



Banks and money: national data

10 September 2024

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

Figure 1

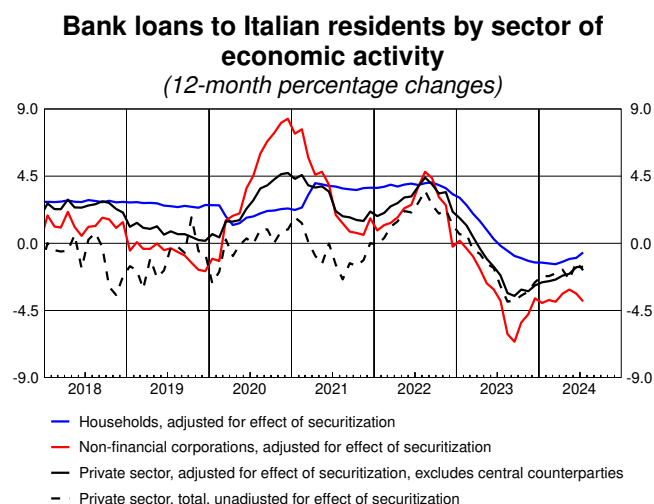
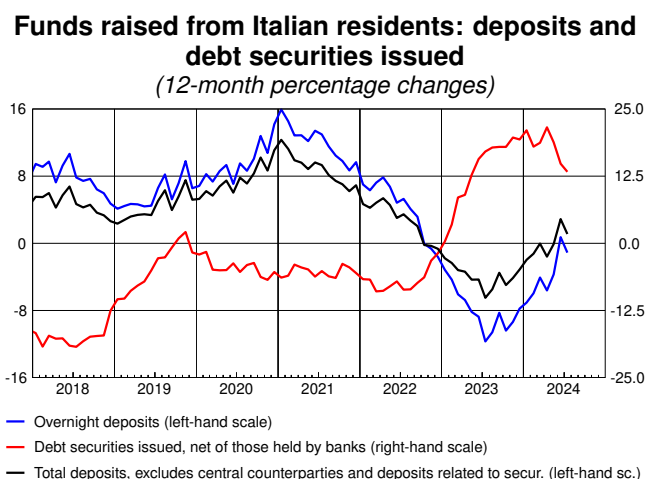


Figure 2



In July lending to the private sector, adjusted in line with the European System of Central Banks (ESCB) harmonised methodology, decreased by 1.6 per cent on an annual basis (as in June). Lending to households decreased by 0.6 per cent on an annual basis (-1.0 in June), while that to non-financial corporations decreased by 3.9 per cent (-3.4 in the previous month). Private sector deposits increased by 1.1 per cent on an annual basis (2.9 per cent in June); bond funding increased by 13.3 per cent on the corresponding period (14.8 in June).

Figure 3

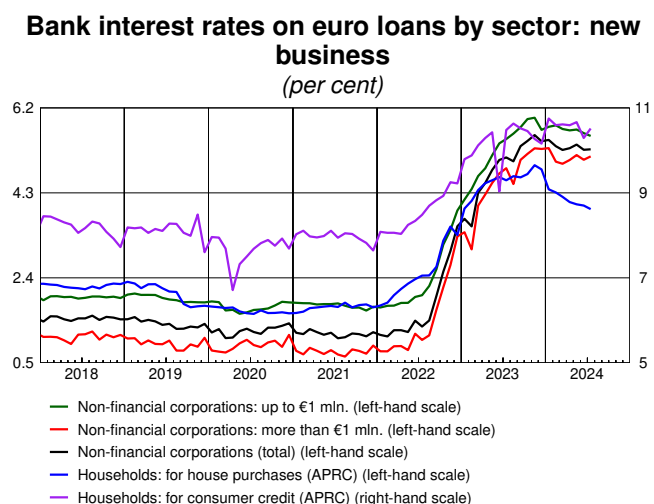
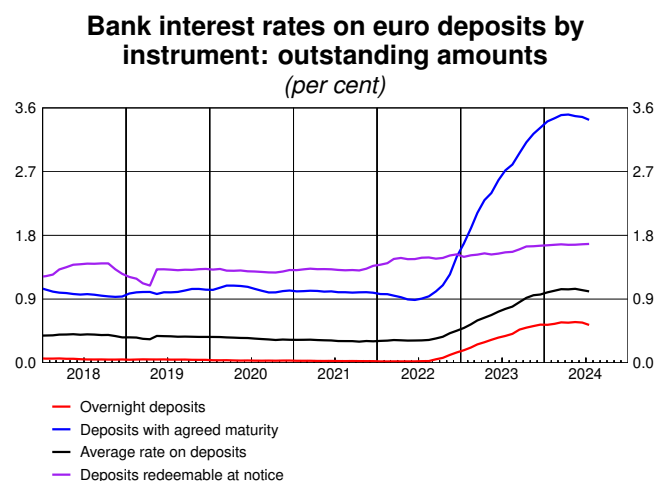


