

Banks and money: national data

9 July 2025

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www.bancaditalia.it/statistiche/index.html

Figure 1

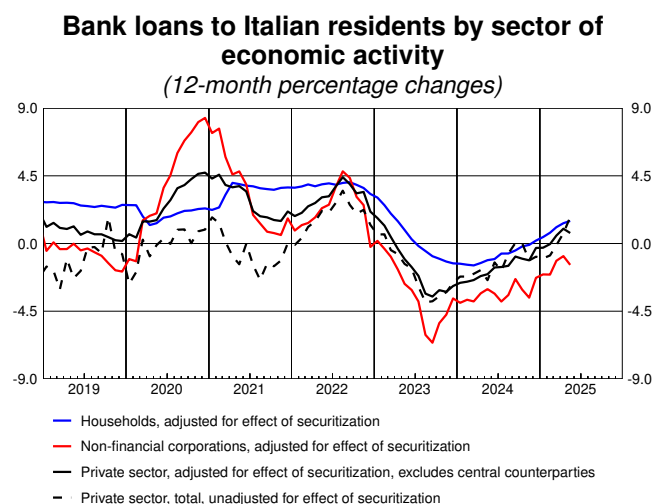
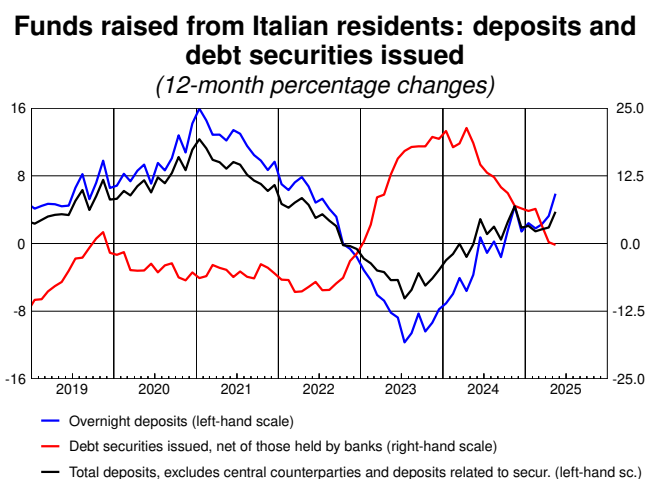


Figure 2



In May lending to the private sector, adjusted in line with the European System of Central Banks (ESCB) harmonised methodology, increased by 0.7 per cent on an annual basis (1.0 in the previous month). Lending to households increased by 1.5 per cent on an annual basis (1.3 in April), while that to non-financial corporations was equal to -1.4 per cent (-0.8 in the previous month). Private sector deposits increased by 3.8 per cent on an annual basis (1.9 per cent in April); bond funding decreased by 0.3 per cent on the corresponding period (it increased by 0.2 per cent in April).

Figure 3

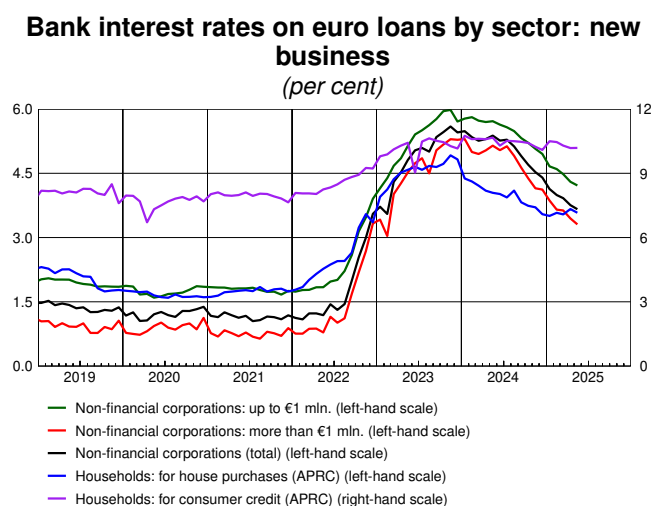
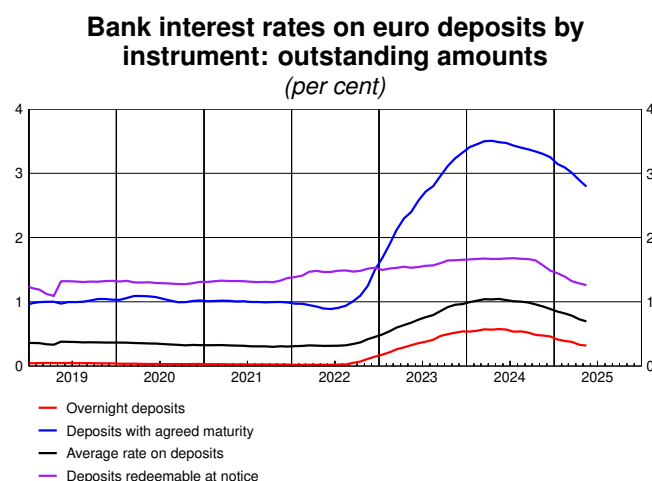


Figure 4



In May the Annual Percentage Rate of Charge (APRC) on new loans to households for house purchase came to 3.58 per cent (3.67 in April); the share of these loans with initial period of interest rate fixation up to 1 year came to 7.2 per cent (9.3 in the previous month). The APRC on new consumer loans came to 10.18 per cent (as in the previous month). Interest rates on new lending to non-financial corporations amounted to 3.66 per cent (3.76 in the previous month); those on new loans of up to €1 million were equal to 4.22 per cent, while the rates on new loans of above that amount were equal to 3.31 per cent. Rates on the outstanding amount of deposits were equal to 0.70 per cent (0.73 in April).

