

Banks and money: national data

10 November 2023

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www.bancaditalia.it/statistiche/index.html

Figure 1

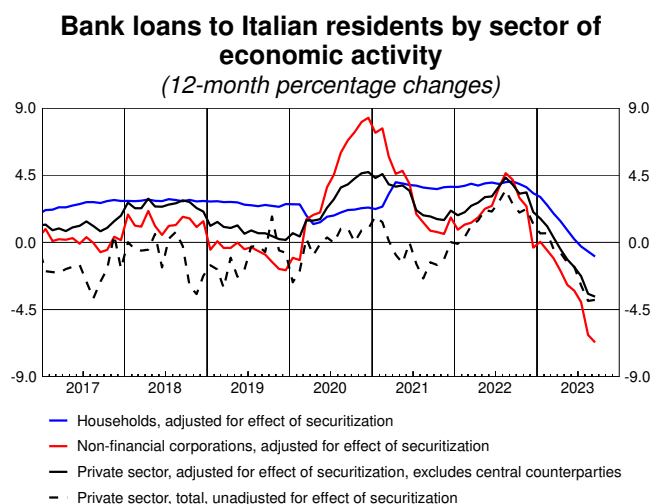
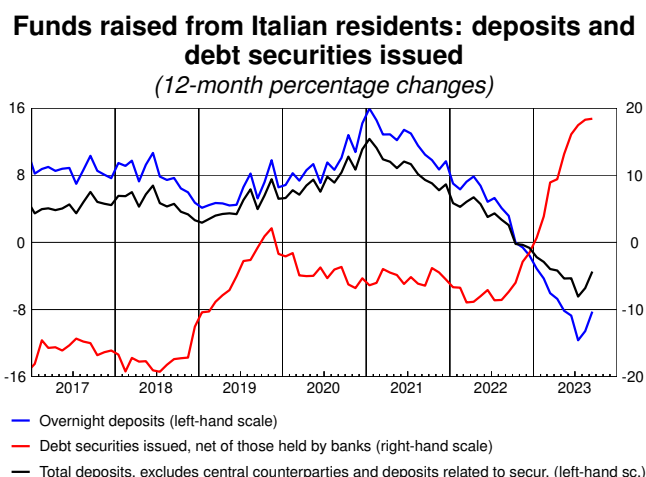


Figure 2



In September lending to the private sector, adjusted in line with the European System of Central Banks (ESCB) harmonised methodology, decreased by 3.6 per cent on an annual basis (-3.4 in August). Lending to households decreased by 0.9 per cent on an annual basis (-0.6 in August), while that to non-financial corporations decreased by 6.7 per cent (-6.2 in the previous month). Private sector deposits decreased by 3.5 per cent on an annual basis (-5.4 in August); bond funding increased by 18.4 per cent on the corresponding period (18.3 per cent in August).

Figure 3

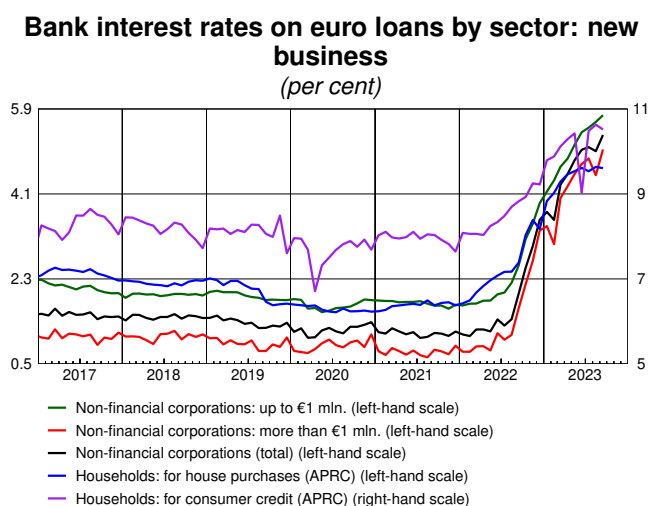
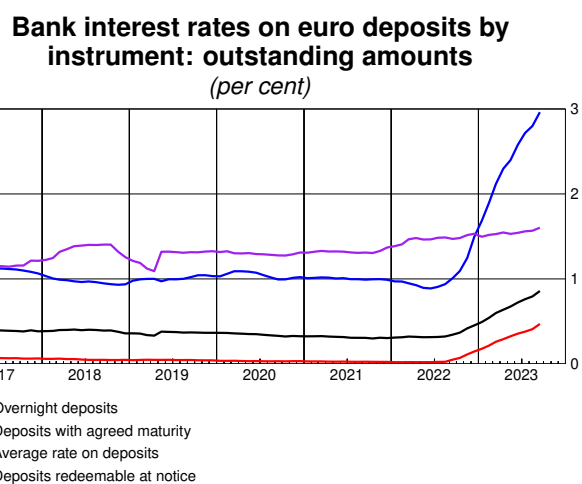


Figure 4



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 4.65 per cent (4.67 in August); the share of these loans with initial period of interest rate fixation up to 1 year came to 20 per cent in September (27 per cent in the previous month). The APRC on new consumer loans came to 10.52 per cent (10.63 in the previous month). Interest rates on new lending to non-financial corporations amounted to 5.35 per cent (5.01 in the previous month); those on new loans of up to €1 million were equal to 5.77 per cent, while the rates on new loans of above that amount were equal to 5.04 per cent. Rates on the outstanding amount of deposits were equal to 0.86 per cent (0.79 in August).

