

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

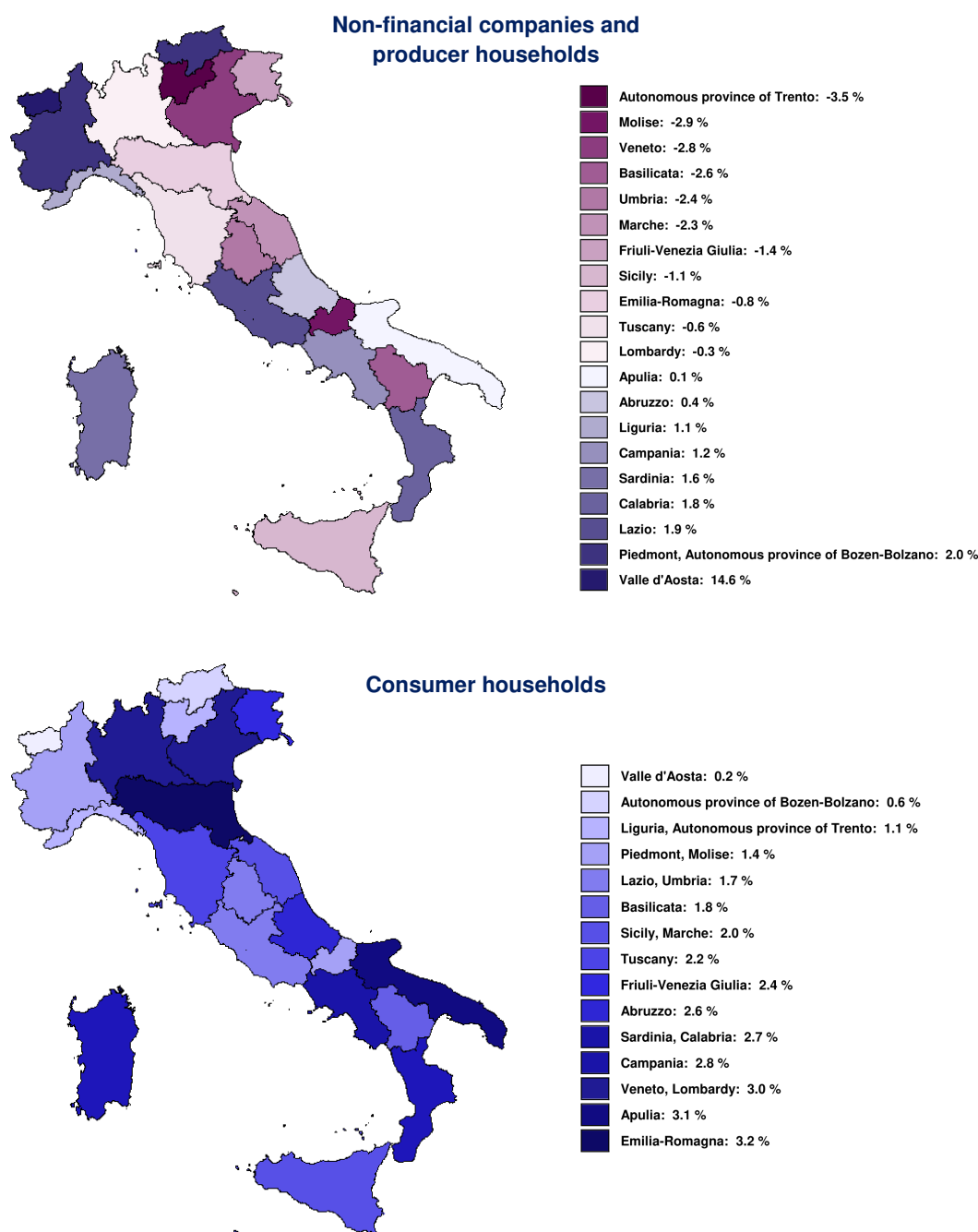
30 September 2025

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Figure 1

Twelve-month percentage change in loans by region¹

(data at 30 June 2025)



