

Banks and money: national data

12 June 2023

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www.bancaditalia.it/statistiche/index.html

Figure 1

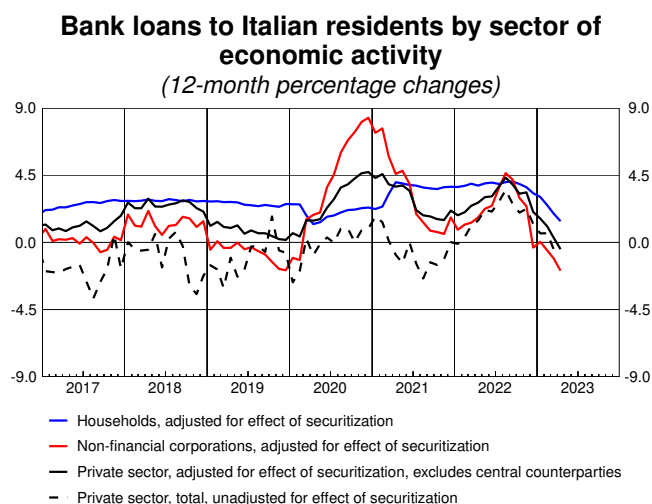
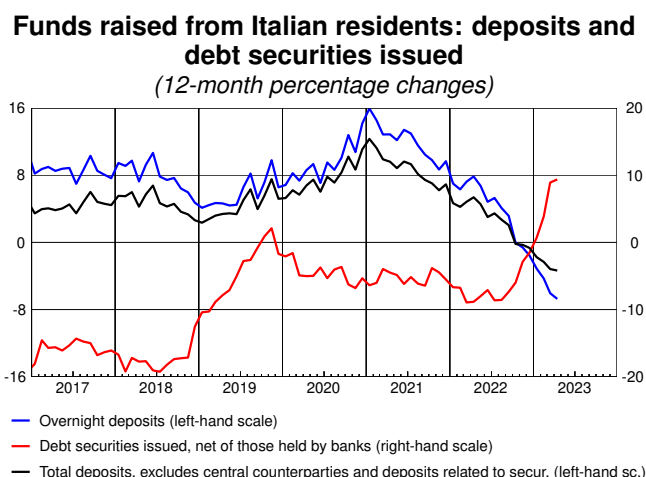


Figure 2



In April lending to the private sector, adjusted in line with the European System of Central Banks (ESCB) harmonised methodology, decreased by 0.5 per cent on an annual basis (they grew by 0.3 in March). Lending to households increased by 1.4 per cent on an annual basis (1.9 in March), while that to non-financial corporations decreased by 1.9 per cent (-1.1 in the previous month). Private sector deposits decreased by 3.4 per cent on an annual basis (-3.2 in March); bond funding increased by 9.4 per cent on the corresponding period (8.9 per cent in March).

Figure 3

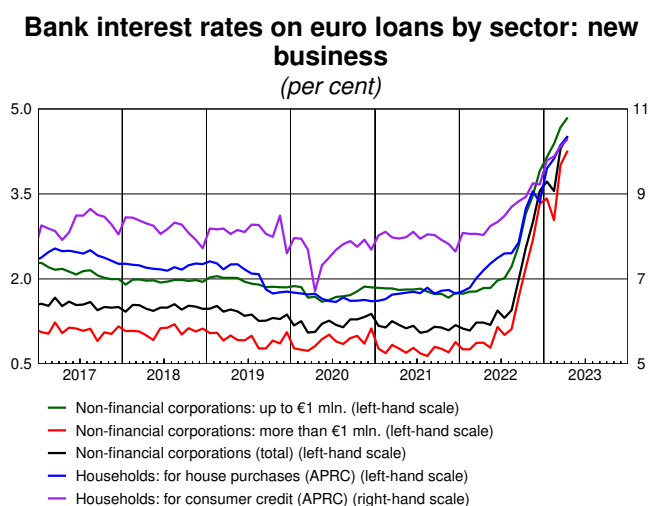
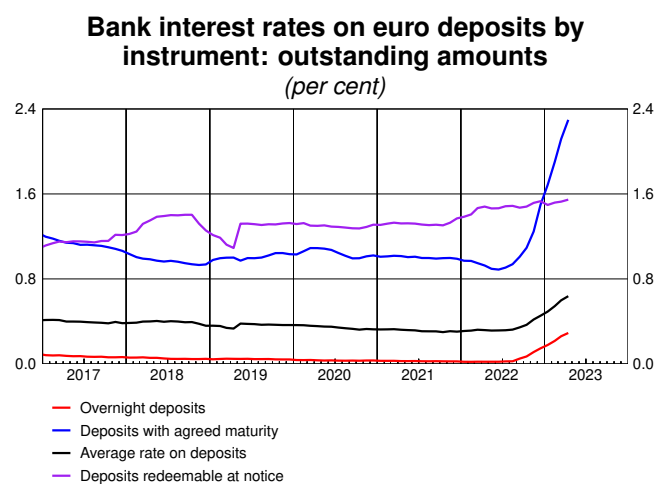


Figure 4



The interest rates on loans granted during the reference month to households for house purchase including ancillary costs (Annual Percentage Rate of Charge, APRC) came to 4.52 per cent (4.36 in March); the share of these loans with initial period of interest rate fixation up to 1 year came to 41 per cent in April (37 in the previous month). The APRC on new consumer loans came to 10.29 per cent (10.12 in the previous month). Interest rates on new lending to non-financial corporations amounted to 4.52 per cent (4.30 in the previous month); those on new loans of up to €1 million were equal to 4.85 per cent, while the rates on new loans of above that amount were equal to 4.26 per cent. Rates on the outstanding amount of deposits were equal to 0.64 per cent (0.60 in March).

Reference period: April 2023

Notice to readers

'Banks and Money: National Data' is issued monthly and includes aggregated national data on the banking system, which for the most part follow the Eurosystem harmonized definitions.

The publication comprises 40 tables and is divided into three sections.

Section 1. Banking statistics: balance sheets and other information

Section 2. Bank interest rates

Section 3. Single monetary policy statistics: the Italian components

The "[Methods and Sources: Methodological Notes](#)" is printed separately but forms an integral part of the publication and describes its content.

Starting from the report published on March 9, 2023 (with reference date of January 2023), the seasonally adjusted series reported in Tables BSID0100 and BSID0200 have been revised with the adoption of a new procedure for estimating the seasonal component which is aligned to the one used by the European Central Bank. With the new estimates the infra-annual dynamics of the time series did not change substantially (for more information, see "Methods and Sources: Methodological Notes").

Starting from January 2023 Croatia joined the Economic and Monetary Union. Its accession to the euro area had an impact on the time series of the publication (for more information, see "Methods and Sources: Methodological Notes").

In order to rationalize the statistical dissemination on credit quality, information on monthly bad loans will be no further released in Tables BSIB0900 (Bad debts by sector of economic activity: residents of Italy), ATECO200 (Bad debts by branch of economic activity: residents of Italy) from the publication of April 2024 onwards; accordingly, also the information on the percentage changes of the monthly bad debts available in the online tables BSIB1000 and BSIB1010 will be discontinued. This innovation relies on the consideration that a more appropriate analysis of the bad debt has to take into account also the total of non-performing loans, which are available on a quarterly basis and are harmonized at European level. For further details, see "[Credit quality Handbook on the data published by the Bank of Italy](#)".

In the next future the Bank of Italy's statistical dissemination on credit quality will be enriched by the following information: (a) the quarterly data on bad loans available in the statistical report "Banks and Financial Institutions: Credit Conditions and Risk by Sector and Geographical Area" will be integrated with the breakdown related to the branch of economic activity; (b) the information on total non-performing loans net of provisions available in the publication "The Italian economy in brief" will be published on quarterly basis (at present the publication is semi-annual).

General information

- I Unless indicated otherwise, figures have been computed by the Bank of Italy.
- II Symbols and Conventions:
 - the phenomenon does not occur;
 - the phenomenon occurs but its value is not known;
 - .. the value is known but is nil or less than half the final digit shown.

Figures in parentheses in roman type () are provisional. Those in parentheses in italics () are estimated.
- III The tables are identified both by a number and by an alphanumeric code that defines the content of the table in the electronic database holding the information to be released to the public. A similar code identifies the different aggregates shown in each table.

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A brief description of the content of this report, of the methodology and of the data revision policy is available in

[Methods and Sources: Methodological Notes](#)

Section 1

Banks: balance sheet and other information

Banks and Money: National Data

Table 1.1

Access to data:

[BSIB0100](#)

Balance sheet of banks resident in Italy: assets

(end-of-period stocks in millions of euros)

| | Cash | Loans | | | Holdings of securities other than shares | | |
|------------------|---------|--------------------|--|-------------------|--|--------------------|---------------|
| | | Residents of Italy | Residents of other euro area countries | Rest of the world | Residents of Italy | | |
| | | | | | MFIs | General government | Other sectors |
| 2021 | 10,797 | 2,453,374 | 146,776 | 106,212 | 52,048 | 409,343 | 150,422 |
| 2022 - Apr. | 9,890 | 2,470,412 | 149,426 | 106,279 | 50,040 | 422,165 | 146,990 |
| May | 9,649 | 2,479,511 | 148,699 | 105,182 | 49,757 | 417,449 | 146,047 |
| June | 9,829 | 2,411,094 | 146,378 | 109,813 | 48,277 | 412,084 | 145,029 |
| July | 9,848 | 2,411,087 | 156,631 | 111,996 | 48,590 | 415,175 | 143,341 |
| Aug. | 9,907 | 2,406,656 | 151,077 | 111,041 | 48,813 | 403,268 | 140,124 |
| Sept. | 9,838 | 2,387,757 | 161,000 | 109,517 | 48,455 | 386,993 | 140,023 |
| Oct. | 9,651 | 2,394,365 | 154,065 | 107,268 | 48,284 | 395,375 | 136,868 |
| Nov. | 9,566 | 2,401,369 | 152,532 | 103,329 | 49,491 | 393,131 | 139,166 |
| Dec. | 10,442 | 2,303,401 | 158,324 | 96,473 | 47,909 | 376,284 | 154,293 |
| 2023 - Jan. | 9,482 | 2,311,968 | 151,802 | 97,087 | 48,130 | 384,523 | 152,635 |
| Feb. | 9,271 | 2,296,578 | 148,807 | 96,147 | 48,296 | 390,899 | 151,881 |
| Mar. | 8,989 | 2,267,671 | 156,641 | 98,976 | 48,303 | 392,318 | 150,794 |
| Apr. | (9,548) | (2,283,626) | (155,460) | (98,858) | (48,013) | (391,851) | (143,867) |

| | Holdings of securities other than shares | | | Holdings of securities other than shares of the rest of the world | Shares and other equity | |
|------------------|--|--------------------|---------------|---|-------------------------|---------------|
| | Residents of other euro area countries | | | | Residents of Italy | |
| | MFIs | General government | Other sectors | | MFIs | Other sectors |
| 2021 | 23,675 | 71,450 | 15,809 | 59,293 | 23,157 | 79,625 |
| 2022 - Apr. | 24,475 | 75,962 | 16,046 | 62,057 | 21,308 | 74,203 |
| May | 24,755 | 77,704 | 15,963 | 62,766 | 21,273 | 78,064 |
| June | 24,641 | 76,333 | 15,352 | 62,730 | 21,809 | 76,948 |
| July | 25,161 | 76,913 | 15,464 | 65,748 | 21,956 | 79,881 |
| Aug. | 24,489 | 74,327 | 15,241 | 65,943 | 22,012 | 79,618 |
| Sept. | 24,223 | 73,858 | 15,245 | 64,262 | 21,675 | 79,469 |
| Oct. | 23,542 | 76,162 | 14,807 | 64,171 | 21,729 | 79,551 |
| Nov. | 25,381 | 77,588 | 14,966 | 64,082 | 20,645 | 79,490 |
| Dec. | 24,711 | 75,609 | 13,600 | 62,954 | 20,593 | 79,005 |
| 2023 - Jan. | 25,934 | 78,644 | 14,431 | 63,622 | 20,678 | 78,957 |
| Feb. | 26,179 | 80,313 | 14,002 | 65,485 | 20,691 | 78,845 |
| Mar. | 26,882 | 81,647 | 13,620 | 66,422 | 20,839 | 79,400 |
| Apr. | (27,267) | (84,563) | (14,008) | (65,766) | (20,719) | (79,685) |

| | Shares and other equity | | | Money market funds shares/units | Fixed assets | Remaining assets | Total assets |
|------------------|--|---------------|-------------------|---------------------------------|--------------|------------------|--------------|
| | Residents of other euro area countries | | Rest of the world | | | | |
| | MFIs | Other sectors | | | | | |
| 2021 | 38,161 | 15,418 | 17,537 | 191 | 73,931 | 233,978 | 3,981,197 |
| 2022 - Apr. | 38,334 | 15,078 | 17,844 | 2 | 75,851 | 287,869 | 4,064,233 |
| May | 38,338 | 15,200 | 18,017 | 2 | 76,005 | 292,045 | 4,076,426 |
| June | 38,356 | 14,896 | 18,577 | 2 | 75,626 | 314,752 | 4,022,526 |
| July | 38,374 | 14,619 | 18,400 | 2 | 75,882 | 306,824 | 4,035,894 |
| Aug. | 38,380 | 14,558 | 18,456 | 2 | 75,876 | 338,347 | 4,038,135 |
| Sept. | 38,388 | 14,063 | 18,729 | 2 | 75,757 | 381,434 | 4,050,688 |
| Oct. | 38,437 | 14,267 | 18,510 | 2 | 80,210 | 369,994 | 4,047,260 |
| Nov. | 38,292 | 14,379 | 18,304 | 2 | 81,027 | 359,372 | 4,042,113 |
| Dec. | 38,245 | 14,243 | 17,265 | 2 | 81,232 | 390,169 | 3,964,755 |
| 2023 - Jan. | 40,270 | 14,305 | 15,438 | 3 | 81,248 | 356,912 | 3,946,068 |
| Feb. | 40,276 | 14,266 | 15,797 | 3 | 81,301 | 382,118 | 3,961,156 |
| Mar. | 40,345 | 14,258 | 15,486 | 3 | 81,281 | 362,230 | 3,926,105 |
| Apr. | (40,357) | (14,341) | (15,293) | (3) | (81,583) | (384,567) | (3,959,374) |

Balance sheet of banks resident in Italy: liabilities*(end-of-period stocks in millions of euros)*

| | Deposits | | | | | | | |
|------------------|--------------------|--------------------|---------------|--------------------------|--|--------------------|---------------|--------------------------|
| | Residents of Italy | | | | Residents of other euro area countries | | | |
| | MFIs | General government | Other sectors | <i>of which: in euro</i> | MFIs | General government | Other sectors | <i>of which: in euro</i> |
| 2021 | 741,389 | 45,503 | 2,055,724 | 2,815,906 | 178,888 | 723 | 29,932 | 179,544 |
| 2022 - Apr. | 746,132 | 50,671 | 2,085,884 | 2,855,794 | 217,141 | 27 | 28,066 | 212,144 |
| May | 751,609 | 50,297 | 2,079,704 | 2,854,697 | 215,769 | 29 | 27,805 | 210,903 |
| June | 719,587 | 50,559 | 2,040,175 | 2,782,771 | 199,458 | 22 | 26,877 | 192,210 |
| July | 723,582 | 52,495 | 2,075,064 | 2,823,756 | 215,411 | 20 | 28,621 | 207,755 |
| Aug. | 716,838 | 52,694 | 2,052,958 | 2,795,147 | 218,849 | 20 | 27,147 | 208,703 |
| Sept..... | 719,083 | 48,875 | 2,027,021 | 2,768,505 | 214,553 | 19 | 29,960 | 211,336 |
| Oct. | 719,602 | 51,122 | 2,025,221 | 2,769,038 | 220,486 | 20 | 28,659 | 213,208 |
| Nov. | 697,948 | 54,323 | 2,016,134 | 2,742,150 | 219,582 | 19 | 27,213 | 213,503 |
| Dec. | 646,371 | 47,277 | 2,042,688 | 2,709,775 | 210,559 | 17 | 27,954 | 208,945 |
| 2023 - Jan. | 618,199 | 49,669 | 2,019,232 | 2,661,516 | 231,762 | 17 | 30,382 | 228,859 |
| Feb. | 615,883 | 49,317 | 2,003,070 | 2,643,718 | 243,138 | 18 | 30,754 | 238,979 |
| Mar. | 613,551 | 49,721 | 1,992,115 | 2,629,531 | 229,522 | 16 | 31,771 | 229,612 |
| Apr. | (603,790) | (49,581) | (2,006,356) | (2,634,847) | (260,287) | (18) | (31,263) | (258,816) |

| | Deposits of the residents of the rest of the world | | Debt securities issued | Capital and reserves | Remaining liabilities | Total liabilities |
|------------------|--|--------------------------|------------------------|----------------------|-----------------------|-------------------|
| | | <i>of which: in euro</i> | | | | |
| 2021 | 76,319 | 55,736 | 260,972 | 340,392 | 251,354 | 3,981,197 |
| 2022 - Apr. | 78,252 | 56,955 | 248,137 | 337,679 | 272,242 | 4,064,233 |
| May | 77,307 | 56,843 | 247,219 | 340,131 | 286,556 | 4,076,425 |
| June | 76,324 | 54,266 | 249,433 | 342,368 | 317,725 | 4,022,526 |
| July | 76,399 | 52,733 | 248,772 | 338,665 | 276,864 | 4,035,893 |
| Aug. | 78,606 | 56,626 | 249,408 | 338,463 | 303,153 | 4,038,135 |
| Sept..... | 78,436 | 55,014 | 252,942 | 343,880 | 335,918 | 4,050,688 |
| Oct. | 74,706 | 52,789 | 254,710 | 344,705 | 328,029 | 4,047,259 |
| Nov. | 75,472 | 55,346 | 257,494 | 344,385 | 349,543 | 4,042,113 |
| Dec. | 72,794 | 51,196 | 256,983 | 342,417 | 317,694 | 3,964,754 |
| 2023 - Jan. | 75,886 | 55,460 | 255,525 | 344,675 | 320,721 | 3,946,067 |
| Feb. | 74,849 | 55,380 | 261,845 | 346,922 | 335,361 | 3,961,156 |
| Mar. | 73,705 | 53,101 | 266,068 | 348,453 | 321,183 | 3,926,105 |
| Apr. | (74,277) | (56,042) | (263,977) | (347,452) | (322,372) | (3,959,374) |

