

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

31 December 2025

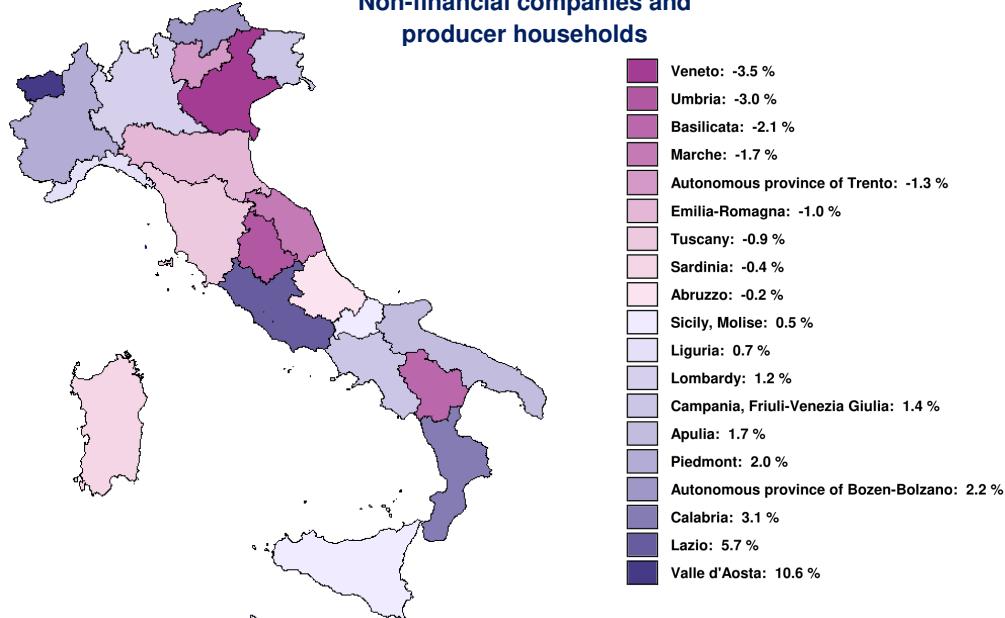
For further information: [statistiche@bancaitalia.it](mailto:statistiche@bancaitalia.it)  
[www.bancaditalia.it/pubblicazioni/finanziamenti-raccolta/](http://www.bancaditalia.it/pubblicazioni/finanziamenti-raccolta/)

Figure 1

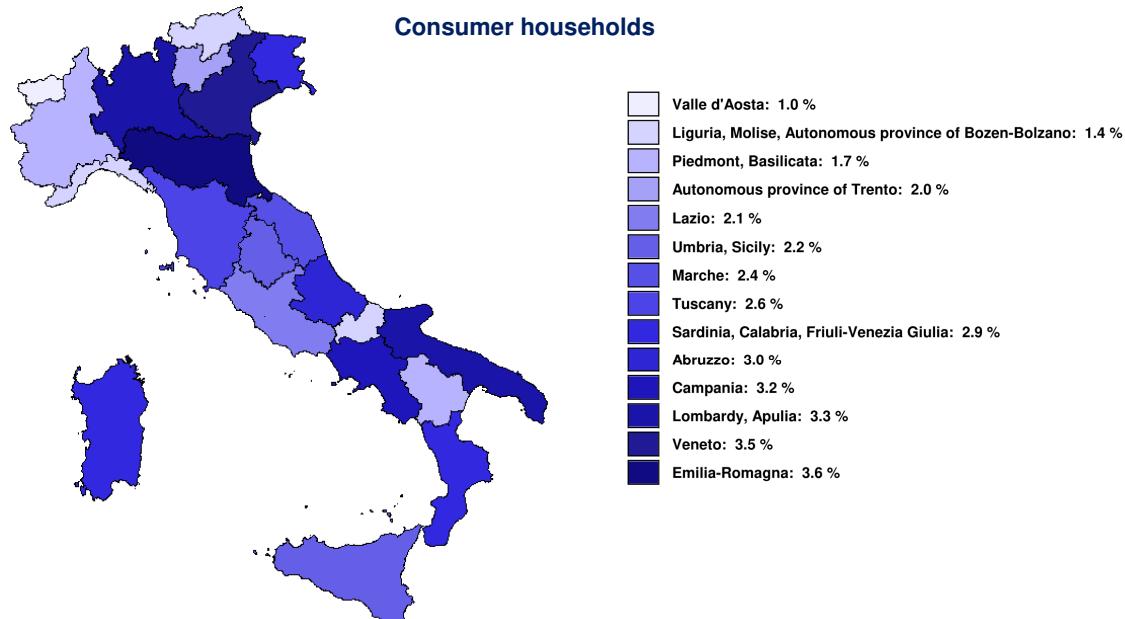
## Twelve-month percentage change in loans by region<sup>1</sup>

