

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

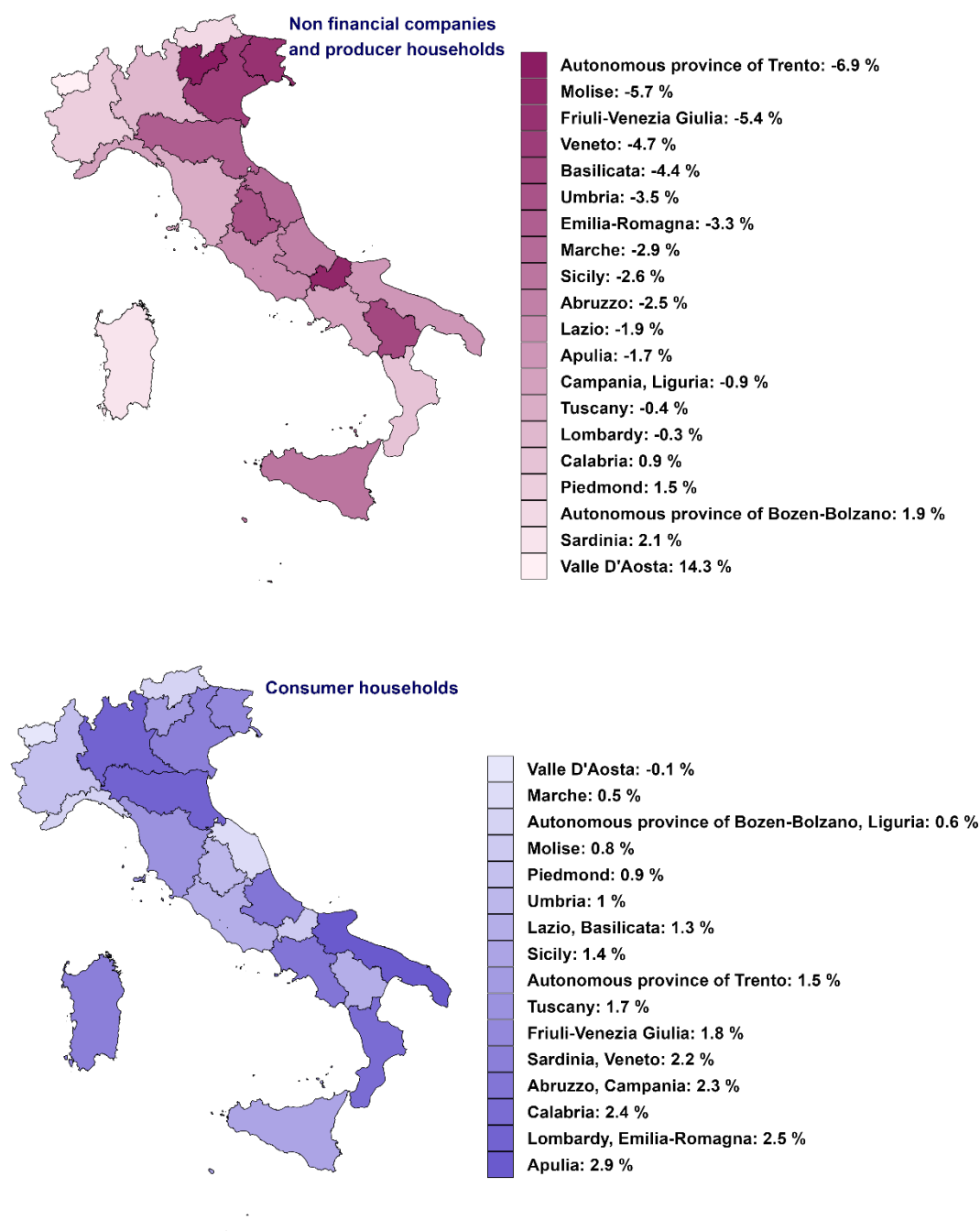
30 June 2025

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Figure 1

Twelve-month percentage change in loans by region¹

(data at 31 March 2025)

