

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

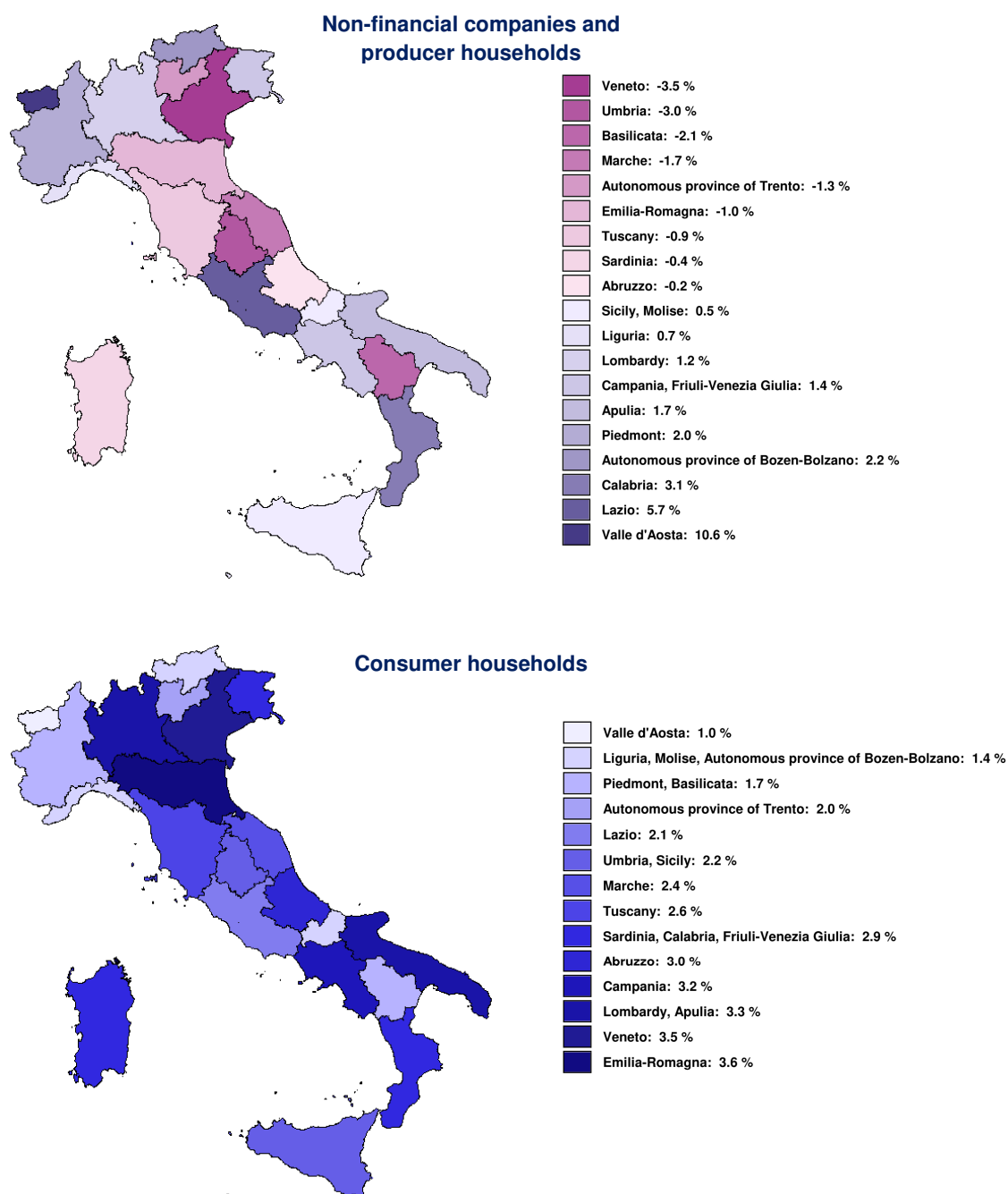
31 December 2025

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Figure 1

Twelve-month percentage change in loans by region¹

(data at 30 September 2025)

