1,501
Saudi Arabia	1,397	298	596	498	4	-
China	2,651	308	1,664	195	484	302
South Korea	3,459	24	462	547	2,425	-
Philippines	328	5	320	2	..	-
Japan	11,455	1,581	9,291	173	410	959
India	1,626	261	1,132	231	2	-
Indonesia	567	20	545	3	-	-
Iran	4	..	1	1	3	-
Israel	1,396	95	1,276	20	5	-
Kazakhstan	59	29	29	-	1	-
Malaysia	148	8	138	3	-	-
Pakistan	3	..	1	..	1	-
Qatar	8,668	3,721	4,125	788	33	1
Taiwan	38	2	5	31	-	-
Thailand	38	4	27	3	3	-
Africa	6,456	800	4,841	376	438	2,949
Algeria	11	3	3	5	1	-
Egypt	3,557	400	2,579	336	243	2,944
Morocco	39	20	9	9	..	6
South Africa	278	110	92	6	69	-
Tunisia	80	10	21	7	43	-
America	53,319	10,347	36,818	3,308	2,847	12,869
Argentina	26	6	7	13	-	-
Brazil	1,120	626	480	15	..	523
Canada	3,925	416	1,584	173	1,751	-
Chile	960	57	902	1	-	-
Colombia	207	5	201	..	..	-
Cuba	93	..	..	..	92	-
Mexico	1,212	292	871	2	48	-
Peru	217	64	153	-	-	-
United States	45,076	8,778	32,258	3,098	942	12,277
Uruguay	146	50	95	..	-	-
Venezuela	44	29	15	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

3rd 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	2,751	91	2,187	109	364	1,281
Australia	2,057	43	1,589	61	364	1,281
New Zealand	464	7	409	48	..	-
Offshore centres	17,191	5,571	10,953	297	370	253
Bahamas	524	47	154	172	151	-
Cayman Islands	4,624	3,002	1,620	2	..	-
Gibraltar	24	24	-	-	-	-
Hong Kong	647	334	252	33	28	105
Jersey, c.i.	511	391	119	-	-	-
Singapore	1,951	1,004	762	23	162	147
International organizations	32,221	2,838	29,383	-	-	-

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)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Type of contract	
	Non-renegotiated	Renegotiated
ITALY	306,048	71,373
North West Italy	108,303	22,901
Piedmont	21,810	4,992
Valle d'Aosta	554	105
Lombardy	76,781	16,278
Liguria	9,159	1,526
North East Italy	65,057	18,270
Trentino Alto Adige	4,865	1,975
Veneto	26,593	7,310
Friuli-Venezia Giulia	6,576	1,722
Emilia Romagna	27,023	7,263
Central Italy	72,642	17,827
Tuscany	23,231	5,848
Umbria	3,165	849
Marche	5,918	1,560
Lazio	40,328	9,570
Southern Italy	40,658	8,122
Abruzzo	3,967	942
Molise	628	135
Campania	17,723	3,057
Apulia	14,300	3,130
Basilicata	1,056	220
Calabria	2,985	638
Islands	19,388	4,253
Sicily	13,103	3,143
Sardinia	6,285	1,110

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)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
ITALY	9,766	938	118
North West Italy	3,440	376	32
Piedmont	651	65	6
Valle d'Aosta	22	1	..
Lombardy	2,532	288	23
Liguria	236	22	3
North East Italy	2,368	226	25
Trentino Alto Adige	200	14	3
Veneto	968	97	13
Friuli-Venezia Giulia	219	20	2
Emilia Romagna	981	94	8
Central Italy	2,206	217	25
Tuscany	714	80	6
Umbria	97	10	1
Marche	190	20	3
Lazio	1,206	107	15
Southern Italy	1,169	80	26
Abruzzo	131	10	2
Molise	16	1	..
Campania	471	36	12
Apulia	428	26	9
Basilicata	33	2	..
Calabria	90	6	3
Islands	583	39	10
Sicily	398	28	8
Sardinia	184	11	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)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,687,527	558,283	334,651
<i>of which:</i>			
Current accounts	221,295	35,492	23,844
<i>of which:</i>			
General government	134,651	110	102
Financial companies (excluding Monetary Financial Institutions)	11,391	5,565	3,345
Non-financial companies and producer households	55,690	21,902	16,254
<i>of which: Small firms</i>	10,245	3,382	3,141
Consumer households	18,442	7,560	3,896
Mortgage loans	945,644	326,648	222,619
<i>of which:</i>			
General government	91,199	14,769	5,953
Financial companies (excluding Monetary Financial Institutions)	35,572	24,641	6,463
Non-financial companies and producer households	382,504	139,609	109,856
<i>of which: Small firms</i>	74,683	22,152	22,483
Consumer households	432,054	145,836	99,384
<i>of which: loans for house purchases</i>	400,328	136,875	92,078
Loans secured by pledge of salary	18,336	3,837	2,507
<i>of which:</i>			
Producer households	33	8	7
Consumer households	18,302	3,829	2,499