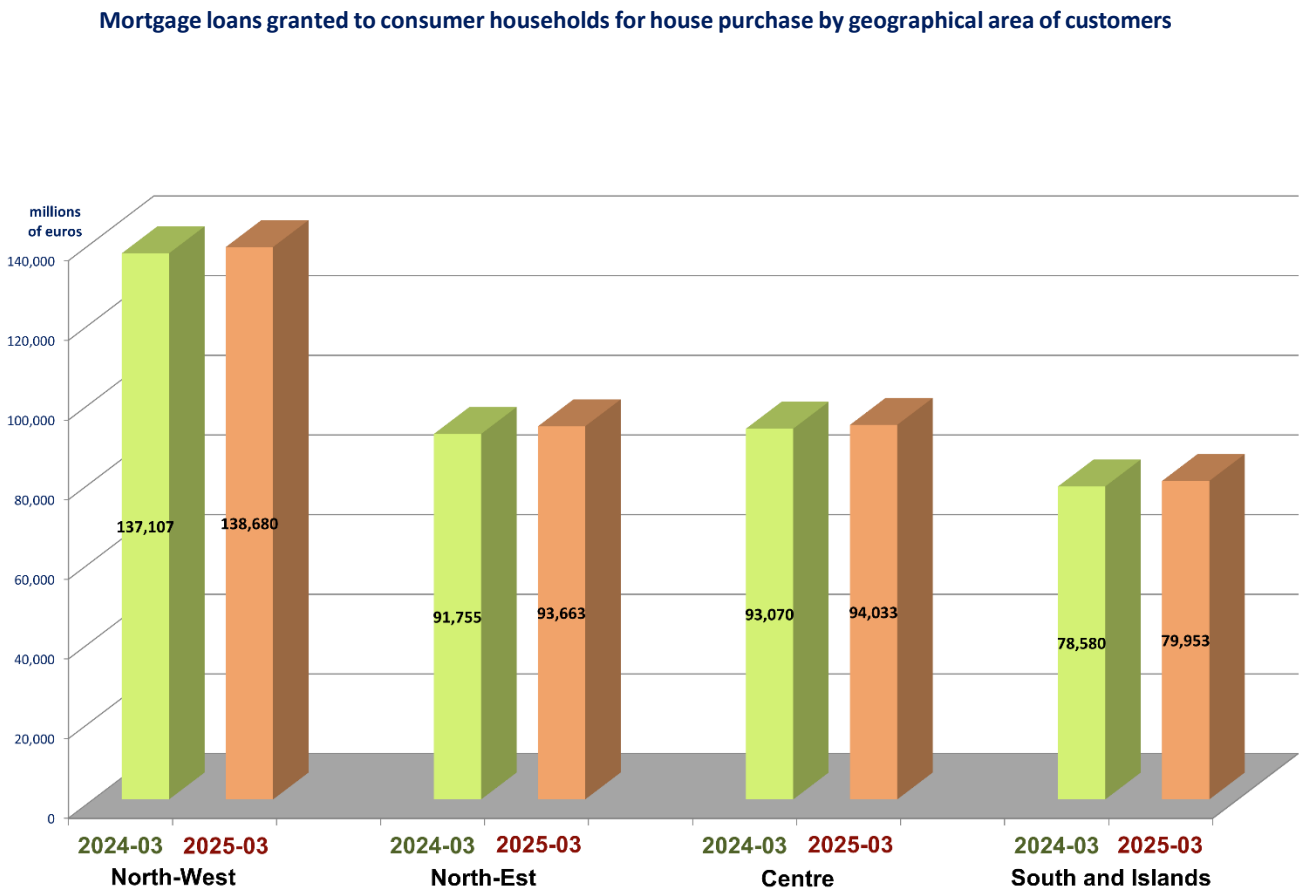


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Reference period: March 2025

Figure 2

Mortgage loans granted to consumer households for house purchase by geographical area of customers
(millions of Euros; data at 31 March 2024 and 2025)



Reference period: March 2025

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

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M	SR	Loans (excluding bad loans) by customer province, sector and economic activity	TDB20224
Q	CCR	Leasing by province of customer	TFR30309
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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	
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Q	SR	Long-term loans (excluding repos and bad loans): disbursements by economic purpose, terms and conditions and province of the investment	TFR10430
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M	SR	Loans (excluding repos and bad loans) by province and customer sector	TDB10226
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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
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Q	SR	Deposits (excluding repos) by province of customer, bank size and location of head office	TFR10267
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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)

1st quarter 2025

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	1,760,322	1,681,980	667,270	78,619
of which:				
Repos	45,265	42,298	4,086	2,968
Loans (excluding repos)	1,714,905	1,639,590	663,163	75,598
Loans (excluding bad loans and repos)	1,686,917	1,611,752	643,713	75,447
of which:				
Long-term loans (excluding bad loans and repos)	1,305,535	1,255,952	496,756	49,583
Deposits	2,123,398	2,045,857	503,171	79,232
of which:				
Repos	103,779	92,677	147	11,230
Deposits (excluding repos)	1,897,845	1,849,472	495,624	49,936
Debt securities	86,965	86,965	-	-

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**

	2024-Q1	2024-Q2	2024-Q3	2024-Q4	2025-Q1
Loans	1,772,089	1,773,696	1,766,242	1,759,653	1,760,322
<i>of which:</i> Loans (excluding repos)	1,721,741	1,718,149	1,708,999	1,722,631	1,714,905
Portfolio securities	854,808	864,672	890,072	880,694	920,302
Deposits	2,105,281	2,138,438	2,112,099	2,134,721	2,123,398
<i>of which:</i> Deposits (excluding repos)	1,856,276	1,890,541	1,859,223	1,909,751	1,897,845
Securities issued but not expired	334,790	345,705	341,978	346,911	349,040
<i>of which:</i> Subordinated bonds	32,550	30,761	28,118	29,485	29,218
Customer assets under management	2,712,810	2,764,786	3,044,202	2,964,350	3,021,613

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)

1st quarter 2025

Reporting institutions: **Banks and CDP**

	of which:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,681,980	228,330	182,098
North West Italy	567,506	15,903	96,372
Piedmont	107,242	6,415	8,356
Valle d'Aosta	3,103	116	123
Lombardy	427,534	7,561	87,592
Liguria	29,627	1,811	301
North East Italy	333,560	6,387	22,837
Trentino Alto Adige	41,047	605	1,024
Veneto	128,644	2,489	9,104
Friuli-Venezia Giulia	29,288	989	2,326
Emilia Romagna	134,580	2,304	10,384
Central Italy	521,330	184,017	59,566
Tuscany	93,321	3,564	671
Umbria	17,444	872	52
Marche	29,826	1,366	410
Lazio	380,740	178,215	58,434
Southern Italy	177,773	14,391	646
Abruzzo	20,377	1,088	43
Molise	3,235	215	4
Campania	74,885	6,563	458
Apulia	54,632	2,508	90
Basilicata	6,016	462	12
Calabria	18,628	3,556	39
Islands	81,801	7,631	2,676
Sicily	56,505	6,174	95
Sardinia	25,296	1,457	2,581

