

Banks and money: national data

11 March 2025

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www.bancaditalia.it/statistiche/index.html

Figure 1

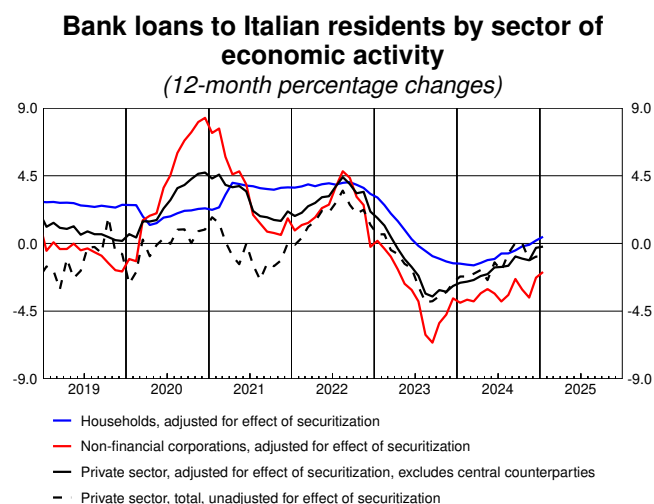
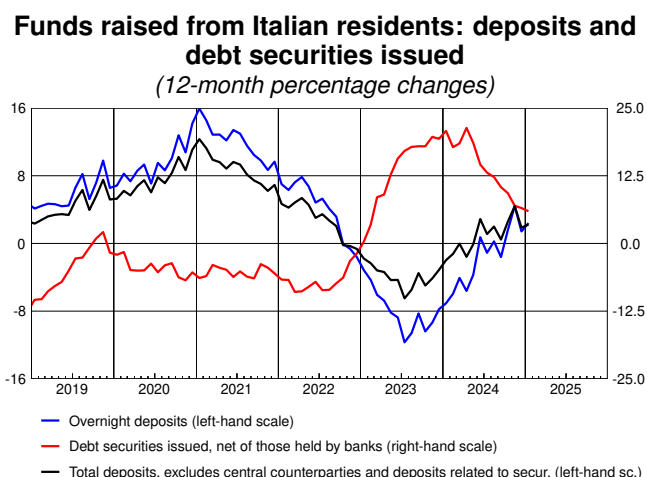


Figure 2



In January lending to the private sector, adjusted in line with the European System of Central Banks (ESCB) harmonised methodology, decreased by 0.2 per cent on an annual basis (-0.3 in December). Lending to households increased by 0.4 per cent on an annual basis (0.2 in December), while that to non-financial corporations was equal to -1.9 per cent (-2.3 in the previous month). Private sector deposits increased by 2.2 per cent on an annual basis (1.9 per cent in December); bond funding increased by 5.9 per cent on the corresponding period (6.5 in December).

Figure 3

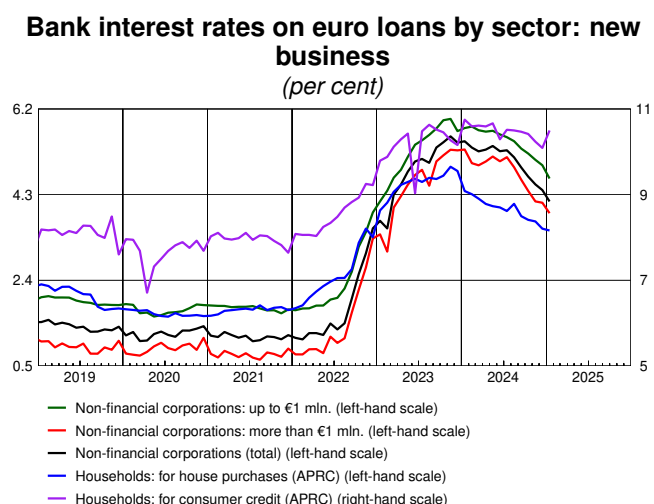
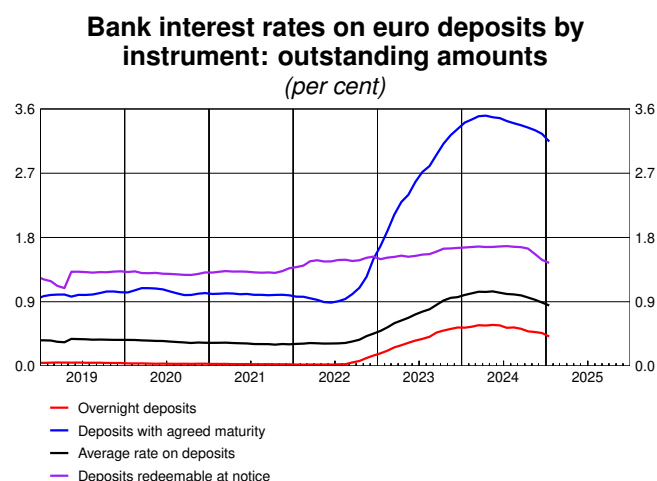


Figure 4



The interest rates on loans granted during the reference month to households for house purchase including ancillary costs (Annual Percentage Rate of Charge, APRC) came to 3.50 per cent (3.55 in December); the share of these loans with initial period of interest rate fixation up to 1 year came to 11.4 per cent in January (6.5 in the previous month). The APRC on new consumer loans came to 10.50 per cent (10.09 in the previous month). Interest rates on new lending to non-financial corporations amounted to 4.15 per cent (4.40 in the previous month); those on new loans of up to €1 million were equal to 4.66 per cent, while the rates on new loans of above that amount were equal to 3.89 per cent. Rates on the outstanding amount of deposits were equal to 0.85 per cent (0.89 in December).