Banks and Money: National Data
Table 1.3
[Access to data:](#)
[BSIB0300](#)
Deposits by sector of economic activity
(end-of-period stocks in millions of euros)

| | Residents of Italy | | | | | | | | |
|------------------|--------------------|--------------------|--------------------------------------|-----------------------|--|------------------------|------------------|---------------------------------|---|
| | MFIs | of which: banks | of which: intragroup positions | General government | | Other sectors | | | |
| | | | | Central government | Local government and social security funds | Insurance companies | Pension funds | Other financial institutions | of which: repos with central counterparties |
| 2021 | 741,389 | 285,962 | 233,192 | 24,417 | 21,087 | 15,096 | 8,869 | 323,149 | 91,890 |
| 2022 - Apr. | 746,132 | 291,686 | 232,177 | 29,231 | 21,440 | 16,058 | 8,533 | 340,015 | 121,702 |
| May | 751,609 | 296,740 | 233,852 | 28,829 | 21,468 | 16,158 | 8,327 | 338,009 | 121,474 |
| June | 719,587 | 286,021 | 227,799 | 28,667 | 21,891 | 13,520 | 8,499 | 313,946 | 101,263 |
| July | 723,582 | 290,035 | 233,132 | 30,171 | 22,325 | 16,021 | 8,354 | 313,964 | 105,443 |
| Aug. | 716,838 | 283,025 | 223,120 | 29,866 | 22,827 | 15,580 | 7,638 | 311,385 | 106,959 |
| Sept. | 719,083 | 286,400 | 228,032 | 26,723 | 22,152 | 15,174 | 7,080 | 297,284 | 93,307 |
| Oct. | 719,602 | 286,711 | 224,740 | 28,978 | 22,144 | 17,553 | 8,307 | 297,678 | 99,399 |
| Nov. | 697,948 | 280,747 | 224,285 | 32,349 | 21,974 | 16,302 | 8,178 | 312,556 | 113,044 |
| Dec. | 646,371 | 288,401 | 227,848 | 24,424 | 22,852 | 15,197 | 8,401 | 300,481 | 87,490 |
| 2023 - Jan. | 618,199 | 284,197 | 223,899 | 26,261 | 23,408 | 16,291 | 8,750 | 327,904 | 117,367 |
| Feb. | 615,883 | 285,750 | 222,130 | 25,969 | 23,349 | 15,246 | 6,438 | 319,351 | 112,688 |
| Mar. | 613,551 | 292,640 | 227,628 | 26,452 | 23,269 | 13,400 | 6,418 | 311,856 | 109,058 |
| Apr. | (603,790) | (284,164) | (202,968) | (26,732) | (22,849) | (15,657) | (7,088) | (304,123) | (107,480) |

| | Residents of Italy | | | | Residents of other euro area countries | | |
|------------------|-------------------------------|------------------------|------------------------|----------------------------|--|--------------------|-----------------------------------|
| | Non-financial corporations | Households | | | MFIs | of which: banks | of which: intragroup positions |
| | | Consumer households | Producer households | Non-profit institutions | | | |
| 2021 | 428,419 | 1,163,425 | 82,771 | 33,996 | 178,888 | 178,070 | 75,365 |
| 2022 - Apr. | 419,744 | 1,178,976 | 87,596 | 34,963 | 217,141 | 216,363 | 76,573 |
| May | 416,263 | 1,178,697 | 86,990 | 35,261 | 215,769 | 215,144 | 73,334 |
| June | 412,856 | 1,169,168 | 86,887 | 35,300 | 199,458 | 199,133 | 80,190 |
| July | 434,184 | 1,177,834 | 90,111 | 34,597 | 215,411 | 215,106 | 82,344 |
| Aug. | 421,296 | 1,176,419 | 86,006 | 34,634 | 218,849 | 218,495 | 84,766 |
| Sept. | 412,716 | 1,173,690 | 86,093 | 34,983 | 214,553 | 214,199 | 94,941 |
| Oct. | 409,362 | 1,170,184 | 87,019 | 35,118 | 220,486 | 220,248 | 88,626 |
| Nov. | 400,846 | 1,158,965 | 84,122 | 35,165 | 219,582 | 219,436 | 87,051 |
| Dec. | 423,977 | 1,174,343 | 85,841 | 34,449 | 210,559 | 210,111 | 85,940 |
| 2023 - Jan. | 376,388 | 1,170,858 | 84,605 | 34,436 | 231,762 | 230,487 | 85,510 |
| Feb. | 378,432 | 1,164,183 | 84,582 | 34,838 | 243,138 | 242,517 | 90,431 |
| Mar. | 391,686 | 1,149,195 | 85,050 | 34,511 | 229,522 | 228,601 | 96,895 |
| Apr. | (408,604) | (1,148,981) | (87,421) | (34,483) | (260,287) | (259,013) | (90,670) |

| | Residents of other euro area countries | | | | Rest of the world | of which: banks |
|------------------|--|---|----------------------------|------------|-------------------|--------------------|
| | General government | Other sectors | | | | |
| | | Insurance companies, pension funds and other financial institutions | Non-financial corporations | Households | | |
| 2021 | 723 | 19,176 | 6,032 | 4,725 | 76,319 | 43,997 |
| 2022 - Apr. | 27 | 18,436 | 4,263 | 5,367 | 78,252 | 40,402 |
| May | 29 | 18,118 | 4,202 | 5,486 | 77,307 | 38,611 |
| June | 22 | 16,087 | 5,095 | 5,696 | 76,324 | 39,107 |
| July | 20 | 18,053 | 4,784 | 5,784 | 76,399 | 39,220 |
| Aug. | 20 | 16,801 | 4,351 | 5,996 | 78,606 | 41,035 |
| Sept. | 19 | 19,643 | 4,200 | 6,118 | 78,436 | 40,425 |
| Oct. | 20 | 17,859 | 4,431 | 6,370 | 74,706 | 37,167 |
| Nov. | 19 | 16,666 | 4,375 | 6,172 | 75,472 | 37,254 |
| Dec. | 17 | 16,891 | 4,859 | 6,204 | 72,794 | 36,959 |
| 2023 - Jan. | 17 | 19,186 | 4,509 | 6,688 | 75,886 | 37,006 |
| Feb. | 18 | 19,282 | 4,423 | 7,049 | 74,849 | 36,720 |
| Mar. | 16 | 19,740 | 4,620 | 7,411 | 73,705 | 37,715 |
| Apr. | (18) | (18,836) | (4,690) | (7,738) | (74,277) | (35,551) |

Banks and Money: National Data

Table 1.4

Access to data:

[BSIB0400](#)

Deposits by sector of economic activity and debt securities issued

(flows in millions of euros)

| | Deposits of other domestic sectors (net of central counterparties) | | | | Debt securities issued, net of securities purchased by banks |
|------------------|--|------------|---------------------------------|--------|--|
| | of which: | | | | |
| | Non-financial corporations | Households | Other financial institutions | | |
| 2020 | 172,167 | 86,552 | 83,304 | 451 | -12,653 |
| 2021 | 118,750 | 43,155 | 62,043 | 9,115 | -12,150 |
| 2022 - Mar. | 9,236 | 6,354 | 4,258 | 709 | -5,138 |
| Apr. | 26,126 | 17,594 | 7,355 | -2,093 | -2,190 |
| May | -5,171 | -3,346 | -545 | -1,199 | -611 |
| June | -18,657 | -3,624 | -9,662 | -2,869 | 2,312 |
| July | 31,614 | 21,135 | 11,125 | -2,965 | -1,342 |
| Aug. | -20,761 | -12,998 | -5,520 | -1,069 | -383 |
| Sept. | -12,306 | -8,741 | -2,345 | -227 | 2,847 |
| Oct. | -4,589 | -3,211 | -2,399 | -2,609 | 2,388 |
| Nov. | -21,871 | -8,203 | -13,971 | 1,625 | 3,878 |
| Dec. | 37,119 | 23,331 | 16,442 | -1,813 | 1,748 |
| 2023 - Jan. | -52,186 | -47,467 | -4,700 | -1,482 | -1,085 |
| Feb. | -10,603 | 2,299 | -6,332 | -3,189 | 5,689 |
| Mar. | -6,383 | 13,430 | -14,802 | -3,174 | 4,732 |
| Apr. | (21,980) | (17,002) | (2,152) | (-115) | (-1,476) |

Banks and Money: National Data
Table 1.5
[Access to data:](#)
[BSIB0500](#)
Funds raised from other General government and other sectors, by maturity and type
(end-of-period stocks in millions of euros)

| | Deposits of residents of Italy | | | | | | |
|------------------|--|-------------------------------|---|--|--|-----------------------------------|---------------------------------------|
| | Overnight deposits | Deposits with agreed maturity | | | Deposits redeemable at notice | Repos | of which: with central counterparties |
| | | Up to 2 years | More than 2 years | of which: related to operations of loans sales | | | |
| 2021 | 1,480,121 | 33,486 | 154,825 | 125,445 | 315,978 | 92,401 | 91,890 |
| 2022 - Apr. | 1,485,921 | 31,824 | 148,418 | 121,754 | 318,300 | 122,862 | 121,702 |
| May | 1,481,261 | 30,990 | 147,554 | 121,264 | 318,978 | 122,388 | 121,474 |
| June | 1,465,174 | 30,668 | 146,159 | 120,142 | 318,219 | 101,847 | 101,263 |
| July | 1,496,775 | 29,718 | 144,855 | 118,823 | 319,622 | 106,418 | 105,443 |
| Aug. | 1,474,819 | 30,492 | 141,712 | 115,726 | 320,610 | 108,151 | 106,959 |
| Sept. | 1,461,204 | 32,840 | 141,213 | 115,400 | 319,533 | 94,384 | 93,307 |
| Oct. | 1,452,490 | 36,682 | 138,042 | 112,400 | 319,452 | 100,699 | 99,399 |
| Nov. | 1,424,560 | 43,076 | 138,416 | 112,192 | 317,412 | 114,644 | 113,044 |
| Dec. | 1,458,155 | 46,337 | 153,116 | 127,602 | 319,474 | 88,458 | 87,490 |
| 2023 - Jan. | 1,402,725 | 48,957 | 152,077 | 126,692 | 320,317 | 118,563 | 117,367 |
| Feb. | 1,384,107 | 55,683 | 151,336 | 126,011 | 321,324 | 113,970 | 112,688 |
| Mar. | 1,368,648 | 64,528 | 150,850 | 125,227 | 320,552 | 110,806 | 109,058 |
| Apr. | (1,384,894) | (70,390) | (144,915) | (119,304) | (319,562) | (109,444) | (107,480) |
| | Deposits of residents of other euro area countries | | | | | Deposits of the rest of the world | |
| | Overnight deposits | Deposits with agreed maturity | | Deposits redeemable at notice | Repos | | |
| | | Up to 2 years | More than 2 years | | | | |
| 2021 | 13,702 | 5,607 | 7,966 | 577 | 2,779 | 32,322 | |
| 2022 - Apr. | 12,027 | 6,361 | 7,781 | 363 | 1,540 | 37,850 | |
| May | 11,193 | 6,113 | 7,851 | 363 | 2,294 | 38,696 | |
| June | 11,158 | 6,424 | 7,969 | 362 | 970 | 37,217 | |
| July | 12,120 | 6,672 | 7,766 | 368 | 1,699 | 37,178 | |
| Aug. | 10,608 | 6,952 | 7,861 | 364 | 1,368 | 37,571 | |
| Sept. | 13,163 | 7,230 | 8,113 | 367 | 1,092 | 38,011 | |
| Oct. | 11,757 | 7,288 | 8,094 | 374 | 1,151 | 37,539 | |
| Nov. | 10,027 | 7,697 | 8,044 | 368 | 1,081 | 38,217 | |
| Dec. | 10,166 | 8,344 | 8,213 | 351 | 883 | 35,835 | |
| 2023 - Jan. | 11,343 | 8,613 | 8,196 | 346 | 1,888 | 38,880 | |
| Feb. | 11,050 | 8,602 | 8,248 | 342 | 2,515 | 38,129 | |
| Mar. | 11,037 | 9,301 | 8,256 | 345 | 2,833 | 35,990 | |
| Apr. | (10,246) | (9,504) | (8,316) | (331) | (2,867) | (38,726) | |
| | Debt securities issued | | | | | Total | |
| | Up to 2 years | More than 2 years | Memorandum item: debt securities issued over 1 year, at variable rate | Memorandum item: covered bonds | Memorandum item: held by Italian banks | | |
| | | | | | | | |
| 2021 | 4,983 | 255,989 | 82,574 | 57,162 | 52,048 | 2,400,735 | |
| 2022 - Apr. | 4,005 | 244,133 | 81,439 | 55,034 | 50,040 | 2,421,384 | |
| May | 4,515 | 242,704 | 79,948 | 55,158 | 49,757 | 2,414,900 | |
| June | 5,201 | 244,232 | 78,782 | 55,658 | 48,277 | 2,375,599 | |
| July | 4,336 | 244,436 | 79,625 | 56,524 | 48,590 | 2,411,965 | |
| Aug. | 4,325 | 245,083 | 80,269 | 56,923 | 48,813 | 2,389,917 | |
| Sept. | 4,516 | 248,426 | 82,474 | 55,813 | 48,455 | 2,370,092 | |
| Oct. | 5,504 | 249,206 | 83,722 | 55,643 | 48,284 | 2,368,278 | |
| Nov. | 6,414 | 251,080 | 84,238 | 55,483 | 49,491 | 2,361,036 | |
| Dec. | 5,840 | 251,143 | 85,385 | 53,390 | 47,909 | 2,386,315 | |
| 2023 - Jan. | 5,792 | 249,733 | 86,433 | 52,080 | 48,130 | 2,367,430 | |
| Feb. | 5,982 | 255,863 | 92,401 | 53,947 | 48,296 | 2,357,149 | |
| Mar. | 7,905 | 258,163 | 100,852 | 57,875 | 48,303 | 2,349,215 | |
| Apr. | (8,202) | (255,776) | (104,133) | (58,239) | (48,013) | (2,363,174) | |

Banks and Money: National Data
Table 1.6
[Access to data:](#)
[BSIB0600](#)
Loans by sector of economic activity
(end-of-period stocks in millions of euros)

| | Residents of Italy | | | | | | | |
|------------------|--|---|---|----------------------------|--|---|---|--|
| | MFIs | Other sectors | | General government | | Other sectors | | |
| | | <i>of which:</i> banks | <i>of which:</i> intragroup positions | Central government | Local government and social security funds | Insurance companies and pension funds | Other financial institutions | <i>of which:</i> repos with central counterparties |
| 2021 | 689,082 | 284,587 | 233,192 | 194,250 | 66,475 | 4,656 | 172,937 | 37,405 |
| 2022 - Apr. | 695,837 | 289,889 | 232,177 | 192,425 | 69,302 | 5,093 | 177,502 | 36,967 |
| May | 698,972 | 296,332 | 233,852 | 191,339 | 69,203 | 4,941 | 172,362 | 37,374 |
| June | 627,356 | 284,229 | 227,799 | 194,127 | 68,116 | 5,008 | 172,405 | 33,853 |
| July | 621,396 | 288,322 | 233,132 | 193,058 | 67,847 | 4,735 | 172,044 | 36,473 |
| Aug. | 617,635 | 281,870 | 223,120 | 193,608 | 67,682 | 4,398 | 167,718 | 33,312 |
| Sept. | 600,760 | 284,823 | 228,032 | 192,878 | 67,802 | 3,886 | 166,560 | 31,452 |
| Oct. | 619,699 | 286,428 | 224,740 | 192,050 | 67,880 | 3,700 | 163,689 | 31,466 |
| Nov. | 621,865 | 279,961 | 224,285 | 187,344 | 68,100 | 3,477 | 174,336 | 36,161 |
| Dec. | 532,667 | 287,425 | 227,848 | 195,994 | 67,563 | 3,462 | 175,732 | 28,061 |
| 2023 - Jan. | 558,970 | 283,756 | 223,899 | 188,013 | 68,702 | 3,443 | 166,429 | 29,705 |
| Feb. | 547,377 | 283,476 | 222,130 | 183,552 | 68,769 | 3,292 | 170,735 | 36,501 |
| Mar. | 519,933 | 289,182 | 227,628 | 182,746 | 68,567 | 3,333 | 171,105 | 35,214 |
| Apr. | (548,448) | (279,970) | (202,968) | (178,286) | (68,953) | (3,279) | (171,397) | (38,865) |
| | Residents of Italy | | | | Residents of other euro area countries | | | |
| | Non-financial corporations | Households | | | MFIs | <i>of which:</i> banks | <i>of which:</i> intragroup positions | |
| | | Consumer households | Producer households | Non-profit institutions | | | | |
| 2021 | 663,169 | 575,240 | 79,923 | 7,641 | 124,326 | 123,953 | 52,195 | |
| 2022 - Apr. | 660,685 | 582,006 | 79,664 | 7,899 | 126,504 | 126,401 | 65,197 | |
| May | 669,863 | 585,031 | 79,928 | 7,873 | 125,616 | 125,307 | 67,589 | |
| June | 668,878 | 588,013 | 79,618 | 7,574 | 121,799 | 121,442 | 68,731 | |
| July | 674,045 | 591,605 | 78,918 | 7,440 | 132,554 | 132,231 | 71,707 | |
| Aug. | 678,881 | 590,536 | 78,761 | 7,436 | 127,237 | 126,921 | 67,838 | |
| Sept. | 676,490 | 593,102 | 78,641 | 7,640 | 135,002 | 134,710 | 75,352 | |
| Oct. | 667,065 | 594,367 | 78,161 | 7,754 | 128,767 | 128,476 | 71,171 | |
| Nov. | 664,506 | 595,881 | 77,883 | 7,977 | 127,222 | 126,861 | 70,259 | |
| Dec. | 647,406 | 595,413 | 77,369 | 7,796 | 131,761 | 131,272 | 71,601 | |
| 2023 - Jan. | 645,868 | 595,678 | 77,024 | 7,840 | 124,131 | 123,699 | 72,004 | |
| Feb. | 643,720 | 594,824 | 76,502 | 7,805 | 121,173 | 120,773 | 71,006 | |
| Mar. | 643,050 | 595,098 | 76,128 | 7,709 | 128,205 | 127,811 | 75,802 | |
| Apr. | (636,649) | (593,788) | (75,188) | (7,638) | (127,655) | (127,212) | (92,504) | |
| | Residents of other euro area countries | | | | Rest of the world | | | |
| | General government | Other sectors | | | | <i>of which:</i> banks | | |
| | | Insurance companies, pension funds and other financial institutions | Non-financial corporations | Households | | | | |
| 2021 | 157 | 9,595 | 12,000 | 698 | 106,212 | 54,605 | | |
| 2022 - Apr. | 92 | 9,748 | 12,355 | 726 | 106,279 | 57,382 | | |
| May | 89 | 10,080 | 12,176 | 737 | 105,182 | 57,694 | | |
| June | 168 | 10,309 | 13,351 | 751 | 109,813 | 61,021 | | |
| July | 149 | 9,519 | 13,653 | 757 | 111,996 | 61,601 | | |
| Aug. | 125 | 9,135 | 13,815 | 765 | 111,041 | 61,177 | | |
| Sept. | 173 | 9,964 | 15,087 | 774 | 109,517 | 60,686 | | |
| Oct. | 168 | 9,842 | 14,512 | 776 | 107,268 | 57,948 | | |
| Nov. | 140 | 9,986 | 14,390 | 793 | 103,329 | 53,324 | | |
| Dec. | 218 | 11,808 | 13,737 | 801 | 96,473 | 47,987 | | |
| 2023 - Jan. | 182 | 11,922 | 14,765 | 802 | 97,087 | 48,206 | | |
| Feb. | 160 | 12,278 | 14,373 | 822 | 96,147 | 47,055 | | |
| Mar. | 162 | 12,470 | 14,982 | 821 | 98,976 | 48,624 | | |
| Apr. | (155) | (13,127) | (13,687) | (836) | (98,858) | (48,477) | | |