Reference period: May 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 - 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	2,040,061	185,027	104,616	52,968	369,757	123,454
Feb.	8,861	2,032,387	189,076	105,021	52,030	376,743	125,759
Mar.	8,580	2,032,821	185,693	101,429	53,982	379,499	119,187
Apr.	9,425	2,055,747	186,077	103,202	53,775	383,283	119,083
May	(8,654)	(2,055,644)	(184,099)	(105,165)	(54,580)	(383,695)	(119,511)
	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 - 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.	32,387	110,038	15,155	78,090	22,490	88,329	
Feb.	32,919	114,952	15,688	78,229	22,597	89,244	
Mar.	33,432	117,094	16,149	75,657	22,729	91,605	
Apr.	33,982	118,167	16,774	74,787	22,836	92,207	
May	(35,676)	(119,070)	(17,968)	(75,151)	(23,113)	(91,956)	
	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 - 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	18,981	21,124	6	84,881	466,328	3,865,680
Feb.	43,171	18,402	20,354	6	84,765	459,521	3,869,723
Mar.	43,679	17,818	18,932	4	85,034	453,462	3,856,785
Apr.	43,703	17,703	18,196	7	84,888	447,345	3,881,186
May	(43,812)	(17,283)	(18,596)	(7)	(85,019)	(450,750)	(3,889,748)

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 - 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.	269,431	53,534	1,976,757	2,276,679	314,822	918	43,711	321,574
Feb.	268,610	57,619	1,977,877	2,280,782	317,566	1,109	43,743	324,622
Mar.	268,484	56,513	1,983,873	2,285,553	304,895	1,148	43,533	314,223
Apr.	269,135	56,096	1,995,796	2,296,695	321,487	1,123	43,949	333,532
May	(270,302)	(58,157)	(2,023,733)	(2,328,216)	(310,766)	(1,102)	(41,529)	(321,710)

	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 - 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	318,636	371,122	450,055	3,865,680
Feb.	64,206	45,891	319,056	374,007	445,929	3,869,723
Mar.	67,434	45,852	320,017	375,796	435,092	3,856,785
Apr.	62,842	45,884	315,088	371,172	444,497	3,881,186
May	(69,644)	(50,312)	(316,524)	(371,726)	(426,266)	(3,889,748)

Deposits by sector of economic activity

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

	Residents of Italy								
				General government		Other sectors			
	MFIs	<i>of which:</i> banks	<i>of which:</i> intragroup positions	Central government	Local government and social security funds	Insurance companies	Pension funds	Other financial institutions	<i>of which:</i> repos with central counterparties
2023	413,808	261,770	197,812	28,510	24,139	13,531	6,660	294,581	95,540
2024 - 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.	269,431	245,087	179,669	26,789	26,745	15,816	8,688	287,758	89,684
Feb.	268,610	245,619	181,285	30,710	26,909	16,145	6,624	296,918	97,364
Mar.	268,484	247,806	182,970	30,041	26,472	18,531	7,734	283,588	90,880
Apr.	269,135	246,991	181,251	29,058	27,038	18,710	8,889	297,780	106,246
May	(270,302)	(252,500)	(185,383)	(30,792)	(27,364)	(19,371)	(7,700)	(291,583)	(96,157)
	Residents of Italy					Residents of other euro area countries			
	Other sectors					MFIs	<i>of which:</i> banks	<i>of which:</i> 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 - 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		
Feb.	406,160	1,133,150	82,548	36,332	317,566	314,262	124,729		
Mar.	417,141	1,136,977	83,513	36,390	304,895	300,878	125,937		
Apr.	414,025	1,134,639	85,305	36,449	321,487	317,290	124,465		
May	(437,539)	(1,143,362)	(87,325)	(36,853)	(310,766)	(307,054)	(119,304)		
	Residents of other euro area countries					Rest of the world	<i>of which:</i> 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 - 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			
Feb.	1,109	24,709	3,835	15,199	64,206	29,782			
Mar.	1,148	23,845	4,462	15,227	67,434	31,730			
Apr.	1,123	24,475	4,241	15,232	62,842	31,242			
May	(1,102)	(21,850)	(4,263)	(15,416)	(69,644)	(36,958)			

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		
2022	-11,971	-4,267	13,884	-20,711	-3,679
2023	-57,050	-1,732	-47,826	-4,583	40,284
2024 - 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.....	-2,415	-8,334	812	4,980	-446
Oct.	4,543	4,588	-65	-1,685	-495
Nov.	26,048	19,309	4,017	3,368	3,026
Dec.	11,831	-4,378	17,654	-1,014	219
2025 - Jan.	-27,459	-29,671	-2,257	2,731	691
Feb.	-8,508	-74	-6,240	-456	1,482
Mar.	19,358	11,318	4,938	-440	-255
Apr.	-2,139	-2,707	-387	-439	-3,554
May	(36,874)	(23,478)	(11,140)	(2,789)	(597)

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 - 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
Feb.	1,325,234	119,981	139,584	112,230	320,439	99,549	97,364
Mar.	1,342,644	120,860	133,390	105,212	320,774	92,677	90,880
Apr.	1,349,213	112,496	132,837	105,094	320,456	107,832	106,246
May	(1,386,180)	(111,415)	(134,142)	(106,136)	(321,061)	(98,298)	(96,157)
	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 - 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	
Feb.	11,632	14,948	9,986	681	6,497	34,424	
Mar.	11,797	15,832	10,019	726	5,160	35,704	
Apr.	10,953	15,621	9,755	743	6,878	31,599	
May	(11,672)	(15,751)	(9,333)	(749)	(4,026)	(32,687)	
	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 - 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	300,167	156,071	83,971	52,968	2,401,077	
Feb.	19,324	299,733	156,501	83,001	52,030	2,402,010	
Mar.	17,600	302,417	157,095	83,088	53,982	2,409,599	
Apr.	17,348	297,740	157,003	81,398	53,775	2,413,471	
May	(16,657)	(299,867)	(158,766)	(82,454)	(54,580)	(2,441,839)	

