

Banks and money: national data

10 March 2026

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Figure 1

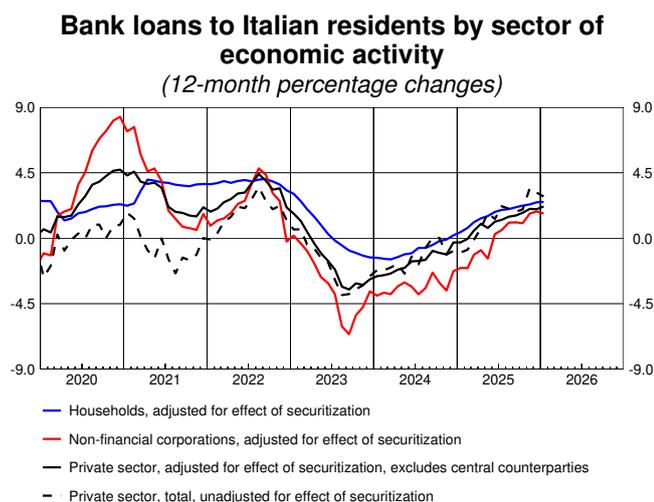
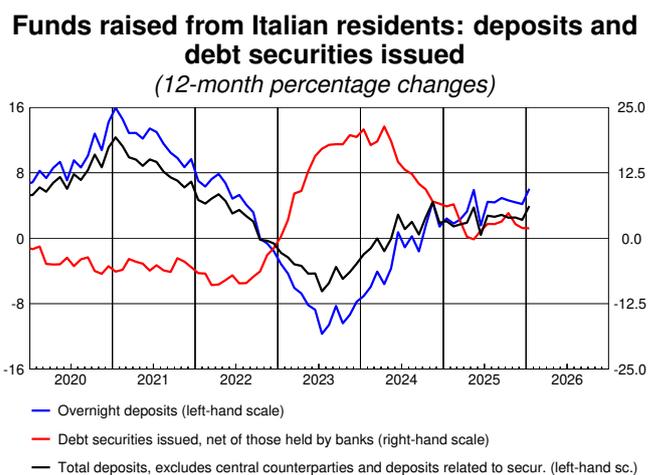


Figure 2



In January lending to the private sector, adjusted in line with the European System of Central Banks (ESCB) harmonised methodology, increased by 2.2 per cent on an annual basis (2.0 in the previous month). Lending to households increased by 2.5 per cent on an annual basis (as in the previous month), while that to non-financial corporations was equal to 1.7 per cent (1.8 in December). Private sector deposits increased by 3.9 per cent on an annual basis (2.2 in the previous month); bond funding increased by 1.9 per cent on the corresponding period (as in the previous month).

Figure 3

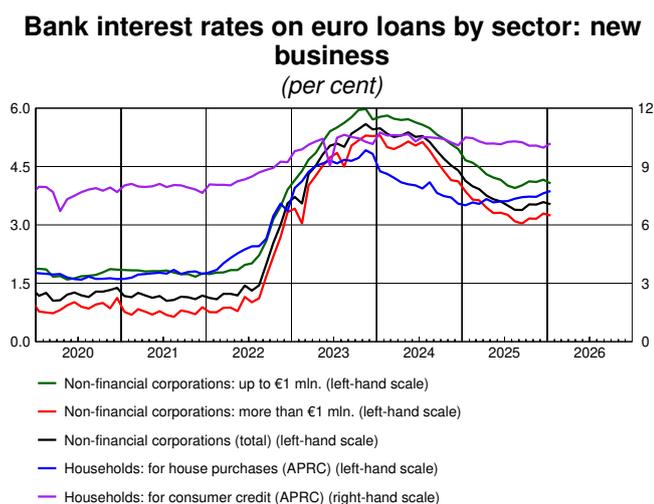
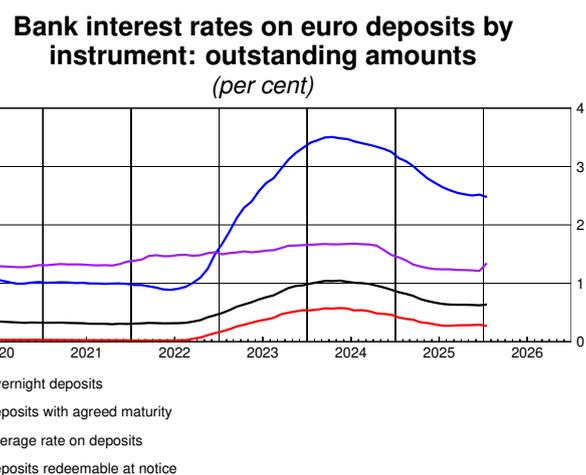


Figure 4



In January the Annual Percentage Rate of Charge (APRC) on new loans to households for house purchase came to 3.87 per cent (3.81 in December); the share of these loans with initial period of interest rate fixation up to 1 year came to 20.4 per cent (18.5 in the previous month). The APRC on new consumer loans came to 10.19 per cent (9.97 in the previous month). Interest rates on new lending to non-financial corporations amounted to 3.53 per cent (3.59 in the previous month); those on new loans of up to €1 million were equal to 4.07 per cent, while the rates on new loans of above that amount were equal to 3.24 per cent. Rates on the outstanding amount of deposits were equal to 0.64 per cent (0.62 in December).

Reference period: January 2026

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.

In January 2026, Bulgaria joined the Economic and Monetary Union. Its accession to the euro area had an impact on the publication's time series. As of the same date, Table 1.9 (ATEC2025) 'Loans to Italian residents by branch of economic activity' is compiled according to the new Ateco 2025 classification.

For further information, see '[Methods and Sources: Methodological Notes](#)'.

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
2024	11,072	2,046,778	177,044	103,080	52,066	359,078	124,756
2025 - Jan.	8,892	2,040,069	185,116	104,616	52,970	369,755	123,398
Feb.	8,861	2,032,387	189,073	105,024	52,030	376,743	125,729
Mar.	8,580	2,032,790	185,733	103,778	53,982	379,499	119,151
Apr.	9,425	2,055,747	186,117	105,724	53,775	383,283	119,089
May	8,654	2,055,452	184,099	107,632	54,580	383,695	119,552
June	8,768	2,062,443	239,497	108,665	55,978	384,828	119,762
July	8,809	2,068,833	252,951	109,332	55,897	388,056	118,444
Aug.	8,587	2,046,923	249,002	109,968	55,929	388,161	118,080
Sept.	8,680	2,062,290	256,615	111,428	55,418	389,397	117,424
Oct.	8,534	2,074,916	251,834	111,737	55,498	400,836	116,588
Nov.	8,508	2,071,752	259,581	111,852	55,220	398,925	132,921
Dec.	10,845	2,064,498	255,867	112,416	55,151	398,713	133,980
2026 - Jan.	(8,567)	(2,079,514)	(272,883)	(112,744)	(54,833)	(395,660)	(132,555)

	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
2024	30,543	104,889	14,937	80,099	22,504	87,537
2025 - Jan.	32,397	110,038	15,120	78,090	22,490	88,329
Feb.	32,935	114,952	15,622	78,250	22,597	89,245
Mar.	33,432	117,100	16,127	75,662	22,729	91,605
Apr.	33,991	118,192	16,610	74,926	22,836	92,206
May	35,813	119,135	17,428	75,430	23,113	91,953
June	34,566	119,069	17,395	75,099	23,076	92,466
July	34,525	120,595	17,954	76,369	25,816	93,265
Aug.	35,130	120,487	17,733	76,404	27,691	93,297
Sept.	34,047	122,895	18,373	77,109	43,341	93,614
Oct.	34,290	123,770	18,183	77,015	43,794	95,682
Nov.	34,732	123,209	18,447	76,074	43,716	95,871
Dec.	35,281	123,701	18,045	75,591	46,472	97,040
2026 - Jan.	(36,249)	(128,524)	(18,382)	(73,954)	(46,765)	(95,911)

	Shares and other equity			Money market funds shares/units	Fixed assets	Remaining assets	Total assets
	Residents of other euro area countries		Rest of the world				
	MFIs	Other sectors					
2024	42,840	18,183	20,590	3	84,723	468,237	3,848,960
2025 - Jan.	43,040	19,043	21,129	2	84,881	465,516	3,864,891
Feb.	42,921	18,663	20,357	2	84,765	458,381	3,868,536
Mar.	43,531	17,967	18,936	..	84,812	453,517	3,858,930
Apr.	43,648	17,759	18,199	3	84,888	447,347	3,883,766
May	43,757	17,343	18,599	3	85,019	450,741	3,891,997
June	44,846	16,962	18,145	..	86,001	443,316	3,950,881
July	48,305	16,997	18,966	2	86,329	447,133	3,988,578
Aug.	50,856	17,014	19,769	2	86,372	447,164	3,968,569
Sept.	50,769	17,243	20,085	..	86,558	437,890	4,003,173
Oct.	50,819	17,594	20,249	1	86,877	436,717	4,024,932
Nov.	49,976	18,114	20,165	1	92,528	465,908	4,077,499
Dec.	50,913	18,383	20,882	..	93,649	466,748	4,078,174
2026 - Jan.	(53,913)	(18,818)	(19,927)	(1)	(92,169)	(464,773)	(4,106,143)