Banks and Money: National Data
Table 1.7

Access to data:

[BSIB0700](#)
Loans to residents of Italy, by sector

(flows in millions of euros)

| | Loans to other domestic sectors (net of central counterparties) | | | | | | |
|------------------|---|----------------------------|---------------|--------|------------------------------|----------|------------------------------|
| | of which: | | | | | | Other financial institutions |
| | Non-financial corporations | Households | | | Other financial institutions | | |
| Consumer credit | | Lending for house purchase | Other lending | | | | |
| 2020 | 50,065 | 43,807 | 10,368 | -2,066 | 8,379 | 4,055 | -4,425 |
| 2021 | 17,259 | 346 | 21,892 | 3,036 | 18,531 | 325 | -5,248 |
| 2022 - Mar. | 13,675 | 3,688 | 4,310 | 767 | 2,482 | 1,061 | 5,760 |
| Apr. | -2,219 | -2,252 | 1,177 | 245 | 1,640 | -707 | -1,228 |
| May | 10,087 | 6,323 | 3,485 | 1,055 | 2,264 | 167 | 428 |
| June | 8,240 | 1,381 | 3,224 | 595 | 2,365 | 263 | 3,574 |
| July | 3,955 | 4,951 | 2,290 | 394 | 2,520 | -623 | -3,011 |
| Aug. | 2,323 | 4,336 | -510 | -392 | -252 | 134 | -1,165 |
| Sept. | 1,096 | -1,897 | 2,858 | 445 | 2,125 | 288 | 649 |
| Oct. | -9,946 | -8,101 | 1,104 | 406 | 1,169 | -473 | -2,761 |
| Nov. | 6,154 | -1,463 | 1,788 | 552 | 868 | 367 | 6,053 |
| Dec. | -4,762 | -13,959 | -404 | -17 | 1,033 | -1,420 | 9,612 |
| 2023 - Jan. | -14,331 | -1,539 | -1,866 | -275 | -633 | -956 | -10,906 |
| Feb. | -6,135 | -2,081 | -1,376 | 178 | -264 | -1,290 | -2,527 |
| Mar. | 2,139 | -65 | 455 | 1,196 | 46 | -788 | 1,706 |
| Apr. | (-11,530) | (-6,110) | (-2,025) | (162) | (-263) | (-1,925) | (-3,340) |

Loans to residents of Italy, by maturity and type

(end-of-period stocks in millions of euros)

| | General government and other residents | | | Non-financial corporations | | | | |
|------------------|--|-------------------|-------------------|----------------------------|-------------------|-------------------|-----------|-----------|
| | Up to 1 year | From 1 to 5 years | More than 5 years | Up to 1 year | From 1 to 5 years | More than 5 years | | |
| 2020 | 1,764,316 | 457,038 | 271,383 | 1,035,895 | 667,980 | 151,953 | 172,650 | 343,377 |
| 2021 | 1,764,292 | 440,616 | 252,352 | 1,071,324 | 663,169 | 146,024 | 159,448 | 357,697 |
| 2022 - Mar. | 1,783,215 | 452,029 | 248,415 | 1,082,770 | 666,022 | 149,943 | 155,262 | 360,816 |
| Apr. | 1,774,575 | 446,892 | 247,074 | 1,080,609 | 660,685 | 148,436 | 153,765 | 358,484 |
| May | 1,780,539 | 448,337 | 244,398 | 1,087,804 | 669,863 | 152,332 | 154,760 | 362,771 |
| June | 1,783,738 | 456,174 | 243,063 | 1,084,500 | 668,878 | 155,136 | 154,251 | 359,491 |
| July | 1,789,691 | 452,175 | 248,335 | 1,089,181 | 674,045 | 153,249 | 158,706 | 362,090 |
| Aug. | 1,789,021 | 447,088 | 250,781 | 1,091,152 | 678,881 | 153,906 | 162,408 | 362,567 |
| Sept. | 1,786,998 | 448,420 | 247,510 | 1,091,068 | 676,490 | 156,759 | 159,040 | 360,692 |
| Oct. | 1,774,666 | 439,243 | 246,485 | 1,088,939 | 667,065 | 151,210 | 157,681 | 358,174 |
| Nov. | 1,779,504 | 439,847 | 253,126 | 1,086,531 | 664,506 | 152,052 | 158,832 | 353,622 |
| Dec. | 1,770,733 | 442,899 | 247,144 | 1,080,691 | 647,406 | 145,438 | 154,822 | 347,146 |
| 2023 - Jan. | 1,752,998 | 432,209 | 242,118 | 1,078,671 | 645,868 | 144,544 | 155,824 | 345,500 |
| Feb. | 1,749,201 | 427,208 | 244,019 | 1,077,974 | 643,720 | 142,313 | 156,443 | 344,965 |
| Mar. | 1,747,738 | 429,458 | 243,662 | 1,074,619 | 643,050 | 144,961 | 156,217 | 341,872 |
| Apr. | (1,735,178) | (419,104) | (242,255) | (1,073,818) | (636,649) | (139,865) | (155,483) | (341,302) |

| | Households | | | | | | | | |
|------------------|-----------------|-------------------|-------------------|----------------------------|-------------------|---------------|-------------------|-------------------|----------|
| | Consumer credit | | | Lending for house purchase | | Other lending | | | |
| | Up to 1 year | From 1 to 5 years | More than 5 years | Up to 5 years | More than 5 years | Up to 1 year | From 1 to 5 years | More than 5 years | |
| 2020 | 640,608 | 3,081 | 32,076 | 74,899 | 1,058 | 390,458 | 35,372 | 14,997 | 88,668 |
| 2021 | 662,803 | 3,409 | 30,284 | 77,783 | 1,001 | 408,868 | 39,302 | 15,296 | 86,861 |
| 2022 - Mar. | 669,221 | 3,018 | 30,174 | 78,642 | 1,041 | 413,414 | 40,570 | 15,824 | 86,538 |
| Apr. | 669,568 | 3,083 | 30,003 | 78,900 | 1,020 | 414,751 | 40,097 | 15,693 | 86,021 |
| May | 672,831 | 3,266 | 30,126 | 79,519 | 1,035 | 416,916 | 40,462 | 15,780 | 85,727 |
| June | 675,205 | 3,311 | 30,243 | 79,921 | 1,058 | 418,788 | 40,970 | 15,810 | 85,103 |
| July | 677,963 | 3,406 | 30,314 | 80,558 | 1,075 | 421,288 | 40,475 | 16,041 | 84,806 |
| Aug. | 676,733 | 3,393 | 30,022 | 80,439 | 1,074 | 420,991 | 40,514 | 15,891 | 84,408 |
| Sept. | 679,383 | 3,272 | 30,074 | 80,841 | 1,087 | 423,082 | 41,120 | 15,793 | 84,113 |
| Oct. | 680,282 | 3,251 | 30,116 | 81,174 | 1,051 | 424,192 | 41,136 | 15,813 | 83,549 |
| Nov. | 681,741 | 3,445 | 30,170 | 81,418 | 960 | 425,028 | 41,842 | 15,937 | 82,942 |
| Dec. | 680,577 | 3,675 | 30,055 | 81,129 | 953 | 426,006 | 41,113 | 15,794 | 81,852 |
| 2023 - Jan. | 680,542 | 3,277 | 30,356 | 82,477 | 933 | 425,358 | 40,979 | 16,022 | 81,141 |
| Feb. | 679,132 | 3,139 | 30,352 | 82,783 | 915 | 425,118 | 40,323 | 15,901 | 80,602 |
| Mar. | 678,936 | 3,338 | 30,602 | 83,337 | 880 | 425,028 | 40,240 | 15,789 | 79,722 |
| Apr. | (676,613) | (3,319) | (30,570) | (83,446) | (847) | (424,682) | (39,038) | (15,584) | (79,127) |

Loans by branch of economic activity: residents of Italy

(end-of-period stocks in millions of euros)

| Branches of economic activity | March 2023 | | | April 2023 | | | |
|---|---------------------|----------------------------|----------------|---------------------|----------------------------|------------------|------------------|
| | Producer households | Non-financial corporations | Total | Producer households | Non-financial corporations | Total | |
| Agriculture, forestry and fishing | A | 21,411 | 18,742 | 40,153 | (21,306) | (18,678) | (39,984) |
| Mining and quarrying | B | 26 | 1,651 | 1,677 | (26) | (1,390) | (1,415) |
| Manufacturing | C | 4,625 | 196,202 | 200,827 | (4,541) | (194,344) | (198,885) |
| Food, beverages and tobacco products | 1000061 | 865 | 34,384 | 35,249 | (856) | (34,285) | (35,141) |
| Textiles, clothing and leather products | 1000062 | 522 | 16,248 | 16,770 | (513) | (16,209) | (16,722) |
| Wood and wood products and furnishings | 1000066 | 534 | 8,601 | 9,135 | (521) | (8,461) | (8,982) |
| Paper, paper products and printing | 1000063 | 207 | 7,171 | 7,378 | (203) | (7,025) | (7,228) |
| Refined petroleum products, chemical products and pharmaceuticals | 1000067 | 106 | 17,655 | 17,761 | (105) | (18,189) | (18,294) |
| Rubber and plastic products | 22 | 93 | 10,838 | 10,931 | (92) | (10,728) | (10,820) |
| Basic metals, fabricated metal products and non-metallic mineral products | 1000068 | 1,071 | 46,288 | 47,359 | (1,050) | (45,617) | (46,667) |
| Electronics products, electrical and non-electrical equipment and apparatus | 1000069 | 171 | 12,307 | 12,479 | (167) | (12,046) | (12,213) |
| Machinery and equipment | 28 | 159 | 22,753 | 22,912 | (154) | (22,332) | (22,486) |
| Motor vehicles and other transport equipment | 1000060 | 114 | 11,768 | 11,883 | (114) | (11,398) | (11,511) |
| Other products of manufacturing | 1000070 | 782 | 8,188 | 8,970 | (767) | (8,053) | (8,820) |
| Electricity, gas, steam and air conditioning supply | D | 75 | 20,583 | 20,658 | (75) | (19,653) | (19,728) |
| Water supply, sewerage, waste management and remediation activities | E | 79 | 9,561 | 9,639 | (77) | (9,203) | (9,281) |
| Construction | F | 5,696 | 58,586 | 64,283 | (5,604) | (58,089) | (63,693) |
| Wholesale and retail trade, repair of motor vehicles and motorcycles | G | 13,895 | 113,071 | 126,967 | (13,507) | (111,321) | (124,828) |
| Transportation and storage | H | 1,751 | 30,122 | 31,873 | (1,741) | (30,370) | (32,110) |
| Accommodation and food service activities | I | 4,612 | 30,296 | 34,908 | (4,539) | (30,092) | (34,631) |
| Information and communication | J | 677 | 18,522 | 19,199 | (674) | (18,555) | (19,229) |
| Real estate activities | L | 1,640 | 60,642 | 62,282 | (1,614) | (60,925) | (62,539) |
| Professional, scientific and technical activities | M | 10,681 | 44,448 | 55,129 | (10,576) | (43,848) | (54,425) |
| Administrative and support service activities | N | 1,056 | 18,049 | 19,105 | (1,063) | (17,751) | (18,814) |
| All remaining activities | 1000073 | 9,904 | 22,574 | 32,478 | (9,844) | (22,432) | (32,276) |
| All branches | 1004999 | 76,128 | 643,050 | 719,179 | (75,188) | (636,649) | (711,837) |

Securitized loans, originated by banks resident in Italy, by type and borrowing sector: total*(end-of-period stocks in millions of euros)*

| | Total securitized loans (including loans non derecognised from the balance sheets) | | | | | | | | |
|------------------|--|------------------------|--|----------------------------|------------|-----------------|----------------------------|---------------|----------|
| | Total | of which: bad debts | Other residents of Italy | | | | | | |
| | | | Insurance corporations, pension funds and other financial institutions | Non-financial corporations | Households | | | | |
| | | | | | | Consumer credit | Lending for house purchase | Other lending | |
| 2020 | 310,889 | 175,770 | 309,460 | 5,396 | 167,260 | 136,804 | 43,034 | 49,005 | 44,765 |
| 2021 | 310,662 | 175,791 | 309,202 | 5,649 | 165,313 | 138,241 | 42,663 | 50,771 | 44,806 |
| 2022 - Mar. | 303,836 | 173,990 | 303,665 | 5,693 | 162,869 | 135,103 | 41,961 | 48,876 | 44,267 |
| Apr. | 308,101 | 177,493 | 307,917 | 6,063 | 167,034 | 134,819 | 41,620 | 48,912 | 44,287 |
| May | 308,198 | 178,073 | 308,010 | 6,157 | 167,440 | 134,413 | 41,388 | 48,539 | 44,486 |
| June | 311,239 | 179,863 | 311,034 | 6,284 | 170,865 | 133,885 | 40,590 | 48,298 | 44,997 |
| July | 306,499 | 179,244 | 306,277 | 6,182 | 167,920 | 132,175 | 39,993 | 47,619 | 44,564 |
| Aug. | 304,703 | 179,033 | 304,480 | 5,972 | 167,080 | 131,429 | 39,651 | 47,344 | 44,433 |
| Sept. | 304,034 | 178,798 | 303,801 | 5,844 | 166,867 | 131,090 | 40,020 | 46,745 | 44,324 |
| Oct. | 319,292 | 178,755 | 319,022 | 5,906 | 179,657 | 133,460 | 40,622 | 46,303 | 46,536 |
| Nov. | 321,396 | 178,028 | 321,174 | 5,857 | 181,590 | 133,727 | 40,972 | 46,256 | 46,499 |
| Dec. | 323,993 | 180,268 | 323,778 | 5,806 | 184,681 | 133,291 | 40,872 | 45,739 | 46,681 |
| 2023 - Jan. | 320,286 | 179,447 | 320,077 | 5,830 | 182,835 | 131,412 | 40,180 | 44,919 | 46,313 |
| Feb. | 317,635 | 178,638 | 317,427 | 5,857 | 181,123 | 130,447 | 39,795 | 44,701 | 45,950 |
| Mar. | 317,535 | 177,774 | 317,329 | 5,860 | 181,156 | 130,314 | 40,044 | 44,121 | 46,148 |
| Apr. | (312,027) | (177,564) | (311,852) | (5,891) | (180,717) | (125,243) | (39,379) | (39,508) | (46,356) |

Table 1.11

[Access to data:](#)[CARB0200](#)**Securitized loans, originated by banks resident in Italy, by type and borrowing sector: loans derecognised from the balance sheets***(end-of-period stocks in millions of euros)*

| | Securitized loans derecognized from the balance sheets | | | | | | | | |
|------------------|--|------------------------|--|----------------------------|------------|-----------------|----------------------------|---------------|----------|
| | Total | of which: bad debts | Other residents of Italy | | | | | | |
| | | | Insurance corporations, pension funds and other financial institutions | Non-financial corporations | Households | | | | |
| | | | | | | Consumer credit | Lending for house purchase | Other lending | |
| 2020 | 185,319 | 171,303 | 184,098 | 4,558 | 129,001 | 50,540 | 4,700 | 9,519 | 36,320 |
| 2021 | 191,748 | 174,667 | 190,387 | 5,157 | 134,463 | 50,768 | 3,418 | 9,412 | 37,938 |
| 2022 - Mar. | 189,126 | 173,071 | 189,005 | 5,284 | 133,428 | 50,293 | 3,774 | 9,099 | 37,420 |
| Apr. | 195,090 | 176,731 | 194,957 | 5,686 | 138,172 | 51,099 | 3,895 | 9,670 | 37,534 |
| May | 195,271 | 176,857 | 195,138 | 5,800 | 138,038 | 51,301 | 3,885 | 9,639 | 37,777 |
| June | 199,317 | 179,121 | 199,136 | 5,934 | 141,062 | 52,140 | 3,919 | 9,884 | 38,336 |
| July | 198,402 | 178,496 | 198,202 | 5,893 | 140,396 | 51,913 | 3,894 | 9,835 | 38,183 |
| Aug. | 197,917 | 178,236 | 197,717 | 5,692 | 140,167 | 51,858 | 3,865 | 9,837 | 38,156 |
| Sept. | 197,403 | 177,996 | 197,196 | 5,594 | 139,811 | 51,790 | 3,961 | 9,775 | 38,054 |
| Oct. | 198,764 | 178,077 | 198,519 | 5,659 | 141,108 | 51,752 | 3,953 | 9,718 | 38,081 |
| Nov. | 201,742 | 177,339 | 201,543 | 5,608 | 144,161 | 51,774 | 3,962 | 9,682 | 38,129 |
| Dec. | 203,996 | 179,638 | 203,803 | 5,571 | 146,135 | 52,097 | 3,994 | 9,656 | 38,447 |
| 2023 - Jan. | 202,763 | 178,795 | 202,578 | 5,599 | 145,137 | 51,841 | 3,998 | 9,570 | 38,273 |
| Feb. | 201,664 | 177,988 | 201,480 | 5,623 | 144,326 | 51,531 | 3,976 | 9,516 | 38,039 |
| Mar. | 200,736 | 177,154 | 200,553 | 5,633 | 143,358 | 51,562 | 3,956 | 9,447 | 38,158 |
| Apr. | (201,290) | (177,032) | (201,137) | (5,663) | (143,200) | (52,274) | (4,017) | (9,723) | (38,535) |

Securitized and other loan disposals: loans to residents of Italy derecognised from the balance sheets
(flows in millions of euros)

| | Other sectors | | | | | | |
|------------------|---------------|----------------------------|-----------------|----------------------------|---------------|------------------------------|------|
| | Total | Non-financial corporations | Households | | | Other financial institutions | |
| | | | Consumer credit | Lending for house purchase | Other lending | | |
| 2020 | 24,330 | 18,637 | 5,464 | 1,330 | 961 | 3,173 | 231 |
| 2021 | 17,322 | 12,818 | 3,782 | -1,712 | 1,516 | 3,978 | 722 |
| 2022 - Mar. | -41 | -22 | 1 | 19 | -7 | -11 | -21 |
| Apr. | 2,849 | 2,124 | 344 | -3 | 214 | 132 | 381 |
| May | 97 | -119 | 159 | -7 | 13 | 153 | 57 |
| June | 1,109 | 611 | 399 | -23 | 134 | 288 | 99 |
| July | 205 | 147 | 89 | 89 | -15 | 14 | -31 |
| Aug. | -49 | 126 | -32 | -38 | -7 | 13 | -143 |
| Sept. | 177 | 279 | -54 | -53 | 4 | -4 | -48 |
| Oct. | 117 | 149 | -88 | -70 | -14 | -3 | 56 |
| Nov. | 3,412 | 3,323 | 79 | -121 | 26 | 175 | 9 |
| Dec. | 766 | 657 | 41 | -97 | 4 | 134 | 68 |
| 2023 - Jan. | -210 | -105 | -95 | -42 | -10 | -43 | -10 |
| Feb. | -251 | -138 | -139 | -26 | -11 | -102 | 26 |
| Mar. | 315 | 86 | 227 | -152 | 216 | 163 | 2 |
| Apr. | (316) | (250) | (28) | (-38) | (89) | (-23) | (37) |