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)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	65,289	16,678	11,633
<i>of which:</i>			
Producer households	1,372	304	235
Consumer households	63,901	16,365	11,396
Factoring	19,553	6,783	4,263
<i>of which:</i>			
General government	2,773	141	128
Financial companies (excluding Monetary Financial Institutions)	339	284	48
Non-financial companies and producer households	14,945	5,743	3,723
<i>of which:</i> Small firms	403	107	99
Consumer households	1,200	406	364
Financial leasing	27,998	9,718	6,974
<i>of which:</i>			
General government	539	322	97
Financial companies (excluding Monetary Financial Institutions)	314	112	73
Non-financial companies and producer households	25,578	8,736	6,372
<i>of which:</i> Small firms	5,266	1,706	1,378
Consumer households	1,476	513	415

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	537,171	176,195	81,215
<i>of which:</i>			
Current accounts	151,643	7,308	3,007
<i>of which:</i>			
General government	134,035	216	189
Financial companies (excluding Monetary Financial Institutions)	2,259	119	103
Non-financial companies and producer households	10,788	4,718	2,029
<i>of which:</i> Small firms	1,935	1,204	583
Consumer households	4,152	2,177	657
Mortgage loans	230,038	113,639	52,700
<i>of which:</i>			
General government	50,938	12,535	7,005
Financial companies (excluding Monetary Financial Institutions)	2,897	249	1,322
Non-financial companies and producer households	74,129	42,127	16,782
<i>of which:</i> Small firms	14,229	10,483	5,337
Consumer households	100,904	58,480	27,449
of which: loans for house purchases	92,783	53,323	25,269
Loans secured by pledge of salary	3,808	5,042	3,141
<i>of which:</i>			
Producer households	5	7	6
Consumer households	3,804	5,035	3,135

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	14,148	14,745	8,086
<i>of which:</i>			
Producer households	298	339	195
Consumer households	13,848	14,401	7,891
Factoring	5,251	2,360	896
<i>of which:</i>			
General government	1,367	836	302
Financial companies (excluding Monetary Financial Institutions)	5	2	..
Non-financial companies and producer households	3,607	1,357	514
<i>of which:</i> Small firms	78	81	38
Consumer households	194	160	77
Financial leasing	5,902	3,851	1,554
<i>of which:</i>			
General government	59	51	10
Financial companies (excluding Monetary Financial Institutions)	108	15	6
Non-financial companies and producer households	5,381	3,628	1,462
<i>of which:</i> Small firms	972	804	406
Consumer households	329	148	72

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit

by region of customer

(stocks in millions of euro)

3rd quarter 2024

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

	Total	Banks	Financial intermediaries
ITALY	166,647	119,934	46,713
North West Italy	45,822	32,405	13,417
Piedmont	13,127	9,711	3,416
Valle d'Aosta	348	248	99
Lombardy	28,091	19,689	8,403
Liguria	4,256	2,757	1,499
North East Italy	29,662	20,812	8,851
Trentino Alto Adige	1,726	1,281	445
Veneto	12,312	8,616	3,697
Friuli-Venezia Giulia	3,126	2,177	949
Emilia Romagna	12,498	8,737	3,761
Central Italy	36,286	26,139	10,146
Tuscany	11,556	8,160	3,396
Umbria	2,737	1,942	796
Marche	3,683	2,662	1,021
Lazio	18,309	13,376	4,933
Southern Italy	35,307	26,231	9,076
Abruzzo	3,648	2,665	983
Molise	739	555	184
Campania	13,909	10,458	3,451
Apulia	10,298	7,714	2,584
Basilicata	1,261	924	337
Calabria	5,452	3,914	1,538
Islands	19,571	14,348	5,223
Sicily	14,634	10,673	3,961
Sardinia	4,936	3,674	1,262

