

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

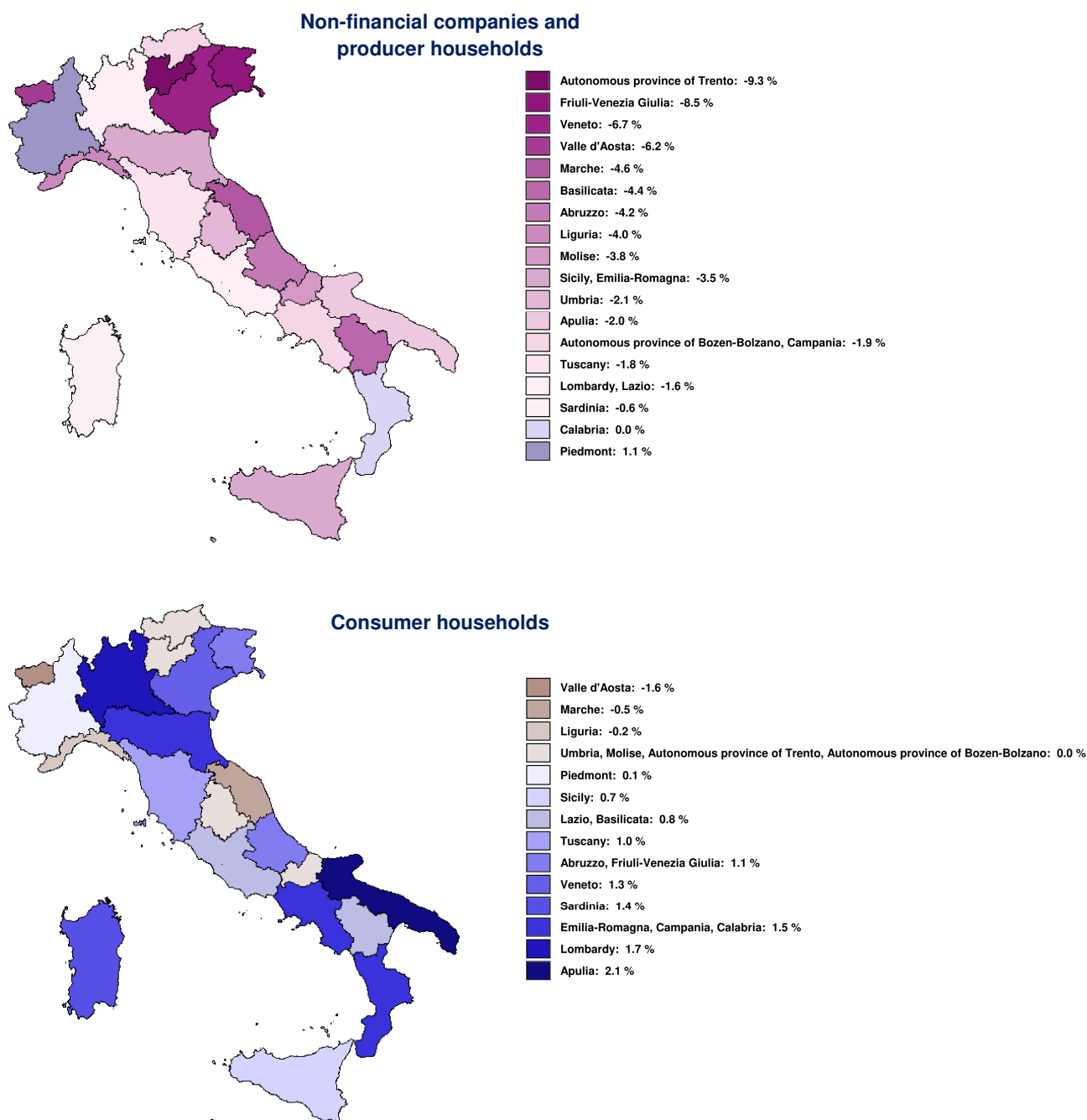
31 March 2025

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Figure 1

Twelve-month percentage change in loans by region¹

(data at 31 December 2024)



