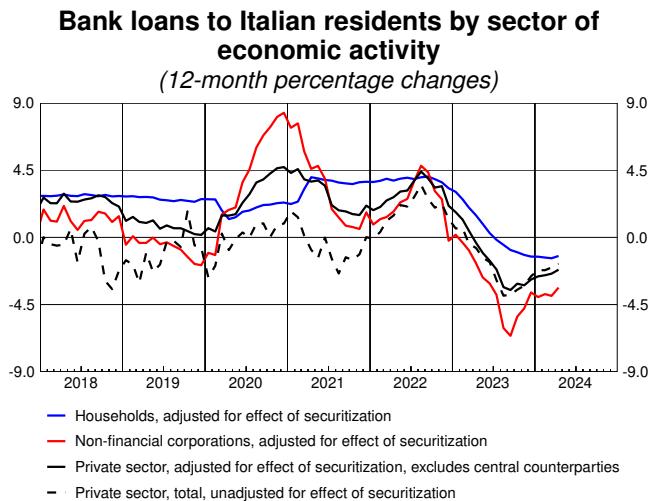


# Banks and money: national data

11 June 2024

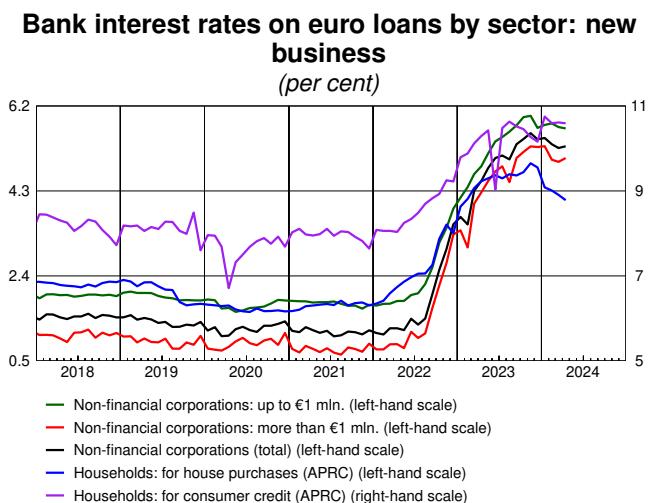
For further information: [statistiche@bancaitalia.it](mailto:statistiche@bancaitalia.it)  
[www.bancaditalia.it/statistiche/index.html](http://www.bancaditalia.it/statistiche/index.html)

Figure 1



In April lending to the private sector, adjusted in line with the European System of Central Banks (ESCB) harmonised methodology, decreased by 2.2 per cent on an annual basis (-2.4 in March). Lending to households decreased by 1.2 per cent on an annual basis (-1.4 in March), while that to non-financial corporations decreased by 3.4 per cent (-3.9 in the previous month). Private sector deposits decreased by 1.6 per cent on an annual basis (the growth rate was equal to 0 per cent on an annual basis in March); bond funding increased by 21.6 per cent on the corresponding period (18.7 in March).

Figure 3



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 4.09 per cent (4.21 in March); the share of these loans with initial period of interest rate fixation up to 1 year came to 14 per cent in April (as in the previous month). The APRC on new consumer loans came to 10.59 per cent (10.61 in the previous month). Interest rates on new lending to non-financial corporations amounted to 5.30 per cent (5.26 in the previous month); those on new loans of up to €1 million were equal to 5.70 per cent, while the rates on new loans of above that amount were equal to 5.04 per cent. Rates on the outstanding amount of deposits were equal to 1.04 per cent (as in March).

Figure 2

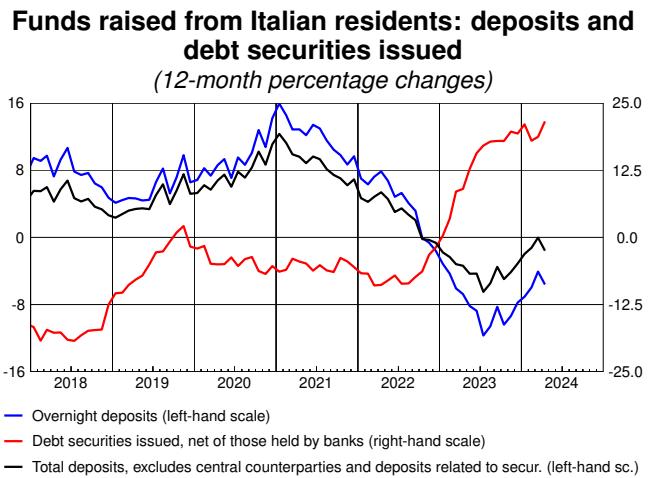
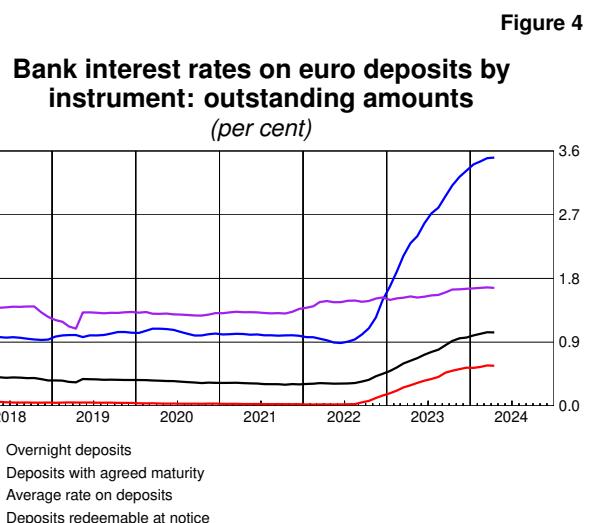


Figure 3



Reference period: April 2024

## **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 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](#)’).

As announced in advance in the “Notice” of previous publications, from now on, the information on monthly bad loans is discontinued: Table BSIB0900 (Bad debts by sector of economic activity: residents of Italy); Table ATECO200 (Bad debts by branch of economic activity: residents of Italy); the series on bad debts in Tables CARB0100 (Securitized loans, originated by banks resident in Italy, by type and borrowing sector: total) and CARB0200 (Securitized loans, originated by banks resident in Italy, by type and borrowing sector: loans derecognised from the balance sheets). 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 debts 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. In this regard, it should be noted that, starting with the edition related to the first quarter of 2024, the publication “[Banks and financial institutions: credit conditions and risk by sector and geographical area](#)” is enriched with the new table TRI30269 containing data on credit quality broken down by economic sector of activity. It should also be noted that from the publication of August 2023, the “Non-performing loans” table 28 in the publication “The Italian economy in brief” is updated on a quarterly basis. For further details, see “[Credit quality. Handbook on the data published by the Bank of Italy](#)”.

## **General information**

- I Unless indicated otherwise, figures have been computed by the Bank of Italy.
- II Symbols and Conventions:
  - the phenomenon does not occur;
  - .... the phenomenon occurs but its value is not known;
  - .. the value is known but is nil or less than half the final digit shown.
- Figures in parentheses in roman type () are provisional. Those in parentheses in italics () are estimated.
- III The tables are identified both by a number and by an alphanumeric code that defines the content of the table in the electronic database holding the information to be released to the public. A similar code identifies the different aggregates shown in each table.