(data at 30 September 2025)

### Non-financial companies and producer households



### Consumer households



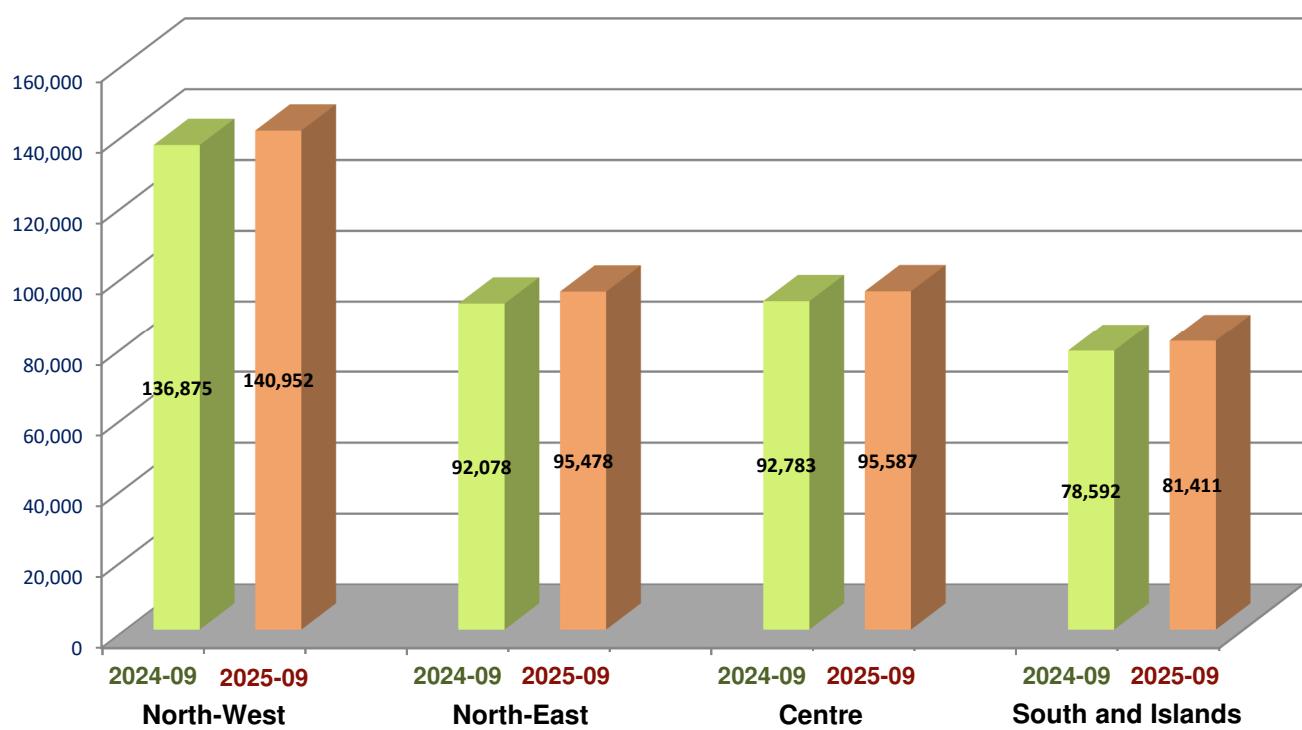
(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Reference period: September 2025

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 and Prestiti S.p.A. (CDP) to customers, on banks' financial resources collection and securities and derivatives' markets activity and also on customers' assets under management and bonds issues. Other information concerns non-banking financial intermediaries.

A more detailed description of the content of the report and of the sources used is provided in *Banks and Financial Institutions: Financing and Bank Funding by Sector and Geographical Area* in [Methods and Sources: Methodological Notes](#).

With reference to the *Statistical Bulletin* there are new and rearranged information.

There are 51 (of which 32 tables distributed on the online [Statistical Database](#) only) tables, partly deriving from the *Statistical Bulletin's Section B – Information on Banking and Financial Business*, *Section C – Information on Securities Business* and *Section E2 – Deposit Rates*.

In this new publication the previous *Statistical Bulletin's* tables headings and codes have been modified and a new terminology has been adopted in order to better show the concepts represented while the contents remain unchanged. The definitions have been made similar to those utilized by other statistical publications which describe same phenomena. For information on the conversion between the old coding of the tables previously published in the *Statistical Bulletin* and the new coding of the tables in this publication see the [Conversion Chart](#).

To facilitate the correct identification and interpretation of the tables, a map of the concepts illustrated in the report may be downloaded using the following [link](#).

