

Banks and money: national data

11 March 2024

For further information: statistiche@bancaditalia.it
www.bancaditalia.it/statistiche/index.html

Figure 1

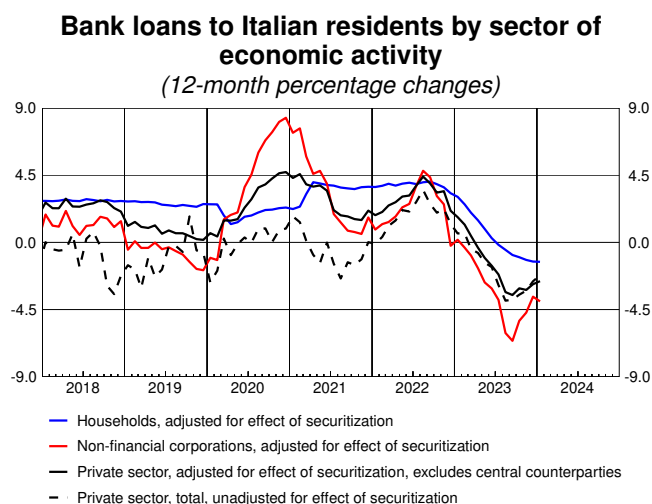
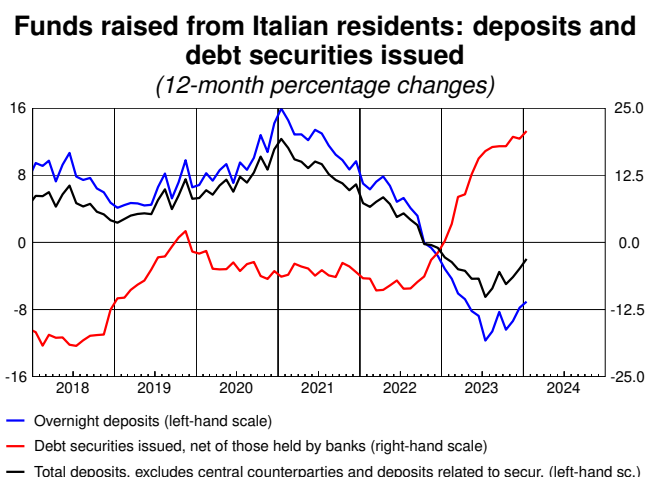


Figure 2



In January lending to the private sector, adjusted in line with the European System of Central Banks (ESCB) harmonised methodology, decreased by 2.6 per cent on an annual basis (-2.8 in December). Lending to households decreased by 1.3 per cent on an annual basis (as in December), while that to non-financial corporations decreased by 4.0 per cent (-3.6 in the previous month). Private sector deposits decreased by 2.0 per cent on an annual basis (-3.1 in December); bond funding increased by 20.7 per cent on the corresponding period (19.3 in December).

Figure 3

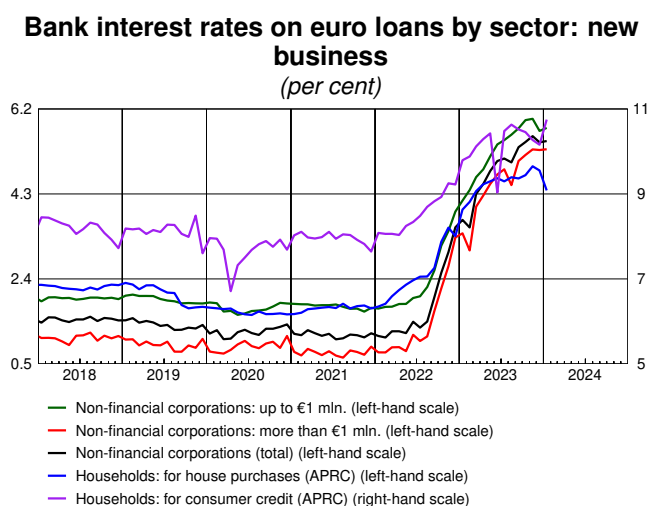
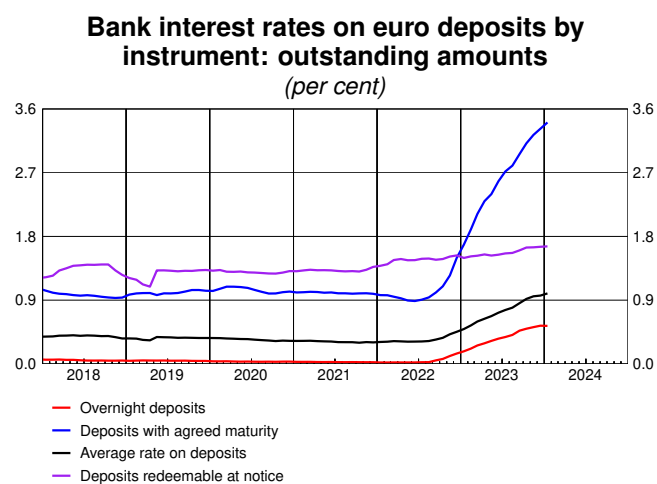


Figure 4



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 4.38 per cent (4.82 in December); the share of these loans with initial period of interest rate fixation up to 1 year came to 22 per cent in January (41 per cent in the previous month). The APRC on new consumer loans came to 10.75 per cent (10.16 in the previous month). Interest rates on new lending to non-financial corporations amounted to 5.48 per cent (5.45 in the previous month); those on new loans of up to €1 million were equal to 5.78 per cent, while the rates on new loans of above that amount were equal to 5.30 per cent. Rates on the outstanding amount of deposits were equal to 1.00 per cent (0.96 in December).

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

Tables available only on BDS

Income statement and other structural indicators	CE00100
Banks: main assets – 12-month percentage changes	BSIB1000
Banks: main assets – reference series for the calculation of the percentage changes	BSIB1010
Banks: main liabilities – 12-month percentage changes	BSIB1100
Banks: main liabilities – reference series for the calculation of the percentage changes	BSIB1110

Section 2: Banks: interest rates

Access to data on BDS:

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

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

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	2,303,958	158,328	96,473	47,936	376,285	154,932
2023 - Jan.	9,482	2,312,143	151,802	97,086	48,150	384,525	152,598
Feb.	9,271	2,298,739	149,222	94,860	48,296	390,899	151,982
Mar.	8,989	2,270,425	157,319	96,873	48,303	392,314	150,894
Apr.	9,548	2,287,472	156,247	96,358	48,013	391,851	143,966
May	9,328	2,308,492	158,306	99,105	47,768	383,509	142,965
June	9,155	2,173,759	158,053	97,128	49,035	376,492	144,797
July	9,330	2,179,501	159,386	97,976	49,154	378,617	142,534
Aug.	9,016	2,165,863	150,209	94,302	49,164	373,776	142,294
Sept.	8,997	2,158,493	154,148	98,127	49,573	363,791	147,609
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.	10,359	2,160,128	155,465	94,411	51,894	360,281	135,614
2024 - Jan.	(9,053)	(2,176,126)	(155,862)	(98,086)	(50,644)	(350,746)	(134,324)