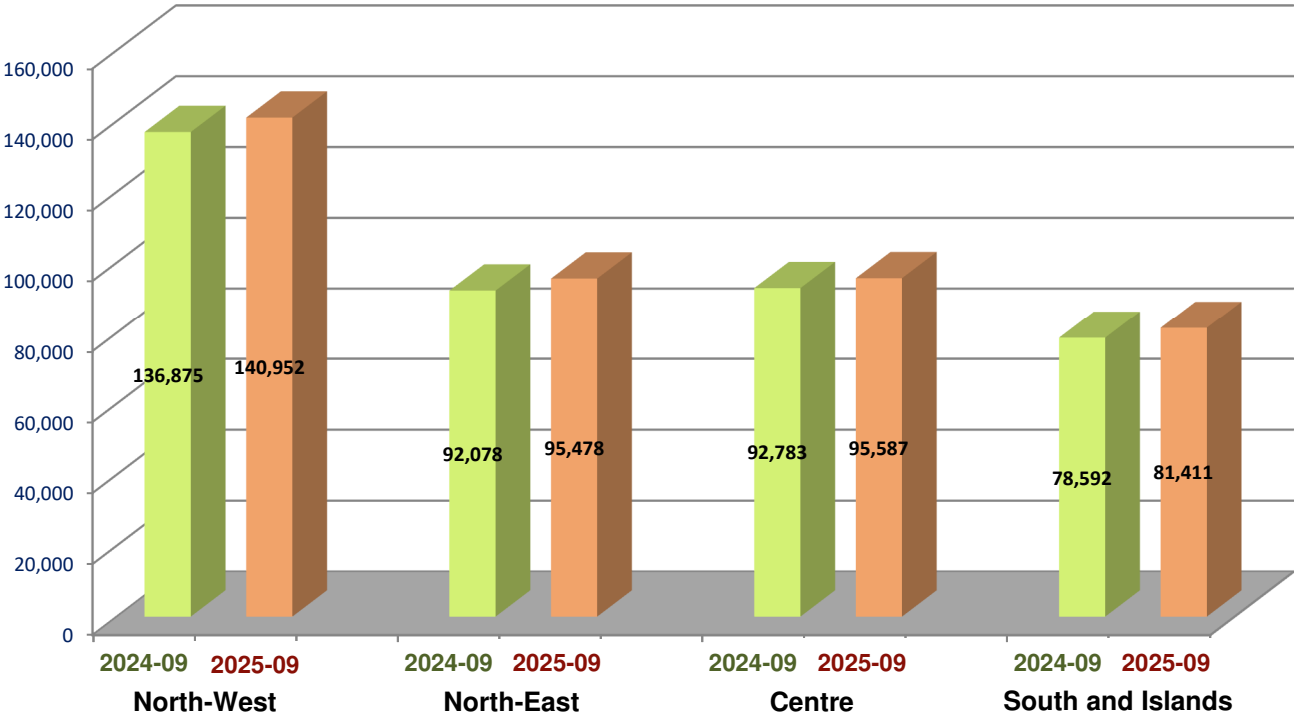


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

(millions of Euros; data at 30 September 2024 and 2025)



Reference period: September 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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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	

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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): stocks by economic purpose, terms and conditions and province of the investment	TFR10420
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M	SR	Loans (excluding repos) by province and customer sector and sub-sector	TDB10295
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Direct fund-raising

A	SR	Deposits (excluding repos) and number of positions by province of branch	TFR10283
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Financing and Funding

Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

3rd quarter 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	1,786,848	1,703,522	671,921	86,957
of which:				
Repos	62,553	57,814	3,903	4,749
Loans (excluding repos)	1,719,561	1,648,509	667,920	77,568
Loans (excluding bad loans and repos)	1,691,159	1,620,080	648,094	77,393
of which:				
Long-term loans (excluding bad loans and repos)	1,316,891	1,265,663	498,900	51,228
Deposits	2,187,423	2,060,595	510,716	118,643
of which:				
Repos	100,556	92,034	314	9,320
Deposits (excluding repos)	1,924,879	1,864,238	502,652	49,901
Debt securities	85,116	85,116

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-Q3	2024-Q4	2025-Q1	2025-Q2	2025-Q3
Loans	1,766,688	1,759,911	1,760,346	1,783,088	1,782,260
<i>of which:</i> Loans (excluding repos)	1,708,999	1,722,631	1,714,820	1,724,664	1,719,561
Portfolio securities	890,072	880,699	920,308	931,489	970,848
Deposits	2,112,567	2,135,170	2,123,743	2,133,861	2,145,909
<i>of which:</i> Deposits (excluding repos)	1,859,223	1,909,751	1,897,845	1,911,848	1,924,879
Securities issued but not expired	341,978	346,911	349,040	352,024	353,813
<i>of which:</i> Subordinated bonds	28,118	29,485	29,218	30,014	29,728
Customer assets under management	2,871,522	2,901,747	2,948,986	3,028,626	3,108,116

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20232](#)

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

	Total	of which:	
		General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,700,234	225,278	195,134
North West Italy	565,715	15,653	92,139
Piedmont	107,536	6,241	8,362
Valle d'Aosta	3,024	114	143
Lombardy	425,917	7,516	83,322
Liguria	29,239	1,783	313
North East Italy	335,343	6,211	23,946
Trentino Alto Adige	41,250	598	978
Veneto	127,917	2,406	8,976
Friuli-Venezia Giulia	30,147	929	2,811
Emilia Romagna	136,029	2,278	11,181
Central Italy	538,797	181,959	75,814
Tuscany	92,668	3,425	710
Umbria	17,213	855	66
Marche	29,717	1,359	415
Lazio	399,199	176,321	74,623
Southern Italy	178,705	14,001	761
Abruzzo	20,427	1,077	49
Molise	3,275	209	4
Campania	75,320	6,431	566
Apulia	54,837	2,258	92
Basilicata	6,019	449	12
Calabria	18,827	3,576	38
Islands	81,663	7,453	2,474
Sicily	56,845	6,035	114
Sardinia	24,819	1,418	2,359

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)