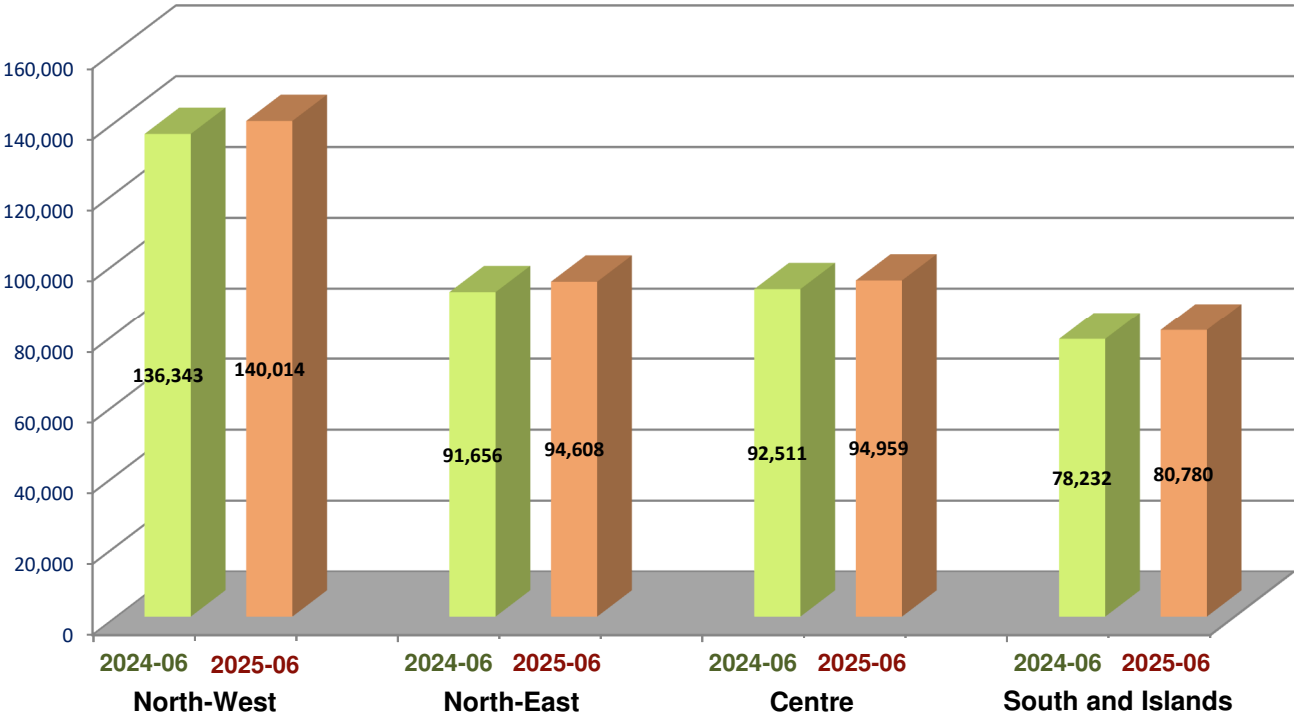
(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Reference period: June 2025

Figure 2

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

(millions of Euros; data at 30 June 2024 and 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

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
Q	SR	Non-bank loans (excluding bad loans) by technical form and customer sector	TFR10288 p. 26
Q	SR	Non-bank loans (excluding bad loans) by technical form and customer geographical area	TFR10289 p. 27
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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)

2nd 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	1,783,132	1,703,566	671,921	79,848
of which:				
Repos	58,267	54,911	3,975	3,370
Loans (excluding repos)	1,724,708	1,648,553	667,920	76,428
Loans (excluding bad loans and repos)	1,696,107	1,620,134	648,104	76,256
of which:				
Long-term loans (excluding bad loans and repos)	1,310,024	1,260,636	498,428	49,388
Deposits	2,133,861	2,060,595	510,716	75,134
of which:				
Repos	100,151	92,034	314	8,188
Deposits (excluding repos)	1,911,848	1,864,238	502,652	49,408
Debt securities	86,948	86,948	....	....

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-Q2	2024-Q3	2024-Q4	2025-Q1	2025-Q2
Loans	1,774,222	1,766,688	1,759,911	1,760,375	1,783,132
<i>of which:</i> Loans (excluding repos)	1,718,149	1,708,999	1,722,631	1,714,849	1,724,708
Portfolio securities	864,672	890,072	880,699	920,308	931,491
Deposits	2,138,868	2,112,567	2,135,170	2,123,743	2,133,861
<i>of which:</i> Deposits (excluding repos)	1,890,541	1,859,223	1,909,751	1,897,845	1,911,848
Securities issued but not expired	345,705	341,978	346,911	349,040	352,024
<i>of which:</i> Subordinated bonds	30,761	28,118	29,485	29,218	30,014
Customer assets under management	2,754,277	2,871,522	2,922,240	2,978,389	3,057,883

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20232](#)

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

	of which:		
	Total	General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,703,566	226,556	195,609
North West Italy	569,285	15,635	95,122
Piedmont	107,835	6,253	8,667
Valle d'Aosta	3,161	113	193
Lombardy	428,680	7,512	85,933
Liguria	29,609	1,757	329
North East Italy	337,045	6,166	24,398
Trentino Alto Adige	41,378	593	1,047
Veneto	129,435	2,405	9,718
Friuli-Venezia Giulia	29,985	929	2,585
Emilia Romagna	136,247	2,239	11,048
Central Italy	536,649	183,250	72,831
Tuscany	93,388	3,530	680
Umbria	17,437	846	67
Marche	29,887	1,350	411
Lazio	395,937	177,524	71,672
Southern Italy	178,613	13,989	708
Abruzzo	20,508	1,068	65
Molise	3,278	233	4
Campania	75,451	6,456	493
Apulia	54,624	2,270	95
Basilicata	6,027	446	12
Calabria	18,725	3,516	39
Islands	81,962	7,515	2,549
Sicily	56,756	6,024	91
Sardinia	25,206	1,491	2,458