Figure 4



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 3.94 per cent (4.02 in June); the share of these loans with initial period of interest rate fixation up to 1 year came to 9 per cent in July (10 per cent in the previous month). The APRC on new consumer loans came to 10.51 per cent (10.29 in the previous month). Interest rates on new lending to non-financial corporations amounted to 5.27 per cent (5.26 in the previous month); those on new loans of up to €1 million were equal to 5.57 per cent, while the rates on new loans of above that amount were equal to 5.12 per cent. Rates on the outstanding amount of deposits were equal to 1.01 per cent (1.03 in June).

Reference period: July 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](#)').

From the publication of June 2024 (reference date of April 2024), 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 are 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.

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

Tables available only on BDS

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

Section 2: Banks: interest rates

Access to data on BDS:

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

Tables available only on BDS

Volumes of euro deposits from households and non-financial corporations: new business	<u>MIR0900</u>
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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
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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 - 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	2,131,320	154,833	95,907	52,106	347,799	133,484
May	8,809	2,117,983	156,710	99,304	52,182	351,438	130,717
June	8,727	2,089,126	167,294	99,458	51,310	356,318	129,622
July	(8,985)	(2,074,995)	(164,390)	(101,921)	(51,731)	(361,822)	(129,380)
	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 - 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.	29,661	98,174	13,419	77,586	21,649	83,756	
May	29,599	100,208	14,352	79,098	21,955	84,104	
June	29,437	102,187	14,238	78,406	21,690	84,348	
July	(30,104)	(104,013)	(16,194)	(81,185)	(21,723)	(84,927)	
	Shares and other equity		Money market funds shares/units	Fixed assets	Remaining assets	Total assets	
	Residents of other euro area countries						
	MFIs	Other sectors					
2022	38,245	14,253	17,265	2	81,253	389,838	3,965,401
2023 - 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.	40,443	16,337	16,166	4	83,051	336,599	3,741,639
May	40,449	16,652	16,226	4	83,176	337,002	3,739,968
June	40,554	16,988	16,998	4	83,263	345,101	3,735,070
July	(40,722)	(17,154)	(17,334)	(5)	(83,301)	(473,668)	(3,863,554)

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 - 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	1,963,092	2,303,943	312,527	20	39,685	316,872
May	310,346	53,117	1,956,975	2,296,106	310,795	18	40,084	315,264
June	300,691	53,884	2,003,724	2,334,278	281,151	16	42,161	289,556
July	(292,325)	(55,064)	(1,951,815)	(2,275,383)	(310,528)	(16)	(39,983)	(313,644)

	Deposits of the residents of the rest of the world		Debt securities issued	Capital and reserves	Remaining liabilities	Total liabilities
		of which: in euro				
2022	72,794	51,196	256,983	342,468	317,651	3,965,401
2023 - 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	60,469	314,983	361,379	304,634	3,741,639
May	87,507	63,409	316,549	361,913	302,666	3,739,968
June	79,597	55,097	316,806	359,221	297,818	3,735,070
July	(73,804)	(50,876)	(314,608)	(363,531)	(461,881)	(3,863,554)

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 - 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
May	310,346	246,720	184,548	28,112	25,005	15,424	7,332	283,840	90,653
June	300,691	250,062	185,189	29,938	23,946	14,421	6,935	298,713	101,434
July	(292,325)	(243,557)	(181,790)	(30,443)	(24,621)	(15,161)	(7,668)	(285,551)	(90,894)
	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 - 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	1,119,668	84,034	36,324	312,527	308,276	109,380		
May	417,576	1,111,905	84,281	36,617	310,795	307,444	108,760		
June	445,684	1,114,237	86,682	37,053	281,151	277,537	113,210		
July	(409,142)	(1,112,475)	(85,427)	(36,390)	(310,528)	(307,169)	(115,084)		
	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 - 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	45,104			
May	18	22,849	4,231	13,004	87,507	50,869			
June	16	24,555	4,404	13,203	79,597	43,198			
July	(16)	(22,704)	(3,945)	(13,333)	(73,804)	(41,369)			

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 - 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.	-30,741	-29,223	-1,762	-2,109	2,220
Feb.	2,637	-177	1,564	1,958	436
Mar.	14,929	24,686	-9,913	-2	7,168
Apr.	-5,833	-7,670	3,349	-1,498	4,499
May	4,201	8,204	-7,196	2,428	1,921
June	34,169	28,144	5,138	2,303	885
July	(-40,991)	(-36,481)	(-3,663)	(-2,328)	(-2,085)

