

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

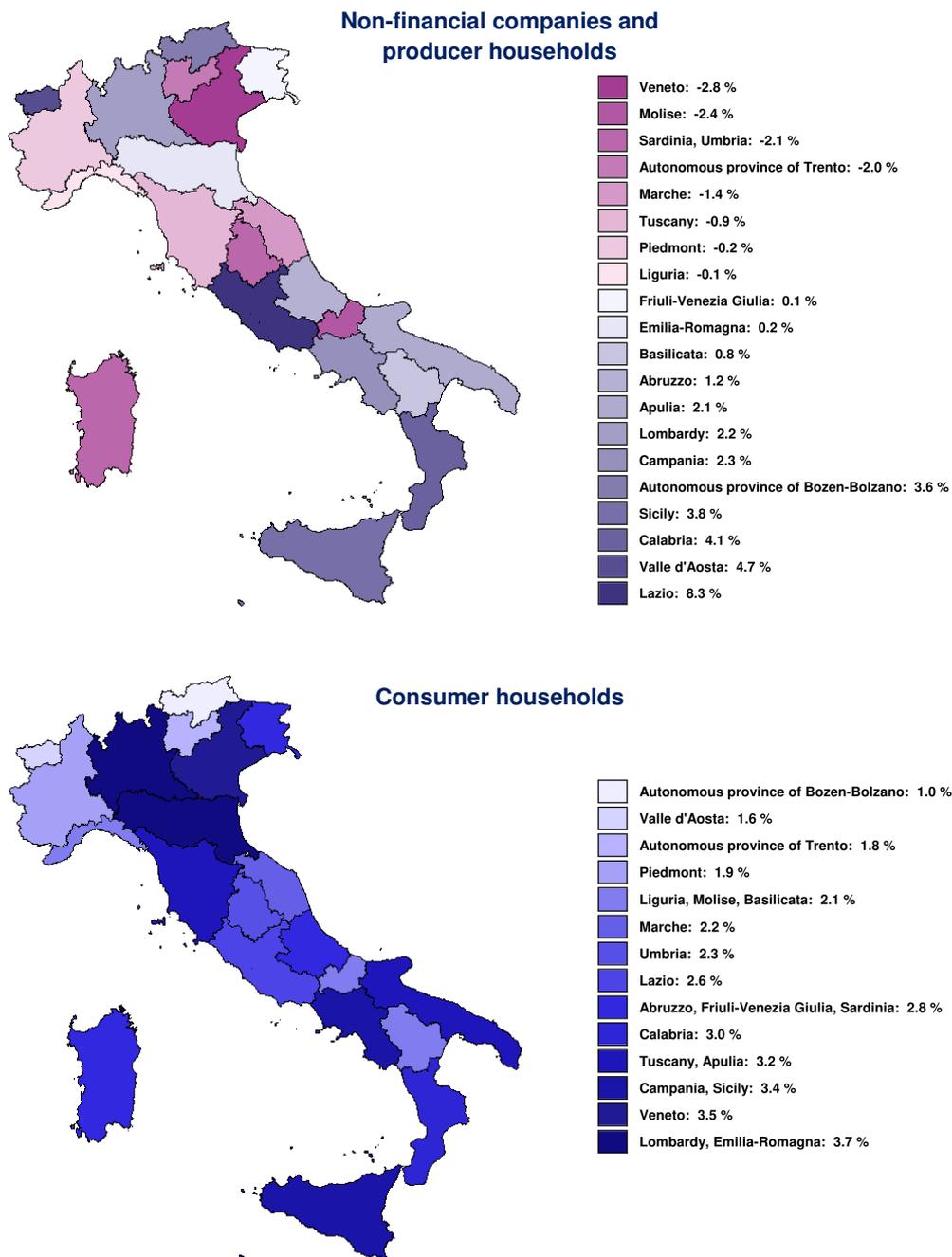
27 March 2026

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Figure 1

Twelve-month percentage change in loans by region¹

(data at 31 December 2025)