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)

3rd quarter 2024

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	141,825	1,365	9,398	127,829	1,114	2,118
North West Italy	63,867	92	3,169	59,533	272	800
Piedmont	6,990	19	282	6,484	72	133
Valle d'Aosta	215	13	1	199	1	1
Lombardy	52,276	46	2,871	48,550	183	627
Liguria	4,386	15	15	4,301	16	39
North East Italy	27,589	59	684	25,550	622	674
Trentino Alto Adige	3,626	9	34	3,329	143	112
Veneto	6,360	20	224	5,739	93	284
Friuli-Venezia Giulia	6,286	12	23	5,940	281	31
Emilia Romagna	11,316	18	403	10,543	106	247
Central Italy	42,305	1,167	5,338	35,135	110	555
Tuscany	4,210	14	50	3,951	49	148
Umbria	399	1	6	369	7	14
Marche	907	4	30	828	19	26
Lazio	36,789	1,149	5,252	29,987	34	367
Southern Italy	6,718	42	38	6,492	75	72
Abruzzo	866	2	5	835	14	9
Molise	29	1	1	23	2	3
Campania	4,626	18	13	4,550	20	25
Apulia	929	21	11	841	26	30
Basilicata	116	..	2	109	4	1
Calabria	152	..	5	134	10	4
Islands	1,345	5	169	1,119	34	17
Sicily	702	1	12	659	20	11
Sardinia	643	4	158	460	14	6

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)

3rd 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	17,063	2,075	75	13,625	71	1,216
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Factoring: with recourse

Advances to assignor	6,389	282	1,127	4,885	74	22
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Nominal value of receivables acquired	10,486	315	1,460	8,375	92	245
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Total exposure in respect of finance leases

40,627	163	431	36,306	2,484	1,242
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Receivables for consumer credit

46,713	-	-	-	-	46,713
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Other finance

6,628	70	278	4,110	919	1,251
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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)

3rd 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	17,103	7,241	3,688	4,469	1,271	433
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Factoring: with recourse

Advances to assignor	6,389	3,289	1,020	1,289	634	157
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Nominal value of credits acquired	10,487	4,742	1,836	2,635	1,000	273
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Total exposure in respect of finance leases

	40,627	13,635	13,207	6,817	4,875	2,094
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Receivables for consumer credit

	46,713	13,417	8,851	10,146	9,076	5,223
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Other finance

	6,628	3,127	1,182	1,126	703	490
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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)

3rd quarter 2024

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	2,075,643	420,332	86,096	1,143,222
North West Italy	628,349	158,971	25,264	354,845
Piedmont	133,410	26,409	6,434	88,848
Valle d'Aosta	5,110	1,243	285	2,752
Lombardy	445,476	123,385	16,493	231,664
Liguria	44,353	7,934	2,051	31,581
North East Italy	429,724	110,830	20,895	256,006
Trentino Alto Adige	52,027	13,731	3,414	29,052
Veneto	178,569	44,524	7,902	104,329
Friuli-Venezia Giulia	41,505	8,226	1,642	26,002
Emilia Romagna	157,623	44,349	7,938	96,624
Central Italy	521,706	86,401	16,388	236,722
Tuscany	107,393	24,678	5,809	72,096
Umbria	20,845	4,749	1,022	14,197
Marche	42,991	8,934	2,364	29,920
Lazio	350,476	48,040	7,193	120,509
Southern Italy	288,626	46,342	16,495	214,559
Abruzzo	32,251	5,749	1,831	23,309
Molise	7,624	816	401	6,138
Campania	120,706	22,039	6,165	87,923
Apulia	81,753	12,423	5,318	60,617
Basilicata	14,005	1,807	810	10,896
Calabria	32,287	3,508	1,970	25,676
Islands	112,453	17,788	7,054	81,090
Sicily	78,649	12,110	4,508	57,971
Sardinia	33,804	5,678	2,547	23,119