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

Source: supervisory reports

Financing and Funding

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:		of which:		Consumer households
		Industry	Building	Services	Small firms	
ITALY	671,921	214,490	53,666	365,658	100,771	602,786
North West Italy	260,421	85,271	19,307	145,419	29,910	195,633
Piedmont	48,206	15,650	3,649	25,779	8,317	44,329
Valle d'Aosta	1,855	1,182	128	489	276	993
Lombardy	197,986	65,122	14,549	111,300	18,996	135,294
Liguria	12,374	3,317	980	7,851	2,321	15,017
North East Italy	174,031	66,338	12,405	81,925	29,369	131,131
Trentino Alto Adige	25,928	5,703	2,106	15,580	7,050	13,614
Veneto	63,819	25,277	3,996	29,663	10,141	53,021
Friuli-Venezia Giulia	13,471	6,508	1,025	5,077	2,024	12,808
Emilia Romagna	70,813	28,850	5,278	31,605	10,154	51,689
Central Italy	139,922	38,590	12,181	82,549	19,329	138,420
Tuscany	44,288	14,720	3,082	23,163	8,084	44,371
Umbria	8,844	3,613	705	3,813	1,669	7,601
Marche	14,810	6,383	1,173	6,425	2,896	13,191
Lazio	71,980	13,873	7,222	49,149	6,679	73,255
Southern Italy	70,999	18,707	7,278	39,793	14,783	92,471
Abruzzo	9,608	3,337	1,373	4,331	1,866	9,700
Molise	1,323	318	172	702	354	1,714
Campania	30,768	7,990	2,617	18,790	4,860	37,644
Apulia	21,002	5,466	2,163	11,236	5,154	31,048
Basilicata	2,638	571	342	1,334	731	2,907
Calabria	5,660	1,024	612	3,400	1,818	9,458
Islands	26,548	5,585	2,495	15,972	7,380	45,131
Sicily	18,318	3,850	1,635	11,141	5,049	32,176
Sardinia	8,230	1,735	860	4,831	2,331	12,955

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	671,921	260,421	174,031	139,922	70,999	26,548
Agriculture, forestry and fishing	38,108	10,425	13,362	6,602	5,222	2,496
Mining and quarrying	1,701	968	219	299	113	102
Manufacturing	183,676	72,022	60,492	29,697	16,607	4,858
Electricity, gas, steam and air conditioning supply	19,667	8,943	3,411	6,181	875	258
Water supply, sewerage, waste management and remediation activities	9,446	3,338	2,216	2,413	1,112	367
Construction	53,666	19,307	12,405	12,181	7,278	2,495
Wholesale and retail trade, repair of motor vehicles and motorcycles	117,402	38,789	27,944	24,938	18,656	7,074
Transportation and storage	28,302	8,663	5,125	9,350	3,468	1,695
Accommodation and food service activities	31,483	6,909	11,503	6,505	4,665	1,900
Information and communication	22,683	15,803	2,196	3,522	821	341
Financial and insurance activities	5,507	2,745	1,170	1,082	357	153
Real estate activities	52,994	22,123	13,018	13,170	3,349	1,335
Professional, scientific and technical activities	63,651	33,532	10,924	14,859	3,224	1,112
Administrative and support service activities	19,149	8,681	4,842	3,583	1,458	585
All remaining activities (sections O, P, Q, R, S, T)	24,487	8,173	5,203	5,541	3,794	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)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

	Total	of which:		
		Non-financial companies and producer households	of which:	Consumer households
			Small firms	
ITALY	0.5	-0.2	-5.0	2.5
North West Italy	1.3	0.2	-5.0	2.5
Piedmont	1.8	2.0	-4.2	1.4
Valle d'Aosta	7.5	14.6	-9.4	0.2
Lombardy	1.2	-0.3	-5.1	3.0
Liguria	0.6	1.1	-5.7	1.1
North East Italy	0.3	-1.5	-5.2	2.8
Aut. province of Trento	-2.6	-3.5	-4.9	1.1
Aut. province of Bozen-Bolzano	0.8	2.0	-2.6	0.6
Veneto	-0.8	-2.8	-6.1	3.0
Friuli Venezia Giulia	0.8	-1.4	-7.1	2.4
Emilia-Romagna	1.4	-0.8	-5.1	3.2
Central Italy	-0.7	0.4	-5.1	1.9
Tuscany	0.7	-0.6	-5.4	2.2
Umbria	-0.6	-2.4	-5.4	1.7
Marche	-0.4	-2.3	-8.1	2.0
Lazio	-1.1	1.9	-3.3	1.7
Southern Italy	1.6	0.6	-4.7	2.8
Abruzzo	1.1	0.4	-5.2	2.6
Molise	-1.3	-2.9	-5.9	1.4
Campania	2.1	1.2	-5.2	2.8
Apulia	1.4	0.1	-4.5	3.1
Basilicata	-1.1	-2.6	-3.5	1.8
Calabria	2.3	1.8	-3.5	2.7
Islands	0.0	-0.3	-4.5	2.2
Sicily	-0.1	-1.1	-5.0	2.0
Sardinia	0.3	1.6	-3.7	2.7

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30274](#)

External position

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

(stocks in millions of euro)