\* \* \*

## **Key to symbols and information in the index**

**The following information is provided for each table (from left to right):**

**Frequency:**

**M** Monthly  
**Q** Quarterly  
**H** Half-yearly  
**A** Annual

**Source:**

**SR** Supervisory reports  
**CCR** Central Credit register  
**SIR** Analytical survey of interest rates

**Description of the table**

**Identification code of the table**

**Page in which the table is reproduced in this report**

## Notice to readers

### I. Symbols:

- the phenomenon does not exist, or it exists and data are collected but no cases were recorded
- .... the phenomenon exists but no data are available
- .. the data are known but the value is below the minimum considered significant
- == the data are confidential
- :: the data are not statistically significant

II. The intervals for the classification by size include the lower limit and exclude the upper limit.

III. The source must be cited in any use or dissemination of the information contained in the publications. The Bank of Italy is not responsible for any errors of interpretation or mistaken conclusions drawn on the basis of the information published.

IV. The row and column totals of some tables may not tally with the sum of the entries because they include data that cannot be allocated.

V. A brief description of the methodology, the main statistical sources and the revisions to methodology concerning the data provided in this report is available in '*Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area*', Bank of Italy, Publications, [Methods and Sources: Methodological Notes](#).

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

Frequency	Source		Access to data
<b>Summary data</b>			
Q	SR	<b>Summary data on loans and deposits</b>	p. 9
Q	SR	<b>Summary data on banking</b>	<a href="#">TFR40020</a> p. 10
<b>Loans</b>			
Q	SR	<b>Loans</b> by customer region, sector and economic activity	<a href="#">TFR20232</a> p. 11
Q	SR	<b>Loans</b> by customer geographical area and economic activity	<a href="#">TFR20255</a> p. 13
Q	SR	<b>Twelve-month percentage change in loans</b> by customer region and sector	<a href="#">TFR20231</a> p. 14
Q	SR	<b>External position</b> by country, type of customer and residual maturity of the loan	<a href="#">TFR30274</a> p. 15
Q	SR	<b>Long-term loans (excluding repos and bad loans) to consumer households for house purchase: stocks</b> by customer region and type of contract	<a href="#">TFR10425</a> p. 18
Q	SR	<b>Long-term loans (excluding repos and bad loans) to consumer households for house purchase: disbursements</b> by customer region and type of contract	<a href="#">TFR10435</a> p. 19
Q	SR	<b>Loans</b> by technical form, geographical area and customer sector	<a href="#">TFR20281</a> p. 20
Q	SR	<b>Consumer credit</b> by customer region	<a href="#">TFR10254</a> p. 24
Q	SR	<b>Collateral granted</b> by customer region and sector	<a href="#">TFR40100</a> p. 25
Q	SR	<b>Non-bank loans (excluding bad loans)</b> by technical form and customer sector	<a href="#">TFR10288</a> p. 26
Q	SR	<b>Non-bank loans (excluding bad loans)</b> by technical form and customer geographical area	<a href="#">TFR10289</a> p. 27
<i>Tables distributed on the “BDS on-line statistical database” only</i>			
Q	SR	<b>Loans</b> by customer province, bank size and location of head office	<a href="#">TFR20236</a>
M	SR	<b>Loans</b> by province and customer sector and sub-sector	<a href="#">TDB20295</a>
M	SR	<b>Loans (excluding bad loans)</b> by customer province and sector	<a href="#">TDB20226</a>
M	SR	<b>Loans (excluding bad loans)</b> by customer province, sector and economic activity	<a href="#">TDB20224</a>
Q	CCR	<b>Leasing</b> by province of customer	<a href="#">TFR30309</a>
Q	CCR	<b>Factoring</b> by province of customer	<a href="#">TFR30315</a>

### **Direct fund-raising**

Q	SR	<b>Bank deposits and postal savings</b> by customer region and sector	<a href="#">TFR20163</a>	p. 28
Q	SR	<b>Deposits</b> by technical form, customer geographical area and sector	<a href="#">TFR20269</a>	p. 29

*Tables distributed on the “BDS on-line statistical database” only*

Q	SR	<b>Deposits</b> by province of customer, bank size and location of head office	<a href="#">TFR20267</a>
M	SR	<b>Deposits</b> by province, customer sector and sub-sector	<a href="#">TDB20290</a>

### **Securities, derivatives and customer assets under management**

Q	SR	<b>Customer assets under management (at fair value)</b> by type of securities and deposits	<a href="#">TFR40082</a>	p. 33
Q	SR	<b>Customer assets under management (at fair value)</b> by customer region and sector	<a href="#">TFR40087</a>	p. 35
Q	SR	<b>Securities and derivatives trading</b> by type of security and derivative instrument	<a href="#">TFR40500</a>	p. 38

*Tables distributed on the “BDS on-line statistical database” only*

Q	SR	<b>Portfolio securities</b>	<a href="#">TFR40300</a>
Q	SR	<b>Derivative positions by type of instrument</b>	<a href="#">TFR40400</a>