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 - 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	167,238	31,848
Feb.	359,293	242,063	181,285	168,559	63,084	6,752	170,318	36,574
Mar.	350,852	244,138	182,970	165,342	62,995	6,681	175,467	37,661
Apr.	369,057	243,404	181,251	162,914	63,133	6,837	181,418	44,850
May	(358,448)	(248,209)	(185,383)	(167,432)	(63,242)	(6,965)	(187,039)	(52,851)
	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 - 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.	597,171	594,505	66,040	6,689	158,035	157,610	103,070	
Feb.	596,769	594,942	65,961	6,709	161,239	160,831	103,357	
Mar.	601,283	597,604	65,987	6,611	158,487	158,154	104,300	
Apr.	601,129	598,899	65,685	6,674	159,759	159,416	103,266	
May	(599,169)	(601,421)	(65,367)	(6,562)	(157,799)	(157,405)	(102,476)	
	Residents of other euro area countries				Rest of the world			
	General government	Other sectors		Households		of which: banks		
		Insurance companies, pension funds and other financial institutions	Non-financial corporations					
2023	650	9,753	11,189	827	94,425	47,433		
2024 - 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	890	104,616	53,661		
Feb.	223	13,948	12,775	891	105,021	52,464		
Mar.	239	13,148	12,918	902	101,429	51,495		
Apr.	237	12,752	12,425	905	103,202	53,101		
May	(242)	(12,804)	(12,338)	(916)	(105,165)	(54,320)		

Banks and Money: National Data

Table 1.7

[Access to data:](#)

[BSIB0700](#)

Loans to residents of Italy, by sector

(flows in millions of euros)

		Loans to other domestic sectors (net of central counterparties)					
		Non-financial corporations	of which:				Other financial institutions
			Households				
			Consumer credit	Lending for house purchase	Other lending		
2022	20,826	-10,992	21,153	3,682	18,677	-1,207	11,872
2023	-45,415	-26,519	-9,216	4,741	-936	-13,018	-10,061
2024 - Apr.	-6,659	-2,074	-397	652	-69	-980	-4,353
May	-1,636	1,771	-2,654	547	-2,472	-730	-877
June	8,147	-2,666	153	683	882	-1,413	10,669
July	-4,685	-3,848	1,866	928	1,445	-506	-3,443
Aug.	-13,973	-7,758	-2,676	-494	-904	-1,277	-3,537
Sept.	7,406	1,994	1,779	584	984	210	3,446
Oct.	-5,396	-3,636	1,716	922	1,305	-510	-3,406
Nov.	6,156	1,912	1,454	771	978	-295	2,685
Dec.	13,048	2,332	1,078	365	1,382	-670	8,923
2025 - Jan.	-10,184	-1,664	-407	-130	382	-659	-8,138
Feb.	-851	-325	453	549	814	-910	-1,075
Mar.	12,417	5,389	2,966	948	1,302	717	4,132
Apr.	275	89	1,190	609	1,085	-509	-1,161
May	(-2,119)	(-1,972)	(2,111)	(920)	(1,810)	(-618)	(-2,387)

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
2022	1,770,420	442,589	247,153	1,080,678	647,049	145,440	154,531	347,077
2023	1,710,478	422,334	243,158	1,044,985	617,890	141,549	154,607	321,735
2024 - 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.	1,670,673	399,310	253,091	1,018,273	597,171	144,102	160,243	292,826
Feb.	1,673,095	399,250	255,140	1,018,705	596,769	143,343	161,642	291,785
Mar.	1,681,969	407,106	256,655	1,018,208	601,283	148,271	162,701	290,311
Apr.	1,686,690	408,393	258,396	1,019,901	601,129	147,092	163,361	290,676
May	(1,697,196)	(413,539)	(260,951)	(1,022,706)	(599,169)	(142,537)	(165,663)	(290,968)

	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
2022	680,592	3,675	30,055	81,129	947	426,006	41,133	15,794	81,852
2023	670,422	3,835	32,157	85,119	672	423,978	37,290	14,060	73,311
2024 - 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.	667,233	3,700	34,640	87,418	467	426,107	36,080	13,489	65,332
Feb.	667,612	3,643	34,799	87,812	465	426,905	35,579	13,521	64,888
Mar.	670,202	3,789	35,026	88,224	470	428,163	36,481	13,588	64,462
Apr.	671,258	3,822	35,167	88,586	461	429,198	36,235	13,639	64,150
May	(673,349)	(3,922)	(35,412)	(89,107)	(463)	(431,000)	(35,834)	(13,718)	(63,893)

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		April 2025			May 2025		
		Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	19,186	18,827	38,013	(19,211)	(18,897)	(38,108)
Mining and quarrying	B	20	1,701	1,721	(19)	(1,844)	(1,863)
Manufacturing.....	C	3,665	176,893	180,558	(3,607)	(176,927)	(180,535)
Food, beverages and tobacco products.....	1000061	688	33,417	34,105	(678)	(33,522)	(34,200)
Textiles, clothing and leather products.....	1000062	395	13,870	14,266	(389)	(13,861)	(14,249)
Wood and wood products and furnishings.....	1000066	412	7,683	8,096	(406)	(7,614)	(8,020)
Paper, paper products and printing	1000063	154	6,113	6,267	(152)	(6,148)	(6,300)
Refined petroleum products, chemical products and pharmaceuticals	1000067	80	17,380	17,459	(80)	(17,437)	(17,517)
Rubber and plastic products	22	68	9,417	9,485	(67)	(9,327)	(9,394)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	859	40,817	41,675	(843)	(40,571)	(41,414)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	123	10,300	10,423	(120)	(10,425)	(10,544)
Machinery and equipment.....	28	112	19,286	19,398	(109)	(19,227)	(19,336)
Motor vehicles and other transport equipment.....	1000060	107	10,710	10,817	(106)	(11,017)	(11,123)
Other products of manufacturing.....	1000070	666	7,901	8,567	(658)	(7,780)	(8,438)
Electricity, gas, steam and air conditioning supply	D	54	19,178	19,232	(54)	(19,363)	(19,417)
Water supply, sewerage, waste management and remediation activities.....	E	66	9,328	9,394	(67)	(9,341)	(9,409)
Construction	F	4,644	49,543	54,188	(4,583)	(49,047)	(53,630)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	10,987	105,652	116,639	(10,809)	(104,109)	(114,917)
Transportation and storage	H	1,502	27,293	28,795	(1,503)	(26,712)	(28,215)
Accommodation and food service activities.....	I	3,785	27,772	31,557	(3,771)	(27,885)	(31,655)
Information and communication	J	619	20,281	20,900	(622)	(21,474)	(22,096)
Real estate activities.....	L	1,455	51,912	53,367	(1,461)	(51,747)	(53,207)
Professional, scientific and technical activities	M	9,577	52,776	62,354	(9,548)	(52,535)	(62,083)
Administrative and support service activities.....	N	952	18,413	19,366	(956)	(18,212)	(19,168)
All remaining activities.....	1000073	9,171	21,559	30,730	(9,158)	(21,076)	(30,234)
All branches	1004999	65,685	601,129	666,814	(65,367)	(599,169)	(664,535)

