



Banks and money: national data

11 February 2025

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www.bancaditalia.it/statistiche/index.html

Figure 1

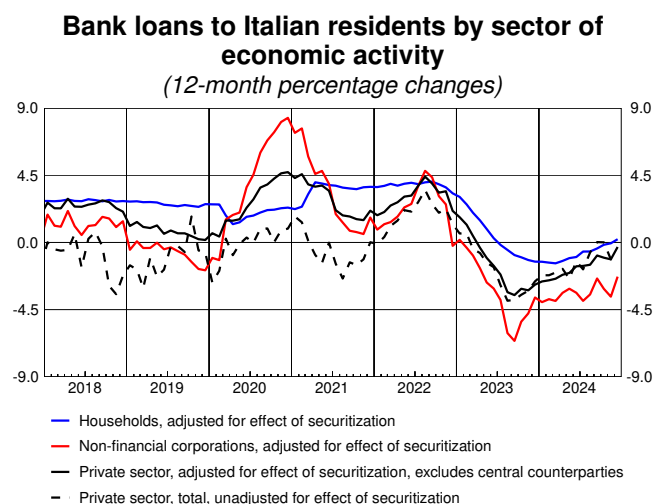
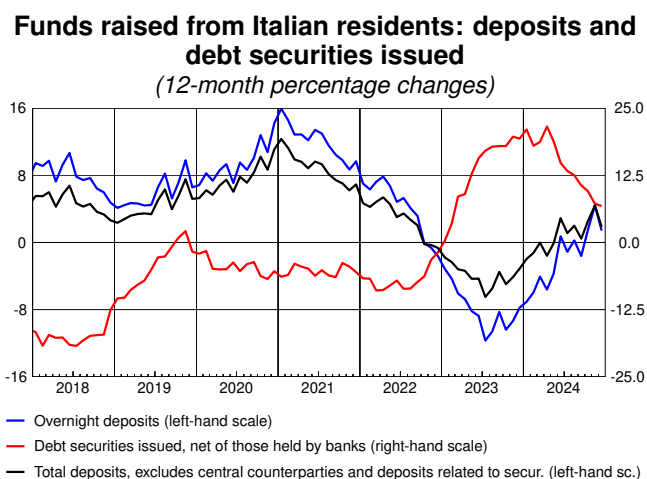


Figure 2



In December lending to the private sector, adjusted in line with the European System of Central Banks (ESCB) harmonised methodology, decreased by 0.3 per cent on an annual basis (-1.1 in November). Lending to households increased by 0.2 per cent on an annual basis (-0.1 in November), while that to non-financial corporations was equal to -2.3 per cent (-3.6 in the previous month). Private sector deposits increased by 1.9 per cent on an annual basis (4.4 per cent in November); bond funding increased by 6.8 per cent on the corresponding period (7.2 in November).

Figure 3

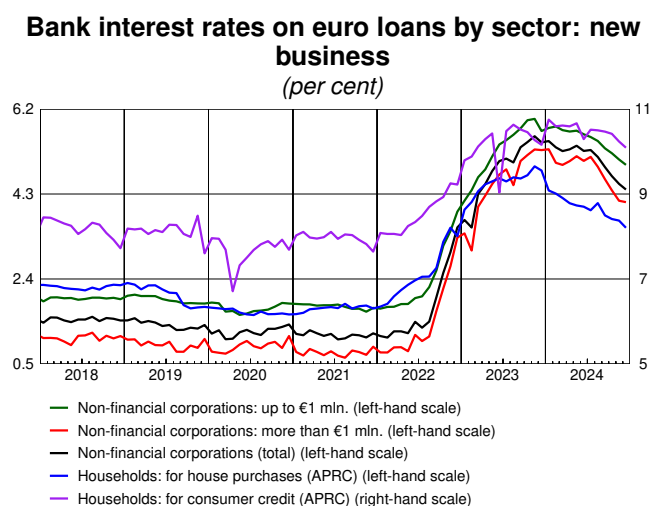
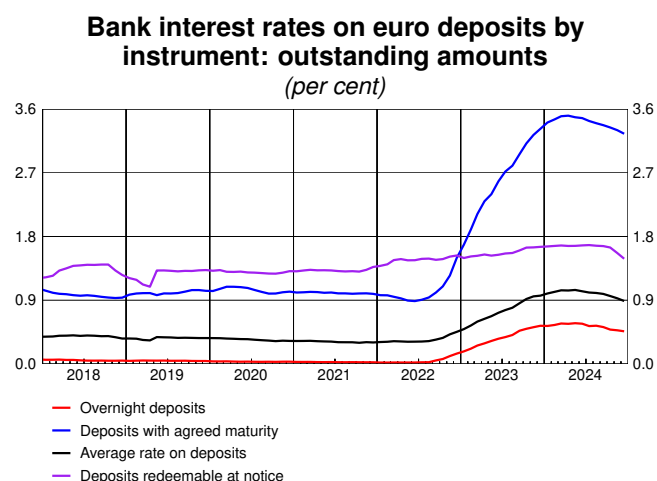


Figure 4



The interest rates on loans granted during the reference month to households for house purchase including ancillary costs (Annual Percentage Rate of Charge, APRC) came to 3.55 per cent (3.71 in November); the share of these loans with initial period of interest rate fixation up to 1 year came to 6.5 per cent in December (as in the previous month). The APRC on new consumer loans came to 10.09 per cent (10.24 in the previous month). Interest rates on new lending to non-financial corporations amounted to 4.40 per cent (4.53 in the previous month); those on new loans of up to €1 million were equal to 4.95 per cent, while the rates on new loans of above that amount were equal to 4.12 per cent. Rates on the outstanding amount of deposits were equal to 0.89 per cent (0.93 in November).