Reference period: January 2025

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	2,158,243	155,450	94,425	51,894	360,281	137,525
2024 - Jan.	9,053	2,173,738	158,921	98,101	50,644	350,903	136,073
Feb.	8,795	2,186,266	157,565	97,880	50,964	352,529	135,728
Mar.	9,226	2,085,921	158,066	98,278	51,844	348,991	134,372
Apr.	9,344	2,128,840	159,129	95,859	52,121	347,766	133,178
May	8,809	2,115,752	161,206	99,334	52,182	351,438	130,683
June	8,727	2,085,251	172,049	99,459	51,310	356,318	129,514
July	8,985	2,074,994	169,458	101,922	51,731	361,845	129,357
Aug.	8,746	2,058,261	167,295	101,290	51,280	362,813	129,958
Sept.	8,999	2,055,534	174,007	102,818	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.	11,072	2,046,778	176,960	105,518	52,066	359,078	124,786
2025 - Jan.	(8,892)	(2,040,994)	(185,028)	(104,616)	(52,960)	(369,757)	(123,463)
	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	29,153	94,014	12,480	72,220	19,687	82,243	
2024 - Jan.	29,470	97,309	13,089	73,330	19,963	82,758	
Feb.	29,475	99,002	12,976	75,266	19,557	83,151	
Mar.	29,513	99,802	13,468	77,239	21,963	83,562	
Apr.	29,661	98,310	13,228	77,586	21,942	83,756	
May	29,614	100,337	13,913	79,273	21,955	84,135	
June	29,451	102,304	13,989	78,406	21,691	84,456	
July	30,166	104,198	14,429	81,596	21,723	84,923	
Aug.	30,090	104,403	14,796	81,125	21,756	84,904	
Sept.	30,454	105,458	15,397	79,477	21,838	85,964	
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.	30,543	104,889	14,957	80,099	22,504	87,533	
2025 - Jan.	(32,220)	(110,038)	(16,089)	(77,474)	(22,490)	(88,329)	
	Shares and other equity		Money market funds shares/units	Fixed assets	Remaining assets	Total assets	
	Residents of other euro area countries						
	MFIs	Other sectors					
2023	40,255	16,529	15,806	3	82,747	356,961	3,790,275
2024 - Jan.	40,200	16,638	16,137	3	82,912	332,144	3,781,385
Feb.	40,251	16,632	16,044	4	82,915	339,211	3,804,211
Mar.	40,393	16,691	16,385	4	83,099	352,339	3,721,159
Apr.	40,443	16,346	16,223	4	83,051	332,334	3,739,121
May	40,449	16,764	16,245	4	83,176	332,462	3,737,729
June	40,554	17,104	16,999	4	83,263	338,809	3,729,659
July	40,722	17,271	17,401	5	83,314	469,008	3,863,046
Aug.	40,746	17,542	16,527	6	83,341	476,080	3,850,961
Sept.	42,625	17,941	17,022	6	83,447	464,824	3,851,066
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	20,585	3	84,723	468,305	3,851,425
2025 - Jan.	(43,094)	(18,831)	(21,124)	(6)	(84,881)	(466,342)	(3,866,626)

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
2023	413,808	52,649	1,983,131	2,424,566	279,183	19	36,877	286,051
2024 - Jan.	402,194	51,778	1,955,841	2,386,221	297,050	17	37,706	301,247
Feb.	399,587	52,491	1,960,019	2,389,201	306,408	17	39,540	311,891
Mar.	316,140	52,996	1,971,667	2,316,682	283,943	17	41,530	291,325
Apr.	312,280	52,430	1,963,068	2,303,943	312,528	20	39,685	316,873
May	310,356	53,282	1,956,799	2,296,106	310,795	18	40,084	315,264
June	300,703	53,896	2,003,700	2,334,278	281,151	16	42,161	289,556
July	292,326	55,079	1,951,802	2,275,387	310,526	16	39,983	313,642
Aug.	294,755	54,534	1,971,909	2,296,774	309,130	724	39,375	311,091
Sept.....	275,310	54,651	1,982,472	2,287,545	296,504	375	40,261	298,828
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.	273,347	53,132	2,000,396	2,302,439	291,593	921	43,554	300,253
2025 - Jan.	(269,432)	(53,534)	(1,976,757)	(2,276,679)	(314,822)	(918)	(43,711)	(321,574)

	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	67,988	47,466	299,099	360,300	297,222	3,790,275
2024 - Jan.	75,235	53,683	301,126	357,796	302,641	3,781,384
Feb.	79,132	57,586	302,193	359,351	305,474	3,804,211
Mar.	75,748	53,747	309,955	365,515	303,647	3,721,159
Apr.	80,634	60,469	314,983	361,408	302,086	3,739,121
May	87,507	63,409	316,549	361,942	300,398	3,737,729
June	79,597	55,097	316,806	359,243	292,384	3,729,658
July	73,804	50,876	314,608	363,068	461,833	3,863,046
Aug.	72,579	49,354	312,850	364,324	430,780	3,850,960
Sept.....	69,569	46,521	313,269	369,070	449,585	3,851,067
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.	65,643	45,603	317,123	376,397	429,318	3,851,425
2025 - Jan.	(66,693)	(46,600)	(318,436)	(371,157)	(451,166)	(3,866,626)

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	413,808	261,770	197,812	28,510	24,139	13,531	6,660	294,581	95,540
2024 - Jan.	402,194	254,552	192,087	26,427	25,351	15,110	7,455	295,848	99,644
Feb.	399,587	252,381	190,388	27,018	25,473	15,394	6,461	299,200	101,699
Mar.	316,140	249,384	184,562	28,501	24,495	15,606	6,406	295,926	99,855
Apr.	312,280	246,427	183,808	27,487	24,943	14,585	7,419	291,584	97,925
May	310,356	246,730	184,548	28,112	25,170	15,424	7,332	283,840	90,653
June	300,703	250,074	185,198	29,938	23,958	14,421	6,935	298,713	101,434
July	292,326	243,559	181,790	30,443	24,636	15,161	7,668	285,553	90,894
Aug.	294,755	247,508	184,927	29,967	24,567	14,958	6,983	287,862	96,257
Sept.	275,310	242,808	181,422	30,372	24,279	14,912	7,140	305,930	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.	273,347	247,881	184,875	27,315	25,817	15,409	7,358	281,202	84,573
2025 - Jan.	(269,432)	(245,087)	(179,669)	(26,789)	(26,745)	(15,816)	(8,688)	(287,758)	(89,684)
	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	421,622	1,128,772	82,461	35,504	279,183	277,282	109,817		
2024 - Jan.	392,562	1,127,448	81,551	35,868	297,050	295,221	107,620		
Feb.	392,389	1,128,496	82,012	36,067	306,408	304,788	108,885		
Mar.	417,067	1,117,179	83,433	36,051	283,943	279,896	113,603		
Apr.	409,455	1,119,668	84,034	36,324	312,528	308,276	109,380		
May	417,400	1,111,905	84,281	36,617	310,795	307,444	108,760		
June	445,660	1,114,237	86,682	37,053	281,151	277,537	113,210		
July	409,127	1,112,475	85,427	36,390	310,526	307,167	115,084		
Aug.	424,145	1,116,973	84,521	36,468	309,130	304,953	118,903		
Sept.	415,735	1,119,135	82,878	36,742	296,504	292,408	119,075		
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.	435,901	1,141,079	83,050	36,396	291,593	288,751	118,565		
2025 - Jan.	(406,226)	(1,139,293)	(82,634)	(36,342)	(314,822)	(311,719)	(116,231)		
	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	21,279	4,705	10,893	67,988	33,259		
2024 - Jan.	17	21,218	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	75,748	38,644			
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	24,202	4,233	15,119	65,643	31,770			
2025 - Jan.	(918)	(24,728)	(3,955)	(15,028)	(66,693)	(31,465)			