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
2022	324,188	323,973	5,814	184,652	133,507	40,874	45,764	46,869
2023	308,635	308,483	5,876	169,718	132,889	43,301	46,007	43,581
2024 - 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.	291,770	291,628	5,192	160,729	125,706	42,632	40,330	42,745
Feb.	288,755	288,609	5,319	158,989	124,301	41,860	39,972	42,469
Mar.	287,245	287,100	5,241	157,128	124,731	42,866	39,609	42,257
Apr.	286,750	286,606	4,923	157,609	124,073	42,253	39,627	42,193
May	(287,134)	(286,991)	(4,920)	(158,370)	(123,701)	(42,336)	(39,242)	(42,123)

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
2022	204,191	203,998	5,577	146,109	52,312	3,995	9,682	38,636
2023	197,420	197,287	5,747	139,732	51,808	4,097	10,013	37,697
2024 - 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.	191,049	190,922	5,051	130,850	55,021	4,366	12,968	37,688
Feb.	190,322	190,198	5,156	130,216	54,826	4,374	12,894	37,559
Mar.	189,846	189,723	5,080	129,925	54,717	4,361	12,830	37,526
Apr.	188,675	188,552	4,762	129,284	54,506	4,374	12,746	37,385
May	(187,830)	(187,708)	(4,750)	(128,667)	(54,290)	(4,360)	(12,669)	(37,262)

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	
2022	10,249	8,826	955	-204	358	802	467
2023	2,353	1,762	76	-568	474	171	515
2024 - 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.	-244	-158	-69	-26	12	-54	-18
Feb.	-153	-66	-119	-82	-34	-3	33
Mar.	-149	-84	-154	-110	-40	-4	90
Apr.	-545	-55	-189	-105	-49	-35	-300
May	(-300)	(-182)	(-153)	(-75)	(-56)	(-21)	(34)

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		
2022	0.5	17.6	-3.4	-35.7	12.3
2023	8.8	8.3	5.9	96.8	9.1
2024 - Apr.....	-3.3	-14.3	5.4	-38.8	35.0
May.....	0.1	9.8	-6.2	47.4	4.3
June.....	21.9	71.9	8.1	23.4	-4.9
July.....	-11.8	-41.9	-0.2	12.0	-5.6
Aug.....	1.9	7.4	1.1	-12.2	2.8
Sept.....	0.6	-10.1	2.4	35.7	-3.3
Oct.....	6.3	18.5	4.1	-13.2	2.2
Nov.	16.6	60.8	6.1	7.3	2.2
Dec.....	-11.7	-39.3	-1.4	-14.4	4.4
2025 - Jan.....	5.7	17.9	-0.0	46.3	9.8
Feb.	-4.8	-5.0	-5.0	-0.9	1.1
Mar.	3.3	-15.3	7.0	-5.1	-3.4
Apr.....	0.9	1.5	1.4	9.9	-7.0
May.....	(16.3)	(40.1)	(9.2)	(20.5)	(-2.5)

Table 1.14

[Access to data:](#)

[BSID0200](#)

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

(percentage changes, seasonally-adjusted data)

	Total loans to other domestic sectors (net of CCP)				Holdings of securities other than shares	
	of which:					
		Non-financial corporations	Households	Other financial institutions	One-month percentage changes	12-month percentage changes
2022	-8.8	-20.0	-0.1	10.6	15.0	2.3
2023	-4.7	-9.0	-1.5	-2.4	-7.6	-8.6
2024 - Apr.....	-2.5	-3.8	-0.2	-9.3	-8.3	-11.2
May.....	0.1	1.1	0.3	-6.2	4.2	-9.1
June.....	3.5	-2.4	-1.5	75.7	12.9	-7.5
July.....	-4.6	-14.7	2.0	7.2	-3.3	-7.4
Aug.....	-0.1	2.6	0.3	-13.7	6.6	-6.2
Sept.....	0.8	-0.3	1.0	4.5	-4.5	-7.4
Oct.....	-0.1	-2.6	1.6	3.2	-4.2	-7.3
Nov.....	1.5	0.6	0.7	9.2	28.6	-2.4
Dec.....	3.2	2.4	1.8	6.8	-28.2	-4.4
2025 - Jan.....	-1.2	-1.5	1.9	-13.7	23.6	-0.5
Feb.....	1.2	-0.4	2.4	2.6	2.8	0.8
Mar.....	4.2	5.4	3.0	5.5	5.9	2.0
Apr.....	3.0	-0.1	2.8	19.0	-2.8	2.5
May.....	(-2.2)	(-3.5)	(2.4)	(-17.6)	(-0.1)	(2.1)