Reference period: December 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.

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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
2023	10,359	2,160,128	155,465	94,411	51,894	360,281	135,614
2023 - 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	2,075,012	164,390	101,921	51,731	361,820	129,382
Aug.	8,746	2,058,252	161,962	101,289	51,280	362,813	129,958
Sept.	8,999	2,055,559	168,557	102,799	52,563	363,739	128,953
Oct.	8,894	2,057,509	172,285	101,606	51,797	360,770	125,670
Nov.	8,821	2,040,246	176,728	109,281	52,955	372,817	125,640
Dec.	(11,071)	(2,046,535)	(176,960)	(105,518)	(52,066)	(359,069)	(124,782)
	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	
2023	29,132	93,958	14,553	72,176	19,687	82,265	
2023 - 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	30,151	104,077	14,682	81,596	21,723	84,927	
Aug.	30,087	104,282	15,034	81,125	21,756	84,907	
Sept.	30,454	105,328	15,529	79,470	21,838	85,972	
Oct.	30,667	105,876	14,720	79,827	21,915	86,724	
Nov.	30,954	108,007	15,281	81,783	22,441	87,346	
Dec.	(30,538)	(104,780)	(15,611)	(79,697)	(22,504)	(87,542)	
	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					
2023	40,255	16,529	15,744	3	82,750	357,017	3,792,220
2023 - 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	17,156	17,400	5	83,302	473,631	3,862,611
Aug.	40,746	17,430	16,526	6	83,328	481,420	3,850,947
Sept.	42,625	17,941	17,021	6	83,447	470,290	3,851,090
Oct.	42,615	17,500	18,231	6	83,689	459,742	3,840,042
Nov.	42,790	17,518	19,434	6	84,655	480,013	3,876,716
Dec.	(43,096)	(17,930)	(20,584)	(3)	(84,715)	(468,364)	(3,851,365)

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
2023	413,794	52,633	1,983,162	2,424,566	276,298	19	39,761	286,051
2023 - 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	1,951,817	2,275,385	310,528	16	39,983	313,644
Aug.	294,756	54,514	1,971,929	2,296,774	309,130	724	39,375	311,091
Sept.....	275,313	54,651	1,982,464	2,287,549	296,501	375	40,261	298,834
Oct.	270,547	54,767	1,963,714	2,265,263	317,727	657	40,786	319,452
Nov.	271,519	53,712	1,996,438	2,299,435	301,384	686	42,480	306,233
Dec.	(273,232)	(53,132)	(2,000,404)	(2,302,330)	(291,607)	(921)	(43,530)	(300,242)

	Deposits of the residents of the rest of the world		Debt securities issued	Capital and reserves	Remaining liabilities	Total liabilities
		of which: in euro				
2023	67,890	47,368	299,099	360,365	299,200	3,792,221
2023 - 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	363,456	461,011	3,862,611
Aug.	72,579	49,354	312,850	364,294	430,796	3,850,947
Sept.....	69,569	46,521	313,269	369,078	449,610	3,851,091
Oct.	68,952	48,388	312,698	370,919	439,275	3,840,042
Nov.	65,782	44,055	317,358	373,475	453,882	3,876,716
Dec.	(65,703)	(45,611)	(317,122)	(376,160)	(429,554)	(3,851,364)

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		
2023	413,794	261,756	197,812	28,510	24,123	13,531	6,660	294,580	95,540		
2023 - 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	285,553	90,894		
Aug.	294,756	247,508	184,927	29,967	24,547	14,958	6,983	287,862	96,257		
Sept.	275,313	242,811	181,423	30,372	24,279	14,904	7,140	305,929	109,783		
Oct.	270,547	240,755	177,401	29,917	24,850	16,596	7,195	280,622	89,108		
Nov.	271,519	241,934	173,098	28,667	25,045	16,395	6,782	290,262	95,101		
Dec.	(273,232)	(247,765)	(184,875)	(27,315)	(25,817)	(15,409)	(7,358)	(281,198)	(84,573)		
	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							
2023	421,653	1,128,772	82,461	35,504	276,298	274,398	109,817				
2023 - 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				
Aug.	424,165	1,116,973	84,521	36,468	309,130	304,953	118,903				
Sept.	415,735	1,119,135	82,878	36,742	296,501	292,405	117,973				
Oct.	420,554	1,117,633	83,929	37,187	317,727	313,808	115,891				
Nov.	440,156	1,120,381	84,889	37,573	301,384	298,497	114,069				
Dec.	(435,906)	(1,141,086)	(83,050)	(36,396)	(291,607)	(288,765)	(118,565)				
	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							
2023	19	24,163	4,705	10,893	67,890	33,259					
2023 - 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					
Aug.	724	21,810	4,169	13,396	72,579	41,774					
Sept.	375	22,593	4,046	13,622	69,569	37,604					
Oct.	657	22,907	3,941	13,938	68,952	37,958					
Nov.	686	23,784	4,110	14,586	65,782	34,079					
Dec.	(921)	(24,178)	(4,233)	(15,119)	(65,703)	(31,778)					

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 - 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	4,498
May	4,202	8,204	-7,196	2,428	1,920
June	34,154	28,134	5,136	2,300	850
July	-40,985	-36,476	-3,662	-2,327	-2,067
Aug.	14,495	15,207	3,715	-3,560	-727
Sept.....	-2,443	-8,354	812	4,979	-446
Oct.	4,574	4,601	-61	-1,680	-431
Nov.	26,077	19,326	4,023	3,374	3,107
Dec.	(11,939)	(-4,316)	(17,673)	(-1,000)	(386)