Banks and Money: National Data
Table 1.13
[Access to data:](#)
[BSID0100](#)
One-month percentage changes on an annual basis: funds raised
(percentage changes, seasonally-adjusted data)

| | Total deposits of other domestic sectors (net of CCP) | | | | Debt securities issued |
|------------------|---|------------|------------------------------|-------|------------------------|
| | of which: | | | | |
| | Non-financial corporations | Households | Other financial institutions | | |
| 2020 | 8.3 | 16.2 | 8.0 | 6.8 | 7.5 |
| 2021 | 11.4 | 30.2 | 4.6 | 30.1 | -7.0 |
| 2022 - Mar. | 4.4 | 2.1 | 6.2 | -7.2 | -24.0 |
| Apr. | 7.6 | 22.9 | 5.8 | -13.3 | -2.0 |
| May..... | 0.9 | -0.9 | 3.5 | -23.7 | 2.0 |
| June..... | -8.8 | -10.7 | -5.8 | -45.9 | 0.8 |
| July..... | 6.9 | 13.8 | 5.1 | 6.3 | -10.4 |
| Aug..... | -1.9 | -5.8 | -0.7 | 4.4 | -3.9 |
| Sept..... | -6.5 | -19.5 | -1.5 | -9.6 | 10.2 |
| Oct..... | -14.2 | -35.7 | -4.8 | -32.6 | 10.6 |
| Nov..... | 2.1 | 27.5 | -2.6 | -17.5 | 24.1 |
| Dec..... | 1.2 | 7.0 | -1.1 | -25.8 | 9.4 |
| 2023 - Jan..... | -10.4 | -28.9 | -2.9 | -7.4 | 7.2 |
| Feb..... | -5.7 | 3.5 | -6.1 | -22.1 | 33.6 |
| Mar..... | -5.8 | 24.3 | -10.7 | -46.4 | 36.0 |
| Apr..... | (0.6) | (6.6) | (-1.0) | (7.8) | (3.3) |

Table 1.14
[Access to data:](#)
[BSID0200](#)
One-month percentage changes on an annual basis: loans and holdings of securities
(percentage changes, seasonally-adjusted data)

| | Total loans to other domestic sectors (net of CCP) | | | | Holdings of securities other than shares | |
|------------------|--|------------|------------------------------|------------------------------|--|--------|
| | of which: | | | One-month percentage changes | 12-month percentage changes | |
| | Non-financial corporations | Households | Other financial institutions | | | |
| 2020 | -0.7 | -3.6 | 4.2 | -7.7 | -21.5 | 5.3 |
| 2021 | 7.2 | 10.4 | 4.7 | 2.8 | 20.3 | -0.8 |
| 2022 - Mar. | 7.1 | 5.4 | 5.0 | 29.1 | 10.6 | 2.2 |
| Apr. | 5.2 | 4.9 | 4.2 | 11.6 | -2.6 | 1.5 |
| May..... | 4.9 | 5.8 | 4.1 | 6.1 | 1.0 | 2.1 |
| June..... | 2.9 | 3.3 | 4.2 | -4.7 | 2.7 | 3.8 |
| July..... | 1.9 | 2.5 | 3.0 | -3.7 | -4.0 | 3.3 |
| Aug..... | 5.4 | 7.0 | 3.7 | 9.0 | -9.8 | 1.6 |
| Sept..... | -1.0 | -1.3 | 3.5 | -15.5 | -4.9 | 1.0 |
| Oct..... | -2.2 | -5.9 | 1.7 | -1.1 | 6.6 | 1.0 |
| Nov..... | 4.9 | -2.5 | 1.7 | 80.2 | -0.9 | 1.9 |
| Dec..... | -8.6 | -20.0 | 0.3 | 10.1 | 24.7 | 2.2 |
| 2023 - Jan..... | -4.6 | -1.5 | -0.1 | -34.6 | -7.4 | 1.2 |
| Feb..... | -1.5 | -0.4 | -1.0 | -8.0 | -2.9 | 0.7 |
| Mar..... | -2.2 | -1.4 | -1.5 | -9.3 | -2.8 | -0.4 |
| Apr..... | (-3.4) | (-2.9) | (-1.9) | (-12.7) | (-20.1) | (-2.0) |

Bad debts by sector of economic activity: residents of Italy

(millions of euros)

| | Outstanding amounts | | | | | |
|------------------|----------------------------|---------------------|---------------------|--|--|------------------------------|
| | Non-financial corporations | Households | | | Insurance corporations and pension funds | Other financial institutions |
| | | Consumer households | Producer households | Non-profit institutions serving the households | | |
| 2020 | 33,350 | 11,383 | 4,423 | 196 | .. | 1,890 |
| 2021 | 22,411 | 11,454 | 2,817 | 147 | .. | 1,318 |
| 2022 - Mar. | 24,615 | 12,166 | 3,089 | 146 | .. | 1,097 |
| Apr. | 21,651 | 11,471 | 2,693 | 132 | .. | 956 |
| May | 21,406 | 11,273 | 2,613 | 129 | .. | 905 |
| June | 20,065 | 11,002 | 2,492 | 109 | .. | 881 |
| July | 20,186 | 11,078 | 2,500 | 110 | .. | 862 |
| Aug. | 20,933 | 10,477 | 2,482 | 110 | .. | 780 |
| Sept. | 20,656 | 10,396 | 2,465 | 110 | .. | 752 |
| Oct. | 20,511 | 10,454 | 2,441 | 106 | .. | 725 |
| Nov. | 20,024 | 10,308 | 2,381 | 102 | .. | 721 |
| Dec. | 17,044 | 9,737 | 2,166 | 83 | .. | 633 |
| 2023 - Jan. | 17,340 | 9,680 | 2,195 | 82 | .. | 644 |
| Feb. | 17,478 | 9,763 | 2,222 | 85 | .. | 630 |
| Mar. | 17,289 | 9,523 | 2,195 | 85 | .. | 604 |
| Apr. | (17,410) | (9,366) | (2,158) | (88) | (..) | (597) |

| | Outstanding amounts | | | Flows | | Memorandum item: bad debts net of provisions (stock) |
|------------------|---------------------|-----------------|--------------------------|--------------------------|--|---|
| | General government | Other residents | Residents of Italy Total | Residents of Italy Total | Securitized and other disposals of bad debts | |
| 2020 | 402 | 51,242 | 51,643 | -12,908 | 14,092 | 20,900 |
| 2021 | 506 | 38,147 | 38,653 | -10,535 | 7,669 | 15,152 |
| 2022 - Mar. | 507 | 41,113 | 41,620 | 565 | -53 | 17,881 |
| Apr. | 499 | 36,902 | 37,401 | 161 | 983 | 16,560 |
| May | 498 | 36,326 | 36,823 | 194 | -117 | 16,254 |
| June | 467 | 34,550 | 35,016 | 1,710 | -87 | 15,973 |
| July | 469 | 34,735 | 35,204 | 243 | -58 | 15,898 |
| Aug. | 471 | 34,782 | 35,253 | 384 | .. | 16,294 |
| Sept. | 475 | 34,379 | 34,854 | 449 | 106 | 16,173 |
| Oct. | 478 | 34,238 | 34,716 | 1,377 | -83 | 16,607 |
| Nov. | 478 | 33,536 | 34,014 | 559 | -33 | 16,172 |
| Dec. | 473 | 29,662 | 30,135 | -14 | -59 | 14,232 |
| 2023 - Jan. | 475 | 29,941 | 30,416 | 322 | -54 | 15,355 |
| Feb. | 497 | 30,177 | 30,674 | 424 | -6 | 15,504 |
| Mar. | 497 | 29,694 | 30,192 | 691 | -98 | 15,164 |
| Apr. | (497) | (29,618) | (30,115) | (479) | (-6) | (15,237) |

Banks and Money: National Data

Table 1.16

[Access to data:](#)

[ATECO200](#)

Bad debts by branch of economic activity: residents of Italy

(end-of-period stocks in millions of euros)

| Branches of economic activity | March 2023 | | | April 2023 | | | |
|---|---------------------|----------------------------|---------------|---------------------|----------------------------|-----------------|-----------------|
| | Producer households | Non-financial corporations | Total | Producer households | Non-financial corporations | Total | |
| Agriculture, forestry and fishing | A | 520 | 414 | 935 | (518) | (422) | (940) |
| Mining and quarrying | B | 1 | 32 | 33 | (1) | (32) | (33) |
| Manufacturing | C | 240 | 3,844 | 4,083 | (234) | (3,896) | (4,129) |
| Food, beverages and tobacco products | 1000061 | 72 | 788 | 860 | (71) | (790) | (861) |
| Textiles, clothing and leather products | 1000062 | 36 | 543 | 579 | (35) | (544) | (579) |
| Wood and wood products and furnishings | 1000066 | 29 | 308 | 337 | (27) | (306) | (333) |
| Paper, paper products and printing | 1000063 | 7 | 147 | 154 | (7) | (160) | (167) |
| Refined petroleum products, chemical products and pharmaceuticals | 1000067 | 3 | 115 | 118 | (3) | (114) | (117) |
| Rubber and plastic products | 22 | 4 | 148 | 151 | (4) | (151) | (155) |
| Basic metals, fabricated metal products and non-metallic mineral products | 1000068 | 48 | 945 | 993 | (47) | (954) | (1,001) |
| Electronics products, electrical and non-electrical equipment and apparatus | 1000069 | 8 | 263 | 271 | (7) | (276) | (284) |
| Machinery and equipment | 28 | 7 | 275 | 282 | (8) | (286) | (294) |
| Motor vehicles and other transport equipment | 1000060 | 3 | 115 | 118 | (3) | (118) | (121) |
| Other products of manufacturing | 1000070 | 23 | 196 | 219 | (23) | (196) | (219) |
| Electricity, gas, steam and air conditioning supply | D | 1 | 244 | 245 | (1) | (246) | (247) |
| Water supply, sewerage, waste management and remediation activities | E | 3 | 168 | 172 | (3) | (168) | (171) |
| Construction | F | 278 | 3,746 | 4,023 | (272) | (3,742) | (4,014) |
| Wholesale and retail trade, repair of motor vehicles and motorcycles | G | 533 | 3,245 | 3,778 | (522) | (3,291) | (3,814) |
| Transportation and storage | H | 68 | 491 | 559 | (67) | (496) | (564) |
| Accommodation and food service activities | I | 186 | 968 | 1,155 | (184) | (985) | (1,169) |
| Information and communication | J | 14 | 275 | 289 | (15) | (279) | (293) |
| Real estate activities | L | 49 | 2,414 | 2,463 | (47) | (2,398) | (2,444) |
| Professional, scientific and technical activities | M | 124 | 460 | 584 | (121) | (468) | (589) |
| Administrative and support service activities | N | 39 | 391 | 430 | (38) | (390) | (428) |
| All remaining activities | 1000073 | 138 | 596 | 734 | (134) | (597) | (731) |
| All branches | 1004999 | 2,195 | 17,289 | 19,484 | (2,158) | (17,410) | (19,567) |

Banks and Money: National Data
Table 1.17

Access to data:

[TITP0100](#)
Holdings of securities other than shares issued by residents of Italy

(end-of-period stocks in millions of euros)

| | Securities issued by General government | | | | | | Other securities | | | Total |
|------------------|---|-----------|---------|----------|-----------|--------|--------------------------|--|-----------|-----------|
| | of which: Central government | | | | | | of which: | | | |
| | of which: | | | | | | bonds issued by banks | repurchases of their own securitised assets not derecognised | | |
| | BOTs | CCTs | BTPs | CTZs | | | | | | |
| 2020 | 418,236 | 411,894 | 9,624 | 67,457 | 298,832 | 13,659 | 200,224 | 49,247 | 114,627 | 618,460 |
| 2021 | 409,343 | 405,333 | 6,639 | 81,425 | 297,793 | 4,194 | 202,470 | 52,048 | 113,321 | 611,813 |
| 2022 - Mar. | 426,264 | 422,374 | 5,133 | 84,284 | 315,514 | 2,631 | 194,800 | 51,036 | 107,877 | 621,064 |
| Apr. | 422,165 | 418,297 | 6,696 | 83,852 | 310,213 | 3,012 | 197,030 | 50,040 | 109,482 | 619,195 |
| May. | 417,449 | 413,606 | 4,006 | 83,427 | 310,239 | 1,665 | 195,804 | 49,757 | 109,466 | 613,253 |
| June. | 412,084 | 408,347 | 3,775 | 80,886 | 308,319 | 1,244 | 193,306 | 48,277 | 107,969 | 605,390 |
| July. | 415,175 | 411,481 | 4,789 | 81,046 | 310,307 | 1,150 | 191,931 | 48,590 | 106,812 | 607,106 |
| Aug. | 403,268 | 399,603 | 7,193 | 81,096 | 296,162 | 1,311 | 188,937 | 48,813 | 103,962 | 592,205 |
| Sept. | 386,993 | 383,410 | 6,498 | 81,264 | 282,430 | .. | 188,479 | 48,455 | 103,895 | 575,471 |
| Oct. | 395,375 | 391,799 | 7,579 | 83,249 | 287,686 | .. | 185,153 | 48,284 | 101,228 | 580,528 |
| Nov. | 393,131 | 389,548 | 6,048 | 84,033 | 286,018 | .. | 188,658 | 49,491 | 100,564 | 581,788 |
| Dec. | 376,284 | 372,783 | 5,622 | 81,628 | 272,548 | .. | 202,202 | 47,909 | 115,506 | 578,487 |
| 2023 - Jan. | 384,523 | 381,046 | 7,488 | 81,669 | 278,710 | .. | 200,765 | 48,130 | 114,912 | 585,288 |
| Feb. | 390,899 | 387,437 | 6,938 | 83,490 | 283,712 | .. | 200,177 | 48,296 | 114,547 | 591,076 |
| Mar. | 392,318 | 388,867 | 6,285 | 86,698 | 282,430 | .. | 199,097 | 48,303 | 113,419 | 591,415 |
| Apr. | (391,851) | (388,411) | (5,289) | (87,574) | (282,182) | (.) | (191,880) | (48,013) | (107,302) | (583,731) |

Banks and Money: National Data
Table 1.18
[Access to data:](#)
[TITD0100](#)
Securities of third parties held in deposit: debt securities at face value by sector of holder
(end-of-period stocks in millions of euros)

| | Residents of Italy | | | | | | | Rest of the world | Total |
|------------------|----------------------------|------------------------|--|--------------------|---------------------|---------------------|-----------------|-------------------|-------------|
| | Non-financial corporations | Financial institutions | Insurance corporations and pension funds | General government | Households | | Total residents | | |
| | | | | | Consumer households | Producer households | | | |
| 2020 | 53,633 | 232,883 | 541,984 | 22,473 | 221,154 | 8,301 | 1,080,428 | 21,735 | 1,102,163 |
| 2021 | 47,588 | 214,319 | 557,462 | 27,867 | 198,226 | 7,393 | 1,052,856 | 23,945 | 1,076,800 |
| 2022 - Mar. | 48,567 | 223,421 | 565,407 | 29,413 | 197,262 | 7,250 | 1,071,320 | 26,515 | 1,097,835 |
| Apr. | 48,867 | 224,849 | 564,920 | 29,063 | 207,984 | 7,458 | 1,083,141 | 25,932 | 1,109,073 |
| May..... | 50,724 | 219,737 | 564,954 | 29,330 | 206,988 | 7,841 | 1,079,575 | 25,833 | 1,105,408 |
| June..... | 52,971 | 220,007 | 570,056 | 29,768 | 219,457 | 8,490 | 1,100,748 | 26,565 | 1,127,313 |
| July..... | 54,667 | 225,700 | 569,734 | 29,889 | 224,976 | 9,150 | 1,114,116 | 26,696 | 1,140,811 |
| Aug..... | 54,071 | 222,371 | 571,669 | 29,929 | 233,501 | 9,841 | 1,121,381 | 26,046 | 1,147,427 |
| Sept..... | 55,450 | 223,251 | 577,142 | 31,034 | 236,926 | 10,286 | 1,134,090 | 26,477 | 1,160,567 |
| Oct..... | 58,945 | 226,678 | 578,476 | 31,684 | 248,697 | 10,318 | 1,154,797 | 25,820 | 1,180,617 |
| Nov. | 61,793 | 231,479 | 578,118 | 31,918 | 280,358 | 11,525 | 1,195,191 | 26,020 | 1,221,212 |
| Dec..... | 62,148 | 231,071 | 581,335 | 32,298 | 262,816 | 10,201 | 1,179,870 | 29,108 | 1,208,978 |
| 2023 - Jan..... | 70,853 | 249,657 | 581,414 | 39,798 | 305,418 | 12,120 | 1,259,259 | 27,495 | 1,286,754 |
| Feb..... | 67,574 | 245,408 | 579,672 | 39,885 | 286,279 | 11,237 | 1,230,055 | 27,736 | 1,257,791 |
| Mar. | 70,798 | 249,518 | 581,453 | 39,798 | 305,375 | 12,102 | 1,259,045 | 26,141 | 1,285,186 |
| Apr..... | (72,651) | (254,341) | (578,806) | (39,720) | (315,311) | (12,461) | (1,273,290) | (26,831) | (1,300,121) |

Table 1.19
[Access to data:](#)
[TITD0200](#)
Securities of third parties held in deposit at fair value by instrument
(end-of-period stocks in millions of euros)

| | Debt securities at fair value | | | | | | Shares and other equity at fair value | | |
|----------------------|---------------------------------|----------------|----------------|------------------|-------------------------------|------------|---------------------------------------|-----------|-----------|
| | of which: Government securities | | | | | Bank bonds | Total | | |
| | of which: BOTs | of which: CCTs | of which: BTPs | of which: shares | of which: mutual funds shares | | | | |
| 2020 - 2nd qtr | 1,199,170 | 631,752 | 28,787 | 24,397 | 557,221 | 94,135 | 1,013,698 | 287,538 | 726,159 |
| 3rd " | 1,214,482 | 643,139 | 28,311 | 22,488 | 568,319 | 92,254 | 1,030,688 | 286,464 | 744,225 |
| 4th " | 1,233,648 | 639,572 | 23,856 | 19,983 | 575,375 | 89,016 | 1,114,501 | 317,531 | 796,970 |
| 2021 - 1st qtr | 1,214,986 | 623,192 | 21,176 | 19,507 | 564,523 | 84,120 | 1,173,126 | 342,768 | 830,358 |
| 2nd" | 1,187,701 | 608,416 | 21,093 | 19,230 | 552,902 | 79,596 | 1,237,619 | 359,033 | 878,586 |
| 3rd " | 1,194,944 | 594,094 | 20,730 | 20,597 | 537,294 | 77,396 | 1,259,695 | 362,782 | 896,913 |
| 4th " | 1,166,441 | 570,745 | 16,616 | 20,401 | 521,281 | 74,070 | 1,305,882 | 387,685 | 918,197 |
| 2022 - 1st qtr | 1,139,629 | 556,651 | 16,655 | 21,863 | 507,590 | 69,711 | 1,256,582 | 370,211 | 886,370 |
| 2nd" | 1,071,389 | 521,494 | 14,402 | 20,661 | 477,704 | 68,265 | 1,166,768 | 339,517 | 827,251 |
| 3rd " | 1,045,927 | 497,040 | 16,614 | 18,383 | 455,175 | 71,203 | 1,131,071 | 326,127 | 804,943 |
| 4th " | 1,089,971 | 519,433 | 26,071 | 14,789 | 470,991 | 81,204 | 1,159,556 | 364,300 | 795,257 |
| 2023 - 1st qtr | (1,182,461) | (581,880) | (38,753) | (17,289) | (519,330) | (89,470) | (1,181,019) | (370,350) | (810,669) |