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

Source: supervisory reports

Financing and Funding

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	<i>of which:</i>		<i>of which:</i>		Consumer households
		Industry	Building	Services	Small firms	
ITALY	667,270	211,482	54,630	363,169	102,138	597,519
North West Italy	258,843	84,821	20,594	143,044	30,365	193,855
Piedmont	48,024	15,477	3,664	25,748	8,418	44,053
Valle d'Aosta	1,870	1,187	136	495	283	989
Lombardy	196,525	64,756	15,812	108,993	19,277	133,857
Liguria	12,424	3,402	981	7,808	2,387	14,956
North East Italy	173,025	65,389	12,305	81,947	29,779	129,962
Trentino Alto Adige	25,645	5,771	2,084	15,235	7,080	13,578
Veneto	64,033	25,210	3,962	30,022	10,309	52,547
Friuli-Venezia Giulia	13,081	6,122	992	5,094	2,072	12,689
Emilia Romagna	70,265	28,287	5,268	31,595	10,318	51,149
Central Italy	138,251	37,171	12,086	82,355	19,603	137,287
Tuscany	44,569	14,706	3,090	23,438	8,274	43,996
Umbria	8,890	3,586	711	3,878	1,702	7,551
Marche	14,828	6,392	1,168	6,441	2,964	13,097
Lazio	69,964	12,487	7,118	48,598	6,663	72,644
Southern Italy	70,611	18,487	7,201	39,837	14,955	91,685
Abruzzo	9,559	3,335	1,307	4,360	1,894	9,629
Molise	1,310	314	177	690	357	1,702
Campania	30,506	7,709	2,589	18,853	4,923	37,272
Apulia	21,011	5,551	2,184	11,207	5,211	30,810
Basilicata	2,631	582	342	1,330	740	2,886
Calabria	5,595	996	603	3,397	1,830	9,386
Islands	26,541	5,613	2,445	15,987	7,436	44,731
Sicily	18,219	3,824	1,581	11,135	5,082	31,873
Sardinia	8,322	1,789	863	4,852	2,354	12,858

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	667,270	258,843	173,025	138,251	70,611	26,541
Agriculture, forestry and fishing	37,988	10,384	13,384	6,639	5,085	2,496
Mining and quarrying	1,933	1,007	213	512	115	86
Manufacturing	180,631	71,599	59,424	28,304	16,415	4,889
Electricity, gas, steam and air conditioning supply	19,530	8,968	3,500	5,968	837	257
Water supply, sewerage, waste management and remediation activities	9,388	3,247	2,252	2,388	1,121	381
Construction	54,630	20,594	12,305	12,086	7,201	2,445
Wholesale and retail trade, repair of motor vehicles and motorcycles	117,298	38,767	27,732	24,996	18,811	6,992
Transportation and storage	28,788	8,758	5,100	9,698	3,466	1,766
Accommodation and food service activities	31,593	7,013	11,590	6,394	4,665	1,931
Information and communication	20,907	14,251	2,185	3,334	791	346
Financial and insurance activities	5,806	3,037	1,255	1,036	334	144
Real estate activities	53,427	22,476	13,081	13,182	3,341	1,348
Professional, scientific and technical activities	61,245	31,422	11,077	14,472	3,170	1,104
Administrative and support service activities	19,111	8,951	4,596	3,551	1,435	578
All remaining activities (sections O, P, Q, R, S, T)	24,994	8,370	5,330	5,693	3,824	1,778

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20231](#)

Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

1st quarter 2025

Reporting institutions: **Banks and CDP**

	Total	of which:		
		Non-financial companies and producer households	of which:	Consumer households
			Small firms	
ITALY	-0.2	-1.5	-5.8	1.9
North West Italy	2.4	0.1	-5.7	2.0
Piedmont	1.1	1.5	-5.1	0.9
Valle d'Aosta	4.3	14.3	-8.7	-0.1
Lombardy	3.0	-0.3	-5.9	2.5
Liguria	-0.4	-0.9	-6.5	0.6
North East Italy	-1.8	-3.7	-6.0	2.1
Aut. province of Trento	-5.5	-6.9	-5.2	1.5
Aut. province of Bozen-Bolzano	0.6	1.9	-4.2	0.6
Veneto	-3.1	-4.7	-6.8	2.2
Friuli Venezia Giulia	-2.1	-5.4	-7.6	1.8
Emilia-Romagna	-0.4	-3.3	-6.0	2.5
Central Italy	-2.2	-1.6	-6.1	1.3
Tuscany	0.4	-0.4	-5.6	1.7
Umbria	-1.5	-3.5	-6.3	1.0
Marche	-1.3	-2.9	-8.4	0.5
Lazio	-3.1	-1.9	-5.4	1.3
Southern Italy	0.7	-1.4	-5.5	2.5
Abruzzo	-0.5	-2.5	-5.8	2.3
Molise	-3.3	-5.7	-6.9	0.8
Campania	1.0	-0.9	-5.8	2.3
Apulia	0.9	-1.7	-5.6	2.9
Basilicata	-2.5	-4.4	-3.9	1.3
Calabria	2.0	0.9	-4.4	2.4
Islands	-0.5	-1.1	-5.3	1.6
Sicily	-0.9	-2.6	-5.8	1.4
Sardinia	0.3	2.1	-4.4	2.2