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			
2023	1,343,783	107,036	143,670	117,750	315,502	97,293	95,540
2023 - 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	138,966	111,574	318,238	93,254	90,894
Aug.	1,320,235	119,391	139,529	112,180	318,793	98,528	96,257
Sept.	1,316,869	120,762	139,232	111,750	317,717	112,162	109,783
Oct.	1,319,742	123,548	136,219	108,745	317,620	91,435	89,108
Nov.	1,347,539	122,650	136,329	108,985	317,147	97,818	95,101
Dec.	(1,363,631)	(118,595)	(138,869)	(111,147)	(318,334)	(86,792)	(84,573)
	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				
2023	10,527	12,453	9,023	319	7,443	34,631	
2023 - 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	
Aug.	9,764	13,614	9,583	477	5,938	30,505	
Sept.	10,575	13,859	9,595	538	5,696	31,665	
Oct.	10,626	14,094	9,649	566	5,851	30,994	
Nov.	10,544	14,773	9,680	594	6,889	31,703	
Dec.	(10,498)	(15,625)	(9,750)	(665)	(6,992)	(33,873)	
	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		
2023	18,519	280,580	130,153	76,410	51,894	2,380,779	
2023 - 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	2,363,165	
Aug.	21,026	291,824	145,457	83,124	51,280	2,379,207	
Sept.	20,523	292,746	147,440	83,842	52,563	2,391,938	
Oct.	19,666	293,031	146,517	83,208	51,797	2,373,041	
Nov.	19,279	298,078	153,230	84,875	52,955	2,413,023	
Dec.	(18,749)	(298,373)	(153,977)	(85,047)	(52,066)	(2,420,746)	

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
2023	449,550	261,012	197,812	183,849	63,299	3,593	171,610	33,771
2023 - 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
Aug.	379,564	243,288	184,927	171,026	62,995	5,170	178,536	46,515
Sept.	368,045	240,212	181,423	170,006	63,116	5,364	184,948	49,493
Oct.	374,192	237,934	177,401	170,665	63,259	5,287	182,185	50,121
Nov.	361,098	239,321	173,098	168,867	63,374	5,387	176,479	41,709
Dec.	(368,365)	(245,271)	(184,875)	(169,823)	(62,358)	(6,108)	(172,966)	(29,449)

	Residents of Italy				Residents of other euro area countries		
	Non-financial corporations	Other sectors			MFIs	of which: banks	of which: intragroup positions
		Households					
		Consumer households	Producer households	Non-profit institutions			
2023	617,801	591,930	71,191	7,305	132,882	132,605	90,046
2023 - 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	591,102	68,545	6,362	139,721	139,430	88,943
Aug.	597,713	588,990	67,964	6,292	137,239	136,932	87,807
Sept.	599,431	590,610	67,638	6,400	141,836	141,288	89,372
Oct.	595,741	592,593	67,111	6,476	146,395	145,826	92,432
Nov.	597,451	594,164	66,801	6,626	150,293	149,722	94,903
Dec.	(598,951)	(594,699)	(66,571)	(6,693)	(149,602)	(149,055)	(95,883)

	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		
2023	665	9,852	11,239	827	94,411	47,433
2023 - 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
Aug.	205	11,984	11,693	841	101,289	52,707
Sept.	221	13,457	12,186	857	102,799	52,589
Oct.	216	12,844	11,969	862	101,606	51,652
Nov.	243	13,489	11,838	864	109,281	56,037
Dec.	(299)	(13,352)	(12,842)	(866)	(105,518)	(53,078)

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 - 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	-1,668	1,760	-2,656	543	-2,471	-729	-898
June	8,152	-2,505	157	688	881	-1,412	10,509
July	-4,786	-3,950	1,867	928	1,447	-506	-3,442
Aug.	-13,999	-7,765	-2,686	-494	-906	-1,284	-3,546
Sept.	7,437	1,997	1,779	584	984	210	3,466
Oct.	-5,416	-3,623	1,715	917	1,310	-510	-3,429
Nov.	6,166	1,919	1,457	764	988	-293	2,689
Dec.	(13,027)	(2,338)	(1,048)	(354)	(1,347)	(-652)	(8,919)

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 - 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	1,679,314	401,670	248,874	1,028,771	605,677	143,935	156,203	305,539
Aug.	1,678,688	404,047	248,843	1,025,798	597,713	137,313	156,824	303,576
Sept.	1,687,514	415,693	247,116	1,024,706	599,431	142,393	156,425	300,614
Oct.	1,683,316	409,529	248,184	1,025,603	595,741	139,128	157,350	299,264
Nov.	1,679,148	401,188	251,993	1,025,967	597,451	139,368	159,572	298,511
Dec.	(1,678,169)	(405,709)	(253,514)	(1,018,946)	(598,951)	(146,012)	(159,440)	(293,498)

	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 - 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	666,010	3,912	33,674	86,863	561	422,481	36,000	13,691	68,829
Aug.	663,247	3,807	33,505	86,620	555	421,561	35,302	13,635	68,263
Sept.	664,649	3,711	33,789	86,934	564	422,373	36,055	13,595	67,627
Oct.	666,179	3,729	34,182	87,306	562	423,677	36,038	13,540	67,146
Nov.	667,591	3,871	34,424	87,648	567	424,621	36,033	13,677	66,748
Dec.	(667,962)	(4,133)	(34,549)	(87,471)	(465)	(425,732)	(36,314)	(13,446)	(65,851)