Banks and Money: National Data

Table 1.4

Access to data:

[BSIB0400](#)

Deposits by sector of economic activity and debt securities issued

(flows in millions of euros)

	Deposits of other domestic sectors (net of central counterparties)				Debt securities issued, net of securities purchased by banks
	of which:				
	Non-financial corporations	Households	Other financial institutions		
2021	118,750	43,155	62,043	9,115	-12,150
2022	-11,971	-4,267	13,884	-20,711	-3,679
2023 - Dec.	54,480	25,114	27,792	4,421	1,322
2024 - Jan.	-30,887	-29,220	-1,907	-2,112	1,720
Feb.	2,797	-164	1,709	1,960	480
Mar.	14,920	24,677	-9,913	-2	7,122
Apr.	-5,833	-7,670	3,349	-1,498	4,483
May	4,203	8,205	-7,196	2,428	1,920
June	34,153	28,133	5,136	2,300	850
July	-40,976	-36,467	-3,662	-2,327	-2,067
Aug.	14,490	15,202	3,715	-3,560	-727
Sept.....	-2,423	-8,334	812	4,979	-446
Oct.	4,552	4,589	-64	-1,683	-494
Nov.	26,047	19,309	4,017	3,368	3,029
Dec.	11,928	-4,322	17,666	-996	380
2025 - Jan.	(-24,941)	(-29,723)	(-2,268)	(5,318)	(376)

Banks and Money: National Data

Table 1.5

[Access to data:](#)

[BSIB0500](#)

Funds raised from other General government and other sectors, by maturity and type

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

	Deposits of residents of Italy						
	Overnight deposits	Deposits with agreed maturity			Deposits redeemable at notice	Repos	of which: with central counterparties
		Up to 2 years	More than 2 years				
				of which: related to operations of loans sales			
2023	1,343,769	107,036	143,670	117,750	315,502	97,293	95,540
2024 - Jan.	1,303,101	115,013	143,052	116,345	318,290	101,735	99,644
Feb.	1,301,379	119,465	142,472	115,675	318,396	103,780	101,699
Mar.	1,312,870	122,081	141,180	114,011	318,109	101,922	99,855
Apr.	1,307,386	121,791	140,299	113,128	318,547	99,989	97,925
May	1,309,577	124,054	137,513	110,515	318,029	92,797	90,653
June	1,346,253	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.	1,316,878	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.	1,363,635	118,595	138,857	111,147	318,334	86,792	84,573
2025 - Jan.	(1,335,012)	(118,815)	(137,641)	(110,274)	(320,236)	(91,798)	(89,684)
	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	12,436	9,023	319	4,576	34,429	
2024 - Jan.	11,520	12,978	9,189	334	3,688	34,507	
Feb.	11,492	13,480	9,343	325	4,903	34,889	
Mar.	11,145	13,519	9,318	319	7,230	36,804	
Apr.	10,596	13,215	9,350	325	6,201	35,230	
May	10,669	13,586	9,436	324	6,070	36,338	
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.	10,523	15,625	9,750	665	6,992	33,873	
2025 - Jan.	(11,623)	(15,237)	(9,858)	(674)	(6,320)	(35,228)	
	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	130,445	76,410	51,894	2,377,678	
2024 - Jan.	20,282	280,844	132,351	77,756	50,644	2,354,534	
Feb.	20,724	281,469	132,144	76,054	50,964	2,362,117	
Mar.	22,274	287,681	136,145	78,197	51,844	2,384,453	
Apr.	22,256	292,727	139,015	80,010	52,121	2,377,911	
May	22,061	294,487	139,358	78,682	52,182	2,374,942	
June	21,331	295,475	146,165	84,970	51,310	2,422,725	
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	2,391,947	
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	298,374	154,019	85,047	52,066	2,420,764	
2025 - Jan.	(18,470)	(299,967)	(155,871)	(83,971)	(52,960)	(2,400,877)	