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 - 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	2,283,855	155,442	98,857	48,013	391,851	143,829
May	9,328	2,304,609	158,306	100,806	47,768	383,491	142,972
June	9,155	2,170,819	155,731	101,364	49,035	376,492	144,798
July	9,330	2,175,470	159,386	99,935	49,154	378,677	142,534
Aug	9,016	2,163,693	150,209	96,261	49,164	373,776	142,264
Sept	(8,997)	(2,156,016)	(154,134)	(100,086)	(49,571)	(363,801)	(147,584)

	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 - 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	27,314	84,654	13,857	65,771	20,719	79,686
May	27,645	85,243	13,821	66,678	19,210	79,453
June	28,480	88,034	14,188	68,069	19,175	80,057
July	28,085	87,034	14,447	67,903	19,292	80,763
Aug	27,812	87,858	14,259	68,404	19,340	80,141
Sept	(28,317)	(87,771)	(14,618)	(69,101)	(19,420)	(81,393)

	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 - 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	382,260	3,957,233
May	40,082	14,618	15,647	3	81,753	361,187	3,952,619
June	40,070	14,512	15,549	3	81,568	359,800	3,816,898
July	40,103	14,775	15,761	3	81,647	356,667	3,820,965
Aug	40,084	14,673	15,697	3	81,746	356,032	3,790,433
Sept	(40,096)	(14,602)	(15,667)	(3)	(82,012)	(392,099)	(3,825,287)

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	of which: in euro	MFIs	General government	Other sectors	of which: in euro
2021	741,389	45,503	2,055,724	2,815,906	178,888	723	29,932	179,544
2022 - 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.	603,780	49,581	2,006,328	2,634,809	260,312	18	31,263	258,836
May	588,739	48,628	2,001,616	2,614,327	269,048	16	32,508	269,943
June	445,481	50,360	1,971,955	2,444,364	275,724	16	32,392	275,233
July	441,017	54,626	1,953,973	2,425,276	303,478	16	32,955	304,827
Aug.	435,472	50,771	1,959,310	2,421,456	299,362	17	31,313	299,344
Sept.....	(425,798)	(47,438)	(1,989,494)	(2,438,625)	(286,209)	(17)	(35,634)	(287,522)

	Deposits of the residents of the rest of the world		Debt securities issued	Capital and reserves	Remaining liabilities	Total liabilities
		of which: in euro				
2021	76,319	55,736	260,972	340,392	251,354	3,981,197
2022 - 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.	74,252	56,024	263,993	347,111	320,596	3,957,233
May	73,756	52,055	271,092	345,782	321,434	3,952,619
June	73,988	53,283	280,512	344,423	342,047	3,816,898
July	71,912	52,026	281,154	347,604	334,230	3,820,965
Aug.	71,705	51,448	282,601	351,889	307,994	3,790,433
Sept.....	(77,089)	(53,660)	(287,436)	(355,356)	(320,816)	(3,825,286)

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 - 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	603,780	284,155	202,968	26,732	22,849	15,657	7,088	304,095	107,488
May	588,739	268,921	194,380	25,691	22,937	13,847	6,089	321,724	125,720
June	445,481	263,434	202,516	27,972	22,388	12,268	6,907	309,265	110,746
July	441,017	259,801	198,824	32,796	21,830	13,715	7,035	299,002	103,604
Aug	435,472	255,033	195,814	28,071	22,700	13,414	5,897	301,802	109,676
Sept	(425,798)	(262,475)	(198,036)	(24,649)	(22,789)	(15,080)	(5,860)	(310,803)	(108,517)

	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 - 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	260,312	259,037	90,670
May	396,849	1,141,745	86,347	35,016	269,048	266,768	93,817
June	398,113	1,124,086	86,140	35,175	275,724	274,157	109,445
July	390,301	1,124,811	84,397	34,711	303,478	302,151	119,528
Aug	397,944	1,122,727	82,982	34,545	299,362	298,341	116,577
Sept	(415,851)	(1,122,400)	(84,271)	(35,230)	(286,209)	(284,961)	(107,621)

	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 - 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	74,252	35,526
May	16	20,261	4,145	8,101	73,756	37,277
June	16	20,021	3,968	8,402	73,988	37,428
July	16	20,252	4,162	8,541	71,912	37,323
Aug	17	18,382	3,983	8,949	71,705	35,729
Sept	(17)	(22,037)	(4,297)	(9,300)	(77,089)	(39,530)

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
	<i>of which:</i>				
	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 - 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	-1,089
Feb.	-10,607	2,298	-6,333	-3,190	5,700
Mar.	-6,360	13,441	-14,799	-3,167	4,760
Apr.	21,992	17,007	2,150	-113	-1,444
May	-22,417	-11,984	-7,838	252	6,691
June	-17,398	1,421	-17,665	-417	8,503
July	-10,022	-7,713	-1,456	-2,447	1,152
Aug.	-953	7,543	-3,692	-3,351	1,146
Sept.....	(24,132)	(17,729)	(1,598)	(3,199)	(3,610)

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 - 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	70,391	144,877	119,267	319,562	109,452	107,488
May	1,360,217	75,990	144,111	118,628	316,775	127,460	125,720
June	1,336,383	82,996	147,209	121,626	315,277	112,478	110,746
July	1,320,697	87,925	146,437	121,070	314,922	105,822	103,604
Aug	1,317,368	90,582	146,549	120,464	315,676	111,836	109,676
Sept	(1,339,080)	(94,395)	(153,348)	(127,664)	(314,573)	(110,886)	(108,517)
	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 - 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	10,247	9,504	8,316	331	2,867	38,726	
May	9,947	9,778	8,297	329	4,159	36,479	
June	9,949	10,090	8,361	325	3,668	36,561	
July	9,865	10,010	8,372	317	4,393	34,588	
Aug	8,557	9,945	8,369	317	4,126	35,976	
Sept	(10,405)	(10,513)	(8,906)	(311)	(5,500)	(37,559)	
	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 - 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	255,791	104,133	58,239	48,013	2,363,161	
May	10,007	261,085	105,603	59,237	47,768	2,364,634	
June	12,011	268,501	109,694	66,564	49,035	2,343,809	
July	12,362	268,792	111,407	67,624	49,154	2,324,502	
Aug	12,358	270,243	112,267	69,002	49,164	2,331,901	
Sept	(13,882)	(273,554)	(117,191)	(71,815)	(49,571)	(2,372,913)	