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 - 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	114,011	318,109	101,922	99,855
Apr.	1,307,397	121,791	140,299	113,128	318,547	99,989	97,925
May	1,309,587	124,054	137,513	110,515	318,029	92,797	90,653
June	1,346,265	120,349	139,256	111,903	318,275	103,524	101,434
July	(1,306,253)	(119,727)	(138,964)	(111,572)	(318,238)	(93,254)	(90,894)
	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 - 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	
May	10,669	13,586	9,436	324	6,070	36,638	
June	10,340	13,814	9,486	334	8,188	36,099	
July	(10,492)	(13,720)	(9,515)	(380)	(5,876)	(32,135)	
	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 - 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	52,106	2,378,222	
May	22,061	294,487	139,058	78,682	52,182	2,375,252	
June	21,331	295,475	146,165	84,970	51,310	2,422,737	
July	(21,239)	(293,369)	(145,786)	(83,848)	(51,731)	(2,363,163)	

Loans by sector of economic activity*(end-of-period stocks in millions of euros)*

	Residents of Italy							
	MFIs	of which: banks	of which: intragroup positions	General government		Other sectors		
				Central government	Local government and social security funds	Insurance companies and pension funds	Other financial institutions	of which: repos with central counterparties
2022	533,537	288,295	228,275	196,052	67,640	3,463	175,624	27,652
2023 - 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	175,125	45,678
May	436,101	245,899	184,548	170,379	63,694	4,442	166,400	37,866
June	389,875	249,309	185,189	170,426	63,552	4,433	186,418	47,362
July	(395,698)	(240,655)	(181,790)	(171,449)	(63,094)	(5,173)	(167,910)	(32,315)
	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	647,049	595,412	77,369	7,811	131,761	131,272	71,601	
2023 - 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.	611,100	589,672	69,603	7,041	131,731	131,505	88,153	
May	612,634	588,090	69,205	7,039	134,373	134,150	88,230	
June	610,010	589,331	68,710	6,372	142,556	142,281	97,622	
July	(605,677)	(591,091)	(68,540)	(6,362)	(139,721)	(139,430)	(88,943)	
	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 - 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		
May	226	11,212	10,072	828	99,304	52,343		
June	226	12,346	11,327	839	99,458	51,336		
July	(216)	(11,785)	(11,825)	(842)	(101,921)	(52,561)		

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:					
		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 - 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.	-4,156	-200	-1,460	246	-278	-1,429	-2,741
Mar.	3,984	-701	398	869	221	-690	4,200
Apr.	-6,664	-2,042	-399	651	-70	-980	-4,384
May	-1,666	1,761	-2,656	543	-2,471	-729	-897
June	8,154	-2,504	160	684	887	-1,411	10,507
July	(-4,806)	(-3,954)	(1,850)	(913)	(1,444)	(-506)	(-3,443)

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 - 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.	1,692,930	411,848	243,951	1,037,130	611,100	140,675	155,785	314,640
May	1,681,883	401,683	245,688	1,034,512	612,634	141,429	157,251	313,954
June	1,699,251	419,195	247,386	1,032,670	610,010	143,269	157,166	309,574
July	(1,679,298)	(401,670)	(248,880)	(1,028,748)	(605,677)	(143,935)	(156,209)	(305,533)

	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 - 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.	666,317	3,551	33,045	85,920	561	422,771	36,011	13,576	70,881
May	664,334	3,675	33,051	86,278	560	420,261	36,809	13,689	70,012
June	664,413	3,704	33,382	86,533	544	421,111	35,970	13,721	69,448
July	(665,994)	(3,912)	(33,674)	(86,846)	(561)	(422,481)	(36,000)	(13,691)	(68,829)