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		November 2024			December 2024		
		Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing	A	19,357	18,905	38,262	(19,200)	(19,028)	(38,228)
Mining and quarrying	B	23	1,596	1,619	(22)	(1,627)	(1,649)
Manufacturing	C	3,758	176,982	180,740	(3,730)	(176,316)	(180,046)
Food, beverages and tobacco products	1000061	694	33,083	33,778	(685)	(33,010)	(33,695)
Textiles, clothing and leather products	1000062	411	14,343	14,755	(406)	(14,169)	(14,575)
Wood and wood products and furnishings	1000066	426	7,614	8,040	(420)	(7,541)	(7,961)
Paper, paper products and printing	1000063	161	6,112	6,273	(160)	(6,211)	(6,372)
Refined petroleum products, chemical products and pharmaceuticals	1000067	86	17,432	17,518	(88)	(17,759)	(17,848)
Rubber and plastic products	22	72	9,105	9,177	(72)	(9,223)	(9,294)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	874	40,559	41,433	(872)	(40,620)	(41,492)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	125	10,910	11,035	(124)	(10,279)	(10,403)
Machinery and equipment	28	127	19,649	19,776	(126)	(19,451)	(19,577)
Motor vehicles and other transport equipment	1000060	97	10,473	10,570	(96)	(10,332)	(10,428)
Other products of manufacturing	1000070	684	7,701	8,385	(681)	(7,721)	(8,402)
Electricity, gas, steam and air conditioning supply	D	57	17,580	17,637	(55)	(20,530)	(20,585)
Water supply, sewerage, waste management and remediation activities	E	66	8,613	8,679	(65)	(8,755)	(8,820)
Construction	F	4,763	52,302	57,065	(4,670)	(50,232)	(54,902)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	11,360	104,785	116,145	(11,379)	(106,013)	(117,392)
Transportation and storage	H	1,526	27,410	28,937	(1,515)	(27,793)	(29,308)
Accommodation and food service activities	I	3,894	27,185	31,079	(3,867)	(27,193)	(31,060)
Information and communication	J	627	17,086	17,713	(625)	(17,797)	(18,423)
Real estate activities	L	1,483	52,940	54,423	(1,483)	(52,117)	(53,600)
Professional, scientific and technical activities	M	9,698	52,201	61,899	(9,743)	(51,071)	(60,814)
Administrative and support service activities	N	1,008	18,054	19,062	(997)	(18,222)	(19,219)
All remaining activities	1000073	9,181	21,809	30,990	(9,219)	(22,257)	(31,475)
All branches	1004999	66,801	597,451	664,251	(66,571)	(598,951)	(665,522)

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 - 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	301,538	301,390	5,317	163,329	132,744	44,212	46,068	42,464
Aug.	299,319	299,170	5,310	162,222	131,638	43,498	45,820	42,319
Sept.	298,398	298,248	5,419	160,075	132,754	44,499	45,991	42,263
Oct.	295,216	295,067	5,377	160,176	129,514	41,594	45,311	42,609
Nov.	296,161	296,013	5,194	160,348	130,471	43,401	44,794	42,277
Dec.	(298,204)	(298,058)	(5,207)	(162,571)	(130,280)	(42,876)	(44,707)	(42,698)

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 - 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	193,478	193,351	5,176	133,541	54,634	4,199	13,304	37,131
Aug.	193,014	192,887	5,168	133,182	54,536	4,186	13,268	37,083
Sept.	192,320	192,192	5,279	132,300	54,614	4,248	13,244	37,122
Oct.	191,548	191,420	5,239	131,664	54,518	4,291	12,755	37,472
Nov.	190,499	190,374	5,045	131,271	54,057	4,276	12,651	37,131
Dec.	(191,490)	(191,364)	(5,057)	(131,599)	(54,708)	(4,331)	(12,903)	(37,474)

Securitizations 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 - 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	532	78	-65	-48	-18	1	519
Aug.	-248	-83	-115	-18	-48	-49	-50
Sept.	-16	2	17	-58	-2	76	-34
Oct.	360	371	-82	..	-46	-36	71
Nov.	-287	30	-145	-105	-26	-13	-173
Dec.	(1,154)	(1,198)	(-268)	(-80)	(-237)	(49)	(229)

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	10.3	33.4	2.7	22.8	-5.3
2022	-0.5	16.5	-3.7	-45.0	12.2
2023 - Nov.	2.9	1.5	2.6	-13.7	35.1
Dec.	7.1	5.5	5.3	61.7	8.1
2024 - Jan.	9.9	42.4	1.8	-5.3	25.5
Feb.	1.3	-11.6	3.7	29.4	-4.6
Mar.	-1.8	20.3	-10.3	20.2	41.3
Apr.	-3.3	-13.9	4.6	-32.9	28.1
May.	6.5	22.5	-1.4	56.6	3.8
June.	18.1	62.3	5.5	20.1	-6.8
July.	-13.2	-44.5	-0.8	10.1	-3.1
Aug.	3.9	16.0	1.5	-13.2	3.4
Sept.	0.8	-9.2	2.4	33.5	-3.0
Oct.	6.8	21.3	4.3	-14.5	2.5
Nov.	16.7	62.0	6.6	0.4	2.6
Dec.	(-11.0)	(-35.6)	(-2.0)	(-16.1)	(5.3)

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	8.4	12.9	4.5	4.5	10.2	-1.0
2022	-7.9	-18.8	0.1	12.6	13.2	2.2
2023 - Nov.	1.6	3.4	-1.1	4.5	-31.6	-6.8
Dec.	-3.2	-7.0	-0.9	0.3	-10.8	-8.7
2024 - Jan.	-2.5	-6.5	-0.3	4.6	-22.4	-10.8
Feb.	-0.6	-0.5	-1.3	1.0	-10.8	-11.6
Mar.	-1.5	-2.0	-1.1	-2.1	-10.4	-12.5
Apr.	-2.2	-3.6	0.0	-7.5	-3.7	-11.0
May	-1.8	-1.6	0.0	-12.7	2.6	-9.0
June	3.2	-1.7	-1.7	65.8	13.5	-7.5
July	-4.5	-15.1	1.9	10.8	-3.0	-7.3
Aug.	-1.1	1.7	0.0	-18.3	6.7	-6.2
Sept.	0.9	-0.8	0.7	8.4	-5.6	-7.4
Oct.	-0.4	-3.2	1.6	3.3	-2.1	-7.2
Nov.	1.6	0.5	0.7	10.5	31.1	-2.4
Dec.	(3.1)	(2.3)	(1.7)	(7.5)	(-28.5)	(-4.4)