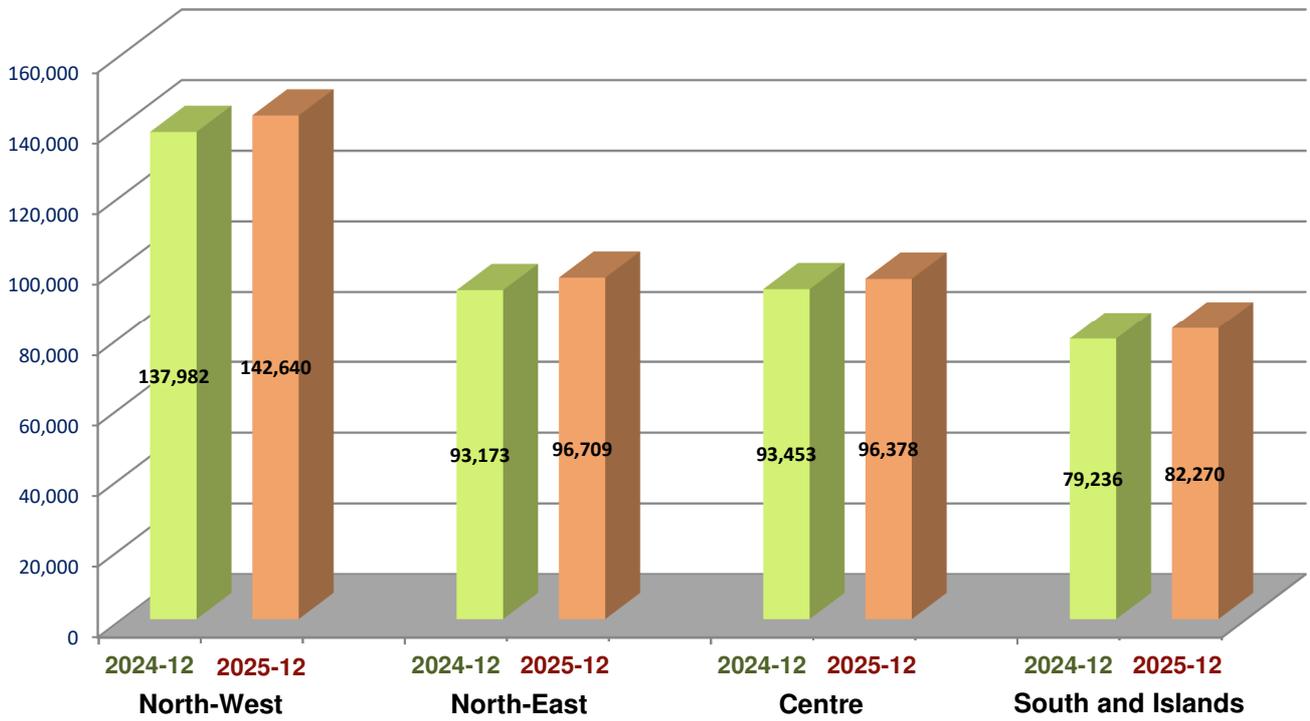


(1) For further details on the data, see 'Banks and Financial Institutions: Financing and Funding by Sector and Geographical Area', Banca d'Italia, Statistics, [Methods and Sources: Methodological Notes](#).

Figure 2

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

(millions of Euros; data at 31 December 2024 and 2025)



Reference period: December 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](#).

* * *

We would like to inform all users that, starting from the March 2026 edition, new monthly tables TDB50224 and TDB51224 have been introduced, providing details by "customer economic activity" according to the new ATECO 2025 classification. These tables replace tables TDB10224 and TDB20224, respectively, which provided details according to the ATECO 2007 classification, now outdated. These tables have been discontinued and remain available for consultation in the online *Statistical Database* under "Tables no longer updated".

We would also like to inform all users that, starting with the June 2026 edition, all quarterly tables providing details by "customer economic activity" according to the ATECO 2007 classification will be discontinued and replaced by new tables with ATECO 2025 details. Links to the online *Statistical Database* will be provided for the new tables, and the discontinued tables will remain available for consultation under "Tables no longer updated".

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

<i>Frequency</i>	<i>Source</i>		<i>Access to data</i>
Summary data			
Q	SR	Summary data on loans and deposits	p. 9
Q	SR	Summary data on banking	TFR40020 p. 10
Loans			
Q	SR	Loans by customer region, sector and economic activity	TFR20232 p. 11
Q	SR	Loans by customer geographical area and economic activity	TFR20255 p. 13
Q	SR	Twelve-month percentage change in loans by customer region and sector	TFR20231 p. 14
Q	SR	External position by country, type of customer and residual maturity of the loan	TFR30274 p. 15
Q	SR	Long-term loans (excluding repos and bad loans) to consumer households for house purchase: stocks by customer region and type of contract	TFR10425 p. 18
Q	SR	Long-term loans (excluding repos and bad loans) to consumer households for house purchase: disbursements by customer region and type of contract	TFR10435 p. 19
Q	SR	Loans by technical form, geographical area and customer sector	TFR20281 p. 20
Q	SR	Consumer credit by customer region	TFR10254 p. 24
Q	SR	Collateral granted by customer region and sector	TFR40100 p. 25
Q	SR	Non-bank loans (excluding bad loans) by technical form and customer sector	TFR10288 p. 26
Q	SR	Non-bank loans (excluding bad loans) by technical form and customer geographical area	TFR10289 p. 27
<i>Tables distributed on the "BDS on-line statistical database" only</i>			
Q	SR	Loans by customer province, bank size and location of head office	TFR20236
M	SR	Loans by province and customer sector and sub-sector	TDB20295
M	SR	Loans (excluding bad loans) by customer province and sector	TDB20226
M	SR	Loans (excluding bad loans) by customer province, sector and economic activity	TDB51224
Q	CCR	Leasing by province of customer	TFR30309
Q	CCR	Factoring by province of customer	TFR30315

Direct fund-raising

Q	SR	Bank deposits and postal savings by customer region and sector	TFR20163	p. 28
Q	SR	Deposits by technical form, customer geographical area and sector	TFR20269	p. 29

Tables distributed on the "BDS on-line statistical database" only

Q	SR	Deposits by province of customer, bank size and location of head office	TFR20267	
M	SR	Deposits by province, customer sector and sub-sector	TDB20290	

Securities, derivatives and customer assets under management

Q	SR	Customer assets under management (at fair value) by type of securities and deposits	TFR40082	p. 33
Q	SR	Customer assets under management (at fair value) by customer region and sector	TFR40087	p. 35
Q	SR	Securities and derivatives trading by type of security and derivative instrument	TFR40500	p. 38

Tables distributed on the "BDS on-line statistical database" only

Q	SR	Portfolio securities	TFR40300	
Q	SR	Derivative positions by type of instrument	TFR40400	

Deposit rates

Q	SR	Interest rates on current account, sight and overnight deposits by customer region, sector and size of deposit	TFR30980	p. 39
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Tables distributed on the "BDS on-line statistical database" only

Q	SR	Interest rates on current account, sight and overnight deposits by customer region and sector	TFR30970	
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APPENDIX - Tables distributed on the "BDS on-line statistical database" only

Loans

A	SR	Loans (excluding repos), deposits (excluding repos) and number of branches by municipality of branch	TFR10194	
A	SR	Loans (excluding repos) and number of positions by province of branch	TFR10286	
H	SR	Loans (excluding repos) by province of branch and customer sector	TFR10241	

Q	SR	Loans (excluding repos) by customer province, sector and economic activity	TFR10232
Q	SR	Loans (excluding repos) by customer region and economic activity	TFR10255
Q	SR	Loans (excluding repos and bad loans) by technical form, geographical area and customer sector	TFR10281
Q	SR	Loans (excluding repos) by customer province, bank size and location of head office	TFR10236
Q	SR	Long-term loans (excluding repos and bad loans): stocks by economic purpose, terms and conditions and province of the investment	TFR10420
Q	SR	Long-term loans (excluding repos and bad loans): disbursements by economic purpose, terms and conditions and province of the investment	TFR10430
Q	SR	Long-term loans (excluding repos and bad loans) to agriculture: stocks by economic purpose, terms and conditions and province of the investment	TFR10460
M	SR	Loans (excluding repos) by province and customer sector and sub-sector	TDB10295
M	SR	Loans (excluding repos and bad loans) by province and customer sector	TDB10226
M	SR	Loans (excluding repos and bad loans) per by customer province and segment of economic activity	TDB50224