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	<i>of which: in euro</i>	MFIs	General government	Other sectors	<i>of which: in euro</i>
2024	273,347	53,132	2,000,396	2,302,439	291,595	921	43,554	300,255
2025 - Jan.	269,431	53,534	1,976,757	2,276,679	314,820	918	43,711	321,572
Feb.	268,610	57,619	1,977,877	2,280,782	317,495	1,109	43,743	324,551
Mar.	268,479	56,513	1,983,899	2,285,574	304,895	1,148	43,533	314,223
Apr.	269,135	56,096	1,995,796	2,296,695	321,496	1,123	43,949	333,541
May	270,106	58,157	2,023,734	2,328,022	310,766	1,102	41,529	321,711
June	268,709	61,339	1,993,753	2,298,767	360,965	964	42,282	374,138
July	265,589	60,080	1,995,934	2,296,746	399,642	1,148	42,059	412,279
Aug.	267,446	62,118	2,017,438	2,321,568	386,188	1,184	42,252	397,545
Sept.....	277,594	60,887	2,004,089	2,316,814	389,994	1,225	41,538	401,848
Oct.	269,993	61,884	2,016,901	2,322,862	353,354	1,124	88,112	411,689
Nov.	277,088	63,633	2,048,006	2,361,542	349,119	1,419	86,920	408,682
Dec.	282,892	62,344	2,042,472	2,359,592	359,110	1,145	79,016	409,654
2026 - Jan.	(274,071)	(64,539)	(2,061,664)	(2,372,008)	(369,665)	(1,300)	(88,486)	(431,917)

	Deposits of the residents of the rest of the world		Debt securities issued	Capital and reserves	Remaining liabilities	Total liabilities
		<i>of which: in euro</i>				
2024	65,411	45,434	317,123	376,388	427,092	3,848,960
2025 - Jan.	66,695	46,602	318,636	371,063	449,325	3,864,891
Feb.	64,277	45,962	319,057	374,007	444,742	3,868,536
Mar.	67,609	45,969	320,017	375,794	437,042	3,858,930
Apr.	63,045	46,001	315,088	371,171	446,867	3,883,766
May	69,848	50,418	316,529	371,583	428,645	3,891,997
June	67,265	47,169	322,378	374,097	459,127	3,950,881
July	66,977	48,170	324,174	376,417	456,557	3,988,578
Aug.	66,977	47,919	323,029	382,591	419,347	3,968,569
Sept.....	68,445	46,484	323,176	398,595	437,630	4,003,174
Oct.	66,851	46,337	327,178	401,500	438,036	4,024,932
Nov.	68,780	45,940	324,694	407,579	450,262	4,077,498
Dec.	72,425	48,814	322,838	414,389	441,544	4,078,174
2026 - Jan.	(72,331)	(48,202)	(322,648)	(410,263)	(441,177)	(4,106,143)

Banks and Money: National Data
Table 1.3
[Access to data:](#)
[BSIB0300](#)
Deposits by sector of economic activity
(end-of-period stocks in millions of euros)

	Residents of Italy								
	MFIs	of which: 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
2024	273,347	247,881	184,875	27,315	25,817	15,409	7,358	281,197	84,573
2025 - Jan.	269,431	245,087	179,669	26,789	26,745	15,816	8,688	287,753	89,684
Feb.	268,610	245,619	181,285	30,710	26,909	16,145	6,624	296,913	97,364
Mar.	268,479	247,801	182,970	30,041	26,472	18,557	7,734	283,587	90,880
Apr.	269,135	246,991	181,251	29,058	27,038	18,710	8,889	297,780	106,246
May	270,106	252,500	185,383	30,792	27,364	19,371	7,700	291,584	96,157
June	268,709	251,098	186,116	33,576	27,763	14,871	8,515	286,211	89,858
July	265,589	249,893	185,611	33,297	26,782	15,435	8,704	285,670	93,293
Aug.	267,446	251,597	186,293	34,291	27,828	14,924	6,981	290,008	102,847
Sept.	277,594	260,627	194,919	32,345	28,542	15,627	6,879	278,957	88,901
Oct.	269,993	253,293	185,750	32,287	29,597	14,563	7,533	290,888	103,526
Nov.	277,088	260,926	192,694	33,940	29,693	15,332	7,528	296,949	89,983
Dec.	282,892	259,575	195,655	32,618	29,726	13,321	6,931	286,527	76,649
2026 - Jan.	(274,071)	(256,934)	(190,493)	(33,682)	(30,857)	(15,216)	(8,906)	(305,000)	(95,421)

	Residents of Italy				Residents of other euro area countries			
	Non-financial corporations	Other sectors			MFIs	of which: banks	of which: intragroup positions	
		Consumer households	Producer households	Non-profit institutions				
2024	435,906	1,141,079	83,050	36,396	291,595	288,753	118,565	
2025 - Jan.	406,231	1,139,291	82,635	36,342	314,820	311,717	116,231	
Feb.	406,165	1,133,150	82,548	36,332	317,495	314,192	124,729	
Mar.	417,142	1,136,977	83,513	36,390	304,895	300,878	125,937	
Apr.	414,025	1,134,639	85,305	36,449	321,496	317,290	124,465	
May	437,539	1,143,362	87,325	36,853	310,766	307,054	119,304	
June	420,756	1,138,722	87,416	37,264	360,965	356,174	178,567	
July	418,866	1,142,369	88,022	36,868	399,642	395,815	198,237	
Aug.	432,819	1,147,770	87,531	37,406	386,188	381,660	192,909	
Sept.	428,112	1,149,527	87,057	37,930	389,994	385,647	190,133	
Oct.	434,999	1,142,473	88,248	38,196	353,354	350,565	187,597	
Nov.	454,591	1,145,782	89,415	38,408	349,119	346,719	189,802	
Dec.	444,632	1,165,699	87,909	37,452	359,110	357,271	196,899	
2026 - Jan.	(433,382)	(1,172,613)	(88,546)	(38,002)	(369,665)	(367,928)	(198,202)	

	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		
2024	921	24,202	4,233	15,119	65,411	31,538
2025 - Jan.	918	24,728	3,955	15,028	66,695	31,467
Feb.	1,109	24,709	3,835	15,199	64,277	29,853
Mar.	1,148	23,845	4,462	15,227	67,609	31,905
Apr.	1,123	24,475	4,241	15,232	63,045	31,445
May	1,102	21,850	4,263	15,416	69,848	37,162
June	964	22,444	4,153	15,684	67,265	34,221
July	1,148	22,001	4,140	15,918	66,977	31,998
Aug.	1,184	22,160	4,269	15,824	66,977	32,511
Sept.	1,225	21,746	3,902	15,890	68,445	33,223
Oct.	1,124	68,304	3,776	16,032	66,851	32,418
Nov.	1,419	67,138	3,940	15,842	68,780	33,749
Dec.	1,145	59,430	3,885	15,702	72,425	37,027
2026 - Jan.	(1,300)	(68,717)	(4,081)	(15,688)	(72,331)	(34,703)

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 - Dec.	11,928	-4,322	17,666	-996	376
2025 - Jan.	-27,545	-29,722	-2,268	2,715	565
Feb.	-8,506	-74	-6,240	-455	1,485
Mar.	19,356	11,297	4,934	-443	-346
Apr.	-2,165	-2,708	-387	-438	-3,554
May	36,882	23,478	11,140	2,798	627
June	-24,333	-16,470	-4,065	-157	5,145
July	-280	-2,078	3,814	-2,743	1,318
Aug.	12,523	14,117	5,486	-4,868	-804
Sept.....	1,679	-4,630	1,825	3,872	805
Oct.	-1,411	6,756	-5,626	-2,112	3,724
Nov.	27,106	19,604	4,690	2,047	-2,291
Dec.	7,113	-9,791	17,491	2,001	-1,570
2026 - Jan.	(1,762)	(-11,119)	(8,129)	(866)	(418)

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			
2024	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.	1,342,670	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	1,386,181	111,423	134,135	106,136	321,061	98,298	96,157
June	1,366,101	106,325	135,556	107,069	321,550	91,984	89,858
July	1,363,480	106,416	134,249	105,722	322,857	95,715	93,293
Aug.	1,377,279	104,267	133,987	105,353	324,492	105,240	102,847
Sept.	1,380,850	103,473	132,979	103,928	324,032	91,298	88,901
Oct.	1,379,742	105,131	132,332	103,377	323,212	106,080	103,526
Nov.	1,405,204	106,221	149,940	121,263	323,951	92,383	89,983
Dec.	1,418,807	98,974	150,876	122,291	325,015	78,525	76,649
2026 - Jan.	(1,413,566)	(103,323)	(149,918)	(121,045)	(328,087)	(97,627)	(95,421)

	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			
2024	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	32,686
June	12,276	15,994	9,609	722	3,682	33,044
July	11,736	16,003	9,641	705	3,975	34,979
Aug.	11,970	15,679	9,674	687	4,244	34,466
Sept.	11,659	15,897	9,677	679	3,627	35,222
Oct.	12,009	21,729	9,784	686	43,905	34,433
Nov.	12,342	21,807	9,951	713	42,109	35,031
Dec.	12,042	22,071	10,092	732	34,081	35,398
2026 - Jan.	(14,066)	(21,688)	(10,074)	(721)	(41,939)	(37,628)