3rd 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	666,879	210,693	53,851	364,084	99,471	606,395
North West Italy	258,609	83,316	19,724	145,103	29,587	196,793
Piedmont	48,096	15,475	3,628	25,882	8,240	44,466
Valle d'Aosta	1,763	1,091	124	495	268	998
Lombardy	196,787	63,514	15,007	111,202	18,810	136,283
Liguria	11,964	3,236	965	7,524	2,269	15,046
North East Italy	171,801	64,856	12,280	81,210	29,038	132,131
Trentino Alto Adige	25,811	5,579	2,058	15,648	6,966	13,681
Veneto	62,604	24,548	3,978	29,160	9,985	53,481
Friuli-Venezia Giulia	13,330	6,329	1,036	5,100	1,991	12,893
Emilia Romagna	70,056	28,401	5,208	31,301	10,096	52,076
Central Italy	139,805	38,605	12,199	82,442	18,984	139,099
Tuscany	43,380	14,386	2,956	22,773	7,895	44,635
Umbria	8,586	3,587	700	3,602	1,649	7,631
Marche	14,561	6,279	1,182	6,266	2,844	13,260
Lazio	73,277	14,354	7,362	49,801	6,596	73,573
Southern Italy	70,553	18,567	7,195	39,531	14,565	92,954
Abruzzo	9,487	3,284	1,371	4,273	1,832	9,749
Molise	1,343	324	173	711	348	1,714
Campania	30,377	7,878	2,532	18,599	4,772	37,860
Apulia	21,079	5,482	2,160	11,264	5,085	31,201
Basilicata	2,619	573	342	1,306	725	2,916
Calabria	5,649	1,025	618	3,378	1,804	9,514
Islands	26,110	5,350	2,453	15,798	7,296	45,418
Sicily	18,186	3,769	1,604	11,110	4,987	32,371
Sardinia	7,924	1,582	849	4,688	2,309	13,047

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	666,879	258,609	171,801	139,805	70,553	26,110
Agriculture, forestry and fishing	38,250	10,466	13,456	6,559	5,261	2,508
Mining and quarrying	1,711	981	210	322	113	86
Manufacturing	179,828	70,598	59,123	28,993	16,471	4,643
Electricity, gas, steam and air conditioning supply	19,835	8,491	3,473	6,759	858	253
Water supply, sewerage, waste management and remediation activities	9,319	3,246	2,050	2,530	1,124	369
Construction	53,851	19,724	12,280	12,199	7,195	2,453
Wholesale and retail trade, repair of motor vehicles and motorcycles	114,663	37,561	27,298	24,628	18,307	6,867
Transportation and storage	28,499	8,541	5,144	9,528	3,516	1,770
Accommodation and food service activities	30,832	6,770	11,367	6,236	4,590	1,869
Information and communication	22,848	15,990	2,247	3,409	847	356
Financial and insurance activities	5,446	2,640	1,123	1,169	361	153
Real estate activities	52,626	21,771	12,931	13,222	3,377	1,325
Professional, scientific and technical activities	65,093	34,300	11,170	15,138	3,354	1,131
Administrative and support service activities	19,899	9,366	4,831	3,705	1,427	571
All remaining activities (sections O, P, Q, R, S, T)	24,178	8,164	5,099	5,407	3,752	1,756

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20231](#)

Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

	Total	of which:		
		Non-financial companies and producer households	of which:	Consumer households
			Small firms	
ITALY	0.9	0.8	-4.6	2.8
North West Italy	1.8	1.4	-4.7	2.8
Piedmont	2.0	2.0	-4.1	1.7
Valle d'Aosta	6.8	10.6	-9.1	1.0
Lombardy	1.8	1.2	-4.8	3.3
Liguria	0.8	0.7	-6.1	1.4
North East Italy	0.5	-1.5	-4.7	3.3
Aut. province of Trento	-1.2	-1.3	-4.6	2.0
Aut. province of Bozen-Bolzano	1.9	2.2	-1.5	1.4
Veneto	-1.3	-3.5	-5.9	3.5
Friuli Venezia Giulia	3.2	1.4	-7.4	2.9
Emilia-Romagna	1.7	-1.0	-4.5	3.6
Central Italy	-0.3	2.2	-5.1	2.3
Tuscany	0.5	-0.9	-5.8	2.6
Umbria	-0.7	-3.0	-5.6	2.2
Marche	0.1	-1.7	-7.3	2.4
Lazio	-0.6	5.7	-3.2	2.1
Southern Italy	1.9	1.2	-3.9	3.1
Abruzzo	0.9	-0.2	-5.3	3.0
Molise	-0.2	0.5	-5.3	1.4
Campania	2.0	1.4	-4.5	3.2
Apulia	2.1	1.7	-3.5	3.3
Basilicata	-0.7	-2.1	-2.9	1.7
Calabria	3.3	3.1	-2.3	2.9
Islands	0.5	0.2	-3.7	2.4
Sicily	0.9	0.5	-4.1	2.2
Sardinia	-0.4	-0.4	-2.9	2.9

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30274](#)

External position

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

(stocks in millions of euro)