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		
2022	376,285	372,784	5,622	81,628	272,548	..	202,868	47,936	116,150	579,153
2023	360,281	357,293	7,763	85,776	252,642	..	189,418	51,894	101,298	549,699
2024 - 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	..	176,422	52,968	90,687	546,180
Feb.....	376,743	374,051	6,484	85,651	269,090	..	177,789	52,030	93,037	554,532
Mar.....	379,499	376,821	5,453	86,479	270,866	..	173,169	53,982	86,951	552,668
Apr.....	383,283	380,631	6,774	82,581	276,298	..	172,858	53,775	86,924	556,141
May.....	(383,695)	(381,042)	(7,813)	(81,794)	(275,257)	(..)	(174,091)	(54,580)	(86,709)	(557,786)

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			
2022	62,149	231,107	576,285	37,350	262,825	10,204	1,179,921	28,970	1,208,890
2023	80,725	270,877	583,219	41,705	411,755	16,553	1,404,835	28,929	1,433,764
2024 - 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.....	98,050	346,527	606,949	43,651	462,619	17,701	1,575,497	31,671	1,607,168
Feb.....	100,624	356,004	610,805	44,199	473,077	18,084	1,602,793	32,379	1,635,173
Mar.....	101,594	355,622	613,519	44,573	472,051	18,140	1,605,498	33,307	1,638,805
Apr.....	102,835	360,356	613,890	43,164	472,513	18,226	1,610,985	31,872	1,642,857
May.....	(103,372)	(361,202)	(615,177)	(42,907)	(466,384)	(18,106)	(1,607,148)	(33,592)	(1,640,740)

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 - 2nd qtr	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
2025 - 1st qtr	1,615,644	755,953	61,603	15,762	671,693	129,683	1,391,507	457,348	934,159

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 - 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	4.28	4.30	3.39
Feb.	3.27	4.12	4.12	3.55
Mar.	3.21	4.04	4.05	3.48
Apr.	3.30	3.89	3.87	3.62
May	(3.19)	(3.77)	(3.73)	(3.56)

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 - 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.....	4.13	4.19	4.60	4.14	4.66	4.89	4.66	3.86	4.26	3.83
Feb.....	3.99	3.98	4.41	3.96	4.60	4.83	4.60	3.65	3.97	3.54
Mar.....	3.92	3.91	4.09	3.92	4.48	4.64	4.50	3.63	3.67	3.56
Apr.....	3.76	3.72	4.10	3.75	4.30	4.56	4.31	3.45	3.60	3.39
May.....	(3.66)	(3.61)	(3.97)	(3.65)	(4.22)	(4.43)	(4.23)	(3.31)	(3.50)	(3.21)

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 - 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.....	40,365	34,950	4,636	32,906	13,622	2,485	12,453	26,743	2,151	20,454
Feb.....	38,273	33,651	4,474	32,515	13,783	2,289	12,798	24,490	2,184	19,716
Mar.....	50,077	42,752	6,251	40,932	16,959	2,711	15,719	33,119	3,541	25,213
Apr.....	38,694	34,468	4,569	32,544	14,037	2,385	12,779	24,656	2,184	19,765
May.....	(36,506)	(32,749)	(4,594)	(30,703)	(14,224)	(2,322)	(13,265)	(22,283)	(2,272)	(17,438)

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 - 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
Feb.	3.18	3.82	3.13	3.58	3.10
Mar.	3.14	3.73	3.09	3.54	3.06
Apr.	3.27	3.54	3.25	3.67	3.22
May	(3.17)	(3.43)	(3.14)	(3.58)	(3.12)
	Consumer credit				
		Initial period of rate fixation		APRC	of which: pure new loans
		up to 1 year	over 1 year		
2024 - 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
Feb.	8.73	6.00	8.82	10.46	8.74
Mar.	8.65	5.93	8.75	10.29	8.66
Apr.	8.58	5.88	8.68	10.18	8.59
May	(8.54)	(5.80)	(8.64)	(10.18)	(8.55)
	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 - 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
Feb.	4.82	4.93	4.49	4.91	5.06
Mar.	4.74	4.85	4.47	4.63	5.03
Apr.	4.70	4.77	4.51	4.64	4.97
May	(4.40)	(4.39)	(4.45)	(4.53)	(4.64)

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 - 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
Feb.	5,968	451	5,517		4,448
Mar.	6,941	513	6,428		5,222
Apr.....	6,208	574	5,633		4,777
May	(6,600)	(472)	(6,128)		(5,451)
		Consumer credit			
		Initial period of rate fixation		of which: pure new loans	
		up to 1 year	over 1 year		
2024 - 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
Feb.	4,708	152	4,556		4,696
Mar.	5,181	175	5,006		5,167
Apr.....	4,749	165	4,584		4,737
May	(4,872)	(174)	(4,698)		(4,862)
		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 - 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
Feb.	2,666	1,959	707	813	2,156
Mar.	3,221	2,337	884	1,021	2,613
Apr.....	2,931	2,131	799	927	2,369
May	(2,727)	(1,970)	(757)	(843)	(2,238)

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 - 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
Feb.	4.10	2.82	6.37	5.35	14.41	4.48	4.80	4.49
Mar.	4.07	2.79	6.33	5.27	14.39	4.37	4.68	4.40
Apr.	4.04	2.75	6.32	5.13	14.38	4.25	4.50	4.29
May	(4.01)	(2.73)	(6.30)	(5.04)	(14.36)	(4.16)	(4.32)	(4.21)

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 - 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
Feb.	2.62	2.80	2.82	2.68	2.50	0.20
Mar.	2.49	2.69	2.71	2.52	2.37	0.34
Apr.....	2.31	2.53	2.53	2.54	2.17	0.83
May.....	(2.17)	(2.35)	(2.33)	(2.54)	(2.06)	(0.51)

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 - 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
Feb.....	0.82	0.76	0.99	0.39	3.09	1.39	2.12
Mar.....	0.79	0.73	0.96	0.38	3.01	1.32	2.05
Apr.....	0.73	0.69	0.85	0.33	2.90	1.29	2.02
May.....	(0.70)	(0.66)	(0.78)	(0.32)	(2.79)	(1.26)	(1.97)