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30274](#)

External position

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

(stocks in millions of euro)

1st quarter 2025

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	890,775	147,480	562,958	99,054	81,283	126,141
Europe	742,752	122,872	455,110	91,149	73,620	103,224
Albania	585	132	310	133	10	973
Austria	75,842	11,067	53,424	7,003	4,349	-
Belgium	12,833	1,621	9,259	1,397	557	-
Bosnia and Herzegovina	978	100	866	3	8	4,418
Bulgaria	3,473	434	2,963	73	3	13,297
Croatia	31,873	5,468	21,109	5,243	54	-
Denmark	1,896	310	1,099	88	399	327
Finland	3,608	212	2,204	127	1,064	-
France	103,893	8,762	56,599	18,714	19,819	-
Germany	195,258	32,123	109,882	26,463	26,790	-
Greece	4,483	508	887	2,752	336	-
Ireland	22,394	4,603	14,864	2,176	751	-
Liechtenstein	134	50	84	-	-	-
Luxembourg	39,126	8,695	24,670	5,198	563	-
Malta	436	80	29	228	99	-
Montenegro	18	8	10	-
Norway	3,401	527	992	534	1,348	-
Netherlands	21,791	4,255	13,560	1,597	2,380	-
Poland	4,242	1,131	2,703	143	265	2,747
Portugal	6,758	593	4,485	1,130	549	-
United Kingdom	40,399	16,769	18,550	2,483	2,596	174
Romania	8,478	2,538	5,419	189	333	14,037
Russia	2,542	756	1,581	127	78	6,503
Serbia	7,498	1,067	3,955	924	1,552	6,963
Czech Republic	9,385	1,648	6,488	30	1,219	23,638
Slovakia	30,963	2,962	25,016	2,658	327	-
Slovenia	7,300	885	4,690	1,234	490	-
Spain	77,127	7,235	57,527	6,145	6,220	6,487
Sweden	3,363	650	1,259	369	1,085	..
Switzerland	11,296	3,461	4,599	3,143	94	7,409
Turkey	2,038	458	858	571	151	116
Hungary	4,989	1,762	3,089	71	67	15,777

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)

1st quarter 2025

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	31,094	7,629	17,228	2,859	3,377	1,513
Saudi Arabia	1,481	279	885	313	4	-
China	2,475	251	1,478	194	552	316
South Korea	3,231	22	493	648	2,068	-
Philippines	385	3	380	2	..	-
Japan	5,228	2,003	2,582	266	378	936
India	1,765	239	1,230	293	2	-
Indonesia	1,160	46	1,104	10	..	-
Iran	4	..	1	1	3	-
Israel	1,322	49	1,264	6	3	-
Kazakhstan	58	30	25	-	3	-
Malaysia	132	8	122	2	-	-
Pakistan	7	..	2	1	4	-
Qatar	7,929	3,157	4,221	412	139	1
Taiwan	17	12	4	1	-	-
Thailand	56	9	26	20	..	-
Africa	6,406	807	4,640	511	448	3,393
Algeria	15	6	4	3	2	-
Egypt	3,472	337	2,403	469	263	3,386
Morocco	71	49	14	9	..	6
South Africa	227	89	97	5	36	-
Tunisia	116	33	22	16	44	-
America	52,204	9,505	36,109	3,651	2,940	16,307
Argentina	29	9	8	10	1	-
Brazil	895	366	495	33	1	591
Canada	4,056	377	1,916	173	1,589	-
Chile	1,038	55	982	..	-	-
Colombia	216	25	188	3	..	-
Cuba	77	77	-
Mexico	1,255	233	970	4	48	-
Peru	138	32	106	-	-	-
United States	43,983	8,314	31,040	3,418	1,212	15,662
Uruguay	196	53	142	..	-	-
Venezuela	27	14	13	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

1st quarter 2025

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	3,145	156	2,266	154	569	1,337
Australia	2,467	100	1,689	113	565	1,337
New Zealand	416	8	363	41	4	-
Offshore centres	17,098	4,084	11,976	708	330	367
Bahamas	724	21	188	515	-	-
Cayman Islands	3,150	1,615	1,535	-	..	-
Gibraltar	17	17	..	-	-	-
Hong Kong	554	172	282	72	27	113
Jersey, c.i.	628	442	186	-	-	-
Singapore	2,057	910	819	34	295	253
International organizations	38,076	2,426	35,628	21	-	-

Financing and Funding

Access to data:

[TFR10425](#)

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

for house purchase: stocks

by customer region and type of contract

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

ITALY	311,844	71,611
North West Italy	110,133	23,070
Piedmont	22,130	4,934
Valle d'Aosta	560	110
Lombardy	78,224	16,510
Liguria	9,218	1,516
North East Italy	66,334	18,539
Trentino Alto Adige	4,990	1,952
Veneto	27,194	7,374
Friuli-Venezia Giulia	6,711	1,709
Emilia Romagna	27,439	7,504
Central Italy	73,999	17,815
Tuscany	23,680	5,816
Umbria	3,220	843
Marche	6,032	1,575
Lazio	41,067	9,580
Southern Italy	41,604	8,109
Abruzzo	4,086	929
Molise	635	134
Campania	18,081	3,053
Apulia	14,709	3,141
Basilicata	1,068	219
Calabria	3,025	634
Islands	19,774	4,079
Sicily	13,310	2,997
Sardinia	6,464	1,082