2nd quarter 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	897,493	154,184	565,972	94,333	83,003	131,081
Europe	747,948	125,559	460,569	86,012	75,807	104,066
Albania	628	130	352	136	10	988
Austria	76,513	10,165	53,996	7,137	5,215	-
Belgium	14,643	1,598	9,992	2,529	525	-
Bosnia and Herzegovina	1,159	257	891	3	8	4,481
Bulgaria	3,618	406	3,193	15	5	13,470
Croatia	31,401	5,687	22,046	3,566	102	-
Denmark	1,880	329	1,053	89	409	312
Finland	3,673	152	2,310	103	1,107	-
France	108,208	9,961	56,983	20,286	20,978	-
Germany	191,766	31,505	110,493	22,660	27,109	-
Greece	4,885	646	412	2,540	1,287	-
Ireland	22,625	4,430	15,472	1,992	731	-
Liechtenstein	135	56	74	5	-	-
Luxembourg	38,461	8,914	24,901	4,079	568	-
Malta	313	60	27	122	104	-
Montenegro	22	7	15	..	..	-
Norway	3,378	527	875	615	1,361	..
Netherlands	21,797	4,005	13,413	2,131	2,248	-
Poland	4,113	669	3,023	77	344	2,565
Portugal	6,748	489	4,534	1,140	585	-
United Kingdom	40,581	17,757	17,619	3,488	1,717	149
Romania	8,518	2,415	5,382	346	375	13,096
Russia	2,331	841	1,304	127	59	6,315
Serbia	8,075	1,716	4,177	1,015	1,167	7,107
Czech Republic	10,130	2,009	6,841	51	1,228	26,296
Slovakia	30,343	3,042	26,421	481	399	-
Slovenia	7,068	925	4,822	841	480	-
Spain	77,842	8,249	57,271	6,073	6,249	6,093
Sweden	3,386	705	1,395	201	1,085	68
Switzerland	11,853	3,652	4,861	3,228	112	7,509
Turkey	2,075	446	892	572	165	115
Hungary	5,247	1,668	3,365	196	17	15,170

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

Source: supervisory reports

Financing and Funding

External position

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

(stocks in millions of euro)

2nd quarter 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	31,021	8,201	16,440	2,923	3,456	1,276
Saudi Arabia	1,688	425	795	464	5	-
China	2,391	244	1,454	79	613	279
South Korea	2,962	50	428	568	1,917	-
Philippines	318	4	311	2	..	-
Japan	5,861	2,366	2,485	613	397	755
India	1,653	229	1,289	130	5	-
Indonesia	1,155	58	1,094	2	-	-
Iran	4	..	1	1	3	-
Israel	1,264	53	1,205	3	3	-
Kazakhstan	248	39	16	-	193	-
Malaysia	149	9	137	2	-	-
Pakistan	6	1	1	1	3	-
Qatar	7,755	3,267	3,983	369	136	2
Taiwan	12	5	4	2	-	-
Thailand	41	10	24	6	..	-
Africa	6,146	801	4,399	429	517	3,264
Algeria	36	19	6	4	6	-
Egypt	3,214	346	2,215	391	262	3,257
Morocco	58	31	18	9	..	7
South Africa	167	52	78	4	34	-
Tunisia	124	44	22	6	52	-
America	49,043	9,512	33,008	4,059	2,464	20,655
Argentina	23	11	8	4	-	-
Brazil	748	269	476	2	1	539
Canada	4,330	627	1,878	306	1,520	-
Chile	997	54	942	1	-	-
Colombia	209	32	175	2	..	-
Cuba	68	..	..	..	67	-
Mexico	1,204	240	910	7	48	-
Peru	114	28	86	-	-	-
United States	40,899	8,158	28,192	3,728	820	20,067
Uruguay	160	41	119	..	-	-
Venezuela	30	17	13	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks**

	International exposure	<i>of which: Non-banks residual maturity</i>		<i>of which: Banks residual maturity</i>		Local claims in local currency
		up to 1 year	more than 1 year	up to 1 year	more than 1 year	
Oceania	3,201	280	2,074	143	705	1,332
Australia	2,525	138	1,631	118	639	1,332
New Zealand	440	94	255	25	66	-
Offshore centres	18,275	6,167	11,287	766	54	488
Bahamas	739	55	117	566	-	-
Cayman Islands	4,269	3,023	1,246	..	..	-
Gibraltar	21	21	..	-	-	-
Hong Kong	526	155	289	64	18	174
Jersey, c.i.	566	429	137	-	-	-
Singapore	2,145	1,254	810	50	30	314
International organizations	41,859	3,664	38,194	-	-	-

Financing and Funding

Access to data:

[TFR10425](#)

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

for house purchase: stocks

by customer region and type of contract

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

ITALY	315,693	72,180
North West Italy	111,516	23,138
Piedmont	22,353	4,936
Valle d'Aosta	567	110
Lombardy	79,308	16,578
Liguria	9,288	1,514
North East Italy	67,122	18,706
Trentino Alto Adige	5,031	1,949
Veneto	27,534	7,423
Friuli-Venezia Giulia	6,768	1,731
Emilia Romagna	27,789	7,603
Central Italy	74,894	17,928
Tuscany	23,974	5,874
Umbria	3,251	846
Marche	6,092	1,583
Lazio	41,577	9,624
Southern Italy	42,138	8,131
Abruzzo	4,129	930
Molise	642	133
Campania	18,327	3,062
Apulia	14,911	3,148
Basilicata	1,075	222
Calabria	3,054	635
Islands	20,023	4,278
Sicily	13,463	3,206
Sardinia	6,561	1,073

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)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