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		June 2024			July 2024		
		Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	19,714	18,656	38,371	(19,712)	(18,635)	(38,347)
Mining and quarrying	B	23	2,029	2,052	(22)	(1,749)	(1,772)
Manufacturing.....	C	3,934	181,038	184,972	(3,924)	(180,839)	(184,763)
Food, beverages and tobacco products.....	1000061	729	32,871	33,600	(724)	(33,170)	(33,894)
Textiles, clothing and leather products.....	1000062	435	14,857	15,291	(432)	(14,957)	(15,389)
Wood and wood products and furnishings.....	1000066	446	7,846	8,292	(445)	(7,856)	(8,301)
Paper, paper products and printing	1000063	166	6,096	6,262	(166)	(6,122)	(6,287)
Refined petroleum products, chemical products and pharmaceuticals	1000067	94	17,225	17,319	(91)	(16,577)	(16,667)
Rubber and plastic products	22	79	9,529	9,608	(78)	(9,561)	(9,639)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	918	42,053	42,971	(921)	(42,399)	(43,320)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	137	10,979	11,116	(137)	(11,023)	(11,160)
Machinery and equipment.....	28	132	20,934	21,067	(133)	(20,903)	(21,036)
Motor vehicles and other transport equipment.....	1000060	94	10,881	10,975	(95)	(10,537)	(10,631)
Other products of manufacturing.....	1000070	703	7,768	8,471	(702)	(7,735)	(8,437)
Electricity, gas, steam and air conditioning supply	D	59	16,230	16,289	(58)	(16,560)	(16,618)
Water supply, sewerage, waste management and remediation activities.....	E	69	8,801	8,870	(68)	(8,983)	(9,051)
Construction	F	4,948	52,610	57,559	(4,945)	(52,455)	(57,400)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	11,977	106,868	118,845	(11,890)	(108,008)	(119,898)
Transportation and storage	H	1,597	28,148	29,745	(1,590)	(27,696)	(29,286)
Accommodation and food service activities.....	I	4,075	27,976	32,050	(4,011)	(27,735)	(31,745)
Information and communication	J	631	22,229	22,860	(632)	(17,597)	(18,228)
Real estate activities.....	L	1,535	53,991	55,526	(1,534)	(53,799)	(55,334)
Professional, scientific and technical activities	M	9,803	50,963	60,766	(9,776)	(51,681)	(61,457)
Administrative and support service activities.....	N	1,011	18,037	19,048	(1,006)	(17,702)	(18,708)
All remaining activities.....	1000073	9,334	22,433	31,767	(9,371)	(22,238)	(31,610)
All branches	1004999	68,710	610,010	678,720	(68,540)	(605,677)	(674,218)

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 - 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.	300,816	300,663	5,557	165,081	130,024	41,552	45,745	42,728
May	299,951	299,799	5,495	165,306	128,998	41,444	45,306	42,248
June	303,523	303,373	5,419	164,447	133,506	44,690	46,289	42,528
July	(301,508)	(301,359)	(5,317)	(163,328)	(132,714)	(44,196)	(46,068)	(42,450)

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 - 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.	192,888	192,756	5,418	135,999	51,338	4,137	10,507	36,694
May	195,119	194,987	5,355	135,246	54,386	4,155	13,524	36,707
June	194,064	193,935	5,277	133,980	54,679	4,179	13,406	37,094
July	(193,463)	(193,335)	(5,176)	(133,540)	(54,619)	(4,198)	(13,304)	(37,116)

Securizations 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	
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 - 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.	-230	90	-391	-249	..	-143	72
May	3,340	-197	3,567	180	3,027	360	-31
June	-158	32	-136	-45	-61	-31	-54
July	(527)	(223)	(-65)	(-48)	(-18)	(1)	(369)

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	10.0	31.7	2.6	22.6	-3.9
2022	-1.2	13.0	-4.0	-44.9	14.2
2023 - June.....	-10.4	-4.2	-12.9	-22.3	34.0
July.....	-8.4	-18.8	-5.4	3.4	13.9
Aug.....	2.4	18.3	-0.3	-20.5	10.1
Sept.....	9.8	31.1	0.9	34.5	14.2
Oct.....	-16.3	-21.9	-14.3	9.4	8.2
Nov.....	6.5	13.2	4.4	-12.2	43.5
Dec.....	5.7	0.0	4.8	63.6	10.7
2024 - Jan.....	9.3	40.1	1.6	-6.0	25.7
Feb.....	2.6	-6.3	3.4	29.5	1.1
Mar.....	-2.4	17.8	-10.5	19.5	26.5
Apr.....	-3.6	-14.0	4.1	-33.4	28.3
May.....	6.9	25.9	-1.8	55.9	14.0
June.....	17.7	62.3	5.0	20.3	-10.1
July.....	(-11.0)	(-38.3)	(-0.5)	(7.9)	(-2.2)

Table 1.14

[Access to data:](#)

[BSID0200](#)

One-month percentage changes on an annual basis: loans and holdings of securities

(percentage changes, seasonally-adjusted data)