Note: 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)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	2,042,739	623,157	423,918
Sight and overnight deposits	8,315	3,402	1,605
General government	47	3	17
Financial companies (excluding Monetary Financial Institutions)	259	111	82
Non-financial companies and producer households	1,424	261	367
<i>of which: Small firms</i>	183	44	49
Consumer households	5,594	2,243	1,100
With agreed maturity	144,937	56,094	36,942
General government	9,769	261	444
Financial companies (excluding Monetary Financial Institutions)	25,822	14,839	6,907
Non-financial companies and producer households	46,924	19,997	12,594
<i>of which: Small firms</i>	3,021	886	1,136
Consumer households	58,357	19,942	16,601
Redeemable at notice	319,634	69,291	53,745
General government	5,097	883	365
Financial companies (excluding Monetary Financial Institutions)	215	91	36
Non-financial companies and producer households	12,874	2,853	2,946
<i>of which: Small firms</i>	9,767	1,951	1,751
Consumer households	300,981	65,380	50,333

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)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,322,383	481,067	318,477
General government	36,795	3,076	6,506
Financial companies (excluding Monetary Financial Institutions)	93,809	54,637	17,860
Non-financial companies and producer households	426,498	155,163	111,540
<i>of which:</i> Small firms	94,760	29,720	25,475
Consumer households	728,754	256,570	175,511
Saving certificates and CDs issued	22,315	6,782	8,813
General government	26	6	5
Financial companies (excluding Monetary Financial Institutions)	1,163	244	560
Non-financial companies and producer households	5,648	2,166	1,923
<i>of which:</i> Small firms	1,548	551	607
Consumer households	15,064	4,210	6,217

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	513,064	279,652	108,164
Sight and overnight deposits	1,580	1,116	612
General government	24	2	2
Financial companies (excluding Monetary Financial Institutions)	63	1	3
Non-financial companies and producer households	599	146	50
<i>of which: Small firms</i>	37	34	19
Consumer households	863	844	544
With agreed maturity	36,785	10,892	4,225
General government	8,892	145	27
Financial companies (excluding Monetary Financial Institutions)	3,665	148	263
Non-financial companies and producer households	10,090	2,934	1,309
<i>of which: Small firms</i>	448	430	121
Consumer households	11,770	7,463	2,581
Redeemable at notice	64,235	102,129	30,235
General government	2,582	1,050	217
Financial companies (excluding Monetary Financial Institutions)	61	22	5
Non-financial companies and producer households	2,769	3,357	949
<i>of which: Small firms</i>	2,148	3,041	878
Consumer households	58,692	97,571	29,005

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	289,523	161,478	71,837
General government	21,067	3,294	2,852
Financial companies (excluding Monetary Financial Institutions)	19,120	1,588	604
Non-financial companies and producer households	84,677	53,685	21,433
<i>of which: Small firms</i>	17,048	15,403	7,114
Consumer households	152,761	99,155	44,757
Saving certificates and CDs issued	4,247	2,119	354
General government	14	2	..
Financial companies (excluding Monetary Financial Institutions)	300	57	3
Non-financial companies and producer households	971	504	84
<i>of which: Small firms</i>	183	174	33
Consumer households	2,842	1,535	260

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)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

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

TOTAL	2,941,717	218,077	1,063,995
Italian government securities	746,039	61,730	298,040
<i>of which:</i> BOTs	60,106	7,188	31,567
BTPs	662,979	52,158	260,483
CCTs	15,646	1,790	3,972
Equity securities	400,422	66,237	110,989
<i>of which:</i> in non-euro-area currencies	106,867	3,526	26,532
Debt securities other than italian government securities	724,465	37,365	111,714
<i>of which:</i> in non-euro-area currencies	92,973	2,920	19,098
Units of collective investment undertakings	901,400	50,234	540,113
Securities other than debt and equity securities	3,988	625	682

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)