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
2023	447,765	259,227	197,812	183,849	63,310	3,593	171,414	33,771
2024 - Jan.	474,834	251,649	192,087	177,743	63,829	3,826	170,407	38,256
Feb.	490,298	249,730	190,388	173,940	63,831	4,069	172,888	43,484
Mar.	387,080	245,213	184,562	173,919	63,898	4,154	176,689	43,087
Apr.	436,020	243,216	183,808	172,206	63,879	4,317	174,931	45,678
May	433,956	243,755	184,548	170,379	63,696	4,442	166,224	37,866
June	386,093	245,527	185,198	170,426	63,554	4,433	186,403	47,362
July	395,698	240,655	181,790	171,449	63,096	5,173	167,896	32,315
Aug.	379,564	243,288	184,927	171,026	62,997	5,170	178,532	46,515
Sept.	368,045	240,212	181,422	170,006	63,116	5,354	184,924	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.	368,448	245,354	184,875	169,958	62,366	6,109	172,979	29,449
2025 - Jan.	(369,388)	(240,876)	(179,669)	(169,942)	(62,959)	(6,130)	(167,164)	(31,848)
	Residents of Italy				Residents of other euro area countries			
	Other sectors				MFIs	of which: banks	of which: intragroup positions	
	Non-financial corporations	Households		Non-profit institutions				
		Consumer households	Producer households					
2023	617,890	591,926	71,191	7,305	133,031	132,753	90,046	
2024 - Jan.	614,756	590,395	70,731	7,216	136,599	136,389	97,278	
Feb.	614,432	589,388	70,292	7,128	135,669	135,456	93,767	
Mar.	613,370	589,840	69,852	7,118	135,149	134,888	93,125	
Apr.	611,169	589,673	69,603	7,041	136,028	135,802	92,401	
May	612,715	588,094	69,205	7,039	138,869	138,645	92,755	
June	609,930	589,329	68,711	6,372	147,311	147,035	102,378	
July	605,682	591,098	68,540	6,362	144,789	144,498	94,011	
Aug.	597,724	588,990	67,964	6,292	142,572	142,265	93,140	
Sept.	599,441	590,610	67,638	6,400	147,305	146,739	94,824	
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.	598,948	594,708	66,571	6,693	149,602	149,055	95,883	
2025 - Jan.	(598,069)	(595,439)	(65,215)	(6,688)	(158,035)	(157,610)	(103,070)	
	Residents of other euro area countries				Rest of the world			
	General government	Other sectors		Non-financial corporations	Households		of which: banks	
		Insurance companies, pension funds and other financial institutions						
2023	650	9,753	11,189	827	94,425	47,433		
2024 - Jan.	617	9,718	11,165	822	98,101	50,459		
Feb.	575	9,919	10,575	827	97,880	49,872		
Mar.	239	11,182	10,669	829	98,278	49,984		
Apr.	232	11,800	10,241	829	95,859	48,206		
May	226	11,262	10,022	828	99,334	52,373		
June	226	12,396	11,277	839	99,459	51,336		
July	216	11,835	11,775	842	101,922	52,562		
Aug.	205	11,984	11,693	841	101,290	52,708		
Sept.	221	13,438	12,186	857	102,818	52,608		
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		
2025 - Jan.	(235)	(13,168)	(12,699)	(891)	(104,616)	(53,660)		

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 - Dec.	1,278	-6,000	-1,199	-34	420	-1,584	8,052
2024 - Jan.	-10,723	-3,594	-1,840	-88	-772	-980	-5,525
Feb.	-4,155	-201	-1,459	246	-278	-1,427	-2,741
Mar.	3,967	-718	398	869	220	-690	4,198
Apr.	-6,664	-2,073	-398	652	-70	-980	-4,353
May	-1,634	1,772	-2,652	547	-2,471	-729	-879
June	8,147	-2,666	152	683	881	-1,413	10,669
July	-4,685	-3,847	1,867	928	1,446	-506	-3,442
Aug.	-13,972	-7,758	-2,676	-494	-904	-1,277	-3,536
Sept.	7,439	1,996	1,779	584	984	210	3,469
Oct.	-5,430	-3,637	1,716	922	1,305	-510	-3,432
Nov.	6,155	1,912	1,454	771	978	-295	2,685
Dec.	13,085	2,356	1,077	363	1,384	-670	8,932
2025 - Jan.	(-9,289)	(-788)	(-300)	(4)	(382)	(-685)	(-8,223)

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 - Dec.	1,710,478	422,334	243,158	1,044,985	617,890	141,549	154,607	321,735
2024 - Jan.	1,698,904	412,732	243,409	1,042,764	614,756	138,443	155,449	320,864
Feb.	1,695,968	409,300	244,647	1,042,022	614,432	138,098	156,479	319,856
Mar.	1,698,841	413,826	244,934	1,040,081	613,370	139,555	156,494	317,322
Apr.	1,692,820	411,838	243,735	1,037,247	611,169	140,661	155,721	314,788
May	1,681,795	401,690	245,588	1,034,517	612,715	141,427	157,187	314,101
June	1,699,158	419,201	247,280	1,032,677	609,930	143,267	157,060	309,603
July	1,679,296	401,676	248,460	1,029,160	605,682	143,931	156,197	305,554
Aug.	1,678,697	404,057	248,843	1,025,797	597,724	137,313	156,824	303,588
Sept.	1,687,489	415,778	247,187	1,024,525	599,441	142,502	156,496	300,443
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.	1,678,330	405,831	253,545	1,018,954	598,948	145,996	159,458	293,494
2025 - Jan.	(1,671,606)	(399,339)	(254,223)	(1,018,044)	(598,069)	(144,206)	(160,676)	(293,188)

	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 - Dec.	670,422	3,835	32,157	85,119	672	423,978	37,290	14,060	73,311
2024 - Jan.	668,343	3,492	32,294	85,195	574	422,976	37,289	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.	666,318	3,551	32,929	86,038	561	422,771	36,011	13,576	70,881
May	664,339	3,675	33,051	86,282	560	420,261	36,809	13,689	70,012
June	664,412	3,704	33,382	86,533	544	421,111	35,969	13,721	69,448
July	666,000	3,913	33,673	86,863	560	422,479	35,999	13,689	68,825
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.	667,971	4,133	34,549	87,480	465	425,758	36,316	13,446	65,824
2025 - Jan.	(667,342)	(3,700)	(34,715)	(87,477)	(467)	(426,107)	(36,080)	(13,476)	(65,321)

