

# Banks and money: national data

9 February 2024

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Figure 1

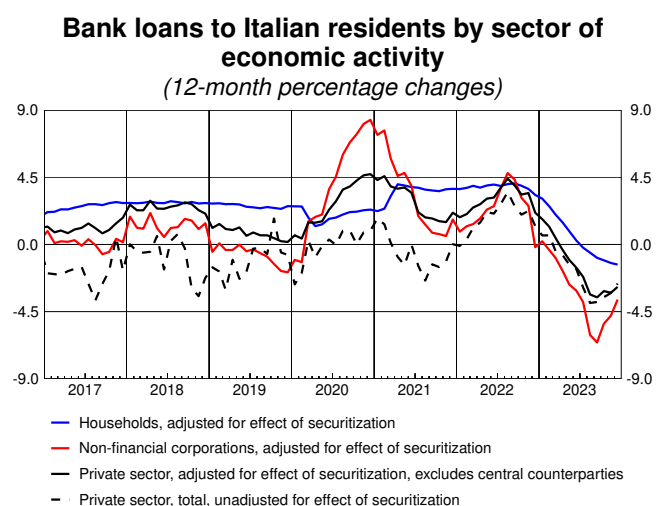
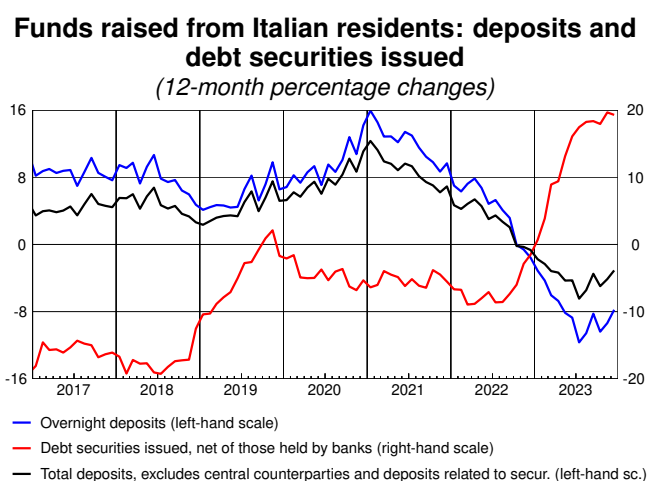


Figure 2



In December lending to the private sector, adjusted in line with the European System of Central Banks (ESCB) harmonised methodology, decreased by 2.8 per cent on an annual basis (-3.2 in November). Lending to households decreased by 1.3 per cent on an annual basis (-1.2 in November), while that to non-financial corporations decreased by 3.7 per cent (-4.8 in the previous month). Private sector deposits decreased by 3.1 per cent on an annual basis (-4.1 in November); bond funding increased by 19.3 per cent on the corresponding period (19.7 per cent in November).

Figure 3

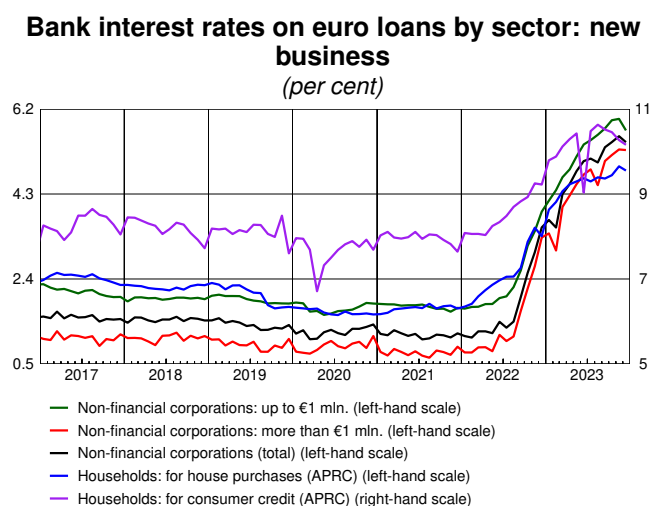
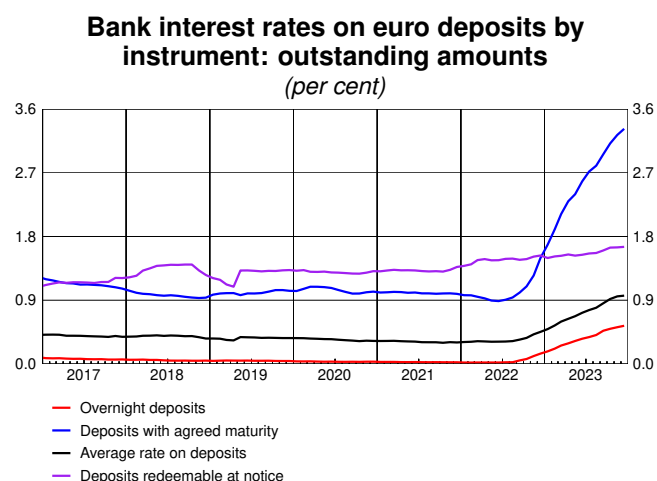


Figure 4



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 4.82 per cent (4.92 in November); the share of these loans with initial period of interest rate fixation up to 1 year came to 41 per cent in December (22 per cent in the previous month). The APRC on new consumer loans came to 10.16 per cent (10.27 in the previous month). Interest rates on new lending to non-financial corporations amounted to 5.46 per cent (5.59 in the previous month); those on new loans of up to €1 million were equal to 5.72 per cent, while the rates on new loans of above that amount were equal to 5.28 per cent. Rates on the outstanding amount of deposits were equal to 0.96 per cent (0.95 in November).

Reference period: December 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.