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 - 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.	361,820	358,989	6,752	83,957	257,880	..	181,113	51,731	95,356	542,933
Aug.	362,813	359,995	7,623	85,256	256,715	..	181,239	51,280	96,146	544,052
Sept.	363,739	360,936	8,064	84,957	257,248	..	181,516	52,563	94,763	545,254
Oct.	360,770	357,975	6,537	81,190	259,719	..	177,467	51,797	91,780	538,237
Nov.	372,817	370,023	7,706	85,187	265,255	..	178,595	52,955	91,997	551,412
Dec.	(359,069)	(356,367)	(5,755)	(85,550)	(252,673)	(..)	(176,848)	(52,066)	(91,535)	(535,917)

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 - 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
Aug.	91,682	323,665	597,378	41,538	462,798	18,758	1,535,819	29,861	1,565,680
Sept.	93,222	342,438	601,333	41,343	462,107	17,982	1,558,426	31,255	1,589,680
Oct.	94,885	350,352	602,706	42,310	464,482	18,081	1,572,817	29,948	1,602,765
Nov.	95,996	346,481	603,750	43,493	462,607	17,858	1,570,186	30,491	1,600,677
Dec.	(97,486)	(340,986)	(604,607)	(43,585)	(458,859)	(17,623)	(1,563,145)	(37,974)	(1,601,119)

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 - 4th qtr	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	1,294,395	419,727	874,668
3rd "	1,695,178	747,723	61,595	15,666	663,154	126,851	1,333,450	430,848	902,602

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 - 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	5.35	5.33	4.07
Aug.	3.84	5.20	5.15	4.39
Sept.	3.64	5.00	4.99	4.01
Oct.	3.58	4.83	4.86	3.66
Nov.	3.48	4.64	4.65	3.68
Dec.	(3.31)	(4.51)	(4.52)	(3.59)

Bank interest rates on euro loans to non-financial corporations: new business
 (percentages)

		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	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 - 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.....	5.28	5.33	5.54	5.29	5.57	5.76	5.58	5.13	5.36	5.12
Aug.	5.13	5.09	5.36	5.06	5.49	5.69	5.49	4.91	5.07	4.77
Sept.	4.90	4.90	5.24	4.83	5.32	5.50	5.32	4.63	5.01	4.49
Oct.	4.70	4.77	5.01	4.75	5.21	5.31	5.21	4.38	4.67	4.41
Nov.	4.53	4.56	4.78	4.60	5.07	5.09	5.08	4.15	4.44	4.20
Dec.	(4.40)	(4.42)	(4.76)	(4.38)	(4.95)	(4.99)	(4.96)	(4.12)	(4.58)	(4.01)

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

		Total								
		of which:			Loans up to 1 million euros			Loans over 1 million euros		
		initial period of rate fixation up to 1 year	fully collateralized loans	pure new loans		of which:			of which:	
						fully collateralized loans	pure new loans		fully collateralized loans	pure new loans
2021	42,545	36,220	5,068	37,876	14,665	2,502	13,155	27,880	2,567	24,722
2022	41,897	36,656	5,493	37,081	16,341	2,386	15,092	25,556	3,108	21,989
2023 - 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.....	43,935	39,087	5,569	38,568	15,216	2,465	13,998	28,719	3,104	24,569
Aug.....	25,262	23,352	3,217	21,874	9,613	1,522	8,725	15,649	1,695	13,149
Sept.	37,180	34,764	4,816	32,568	14,605	2,219	13,405	22,574	2,597	19,163
Oct.	40,620	35,096	4,478	34,020	15,559	2,370	14,410	25,061	2,108	19,611
Nov.	37,069	32,122	4,312	31,254	15,170	2,262	14,222	21,900	2,050	17,033
Dec.....	(53,298)	(46,138)	(5,303)	(42,874)	(18,014)	(2,283)	(16,712)	(35,283)	(3,021)	(26,162)

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 - 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
Aug.	3.59	4.68	3.40	4.10	3.39
Sept.	3.31	4.51	3.22	3.82	3.22
Oct.	3.27	4.52	3.19	3.74	3.18
Nov.	3.23	4.34	3.16	3.71	3.14
Dec.	(3.11)	(4.21)	(3.03)	(3.55)	(3.02)
	Consumer credit				
		Initial period of rate fixation		APRC	of which: pure new loans
		up to 1 year	over 1 year		
2023 - 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
Aug.	8.80	6.77	8.87	10.50	8.80
Sept.	8.75	6.75	8.81	10.47	8.75
Oct.	8.69	6.62	8.76	10.42	8.70
Nov.	8.45	6.31	8.53	10.24	8.46
Dec.	(8.44)	(6.52)	(8.53)	(10.09)	(8.44)
	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 - 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
Aug.	5.76	5.94	4.99	5.61	6.11
Sept.	5.33	5.45	4.91	5.18	5.60
Oct.	5.28	5.49	4.71	5.23	5.59
Nov.	5.30	5.55	4.59	5.14	5.49
Dec.	(4.63)	(4.79)	(4.15)	(4.62)	(4.83)