Direct fund-raising

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

Financing and Funding

Summary data on loans and deposits

different presentations of loans and deposits included into the report

(stocks in millions of euro)

4th quarter 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	1,789,470	1,702,363	670,441	87,562
<i>of which:</i>				
Repos	55,987	50,106	3,754	5,887
Loans (excluding repos)	1,733,341	1,652,173	666,661	81,622
Loans (excluding bad loans and repos)	1,705,951	1,624,960	647,593	81,446
<i>of which:</i>				
Long-term loans (excluding bad loans and repos)	1,324,875	1,272,175	498,941	52,700
Deposits	2,223,811	2,110,273	535,091	114,985
<i>of which:</i>				
Repos	116,867	78,525	488	38,514
Deposits (excluding repos)	1,970,740	1,913,383	526,421	58,632
Debt securities	101,541	101,541	....	....

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-Q4	2025-Q1	2025-Q2	2025-Q3	2025-Q4
Loans	1,764,160	1,764,456	1,787,607	1,786,848	1,789,470
<i>of which:</i> Loans (excluding repos)	1,722,631	1,714,820	1,724,664	1,719,561	1,733,341
Portfolio securities	880,699	920,308	931,489	970,850	987,159
Deposits	2,149,790	2,139,864	2,163,066	2,187,423	2,223,811
<i>of which:</i> Deposits (excluding repos)	1,909,751	1,897,871	1,911,848	1,924,879	1,970,740
Securities issued but not expired	346,911	349,040	352,024	353,813	355,762
<i>of which:</i> Subordinated bonds	29,485	29,218	30,014	29,728	29,596
Customer assets under management	2,901,747	2,948,986	3,028,626	3,108,152	3,203,139

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20232](#)

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

	Total	of which:	
		General government	Financial companies (excluding Monetary Financial Institutions)
ITALY	1,702,363	216,470	195,921
North West Italy	572,538	15,323	96,395
Piedmont	107,285	6,118	8,655
Valle d'Aosta	3,018	109	251
Lombardy	432,684	7,304	87,149
Liguria	29,552	1,792	340
North East Italy	338,826	6,125	26,722
Trentino Alto Adige	41,503	605	1,022
Veneto	128,831	2,383	9,723
Friuli-Venezia Giulia	30,157	889	2,937
Emilia Romagna	138,334	2,247	13,040
Central Italy	528,907	174,290	69,276
Tuscany	93,156	3,491	806
Umbria	17,439	842	63
Marche	29,825	1,334	429
Lazio	388,488	168,622	67,977
Southern Italy	179,802	13,400	1,065
Abruzzo	20,481	1,038	119
Molise	3,268	220	5
Campania	76,191	6,317	793
Apulia	55,029	1,986	101
Basilicata	6,021	440	10
Calabria	18,812	3,398	37
Islands	82,278	7,332	2,464
Sicily	57,268	5,871	115
Sardinia	25,010	1,462	2,349

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

Source: supervisory reports

Financing and Funding

Loans

by customer region, sector and economic activity

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

	Non-financial companies and producer households	of which:			Consumer households	
		Industry	Building	Services		Small firms
ITALY	670,441	210,547	52,941	368,326	98,384	612,640
North West Italy	259,024	82,627	19,148	146,686	29,306	199,052
Piedmont	47,388	15,022	3,451	25,744	8,109	44,737
Valle d'Aosta	1,643	991	121	481	263	1,008
Lombardy	197,907	63,267	14,636	112,900	18,696	138,100
Liguria	12,086	3,346	940	7,561	2,238	15,207
North East Italy	171,010	63,793	12,042	81,434	28,763	133,664
Trentino Alto Adige	25,850	5,632	2,014	15,623	6,889	13,841
Veneto	62,199	24,028	3,807	29,248	9,880	54,079
Friuli-Venezia Giulia	13,122	6,092	1,071	5,086	1,988	13,013
Emilia Romagna	69,839	28,040	5,149	31,477	10,005	52,731
Central Italy	142,806	39,602	12,042	84,665	18,683	140,345
Tuscany	43,217	14,079	2,909	22,987	7,767	45,126
Umbria	8,754	3,774	671	3,617	1,613	7,699
Marche	14,594	6,230	1,212	6,300	2,796	13,348
Lazio	76,241	15,519	7,250	51,761	6,508	74,171
Southern Italy	71,101	19,053	7,211	39,557	14,407	93,803
Abruzzo	9,425	3,335	1,316	4,197	1,810	9,832
Molise	1,315	292	172	718	343	1,724
Campania	30,740	8,236	2,565	18,559	4,717	38,256
Apulia	21,266	5,543	2,189	11,401	5,052	31,470
Basilicata	2,615	590	359	1,247	707	2,934
Calabria	5,740	1,056	610	3,435	1,778	9,587
Islands	26,500	5,472	2,499	15,983	7,225	45,775
Sicily	18,510	3,829	1,643	11,282	4,938	32,637
Sardinia	7,990	1,644	856	4,702	2,287	13,139

Financing and Funding

Access to data:

[TFR20255](#)

Loans

by customer geographical area and economic activity

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
TOTAL	670,441	259,024	171,010	142,806	71,101	26,500
Agriculture, forestry and fishing	38,627	10,563	13,741	6,497	5,282	2,544
Mining and quarrying	1,687	810	205	453	134	85
Manufacturing	178,654	69,701	58,037	29,261	16,917	4,738
Electricity, gas, steam and air conditioning supply	20,873	8,850	3,528	7,366	884	245
Water supply, sewerage, waste management and remediation activities	9,332	3,266	2,022	2,523	1,118	404
Construction	52,941	19,148	12,042	12,042	7,211	2,499
Wholesale and retail trade, repair of motor vehicles and motorcycles	114,492	37,835	27,228	24,449	18,075	6,904
Transportation and storage	29,414	8,749	5,136	10,092	3,549	1,888
Accommodation and food service activities	31,143	6,850	11,595	6,241	4,588	1,869
Information and communication	23,662	16,596	2,357	3,512	843	354
Financial and insurance activities	5,406	2,879	831	1,175	366	154
Real estate activities	52,153	21,549	12,647	13,175	3,415	1,368
Professional, scientific and technical activities	66,814	34,356	11,442	16,444	3,445	1,126
Administrative and support service activities	20,718	9,720	4,940	4,006	1,479	573
All remaining activities (sections O, P, Q, R, S, T)	24,523	8,152	5,258	5,571	3,796	1,746