	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	
2024	18,749	298,374	154,019	85,047	52,066	2,420,764
2025 - Jan.	18,470	300,166	156,071	83,971	52,970	2,401,077
Feb.	19,324	299,733	156,501	83,001	52,030	2,402,010
Mar.	17,600	302,417	157,096	83,088	53,982	2,409,626
Apr.	17,348	297,740	157,003	81,398	53,775	2,413,471
May	16,657	299,871	158,768	82,454	54,580	2,441,843
June	16,804	305,574	162,045	85,503	55,978	2,419,221
July	16,711	307,463	165,039	84,908	55,897	2,423,930
Aug.	16,604	306,425	164,943	85,575	55,929	2,445,014
Sept.	16,197	306,978	164,961	85,543	55,418	2,432,568
Oct.	15,257	311,921	165,857	85,448	55,498	2,496,222
Nov.	13,825	310,869	166,588	85,609	55,220	2,524,344
Dec.	14,124	308,714	168,236	85,511	55,151	2,509,452
2026 - Jan.	(14,147)	(308,502)	(170,926)	(86,147)	(54,833)	(2,541,285)

Loans by sector of economic activity

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

	Residents of Italy							
	MFIs	of which:		General government		Other sectors		
		banks	intragroup positions	Central government	Local government and social security funds	Insurance companies and pension funds	Other financial institutions	of which: repos with central counterparties
2024	368,483	245,389	184,875	169,958	62,366	6,109	172,996	29,449
2025 - Jan.	369,423	240,911	179,669	169,942	62,959	6,130	167,221	31,848
Feb.	359,293	242,063	181,285	168,559	63,084	6,752	170,318	36,574
Mar.	350,906	244,192	182,970	165,342	62,995	6,681	175,412	37,661
Apr.	369,086	243,433	181,251	162,914	63,133	6,837	181,389	44,850
May	358,280	248,236	185,383	167,432	63,242	6,965	186,985	52,851
June	358,932	247,160	186,116	164,775	61,781	6,913	188,706	50,301
July	371,834	245,777	185,611	164,386	61,983	6,996	180,572	45,283
Aug.	352,473	247,527	186,293	164,645	61,787	6,960	185,540	54,297
Sept.	362,066	255,151	194,919	163,393	61,885	7,079	188,094	53,265
Oct.	377,157	248,832	185,750	163,683	62,060	6,795	186,758	52,791
Nov.	355,201	255,383	192,694	163,427	62,177	6,751	197,229	61,368
Dec.	362,088	257,866	195,655	155,955	60,572	6,579	189,378	45,832
2026 - Jan.	(372,350)	(252,579)	(190,493)	(171,848)	(61,624)	(6,663)	(180,464)	(41,914)
	Residents of Italy				Residents of other euro area countries			
	Non-financial corporations	Other sectors			MFIs	of which: banks	of which: intragroup positions	
		Consumer households	Producer households	Non-profit institutions				
2024	598,895	594,708	66,571	6,693	149,627	149,139	95,883	
2025 - Jan.	597,197	594,429	66,040	6,728	158,124	157,699	103,070	
Feb.	596,769	594,942	65,961	6,709	161,236	160,828	103,357	
Mar.	601,283	597,573	65,987	6,611	158,527	158,154	104,300	
Apr.	601,129	598,899	65,685	6,674	159,799	159,416	103,266	
May	599,199	601,421	65,367	6,562	157,798	157,404	102,476	
June	606,497	602,888	65,424	6,527	212,499	212,120	157,138	
July	605,207	606,169	65,433	6,253	226,382	226,002	170,299	
Aug.	600,280	604,034	64,850	6,353	223,059	222,751	164,665	
Sept.	601,920	606,486	64,959	6,407	228,711	228,398	169,515	
Oct.	598,214	609,040	64,593	6,616	216,441	216,073	162,767	
Nov.	604,144	611,639	64,450	6,734	227,756	227,325	167,098	
Dec.	606,040	612,818	64,398	6,669	221,470	221,051	165,875	
2026 - Jan.	(603,101)	(612,927)	(63,720)	(6,816)	(234,574)	(234,209)	(174,644)	
	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					
2024	299	13,410	12,842	866	103,080	50,640		
2025 - Jan.	235	13,168	12,699	890	104,616	53,661		
Feb.	223	13,948	12,775	891	105,024	52,467		
Mar.	239	13,148	12,918	902	103,778	53,843		
Apr.	237	12,752	12,425	905	105,724	55,623		
May	242	12,805	12,338	916	107,632	56,785		
June	259	13,259	12,564	917	108,665	57,036		
July	262	12,590	12,797	921	109,332	56,412		
Aug.	263	12,606	12,162	912	109,968	57,683		
Sept.	281	13,660	13,055	907	111,428	58,274		
Oct.	310	21,164	12,984	934	111,737	57,616		
Nov.	325	17,186	13,386	928	111,852	58,426		
Dec.	336	18,894	14,200	968	112,416	60,454		
2026 - Jan.	(289)	(22,550)	(14,478)	(993)	(112,744)	(59,160)		

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:						Other financial institutions
	Non-financial corporations	Households			Other financial institutions		
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 - Dec.	13,067	2,371	1,077	363	1,357	-643	8,898
2025 - Jan.	-10,214	-1,607	-445	-136	382	-691	-8,184
Feb.	-817	-347	488	548	814	-874	-1,057
Mar.	12,319	5,381	2,934	960	1,291	678	4,074
Apr.	317	89	1,207	609	1,085	-493	-1,135
May	-2,114	-1,942	2,111	919	1,810	-618	-2,412
June	14,145	7,934	1,930	581	1,369	-25	4,332
July	-2,191	-2,038	2,912	915	2,429	-430	-3,147
Aug.	-11,250	-4,744	-2,450	-497	-893	-1,062	-4,019
Sept.	8,691	2,114	2,859	714	1,600	545	3,598
Oct.	-2,204	-3,625	2,592	968	1,835	-209	-885
Nov.	10,084	6,129	2,101	754	1,515	-167	1,897
Dec.	12,146	2,948	1,599	211	1,526	-139	7,771
2026 - Jan.	(-8,111)	(-2,901)	(-311)	(362)	(566)	(-1,239)	(-4,983)

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 - Dec.	1,678,295	405,796	252,907	1,019,592	598,895	145,925	159,477	293,494
2025 - Jan.	1,670,646	399,575	252,966	1,018,106	597,197	144,402	160,136	292,659
Feb.	1,673,094	399,250	255,140	1,018,705	596,769	143,343	161,642	291,785
Mar.	1,681,884	407,021	256,655	1,018,208	601,283	148,271	162,701	290,311
Apr.	1,686,661	408,367	258,393	1,019,901	601,129	147,095	163,358	290,676
May	1,697,172	413,510	260,951	1,022,711	599,199	142,537	165,663	290,999
June	1,703,511	423,788	262,455	1,017,268	606,497	151,193	168,342	286,962
July	1,696,999	410,464	267,061	1,019,474	605,207	148,004	170,949	286,254
Aug.	1,694,450	409,432	267,536	1,017,482	600,280	142,478	171,897	285,906
Sept.	1,700,223	416,385	266,607	1,017,232	601,920	146,521	171,334	284,065
Oct.	1,697,760	410,104	268,285	1,019,370	598,214	141,964	172,222	284,027
Nov.	1,716,551	420,774	271,384	1,024,393	604,144	143,993	174,585	285,566
Dec.	1,702,409	413,403	271,248	1,017,758	606,040	150,920	174,002	281,118
2026 - Jan.	(1,707,164)	(415,704)	(273,902)	(1,017,557)	(603,101)	(146,708)	(175,221)	(281,172)

	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 - Dec.	667,971	4,133	34,549	87,480	465	425,758	36,316	13,446	65,824
2025 - Jan.	667,197	3,697	34,636	87,418	467	426,107	36,082	13,466	65,323
Feb.	667,612	3,641	34,795	87,812	465	426,905	35,581	13,525	64,888
Mar.	670,171	3,789	35,026	88,224	470	428,163	36,450	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
June	674,839	3,846	35,524	89,417	442	432,320	36,109	13,789	63,393
July	677,855	3,973	35,748	89,808	454	434,705	35,821	14,262	63,083
Aug.	675,237	3,856	35,505	89,604	434	433,777	35,176	14,238	62,648
Sept.	677,853	3,803	35,812	90,000	409	435,353	36,006	14,241	62,229
Oct.	680,250	3,846	36,159	90,437	415	437,173	35,709	14,462	62,049
Nov.	682,824	3,913	36,352	90,830	438	438,653	36,183	14,606	61,849
Dec.	683,886	4,159	36,424	90,591	439	440,084	36,544	14,483	61,161
2026 - Jan.	(683,463)	(3,731)	(36,928)	(90,797)	(436)	(440,644)	(35,937)	(14,358)	(60,632)

Banks and Money: national data

Table 1.9

[Access to data:](#)

[ATEC2025](#)