### **Deposit rates**

Q	SR	<b>Interest rates on current account, sight and overnight deposits</b> by customer region, sector and size of deposit	<a href="#">TFR30980</a>	p. 39
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*Tables distributed on the “BDS on-line statistical database” only*

Q	SR	<b>Interest rates on current account, sight and overnight deposits</b> by customer region and sector	<a href="#">TFR30970</a>
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## **APPENDIX - Tables distributed on the “BDS on-line statistical database” only**

### **Loans**

A	SR	<b>Loans (excluding repos), deposits (excluding repos) and number of branches</b> by municipality of branch	<a href="#">TFR10194</a>
A	SR	<b>Loans (excluding repos) and number of positions</b> by province of branch	<a href="#">TFR10286</a>
H	SR	<b>Loans (excluding repos)</b> by province of branch and customer sector	<a href="#">TFR10241</a>

Q	SR	<b>Loans (excluding repos)</b> by customer province, sector and economic activity	<a href="#">TFR10232</a>
Q	SR	<b>Loans (excluding repos)</b> by customer region and economic activity	<a href="#">TFR10255</a>
Q	SR	<b>Loans (excluding repos and bad loans)</b> by technical form, geographical area and customer sector	<a href="#">TFR10281</a>
Q	SR	<b>Loans (excluding repos)</b> by customer province, bank size and location of head office	<a href="#">TFR10236</a>
Q	SR	<b>Long-term loans (excluding repos and bad loans): stocks</b> by economic purpose, terms and conditions and province of the investment	<a href="#">TFR10420</a>
Q	SR	<b>Long-term loans (excluding repos and bad loans): disbursements</b> by economic purpose, terms and conditions and province of the investment	<a href="#">TFR10430</a>
Q	SR	<b>Long-term loans (excluding repos and bad loans) to agriculture: stocks</b> by economic purpose, terms and conditions and province of the investment	<a href="#">TFR10460</a>
M	SR	<b>Loans (excluding repos)</b> by province and customer sector and sub-sector	<a href="#">TDB10295</a>
M	SR	<b>Loans (excluding repos and bad loans)</b> by province and customer sector	<a href="#">TDB10226</a>
M	SR	<b>Loans (excluding repos and bad loans)</b> per by customer province and segment of economic activity	<a href="#">TDB10224</a>

#### **Direct fund-raising**

A	SR	<b>Deposits (excluding repos) and number of positions</b> by province of branch	<a href="#">TFR10283</a>
A	SR	<b>Deposits (excluding repos)</b> by province of branch and customer sector	<a href="#">TFR10287</a>
H	SR	<b>Deposits (excluding repos) and postal savings</b> by customer province and sector	<a href="#">TFR10163</a>
Q	SR	<b>Deposits (excluding repos)</b> by technical form, customer region and sector	<a href="#">TFR10269</a>
Q	SR	<b>Deposits (excluding repos)</b> by province of customer, bank size and location of head office	<a href="#">TFR10267</a>
Q	SR	<b>Deposits (excluding repos)</b> by province and customer sector and sub-sector	<a href="#">TDB10290</a>
M	SR	<b>Repos</b> by customer province and sector	<a href="#">TDB10221</a>

## 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-resident customers (excluding Monetary Financial Institutions)
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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**

		of which:	
Total		General government	Financial companies (excluding Monetary Financial Institutions)

<b>ITALY</b>	<b>1,700,234</b>	<b>225,278</b>	<b>195,134</b>
<b>North West Italy</b>	<b>565,715</b>	<b>15,653</b>	<b>92,139</b>
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
<b>North East Italy</b>	<b>335,343</b>	<b>6,211</b>	<b>23,946</b>
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
<b>Central Italy</b>	<b>538,797</b>	<b>181,959</b>	<b>75,814</b>
Tuscany	92,668	3,425	710
Umbria	17,213	855	66
Marche	29,717	1,359	415
Lazio	399,199	176,321	74,623
<b>Southern Italy</b>	<b>178,705</b>	<b>14,001</b>	<b>761</b>
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
<b>Islands</b>	<b>81,663</b>	<b>7,453</b>	<b>2,474</b>
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:				Consumer households
		Industry	Building	Services	Small firms	
<b>ITALY</b>	<b>666,879</b>	<b>210,693</b>	<b>53,851</b>	<b>364,084</b>	<b>99,471</b>	<b>606,395</b>
<b>North West Italy</b>	<b>258,609</b>	<b>83,316</b>	<b>19,724</b>	<b>145,103</b>	<b>29,587</b>	<b>196,793</b>
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
<b>North East Italy</b>	<b>171,801</b>	<b>64,856</b>	<b>12,280</b>	<b>81,210</b>	<b>29,038</b>	<b>132,131</b>
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
<b>Central Italy</b>	<b>139,805</b>	<b>38,605</b>	<b>12,199</b>	<b>82,442</b>	<b>18,984</b>	<b>139,099</b>
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
<b>Southern Italy</b>	<b>70,553</b>	<b>18,567</b>	<b>7,195</b>	<b>39,531</b>	<b>14,565</b>	<b>92,954</b>
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
<b>Islands</b>	<b>26,110</b>	<b>5,350</b>	<b>2,453</b>	<b>15,798</b>	<b>7,296</b>	<b>45,418</b>
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
<b>TOTAL</b>	<b>666,879</b>	<b>258,609</b>	<b>171,801</b>	<b>139,805</b>	<b>70,553</b>	<b>26,110</b>
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:

[TFR2023](#)

### 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:	
			Small firms	Consumer households
<b>ITALY</b>	<b>0.9</b>	<b>0.8</b>	<b>-4.6</b>	<b>2.8</b>
<b>North West Italy</b>	<b>1.8</b>	<b>1.4</b>	<b>-4.7</b>	<b>2.8</b>
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
<b>North East Italy</b>	<b>0.5</b>	<b>-1.5</b>	<b>-4.7</b>	<b>3.3</b>
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
<b>Central Italy</b>	<b>-0.3</b>	<b>2.2</b>	<b>-5.1</b>	<b>2.3</b>
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
<b>Southern Italy</b>	<b>1.9</b>	<b>1.2</b>	<b>-3.9</b>	<b>3.1</b>
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
<b>Islands</b>	<b>0.5</b>	<b>0.2</b>	<b>-3.7</b>	<b>2.4</b>
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		
<b>TOTAL</b>	<b>938,736</b>	<b>157,910</b>	<b>579,417</b>	<b>111,468</b>	<b>89,941</b>	<b>130,270</b>
<b>Europe</b>	<b>787,493</b>	<b>133,082</b>	<b>468,987</b>	<b>102,373</b>	<b>83,052</b>	<b>107,152</b>
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	
<b>Asia</b>	<b>26,620</b>	<b>3,572</b>	<b>16,793</b>	<b>2,993</b>	<b>3,262</b>
Saudi Arabia	2,032	280	1,019	684	48
China	2,420	243	1,454	98	625
South Korea	3,046	53	471	764	1,758
Philippines	297	4	291	2	..
Japan	4,960	2,023	2,438	164	334
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
Taiwan	27	15	9	3	..
Thailand	44	12	25	8	..
<b>Africa</b>	<b>6,052</b>	<b>718</b>	<b>4,431</b>	<b>416</b>	<b>487</b>
Algeria	18	6	6	5	1
Egypt	3,174	337	2,210	378	248
Morocco	48	35	5	8	..
South Africa	139	15	81	8	35
Tunisia	112	45	22	4	41
<b>America</b>	<b>48,463</b>	<b>9,455</b>	<b>32,616</b>	<b>4,108</b>	<b>2,284</b>
Argentina	25	11	9	5	..
Brazil	930	200	474	6	251
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
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	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		
<b>Oceania</b>	<b>3,323</b>	<b>156</b>	<b>2,359</b>	<b>155</b>	<b>653</b>	<b>1,309</b>
Australia	2,747	94	1,925	136	592	1,309
New Zealand	332	12	240	19	62	-
<b>Offshore centres</b>	<b>19,735</b>	<b>6,640</b>	<b>11,904</b>	<b>1,174</b>	<b>17</b>	<b>447</b>
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
<b>International organizations</b>	<b>42,973</b>	<b>2,935</b>	<b>39,841</b>	<b>18</b>	<b>180</b>	-

**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
<b>ITALY</b>	<b>319,395</b>	<b>71,743</b>
<b>North West Italy</b>	<b>112,712</b>	<b>22,970</b>
Piedmont	22,548	4,888
Valle d'Aosta	570	112
Lombardy	80,263	16,473
Liguria	9,331	1,497
<b>North East Italy</b>	<b>68,029</b>	<b>18,689</b>
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
<b>Central Italy</b>	<b>75,734</b>	<b>17,796</b>
Tuscany	24,225	5,856
Umbria	3,291	838
Marche	6,157	1,583
Lazio	42,061	9,520
<b>Southern Italy</b>	<b>42,631</b>	<b>8,040</b>
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
<b>Islands</b>	<b>20,288</b>	<b>4,249</b>
Sicily	13,631	3,186
Sardinia	6,657	1,063

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR10435](#)

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

(flows in millions of euro)

