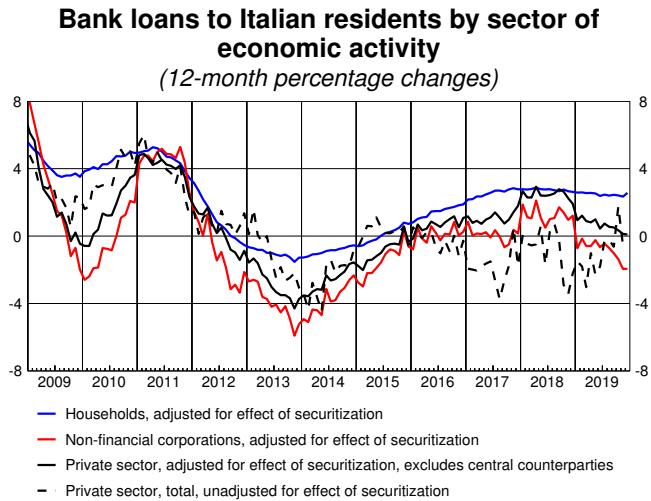


# Banks and money: national data

11 February 2020

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[www.bancaditalia.it/statistiche/index.html](http://www.bancaditalia.it/statistiche/index.html)

Figure 1



In December lending to the private sector, adjusted to take account of securitizations and other loans transferred and derecognized from banks' balance sheets, grew by 0.1 per cent on an annual basis as in the previous month. Lending to households accelerated by 2.6 per cent on the same period of 2018 (against 2.3 per cent in November), while that to non-financial corporations decreased by 1.9 per cent (against -2.0 per cent). Private sector deposits rose by 5.3 per cent on an annual basis (against 7.6 per cent in November); bond funding growth rate decreased by 1.5 per cent, against an increase by 2.3 in November. Bad debts fell by 17.3 per cent on an annual basis (-23.5 per cent in the previous month); the reduction is affected by securitization operations occurred in the last year.

Figure 2

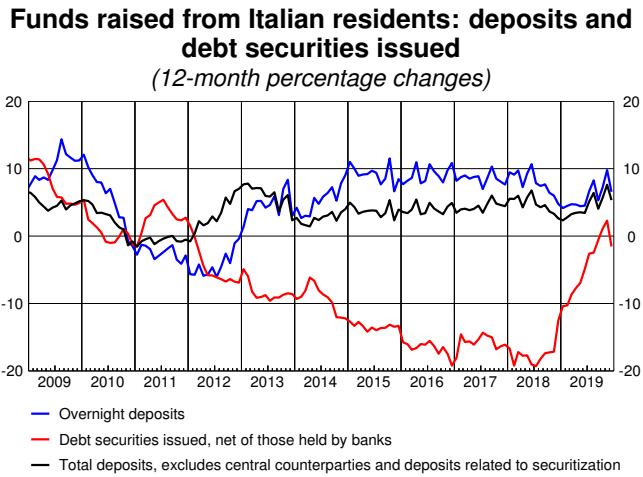
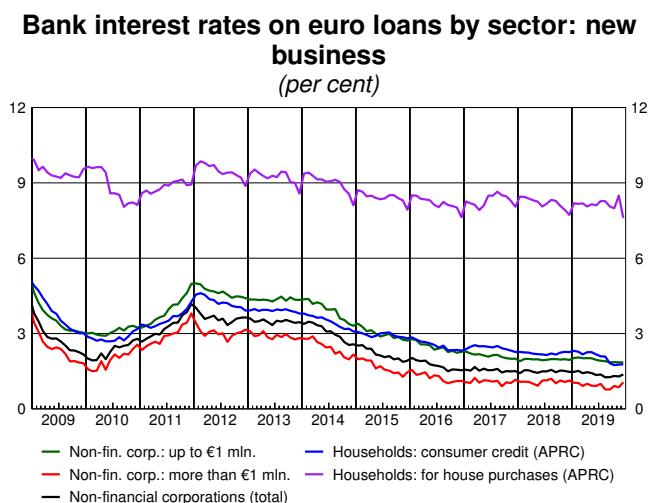
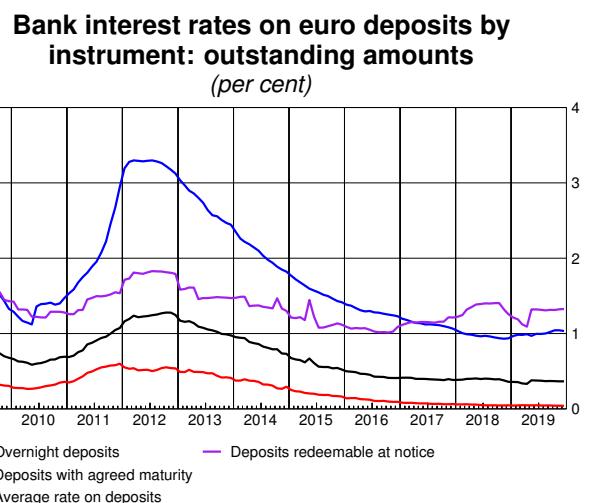


Figure 3



The interest rates on loans granted during the reference month to households for house purchase, including ancillary costs, came to 1.78 per cent (against 1.76 per cent in November), whereas those on new consumer loans came to 7.60 per cent. Interest rates on new lending to non-financial corporations amounted to 1.37 per cent (against 1.29 in the previous month); those on new loans of up to €1 million were equal to 1.85 per cent, while those on new loans of above that amount were equal to 1.06 per cent. Rates on the outstanding amount of deposits were equal to 0.37 per cent.