Section 2

Banks: interest rates

Composite cost of bank borrowing indicators

(percentages)

| | Households: loans for house purchase | Non-financial corporations | Households and non-financial corporations | |
|------------------|---|----------------------------|---|-----------------|
| | | | Short-term loans | Long-term loans |
| 2020 | 1.25 | 1.55 | 1.54 | 1.41 |
| 2021 | 1.40 | 1.31 | 1.31 | 1.34 |
| 2022 - Apr. | 1.83 | 1.42 | 1.28 | 2.12 |
| May | 1.97 | 1.40 | 1.26 | 2.25 |
| June | 2.17 | 1.61 | 1.50 | 2.36 |
| July | 2.41 | 1.55 | 1.40 | 2.70 |
| Aug. | 2.27 | 1.58 | 1.57 | 2.05 |
| Sept | 2.64 | 2.08 | 2.07 | 2.49 |
| Oct. | 3.11 | 2.64 | 2.57 | 3.26 |
| Nov. | 3.40 | 3.03 | 2.96 | 3.61 |
| Dec. | 3.34 | 3.56 | 3.54 | 3.51 |
| 2023 - Jan. | 3.68 | 3.79 | 3.75 | 3.88 |
| Feb. | 3.79 | 3.67 | 3.68 | 3.73 |
| Mar. | 4.02 | 4.33 | 4.34 | 4.06 |
| Apr. | (4.15) | (4.57) | (4.60) | (4.15) |

Bank interest rates on euro loans to non-financial corporations: new business
 (percentages)

| | Total | | | | | | | | | |
|------------------|--|----------------------------------|-------------------|----------------------------------|-------------------|----------------------------------|-------------------|----------------------------|--------|--------|
| | of which: | | | Loans up to 1 million euros | | | | Loans over 1 million euros | | |
| | initial period of rate fixation up to 1 year | fully collateralized loans | pure new loans | of which: | | of which: | | of which: | | |
| | | | | fully collateralized loans | pure new loans | fully collateralized loans | pure new loans | | | |
| 2020 | 1.38 | 1.35 | 1.60 | 1.36 | 1.85 | 2.06 | 1.84 | 1.12 | 1.21 | 1.08 |
| 2021 | 1.18 | 1.17 | 1.80 | 1.12 | 1.75 | 2.09 | 1.75 | 0.89 | 1.52 | 0.79 |
| 2022 - Apr. | 1.23 | 1.12 | 1.41 | 1.20 | 1.84 | 2.34 | 1.83 | 0.87 | 0.84 | 0.82 |
| May..... | 1.19 | 1.08 | 1.67 | 1.17 | 1.84 | 2.37 | 1.84 | 0.78 | 1.00 | 0.75 |
| June..... | 1.44 | 1.36 | 1.74 | 1.43 | 1.97 | 2.42 | 1.98 | 1.15 | 1.15 | 1.11 |
| July..... | 1.31 | 1.24 | 1.52 | 1.29 | 2.01 | 2.58 | 2.01 | 1.01 | 0.89 | 0.98 |
| Aug..... | 1.45 | 1.42 | 2.19 | 1.46 | 2.22 | 2.70 | 2.24 | 1.11 | 1.41 | 1.10 |
| Sept..... | 1.99 | 1.98 | 2.65 | 2.01 | 2.59 | 3.13 | 2.64 | 1.68 | 2.18 | 1.67 |
| Oct..... | 2.54 | 2.49 | 2.90 | 2.54 | 3.14 | 3.61 | 3.17 | 2.19 | 2.36 | 2.16 |
| Nov..... | 3.00 | 2.93 | 3.57 | 3.02 | 3.47 | 3.96 | 3.50 | 2.68 | 3.12 | 2.69 |
| Dec..... | 3.55 | 3.57 | 3.71 | 3.59 | 3.90 | 4.21 | 3.94 | 3.33 | 3.33 | 3.35 |
| 2023 - Jan..... | 3.72 | 3.70 | 4.14 | 3.73 | 4.15 | 4.61 | 4.18 | 3.42 | 3.64 | 3.38 |
| Feb..... | 3.55 | 3.54 | 4.52 | 3.56 | 4.39 | 4.90 | 4.40 | 3.04 | 4.07 | 3.01 |
| Mar..... | 4.30 | 4.32 | 4.15 | 4.31 | 4.68 | 5.10 | 4.71 | 4.01 | 3.26 | 3.98 |
| Apr..... | (4.52) | (4.56) | (4.89) | (4.50) | (4.85) | (5.33) | (4.86) | (4.26) | (4.36) | (4.20) |

Volumes of euro loans to non-financial corporations: new business

(millions of euros)

| | Total | | | | | | | | | |
|-----------------|--|----------------------------|----------------|-----------------------------|----------------|----------------------------|----------------|----------------------------|---------|----------|
| | of which: | | | Loans up to 1 million euros | | | | Loans over 1 million euros | | |
| | initial period of rate fixation up to 1 year | fully collateralized loans | pure new loans | of which: | | | | of which: | | |
| | | | | fully collateralized loans | pure new loans | fully collateralized loans | pure new loans | | | |
| 2020 | 47,631 | 41,292 | 6,836 | 43,051 | 16,939 | 3,133 | 15,935 | 30,692 | 3,703 | 27,117 |
| 2021 | 42,545 | 36,220 | 5,068 | 37,876 | 14,665 | 2,502 | 13,155 | 27,880 | 2,567 | 24,722 |
| 2022 - Apr..... | 34,767 | 31,421 | 6,090 | 31,260 | 12,785 | 2,317 | 11,642 | 21,982 | 3,773 | 19,617 |
| May..... | 36,128 | 33,118 | 5,278 | 33,084 | 13,800 | 2,565 | 12,738 | 22,328 | 2,713 | 20,346 |
| June..... | 43,683 | 40,273 | 5,545 | 38,680 | 15,496 | 2,567 | 14,159 | 28,187 | 2,978 | 24,521 |
| July..... | 44,259 | 42,159 | 6,503 | 40,020 | 13,254 | 2,426 | 12,060 | 31,005 | 4,076 | 27,961 |
| Aug..... | 31,285 | 28,017 | 2,749 | 27,242 | 9,423 | 1,655 | 8,493 | 21,863 | 1,094 | 18,749 |
| Sept..... | 40,066 | 36,901 | 4,641 | 35,580 | 13,668 | 2,305 | 12,400 | 26,397 | 2,336 | 23,180 |
| Oct..... | 37,498 | 35,190 | 5,716 | 32,793 | 13,711 | 2,470 | 12,359 | 23,787 | 3,245 | 20,434 |
| Nov..... | 36,542 | 34,261 | 4,479 | 32,977 | 14,567 | 2,392 | 13,461 | 21,975 | 2,087 | 19,516 |
| Dec..... | 41,897 | 36,656 | 5,493 | 37,081 | 16,341 | 2,386 | 15,092 | 25,556 | 3,108 | 21,989 |
| 2023 - Jan..... | 33,463 | 30,985 | 4,594 | 28,588 | 13,734 | 2,391 | 12,356 | 19,729 | 2,203 | 16,232 |
| Feb..... | 36,096 | 32,833 | 4,186 | 31,454 | 13,748 | 2,297 | 12,567 | 22,348 | 1,889 | 18,886 |
| Mar..... | 37,992 | 35,135 | 5,730 | 33,177 | 16,441 | 2,761 | 14,977 | 21,550 | 2,970 | 18,200 |
| Apr..... | (32,776) | (28,937) | (3,721) | (29,058) | (14,397) | (2,061) | (13,201) | (18,379) | (1,661) | (15,857) |

Bank interest rates on euro loans to households: new business

(percentages)

| | Loans for house purchase | | | | |
|-----------------|--------------------------|---------------------------------|-------------|----------------------------------|-----------------------------|
| | | Initial period of rate fixation | | APRC | of which: pure new loans |
| | | up to 1 year | over 1 year | | |
| 2022 - Apr..... | 1.81 | 1.33 | 1.93 | 2.15 | 1.82 |
| May | 1.92 | 1.33 | 2.10 | 2.27 | 1.94 |
| June | 2.05 | 1.44 | 2.34 | 2.37 | 2.06 |
| July..... | 2.15 | 1.61 | 2.60 | 2.45 | 2.18 |
| Aug..... | 2.07 | 1.72 | 2.40 | 2.45 | 2.11 |
| Sept..... | 2.26 | 1.88 | 2.84 | 2.65 | 2.26 |
| Oct..... | 2.75 | 2.45 | 3.30 | 3.23 | 2.75 |
| Nov..... | 3.06 | 2.76 | 3.61 | 3.55 | 3.07 |
| Dec..... | 3.01 | 2.77 | 3.56 | 3.36 | 3.27 |
| 2023 - Jan..... | 3.59 | 3.46 | 3.77 | 3.95 | 3.68 |
| Feb..... | 3.76 | 3.66 | 3.85 | 4.12 | 3.79 |
| Mar..... | 4.00 | 3.81 | 4.12 | 4.36 | 3.97 |
| Apr..... | (4.17) | (4.33) | (4.06) | (4.52) | (4.08) |
| | Consumer credit | | | | |
| | | Initial period of rate fixation | | APRC | of which: pure new loans |
| | | up to 1 year | over 1 year | | |
| 2022 - Apr..... | 6.58 | 3.98 | 6.71 | 8.03 | 6.58 |
| May | 6.69 | 4.11 | 6.81 | 8.25 | 6.69 |
| June | 6.74 | 4.13 | 6.87 | 8.34 | 6.74 |
| July..... | 6.91 | 4.16 | 7.06 | 8.48 | 6.91 |
| Aug..... | 7.19 | 4.45 | 7.35 | 8.70 | 7.21 |
| Sept..... | 7.27 | 4.35 | 7.44 | 8.83 | 7.29 |
| Oct..... | 7.36 | 4.81 | 7.50 | 8.93 | 7.37 |
| Nov..... | 7.66 | 4.85 | 7.84 | 9.25 | 7.66 |
| Dec..... | 7.56 | 5.11 | 7.72 | 9.22 | 7.57 |
| 2023 - Jan..... | 8.04 | 5.39 | 8.17 | 9.79 | 8.10 |
| Feb..... | 8.15 | 5.19 | 8.32 | 9.88 | 8.24 |
| Mar..... | 8.44 | 6.21 | 8.52 | 10.12 | 8.44 |
| Apr..... | (8.63) | (6.46) | (8.71) | (10.29) | (8.64) |
| | Loans for other purposes | | | | |
| | | Initial period of rate fixation | | of which: producer households | of which: pure new loans |
| | | up to 1 year | over 1 year | | |
| 2022 - Apr..... | 2.80 | 2.77 | 2.87 | 2.60 | 3.01 |
| May | 2.95 | 2.91 | 3.04 | 2.72 | 3.35 |
| June | 3.06 | 2.96 | 3.36 | 2.54 | 3.53 |
| July..... | 3.13 | 3.05 | 3.39 | 3.17 | 3.64 |
| Aug..... | 3.41 | 3.37 | 3.58 | 3.19 | 3.87 |
| Sept..... | 3.36 | 3.19 | 4.19 | 3.34 | 3.75 |
| Oct..... | 3.96 | 3.84 | 4.43 | 4.10 | 4.48 |
| Nov..... | 4.14 | 4.05 | 4.54 | 4.37 | 4.45 |
| Dec..... | 4.04 | 3.94 | 4.74 | 4.17 | 4.46 |
| 2023 - Jan..... | 4.39 | 4.29 | 4.96 | 4.75 | 4.85 |
| Feb..... | 5.08 | 5.10 | 4.96 | 5.02 | 5.63 |
| Mar..... | 5.49 | 5.55 | 5.27 | 5.08 | 6.07 |
| Apr..... | (5.67) | (5.83) | (5.16) | (5.50) | (6.32) |

Volumes of euro loans to households: new business

(millions of euros)

| | | Loans for house purchase | | | |
|-----------------|---------|---------------------------------|-------------|----------------------------------|-----------------------------|
| | | Initial period of rate fixation | | of which: pure new loans | |
| | | up to 1 year | over 1 year | | |
| 2022 - Apr..... | 5,772 | 1,167 | 4,605 | 5,183 | |
| May | 6,434 | 1,541 | 4,893 | 5,857 | |
| June | 6,660 | 2,127 | 4,533 | 6,247 | |
| July..... | 6,415 | 2,917 | 3,498 | 5,899 | |
| Aug..... | 2,939 | 1,413 | 1,526 | 2,540 | |
| Sept..... | 5,935 | 3,614 | 2,322 | 5,499 | |
| Oct..... | 5,454 | 3,560 | 1,894 | 4,649 | |
| Nov..... | 5,343 | 3,450 | 1,893 | 4,365 | |
| Dec..... | 7,114 | 4,942 | 2,172 | 4,844 | |
| 2023 - Jan..... | 4,772 | 2,832 | 1,940 | 3,193 | |
| Feb..... | 5,088 | 2,337 | 2,751 | 3,591 | |
| Mar..... | 6,524 | 2,385 | 4,139 | 4,443 | |
| Apr..... | (6,158) | (2,550) | (3,608) | (3,422) | |
| | | Consumer credit | | | |
| | | Initial period of rate fixation | | of which: pure new loans | |
| | | up to 1 year | over 1 year | | |
| 2022 - Apr..... | 3,663 | 179 | 3,484 | 3,650 | |
| May | 4,685 | 209 | 4,477 | 4,672 | |
| June | 4,285 | 205 | 4,080 | 4,270 | |
| July..... | 3,878 | 208 | 3,670 | 3,857 | |
| Aug..... | 2,912 | 161 | 2,751 | 2,893 | |
| Sept..... | 4,060 | 215 | 3,845 | 4,040 | |
| Oct..... | 4,090 | 210 | 3,880 | 4,066 | |
| Nov..... | 4,030 | 244 | 3,786 | 4,017 | |
| Dec..... | 3,158 | 189 | 2,969 | 3,147 | |
| 2023 - Jan..... | 3,750 | 182 | 3,568 | 3,693 | |
| Feb..... | 4,071 | 218 | 3,854 | 3,984 | |
| Mar..... | 4,794 | 169 | 4,625 | 4,779 | |
| Apr..... | (3,625) | (129) | (3,496) | (3,610) | |
| | | Loans for other purposes | | | |
| | | Initial period of rate fixation | | of which: producer households | of which: pure new loans |
| | | up to 1 year | over 1 year | | |
| 2022 - Apr..... | 2,374 | 1,686 | 687 | 863 | 2,077 |
| May | 2,487 | 1,716 | 771 | 948 | 2,034 |
| June | 2,669 | 1,982 | 687 | 1,070 | 2,156 |
| July..... | 2,254 | 1,705 | 549 | 750 | 1,740 |
| Aug..... | 1,573 | 1,252 | 321 | 487 | 1,279 |
| Sept..... | 2,409 | 1,994 | 415 | 760 | 1,922 |
| Oct..... | 2,170 | 1,743 | 428 | 699 | 1,624 |
| Nov..... | 2,415 | 1,960 | 455 | 703 | 1,970 |
| Dec..... | 3,563 | 3,135 | 428 | 888 | 2,667 |
| 2023 - Jan..... | 2,807 | 2,409 | 398 | 757 | 2,047 |
| Feb..... | 2,475 | 1,994 | 481 | 774 | 1,825 |
| Mar..... | 2,892 | 2,309 | 583 | 1,056 | 2,129 |
| Apr..... | (2,005) | (1,547) | (459) | (694) | (1,422) |

Bank interest rates on euro loans to households and non-financial corporations: outstanding amounts
(percentages)

| | | Households | | | | Non-financial corporations | | |
|-----------------|--------|--------------------------|---------------------------------|--------------------------------|---------------------------|--------------------------------|--|--------|
| | | Loans for house purchase | Consumer credit and other loans | Revolving loans and overdrafts | Extended credit card debt | Revolving loans and overdrafts | Loans with original maturity over 1 year | |
| 2020 | 2.78 | 1.69 | 4.49 | 3.31 | 14.65 | 1.79 | 2.60 | 1.73 |
| 2021 | 2.64 | 1.59 | 4.34 | 2.86 | 14.92 | 1.62 | 2.11 | 1.62 |
| 2022 - Apr..... | 2.66 | 1.62 | 4.36 | 2.91 | 14.97 | 1.66 | 2.17 | 1.66 |
| May | 2.65 | 1.61 | 4.35 | 2.92 | 14.96 | 1.67 | 2.18 | 1.67 |
| June | 2.68 | 1.63 | 4.39 | 2.91 | 14.96 | 1.74 | 2.20 | 1.74 |
| July..... | 2.71 | 1.67 | 4.41 | 2.91 | 14.95 | 1.79 | 2.22 | 1.81 |
| Aug..... | 2.76 | 1.74 | 4.45 | 3.05 | 14.93 | 1.87 | 2.30 | 1.88 |
| Sept..... | 2.85 | 1.83 | 4.54 | 3.26 | 14.95 | 2.09 | 2.56 | 2.07 |
| Oct..... | 3.07 | 2.06 | 4.75 | 3.82 | 14.88 | 2.50 | 3.03 | 2.45 |
| Nov..... | 3.18 | 2.18 | 4.85 | 3.99 | 14.82 | 2.73 | 3.34 | 2.65 |
| Dec..... | 3.27 | 2.30 | 4.91 | 4.02 | 14.76 | 3.12 | 3.60 | 3.06 |
| 2023 - Jan..... | 3.50 | 2.51 | 5.17 | 4.75 | 14.83 | 3.56 | 4.13 | 3.48 |
| Feb..... | 3.58 | 2.58 | 5.28 | 4.86 | 14.89 | 3.73 | 4.40 | 3.64 |
| Mar..... | 3.67 | 2.66 | 5.36 | 5.03 | 14.94 | 3.93 | 4.60 | 3.84 |
| Apr..... | (3.82) | (2.81) | (5.53) | (5.41) | (14.99) | (4.20) | (4.89) | (4.08) |

Bank interest rates on euro deposits from households and non-financial corporations: new business
(percentages)

| | Deposits with agreed maturity | | | | | | Repos |
|-----------------|-------------------------------|--------------|-------------|----------------------------|--------|--------|-------|
| | | Households | | Non-financial corporations | | | |
| | | up to 1 year | over 1 year | | | | |
| 2020 | 0.57 | 0.73 | 0.61 | 0.93 | 0.15 | 0.42 | |
| 2021 | 0.48 | 0.57 | 0.52 | 0.66 | 0.29 | 0.47 | |
| 2022 - Apr..... | 0.47 | 0.51 | 0.44 | 0.60 | 0.39 | 1.44 | |
| May..... | -0.04 | 0.53 | 0.47 | 0.62 | -0.17 | 2.55 | |
| June..... | 0.29 | 0.50 | 0.39 | 0.68 | 0.16 | 2.86 | |
| July..... | 0.10 | 0.91 | 0.66 | 1.30 | -0.28 | 2.25 | |
| Aug..... | 0.84 | 1.12 | 0.88 | 1.48 | 0.59 | 2.12 | |
| Sept..... | 0.86 | 1.25 | 1.16 | 1.37 | 0.76 | 2.14 | |
| Oct..... | 1.17 | 1.55 | 1.38 | 1.82 | 1.03 | 1.86 | |
| Nov..... | 1.58 | 1.90 | 1.78 | 2.10 | 1.49 | 0.51 | |
| Dec..... | 2.16 | 2.07 | 2.00 | 2.28 | 2.20 | 0.08 | |
| 2023 - Jan..... | 2.01 | 2.12 | 2.08 | 2.22 | 1.91 | 0.41 | |
| Feb..... | 2.50 | 2.79 | 2.95 | 2.43 | 2.25 | 0.80 | |
| Mar..... | 2.65 | 2.75 | 2.82 | 2.56 | 2.58 | 0.83 | |
| Apr..... | (2.93) | (3.08) | (3.11) | (2.97) | (2.81) | (1.04) | |