	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	13,597	62,984	20,593	78,697
2023 - Jan.	25,934	78,644	13,512	64,537	20,678	78,728
Feb.	26,177	80,313	13,989	65,491	20,691	78,847
Mar.	26,884	81,648	13,596	66,432	20,839	79,394
Apr.	27,315	84,654	13,845	65,771	20,719	79,683
May	27,651	85,243	13,803	66,678	19,210	79,455
June	28,480	88,034	14,142	68,099	19,175	80,057
July	28,097	87,185	14,253	67,933	19,292	80,763
Aug.	27,814	87,907	14,177	68,434	19,340	80,631
Sept.	28,689	87,771	14,409	69,265	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.	29,132	93,958	14,553	72,176	19,687	82,265
2024 - Jan.	(29,448)	(97,254)	(15,866)	(72,616)	(19,837)	(82,780)

	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	14,253	17,265	2	81,253	389,838	3,965,401
2023 - Jan.	40,270	14,314	15,438	3	81,248	356,907	3,945,996
Feb.	40,276	14,275	15,797	3	81,301	382,122	3,962,552
Mar.	40,345	14,269	15,486	3	81,483	362,127	3,927,623
Apr.	40,357	14,354	15,293	3	81,596	382,242	3,959,286
May	40,082	14,629	15,647	3	81,728	361,207	3,954,808
June	40,070	14,528	15,549	3	81,568	359,770	3,817,893
July	40,103	14,775	15,762	3	81,647	356,694	3,823,006
Aug.	40,084	14,673	15,698	3	81,746	355,951	3,791,082
Sept.	40,096	14,604	15,685	3	82,011	391,854	3,825,862
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	16,529	15,744	3	82,750	357,017	3,792,220
2024 - Jan.	(40,200)	(16,638)	(16,051)	(3)	(82,912)	(336,149)	(3,784,594)

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

	Deposits							
	Residents of Italy				Residents of other euro area countries			
	MFIs	General government	Other sectors	<i>of which: in euro</i>	MFIs	General government	Other sectors	<i>of which: in euro</i>
2022	647,044	47,825	2,042,209	2,710,507	210,455	17	27,954	208,852
2023 - Jan.	619,077	50,160	2,018,007	2,661,651	231,586	17	30,382	228,693
Feb.	616,569	49,317	2,003,173	2,644,495	242,471	18	30,754	238,324
Mar.	613,765	49,721	1,992,228	2,629,844	229,302	16	31,770	229,404
Apr.	604,026	49,581	2,006,461	2,635,174	260,066	18	31,263	258,605
May	589,117	48,628	2,001,616	2,614,691	268,670	16	32,508	269,579
June	445,964	50,360	1,971,955	2,444,836	275,242	16	32,391	274,762
July	441,395	54,626	1,953,973	2,425,633	302,882	16	32,955	304,253
Aug.	435,471	50,771	1,959,311	2,421,456	299,362	17	31,313	299,344
Sept.....	425,656	47,438	1,989,105	2,438,094	286,895	17	35,638	288,212
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	1,983,162	2,424,566	276,298	19	39,761	286,051
2024 - Jan.	(402,182)	(51,759)	(1,956,056)	(2,386,406)	(294,488)	(17)	(40,270)	(301,249)

	Deposits of the residents of the rest of the world	Debt securities issued	Capital and reserves	Remaining liabilities	Total liabilities	
	<i>of which: in euro</i>					
2022	72,794	51,196	256,983	342,468	317,651	3,965,401
2023 - Jan.	75,886	55,460	255,525	345,013	320,342	3,945,996
Feb.	74,853	55,384	261,845	346,921	336,632	3,962,552
Mar.	73,704	53,100	266,068	348,413	322,637	3,927,623
Apr.	74,252	56,024	263,998	347,111	322,510	3,959,286
May	73,756	52,055	271,094	345,830	323,572	3,954,807
June	73,794	53,088	280,515	344,381	343,275	3,817,893
July	71,911	52,025	281,245	347,585	336,416	3,823,005
Aug.	71,704	51,448	282,605	352,299	308,230	3,791,082
Sept.....	77,047	53,618	287,439	355,619	321,008	3,825,861
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	299,099	360,365	299,200	3,792,221
2024 - Jan.	(75,235)	(53,683)	(301,625)	(357,708)	(305,254)	(3,784,594)

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	647,044	289,080	228,275	24,973	22,852	14,745	8,401	300,554	86,915
2023 - Jan.	619,077	285,075	224,402	26,752	23,408	16,291	8,750	327,170	116,665
Feb.	616,569	286,436	222,130	25,969	23,349	15,246	6,438	319,454	112,688
Mar.	613,765	292,855	227,628	26,452	23,268	13,400	6,418	311,965	109,090
Apr.	604,026	284,400	202,968	26,732	22,849	15,663	7,088	304,311	107,656
May	589,117	269,299	194,380	25,691	22,937	13,847	6,089	321,724	125,929
June	445,964	263,917	202,516	27,972	22,388	12,268	6,907	309,265	111,078
July	441,395	260,178	198,824	32,796	21,830	13,715	7,035	299,002	103,948
Aug.	435,471	255,033	195,814	28,071	22,700	13,414	5,897	301,802	109,927
Sept.	425,656	262,333	198,032	24,649	22,789	15,080	5,860	310,412	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
2024 - Jan.	(402,182)	(254,540)	(192,079)	(26,427)	(25,331)	(15,110)	(7,455)	(295,889)	(99,644)

	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	423,871	1,174,343	85,841	34,454	210,455	210,007	85,940	
2023 - Jan.	375,898	1,170,851	84,605	34,442	231,586	230,311	87,296	
Feb.	378,426	1,164,183	84,582	34,844	242,471	241,850	90,807	
Mar.	391,690	1,149,212	85,032	34,511	229,302	228,380	97,371	
Apr.	408,605	1,148,890	87,421	34,483	260,066	258,792	91,144	
May	396,849	1,141,745	86,347	35,016	268,670	266,391	94,331	
June	398,114	1,124,086	86,141	35,175	275,242	273,675	112,204	
July	390,301	1,124,811	84,397	34,711	302,882	301,558	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	286,895	285,646	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.	421,653	1,128,772	82,461	35,504	276,298	274,398	109,817	
2024 - Jan.	(392,591)	(1,127,593)	(81,551)	(35,868)	(294,488)	(292,659)	(107,527)	

	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
2023 - Jan.	17	19,186	4,509	6,688	75,886	37,006
Feb.	18	19,282	4,423	7,049	74,853	36,724
Mar.	16	19,740	4,620	7,411	73,704	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	73,794	37,234
July	16	20,252	4,162	8,541	71,911	37,323
Aug.	17	18,382	3,983	8,949	71,704	35,729
Sept.	17	22,030	4,307	9,301	77,047	39,487
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
2024 - Jan.	(17)	(23,782)	(4,500)	(11,989)	(75,235)	(40,427)

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 - Dec.	37,503	25,060	16,448	-3,202	1,708
2023 - Jan.	-52,820	-47,861	-4,709	-2,167	-1,104
Feb.	-10,452	2,404	-6,323	-3,153	5,710
Mar.	-6,405	13,439	-14,808	-3,199	4,732
Apr.	21,835	17,000	2,061	-174	-1,455
May	-22,425	-11,969	-7,745	135	6,733
June	-17,542	1,411	-17,666	-547	8,478
July	-10,045	-7,719	-1,457	-2,458	1,208
Aug.	-861	7,543	-3,692	-3,258	1,059
Sept.	24,108	17,731	1,597	3,174	3,606
Oct.	-31,140	-12,985	-19,115	722	1,900
Nov.	-5,785	-5,835	-3,765	1,915	8,062
Dec.	54,474	25,112	27,791	4,419	1,298
2024 - Jan.	(-30,727)	(-29,212)	(-1,763)	(-2,106)	(1,632)