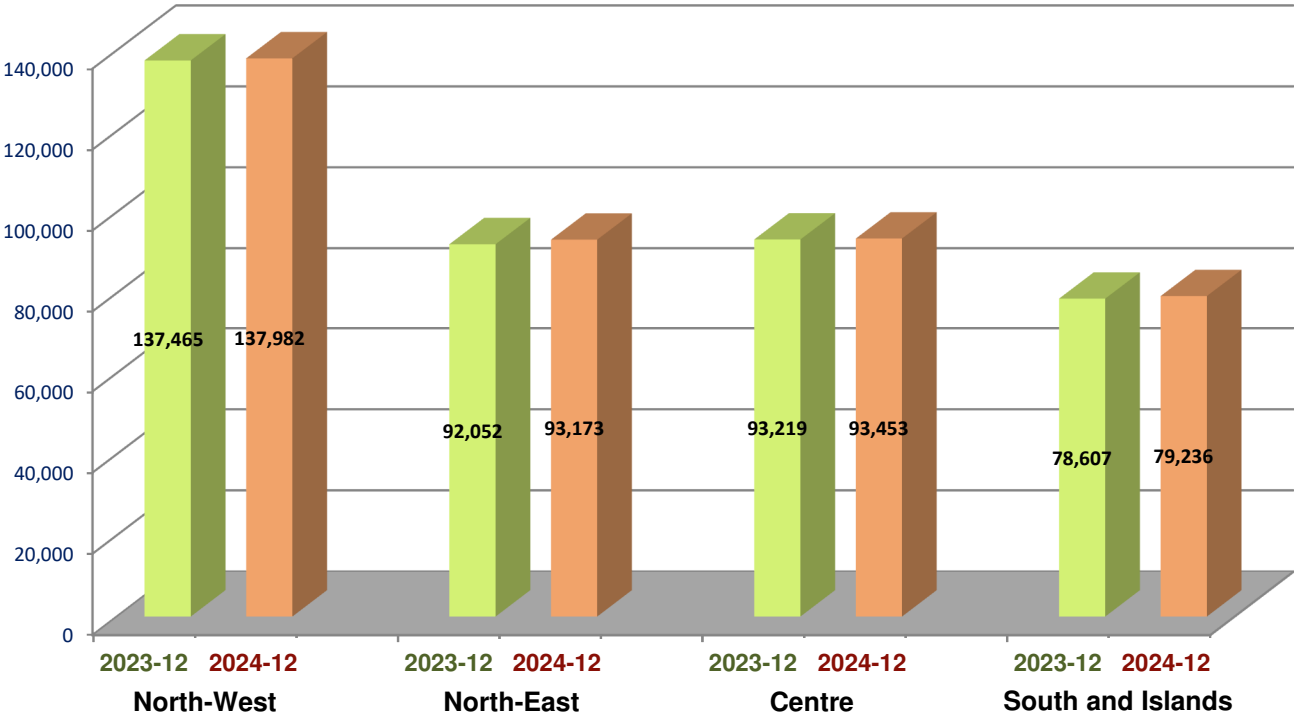
(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Reference period: December 2024

Figure 2

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

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



Banks and Financial Institutions: Financing and Bank Funding by Sector and Geographical 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 e 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

Frequency	Source		Access to data
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
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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	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
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	Deposits (excluding repos) and number of positions by province of branch	TFR10283
A	SR	Deposits (excluding repos) by province of branch and customer sector	TFR10287
H	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
Q	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)

4th 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	1,759,722	1,678,346	665,448	81,701
of which:				
Repos	36,853	34,130	4,201	2,762
Loans (excluding repos)	1,722,666	1,644,107	661,225	78,873
Loans (excluding bad loans and repos)	1,694,169	1,615,766	641,480	78,717
of which:				
Long-term loans (excluding bad loans and repos)	1,301,022	1,252,581	496,426	48,441
Deposits	2,134,732	2,059,075	521,487	77,404
of which:				
Repos	98,489	86,792	393	11,786
Deposits (excluding repos)	1,909,751	1,864,492	514,025	46,920
Debt securities	91,549	91,549

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-Q4	2024-Q1	2024-Q2	2024-Q3	2024-Q4
Loans	1,782,367	1,772,221	1,773,719	1,766,265	1,759,722
<i>of which:</i> Loans (excluding repos)	1,741,778	1,721,741	1,718,149	1,708,999	1,722,666
Portfolio securities	847,793	854,808	864,672	890,072	880,723
Deposits	2,109,179	2,105,290	2,138,449	2,112,104	2,134,732
<i>of which:</i> Deposits (excluding repos)	1,866,627	1,856,276	1,890,541	1,859,223	1,909,751
Securities issued but not expired	322,731	334,790	345,705	341,978	346,911
<i>of which:</i> Subordinated bonds	30,480	32,550	30,761	28,118	29,485
Customer assets under management	2,616,438	2,712,810	2,764,786	3,044,066	2,958,001

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20232](#)

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

	of which:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,678,346	232,324	179,158
North West Italy	567,843	15,639	100,090
Piedmont	107,380	6,374	8,832
Valle d'Aosta	2,862	116	164
Lombardy	428,360	7,409	90,803
Liguria	29,241	1,739	291
North East Italy	334,862	6,327	24,310
Trentino Alto Adige	41,115	595	1,053
Veneto	129,491	2,476	9,834
Friuli-Venezia Giulia	29,336	1,000	2,272
Emilia Romagna	134,920	2,256	11,150
Central Italy	517,773	188,718	51,451
Tuscany	92,489	3,548	648
Umbria	17,559	853	52
Marche	29,763	1,351	383
Lazio	377,962	182,965	50,368
Southern Italy	176,617	14,034	572
Abruzzo	20,210	1,060	39
Molise	3,272	212	4
Campania	74,427	6,546	384
Apulia	54,182	2,264	93
Basilicata	6,037	462	12
Calabria	18,490	3,489	39
Islands	81,235	7,607	2,736
Sicily	56,070	6,118	87
Sardinia	25,165	1,489	2,649

