



BANCA D'ITALIA
EUROSISTEMA

Comunicato Stampa

DIFFUSO A CURA DEL SERVIZIO SEGRETERIA PARTICOLARE

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MAIN ITEMS OF BANKS' BALANCE SHEETS (1) 12 MONTH PERCENTAGE CHANGES

		LOANS			DEPOSITS AND BONDS		
		Private sector (2)	Households	Non-financial corporations	Private-sector deposits (2) (3)	Bonds	
						issued (4)	of which: held by banks (5)
2010	June	1.2	4.3	-0.8	3.3	-0.3	1.5
	July	1.2	4.4	-0.8	3.1	-0.6	0.6
	Aug.	1.9	4.7	0.0	2.0	-0.5	0.9
	Sept.	2.7	4.7	1.1	1.3	-0.1	-0.3
	Oct.	3.0	4.8	1.3	1.0	0.1	-2.5
	Nov.	3.5	5.0	2.1	-1.4	-0.5	-2.9
	Dec.	3.6	4.9	2.0	-0.7	-1.6	-2.6
2011	Jan.	4.8	5.0	4.3	-1.5	-1.7	-1.7
	Feb.	4.9	5.0	4.7	-0.7	-0.5	-2.7
	Mar.	4.6	5.1	4.7	-0.4	2.1	0.8
	Apr.	4.3	5.3	4.4	-0.2	2.6	1.6
	May	4.4	5.2	5.0	-1.5	4.2	3.5
	June	4.6	5.0	5.2	-1.1	4.7	4.4
	July	4.3	4.7	4.9	-0.7	5.0	4.1

FOOTNOTES

(1) Eurosystem harmonized definitions (see the Methodological Appendix of the "Money and Banking" Supplement to the Statistical Bulletin). The figures refer to the business of Italian banks with counterparties resident in Italy. The growth rates are calculated including loans not stated in banks' balance sheets because securitized (partially estimated up to May 2010) and excluding changes in stocks not due to transactions (e.g. changes due to exchange rate variations, value adjustments and reclassifications). The figures for the last month are provisional. In addition to the monthly developments for the reference month, this press release incorporates revisions to the data for previous months. The related time-series are available on the Bank of Italy's website under Statistics/Statistical database (BIP on-line).

(2) In addition to households and non-financial corporations, the private sector includes insurance corporations, pension funds and the other financial institutions; transactions concluded with central counterparties are excluded.

(3) Includes overnight deposits, deposits with agreed maturity, deposits redeemable at notice and repos; deposits connected with securitizations are excluded.

(4) Nominal value.

(5) Market value.

MAIN BANK INTEREST RATES (1)

	LOANS (2)				DEPOSITS AND BONDS		
	HOUSEHOLDS		NON-FINANCIAL CORPORATIONS		Outstanding deposits (4)	of which: overnight deposits	Bonds issued in the period with initial rate fixation of over 1 year
	Consumer credit (APRC)	Lending for house purchase (APRC)	Bank overdrafts	up to EUR 1 million (3)			
2010							
June	8.75	2.69	3.92	3.02	0.60	0.27	2.55
July	8.77	2.71	3.94	3.11	0.61	0.29	3.73
Aug.	8.67	2.86	4.06	3.23	0.63	0.30	2.92
Sept.	8.20	2.73	4.13	3.12	0.65	0.31	2.73
Oct.	8.39	2.89	4.13	3.28	0.66	0.32	4.12
Nov.	8.39	3.09	4.16	3.31	0.69	0.35	3.34
Dec.	8.33	3.18	4.08	3.24	0.69	0.36	2.52
2011							
Jan.	8.78	3.36	4.25	3.26	0.69	0.35	3.73
Feb.	8.88	3.30	4.28	3.32	0.71	0.37	3.78
Mar.	8.74	3.23	4.23	3.38	0.75	0.40	3.81
Apr.	8.84	3.29	4.33	3.57	0.78	0.43	3.94
May	8.92	3.38	4.47	3.65	0.86	0.48	3.62
June	9.14	3.44	4.53	3.71	0.88	0.50	3.72
July	9.16	3.51	4.64	3.99	0.91	0.53	3.21

FOOTNOTES

(1) Eurosystem harmonized definitions (see the Methodological Appendix of the "Money and Banking" Supplement to the Statistical Bulletin). The figures refer to the business of Italian banks with counterparties resident in Italy and the rest of the euro area. The figures for the last month are provisional. In addition to the monthly developments for the reference month, this press release incorporates revisions to the data for previous months. The related time-series are available on the Bank of Italy's website under Statistics/Statistical database (BIP on-line).

(2) With the exception of bank overdrafts, the figures refer to transactions carried out in the reference period (new business).

(3) Loans for individual amounts up to and over EUR 1 million other than bank overdrafts.

(4) Includes overnight deposits, deposits with agreed maturity, deposits redeemable at notice and repos.

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