3rd quarter 2025

Reporting institutions: Banks and CDP

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

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

Source: supervisory reports

### 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
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<b>LOANS</b>	1,700,234	565,715	335,343
<i>of which:</i>			
<b>Current accounts</b>			
	<b>214,533</b>	<b>35,415</b>	<b>23,938</b>
<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>			
Consumer households	18,536	7,811	3,834
<b>Mortgage loans</b>	<b>946,244</b>	<b>325,361</b>	<b>222,262</b>
<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>			
Consumer households	443,313	149,442	102,369
<i>of which: loans for house purchases</i>			
Loans secured by pledge of salary	<b>18,653</b>	<b>3,945</b>	<b>2,563</b>
<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
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<b>Personal loans</b>	<b>69,334</b>	<b>17,756</b>	<b>12,315</b>
<i>of which:</i>			
Producer households	1,495	334	251
Consumer households	67,819	17,412	12,061
<b>Factoring</b>			
<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:</i> Small firms	340	89	86
Consumer households	1,396	470	392
<b>Financial leasing</b>			
<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:</i> Small firms	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
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<b>LOANS</b>	538,797	178,705	81,663
<i>of which:</i>			
<b>Current accounts</b>			
	<b>144,752</b>	<b>7,543</b>	<b>2,886</b>
<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: Small firms</i>			
Consumer households	4,065	2,166	661
<b>Mortgage loans</b>	<b>231,010</b>	<b>114,337</b>	<b>53,274</b>
<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: Small firms</i>			
Consumer households	103,195	60,215	28,092
of which: loans for house purchases	95,587	55,338	26,073
<b>Loans secured by pledge of salary</b>	<b>3,881</b>	<b>5,116</b>	<b>3,149</b>
<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
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<b>Personal loans</b>	<b>15,097</b>	<b>15,607</b>	<b>8,559</b>
<i>of which:</i>			
Producer households	329	366	215
Consumer households	14,767	15,237	8,343
<b>Factoring</b>			
	<b>5,739</b>	<b>2,412</b>	<b>979</b>
<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:</i> Small firms	69	64	31
Consumer households	231	201	103
<b>Financial leasing</b>			
	<b>5,760</b>	<b>3,928</b>	<b>1,653</b>
<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:</i> Small firms	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
<b>ITALY</b>	<b>175,345</b>	<b>125,311</b>	<b>50,033</b>
<b>North West Italy</b>	<b>48,291</b>	<b>33,870</b>	<b>14,421</b>
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
<b>North East Italy</b>	<b>31,407</b>	<b>21,845</b>	<b>9,562</b>
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
<b>Central Italy</b>	<b>38,313</b>	<b>27,467</b>	<b>10,846</b>
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
<b>Southern Italy</b>	<b>36,886</b>	<b>27,234</b>	<b>9,652</b>
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
<b>Islands</b>	<b>20,448</b>	<b>14,896</b>	<b>5,552</b>
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
<b>ITALY</b>	<b>146,866</b>	<b>1,472</b>	<b>9,175</b>	<b>132,860</b>	<b>1,204</b>	<b>2,154</b>
<b>North West Italy</b>	<b>65,705</b>	<b>155</b>	<b>2,901</b>	<b>61,572</b>	<b>281</b>	<b>796</b>
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
<b>North East Italy</b>	<b>29,070</b>	<b>101</b>	<b>632</b>	<b>26,838</b>	<b>708</b>	<b>792</b>
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
<b>Central Italy</b>	<b>43,871</b>	<b>1,163</b>	<b>5,570</b>	<b>36,567</b>	<b>107</b>	<b>465</b>
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
<b>Southern Italy</b>	<b>7,060</b>	<b>49</b>	<b>53</b>	<b>6,797</b>	<b>78</b>	<b>83</b>
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
<b>Islands</b>	<b>1,160</b>	<b>5</b>	<b>19</b>	<b>1,086</b>	<b>29</b>	<b>20</b>
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
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Nominal value of receivables acquired	9,911	45	1,062	8,473	92	238
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#### Total exposure in respect of finance leases

38,393	144	463	34,444	2,192	1,150
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<b>Receivables for consumer credit</b>	50,033	-	-	-	-	50,033
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<b>Other finance</b>	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
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Nominal value of credits acquired	9,916	4,399	1,811	2,359	1,030	317
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<b>Total exposure in respect of finance leases</b>	<b>38,393</b>	<b>12,873</b>	<b>12,210</b>	<b>6,512</b>	<b>4,783</b>	<b>2,015</b>
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<b>Receivables for consumer credit</b>	<b>50,033</b>	<b>14,421</b>	<b>9,562</b>	<b>10,846</b>	<b>9,652</b>	<b>5,552</b>
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<b>Other finance</b>	<b>7,519</b>	<b>3,370</b>	<b>1,632</b>	<b>1,217</b>	<b>775</b>	<b>525</b>
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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
<b>ITALY</b>	<b>2,113,974</b>	<b>432,307</b>	<b>90,464</b>	<b>1,180,583</b>
<b>North West Italy</b>	<b>646,720</b>	<b>162,669</b>	<b>26,558</b>	<b>365,902</b>
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
<b>North East Italy</b>	<b>442,281</b>	<b>113,178</b>	<b>21,854</b>	<b>262,781</b>
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
<b>Central Italy</b>	<b>520,002</b>	<b>88,425</b>	<b>17,159</b>	<b>244,399</b>
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
<b>Southern Italy</b>	<b>301,396</b>	<b>49,194</b>	<b>17,418</b>	<b>222,880</b>
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
<b>Islands</b>	<b>118,460</b>	<b>18,841</b>	<b>7,475</b>	<b>84,620</b>
Sicily	82,611	12,945	4,769	60,251
Sardinia	35,849	5,896	2,705	24,368