	Total loans to other domestic sectors (net of CCP)				Holdings of securities other than shares	
	of which:			One-month percentage changes	12-month percentage changes	
	Non-financial corporations	Households	Other financial institutions			
2021	9.4	15.2	4.5	4.5	11.3	-0.9
2022	-6.7	-16.1	-0.1	12.3	14.8	2.3
2023 - June.....	-2.9	-0.7	-2.5	-14.3	-7.2	-4.5
July.....	-2.7	-2.9	-1.9	-6.0	-4.7	-4.5
Aug.....	-11.1	-22.4	-1.1	-0.3	-6.8	-4.2
Sept.....	-1.1	-1.8	-1.2	2.3	9.2	-2.5
Oct.....	1.3	4.9	-0.9	-4.1	-7.8	-3.8
Nov.....	2.0	3.3	-0.9	9.4	-27.0	-6.8
Dec.....	-1.7	-3.1	-1.3	-0.5	-9.3	-8.6
2024 - Jan.....	-2.9	-6.9	-0.7	4.2	-23.6	-10.8
Feb.....	0.1	0.9	-1.1	0.3	-12.3	-11.6
Mar.....	-1.2	-1.1	-1.2	-2.3	-12.2	-12.6
Apr.....	-2.1	-3.4	0.1	-7.6	-2.9	-11.0
May.....	-1.7	-1.3	0.2	-13.3	1.7	-9.1
June.....	3.2	-1.3	-1.5	61.7	14.5	-7.5
July.....	(-3.3)	(-13.0)	(2.5)	(9.5)	(-3.5)	(-7.4)

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:									
			BOTs	CCTs	BTPs	CTZs	bonds issued by banks	repurchases of their own securitised assets not derecognised		
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 - 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	..	185,589	52,106	98,278	533,389
May.....	351,438	348,499	8,522	83,288	246,559	..	182,899	52,182	96,147	534,337
June.....	356,318	353,450	8,560	83,492	250,937	..	180,932	51,310	95,132	537,250
July.....	(361,822)	(358,990)	(6,752)	(83,957)	(257,880)	(..)	(181,111)	(51,731)	(95,354)	(542,933)

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							Rest of the world	Total
	Non-financial corporations	Financial institutions	Insurance corporations and pension funds	General government	Households		Total residents		
					Consumer 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 - 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.....	86,860	302,905	591,877	42,400	446,331	17,912	1,488,286	29,376	1,517,662
May.....	87,277	306,250	592,650	41,735	460,592	18,448	1,506,952	28,535	1,535,487
June.....	89,371	311,977	594,971	41,261	462,050	18,715	1,518,344	29,329	1,547,673
July.....	(90,656)	(305,637)	(595,714)	(40,936)	(462,464)	(18,719)	(1,514,126)	(31,258)	(1,545,384)

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: BOTs	of which: CCTs	of which: BTPs	of which: shares		of which: mutual funds shares		
2021 - 3rd qtr	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	1,410,023	708,108	57,958	13,571	628,901	121,093	1,287,371	422,900	864,472
2nd"	(1,455,959)	(722,818)	(62,419)	(16,615)	(636,086)	(125,455)	(1,290,562)	(415,894)	(874,668)

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	1.31	1.36	1.37	1.31
2022	2.95	3.41	3.39	3.13
2023 - 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	5.40	5.42	4.10
May	3.99	5.45	5.43	4.34
June	3.85	5.33	5.29	4.35
July	(3.63)	(5.34)	(5.32)	(4.07)

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:	
						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 - 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	5.03	5.23	4.96
May.	5.38	5.38	5.72	5.34	5.72	5.91	5.72	5.15	5.49	5.05
June.	5.26	5.25	5.39	5.22	5.64	5.76	5.64	5.04	5.11	4.94
July.	(5.27)	(5.32)	(5.54)	(5.28)	(5.57)	(5.76)	(5.58)	(5.12)	(5.36)	(5.11)

Volumes of euro loans to non-financial corporations: new business*(millions of euros)*

		Total								
		<i>of which:</i>			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		<i>of which:</i>			<i>of which:</i>	
						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 - 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.	33,669	30,950	3,826	29,822	13,425	2,013	12,379	20,243	1,813	17,443
May.	36,201	33,519	3,956	32,226	14,869	2,215	13,773	21,332	1,742	18,453
June.	43,955	40,319	4,939	38,918	16,470	2,106	15,440	27,486	2,833	23,478
July.	(43,944)	(39,091)	(5,569)	(38,577)	(15,218)	(2,465)	(14,000)	(28,727)	(3,104)	(24,577)