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)

1st quarter 2025

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

ITALY	11,289	1,623	121
North West Italy	3,788	574	27
Piedmont	729	86	4
Valle d'Aosta	24	2	..
Lombardy	2,752	457	23
Liguria	283	29	1
North East Italy	2,477	367	18
Trentino Alto Adige	204	25	2
Veneto	991	168	11
Friuli-Venezia Giulia	230	31	1
Emilia Romagna	1,052	143	5
Central Italy	2,847	425	29
Tuscany	1,148	153	6
Umbria	115	18	..
Marche	216	31	3
Lazio	1,367	224	19
Southern Italy	1,479	175	30
Abruzzo	156	19	2
Molise	20	2	1
Campania	617	80	12
Apulia	543	62	12
Basilicata	36	3	..
Calabria	107	10	3
Islands	698	81	17
Sicily	458	58	12
Sardinia	240	23	4

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20281](#)

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,681,980	567,506	333,560
<i>of which:</i>			
Current accounts	218,106	36,040	24,241
<i>of which:</i>			
General government	130,048	139	72
Financial companies (excluding Monetary Financial Institutions)	11,169	5,777	3,139
Non-financial companies and producer households	56,842	21,984	16,801
<i>of which: Small firms</i>	10,453	3,398	3,194
Consumer households	18,702	7,759	3,971
Mortgage loans	945,332	326,318	221,700
<i>of which:</i>			
General government	91,179	15,013	5,921
Financial companies (excluding Monetary Financial Institutions)	36,333	24,853	6,785
Non-financial companies and producer households	376,645	137,358	107,354
<i>of which: Small firms</i>	71,752	21,247	21,627
Consumer households	437,064	147,378	100,743
<i>of which: loans for house purchases</i>	406,330	138,680	93,663
Loans secured by pledge of salary	18,518	3,900	2,528
<i>of which:</i>			
Producer households	35	9	8
Consumer households	18,483	3,891	2,520

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

Source: supervisory returns

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	67,489	17,240	11,989
<i>of which:</i>			
Producer households	1,461	322	249
Consumer households	66,007	16,907	11,738
Factoring	21,999	8,076	4,460
<i>of which:</i>			
General government	2,955	153	127
Financial companies (excluding Monetary Financial Institutions)	666	608	42
Non-financial companies and producer households	16,826	6,740	3,907
<i>of which: Small firms</i>	360	100	91
Consumer households	1,347	452	382
Financial leasing	27,199	9,446	6,733
<i>of which:</i>			
General government	507	318	85
Financial companies (excluding Monetary Financial Institutions)	299	100	69
Non-financial companies and producer households	24,795	8,475	6,126
<i>of which: Small firms</i>	5,090	1,644	1,331
Consumer households	1,506	517	433

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	521,330	177,773	81,801
<i>of which:</i>			
Current accounts	147,131	7,636	3,058
<i>of which:</i>			
General government	129,423	229	186
Financial companies (excluding Monetary Financial Institutions)	2,057	127	69
Non-financial companies and producer households	10,919	5,023	2,114
<i>of which:</i> Small firms	1,997	1,246	618
Consumer households	4,133	2,177	661
Mortgage loans	231,032	113,777	52,505
<i>of which:</i>			
General government	50,860	12,481	6,905
Financial companies (excluding Monetary Financial Institutions)	3,026	390	1,279
Non-financial companies and producer households	74,131	41,289	16,513
<i>of which:</i> Small firms	13,563	10,067	5,247
Consumer households	101,898	59,378	27,666
of which: loans for house purchases	94,033	54,359	25,594
Loans secured by pledge of salary	3,852	5,090	3,149
<i>of which:</i>			
Producer households	5	7	6
Consumer households	3,846	5,083	3,144

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	14,653	15,242	8,365
<i>of which:</i>			
Producer households	321	362	208
Consumer households	14,330	14,876	8,157
Factoring	6,032	2,502	928
<i>of which:</i>			
General government	1,629	773	272
Financial companies (excluding Monetary Financial Institutions)	9	7	..
Non-financial companies and producer households	4,096	1,527	556
<i>of which: Small firms</i>	70	68	31
Consumer households	224	190	98
Financial leasing	5,660	3,791	1,569
<i>of which:</i>			
General government	47	47	10
Financial companies (excluding Monetary Financial Institutions)	107	14	9
Non-financial companies and producer households	5,154	3,565	1,475
<i>of which: Small firms</i>	933	783	400
Consumer households	328	156	72

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit

by region of customer

(stocks in millions of euro)

1st quarter 2025

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

	Total	Banks	Financial intermediaries
ITALY	171,116	122,693	48,422
North West Italy	47,034	33,134	13,900
Piedmont	13,372	9,849	3,523
Valle d'Aosta	355	253	101
Lombardy	28,947	20,198	8,749
Liguria	4,360	2,834	1,527
North East Italy	30,566	21,339	9,227
Trentino Alto Adige	1,778	1,311	466
Veneto	12,678	8,828	3,850
Friuli-Venezia Giulia	3,208	2,222	986
Emilia Romagna	12,902	8,978	3,924
Central Italy	37,351	26,825	10,525
Tuscany	11,949	8,419	3,530
Umbria	2,816	1,981	835
Marche	3,786	2,727	1,059
Lazio	18,799	13,698	5,101
Southern Italy	36,140	26,760	9,380
Abruzzo	3,757	2,740	1,017
Molise	760	571	189
Campania	14,192	10,639	3,553
Apulia	10,540	7,868	2,671
Basilicata	1,289	941	348
Calabria	5,602	4,001	1,601
Islands	20,025	14,635	5,391
Sicily	14,988	10,898	4,090
Sardinia	5,038	3,736	1,301