Loans to Italian residents by branch of economic activity

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

Branch of economic activity	December 2025			January 2026			
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total	
Agriculture, forestry and fishing.....	A	19,106	19,357	38,463	(18,587)	(18,139)	(36,726)
Mining and quarrying.....	B	18	1,673	1,691	(18)	(1,487)	(1,505)
Manufacturing.....	C	3,446	176,974	180,421	(3,456)	(174,485)	(177,941)
Food, beverages and tobacco products.....	1000061	635	34,232	34,867	(641)	(33,858)	(34,500)
Textiles, clothing and leather products.....	1000062	371	13,959	14,330	(359)	(13,856)	(14,215)
Wood and wood products and furnishings.....	1000066	386	7,446	7,832	(378)	(7,383)	(7,760)
Paper, paper products and printing.....	1000063	143	6,258	6,402	(150)	(6,173)	(6,324)
Refined petroleum products, chemical products and pharmaceuticals.....	1000067	74	18,629	18,703	(73)	(17,625)	(17,697)
Rubber and plastic products.....	22	65	8,598	8,663	(63)	(8,845)	(8,908)
Basic metals, fabricated metal products and non-metallic mineral products.....	1000068	801	40,462	41,263	(798)	(40,035)	(40,833)
Electronic products, electrical and non-electrical equipment and apparatus.....	1000069	121	10,331	10,452	(123)	(9,975)	(10,098)
Machinery and equipment.....	28	101	18,278	18,379	(99)	(18,409)	(18,507)
Motor vehicles and other transport equipment.....	1000060	115	11,042	11,157	(112)	(10,387)	(10,499)
Other products of manufacturing.....	1000070	634	7,739	8,373	(659)	(7,940)	(8,599)
Electricity, gas, steam and air conditioning supply.....	D	43	21,082	21,125	(60)	(20,479)	(20,539)
Water supply, sewerage, waste management and remediation activities.....	E	67	9,143	9,209	(66)	(9,440)	(9,507)
Construction.....	F	4,396	44,704	49,100	(4,350)	(45,043)	(49,393)
Wholesale and retail trade.....	G	10,368	100,320	110,688	(9,402)	(100,000)	(109,402)
Transportation and storage.....	H	1,470	28,701	30,171	(1,510)	(25,804)	(27,314)
Accommodation and food service activities.....	I	3,643	27,647	31,289	(3,637)	(27,589)	(31,226)
Publishing, broadcasting, and content production and distribution activities.....	J	132	3,709	3,841	(134)	(3,597)	(3,732)
Telecommunication, computer programming, consulting, computing infrastructure and other information service activities.....	K	514	19,486	19,999	(502)	(20,310)	(20,812)
Real estate activities.....	M	1,380	53,758	55,138	(1,404)	(54,329)	(55,734)
Professional, scientific and technical activities.....	N	9,567	55,095	64,662	(9,521)	(44,817)	(54,338)
Administrative and support service activities.....	O	962	21,837	22,799	(1,000)	(30,172)	(31,172)
All remaining activities.....	1000073	9,287	22,555	31,842	(10,063)	(27,407)	(37,470)
All branches	1000000	64,398	606,040	670,438	(63,710)	(603,101)	(666,811)

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						Other lending
		Insurance corporations, pension funds and other financial institutions	Non-financial corporations	Households				
				Consumer credit	Lending for house purchase			
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 - Dec.	299,415	299,268	5,251	162,775	131,242	43,315	44,814	43,112
2025 - Jan.	291,622	291,480	5,196	160,671	125,613	42,599	40,988	42,026
Feb.	288,775	288,629	5,318	158,889	124,423	41,829	40,727	41,867
Mar.	287,252	287,107	5,240	157,070	124,798	42,835	40,343	41,620
Apr.	286,817	286,673	4,921	157,585	124,167	42,222	40,341	41,604
May	286,765	286,622	4,917	157,975	123,729	42,304	39,963	41,461
June	286,238	286,094	4,865	156,687	124,542	43,392	39,643	41,507
July	283,762	283,625	4,791	155,390	123,444	43,084	39,045	41,315
Aug.	281,957	281,825	4,740	154,551	122,534	42,528	38,757	41,249
Sept.	290,813	290,680	4,653	155,514	130,512	42,313	46,885	41,315
Oct.	299,389	299,258	4,606	158,533	136,118	46,597	47,849	41,672
Nov.	298,630	298,497	4,828	156,997	136,672	47,699	47,795	41,178
Dec.	298,724	298,618	4,703	156,705	137,210	48,262	47,429	41,519
2026 - Jan.	(295,477)	(295,367)	(4,714)	(154,874)	(135,780)	(47,663)	(48,257)	(39,860)

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						Other lending
		Insurance corporations, pension funds and other financial institutions	Non-financial corporations	Households				
				Consumer credit	Lending for house purchase			
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 - Dec.	192,278	192,151	5,101	131,802	55,248	4,350	12,990	37,908
2025 - Jan.	190,904	190,776	5,049	130,794	54,933	4,332	13,626	36,976
Feb.	190,342	190,218	5,155	130,115	54,948	4,342	13,648	36,957
Mar.	189,853	189,730	5,079	129,867	54,783	4,330	13,564	36,889
Apr.	188,742	188,619	4,759	129,260	54,600	4,344	13,460	36,796
May	187,461	187,338	4,747	128,273	54,318	4,328	13,390	36,600
June	186,867	186,746	4,697	127,570	54,479	4,484	13,273	36,722
July	186,167	186,051	4,615	126,994	54,442	4,512	13,222	36,707
Aug.	185,824	185,713	4,566	126,672	54,475	4,559	13,212	36,704
Sept.	185,228	185,117	4,483	126,194	54,440	4,569	13,209	36,662
Oct.	184,416	184,306	4,417	124,887	55,002	5,233	13,137	36,632
Nov.	184,555	184,445	4,650	124,188	55,607	6,168	13,178	36,262
Dec.	185,889	185,804	4,534	125,147	56,124	6,288	13,101	36,734
2026 - Jan.	(184,476)	(184,386)	(4,559)	(124,234)	(55,592)	(6,467)	(13,945)	(35,180)

Securitized 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 - Dec.	1,099	1,183	-277	-79	-204	5	198
2025 - Jan.	-406	-256	-131	-65	175	-242	-19
Feb.	-122	-51	-106	-82	-32	7	36
Mar.	27	-61	2	46	-45	1	86
Apr.	-503	-37	-165	-105	-65	4	-300
May	-271	-165	-140	-75	-27	-38	34
June	102	116	26	-12	-87	125	-39
July	-83	92	-147	-106	34	-76	-28
Aug.	11	61	-19	-39	15	4	-30
Sept.	-98	-10	-157	-122	4	-39	70
Oct.	-150	50	-170	-91	-49	-29	-30
Nov.	-266	-76	-201	-165	-16	-20	11
Dec.	1,872	1,541	210	85	40	85	121
2026 - Jan.	(91)	(138)	(-92)	(-7)	(1)	(-87)	(32)

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
	<i>of which:</i>				
	Non-financial corporations	Households	Other financial institutions		
2022	1.6	22.0	-2.9	-37.5	13.1
2023	4.8	-9.7	6.7	85.0	10.1
2024 - Dec.....	0.9	5.4	-0.7	-21.8	6.5
2025 - Jan.....	-0.6	-6.4	-0.2	45.3	-7.7
Feb.....	-3.3	2.2	-5.6	7.3	1.5
Mar.....	5.2	-12.3	8.6	-9.3	-0.7
Apr.....	-3.6	-11.3	0.3	7.8	-6.3
May.....	13.8	23.1	11.0	16.0	-1.4
June.....	1.1	4.5	1.8	-11.2	10.7
July.....	2.5	-2.5	5.2	1.6	10.1
Aug.....	-1.9	-9.1	2.2	-14.6	2.8
Sept.....	8.6	23.5	4.3	5.4	3.2
Oct.....	0.1	14.2	-2.3	-11.8	9.5
Nov.....	10.6	33.0	4.7	-5.3	-15.1
Dec.....	-2.6	-16.5	2.0	14.4	-2.2
2026 - Jan.....	(8.3)	(10.3)	(6.3)	(10.6)	(12.8)

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	
	<i>of which:</i>			One-month percentage changes	12-month percentage changes	
	Non-financial corporations	Households	Other financial institutions			
2022	-7.3	-17.2	0.1	11.9	42.0	2.3
2023	-2.8	-5.6	-0.9	-0.3	16.5	-8.6
2024 - Dec.....	4.9	6.8	1.7	8.9	-8.8	-4.5
2025 - Jan.....	-1.2	-0.4	1.8	-17.1	19.8	-0.6
Feb.....	2.0	0.4	2.5	7.3	6.2	0.8
Mar.....	4.4	6.6	3.2	1.0	6.3	2.0
Apr.....	3.0	-0.0	2.3	21.2	-3.4	2.5
May.....	-3.3	-6.1	2.5	-18.3	0.5	2.1
June.....	6.7	12.5	2.4	3.3	3.1	1.2
July.....	0.8	-1.8	2.5	2.0	3.6	1.7
Aug.....	0.8	3.4	1.9	-15.8	4.0	1.5
Sept.....	1.5	-1.2	1.8	11.9	2.3	2.2
Oct.....	1.5	-3.3	3.1	18.3	20.7	4.7
Nov.....	4.3	6.8	2.7	1.2	23.6	6.1
Dec.....	3.0	4.9	2.6	1.7	30.7	9.3
2026 - Jan.....	(2.1)	(0.3)	(2.9)	(6.9)	(-17.6)	(6.0)

Banks and Money: National Data
Table 1.15

Access to data:

[TITP0100](#)
Holdings of securities other than shares issued by residents of Italy