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

[Methods and Sources: Methodological Notes](#)

## **Section 1**

### **Banks: balance sheet and other information**

## Banks and Money: National Data

Table 1.1

Access to data:

[BSIB0100](#)

### Balance sheet of banks resident in Italy: assets

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

	Cash	Loans			Holdings of securities other than shares						
		Residents of Italy	Residents of other euro area countries	Rest of the world	Residents of Italy						
					MFIs	General government	Other sectors				
2022 .....	10,442	2,303,958	158,328	96,473	47,936	376,285	154,932				
2023 - 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	2,175,937	155,862	98,086	50,644	350,746	134,319				
Feb. ....	8,795	2,188,128	154,044	97,880	50,964	352,529	134,165				
Mar. ....	9,226	2,088,860	154,189	98,278	51,837	348,991	134,669				
Apr. ....	(9,344)	(2,131,318)	(154,833)	(95,907)	(52,121)	(347,799)	(133,467)				
	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 - 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. ....	29,466	97,254	15,130	73,308	19,841	82,780					
Feb. ....	29,465	98,943	15,125	75,155	19,264	83,135					
Mar. ....	29,493	99,678	13,802	77,114	21,670	83,562					
Apr. ....	(29,628)	(98,073)	(14,263)	(76,887)	(21,649)	(83,756)					
	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 - 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	16,077	3	82,912	335,305	3,783,560				
Feb. ....	40,251	16,632	15,985	4	82,915	342,668	3,806,048				
Mar. ....	40,393	16,681	16,321	4	83,098	356,343	3,724,210				
Apr. ....	(40,448)	(16,331)	(16,159)	(4)	(83,051)	(336,591)	(3,741,628)				

## Banks and Money: National Data

**Table 1.2**

Access to data:

[BSIB0200](#)

### 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 .....	647,044	47,825	2,042,209	2,710,507	210,455	17	27,954	208,852
2023 - 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	294,485	17	40,270	301,247
Feb. ....	399,586	52,476	1,960,035	2,389,201	306,408	17	39,540	311,891
Mar. ....	315,729	52,982	1,971,692	2,316,282	284,342	17	41,530	291,724
Apr. ....	(312,269)	(52,417)	(1,963,095)	(2,303,946)	(312,529)	(20)	(39,685)	(316,874)

	Deposits of the residents of the rest of the world of which: in euro	Debt securities issued	Capital and reserves	Remaining liabilities	Total liabilities	
2022 .....	72,794	51,196	256,983	342,468	317,651	3,965,401
2023 - 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	301,626	357,299	304,630	3,783,561
Feb. ....	79,132	57,586	302,649	358,823	307,383	3,806,048
Mar. ....	75,749	53,748	309,955	365,481	306,733	3,724,210
Apr. ....	(80,634)	(60,468)	(314,983)	(361,838)	(304,159)	(3,741,628)

## 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:		Central government	Local government and social security funds	Other sectors			of which: repos with central counterparties
		banks	intragroup positions			Insurance companies	Pension funds	Other financial institutions	
2022 .....	647,044	289,080	228,275	24,973	22,852	14,745	8,401	300,554	86,915
2023 - 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	192,087	26,427	25,331	15,110	7,455	295,889	99,644
Feb. ....	399,586	252,380	190,388	27,018	25,458	15,394	6,461	299,200	101,699
Mar. ....	315,729	248,973	184,562	28,501	24,481	15,606	6,406	295,926	99,855
Apr. ....	(312,269)	(246,416)	(183,808)	(27,487)	(24,929)	(14,585)	(7,419)	(291,584)	(97,925)
	Residents of Italy					Residents of other euro area countries			
	Other sectors					MFIs	of which: banks	of which: intragroup positions	
	Non-financial corporations	Households							
		Consumer households	Producer households	Non-profit institutions					
2022 .....	423,871	1,174,343	85,841	34,454		210,455	210,007	85,940	
2023 - 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		294,485	292,657	107,620	
Feb. ....	392,404	1,128,496	82,012	36,067		306,408	304,788	108,885	
Mar. ....	417,092	1,117,179	83,433	36,051		284,342	280,295	113,603	
Apr. ....	(409,479)	(1,119,671)	(84,034)	(36,324)		(312,529)	(308,278)	(109,382)	
	Residents of other euro area countries					Rest of the world	of which: banks		
	General government	Other sectors							
		Insurance companies, pension funds and other financial institutions	Non-financial corporations	Households					
2022 .....	17	16,891	4,859	6,204		72,794		36,959	
2023 - 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	
Feb. ....	17	22,440	4,492	12,608		79,132		43,943	
Mar. ....	17	24,417	4,408	12,705		75,749		38,645	
Apr. ....	(20)	(22,554)	(4,351)	(12,780)		(80,634)		(45,103)	

## 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		
2021 .....	118,750	43,155	62,043	9,115	-12,150
2022 .....	-11,971	-4,267	13,884	-20,711	-3,679
2023 - Mar. ....	-6,382	13,451	-14,805	-3,193	4,760
Apr. ....	21,845	17,006	2,059	-171	-1,439
May ....	-22,459	-11,986	-7,748	128	6,688
June ....	-17,521	1,421	-17,664	-540	8,504
July ....	-10,034	-7,712	-1,457	-2,459	1,240
Aug. ....	-876	7,536	-3,694	-3,260	1,028
Sept. ....	24,086	17,719	1,595	3,168	3,548
Oct. ....	-31,136	-12,983	-19,113	722	1,908
Nov. ....	-5,752	-5,815	-3,760	1,924	8,122
Dec. ....	54,484	25,119	27,792	4,420	1,322
2024 - Jan. ....	-30,742	-29,223	-1,762	-2,109	2,219
Feb. ....	2,638	-177	1,564	1,958	435
Mar. ....	14,929	24,687	-9,912	-2	7,170
Apr. ....	(-5,825)	(-7,665)	(3,352)	(-1,497)	(4,505)

## 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 .....	1,457,594	46,346	153,685	128,246	319,553	87,883	86,915	
2023 - 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	116,385	318,290	101,735	99,644	
Feb. ....	1,301,380	119,465	142,472	115,675	318,396	103,780	101,699	
Mar. ....	1,312,881	122,081	141,180	129,269	318,109	101,922	99,855	
Apr. ....	(1,307,400)	(121,791)	(140,298)	(113,128)	(318,547)	(99,989)	(97,925)	
	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 - 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	
Feb. ....	11,492	13,480	9,343		325	4,903	35,190	
Mar. ....	11,145	13,519	9,318		319	7,230	37,105	
Apr. ....	(10,596)	(13,215)	(9,350)		(325)	(6,201)	(35,530)	
	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 - 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	281,344	132,551	77,756	50,644		2,358,095	
Feb. ....	20,724	281,925	132,301	76,054	50,964		2,362,875	
Mar. ....	22,274	287,681	135,845	78,197	51,837		2,384,765	
Apr. ....	(22,256)	(292,727)	(138,715)	(80,010)	(52,121)		(2,378,225)	