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

Source: supervisory reports

Financing and Funding

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:		of which:		Consumer households
		Industry	Building	Services	Small firms	
ITALY	665,448	211,104	54,902	361,214	103,190	594,631
North West Italy	256,479	84,294	20,942	140,860	30,752	193,062
Piedmont	47,845	15,563	3,553	25,583	8,494	43,943
Valle d'Aosta	1,583	882	135	513	288	993
Lombardy	194,891	64,725	16,300	106,916	19,564	133,208
Liguria	12,160	3,124	953	7,848	2,406	14,918
North East Italy	173,339	65,665	12,161	81,925	30,141	129,467
Trentino Alto Adige	25,615	5,815	2,048	15,176	7,132	13,646
Veneto	64,416	25,114	3,983	30,403	10,434	52,268
Friuli-Venezia Giulia	13,184	6,191	935	5,152	2,118	12,663
Emilia Romagna	70,124	28,546	5,195	31,195	10,457	50,889
Central Italy	138,871	37,001	11,980	83,174	19,802	136,612
Tuscany	44,002	13,984	3,093	23,489	8,326	43,782
Umbria	9,049	3,695	697	3,942	1,733	7,523
Marche	14,852	6,428	1,147	6,443	3,019	13,052
Lazio	70,968	12,894	7,043	49,299	6,724	72,256
Southern Italy	70,500	18,694	7,340	39,427	15,047	91,070
Abruzzo	9,483	3,310	1,322	4,291	1,912	9,572
Molise	1,359	331	184	717	358	1,692
Campania	30,377	7,847	2,631	18,570	4,946	37,035
Apulia	21,046	5,612	2,245	11,140	5,243	30,561
Basilicata	2,660	608	354	1,320	747	2,878
Calabria	5,576	986	603	3,390	1,841	9,332
Islands	26,257	5,449	2,480	15,828	7,447	44,419
Sicily	18,057	3,704	1,617	11,038	5,091	31,668
Sardinia	8,200	1,744	863	4,790	2,357	12,751

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	665,448	256,479	173,339	138,871	70,500	26,257
Agriculture, forestry and fishing	38,228	10,383	13,588	6,716	5,040	2,501
Mining and quarrying	1,649	883	212	340	118	96
Manufacturing	180,048	70,898	59,743	28,134	16,528	4,746
Electricity, gas, steam and air conditioning supply	20,586	9,492	3,539	6,392	929	233
Water supply, sewerage, waste management and remediation activities	8,821	3,021	2,172	2,135	1,120	373
Construction	54,902	20,942	12,161	11,980	7,340	2,480
Wholesale and retail trade, repair of motor vehicles and motorcycles	117,394	39,059	27,863	24,871	18,626	6,975
Transportation and storage	29,328	9,458	5,288	9,479	3,402	1,701
Accommodation and food service activities	31,060	6,779	11,432	6,381	4,567	1,901
Information and communication	18,422	11,686	2,170	3,402	819	346
Financial and insurance activities	6,271	3,494	1,298	1,010	326	143
Real estate activities	53,602	22,685	12,922	13,276	3,383	1,336
Professional, scientific and technical activities	60,840	30,371	10,949	15,387	3,025	1,107
Administrative and support service activities	19,219	9,143	4,639	3,512	1,383	541
All remaining activities (sections O, P, Q, R, S, T)	25,078	8,186	5,365	5,855	3,896	1,776

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20231](#)

Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

4th quarter 2024

Reporting institutions: **Banks and CDP**

	Total	of which:		
		Non-financial companies and producer households	of which:	Consumer households
			Small firms	
ITALY	-1.2	-2.6	-6.8	1.1
North West Italy	1.4	-1.3	-6.8	1.2
Piedmont	0.5	1.1	-6.4	0.1
Valle d'Aosta	-6.7	-6.2	-10.2	-1.6
Lombardy	1.9	-1.6	-6.9	1.7
Liguria	-2.2	-4.0	-7.2	-0.2
North East Italy	-2.7	-5.3	-7.2	1.2
Aut. province of Trento	-8.1	-9.3	-7.4	0.0
Aut. province of Bozen-Bolzano	-2.0	-1.9	-4.5	0.0
Veneto	-3.7	-6.7	-8.2	1.3
Friuli Venezia Giulia	-3.9	-8.5	-9.0	1.1
Emilia-Romagna	-1.0	-3.5	-6.8	1.5
Central Italy	-3.3	-2.1	-6.9	0.7
Tuscany	-0.5	-1.8	-6.8	1.0
Umbria	-1.2	-2.1	-6.8	0.0
Marche	-2.7	-4.6	-9.2	-0.5
Lazio	-4.2	-1.6	-6.0	0.8
Southern Italy	-0.3	-2.2	-6.5	1.6
Abruzzo	-2.2	-4.2	-7.2	1.1
Molise	-2.5	-3.8	-8.0	0.0
Campania	0.0	-1.9	-7.2	1.5
Apulia	-0.1	-2.0	-6.3	2.1
Basilicata	-2.8	-4.4	-4.8	0.8
Calabria	1.0	0.0	-4.9	1.5
Islands	-1.3	-2.6	-6.1	0.9
Sicily	-1.6	-3.5	-6.6	0.7
Sardinia	-0.8	-0.6	-5.1	1.4

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30274](#)

External position

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

(stocks in millions of euro)