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	1,457,594	46,346	153,685	128,246	319,553	87,883	86,915
2023 - Jan.	1,402,337	48,957	151,943	126,661	320,317	117,861	116,665
Feb.	1,384,107	55,681	151,440	126,450	321,324	113,970	112,688
Mar.	1,368,662	64,557	150,919	125,663	320,552	110,806	109,090
Apr.	1,384,894	70,391	145,064	119,724	319,509	109,452	107,656
May	1,360,217	75,990	144,111	118,628	316,775	127,460	125,929
June	1,336,383	82,996	147,209	121,776	315,277	112,478	111,078
July	1,320,697	87,925	146,437	121,070	314,922	105,822	103,948
Aug.	1,317,368	90,582	146,549	120,464	315,676	111,836	109,927
Sept.	1,339,087	94,395	152,952	127,268	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.	1,343,783	107,036	143,670	117,750	315,502	97,293	95,540
2024 - Jan.	(1,303,258)	(115,013)	(143,091)	(116,411)	(318,290)	(101,735)	(99,644)
	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	
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	35,989	
Apr.	10,246	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	34,589	
Aug.	8,557	9,945	8,369	317	4,126	35,975	
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	
2024 - Jan.	(11,520)	(12,978)	(9,189)	(334)	(6,252)	(34,807)	
	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	85,548	53,390	47,936	2,385,836	
2023 - Jan.	5,792	249,733	86,595	52,080	48,150	2,366,205	
Feb.	5,982	255,863	92,564	54,197	48,296	2,357,252	
Mar.	7,905	258,163	101,014	57,875	48,303	2,349,325	
Apr.	8,202	255,796	104,295	58,239	48,013	2,363,299	
May	10,007	261,087	105,764	59,237	47,768	2,364,636	
June	12,011	268,504	109,855	66,564	49,035	2,343,813	
July	12,389	268,856	111,578	67,624	49,154	2,324,594	
Aug.	12,358	270,247	112,424	69,002	49,164	2,331,906	
Sept.	13,882	273,557	117,322	71,815	49,573	2,372,532	
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	280,580	130,153	76,410	51,894	2,380,779	
2024 - Jan.	(20,282)	(281,343)	(132,550)	(77,756)	(50,644)	(2,358,094)	

Loans by sector of economic activity

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

	Residents of Italy							
	MFIs	of which:		General government		Other sectors		
		banks	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	533,537	288,295	228,275	196,052	67,640	3,463	175,624	27,652
2023 - Jan.	559,532	284,318	224,402	188,065	68,702	3,443	166,314	29,311
Feb.	549,542	285,641	222,130	183,552	68,769	3,292	170,712	36,501
Mar.	522,686	291,935	227,628	182,746	68,567	3,334	171,025	35,214
Apr.	552,328	283,588	202,968	178,286	68,953	3,279	171,296	38,884
May	568,468	268,382	194,380	182,834	68,921	3,365	172,186	39,419
June	438,321	263,018	202,516	180,290	66,764	3,261	173,779	38,413
July	456,745	259,397	198,824	178,915	66,285	3,194	162,591	30,828
Aug.	460,523	254,152	195,814	178,381	66,101	3,113	159,911	29,883
Sept.	453,194	261,473	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.	449,550	261,012	197,812	183,849	63,299	3,593	171,610	33,771
2024 - Jan.	(477,188)	(253,752)	(192,079)	(177,743)	(63,819)	(3,826)	(170,592)	(38,256)

	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	647,049	595,412	77,369	7,811	131,761	131,272	71,601	
2023 - Jan.	645,525	595,682	77,024	7,855	124,131	123,699	72,006	
Feb.	643,730	594,820	76,502	7,819	121,588	121,188	71,008	
Mar.	643,136	595,103	76,121	7,706	128,883	128,488	75,804	
Apr.	636,738	593,767	75,188	7,637	128,439	127,996	92,367	
May	636,546	593,811	74,903	7,459	131,313	130,931	92,066	
June	635,566	594,130	74,461	7,186	132,044	131,667	90,762	
July	636,416	594,486	73,593	7,275	133,476	133,199	93,877	
Aug.	625,317	592,293	73,102	7,122	126,311	126,022	87,268	
Sept.	619,530	592,708	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.	617,801	591,930	71,191	7,305	132,882	132,605	90,046	
2024 - Jan.	(614,612)	(590,398)	(70,731)	(7,216)	(133,349)	(133,139)	(92,347)	

	Residents of other euro area countries				Rest of the world	
	General government	Other sectors			of which: banks	
		Insurance companies, pension funds and other financial institutions	Non-financial corporations	Households		
2022	219	12,810	12,737	801	96,473	47,987
2023 - Jan.	182	12,922	13,765	802	97,086	48,207
Feb.	160	13,278	13,373	822	94,860	46,566
Mar.	162	13,470	13,982	821	96,873	47,849
Apr.	155	13,127	13,702	823	96,358	47,644
May	154	12,534	13,485	821	99,105	50,045
June	190	11,909	13,083	827	97,128	51,010
July	189	11,617	13,270	834	97,976	51,867
Aug.	165	11,385	11,512	836	94,302	48,050
Sept.	211	11,950	11,742	815	98,127	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	11,239	827	94,411	47,433
2024 - Jan.	(632)	(9,846)	(11,213)	(822)	(98,086)	(50,459)

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 - Dec.	-4,752	-13,946	-411	-11	1,024	-1,429	9,620
2023 - Jan.	-14,340	-1,526	-1,861	-273	-639	-949	-10,931
Feb.	-6,094	-1,728	-1,387	171	-258	-1,298	-2,828
Mar.	2,144	12	440	1,199	54	-812	1,649
Apr.	-11,583	-6,108	-2,041	163	-260	-1,944	-3,380
May	-35	-107	-323	859	-163	-1,018	310
June	1,123	-857	-543	593	89	-1,227	2,629
July	-4,385	-142	-539	1,259	305	-2,102	-3,637
Aug.	-15,693	-11,158	-2,804	-311	-1,156	-1,336	-1,649
Sept.	-2,194	-5,598	439	553	560	-673	3,038
Oct.	-3,256	1,088	-49	728	235	-1,012	-4,222
Nov.	7,637	5,594	655	692	-126	88	1,191
Dec.	1,279	-6,000	-1,193	-33	420	-1,580	8,044
2024 - Jan.	(-10,774)	(-3,635)	(-1,840)	(-91)	(-767)	(-981)	(-5,531)

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 - Dec.	1,770,420	442,589	247,153	1,080,678	647,049	145,440	154,531	347,077
2023 - Jan.	1,752,611	431,824	242,129	1,078,658	645,525	144,557	155,534	345,434
Feb.	1,749,197	427,206	244,027	1,077,964	643,730	142,322	156,453	344,955
Mar.	1,747,739	429,337	243,783	1,074,618	643,136	144,944	156,319	341,873
Apr.	1,735,144	418,970	242,397	1,073,778	636,738	139,856	155,599	341,282
May	1,740,025	424,412	242,186	1,073,426	636,546	140,151	155,375	341,020
June	1,735,438	429,720	241,363	1,064,355	635,566	145,620	154,078	335,868
July	1,722,756	417,618	241,438	1,063,699	636,416	146,723	154,543	335,151
Aug.	1,705,341	404,902	239,381	1,061,057	625,317	139,323	152,911	333,082
Sept.	1,705,299	406,718	239,525	1,059,056	619,530	136,118	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.	1,710,578	422,373	243,258	1,044,946	617,801	141,634	154,616	321,552
2024 - Jan.	(1,698,938)	(412,765)	(243,432)	(1,042,740)	(614,612)	(138,530)	(155,381)	(320,701)