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 - 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
Aug.....	2,303	355	1,947		1,462
Sept.....	5,538	366	5,172		4,685
Oct.....	6,357	413	5,944		5,028
Nov.....	5,524	360	5,164		4,380
Dec.....	(6,303)	(408)	(5,896)		(5,251)
		Consumer credit			
		Initial period of rate fixation		of which: pure new loans	
		up to 1 year	over 1 year		
2023 - 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		4,881
Aug.....	3,141	114	3,027		3,133
Sept.....	4,603	144	4,459		4,596
Oct.....	5,047	173	4,874		5,033
Nov.....	4,671	172	4,499		4,661
Dec.....	(3,818)	(170)	(3,647)		(3,808)
		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 - 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
May	3,003	2,249	754	792	2,528
June	2,792	2,123	669	884	2,165
July.....	2,921	2,160	761	798	2,367
Aug.....	2,031	1,644	387	471	1,561
Sept.....	3,060	2,376	684	900	2,396
Oct.....	2,807	2,070	737	773	2,193
Nov.....	2,839	2,087	752	722	2,405
Dec.....	(3,322)	(2,489)	(834)	(957)	(2,715)

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 - 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
Aug.....	4.26	3.05	6.38	6.09	14.38	5.24	5.56	5.23
Sept.....	4.27	3.03	6.45	6.13	14.44	5.18	5.53	5.17
Oct.....	4.23	2.98	6.42	5.96	14.43	5.06	5.37	5.07
Nov.	4.20	2.94	6.40	5.74	14.44	4.95	5.18	4.97
Dec.....	(4.16)	(2.91)	(6.35)	(5.54)	(14.43)	(4.76)	(5.06)	(4.77)

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 - 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
Aug.....	3.30	3.31	3.31	3.34	3.29	0.37
Sept.....	3.35	3.52	3.55	3.24	3.23	0.55
Oct.....	3.31	3.63	3.68	3.12	3.07	0.91
Nov.....	3.14	3.41	3.44	3.08	2.87	0.50
Dec.....	(2.89)	(2.97)	(2.97)	(3.00)	(2.82)	(2.04)

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 - 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
Aug.....	1.00	0.92	1.26	0.54	3.40	1.67	2.71
Sept.....	0.99	0.90	1.27	0.52	3.37	1.66	2.53
Oct.....	0.96	0.88	1.19	0.49	3.34	1.64	2.50
Nov.....	0.93	0.85	1.13	0.48	3.30	1.57	2.55
Dec.....	(0.89)	(0.81)	(1.11)	(0.46)	(3.25)	(1.49)	(2.78)

	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 - 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
Aug.....	0.37	0.95	3.51	3.06	3.41
Sept.....	0.34	0.95	3.48	3.09	3.36
Oct.....	0.32	0.88	3.49	3.11	3.25
Nov.....	0.31	0.85	3.47	3.13	3.16
Dec.....	(0.29)	(0.85)	(3.42)	(3.16)	(3.06)

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 - 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
Aug.	3.34	2.88	3.20
Sept.	3.30	2.95	2.98
Oct.	3.21	2.87	3.82
Nov.	3.01	2.89	2.27
Dec.	(2.90)	(2.84)	(2.41)

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 - 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	1,433,291	1,680,216	134,163	320,461	2,134,839
July.....	247,485	1,394,304	1,641,789	133,447	320,761	2,095,997
Aug.....	247,427	1,406,415	1,653,842	133,004	321,428	2,108,274
Sept.....	246,867	1,412,128	1,658,994	134,622	320,348	2,113,964
Oct.....	247,206	1,412,525	1,659,732	137,642	320,279	2,117,653
Nov.....	247,497	1,445,977	1,693,474	137,423	319,902	2,150,799
Dec.....	(249,233)	(1,451,272)	(1,700,505)	(134,220)	(321,072)	(2,155,798)

	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 - 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	1,433,291	1,887,914	1,919,184
July.....	8,237	20,724	2,124,958	1,394,304	1,848,513	1,877,474
Aug.....	8,209	20,956	2,137,439	1,406,415	1,860,846	1,890,011
Sept.....	8,075	20,648	2,142,687	1,412,128	1,867,098	1,895,821
Oct.....	8,178	20,656	2,146,486	1,412,525	1,870,447	1,899,280
Nov.....	9,606	20,418	2,180,823	1,445,977	1,903,303	1,933,326
Dec.....	(9,211)	(20,579)	(2,185,587)	(1,451,272)	(1,906,565)	(1,936,354)

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 - 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	2,621	3,470	2,647	-506	5,611
June	1,157	34,014	35,171	-3,507	386	32,050
July	560	-38,888	-38,328	-709	300	-38,737
Aug.	-58	12,408	12,350	-411	667	12,606
Sept.	-561	5,840	5,279	1,625	-1,080	5,824
Oct.	340	38	378	2,973	-69	3,281
Nov.	291	33,016	33,307	-284	-378	32,645
Dec.	(1,736)	(5,187)	(6,923)	(-3,218)	(1,170)	(4,875)

	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 - 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.	-1,034	-110	-7,547	-6,214	-6,506	-7,650
May	-38	238	5,811	2,621	4,763	4,962
June	2,054	-715	33,389	34,014	30,892	32,230
July	-2,032	-270	-41,039	-38,888	-39,298	-41,599
Aug.	-17	237	12,826	12,408	12,664	12,884
Sept.	-130	-308	5,386	5,840	6,385	5,947
Oct.	93	4	3,378	38	2,941	3,039
Nov.	1,416	-235	33,826	33,016	32,355	33,536
Dec.	(-398)	(177)	(4,655)	(5,187)	(3,139)	(2,919)