ITALY	12,990	1,664	133
North West Italy	4,595	603	31
Piedmont	868	99	4
Valle d'Aosta	31	1	-
Lombardy	3,373	475	26
Liguria	323	29	1
North East Italy	2,967	360	22
Trentino Alto Adige	237	23	1
Veneto	1,182	151	13
Friuli-Venezia Giulia	285	29	1
Emilia Romagna	1,262	156	6
Central Italy	3,018	404	29
Tuscany	1,012	129	7
Umbria	124	16	1
Marche	242	33	1
Lazio	1,641	227	19
Southern Italy	1,611	214	38
Abruzzo	162	21	1
Molise	26	2	1
Campania	682	85	19
Apulia	580	88	13
Basilicata	41	5	..
Calabria	120	13	3
Islands	799	83	14
Sicily	540	58	11
Sardinia	259	25	3

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20281](#)

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,703,566	569,285	337,045
<i>of which:</i>			
Current accounts	217,713	36,005	24,783
<i>of which:</i>			
General government	129,102	141	40
Financial companies (excluding Monetary Financial Institutions)	11,694	5,506	3,826
Non-financial companies and producer households	57,102	22,252	16,815
<i>of which: Small firms</i>	9,974	3,258	3,078
Consumer households	18,514	7,757	3,878
Mortgage loans	944,963	325,208	222,579
<i>of which:</i>			
General government	89,370	14,597	5,703
Financial companies (excluding Monetary Financial Institutions)	35,056	23,342	7,014
Non-financial companies and producer households	375,710	136,951	107,360
<i>of which: Small firms</i>	70,825	20,981	21,369
Consumer households	440,724	148,610	101,609
<i>of which: loans for house purchases</i>	410,361	140,014	94,608
Loans secured by pledge of salary	18,603	3,925	2,541
<i>of which:</i>			
Producer households	35	9	8
Consumer households	18,568	3,916	2,533

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

Source: supervisory returns

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	68,586	17,539	12,183
<i>of which:</i>			
Producer households	1,492	329	253
Consumer households	67,074	17,198	11,928
Factoring	22,798	8,258	4,807
<i>of which:</i>			
General government	2,922	169	147
Financial companies (excluding Monetary Financial Institutions)	717	646	56
Non-financial companies and producer households	17,601	6,886	4,215
<i>of which: Small firms</i>	346	91	87
Consumer households	1,377	464	386
Financial leasing	26,845	9,275	6,641
<i>of which:</i>			
General government	492	312	79
Financial companies (excluding Monetary Financial Institutions)	290	102	58
Non-financial companies and producer households	24,429	8,289	6,043
<i>of which: Small firms</i>	5,062	1,617	1,286
Consumer households	1,546	537	441

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	536,649	178,613	81,962
<i>of which:</i>			
Current accounts	146,509	7,513	2,904
<i>of which:</i>			
General government	128,489	286	147
Financial companies (excluding Monetary Financial Institutions)	2,145	162	54
Non-financial companies and producer households	11,186	4,834	2,015
<i>of which:</i> Small firms	1,878	1,185	575
Consumer households	4,077	2,142	660
Mortgage loans	230,673	114,206	52,297
<i>of which:</i>			
General government	50,103	12,210	6,757
Financial companies (excluding Monetary Financial Institutions)	3,089	415	1,197
Non-financial companies and producer households	73,654	41,447	16,298
<i>of which:</i> Small firms	13,326	9,940	5,210
Consumer households	102,704	59,895	27,907
of which: loans for house purchases	94,959	54,926	25,854
Loans secured by pledge of salary	3,869	5,115	3,153
<i>of which:</i>			
Producer households	6	7	6
Consumer households	3,864	5,108	3,147

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	14,925	15,470	8,469
<i>of which:</i>			
Producer households	327	369	213
Consumer households	14,596	15,097	8,256
Factoring	6,337	2,458	937
<i>of which:</i>			
General government	1,622	720	264
Financial companies (excluding Monetary Financial Institutions)	3	11	..
Non-financial companies and producer households	4,407	1,525	568
<i>of which: Small firms</i>	70	67	31
Consumer households	228	197	102
Financial leasing	5,625	3,749	1,556
<i>of which:</i>			
General government	46	45	10
Financial companies (excluding Monetary Financial Institutions)	108	13	8
Non-financial companies and producer households	5,116	3,520	1,461
<i>of which: Small firms</i>	994	768	398
Consumer households	332	162	75

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit

by region of customer

(stocks in millions of euro)

2nd quarter 2025

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

	Total	Banks	Financial intermediaries
ITALY	173,959	124,451	49,507
North West Italy	47,864	33,630	14,234
Piedmont	13,553	9,941	3,612
Valle d'Aosta	361	257	103
Lombardy	29,528	20,551	8,977
Liguria	4,423	2,881	1,541
North East Italy	31,109	21,669	9,440
Trentino Alto Adige	1,814	1,335	479
Veneto	12,890	8,953	3,936
Friuli-Venezia Giulia	3,255	2,246	1,009
Emilia Romagna	13,150	9,134	4,016
Central Italy	38,003	27,246	10,758
Tuscany	12,162	8,562	3,600
Umbria	2,860	2,007	853
Marche	3,850	2,771	1,080
Lazio	19,131	13,906	5,225
Southern Italy	36,676	27,106	9,570
Abruzzo	3,823	2,785	1,038
Molise	771	578	193
Campania	14,390	10,772	3,618
Apulia	10,690	7,961	2,728
Basilicata	1,306	952	354
Calabria	5,696	4,057	1,639
Islands	20,306	14,802	5,505
Sicily	15,207	11,027	4,180
Sardinia	5,099	3,775	1,325