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 - 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
May.....	3.61	4.83	3.47	4.04	3.52
June.....	3.55	4.54	3.44	4.02	3.47
July.....	(3.44)	(4.10)	(3.37)	(3.94)	(3.40)
	Consumer credit				
		Initial period of rate fixation		APRC	of which: pure new loans
		up to 1 year	over 1 year		
2023 - 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
May.....	8.97	6.68	9.05	10.66	8.98
June.....	8.52	6.84	8.58	10.29	8.53
July.....	(8.77)	(6.88)	(8.84)	(10.51)	(8.79)
	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 - 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
May.....	5.93	6.15	5.28	5.91	6.16
June.....	5.72	5.95	4.98	5.54	6.09
July.....	(5.74)	(5.99)	(5.01)	(5.66)	(6.04)

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 -	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.....	4,708	640	4,068	3,574
	May.....	5,262	508	4,755	4,228
	June.....	5,277	539	4,737	4,325
	July.....	(6,796)	(642)	(6,155)	(5,583)
		Consumer credit			
		Initial period of rate fixation		of which: pure new loans	
		up to 1 year	over 1 year		
2023 -	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
	May.....	4,834	174	4,660	4,805
	June.....	4,815	147	4,669	4,805
	July.....	(4,900)	(173)	(4,727)	(4,880)
		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 -	July.....	2,363	1,720	643	1,728
	Aug.....	1,807	1,417	390	1,251
	Sept.....	2,444	1,859	585	1,611
	Oct.....	2,455	1,856	599	1,632
	Nov.....	2,419	1,747	671	1,729
	Dec.....	2,978	2,446	531	2,000
2024 -	Jan.....	2,521	2,006	516	1,836
	Feb.....	2,302	1,690	612	1,728
	Mar.....	2,453	1,798	655	1,752
	Apr.....	2,127	1,491	636	1,659
	May.....	3,003	2,249	754	2,528
	June.....	2,792	2,123	669	2,165
	July.....	(2,921)	(2,160)	(761)	(2,367)

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 - 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	5.90	5.33
May	4.29	3.10	6.34	6.28	14.56	5.37	5.82	5.34
June	4.28	3.09	6.36	6.25	14.44	5.30	5.69	5.28
July	(4.26)	(3.06)	(6.36)	(6.19)	(14.40)	(5.27)	(5.64)	(5.24)

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 - 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
May.....	3.50	3.43	3.43	3.39	3.54	0.38
June.....	3.49	3.41	3.42	3.32	3.53	1.63
July	(3.47)	(3.31)	(3.32)	(3.23)	(3.51)	(0.42)

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 - 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
May.	1.04	0.94	1.36	0.58	3.48	1.67	2.81
June.	1.03	0.93	1.29	0.57	3.47	1.67	2.94
July.	(1.01)	(0.92)	(1.27)	(0.53)	(3.43)	(1.68)	(2.80)

	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 - 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
May.	0.39	1.03	3.62	2.99	3.54
June.	0.38	0.99	3.60	3.01	3.51
July.	(0.37)	(0.95)	(3.56)	(3.04)	(3.45)

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 - 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
May	3.49	2.86	3.88
June	3.45	2.92	3.56
July	(3.38)	(2.88)	(2.90)

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 - 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	244,816	1,402,752	1,647,568	135,601	320,255	2,103,424
Apr	244,919	1,396,628	1,641,547	135,006	320,581	2,097,133
May	245,768	1,399,073	1,644,841	137,640	320,075	2,102,556
June	246,925	1,433,290	1,680,215	134,163	320,460	2,134,839
July	(247,485)	(1,394,305)	(1,641,790)	(133,447)	(320,762)	(2,095,999)

	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 - 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	2,134,324	1,402,752	1,858,608	1,889,508
Apr	8,263	21,485	2,126,881	1,396,628	1,852,214	1,881,962
May	8,215	21,712	2,132,483	1,399,073	1,856,788	1,886,715
June	10,278	20,992	2,166,109	1,433,290	1,887,913	1,919,183
July	(8,237)	(20,725)	(2,124,960)	(1,394,305)	(1,848,514)	(1,877,475)

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 - 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	-36,342	-51,698	8,463	1,846	-41,389
Feb.	-101	-1,602	-1,703	4,950	-103	3,144
Mar.	845	10,178	11,023	2,646	-400	13,269
Apr.	103	-6,214	-6,111	-618	326	-6,403
May	849	2,620	3,469	2,647	-506	5,610
June	1,158	34,028	35,186	-3,505	384	32,066
July	(560)	(-38,894)	(-38,334)	(-710)	(302)	(-38,742)

	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 - 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	-40,234	-36,342	-26,034	-24,879
Feb.	1,206	323	4,673	-1,602	3,246	4,775
Mar.	2,313	1,813	17,395	10,178	12,424	16,551
Apr.	-1,033	-110	-7,546	-6,214	-6,505	-7,648
May	-38	238	5,810	2,620	4,762	4,962
June	2,054	-718	33,402	34,028	30,908	32,244
July	(-2,032)	(-267)	(-41,042)	(-38,894)	(-39,302)	(-41,602)