## Contents

### Section 1: Banks: balance sheet and other information

*Access to data on BDS:*

Table 1.1 - Balance sheet of banks resident in Italy: assets	<a href="#">BSIB0100</a>
Table 1.2 - Balance sheet of banks resident in Italy: liabilities	<a href="#">BSIB0200</a>
Table 1.3 - Deposits by sector of economic activity (stocks)	<a href="#">BSIB0300</a>
Table 1.4 - Deposits by sector of economic activity and debt securities issued (flows)	<a href="#">BSIB0400</a>
Table 1.5 - Funds raised from other General government and other sectors, by maturity and type	<a href="#">BSIB0500</a>
Table 1.6 - Loans by sector of economic activity (stocks)	<a href="#">BSIB0600</a>
Table 1.7 - Loans to residents of Italy, by sector (flows)	<a href="#">BSIB0700</a>
Table 1.8 - Loans to residents of Italy, by maturity and type	<a href="#">BSIB0800</a>
Table 1.9 - Loans by branch of economic activity: residents of Italy	<a href="#">ATECO100</a>
Table 1.10 - Securitized loans, originated by banks resident in Italy, by type and borrowing sector: total	<a href="#">CARB0100</a>
Table 1.11 - Securitized loans, originated by banks resident in Italy, by type and borrowing sector: loans derecognised from the balance sheets (stocks)	<a href="#">CARB0200</a>
Table 1.12 - Securitizations and other loan disposals: loans to residents of Italy derecognised from the balance sheets (flows)	<a href="#">CARB0300</a>
Table 1.13 - One-month percentage changes on an annual basis: funds raised	<a href="#">BSID0100</a>
Table 1.14 - One-month percentage changes on an annual basis: loans and holdings of securities	<a href="#">BSID0200</a>
Table 1.15 - Bad debts by sector of economic activity: residents of Italy	<a href="#">BSIB0900</a>
Table 1.16 - Bad debts by branch of economic activity: residents of Italy	<a href="#">ATECO200</a>
Table 1.17 - Holdings of securities other than shares issued by residents of Italy	<a href="#">TITP0100</a>
Table 1.18 - Securities of third parties held in deposit: debt securities at face value by sector of holder	<a href="#">TITD0100</a>
Table 1.19 - Securities of third parties held in deposit at fair value by instrument	<a href="#">TITD0200</a>

#### *Tables available only on BDS*

Income statement and other structural indicators	<a href="#">CE00100</a>
Banks: main assets – 12-month percentage changes	<a href="#">BSIB1000</a>
Banks: main assets – reference series for the calculation of the percentage changes	<a href="#">BSIB1010</a>
Banks: main liabilities – 12-month percentage changes	<a href="#">BSIB1100</a>
Banks: main liabilities – reference series for the calculation of the percentage changes	<a href="#">BSIB1110</a>

### Section 2: Banks: interest rates

*Access to data on BDS:*

Table 2.1 - Composite cost of bank borrowing indicators	<a href="#">MIR0100</a>
Table 2.2 - Bank interest rates on euro loans to non-financial corporations: new business	<a href="#">MIR0200</a>
Table 2.3 - Volumes of euro loans to non-financial corporations: new business	<a href="#">MIR0300</a>
Table 2.4 - Bank interest rates on euro loans to households: new business	<a href="#">MIR0400</a>
Table 2.5 - Volumes of euro loans to households: new business	<a href="#">MIR0500</a>
Table 2.6 - Bank interest rates on euro loans to households and non-financial corporations: outstanding amounts	<a href="#">MIR0600</a>
Table 2.7 - Bank interest rates on euro deposits from households and non-financial corporations: new business	<a href="#">MIR0700</a>
Table 2.8 - Bank interest rates on euro deposits from households and non-financial corporations: outstanding amounts	<a href="#">MIR0800</a>
Table 2.9 - Other bank interest rates	<a href="#">MID0100</a>

#### *Tables available only on BDS*

Volumes of euro deposits from households and non-financial corporations: new business

[MIR0900](#)

### Section 3: Single monetary policy statistics: the Italian components

*Access to data on BDS:*

Table 3.1a - Italian components of the monetary aggregates of the euro area: residents of the euro area (stocks)	<a href="#">AGGM0100</a>
Table 3.1b - Italian components of the monetary aggregates of the euro area: residents of the euro area (flows)	<a href="#">AGGM0200</a>
Table 3.2a - Counterparts of money: residents of the euro area (stocks)	<a href="#">AGGM0300</a>
Table 3.2b - Counterparts of money: residents of the euro area (flows)	<a href="#">AGGM0400</a>
Table 3.3a - Balance sheet of the Bank of Italy: assets	<a href="#">SPBI0100</a>
Table 3.3b - Balance sheet of the Bank of Italy: liabilities	<a href="#">SPBI0200</a>
Table 3.4 - Official Eurosystem interest rates	<a href="#">TUFF0100</a>
Table 3.5 - Eurosystem monetary policy operations allotted by the Bank of Italy through tenders	<a href="#">OPM0100</a>
Table 3.6a - Minimum reserve statistics - Reserve base of banks resident in Italy subject to reserve requirements	<a href="#">ROB0100</a>
Table 3.6b - Minimum reserve statistics - Reserve maintenance by banks resident in Italy	<a href="#">BMON0100</a>
Table 3.7a - Balance sheet of other MFIs resident in Italy: assets	<a href="#">BSIO0100</a>
Table 3.7b - Balance sheet of other MFIs resident in Italy: liabilities	<a href="#">BSIO0200</a>

*Tables available only on BDS*

Main monetary aggregates – 12-month percentage changes

[AGGM0500](#)

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
2022 .....	10,442	2,303,401	158,324	96,473	47,909	376,284	154,293
2022 - 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	2,155,879	154,148	100,086	49,573	363,791	147,580
Oct. ....	9,239	2,172,844	155,260	95,894	49,770	357,256	148,053
Nov. ....	9,150	2,213,170	155,072	97,189	50,978	356,146	136,116
Dec. ....	(10,357)	(2,160,111)	(155,368)	(94,411)	(51,894)	(360,281)	(135,825)

	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
2022 .....	24,711	75,609	13,600	62,954	20,593	79,005
2022 - 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. ....	28,707	87,771	14,478	69,180	19,420	81,317
Oct. ....	28,463	87,636	14,289	68,690	19,583	81,778
Nov. ....	28,748	90,872	15,323	70,192	19,644	81,778
Dec. ....	(29,093)	(93,958)	(14,673)	(72,129)	(19,683)	(82,055)