	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 - Dec.	680,592	3,675	30,055	81,129	947	426,006	41,133	15,794	81,852
2023 - Jan.	680,562	3,277	30,355	82,475	927	425,358	41,005	16,024	81,141
Feb.	679,141	3,136	30,351	82,782	908	425,118	40,344	15,900	80,602
Mar.	678,930	3,337	30,601	83,337	879	425,029	40,241	15,787	79,719
Apr.	676,593	3,319	30,569	83,446	847	424,686	39,017	15,584	79,125
May	676,173	3,376	30,736	84,038	839	424,497	38,791	15,335	78,562
June	675,777	3,503	30,832	84,350	825	424,431	38,793	15,309	77,734
July	675,354	3,621	31,594	84,658	743	424,791	38,432	14,568	76,947
Aug.	672,518	3,594	31,430	84,519	734	423,640	38,059	14,320	76,221
Sept.	672,545	3,489	31,609	84,959	712	424,000	37,925	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.	670,426	3,835	32,157	85,119	672	423,978	37,293	14,060	73,312
2024 - Jan.	(668,345)	(3,492)	(32,294)	(85,195)	(574)	(422,976)	(37,290)	(13,880)	(72,644)

Loans by branch of economic activity: residents of Italy

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

Branches of economic activity	December 2023			January 2024			
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total	
Agriculture, forestry and fishing	A	20,223	19,197	39,420	(20,072)	(19,148)	(39,220)
Mining and quarrying	B	24	1,730	1,754	(23)	(1,819)	(1,842)
Manufacturing	C	4,178	184,679	188,856	(4,157)	(184,386)	(188,543)
Food, beverages and tobacco products	1000061	785	32,721	33,507	(778)	(32,645)	(33,423)
Textiles, clothing and leather products	1000062	464	15,372	15,836	(458)	(15,262)	(15,720)
Wood and wood products and furnishings	1000066	476	7,944	8,420	(478)	(8,020)	(8,498)
Paper, paper products and printing	1000063	175	6,431	6,607	(173)	(6,515)	(6,688)
Refined petroleum products, chemical products and pharmaceuticals	1000067	96	17,988	18,084	(94)	(17,355)	(17,449)
Rubber and plastic products	22	84	9,766	9,850	(85)	(9,673)	(9,758)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	982	43,214	44,196	(980)	(43,072)	(44,052)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	146	11,175	11,321	(144)	(11,294)	(11,438)
Machinery and equipment	28	142	21,020	21,162	(140)	(21,287)	(21,427)
Motor vehicles and other transport equipment	1000060	103	10,986	11,089	(102)	(11,131)	(11,233)
Other products of manufacturing	1000070	724	8,061	8,786	(725)	(8,132)	(8,858)
Electricity, gas, steam and air conditioning supply	D	66	18,772	18,839	(63)	(17,587)	(17,650)
Water supply, sewerage, waste management and remediation activities	E	72	8,591	8,663	(71)	(8,574)	(8,645)
Construction	F	5,191	54,476	59,667	(5,198)	(54,399)	(59,597)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	12,646	108,782	121,428	(12,575)	(108,092)	(120,668)
Transportation and storage	H	1,652	30,033	31,685	(1,633)	(29,079)	(30,713)
Accommodation and food service activities	I	4,224	28,525	32,750	(4,188)	(28,548)	(32,736)
Information and communication	J	656	19,865	20,521	(647)	(19,663)	(20,311)
Real estate activities	L	1,603	55,650	57,254	(1,575)	(55,016)	(56,591)
Professional, scientific and technical activities	M	10,149	47,203	57,353	(10,062)	(48,120)	(58,182)
Administrative and support service activities	N	1,030	17,462	18,492	(1,018)	(17,499)	(18,517)
All remaining activities	1000073	9,475	22,836	32,310	(9,449)	(22,679)	(32,128)
All branches	1004999	71,191	617,801	688,992	(70,731)	(614,612)	(685,343)

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 - Dec.	324,188	180,341	323,973	5,814	184,652	133,507	40,874	45,764	46,869
2023 - Jan.	320,316	179,388	320,108	5,839	182,706	131,563	40,180	44,919	46,464
Feb.	318,171	178,552	317,963	5,866	181,448	130,650	39,796	44,701	46,152
Mar.	318,947	177,960	318,741	5,861	181,934	130,946	40,093	44,288	46,566
Apr.	312,909	177,718	312,734	5,900	181,388	125,446	39,400	39,500	46,545
May	314,556	176,997	311,717	5,940	179,412	126,366	38,258	42,084	46,023
June	311,328	173,993	308,597	6,014	177,820	124,763	37,873	41,225	45,665
July	309,611	171,692	306,882	5,974	176,277	124,631	38,313	41,057	45,261
Aug.	307,486	171,431	304,757	5,970	175,105	123,682	37,874	40,769	45,040
Sept.	315,560	171,409	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.	307,795	173,194	307,642	5,878	169,042	132,722	43,257	46,007	43,458
2024 - Jan.	(302,446)	(172,879)	(302,293)	(5,871)	(167,651)	(128,770)	(42,523)	(43,177)	(43,070)

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 - Dec.	204,191	179,710	203,998	5,577	146,109	52,312	3,995	9,682	38,636
2023 - Jan.	202,793	178,736	202,608	5,605	145,010	51,992	3,998	9,570	38,425
Feb.	201,735	177,902	201,550	5,631	144,186	51,733	3,977	9,516	38,240
Mar.	201,690	177,341	201,507	5,634	143,680	52,193	4,005	9,614	38,575
Apr.	201,720	177,185	201,567	5,667	143,426	52,474	4,038	9,715	38,721
May	200,575	176,491	200,425	5,709	142,496	52,220	4,003	9,631	38,586
June	197,697	173,503	197,553	5,775	140,176	51,602	3,871	9,691	38,040
July	195,037	171,212	194,895	5,709	138,036	51,150	3,890	9,597	37,664
Aug.	194,631	170,926	194,489	5,706	137,776	51,006	3,868	9,534	37,604
Sept.	194,464	170,914	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.	196,602	172,796	196,469	5,750	139,061	51,658	4,053	10,014	37,591
2024 - Jan.	(195,879)	(172,484)	(195,747)	(5,741)	(138,059)	(51,946)	(4,087)	(10,503)	(37,356)

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 - Dec.	832	674	89	-51	4	136	69
2023 - Jan.	-24	48	-66	-41	-10	-16	-5
Feb.	219	-54	217	-21	-7	246	55
Mar.	382	177	202	-156	202	156	3
Apr.	431	269	119	-37	89	67	42
May	-119	-188	-58	-100	25	17	127
June	260	168	40	-25	43	22	52
July	-331	-167	-162	-106	-12	-44	-2
Aug.	-43	-25	-51	-16	-5	-30	33
Sept.	497	481	-19	-71	2	51	36
Oct.	660	529	-5	1	32	-39	136
Nov.	-20	-8	-23	-19	25	-29	11
Dec.	790	645	116	23	90	3	28
2024 - Jan.	(-87)	(84)	(-178)	(-58)	(7)	(-126)	(7)