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR40100](#)

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

2nd quarter 2025

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	145,960	1,496	9,264	131,851	1,181	2,168
North West Italy	65,313	160	3,012	61,056	280	806
Piedmont	7,714	20	223	7,271	71	130
Valle d'Aosta	202	3	1	196	1	1
Lombardy	53,209	120	2,773	49,486	192	637
Liguria	4,187	17	15	4,103	15	37
North East Italy	28,784	98	635	26,568	687	796
Trentino Alto Adige	3,894	12	35	3,428	168	252
Veneto	6,332	16	183	5,770	92	271
Friuli-Venezia Giulia	7,008	12	27	6,602	330	37
Emilia Romagna	11,550	58	391	10,768	97	236
Central Italy	43,504	1,186	5,392	36,353	107	466
Tuscany	4,388	15	44	4,176	47	105
Umbria	442	1	5	417	7	12
Marche	833	4	20	765	19	25
Lazio	37,842	1,167	5,323	30,995	33	324
Southern Italy	7,089	45	55	6,831	77	82
Abruzzo	906	2	5	874	15	11
Molise	49	..	1	43	2	3
Campania	4,886	20	14	4,805	18	30
Apulia	957	22	14	859	30	32
Basilicata	102	..	2	95	4	1
Calabria	188	..	20	154	9	6
Islands	1,270	7	169	1,045	31	19
Sicily	731	3	11	688	18	11
Sardinia	538	4	158	357	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)

2nd 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	18,575	2,536	138	14,566	79	1,255
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Factoring: with recourse

Advances to assignor	6,075	2	736	5,236	74	27
Nominal value of receivables acquired	10,406	36	1,386	8,640	99	247

Total exposure in respect of finance leases

40,172	148	474	35,822	2,457	1,270
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Receivables for consumer credit

49,507	-	-	-	-	49,507
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Other finance

7,511	73	572	4,593	955	1,319
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Notes: This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

Financing and Funding

Access to data:

[TFR10289](#)

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

2nd quarter 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	18,583	7,616	3,975	5,232	1,296	464
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Factoring: with recourse

Advances to assignor	6,082	3,309	1,100	855	629	189
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Nominal value of credits acquired	10,415	4,720	1,932	2,371	1,039	352
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Total exposure in respect of finance leases

40,172	13,430	12,749	6,851	5,028	2,115
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Receivables for consumer credit

49,507	14,234	9,440	10,758	9,570	5,505
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Other finance

7,511	3,274	1,668	1,260	760	549
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Notes: This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20163](#)

Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	2,102,026	425,418	90,826	1,168,698
North West Italy	641,978	160,518	26,834	362,361
Piedmont	137,008	26,977	6,799	90,550
Valle d'Aosta	5,398	1,562	227	2,834
Lombardy	455,481	124,327	17,654	237,110
Liguria	44,090	7,652	2,155	31,867
North East Italy	439,806	112,208	21,973	259,572
Trentino Alto Adige	53,155	13,216	3,550	29,650
Veneto	183,162	44,876	8,287	105,743
Friuli-Venezia Giulia	43,573	8,809	1,753	26,403
Emilia Romagna	159,916	45,308	8,382	97,777
Central Italy	519,606	87,183	17,288	242,245
Tuscany	108,555	24,439	6,054	73,163
Umbria	21,741	5,121	1,102	14,581
Marche	43,275	8,682	2,471	30,359
Lazio	346,036	48,942	7,662	124,141
Southern Italy	297,307	47,436	17,247	220,870
Abruzzo	32,704	5,667	1,919	23,747
Molise	7,845	825	428	6,334
Campania	124,413	22,360	6,441	90,807
Apulia	84,243	13,008	5,547	62,274
Basilicata	14,487	1,878	853	11,273
Calabria	33,614	3,698	2,058	26,435
Islands	116,381	18,073	7,485	83,650
Sicily	81,522	12,572	4,809	59,702
Sardinia	34,859	5,501	2,676	23,947

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20269](#)

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	2,060,595	635,540	433,285
Sight and overnight deposits	8,394	3,329	1,699
General government	91	8	6
Financial companies (excluding Monetary Financial Institutions)	402	78	192
Non-financial companies and producer households	1,425	362	377
<i>of which:</i> Small firms	184	48	48
Consumer households	5,246	1,856	1,086
With agreed maturity	135,253	51,240	36,050
General government	10,175	993	436
Financial companies (excluding Monetary Financial Institutions)	27,591	14,457	8,803
Non-financial companies and producer households	38,736	16,146	10,836
<i>of which:</i> Small firms	2,719	788	1,058
Consumer households	55,332	19,011	15,554
Redeemable at notice	324,832	70,148	53,916
General government	6,512	903	349
Financial companies (excluding Monetary Financial Institutions)	266	134	25
Non-financial companies and producer households	13,222	2,989	2,692
<i>of which:</i> Small firms	10,657	2,168	1,869
Consumer households	304,413	66,058	50,786