	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					
2022 .....	38,245	14,243	17,265	2	81,232	390,169	3,964,755
2022 - 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	14,603	15,674	3	82,012	391,581	3,824,894
Oct. ....	40,101	14,664	15,724	3	82,270	370,392	3,811,911
Nov. ....	40,095	15,222	15,566	3	82,464	359,323	3,837,049
Dec. ....	(40,255)	(16,501)	(15,737)	(3)	(82,954)	(357,301)	(3,792,590)

## 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
2022 .....	646,371	47,277	2,042,688	2,709,775	210,559	17	27,954	208,945
2022 - 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.....	425,656	47,438	1,989,501	2,438,490	286,852	17	35,638	288,169
Oct. ....	420,511	52,244	1,950,435	2,398,881	304,562	16	37,115	309,060
Nov. ....	426,809	51,857	1,936,372	2,391,855	303,032	18	39,491	311,722
Dec. ....	(413,794)	(52,633)	(1,983,166)	(2,424,570)	(276,298)	(19)	(39,761)	(286,051)

	Deposits of the residents of the rest of the world	Debt securities issued	Capital and reserves	Remaining liabilities	Total liabilities	
	of which: in euro					
2022 .....	72,794	51,196	256,983	342,417	317,694	3,964,754
2022 - 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.....	77,090	53,661	287,436	355,215	320,053	3,824,894
Oct. ....	77,048	56,088	289,392	358,215	322,371	3,811,911
Nov. ....	75,946	53,585	297,614	359,897	346,012	3,837,048
Dec. ....	(67,890)	(47,368)	(299,109)	(360,839)	(299,081)	(3,792,590)



**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
2022 .....	646,371	288,401	227,848	24,424	22,852	15,197	8,401	300,481	87,490
2022 - 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. ....	425,656	262,333	198,032	24,649	22,789	15,080	5,860	310,808	108,798
Oct. ....	420,511	259,090	195,624	28,959	23,285	14,096	7,078	303,835	99,076
Nov. ....	426,809	264,493	200,301	28,068	23,789	15,962	7,086	297,760	102,614
Dec. ....	(413,794)	(261,756)	(197,812)	(28,510)	(24,123)	(13,531)	(6,660)	(294,580)	(95,540)

	Residents of Italy				Residents of other euro area countries		
	Non-financial corporations	Other sectors			MFIs	of which: banks	of which: intragroup positions
		Consumer households	Producer households	Non-profit institutions			
2022 .....	423,977	1,174,343	85,841	34,449	210,559	210,111	85,940
2022 - 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. ....	415,853	1,122,399	84,271	35,230	286,852	285,603	107,621
Oct. ....	402,650	1,104,172	82,852	35,753	304,562	302,684	108,492
Nov. ....	396,603	1,102,828	80,331	35,803	303,032	301,244	109,424
Dec. ....	(421,642)	(1,128,788)	(82,461)	(35,504)	(276,298)	(274,398)	(109,819)

	Residents of other euro area countries				Rest of the world	of which: banks
	General government	Other sectors		Households		
		Insurance companies, pension funds and other financial institutions	Non-financial corporations			
2022 .....	17	16,891	4,859	6,204	72,794	36,959
2022 - 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	22,030	4,307	9,301	77,090	39,530
Oct. ....	16	23,356	4,094	9,665	77,048	38,897
Nov. ....	18	25,017	4,176	10,299	75,946	39,785
Dec. ....	(19)	(24,163)	(4,705)	(10,893)	(67,890)	(33,259)

**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 - 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	-7,712	-1,456	-2,447	1,152
Aug. ....	-969	7,537	-3,695	-3,353	1,114
Sept. ....	23,836	17,719	1,595	2,918	3,549
Oct. ....	-31,140	-12,985	-19,115	722	1,904
Nov. ....	-5,785	-5,835	-3,765	1,915	8,062
Dec. ....	(54,469)	(25,096)	(27,805)	(4,417)	(1,310)

**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			
2022 .....	1,458,155	46,337	153,116	127,602	319,474	88,458	87,490
2022 - 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. ....	1,339,087	94,395	153,348	127,664	314,573	110,886	108,798
Oct. ....	1,300,325	103,102	155,268	129,699	313,588	101,437	99,076
Nov. ....	1,289,989	107,652	143,907	118,248	313,796	104,816	102,614
Dec. ....	(1,343,784)	(107,036)	(143,674)	(117,758)	(315,502)	(97,293)	(95,540)
	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				
2022 .....	10,166	8,344	8,213	351	883	35,835	
2022 - 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. ....	10,408	10,514	8,906	311	5,500	37,559	
Oct. ....	9,957	10,885	9,086	311	6,876	38,151	
Nov. ....	10,468	11,558	8,992	313	8,162	36,161	
Dec. ....	(10,527)	(12,453)	(9,023)	(319)	(7,443)	(34,631)	
	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		
2022 .....	5,840	251,143	85,385	53,390	47,909	2,386,315	
2022 - Dec. ....	5,840	251,143	85,385	53,390	47,909	2,386,315	
2023 - Jan. ....	5,792	249,733	86,595	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	117,321	71,815	49,573	2,372,924	
Oct. ....	15,517	273,875	121,323	73,433	49,770	2,338,379	
Nov. ....	18,458	279,156	124,752	74,627	50,978	2,333,428	
Dec. ....	(18,519)	(280,590)	130,153	76,410	(51,894)	(2,380,793)	

## 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	General government		Other sectors				
		of which: banks	of which: intragroup positions	Central government	Local government and social security funds	Insurance companies and pension funds	Other financial institutions	of which: repos with central counterparties
2022 .....	532,667	287,425	227,848	195,994	67,563	3,462	175,732	28,061
2022 - 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. ....	450,580	258,858	198,032	178,722	66,136	3,040	165,326	32,374
Oct. ....	476,942	257,566	195,624	177,474	63,809	2,967	159,746	31,045
Nov. ....	502,331	263,685	200,301	178,158	63,915	3,165	167,772	37,918
Dec. ....	(449,453)	(260,915)	(197,812)	(183,849)	(63,299)	(3,591)	(171,599)	(33,771)