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		December 2024			January 2025		
		Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	19,200	19,028	38,228	(19,093)	(18,708)	(37,801)
Mining and quarrying.....	B	22	1,627	1,649	(22)	(1,665)	(1,687)
Manufacturing.....	C	3,730	176,317	180,047	(3,669)	(175,639)	(179,309)
Food, beverages and tobacco products.....	1000061	685	33,011	33,696	(678)	(32,758)	(33,436)
Textiles, clothing and leather products.....	1000062	406	14,169	14,575	(398)	(14,181)	(14,578)
Wood and wood products and furnishings.....	1000066	420	7,541	7,961	(415)	(7,655)	(8,069)
Paper, paper products and printing.....	1000063	160	6,212	6,372	(158)	(6,188)	(6,346)
Refined petroleum products, chemical products and pharmaceuticals.....	1000067	88	17,759	17,847	(88)	(16,867)	(16,954)
Rubber and plastic products.....	22	72	9,223	9,295	(71)	(9,241)	(9,311)
Basic metals, fabricated metal products and non-metallic mineral products.....	1000068	872	40,620	41,492	(857)	(40,855)	(41,712)
Electronics products, electrical and non-electrical equipment and apparatus.....	1000069	124	10,279	10,403	(124)	(10,161)	(10,285)
Machinery and equipment.....	28	126	19,451	19,577	(117)	(19,392)	(19,509)
Motor vehicles and other transport equipment.....	1000060	96	10,332	10,428	(96)	(10,505)	(10,601)
Other products of manufacturing.....	1000070	681	7,721	8,402	(669)	(7,837)	(8,506)
Electricity, gas, steam and air conditioning supply.....	D	55	20,530	20,586	(56)	(19,827)	(19,883)
Water supply, sewerage, waste management and remediation activities.....	E	65	8,755	8,820	(64)	(8,752)	(8,816)
Construction.....	F	4,670	50,232	54,902	(4,560)	(49,440)	(54,000)
Wholesale and retail trade, repair of motor vehicles and motorcycles.....	G	11,379	106,015	117,394	(10,713)	(105,591)	(116,304)
Transportation and storage.....	H	1,515	27,794	29,309	(1,451)	(26,826)	(28,277)
Accommodation and food service activities.....	I	3,867	27,193	31,060	(3,787)	(27,433)	(31,220)
Information and communication.....	J	625	17,797	18,422	(609)	(20,015)	(20,624)
Real estate activities.....	L	1,483	52,119	53,602	(1,466)	(52,080)	(53,546)
Professional, scientific and technical activities.....	M	9,743	51,097	60,840	(9,627)	(51,902)	(61,528)
Administrative and support service activities.....	N	997	18,222	19,219	(972)	(18,350)	(19,322)
All remaining activities.....	1000073	9,219	22,222	31,441	(9,125)	(21,841)	(30,966)
All branches	1004999	66,571	598,948	665,518	(65,215)	(598,069)	(663,284)

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 - Dec.	308,635	308,483	5,876	169,718	132,889	43,301	46,007	43,581
2024 - Jan.	302,860	302,707	5,868	167,889	128,950	42,532	43,193	43,225
Feb.	300,229	300,077	5,739	166,857	127,481	41,729	42,813	42,940
Mar.	297,396	297,242	5,591	165,281	126,370	41,197	42,640	42,533
Apr.	301,469	301,316	5,561	165,183	130,572	41,552	45,794	43,225
May	300,789	300,638	5,495	165,312	129,830	41,445	45,355	43,030
June	303,556	303,406	5,417	164,468	133,521	44,690	46,300	42,531
July	301,555	301,407	5,665	162,994	132,748	44,212	46,069	42,467
Aug.	299,336	299,187	5,658	161,887	131,642	43,498	45,822	42,322
Sept.	298,459	298,309	5,420	160,060	132,829	44,500	46,008	42,321
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.	299,295	299,149	5,212	163,018	130,919	43,315	44,804	42,799
2025 - Jan.	(292,124)	(291,983)	(5,192)	(161,235)	(125,555)	(42,478)	(40,330)	(42,747)

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 - Dec.	197,420	197,287	5,747	139,732	51,808	4,097	10,013	37,697
2024 - Jan.	196,294	196,161	5,738	138,297	52,126	4,096	10,519	37,511
Feb.	195,178	195,045	5,596	137,718	51,732	4,073	10,467	37,192
Mar.	194,178	194,046	5,449	136,869	51,728	4,225	10,594	36,909
Apr.	193,541	193,409	5,422	136,101	51,885	4,137	10,557	37,192
May	195,958	195,826	5,355	135,252	55,218	4,155	13,573	37,490
June	194,097	193,969	5,275	134,000	54,694	4,179	13,417	37,097
July	193,495	193,368	5,524	133,206	54,638	4,199	13,305	37,133
Aug.	193,031	192,903	5,516	132,847	54,540	4,186	13,269	37,085
Sept.	192,381	192,254	5,280	132,285	54,689	4,249	13,260	37,180
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.	192,159	192,032	5,062	132,045	54,925	4,350	12,980	37,595
2025 - Jan.	(191,403)	(191,276)	(5,051)	(131,203)	(55,023)	(4,364)	(12,968)	(37,691)

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 - Dec.	808	725	45	25	90	-70	39
2024 - Jan.	-8	207	-221	-69	7	-159	7
Feb.	-415	-125	-158	-19	1	-140	-131
Mar.	117	140	-82	-84	-2	3	59
Apr.	-230	90	-391	-249	..	-143	72
May	3,340	-197	3,567	180	3,027	360	-31
June	-159	32	-137	-45	-61	-31	-54
July	532	78	-65	-48	-18	1	519
Aug.	-248	-83	-115	-18	-48	-49	-50
Sept.	-53	-34	15	-58	-2	75	-34
Oct.	401	409	-80	..	-46	-34	71
Nov.	-287	30	-145	-105	-26	-13	-173
Dec.	1,102	1,144	-286	-79	-214	7	248
2025 - Jan.	(-142)	(-64)	(-60)	(-28)	(12)	(-44)	(-18)

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	10.8	36.2	2.6	30.4	-5.3
2022	0.3	21.1	-3.9	-39.5	12.8
2023 - Dec.....	8.6	12.5	5.0	81.1	9.6
2024 - Jan.....	7.6	33.5	1.8	-21.9	20.1
Feb.	1.6	-13.0	4.0	39.3	-3.6
Mar.	-1.9	20.6	-10.5	18.1	41.3
Apr.	-3.5	-14.0	4.7	-36.6	28.8
May.....	6.3	21.6	-1.5	58.1	3.1
June.....	18.4	62.9	5.6	22.4	-6.4
July.....	-15.7	-50.6	-1.0	9.2	-4.0
Aug.	6.8	29.7	1.5	-12.0	3.4
Sept.	0.8	-9.6	2.3	36.0	-2.9
Oct.	6.7	20.9	4.1	-13.1	2.2
Nov.	17.2	62.0	6.8	7.6	2.4
Dec.....	-11.9	-36.7	-2.4	-21.8	5.7
2025 - Jan.....	(7.1)	(16.7)	(-0.5)	(120.2)	(10.4)