3rd quarter 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	938,736	157,910	579,417	111,468	89,941	130,270
Europe	787,493	133,082	468,987	102,373	83,052	107,152
Albania	607	99	359	139	10	1,020
Austria	76,968	10,463	54,759	7,383	4,363	-
Belgium	14,167	1,430	10,125	2,066	545	-
Bosnia and Herzegovina	1,180	185	984	4	7	4,736
Bulgaria	4,093	455	3,339	298	1	13,956
Croatia	33,724	6,080	23,046	4,498	100	-
Denmark	1,861	317	1,000	65	480	308
Finland	3,620	183	2,269	144	1,024	-
France	119,705	11,829	60,654	24,458	22,764	-
Germany	208,280	33,799	109,895	32,611	31,975	-
Greece	4,451	521	397	1,987	1,545	-
Ireland	24,293	4,329	17,178	2,020	766	-
Liechtenstein	134	33	101	-	-	-
Luxembourg	40,906	11,449	24,186	4,714	557	-
Malta	226	29	37	121	39	-
Montenegro	15	8	7	..	-	-
Norway	3,576	575	966	605	1,429	..
Netherlands	21,839	3,882	13,605	1,143	3,208	-
Poland	4,252	621	3,179	109	343	2,281
Portugal	7,170	813	4,265	1,622	470	-
United Kingdom	42,065	17,314	18,902	3,704	2,144	149
Romania	10,357	2,806	6,427	667	457	12,399
Russia	2,094	460	1,386	210	37	6,214
Serbia	8,513	1,537	4,399	1,005	1,572	7,384
Czech Republic	9,304	1,915	6,118	61	1,210	27,862
Slovakia	31,322	3,443	26,379	1,112	389	-
Slovenia	7,094	870	4,906	1,285	32	-
Spain	78,226	9,026	57,849	5,268	6,083	6,108
Sweden	3,465	667	1,359	313	1,127	78
Switzerland	11,828	3,524	4,519	3,632	153	7,997
Turkey	2,282	406	901	838	137	110
Hungary	5,249	1,808	3,337	84	21	16,199

Notes: This table basically corresponds to the previous table TDB30274. The data only include transactions with non-resident customers. As from December 2019, exposures from jointly owned companies (banks and financial institutions in Joint Ventures and within the prudential scope) have been added to the consolidation of the groups. This may generate discontinuities in the time series for the countries where the joint ventures are present.

Source: supervisory reports

Financing and Funding

External position

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

(stocks in millions of euro)

3rd quarter 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	26,620	3,572	16,793	2,993	3,262	867
Saudi Arabia	2,032	280	1,019	684	48	-
China	2,420	243	1,454	98	625	286
South Korea	3,046	53	471	764	1,758	-
Philippines	297	4	291	2	..	-
Japan	4,960	2,023	2,438	164	334	580
India	1,592	192	1,271	126	3	-
Indonesia	1,320	29	1,287	4	-	-
Iran	4	..	1	1	3	-
Israel	1,291	41	1,188	60	2	-
Kazakhstan	263	33	38	1	192	-
Malaysia	154	12	139	2	-	-
Pakistan	2	..	1	1	..	-
Qatar	7,517	555	6,320	506	136	1
Taiwan	27	15	9	3	-	-
Thailand	44	12	25	8	..	-
Africa	6,052	718	4,431	416	487	3,265
Algeria	18	6	6	5	1	-
Egypt	3,174	337	2,210	378	248	3,256
Morocco	48	35	5	8	..	9
South Africa	139	15	81	8	35	-
Tunisia	112	45	22	4	41	-
America	48,463	9,455	32,616	4,108	2,284	17,000
Argentina	25	11	9	5	-	-
Brazil	930	200	474	6	251	563
Canada	4,883	614	2,260	441	1,569	-
Chile	1,097	56	1,041	1	-	-
Colombia	151	22	128	-
Cuba	66	66	-
Mexico	1,186	226	891	20	48	-
Peru	94	20	67	7	-	-
United States	39,598	8,233	27,401	3,621	342	16,388
Uruguay	158	41	116	1	-	-
Venezuela	30	5	25	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

3rd 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	3,323	156	2,359	155	653	1,309
Australia	2,747	94	1,925	136	592	1,309
New Zealand	332	12	240	19	62	-
Offshore centres	19,735	6,640	11,904	1,174	17	447
Bahamas	929	54	117	758	-	-
Cayman Islands	5,159	3,641	1,415	103	..	-
Gibraltar	4	2	..	1	-	-
Hong Kong	438	128	228	81	1	151
Jersey, c.i.	712	508	204	-	-	-
Singapore	2,188	1,250	753	171	13	295
International organizations	42,973	2,935	39,841	18	180	-

Financing and Funding

Access to data:

[TFR10425](#)

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

for house purchase: stocks

by customer region and type of contract

(stocks in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

ITALY	319,395	71,743
North West Italy	112,712	22,970
Piedmont	22,548	4,888
Valle d'Aosta	570	112
Lombardy	80,263	16,473
Liguria	9,331	1,497
North East Italy	68,029	18,689
Trentino Alto Adige	5,090	1,951
Veneto	27,926	7,401
Friuli-Venezia Giulia	6,850	1,735
Emilia Romagna	28,162	7,602
Central Italy	75,734	17,796
Tuscany	24,225	5,856
Umbria	3,291	838
Marche	6,157	1,583
Lazio	42,061	9,520
Southern Italy	42,631	8,040
Abruzzo	4,187	914
Molise	648	131
Campania	18,527	3,037
Apulia	15,103	3,111
Basilicata	1,082	222
Calabria	3,085	624
Islands	20,288	4,249
Sicily	13,631	3,186
Sardinia	6,657	1,063