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

	Securities issued by General government						Other securities			Total
	of which: Central government						of which:			
	of which:						bonds issued by banks	repurchases of their own securitised assets not derecognised		
	BOTs	CCTs	BTPs	CTZs						
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 - Dec.....	359,078	356,376	5,780	85,851	252,673	..	176,822	52,066	91,536	535,900
2025 - Jan.....	369,755	367,057	6,563	84,532	263,919	..	176,369	52,970	90,687	546,124
Feb.....	376,743	374,051	6,484	85,651	269,090	..	177,759	52,030	93,037	554,503
Mar.....	379,499	376,821	5,453	86,479	270,866	..	173,134	53,982	86,951	552,633
Apr.....	383,283	380,631	6,774	82,581	276,298	..	172,864	53,775	86,924	556,148
May.....	383,695	381,042	7,813	81,794	275,257	..	174,132	54,580	86,709	557,827
June.....	384,828	382,260	7,619	82,729	275,590	..	175,740	55,978	86,934	560,568
July.....	388,056	385,495	7,630	83,259	277,870	..	174,341	55,897	86,028	562,398
Aug.....	388,161	385,628	6,438	84,890	277,281	..	174,009	55,929	85,735	562,170
Sept.....	389,397	386,869	7,399	81,957	280,491	..	172,841	55,418	85,102	562,238
Oct.....	400,836	398,305	8,541	83,973	287,795	..	172,086	55,498	84,538	572,922
Nov.....	398,925	396,348	9,260	85,316	283,784	..	188,140	55,220	100,624	587,065
Dec.....	398,713	396,300	6,953	91,113	280,250	..	189,131	55,151	101,541	587,844
2026 - Jan.....	(395,660)	(393,235)	(8,333)	(87,963)	(278,856)	(.)	(187,388)	(54,833)	(100,935)	(583,048)

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 - Dec.....	95,888	340,671	605,074	44,127	458,068	17,599	1,561,427	37,741	1,599,168
2025 - Jan.....	98,053	346,993	607,035	43,985	462,670	17,701	1,576,437	31,731	1,608,169
Feb.....	100,626	356,009	610,805	44,529	473,083	18,084	1,603,137	32,382	1,635,518
Mar.....	101,598	355,780	613,562	44,903	472,078	18,141	1,606,062	33,309	1,639,371
Apr.....	102,987	360,723	613,952	43,505	472,628	18,226	1,612,021	32,166	1,644,187
May.....	103,534	362,535	616,733	43,401	466,480	18,109	1,610,793	33,136	1,643,929
June.....	104,275	366,821	621,932	43,472	472,502	18,390	1,627,392	33,890	1,661,282
July.....	108,205	413,944	625,259	44,008	480,872	18,999	1,691,287	35,038	1,726,325
Aug.....	110,511	369,830	629,016	43,507	482,658	19,244	1,654,765	34,908	1,689,674
Sept.....	108,993	362,660	630,966	43,464	481,765	19,187	1,647,035	35,915	1,682,949
Oct.....	112,268	368,227	632,385	44,309	495,296	19,755	1,672,239	35,548	1,707,788
Nov.....	112,762	371,216	629,475	44,979	494,864	19,693	1,672,990	36,503	1,709,492
Dec.....	112,170	361,733	632,117	45,984	495,958	19,768	1,667,731	39,211	1,706,941
2026 - Jan.....	(113,143)	(363,433)	(632,836)	(46,345)	(498,227)	(20,181)	(1,674,165)	(39,560)	(1,713,724)

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				
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 "	1,506,013	734,002	59,066	18,290	649,547	128,089	1,380,594	445,812	934,633
2025 - 1st qtr	1,615,644	755,953	61,603	15,762	671,693	129,683	1,391,507	457,348	934,159
2nd"	1,612,312	779,190	61,276	17,110	694,323	129,090	1,438,466	479,922	958,544
3rd "	1,603,908	782,285	58,316	13,063	704,212	129,432	1,495,249	504,209	991,040
4th "	(1,646,922)	(790,560)	(59,467)	(14,018)	(710,263)	(129,627)	(1,550,848)	(531,471)	(1,019,377)

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
2023	3.97	5.23	5.31	4.14
2024	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
June	3.20	3.70	3.64	3.70
July	3.19	3.59	3.57	3.45
Aug.	3.28	3.49	3.44	3.63
Sept.	3.28	3.51	3.45	3.64
Oct.	3.32	3.61	3.57	3.63
Nov.	3.30	3.62	3.55	3.77
Dec.	3.40	3.65	3.61	3.72
2026 - Jan.	(3.50)	(3.62)	(3.59)	(3.69)

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:		of which:		
				fully collateralized loans	pure new loans	fully collateralized loans	pure new loans			
2023	5.45	5.41	5.69	5.45	5.71	6.04	5.71	5.28	5.37	5.26
2024	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	3.20
June.....	3.60	3.52	3.84	3.56	4.16	4.34	4.18	3.31	3.41	3.19
July.....	3.50	3.46	3.86	3.52	4.01	4.34	4.02	3.26	3.44	3.25
Aug.....	3.39	3.30	3.68	3.36	3.95	4.38	3.96	3.09	3.12	3.00
Sept.....	3.38	3.31	3.85	3.37	4.02	4.32	4.04	3.04	3.45	2.95
Oct.....	3.53	3.46	3.70	3.54	4.12	4.37	4.13	3.16	3.16	3.09
Nov.....	3.52	3.45	3.95	3.52	4.10	4.37	4.12	3.16	3.43	3.07
Dec.....	3.59	3.52	3.79	3.57	4.16	4.37	4.18	3.29	3.49	3.19
2026 - Jan.....	(3.53)	(3.49)	(3.84)	(3.52)	(4.07)	(4.38)	(4.09)	(3.24)	(3.30)	(3.16)

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:		of which:		
				fully collateralized loans	pure new loans	fully collateralized loans	pure new loans			
2023	39,855	36,105	4,003	35,905	16,040	1,917	15,098	23,815	2,086	20,807
2024	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.....	36,556	32,799	4,594	30,753	14,224	2,322	13,265	22,332	2,272	17,488
June.....	50,925	45,444	5,809	43,842	17,544	2,694	16,423	33,380	3,115	27,419
July.....	48,354	41,445	5,715	39,831	15,353	2,634	14,136	33,001	3,081	25,695
Aug.....	26,693	23,577	3,449	22,934	9,236	1,552	8,464	17,457	1,897	14,470
Sept.....	44,296	39,501	5,637	37,410	15,666	2,579	14,578	28,630	3,058	22,832
Oct.....	40,858	35,468	5,989	33,503	15,539	2,657	14,362	25,319	3,332	19,141
Nov.....	38,625	35,297	4,484	32,603	14,906	2,441	14,043	23,718	2,044	18,559
Dec.....	54,147	47,299	7,281	45,289	18,242	2,546	17,074	35,906	4,735	28,216
2026 - Jan.....	(39,848)	(35,281)	(5,048)	(32,512)	(14,010)	(2,554)	(12,850)	(25,838)	(2,494)	(19,662)

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		
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
June	3.19	3.32	3.18	3.60	3.16
July	3.20	3.07	3.22	3.61	3.18
Aug.	3.28	3.23	3.29	3.67	3.26
Sept.	3.28	3.10	3.31	3.71	3.27
Oct.	3.31	3.08	3.35	3.73	3.30
Nov.	3.30	3.10	3.33	3.72	3.28
Dec.	3.38	3.21	3.42	3.81	3.37
2026 - Jan.	(3.45)	(3.08)	(3.55)	(3.87)	(3.48)
	Consumer credit				
		Initial period of rate fixation		APRC	of which: pure new loans
		up to 1 year	over 1 year		
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
June	8.50	5.88	8.60	10.15	8.50
July	8.60	5.78	8.72	10.27	8.61
Aug.	8.65	5.88	8.75	10.29	8.65
Sept.	8.59	5.96	8.70	10.24	8.60
Oct.	8.45	5.90	8.56	10.07	8.45
Nov.	8.45	6.25	8.54	10.08	8.45
Dec.	8.33	6.41	8.42	9.97	8.34
2026 - Jan.	(8.52)	(6.35)	(8.59)	(10.19)	(8.52)
	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		
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
June	4.16	4.04	4.52	4.28	4.38
July	4.20	4.09	4.50	4.30	4.42
Aug.	4.31	4.24	4.59	4.30	4.49
Sept.	4.27	4.18	4.56	4.30	4.51
Oct.	4.22	4.11	4.62	4.50	4.50
Nov.	4.16	4.07	4.48	4.45	4.40
Dec.	3.90	3.77	4.42	4.11	4.11
2026 - Jan.	(4.25)	(4.16)	(4.66)	(4.52)	(4.52)

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		
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	
June	6,622	586	6,036	5,582	
July	7,972	888	7,084	6,776	
Aug.	2,290	375	1,915	1,545	
Sept.	6,287	726	5,561	5,545	
Oct.	6,859	1,102	5,757	5,775	
Nov.	5,748	858	4,890	4,934	
Dec.	6,318	1,166	5,153	5,437	
2026 - Jan.	(4,624)	(945)	(3,678)	(3,811)	

		Consumer credit			
		Initial period of rate fixation		of which: pure new loans	
		up to 1 year	over 1 year		
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	
June	4,593	168	4,424	4,584	
July	5,069	199	4,870	5,056	
Aug.	3,118	115	3,002	3,111	
Sept.	4,935	188	4,747	4,922	
Oct.	5,264	225	5,039	5,253	
Nov.	4,587	174	4,414	4,579	
Dec.	3,834	165	3,669	3,826	
2026 - Jan.	(4,339)	(137)	(4,202)	(4,330)	

		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		
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
June	2,945	2,219	727	982	2,446
July	3,077	2,232	846	942	2,512
Aug.	1,955	1,556	399	532	1,628
Sept.	2,771	2,098	673	831	2,254
Oct.	3,100	2,415	685	819	2,520
Nov.	2,911	2,289	622	775	2,363
Dec.	3,124	2,478	646	940	2,473
2026 - Jan.	(2,859)	(2,338)	(521)	(750)	(2,340)