	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				
2022 .....	647,406	595,413	77,369	7,796	131,761	131,272	71,601	
2022 - 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. ....	619,520	592,718	72,642	7,195	129,431	129,134	87,891	
Oct. ....	619,786	592,694	72,314	7,113	130,796	130,504	88,538	
Nov. ....	625,279	593,068	72,146	7,337	131,837	131,563	90,695	
Dec. ....	(617,891)	(591,932)	(71,191)	(7,305)	(132,888)	(132,610)	(90,046)	

	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			
2022 .....	218	11,808	13,737	801	96,473	47,987
2022 - 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
Oct. ....	198	11,746	11,703	817	95,894	49,243
Nov. ....	192	11,367	10,846	829	97,189	50,682
Dec. ....	(665)	(9,852)	(11,136)	(827)	(94,411)	(47,433)

## 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 - 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. ....	-15,697	-11,034	-2,803	-308	-1,149	-1,346	-1,775
Sept. ....	-2,193	-5,476	446	558	552	-664	2,908
Oct. ....	-3,256	1,097	-58	728	235	-1,022	-4,222
Nov. ....	7,637	5,594	655	692	-126	88	1,191
Dec. ....	(1,343)	(-5,911)	(-1,208)	(-35)	(414)	(-1,587)	(8,035)

## 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 - 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. ....	1,705,299	406,718	239,525	1,059,056	619,520	136,109	152,832	330,579
Oct. ....	1,695,903	400,757	241,586	1,053,559	619,786	136,783	154,673	328,331
Nov. ....	1,710,839	414,379	243,936	1,052,524	625,279	141,451	156,279	327,549
Dec. ....	(1,710,658)	(422,192)	(243,518)	(1,044,949)	(617,891)	(141,475)	(154,863)	(321,552)

	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 - 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. ....	672,554	3,489	31,609	84,959	712	424,000	37,935	14,271	75,579
Oct. ....	672,121	3,472	31,956	85,293	715	424,022	37,694	14,081	74,889
Nov. ....	672,551	3,665	32,137	85,487	692	423,846	38,100	14,229	74,397
Dec. ....	(670,429)	(3,835)	(32,157)	(85,119)	(672)	(423,978)	(37,286)	(14,067)	(73,315)

## Loans by branch of economic activity: residents of Italy

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

Branches of economic activity	November 2023			December 2023			
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total	
Agriculture, forestry and fishing .....	<b>A</b>	20,566	19,029	39,595	(20,223)	(19,197)	(39,421)
Mining and quarrying .....	<b>B</b>	24	1,728	1,752	(24)	(1,730)	(1,754)
Manufacturing .....	<b>C</b>	4,266	187,107	191,373	(4,178)	(184,679)	(188,857)
Food, beverages and tobacco products .....	<b>1000061</b>	804	32,803	33,607	(785)	(32,720)	(33,505)
Textiles, clothing and leather products .....	<b>1000062</b>	471	15,680	16,151	(464)	(15,372)	(15,836)
Wood and wood products and furnishings .....	<b>1000066</b>	491	8,106	8,598	(476)	(7,944)	(8,420)
Paper, paper products and printing .....	<b>1000063</b>	180	6,515	6,695	(175)	(6,431)	(6,606)
Refined petroleum products, chemical products and pharmaceuticals .....	<b>1000067</b>	96	17,606	17,702	(96)	(17,988)	(18,084)
Rubber and plastic products .....	<b>22</b>	85	9,963	10,048	(84)	(9,766)	(9,850)
Basic metals, fabricated metal products and non-metallic mineral products .....	<b>1000068</b>	1,002	43,703	44,705	(982)	(43,216)	(44,197)
Electronics products, electrical and non-electrical equipment and apparatus .....	<b>1000069</b>	150	11,777	11,927	(146)	(11,175)	(11,321)
Machinery and equipment .....	<b>28</b>	145	21,762	21,906	(142)	(21,020)	(21,162)
Motor vehicles and other transport equipment .....	<b>1000060</b>	104	11,163	11,267	(103)	(10,986)	(11,089)
Other products of manufacturing .....	<b>1000070</b>	738	8,029	8,767	(724)	(8,061)	(8,786)
Electricity, gas, steam and air conditioning supply .....	<b>D</b>	67	18,889	18,956	(66)	(18,772)	(18,839)
Water supply, sewerage, waste management and remediation activities .....	<b>E</b>	74	8,680	8,755	(72)	(8,591)	(8,663)
Construction .....	<b>F</b>	5,336	56,174	61,510	(5,191)	(54,473)	(59,664)
Wholesale and retail trade, repair of motor vehicles and motorcycles .....	<b>G</b>	12,923	110,433	123,356	(12,646)	(108,779)	(121,425)
Transportation and storage .....	<b>H</b>	1,670	29,526	31,195	(1,652)	(30,031)	(31,683)
Accommodation and food service activities .....	<b>I</b>	4,287	28,842	33,129	(4,224)	(28,525)	(32,750)
Information and communication .....	<b>J</b>	652	19,582	20,234	(656)	(19,863)	(20,520)
Real estate activities .....	<b>L</b>	1,600	56,519	58,119	(1,603)	(55,650)	(57,253)
Professional, scientific and technical activities .....	<b>M</b>	10,155	48,894	59,049	(10,149)	(47,203)	(57,353)
Administrative and support service activities .....	<b>N</b>	1,042	17,314	18,356	(1,030)	(17,561)	(18,591)
All remaining activities .....	<b>1000073</b>	9,483	22,561	32,044	(9,474)	(22,835)	(32,309)
<b>All branches</b>	<b>1004999</b>	<b>72,146</b>	<b>625,279</b>	<b>697,425</b>	<b>(71,191)</b>	<b>(617,891)</b>	<b>(689,082)</b>