## 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 .....	533,537	288,295	228,275	196,052	67,640	3,463	175,624	27,652
2023 - 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. ....	476,938	253,753	192,087	177,743	63,819	3,826	170,629	38,256
Feb. ....	492,067	251,499	190,388	173,940	63,819	4,069	173,111	43,484
Mar. ....	389,908	248,041	184,562	173,919	63,885	4,154	176,914	43,087
Apr. ....	(438,391)	(245,586)	(183,808)	(172,206)	(63,865)	(4,317)	(175,119)	(45,678)
	Residents of Italy				Residents of other euro area countries			
	Other sectors				MFIs	of which: banks		
	Non-financial corporations	Households		Non-profit institutions				
2022 .....	647,049	595,412	77,369	7,811	131,761	131,272		71,601
2023 - 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. ....	614,638	590,397	70,731	7,216	133,349	133,139		94,206
Feb. ....	614,315	589,388	70,292	7,128	132,149	131,936		90,247
Mar. ....	613,270	589,840	69,852	7,118	131,271	131,010		89,247
Apr. ....	(611,172)	(589,673)	(69,533)	(7,041)	(131,731)	(131,505)		(88,153)
	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 .....	219	12,810	12,737	801		96,473		47,987
2023 - 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
Feb. ....	575	9,869	10,625	827		97,880		49,872
Mar. ....	239	11,132	10,719	829		98,278		49,984
Apr. ....	(232)	(11,750)	(10,291)	(829)		(95,907)		(48,254)

## 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)						
	Non-financial corporations	Households			Other financial institutions		
		Consumer credit	Lending for house purchase	Other lending			
2021 .....	17,259	346	21,892	3,036	18,531	325	-5,248
2022 .....	20,826	-10,992	21,153	3,682	18,677	-1,207	11,872
2023 - Mar. ....	2,145	12	440	1,193	61	-812	1,652
Apr. ....	-11,583	-6,108	-2,040	160	-257	-1,944	-3,377
May ....	-40	-108	-324	866	-172	-1,018	307
June ....	1,122	-857	-542	588	96	-1,226	2,626
July ....	-4,384	-140	-540	406	307	-1,252	-3,636
Aug. ....	-15,694	-11,161	-2,806	-308	-1,162	-1,336	-1,756
Sept. ....	-2,195	-5,597	437	558	552	-673	2,888
Oct. ....	-3,258	1,089	-48	727	236	-1,012	-4,220
Nov. ....	7,638	5,594	655	686	-119	88	1,189
Dec. ....	1,277	-6,000	-1,194	-34	420	-1,580	8,045
2024 - Jan. ....	-10,728	-3,623	-1,842	-88	-772	-983	-5,499
Feb. ....	-4,155	-199	-1,460	246	-278	-1,429	-2,741
Mar. ....	3,985	-699	399	870	221	-689	4,200
Apr. ....	(-6,664)	(-1,970)	(-468)	(650)	(-139)	(-979)	(-4,388)

## Banks and Money: National Data

Table 1.8

Access to data:  
[BSIB0800](#)

### 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		
2021 .....	1,764,292	440,616	252,352	1,071,324	663,169	146,024	159,448	357,697
2022 .....	1,770,420	442,589	247,153	1,080,678	647,049	145,440	154,531	347,077
2023 - 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. ....	1,698,999	412,765	243,502	1,042,731	614,638	138,492	155,452	320,693
Feb. ....	1,696,061	409,622	244,747	1,041,693	614,315	138,148	156,488	319,679
Mar. ....	1,698,951	413,925	245,034	1,039,992	613,270	139,607	156,527	317,135
Apr. ....	(1,692,928)	(411,850)	(243,949)	(1,037,129)	(611,172)	(140,675)	(155,787)	(314,710)

	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	
2021 .....	662,803	3,409	30,284	77,783	1,001	408,868	39,302	15,296	86,861
2022 .....	680,592	3,675	30,055	81,129	947	426,006	41,133	15,794	81,852
2023 - 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. ....	668,344	3,492	32,294	85,195	574	422,976	37,290	13,880	72,643
Feb. ....	666,808	3,394	32,451	85,362	574	422,692	36,364	13,832	72,138
Mar. ....	666,810	3,530	32,644	85,736	570	422,844	36,318	13,708	71,460
Apr. ....	(666,248)	(3,551)	(33,045)	(85,920)	(561)	(422,701)	(36,012)	(13,576)	(70,881)

## Banks and Money: National Data

Table 1.9

[Access to data:](#)  
[ATECO100](#)

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

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

Branches of economic activity	March 2024			April 2024		
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	19,886	18,941	38,827	(19,841)	(18,809)
Mining and quarrying.....	B	23	1,833	1,856	(23)	(1,835)
Manufacturing.....	C	4,063	182,346	186,409	(4,049)	(182,395)
Food, beverages and tobacco products.....	1000061	754	33,356	34,110	(745)	(33,405)
Textiles, clothing and leather products.....	1000062	446	15,212	15,658	(441)	(15,187)
Wood and wood products and furnishings.....	1000066	463	7,887	8,349	(463)	(7,953)
Paper, paper products and printing.....	1000063	170	6,287	6,457	(170)	(6,196)
Refined petroleum products, chemical products and pharmaceuticals .....	1000067	93	17,245	17,339	(94)	(17,167)
Rubber and plastic products .....	22	84	9,488	9,572	(84)	(9,527)
Basic metals, fabricated metal products and non-metallic mineral products .....	1000068	961	42,028	42,989	(948)	(42,328)
Electronics products, electrical and non-electrical equipment and apparatus .....	1000069	138	10,839	10,977	(139)	(10,869)
Machinery and equipment.....	28	137	21,086	21,223	(138)	(21,069)
Motor vehicles and other transport equipment.....	1000060	100	10,990	11,090	(114)	(10,708)
Other products of manufacturing.....	1000070	716	7,929	8,645	(714)	(7,986)
Electricity, gas, steam and air conditioning supply .....	D	61	17,892	17,953	(60)	(16,465)
Water supply, sewerage, waste management and remediation activities .....	E	70	8,829	8,899	(70)	(8,755)
Construction .....	F	5,088	53,978	59,066	(5,073)	(53,906)
Wholesale and retail trade, repair of motor vehicles and motorcycles .....	G	12,327	107,215	119,542	(12,271)	(107,302)
Transportation and storage .....	H	1,626	29,260	30,886	(1,617)	(29,295)
Accommodation and food service activities.....	I	4,157	28,647	32,804	(4,133)	(28,477)
Information and communication .....	J	637	19,715	20,353	(636)	(20,995)
Real estate activities.....	L	1,558	54,651	56,209	(1,482)	(54,211)
Professional, scientific and technical activities .....	M	9,969	49,693	59,662	(9,909)	(49,209)
Administrative and support service activities.....	N	1,019	17,963	18,982	(1,018)	(17,392)
All remaining activities .....	1000073	9,367	22,307	31,674	(9,351)	(22,127)
<b>All branches</b>	<b>1004999</b>	<b>69,852</b>	<b>613,270</b>	<b>683,122</b>	<b>(69,533)</b>	<b>(611,172)</b>
						<b>(680,705)</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							
		Insurance corporations, pension funds and other financial institutions	Non-financial corporations	Households					
						Consumer credit	Lending for house purchase		Other lending
2021 .....	310,662	309,202	5,649	165,313	138,241	42,663	50,771	44,806	
2022 .....	324,188	323,973	5,814	184,652	133,507	40,874	45,764	46,869	
2023 - Mar. ....	318,947	318,741	5,861	181,934	130,946	40,093	44,288	46,566	
Apr. ....	312,909	312,734	5,900	181,388	125,446	39,400	39,500	46,545	
May ....	314,556	311,717	5,940	179,412	126,366	38,258	42,084	46,023	
June ....	311,328	308,597	6,014	177,820	124,763	37,873	41,225	45,665	
July ....	309,611	306,882	5,974	176,277	124,631	38,313	41,057	45,261	
Aug. ....	307,486	304,757	5,970	175,105	123,682	37,874	40,769	45,040	
Sept. ....	315,560	312,832	5,980	174,780	132,073	40,684	46,599	44,790	
Oct. ....	315,064	314,904	5,996	173,971	134,937	43,852	46,678	44,407	
Nov. ....	306,766	306,607	5,892	167,811	132,903	43,568	46,072	43,263	
Dec. ....	307,795	307,642	5,878	169,042	132,722	43,257	46,007	43,458	
2024 - Jan. ....	302,241	302,088	5,867	167,513	128,708	42,515	43,160	43,033	
Feb. ....	299,806	299,653	5,742	166,592	127,320	41,728	42,779	42,812	
Mar. ....	296,900	296,747	5,587	164,984	126,176	41,197	42,597	42,383	
Apr. ....	(300,454)	(300,301)	(5,569)	(164,985)	(129,747)	(41,551)	(45,746)	(42,449)	