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

Source: supervisory reports

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,374,995	498,275	328,774
General government	42,910	3,371	7,376
Financial companies (excluding Monetary Financial Institutions)	101,606	57,809	19,648
Non-financial companies and producer households	443,746	161,861	115,878
<i>of which:</i> Small firms	98,997	31,525	26,373
Consumer households	750,058	264,028	179,046
Savings certificates issued	20,764	5,998	8,419
General government	54	6	37
Financial companies (excluding Monetary Financial Institutions)	857	155	212
Non-financial companies and producer households	5,523	2,065	1,874
<i>of which:</i> Small firms	1,241	384	568
Consumer households	13,924	3,634	6,160

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	506,527	286,838	111,459
Sight and overnight deposits	1,557	1,173	635
General government	27	46	3
Financial companies (excluding Monetary Financial Institutions)	131	1	1
Non-financial companies and producer households	494	141	52
<i>of which: Small firms</i>	34	33	21
Consumer households	866	869	568
With agreed maturity	34,531	9,715	3,717
General government	8,669	54	22
Financial companies (excluding Monetary Financial Institutions)	4,022	242	68
Non-financial companies and producer households	8,534	2,091	1,129
<i>of which: Small firms</i>	386	391	96
Consumer households	11,145	7,163	2,459
Redeemable at notice	66,358	103,822	30,587
General government	4,077	983	200
Financial companies (excluding Monetary Financial Institutions)	80	22	5
Non-financial companies and producer households	2,877	3,646	1,018
<i>of which: Small firms</i>	2,318	3,332	971
Consumer households	59,200	99,062	29,307

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	304,191	168,412	75,343
General government	24,993	3,786	3,384
Financial companies (excluding Monetary Financial Institutions)	21,623	1,679	847
Non-financial companies and producer households	87,563	56,166	22,278
<i>of which:</i> Small firms	17,815	15,851	7,433
Consumer households	157,504	102,946	46,534
Savings certificates issued	4,345	1,738	263
General government	6	2	3
Financial companies (excluding Monetary Financial Institutions)	434	55	2
Non-financial companies and producer households	1,123	412	49
<i>of which:</i> Small firms	145	128	17
Consumer households	2,671	1,253	205

Financing and Funding

Access to data:

[TFR40082](#)

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

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

TOTAL	2,950,181	251,203	1,125,764
Italian government securities	774,657	72,324	310,177
<i>of which:</i> BOTs	57,207	6,861	28,744
BTPs	693,992	62,298	275,281
CCTs	16,976	2,529	4,169
Equity securities	442,536	77,673	123,411
<i>of which:</i> in non-euro-area currencies	110,963	3,811	27,770
Debt securities other than italian government securities	730,901	41,074	113,066
<i>of which:</i> in non-euro-area currencies	82,818	3,302	19,132
Units of collective investment undertakings	957,044	57,533	575,653
Securities other than debt and equity securities	3,067	472	526

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

2nd quarter 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)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	2,950,181	251,203	1,125,764
North West Italy	1,424,220	91,046	516,222
Piedmont	296,753	25,973	131,928
Valle d'Aosta	3,810	279	2,680
Lombardy	1,065,550	60,816	338,713
Liguria	58,107	3,978	42,902
North East Italy	586,209	49,158	277,331
Trentino Alto Adige	34,776	3,592	20,274
Veneto	231,573	14,729	98,305
Friuli-Venezia Giulia	70,154	2,450	21,570
Emilia Romagna	249,705	28,387	137,181
Central Italy	777,401	92,225	197,770
Tuscany	91,168	10,176	71,181
Umbria	19,426	4,829	11,675
Marche	27,573	2,852	22,964
Lazio	639,234	74,368	91,950
Southern Italy	112,718	13,861	96,091
Abruzzo	14,440	1,879	11,867
Molise	2,077	257	1,799
Campania	51,522	6,589	43,381
Apulia	30,979	3,338	27,285
Basilicata	4,046	481	3,494
Calabria	9,654	1,317	8,266
Islands	49,632	4,912	38,350
Sicily	34,729	3,511	28,545
Sardinia	14,903	1,401	9,804

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and CDP**

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

ITALY	118,421	12,044	70,835
North West Italy	66,255	5,662	33,706
Piedmont	26,173	817	8,510
Valle d'Aosta	192	20	170
Lombardy	37,254	4,640	23,300
Liguria	2,636	186	1,726
North East Italy	27,758	2,822	19,062
Trentino Alto Adige	3,933	165	2,267
Veneto	10,942	1,137	5,994
Friuli-Venezia Giulia	1,954	273	1,661
Emilia Romagna	10,928	1,248	9,140
Central Italy	16,732	2,037	12,225
Tuscany	5,824	543	4,530
Umbria	784	86	594
Marche	1,202	194	960
Lazio	8,921	1,213	6,142
Southern Italy	6,008	1,282	4,481
Abruzzo	753	193	542
Molise	88	7	81
Campania	3,256	724	2,340
Apulia	1,391	213	1,156
Basilicata	116	29	78
Calabria	404	117	284
Islands	1,668	240	1,361
Sicily	930	111	755
Sardinia	739	130	606