**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 - 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. ....	315,560	171,489	312,832	5,980	174,780	132,073	40,684	46,599	44,790
Oct. ....	315,064	171,538	314,904	5,996	173,971	134,937	43,852	46,678	44,407
Nov. ....	306,766	170,978	306,607	5,892	167,811	132,903	43,568	46,072	43,263
Dec. ....	(307,386)	(173,169)	(307,234)	(5,858)	(168,807)	(132,569)	(43,253)	(45,920)	(43,396)

**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 - 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. ....	194,464	170,994	194,323	5,703	137,472	51,147	3,904	9,741	37,502
Oct. ....	195,258	171,058	195,118	5,783	138,372	50,962	3,928	9,757	37,277
Nov. ....	194,552	170,573	194,413	5,757	137,776	50,880	3,904	9,710	37,266
Dec. ....	(196,193)	(172,771)	(196,060)	(5,729)	(138,826)	(51,504)	(4,049)	(9,927)	(37,529)



**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 - Nov. ....	3,526	3,419	100	-111	50	160	7
Dec. ....	826	701	53	-87	4	136	72
2023 - Jan. ....	-81	19	-95	-42	-10	-44	-5
Feb. ....	143	-37	131	-23	-11	165	49
Mar. ....	394	187	204	-155	202	157	3
Apr. ....	359	293	28	-37	89	-24	37
May ....	-97	-168	-56	-100	25	20	127
June ....	309	174	41	-25	43	22	94
July ....	-329	-165	-162	-106	-12	-44	-2
Aug. ....	-43	-25	-51	-16	-5	-30	33
Sept. ....	497	481	-19	-71	2	51	36
Oct. ....	309	179	-5	1	32	-39	136
Nov. ....	-20	-8	-23	-19	25	-29	11
Dec. ....	(838)	(693)	(116)	(23)	(90)	(3)	(28)

**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 .....	7.9	15.6	7.5	6.7	8.2
2021 .....	10.5	27.8	3.8	30.9	-6.0
2022 - Nov. ....	0.0	20.2	-3.0	-16.8	22.1
Dec. ....	-0.1	3.5	-2.1	-24.7	11.2
2023 - Jan. ....	-10.6	-27.4	-3.8	-6.8	9.2
Feb. ....	-7.0	0.3	-6.9	-21.9	31.9
Mar. ....	-6.6	23.1	-11.6	-45.1	31.2
Apr. ....	-0.4	5.3	-1.6	5.5	5.1
May. ....	-3.6	-6.9	-0.6	-4.5	44.1
June. ....	-8.2	-3.9	-10.7	-15.5	36.0
July. ....	-11.4	-26.1	-6.8	-0.7	5.6
Aug. ....	2.5	24.1	-0.6	-29.9	9.3
Sept. ....	12.1	43.9	0.9	29.1	13.1
Oct. ....	-18.4	-29.5	-14.1	6.4	6.1
Nov. ....	7.2	14.0	4.7	-8.9	40.5
Dec. ....	(6.2)	(0.6)	(5.1)	(68.4)	(9.9)

**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 .....	0.1	-2.2	4.4	-7.6	-21.7	5.4
2021 .....	8.1	12.5	4.5	3.2	20.4	-0.7
2022 - Nov. ....	3.2	-4.7	1.3	71.6	6.2	1.9
Dec. ....	-7.9	-18.3	-0.3	10.8	24.6	2.2
2023 - Jan. ....	-5.1	-2.5	-0.2	-34.4	-9.8	1.2
Feb. ....	-1.6	-1.3	-0.6	-6.7	-4.5	0.7
Mar. ....	-2.3	-1.9	-1.3	-9.5	-4.1	-0.4
Apr. ....	-3.8	-4.0	-1.8	-11.9	-20.9	-2.0
May. ....	-3.2	-5.9	-2.1	4.3	-22.9	-4.3
June. ....	-2.5	-1.2	-2.5	-8.1	1.1	-4.6
July. ....	-4.5	-5.2	-3.3	-6.5	-4.7	-4.7
Aug. ....	-10.1	-21.4	0.0	1.1	-5.6	-4.3
Sept. ....	-0.6	0.3	-1.3	-0.8	9.0	-2.6
Oct. ....	1.2	4.2	-0.9	-2.1	-5.9	-3.9
Nov. ....	1.9	3.4	-1.2	8.8	-23.4	-6.6
Dec. ....	(-1.3)	(-2.1)	(-1.4)	(-1.1)	(-5.2)	(-8.4)

## 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 - 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. ....	19,266	9,715	2,223	126	..	588
Oct. ....	18,993	9,522	2,188	121	..	588
Nov. ....	19,412	9,412	2,220	121	..	550
Dec. ....	(17,965)	(8,713)	(1,967)	(115)	(..)	(516)

	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 - Nov. ....	478	33,536	34,014	559	49	16,172
Dec. ....	473	29,662	30,135	-14	592	14,232
2023 - Jan. ....	475	29,941	30,416	322	-46	15,362
Feb. ....	497	30,177	30,674	424	7	15,504
Mar. ....	497	29,694	30,192	691	83	15,164
Apr. ....	497	29,619	30,117	481	29	15,213
May ....	498	29,735	30,233	402	-43	15,286
June ....	497	30,625	31,122	792	-39	16,538
July ....	497	30,724	31,221	46	-73	16,438
Aug. ....	496	32,303	32,799	308	-56	17,852
Sept. ....	507	31,917	32,424	454	106	17,708
Oct. ....	510	31,412	31,921	606	-238	17,510
Nov. ....	514	31,715	32,229	544	91	17,677
Dec. ....	(512)	(29,276)	(29,787)	(-15)	(214)	16,600