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					
		Deposits of central government	Non-monetary liabilities to the "money-holding sector"				Liabilities to non-residents of the euro area
			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 - 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	446,014	777,999	78,378
2024 - Jan	2,112,291	38,319	156,039	178,906	442,240	777,185	86,309
Feb	2,116,977	59,852	155,643	179,887	439,213	774,743	89,309
Mar	2,134,324	36,630	154,344	185,054	464,416	803,814	84,426
Apr	2,126,881	42,517	153,543	189,980	459,836	803,359	96,436
May	2,132,483	37,124	150,760	191,570	457,932	800,262	104,182
June	2,166,109	36,597	152,372	193,828	455,596	801,796	92,045
July	(2,124,960)	(36,086)	(151,763)	(191,857)	(478,467)	(822,087)	(86,825)

	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		
		<i>of which:</i> bonds		<i>of which:</i> bonds	<i>of which:</i> 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 - 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	230,373	-291,854
2024 - Jan.	1,362,756	1,120,562	1,738,699	177,986	119,627	3,101,455	235,438	-322,789
Feb.....	1,356,627	1,118,293	1,734,463	177,516	120,768	3,091,090	236,950	-287,158
Mar.....	1,356,382	1,118,340	1,739,468	176,699	121,923	3,095,850	240,368	-277,024
Apr.....	1,343,753	1,107,448	1,730,378	175,105	121,134	3,074,131	238,197	-243,134
May	1,340,449	1,106,152	1,727,654	172,957	122,582	3,068,103	243,035	-237,087
June	1,347,008	1,112,804	1,736,685	171,196	122,969	3,083,693	244,627	-231,773
July.....	(1,364,235)	(1,129,475)	(1,732,972)	(172,548)	(123,476)	(3,097,206)	(249,245)	(-276,494)

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					
		Deposits of central government	Non-monetary liabilities to the "money-holding sector"				Liabilities to non-residents of the euro area
			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 - 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	1,950	3,677	-7,580
2024 - Jan.	-40,234	-22,976	354	584	-3,794	-2,856	7,576
Feb.	4,673	21,533	-396	441	1,163	1,208	3,005
Mar.	17,395	-23,222	-1,299	6,008	8,024	12,733	-4,875
Apr.	-7,546	5,887	-801	4,461	-5,031	-1,371	11,958
May	5,810	-5,393	-2,783	2,087	-107	-803	8,017
June	33,402	-539	1,612	2,131	-907	2,836	-12,138
July	(-41,042)	(-501)	(-609)	(-995)	(585)	(-1,019)	(-5,221)

	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		
		<i>of which:</i> bonds		<i>of which:</i> bonds	<i>of which:</i> holdings of shares/other equity			
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 - 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	-2,522	62,455
2024 - Jan.	-16,522	-10,900	-12,284	-1,680	357	-28,806	3,083	-32,767
Feb.....	442	4,302	-5,290	-623	34	-4,848	2,481	32,786
Mar.....	-8,460	-8,549	4,879	-967	422	-3,581	2,395	3,217
Apr.....	-4,033	-2,298	-7,474	-1,076	92	-11,507	-1,355	21,790
May	-1,016	992	-2,918	-1,456	978	-3,934	6,074	5,491
June	9,696	9,791	9,404	-1,930	772	19,100	-976	5,436
July.....	(-4,228)	(-4,783)	(-4,415)	(-192)	(675)	(-8,643)	(3,636)	(-42,777)

Banks and Money: National Data

Table 3.3a

[Access to data:](#)

[SPBI0100](#)

Balance sheet of the Bank of Italy: assets

(end of period amounts in millions of euros)

	Gold and gold receivables	Claims on non-euro area residents		Lending to euro area financial sector counterparties denominated in euros					
			of which: receivables from the IMF	Refinancing operations			Fine-tuning reverse operations	Marginal lending facilities	Credits related to margin calls and other claims
				Main	Longer term				
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 - 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	..	..	..
June	171,836	81,180	33,399	49,579	7,898	41,616	..	65	..
July	176,003	80,527	33,716	46,804	3,918	42,886	..	..	..
Aug	179,226	79,910	33,453	45,931	2,575	43,356	..	..	..