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
2023	4.24	3.14	6.15	6.30	14.57	5.31	5.84	5.26
2024	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
June	4.00	2.71	6.31	4.92	14.37	4.04	4.22	4.08
July	3.96	2.67	6.27	4.77	14.34	3.91	4.12	3.95
Aug.	3.96	2.67	6.28	4.61	14.34	3.89	4.05	3.93
Sept.	4.02	2.68	6.43	4.73	14.54	3.89	4.13	3.93
Oct.	4.03	2.69	6.45	4.73	14.59	3.90	4.13	3.94
Nov.	4.04	2.69	6.46	4.67	14.62	3.89	4.05	3.94
Dec.	4.03	2.70	6.44	4.52	14.66	3.89	4.07	3.94
2026 - Jan.	(4.05)	(2.71)	(6.50)	(4.82)	(14.71)	(3.91)	(4.11)	(3.95)

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				
2023	3.78	3.90	3.81	4.22	3.69	0.63	
2024	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	
June.....	2.09	2.25	2.23	2.52	1.95	0.60	
July.....	2.01	2.23	2.19	2.53	1.86	0.48	
Aug.....	2.00	2.14	2.09	2.51	1.88	0.21	
Sept.....	2.10	2.28	2.26	2.44	1.95	1.17	
Oct.....	2.08	2.29	2.29	2.29	1.91	0.60	
Nov.....	2.12	2.32	2.32	2.35	1.94	0.53	
Dec.....	2.12	2.24	2.22	2.44	1.98	0.45	
2026 - Jan.....	(2.04)	(2.25)	(2.23)	(2.55)	(1.87)	(0.37)	

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				
2023	0.96	0.86	1.26	0.54	3.32	1.65	2.78
2024	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
June.....	0.67	0.64	0.74	0.29	2.72	1.24	1.95
July.....	0.65	0.63	0.70	0.27	2.65	1.24	1.71
Aug.....	0.63	0.62	0.68	0.27	2.59	1.24	1.56
Sept.....	0.63	0.61	0.70	0.28	2.55	1.23	1.57
Oct.....	0.63	0.61	0.70	0.28	2.52	1.23	1.61
Nov.....	0.63	0.61	0.69	0.28	2.50	1.22	1.68
Dec.....	0.62	0.59	0.71	0.29	2.52	1.21	1.67
2026 - Jan.....	(0.64)	(0.62)	(0.68)	(0.27)	(2.48)	(1.34)	(1.65)

	Overnight deposits		Deposits with agreed maturity		
	Households	Non-financial corporations	Households		Non-financial corporations
			up to 2 years	over 2 years	
2023	0.35	0.98	3.36	2.73	3.57
2024	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
June.....	0.19	0.55	2.82	3.21	2.29
July.....	0.18	0.51	2.74	3.22	2.19
Aug.....	0.17	0.50	2.65	3.23	2.15
Sept.....	0.17	0.53	2.57	3.25	2.12
Oct.....	0.17	0.53	2.53	3.26	2.11
Nov.....	0.17	0.53	2.49	3.26	2.11
Dec.....	0.17	0.56	2.45	3.27	2.15
2026 - Jan.....	(0.17)	(0.51)	(2.41)	(3.27)	(2.12)

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
2023	3.46	2.73	3.09
2024	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
June	1.94	2.84	3.24
July	1.82	2.86	3.18
Aug.	1.79	2.83	2.46
Sept.	1.64	2.88	2.49
Oct.	1.56	2.90	3.50
Nov.	1.58	2.85	2.42
Dec.	1.65	2.82	2.39
2026 - Jan.	(1.65)	(2.83)	(3.17)

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	1,430,257	1,689,685	119,472	318,912	2,128,069
2024 - 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
Feb.....	247,785	1,423,152	1,670,938	134,928	322,332	2,128,198
Mar.....	248,681	1,440,705	1,689,385	136,692	322,681	2,148,759
Apr.....	249,285	1,447,641	1,696,926	128,117	322,364	2,147,407
May.....	250,581	1,485,697	1,736,278	127,174	322,980	2,186,432
June.....	251,259	1,462,550	1,713,809	122,319	323,417	2,159,545
July.....	252,266	1,459,080	1,711,346	122,419	324,627	2,158,392
Aug.....	252,408	1,472,168	1,724,576	119,946	326,238	2,170,760
Sept.....	251,890	1,474,071	1,725,961	119,370	325,786	2,171,117
Oct.....	252,367	1,474,442	1,726,810	126,860	325,052	2,178,722
Nov.....	252,946	1,504,851	1,757,797	128,028	325,818	2,211,642
Dec.....	254,541	1,508,261	1,762,802	121,045	326,808	2,210,654
2026 - Jan.....	(251,441)	(1,508,999)	(1,760,440)	(125,011)	(329,085)	(2,214,536)

	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	6,329	17,783	2,152,181	1,430,257	1,868,640	1,892,752
2024 - Dec.....	9,211	20,579	2,185,614	1,451,300	1,906,593	1,936,382
2025 - Jan.....	8,434	20,764	2,163,977	1,430,559	1,886,812	1,916,010
Feb.....	8,682	21,961	2,158,842	1,423,152	1,880,413	1,911,056
Mar.....	6,957	22,020	2,177,736	1,440,705	1,900,078	1,929,056
Apr.....	8,464	22,067	2,177,938	1,447,641	1,898,122	1,928,653
May.....	6,168	21,740	2,214,340	1,485,697	1,935,851	1,963,759
June.....	5,808	22,252	2,187,605	1,462,550	1,908,286	1,936,346
July.....	6,397	22,391	2,187,180	1,459,080	1,906,125	1,934,913
Aug.....	6,637	22,491	2,199,888	1,472,168	1,918,352	1,947,480
Sept.....	6,024	21,606	2,198,747	1,474,071	1,919,227	1,946,856
Oct.....	6,265	21,261	2,206,247	1,474,442	1,926,354	1,953,880
Nov.....	6,463	21,379	2,239,484	1,504,851	1,958,696	1,986,538
Dec.....	5,975	21,040	2,237,669	1,508,261	1,956,114	1,983,129
2026 - Jan.....	(6,109)	(21,606)	(2,242,251)	(1,508,999)	(1,963,095)	(1,990,810)

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	-114,868	-117,667	64,796	-5,159	-58,030
2024 - Dec.....	1,735	5,212	6,946	-3,218	1,170	4,898
2025 - Jan.	-1,265	-20,816	-22,081	-177	1,129	-21,129
Feb.....	-181	-7,419	-7,601	874	131	-6,596
Mar.....	895	18,087	18,983	1,826	350	21,158
Apr.....	605	7,621	8,226	-8,496	-316	-587
May.....	1,296	37,996	39,292	-949	616	38,958
June.....	678	-22,629	-21,950	-4,798	437	-26,311
July.....	1,007	-3,775	-2,768	59	1,210	-1,499
Aug.....	142	13,352	13,494	-2,440	1,612	12,666
Sept.....	-518	2,025	1,507	-561	-452	494
Oct.....	477	-385	92	1,566	-735	923
Nov.....	578	30,427	31,005	1,169	766	32,939
Dec.....	1,595	3,663	5,258	-6,951	990	-702
2026 - Jan.	(-3,099)	(899)	(-2,201)	(3,991)	(2,277)	(4,067)

	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	4,515	9,407	-44,108	-114,868	-55,224	-41,301
2024 - Dec.....	-398	177	4,678	5,212	3,164	2,943
2025 - Jan.	-778	187	-21,720	-20,816	-19,865	-20,455
Feb.....	248	1,203	-5,146	-7,419	-6,415	-4,964
Mar.....	-1,709	79	19,528	18,087	20,263	18,632
Apr.....	1,522	66	1,001	7,621	-1,191	397
May.....	-2,298	-321	36,339	37,996	37,663	35,043
June.....	-348	519	-26,140	-22,629	-26,989	-26,818
July.....	581	113	-805	-3,775	-2,506	-1,812
Aug.....	246	111	13,024	13,352	12,524	12,882
Sept.....	-611	-887	-1,003	2,025	1,012	-485
Oct.....	237	-344	816	-385	446	339
Nov.....	198	-25	33,112	30,427	32,361	32,534
Dec.....	-484	-324	-1,510	3,663	-2,297	-3,105
2026 - Jan.	(136)	(574)	(4,776)	(899)	(7,166)	(7,876)

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					Liabilities to non-residents of the euro area
		Deposits of central government	Non-monetary liabilities to the "money-holding sector"			Total	
			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		
2022	2,197,408	54,991	164,150	150,393	378,418	692,961	79,714
2023	2,152,181	61,295	155,684	176,280	445,949	777,913	78,476
2024 - Dec.....	2,185,614	33,940	151,568	202,144	522,326	876,038	87,995
2025 - Jan.....	2,163,977	41,217	150,977	197,003	532,201	880,180	90,163
Feb.....	2,158,842	42,812	152,982	198,044	542,520	893,546	85,964
Mar.....	2,177,736	39,051	146,762	198,956	543,006	888,725	82,514
Apr.....	2,177,938	47,237	145,899	194,565	544,553	885,017	83,745
May.....	2,214,340	45,129	146,713	194,044	549,888	890,646	88,628
June.....	2,187,605	39,300	148,394	199,434	542,503	890,331	74,754
July.....	2,187,180	43,191	147,153	202,045	545,639	894,837	74,838
Aug.....	2,199,888	44,303	146,892	200,233	547,746	894,871	74,429
Sept.....	2,198,747	40,775	145,831	203,441	576,306	925,578	75,915
Oct.....	2,206,247	51,081	145,172	207,947	604,758	957,877	74,002
Nov.....	2,239,484	41,509	162,881	208,041	620,648	991,570	74,367
Dec.....	2,237,669	48,383	163,933	207,682	624,944	996,559	78,263
2026 - Jan.....	(2,242,251)	(41,447)	(163,523)	(206,997)	(666,661)	(1,037,182)	(78,067)