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 - 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	455,597	801,797	92,045
July	2,124,958	36,087	151,764	191,812	478,393	821,969	86,825
Aug.	2,137,439	39,842	152,338	190,635	481,328	824,301	86,458
Sept.	2,142,687	36,043	152,075	190,606	502,051	844,732	85,090
Oct.	2,146,486	41,227	149,062	191,099	511,456	851,616	86,435
Nov.	2,180,823	46,294	149,046	195,349	527,085	871,480	85,100
Dec.	(2,185,587)	(33,940)	(151,579)	(197,196)	(521,461)	(870,236)	(88,236)

	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 - 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	1,347,007	1,112,803	1,736,686	171,197	122,969	3,083,693	244,627	-231,772
July.....	1,364,296	1,129,536	1,731,481	171,040	123,477	3,095,777	249,723	-275,660
Aug.....	1,359,410	1,125,185	1,718,771	172,003	124,063	3,078,181	247,385	-237,526
Sept.....	1,361,930	1,128,586	1,727,368	170,369	125,530	3,089,298	247,998	-228,744
Oct.	1,351,959	1,117,819	1,716,203	165,952	125,282	3,068,162	248,889	-191,286
Nov.....	1,373,592	1,141,108	1,724,385	166,615	126,332	3,097,977	260,896	-175,176
Dec.....	(1,337,644)	(1,105,165)	(1,736,700)	(165,890)	(127,147)	(3,074,345)	(257,089)	(-153,435)

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 - 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.	-7,547	5,887	-801	4,460	-5,031	-1,372	11,955
May	5,811	-5,393	-2,783	2,086	-107	-804	8,022
June	33,389	-527	1,611	2,103	-907	2,807	-12,400
July	-41,039	-510	-607	-1,043	348	-1,302	-5,166
Aug.	12,826	3,755	575	-405	-1,190	-1,020	5
Sept.	5,386	-3,799	-263	689	5,823	6,249	-1,244
Oct.	3,378	5,164	-3,014	-254	3,600	332	1,346
Nov.	33,826	5,043	-18	4,238	2,469	6,690	-1,335
Dec.	(4,655)	(-12,368)	(2,533)	(1,444)	(7,128)	(11,105)	(3,135)

	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 - 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	-7,475	-1,076	92	-11,508	-1,365	21,796
May	-1,016	992	-2,921	-1,456	978	-3,937	6,071	5,502
June	9,724	9,818	9,274	-1,960	676	18,998	-884	5,155
July	-4,185	-4,741	-5,070	-647	454	-9,255	3,963	-42,725
Aug.	-4,874	-4,339	-12,723	1,087	83	-17,597	-162	33,325
Sept.	-13,330	-12,449	9,248	-1,212	1,007	-4,082	1,057	9,617
Oct.	-270	-1,067	-9,883	-4,186	631	-10,153	-296	20,670
Nov.	1,730	3,386	7,304	136	527	9,034	5,610	29,580
Dec.	(-24,698)	(-24,696)	(13,682)	(-512)	(309)	(-11,016)	(-3,358)	(20,901)

Banks and Money: National Data

Table 3.3a

[Access to data:](#)

[SPBIO100](#)

Balance sheet of the Bank of Italy: assets

(end of period amounts in millions of euros)

	Gold and gold receivables	Claims on non-euro area residents		Lending to euro area financial sector counterparties denominated in euros					
			of which: receivables from the IMF		Refinancing operations		Fine-tuning reverse operations	Marginal lending facilities	Credits related to margin calls and other claims
					Main	Longer term			
2021	126,874	76,041	31,258	453,414	14	453,400	..	..	..
2022	134,488	78,506	32,988	356,451	712	355,739	..	..	..
2023 - 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	..	..	..
Sept.....	186,011	80,146	33,434	31,254	10,420	20,834	..	..	..
Oct.....	200,567	80,898	33,532	28,534	8,140	20,394	..	..	..
Nov.....	198,595	82,801	34,181	28,630	7,111	21,519	..	..	..
Dec.....	197,945	83,584	34,058	22,857	11,363	11,494	..	..	..
2025 - Jan.....	212,719	82,981	34,201	22,872	9,458	13,414	..	..	..

	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 - 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	141,405	1,150,256
Sept.....	1,634	641,172	14,525	44,902	1,418	6,498	131,246	1,130,890
Oct.....	1,662	632,655	14,345	45,531	1,418	6,498	134,644	1,138,836
Nov.....	2,129	639,994	14,536	45,379	1,418	6,498	123,293	1,135,355
Dec.....	2,415	620,327	14,388	44,049	1,418	6,498	129,528	1,115,092
2025 - Jan.....	2,299	614,742	14,357	45,204	1,418	6,498	133,391	1,128,565

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 - 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
Sept.....	230,064	128,157	18,056	110,101	..	..	..	31,415
Oct.	230,291	135,946	18,910	117,036	..	..	..	33,772
Nov.....	230,485	121,869	18,210	103,660	..	..	..	39,802
Dec.....	234,098	122,595	19,339	103,256	..	..	..	26,468
2025 - Jan.	230,946	128,570	17,989	110,581	..	..	..	34,382

	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 - 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	67,041	25,531	1,150,256
Sept.....	11,947	740	188,923	26,304	446,410	66,930	25,465	1,130,890
Oct.	13,916	973	201,812	26,304	428,491	67,341	25,722	1,138,846
Nov.....	15,735	1,165	204,305	26,304	428,623	67,067	26,226	1,135,355
Dec.....	19,011	915	202,215	26,304	415,924	67,566	26,376	1,115,097
2025 - Jan.	19,897	861	218,036	26,304	402,182	67,387	26,370	1,128,565

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)
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	-
12.09.2024	18.09.2024	3.50	3.90	18.09.2024	3.65	-
17.10.2024	23.10.2024	3.25	3.65	23.10.2024	3.40	-
12.12.2024	18.12.2024	3.00	3.40	18.12.2024	3.15	-
30.01.2025	5.02.2025	2.75	3.15	5.02.2025	2.90	-