4th quarter 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	866,624	152,719	545,289	90,811	77,804	121,221
Europe	715,423	127,432	435,140	82,426	70,425	98,398
Albania	556	128	286	132	10	956
Austria	74,516	9,310	54,625	6,214	4,367	-
Belgium	11,838	2,009	8,788	508	533	-
Bosnia and Herzegovina	952	109	832	3	8	4,313
Bulgaria	3,469	433	2,915	121	1	12,899
Croatia	32,041	5,471	19,633	6,883	54	-
Denmark	1,728	306	948	127	347	337
Finland	3,411	70	2,143	101	1,097	-
France	88,756	10,532	46,211	15,074	16,939	-
Germany	186,246	31,717	106,855	22,999	24,675	-
Greece	3,459	484	688	1,774	513	-
Ireland	22,519	5,461	14,662	1,329	1,068	-
Liechtenstein	136	26	91	18	-	-
Luxembourg	40,182	9,221	24,103	6,328	530	-
Malta	413	62	29	235	86	-
Montenegro	21	12	9	-
Norway	3,223	421	907	494	1,400	-
Netherlands	21,481	4,083	12,897	1,124	3,377	-
Poland	3,673	1,455	1,834	139	244	2,305
Portugal	6,520	615	4,344	1,130	432	-
United Kingdom	44,151	19,076	19,828	2,628	2,619	126
Romania	8,413	2,529	5,310	193	380	13,725
Russia	2,815	785	1,776	132	122	5,921
Serbia	7,995	1,089	4,083	1,159	1,663	7,029
Czech Republic	9,623	1,833	6,512	9	1,269	21,764
Slovakia	29,405	3,458	23,603	1,989	355	-
Slovenia	7,251	712	4,728	1,294	517	-
Spain	73,447	6,537	54,954	5,998	5,958	6,235
Sweden	3,344	556	1,255	334	1,200	-
Switzerland	12,058	3,564	4,899	3,197	398	7,389
Turkey	1,976	452	798	581	145	124
Hungary	5,648	2,086	3,462	45	55	14,909

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)

4th 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	
Asia	35,568	5,867	23,028	3,036	3,638	1,663
Saudi Arabia	1,811	334	867	607	4	-
China	2,496	272	1,470	219	534	326
South Korea	3,555	33	454	613	2,455	-
Philippines	347	5	337	5	..	-
Japan	10,181	616	9,084	166	315	1,061
India	1,788	333	1,168	284	4	-
Indonesia	614	39	565	9	-	-
Iran	4	..	1	1	3	-
Israel	1,339	30	1,283	20	6	-
Kazakhstan	65	40	22	-	3	-
Malaysia	165	15	147	2	-	-
Pakistan	6	1	1	..	4	-
Qatar	7,627	2,915	4,159	413	140	13
Taiwan	11	4	6	1	-	-
Thailand	35	7	26	2	..	-
Africa	6,506	755	4,779	494	478	3,218
Algeria	22	3	4	15	1	-
Egypt	3,514	288	2,500	449	277	3,210
Morocco	64	53	2	9	..	8
South Africa	245	96	93	6	50	-
Tunisia	94	27	21	5	41	-
America	54,530	10,721	37,090	3,879	2,839	16,235
Argentina	24	7	6	11	-	-
Brazil	1,021	489	516	15	1	467
Canada	3,950	430	1,605	149	1,767	-
Chile	1,027	58	969	1	-	-
Colombia	221	8	213	-	..	-
Cuba	89	88	-
Mexico	1,241	245	941	8	47	-
Peru	181	72	108	-	-	-
United States	46,282	9,293	32,381	3,686	923	15,711
Uruguay	158	57	101	..	-	-
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)

4th 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	
Oceania	2,814	152	2,169	128	364	1,285
Australia	2,113	88	1,577	87	361	1,285
New Zealand	427	14	369	41	3	-
Offshore centres	16,419	3,503	12,007	849	60	422
Bahamas	909	20	195	694	-	-
Cayman Islands	2,033	460	1,573	-	..	-
Gibraltar	25	25	-	-	-	-
Hong Kong	695	344	305	44	2	130
Jersey, c.i.	543	338	205	-	-	-
Singapore	2,244	1,461	710	25	48	292
International organizations	35,364	4,289	31,076	-	-	-

Financing and Funding

Access to data:

[TFR10425](#)

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

for house purchase: stocks

by customer region and type of contract

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

ITALY	309,848	71,137
North West Italy	109,569	22,826
Piedmont	22,023	4,937
Valle d'Aosta	561	105
Lombardy	77,787	16,274
Liguria	9,198	1,510
North East Italy	66,166	18,190
Trentino Alto Adige	4,999	1,926
Veneto	27,043	7,281
Friuli-Venezia Giulia	6,706	1,676
Emilia Romagna	27,418	7,308
Central Italy	73,388	17,802
Tuscany	23,417	5,864
Umbria	3,193	840
Marche	6,000	1,561
Lazio	40,778	9,537
Southern Italy	41,169	8,076
Abruzzo	4,037	935
Molise	632	135
Campania	17,893	3,040
Apulia	14,544	3,113
Basilicata	1,062	218
Calabria	3,001	636
Islands	19,557	4,244
Sicily	13,198	3,158
Sardinia	6,360	1,086