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)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

Type of contract		
New contracts	Subrogations	Substitutions

ITALY	11,624	1,080	140
North West Italy	4,036	404	30
Piedmont	769	72	4
Valle d'Aosta	26	1	-
Lombardy	2,965	312	25
Liguria	276	19	1
North East Italy	2,867	246	26
Trentino Alto Adige	257	17	2
Veneto	1,170	112	16
Friuli-Venezia Giulia	281	22	1
Emilia Romagna	1,160	95	7
Central Italy	2,590	250	29
Tuscany	850	83	5
Umbria	118	9	1
Marche	233	20	4
Lazio	1,389	138	19
Southern Italy	1,410	123	35
Abruzzo	158	12	1
Molise	22	1	..
Campania	578	52	16
Apulia	512	48	12
Basilicata	36	2	..
Calabria	103	7	5
Islands	720	57	20
Sicily	492	39	16
Sardinia	229	18	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)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,700,234	565,715	335,343
<i>of which:</i>			
Current accounts	214,533	35,415	23,938
<i>of which:</i>			
General government	127,780	170	46
Financial companies (excluding Monetary Financial Institutions)	11,648	5,908	3,407
Non-financial companies and producer households	55,288	21,168	16,444
<i>of which: Small firms</i>	9,868	3,244	3,002
Consumer households	18,536	7,811	3,834
Mortgage loans	946,244	325,361	222,262
<i>of which:</i>			
General government	90,001	14,639	5,762
Financial companies (excluding Monetary Financial Institutions)	36,128	23,176	7,266
Non-financial companies and producer households	372,738	136,412	106,001
<i>of which: Small firms</i>	69,509	20,631	21,054
Consumer households	443,313	149,442	102,369
<i>of which: loans for house purchases</i>	413,429	140,952	95,478
Loans secured by pledge of salary	18,653	3,945	2,563
<i>of which:</i>			
Producer households	35	9	8
Consumer households	18,618	3,936	2,555

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

Source: supervisory returns

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	69,334	17,756	12,315
<i>of which:</i>			
Producer households	1,495	334	251
Consumer households	67,819	17,412	12,061
Factoring	21,175	7,493	4,552
<i>of which:</i>			
General government	2,772	160	139
Financial companies (excluding Monetary Financial Institutions)	518	474	30
Non-financial companies and producer households	16,292	6,271	3,989
<i>of which: Small firms</i>	340	89	86
Consumer households	1,396	470	392
Financial leasing	27,723	9,486	6,896
<i>of which:</i>			
General government	487	304	85
Financial companies (excluding Monetary Financial Institutions)	297	101	58
Non-financial companies and producer households	25,167	8,469	6,246
<i>of which: Small firms</i>	5,349	1,706	1,378
Consumer households	1,682	578	487

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	538,797	178,705	81,663
<i>of which:</i>			
Current accounts	144,752	7,543	2,886
<i>of which:</i>			
General government	127,116	269	179
Financial companies (excluding Monetary Financial Institutions)	2,183	109	40
Non-financial companies and producer households	10,781	4,912	1,983
<i>of which:</i> Small firms	1,884	1,166	572
Consumer households	4,065	2,166	661
Mortgage loans	231,010	114,337	53,274
<i>of which:</i>			
General government	50,623	12,214	6,763
Financial companies (excluding Monetary Financial Institutions)	3,024	532	2,131
Non-financial companies and producer households	73,032	41,143	16,150
<i>of which:</i> Small firms	12,990	9,724	5,110
Consumer households	103,195	60,215	28,092
of which: loans for house purchases	95,587	55,338	26,073
Loans secured by pledge of salary	3,881	5,116	3,149
<i>of which:</i>			
Producer households	6	7	6
Consumer households	3,876	5,108	3,144

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	15,097	15,607	8,559
<i>of which:</i>			
Producer households	329	366	215
Consumer households	14,767	15,237	8,343
Factoring	5,739	2,412	979
<i>of which:</i>			
General government	1,426	721	326
Financial companies (excluding Monetary Financial Institutions)	3	10	..
Non-financial companies and producer households	4,008	1,477	547
<i>of which: Small firms</i>	69	64	31
Consumer households	231	201	103
Financial leasing	5,760	3,928	1,653
<i>of which:</i>			
General government	44	44	9
Financial companies (excluding Monetary Financial Institutions)	115	14	8
Non-financial companies and producer households	5,215	3,688	1,548
<i>of which: Small firms</i>	1,028	810	427
Consumer households	361	172	83

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit

by region of customer

(stocks in millions of euro)

3rd quarter 2025

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

	Total	Banks	Financial intermediaries
ITALY	175,345	125,311	50,033
North West Italy	48,291	33,870	14,421
Piedmont	13,623	9,982	3,640
Valle d'Aosta	365	260	105
Lombardy	29,833	20,709	9,124
Liguria	4,471	2,919	1,553
North East Italy	31,407	21,845	9,562
Trentino Alto Adige	1,835	1,349	486
Veneto	12,999	9,011	3,988
Friuli-Venezia Giulia	3,287	2,262	1,025
Emilia Romagna	13,286	9,223	4,063
Central Italy	38,313	27,467	10,846
Tuscany	12,266	8,634	3,632
Umbria	2,887	2,022	864
Marche	3,888	2,801	1,087
Lazio	19,272	14,010	5,262
Southern Italy	36,886	27,234	9,652
Abruzzo	3,857	2,810	1,047
Molise	776	580	196
Campania	14,447	10,806	3,640
Apulia	10,752	7,997	2,755
Basilicata	1,315	958	357
Calabria	5,739	4,082	1,657
Islands	20,448	14,896	5,552
Sicily	15,312	11,096	4,216
Sardinia	5,136	3,800	1,336