**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							
		Insurance corporations, pension funds and other financial institutions	Non-financial corporations	Households					
						Consumer credit	Lending for house purchase		Other lending
2021 .....	191,748	190,387	5,157	134,463	50,768	3,418	9,412	37,938	
2022 .....	204,191	203,998	5,577	146,109	52,312	3,995	9,682	38,636	
2023 - Mar. ....	201,690	201,507	5,634	143,680	52,193	4,005	9,614	38,575	
Apr. ....	201,720	201,567	5,667	143,426	52,474	4,038	9,715	38,721	
May ....	200,575	200,425	5,709	142,496	52,220	4,003	9,631	38,586	
June ....	197,697	197,553	5,775	140,176	51,602	3,871	9,691	38,040	
July ....	195,037	194,895	5,709	138,036	51,150	3,890	9,597	37,664	
Aug. ....	194,631	194,489	5,706	137,776	51,006	3,868	9,534	37,604	
Sept. ....	194,464	194,323	5,703	137,472	51,147	3,904	9,741	37,502	
Oct. ....	195,258	195,118	5,783	138,372	50,962	3,928	9,757	37,277	
Nov. ....	194,552	194,413	5,757	137,776	50,880	3,904	9,710	37,266	
Dec. ....	196,602	196,469	5,750	139,061	51,658	4,053	10,014	37,591	
2024 - Jan. ....	195,675	195,542	5,737	137,922	51,884	4,079	10,486	37,319	
Feb. ....	194,754	194,622	5,598	137,453	51,570	4,073	10,433	37,064	
Mar. ....	193,700	193,568	5,445	136,589	51,534	4,224	10,551	36,759	
Apr. ....	(192,526)	(192,394)	(5,430)	(135,903)	(51,060)	(4,137)	(10,508)	(36,415)	

## Banks and Money: National Data

**Table 1.12**

Access to data:  
[CARB0300](#)

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

	Other sectors							Other financial institutions	
	Total	Non-financial corporations	Households			Other lending			
			Consumer credit	Lending for house purchase	Other lending				
2021 .....	17,322	12,818	3,782	-1,712	1,516	3,978	722		
2022 .....	10,249	8,826	955	-204	358	802	467		
2023 - 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. ....	309	179	-5	1	32	-39	136		
Nov. ....	-20	-8	-23	-19	25	-29	11		
Dec. ....	790	645	116	23	90	3	28		
2024 - Jan. ....	7	110	-110	-66	7	-51	7		
Feb. ....	-384	-159	-94	-28	1	-66	-131		
Mar. ....	48	71	-82	-84	-2	3	59		
Apr. ....	(-224)	(90)	(-386)	(-249)	(..)	(-137)	(72)		

## Banks and Money: National Data

**Table 1.13**

Access to data:  
[BSID0100](#)

### One-month percentage changes on an annual basis: funds raised (percentage changes, seasonally-adjusted data)

		Total deposits of other domestic sectors (net of CCP)			Debt securities issued	
		of which:				
		Non-financial corporations	Households	Other financial institutions		
2021 .....	10.1	33.0	2.6	20.4	-5.2	
2022 .....	-0.9	15.4	-4.0	-46.1	13.4	
2023 - Mar. ....	-5.4	18.4	-8.7	-46.1	33.3	
Apr. ....	0.7	13.5	-3.3	13.7	-1.6	
May. ....	-4.2	-8.0	-1.2	-3.4	45.4	
June. ....	-7.4	-4.4	-9.5	-12.8	35.4	
July. ....	-11.5	-26.8	-6.5	-3.4	4.5	
Aug. ....	4.1	28.4	-0.0	-26.2	8.4	
Sept. ....	12.0	44.2	0.7	35.3	14.6	
Oct. ....	-18.2	-29.1	-14.3	8.0	13.9	
Nov. ....	6.5	13.5	4.3	-13.7	37.2	
Dec. ....	6.4	3.3	4.8	59.9	10.6	
2024 - Jan. ....	8.4	36.1	1.6	-6.8	27.0	
Feb. ....	2.2	-6.9	3.3	26.7	-0.3	
Mar. ....	-1.7	18.1	-10.5	33.4	41.7	
Apr. ....	(-4.8)	(-17.1)	(4.1)	(-36.5)	(30.4)	

**Table 1.14**

Access to data:  
[BSID0200](#)

### One-month percentage changes on an annual basis: loans and holdings of securities (percentage changes, seasonally-adjusted data)

		Total loans to other domestic sectors (net of CCP)			Holdings of securities other than shares	
		of which:				
		Non-financial corporations	Households	Other financial institutions	One-month percentage changes	12-month percentage changes
2021 .....	8.4	13.0	4.4	4.1	10.8	-0.9
2022 .....	-7.4	-17.5	-0.1	11.8	14.0	2.3
2023 - Mar. ....	-2.5	-2.4	-1.2	-9.3	-0.5	-0.1
Apr. ....	-3.5	-3.5	-2.2	-9.0	-21.1	-1.7
May. ....	-3.2	-6.1	-1.8	3.8	-24.3	-4.1
June. ....	-2.8	-1.6	-2.4	-9.2	0.9	-4.4
July. ....	-4.2	-5.7	-2.5	-5.7	-6.1	-4.5
Aug. ....	-10.1	-21.5	-0.1	1.6	-7.0	-4.2
Sept. ....	-1.1	-0.9	-1.1	-2.0	8.2	-2.5
Oct. ....	0.4	2.5	-0.9	-2.7	-7.9	-3.8
Nov. ....	2.0	3.5	-1.1	8.7	-26.7	-6.8
Dec. ....	-2.3	-4.4	-1.2	-1.0	-10.2	-8.6
2024 - Jan. ....	-2.5	-5.5	-0.8	2.4	-24.1	-10.8
Feb. ....	0.4	2.0	-1.1	-1.8	-12.5	-11.6
Mar. ....	-1.0	-0.3	-1.4	-2.5	-13.0	-12.6
Apr. ....	(-2.3)	(-3.0)	(-0.5)	(-8.9)	(-2.5)	(-11.0)