Table 1.14

[Access to data:](#)

[BSID0200](#)

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

(percentage changes, seasonally-adjusted data)

	Total loans to other domestic sectors (net of CCP)				Holdings of securities other than shares	
	of which:				One-month percentage changes	12-month percentage changes
	Non-financial corporations	Households	Other financial institutions			
2021	7.9	11.9	4.5	3.5	11.2	-0.9
2022	-8.8	-20.0	-0.1	10.4	15.9	2.4
2023 - Dec.....	-4.7	-8.9	-1.5	-2.9	-6.9	-8.6
2024 - Jan.....	-2.6	-6.9	-0.9	9.6	-25.4	-10.8
Feb.	0.0	0.3	-0.8	1.5	-11.7	-11.6
Mar.	-1.7	-2.1	-1.2	-2.8	-9.8	-12.5
Apr.	-2.3	-3.8	-0.0	-7.4	-4.7	-11.0
May.....	-1.7	-1.2	0.1	-13.6	-0.4	-9.1
June.....	3.4	-1.6	-1.7	69.1	15.1	-7.5
July.....	-4.5	-15.3	2.1	10.9	-3.1	-7.4
Aug.....	-0.6	3.0	-0.1	-18.5	6.8	-6.2
Sept.....	0.9	-0.7	0.7	8.4	-5.1	-7.4
Oct.....	-0.1	-2.7	1.6	3.1	-3.1	-7.3
Nov.	1.5	0.6	0.6	10.1	30.4	-2.4
Dec.....	3.3	2.6	1.8	7.2	-27.6	-4.4
2025 - Jan.....	(-0.5)	(-0.4)	(2.0)	(-12.1)	(21.0)	(-0.5)

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 - Dec.....	360,281	357,293	7,763	85,776	252,642	..	189,418	51,894	101,298	549,699
2024 - Jan.....	350,903	347,944	7,586	85,179	244,166	..	186,717	50,644	100,576	537,620
Feb.	352,529	349,583	9,142	81,447	248,371	..	186,692	50,964	100,097	539,221
Mar.	348,991	346,046	8,301	80,704	246,544	..	186,216	51,844	98,753	535,208
Apr.	347,766	344,847	8,317	80,633	245,632	..	185,298	52,121	98,278	533,064
May.....	351,438	348,499	8,522	83,288	246,559	..	182,864	52,182	96,147	534,302
June.....	356,318	353,450	8,560	83,492	250,937	..	180,824	51,310	95,132	537,142
July.....	361,845	359,014	6,752	83,957	257,903	..	181,088	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.	359,078	356,376	5,780	85,851	252,673	..	176,851	52,066	91,536	535,929
2025 - Jan.....	(369,757)	(367,059)	(6,565)	(84,532)	(263,919)	(..)	(176,423)	(52,960)	(90,687)	(546,180)

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 - Dec.....	80,725	270,877	583,219	41,705	411,755	16,553	1,404,835	28,929	1,433,764
2024 - Jan.....	80,726	284,301	587,063	41,700	417,384	16,754	1,427,928	29,300	1,457,228
Feb.....	83,159	293,353	589,453	41,817	424,149	17,024	1,448,955	29,514	1,478,469
Mar.....	86,508	295,333	589,486	42,579	442,583	17,743	1,474,232	30,176	1,504,408
Apr.....	86,933	303,282	591,978	42,422	446,328	17,916	1,488,859	29,389	1,518,248
May.....	87,070	306,244	592,650	41,735	456,479	18,446	1,502,625	28,402	1,531,027
June.....	89,326	311,967	594,971	41,261	461,684	18,715	1,517,924	29,527	1,547,451
July.....	90,751	306,211	596,148	40,940	462,455	18,726	1,515,230	30,551	1,545,781
Aug.....	91,681	323,664	597,378	41,538	462,701	18,758	1,535,720	29,861	1,565,581
Sept.....	93,220	342,436	601,333	41,343	462,107	17,982	1,558,420	31,255	1,589,675
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.....	95,934	340,699	605,074	43,897	458,073	17,600	1,561,276	37,573	1,598,850
2025 - Jan.....	(97,832)	(346,166)	(606,592)	(43,538)	(462,616)	(17,701)	(1,574,446)	(31,670)	(1,606,115)

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				
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 "	1,352,228	676,992	62,261	18,197	589,133	113,186	1,229,698	392,058	837,640	
2024 - 1st qtr	1,410,639	708,833	58,683	13,571	628,901	121,093	1,287,481	422,885	864,595	
2nd"	1,455,875	722,818	62,419	16,615	636,086	125,455	1,294,480	419,682	874,798	
3rd "	1,695,178	747,723	61,595	15,666	663,154	126,851	1,333,450	430,848	902,602	
4th "	(1,571,626)	(722,183)	(58,806)	(15,124)	(641,169)	(147,172)	(1,369,439)	(439,037)	(930,402)	

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
2022	2.95	3.41	3.39	3.13
2023	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
2025 - Jan.	(3.15)	(4.31)	(4.30)	(3.53)

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
2022	3.55	3.57	3.71	3.59	3.90	4.21	3.94	3.33	3.33	3.35
2023	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	4.02
2025 - Jan.....	(4.15)	(4.19)	(4.60)	(4.16)	(4.66)	(4.89)	(4.65)	(3.89)	(4.26)	(3.86)

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
2022	41,897	36,656	5,493	37,081	16,341	2,386	15,092	25,556	3,108	21,989
2023	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.	53,425	46,265	5,294	42,882	18,014	2,279	16,712	35,411	3,015	26,170
2025 - Jan.....	(40,167)	(34,927)	(4,629)	(32,708)	(13,605)	(2,483)	(12,436)	(26,562)	(2,146)	(20,272)