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

Source: supervisory reports

## Financing and Funding

Access to data:

[TFR20269](#)

### Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

3rd quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
<b>DEPOSITS</b>	<b>2,070,385</b>	<b>640,410</b>	<b>435,543</b>
<b>Sight and overnight deposits</b>	<b>7,859</b>	<b>3,165</b>	<b>1,540</b>
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:</i> Small firms	178	46	46
Consumer households	5,086	1,916	916
<b>With agreed maturity</b>	<b>131,491</b>	<b>49,288</b>	<b>34,818</b>
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:</i> Small firms	2,667	761	1,056
Consumer households	52,856	18,103	14,926
<b>Redeemable at notice</b>	<b>325,670</b>	<b>70,805</b>	<b>54,409</b>
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:</i> Small firms	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
<b>Customer current accounts</b>	<b>1,391,040</b>	<b>504,483</b>	<b>331,921</b>
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
<b>Savings certificates issued</b>	<b>20,461</b>	<b>6,015</b>	<b>8,278</b>
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
<b>DEPOSITS</b>	<b>505,551</b>	<b>290,443</b>	<b>113,323</b>
<b>Sight and overnight deposits</b>	<b>1,445</b>	<b>1,103</b>	<b>607</b>
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
<b>With agreed maturity</b>	<b>34,280</b>	<b>9,358</b>	<b>3,747</b>
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
<b>Redeemable at notice</b>	<b>65,091</b>	<b>104,497</b>	<b>30,868</b>
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
<b>Customer current accounts</b>	<b>305,773</b>	<b>171,938</b>	<b>76,925</b>
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
<b>Savings certificates issued</b>	<b>4,300</b>	<b>1,619</b>	<b>250</b>
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

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

**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
<b>TOTAL</b>	<b>172,238</b>	<b>19,017</b>	<b>109,763</b>	<b>2,016,235</b>	<b>223,923</b>
<b>Italian government securities</b>	<b>24,199</b>	<b>2,515</b>	<b>13,227</b>	<b>581,082</b>	<b>64,619</b>
<i>of which:</i> BOTs	2,317	356	1,524	38,646	6,074
BTPs	20,780	1,955	10,934	530,955	55,952
CCTs	1,085	201	759	7,370	1,867
<b>Equity securities</b>	<b>13,666</b>	<b>1,775</b>	<b>9,340</b>	<b>325,230</b>	<b>69,873</b>
<i>of which:</i> in non-euro-area currencies	8,323	1,131	5,667	42,420	3,342
<b>Debt securities other than Italian government securities</b>	<b>40,354</b>	<b>7,160</b>	<b>16,841</b>	<b>365,192</b>	<b>33,320</b>
<i>of which:</i> in non-euro-area currencies	2,436	243	1,836	33,182	2,692
<b>Units of collective investment undertakings</b>	<b>93,124</b>	<b>7,489</b>	<b>69,634</b>	<b>734,172</b>	<b>53,507</b>
<b>Securities other than debt and equity securities</b>	..	..	..	<b>2,638</b>	<b>277</b>
					<b>633</b>