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20231](#)

Twelve-month percentage change in loans

by customer region and sector

(twelve-month percentage change)

4th quarter 2025

Reporting institutions: **Banks and CDP**

	Total	of which:			
		Non-financial companies and producer households	of which:		Consumer households
			Small firms		
ITALY	0.8	1.5	-4.0	3.1	
North West Italy	1.2	1.6	-4.2	3.1	
Piedmont	0.3	-0.2	-3.6	1.9	
Valle d'Aosta	6.0	4.7	-8.0	1.6	
Lombardy	1.4	2.2	-4.2	3.7	
Liguria	1.3	-0.1	-6.0	2.1	
North East Italy	1.5	-0.8	-4.1	3.3	
Aut. province of Trento	-1.2	-2.0	-4.3	1.8	
Aut. province of Bozen-Bolzano	3.0	3.6	-2.6	1.0	
Veneto	-0.2	-2.8	-4.9	3.5	
Friuli Venezia Giulia	3.0	0.1	-5.4	2.8	
Emilia-Romagna	2.8	0.2	-3.7	3.7	
Central Italy	-0.9	3.7	-4.8	2.7	
Tuscany	1.1	-0.9	-5.8	3.2	
Umbria	-0.2	-2.1	-5.8	2.3	
Marche	0.4	-1.4	-7.0	2.2	
Lazio	-1.6	8.3	-2.3	2.6	
Southern Italy	2.4	2.1	-3.2	3.2	
Abruzzo	2.0	1.2	-4.3	2.8	
Molise	-0.1	-2.4	-3.1	2.1	
Campania	2.8	2.3	-3.4	3.4	
Apulia	2.3	2.1	-2.7	3.2	
Basilicata	0.9	0.8	-4.1	2.1	
Calabria	2.1	4.1	-2.3	3.0	
Islands	1.6	1.9	-2.0	3.3	
Sicily	2.7	3.8	-1.7	3.4	
Sardinia	-0.6	-2.1	-2.4	2.8	

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR30274](#)

External position

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

(stocks in millions of euro)

4th quarter 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	
TOTAL	931,219	158,892	585,986	96,953	89,389	132,662
Europe	782,669	135,481	477,255	87,527	82,406	105,077
Albania	628	83	396	139	10	1,029
Austria	78,729	9,836	56,014	8,522	4,357	-
Belgium	14,822	1,456	10,292	2,176	897	-
Bosnia and Herzegovina	1,292	209	1,071	4	7	4,721
Bulgaria	4,389	535	3,653	200	..	13,284
Croatia	34,233	6,384	23,226	4,523	100	-
Denmark	1,906	334	973	127	471	273
Finland	3,758	127	2,443	170	1,019	-
France	121,398	13,760	62,614	21,875	23,150	-
Germany	199,542	36,238	111,782	20,468	31,054	-
Greece	4,723	516	492	2,130	1,584	-
Ireland	24,195	5,569	16,875	1,040	711	-
Liechtenstein	146	62	71	14	-	-
Luxembourg	39,266	11,463	23,004	4,244	555	-
Malta	214	29	35	149	-	-
Montenegro	22	10	12	..	-	-
Norway	3,697	596	1,009	690	1,403	..
Netherlands	22,416	4,153	13,903	1,144	3,216	-
Poland	4,614	614	3,376	136	488	2,612
Portugal	7,198	624	4,167	1,923	484	-
United Kingdom	39,622	14,292	19,659	3,764	1,908	528
Romania	10,026	2,554	5,839	1,134	500	13,712
Russia	1,823	356	1,249	197	22	6,370
Serbia	8,567	1,550	4,560	954	1,502	7,511
Czech Republic	9,878	1,925	6,411	245	1,296	23,842
Slovakia	31,932	3,435	26,818	1,289	389	-
Slovenia	7,300	853	5,169	1,247	31	-
Spain	78,645	8,341	58,986	5,472	5,846	5,970
Sweden	3,617	366	2,006	180	1,066	56
Switzerland	11,424	4,696	4,354	2,308	66	7,732
Turkey	2,039	408	717	769	146	141
Hungary	5,915	2,122	3,638	109	46	16,938

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

Source: supervisory reports

Financing and Funding

External position

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

(stocks in millions of euro)

4th quarter 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	
Asia	26,806	4,018	16,546	3,208	3,034	778
Saudi Arabia	2,485	321	1,435	683	46	-
China	2,104	377	1,078	91	558	279
South Korea	3,055	68	487	833	1,667	-
Philippines	285	5	277	2	..	-
Japan	5,152	2,221	2,301	360	270	478
India	1,462	156	1,244	62	1	-
Indonesia	1,397	51	1,336	10	-	-
Iran	4	..	1	1	3	-
Israel	1,268	45	1,206	15	2	-
Kazakhstan	275	34	46	4	192	-
Malaysia	157	28	127	3	-	-
Pakistan	2	..	1	..	..	-
Qatar	7,294	554	6,032	572	136	21
Taiwan	48	30	16	3	-	-
Thailand	44	12	24	8	..	-
Africa	6,144	784	4,432	422	506	3,595
Algeria	39	4	6	21	8	-
Egypt	2,993	356	2,044	354	238	3,587
Morocco	71	58	5	8	..	8
South Africa	156	18	98	9	31	-
Tunisia	115	40	21	17	37	-
America	48,061	9,853	32,059	4,004	2,145	20,919
Argentina	38	21	14	3	-	-
Brazil	941	182	504	5	251	554
Canada	4,656	454	2,165	500	1,536	-
Chile	1,069	96	967	6	-	-
Colombia	170	15	155	..	..	-
Cuba	66	..	..	..	66	-
Mexico	1,650	623	973	4	50	-
Peru	90	20	69	-	-	-
United States	38,955	8,360	26,886	3,476	234	20,365
Uruguay	153	46	106	1	-	-
Venezuela	29	4	25	-	-	-