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	of which: banks	of which: intragroup positions	General government		Other sectors		
				Central government	Local government and social security funds	Insurance companies and pension funds	Other financial institutions	of which: repos with central counterparties
2021	689,082	284,587	233,192	194,250	66,475	4,656	172,937	37,405
2022 - 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	548,709	279,969	202,968	178,286	68,953	3,279	171,296	38,884
May	564,583	264,497	194,380	182,834	68,921	3,365	172,186	39,419
June	435,195	259,893	202,516	180,290	66,764	3,261	173,963	38,413
July	454,109	256,761	198,824	178,915	66,285	3,194	162,536	30,828
Aug	458,354	251,983	195,814	178,381	66,101	3,113	159,891	29,883
Sept	(450,714)	(259,056)	(198,036)	(178,722)	(66,136)	(3,040)	(165,308)	(32,374)
	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	663,169	575,240	79,923	7,641	124,326	123,953	52,195	
2022 - 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	636,718	593,788	75,188	7,638	127,634	127,192	92,504	
May	636,546	593,813	74,903	7,459	131,313	130,931	91,811	
June	635,484	594,218	74,457	7,186	129,723	129,346	90,505	
July	635,309	594,277	73,571	7,275	133,476	133,199	93,877	
Aug	625,336	592,293	73,102	7,122	126,311	126,022	87,268	
Sept	(619,540)	(592,719)	(72,642)	(7,195)	(129,417)	(129,120)	(87,891)	
	Residents of other euro area countries				Rest of the world			
	General government	Other sectors			Households	of which: banks		
		Insurance companies, pension funds and other financial institutions	Non-financial corporations					
2021	157	9,595	12,000	698	106,212	54,605		
2022 - 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	13,702	823	98,857	48,449		
May	154	12,534	13,472	834	100,806	50,045		
June	190	11,909	13,083	827	101,364	53,331		
July	189	11,617	13,270	834	99,935	51,867		
Aug	165	11,385	11,512	836	96,261	48,050		
Sept	(211)	(11,950)	(11,742)	(815)	(100,086)	(51,682)		

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 - 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.	-14,330	-1,539	-1,866	-275	-633	-956	-10,906
Feb.	-6,136	-2,082	-1,376	178	-264	-1,290	-2,529
Mar.	2,140	-65	453	1,190	52	-788	1,710
Apr.	-11,580	-6,141	-2,024	160	-260	-1,924	-3,359
May	-36	-85	-344	865	-167	-1,043	307
June	1,307	-855	-545	587	91	-1,223	2,811
July	-4,814	-146	-781	1,257	299	-2,336	-3,822
Aug.	-15,694	-11,033	-2,804	-311	-1,145	-1,346	-1,775
Sept.	(-2,152)	(-5,421)	(450)	(553)	(561)	(-663)	(2,891)

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 - 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.	1,735,146	419,092	242,258	1,073,796	636,718	139,833	155,583	341,302
May	1,740,027	424,412	242,182	1,073,433	636,546	140,151	155,368	341,028
June	1,735,623	429,905	241,353	1,064,365	635,484	145,534	154,068	335,882
July	1,721,361	416,041	241,619	1,063,701	635,309	145,612	154,544	335,153
Aug.	1,705,339	404,901	239,383	1,061,055	625,336	139,324	152,911	333,101
Sept.	(1,705,302)	(406,718)	(239,527)	(1,059,057)	(619,540)	(136,109)	(152,834)	(330,597)

	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 - 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.	676,614	3,319	30,570	83,446	847	424,682	39,039	15,584	79,127
May	676,175	3,376	30,737	84,038	842	424,496	38,791	15,334	78,561
June	675,861	3,503	30,832	84,350	825	424,427	38,881	15,309	77,734
July	675,122	3,621	31,594	84,658	744	424,779	38,200	14,568	76,958
Aug.	672,518	3,594	31,430	84,519	736	423,639	38,059	14,320	76,221
Sept.	(672,556)	(3,489)	(31,609)	(84,959)	(712)	(424,002)	(37,935)	(14,271)	(75,579)

Loans by branch of economic activity: residents of Italy

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

Branches of economic activity	August 2023			September 2023			
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total	
Agriculture, forestry and fishing	A	20,866	18,783	39,649	(20,776)	(18,804)	(39,580)
Mining and quarrying	B	24	1,422	1,446	(24)	(1,569)	(1,593)
Manufacturing	C	4,340	188,488	192,828	(4,285)	(186,391)	(190,677)
Food, beverages and tobacco products	1000061	823	33,027	33,850	(814)	(32,854)	(33,667)
Textiles, clothing and leather products	1000062	484	15,701	16,185	(476)	(15,556)	(16,032)
Wood and wood products and furnishings	1000066	501	8,210	8,711	(491)	(8,153)	(8,644)
Paper, paper products and printing	1000063	184	6,802	6,986	(180)	(6,645)	(6,826)
Refined petroleum products, chemical products and pharmaceuticals	1000067	99	17,434	17,533	(98)	(17,321)	(17,419)
Rubber and plastic products	22	86	10,372	10,458	(85)	(10,082)	(10,166)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	1,012	44,266	45,278	(1,002)	(43,487)	(44,489)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	156	12,128	12,284	(154)	(11,746)	(11,900)
Machinery and equipment	28	145	21,842	21,987	(143)	(21,862)	(22,006)
Motor vehicles and other transport equipment	1000060	106	10,708	10,815	(104)	(10,782)	(10,886)
Other products of manufacturing	1000070	744	7,998	8,742	(738)	(7,904)	(8,642)
Electricity, gas, steam and air conditioning supply	D	71	18,343	18,414	(70)	(18,165)	(18,235)
Water supply, sewerage, waste management and remediation activities	E	75	8,791	8,866	(74)	(8,566)	(8,640)
Construction	F	5,435	57,287	62,723	(5,363)	(56,634)	(61,997)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	13,153	110,516	123,668	(13,052)	(109,157)	(122,209)
Transportation and storage	H	1,693	29,544	31,237	(1,670)	(29,445)	(31,115)
Accommodation and food service activities	I	4,362	29,150	33,512	(4,336)	(28,818)	(33,154)
Information and communication	J	654	18,535	19,189	(652)	(19,241)	(19,893)
Real estate activities	L	1,588	59,114	60,701	(1,579)	(58,244)	(59,823)
Professional, scientific and technical activities	M	10,279	45,444	55,723	(10,232)	(44,871)	(55,103)
Administrative and support service activities	N	1,041	17,377	18,418	(1,037)	(17,405)	(18,442)
All remaining activities	1000073	9,521	22,543	32,063	(9,492)	(22,229)	(31,721)
All branches	1004999	73,102	625,336	698,438	(72,642)	(619,540)	(692,182)