	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 - 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	150,783	1,164,060
June	856	640,925	14,140	44,142	1,418	6,498	152,786	1,155,444
July	1,857	648,110	14,372	44,213	1,418	6,498	141,357	1,153,244
Aug	2,086	642,745	14,354	44,600	1,418	6,498	141,402	1,150,253

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 - 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
June	229,908	141,194	19,178	122,016	..	..	..	23,684
July.....	230,656	155,502	19,328	136,174	..	..	..	23,611
Aug.....	230,384	136,281	18,487	117,794	..	..	..	25,446

	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: counterpart SDR	Total
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 - 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	67,060	25,637	1,164,060
June	8,897	936	171,333	26,304	485,288	67,900	25,828	1,155,444
July.....	9,455	873	177,628	26,304	461,799	67,416	25,788	1,153,244
Aug.....	10,309	1,116	180,143	26,304	473,232	67,038	25,531	1,150,253

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	-

Eurosystème 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

15.05.2024	397	397	4.50	-	-	-	7
22.05.2024	491	491	4.50	-	-	-	7
29.05.2024	3,106	3,106	4.50	-	-	-	7
5.06.2024	1,356	1,356	4.50	-	-	-	7
12.06.2024	1,352	1,352	4.25	-	-	-	7
19.06.2024	3,470	3,470	4.25	-	-	-	7
26.06.2024	7,898	7,898	4.25	-	-	-	7
3.07.2024	5,589	5,589	4.25	-	-	-	7
10.07.2024	4,131	4,131	4.25	-	-	-	7
17.07.2024	3,719	3,719	4.25	-	-	-	7

Longer-term refinancing operations with maturity up to 3 months

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
2.05.2024	200	200	4.50	-	-	-	90
29.05.2024	1,130	1,130	4.50	-	-	-	91
26.06.2024	5,470	5,470	4.25	-	-	-	91

Longer-term refinancing operations with maturity over 3 months

24.06.2021	15,652	15,652	0.00	-	-	-	1,098
24.06.2021	320	320	-0.25	-	-	-	371
29.09.2021	41,682	41,682	0.00	-	-	-	1,092
30.09.2021	972	972	-0.25	-	-	-	364
16.12.2021	350	350	-0.25	-	-	-	406
22.12.2021	21,754	21,754	0.00	-	-	-	1,092

Other operations

13.06.2024	-	-	0.00	-	-	-	7
20.06.2024	-	-	0.00	-	-	-	7
27.06.2024	85	85	5.58	-	-	-	8
5.07.2024	-	-	0.00	-	-	-	6
11.07.2024	-	-	0.00	-	-	-	7
18.07.2024	-	-	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 - 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
May	2,370,438	1,844,668	20,146	60,078	127,326	318,220
June	-	-	-	-	-	-
July	(2,355,797)	(1,834,379)	(19,378)	(62,503)	(117,447)	(322,089)

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 - 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
May	-	-	-	-	-	-
June	11	18,422	18,632	210	..	0.00
July	23	18,522	18,689	167	..	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 - 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	1,456,858	131,731	232	22,870	95,907
May	8,809	436,560	234,073	1,447,810	134,373	226	22,112	99,304
June	8,727	390,295	233,978	1,465,273	142,556	226	24,512	99,458
July	(8,985)	(396,262)	(234,543)	(1,444,754)	(139,721)	(216)	(24,453)	(101,921)
	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 - 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.	52,106	348,940	133,484		29,666	100,366	13,419	77,586
May	52,182	352,649	130,717		29,603	102,510	14,352	79,098
June	51,310	357,699	129,622		29,441	104,404	14,238	78,406
July	(51,731)	(363,175)	(129,380)		(30,109)	(106,209)	(16,194)	(81,185)
	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 - 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	40,443	16,337	16,166	83,051	336,619	3,745,457
May	21,955	84,104	40,449	16,652	16,226	83,176	337,034	3,743,973
June	21,690	84,348	40,554	16,988	16,998	83,263	345,137	3,739,123
July	(21,723)	(84,927)	(40,722)	(17,154)	(17,334)	(83,301)	(473,698)	(3,867,696)

Banks and Money: National Data

Table 3.7b

[Access to data:](#)

[BSIO0200](#)

Balance sheet of other MFIs resident in Italy: liabilities

(stocks in millions of euros)

	Deposits						
	Residents of Italy			Residents of other euro area countries			Rest of the world
	MFIs	Central government	Other general government and other sectors	MFIs	Central government	Other general government and other sectors	
2022	647,044	24,973	2,065,061	210,455	14	27,957	72,794
2023 - 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	1,988,022	312,527	18	39,687	80,634
May.	310,346	28,112	1,981,980	310,795	16	40,086	87,507
June.	300,691	29,938	2,027,670	281,151	15	42,162	79,597
July	(292,325)	(30,443)	(1,976,436)	(310,528)	(16)	(39,983)	(73,804)
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