Financing and Funding

External position

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

(stocks in millions of euro)

4th 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	3,206	129	2,217	237	623	1,577
Australia	2,726	77	1,869	222	558	1,577
New Zealand	305	9	217	15	64	-
Offshore centres	17,764	4,198	12,209	1,341	17	467
Bahamas	862	28	102	733	-	-
Cayman Islands	2,802	960	1,781	60	..	-
Gibraltar	3	2	..	-	-	-
Hong Kong	406	59	229	115	3	129
Jersey, c.i.	596	295	301	-	-	-
Singapore	2,780	1,651	726	391	12	338
International organizations	42,269	2,613	39,035	33	588	-

Financing and Funding

Access to data:

[TFR10425](#)

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

for house purchase: stocks

by customer region and type of contract

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

Type of contract	
Non-renegotiated	Renegotiated

ITALY	324,512	71,399
North West Italy	114,667	22,815
Piedmont	22,855	4,848
Valle d'Aosta	580	110
Lombardy	81,803	16,378
Liguria	9,429	1,479
North East Italy	69,292	18,636
Trentino Alto Adige	5,199	1,940
Veneto	28,479	7,360
Friuli-Venezia Giulia	6,947	1,736
Emilia Romagna	28,666	7,599
Central Italy	76,626	17,772
Tuscany	24,512	5,891
Umbria	3,336	827
Marche	6,242	1,574
Lazio	42,536	9,480
Southern Italy	43,328	7,967
Abruzzo	4,256	906
Molise	658	129
Campania	18,832	3,010
Apulia	15,365	3,082
Basilicata	1,098	220
Calabria	3,120	619
Islands	20,598	4,209
Sicily	13,846	3,162
Sardinia	6,752	1,047

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)

4th quarter 2025

Reporting institutions: **Banks and CDP**

	Type of contract		
	New contracts	Subrogations	Substitutions
ITALY	13,927	896	150
North West Italy	5,081	350	40
Piedmont	926	66	7
Valle d'Aosta	34	1	..
Lombardy	3,783	266	31
Liguria	338	17	2
North East Italy	3,322	210	22
Trentino Alto Adige	304	16	2
Veneto	1,345	98	12
Friuli-Venezia Giulia	305	19	1
Emilia Romagna	1,369	77	7
Central Italy	2,991	183	31
Tuscany	990	58	4
Umbria	126	8	2
Marche	257	16	2
Lazio	1,618	102	23
Southern Italy	1,720	109	39
Abruzzo	180	10	3
Molise	28	1	..
Campania	732	48	20
Apulia	616	41	11
Basilicata	44	2	..
Calabria	120	7	4
Islands	813	45	19
Sicily	561	32	16
Sardinia	251	13	3

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20281](#)

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
LOANS	1,702,363	572,538	338,826
<i>of which:</i>			
Current accounts	205,197	34,590	24,101
<i>of which:</i>			
General government	119,517	173	52
Financial companies (excluding Monetary Financial Institutions)	12,633	5,996	4,171
Non-financial companies and producer households	53,258	20,286	15,875
<i>of which: Small firms</i>	9,661	3,157	2,972
Consumer households	18,458	7,798	3,776
Mortgage loans	947,353	325,219	222,873
<i>of which:</i>			
General government	88,307	14,230	5,571
Financial companies (excluding Monetary Financial Institutions)	37,638	23,805	7,706
Non-financial companies and producer households	369,683	134,365	105,172
<i>of which: Small firms</i>	68,252	20,306	20,725
Consumer households	447,594	151,050	103,569
<i>of which: loans for house purchases</i>	417,997	142,640	96,709
Loans secured by pledge of salary	18,719	3,962	2,584
<i>of which:</i>			
Producer households	35	9	8
Consumer households	18,683	3,953	2,577

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

Source: supervisory returns

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Personal loans	70,065	17,966	12,424
<i>of which:</i>			
Producer households	1,525	343	255
Consumer households	68,518	17,611	12,166
Factoring	25,719	9,402	5,545
<i>of which:</i>			
General government	2,872	173	157
Financial companies (excluding Monetary Financial Institutions)	794	722	35
Non-financial companies and producer households	20,298	7,852	4,908
<i>of which:</i> Small firms	406	119	105
Consumer households	1,564	531	443
Financial leasing	27,737	9,407	6,898
<i>of which:</i>			
General government	476	303	83
Financial companies (excluding Monetary Financial Institutions)	223	98	57
Non-financial companies and producer households	25,255	8,387	6,247
<i>of which:</i> Small firms	5,381	1,715	1,374
Consumer households	1,693	586	491

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
LOANS	528,907	179,802	82,278
<i>of which:</i>			
Current accounts	136,375	7,265	2,867
<i>of which:</i>			
General government	118,898	230	163
Financial companies (excluding Monetary Financial Institutions)	2,260	147	59
Non-financial companies and producer households	10,402	4,700	1,994
<i>of which: Small firms</i>	1,844	1,125	563
Consumer households	4,156	2,098	631
Mortgage loans	231,350	114,694	53,217
<i>of which:</i>			
General government	49,982	11,877	6,646
Financial companies (excluding Monetary Financial Institutions)	3,259	796	2,073
Non-financial companies and producer households	73,075	41,015	16,056
<i>of which: Small firms</i>	12,675	9,534	5,012
Consumer households	103,894	60,777	28,304
of which: loans for house purchases	96,378	55,953	26,317
Loans secured by pledge of salary	3,901	5,123	3,148
<i>of which:</i>			
Producer households	5	7	6
Consumer households	3,895	5,115	3,143