Bank interest rates on euro deposits from households and non-financial corporations: outstanding amounts
(percentages)

| | Deposits | Total deposits (excluding repos) | | Overnight deposits | Deposits with agreed maturity | Deposits of households redeemable at notice | Repos |
|-----------------|----------|----------------------------------|----------------------------|--------------------|-------------------------------|---|--------|
| | | Households | Non-financial corporations | | | | |
| 2020 | 0.33 | 0.41 | 0.06 | 0.03 | 1.02 | 1.31 | 0.69 |
| 2021 | 0.30 | 0.39 | 0.04 | 0.02 | 0.99 | 1.37 | 0.59 |
| 2022 - Apr..... | 0.32 | 0.41 | 0.03 | 0.02 | 0.93 | 1.48 | 1.22 |
| May..... | 0.31 | 0.40 | 0.03 | 0.02 | 0.90 | 1.46 | 0.94 |
| June..... | 0.32 | 0.41 | 0.03 | 0.02 | 0.89 | 1.47 | 0.93 |
| July..... | 0.32 | 0.41 | 0.03 | 0.02 | 0.91 | 1.48 | 0.88 |
| Aug..... | 0.32 | 0.41 | 0.03 | 0.02 | 0.94 | 1.49 | 0.84 |
| Sept..... | 0.34 | 0.42 | 0.08 | 0.05 | 1.01 | 1.47 | 1.28 |
| Oct..... | 0.37 | 0.44 | 0.13 | 0.07 | 1.09 | 1.48 | 1.88 |
| Nov..... | 0.42 | 0.48 | 0.22 | 0.11 | 1.25 | 1.52 | 1.67 |
| Dec..... | 0.45 | 0.50 | 0.30 | 0.15 | 1.50 | 1.53 | 1.22 |
| 2023 - Jan..... | 0.49 | 0.52 | 0.38 | 0.18 | 1.68 | 1.50 | 1.21 |
| Feb..... | 0.54 | 0.56 | 0.47 | 0.22 | 1.90 | 1.52 | 1.98 |
| Mar..... | 0.60 | 0.61 | 0.57 | 0.26 | 2.12 | 1.53 | 2.25 |
| Apr..... | (0.64) | (0.63) | (0.65) | (0.29) | (2.30) | (1.55) | (2.31) |

| | Overnight deposits | | Deposits with agreed maturity | | |
|-----------------|--------------------|----------------------------|-------------------------------|--------------|----------------------------|
| | Households | Non-financial corporations | Households | | Non-financial corporations |
| | | | up to 2 years | over 2 years | |
| 2020 | 0.03 | 0.03 | 0.83 | 1.36 | 0.78 |
| 2021 | 0.03 | 0.02 | 0.73 | 1.35 | 0.70 |
| 2022 - Apr..... | 0.02 | 0.01 | 0.66 | 1.34 | 0.58 |
| May..... | 0.02 | 0.01 | 0.64 | 1.34 | 0.50 |
| June..... | 0.02 | 0.01 | 0.62 | 1.35 | 0.48 |
| July..... | 0.03 | 0.01 | 0.63 | 1.37 | 0.51 |
| Aug..... | 0.03 | 0.02 | 0.64 | 1.39 | 0.58 |
| Sept..... | 0.05 | 0.05 | 0.67 | 1.41 | 0.83 |
| Oct..... | 0.06 | 0.09 | 0.76 | 1.45 | 1.00 |
| Nov..... | 0.09 | 0.15 | 0.93 | 1.49 | 1.28 |
| Dec..... | 0.12 | 0.21 | 1.18 | 1.53 | 1.74 |
| 2023 - Jan..... | 0.15 | 0.27 | 1.46 | 1.59 | 1.99 |
| Feb..... | 0.18 | 0.33 | 1.81 | 1.65 | 2.19 |
| Mar..... | 0.21 | 0.39 | 2.06 | 1.74 | 2.42 |
| Apr..... | (0.22) | (0.46) | (2.30) | (1.80) | (2.61) |

Other bank interest rates

(percentages)

| | Bank interest rates | | |
|------------------|--|--------------------|---|
| | Minimum for loans up to 1 year (stocks) | Bonds | |
| | | Average for stocks | Average for issues with initial period of rate fixation of more than 1 year |
| 2020 | 0.04 | 1.94 | 2.45 |
| 2021 | -0.00 | 1.76 | 1.11 |
| 2022 - Apr. | -0.01 | 1.72 | 1.29 |
| May | -0.01 | 1.72 | 2.85 |
| June | 0.01 | 1.77 | 1.31 |
| July | 0.04 | 1.78 | 3.41 |
| Aug. | 0.09 | 1.81 | 1.79 |
| Sept. | 0.18 | 1.91 | 3.05 |
| Oct. | 0.38 | 1.97 | 4.67 |
| Nov. | 0.60 | 2.07 | 5.18 |
| Dec. | 0.86 | 2.12 | 4.35 |
| 2023 - Jan. | 1.30 | 2.17 | 5.08 |
| Feb. | 1.76 | 2.23 | 4.01 |
| Mar. | 2.07 | 2.42 | 4.56 |
| Apr. | (2.39) | (2.39) | (5.05) |

Section 3

Single monetary policy statistics: the Italian components

Banks and Money: National Data

Table 3.1a

[Access to data:](#)
[AGGM0100](#)

Italian components of monetary aggregates of the euro area: residents of the euro area

(end of period amounts in millions of euros)

| | Currency held by the public (a) | Overnight deposits (b) | Total (c)=(a+b) | Deposits with agreed maturity up to 2 years (d) | Deposits redeemable at notice up to 3 months (e) | Total (f)=(c+d+e) |
|------------------|------------------------------------|---------------------------|--------------------|--|---|----------------------|
| 2020 | 237,498 | 1,428,700 | 1,666,198 | 53,461 | 320,967 | 2,040,626 |
| 2021 | 256,977 | 1,570,862 | 1,827,839 | 39,092 | 321,208 | 2,188,140 |
| 2022 - Mar. | 263,605 | 1,546,448 | 1,810,053 | 39,949 | 322,710 | 2,172,712 |
| Apr. | 265,211 | 1,577,856 | 1,843,067 | 38,186 | 323,503 | 2,204,756 |
| May | 266,594 | 1,575,989 | 1,842,583 | 37,104 | 324,184 | 2,203,871 |
| June | 267,922 | 1,556,431 | 1,824,353 | 37,093 | 323,418 | 2,184,864 |
| July | 267,674 | 1,585,511 | 1,853,185 | 36,391 | 324,702 | 2,214,278 |
| Aug. | 263,416 | 1,559,810 | 1,823,226 | 37,445 | 325,668 | 2,186,339 |
| Sept. | 261,830 | 1,550,520 | 1,812,350 | 40,072 | 324,568 | 2,176,990 |
| Oct. | 261,545 | 1,543,736 | 1,805,281 | 43,970 | 324,460 | 2,173,711 |
| Nov. | 260,757 | 1,517,820 | 1,778,577 | 50,773 | 322,317 | 2,151,668 |
| Dec. | 262,237 | 1,545,990 | 1,808,227 | 54,682 | 324,254 | 2,187,163 |
| 2023 - Jan. | 258,405 | 1,495,342 | 1,753,746 | 57,571 | 323,993 | 2,135,311 |
| Feb. | 257,906 | 1,476,950 | 1,734,856 | 64,284 | 324,922 | 2,124,062 |
| Mar. | 258,737 | 1,462,103 | 1,720,840 | 73,829 | 324,101 | 2,118,770 |
| Apr. | (259,362) | (1,476,593) | (1,735,955) | (79,895) | (323,161) | (2,139,011) |

| | Repurchase agreements (g) | Debt securities up to 2 years and money market fund shares/units (h) | Total monetary liabilities (i)=(f+g+h) | Contribution to euro area monetary aggregates (excluding currency held by the public) | | |
|------------------|------------------------------|---|---|---|-------------|-------------|
| | | | | M1 | M2 | M3 |
| 2020 | 1,504 | 6,301 | 2,048,431 | 1,428,700 | 1,803,128 | 1,810,933 |
| 2021 | 3,289 | 6,477 | 2,197,906 | 1,570,862 | 1,931,161 | 1,940,927 |
| 2022 - Mar. | 2,637 | 5,520 | 2,180,869 | 1,546,448 | 1,909,107 | 1,917,264 |
| Apr. | 2,700 | 5,661 | 2,213,117 | 1,577,856 | 1,939,545 | 1,947,906 |
| May | 3,206 | 6,270 | 2,213,347 | 1,575,989 | 1,937,277 | 1,946,753 |
| June | 1,553 | 7,223 | 2,193,640 | 1,556,431 | 1,916,942 | 1,925,718 |
| July | 2,673 | 6,279 | 2,223,230 | 1,585,511 | 1,946,605 | 1,955,557 |
| Aug. | 2,561 | 6,092 | 2,194,992 | 1,559,810 | 1,922,923 | 1,931,576 |
| Sept. | 2,169 | 6,401 | 2,185,560 | 1,550,520 | 1,915,159 | 1,923,729 |
| Oct. | 2,451 | 7,288 | 2,183,450 | 1,543,736 | 1,912,167 | 1,921,906 |
| Nov. | 2,681 | 8,411 | 2,162,760 | 1,517,820 | 1,890,910 | 1,902,002 |
| Dec. | 1,851 | 8,394 | 2,197,408 | 1,545,990 | 1,924,926 | 1,935,171 |
| 2023 - Jan. | 3,084 | 8,256 | 2,146,651 | 1,495,342 | 1,876,905 | 1,888,245 |
| Feb. | 3,796 | 8,625 | 2,136,483 | 1,476,950 | 1,866,156 | 1,878,577 |
| Mar. | 4,351 | 8,974 | 2,132,094 | 1,462,103 | 1,860,033 | 1,873,358 |
| Apr. | (4,643) | (9,318) | (2,152,973) | (1,476,593) | (1,879,649) | (1,893,611) |

Banks and Money: National Data

Table 3.1b

[Access to data:](#)

[AGGM0200](#)

Italian components of monetary aggregates of the euro area: residents of the euro area

(flows in millions of euros)

| | Currency held by the public (a) | Overnight deposits (b) | Total (c)=(a+b) | Deposits with agreed maturity up to 2 years (d) | Deposits redeemable at notice up to 3 months (e) | Total (f)=(c+d+e) |
|------------------|---------------------------------------|---------------------------|--------------------|--|---|----------------------|
| 2020 | 25,756 | 175,295 | 201,051 | 3 | 7,201 | 208,255 |
| 2021 | 19,479 | 141,025 | 160,504 | -14,427 | 238 | 146,315 |
| 2022 - Mar. | 4,691 | 11,195 | 15,886 | 1,042 | -1,857 | 15,071 |
| Apr. | 1,606 | 30,562 | 32,168 | -1,811 | 792 | 31,149 |
| May | 1,383 | -1,578 | -195 | -1,064 | 681 | -578 |
| June | 1,329 | -20,013 | -18,684 | -39 | -767 | -19,490 |
| July | -248 | 28,675 | 28,427 | -726 | 1,284 | 28,985 |
| Aug. | -4,258 | -25,936 | -30,194 | 1,035 | 966 | -28,193 |
| Sept. | -1,586 | -9,627 | -11,213 | 2,593 | -1,100 | -9,720 |
| Oct. | -285 | -6,490 | -6,775 | 3,930 | -108 | -2,953 |
| Nov. | -788 | -25,288 | -26,076 | 6,870 | -2,142 | -21,348 |
| Dec. | 1,480 | 28,571 | 30,051 | 3,948 | 1,938 | 35,937 |
| 2023 - Jan. | -3,832 | -50,473 | -54,305 | 2,907 | -262 | -51,660 |
| Feb. | -498 | -18,259 | -18,757 | 6,685 | 929 | -11,143 |
| Mar. | 830 | -14,530 | -13,700 | 9,578 | -821 | -4,943 |
| Apr. | (625) | (14,640) | (15,265) | (6,079) | (-940) | (20,405) |

| | Repurchase agreements (g) | Debt securities up to 2 years and money market fund shares/units (h) | Total monetary liabilities (i)=(f+g+h) | Contribution to euro area monetary aggregates (excluding currency held by the public) | | |
|------------------|------------------------------|--|--|--|----------|----------|
| | | | | M1 | M2 | M3 |
| 2020 | -201 | -1,490 | 206,564 | 175,295 | 182,500 | 180,804 |
| 2021 | 1,768 | 223 | 148,306 | 141,025 | 126,833 | 128,822 |
| 2022 - Mar. | -164 | -19 | 14,888 | 11,195 | 10,379 | 10,196 |
| Apr. | 61 | 144 | 31,354 | 30,562 | 29,543 | 29,747 |
| May | 507 | 609 | 538 | -1,578 | -1,960 | -844 |
| June | -1,654 | 961 | -20,183 | -20,013 | -20,818 | -21,511 |
| July | 1,119 | -943 | 29,161 | 28,675 | 29,232 | 29,408 |
| Aug. | -113 | -188 | -28,494 | -25,936 | -23,935 | -24,236 |
| Sept. | -393 | 309 | -9,804 | -9,627 | -8,134 | -8,219 |
| Oct. | 282 | 888 | -1,783 | -6,490 | -2,669 | -1,498 |
| Nov. | 231 | 1,136 | -19,981 | -25,288 | -20,560 | -19,193 |
| Dec. | -829 | -16 | 35,092 | 28,571 | 34,457 | 33,612 |
| 2023 - Jan. | 1,233 | -139 | -50,566 | -50,473 | -47,828 | -46,734 |
| Feb. | 710 | 368 | -10,065 | -18,259 | -10,646 | -9,568 |
| Mar. | 567 | 353 | -4,022 | -14,530 | -5,773 | -4,852 |
| Apr. | (298) | (348) | (21,051) | (14,640) | (19,779) | (20,426) |

Banks and Money: National Data

Table 3.2a

Access to data:
[AGGM0300](#)

Counterparts of money: residents of the euro area

(end of period amounts in millions of euros)

| | Total monetary liabilities | Other liabilities of MFIs | | | | | Liabilities to non-residents of the euro area |
|------------------|----------------------------|--------------------------------|--|---|----------------------|-----------|---|
| | | Deposits of central government | Non-monetary liabilities to the "money-holding sector" | | | Total | |
| | | | Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months | Debt securities over 2 years' agreed maturity | Capital and reserves | | |
| 2020 | 2,048,431 | 72,912 | 169,901 | 154,967 | 518,376 | 843,244 | 88,467 |
| 2021 | 2,197,906 | 70,893 | 166,523 | 144,569 | 502,117 | 813,209 | 80,059 |
| 2022 - Mar. | 2,180,869 | 115,535 | 158,235 | 138,995 | 486,492 | 783,722 | 80,882 |
| Apr. | 2,213,117 | 121,065 | 159,313 | 138,661 | 452,464 | 750,438 | 82,013 |
| May | 2,213,347 | 100,581 | 158,446 | 137,009 | 433,128 | 728,583 | 80,873 |
| June | 2,193,640 | 105,014 | 157,113 | 140,513 | 425,848 | 723,474 | 82,818 |
| July | 2,223,230 | 116,977 | 155,661 | 139,413 | 435,628 | 730,702 | 83,073 |
| Aug. | 2,194,992 | 95,677 | 152,556 | 141,825 | 405,204 | 699,585 | 85,304 |
| Sept. | 2,185,560 | 65,678 | 152,254 | 146,739 | 386,472 | 685,465 | 85,153 |
| Oct. | 2,183,450 | 79,855 | 149,014 | 148,490 | 388,996 | 686,500 | 81,399 |
| Nov. | 2,162,760 | 65,486 | 149,327 | 147,029 | 409,278 | 705,634 | 82,300 |
| Dec. | 2,197,408 | 54,991 | 164,150 | 150,393 | 378,418 | 692,961 | 79,714 |
| 2023 - Jan. | 2,146,651 | 50,753 | 163,987 | 148,142 | 401,809 | 713,938 | 82,627 |
| Feb. | 2,136,483 | 59,028 | 163,229 | 154,421 | 388,565 | 706,215 | 81,609 |
| Mar. | 2,132,094 | 42,265 | 162,686 | 157,068 | 412,753 | 732,506 | 81,901 |
| Apr. | (2,152,973) | (53,972) | (156,668) | (155,242) | (404,039) | (715,949) | (82,569) |

| | Claims on residents of the euro area | | | | | Total | Claims on non-residents of the euro area | Other counterparts |
|------------------|--------------------------------------|-----------------|----------------------------|---|-----------|-------------|--|--------------------|
| | Finance to general government | | Finance to other residents | | | | | |
| | | of which: bonds | of which: bonds | of which: holdings of shares/other equity | | | | |
| 2020 | 1,405,516 | 1,148,501 | 1,775,801 | 192,054 | 106,232 | 3,181,317 | 202,987 | -331,250 |
| 2021 | 1,503,949 | 1,243,067 | 1,800,705 | 198,507 | 113,183 | 3,304,654 | 230,517 | -373,104 |
| 2022 - Mar. | 1,526,471 | 1,263,881 | 1,802,624 | 191,109 | 105,889 | 3,329,095 | 234,208 | -402,296 |
| Apr. | 1,491,138 | 1,229,319 | 1,798,880 | 194,309 | 105,662 | 3,290,018 | 235,238 | -358,623 |
| May | 1,477,178 | 1,216,547 | 1,808,343 | 192,947 | 109,603 | 3,285,521 | 234,628 | -396,765 |
| June | 1,466,270 | 1,203,859 | 1,809,814 | 190,722 | 106,693 | 3,276,084 | 240,019 | -411,157 |
| July | 1,485,500 | 1,224,447 | 1,816,904 | 189,886 | 110,640 | 3,302,404 | 246,585 | -395,006 |
| Aug. | 1,442,618 | 1,181,203 | 1,813,220 | 185,394 | 109,562 | 3,255,838 | 245,755 | -426,035 |
| Sept. | 1,396,975 | 1,136,121 | 1,812,946 | 184,071 | 107,926 | 3,209,921 | 242,707 | -430,772 |
| Oct. | 1,418,802 | 1,158,705 | 1,798,309 | 180,528 | 109,188 | 3,217,111 | 239,633 | -425,540 |
| Nov. | 1,425,335 | 1,169,749 | 1,807,401 | 183,778 | 110,407 | 3,232,736 | 234,125 | -450,681 |
| Dec. | 1,386,065 | 1,122,291 | 1,812,742 | 197,084 | 109,245 | 3,198,807 | 224,569 | -398,302 |
| 2023 - Jan. | 1,405,408 | 1,148,511 | 1,801,148 | 196,414 | 110,609 | 3,206,556 | 223,377 | -435,964 |
| Feb. | 1,404,874 | 1,152,393 | 1,793,907 | 195,141 | 110,731 | 3,198,781 | 225,745 | -441,191 |
| Mar. | 1,413,705 | 1,162,229 | 1,795,552 | 194,209 | 111,564 | 3,209,257 | 228,223 | -448,713 |
| Apr. | (1,412,041) | (1,164,647) | (1,776,253) | (187,639) | (111,843) | (3,188,294) | (227,416) | (-410,247) |