## Banks and Money: National Data

**Table 1.15**

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:			
	BOTs		CCTs		BTPs		CTZs			
2021 .....	409,343	405,333	6,639	81,425	297,793	4,194	202,470	52,048	113,321	611,813
2022 .....	376,285	372,784	5,622	81,628	272,548	..	202,868	47,936	116,150	579,153
2023 - 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	..	184,963	50,644	100,616	535,709
Feb. ....	352,529	349,583	9,142	81,447	248,371	..	185,129	50,964	100,097	537,658
Mar. ....	348,991	346,046	8,301	80,704	246,544	..	186,505	51,837	98,753	535,497
Apr. ....	(347,799)	(344,880)	(8,317)	(80,633)	(245,666)	(..)	(185,588)	(52,121)	(98,278)	(533,387)

## Banks and Money: National Data

**Table 1.16**

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						Total residents	Rest of the world	Total
	Non-financial corporations	Financial institutions	Insurance corporations and pension funds	General government	Households	Producer households			
2021 .....	47,588	214,319	557,462	27,867	198,226	7,393	1,052,856	23,945	1,076,800
2022 .....	62,149	231,107	576,285	37,350	262,825	10,204	1,179,921	28,970	1,208,890
2023 - 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.....	80,652	283,977	586,956	41,678	417,249	16,745	1,427,257	29,356	1,456,613
Feb. ....	83,094	293,027	589,346	41,796	424,146	17,020	1,448,429	29,538	1,477,967
Mar. ....	86,409	294,814	589,365	42,538	442,597	17,740	1,473,462	30,164	1,503,626
Apr. ....	(86,767)	(302,449)	(591,693)	(42,379)	(446,364)	(17,911)	(1,487,562)	(29,446)	(1,517,008)

**Table 1.17**

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: shares	of which: mutual funds shares
	of which: BOTs	of which: CCTs	of which: BTPs		of which: shares	of which: mutual funds shares			
2021 - 2nd qtr .....	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 " .....	1,352,231	676,992	62,261	18,197	589,133	113,186	1,229,695	392,018	837,677
2024 - 1st qtr .....	(1,410,009)	(708,108)	(57,958)	(13,571)	(628,901)	(121,092)	(1,290,860)	(430,397)	(860,462)

## **Section 2**

**Banks:  
interest rates**

## Banks and Money: National Data

**Table 2.1**

Access to data:

[MIR0100](#)

### 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 .....	1.31	1.36	1.37	1.31
2022 .....	2.95	3.41	3.39	3.13
2023 - Apr. ....	3.49	4.39	4.46	3.62
May .....	3.59	4.58	4.62	3.79
June .....	3.71	4.78	4.83	3.89
July .....	3.76	4.94	4.99	3.99
Aug. ....	3.86	4.99	5.07	3.99
Sept. ....	3.89	5.09	5.17	4.05
Oct. ....	3.92	5.27	5.31	4.20
Nov. ....	4.02	5.23	5.29	4.23
Dec. ....	3.97	5.23	5.31	4.14
2024 - Jan. ....	3.88	5.18	5.26	4.05
Feb. ....	4.17	5.44	5.43	4.46
Mar. ....	4.11	5.36	5.34	4.36
Apr. ....	(4.04)	(5.39)	(5.42)	(4.10)

## Banks and Money: National Data

**Table 2.2**

Access to data:  
[MIR200](#)

### 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:				fully collateralized loans	pure new loans	of which:	
					fully collateralized loans	pure new loans	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 - 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		
Feb.....	5.34	5.34	5.87	5.29	5.81	6.06	5.81	5.00	5.66	4.86		
Mar.....	5.26	5.26	5.64	5.23	5.73	6.01	5.73	4.95	5.30	4.87		
Apr.....	(5.30)	(5.34)	(5.60)	(5.27)	(5.70)	(5.95)	(5.70)	(5.04)	(5.23)	(4.96)		

## Banks and Money: National Data

**Table 2.3**

Access to data:

[MIR0300](#)

### 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:		fully collateralized loans	pure new loans	of which:		fully collateralized 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 - 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.....	34,541	31,871	4,339	30,527	13,305	2,146	12,076	21,236	2,193	18,450	
Feb.....	31,204	28,210	3,817	27,445	13,297	2,060	12,395	17,907	1,757	15,051	
Mar.....	37,679	34,943	4,640	32,882	14,974	2,240	13,849	22,705	2,400	19,033	
Apr.....	(33,697)	(30,978)	(3,826)	(29,826)	(13,427)	(2,013)	(12,381)	(20,270)	(1,814)	(17,445)	

## Banks and Money: National Data

## Table 2.4

[Access to data:](#)  
[MIR0400](#)

### 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 - 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
Feb.	3.89	4.97	3.67	4.31	3.81
Mar.	3.79	4.88	3.62	4.21	3.69
Apr.	(3.67)	(4.94)	(3.48)	(4.09)	(3.56)
Consumer credit					
	Initial period of rate fixation		APRC	of which: pure new loans	
	up to 1 year	over 1 year			
	8.63	6.46	8.71	10.29	8.64
2023 - 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
Feb.	8.82	6.88	8.88	10.59	8.85
Mar.	8.93	6.68	9.00	10.61	8.93
Apr.	(8.92)	(6.72)	(9.00)	(10.59)	(8.93)
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			
	5.67	5.83	5.16	5.50	6.32
2023 - 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
Feb.	6.30	6.68	5.23	5.98	6.76
Mar.	6.18	6.54	5.18	5.83	6.65
Apr.	(6.19)	(6.68)	(5.06)	(5.74)	(6.62)

## 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			of which: pure new loans	
		Initial period of rate fixation		of which: pure new loans		
		up to 1 year	over 1 year			
2023 - 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		
Feb.	4,126	708	3,418	3,065		
Mar.	4,625	631	3,994	3,494		
Apr.	(4,707)	(640)	(4,067)	(3,573)		
Consumer credit						
		Initial period of rate fixation		of which: pure new loans		
		up to 1 year	over 1 year			
		3,624	129	3,495	3,610	
2023 - 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		
Feb.	4,593	136	4,457	4,569		
Mar.	4,885	157	4,727	4,871		
Apr.	(4,497)	(155)	(4,342)	(4,478)		
Loans for other purposes						
		Initial period of rate fixation		of which: producer households		
		up to 1 year	over 1 year			
		2,005	1,547	459	694	
2023 - 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	
Feb.	2,302	1,690	612	711	1,728	
Mar.	2,453	1,798	655	937	1,752	
Apr.	(2,127)	(1,491)	(636)	(820)	(1,659)	

## Banks and Money: National Data

**Table 2.6**

Access to data:

[MIR0600](#)

### 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 - 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
Feb.....	4.27	3.13	6.25	6.37	14.58	5.37	5.95	5.30
Mar. ....	4.28	3.13	6.28	6.33	14.56	5.37	5.87	5.33
Apr.....	(4.29)	(3.12)	(6.32)	(6.32)	(14.54)	(5.38)	(5.89)	(5.33)

## Banks and Money: National Data

**Table 2.7**

Access to data:  
[MIR0700](#)