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

Source: supervisory reports

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

4th quarter 2024

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

ITALY	12,610	1,186	144
North West Italy	4,443	448	33
Piedmont	808	75	4
Valle d'Aosta	29	1	-
Lombardy	3,316	355	25
Liguria	289	18	3
North East Italy	3,066	277	33
Trentino Alto Adige	282	24	2
Veneto	1,227	115	19
Friuli-Venezia Giulia	283	29	1
Emilia Romagna	1,275	109	11
Central Italy	2,825	279	35
Tuscany	952	104	8
Umbria	108	10	1
Marche	263	18	3
Lazio	1,502	147	23
Southern Italy	1,575	122	27
Abruzzo	181	10	1
Molise	21	1	..
Campania	628	57	13
Apulia	604	44	8
Basilicata	36	4	1
Calabria	104	8	4
Islands	700	59	17
Sicily	473	42	11
Sardinia	227	16	6

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20281](#)

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,678,346	567,843	334,862
<i>of which:</i>			
Current accounts	218,711	34,300	23,737
<i>of which:</i>			
General government	134,250	72	36
Financial companies (excluding Monetary Financial Institutions)	11,996	6,228	3,734
Non-financial companies and producer households	52,972	20,168	15,817
<i>of which:</i> Small firms	10,048	3,301	3,110
Consumer households	18,214	7,488	3,906
Mortgage loans	941,887	325,065	221,530
<i>of which:</i>			
General government	90,069	14,768	5,811
Financial companies (excluding Monetary Financial Institutions)	35,793	24,550	6,656
Non-financial companies and producer households	376,747	137,175	107,761
<i>of which:</i> Small firms	72,906	21,589	21,981
Consumer households	435,051	146,813	100,369
<i>of which:</i> loans for house purchases	403,845	137,982	93,173
Loans secured by pledge of salary	18,432	3,866	2,519
<i>of which:</i>			
Producer households	35	9	8
Consumer households	18,397	3,858	2,511

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

Source: supervisory returns

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	66,105	16,878	11,766
<i>of which:</i>			
Producer households	1,427	316	246
Consumer households	64,658	16,551	11,518
Factoring	24,911	8,778	5,405
<i>of which:</i>			
General government	3,294	164	161
Financial companies (excluding Monetary Financial Institutions)	488	409	53
Non-financial companies and producer households	19,465	7,547	4,761
<i>of which: Small firms</i>	468	133	119
Consumer households	1,392	474	427
Financial leasing	27,867	9,663	6,878
<i>of which:</i>			
General government	517	322	87
Financial companies (excluding Monetary Financial Institutions)	298	97	71
Non-financial companies and producer households	25,462	8,691	6,273
<i>of which: Small firms</i>	5,215	1,683	1,358
Consumer households	1,497	516	425

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	517,773	176,617	81,235
<i>of which:</i>			
Current accounts	150,898	6,937	2,839
<i>of which:</i>			
General government	133,872	98	172
Financial companies (excluding Monetary Financial Institutions)	1,874	93	68
Non-financial companies and producer households	10,503	4,526	1,958
<i>of which:</i> Small firms	1,898	1,162	578
Consumer households	4,067	2,139	614
Mortgage loans	229,608	113,344	52,340
<i>of which:</i>			
General government	50,216	12,404	6,869
Financial companies (excluding Monetary Financial Institutions)	2,944	298	1,345
Non-financial companies and producer households	73,862	41,454	16,495
<i>of which:</i> Small firms	13,828	10,216	5,291
Consumer households	101,433	58,945	27,491
of which: loans for house purchases	93,453	53,851	25,385
Loans secured by pledge of salary	3,831	5,072	3,145
<i>of which:</i>			
Producer households	5	7	6
Consumer households	3,825	5,064	3,139

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	14,341	14,930	8,190
<i>of which:</i>			
Producer households	311	350	204
Consumer households	14,029	14,575	7,985
Factoring	6,893	2,807	1,028
<i>of which:</i>			
General government	1,844	830	295
Financial companies (excluding Monetary Financial Institutions)	20	6	..
Non-financial companies and producer households	4,733	1,782	641
<i>of which: Small firms</i>	86	90	40
Consumer households	219	182	90
Financial leasing	5,824	3,896	1,606
<i>of which:</i>			
General government	50	48	10
Financial companies (excluding Monetary Financial Institutions)	107	15	9
Non-financial companies and producer households	5,315	3,672	1,511
<i>of which: Small firms</i>	965	800	408
Consumer households	329	153	73

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit

by region of customer

(stocks in millions of euro)

4th quarter 2024

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

	Total	Banks	Financial intermediaries
ITALY	169,305	121,673	47,632
North West Italy	46,585	32,931	13,654
Piedmont	13,294	9,820	3,474
Valle d'Aosta	353	252	101
Lombardy	28,614	20,051	8,563
Liguria	4,324	2,809	1,516
North East Italy	30,211	21,150	9,061
Trentino Alto Adige	1,757	1,300	457
Veneto	12,526	8,744	3,783
Friuli-Venezia Giulia	3,179	2,209	970
Emilia Romagna	12,749	8,898	3,851
Central Italy	36,899	26,547	10,352
Tuscany	11,785	8,317	3,468
Umbria	2,777	1,961	816
Marche	3,746	2,704	1,043
Lazio	18,591	13,566	5,025
Southern Italy	35,785	26,537	9,248
Abruzzo	3,713	2,711	1,001
Molise	748	562	186
Campania	14,067	10,558	3,509
Apulia	10,445	7,808	2,637
Basilicata	1,278	934	344
Calabria	5,534	3,964	1,570
Islands	19,825	14,508	5,317
Sicily	14,817	10,785	4,031
Sardinia	5,008	3,722	1,286