	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 - 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
Feb.....	0.25	0.73	3.29	3.20	2.76
Mar.....	0.23	0.72	3.21	3.21	2.64
Apr.....	0.21	0.62	3.06	3.21	2.51
May.....	(0.21)	(0.58)	(2.93)	(3.22)	(2.39)

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 - 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	2.84	3.44
Feb.	2.61	2.81	2.07
Mar.	2.33	2.95	3.31
Apr.	2.21	2.84	3.27
May	(2.06)	(2.87)	(2.30)

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)
2022	262,237	1,545,990	1,808,227	54,682	324,254	2,187,163
2023	259,429	1,430,272	1,689,700	119,489	318,912	2,128,101
2024 - Apr.....	244,919	1,396,617	1,641,536	135,006	320,581	2,097,122
May	245,768	1,399,063	1,644,831	137,640	320,075	2,102,546
June	246,925	1,433,279	1,680,204	134,163	320,461	2,134,827
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	1,412,136	1,659,002	134,622	320,348	2,113,972
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.....	249,231	1,451,299	1,700,530	134,222	321,072	2,155,824
2025 - Jan.	247,966	1,430,559	1,678,525	134,054	322,200	2,134,779
Feb.....	247,785	1,423,153	1,670,938	134,929	322,332	2,128,200
Mar.....	248,681	1,440,679	1,689,359	136,692	322,681	2,148,733
Apr.....	249,285	1,447,641	1,696,926	128,117	322,364	2,147,407
May	(250,581)	(1,485,696)	(1,736,277)	(127,167)	(322,980)	(2,186,424)

	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
2022	1,851	8,394	2,197,408	1,545,990	1,924,926	1,935,171
2023	6,328	17,783	2,152,212	1,430,272	1,868,672	1,892,783
2024 - Apr.....	8,263	21,485	2,126,870	1,396,617	1,852,203	1,881,951
May	8,215	21,712	2,132,473	1,399,063	1,856,778	1,886,705
June	10,278	20,992	2,166,097	1,433,279	1,887,902	1,919,172
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	2,142,695	1,412,136	1,867,106	1,895,829
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	20,580	2,185,615	1,451,299	1,906,592	1,936,383
2025 - Jan.	8,435	20,759	2,163,973	1,430,559	1,886,812	1,916,006
Feb.....	8,683	21,958	2,158,841	1,423,153	1,880,414	1,911,055
Mar.....	6,956	22,017	2,177,706	1,440,679	1,900,051	1,929,024
Apr.....	8,464	22,063	2,177,934	1,447,641	1,898,122	1,928,649
May	(6,168)	(21,736)	(2,214,328)	(1,485,696)	(1,935,843)	(1,963,747)

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)
2022	5,260	-25,605	-20,345	15,587	1,964	-2,794
2023	-2,799	-114,853	-117,652	64,813	-5,159	-57,998
2024 - Apr.....	103	-6,213	-6,110	-618	326	-6,402
May	849	2,622	3,471	2,647	-506	5,612
June	1,157	34,012	35,169	-3,507	386	32,048
July.....	560	-38,876	-38,316	-709	300	-38,725
Aug.....	-58	12,408	12,350	-411	667	12,606
Sept.....	-561	5,848	5,287	1,625	-1,080	5,832
Oct.	340	10	350	2,970	-68	3,252
Nov.....	291	32,989	33,280	-287	-379	32,614
Dec.....	1,734	5,120	6,854	-3,227	1,171	4,798
2025 - Jan.	-1,265	-20,735	-22,000	-169	1,128	-21,041
Feb.....	-181	-7,419	-7,600	872	132	-6,596
Mar.....	895	18,088	18,983	1,828	350	21,161
Apr.....	605	7,647	8,252	-8,496	-316	-561
May	(1,296)	(37,995)	(39,291)	(-957)	(616)	(38,950)

	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
2022	-1,442	1,946	-2,290	-25,605	-8,056	-7,554
2023	4,514	9,407	-44,077	-114,853	-55,191	-41,269
2024 - Apr.....	-1,034	-110	-7,546	-6,213	-6,505	-7,649
May	-38	238	5,812	2,622	4,764	4,963
June	2,054	-715	33,387	34,012	30,890	32,228
July.....	-2,032	-270	-41,027	-38,876	-39,286	-41,587
Aug.....	-17	237	12,826	12,408	12,664	12,884
Sept.....	-130	-308	5,394	5,848	6,393	5,956
Oct.	91	10	3,353	10	2,911	3,013
Nov.....	1,413	-226	33,801	32,989	32,322	33,509
Dec.....	-400	181	4,579	5,120	3,063	2,844
2025 - Jan.	-775	182	-21,634	-20,735	-19,775	-20,368
Feb.....	247	1,205	-5,144	-7,419	-6,415	-4,963
Mar.....	-1,711	71	19,521	18,088	20,266	18,626
Apr.....	1,522	66	1,028	7,647	-1,165	423
May	(-2,298)	(-321)	(36,330)	(37,995)	(37,654)	(35,035)