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	7.4	16.4	7.0	0.5	8.3
2021	9.7	31.1	2.8	18.3	-5.2
2022 - Dec.....	-1.0	14.0	-3.7	-47.0	13.1
2023 - Jan.....	-14.1	-39.5	-4.1	-7.9	8.3
Feb.....	-4.6	9.1	-6.5	-17.3	30.9
Mar.....	-5.7	26.4	-11.4	-41.7	31.4
Apr.....	-1.3	2.0	-1.6	-0.6	3.2
May.....	-3.0	-5.9	-0.1	-4.7	43.2
June.....	-7.4	-2.2	-10.4	-13.0	35.4
July.....	-11.9	-27.5	-6.8	-3.2	4.5
Aug.....	3.6	26.3	-0.1	-26.2	8.7
Sept.....	12.9	48.2	0.9	30.7	14.5
Oct.....	-18.7	-31.1	-14.0	7.5	13.4
Nov.....	6.7	13.9	4.7	-14.8	36.7
Dec.....	6.4	2.3	5.2	57.6	10.3
2024 - Jan.....	(8.0)	(33.5)	(2.0)	(-8.5)	(25.7)

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	-0.9	-4.0	4.1	-7.0	-26.4	5.1
2021	7.2	10.6	4.4	4.4	10.5	-0.9
2022 - Dec.....	-8.3	-19.4	-0.1	12.4	13.9	2.3
2023 - Jan.....	-3.6	1.7	-0.5	-35.8	2.2	1.4
Feb.....	-1.3	-0.5	-0.3	-8.9	-2.9	1.0
Mar.....	-2.3	-1.4	-1.6	-9.5	-4.5	-0.1
Apr.....	-3.5	-3.4	-1.7	-11.9	-21.2	-1.8
May.....	-3.2	-6.3	-1.8	4.7	-23.8	-4.1
June.....	-2.8	-1.6	-2.6	-9.0	1.2	-4.5
July.....	-4.4	-6.0	-2.6	-5.5	-5.3	-4.5
Aug.....	-10.4	-22.1	-0.1	2.3	-6.0	-4.2
Sept.....	-1.1	-0.9	-1.3	-0.9	8.7	-2.5
Oct.....	0.6	2.8	-0.8	-2.1	-7.8	-3.8
Nov.....	2.5	4.6	-1.1	9.4	-26.3	-6.8
Dec.....	-3.1	-6.3	-1.2	-0.3	-10.1	-8.6
2024 - Jan.....	(-2.1)	(-4.8)	(-0.8)	(3.0)	(-24.6)	(-10.9)

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 - Dec.	17,037	9,737	2,166	83	..	633
2023 - Jan.	17,344	9,653	2,196	82	..	644
Feb.	17,478	9,730	2,222	85	..	630
Mar.	17,288	9,477	2,195	85	..	604
Apr.	17,411	9,336	2,157	88	..	597
May	17,489	9,374	2,189	88	..	593
June	18,038	9,721	2,179	90	..	597
July	19,243	9,897	2,222	107	..	649
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
2024 - Jan.	(18,536)	(8,635)	(1,944)	(121)	(..)	(498)

	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 - Dec.	473	29,655	30,128	-605	617	14,221
2023 - Jan.	475	29,919	30,394	275	4	15,334
Feb.	497	30,145	30,641	373	5	15,472
Mar.	497	29,648	30,145	16	82	15,098
Apr.	497	29,588	30,086	367	31	15,182
May	498	29,733	30,231	290	-53	15,284
June	497	30,625	31,122	379	-37	16,540
July	497	32,118	32,614	218	-77	17,833
Aug.	496	32,303	32,799	242	-56	17,852
Sept.	507	31,917	32,424	231	106	17,721
Oct.	510	31,412	31,921	110	-238	17,510
Nov.	514	31,715	32,229	413	91	17,677
Dec.	512	29,276	29,788	-290	217	16,688
2024 - Jan.	(516)	(29,734)	(30,249)	(268)	(-42)	(17,508)

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	December 2023			January 2024			
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total	
Agriculture, forestry and fishing	A	458	412	870	(456)	(436)	(891)
Mining and quarrying	B	1	32	33	(1)	(37)	(38)
Manufacturing	C	214	4,355	4,570	(213)	(4,599)	(4,812)
Food, beverages and tobacco products	1000061	69	859	928	(70)	(892)	(962)
Textiles, clothing and leather products	1000062	33	652	685	(33)	(726)	(758)
Wood and wood products and furnishings	1000066	24	335	359	(24)	(350)	(374)
Paper, paper products and printing	1000063	5	176	181	(5)	(177)	(182)
Refined petroleum products, chemical products and pharmaceuticals	1000067	3	131	134	(3)	(133)	(136)
Rubber and plastic products	22	3	199	202	(3)	(214)	(217)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	43	1,049	1,092	(43)	(1,071)	(1,114)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	6	272	278	(6)	(292)	(298)
Machinery and equipment	28	5	346	351	(5)	(374)	(379)
Motor vehicles and other transport equipment	1000060	3	152	155	(3)	(180)	(183)
Other products of manufacturing	1000070	19	186	204	(19)	(191)	(210)
Electricity, gas, steam and air conditioning supply	D	1	261	262	(1)	(245)	(245)
Water supply, sewerage, waste management and remediation activities	E	6	164	170	(6)	(172)	(179)
Construction	F	241	3,557	3,798	(235)	(3,592)	(3,827)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	489	3,642	4,131	(482)	(3,749)	(4,232)
Transportation and storage	H	61	558	619	(61)	(580)	(641)
Accommodation and food service activities	I	181	965	1,146	(180)	(958)	(1,138)
Information and communication	J	14	320	334	(14)	(331)	(345)
Real estate activities	L	36	2,192	2,227	(33)	(2,288)	(2,321)
Professional, scientific and technical activities	M	106	499	604	(106)	(525)	(631)
Administrative and support service activities	N	38	417	455	(37)	(400)	(437)
All remaining activities	1000073	121	591	712	(119)	(625)	(744)
All branches	1004999	1,967	17,965	19,932	(1,944)	(18,536)	(20,481)

Banks and Money: National Data
Table 1.17

Access to data:

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

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

	Securities issued by General government						Other securities			Total
	of which: Central government						of which:			
	of which:						bonds issued by banks	repurchases of their own securitised assets not derecognised		
	BOTs	CCTs	BTPs	CTZs						
2020	418,236	411,894	9,624	67,457	298,832	13,659	200,224	49,247	114,627	618,460
2021	409,343	405,333	6,639	81,425	297,793	4,194	202,470	52,048	113,321	611,813
2022 - Dec.....	376,285	372,784	5,622	81,628	272,548	..	202,868	47,936	116,150	579,153
2023 - Jan.....	384,525	381,047	7,488	81,669	278,710	..	200,747	48,150	114,881	585,272
Feb.....	390,899	387,437	6,938	83,490	283,712	..	200,278	48,296	114,650	591,177
Mar.....	392,314	388,863	6,285	86,698	282,426	..	199,198	48,303	113,522	591,512
Apr.....	391,851	388,411	5,289	87,574	282,182	..	191,979	48,013	107,398	583,830
May.....	383,509	380,082	5,821	89,506	270,239	..	190,733	47,768	106,399	574,241
June.....	376,492	373,180	6,158	89,543	263,243	..	193,833	49,035	108,154	570,325
July.....	378,617	375,310	6,859	87,345	267,095	..	191,688	49,154	107,143	570,305
Aug.....	373,776	370,476	7,105	87,095	262,176	..	191,458	49,164	107,029	565,234
Sept.....	363,791	360,508	6,114	86,404	254,207	..	197,182	49,573	112,337	560,973
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	..	187,508	51,894	101,298	547,789
2024 - Jan.....	(350,746)	(347,787)	(7,586)	(85,179)	(244,009)	(.)	(184,968)	(50,644)	(100,616)	(535,714)