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

		Deposits with agreed maturity			Non-financial corporations	Repos		
		Households		over 1 year				
		up to 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 - 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		
Feb. ....	3.65	3.70	3.72	3.65	3.61	0.32		
Mar. ....	3.67	3.75	3.78	3.57	3.62	0.19		
Apr. ....	(3.59)	(3.52)	(3.54)	(3.41)	(3.62)	(1.29)		

## Banks and Money: National Data

Table 2.8

[Access to data:](#)

[MIR0800](#)

### 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 - 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	1.32	0.54	3.41	1.66	2.84
Feb.....	1.02	0.91	1.36	0.55	3.45	1.67	2.76
Mar.....	1.04	0.93	1.36	0.57	3.50	1.67	2.64
Apr.....	(1.04)	(0.93)	(1.37)	(0.57)	(3.51)	(1.67)	(2.85)

	Overnight deposits		Deposits with agreed maturity			Non-financial corporations	
	Households	Non-financial corporations	Households				
			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 - 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		
Feb.....	0.37	1.01	3.54	2.88	3.61		
Mar.....	0.38	1.02	3.60	2.92	3.63		
Apr.....	(0.38)	(1.02)	(3.62)	(2.96)	(3.61)		

## Banks and Money: National Data

**Table 2.9**

Access to data:  
[MID0100](#)

### Other bank interest rates

(percentages)

	Bank interest rates		
	Bonds		
	Minimum for loans up to 1 year (stocks)	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 - 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	4.18
Feb. ....	3.47	2.78	4.28
Mar. ....	3.48	2.93	4.10
Apr. ....	(3.52)	(2.86)	(3.72)

## **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)
2021 .....	256,977	1,570,862	1,827,839	39,092	321,208	2,188,140
2022 .....	262,237	1,545,990	1,808,227	54,682	324,254	2,187,163
2023 - Mar.....	258,737	1,462,119	1,720,856	73,859	324,101	2,118,816
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	1,426,239	1,686,475	93,087	318,897	2,098,460
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	113,986	317,098	2,076,222
Nov.....	257,472	1,383,021	1,640,492	119,211	317,294	2,076,997
Dec.....	259,429	1,430,272	1,689,700	119,489	318,912	2,128,101
2024 - Jan.....	244,072	1,394,184	1,638,256	127,991	320,758	2,087,005
Feb.....	243,971	1,392,572	1,636,543	132,946	320,655	2,090,144
Mar.....	244,815	1,402,752	1,647,567	135,600	320,255	2,103,422
Apr.....	(244,919)	(1,396,631)	(1,641,550)	(135,006)	(320,580)	(2,097,136)

	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
2021 .....	3,289	6,477	2,197,906	1,570,862	1,931,161	1,940,927
2022 .....	1,851	8,394	2,197,408	1,545,990	1,924,926	1,935,171
2023 - Mar.....	4,319	8,974	2,132,109	1,462,119	1,860,079	1,873,372
Apr.....	4,474	9,318	2,152,805	1,476,593	1,879,649	1,893,441
May .....	5,517	11,296	2,135,456	1,452,753	1,858,931	1,875,744
June .....	4,841	13,023	2,116,324	1,426,239	1,838,223	1,856,087
July.....	6,010	13,351	2,107,247	1,410,900	1,827,266	1,846,627
Aug.....	5,776	13,556	2,104,420	1,405,556	1,825,277	1,844,609
Sept.....	7,327	14,760	2,134,009	1,429,917	1,852,903	1,874,990
Oct.....	6,932	16,234	2,099,388	1,387,008	1,818,092	1,841,258
Nov.....	7,195	17,692	2,101,884	1,383,021	1,819,526	1,844,413
Dec.....	6,328	17,783	2,152,212	1,430,272	1,868,672	1,892,783
2024 - Jan.....	5,779	19,507	2,112,291	1,394,184	1,842,934	1,868,220
Feb.....	6,984	19,849	2,116,977	1,392,572	1,846,172	1,873,005
Mar.....	9,297	21,603	2,134,322	1,402,752	1,858,607	1,889,507
Apr.....	(8,265)	(21,483)	(2,126,885)	(1,396,631)	(1,852,217)	(1,881,965)

## 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)
2021 .....	19,479	141,025	160,504	-14,427	238	146,315
2022 .....	5,260	-25,605	-20,345	15,587	1,964	-2,794
2023 - Mar. ....	831	-14,494	-13,663	9,611	-821	-4,873
Apr.....	625	14,635	15,260	6,051	-939	20,372
May.....	350	-24,249	-23,899	5,822	-2,753	-20,830
June.....	524	-26,239	-25,715	7,346	-1,513	-19,882
July.....	383	-15,168	-14,785	4,861	-466	-10,390
Aug.....	-808	-5,524	-6,332	2,561	761	-3,010
Sept.....	-792	24,038	23,246	4,336	-1,116	26,466
Oct.....	-888	-42,856	-43,744	9,077	-793	-35,460
Nov.....	-649	-3,619	-4,268	5,269	196	1,197
Dec.....	1,957	47,359	49,316	288	1,618	51,222
2024 - Jan. ....	-15,356	-36,343	-51,699	8,463	1,846	-41,390
Feb.....	-101	-1,601	-1,702	4,950	-103	3,145
Mar.....	844	10,177	11,021	2,646	-401	13,266
Apr.....	(104)	(-6,204)	(-6,100)	(-617)	(325)	(-6,391)

	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
2021 .....	1,768	223	148,306	141,025	126,833	128,822
2022 .....	-1,442	1,946	-2,290	-25,605	-8,056	-7,554
2023 - Mar. ....	536	353	-3,984	-14,494	-5,703	-4,814
Apr.....	161	345	20,878	14,635	19,746	20,254
May.....	1,037	1,975	-17,818	-24,249	-21,179	-18,168
June.....	-671	1,726	-18,827	-26,239	-20,405	-19,350
July.....	1,175	327	-8,888	-15,168	-10,772	-9,270
Aug.....	-236	207	-3,039	-5,524	-2,202	-2,231
Sept.....	1,546	1,208	29,220	24,038	27,259	30,012
Oct.....	-393	1,481	-34,372	-42,856	-34,571	-33,483
Nov.....	278	1,462	2,937	-3,619	1,848	3,588
Dec.....	-862	94	50,454	47,359	49,265	48,498
2024 - Jan. ....	-557	1,712	-40,235	-36,343	-26,035	-24,880
Feb.....	1,206	323	4,674	-1,601	3,246	4,774
Mar.....	2,312	1,811	17,389	10,177	12,423	16,546
Apr.....	(-1,031)	(-113)	(-7,535)	(-6,204)	(-6,495)	(-7,639)