3rd 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	111,609	10,491	67,435	1,916,352	189,879	973,401
Italian government securities	18,551	1,630	9,630	569,010	54,266	284,948
<i>of which:</i> BOTs	975	124	553	47,186	6,995	30,911
BTPs	16,535	1,358	8,282	507,951	45,344	249,116
CCTs	1,029	144	788	9,516	1,355	3,013
Equity securities	7,451	1,068	4,796	277,816	59,578	102,786
<i>of which:</i> in non-euro-area currencies	4,471	743	2,798	38,589	2,560	22,901
Debt securities other than Italian government securities	28,397	3,960	12,171	365,446	30,231	96,101
<i>of which:</i> in non-euro-area currencies	2,200	285	1,585	30,841	2,245	17,049
Units of collective investment undertakings	56,911	3,811	40,702	693,978	43,626	486,726
Securities other than debt and equity securities	2	1	1	3,240	417	636

Financing and Funding

Access to data:

[TFR40087](#)

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	2,941,717	218,077	1,063,995
North West Italy	1,507,129	79,388	489,753
Piedmont	285,518	20,955	125,563
Valle d'Aosta	3,589	262	2,522
Lombardy	1,162,528	54,664	320,986
Liguria	55,495	3,506	40,682
North East Italy	575,889	43,391	260,393
Trentino Alto Adige	32,754	2,780	18,652
Veneto	240,033	14,087	91,815
Friuli-Venezia Giulia	66,199	2,097	20,075
Emilia Romagna	236,904	24,426	129,851
Central Italy	707,775	78,339	187,047
Tuscany	86,730	9,493	67,678
Umbria	19,344	4,314	10,976
Marche	25,955	2,541	21,855
Lazio	575,745	61,991	86,539
Southern Italy	105,279	12,438	90,548
Abruzzo	13,221	1,538	11,044
Molise	1,920	249	1,651
Campania	48,121	5,948	40,983
Apulia	28,846	3,037	25,525
Basilicata	3,757	391	3,273
Calabria	9,414	1,276	8,071
Islands	45,645	4,522	36,254
Sicily	32,792	3,231	26,968
Sardinia	12,853	1,291	9,286

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)

3rd quarter 2024

Reporting institutions: **Banks and CDP**

	Securities under management	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	111,609	10,491	67,435
North West Italy	62,713	5,198	32,268
Piedmont	25,503	1,049	8,224
Valle d'Aosta	178	15	160
Lombardy	34,507	3,963	22,276
Liguria	2,526	171	1,607
North East Italy	26,571	2,358	18,097
Trentino Alto Adige	3,961	153	2,094
Veneto	10,477	946	5,670
Friuli-Venezia Giulia	1,842	249	1,555
Emilia Romagna	10,291	1,010	8,777
Central Italy	15,328	1,727	11,553
Tuscany	5,648	501	4,422
Umbria	727	67	591
Marche	1,063	132	887
Lazio	7,890	1,027	5,652
Southern Italy	5,469	999	4,255
Abruzzo	674	129	525
Molise	83	4	76
Campania	2,984	589	2,242
Apulia	1,247	149	1,070
Basilicata	90	15	67
Calabria	391	112	275
Islands	1,528	210	1,262
Sicily	864	90	717
Sardinia	664	119	545

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

3rd 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	1,916,352	189,879	973,401
North West Italy	864,192	67,547	446,964
Piedmont	245,804	18,636	115,363
Valle d'Aosta	3,225	244	2,306
Lombardy	571,056	45,562	290,917
Liguria	44,107	3,105	38,378
North East Italy	390,446	36,804	237,883
Trentino Alto Adige	21,440	2,312	16,362
Veneto	131,304	11,346	84,477
Friuli-Venezia Giulia	21,621	1,733	18,259
Emilia Romagna	216,081	21,414	118,785
Central Italy	523,206	71,159	171,066
Tuscany	76,367	8,535	61,810
Umbria	15,544	4,119	10,175
Marche	24,313	2,348	20,513
Lazio	406,982	56,158	78,567
Southern Italy	95,866	10,555	83,320
Abruzzo	12,128	1,310	10,203
Molise	1,789	237	1,535
Campania	42,983	4,974	37,017
Apulia	26,745	2,645	23,852
Basilicata	3,550	348	3,140
Calabria	8,672	1,042	7,572
Islands	42,641	3,814	34,168
Sicily	30,894	2,763	25,600
Sardinia	11,747	1,051	8,568