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:

[TFR10288](#)

Non-bank loans (excluding bad loans)

by technical form and customer sector

(stocks in millions of euro)

4th quarter 2024

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

Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and others

Factoring: without recourse

Nominal value of receivables acquired	20,789	2,210	107	17,073	96	1,302
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Factoring: with recourse

Advances to assignor	7,351	93	1,180	5,982	83	14
Nominal value of receivables acquired	11,312	124	1,722	9,133	101	231

Total exposure in respect of finance leases

40,892	153	455	36,594	2,468	1,222
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Receivables for consumer credit

47,632	-	-	-	-	47,632
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Other finance

7,468	78	722	4,409	938	1,321
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Notes: This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

Financing and Funding

Access to data:

[TFR10289](#)

Non-bank loans (excluding bad loans) by technical form and customer geographical area (stocks in millions of euro)

4th quarter 2024

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

Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands

Factoring: without recourse

Nominal value of credits acquired	20,791	8,809	4,639	5,217	1,586	540
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Factoring: with recourse

Advances to assignor	7,351	3,941	1,328	1,188	693	202
Nominal value of credits acquired	11,312	4,896	2,198	2,787	1,099	332

Total exposure in respect of finance leases

40,892	13,650	13,136	6,908	5,045	2,154
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Receivables for consumer credit

47,632	13,654	9,061	10,352	9,248	5,317
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Other finance

7,468	3,347	1,717	1,126	740	538
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Notes: This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20163](#)

Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	2,094,681	440,547	86,302	1,168,475
North West Italy	644,316	167,839	25,247	362,506
Piedmont	137,578	27,530	6,557	90,812
Valle d'Aosta	5,001	1,203	220	2,772
Lombardy	456,917	130,897	16,477	236,853
Liguria	44,820	8,210	1,993	32,070
North East Italy	445,972	117,102	21,026	262,120
Trentino Alto Adige	52,202	13,404	3,405	29,619
Veneto	186,750	47,267	7,923	106,591
Friuli-Venezia Giulia	43,367	9,153	1,625	26,557
Emilia Romagna	163,653	47,278	8,072	99,354
Central Italy	504,318	91,234	16,278	241,874
Tuscany	108,382	24,385	5,670	73,405
Umbria	21,639	5,081	1,040	14,562
Marche	43,880	9,122	2,367	30,594
Lazio	330,416	52,646	7,201	123,312
Southern Italy	294,150	46,717	16,731	218,953
Abruzzo	32,763	5,785	1,860	23,741
Molise	7,782	809	412	6,294
Campania	122,861	22,010	6,198	89,760
Apulia	83,587	12,777	5,477	61,845
Basilicata	14,353	1,900	815	11,128
Calabria	32,803	3,437	1,969	26,185
Islands	114,369	17,655	7,020	83,021
Sicily	80,233	12,318	4,533	59,412
Sardinia	34,136	5,337	2,487	23,609

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20269](#)

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	2,059,075	638,292	439,500
Sight and overnight deposits	8,023	3,090	1,595
General government	46	3	4
Financial companies (excluding Monetary Financial Institutions)	301	119	96
Non-financial companies and producer households	1,504	322	403
<i>of which:</i> Small firms	174	45	44
Consumer households	4,909	1,582	1,054
With agreed maturity	145,482	54,549	38,266
General government	10,118	225	384
Financial companies (excluding Monetary Financial Institutions)	28,698	15,150	9,219
Non-financial companies and producer households	43,443	17,925	11,310
<i>of which:</i> Small firms	3,023	897	1,145
Consumer households	59,636	20,431	16,967
Redeemable at notice	320,082	69,113	53,675
General government	4,882	814	314
Financial companies (excluding Monetary Financial Institutions)	214	90	39
Non-financial companies and producer households	12,951	3,010	2,864
<i>of which:</i> Small firms	9,920	1,971	1,758
Consumer households	301,582	65,118	50,394

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

Source: supervisory reports

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,368,450	498,506	333,037
General government	36,121	2,954	7,051
Financial companies (excluding Monetary Financial Institutions)	95,488	53,802	19,152
Non-financial companies and producer households	450,440	166,120	119,367
<i>of which:</i> Small firms	93,780	29,590	25,213
Consumer households	750,059	264,178	180,550
Saving certificates and CDs issued	22,455	6,795	8,791
General government	59	16	30
Financial companies (excluding Monetary Financial Institutions)	997	224	252
Non-financial companies and producer households	5,687	2,172	1,896
<i>of which:</i> Small firms	1,427	449	593
Consumer households	15,280	4,233	6,489

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	495,798	284,231	109,698
Sight and overnight deposits	1,587	1,130	621
General government	33	4	2
Financial companies (excluding Monetary Financial Institutions)	83	3	1
Non-financial companies and producer households	596	138	45
<i>of which: Small firms</i>	36	31	17
Consumer households	846	865	561
With agreed maturity	37,958	10,583	4,126
General government	9,396	95	17
Financial companies (excluding Monetary Financial Institutions)	3,805	269	256
Non-financial companies and producer households	10,640	2,444	1,125
<i>of which: Small firms</i>	448	418	115
Consumer households	12,012	7,572	2,654
Redeemable at notice	64,207	102,682	30,405
General government	2,546	999	208
Financial companies (excluding Monetary Financial Institutions)	57	23	4
Non-financial companies and producer households	2,665	3,448	965
<i>of which: Small firms</i>	2,183	3,110	897
Consumer households	58,807	98,092	29,171