## 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	Deposits of central government	Other liabilities of MFIs				Liabilities to non-residents of the euro area	
			Non-monetary liabilities to the "money-holding sector"					
			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	Total		
2021 .....	2,197,906	70,893	166,523	144,569	502,117	813,209	80,059	
2022 .....	2,197,408	54,991	164,150	150,393	378,418	692,961	79,714	
2023 - Mar. ....	2,132,109	42,264	162,755	157,067	412,713	732,535	81,901	
Apr.....	2,152,805	53,972	156,764	155,214	403,698	715,676	82,544	
May .....	2,135,456	41,046	155,722	160,370	408,209	724,301	83,150	
June .....	2,116,324	48,197	158,825	167,031	402,641	728,497	89,284	
July.....	2,107,247	76,244	158,106	167,843	407,718	733,667	81,634	
Aug.....	2,104,420	49,382	158,148	169,250	412,038	739,436	82,103	
Sept.....	2,134,009	48,583	165,031	172,103	392,958	730,092	84,935	
Oct.....	2,099,388	47,454	167,446	172,765	405,430	745,641	85,448	
Nov.....	2,101,884	43,743	155,916	176,362	423,779	756,057	86,139	
Dec.....	2,152,212	61,295	155,684	176,301	444,953	776,938	78,382	
2024 - Jan. ....	2,112,291	38,319	156,039	178,906	439,876	774,821	86,309	
Feb.....	2,116,977	59,852	155,643	179,887	439,212	774,742	89,309	
Mar.....	2,134,322	36,630	154,345	185,054	464,415	803,814	84,425	
Apr.....	(2,126,885)	(42,517)	(153,544)	(189,998)	(460,290)	(803,832)	(96,436)	

	Claims on residents of the euro area					Claims on non-residents of the euro area	Other counterparts		
	Finance to general government		Finance to other residents		Total				
	of which: bonds	of which: bonds	of which: holdings of shares/other equity						
2021 .....	1,503,949	1,243,067	1,800,705	198,507	113,183	3,304,654	230,517 -373,104		
2022 .....	1,386,065	1,122,291	1,812,742	197,084	109,245	3,198,807	224,569 -398,302		
2023 - Mar. ....	1,413,702	1,162,226	1,795,635	194,286	111,569	3,209,337	226,129 -446,658		
Apr.....	1,412,133	1,164,738	1,776,149	187,574	111,854	3,188,282	224,920 -408,205		
May .....	1,412,004	1,160,097	1,774,071	186,692	111,621	3,186,075	229,714 -431,837		
June .....	1,401,295	1,154,050	1,777,718	188,654	112,949	3,179,013	228,973 -425,684		
July.....	1,399,871	1,154,482	1,772,395	185,636	114,188	3,172,266	228,699 -402,173		
Aug.....	1,384,905	1,140,260	1,753,829	185,405	113,519	3,138,734	225,846 -389,239		
Sept.....	1,352,536	1,107,467	1,756,698	190,468	113,495	3,109,234	230,596 -342,211		
Oct.....	1,334,286	1,092,805	1,752,111	190,451	113,775	3,086,397	228,186 -336,652		
Nov.....	1,352,060	1,109,795	1,749,858	180,074	115,867	3,101,918	231,494 -345,589		
Dec.....	1,381,624	1,133,809	1,749,741	179,181	118,778	3,131,365	230,377 -292,915		
2024 - Jan. ....	1,362,756	1,120,562	1,738,699	177,986	119,627	3,101,455	235,438 -325,153		
Feb.....	1,356,627	1,118,293	1,734,463	177,516	120,768	3,091,090	236,950 -287,159		
Mar.....	1,356,382	1,118,340	1,739,470	176,700	121,923	3,095,852	240,370 -277,031		
Apr.....	(1,343,650)	(1,107,347)	(1,731,196)	(175,931)	(121,129)	(3,074,846)	(237,492) (-242,669)		

## 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	Deposits of central government	Other liabilities of MFIs				Liabilities to non-residents of the euro area	
			Non-monetary liabilities to the "money-holding sector"					
			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	Total		
2021 .....	148,306	-2,012	-3,385	-13,872	16,129	-1,128	-6,935	
2022 .....	-2,290	-15,935	-1,294	-3,545	38,977	34,138	-1,874	
2023 - Mar. ....	-3,984	-16,764	-578	1,991	1,539	2,952	696	
Apr.....	20,878	11,708	-5,990	-1,399	-5,499	-12,888	861	
May .....	-17,818	-12,926	-1,044	4,693	75	3,724	137	
June .....	-18,827	7,151	3,104	6,771	-3,602	6,273	6,513	
July.....	-8,888	28,047	-718	1,584	95	961	-7,426	
Aug.....	-3,039	-26,862	41	1,181	3,106	4,328	267	
Sept.....	29,220	-799	6,882	1,651	8,110	16,643	2,410	
Oct.....	-34,372	-1,129	2,574	451	2,918	5,943	600	
Nov.....	2,937	-3,711	-11,526	3,794	-2,693	-10,425	1,253	
Dec.....	50,454	17,561	-233	1,960	762	2,489	-7,576	
2024 - Jan. ....	-40,235	-22,976	354	583	-5,097	-4,160	7,553	
Feb.....	4,674	21,533	-396	440	3,526	3,570	2,989	
Mar.....	17,389	-23,224	-1,299	6,223	8,024	12,948	-4,885	
Apr.....	(-7,535)	(5,879)	(-802)	(4,462)	(-4,558)	(-898)	(12,011)	

	Claims on residents of the euro area					Claims on non-residents of the euro area	Other counterparts		
	Finance to general government		Finance to other residents						
	<i>of which:</i> bonds		<i>of which:</i> bonds	<i>of which:</i> holdings of shares/other equity	Total				
2021 .....	134,813	130,947	30,240	8,177	5,709	165,053	19,733	-46,555	
2022 .....	63,976	61,360	32,223	6,464	-162	96,199	-2,604	-79,556	
2023 - Mar. ....	-9,001	-7,994	1,567	-1,559	45	-7,434	3,567	-13,233	
Apr.....	2,960	7,042	-18,764	-6,598	277	-15,804	431	35,932	
May .....	-3,371	-7,882	-1,251	-1,011	646	-4,622	1,253	-23,514	
June .....	-11,721	-7,060	3,101	2,402	320	-8,620	3,014	6,716	
July.....	-3,255	-1,399	-7,147	-3,102	634	-10,402	1,526	21,570	
Aug.....	-14,851	-14,106	-17,934	-233	-74	-32,785	-4,128	11,607	
Sept.....	-3,955	-4,378	4,707	5,436	746	752	2,737	43,985	
Oct.....	-17,204	-16,185	-2,436	235	934	-19,640	-1,011	-8,307	
Nov.....	-6,224	-7,009	-4,397	-11,313	499	-10,621	4,850	-4,175	
Dec.....	3,267	-1,916	912	-956	1,526	4,179	-2,518	61,267	
2024 - Jan. ....	-16,522	-10,900	-12,285	-1,681	357	-28,807	3,065	-34,076	
Feb.....	442	4,302	-5,290	-623	34	-4,848	2,466	35,148	
Mar.....	-8,459	-8,550	4,386	-960	-78	-4,073	2,404	3,898	
Apr.....	(-4,152)	(-2,415)	(-6,038)	(-239)	(692)	(-10,190)	(-2,114)	(21,760)	

## 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  <i>of which:</i> receivables from the IMF	Lending to euro area financial sector counterparties denominated in euros					
			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 - 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	78,671	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	..	..
Mar.....	161,322	79,309	33,119	65,767	3,530	62,237	..	..
Apr.....	170,021	79,384	33,267	64,996	2,759	62,237	..	..
May .....	170,246	79,825	33,348	62,248	3,106	59,142	..	..