Banks and Money: National Data

Table 3.2b

[Access to data:](#)

[AGGM0400](#)

Counterparts of money: residents of the euro area

(flows in millions of euros)

| | Total monetary liabilities | Other liabilities of MFIs | | | | | Liabilities to non-residents of the euro area |
|------------------|----------------------------|--------------------------------|--|---|----------------------|-----------|---|
| | | Deposits of central government | Non-monetary liabilities to the "money-holding sector" | | | Total | |
| | | | Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months | Debt securities over 2 years' agreed maturity | Capital and reserves | | |
| 2020 | 206,564 | 17,948 | -397 | -15,409 | 3,954 | -11,852 | 6,064 |
| 2021 | 148,306 | -2,012 | -3,385 | -13,872 | 16,129 | -1,128 | -6,935 |
| 2022 - Mar. | 14,888 | -7,989 | -1,801 | -5,006 | 8,798 | 1,991 | 1,907 |
| Apr. | 31,354 | 5,530 | 1,075 | -2,647 | -3,915 | -5,487 | 238 |
| May | 538 | -20,484 | -865 | -1,977 | 4,818 | 1,976 | -839 |
| June | -20,183 | 4,433 | -1,334 | 1,226 | 6,745 | 6,637 | 1,429 |
| July | 29,161 | 11,963 | -1,453 | -521 | -4,195 | -6,169 | -146 |
| Aug. | -28,494 | -21,300 | -3,106 | 125 | 4,349 | 1,368 | 1,901 |
| Sept. | -9,804 | -29,999 | -303 | 2,548 | 11,532 | 13,777 | -614 |
| Oct. | -1,783 | 14,177 | -3,239 | 2,159 | 715 | -365 | -3,407 |
| Nov. | -19,981 | -14,369 | 316 | 1,349 | -1,773 | -108 | 1,756 |
| Dec. | 35,092 | -10,528 | 14,825 | 3,208 | 4,870 | 22,903 | -2,048 |
| 2023 - Jan. | -50,566 | -4,238 | -163 | -891 | 302 | -752 | 4,061 |
| Feb. | -10,065 | 7,887 | -758 | 5,280 | 2,722 | 7,244 | -1,406 |
| Mar. | -4,022 | -16,745 | -542 | 3,309 | 1,566 | 4,333 | 293 |
| Apr. | (21,051) | (11,715) | (-6,017) | (-1,367) | (-5,161) | (-12,546) | (668) |

| | Claims on residents of the euro area | | | | | Total | Claims on non-residents of the euro area | Other counterparts |
|------------------|--------------------------------------|---------------------------|----------------------------|--|--------|-----------|--|--------------------|
| | Finance to general government | | Finance to other residents | | | | | |
| | | <i>of which:</i> bonds | <i>of which:</i> bonds | <i>of which:</i> holdings of shares/other equity | | | | |
| 2020 | 189,899 | 187,886 | 70,218 | 10,730 | 8,547 | 260,117 | 5,486 | -46,879 |
| 2021 | 134,813 | 130,947 | 30,240 | 8,177 | 5,709 | 165,053 | 19,733 | -46,555 |
| 2022 - Mar. | 4,950 | 7,048 | 9,810 | -690 | -4,447 | 14,760 | 4,010 | -7,973 |
| Apr. | 3,505 | 4,269 | 1,991 | 4,206 | 631 | 5,496 | -4,021 | 30,160 |
| May | 8,558 | 9,837 | 14,280 | -659 | 4,678 | 22,838 | 1,757 | -43,404 |
| June | 1,149 | -710 | 8,379 | -820 | -606 | 9,528 | 2,983 | -20,195 |
| July | 5,578 | 6,782 | 1,458 | -2,155 | 406 | 7,036 | 1,773 | 26,000 |
| Aug. | -4,221 | -4,582 | -954 | -3,132 | 82 | -5,175 | -968 | -40,382 |
| Sept. | -13,552 | -12,992 | 3,206 | -8 | -130 | -10,346 | -3,733 | -12,561 |
| Oct. | 13,053 | 13,783 | -14,459 | -3,473 | -284 | -1,406 | 806 | 9,222 |
| Nov. | -13,627 | -9,117 | 8,394 | 2,664 | -434 | -5,233 | -418 | -27,051 |
| Dec. | -204 | -8,398 | 11,426 | 14,565 | -411 | 11,222 | -5,175 | 39,372 |
| 2023 - Jan. | -2,031 | 4,845 | -16,238 | -1,315 | -294 | -18,269 | 2,648 | -35,874 |
| Feb. | 12,296 | 16,713 | -6,126 | 110 | -5 | 6,170 | 875 | -3,385 |
| Mar. | -8,941 | -7,932 | 1,360 | -1,610 | -156 | -7,581 | 4,586 | -13,146 |
| Apr. | (2,794) | (6,875) | (-18,373) | (-6,489) | (511) | (-15,580) | (870) | (35,598) |

Banks and Money: National Data

Table 3.3a

[Access to data:](#)

[SPBI0100](#)

Balance sheet of the Bank of Italy: assets

(end of period amounts in millions of euros)

| | Gold and gold receivables | Claims on non-euro area residents | | Lending to euro area financial sector counterparties denominated in euros | | | | | |
|------------------|---------------------------|------------------------------------|--------|---|-------------|--------------------------------|-----------------------------|--|----|
| | | of which: receivables from the IMF | | Refinancing operations | | Fine-tuning reverse operations | Marginal lending facilities | Credits related to margin calls and other claims | |
| | | | | Main | Longer term | | | | |
| 2020 | 121,703 | 52,013 | 12,290 | 374,055 | 160 | 373,895 | .. | .. | .. |
| 2021 | 126,874 | 76,041 | 31,258 | 453,414 | 14 | 453,400 | .. | .. | .. |
| 2022 - Apr..... | 143,328 | 78,733 | 32,223 | 453,339 | 69 | 453,270 | .. | .. | .. |
| May | 136,275 | 77,994 | 31,833 | 453,394 | 124 | 453,270 | .. | .. | .. |
| June | 137,072 | 78,871 | 32,421 | 431,940 | 188 | 431,752 | .. | .. | .. |
| July..... | 135,887 | 81,212 | 33,369 | 432,023 | 211 | 431,812 | .. | .. | .. |
| Aug..... | 135,042 | 81,315 | 33,538 | 432,085 | 273 | 431,812 | .. | .. | .. |
| Sept..... | 134,477 | 81,585 | 33,838 | 430,983 | 153 | 430,780 | .. | 50 | .. |
| Oct. | 130,150 | 80,964 | 33,769 | 431,340 | 285 | 430,995 | .. | 60 | .. |
| Nov..... | 133,768 | 79,393 | 33,485 | 415,072 | 423 | 414,649 | .. | .. | .. |
| Dec..... | 134,488 | 78,506 | 32,988 | 356,451 | 712 | 355,739 | .. | .. | .. |
| 2023 - Jan. | 138,891 | 77,608 | 32,797 | 332,258 | 581 | 331,677 | .. | .. | .. |
| Feb..... | 134,293 | 78,925 | 33,015 | 328,756 | 379 | 328,377 | .. | .. | .. |
| Mar..... | 143,537 | 77,831 | 32,894 | 318,904 | 680 | 318,166 | .. | 57 | .. |
| Apr..... | 142,295 | 77,610 | 32,619 | 318,390 | 516 | 317,874 | .. | .. | .. |
| May | 144,737 | 79,216 | 33,470 | 318,555 | 681 | 317,874 | .. | .. | .. |

| | Claims on euro area residents denominated in foreign currency | Securities issued by euro area residents | Claims on general government | Intra-Eurosystem claims | | | Other assets | Total |
|------------------|---|--|------------------------------|--|---|-------|--------------|-----------|
| | | | | of which: participation in ECB capital | of which: claims deriving from the transfer of foreign reserves | | | |
| | | | | | | | | |
| 2020 | 1,684 | 657,267 | 18,877 | 56,746 | 1,302 | 6,854 | 79,707 | 1,362,052 |
| 2021 | 1,512 | 761,711 | 17,673 | 60,834 | 1,406 | 6,854 | 83,606 | 1,581,664 |
| 2022 - Apr..... | 1,456 | 730,042 | 16,035 | 64,237 | 1,406 | 6,854 | 110,948 | 1,598,117 |
| May | 1,063 | 721,346 | 15,682 | 65,502 | 1,406 | 6,854 | 122,438 | 1,593,693 |
| June | 1,351 | 714,911 | 15,491 | 66,391 | 1,406 | 6,854 | 128,707 | 1,574,734 |
| July..... | 1,116 | 733,386 | 15,683 | 64,223 | 1,406 | 6,854 | 121,873 | 1,585,401 |
| Aug..... | 1,446 | 705,016 | 15,002 | 60,612 | 1,406 | 6,854 | 145,706 | 1,576,223 |
| Sept..... | 1,696 | 676,256 | 14,483 | 60,096 | 1,406 | 6,854 | 184,774 | 1,584,350 |
| Oct. | 1,469 | 687,836 | 14,610 | 59,528 | 1,406 | 6,854 | 159,659 | 1,565,556 |
| Nov..... | 1,609 | 699,505 | 14,836 | 58,377 | 1,406 | 6,854 | 146,015 | 1,548,576 |
| Dec..... | 1,212 | 670,156 | 14,268 | 58,675 | 1,510 | 6,854 | 169,736 | 1,483,493 |
| 2023 - Jan. | 1,686 | 683,371 | 14,569 | 55,036 | 1,510 | 6,854 | 157,524 | 1,460,944 |
| Feb..... | 972 | 679,267 | 14,270 | 55,179 | 1,510 | 6,854 | 167,995 | 1,459,656 |
| Mar..... | 1,977 | 686,526 | 14,497 | 55,711 | 1,510 | 6,854 | 151,148 | 1,450,131 |
| Apr..... | 1,228 | 685,457 | 14,425 | 55,499 | 1,510 | 6,854 | 155,394 | 1,450,299 |
| May | 1,437 | 688,421 | 14,443 | 56,616 | 1,510 | 6,854 | 154,418 | 1,457,843 |

Banks and Money: National Data

Table 3.3b
[Access to data:](#)
[SPBIO200](#)

Balance sheet of the Bank of Italy: liabilities

(end of period amounts in millions of euros)

| | Banknotes in circulation | Liabilities to euro area financial sector counterparties denominated in euros | | | | | Liabilities to other euro area residents denominated in euros |
|------------------|--------------------------|---|------------------|---------------------|--------------------------------|----------------------------------|---|
| | | Current accounts (covering the minimum reserves system) | Deposit facility | Fixed-term deposits | Fine-tuning reverse operations | Deposits related to margin calls | |
| 2020 | 224,207 | 299,287 | 228,259 | 71,028 | .. | .. | 61,475 |
| 2021 | 241,380 | 404,822 | 304,513 | 100,309 | .. | .. | 72,295 |
| 2022 - Apr..... | 248,115 | 406,444 | 310,368 | 96,076 | .. | .. | 110,641 |
| May | 249,135 | 402,383 | 304,588 | 97,795 | .. | .. | 95,089 |
| June | 250,487 | 344,556 | 253,193 | 91,363 | .. | .. | 99,822 |
| July..... | 250,208 | 333,552 | 301,532 | 32,020 | .. | .. | 104,137 |
| Aug..... | 246,310 | 336,299 | 306,965 | 29,334 | .. | .. | 80,318 |
| Sept..... | 244,760 | 315,708 | 28,881 | 286,828 | .. | .. | 56,611 |
| Oct. | 244,318 | 333,600 | 28,729 | 304,871 | .. | .. | 70,166 |
| Nov..... | 243,551 | 341,807 | 21,383 | 320,424 | .. | .. | 51,683 |
| Dec..... | 245,701 | 245,002 | 22,428 | 222,574 | .. | .. | 62,992 |
| 2023 - Jan. | 241,310 | 274,774 | 20,463 | 254,311 | .. | .. | 41,082 |
| Feb..... | 240,697 | 263,674 | 19,299 | 244,375 | .. | .. | 53,770 |
| Mar..... | 241,213 | 229,840 | 21,149 | 208,691 | .. | .. | 39,040 |
| Apr..... | 242,299 | 268,819 | 20,237 | 248,582 | .. | .. | 45,895 |
| May | 242,388 | 300,000 | 20,595 | 279,404 | .. | .. | 37,723 |

| | Liabilities to non-euro area residents | Liabilities to euro area residents denominated in foreign currency | Revaluation accounts | Capital and reserves | Intra-Eurosystem liabilities | Other liabilities | of which: | Total |
|------------------|--|--|----------------------|----------------------|------------------------------|-------------------|-----------------|-----------|
| | | | | | | | counterpart SDR | |
| 2020 | 4,331 | 387 | 173,841 | 26,237 | 515,967 | 56,319 | 7,751 | 1,362,051 |
| 2021 | 3,711 | 567 | 161,881 | 26,304 | 589,983 | 80,721 | 25,979 | 1,581,664 |
| 2022 - Apr..... | 3,713 | 782 | 150,581 | 26,304 | 573,014 | 78,521 | 26,810 | 1,598,117 |
| May | 3,519 | 720 | 139,219 | 26,304 | 596,913 | 80,412 | 26,483 | 1,593,693 |
| June | 6,446 | 721 | 137,953 | 26,304 | 627,682 | 80,763 | 26,870 | 1,574,734 |
| July..... | 6,626 | 724 | 140,502 | 26,304 | 640,085 | 83,263 | 27,282 | 1,585,401 |
| Aug..... | 6,650 | 736 | 136,555 | 26,304 | 658,756 | 84,296 | 27,354 | 1,576,223 |
| Sept..... | 6,669 | 652 | 133,597 | 26,304 | 714,932 | 85,117 | 27,599 | 1,584,350 |
| Oct. | 6,644 | 614 | 129,845 | 26,304 | 669,454 | 84,610 | 27,209 | 1,565,556 |
| Nov..... | 6,779 | 567 | 133,996 | 26,304 | 659,745 | 84,144 | 26,636 | 1,548,576 |
| Dec..... | 6,871 | 556 | 130,573 | 26,304 | 684,310 | 81,184 | 26,311 | 1,483,493 |
| 2023 - Jan. | 6,690 | 553 | 137,522 | 26,304 | 651,080 | 81,629 | 26,165 | 1,460,944 |
| Feb..... | 6,708 | 639 | 133,599 | 26,304 | 652,852 | 81,414 | 26,303 | 1,459,656 |
| Mar..... | 6,804 | 1,077 | 141,820 | 26,304 | 685,235 | 78,797 | 26,002 | 1,450,131 |
| Apr..... | 6,878 | 823 | 139,731 | 26,304 | 642,799 | 76,752 | 25,785 | 1,450,299 |
| May | 7,961 | 826 | 143,058 | 26,304 | 622,736 | 76,848 | 26,120 | 1,457,843 |

Banks and Money: National Data

Table 3.4

Access to data:

[TUFF0100](#)

Official Eurosystem interest rates

(percentages)

| Date announced | Deposits and marginal lending facility operations | | | Main refinancing operations | | |
|----------------|---|------------------|---------------------------|-----------------------------|------------------------------------|---|
| | Date effective | Deposit facility | Marginal lending facility | Date effective | Fixed rate (fixed rate tenders) | Minimum bid rate (variable rate tenders) |
| 8.06.2000 | - | - | - | 28.06.2000 | - | 4.25 |
| 8.06.2000 | 9.06.2000 | 3.25 | 5.25 | 15.06.2000 | 4.25 | - |
| 31.08.2000 | 1.09.2000 | 3.50 | 5.50 | 6.09.2000 | - | 4.50 |
| 5.10.2000 | 6.10.2000 | 3.75 | 5.75 | 11.10.2000 | - | 4.75 |
| 10.05.2001 | 11.05.2001 | 3.50 | 5.50 | 15.05.2001 | - | 4.50 |
| 30.08.2001 | 31.08.2001 | 3.25 | 5.25 | 5.09.2001 | - | 4.25 |
| 17.09.2001 | 18.09.2001 | 2.75 | 4.75 | 19.09.2001 | - | 3.75 |
| 8.11.2001 | 9.11.2001 | 2.25 | 4.25 | 14.11.2001 | - | 3.25 |
| 5.12.2002 | 6.12.2002 | 1.75 | 3.75 | 11.12.2002 | - | 2.75 |
| 6.03.2003 | 7.03.2003 | 1.50 | 3.50 | 12.03.2003 | - | 2.50 |
| 5.06.2003 | 6.06.2003 | 1.00 | 3.00 | 9.06.2003 | - | 2.00 |
| 1.12.2005 | 6.12.2005 | 1.25 | 3.25 | 6.12.2005 | - | 2.25 |
| 2.03.2006 | 8.03.2006 | 1.50 | 3.50 | 8.03.2006 | - | 2.50 |
| 8.06.2006 | 15.06.2006 | 1.75 | 3.75 | 15.06.2006 | - | 2.75 |
| 3.08.2006 | 9.08.2006 | 2.00 | 4.00 | 9.08.2006 | - | 3.00 |
| 5.10.2006 | 11.10.2006 | 2.25 | 4.25 | 11.10.2006 | - | 3.25 |
| 7.12.2006 | 13.12.2006 | 2.50 | 4.50 | 13.12.2006 | - | 3.50 |
| 8.03.2007 | 14.03.2007 | 2.75 | 4.75 | 14.03.2007 | - | 3.75 |
| 6.06.2007 | 13.06.2007 | 3.00 | 5.00 | 13.06.2007 | - | 4.00 |
| 3.07.2008 | 9.07.2008 | 3.25 | 5.25 | 9.07.2008 | - | 4.25 |
| 8.10.2008 | 8.10.2008 | 2.75 | 4.75 | - | - | - |
| 8.10.2008 | 9.10.2008 | 3.25 | 4.25 | 15.10.2008 | 3.75 | - |
| 6.11.2008 | 12.11.2008 | 2.75 | 3.75 | 12.11.2008 | 3.25 | - |
| 4.12.2008 | 10.12.2008 | 2.00 | 3.00 | 10.12.2008 | 2.50 | - |
| 18.12.2008 | 21.01.2009 | 1.00 | 3.00 | - | - | - |
| 15.01.2009 | 21.01.2009 | 1.00 | 3.00 | 21.01.2009 | 2.00 | - |
| 5.03.2009 | 11.03.2009 | 0.50 | 2.50 | 11.03.2009 | 1.50 | - |
| 2.04.2009 | 8.04.2009 | 0.25 | 2.25 | 8.04.2009 | 1.25 | - |
| 7.05.2009 | 13.05.2009 | 0.25 | 1.75 | 13.05.2009 | 1.00 | - |
| 7.04.2011 | 13.04.2011 | 0.50 | 2.00 | 13.04.2011 | 1.25 | - |
| 7.07.2011 | 13.07.2011 | 0.75 | 2.25 | 13.07.2011 | 1.50 | - |
| 3.11.2011 | 9.11.2011 | 0.50 | 2.00 | 9.11.2011 | 1.25 | - |
| 8.12.2011 | 14.12.2011 | 0.25 | 1.75 | 14.12.2011 | 1.00 | - |
| 5.07.2012 | 11.07.2012 | 0.00 | 1.50 | 11.07.2012 | 0.75 | - |
| 2.05.2013 | 8.05.2013 | 0.00 | 1.00 | 8.05.2013 | 0.50 | - |
| 7.11.2013 | 13.11.2013 | 0.00 | 0.75 | 13.11.2013 | 0.25 | - |
| 5.06.2014 | 11.06.2014 | -0.10 | 0.40 | 11.06.2014 | 0.15 | - |
| 4.09.2014 | 10.09.2014 | -0.20 | 0.30 | 10.09.2014 | 0.05 | - |
| 3.12.2015 | 9.12.2015 | -0.30 | 0.30 | 9.12.2015 | 0.05 | - |
| 9.03.2016 | 16.03.2016 | -0.40 | 0.25 | 16.03.2016 | 0.00 | - |
| 12.09.2019 | 18.09.2019 | -0.50 | 0.25 | 18.09.2019 | 0.00 | - |
| 21.07.2022 | 27.07.2022 | 0.00 | 0.75 | 27.07.2022 | 0.50 | - |
| 8.09.2022 | 14.09.2022 | 0.75 | 1.50 | 14.09.2022 | 1.25 | - |
| 27.10.2022 | 2.11.2022 | 1.50 | 2.25 | 2.11.2022 | 2.00 | - |
| 15.12.2022 | 21.12.2022 | 2.00 | 2.75 | 21.12.2022 | 2.50 | - |
| 2.02.2023 | 8.02.2023 | 2.50 | 3.25 | 8.02.2023 | 3.00 | - |
| 16.03.2023 | 22.03.2023 | 3.00 | 3.75 | 22.03.2023 | 3.50 | - |
| 4.05.2023 | 10.05.2023 | 3.25 | 4.00 | 10.05.2023 | 3.75 | - |