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	297,642	165,899	73,366
General government	19,415	3,829	2,872
Financial companies (excluding Monetary Financial Institutions)	20,293	1,541	701
Non-financial companies and producer households	88,810	54,648	21,495
<i>of which:</i> Small firms	16,662	15,367	6,949
Consumer households	157,064	102,142	46,125
Saving certificates and CDs issued	4,460	2,066	343
General government	6	3	4
Financial companies (excluding Monetary Financial Institutions)	481	39	2
Non-financial companies and producer households	1,013	528	78
<i>of which:</i> Small firms	170	187	28
Consumer households	2,831	1,476	252

Financing and Funding

Access to data:

[TFR40082](#)

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

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

TOTAL	2,851,738	221,351	1,080,983
Italian government securities	719,006	62,815	292,588
<i>of which:</i> BOTs	55,966	6,844	30,853
BTPs	640,912	53,274	255,520
CCTs	15,044	2,095	4,123
Equity securities	407,515	65,677	114,558
<i>of which:</i> in non-euro-area currencies	114,232	3,797	28,919
Debt securities other than italian government securities	782,832	38,190	113,001
<i>of which:</i> in non-euro-area currencies	96,676	3,203	19,898
Units of collective investment undertakings	929,135	52,084	557,834
Securities other than debt and equity securities	3,658	593	564

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

4th quarter 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

Financing and Funding

Access to data:

[TFR40087](#)

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

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

ITALY	2,851,738	221,351	1,080,983
North West Italy	1,401,247	79,663	496,561
Piedmont	289,044	20,801	127,436
Valle d'Aosta	3,627	269	2,563
Lombardy	1,050,148	55,059	325,321
Liguria	58,428	3,534	41,242
North East Italy	594,145	45,095	265,382
Trentino Alto Adige	33,409	3,156	19,519
Veneto	249,543	13,930	93,483
Friuli-Venezia Giulia	70,681	2,150	20,467
Emilia Romagna	240,511	25,859	131,912
Central Italy	701,939	79,108	189,822
Tuscany	87,624	9,600	68,665
Umbria	18,699	4,617	11,131
Marche	26,287	2,573	22,094
Lazio	569,329	62,317	87,932
Southern Italy	107,496	12,839	92,176
Abruzzo	13,689	1,711	11,335
Molise	1,954	255	1,678
Campania	49,040	6,041	41,659
Apulia	29,430	3,129	25,997
Basilicata	3,824	404	3,326
Calabria	9,560	1,299	8,181
Islands	46,911	4,646	37,041
Sicily	33,723	3,308	27,525
Sardinia	13,188	1,338	9,517

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and CDP**

Securities under management	of which:	
	Non-financial companies and producer households	Consumer households and others

ITALY	113,146	11,015	68,363
North West Italy	63,391	5,403	32,668
Piedmont	25,522	1,074	8,367
Valle d'Aosta	180	16	162
Lombardy	35,101	4,132	22,486
Liguria	2,588	181	1,654
North East Italy	26,864	2,524	18,371
Trentino Alto Adige	3,842	158	2,137
Veneto	10,718	1,033	5,748
Friuli-Venezia Giulia	1,871	255	1,601
Emilia Romagna	10,433	1,078	8,885
Central Italy	15,748	1,859	11,672
Tuscany	5,665	509	4,422
Umbria	755	74	594
Marche	1,118	157	917
Lazio	8,210	1,118	5,739
Southern Italy	5,556	1,005	4,345
Abruzzo	686	130	536
Molise	78	4	71
Campania	3,046	587	2,305
Apulia	1,250	155	1,078
Basilicata	102	20	75
Calabria	393	109	280
Islands	1,588	224	1,306
Sicily	892	96	739
Sardinia	696	129	567

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th 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	1,944,397	192,101	989,192
North West Italy	873,962	66,688	453,300
Piedmont	249,079	18,485	117,122
Valle d'Aosta	3,267	250	2,353
Lombardy	575,247	44,802	294,939
Liguria	46,368	3,151	38,887
North East Italy	398,246	38,552	242,497
Trentino Alto Adige	22,345	2,681	17,194
Veneto	134,668	11,380	86,061
Friuli-Venezia Giulia	22,154	1,789	18,596
Emilia Romagna	219,079	22,702	120,646
Central Italy	530,480	71,978	173,701
Tuscany	77,213	8,599	62,793
Umbria	15,904	4,411	10,319
Marche	24,583	2,357	20,720
Lazio	412,780	56,611	79,870
Southern Italy	97,866	10,951	84,790
Abruzzo	12,580	1,480	10,481
Molise	1,827	243	1,566
Campania	43,740	5,060	37,591
Apulia	27,294	2,742	24,286
Basilicata	3,607	357	3,186
Calabria	8,818	1,069	7,680
Islands	43,843	3,932	34,904
Sicily	31,801	2,842	26,132
Sardinia	12,042	1,090	8,772

Financing and Funding

Access to data:

[TFR40100](#)

Guarantees granted by customer region and sector (stocks in millions of euro)