Financing and Funding

Loans (excluding bad loans)

by technical form, geographical area and customer sector

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Personal loans	15,263	15,766	8,646
<i>of which:</i>			
Producer households	336	371	221
Consumer households	14,926	15,390	8,425
Factoring	6,966	2,764	1,042
<i>of which:</i>			
General government	1,576	734	233
Financial companies (excluding Monetary Financial Institutions)	25	12	..
Non-financial companies and producer households	5,052	1,794	692
<i>of which:</i> Small firms	76	72	33
Consumer households	254	222	114
Financial leasing	5,707	4,027	1,699
<i>of which:</i>			
General government	43	42	5
Financial companies (excluding Monetary Financial Institutions)	46	14	8
Non-financial companies and producer households	5,233	3,789	1,599
<i>of which:</i> Small firms	1,013	839	440
Consumer households	360	172	83

Financing and Funding

Access to data:

[TFR10254](#)

Consumer credit

by region of customer

(stocks in millions of euro)

4th quarter 2025

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

	Total	Banks	Financial intermediaries
ITALY	177,542	126,925	50,617
North West Italy	48,934	34,334	14,600
Piedmont	13,739	10,052	3,687
Valle d'Aosta	369	263	105
Lombardy	30,300	21,054	9,246
Liguria	4,527	2,964	1,563
North East Italy	31,855	22,160	9,695
Trentino Alto Adige	1,856	1,365	492
Veneto	13,185	9,140	4,044
Friuli-Venezia Giulia	3,334	2,294	1,040
Emilia Romagna	13,480	9,361	4,119
Central Italy	38,788	27,837	10,952
Tuscany	12,449	8,766	3,682
Umbria	2,920	2,041	878
Marche	3,941	2,838	1,103
Lazio	19,479	14,190	5,288
Southern Italy	37,295	27,537	9,758
Abruzzo	3,907	2,846	1,061
Molise	782	583	199
Campania	14,595	10,924	3,671
Apulia	10,876	8,088	2,789
Basilicata	1,325	964	360
Calabria	5,810	4,132	1,678
Islands	20,670	15,058	5,611
Sicily	15,480	11,219	4,260
Sardinia	5,190	3,839	1,351

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)

4th quarter 2025

Reporting institutions: **Banks**

	Total	General government	Financial companies (excluding Monetary Financial Institutions)	Non-financial companies	Producer households	Consumer households and others
ITALY	153,700	1,578	9,918	138,860	1,197	2,147
North West Italy	68,724	179	3,337	64,138	281	789
Piedmont	7,922	35	229	7,461	68	130
Valle d'Aosta	206	3	1	200	1	1
Lombardy	56,204	126	3,091	52,173	197	618
Liguria	4,392	16	16	4,303	15	41
North East Italy	29,592	103	834	27,147	708	801
Trentino Alto Adige	3,921	11	48	3,438	167	257
Veneto	6,160	20	199	5,579	90	271
Friuli-Venezia Giulia	7,678	13	29	7,247	352	37
Emilia Romagna	11,833	58	557	10,883	99	235
Central Italy	47,115	1,232	5,672	39,661	104	446
Tuscany	4,394	15	32	4,207	47	95
Umbria	483	1	5	458	6	12
Marche	870	3	14	805	19	29
Lazio	41,368	1,213	5,621	34,191	32	311
Southern Italy	7,123	60	55	6,842	75	91
Abruzzo	948	2	5	913	14	14
Molise	41	..	1	35	2	2
Campania	4,856	22	12	4,772	17	33
Apulia	995	35	15	880	29	36
Basilicata	104	..	2	97	4	1
Calabria	178	..	20	144	9	5
Islands	1,146	4	20	1,073	29	20
Sicily	743	1	11	702	17	12
Sardinia	402	3	10	371	11	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)

4th quarter 2025

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

Total	General government	Financial companies	Non-financial companies	Producer households	Consumer households and others
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Factoring: without recourse

Nominal value of receivables acquired	21,438	2,774	123	16,804	94	1,643
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Factoring: with recourse

Advances to assignor	6,899	26	1,045	5,721	84	23
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Nominal value of receivables acquired	10,915	80	1,381	9,109	104	241
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Total exposure in respect of finance leases

	39,341	143	466	35,240	2,215	1,278
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Receivables for consumer credit

	50,617	-	-	-	-	50,617
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Other finance

	7,727	73	570	4,738	947	1,398
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Notes: This table basically corresponds to the previous table TDB10288. The distribution, by customer sector, of the nominal value of the credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory returns

Financing and Funding

Access to data:

[TFR10289](#)

Non-bank loans (excluding bad loans) by technical form and customer geographical area

(stocks in millions of euro)

4th quarter 2025

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

Italy	North West Italy	North East Italy	Central Italy	Southern Italy	Islands
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Factoring: without recourse

Nominal value of credits acquired	21,440	8,542	4,821	5,974	1,577	526
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Factoring: with recourse

Advances to assignor	6,904	3,911	1,240	887	685	182
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Nominal value of credits acquired	10,921	4,946	1,944	2,611	1,084	336
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Total exposure in respect of finance leases

	39,341	13,223	12,342	6,617	5,030	2,130
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Receivables for consumer credit

	50,617	14,600	9,695	10,952	9,758	5,611
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Other finance

	7,727	3,499	1,679	1,169	797	581
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Notes: This table basically corresponds to the previous table TDB10289. The distribution, by customer location, of the nominal value of credits acquired for factoring transactions is carried out with recourse when referring to the assignors and without recourse when referring to the debtors. The data only include transactions with resident customers, including Monetary Financial Institutions.