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		
2022	2,197,408	54,991	164,150	150,393	378,418	692,961	79,714	
2023	2,152,212	61,295	155,684	176,301	446,014	777,999	78,378	
2024 - Apr.....	2,126,870	42,517	153,543	189,965	459,572	803,080	96,436	
May	2,132,473	37,124	150,760	191,555	457,961	800,276	104,182	
June	2,166,097	36,597	152,372	193,813	455,618	801,803	92,045	
July.....	2,124,958	36,087	151,764	191,797	478,005	821,566	86,825	
Aug.....	2,137,439	39,842	152,338	190,632	481,358	824,328	86,458	
Sept.....	2,142,695	36,043	152,075	190,606	502,043	844,724	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.....	2,185,615	33,940	151,568	197,191	522,079	870,838	88,227	
2025 - Jan.	2,163,973	41,217	150,976	197,015	532,206	880,197	90,161	
Feb.....	2,158,841	42,812	152,981	198,058	542,270	893,309	85,893	
Mar.....	2,177,706	39,051	146,762	198,956	542,860	888,578	82,338	
Apr.....	2,177,934	47,237	145,899	194,574	563,992	904,466	83,542	
May	(2,214,328)	(45,129)	(146,720)	(194,178)	(549,976)	(890,874)	(88,425)	
	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: bonds</i>		<i>of which: bonds</i>	<i>of which: holdings of shares/other equity</i>			
2022	1,386,065	1,122,291	1,812,742	197,084	109,245	3,198,807	224,569	-398,302
2023	1,381,624	1,133,809	1,749,741	179,181	118,778	3,131,365	230,373	-291,854
2024 - Apr.....	1,343,869	1,107,551	1,729,768	174,608	121,144	3,073,637	238,207	-242,940
May	1,340,582	1,106,282	1,727,232	172,483	122,724	3,067,814	243,259	-237,018
June	1,347,126	1,112,920	1,736,457	170,839	123,193	3,083,583	244,629	-231,670
July.....	1,364,444	1,129,682	1,731,293	170,761	123,588	3,095,737	249,725	-276,025
Aug.....	1,359,534	1,125,306	1,718,647	171,765	124,171	3,078,181	247,387	-237,501
Sept.....	1,362,060	1,128,716	1,727,185	170,236	125,523	3,089,245	248,024	-228,717
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.....	1,337,903	1,105,282	1,736,059	165,240	127,138	3,073,962	257,492	-152,834
2025 - Jan.	1,350,408	1,117,273	1,726,589	163,730	130,122	3,076,997	254,381	-155,830
Feb.....	1,355,041	1,123,176	1,729,765	166,582	130,680	3,084,806	254,652	-158,603
Mar.....	1,338,813	1,110,238	1,734,180	159,885	131,331	3,072,993	245,345	-130,665
Apr.....	1,347,869	1,121,585	1,753,234	160,370	150,973	3,101,104	245,652	-133,576
May	(1,350,015)	(1,119,099)	(1,733,276)	(161,614)	(131,917)	(3,083,291)	(247,740)	(-92,275)

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	
2022	-2,290	-15,935	-1,294	-3,545	38,977	34,138	-1,874
2023	-44,077	5,925	-8,409	27,072	7,891	26,554	433
2024 - Apr.....	-7,546	5,887	-801	4,445	-5,035	-1,391	11,956
May	5,812	-5,393	-2,783	2,071	-400	-1,112	8,022
June	33,387	-527	1,611	2,103	-914	2,800	-12,400
July.....	-41,027	-510	-607	-1,043	-59	-1,709	-5,166
Aug.....	12,826	3,755	575	-408	-805	-638	5
Sept.....	5,394	-3,799	-263	689	5,814	6,240	-1,244
Oct.	3,353	5,184	-3,014	-289	3,609	306	986
Nov.....	33,801	5,066	-18	4,161	2,469	6,612	-1,928
Dec.....	4,579	-12,337	2,520	1,301	7,884	11,705	2,867
2025 - Jan.	-21,634	7,277	-591	-27	-5,907	-6,525	1,955
Feb.....	-5,144	1,595	2,006	1,358	2,668	6,032	-4,258
Mar.....	19,521	-3,761	-6,218	2,713	3,535	30	-2,892
Apr.....	1,028	8,227	-860	-3,002	-8,395	-12,257	1,203
May	(36,330)	(-2,109)	(821)	(-400)	(1,358)	(1,779)	(4,883)

	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			
2022	63,976	61,360	32,223	6,464	-162	96,199	-2,604	-79,556
2023	-53,090	-39,329	-64,006	-17,904	5,254	-117,096	13,242	92,689
2024 - Apr.....	-4,017	-2,282	-7,505	-1,112	98	-11,522	-1,414	21,842
May	-1,018	1,000	-3,382	-1,981	1,009	-4,400	6,324	5,405
June	9,722	9,817	9,446	-1,892	785	19,168	-1,091	5,183
July.....	-4,160	-4,716	-5,000	-565	342	-9,160	3,963	-43,215
Aug.....	-4,873	-4,339	-12,684	1,094	89	-17,557	-162	33,667
Sept.....	-13,333	-12,449	9,190	-1,218	1,005	-4,143	1,078	9,656
Oct.	-348	-1,144	-10,244	-4,106	163	-10,592	-430	20,851
Nov.....	1,782	3,438	7,302	72	604	9,084	5,804	28,663
Dec.....	-24,425	-24,563	13,351	-1,056	522	-11,074	-4,344	22,232
2025 - Jan.	13,383	12,869	-11,485	-1,407	402	1,898	-3,894	-16,931
Feb.....	544	1,814	3,415	2,782	679	3,959	-1,436	-4,298
Mar.....	-3,541	-252	7,158	-6,193	1,480	3,617	-650	9,931
Apr.....	-5,127	-2,836	605	329	784	-4,522	6,948	-4,224
May	(-860)	(-5,491)	(-2,470)	(1,247)	(-1,569)	(-3,330)	(1,478)	(42,735)

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				
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 - 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	..	..	..
Mar	227,459	81,020	33,377	19,560	10,575	8,985	..	..	..
Apr	226,963	79,342	33,121	20,476	11,091	9,385	..	..	..
May	228,659	80,424	33,277	16,147	6,847	9,300	..	..	..
June	220,714	78,633	32,521	16,277	7,611	8,666	..	..	..