4th quarter 2024

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	147,370	1,608	10,643	131,927	1,109	2,083
North West Italy	66,178	128	3,970	61,015	271	795
Piedmont	6,768	21	284	6,259	72	132
Valle d'Aosta	222	8	1	210	1	1
Lombardy	54,692	82	3,670	50,134	182	624
Liguria	4,495	17	15	4,411	15	38
North East Italy	28,462	58	644	26,460	623	678
Trentino Alto Adige	3,502	11	36	3,205	138	112
Veneto	6,429	17	197	5,838	93	285
Friuli-Venezia Giulia	7,001	12	25	6,639	291	34
Emilia Romagna	11,531	18	386	10,779	101	247
Central Italy	44,581	1,375	5,818	36,760	108	521
Tuscany	4,273	14	46	4,041	47	125
Umbria	453	1	6	425	7	13
Marche	922	4	22	851	19	26
Lazio	38,933	1,356	5,744	31,442	34	358
Southern Italy	6,876	40	42	6,647	76	71
Abruzzo	874	2	5	844	14	9
Molise	36	1	1	30	2	3
Campania	4,730	18	18	4,651	19	23
Apulia	969	19	11	880	27	31
Basilicata	118	..	2	111	4	1
Calabria	150	..	5	132	9	4
Islands	1,273	8	169	1,045	32	18
Sicily	688	4	11	642	19	11
Sardinia	586	4	158	403	13	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:

[TFR40500](#)

Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

4th quarter 2024

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	1,066,725	1,013,084	53,641
Italian government securities	749,617	726,335	23,283
<i>of which:</i> BOTs	149,245	146,142	3,103
CCTs	58,625	57,594	1,032
BTPs	541,078	522,016	19,062
Other debt securities	152,044	143,383	8,661
Equity securities	133,890	116,268	17,622
Other securities	2,180	2,179	1
Total Derivative Instruments	1,225,513	1,194,199	31,314
Futures	495,575	468,416	27,159
<i>of which:</i> on interest rates	12,621	12,621	-
on stock indices	269,871	257,793	12,078
Swaps e Forward Rate Agreements	564,239	564,239	-
<i>of which:</i> Interest Rate Swaps	214,768	214,768	-
Currency Swaps	64,522	64,522	-
Forward Rate Agreements	276,582	276,582	-
Options on securities	6,452	5,361	1,091
<i>of which:</i> on equity securities	6,152	5,061	1,091
Options on futures or stock indices	35,029	34,920	109
<i>of which:</i> on stock indices or futures on stock indices	33,924	33,815	109
Interest rate options	50,039	50,039	-
Foreign currency options and other derivative instruments	74,180	71,225	2,955

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30980](#)

Interest rates on current account, sight and overnight deposits

by customer region, sector and size of deposit

(percentages)

4th quarter 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	0.16	0.20	0.25	0.86	0.14	0.20	0.27	0.59
North West Italy	0.15	0.19	0.23	0.80	0.14	0.18	0.24	0.50
Piedmont	0.13	0.15	0.20	0.75	0.12	0.14	0.18	0.38
Valle d'Aosta	0.12	0.12	0.19	1.12	0.11	0.13	0.15	0.26
Lombardy	0.16	0.20	0.25	0.82	0.15	0.20	0.27	0.55
Liguria	0.12	0.16	0.22	0.65	0.11	0.15	0.19	0.39
North East Italy	0.17	0.22	0.29	0.98	0.13	0.18	0.26	0.63
Trentino Alto Adige	0.31	0.42	0.55	1.38	0.27	0.34	0.50	0.95
Veneto	0.18	0.23	0.28	0.81	0.13	0.17	0.24	0.62
Friuli-Venezia Giulia	0.14	0.19	0.21	1.12	0.09	0.12	0.17	0.44
Emilia Romagna	0.15	0.20	0.27	1.05	0.13	0.18	0.25	0.63
Central Italy	0.18	0.23	0.30	1.03	0.19	0.28	0.38	0.78
Tuscany	0.20	0.27	0.36	0.95	0.22	0.33	0.44	0.82
Umbria	0.14	0.17	0.24	0.74	0.14	0.20	0.27	0.53
Marche	0.15	0.17	0.22	0.60	0.14	0.21	0.28	0.69
Lazio	0.17	0.21	0.28	1.15	0.18	0.26	0.37	0.79
Southern Italy	0.11	0.13	0.16	0.52	0.11	0.16	0.22	0.43
Abruzzo	0.11	0.14	0.19	0.59	0.12	0.19	0.27	0.52
Molise	0.13	0.15	0.21	0.59	0.13	0.17	0.23	0.48
Campania	0.10	0.11	0.14	0.49	0.09	0.13	0.17	0.39
Apulia	0.12	0.15	0.19	0.59	0.13	0.19	0.27	0.47
Basilicata	0.11	0.13	0.13	0.56	0.11	0.17	0.27	0.68
Calabria	0.11	0.12	0.16	0.34	0.10	0.14	0.18	0.25
Islands	0.24	0.28	0.31	0.79	0.13	0.19	0.26	0.53
Sicily	0.19	0.23	0.27	0.84	0.13	0.18	0.24	0.52
Sardinia	0.32	0.37	0.37	0.69	0.15	0.22	0.30	0.56

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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