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR40100](#)

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

1st quarter 2025

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	147,354	1,469	11,727	130,789	1,185	2,186
North West Italy	67,025	119	5,195	60,647	281	783
Piedmont	7,453	18	210	7,022	71	132
Valle d'Aosta	194	3	1	187	1	1
Lombardy	55,070	80	4,970	49,215	193	612
Liguria	4,307	18	14	4,223	15	37
North East Italy	28,012	97	614	25,814	688	799
Trentino Alto Adige	3,794	11	39	3,317	173	253
Veneto	6,406	16	178	5,850	92	270
Friuli-Venezia Giulia	6,443	12	28	6,044	325	35
Emilia Romagna	11,369	58	369	10,603	97	241
Central Italy	44,063	1,205	5,712	36,529	108	509
Tuscany	4,420	13	54	4,187	48	118
Umbria	438	1	6	411	7	12
Marche	835	4	21	767	19	25
Lazio	38,370	1,187	5,630	31,165	34	354
Southern Italy	6,945	42	36	6,713	77	77
Abruzzo	885	2	6	853	15	9
Molise	54	..	1	48	2	3
Campania	4,816	19	11	4,738	19	29
Apulia	937	21	11	849	28	29
Basilicata	99	..	2	92	4	1
Calabria	154	..	5	134	9	6
Islands	1,309	5	170	1,085	31	18
Sicily	737	1	11	695	19	11
Sardinia	572	4	158	390	12	7

Notes: This table basically corresponds to the previous table TDB40100. The data only include transactions with resident customers, excluding Monetary Financial Institutions.

Source: supervisory reports

Financing and Funding

Access to data:

[TFR10288](#)

Non-bank loans (excluding bad loans)

by technical form and customer sector

(stocks in millions of euro)

1st quarter 2025

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	17,642	2,051	71	14,204	80	1,236
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Factoring: with recourse

Advances to assignor	6,431	122	972	5,229	79	29
Nominal value of receivables acquired	10,458	157	1,554	8,402	96	250

Total exposure in respect of finance leases

40,265	149	457	35,986	2,456	1,217
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Receivables for consumer credit

48,422	-	-	-	-	48,422
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Other finance

7,318	81	653	4,320	946	1,318
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Notes: This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

Financing and Funding

Access to data:

[TFR10289](#)

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

1st quarter 2025

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	17,643	7,401	3,757	4,713	1,308	464
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Factoring: with recourse

Advances to assignor	6,431	3,238	1,149	1,138	715	191
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Nominal value of credits acquired	10,458	4,530	1,819	2,711	1,094	304
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Total exposure in respect of finance leases

40,265	13,456	12,878	6,841	4,979	2,111
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Receivables for consumer credit

48,422	13,900	9,227	10,525	9,380	5,391
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Other finance

7,318	3,242	1,614	1,203	753	506
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Notes: This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20163](#)

Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	2,086,646	421,876	86,811	1,166,081
North West Italy	641,882	161,652	25,630	362,224
Piedmont	134,600	26,313	6,523	90,032
Valle d'Aosta	5,346	1,546	221	2,807
Lombardy	458,020	126,248	16,826	237,561
Liguria	43,917	7,544	2,060	31,823
North East Italy	433,733	109,563	21,007	259,378
Trentino Alto Adige	52,519	13,425	3,445	29,565
Veneto	180,012	43,532	7,867	105,656
Friuli-Venezia Giulia	42,921	8,283	1,642	26,352
Emilia Romagna	158,281	44,323	8,053	97,805
Central Italy	517,073	88,929	16,503	241,476
Tuscany	107,063	23,339	5,728	73,133
Umbria	21,463	4,909	1,036	14,562
Marche	42,995	8,384	2,380	30,426
Lazio	345,552	52,296	7,359	123,355
Southern Italy	292,966	44,709	16,677	219,823
Abruzzo	32,549	5,481	1,867	23,765
Molise	7,818	802	411	6,343
Campania	122,465	21,148	6,209	90,250
Apulia	83,051	12,138	5,397	61,938
Basilicata	14,251	1,759	804	11,200
Calabria	32,832	3,381	1,988	26,327
Islands	114,026	17,023	6,994	83,180
Sicily	80,002	11,918	4,474	59,475
Sardinia	34,024	5,106	2,520	23,705

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20269](#)

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	2,045,857	635,717	427,298
Sight and overnight deposits	9,673	5,187	1,370
General government	48	3	5
Financial companies (excluding Monetary Financial Institutions)	201	87	75
Non-financial companies and producer households	1,336	325	319
<i>of which: Small firms</i>	171	43	45
Consumer households	7,152	4,033	935
With agreed maturity	148,493	57,899	38,202
General government	11,380	229	463
Financial companies (excluding Monetary Financial Institutions)	28,504	16,042	8,411
Non-financial companies and producer households	45,044	19,806	11,933
<i>of which: Small firms</i>	3,100	978	1,145
Consumer households	60,669	20,964	17,000
Redeemable at notice	322,455	69,568	53,808
General government	5,260	937	381
Financial companies (excluding Monetary Financial Institutions)	237	98	40
Non-financial companies and producer households	13,132	3,006	2,757
<i>of which: Small firms</i>	10,211	2,033	1,790
Consumer households	303,398	65,462	50,566