Banks and Money: National Data
Table 1.10
[Access to data:](#)
[CARB0100](#)
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		Other residents of Italy						
		<i>of which: bad debts</i>		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 - 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.	312,162	177,581	311,987	5,890	180,830	125,267	39,380	39,500	46,386
May	314,215	176,863	311,377	5,939	179,180	126,258	38,238	42,043	45,977
June	311,158	174,019	308,426	6,013	177,748	124,666	37,873	41,182	45,611
July	309,399	171,680	306,670	5,972	176,157	124,540	38,313	41,014	45,213
Aug.	307,366	171,461	304,637	5,969	175,003	123,665	37,874	40,769	45,022
Sept.	(315,163)	(171,489)	(312,436)	(5,960)	(174,573)	(131,903)	(40,679)	(46,511)	(44,713)

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		Other residents of Italy						
		<i>of which: bad debts</i>		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 - 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.	201,425	177,048	201,272	5,662	143,313	52,297	4,018	9,715	38,565
May	200,235	176,357	200,084	5,707	142,266	52,111	3,982	9,589	38,540
June	197,527	173,528	197,383	5,774	140,104	51,505	3,871	9,648	37,986
July	194,825	171,200	194,683	5,708	137,916	51,059	3,890	9,554	37,616
Aug.	194,511	170,956	194,369	5,706	137,674	50,989	3,868	9,534	37,586
Sept.	(194,091)	(170,994)	(193,950)	(5,683)	(137,271)	(50,996)	(3,899)	(9,653)	(37,443)

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 - 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.	265	199	28	-38	89	-24	37
May	-222	-291	-55	-100	25	21	124
June	152	44	17	-56	43	29	91
July	-412	-258	-153	-107	-12	-34	-2
Aug.	-142	-126	-49	-17	-5	-27	33
Sept.	(459)	(422)	(1)	(-71)	(21)	(51)	(36)

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
	<i>of which:</i>				
	Non-financial corporations	Households	Other financial institutions		
2020	7.8	15.8	7.6	6.6	8.2
2021	10.5	27.9	4.0	30.0	-6.2
2022 - Aug.....	-8.4	-31.4	-0.5	8.1	-0.8
Sept.....	-9.8	-27.0	-2.1	-20.0	11.1
Oct.....	-11.0	-24.5	-5.1	-31.4	10.8
Nov.....	0.3	19.3	-3.1	-15.6	25.4
Dec.....	-0.1	3.4	-1.7	-25.8	10.5
2023 - Jan.....	-10.3	-27.1	-3.3	-7.7	8.6
Feb.....	-7.1	0.2	-7.0	-22.3	32.9
Mar.....	-6.4	23.7	-11.3	-46.0	31.7
Apr.....	-0.0	5.9	-1.3	6.0	5.1
May.....	-3.4	-6.8	-0.4	-4.8	44.5
June.....	-8.5	-4.0	-11.0	-17.4	34.6
July.....	-10.8	-26.4	-5.9	1.7	5.3
Aug.....	3.3	22.8	0.7	-29.4	8.6
Sept.....	(9.9)	(37.4)	(-0.1)	(32.7)	(12.5)

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	
	<i>of which:</i>			One-month percentage changes	12-month percentage changes	
	Non-financial corporations	Households	Other financial institutions			
2020	-0.5	-3.1	4.2	-7.7	-22.9	5.2
2021	7.4	10.9	4.4	3.0	17.2	-0.8
2022 - Aug.....	4.7	6.0	3.3	7.8	-8.0	1.8
Sept.....	-1.2	-0.5	3.1	-19.3	-8.4	1.0
Oct.....	-1.9	-5.5	1.5	1.3	3.8	0.9
Nov.....	4.8	-2.5	1.3	81.1	-1.2	1.8
Dec.....	-8.6	-19.6	-0.2	10.6	21.2	2.1
2023 - Jan.....	-5.1	-2.6	-0.1	-34.7	-6.5	1.1
Feb.....	-1.6	-1.1	-0.8	-7.1	-3.4	0.7
Mar.....	-2.5	-2.1	-1.4	-9.8	-0.5	-0.4
Apr.....	-4.0	-4.4	-1.9	-12.1	-22.6	-2.0
May.....	-3.4	-6.2	-2.2	4.5	-20.8	-4.3
June.....	-2.8	-1.6	-2.7	-8.1	1.3	-4.6
July.....	-4.3	-5.6	-2.6	-6.5	-2.8	-4.6
Aug.....	-10.2	-20.7	-1.1	1.5	-3.5	-4.2
Sept.....	(-2.8)	(-4.7)	(-1.3)	(-0.6)	(13.5)	(-2.5)