	Claims on euro area residents denominated in foreign currency	Securities issued by euro area residents	Claims on general government	Intra-Eurosystenm claims			Other assets	Total
				<i>of which:</i> participation in ECB capital	<i>of which:</i> 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 - 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	143,948	1,260,881
2024 - Jan.....	1,672	663,601	14,587	41,539	1,432	6,498	143,105	1,237,776
Feb.....	1,766	656,494	14,349	42,126	1,418	6,498	149,580	1,237,144
Mar.....	1,399	657,213	14,402	42,398	1,418	6,498	144,584	1,166,393
Apr.....	1,589	649,223	14,237	42,569	1,418	6,498	149,634	1,171,653
May .....	1,144	641,842	14,175	43,797	1,418	6,498	150,781	1,164,058

## Banks and Money: National Data

**Table 3.3b**

Access to data:

[SPBI0200](#)

### 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 - 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
Mar.....	228,492	143,819	19,589	124,230	..	..	28,812
Apr.....	228,691	193,240	18,824	174,415	..	..	34,441
May .....	228,942	191,384	18,621	172,764	..	..	27,307

	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	Total	
							of which: 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 - 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.....	7,111	644	147,290	26,304	522,007	68,450	25,593	1,260,881
2024 - Jan.....	7,699	591	148,732	26,304	504,434	68,927	25,795	1,237,776
Feb.....	6,803	793	148,273	26,304	466,538	68,169	25,776	1,237,144
Mar.....	5,088	918	163,488	26,304	500,924	68,548	25,732	1,166,393
Apr.....	12,247	1,006	170,586	26,304	437,787	67,353	25,847	1,171,653
May .....	13,123	948	169,897	26,304	439,095	67,058	25,637	1,164,058

## 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)
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	-
6.06.2024	12.06.2024	3.75	4.50	12.06.2024	4.25	-

## 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>							
7.02.2024	3,809	3,809	4.50	-	-	-	7
14.02.2024	3,330	3,330	4.50	-	-	-	7
21.02.2024	3,371	3,371	4.50	-	-	-	7
28.02.2024	3,728	3,728	4.50	-	-	-	7
6.03.2024	2,452	2,452	4.50	-	-	-	7
13.03.2024	1,475	1,475	4.50	-	-	-	7
20.03.2024	996	996	4.50	-	-	-	7
27.03.2024	3,530	3,530	4.50	-	-	-	7
3.04.2024	1,104	1,104	4.50	-	-	-	7
10.04.2024	541	541	4.50	-	-	-	7
<b>Longer-term refinancing operations with maturity up to 3 months</b>							
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
31.01.2024	1,235	1,235	4.50	-	-	-	92
28.02.2024	3,190	3,190	4.50	-	-	-	91
27.03.2024	3,248	3,248	4.50	-	-	-	91
<b>Longer-term refinancing operations with maturity over 3 months</b>							
24.06.2021	320	320	-0.25	-	-	-	371
24.06.2021	15,652	15,652	0.00	-	-	-	1,098
29.09.2021	41,682	41,682	0.00	-	-	-	1,092
30.09.2021	972	972	-0.25	-	-	-	364
16.12.2021	350	350	-0.25	-	-	-	406
22.12.2021	21,754	21,754	0.00	-	-	-	1,092
<b>Other operations</b>							
7.03.2024	-	-	0.00	-	-	-	7
14.03.2024	-	-	0.00	-	-	-	7
21.03.2024	-	-	0.00	-	-	-	7
28.03.2024	-	-	0.00	-	-	-	7
4.04.2024	-	-	0.00	-	-	-	7
11.04.2024	-	-	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
2021 .....	2,344,836	1,917,906	4,785	58,752	105,661	257,732
2022 .....	2,324,298	1,909,903	5,704	54,984	99,523	254,184
2023 - 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
Feb.....	2,343,803	1,827,333	18,738	61,018	130,768	305,947
Mar.....	-	-	-	-	-	-
Apr.....	2,367,540	1,835,850	20,191	60,696	132,165	318,638

**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				
2021 .....	Dec.	18,530	329,833	311,303	.. 0.00
2022 .....	Dec.	19,066	21,291	2,225	4 2.00
2023 - 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
Feb.....	-	-	-	-	-
Mar.....	12	18,104	18,478	374	2 0.00
Apr.....	16	18,386	18,802	416	.. 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						
		Residents of Italy			Residents of other euro area countries			Rest of the world
		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 - 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	477,434	241,562	1,457,437	133,349	632	21,881	98,086
Feb. ....	8,795	492,461	237,759	1,458,302	132,149	575	21,321	97,880
Mar. ....	9,226	390,326	237,804	1,461,147	131,271	239	22,679	98,278
Apr. ....	(9,344)	(438,856)	(236,071)	(1,456,856)	(131,731)	(232)	(22,870)	(95,907)
Holdings of securities other than shares								
	Residents of Italy			Residents of other euro area countries			Rest of the world	
	MFIs	General government	Other sectors	MFIs	General government	Other sectors		
	47,936	377,499	154,932	24,713	77,120	13,597	62,984	
2022 .....	48,013	393,059	143,966	27,318	86,398	13,845	65,771	
2023 - 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	134,319	29,470	99,242	15,130	73,308	
Feb. ....	50,964	353,663	134,165	29,469	101,018	15,125	75,155	
Mar. ....	51,837	350,026	134,669	29,498	101,933	13,802	77,114	
Apr. ....	(52,121)	(348,940)	(133,467)	(29,632)	(100,265)	(14,263)	(76,887)	
Shares and other equity								
	Residents of Italy		Residents of other euro area countries		Rest of the world	Fixed assets	Other assets	Total assets
	MFIs	Other sectors	MFIs	Other sectors				
	20,593	78,697	38,245	14,253	17,265	81,253	389,840	3,968,534
2022 .....	20,719	79,683	40,357	14,354	15,293	81,596	382,353	3,962,674
2023 - 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. ....	19,841	82,780	40,200	16,638	16,077	82,912	335,393	3,787,249
Feb. ....	19,264	83,135	40,251	16,632	15,985	82,915	342,787	3,809,770
Mar. ....	21,670	83,562	40,393	16,681	16,321	83,098	356,507	3,728,081
Apr. ....	(21,649)	(83,756)	(40,448)	(16,331)	(16,159)	(83,051)	(336,611)	(3,745,446)

## Banks and Money: National Data

**Table 3.7b**  
 Access to data:  
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### Balance sheet of other MFIs resident in Italy: liabilities

(stocks in millions of euros)

	Deposits						Rest of the world	
	Residents of Italy			Residents of other euro area countries				
	MFIs	Central government	Other general government and other sectors	MFIs	Central government	Other general government and other sectors		
2022 .....	647,044	24,973	2,065,061	210,455	14	27,957	72,794	
2023 - 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	294,485	14	40,273	75,235	
Feb.....	399,586	27,018	1,985,493	306,408	14	39,543	79,132	
Mar.....	315,729	28,501	1,996,173	284,342	15	41,532	75,749	
Apr.....	(312,269)	(27,487)	(1,988,025)	(312,529)	(18)	(39,687)	(80,634)	

	Debt securities issued	Capital and reserves	Other liabilities	Total

2022 .....	256,983	342,468	320,784	3,968,534
2023 - 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.....	301,626	357,299	308,318	3,787,249
Feb.....	302,649	358,823	311,105	3,809,770
Mar.....	309,955	365,481	310,604	3,728,081
Apr.....	(314,983)	(361,838)	(307,977)	(3,745,446)

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