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR40100](#)

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

3rd quarter 2025

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	146,866	1,472	9,175	132,860	1,204	2,154
North West Italy	65,705	155	2,901	61,572	281	796
Piedmont	7,826	18	229	7,379	69	131
Valle d'Aosta	200	3	1	194	1	1
Lombardy	53,481	120	2,654	49,886	196	626
Liguria	4,198	15	17	4,114	15	38
North East Italy	29,070	101	632	26,838	708	792
Trentino Alto Adige	3,966	12	30	3,507	169	248
Veneto	6,269	18	188	5,705	91	267
Friuli-Venezia Giulia	7,276	13	27	6,850	348	38
Emilia Romagna	11,560	58	387	10,775	101	239
Central Italy	43,871	1,163	5,570	36,567	107	465
Tuscany	4,431	15	41	4,223	49	103
Umbria	432	1	5	407	7	12
Marche	852	4	16	789	19	25
Lazio	38,156	1,144	5,508	31,148	32	324
Southern Italy	7,060	49	53	6,797	78	83
Abruzzo	925	2	4	893	14	11
Molise	31	..	1	25	2	2
Campania	4,864	22	12	4,781	18	30
Apulia	956	24	14	855	30	33
Basilicata	104	..	2	96	4	1
Calabria	180	..	20	146	9	5
Islands	1,160	5	19	1,086	29	20
Sicily	759	1	11	717	18	12
Sardinia	401	4	8	370	12	8

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR10288](#)

Non-bank loans (excluding bad loans)

by technical form and customer sector

(stocks in millions of euro)

3rd quarter 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	18,109	3,000	76	13,458	77	1,497
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Factoring: with recourse

Advances to assignor	5,760	12	621	5,035	70	22
Nominal value of receivables acquired	9,911	45	1,062	8,473	92	238

Total exposure in respect of finance leases

38,393	144	463	34,444	2,192	1,150
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Receivables for consumer credit

50,033	-	-	-	-	50,033
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Other finance

7,519	80	613	4,561	942	1,323
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Notes: This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

Financing and Funding

Access to data:

[TFR10289](#)

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

3rd quarter 2025

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

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

Factoring: without recourse

Nominal value of credits acquired	18,140	7,103	3,694	5,655	1,264	424
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Factoring: with recourse

Advances to assignor	5,765	3,102	1,020	816	638	188
Nominal value of credits acquired	9,916	4,399	1,811	2,359	1,030	317

Total exposure in respect of finance leases

38,393	12,873	12,210	6,512	4,783	2,015
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Receivables for consumer credit

50,033	14,421	9,562	10,846	9,652	5,552
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Other finance

7,519	3,370	1,632	1,217	775	525
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Notes: This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20163](#)

Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	2,113,974	432,307	90,464	1,180,583
North West Italy	646,720	162,669	26,558	365,902
Piedmont	137,994	27,270	6,768	91,299
Valle d'Aosta	5,391	1,470	228	2,852
Lombardy	458,682	126,435	17,399	239,426
Liguria	44,652	7,495	2,163	32,326
North East Italy	442,281	113,178	21,854	262,781
Trentino Alto Adige	54,095	13,983	3,679	30,192
Veneto	183,847	44,898	8,179	107,160
Friuli-Venezia Giulia	44,277	9,164	1,728	26,779
Emilia Romagna	160,062	45,133	8,268	98,650
Central Italy	520,002	88,425	17,159	244,399
Tuscany	109,486	24,700	6,041	73,911
Umbria	21,780	5,064	1,088	14,648
Marche	43,540	8,647	2,452	30,645
Lazio	345,196	50,014	7,578	125,195
Southern Italy	301,396	49,194	17,418	222,880
Abruzzo	33,134	5,779	1,952	24,039
Molise	7,913	853	426	6,362
Campania	126,140	23,068	6,501	91,539
Apulia	85,556	13,580	5,603	62,958
Basilicata	14,635	1,931	861	11,366
Calabria	34,018	3,984	2,075	26,615
Islands	118,460	18,841	7,475	84,620
Sicily	82,611	12,945	4,769	60,251
Sardinia	35,849	5,896	2,705	24,368

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)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	2,070,385	640,410	435,543
Sight and overnight deposits	7,859	3,165	1,540
General government	104	3	60
Financial companies (excluding Monetary Financial Institutions)	298	76	190
Non-financial companies and producer households	1,308	296	352
<i>of which: Small firms</i>	178	46	46
Consumer households	5,086	1,916	916
With agreed maturity	131,491	49,288	34,818
General government	11,156	1,296	217
Financial companies (excluding Monetary Financial Institutions)	26,505	13,442	8,975
Non-financial companies and producer households	37,772	15,875	10,314
<i>of which: Small firms</i>	2,667	761	1,056
Consumer households	52,856	18,103	14,926
Redeemable at notice	325,670	70,805	54,409
General government	4,727	861	338
Financial companies (excluding Monetary Financial Institutions)	293	160	24
Non-financial companies and producer households	13,108	2,912	2,592
<i>of which: Small firms</i>	10,995	2,239	1,917
Consumer households	307,122	66,790	51,392