Eurosystem monetary policy operations allotted by the Bank of Italy through tenders*(millions of euros; interest rates as annual percentages; daily data)*

| Date of settlement | Amount | | Fixed rate tenders | Variable-rate tenders | | | Running for ...days |
|--|--------|-----------|--------------------|-----------------------|---------------|-----------------------|---------------------|
| | Bids | Allotment | | Minimum bid rate | Marginal rate | Weighted average rate | |
| Main referencing operations | | | | | | | |
| 1.03.2023 | 305 | 305 | 3.00 | - | - | - | 7 |
| 8.03.2023 | 259 | 259 | 3.00 | - | - | - | 7 |
| 15.03.2023 | 251 | 251 | 3.00 | - | - | - | 7 |
| 22.03.2023 | 255 | 255 | 3.50 | - | - | - | 7 |
| 29.03.2023 | 680 | 680 | 3.50 | - | - | - | 7 |
| 5.04.2023 | 437 | 437 | 3.50 | - | - | - | 7 |
| 12.04.2023 | 334 | 334 | 3.50 | - | - | - | 7 |
| 19.04.2023 | 343 | 343 | 3.50 | - | - | - | 7 |
| 26.04.2023 | 516 | 516 | 3.50 | - | - | - | 7 |
| 3.05.2023 | 239 | 239 | 3.50 | - | - | - | 7 |
| Longer-term refinancing operations with maturity up to 3 months | | | | | | | |
| 1.12.2022 | 203 | 203 | 2.00 | - | - | - | 84 |
| 22.12.2022 | 583 | 583 | 2.50 | - | - | - | 98 |
| 26.01.2023 | 390 | 390 | 2.50 | - | - | - | 91 |
| 23.02.2023 | - | - | 0.00 | - | - | - | 98 |
| 30.03.2023 | 248 | 248 | 3.50 | - | - | - | 91 |
| 27.04.2023 | 98 | 98 | 3.50 | - | - | - | 91 |
| Longer-term refinancing operations with maturity over 3 months | | | | | | | |
| 24.06.2021 | 15,652 | 15,652 | 0.00 | - | - | - | 1,098 |
| 24.06.2021 | 320 | 320 | -0.25 | - | - | - | 371 |
| 29.09.2021 | 41,682 | 41,682 | 0.00 | - | - | - | 1,092 |
| 30.09.2021 | 972 | 972 | -0.25 | - | - | - | 364 |
| 16.12.2021 | 350 | 350 | -0.25 | - | - | - | 406 |
| 22.12.2021 | 21,754 | 21,754 | 0.00 | - | - | - | 1,092 |
| Other operations | | | | | | | |
| 25.04.2023 | - | - | 0.00 | - | - | - | 7 |
| 26.04.2023 | - | - | 0.00 | - | - | - | 7 |
| 27.04.2023 | 200 | 200 | 5.08 | - | - | - | 7 |
| 28.04.2023 | - | - | 0.00 | - | - | - | 7 |
| 2.05.2023 | - | - | 0.00 | - | - | - | 7 |
| 4.05.2023 | 200 | 200 | 5.30 | - | - | - | 7 |

Banks and Money: National Data

Table 3.6a

[Access to data:](#)

[ROB0100](#)

Minimum reserve statistics - Reserve base of banks resident in Italy subject to reserve requirements

(end of period amounts in millions of euros)

| | Total liabilities subject to the reserve requirement | Liabilities to which a positive reserve coefficient is applied | | Liabilities to which a 0% reserve coefficient is applied | | |
|------------------|--|--|--|---|-----------|---|
| | | Deposits (overnight; up to 2 years' agreed maturity; redeemable at notice up to 2 years) | Debt securities up to 2 years' agreed maturity | Deposits (over 2 years' agreed maturity; redeemable at notice over 2 years) | Repos | Debt securities over 2 years' agreed maturity |
| 2020 | - | - | - | - | - | - |
| 2021 | 2,344,836 | 1,917,906 | 4,785 | 58,752 | 105,661 | 257,732 |
| 2022 - Mar. | - | - | - | - | - | - |
| Apr. | 2,372,646 | 1,929,014 | 3,867 | 56,711 | 136,075 | 246,979 |
| May | 2,363,284 | 1,920,703 | 4,380 | 55,841 | 136,794 | 245,567 |
| June | - | - | - | - | - | - |
| July | 2,366,692 | 1,938,172 | 4,245 | 55,660 | 120,532 | 248,082 |
| Aug. | - | - | - | - | - | - |
| Sept. | 2,325,868 | 1,906,157 | 4,441 | 55,818 | 107,045 | 252,407 |
| Oct. | 2,325,328 | 1,900,401 | 5,608 | 53,849 | 112,589 | 252,880 |
| Nov. | - | - | - | - | - | - |
| Dec. | 2,324,298 | 1,909,903 | 5,704 | 54,984 | 99,523 | 254,184 |
| 2023 - Jan. | 2,308,095 | 1,856,993 | 5,734 | 55,088 | 137,557 | 252,723 |
| Feb. | - | - | - | - | - | - |
| Mar. | 2,299,656 | 1,839,809 | 7,520 | 55,209 | 128,671 | 268,446 |
| Apr. | (2,319,359) | (1,859,698) | (7,572) | (55,034) | (128,788) | (268,266) |

Table 3.6b

[Access to data:](#)

[BMON0100](#)

Minimum reserve statistics - Reserve maintenance by banks resident in Italy

(average maintenance period amounts in millions of euros; interest rates as annual percentages)

| Maintenance period ending | | Required reserves | Credit institutions' current accounts | Excess reserves | Deficiencies | Interest rate on minimum reserves |
|---------------------------|------|-------------------|---------------------------------------|-----------------|--------------|-----------------------------------|
| month | day | | | | | |
| 2020 | Dec. | 17,419 | 242,049 | 224,630 | .. | 0.00 |
| 2021 | Dec. | 18,530 | 329,833 | 311,303 | .. | 0.00 |
| 2022 - Apr. | 19 | 18,868 | 316,855 | 297,987 | .. | 0.00 |
| May | - | - | - | - | - | - |
| June | 14 | 18,886 | 319,490 | 300,604 | .. | 0.00 |
| July | 26 | 19,288 | 288,399 | 269,111 | .. | 0.00 |
| Aug. | - | - | - | - | - | - |
| Sept. | 13 | 19,210 | 315,090 | 295,880 | .. | 0.50 |
| Oct. | - | - | - | - | - | - |
| Nov. | 1 | 19,384 | 24,951 | 5,567 | .. | 1.25 |
| Dec. | 20 | 19,066 | 21,291 | 2,225 | 4 | 2.00 |
| 2023 - Jan. | - | - | - | - | - | - |
| Feb. | 7 | 19,020 | 20,837 | 1,817 | .. | 2.00 |
| Mar. | 21 | 19,116 | 20,522 | 1,406 | 2 | 2.50 |
| Apr. | - | - | - | - | - | - |
| May | 9 | 18,587 | 19,601 | 1,014 | .. | 3.00 |

Banks and Money: National Data

Table 3.7a

Access to data:

[BSIO0100](#)

Balance sheet of other MFIs resident in Italy: assets

(stocks in millions of euros)

| | Cash | Loans | | | | | | Rest of the world |
|------------------|---------|--------------------|--------------------|---------------|--|--------------------|---------------|-------------------|
| | | Residents of Italy | | | Residents of other euro area countries | | | |
| | | MFIs | General government | Other sectors | MFIs | General government | Other sectors | |
| 2021 | 10,797 | 689,432 | 260,725 | 1,503,566 | 124,326 | 157 | 22,293 | 106,212 |
| 2022 - Apr. | 9,890 | 696,269 | 261,727 | 1,512,848 | 126,504 | 92 | 22,829 | 106,279 |
| May | 9,649 | 699,461 | 260,542 | 1,519,997 | 125,616 | 89 | 22,993 | 105,182 |
| June | 9,829 | 627,883 | 262,243 | 1,521,495 | 121,799 | 168 | 24,411 | 109,813 |
| July | 9,848 | 621,865 | 260,905 | 1,528,786 | 132,554 | 149 | 23,928 | 111,996 |
| Aug. | 9,907 | 618,214 | 261,290 | 1,527,730 | 127,237 | 125 | 23,715 | 111,041 |
| Sept. | 9,838 | 601,273 | 260,680 | 1,526,318 | 135,002 | 173 | 25,825 | 109,517 |
| Oct. | 9,651 | 620,276 | 259,930 | 1,514,736 | 128,767 | 168 | 25,130 | 107,268 |
| Nov. | 9,566 | 622,439 | 255,444 | 1,524,060 | 127,222 | 140 | 25,170 | 103,329 |
| Dec. | 10,442 | 533,074 | 263,557 | 1,507,177 | 131,761 | 218 | 26,345 | 96,473 |
| 2023 - Jan. | 9,482 | 559,263 | 256,715 | 1,496,282 | 124,131 | 182 | 27,489 | 97,087 |
| Feb. | 9,271 | 547,725 | 252,322 | 1,496,879 | 121,173 | 160 | 27,474 | 96,147 |
| Mar. | 8,989 | 520,380 | 251,313 | 1,496,425 | 128,205 | 162 | 28,274 | 98,976 |
| Apr. | (9,548) | (548,774) | (247,239) | (1,487,939) | (127,655) | (155) | (27,651) | (98,858) |

| | Holdings of securities other than shares | | | | | | Rest of the world |
|------------------|--|--------------------|---------------|--|--------------------|---------------|-------------------|
| | Residents of Italy | | | Residents of other euro area countries | | | |
| | MFIs | General government | Other sectors | MFIs | General government | Other sectors | |
| 2021 | 52,048 | 410,349 | 150,422 | 23,866 | 71,971 | 15,809 | 59,293 |
| 2022 - Apr. | 50,040 | 423,216 | 146,990 | 24,477 | 76,452 | 16,046 | 62,057 |
| May | 49,757 | 418,479 | 146,047 | 24,757 | 78,149 | 15,963 | 62,766 |
| June | 48,277 | 413,455 | 145,029 | 24,642 | 76,797 | 15,352 | 62,730 |
| July | 48,590 | 416,554 | 143,341 | 25,163 | 77,347 | 15,464 | 65,748 |
| Aug. | 48,813 | 404,463 | 140,124 | 24,491 | 74,784 | 15,241 | 65,943 |
| Sept. | 48,455 | 388,099 | 140,023 | 24,225 | 74,354 | 15,245 | 64,262 |
| Oct. | 48,284 | 396,631 | 136,868 | 23,544 | 76,636 | 14,807 | 64,171 |
| Nov. | 49,491 | 394,366 | 139,166 | 25,384 | 78,291 | 14,966 | 64,082 |
| Dec. | 47,909 | 377,498 | 154,293 | 24,713 | 77,120 | 13,600 | 62,954 |
| 2023 - Jan. | 48,130 | 385,767 | 152,635 | 25,937 | 80,190 | 14,431 | 63,622 |
| Feb. | 48,296 | 392,155 | 151,881 | 26,182 | 82,089 | 14,002 | 65,485 |
| Mar. | 48,303 | 393,386 | 150,794 | 26,885 | 83,398 | 13,620 | 66,422 |
| Apr. | (48,013) | (393,059) | (143,867) | (27,270) | (86,307) | (14,008) | (65,766) |

| | Shares and other equity | | | | | Fixed assets | Other assets | Total assets |
|------------------|-------------------------|---------------|--|---------------|-------------------|--------------|--------------|--------------|
| | Residents of Italy | | Residents of other euro area countries | | Rest of the world | | | |
| | MFIs | Other sectors | MFIs | Other sectors | | | | |
| 2021 | 23,157 | 79,625 | 38,161 | 15,418 | 17,537 | 73,931 | 233,980 | 3,983,076 |
| 2022 - Apr. | 21,308 | 74,203 | 38,334 | 15,078 | 17,844 | 75,851 | 287,869 | 4,066,207 |
| May | 21,273 | 78,064 | 38,338 | 15,200 | 18,017 | 76,005 | 292,045 | 4,078,390 |
| June | 21,809 | 76,948 | 38,356 | 14,896 | 18,577 | 75,626 | 314,752 | 4,024,889 |
| July | 21,956 | 79,881 | 38,374 | 14,619 | 18,400 | 75,882 | 306,824 | 4,038,176 |
| Aug. | 22,012 | 79,618 | 38,380 | 14,558 | 18,456 | 75,876 | 338,347 | 4,040,366 |
| Sept. | 21,675 | 79,469 | 38,388 | 14,063 | 18,729 | 75,757 | 381,434 | 4,052,803 |
| Oct. | 21,729 | 79,551 | 38,437 | 14,267 | 18,510 | 80,210 | 369,994 | 4,049,566 |
| Nov. | 20,645 | 79,490 | 38,292 | 14,379 | 18,304 | 81,027 | 359,375 | 4,044,628 |
| Dec. | 20,593 | 79,005 | 38,245 | 14,243 | 17,265 | 81,232 | 390,171 | 3,967,888 |
| 2023 - Jan. | 20,678 | 78,957 | 40,270 | 14,305 | 15,438 | 81,248 | 356,915 | 3,949,153 |
| Feb. | 20,691 | 78,845 | 40,276 | 14,266 | 15,797 | 81,301 | 382,144 | 3,964,562 |
| Mar. | 20,839 | 79,400 | 40,345 | 14,258 | 15,486 | 81,281 | 362,404 | 3,929,547 |
| Apr. | (20,719) | (79,685) | (40,357) | (14,341) | (15,293) | (81,583) | (384,678) | (3,962,762) |

Banks and Money: National Data

Table 3.7b

[Access to data:](#)

[BSIO0200](#)

Balance sheet of other MFIs resident in Italy: liabilities

(stocks in millions of euros)

| | Deposits | | | | | | Rest of the world |
|------------------|--------------------|--------------------|--|--|--------------------|--|-------------------|
| | Residents of Italy | | | Residents of other euro area countries | | | |
| | MFIs | Central government | Other general government and other sectors | MFIs | Central government | Other general government and other sectors | |
| 2021 | 741,389 | 24,417 | 2,076,811 | 178,888 | 25 | 30,630 | 76,319 |
| 2022 - Apr. | 746,132 | 29,231 | 2,107,325 | 217,141 | 22 | 28,072 | 78,252 |
| May..... | 751,609 | 28,829 | 2,101,172 | 215,769 | 21 | 27,814 | 77,307 |
| June..... | 719,587 | 28,667 | 2,062,067 | 199,458 | 16 | 26,883 | 76,324 |
| July..... | 723,582 | 30,171 | 2,097,389 | 215,411 | 15 | 28,626 | 76,399 |
| Aug. | 716,838 | 29,866 | 2,075,785 | 218,849 | 15 | 27,152 | 78,606 |
| Sept. | 719,083 | 26,723 | 2,049,173 | 214,553 | 14 | 29,965 | 78,436 |
| Oct. | 719,602 | 28,978 | 2,047,365 | 220,486 | 15 | 28,664 | 74,706 |
| Nov. | 697,948 | 32,349 | 2,038,108 | 219,582 | 15 | 27,217 | 75,472 |
| Dec. | 646,371 | 24,424 | 2,065,540 | 210,559 | 14 | 27,957 | 72,794 |
| 2023 - Jan..... | 618,199 | 26,261 | 2,042,639 | 231,762 | 14 | 30,385 | 75,886 |
| Feb. | 615,883 | 25,969 | 2,026,419 | 243,138 | 15 | 30,756 | 74,849 |
| Mar. | 613,551 | 26,452 | 2,015,385 | 229,522 | 14 | 31,772 | 73,705 |
| Apr. | (603,790) | (26,732) | (2,029,205) | (260,287) | (16) | (31,265) | (74,277) |

| | Debt securities issued | Capital and reserves | Other liabilities | Total |
|------------------|------------------------|----------------------|-------------------|-------------|
| 2021 | 260,972 | 340,392 | 253,233 | 3,983,076 |
| 2022 - Apr. | 248,137 | 337,679 | 274,216 | 4,066,207 |
| May..... | 247,219 | 340,131 | 288,520 | 4,078,390 |
| June..... | 249,433 | 342,368 | 320,088 | 4,024,889 |
| July..... | 248,772 | 338,665 | 279,146 | 4,038,175 |
| Aug. | 249,408 | 338,463 | 305,384 | 4,040,366 |
| Sept. | 252,942 | 343,880 | 338,033 | 4,052,803 |
| Oct. | 254,710 | 344,705 | 330,335 | 4,049,566 |
| Nov. | 257,494 | 344,385 | 352,058 | 4,044,628 |
| Dec. | 256,983 | 342,417 | 320,827 | 3,967,887 |
| 2023 - Jan..... | 255,525 | 344,675 | 323,806 | 3,949,152 |
| Feb. | 261,845 | 346,922 | 338,766 | 3,964,561 |
| Mar. | 266,068 | 348,453 | 324,625 | 3,929,546 |
| Apr. | (263,977) | (347,452) | (325,760) | (3,962,762) |

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