Financing and Funding

Access to data:

[TFR40500](#)

Securities and derivatives trading by type of security and derivative instrument

(flows in millions of euro)

3rd quarter 2024

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	1,157,181	1,110,037	47,144
Italian government securities	872,552	851,962	20,590
<i>of which:</i> BOTs	172,374	169,859	2,515
CCTs	92,371	91,189	1,182
BTPs	607,316	590,450	16,866
Other debt securities	139,477	132,683	6,795
Equity securities	119,967	103,383	16,583
Other securities	1,520	1,520	..
Total Derivative Instruments	1,135,473	1,100,526	34,947
Futures	432,969	402,445	30,525
<i>of which:</i> on interest rates	13,797	13,797	-
on stock indices	263,312	248,207	15,105
Swaps e Forward Rate Agreements	585,405	585,405	-
<i>of which:</i> Interest Rate Swaps	269,080	269,080	-
Currency Swaps	51,693	51,693	-
Forward Rate Agreements	258,197	258,197	-
Options on securities	6,459	5,118	1,341
<i>of which:</i> on equity securities	5,450	4,109	1,341
Options on futures or stock indices	31,732	31,638	93
<i>of which:</i> on stock indices or futures on stock indices	30,993	30,925	67
Interest rate options	39,863	39,863	-
Foreign currency options and other derivative instruments	39,045	36,056	2,989

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)

3rd 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	0.19	0.24	0.30	0.99	0.17	0.24	0.32	0.68
North West Italy	0.18	0.23	0.28	0.92	0.16	0.22	0.28	0.56
Piedmont	0.16	0.19	0.23	0.89	0.14	0.16	0.21	0.45
Valle d'Aosta	0.13	0.19	0.19	1.27	0.13	0.13	0.18	0.27
Lombardy	0.20	0.24	0.30	0.92	0.18	0.24	0.31	0.60
Liguria	0.15	0.19	0.23	0.82	0.13	0.18	0.23	0.43
North East Italy	0.21	0.27	0.35	1.15	0.16	0.22	0.30	0.73
Trentino Alto Adige	0.36	0.48	0.63	1.62	0.31	0.40	0.57	1.07
Veneto	0.22	0.27	0.34	0.96	0.15	0.20	0.28	0.72
Friuli-Venezia Giulia	0.17	0.22	0.27	1.20	0.12	0.15	0.21	0.52
Emilia Romagna	0.19	0.25	0.33	1.23	0.16	0.23	0.31	0.72
Central Italy	0.21	0.27	0.34	1.15	0.23	0.33	0.44	0.92
Tuscany	0.24	0.31	0.41	1.13	0.27	0.38	0.51	0.91
Umbria	0.17	0.22	0.28	0.96	0.18	0.23	0.32	0.58
Marche	0.18	0.22	0.26	0.74	0.17	0.24	0.33	0.83
Lazio	0.20	0.25	0.32	1.22	0.22	0.32	0.43	0.94
Southern Italy	0.13	0.16	0.19	0.62	0.13	0.19	0.26	0.48
Abruzzo	0.13	0.17	0.23	0.79	0.15	0.23	0.32	0.58
Molise	0.15	0.17	0.24	0.68	0.15	0.19	0.26	0.64
Campania	0.12	0.15	0.17	0.56	0.11	0.16	0.21	0.43
Apulia	0.15	0.19	0.22	0.69	0.15	0.23	0.31	0.55
Basilicata	0.13	0.17	0.15	0.54	0.13	0.21	0.31	0.82
Calabria	0.13	0.16	0.17	0.45	0.13	0.17	0.21	0.31
Islands	0.28	0.34	0.37	0.93	0.16	0.23	0.31	0.60
Sicily	0.23	0.28	0.33	1.03	0.15	0.21	0.28	0.57
Sardinia	0.37	0.45	0.44	0.75	0.18	0.27	0.36	0.66

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: supervisory reports

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Publication not subject to registration pursuant to Article 3 bis of Law 103/2012