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 - Dec.....	62,149	231,107	576,285	37,350	262,825	10,204	1,179,921	28,970	1,208,890
2023 - Jan.....	65,184	232,617	575,832	38,384	270,539	10,509	1,193,064	27,423	1,220,488
Feb.....	67,604	245,441	579,673	39,885	286,284	11,238	1,230,125	27,737	1,257,862
Mar.....	70,799	249,535	581,455	39,798	305,428	12,106	1,259,119	26,143	1,285,262
Apr.....	72,613	254,421	578,865	39,720	315,363	12,466	1,273,446	26,423	1,299,870
May.....	72,704	261,176	580,607	40,432	325,732	12,965	1,293,616	26,640	1,320,255
June.....	75,386	259,319	580,960	40,934	348,907	14,605	1,320,111	27,264	1,347,375
July.....	76,484	259,923	585,276	40,682	358,190	14,748	1,335,304	26,637	1,361,941
Aug.....	79,276	261,794	586,210	40,655	368,225	15,213	1,351,373	27,126	1,378,499
Sept.....	80,332	262,770	586,112	40,162	378,447	15,433	1,363,256	27,922	1,391,177
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.....	80,660	272,431	583,633	41,664	411,756	16,549	1,406,693	28,921	1,435,615
2024 - Jan.....	(80,641)	(286,441)	(586,643)	(41,665)	(417,203)	(16,740)	(1,429,333)	(29,356)	(1,458,689)

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				
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 "	1,089,028	519,442	26,071	14,789	471,001	80,958	1,172,634	377,211	795,424
2023 - 1st qtr	1,182,416	581,880	38,753	17,289	519,330	89,470	1,190,778	379,980	810,798
2nd"	1,235,480	620,286	48,175	17,901	547,313	95,024	1,201,950	384,690	817,260
3rd "	1,244,641	615,114	54,968	18,204	535,051	103,039	1,174,915	375,215	799,700
4th "	(1,351,985)	(676,992)	(62,261)	(18,197)	(589,133)	(113,186)	(1,229,695)	(392,018)	837,677

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
2021	1.40	1.31	1.31	1.34
2022	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	5.50	5.45	4.92
2024 - Jan.	(4.19)	(5.54)	(5.54)	(4.43)

Banks and Money: National Data
Table 2.2

Access to data:

[MIR0200](#)
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			
2021	1.18	1.17	1.80	1.12	1.75	2.09	1.75	0.89	1.52	0.79
2022	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.....	5.45	5.41	5.69	5.45	5.71	6.04	5.71	5.28	5.37	5.26
2024 - Jan.....	(5.48)	(5.50)	(5.56)	(5.47)	(5.78)	(6.03)	(5.78)	(5.30)	(5.09)	(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			
2021	42,545	36,220	5,068	37,876	14,665	2,502	13,155	27,880	2,567	24,722
2022	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.....	37,962	35,135	5,730	33,147	16,441	2,761	14,977	21,521	2,970	18,170
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.....	39,855	36,105	4,003	35,905	16,040	1,917	15,098	23,815	2,086	20,807
2024 - Jan.....	(34,584)	(31,915)	(4,339)	(30,584)	(13,303)	(2,146)	(12,075)	(21,282)	(2,193)	(18,509)

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		
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
2024 - Jan.	(3.98)	(4.99)	(3.70)	(4.38)	(3.83)
	Consumer credit				
		Initial period of rate fixation		APRC	of which: pure new loans
		up to 1 year	over 1 year		
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
2024 - Jan.	(8.96)	(7.00)	(9.03)	(10.75)	(8.97)
	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		
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
2024 - Jan.	(6.14)	(6.44)	(4.96)	(5.98)	(6.54)

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		
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	
2024 - Jan.	(3,560)	(766)	(2,795)	(2,599)	
		Consumer credit			
		Initial period of rate fixation		of which: pure new loans	
		up to 1 year	over 1 year		
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	
2024 - Jan.	(4,268)	(135)	(4,134)	(4,249)	
		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		
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
2024 - Jan.	(2,521)	(2,006)	(516)	(704)	(1,836)

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	
2021	2.64	1.59	4.34	2.86	14.92	1.62	2.11	1.62
2022	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	3.94	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
2024 - Jan.	(4.26)	(3.13)	(6.20)	(6.38)	(14.57)	(5.36)	(5.92)	(5.29)

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				
2021	0.48	0.57	0.52	0.66	0.29	0.47	
2022	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	0.98	
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	
2024 - Jan.....	(3.71)	(3.76)	(3.73)	(3.90)	(3.67)	(0.66)	

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				
2021	0.30	0.39	0.04	0.02	0.99	1.37	0.59
2022	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
2024 - Jan.....	(1.00)	(0.89)	(1.33)	(0.54)	(3.41)	(1.66)	(2.84)

	Overnight deposits		Deposits with agreed maturity		
	Households	Non-financial corporations	Households		Non-financial corporations
			up to 2 years	over 2 years	
2021	0.03	0.02	0.73	1.35	0.70
2022	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
2024 - Jan.....	(0.36)	(0.98)	(3.47)	(2.82)	(3.62)

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
2021	-0.00	1.76	1.11
2022	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
2024 - Jan.	(3.46)	(2.80)	(4.29)

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 - Dec.....	262,237	1,545,429	1,807,666	54,689	324,333	2,186,688
2023 - Jan.....	258,404	1,494,953	1,753,358	57,571	323,993	2,134,922
Feb.....	257,907	1,476,949	1,734,856	64,282	324,923	2,124,061
Mar.....	258,737	1,462,117	1,720,854	73,858	324,101	2,118,813
Apr.....	259,362	1,476,593	1,735,955	79,895	323,161	2,139,012
May.....	259,712	1,452,753	1,712,466	85,767	320,411	2,118,644
June.....	260,237	1,426,238	1,686,475	93,087	318,898	2,098,460
July.....	260,620	1,410,899	1,671,519	97,935	318,431	2,087,885
Aug.....	259,811	1,405,557	1,665,368	100,527	319,193	2,085,088
Sept.....	259,019	1,429,917	1,688,935	104,909	318,076	2,111,921
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.....	259,428	1,430,271	1,689,699	119,490	318,911	2,128,100
2024 - Jan.....	(244,071)	(1,394,185)	(1,638,256)	(127,991)	(320,757)	(2,087,004)

	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 - Dec.....	1,851	8,394	2,196,933	1,545,429	1,924,451	1,934,696
2023 - Jan.....	3,084	8,256	2,146,262	1,494,953	1,876,517	1,887,858
Feb.....	3,797	8,626	2,136,484	1,476,949	1,866,155	1,878,577
Mar.....	4,319	8,974	2,132,106	1,462,117	1,860,076	1,873,369
Apr.....	4,476	9,318	2,152,805	1,476,593	1,879,649	1,893,443
May.....	5,517	11,295	2,135,457	1,452,753	1,858,931	1,875,744
June.....	4,841	13,023	2,116,323	1,426,238	1,838,223	1,856,087
July.....	6,010	13,352	2,107,247	1,410,899	1,827,265	1,846,627
Aug.....	5,775	13,556	2,104,419	1,405,557	1,825,276	1,844,608
Sept.....	7,327	14,761	2,134,009	1,429,917	1,852,902	1,874,991
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	2,152,213	1,430,271	1,868,672	1,892,785
2024 - Jan.....	(5,778)	(19,508)	(2,112,290)	(1,394,185)	(1,842,933)	(1,868,219)