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 - 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	9,367	2,158	88	..	597
May	17,491	9,374	2,189	88	..	593
June	17,952	9,812	2,175	90	..	596
July	18,135	9,689	2,199	107	..	594
Aug.	19,346	9,954	2,246	126	..	631
Sept.	(19,267)	(9,715)	(2,223)	(126)	(..)	(588)

	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 - 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	29,619	30,117	481	-7	15,213
May	498	29,735	30,233	402	-53	15,286
June	497	30,625	31,122	792	-108	16,538
July	497	30,724	31,221	46	-92	16,438
Aug.	496	32,303	32,799	308	-64	17,852
Sept.	(507)	(31,919)	(32,426)	(491)	(77)	(17,765)

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	August 2023			September 2023			
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total	
Agriculture, forestry and fishing	A	533	464	997	(523)	(463)	(986)
Mining and quarrying	B	1	33	34	(1)	(34)	(35)
Manufacturing	C	242	4,567	4,809	(238)	(4,518)	(4,756)
Food, beverages and tobacco products	1000061	76	890	966	(75)	(869)	(945)
Textiles, clothing and leather products	1000062	37	699	736	(36)	(694)	(730)
Wood and wood products and furnishings	1000066	27	355	382	(27)	(343)	(370)
Paper, paper products and printing	1000063	7	185	191	(7)	(181)	(188)
Refined petroleum products, chemical products and pharmaceuticals	1000067	3	119	122	(3)	(118)	(121)
Rubber and plastic products	22	4	206	210	(4)	(205)	(209)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	49	1,086	1,135	(48)	(1,078)	(1,126)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	7	295	302	(7)	(290)	(297)
Machinery and equipment	28	7	349	356	(6)	(358)	(365)
Motor vehicles and other transport equipment	1000060	2	164	167	(2)	(164)	(166)
Other products of manufacturing	1000070	23	219	242	(23)	(217)	(240)
Electricity, gas, steam and air conditioning supply	D	1	247	248	(1)	(238)	(238)
Water supply, sewerage, waste management and remediation activities	E	7	179	186	(7)	(175)	(182)
Construction	F	276	4,015	4,291	(276)	(3,955)	(4,231)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	552	3,777	4,329	(553)	(3,782)	(4,335)
Transportation and storage	H	68	586	654	(67)	(616)	(683)
Accommodation and food service activities	I	206	1,065	1,271	(205)	(1,034)	(1,239)
Information and communication	J	15	322	338	(16)	(324)	(340)
Real estate activities	L	45	2,487	2,532	(40)	(2,531)	(2,571)
Professional, scientific and technical activities	M	122	530	652	(121)	(530)	(651)
Administrative and support service activities	N	42	440	482	(43)	(437)	(479)
All remaining activities	1000073	137	634	771	(134)	(630)	(764)
All branches	1004999	2,246	19,346	21,592	(2,223)	(19,267)	(21,490)

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 - 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	..	191,842	48,013	107,265	583,694
May.....	383,491	380,065	5,806	89,506	270,236	..	190,739	47,768	106,399	574,231
June.....	376,492	373,180	6,158	89,543	263,242	..	193,833	49,035	108,154	570,325
July.....	378,677	375,370	6,859	87,405	267,095	..	191,688	49,154	107,143	570,365
Aug.....	373,776	370,476	7,105	87,095	262,176	..	191,428	49,164	107,029	565,204
Sept.....	(363,801)	(360,518)	(6,114)	(86,405)	(254,215)	(.)	(197,154)	(49,571)	(112,308)	(560,955)

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 - 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.....	72,609	254,319	578,852	39,719	315,341	12,465	1,273,305	26,310	1,299,616
May.....	72,704	261,088	580,602	40,431	325,753	12,965	1,293,542	26,640	1,320,182
June.....	75,383	259,202	580,868	40,934	348,857	14,601	1,319,846	27,346	1,347,192
July.....	76,405	263,235	587,446	41,073	358,114	14,725	1,340,999	26,645	1,367,643
Aug.....	79,250	262,290	586,208	40,654	368,207	15,201	1,351,810	26,944	1,378,754
Sept.....	(80,307)	(263,090)	(585,686)	(40,138)	(378,380)	(15,426)	(1,363,029)	(27,659)	(1,390,688)

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 - 3rd qtr.....	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.....	1,182,458	581,880	38,753	17,289	519,330	89,470	1,190,649	379,980	810,669
2nd".....	1,235,668	620,286	48,175	17,901	547,313	95,024	1,201,762	384,690	817,071

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 - 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	4.59	4.15
May	4.23	4.87	4.80	4.73
June	4.24	5.08	5.02	4.82
July	4.23	5.13	5.14	4.39
Aug.	4.35	5.08	5.23	3.70
Sept	(4.34)	(5.37)	(5.42)	(4.28)

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 - 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
May	4.81	4.77	5.07	4.84	5.14	5.54	5.16	4.52	4.53	4.53
June	5.04	5.01	5.32	5.08	5.41	5.57	5.44	4.74	5.08	4.75
July	5.09	5.12	5.02	5.08	5.50	5.82	5.52	4.85	4.39	4.80
Aug	5.01	5.20	4.87	4.97	5.62	5.91	5.65	4.50	4.02	4.35
Sept	(5.35)	(5.41)	(5.68)	(5.35)	(5.77)	(6.00)	(5.79)	(5.04)	(5.32)	(5.00)

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 - 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.....	32,777	28,938	3,721	29,059	14,398	2,061	13,202	18,379	1,661	15,857
May.....	35,382	33,031	4,474	31,437	16,613	2,403	15,432	18,769	2,071	16,006
June.....	41,155	38,949	4,738	35,816	18,403	2,399	17,112	22,753	2,339	18,704
July.....	41,971	38,525	5,280	37,297	15,498	2,321	14,156	26,474	2,960	23,142
Aug.....	24,167	21,754	3,583	20,731	10,889	1,606	9,877	13,278	1,977	10,854
Sept.....	(33,950)	(31,517)	(3,888)	(29,767)	(14,321)	(2,057)	(13,186)	(19,629)	(1,830)	(16,581)