## 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	November 2023			December 2023			
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total	
Agriculture, forestry and fishing .....	<b>A</b>	513	448	962	(458)	(412)	(870)
Mining and quarrying .....	<b>B</b>	1	36	37	(1)	(32)	(33)
Manufacturing .....	<b>C</b>	234	4,635	4,869	(214)	(4,355)	(4,570)
Food, beverages and tobacco products .....	<b>1000061</b>	74	878	952	(69)	(859)	(928)
Textiles, clothing and leather products .....	<b>1000062</b>	36	681	717	(33)	(652)	(685)
Wood and wood products and furnishings .....	<b>1000066</b>	26	358	384	(24)	(335)	(359)
Paper, paper products and printing .....	<b>1000063</b>	7	184	190	(5)	(176)	(181)
Refined petroleum products, chemical products and pharmaceuticals .....	<b>1000067</b>	3	126	129	(3)	(131)	(134)
Rubber and plastic products .....	<b>22</b>	4	211	215	(3)	(199)	(202)
Basic metals, fabricated metal products and non-metallic mineral products .....	<b>1000068</b>	47	1,155	1,202	(43)	(1,049)	(1,092)
Electronics products, electrical and non-electrical equipment and apparatus .....	<b>1000069</b>	7	288	295	(6)	(272)	(278)
Machinery and equipment .....	<b>28</b>	6	375	381	(5)	(346)	(351)
Motor vehicles and other transport equipment .....	<b>1000060</b>	3	165	168	(3)	(152)	(155)
Other products of manufacturing .....	<b>1000070</b>	20	214	235	(19)	(186)	(204)
Electricity, gas, steam and air conditioning supply .....	<b>D</b>	1	241	242	(1)	(261)	(262)
Water supply, sewerage, waste management and remediation activities .....	<b>E</b>	7	170	176	(6)	(164)	(170)
Construction .....	<b>F</b>	273	3,934	4,207	(241)	(3,557)	(3,798)
Wholesale and retail trade, repair of motor vehicles and motorcycles .....	<b>G</b>	558	3,890	4,449	(489)	(3,643)	(4,132)
Transportation and storage .....	<b>H</b>	67	605	672	(61)	(558)	(619)
Accommodation and food service activities .....	<b>I</b>	208	1,042	1,250	(181)	(965)	(1,146)
Information and communication .....	<b>J</b>	16	338	353	(14)	(320)	(334)
Real estate activities .....	<b>L</b>	40	2,432	2,472	(36)	(2,192)	(2,227)
Professional, scientific and technical activities .....	<b>M</b>	123	535	659	(106)	(499)	(604)
Administrative and support service activities .....	<b>N</b>	43	447	490	(38)	(415)	(454)
All remaining activities .....	<b>1000073</b>	136	659	795	(121)	(591)	(712)
<b>All branches</b>	<b>1004999</b>	<b>2,220</b>	<b>19,412</b>	<b>21,632</b>	<b>(1,967)</b>	<b>(17,965)</b>	<b>(19,932)</b>

**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
	<i>of which:</i> Central government						<i>of which:</i>			
	<i>of which:</i>						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 - 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. ....	363,791	360,508	6,114	86,404	254,207	..	197,153	49,573	112,308	560,944
Oct. ....	357,256	354,220	5,987	87,362	249,803	..	197,824	49,770	113,602	555,079
Nov. ....	356,146	353,110	6,291	88,200	247,514	..	187,094	50,978	102,094	543,240
Dec. ....	(360,281)	(357,293)	(7,763)	(85,776)	(252,642)	(.)	(187,718)	(51,894)	(101,298)	(548,000)

**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 - 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. ....	80,331	262,757	586,103	40,162	378,427	15,433	1,363,213	27,740	1,390,953
Oct. ....	82,592	269,755	584,652	40,844	403,506	16,416	1,397,766	27,070	1,424,836
Nov. ....	81,178	278,309	580,758	40,987	405,771	16,369	1,403,372	28,493	1,431,865
Dec. ....	(80,597)	(272,294)	(583,335)	(41,645)	(411,740)	(16,549)	(1,406,160)	(28,916)	(1,435,076)

**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 - 4th qtr .....	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
3rd " .....	1,244,641	615,114	54,968	18,204	535,051	103,039	1,174,915	375,215	799,700

## **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 - 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
Oct. ....	4.36	5.52	5.46	4.94
Nov. ....	4.61	5.64	5.59	5.06
Dec. ....	(4.40)	(5.43)	(5.45)	(4.47)



**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 - 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	6.01	5.79	5.04	5.32	5.00
Oct.....	5.46	5.44	5.72	5.45	5.95	6.16	5.97	5.17	5.30	5.12
Nov.....	5.59	5.57	5.81	5.59	5.98	6.07	5.99	5.30	5.53	5.26
Dec.....	(5.46)	(5.41)	(4.83)	(5.45)	(5.72)	(6.07)	(5.72)	(5.28)	(3.99)	(5.26)

## 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 - 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.....	33,948	31,516	3,888	29,758	14,303	2,057	13,164	19,645	1,831	16,594
Oct.....	39,026	36,328	4,551	34,479	14,508	2,200	13,221	24,518	2,350	21,258
Nov.....	33,591	31,640	4,212	30,296	14,548	2,160	13,526	19,043	2,052	16,769
Dec.....	(39,778)	(36,028)	(4,705)	(35,828)	(15,974)	(1,902)	(15,032)	(23,804)	(2,803)	(20,796)

## 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 - 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
Oct.....	4.35	4.70	4.16	4.72	4.25
Nov.....	4.50	5.10	4.33	4.92	4.43
Dec.....	(4.42)	(5.00)	(4.03)	(4.82)	(4.18)
Consumer credit					
		Initial period of rate fixation		APRC	of which: pure new loans
		up to 1 year	over 1 year		
2022 - 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
Oct.....	8.78	7.13	8.84	10.46	8.78
Nov.....	8.59	7.04	8.65	10.27	8.60
Dec.....	(8.51)	(7.16)	(8.57)	(10.16)	(8.51)
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 - 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
Oct.....	6.40	6.68	5.55	6.25	7.11
Nov.....	6.12	6.49	5.18	6.18	6.59
Dec.....	(5.75)	(5.94)	(4.87)	(5.76)	(6.07)