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

Source: supervisory reports

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,391,040	504,483	331,921
General government	43,343	3,257	7,791
Financial companies (excluding Monetary Financial Institutions)	97,353	58,089	17,333
Non-financial companies and producer households	451,376	164,025	117,309
<i>of which:</i> Small firms	98,817	31,090	26,522
Consumer households	761,131	267,557	182,377
Savings certificates issued	20,461	6,015	8,278
General government	62	3	46
Financial companies (excluding Monetary Financial Institutions)	855	175	169
Non-financial companies and producer households	5,603	2,193	1,869
<i>of which:</i> Small firms	1,174	364	546
Consumer households	13,536	3,503	6,062

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	505,551	290,443	113,323
Sight and overnight deposits	1,445	1,103	607
General government	33	5	4
Financial companies (excluding Monetary Financial Institutions)	26	4	1
Non-financial companies and producer households	470	138	53
<i>of which:</i> Small firms	35	31	19
Consumer households	877	841	536
With agreed maturity	34,280	9,358	3,747
General government	9,419	35	190
Financial companies (excluding Monetary Financial Institutions)	3,779	126	183
Non-financial companies and producer households	8,449	2,126	1,007
<i>of which:</i> Small firms	374	384	92
Consumer households	10,616	6,907	2,304
Redeemable at notice	65,091	104,497	30,868
General government	2,357	967	204
Financial companies (excluding Monetary Financial Institutions)	80	24	5
Non-financial companies and producer households	2,799	3,752	1,054
<i>of which:</i> Small firms	2,395	3,440	1,003
Consumer households	59,738	99,649	29,552

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	305,773	171,938	76,925
General government	25,103	3,752	3,440
Financial companies (excluding Monetary Financial Institutions)	19,423	1,758	749
Non-financial companies and producer households	89,018	57,949	23,076
<i>of which:</i> Small firms	17,668	16,077	7,459
Consumer households	159,410	104,437	47,351
Savings certificates issued	4,300	1,619	250
General government	9	2	1
Financial companies (excluding Monetary Financial Institutions)	488	22	2
Non-financial companies and producer households	1,072	413	55
<i>of which:</i> Small firms	136	110	17
Consumer households	2,617	1,166	188

Financing and Funding

Access to data:

[TFR40082](#)

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

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

TOTAL	2,993,893	261,804	1,192,501
Italian government securities	776,941	72,715	312,232
<i>of which:</i> BOTs	53,404	6,476	27,239
BTPs	703,820	63,223	279,390
CCTs	13,023	2,273	3,594
Equity securities	464,121	78,257	134,764
<i>of which:</i> in non-euro-area currencies	119,541	4,671	33,075
Debt securities other than italian government securities	748,309	44,115	118,881
<i>of which:</i> in non-euro-area currencies	84,075	3,401	20,352
Units of collective investment undertakings	989,460	63,751	622,067
Securities other than debt and equity securities	3,096	436	669

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

3rd quarter 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)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

Total	of which:	
	Non-financial companies and producer households	Consumer households and others
2,993,893	261,804	1,192,501
1,439,901	92,843	547,852
305,732	22,530	139,237
4,031	302	2,836
1,068,537	65,702	360,224
61,602	4,310	45,555
607,660	52,104	291,842
36,779	3,857	21,166
239,049	16,039	103,988
71,795	2,631	22,672
260,038	29,576	144,016
776,331	96,267	211,516
97,868	11,074	76,491
19,842	4,506	12,343
29,272	3,167	24,286
629,349	77,520	98,396
119,632	15,215	101,114
15,096	1,925	12,447
2,174	261	1,878
55,384	7,437	46,016
32,619	3,648	28,564
4,248	540	3,626
10,112	1,404	8,582
50,367	5,376	40,178
36,421	3,793	29,922
13,946	1,583	10,255

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

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

ITALY	172,238	19,017	109,763
North West Italy	91,315	8,712	52,409
Piedmont	31,897	1,402	13,227
Valle d'Aosta	286	42	242
Lombardy	54,679	6,955	35,544
Liguria	4,452	313	3,395
North East Italy	37,269	4,106	26,625
Trentino Alto Adige	4,259	202	2,531
Veneto	14,994	1,749	9,115
Friuli-Venezia Giulia	2,590	330	2,241
Emilia Romagna	15,426	1,825	12,739
Central Italy	31,085	3,675	21,175
Tuscany	9,887	1,035	7,972
Umbria	1,237	126	994
Marche	2,300	410	1,801
Lazio	17,661	2,104	10,408
Southern Italy	9,745	2,051	7,276
Abruzzo	1,143	233	884
Molise	144	16	127
Campania	5,308	1,207	3,816
Apulia	2,266	349	1,874
Basilicata	241	64	157
Calabria	644	182	417
Islands	2,823	474	2,278
Sicily	1,777	234	1,475
Sardinia	1,047	240	803