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 - 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
May.....	4.22	4.40	4.15	4.58	4.19
June.....	4.27	4.47	4.13	4.65	4.16
July.....	4.19	4.59	4.04	4.58	4.15
Aug.....	4.29	4.81	4.10	4.67	4.14
Sept.....	(4.21)	(4.87)	(4.05)	(4.65)	(4.11)
Consumer credit					
		Initial period of rate fixation		APRC	of which: pure new loans
		up to 1 year	over 1 year		
2022 - 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
May.....	8.72	6.68	8.79	10.43	8.72
June.....	7.84	5.90	8.81	9.03	8.76
July.....	8.78	6.68	8.88	10.48	8.80
Aug.....	8.89	7.04	8.96	10.63	8.90
Sept.....	(8.82)	(7.08)	(8.88)	(10.52)	(8.83)
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 - 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
May.....	5.73	5.85	5.27	5.58	6.23
June.....	5.47	5.49	5.35	5.46	6.21
July.....	5.97	6.07	5.70	5.84	6.44
Aug.....	6.39	6.73	5.14	5.77	7.16
Sept.....	(6.12)	(6.37)	(5.33)	(5.80)	(6.86)

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 -	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
	May.....	6,036	1,763	4,273	4,169
	June.....	7,225	2,955	4,270	4,173
	July.....	6,084	1,659	4,425	4,308
	Aug.....	3,115	848	2,267	1,740
	Sept.....	(5,591)	(1,101)	(4,491)	(4,133)

		Consumer credit			
		Initial period of rate fixation		of which: pure new loans	
		up to 1 year	over 1 year		
2022 -	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.....	3,624	129	3,495	3,610
	May.....	4,658	160	4,498	4,643
	June.....	6,322	2,108	4,214	4,349
	July.....	4,185	205	3,980	4,139
	Aug.....	3,044	113	2,931	3,031
	Sept.....	(4,313)	(134)	(4,180)	(4,302)

		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 -	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
	May.....	2,702	2,150	552	772	2,022
	June.....	3,443	2,846	597	985	1,909
	July.....	2,363	1,720	643	786	1,728
	Aug.....	1,807	1,417	390	542	1,251
	Sept.....	(2,444)	(1,859)	(585)	(830)	(1,611)

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 - 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	5.54	5.41	14.99	4.20	4.89	4.08
May	3.88	2.86	5.62	5.51	15.00	4.36	5.10	4.23
June	3.95	2.92	5.70	5.62	15.01	4.58	5.24	4.45
July	4.06	3.01	5.84	5.95	14.96	4.82	5.43	4.73
Aug.	4.09	3.04	5.89	5.97	14.89	4.91	5.55	4.81
Sept.	(4.14)	(3.06)	(5.98)	(6.04)	(14.87)	(5.12)	(5.67)	(5.06)

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 - 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	
May	3.03	3.12	3.10	3.17	2.96	0.73	
June	3.25	3.33	3.35	3.29	3.19	0.01	
July	3.28	3.29	3.29	3.27	3.28	0.84	
Aug	3.39	3.36	3.35	3.37	3.42	0.41	
Sept	(3.56)	(3.54)	(3.54)	(3.57)	(3.57)	(0.34)	

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 - 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
May	0.67	0.66	0.72	0.32	2.40	1.53	2.37
June	0.72	0.70	0.81	0.36	2.58	1.54	2.11
July	0.76	0.72	0.88	0.38	2.72	1.56	2.05
Aug	0.79	0.75	0.94	0.41	2.80	1.57	2.20
Sept	(0.86)	(0.78)	(1.09)	(0.47)	(2.96)	(1.60)	(2.10)

	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 - 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
May	0.25	0.52	2.49	1.89	2.61
June	0.27	0.58	2.68	2.01	2.80
July	0.28	0.62	2.82	2.08	2.96
Aug	0.30	0.67	2.86	2.14	3.09
Sept	(0.32)	(0.82)	(2.99)	(2.35)	(3.25)

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 - 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
May	2.68	2.49	4.46
June	2.87	2.60	3.69
July	3.00	2.60	4.74
Aug.	3.12	2.65	4.64
Sept.	(3.27)	(2.73)	(4.68)

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 - 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	1,462,105	1,720,842	73,830	324,101	2,118,773
Apr.....	259,363	1,476,593	1,735,956	79,895	323,162	2,139,013
May.....	259,712	1,452,753	1,712,466	85,767	320,410	2,118,643
June.....	260,237	1,426,240	1,686,476	93,087	318,897	2,098,461
July.....	260,619	1,410,900	1,671,519	97,936	318,431	2,087,886
Aug.....	259,811	1,405,557	1,665,368	100,527	319,193	2,085,087
Sept.....	(259,019)	(1,429,907)	(1,688,925)	(104,908)	(318,076)	(2,111,910)

	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 - 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	2,132,098	1,462,105	1,860,036	1,873,361
Apr.....	4,642	9,318	2,152,973	1,476,593	1,879,649	1,893,609
May.....	5,726	11,296	2,135,665	1,452,753	1,858,931	1,875,953
June.....	5,173	13,023	2,116,657	1,426,240	1,838,224	1,856,420
July.....	6,354	13,324	2,107,564	1,410,900	1,827,266	1,846,944
Aug.....	6,026	13,556	2,104,669	1,405,557	1,825,276	1,844,858
Sept.....	(7,188)	(14,766)	(2,133,864)	(1,429,907)	(1,852,891)	(1,874,846)