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		
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
2025 - Jan.	(3.12)	(3.40)	(3.08)	(3.50)	(3.07)
	Consumer credit				
		Initial period of rate fixation		APRC	of which: pure new loans
		up to 1 year	over 1 year		
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
2025 - Jan.	(8.65)	(6.17)	(8.73)	(10.50)	(8.65)
	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		
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
2025 - Jan.	(4.70)	(4.73)	(4.56)	(4.99)	(4.87)

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		
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	
2025 - Jan.	(5,514)	(627)	(4,887)	(3,978)	

		Consumer credit			
		Initial period of rate fixation		of which: pure new loans	
		up to 1 year	over 1 year		
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	
2025 - Jan.	(4,437)	(150)	(4,288)	(4,426)	

		Loans for other purposes			
		Initial period of rate fixation		of which:	of which:
		up to 1 year	over 1 year	producer households	pure new loans
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
2025 - Jan.	(3,669)	(2,954)	(715)	(793)	(3,087)

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
2022	3.27	2.30	4.91	4.02	14.76	3.12	3.60	3.06
2023	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
2025 - Jan.	(4.10)	(2.84)	(6.33)	(5.49)	(14.40)	(4.56)	(4.94)	(4.55)

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			
2022	2.16	2.07	2.00	2.28	2.20	0.08
2023	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
2025 - Jan.....	(2.66)	(2.78)	(2.77)	(2.83)	(2.59)	(1.00)

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				
2022	0.45	0.50	0.30	0.15	1.50	1.53	1.22
2023	0.96	0.86	1.26	0.54	3.32	1.65	2.78
2024 - Jan.....	1.00	0.89	1.33	0.54	3.41	1.66	2.84
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
2025 - Jan.....	(0.85)	(0.79)	(1.04)	(0.41)	(3.14)	(1.44)	(2.20)

	Overnight deposits		Deposits with agreed maturity		
	Households	Non-financial corporations	Households		Non-financial corporations
			up to 2 years	over 2 years	
2022	0.12	0.21	1.18	1.53	1.74
2023	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
2025 - Jan.....	(0.27)	(0.77)	(3.33)	(3.17)	(2.87)

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
2022	0.86	2.12	4.35
2023	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
2025 - Jan.	(2.78)	(2.85)	(3.44)

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 - 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	1,412,526	1,659,733	137,643	320,280	2,117,656
Nov.....	247,497	1,445,977	1,693,474	137,424	319,901	2,150,799
Dec.....	249,232	1,451,300	1,700,532	134,220	321,072	2,155,824
2025 - Jan.	(247,967)	(1,430,559)	(1,678,525)	(134,052)	(322,201)	(2,134,779)

	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 - 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	20,655	2,146,489	1,412,526	1,870,450	1,899,283
Nov.....	9,605	20,418	2,180,822	1,445,977	1,903,301	1,933,324
Dec.....	9,211	20,579	2,185,614	1,451,300	1,906,593	1,936,382
2025 - Jan.	(8,434)	(20,766)	(2,163,979)	(1,430,559)	(1,886,812)	(1,916,012)

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 - 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	19	359	2,970	-68	3,261
Nov.....	291	32,988	33,279	-288	-379	32,612
Dec.....	1,735	5,212	6,946	-3,218	1,170	4,898
2025 - Jan.	(-1,265)	(-20,816)	(-22,081)	(-177)	(1,129)	(-21,130)

	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 - 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.	91	10	3,362	19	2,921	3,023
Nov.....	1,413	-226	33,799	32,988	32,320	33,506
Dec.....	-398	177	4,678	5,212	3,164	2,943
2025 - Jan.	(-778)	(189)	(-21,718)	(-20,816)	(-19,865)	(-20,453)

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 - 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.	2,146,489	41,227	149,061	191,099	511,457	851,617	86,435
Nov.....	2,180,822	46,293	149,046	195,349	527,085	871,480	85,100
Dec.....	2,185,614	33,940	151,568	197,192	521,698	870,457	88,228
2025 - Jan.	(2,163,979)	(41,217)	(150,977)	(196,984)	(529,838)	(877,798)	(90,161)

	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 - 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.	1,351,958	1,117,818	1,716,203	165,953	125,282	3,068,161	248,888	-191,281
Nov.....	1,373,593	1,141,108	1,724,383	166,613	126,332	3,097,976	260,896	-175,177
Dec.....	1,337,905	1,105,283	1,736,059	165,240	127,138	3,073,964	257,492	-153,218
2025 - Jan.	(1,350,410)	(1,117,274)	(1,728,315)	(164,673)	(129,971)	(3,078,725)	(253,765)	(-159,335)

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 - 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.	3,362	5,184	-3,014	-288	3,601	299	1,009
Nov.	33,799	5,066	-18	4,163	2,469	6,614	-1,986
Dec.	4,678	-12,368	2,522	1,436	7,374	11,332	3,127
2025 - Jan.	(-21,718)	(7,278)	(-592)	(-179)	(-7,891)	(-8,662)	(1,933)

	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 - 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.	-219	-1,015	-10,428	-4,240	156	-10,647	-372	20,873
Nov.	1,782	3,438	7,299	71	604	9,081	5,763	28,649
Dec.....	-24,425	-24,566	13,340	-1,038	437	-11,085	-3,060	20,914
2025 - Jan.	(13,358)	(12,844)	(-10,586)	(-468)	(-521)	(2,772)	(-5,041)	(-18,900)

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				
2022	134,488	78,506	32,988	356,451	712	355,739	..	..	..
2023	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	..	..	..
Feb.	216,509	83,514	34,234	21,749	9,850	11,899	..	..	..