Eurosystem monetary policy operations allotted by the Bank of Italy through tenders*(millions of euros; interest rates as annual percentages; daily data)*

Date of settlement	Amount		Fixed rate tenders	Variable-rate tenders			Running for ...days
	Bids	Allotment		Minimum bid rate	Marginal rate	Weighted average rate	
Main referencing operations							
27.11.2024	7,111	7,111	3.40	-	-	-	7
4.12.2024	4,265	4,265	3.40	-	-	-	7
11.12.2024	3,757	3,757	3.40	-	-	-	7
18.12.2024	5,619	5,619	3.15	-	-	-	5
23.12.2024	6,085	6,085	3.15	-	-	-	7
30.12.2024	11,363	11,363	3.15	-	-	-	9
8.01.2025	7,695	7,695	3.15	-	-	-	7
15.01.2025	5,589	5,589	3.15	-	-	-	7
22.01.2025	6,820	6,820	3.15	-	-	-	7
29.01.2025	9,458	9,458	3.15	-	-	-	7
Longer-term refinancing operations with maturity up to 3 months							
28.08.2024	1,600	1,600	4.25	-	-	-	91
25.09.2024	5,398	5,398	3.65	-	-	-	84
30.10.2024	1,030	1,030	3.40	-	-	-	91
27.11.2024	2,725	2,725	3.40	-	-	-	91
18.12.2024	7,739	7,739	3.15	-	-	-	98
29.01.2025	2,950	2,950	3.15	-	-	-	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							
12.12.2024	-	-	0.00	-	-	-	7
19.12.2024	1,020	1,020	4.59	-	-	-	21
9.01.2025	-	-	0.00	-	-	-	7
16.01.2025	-	-	0.00	-	-	-	7
23.01.2025	-	-	0.00	-	-	-	7
30.01.2025	-	-	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 - 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
Aug.	2,372,701	1,848,044	19,209	62,221	122,703	320,523
Sept.	-	-	-	-	-	-
Oct.	2,365,362	1,849,330	18,193	63,144	113,891	320,803
Nov.	-	-	-	-	-	-
Dec.	2,406,925	1,887,562	17,171	65,307	108,924	327,962

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 - 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
Aug.	-	-	-	-	-	-
Sept.	17	18,610	18,739	129	1	0.00
Oct.	22	18,499	18,621	122	..	0.00
Nov.	-	-	-	-	-	-
Dec.	17	18,634	18,746	112	..	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	
2023	10,359	449,931	247,148	1,463,429	132,882	665	21,917	94,411
2023 - 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	1,444,771	139,721	216	24,453	101,921
Aug.....	8,746	380,138	234,021	1,444,667	137,239	205	24,518	101,289
Sept.....	8,999	368,631	233,122	1,454,392	141,836	221	26,500	102,799
Oct.....	8,894	374,786	233,924	1,449,392	146,395	216	25,674	101,606
Nov.....	8,821	361,732	232,240	1,446,908	150,293	243	26,191	109,281
Dec.....	(11,071)	(369,015)	(232,181)	(1,445,988)	(149,602)	(299)	(27,060)	(105,518)
	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		
2023	51,894	361,508	135,614	29,135	95,798	14,553	72,176	
2023 - 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	363,173	129,382	30,156	106,273	14,682	81,596	
Aug.....	51,280	364,156	129,958	30,093	106,657	15,034	81,125	
Sept.....	52,563	365,183	128,953	30,460	107,889	15,529	79,470	
Oct.....	51,797	362,623	125,670	30,673	108,544	14,720	79,827	
Nov.....	52,955	375,223	125,640	30,960	110,763	15,281	81,783	
Dec.....	(52,066)	(361,925)	(124,782)	(30,541)	(107,787)	(15,611)	(79,697)	
	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				
2023	19,687	82,265	40,255	16,529	15,744	82,750	357,109	3,795,761
2023 - 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	17,156	17,400	83,302	473,660	3,866,753
Aug.....	21,756	84,907	40,746	17,430	16,526	83,328	481,700	3,855,518
Sept.....	21,838	85,972	42,625	17,941	17,021	83,447	470,426	3,855,817
Oct.....	21,915	86,724	42,615	17,500	18,231	83,689	459,779	3,845,195
Nov.....	22,441	87,346	42,790	17,518	19,434	84,655	480,137	3,882,637
Dec.....	(22,504)	(87,542)	(43,096)	(17,930)	(20,584)	(84,715)	(468,427)	(3,857,940)

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	
2023	413,794	28,510	2,007,285	276,298	16	39,764	67,890
2023 - 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	1,976,438	310,528	16	39,983	73,804
Aug.	294,756	29,967	1,996,476	309,130	724	39,376	72,579
Sept.	275,313	30,372	2,006,743	296,501	375	40,261	69,569
Oct.	270,547	29,917	1,988,564	317,727	657	40,786	68,952
Nov.	271,519	28,667	2,021,483	301,384	686	42,480	65,782
Dec.	(273,232)	(27,315)	(2,026,221)	(291,607)	(921)	(43,530)	(65,703)

	Debt securities issued	Capital and reserves	Other liabilities	Total
2023	299,099	360,365	302,740	3,795,761
2023 - 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	361,379	308,452	3,745,457
May.....	316,549	361,913	306,671	3,743,973
June.....	316,806	359,221	301,870	3,739,123
July	314,608	363,456	465,153	3,866,753
Aug.	312,850	364,294	435,367	3,855,518
Sept.	313,269	369,078	454,336	3,855,817
Oct.	312,698	370,919	444,427	3,845,194
Nov.	317,358	373,475	459,803	3,882,637
Dec.	(317,122)	(376,160)	(436,129)	(3,857,939)

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