	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 - 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	45,541	1,418	6,498	134,644	1,138,846
Nov.....	2,129	639,994	14,536	45,379	1,418	6,498	123,293	1,135,355
Dec.....	2,415	620,116	14,388	44,055	1,418	6,498	126,710	1,112,069
2025 - Jan.	2,299	614,742	14,357	45,204	1,418	6,498	128,447	1,123,620
Feb.....	2,163	608,263	14,384	45,683	1,418	6,498	125,197	1,117,460
Mar.....	2,203	590,156	14,289	46,776	1,418	6,498	127,937	1,109,400
Apr.....	2,127	599,625	14,420	46,979	1,418	6,498	116,250	1,106,181
May	1,950	595,195	14,393	48,280	1,418	6,498	115,526	1,100,572
June	1,761	585,418	14,334	48,882	1,418	6,498	116,175	1,082,193

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 - 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
Mar	231,318	106,830	19,465	87,366	..	..	..	32,130
Apr	232,644	126,005	20,694	105,311	..	..	..	41,968
May	233,094	110,808	17,530	93,279	..	..	..	38,296
June	233,815	112,976	20,388	92,588	..	..	..	25,520

	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 - 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	417,807	62,655	26,376	1,112,069
2025 - Jan	19,897	861	218,036	26,304	402,182	62,442	26,370	1,123,620
Feb	18,111	789	222,784	26,304	403,736	62,237	26,429	1,117,460
Mar	12,727	723	229,146	27,148	408,513	60,867	25,825	1,109,400
Apr	18,517	780	228,609	26,304	371,121	60,234	25,064	1,106,181
May	16,597	940	231,600	26,304	382,373	60,560	25,151	1,100,572
June	5,317	887	222,392	26,304	394,181	60,801	24,643	1,082,193

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)
5.06.2003	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	-
17.04.2025	23.04.2025	2.25	2.65	23.04.2025	2.40	-
5.06.2025	11.06.2025	2.00	2.40	11.06.2025	2.15	-

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							
2.04.2025	6,915	6,915	2.65	-	-	-	7
9.04.2025	5,982	5,982	2.65	-	-	-	7
16.04.2025	8,049	8,049	2.65	-	-	-	7
23.04.2025	9,951	9,951	2.40	-	-	-	7
30.04.2025	11,091	11,091	2.40	-	-	-	7
7.05.2025	7,407	7,407	2.40	-	-	-	7
14.05.2025	6,555	6,555	2.40	-	-	-	7
21.05.2025	6,978	6,978	2.40	-	-	-	7
28.05.2025	6,847	6,847	2.40	-	-	-	7
4.06.2025	4,313	4,313	2.40	-	-	-	7
Longer-term refinancing operations with maturity up to 3 months							
18.12.2024	7,739	7,739	3.15	-	-	-	98
29.01.2025	2,950	2,950	3.15	-	-	-	91
26.02.2025	1,210	1,210	2.90	-	-	-	91
26.03.2025	4,825	4,825	2.65	-	-	-	91
30.04.2025	3,350	3,350	2.40	-	-	-	91
28.05.2025	1,125	1,125	2.40	-	-	-	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
2022	2,324,298	1,909,903	5,704	54,984	99,523	254,184
2023	-	-	-	-	-	-
2024 - 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
Feb.	2,387,502	1,855,751	17,768	65,236	120,032	328,715
Mar.	-	-	-	-	-	-
Apr.	2,406,008	1,871,391	16,104	64,230	128,431	325,852
May	(2,442,021)	(1,915,325)	(15,531)	(65,185)	(118,129)	(327,852)

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 - 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
Mar.	11	19,009	19,170	161	..	0.00
Apr.	22	18,744	19,160	416	..	0.00
May	-	-	-	-	-	-
June	10	18,698	19,012	314	..	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 - 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	1,437,772	158,035	235	26,756	104,616
Feb.	8,861	360,037	231,642	1,441,452	161,239	223	27,614	105,021
Mar.	8,580	351,661	228,337	1,453,633	158,487	239	26,967	101,429
Apr.	9,425	369,967	226,048	1,460,642	159,759	237	26,081	103,202
May	(8,654)	(359,411)	(230,674)	(1,466,522)	(157,799)	(242)	(26,058)	(105,165)
	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	137,525	29,156	95,854	12,480	72,220	
2024 - 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.	52,968	372,629	123,454	32,393	113,341	15,155	78,090	
Feb.	52,030	379,870	125,759	32,924	118,221	15,688	78,229	
Mar.	53,982	382,906	119,187	33,435	120,497	16,149	75,657	
Apr.	53,775	386,945	119,083	33,989	121,663	16,774	74,787	
May	(54,580)	(387,322)	(119,511)	(35,683)	(122,828)	(17,968)	(75,151)	
	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 - 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	18,981	21,124	84,881	466,426	3,872,713
Feb.	22,597	89,244	43,171	18,402	20,354	84,765	459,856	3,877,198
Mar.	22,729	91,605	43,679	17,818	18,932	85,034	453,570	3,864,512
Apr.	22,836	92,207	43,703	17,703	18,196	84,888	447,407	3,889,315
May	(23,113)	(91,956)	(43,812)	(17,283)	(18,596)	(85,019)	(450,987)	(3,898,334)

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 - 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.....	269,431	26,789	2,003,502	314,822	918	43,712	66,693
Feb.	268,610	30,710	2,004,786	317,566	1,109	43,744	64,206
Mar.	268,484	30,041	2,010,345	304,895	1,148	43,534	67,434
Apr.	269,135	29,058	2,022,834	321,487	1,123	43,950	62,842
May.....	(270,302)	(30,792)	(2,051,097)	(310,766)	(1,100)	(41,531)	(69,644)

	Debt securities issued	Capital and reserves	Other liabilities	Total
2023	299,099	360,300	300,762	3,793,816
2024 - 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.....	318,636	371,122	457,088	3,872,713
Feb.	319,056	374,007	453,404	3,877,198
Mar.	320,017	375,796	442,818	3,864,511
Apr.	315,088	371,172	452,626	3,889,315
May.....	(316,524)	(371,726)	(434,852)	(3,898,334)

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