	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			
2022	1,212	670,156	14,268	58,675	1,510	6,854	169,736	1,483,493
2023	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	133,392	1,128,565
Feb.	2,163	608,263	14,384	45,683	1,418	6,498	130,153	1,122,415

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	
2022	245,701	245,002	22,428	222,574	..	..	..	62,992
2023	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
Feb.	230,738	118,136	17,848	100,288	..	..	..	34,626

	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
2022	6,871	556	130,573	26,304	684,310	81,184	26,311	1,483,493
2023	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
Feb.	18,111	789	222,782	26,304	403,736	67,195	26,429	1,122,415

Banks and Money: National Data

Table 3.4

Access to data:
[TUFF0100](#)

Official Eurosystem interest rates (percentages)

Date announced	Deposits and marginal lending facility operations			Main refinancing operations		
	Date effective	Deposit facility	Marginal lending facility	Date effective	Fixed rate (fixed rate tenders)	Minimum bid rate (variable rate tenders)
5.12.2002	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	-
6.03.2025	12.03.2025	2.50	2.90	12.03.2025	2.65	-

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

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

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 - 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
2025 - Jan.	2,386,762	1,861,216	16,906	65,454	113,784	329,402

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					
2022	Dec.	19,066	21,291	2,225	4	2.00
2023	Dec.	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
2025 - Jan.	-	-	-	-	-	-
Feb.....	4	18,637	18,757	120	3	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	448,146	247,159	1,463,319	133,031	650	21,769	94,425
2024 - Jan.	9,053	475,330	241,573	1,457,332	136,599	617	21,704	98,101
Feb.	8,795	490,693	237,771	1,458,198	135,669	575	21,321	97,880
Mar.	9,226	387,498	237,817	1,461,024	135,149	239	22,679	98,278
Apr.	9,344	436,486	236,085	1,456,735	136,028	232	22,870	95,859
May	8,809	434,416	234,075	1,447,720	138,869	226	22,112	99,334
June	8,727	386,512	233,980	1,465,178	147,311	226	24,512	99,459
July	8,985	396,262	234,546	1,444,751	144,789	216	24,453	101,922
Aug.	8,746	380,138	234,023	1,444,673	142,572	205	24,518	101,290
Sept.	8,999	368,631	233,122	1,454,368	147,305	221	26,481	102,818
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.	11,072	369,098	232,324	1,446,006	149,602	299	27,060	105,518
2025 - Jan.	(8,892)	(370,148)	(232,901)	(1,438,705)	(158,035)	(235)	(26,757)	(104,616)
	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		
2023	51,894	361,508	137,525	29,156	95,854	12,480	72,220	
2024 - Jan.	50,644	352,019	136,073	29,474	99,297	13,089	73,330	
Feb.	50,964	353,663	135,728	29,479	101,077	12,976	75,266	
Mar.	51,844	350,026	134,372	29,518	102,056	13,468	77,239	
Apr.	52,121	348,906	133,178	29,666	100,501	13,228	77,586	
May	52,182	352,649	130,683	29,618	102,639	13,913	79,273	
June	51,310	357,698	129,514	29,456	104,521	13,989	78,406	
July	51,731	363,198	129,357	30,171	106,394	14,429	81,596	
Aug.	51,280	364,156	129,958	30,096	106,778	14,796	81,125	
Sept.	52,563	365,183	128,953	30,460	108,019	15,397	79,477	
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	361,934	124,786	30,546	107,896	14,957	80,099	
2025 - Jan.	(52,960)	(372,629)	(123,463)	(32,226)	(113,341)	(16,089)	(77,474)	
	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	82,243	40,255	16,529	15,806	82,747	357,053	3,793,815
2024 - Jan.	19,963	82,758	40,200	16,638	16,137	82,912	332,232	3,785,073
Feb.	19,557	83,151	40,251	16,632	16,044	82,915	339,330	3,807,933
Mar.	21,963	83,562	40,393	16,691	16,385	83,099	352,503	3,725,030
Apr.	21,942	83,756	40,443	16,346	16,223	83,051	332,354	3,742,938
May	21,955	84,135	40,449	16,764	16,245	83,176	332,494	3,741,735
June	21,691	84,456	40,554	17,104	16,999	83,263	338,845	3,733,712
July	21,723	84,923	40,722	17,271	17,401	83,314	469,037	3,867,189
Aug.	21,756	84,904	40,746	17,542	16,527	83,341	476,361	3,855,532
Sept.	21,838	85,964	42,625	17,941	17,022	83,447	464,960	3,855,793
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	87,533	43,096	17,930	20,585	84,723	468,368	3,858,000
2025 - Jan.	(22,490)	(88,329)	(43,094)	(18,831)	(21,124)	(84,881)	(466,439)	(3,873,659)

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	413,808	28,510	2,007,270	279,183	16	36,880	67,988
2024 - Jan.....	402,194	26,427	1,981,191	297,050	14	37,709	75,235
Feb.	399,587	27,018	1,985,492	306,408	14	39,543	79,132
Mar.	316,140	28,501	1,996,163	283,943	15	41,532	75,748
Apr.	312,280	27,487	1,988,011	312,528	18	39,687	80,634
May.....	310,356	28,112	1,981,969	310,795	16	40,086	87,507
June.....	300,703	29,938	2,027,658	281,151	15	42,162	79,597
July	292,326	30,443	1,976,438	310,526	16	39,983	73,804
Aug.	294,755	29,967	1,996,476	309,130	724	39,376	72,579
Sept.	275,310	30,372	2,006,751	296,504	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.	273,347	27,315	2,026,213	291,593	921	43,554	65,643
2025 - Jan.....	(269,432)	(26,789)	(2,003,501)	(314,822)	(918)	(43,712)	(66,693)

	Debt securities issued	Capital and reserves	Other liabilities	Total
2023	299,099	360,300	300,762	3,793,816
2024 - Jan.....	301,126	357,796	306,329	3,785,072
Feb.	302,193	359,351	309,196	3,807,933
Mar.	309,955	365,515	307,518	3,725,031
Apr.	314,983	361,408	305,904	3,742,938
May.....	316,549	361,942	304,403	3,741,734
June.....	316,806	359,243	296,437	3,733,711
July	314,608	363,068	465,976	3,867,188
Aug.	312,850	364,324	435,351	3,855,532
Sept.	313,269	369,070	454,312	3,855,793
Oct.	312,698	370,919	444,427	3,845,194
Nov.	317,358	373,475	459,803	3,882,637
Dec.	317,123	376,397	435,893	3,858,000
2025 - Jan.....	(318,436)	(371,157)	(458,199)	(3,873,659)

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