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 - Dec.....	1,480	28,476	29,956	4,959	456	35,370
2023 - Jan.	-3,833	-50,315	-54,148	2,898	-340	-51,591
Feb.....	-498	-18,242	-18,740	6,685	929	-11,126
Mar.....	831	-14,517	-13,686	9,609	-821	-4,898
Apr.....	625	14,626	15,251	6,050	-939	20,362
May.....	350	-24,221	-23,870	5,825	-2,751	-20,797
June.....	524	-26,258	-25,734	7,344	-1,512	-19,901
July.....	383	-15,178	-14,795	4,860	-467	-10,402
Aug.....	-808	-5,514	-6,322	2,563	762	-2,998
Sept.....	-793	24,057	23,265	4,339	-1,117	26,487
Oct.....	-887	-42,859	-43,746	9,078	-793	-35,460
Nov.....	-659	-3,650	-4,310	5,264	195	1,150
Dec.....	1,956	47,351	49,307	288	1,618	51,213
2024 - Jan.	(-15,357)	(-36,328)	(-51,685)	(8,463)	(1,846)	(-41,376)

	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 - Dec.....	-829	-15	34,526	28,476	33,890	33,046
2023 - Jan.	1,234	-139	-50,496	-50,315	-47,758	-46,664
Feb.....	711	367	-10,048	-18,242	-10,628	-9,550
Mar.....	536	353	-4,009	-14,517	-5,728	-4,839
Apr.....	163	348	20,873	14,626	19,737	20,248
May.....	1,035	1,972	-17,790	-24,221	-21,147	-18,140
June.....	-671	1,727	-18,846	-26,258	-20,426	-19,370
July.....	1,174	328	-8,899	-15,178	-10,784	-9,282
Aug.....	-236	204	-3,030	-5,514	-2,190	-2,222
Sept.....	1,546	1,208	29,241	24,057	27,279	30,034
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	50,448	47,351	49,257	48,492
2024 - Jan.	(-559)	(1,711)	(-40,224)	(-36,328)	(-26,019)	(-24,867)

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 - Dec.....	2,196,933	55,539	164,719	150,365	378,469	693,553	79,714
2023 - Jan.	2,146,262	51,245	163,853	148,123	400,410	712,386	82,626
Feb.....	2,136,484	59,027	163,334	154,421	387,700	705,455	81,612
Mar.....	2,132,106	42,265	162,755	157,066	412,712	732,533	81,901
Apr.....	2,152,805	53,972	156,764	155,215	403,698	715,677	82,544
May.....	2,135,457	41,046	155,722	160,371	408,208	724,302	83,151
June.....	2,116,323	48,197	158,824	167,031	402,641	728,496	89,283
July.....	2,107,247	76,243	158,106	167,844	407,717	733,667	81,634
Aug.....	2,104,419	49,381	158,147	169,249	412,038	739,435	82,103
Sept.....	2,134,009	48,583	165,031	172,103	392,958	730,092	84,933
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.....	2,152,213	61,295	155,685	176,300	444,953	776,938	78,383
2024 - Jan.	(2,112,290)	(38,320)	(156,039)	(178,923)	(440,289)	(775,251)	(86,309)

	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 - Dec.....	1,386,203	1,122,292	1,813,044	197,719	108,948	3,199,247	224,599	-398,107
2023 - Jan.	1,405,461	1,148,512	1,799,926	195,456	110,389	3,205,387	224,292	-437,160
Feb.....	1,404,875	1,152,393	1,793,943	195,228	110,742	3,198,818	224,466	-440,706
Mar.....	1,413,701	1,162,226	1,795,634	194,286	111,569	3,209,336	226,130	-446,662
Apr.....	1,412,132	1,164,738	1,776,150	187,575	111,854	3,188,282	224,921	-408,204
May.....	1,412,004	1,160,096	1,774,071	186,691	111,622	3,186,075	229,714	-431,835
June.....	1,401,296	1,154,051	1,777,719	188,655	112,949	3,179,015	228,973	-425,688
July.....	1,399,870	1,154,481	1,772,395	185,635	114,189	3,172,265	228,699	-402,173
Aug.....	1,384,907	1,140,261	1,753,829	185,405	113,518	3,138,736	225,846	-389,244
Sept.....	1,352,534	1,107,466	1,756,698	190,466	113,497	3,109,233	230,596	-342,211
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	1,749,731	179,181	118,776	3,131,354	230,377	-292,903
2024 - Jan.	(1,362,678)	(1,120,484)	(1,739,310)	(178,726)	(119,627)	(3,101,987)	(234,722)	(-324,539)

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 - Dec.....	34,526	-10,546	15,770	3,154	4,952	23,876	-2,586
2023 - Jan.....	-50,496	-4,286	-867	-906	-1,147	-2,919	3,771
Feb.....	-10,048	7,773	-520	5,302	2,988	7,770	-1,014
Mar.....	-4,009	-16,745	-578	3,305	1,539	4,266	288
Apr.....	20,873	11,715	-5,990	-1,392	-5,497	-12,879	643
May.....	-17,790	-12,949	-1,044	4,755	75	3,786	607
June.....	-18,846	7,165	3,103	6,745	-3,601	6,247	6,132
July.....	-8,899	28,057	-717	1,555	95	932	-7,649
Aug.....	-3,030	-26,872	40	1,208	3,107	4,355	469
Sept.....	29,241	-815	6,883	1,711	8,110	16,703	2,830
Oct.....	-34,375	-1,128	2,999	869	2,510	6,378	515
Nov.....	2,890	-3,693	-11,528	5,243	-2,696	-8,980	690
Dec.....	50,448	17,558	-231	1,946	763	2,479	-7,756
2024 - Jan.....	(-40,224)	(-22,988)	(353)	(20)	(-4,687)	(-4,313)	(7,926)

	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 - Dec.....	-57	-8,330	12,325	14,888	215	12,269	-3,524	36,527
2023 - Jan.....	-2,084	4,879	-18,961	-2,918	-1,400	-21,045	3,572	-36,458
Feb.....	12,199	16,666	-6,091	292	-259	6,108	-348	-1,279
Mar.....	-8,948	-7,939	1,353	-1,621	-157	-7,595	3,773	-12,377
Apr.....	2,981	7,063	-18,566	-6,622	501	-15,585	487	35,450
May.....	-3,432	-7,945	-859	-943	950	-4,291	1,080	-23,134
June.....	-11,687	-7,023	2,502	2,362	-235	-9,185	3,094	6,789
July.....	-3,230	-1,374	-7,420	-3,137	401	-10,651	1,535	21,556
Aug.....	-14,877	-14,134	-17,457	-200	363	-32,333	-4,110	11,365
Sept.....	-4,010	-4,432	5,266	5,495	1,239	1,256	2,883	43,820
Oct.....	-17,194	-16,174	-1,922	230	1,458	-19,116	-910	-8,583
Nov.....	-6,170	-6,954	-5,559	-11,378	-585	-11,730	4,869	-2,232
Dec.....	3,247	-1,935	1,119	-978	1,763	4,366	-2,919	61,282
2024 - Jan.....	(-17,098)	(-11,478)	(-11,925)	(-1,041)	(191)	(-29,023)	(2,322)	(-32,898)

Banks and Money: National Data

Table 3.3a

[Access to data:](#)

[SPBIO100](#)

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				
2021	126,874	76,041	31,258	453,414	14	453,400	..	..	..
2022	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	..	..	..
Feb.	147,871	78,679	33,171	146,280	3,728	142,552	..	..	..