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

3rd 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	2,016,235	223,923	1,057,782
North West Italy	855,595	76,013	484,021
Piedmont	259,278	19,829	123,961
Valle d'Aosta	3,560	256	2,546
Lombardy	542,819	52,167	316,093
Liguria	49,938	3,761	41,420
North East Italy	422,805	43,469	260,493
Trentino Alto Adige	23,225	3,326	18,441
Veneto	141,725	12,496	93,057
Friuli-Venezia Giulia	24,289	2,195	20,128
Emilia Romagna	233,566	25,452	128,868
Central Italy	586,202	87,760	185,652
Tuscany	83,095	9,537	66,954
Umbria	16,622	4,303	11,121
Marche	26,360	2,685	22,018
Lazio	460,126	71,235	85,558
Southern Italy	105,597	12,206	90,633
Abruzzo	13,485	1,596	11,213
Molise	1,979	236	1,709
Campania	47,681	5,767	40,326
Apulia	29,436	3,061	26,044
Basilicata	3,902	445	3,399
Calabria	9,114	1,102	7,941
Islands	46,035	4,476	36,982
Sicily	33,565	3,275	27,709
Sardinia	12,470	1,201	9,273

Financing and Funding

Access to data:

[TFR40500](#)

Securities and derivatives trading

by type of security and derivative instrument

(flows in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and securities firms**

	Total	Banks	SIMs
Total Securities	1,320,741	1,268,725	58,087
Italian government securities	926,205	909,943	19,160
<i>of which:</i> BOTs	206,495	205,322	1,827
CCTs	75,846	75,057	1,324
BTPs	643,349	629,068	15,990
Other debt securities	203,388	198,960	7,583
Equity securities	157,584	130,716	26,879
Other securities	4,163	4,163	-
Total Derivative Instruments	941,497	988,494	36,142
Futures	399,605	367,469	32,136
<i>of which:</i> on interest rates	22,029	20,193	1,836
on stock indices	220,347	205,169	15,178
Swaps e Forward Rate Agreements	418,341	489,046	-
<i>of which:</i> Interest Rate Swaps	122,965	193,670	-
Currency Swaps	69,747	69,747	-
Forward Rate Agreements	220,105	220,105	-
Options on securities	8,310	6,245	2,065
<i>of which:</i> on equity securities	8,096	6,031	2,065
Options on futures or stock indices	14,498	14,359	140
<i>of which:</i> on stock indices or futures on stock indices	13,147	13,007	140
Interest rate options	51,972	64,066	-
Foreign currency options and other derivative instruments	48,771	47,309	1,801

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30980](#)

Interest rates on current account, sight and overnight deposits

by customer region, sector and size of deposit

(percentages)

3rd quarter 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	0.12	0.15	0.55	0.08	0.12	0.16	0.38
North West Italy	0.09	0.11	0.14	0.52	0.08	0.10	0.14	0.31
Piedmont	0.08	0.10	0.12	0.46	0.07	0.08	0.11	0.24
Valle d'Aosta	0.09	0.11	0.09	0.90	0.06	0.07	0.10	0.15
Lombardy	0.10	0.12	0.14	0.53	0.08	0.12	0.16	0.34
Liguria	0.08	0.09	0.12	0.43	0.07	0.09	0.12	0.24
North East Italy	0.10	0.13	0.17	0.61	0.08	0.11	0.15	0.37
Trentino Alto Adige	0.18	0.24	0.32	0.86	0.17	0.20	0.29	0.56
Veneto	0.11	0.14	0.17	0.50	0.07	0.10	0.15	0.37
Friuli-Venezia Giulia	0.09	0.11	0.13	0.81	0.06	0.08	0.10	0.28
Emilia Romagna	0.10	0.12	0.15	0.64	0.08	0.10	0.15	0.36
Central Italy	0.10	0.14	0.17	0.66	0.11	0.16	0.23	0.55
Tuscany	0.11	0.15	0.20	0.55	0.13	0.19	0.26	0.48
Umbria	0.09	0.10	0.14	0.61	0.08	0.11	0.16	0.32
Marche	0.09	0.11	0.13	0.38	0.08	0.12	0.18	0.38
Lazio	0.11	0.14	0.17	0.74	0.10	0.15	0.22	0.59
Southern Italy	0.07	0.08	0.10	0.36	0.06	0.09	0.12	0.28
Abruzzo	0.07	0.09	0.12	0.43	0.07	0.11	0.16	0.31
Molise	0.08	0.10	0.11	0.41	0.07	0.10	0.13	0.29
Campania	0.06	0.07	0.08	0.30	0.05	0.07	0.10	0.25
Apulia	0.07	0.09	0.11	0.42	0.07	0.11	0.15	0.33
Basilicata	0.06	0.08	0.09	0.33	0.06	0.10	0.17	0.42
Calabria	0.07	0.08	0.10	0.41	0.06	0.08	0.10	0.16
Islands	0.13	0.15	0.18	0.47	0.08	0.11	0.15	0.34
Sicily	0.11	0.14	0.17	0.51	0.07	0.11	0.15	0.36
Sardinia	0.15	0.17	0.19	0.39	0.08	0.12	0.17	0.32

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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