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 - 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	-18,263	-18,761	6,684	929	-11,148
Mar.....	831	-14,507	-13,676	9,581	-821	-4,916
Apr.....	625	14,649	15,274	6,080	-939	20,415
May.....	350	-24,249	-23,899	5,822	-2,753	-20,830
June.....	524	-26,238	-25,714	7,346	-1,513	-19,881
July.....	383	-15,169	-14,786	4,861	-466	-10,391
Aug.....	-808	-5,514	-6,322	2,563	762	-2,998
Sept.....	(-793)	(24,048)	(23,255)	(4,338)	(-1,117)	(26,477)

	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 - 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	-47,827	-46,733
Feb.....	710	368	-10,070	-18,263	-10,650	-9,572
Mar.....	568	353	-3,995	-14,507	-5,746	-4,825
Apr.....	297	345	21,057	14,649	19,789	20,433
May.....	1,078	1,975	-17,777	-24,249	-21,179	-18,127
June.....	-548	1,726	-18,703	-26,238	-20,404	-19,226
July.....	1,187	300	-8,904	-15,169	-10,773	-9,286
Aug.....	-329	232	-3,096	-5,514	-2,190	-2,287
Sept.....	(1,156)	(1,213)	(28,845)	(24,048)	(27,269)	(29,638)

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 - 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	400,071	712,200	82,627
Feb.....	2,136,483	59,028	163,229	154,421	387,701	705,351	81,609
Mar.....	2,132,098	42,264	162,686	157,069	412,753	732,508	81,902
Apr.....	2,152,973	53,972	156,631	155,210	403,698	715,539	82,544
May.....	2,135,665	41,046	155,722	160,374	408,161	724,257	83,150
June.....	2,116,657	48,197	158,825	167,027	402,686	728,538	89,478
July.....	2,107,564	76,244	158,106	167,792	407,737	733,635	81,635
Aug.....	2,104,669	49,381	158,147	169,246	411,629	739,022	82,104
Sept.....	(2,133,864)	(48,583)	(165,248)	(172,469)	(392,684)	(730,401)	(84,976)

	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 - 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	-437,702
Feb.....	1,404,874	1,152,393	1,793,907	195,141	110,731	3,198,781	225,745	-442,055
Mar.....	1,413,705	1,162,229	1,795,554	194,210	111,565	3,209,259	228,222	-448,710
Apr.....	1,412,133	1,164,738	1,776,016	187,450	111,843	3,188,149	227,420	-410,541
May.....	1,411,986	1,160,079	1,774,085	186,716	111,609	3,186,071	231,415	-433,369
June.....	1,401,295	1,154,050	1,777,935	188,701	112,933	3,179,230	233,179	-429,539
July.....	1,399,779	1,154,390	1,771,194	185,830	114,188	3,170,973	230,627	-402,522
Aug.....	1,384,858	1,140,211	1,753,390	185,457	113,029	3,138,248	227,774	-390,845
Sept.....	(1,352,544)	(1,107,475)	(1,756,967)	(190,649)	(113,579)	(3,109,511)	(232,373)	(-344,060)

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 - 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	-895	-1,436	-2,494	4,056
Feb.....	-10,070	7,887	-758	5,290	3,328	7,860	-1,354
Mar.....	-3,995	-16,764	-543	1,995	1,566	3,018	701
Apr.....	21,057	11,708	-6,053	-1,405	-5,526	-12,984	860
May.....	-17,777	-12,926	-912	4,701	27	3,816	138
June.....	-18,703	7,151	3,104	6,769	-3,506	6,367	6,707
July.....	-8,904	28,047	-718	1,555	70	907	-7,621
Aug.....	-3,096	-26,872	40	1,267	2,678	3,985	469
Sept.....	(28,845)	(-815)	(7,100)	(2,101)	(8,273)	(17,473)	(2,872)

	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	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 - 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.....	-2,032	4,844	-16,237	-1,315	-294	-18,269	2,645	-37,618
Feb.....	12,297	16,714	-6,127	110	-5	6,170	880	-2,727
Mar.....	-8,994	-7,987	1,575	-1,547	46	-7,419	4,373	-13,994
Apr.....	2,960	7,042	-18,784	-6,630	286	-15,824	828	35,637
May.....	-3,386	-7,897	-1,101	-864	646	-4,487	1,269	-23,531
June.....	-11,721	-7,060	3,303	2,341	399	-8,418	5,512	4,428
July.....	-3,348	-1,492	-7,365	-2,889	634	-10,713	-783	23,925
Aug.....	-14,926	-14,184	-17,899	-151	-126	-32,825	-4,086	11,397
Sept.....	(-4,022)	(-4,444)	(5,979)	(5,672)	(1,735)	(1,958)	(2,780)	(43,638)

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 - 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	79,202	33,470	318,555	681	317,874	..	..	..
June.....	138,212	78,554	32,935	181,162	8,612	172,550	..	..	..
July.....	140,015	77,216	32,804	179,858	6,093	173,765	..	..	..
Aug.....	141,080	78,042	33,251	179,250	4,135	175,115	..	..	..
Sept.....	139,119	78,658	33,718	161,971	6,619	155,352	..	..	..
Oct.....	148,185	78,884	33,550	160,259	5,932	154,327	..	..	..

	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 - 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	688,435	14,443	56,616	1,510	6,854	154,422	1,457,846
June.....	384	685,104	14,349	56,983	1,510	6,854	156,815	1,311,563
July.....	1,250	682,267	14,388	56,552	1,510	6,854	157,221	1,308,766
Aug.....	1,272	672,332	14,365	56,126	1,510	6,854	158,790	1,301,257
Sept.....	1,159	650,314	13,958	56,070	1,510	6,854	175,914	1,277,161
Oct.....	1,417	641,594	14,022	56,021	1,510	6,854	172,022	1,272,403

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 - 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
June.....	242,702	175,553	19,833	155,721	..	..	43,769
July.....	243,192	198,179	20,263	177,916	..	..	63,187
Aug.....	242,152	206,993	20,464	186,529	..	..	43,364
Sept.....	241,390	191,876	19,481	172,395	..	..	45,594
Oct.....	240,751	219,429	18,880	200,548	..	..	34,737