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20163](#)

Deposits and postal savings

by customer region and sector

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and Bancoposta**

	Total	of which:		
		Non-financial companies	Producer households	Consumer households
ITALY	2,162,533	449,705	91,353	1,198,496
North West Italy	657,081	169,046	26,733	370,497
Piedmont	138,468	27,826	6,818	92,526
Valle d'Aosta	5,264	1,368	235	2,891
Lombardy	468,616	132,293	17,608	242,557
Liguria	44,732	7,560	2,073	32,523
North East Italy	455,688	118,984	22,202	267,122
Trentino Alto Adige	54,667	14,196	3,702	30,669
Veneto	190,303	47,212	8,305	108,923
Friuli-Venezia Giulia	45,669	9,493	1,764	27,191
Emilia Romagna	165,049	48,082	8,431	100,339
Central Italy	522,762	94,102	17,161	247,912
Tuscany	109,465	24,127	5,947	74,601
Umbria	22,511	5,544	1,110	14,893
Marche	44,364	9,039	2,480	31,149
Lazio	346,421	55,392	7,624	127,270
Southern Italy	305,587	49,154	17,764	226,626
Abruzzo	33,637	5,849	2,005	24,346
Molise	8,088	891	437	6,472
Campania	127,597	23,121	6,547	93,059
Apulia	87,080	13,526	5,774	64,154
Basilicata	14,914	1,993	903	11,550
Calabria	34,271	3,774	2,098	27,046
Islands	119,875	18,418	7,494	86,338
Sicily	84,028	13,040	4,808	61,502
Sardinia	35,847	5,378	2,686	24,836

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

Source: supervisory reports

Financing and Funding

Access to data:

[TFR20269](#)

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
DEPOSITS	2,110,273	649,862	448,678
Sight and overnight deposits	7,606	2,885	1,496
General government	52	5	4
Financial companies (excluding Monetary Financial Institutions)	408	93	198
Non-financial companies and producer households	1,245	337	272
<i>of which:</i> Small firms	173	46	46
Consumer households	4,869	1,600	1,002
With agreed maturity	127,774	47,143	35,356
General government	10,589	1,188	346
Financial companies (excluding Monetary Financial Institutions)	28,814	14,259	10,575
Non-financial companies and producer households	33,536	13,400	9,318
<i>of which:</i> Small firms	2,677	757	1,048
Consumer households	51,904	17,756	14,723
Redeemable at notice	326,543	70,669	54,360
General government	4,379	800	295
Financial companies (excluding Monetary Financial Institutions)	275	145	25
Non-financial companies and producer households	12,905	2,818	2,424
<i>of which:</i> Small firms	11,123	2,251	1,915
Consumer households	308,577	66,827	51,555

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

Source: supervisory reports

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

	Italy	North West Italy	North East Italy
Customer current accounts	1,430,351	516,380	344,720
General government	45,685	3,114	7,876
Financial companies (excluding Monetary Financial Institutions)	96,609	56,081	18,709
Non-financial companies and producer households	472,699	172,555	124,768
<i>of which:</i> Small firms	98,313	30,907	26,480
Consumer households	777,710	272,705	186,590
Savings certificates issued	21,109	6,286	8,277
General government	69	11	37
Financial companies (excluding Monetary Financial Institutions)	917	193	171
Non-financial companies and producer households	6,036	2,366	1,839
<i>of which:</i> Small firms	1,251	468	511
Consumer households	13,654	3,573	6,104

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
DEPOSITS	501,455	294,058	114,679
Sight and overnight deposits	1,468	1,132	625
General government	28	11	4
Financial companies (excluding Monetary Financial Institutions)	114	2	1
Non-financial companies and producer households	450	142	45
<i>of which: Small firms</i>	32	31	18
Consumer households	841	864	563
With agreed maturity	32,613	8,999	3,662
General government	8,765	83	207
Financial companies (excluding Monetary Financial Institutions)	3,772	135	73
Non-financial companies and producer households	7,906	1,859	1,054
<i>of which: Small firms</i>	392	385	94
Consumer households	10,409	6,736	2,279
Redeemable at notice	65,096	105,258	31,160
General government	2,186	910	189
Financial companies (excluding Monetary Financial Institutions)	74	27	5
Non-financial companies and producer households	2,803	3,793	1,066
<i>of which: Small firms</i>	2,425	3,504	1,028
Consumer households	59,924	100,422	29,848

Financing and Funding

Deposits

by technical form, customer geographical area and sector

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

	Central Italy	Southern Italy	Islands
Customer current accounts	315,957	175,182	78,112
General government	27,128	4,002	3,564
Financial companies (excluding Monetary Financial Institutions)	19,103	1,818	899
Non-financial companies and producer households	94,194	58,501	22,681
<i>of which: Small firms</i>	17,357	16,218	7,351
Consumer households	162,761	107,040	48,613
Savings certificates issued	4,665	1,619	264
General government	18	2	1
Financial companies (excluding Monetary Financial Institutions)	505	43	6
Non-financial companies and producer households	1,380	391	58
<i>of which: Small firms</i>	153	105	15
Consumer households	2,624	1,167	186

Financing and Funding

Access to data:

[TFR40082](#)

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

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

TOTAL	3,086,946	274,261	1,228,443
Italian government securities	784,595	75,172	323,691
<i>of which:</i> BOTs	53,938	6,671	26,605
BTPs	709,867	65,284	291,199
CCTs	13,978	2,474	3,864
Equity securities	487,940	82,627	138,058
<i>of which:</i> in non-euro-area currencies	124,974	5,731	33,032
Debt securities other than italian government securities	759,508	46,303	120,957
<i>of which:</i> in non-euro-area currencies	83,982	3,242	21,056
Units of collective investment undertakings	1,016,830	66,542	640,122
Securities other than debt and equity securities	2,638	429	547

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by type of securities and deposits

(stocks in millions of euro)

4th quarter 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	
TOTAL	176,177	19,961	112,005	2,075,862	234,528	1,091,141
Italian government securities	24,794	2,804	13,468	593,286	66,686	306,149
<i>of which:</i> BOTs	2,283	351	1,431	39,804	6,262	25,062
BTPs	21,120	2,191	11,046	541,962	57,694	276,448
CCTs	1,374	258	981	7,470	2,002	2,736
Equity securities	13,854	1,751	9,455	337,676	73,883	124,900
<i>of which:</i> in non-euro-area currencies	8,391	1,126	5,689	43,832	4,391	26,413
Debt securities other than Italian government securities	41,500	7,707	17,314	374,083	34,627	100,094
<i>of which:</i> in non-euro-area currencies	2,461	249	1,847	34,071	2,471	18,738
Units of collective investment undertakings	95,259	7,628	71,120	758,488	56,039	555,205
Securities other than debt and equity securities	..	..	-	2,225	267	515

Financing and Funding

Access to data:

[TFR40087](#)