## Banks and Money: National Data

**Table 2.5**  
Access to data:  
[MIR0500](#)

### 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 - 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	
Oct.....	7,133	2,499	4,634	4,334	
Nov.....	4,608	1,033	3,575	3,371	
Dec.....	(6,211)	(2,522)	(3,689)	(3,752)	
		Consumer credit			
		Initial period of rate fixation		of which: pure new loans	
		up to 1 year	over 1 year		
2022 - 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	
Oct.....	4,684	168	4,517	4,670	
Nov.....	4,417	167	4,250	4,404	
Dec.....	(3,379)	(150)	(3,229)	(3,368)	
		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 - 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
Oct.....	2,455	1,856	599	731	1,632
Nov.....	2,419	1,747	671	698	1,729
Dec.....	(2,978)	(2,446)	(531)	(843)	(2,000)

**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 - 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	5.68	5.06
Oct.....	4.21	3.12	6.08	6.26	14.58	5.26	5.87	5.19
Nov.....	4.24	3.13	6.14	6.32	14.59	5.31	5.87	5.25
Dec.....	(4.24)	(3.14)	(6.15)	(6.30)	(14.57)	(5.31)	(5.84)	(5.26)

**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 - 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	
Oct.....	3.75	3.80	3.75	4.00	3.71	1.24	
Nov.....	3.82	3.86	3.78	4.15	3.80	0.86	
Dec.....	(3.78)	(3.90)	(3.81)	(4.22)	(3.69)	(0.63)	

**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 - 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
Oct.....	0.92	0.83	1.19	0.50	3.11	1.64	2.68
Nov.....	0.95	0.85	1.27	0.52	3.23	1.65	2.75
Dec.....	(0.96)	(0.86)	(1.26)	(0.54)	(3.32)	(1.65)	(2.78)

	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 - 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
Oct.....	0.34	0.89	3.12	2.49	3.40
Nov.....	0.35	0.94	3.25	2.61	3.51
Dec.....	(0.35)	(0.98)	(3.36)	(2.73)	(3.57)

**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 - 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
Oct. ....	3.43	2.72	4.49
Nov. ....	3.49	2.71	3.93
Dec. ....	(3.46)	(2.73)	(3.09)



## **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 - 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	1,405,556	1,665,367	100,528	319,192	2,085,088
Sept.....	259,019	1,429,917	1,688,936	104,910	318,076	2,111,922
Oct.....	258,131	1,387,008	1,645,139	113,987	317,098	2,076,224
Nov.....	257,472	1,383,021	1,640,493	119,210	317,293	2,076,995
Dec.....	(259,430)	(1,430,271)	(1,689,701)	(119,490)	(318,911)	(2,128,102)

	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 - 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.....	6,027	13,556	2,104,671	1,405,556	1,825,277	1,844,860
Sept.....	7,327	14,760	2,134,009	1,429,917	1,852,903	1,874,990
Oct.....	6,932	16,234	2,099,391	1,387,008	1,818,093	1,841,259
Nov.....	7,195	17,692	2,101,882	1,383,021	1,819,523	1,844,410
Dec.....	(6,329)	(17,784)	(2,152,215)	(1,430,271)	(1,868,672)	(1,892,785)

## 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 - 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	-5,524	-6,332	2,561	761	-3,010
Sept.....	-792	24,038	23,246	4,336	-1,116	26,466
Oct.....	-887	-42,859	-43,746	9,078	-793	-35,460
Nov.....	-659	-3,650	-4,310	5,264	195	1,150
Dec.....	(1,958)	(47,343)	(49,301)	(288)	(1,618)	(51,207)

	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 - 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	234	-3,105	-5,524	-2,202	-2,297
Sept.....	1,295	1,208	28,969	24,038	27,259	29,761
Oct.....	-393	1,479	-34,375	-42,859	-34,573	-33,487
Nov.....	277	1,463	2,890	-3,650	1,809	3,549
Dec.....	(-861)	(95)	(50,441)	(47,343)	(49,249)	(48,483)

## 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 - 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.....	2,104,671	49,382	158,148	169,247	411,628	739,023	82,104
Sept.....	2,134,009	48,583	165,427	172,081	392,542	730,050	84,978
Oct.....	2,099,391	47,454	167,445	172,765	405,431	745,641	85,449
Nov.....	2,101,882	43,743	155,916	176,362	423,778	756,056	86,139
Dec.....	(2,152,215)	(61,295)	(155,689)	(176,349)	(445,431)	(777,469)	(78,383)

	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 - 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.....	1,384,855	1,140,210	1,753,390	185,457	113,030	3,138,245	227,774	-390,839
Sept.....	1,352,536	1,107,467	1,756,744	190,506	113,503	3,109,280	232,459	-344,119
Oct.....	1,334,287	1,092,807	1,752,113	190,451	113,775	3,086,400	228,187	-336,652
Nov.....	1,352,058	1,109,794	1,749,858	180,075	115,868	3,101,917	231,493	-345,590
Dec.....	(1,381,623)	(1,133,810)	(1,749,801)	(179,512)	(118,538)	(3,131,425)	(230,324)	(-292,387)

## 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 - 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	-7,619
Aug.....	-3,105	-26,862	41	1,238	2,677	3,956	268
Sept.....	28,969	-799	7,278	1,651	8,104	17,033	2,453
Oct.....	-34,375	-1,128	2,604	891	2,913	6,408	472
Nov.....	2,890	-3,693	-11,528	5,243	-2,696	-8,980	690
Dec.....	(50,441)	(17,558)	(-227)	(1,959)	(1,162)	(2,894)	(-7,756)

	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 - 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.....	-3,347	-1,491	-7,365	-2,889	634	-10,712	-781	23,924
Aug.....	-14,900	-14,155	-18,378	-185	-564	-33,278	-4,121	11,656
Sept.....	-3,954	-4,377	5,262	5,491	1,243	1,308	2,657	43,691
Oct.....	-17,194	-16,174	-1,961	191	1,459	-19,155	-2,783	-6,685
Nov.....	-6,170	-6,954	-5,559	-11,378	-585	-11,730	4,829	-2,192
Dec.....	(3,208)	(-1,974)	(792)	(-1,274)	(1,771)	(4,000)	(-2,701)	(61,839)

## 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 - 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	..	..	..
Nov.....	147,136	79,008	33,124	161,332	6,486	154,847	..	..	..
Dec.....	147,239	78,675	32,941	149,801	9,497	140,305	..	..	..
2024 - Jan.....	148,194	78,817	33,211	146,262	5,010	141,252	..	..	..