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

Source: supervisory reports

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,347,227	490,406	320,878
General government	38,349	3,211	7,327
Financial companies (excluding Monetary Financial Institutions)	100,294	57,488	17,957
Non-financial companies and producer households	430,575	158,382	111,326
<i>of which:</i> Small firms	93,317	29,706	24,949
Consumer households	741,205	260,197	177,511
Savings certificates issued	21,624	6,340	8,641
General government	55	12	31
Financial companies (excluding Monetary Financial Institutions)	919	169	218
Non-financial companies and producer households	5,537	2,072	1,880
<i>of which:</i> Small firms	1,339	420	596
Consumer households	14,711	3,960	6,376

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	503,672	282,895	109,310
Sight and overnight deposits	1,450	1,074	591
General government	31	5	4
Financial companies (excluding Monetary Financial Institutions)	34	3	2
Non-financial companies and producer households	515	133	45
<i>of which: Small firms</i>	33	31	18
Consumer households	833	822	529
With agreed maturity	37,687	10,751	3,955
General government	10,594	73	22
Financial companies (excluding Monetary Financial Institutions)	3,826	165	60
Non-financial companies and producer households	9,658	2,559	1,089
<i>of which: Small firms</i>	450	413	114
Consumer households	12,256	7,730	2,720
Redeemable at notice	64,756	103,713	30,610
General government	2,718	1,017	207
Financial companies (excluding Monetary Financial Institutions)	68	26	4
Non-financial companies and producer households	2,771	3,573	1,026
<i>of which: Small firms</i>	2,236	3,230	923
Consumer households	59,069	98,982	29,319

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	299,486	163,529	72,928
General government	20,791	3,956	3,064
Financial companies (excluding Monetary Financial Institutions)	22,201	1,768	881
Non-financial companies and producer households	87,693	52,393	20,781
<i>of which:</i> Small firms	16,707	15,108	6,848
Consumer households	155,825	101,715	45,957
Savings certificates issued	4,402	1,925	316
General government	7	2	2
Financial companies (excluding Monetary Financial Institutions)	498	32	1
Non-financial companies and producer households	1,018	504	64
<i>of which:</i> Small firms	153	147	23
Consumer households	2,762	1,368	244

Financing and Funding

Access to data:

[TFR40082](#)

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and CDP**

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

TOTAL	2,909,588	235,768	1,098,845
Italian government securities	752,141	68,855	304,317
<i>of which:</i> BOTs	58,039	6,979	28,849
BTPs	671,483	58,878	269,312
CCTs	15,723	2,393	4,093
Equity securities	420,674	69,905	118,982
<i>of which:</i> in non-euro-area currencies	104,138	3,603	26,449
Debt securities other than italian government securities	788,972	39,957	113,220
<i>of which:</i> in non-euro-area currencies	116,907	3,544	20,107
Units of collective investment undertakings	932,781	54,538	558,826
Securities other than debt and equity securities	3,467	552	530

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

1st quarter 2025

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)

1st quarter 2025

Reporting institutions: **Banks and CDP**

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

ITALY	2,909,588	235,768	1,098,845
North West Italy	1,408,780	83,806	504,743
Piedmont	294,972	21,792	129,213
Valle d'Aosta	3,711	254	2,608
Lombardy	1,051,536	58,054	330,999
Liguria	58,561	3,706	41,923
North East Italy	592,510	47,684	270,093
Trentino Alto Adige	33,946	3,381	19,610
Veneto	240,426	14,579	95,599
Friuli-Venezia Giulia	75,450	2,287	21,013
Emilia Romagna	242,689	27,437	133,871
Central Italy	751,385	86,305	192,711
Tuscany	89,635	9,856	69,487
Umbria	19,983	5,211	11,369
Marche	26,873	2,722	22,538
Lazio	614,894	68,516	89,316
Southern Italy	109,403	13,223	93,860
Abruzzo	13,950	1,799	11,526
Molise	2,001	245	1,733
Campania	49,850	6,243	42,387
Apulia	30,127	3,182	26,628
Basilicata	3,923	447	3,405
Calabria	9,553	1,306	8,181
Islands	47,509	4,750	37,438
Sicily	34,105	3,359	27,831
Sardinia	13,404	1,390	9,607

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and CDP**

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

ITALY	114,920	11,734	69,224
North West Italy	64,547	5,757	33,126
Piedmont	25,867	1,144	8,470
Valle d'Aosta	182	19	161
Lombardy	35,958	4,432	22,836
Liguria	2,540	163	1,659
North East Italy	26,858	2,683	18,488
Trentino Alto Adige	3,869	157	2,194
Veneto	10,619	1,147	5,814
Friuli-Venezia Giulia	1,893	264	1,611
Emilia Romagna	10,478	1,114	8,868
Central Italy	16,079	1,905	11,853
Tuscany	5,642	516	4,409
Umbria	767	81	585
Marche	1,123	158	920
Lazio	8,547	1,149	5,940
Southern Italy	5,821	1,162	4,426
Abruzzo	707	151	531
Molise	79	7	72
Campania	3,199	679	2,354
Apulia	1,330	184	1,116
Basilicata	108	25	76
Calabria	398	116	278
Islands	1,615	227	1,330
Sicily	892	97	737
Sardinia	724	130	593