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

	Total	of which:	
		Non-financial companies and producer households	Consumer households and others
ITALY	3,086,946	274,261	1,228,443
North West Italy	1,479,649	97,700	563,081
Piedmont	310,671	22,837	142,595
Valle d'Aosta	4,141	293	2,965
Lombardy	1,101,508	70,016	370,524
Liguria	63,329	4,554	46,998
North East Italy	633,109	56,007	300,608
Trentino Alto Adige	38,239	3,961	21,905
Veneto	246,635	16,706	107,405
Friuli-Venezia Giulia	77,710	2,804	23,486
Emilia Romagna	270,525	32,535	147,812
Central Italy	797,990	99,294	218,866
Tuscany	102,162	11,615	79,319
Umbria	20,362	4,660	12,736
Marche	29,918	3,253	24,957
Lazio	645,548	79,766	101,855
Southern Italy	123,754	15,533	104,329
Abruzzo	15,649	1,958	12,938
Molise	2,246	264	1,944
Campania	57,245	7,521	47,274
Apulia	33,735	3,757	29,556
Basilicata	4,454	568	3,802
Calabria	10,424	1,465	8,816
Islands	52,443	5,728	41,558
Sicily	37,670	3,948	30,948
Sardinia	14,773	1,780	10,610

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

Source: supervisory reports

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th quarter 2025

Reporting institutions: **Banks and CDP**

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

ITALY	176,177	19,961	112,005
North West Italy	93,253	9,119	53,425
Piedmont	32,126	1,452	13,387
Valle d'Aosta	298	42	254
Lombardy	56,302	7,302	36,315
Liguria	4,527	324	3,469
North East Italy	37,663	4,175	27,100
Trentino Alto Adige	4,358	191	2,620
Veneto	15,035	1,756	9,267
Friuli-Venezia Giulia	2,639	324	2,297
Emilia Romagna	15,631	1,904	12,917
Central Italy	32,112	3,745	21,834
Tuscany	10,006	1,045	8,099
Umbria	1,291	139	1,039
Marche	2,379	431	1,857
Lazio	18,437	2,130	10,838
Southern Italy	10,052	2,229	7,312
Abruzzo	1,183	244	910
Molise	155	17	135
Campania	5,474	1,380	3,745
Apulia	2,320	351	1,911
Basilicata	279	63	194
Calabria	641	174	418
Islands	3,098	693	2,334
Sicily	1,849	260	1,521
Sardinia	1,249	433	813

Financing and Funding

Customer assets under management (at fair value)

by region and customer sector

(stocks in millions of euro)

4th 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	2,075,862	234,528	1,091,141
North West Italy	872,846	79,826	498,295
Piedmont	263,279	19,982	127,087
Valle d'Aosta	3,656	248	2,662
Lombardy	554,285	55,549	325,785
Liguria	51,626	4,047	42,761
North East Italy	439,785	47,014	268,703
Trentino Alto Adige	24,320	3,465	19,084
Veneto	146,858	13,029	96,313
Friuli-Venezia Giulia	25,513	2,340	20,880
Emilia Romagna	243,094	28,180	132,426
Central Italy	606,112	90,736	192,127
Tuscany	87,059	10,018	69,576
Umbria	17,118	4,451	11,453
Marche	26,912	2,739	22,632
Lazio	475,023	73,529	88,466
Southern Italy	109,284	12,330	93,737
Abruzzo	13,990	1,615	11,675
Molise	2,041	238	1,769
Campania	49,242	5,648	41,597
Apulia	30,525	3,193	26,990
Basilicata	4,064	474	3,532
Calabria	9,421	1,162	8,173
Islands	47,836	4,622	38,280
Sicily	34,710	3,402	28,661
Sardinia	13,126	1,221	9,619

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)

4th 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	0.58	0.08	0.11	0.16	0.39
North West Italy	0.09	0.11	0.14	0.56	0.08	0.10	0.14	0.32
Piedmont	0.09	0.10	0.12	0.49	0.07	0.08	0.11	0.25
Valle d'Aosta	0.09	0.10	0.10	0.94	0.06	0.07	0.09	0.16
Lombardy	0.10	0.12	0.15	0.57	0.08	0.11	0.16	0.34
Liguria	0.08	0.10	0.13	0.49	0.07	0.09	0.12	0.23
North East Italy	0.11	0.14	0.17	0.66	0.08	0.10	0.15	0.37
Trentino Alto Adige	0.18	0.24	0.33	0.88	0.16	0.20	0.28	0.56
Veneto	0.11	0.14	0.17	0.53	0.07	0.10	0.14	0.37
Friuli-Venezia Giulia	0.10	0.12	0.14	0.72	0.06	0.08	0.10	0.28
Emilia Romagna	0.10	0.12	0.16	0.72	0.08	0.10	0.15	0.36
Central Italy	0.11	0.14	0.18	0.69	0.11	0.16	0.22	0.55
Tuscany	0.11	0.15	0.21	0.59	0.13	0.19	0.26	0.48
Umbria	0.09	0.11	0.14	0.69	0.08	0.11	0.16	0.33
Marche	0.09	0.10	0.14	0.41	0.08	0.12	0.18	0.37
Lazio	0.11	0.13	0.17	0.76	0.10	0.15	0.22	0.59
Southern Italy	0.07	0.08	0.10	0.38	0.06	0.09	0.12	0.27
Abruzzo	0.07	0.09	0.12	0.41	0.07	0.11	0.16	0.29
Molise	0.08	0.10	0.12	0.44	0.07	0.09	0.13	0.28
Campania	0.06	0.07	0.09	0.35	0.05	0.07	0.10	0.24
Apulia	0.07	0.09	0.12	0.43	0.07	0.10	0.15	0.34
Basilicata	0.07	0.08	0.09	0.39	0.06	0.10	0.17	0.41
Calabria	0.07	0.08	0.10	0.27	0.06	0.08	0.10	0.15
Islands	0.13	0.15	0.18	0.45	0.07	0.11	0.15	0.36
Sicily	0.12	0.13	0.17	0.51	0.07	0.11	0.15	0.39
Sardinia	0.15	0.18	0.20	0.33	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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