	Claims on residents of the euro area					Total	Claims on non-residents of the euro area	Other counterparts
	Finance to general government		Finance to other residents					
		of which: bonds	of which: bonds	of which: holdings of shares/other equity				
2022	1,386,065	1,122,291	1,812,742	197,084	109,245	3,198,807	224,569	-398,302
2023	1,381,675	1,133,864	1,749,297	179,018	118,755	3,130,972	230,494	-291,601
2024 - Dec.....	1,337,905	1,105,283	1,736,290	165,190	127,394	3,074,195	255,060	-145,668
2025 - Jan.....	1,350,408	1,117,272	1,726,532	163,639	130,183	3,076,940	254,387	-155,791
Feb.....	1,355,041	1,123,176	1,729,931	166,486	130,942	3,084,972	254,680	-158,488
Mar.....	1,338,820	1,110,244	1,734,188	159,829	131,480	3,073,008	247,701	-132,683
Apr.....	1,347,895	1,121,610	1,733,611	160,213	131,536	3,081,506	246,716	-134,284
May.....	1,350,154	1,119,238	1,732,810	161,115	131,973	3,082,964	250,489	-94,710
June.....	1,338,237	1,111,422	1,746,029	160,608	132,023	3,084,266	249,680	-141,956
July.....	1,335,858	1,109,227	1,744,687	159,644	133,353	3,080,545	253,026	-133,526
Aug.....	1,328,006	1,101,310	1,732,079	158,806	133,854	3,060,084	253,547	-100,139
Sept.....	1,329,100	1,103,541	1,742,577	157,591	135,678	3,071,677	256,887	-87,549
Oct.....	1,347,097	1,121,043	1,745,167	156,518	138,851	3,092,264	255,920	-58,977
Nov.....	1,336,765	1,110,836	1,771,926	172,261	139,343	3,108,690	255,775	-17,537
Dec.....	1,316,278	1,099,416	1,787,465	172,769	140,943	3,103,743	256,861	270
2026 - Jan.....	(1,334,662)	(1,100,900)	(1,778,195)	(171,682)	(140,885)	(3,112,856)	(254,291)	(31,799)

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					Liabilities to non-residents of the euro area
		Deposits of central government	Non-monetary liabilities to the "money-holding sector"			Total	
			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		
2022	-2,290	-15,935	-1,294	-3,545	38,977	34,138	-1,874
2023	-44,108	5,925	-8,409	26,623	7,834	26,048	531
2024 - Dec.....	4,678	-12,368	2,522	1,432	7,176	11,129	3,081
2025 - Jan.....	-21,720	7,278	-592	-5,112	-5,997	-11,701	2,168
Feb.....	-5,146	1,597	2,005	1,369	2,727	6,101	-4,199
Mar.....	19,528	-3,733	-6,218	1,241	3,534	-1,442	-3,450
Apr.....	1,001	8,227	-860	-3,002	-9,604	-13,466	1,231
May.....	36,339	-2,109	814	-498	1,187	1,503	4,883
June.....	-26,140	-5,799	1,682	6,008	2,128	9,819	-13,874
July.....	-805	3,870	-1,242	2,085	-3,716	-2,872	84
Aug.....	13,024	1,129	-260	-1,400	1,784	124	-408
Sept.....	-1,003	-3,522	-1,061	3,338	2,967	5,244	1,486
Oct.....	816	10,288	-660	4,463	2,354	6,157	-1,913
Nov.....	33,112	-9,571	17,709	-36	6,753	24,426	365
Dec.....	-1,510	6,894	1,053	-287	8,141	8,906	3,895
2026 - Jan.....	(4,776)	(-6,920)	(-410)	(1,023)	(-9,256)	(-8,643)	(1,685)

	Claims on residents of the euro area					Total	Claims on non-residents of the euro area	Other counterparts
	Finance to general government	Finance to other residents						
		of which: bonds	of which: bonds	of which: holdings of shares/other equity				
2022	63,976	61,360	32,223	6,464	-162	96,199	-2,604	-79,556
2023	-53,101	-39,335	-65,049	-18,794	5,259	-118,150	13,679	92,867
2024 - Dec.....	-24,433	-24,566	13,322	-1,047	446	-11,111	-3,048	20,679
2025 - Jan.....	13,370	12,855	-12,416	-1,418	-417	953	-1,948	-22,980
Feb.....	543	1,814	3,359	2,776	597	3,902	-1,441	-4,108
Mar.....	-3,529	-239	8,112	-6,238	2,586	4,582	-124	6,444
Apr.....	-5,092	-2,801	516	201	781	-4,576	5,715	-4,146
May.....	-695	-5,326	-2,943	775	-1,576	-3,637	3,302	40,952
June.....	-11,884	-7,784	15,924	-408	1,446	4,041	3,968	-44,002
July.....	-156	28	-2,147	-1,152	1,602	-2,303	363	2,216
Aug.....	-3,610	-3,675	-12,312	-803	358	-15,922	2,434	27,356
Sept.....	-1,970	-797	10,150	-1,147	680	8,180	4,164	-10,139
Oct.....	9,936	9,440	-2,812	-992	2,025	7,124	-3,443	11,666
Nov.....	-9,025	-8,901	26,059	16,035	-248	17,033	54	31,246
Dec.....	-14,957	-6,126	16,456	821	538	1,500	3,516	13,170
2026 - Jan.....	(13,767)	(-3,131)	(-8,989)	(-1,118)	(49)	(4,778)	(1,836)	(-15,716)

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				
2023	147,239	78,671	32,941	149,801	9,497	140,305	..	..	..
2024	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	..	..	..
July	227,626	79,476	32,802	14,277	6,591	7,686	..	..	..
Aug.	230,553	78,167	32,286	14,357	6,691	7,666	..	..	..
Sept.	256,138	78,860	32,112	15,544	7,878	7,666	..	..	..
Oct.	274,918	77,737	32,358	15,146	9,545	5,601	..	..	..
Nov.	284,570	78,380	32,233	14,556	7,480	7,076	..	..	..
Dec.	289,231	78,420	31,985	21,447	14,186	7,261	..	..	..
2026 - Jan.	336,086	77,896	31,764	15,513	8,057	7,456	..	..	..
Feb.	347,979	78,710	31,955	15,182	9,179	6,003	..	..	..

	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			
2023	1,857	671,065	14,647	53,653	1,510	6,854	143,948	1,260,881
2024	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	116,178	1,082,195
July	2,159	577,546	14,266	49,256	1,418	6,498	118,043	1,082,649
Aug.	2,773	569,484	14,227	49,652	1,418	6,498	119,773	1,078,985
Sept.	1,735	566,410	14,186	50,073	1,418	6,498	118,611	1,101,558
Oct.	3,853	570,982	14,202	53,759	1,418	6,498	115,625	1,126,223
Nov.	3,351	561,253	14,148	50,577	1,418	6,498	116,315	1,123,150
Dec.	2,680	548,197	14,065	48,910	1,418	6,498	118,841	1,121,790
2026 - Jan.	2,391	547,046	14,061	47,900	1,418	6,498	116,922	1,157,814
Feb.	2,804	543,327	14,074	49,148	1,418	6,498	113,635	1,164,857

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	
2023	242,975	188,703	20,344	168,359	..	..	57,397
2024	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
July	234,752	127,753	20,931	106,822	..	..	29,522
Aug.	234,669	105,751	19,584	86,167	..	..	27,338
Sept.	234,291	107,625	20,627	86,998	..	..	24,618
Oct.	234,594	129,473	18,846	110,627	..	..	36,977
Nov.	235,120	99,804	19,250	80,554	..	..	25,561
Dec.	238,695	103,981	22,364	81,617	..	..	34,517
2026 - Jan.	233,753	119,725	18,587	101,138	..	..	21,707
Feb.	233,626	94,716	19,392	75,324	..	..	19,836

	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:	Total
							counterpart SDR	
2023	7,111	644	147,290	26,304	522,007	68,450	25,593	1,260,881
2024	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	60,803	24,643	1,082,195
July	5,691	912	228,926	26,304	366,751	62,038	24,882	1,082,649
Aug.	5,282	1,035	230,819	26,304	385,703	62,084	24,677	1,078,985
Sept.	5,315	1,124	256,784	26,304	382,707	62,790	24,545	1,101,558
Oct.	5,405	1,131	277,882	26,304	347,693	66,765	24,713	1,126,223
Nov.	5,346	1,254	286,968	26,304	378,832	63,962	24,667	1,123,150
Dec.	5,589	1,159	289,928	26,304	358,362	63,255	24,500	1,121,790
2026 - Jan.	5,493	1,144	337,923	26,304	349,367	62,398	24,370	1,157,814
Feb.	5,390	1,115	352,905	26,304	368,099	62,867	24,479	1,164,857