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and CDP**

Securities held for custody or administration	of which:	
	Non-financial companies and producer households	Consumer households and others

ITALY	1,999,565	205,442	1,006,410
North West Italy	885,183	69,938	461,063
Piedmont	252,455	19,224	118,785
Valle d'Aosta	3,356	232	2,402
Lombardy	582,246	47,170	300,329
Liguria	47,126	3,313	39,548
North East Italy	406,383	40,634	247,150
Trentino Alto Adige	22,597	2,888	17,235
Veneto	139,746	11,716	88,102
Friuli-Venezia Giulia	22,769	1,920	19,119
Emilia Romagna	221,271	24,111	122,694
Central Italy	564,021	79,640	176,479
Tuscany	78,795	8,854	63,640
Umbria	16,742	5,002	10,576
Marche	25,169	2,503	21,166
Lazio	443,315	63,281	81,097
Southern Italy	99,611	11,204	86,451
Abruzzo	12,812	1,534	10,682
Molise	1,872	230	1,620
Campania	44,408	5,159	38,301
Apulia	27,987	2,813	24,900
Basilicata	3,719	395	3,264
Calabria	8,812	1,072	7,684
Islands	44,368	4,026	35,267
Sicily	32,160	2,906	26,432
Sardinia	12,208	1,120	8,835

Financing and Funding

Access to data:

[TFR40500](#)

Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

1st quarter 2025

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	1,261,433	1,199,240	62,193
Italian government securities	826,511	804,920	21,590
<i>of which:</i> BOTs	174,760	172,286	2,474
CCTs	62,077	60,989	1,088
BTPs	589,267	571,270	17,997
Other debt securities	220,037	210,814	9,223
Equity securities	171,615	145,748	25,867
Other securities	4,395	4,387	8
Total Derivative Instruments	1,260,357	1,224,261	36,096
Futures	547,082	515,973	31,110
<i>of which:</i> on interest rates	28,014	28,014	-
on stock indices	326,021	308,491	17,529
Swaps e Forward Rate Agreements	534,625	534,625	-
<i>of which:</i> Interest Rate Swaps	237,736	237,736	-
Currency Swaps	61,906	61,906	-
Forward Rate Agreements	226,160	226,160	-
Options on securities	9,769	7,792	1,977
<i>of which:</i> on equity securities	8,661	6,884	1,777
Options on futures or stock indices	51,082	51,028	54
<i>of which:</i> on stock indices or futures on stock indices	49,315	49,261	54
Interest rate options	44,032	44,032	-
Foreign currency options and other derivative instruments	73,767	70,812	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)

1st quarter 2025

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	0.13	0.16	0.21	0.75	0.11	0.16	0.22	0.50
North West Italy	0.12	0.15	0.19	0.72	0.11	0.15	0.20	0.40
Piedmont	0.11	0.13	0.16	0.64	0.09	0.11	0.15	0.32
Valle d'Aosta	0.09	0.12	0.15	0.87	0.08	0.10	0.12	0.22
Lombardy	0.13	0.16	0.20	0.74	0.12	0.16	0.22	0.42
Liguria	0.10	0.13	0.18	0.61	0.09	0.12	0.16	0.34
North East Italy	0.14	0.18	0.24	0.79	0.11	0.15	0.21	0.49
Trentino Alto Adige	0.25	0.34	0.44	1.05	0.22	0.27	0.40	0.80
Veneto	0.14	0.19	0.24	0.64	0.10	0.14	0.20	0.48
Friuli-Venezia Giulia	0.12	0.15	0.18	0.92	0.08	0.11	0.14	0.36
Emilia Romagna	0.13	0.16	0.21	0.86	0.10	0.15	0.20	0.46
Central Italy	0.14	0.18	0.24	0.92	0.15	0.22	0.31	0.72
Tuscany	0.15	0.21	0.28	0.83	0.17	0.26	0.35	0.63
Umbria	0.11	0.15	0.19	0.63	0.11	0.15	0.22	0.44
Marche	0.12	0.13	0.19	0.52	0.11	0.17	0.24	0.52
Lazio	0.14	0.17	0.22	1.03	0.14	0.21	0.30	0.77
Southern Italy	0.09	0.11	0.14	0.43	0.08	0.13	0.17	0.34
Abruzzo	0.09	0.11	0.16	0.49	0.09	0.15	0.22	0.44
Molise	0.11	0.12	0.15	0.45	0.10	0.13	0.18	0.41
Campania	0.08	0.10	0.12	0.40	0.07	0.10	0.14	0.31
Apulia	0.10	0.12	0.16	0.49	0.10	0.16	0.21	0.38
Basilicata	0.09	0.11	0.10	0.47	0.08	0.14	0.22	0.52
Calabria	0.09	0.11	0.13	0.33	0.08	0.11	0.14	0.22
Islands	0.19	0.23	0.25	0.70	0.10	0.15	0.21	0.45
Sicily	0.15	0.19	0.23	0.74	0.10	0.15	0.20	0.45
Sardinia	0.26	0.30	0.30	0.62	0.12	0.17	0.25	0.45

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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