	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			
2021	1,512	761,711	17,673	60,834	1,406	6,854	83,606	1,581,664
2022	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	147,880	1,242,552
Feb.	1,766	656,494	14,349	42,126	1,418	6,498	154,364	1,241,928

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	
2021	241,380	404,822	304,513	100,309	..	..	72,295
2022	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
Feb.	227,336	240,895	19,421	221,474	..	..	52,032

	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	
2021	3,711	567	161,881	26,304	589,983	80,721	25,979	1,581,664
2022	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	73,703	25,795	1,242,552
Feb.	6,803	793	148,273	26,304	466,538	72,953	25,776	1,241,928

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	
Main referencing operations							
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
Longer-term refinancing operations with maturity up to 3 months							
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
Longer-term refinancing operations with maturity over 3 months							
24.06.2021	15,652	15,652	0.00	-	-	-	1,098
24.06.2021	320	320	-0.25	-	-	-	371
29.09.2021	41,682	41,682	0.00	-	-	-	1,092
30.09.2021	972	972	-0.25	-	-	-	364
16.12.2021	350	350	-0.25	-	-	-	406
22.12.2021	21,754	21,754	0.00	-	-	-	1,092
Other operations							
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 - 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.....	-	-	-	-	-	-
2024 - Jan.....	2,336,188	1,824,104	18,375	61,011	126,635	306,062

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	533,944	263,692	1,506,728	131,761	219	26,348	96,473
2023 - Jan	9,482	559,825	256,767	1,495,844	124,131	182	27,489	97,086
Feb	9,271	549,891	252,322	1,496,875	121,588	160	27,474	94,860
Mar	8,989	523,133	251,313	1,496,426	128,883	162	28,274	96,873
Apr	9,548	552,654	247,239	1,487,905	128,439	155	27,653	96,358
May	9,328	568,787	251,755	1,488,270	131,313	154	26,840	99,105
June	9,155	438,626	247,055	1,488,383	132,044	190	25,819	97,128
July	9,330	457,037	245,200	1,477,556	133,476	189	25,721	97,976
Aug	9,016	460,814	244,482	1,460,859	126,311	165	23,733	94,302
Sept	8,997	453,608	244,858	1,460,441	129,431	211	24,506	98,127
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	10,359	449,931	247,148	1,463,429	132,882	665	21,917	94,411
2024 - Jan	(9,053)	(477,684)	(241,562)	(1,457,376)	(133,349)	(632)	(21,881)	(98,086)

	Holdings of securities other than shares						Rest of the world
	Residents of Italy			Residents of other euro area countries			
	MFIs	General government	Other sectors	MFIs	General government	Other sectors	
2022	47,936	377,499	154,932	24,713	77,120	13,597	62,984
2023 - Jan	48,150	385,768	152,598	25,937	80,190	13,512	64,537
Feb	48,296	392,155	151,982	26,180	82,089	13,989	65,491
Mar	48,303	393,382	150,894	26,887	83,399	13,596	66,432
Apr	48,013	393,059	143,966	27,318	86,398	13,845	65,771
May	47,768	384,984	142,965	27,654	86,885	13,803	66,678
June	49,035	377,581	144,797	28,482	89,917	14,142	68,099
July	49,154	379,903	142,534	28,100	88,834	14,253	67,933
Aug	49,164	375,271	142,294	27,817	89,357	14,177	68,434
Sept	49,573	365,269	147,609	28,692	89,105	14,409	69,265
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	135,614	29,135	95,798	14,553	72,176
2024 - Jan	(50,644)	(351,862)	(134,324)	(29,451)	(99,162)	(15,866)	(72,616)

	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	78,697	38,245	14,253	17,265	81,253	389,840	3,968,534
2023 - Jan	20,678	78,728	40,270	14,314	15,438	81,248	356,909	3,949,081
Feb	20,691	78,847	40,276	14,275	15,797	81,301	382,148	3,965,957
Mar	20,839	79,394	40,345	14,269	15,486	81,483	362,302	3,931,064
Apr	20,719	79,683	40,357	14,354	15,293	81,596	382,353	3,962,674
May	19,210	79,455	40,082	14,629	15,647	81,728	361,289	3,958,326
June	19,175	80,057	40,070	14,528	15,549	81,568	359,793	3,821,194
July	19,292	80,763	40,103	14,775	15,762	81,647	356,716	3,826,254
Aug	19,340	80,631	40,084	14,673	15,698	81,746	356,274	3,794,642
Sept	19,420	81,317	40,096	14,604	15,685	82,011	391,877	3,829,110
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	19,687	82,265	40,255	16,529	15,744	82,750	357,109	3,795,761
2024 - Jan	(19,837)	(82,780)	(40,200)	(16,638)	(16,051)	(82,912)	(336,316)	(3,788,282)

Banks and Money: National Data

Table 3.7b

[Access to data:](#)

[BSIO0200](#)

Balance sheet of other MFIs resident in Italy: liabilities

(stocks in millions of euros)

	Deposits						Rest of the world
	Residents of Italy			Residents of other euro area countries			
	MFIs	Central government	Other general government and other sectors	MFIs	Central government	Other general government and other sectors	
2022	647,044	24,973	2,065,061	210,455	14	27,957	72,794
2023 - Jan.....	619,077	26,752	2,041,415	231,586	14	30,385	75,886
Feb.....	616,569	25,969	2,026,521	242,471	15	30,756	74,853
Mar.....	613,765	26,452	2,015,496	229,302	14	31,772	73,704
Apr.....	604,026	26,732	2,029,310	260,066	16	31,265	74,252
May.....	589,117	25,691	2,024,553	268,670	15	32,509	73,756
June.....	445,964	27,972	1,994,343	275,242	14	32,393	73,794
July.....	441,395	32,796	1,975,803	302,882	15	32,957	71,911
Aug.....	435,471	28,071	1,982,010	299,362	15	31,315	71,704
Sept.....	425,656	24,649	2,011,894	286,895	15	35,640	77,047
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	2,007,285	276,298	16	39,764	67,890
2024 - Jan.....	(402,182)	(26,427)	(1,981,388)	(294,488)	(14)	(40,273)	(75,235)

	Debt securities issued	Capital and reserves	Other liabilities	Total
2022	256,983	342,468	320,784	3,968,534
2023 - Jan.....	255,525	345,013	323,427	3,949,081
Feb.....	261,845	346,921	340,037	3,965,957
Mar.....	266,068	348,413	326,078	3,931,064
Apr.....	263,998	347,111	325,898	3,962,674
May.....	271,094	345,830	327,091	3,958,326
June.....	280,515	344,381	346,575	3,821,194
July.....	281,245	347,585	339,664	3,826,253
Aug.....	282,605	352,299	311,789	3,794,642
Sept.....	287,439	355,619	324,257	3,829,109
Oct.....	289,392	358,215	325,723	3,815,262
Nov.....	297,614	359,897	349,410	3,840,446
Dec.....	299,099	360,365	302,740	3,795,761
2024 - Jan.....	(301,625)	(357,708)	(308,942)	(3,788,282)

'Statistics' series publications are available on the Bank of Italy's site:

<http://www.bancaditalia.it/statistiche/>

Requests for clarifications concerning data contained in this publication can be sent by e-mail to statistiche@bancaditalia.it

Publication not subject to registration pursuant to Article 3 bis of Law 103/2012