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	-

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

Date of settlement	Amount		Fixed rate tenders	Variable-rate tenders			Running for ...days
	Bids	Allotment		Minimum bid rate	Marginal rate	Weighted average rate	
Main referencing operations							
26.11.2025	7,480	7,480	2.15	-	-	-	7
3.12.2025	5,104	5,104	2.15	-	-	-	7
10.12.2025	4,517	4,517	2.15	-	-	-	7
17.12.2025	9,505	9,505	2.15	-	-	-	6
23.12.2025	14,186	14,186	2.15	-	-	-	15
7.01.2026	6,709	6,709	2.15	-	-	-	7
14.01.2026	6,632	6,632	2.15	-	-	-	7
21.01.2026	6,073	6,073	2.15	-	-	-	7
28.01.2026	8,057	8,057	2.15	-	-	-	7
4.02.2026	4,977	4,977	2.15	-	-	-	7
Longer-term refinancing operations with maturity up to 3 months							
27.08.2025	1,105	1,105	2.15	-	-	-	91
1.10.2025	3,151	3,151	2.15	-	-	-	83
29.10.2025	1,345	1,345	2.15	-	-	-	91
26.11.2025	2,580	2,580	2.15	-	-	-	91
23.12.2025	3,336	3,336	2.15	-	-	-	99
28.01.2026	1,540	1,540	2.15	-	-	-	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							
18.12.2025	222	222	3.90	-	-	-	21
8.01.2026	77	77	3.89	-	-	-	7
15.01.2026	43	43	3.89	-	-	-	7
22.01.2026	-	-	3.89	-	-	-	7
29.01.2026	-	-	3.88	-	-	-	7
5.02.2026	-	-	3.89	-	-	-	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 - 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.....	2,442,013	1,915,325	15,531	65,177	118,129	327,852
June.....	-	-	-	-	-	-
July.....	2,424,085	1,890,591	15,814	65,635	114,808	337,237
Aug.....	-	-	-	-	-	-
Sept.....	2,435,223	1,905,485	15,369	65,949	111,005	337,415
Oct.....	2,450,276	1,906,663	14,551	65,818	121,032	342,212
Nov.....	-	-	-	-	-	-
Dec.....	2,500,677	1,949,760	13,718	67,462	128,501	341,236
2026 - Jan.....	(2,532,504)	(1,956,110)	(13,801)	(67,624)	(153,477)	(341,492)

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					
2023	Dec.	18,454	18,962	508	..	0.00
2024	Dec.	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
July.....	29	18,838	19,176	338	..	0.00
Aug.....	-	-	-	-	-	-
Sept.....	16	19,271	19,521	250	..	0.00
Oct.....	-	-	-	-	-	-
Nov.....	4	19,027	19,207	180	..	0.00
Dec.....	22	19,171	19,323	152	..	0.00
2026 - Jan.....	-	-	-	-	-	-
Feb.....	10	19,175	19,346	171	..	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						Rest of the world
		Residents of Italy			Residents of other euro area countries			
		MFIs	General government	Other sectors	MFIs	General government	Other sectors	
2024	11,072	369,133	232,324	1,445,971	149,627	299	27,118	103,080
2025 - Jan	8,892	370,183	232,901	1,437,745	158,124	235	26,756	104,616
Feb	8,861	360,037	231,642	1,441,452	161,236	223	27,614	105,024
Mar	8,580	351,715	228,337	1,453,547	158,527	239	26,967	103,778
Apr	9,425	369,996	226,048	1,460,613	159,799	237	26,081	105,724
May	8,654	359,242	230,674	1,466,498	157,798	242	26,059	107,632
June	8,768	359,843	226,556	1,476,955	212,499	259	26,739	108,665
July	8,809	372,834	226,369	1,470,630	226,382	262	26,307	109,332
Aug	8,587	353,442	226,433	1,468,017	223,059	263	25,680	109,968
Sept	8,680	363,067	225,278	1,474,945	228,711	281	27,623	111,428
Oct	8,534	378,117	225,743	1,472,016	216,441	310	35,082	111,737
Nov	8,508	356,210	225,604	1,490,947	227,756	325	31,500	111,852
Dec	10,845	363,224	216,527	1,485,882	221,470	336	34,062	112,416
2026 - Jan	(8,567)	(373,394)	(233,472)	(1,473,692)	(234,574)	(289)	(38,020)	(112,744)

	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	
2024	52,066	361,934	124,756	30,546	107,896	14,937	80,099
2025 - Jan	52,970	372,627	123,398	32,399	113,341	15,120	78,090
Feb	52,030	379,870	125,729	32,937	118,221	15,622	78,250
Mar	53,982	382,906	119,151	33,432	120,502	16,127	75,662
Apr	53,775	386,945	119,089	33,994	121,688	16,610	74,926
May	54,580	387,322	119,552	35,816	122,967	17,428	75,430
June	55,978	388,754	119,762	34,566	122,805	17,395	75,099
July	55,897	392,134	118,444	34,527	124,487	17,954	76,369
Aug	55,929	392,782	118,080	35,132	123,987	17,733	76,404
Sept	55,418	394,018	117,424	34,047	126,274	18,373	77,109
Oct	55,498	405,585	116,588	34,291	127,181	18,183	77,015
Nov	55,220	403,832	132,921	34,733	126,738	18,447	76,074
Dec	55,151	403,896	133,980	35,281	127,276	18,045	75,591
2026 - Jan	(54,833)	(400,898)	(132,555)	(36,250)	(132,107)	(18,382)	(73,954)

	Shares and other equity				Rest of the world	Fixed assets	Other assets	Total assets
	Residents of Italy		Residents of other euro area countries					
	MFIs	Other sectors	MFIs	Other sectors				
2024	22,504	87,537	42,840	18,183	20,590	84,723	468,300	3,855,535
2025 - Jan	22,490	88,329	43,040	19,043	21,129	84,881	465,614	3,871,924
Feb	22,597	89,245	42,921	18,663	20,357	84,765	458,716	3,876,011
Mar	22,729	91,605	43,531	17,967	18,936	84,812	453,625	3,866,656
Apr	22,836	92,206	43,648	17,759	18,199	84,888	447,409	3,891,896
May	23,113	91,953	43,757	17,343	18,599	85,019	450,905	3,900,583
June	23,076	92,466	44,846	16,962	18,145	86,001	443,511	3,959,650
July	25,816	93,265	48,305	16,997	18,966	86,329	447,221	3,997,636
Aug	27,691	93,297	50,856	17,014	19,769	86,372	447,290	3,977,787
Sept	43,341	93,614	50,769	17,243	20,085	86,558	437,940	4,012,224
Oct	43,794	95,682	50,819	17,594	20,249	86,877	436,929	4,034,265
Nov	43,716	95,871	49,976	18,114	20,165	92,528	466,102	4,087,138
Dec	46,472	97,040	50,913	18,383	20,882	93,649	466,913	4,088,232
2026 - Jan	(46,765)	(95,911)	(53,913)	(18,818)	(19,927)	(92,169)	(465,101)	(4,116,336)

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						Rest of the world
	Residents of Italy			Residents of other euro area countries			
	MFIs	Central government	Other general government and other sectors	MFIs	Central government	Other general government and other sectors	
2024	273,347	27,315	2,026,213	291,595	921	43,554	65,411
2025 - Jan.....	269,431	26,789	2,003,502	314,820	918	43,712	66,695
Feb.....	268,610	30,710	2,004,786	317,495	1,109	43,744	64,277
Mar.....	268,479	30,041	2,010,371	304,895	1,148	43,534	67,609
Apr.....	269,135	29,058	2,022,834	321,496	1,123	43,950	63,045
May.....	270,106	30,792	2,051,098	310,766	1,100	41,531	69,848
June.....	268,709	33,576	2,021,516	360,965	963	42,283	67,265
July.....	265,589	33,297	2,022,717	399,642	1,147	42,060	66,977
Aug.....	267,446	34,291	2,045,265	386,188	1,183	42,253	66,977
Sept.....	277,594	32,345	2,032,631	389,994	1,224	41,539	68,445
Oct.....	269,993	32,287	2,046,498	353,354	1,123	88,114	66,851
Nov.....	277,088	33,940	2,077,698	349,119	1,418	86,922	68,780
Dec.....	282,892	32,618	2,072,198	359,110	1,143	79,018	72,425
2026 - Jan.....	(274,071)	(33,682)	(2,092,521)	(369,665)	(1,299)	(88,488)	(72,331)

	Debt securities issued	Capital and reserves	Other liabilities	Total
2024	317,123	376,388	433,667	3,855,535
2025 - Jan.....	318,636	371,063	456,358	3,871,924
Feb.....	319,057	374,007	452,217	3,876,011
Mar.....	320,017	375,794	444,768	3,866,656
Apr.....	315,088	371,171	454,996	3,891,895
May.....	316,529	371,583	437,231	3,900,583
June.....	322,378	374,097	467,896	3,959,650
July.....	324,174	376,417	465,615	3,997,636
Aug.....	323,029	382,591	428,564	3,977,787
Sept.....	323,176	398,595	446,680	4,012,224
Oct.....	327,178	401,500	447,369	4,034,265
Nov.....	324,694	407,579	459,900	4,087,137
Dec.....	322,838	414,389	451,602	4,088,231
2026 - Jan.....	(322,648)	(410,263)	(451,370)	(4,116,336)

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