	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 - 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	76,852	26,120	1,457,846
June.....	14,055	777	136,160	26,304	598,393	73,850	25,730	1,311,563
July.....	8,287	756	138,033	26,304	556,715	74,114	25,609	1,308,766
Aug.....	8,963	658	138,811	26,304	560,163	73,848	25,723	1,301,257
Sept.....	6,449	682	135,215	26,304	555,217	74,434	26,091	1,277,161
Oct.....	6,534	652	143,688	26,304	526,277	74,031	26,013	1,272,403

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)
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	-
15.06.2023	21.06.2023	3.50	4.25	21.06.2023	4.00	-
27.07.2023	2.08.2023	3.75	4.50	2.08.2023	4.25	-
14.09.2023	20.09.2023	4.00	4.75	20.09.2023	4.50	-

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							
23.08.2023	4,498	4,498	4.25	-	-	-	7
30.08.2023	4,135	4,135	4.25	-	-	-	7
6.09.2023	2,827	2,827	4.25	-	-	-	7
13.09.2023	2,799	2,799	4.25	-	-	-	7
20.09.2023	2,892	2,892	4.50	-	-	-	7
27.09.2023	6,619	6,619	4.50	-	-	-	7
4.10.2023	5,621	5,621	4.50	-	-	-	7
11.10.2023	5,577	5,577	4.50	-	-	-	7
18.10.2023	5,679	5,679	4.50	-	-	-	7
25.10.2023	5,932	5,932	4.50	-	-	-	7
Longer-term refinancing operations with maturity up to 3 months							
1.06.2023	20	20	3.75	-	-	-	91
29.06.2023	818	818	4.00	-	-	-	91
27.07.2023	1,313	1,313	4.00	-	-	-	91
31.08.2023	1,370	1,370	4.25	-	-	-	91
28.09.2023	1,136	1,136	4.50	-	-	-	84
26.10.2023	288	288	4.50	-	-	-	97
Longer-term refinancing operations with maturity over 3 months							
24.06.2021	320	320	-0.25	-	-	-	371
24.06.2021	15,652	15,652	0.00	-	-	-	1,098
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							
21.09.2023	-	-	0.00	-	-	-	7
28.09.2023	-	-	0.00	-	-	-	7
5.10.2023	-	-	0.00	-	-	-	7
12.10.2023	-	-	0.00	-	-	-	7
19.10.2023	-	-	0.00	-	-	-	7
26.10.2023	-	-	0.00	-	-	-	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 - 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.....	2,319,482	1,859,681	7,572	55,034	128,788	268,406
May.....	-	-	-	-	-	-
June.....	2,306,655	1,821,592	11,050	55,836	133,042	285,135
July.....	2,292,350	1,813,985	11,537	56,011	124,650	286,167
Aug.....	-	-	-	-	-	-
Sept.....	2,333,131	1,836,457	12,846	58,411	131,662	293,753

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 - 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
June.....	20	18,434	19,251	817	..	3.25
July.....	-	-	-	-	-	-
Aug.....	1	18,633	19,279	646	1	3.50
Sept.....	19	18,287	18,785	498	..	3.75
Oct.....	31	18,216	18,729	513	..	0.00

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 - 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	549,035	247,239	1,487,907	127,634	155	27,653	98,857
May	9,328	564,902	251,755	1,488,272	131,313	154	26,840	100,806
June	9,155	435,501	247,054	1,488,569	129,723	190	25,819	101,364
July	9,330	454,400	245,200	1,476,161	133,476	189	25,721	99,935
Aug.....	9,016	458,646	244,482	1,460,857	126,311	165	23,733	96,261
Sept.....	(8,997)	(451,127)	(244,858)	(1,460,444)	(129,417)	(211)	(24,506)	(100,086)

	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 - 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	143,829	27,317	86,398	13,857	65,771
May	47,768	384,967	142,972	27,648	86,885	13,821	66,678
June	49,035	377,581	144,798	28,482	89,917	14,188	68,069
July	49,154	379,963	142,534	28,088	88,683	14,447	67,903
Aug.....	49,164	375,271	142,264	27,815	89,307	14,259	68,404
Sept.....	(49,571)	(365,278)	(147,584)	(28,320)	(89,105)	(14,618)	(69,101)

	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 - 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	79,686	40,357	14,341	15,293	81,583	382,371	3,960,621
May	19,210	79,453	40,082	14,618	15,647	81,753	361,270	3,956,138
June	19,175	80,057	40,070	14,512	15,549	81,568	359,823	3,820,199
July	19,292	80,763	40,103	14,775	15,761	81,647	356,689	3,824,213
Aug.....	19,340	80,141	40,084	14,673	15,697	81,746	356,356	3,793,993
Sept.....	(19,420)	(81,393)	(40,096)	(14,602)	(15,667)	(82,012)	(392,122)	(3,828,535)

Banks and Money: National Data

Table 3.7b

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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 - 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	603,780	26,732	2,029,177	260,312	16	31,265	74,252
May	588,739	25,691	2,024,553	269,048	15	32,509	73,756
June	445,481	27,972	1,994,343	275,724	14	32,394	73,988
July	441,017	32,796	1,975,803	303,478	15	32,957	71,912
Aug	435,472	28,071	1,982,010	299,362	15	31,315	71,705
Sept	(425,798)	(24,649)	(2,012,282)	(286,209)	(15)	(35,636)	(77,089)

	Debt securities issued	Capital and reserves	Other liabilities	Total
2021	260,972	340,392	253,233	3,983,076
2022 - 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	263,993	347,111	323,984	3,960,621
May	271,092	345,782	324,953	3,956,138
June	280,512	344,423	345,348	3,820,199
July	281,154	347,604	337,477	3,824,212
Aug	282,601	351,889	311,554	3,793,993
Sept	(287,436)	(355,356)	(324,065)	(3,828,535)

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