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

2nd 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	2,047,253	220,041	1,030,812
North West Italy	875,523	76,838	471,471
Piedmont	256,105	23,616	121,392
Valle d'Aosta	3,441	255	2,462
Lombardy	567,501	49,395	307,162
Liguria	48,476	3,572	40,454
North East Italy	416,869	41,929	253,665
Trentino Alto Adige	22,977	3,079	17,821
Veneto	142,365	11,932	90,571
Friuli-Venezia Giulia	23,460	2,070	19,613
Emilia Romagna	228,067	24,848	125,660
Central Italy	605,756	85,320	181,042
Tuscany	80,726	9,208	65,173
Umbria	16,674	4,611	10,873
Marche	25,779	2,597	21,542
Lazio	482,577	68,904	83,453
Southern Italy	102,644	11,704	88,535
Abruzzo	13,234	1,588	10,995
Molise	1,940	242	1,676
Campania	45,995	5,430	39,255
Apulia	28,751	2,942	25,508
Basilicata	3,824	421	3,343
Calabria	8,901	1,081	7,758
Islands	46,461	4,250	36,099
Sicily	32,763	3,115	27,082
Sardinia	13,697	1,135	9,018

Financing and Funding

Access to data:

[TFR40500](#)

Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

2nd quarter 2025

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	1,313,617	1,254,989	58,629
Italian government securities	929,482	908,474	21,008
<i>of which:</i> BOTs	216,275	214,549	1,726
CCTs	67,646	65,402	2,245
BTPs	645,098	628,083	17,015
Other debt securities	191,388	182,350	9,038
Equity securities	153,632	129,251	24,381
Other securities	4,163	4,163	..
Total Derivative Instruments	1,169,197	1,129,363	39,834
Futures	417,909	382,100	35,808
<i>of which:</i> on interest rates	16,359	16,358	..
on stock indices	242,074	225,982	16,093
Swaps e Forward Rate Agreements	626,006	626,006	-
<i>of which:</i> Interest Rate Swaps	241,646	241,646	-
Currency Swaps	65,872	65,872	-
Forward Rate Agreements	311,905	311,905	-
Options on securities	9,923	7,638	2,285
<i>of which:</i> on equity securities	9,157	7,059	2,098
Options on futures or stock indices	25,441	25,244	197
<i>of which:</i> on stock indices or futures on stock indices	23,477	23,280	197
Interest rate options	38,444	38,444	-
Foreign currency options and other derivative instruments	51,473	49,930	1,543

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30980](#)

Interest rates on current account, sight and overnight deposits

by customer region, sector and size of deposit

(percentages)

2nd quarter 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	0.10	0.13	0.16	0.56	0.09	0.12	0.17	0.41
North West Italy	0.09	0.11	0.14	0.55	0.08	0.11	0.15	0.34
Piedmont	0.09	0.10	0.13	0.46	0.07	0.09	0.12	0.25
Valle d'Aosta	0.08	0.09	0.10	1.05	0.07	0.07	0.10	0.18
Lombardy	0.10	0.12	0.15	0.56	0.09	0.12	0.17	0.37
Liguria	0.08	0.09	0.13	0.57	0.07	0.10	0.13	0.27
North East Italy	0.11	0.14	0.18	0.62	0.08	0.11	0.16	0.40
Trentino Alto Adige	0.20	0.26	0.36	0.91	0.18	0.23	0.33	0.65
Veneto	0.11	0.14	0.18	0.50	0.08	0.11	0.16	0.40
Friuli-Venezia Giulia	0.09	0.12	0.15	0.63	0.06	0.08	0.11	0.29
Emilia Romagna	0.10	0.12	0.16	0.66	0.08	0.11	0.15	0.38
Central Italy	0.11	0.14	0.19	0.65	0.12	0.17	0.24	0.59
Tuscany	0.12	0.16	0.22	0.61	0.14	0.20	0.28	0.53
Umbria	0.08	0.11	0.15	0.59	0.09	0.12	0.17	0.32
Marche	0.09	0.11	0.14	0.37	0.09	0.13	0.19	0.41
Lazio	0.11	0.14	0.18	0.70	0.11	0.16	0.23	0.63
Southern Italy	0.07	0.09	0.11	0.35	0.06	0.10	0.13	0.29
Abruzzo	0.07	0.09	0.13	0.41	0.07	0.12	0.17	0.33
Molise	0.09	0.09	0.11	0.41	0.08	0.10	0.14	0.33
Campania	0.06	0.08	0.09	0.32	0.05	0.08	0.11	0.27
Apulia	0.08	0.09	0.13	0.41	0.07	0.12	0.16	0.34
Basilicata	0.07	0.08	0.09	0.38	0.07	0.11	0.18	0.46
Calabria	0.07	0.09	0.11	0.26	0.06	0.08	0.11	0.16
Islands	0.15	0.18	0.20	0.50	0.08	0.12	0.17	0.36
Sicily	0.12	0.15	0.17	0.53	0.08	0.11	0.15	0.36
Sardinia	0.19	0.23	0.24	0.42	0.09	0.13	0.19	0.35

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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