## 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	<i>of which:</i>	
		Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>2,993,893</b>	<b>261,804</b>	<b>1,192,501</b>
<b>North West Italy</b>	<b>1,439,901</b>	<b>92,843</b>	<b>547,852</b>
Piedmont	305,732	22,530	139,237
Valle d'Aosta	4,031	302	2,836
Lombardy	1,068,537	65,702	360,224
Liguria	61,602	4,310	45,555
<b>North East Italy</b>	<b>607,660</b>	<b>52,104</b>	<b>291,842</b>
Trentino Alto Adige	36,779	3,857	21,166
Veneto	239,049	16,039	103,988
Friuli-Venezia Giulia	71,795	2,631	22,672
Emilia Romagna	260,038	29,576	144,016
<b>Central Italy</b>	<b>776,331</b>	<b>96,267</b>	<b>211,516</b>
Tuscany	97,868	11,074	76,491
Umbria	19,842	4,506	12,343
Marche	29,272	3,167	24,286
Lazio	629,349	77,520	98,396
<b>Southern Italy</b>	<b>119,632</b>	<b>15,215</b>	<b>101,114</b>
Abruzzo	15,096	1,925	12,447
Molise	2,174	261	1,878
Campania	55,384	7,437	46,016
Apulia	32,619	3,648	28,564
Basilicata	4,248	540	3,626
Calabria	10,112	1,404	8,582
<b>Islands</b>	<b>50,367</b>	<b>5,376</b>	<b>40,178</b>
Sicily	36,421	3,793	29,922
Sardinia	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	<i>of which:</i>	
	Non-financial companies and producer households	Consumer households and others
<b>ITALY</b>	<b>172,238</b>	<b>19,017</b>
<b>North West Italy</b>	<b>91,315</b>	<b>8,712</b>
Piedmont	31,897	1,402
Valle d'Aosta	286	42
Lombardy	54,679	6,955
Liguria	4,452	313
<b>North East Italy</b>	<b>37,269</b>	<b>4,106</b>
Trentino Alto Adige	4,259	202
Veneto	14,994	1,749
Friuli-Venezia Giulia	2,590	330
Emilia Romagna	15,426	1,825
<b>Central Italy</b>	<b>31,085</b>	<b>3,675</b>
Tuscany	9,887	1,035
Umbria	1,237	126
Marche	2,300	410
Lazio	17,661	2,104
<b>Southern Italy</b>	<b>9,745</b>	<b>2,051</b>
Abruzzo	1,143	233
Molise	144	16
Campania	5,308	1,207
Apulia	2,266	349
Basilicata	241	64
Calabria	644	182
<b>Islands</b>	<b>2,823</b>	<b>474</b>
Sicily	1,777	234
Sardinia	1,047	240

## 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
<b>ITALY</b>	<b>2,016,235</b>	<b>223,923</b>
<b>North West Italy</b>	<b>855,595</b>	<b>76,013</b>
Piedmont	259,278	19,829
Valle d'Aosta	3,560	256
Lombardy	542,819	52,167
Liguria	49,938	3,761
<b>North East Italy</b>	<b>422,805</b>	<b>43,469</b>
Trentino Alto Adige	23,225	3,326
Veneto	141,725	12,496
Friuli-Venezia Giulia	24,289	2,195
Emilia Romagna	233,566	25,452
<b>Central Italy</b>	<b>586,202</b>	<b>87,760</b>
Tuscany	83,095	9,537
Umbria	16,622	4,303
Marche	26,360	2,685
Lazio	460,126	71,235
<b>Southern Italy</b>	<b>105,597</b>	<b>12,206</b>
Abruzzo	13,485	1,596
Molise	1,979	236
Campania	47,681	5,767
Apulia	29,436	3,061
Basilicata	3,902	445
Calabria	9,114	1,102
<b>Islands</b>	<b>46,035</b>	<b>4,476</b>
Sicily	33,565	3,275
Sardinia	12,470	1,201

**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
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<b>Total Securities</b>	<b>1,320,741</b>	<b>1,268,725</b>	<b>58,087</b>
Italian government securities	926,205	909,943	19,160
of which: 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	-
<b>Total Derivative Instruments</b>	<b>941,497</b>	<b>988,494</b>	<b>36,142</b>
Futures	399,605	367,469	32,136
of which: 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	-
of which: 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
of which: on equity securities	8,096	6,031	2,065
Options on futures or stock indices	14,498	14,359	140
of which: 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

### 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
<b>ITALY</b>	<b>0.10</b>	<b>0.12</b>	<b>0.15</b>	<b>0.55</b>	<b>0.08</b>	<b>0.12</b>	<b>0.16</b>	<b>0.38</b>
<b>North West Italy</b>	<b>0.09</b>	<b>0.11</b>	<b>0.14</b>	<b>0.52</b>	<b>0.08</b>	<b>0.10</b>	<b>0.14</b>	<b>0.31</b>
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
<b>North East Italy</b>	<b>0.10</b>	<b>0.13</b>	<b>0.17</b>	<b>0.61</b>	<b>0.08</b>	<b>0.11</b>	<b>0.15</b>	<b>0.37</b>
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
<b>Central Italy</b>	<b>0.10</b>	<b>0.14</b>	<b>0.17</b>	<b>0.66</b>	<b>0.11</b>	<b>0.16</b>	<b>0.23</b>	<b>0.55</b>
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
<b>Southern Italy</b>	<b>0.07</b>	<b>0.08</b>	<b>0.10</b>	<b>0.36</b>	<b>0.06</b>	<b>0.09</b>	<b>0.12</b>	<b>0.28</b>
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
<b>Islands</b>	<b>0.13</b>	<b>0.15</b>	<b>0.18</b>	<b>0.47</b>	<b>0.08</b>	<b>0.11</b>	<b>0.15</b>	<b>0.34</b>
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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