	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 - 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	156,818	1,311,566
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	175,915	1,277,162
Oct.....	1,417	641,594	14,022	56,021	1,510	6,854	172,013	1,272,394
Nov.....	587	655,480	14,318	55,682	1,510	6,854	158,248	1,271,791
Dec.....	1,857	671,065	14,647	53,653	1,510	6,854	147,555	1,264,492
2024 - Jan.....	1,672	663,601	14,587	41,539	1,432	6,498	147,879	1,242,551

## 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 - 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
Nov.....	240,080	238,699	19,031	219,667	..	..	33,169
Dec.....	242,975	188,703	20,344	168,359	..	..	57,397
2024 - Jan.....	227,655	224,151	20,196	203,956	..	..	29,283

	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 - 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	73,853	25,730	1,311,566
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	74,435	26,091	1,277,162
Oct.....	6,534	652	143,688	26,304	526,277	74,022	26,013	1,272,394
Nov.....	6,820	702	144,204	26,304	508,244	73,570	25,639	1,271,791
Dec.....	7,115	644	147,290	26,304	520,875	73,189	25,593	1,264,492
2024 - Jan.....	7,699	591	148,732	26,304	504,434	73,701	25,795	1,242,551

## 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)
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	-
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	-



## Banks and Money: National Data

**Table 3.5**

Access to data:  
[OPM0100](#)

### 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	
<b>Main referencing operations</b>							
22.11.2023	5,938	5,938	4.50	-	-	-	7
29.11.2023	6,486	6,486	4.50	-	-	-	7
6.12.2023	5,680	5,680	4.50	-	-	-	7
13.12.2023	5,603	5,603	4.50	-	-	-	7
20.12.2023	7,086	7,086	4.50	-	-	-	7
27.12.2023	9,497	9,497	4.50	-	-	-	7
3.01.2024	6,498	6,498	4.50	-	-	-	7
10.01.2024	5,434	5,434	4.50	-	-	-	7
17.01.2024	4,950	4,950	4.50	-	-	-	7
24.01.2024	4,465	4,465	4.50	-	-	-	7
<b>Longer-term refinancing operations with maturity up to 3 months</b>							
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
30.11.2023	1,890	1,890	4.50	-	-	-	90
21.12.2023	734	734	4.50	-	-	-	97
<b>Longer-term refinancing operations with maturity over 3 months</b>							
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
<b>Other operations</b>							
14.12.2023	-	-	0.00	-	-	-	7
21.12.2023	1,000	1,000	5.59	-	-	-	14
4.01.2024	-	-	0.00	-	-	-	7
11.01.2024	-	-	0.00	-	-	-	7
18.01.2024	-	-	0.00	-	-	-	7
25.01.2024	-	-	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 - 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
Oct.....	2,303,336	1,806,673	14,230	59,392	127,059	295,981
Nov.....	2,309,055	1,797,559	16,693	59,644	134,048	301,112
Dec.....	-	-	-	-	-	-

**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 - 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
Nov.....	-	-	-	-	-	-
Dec.....	19	18,454	18,962	508	..	0.00
2024 - Jan.....	30	18,170	18,687	517	..	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	
2022 .....	10,442	533,074	263,557	1,507,177	131,761	218	26,345	96,473
2022 - 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	450,993	244,858	1,460,441	129,431	211	24,506	100,086
Oct .....	9,239	477,318	241,283	1,454,619	130,796	198	24,266	95,894
Nov .....	9,150	502,746	242,072	1,468,767	131,837	192	23,043	97,189
Dec .....	(10,357)	(449,834)	(247,148)	(1,463,510)	(132,888)	(665)	(21,815)	(94,411)

	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	
2022 .....	47,909	377,498	154,293	24,713	77,120	13,600	62,954
2022 - 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 .....	49,573	365,269	147,580	28,710	89,105	14,478	69,180
Oct .....	49,770	358,695	148,053	28,466	89,114	14,289	68,690
Nov .....	50,978	357,312	136,116	28,751	92,648	15,323	70,192
Dec .....	(51,894)	(361,508)	(135,825)	(29,096)	(95,798)	(14,673)	(72,129)

	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				
2022 .....	20,593	79,005	38,245	14,243	17,265	81,232	390,171	3,967,888
2022 - 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	81,317	40,096	14,603	15,674	82,012	391,604	3,828,143
Oct .....	19,583	81,778	40,101	14,664	15,724	82,270	370,449	3,815,262
Nov .....	19,644	81,778	40,095	15,222	15,566	82,464	359,364	3,840,447
Dec .....	(19,683)	(82,055)	(40,255)	(16,501)	(15,737)	(82,954)	(357,394)	(3,796,130)

## 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						
	Residents of Italy			Residents of other euro area countries			Rest of the world
	MFIs	Central government	Other general government and other sectors	MFIs	Central government	Other general government and other sectors	
2022 .....	646,371	24,424	2,065,540	210,559	14	27,957	72,794
2022 - 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. ....	425,656	24,649	2,012,289	286,852	15	35,640	77,090
Oct.....	420,511	28,959	1,973,721	304,562	16	37,115	77,048
Nov. ....	426,809	28,068	1,960,161	303,032	17	39,492	75,946
Dec.....	(413,794)	(28,510)	(2,007,289)	(276,298)	(16)	(39,764)	(67,890)

	Debt securities issued	Capital and reserves	Other liabilities	Total
2022 .....	256,983	342,417	320,827	3,967,887
2022 - 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	355,215	323,301	3,828,142
Oct.....	289,392	358,215	325,723	3,815,262
Nov. ....	297,614	359,897	349,410	3,840,446
Dec.....	(299,109)	(360,839)	(302,622)	(3,796,130)

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