Figure 4



## **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’s harmonized definitions.

The publication comprises 40 tables and 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.

Since January 2019, due to the entry into force of the international accounting standard IFRS 16, the items “fixed assets” on the assets side and “deposits with agreed maturity” on the liabilities side include the value of the operational lease assets. The gradual implementation of IFRS 16 in banking statistics by the reporting agents has affected the time series in the early months of the year. For more information see the separate dossier Methods and Sources: Methodological Notes.

Since September 2019, the three time series relating to overnight, 1-month and 3-month interbank interest rates, for which the source is the interbank deposit electronic market (e-MID), have been dropped from Table 2.9 "Other bank and interbank interest rates". This choice was due to the progressive depletion of the volumes traded on the market and their subsequent loss of representativeness. Time series on interbank interest rates will nonetheless continue to be compiled and published in the online Statistical Database.

## **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.

Notice to readers

## Section 1: Banks: balance sheet and other information

*Access to data on BDS:*

Table 1.1	- Balance sheet of banks resident in Italy: assets	<a href="#">BSIB0100</a>
Table 1.2	- Balance sheet of banks resident in Italy: liabilities	<a href="#">BSIB0200</a>
Table 1.3	- Deposits by sector of economic activity (stocks)	<a href="#">BSIB0300</a>
Table 1.4	- Deposits by sector of economic activity and debt securities issued (flows)	<a href="#">BSIB0400</a>
Table 1.5	- Funds raised from other General government and other sectors, by maturity and type	<a href="#">BSIB0500</a>
Table 1.6	- Loans by sector of economic activity (stocks)	<a href="#">BSIB0600</a>
Table 1.7	- Loans to residents of Italy, by sector (flows)	<a href="#">BSIB0700</a>
Table 1.8	- Loans to residents of Italy, by maturity and type	<a href="#">BSIB0800</a>
Table 1.9	- Loans by branch of economic activity: residents of Italy	<a href="#">ATECO100</a>
Table 1.10	- Securitized loans, originated by banks resident in Italy, by type and borrowing sector: total	<a href="#">CARB0100</a>
Table 1.11	- Securitized loans, originated by banks resident in Italy, by type and borrowing sector: loans derecognised from the balance sheets (stocks)	<a href="#">CARB0200</a>
Table 1.12	- Securitizations and other loan disposals: loans to residents of Italy derecognised from the balance sheets (flows)	<a href="#">CARB0300</a>
Table 1.13	- One-month percentage changes on an annual basis: funds raised	<a href="#">BSID0100</a>
Table 1.14	- One-month percentage changes on an annual basis: loans and holdings of securities	<a href="#">BSID0200</a>
Table 1.15	- Bad debts by sector of economic activity: residents of Italy	<a href="#">BSIB0900</a>
Table 1.16	- Bad debts by branch of economic activity: residents of Italy	<a href="#">ATECO200</a>
Table 1.17	- Holdings of securities other than shares issued by residents of Italy	<a href="#">TITP0100</a>
Table 1.18	- Securities of third parties held in deposit: debt securities at face value by sector of holder	<a href="#">TITD0100</a>
Table 1.19	- Securities of third parties held in deposit at fair value by instrument	<a href="#">TITD0200</a>

*Tables available only on BDS*

Income statement and other structural indicators	<a href="#">CE00100</a>
Banks: main assets – 12-month percentage changes	<a href="#">BSIB1000</a>
Banks: main liabilities – 12-month percentage changes	<a href="#">BSIB1100</a>

## Section 2: Banks: interest rates

*Access to data on BDS:*

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

*Tables available only on BDS*

Euro-denominated deposits from households and non-financial corporations: new business	<a href="#">MIR0900</a>
	<i>follow</i>

**Section 3: Single monetary policy statistics: the Italian components***Access to data on BDS:*

Table 3.1a	- Italian components of the monetary aggregates of the euro area: residents of the euro area (stocks)	<a href="#"><u>AGGM0100</u></a>
Table 3.1b	- Italian components of the monetary aggregates of the euro area: residents of the euro area (flows)	<a href="#"><u>AGGM0200</u></a>
Table 3.2a	- Counterparts of money: residents of the euro area (stocks)	<a href="#"><u>AGGM0300</u></a>
Table 3.2b	- Counterparts of money: residents of the euro area (flows)	<a href="#"><u>AGGM0400</u></a>
Table 3.3a	- Balance sheet of the Bank of Italy: assets	<a href="#"><u>SPBI0100</u></a>
Table 3.3b	- Balance sheet of the Bank of Italy: liabilities	<a href="#"><u>SPBI0200</u></a>
Table 3.4	- Official Eurosystem interest rates	<a href="#"><u>TUFF0100</u></a>
Table 3.5	- Eurosystem monetary policy operations allotted by the Bank of Italy through tenders	<a href="#"><u>OPM0100</u></a>
Table 3.6a	- Minimum reserve statistics - Reserve base of banks resident in Italy subject to reserve requirements	<a href="#"><u>ROB0100</u></a>
Table 3.6b	- Minimum reserve statistics - Reserve maintenance by banks resident in Italy	<a href="#"><u>BMON0100</u></a>
Table 3.7a	- Balance sheet of other MFIs resident in Italy: assets	<a href="#"><u>BSIO0100</u></a>
Table 3.7b	- Balance sheet of other MFIs resident in Italy: liabilities	<a href="#"><u>BSIO0200</u></a>

*Tables available only on BDS*

Main monetary aggregates – 12-month percentage changes

[AGGM0500](#)

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				
2018 .....	12,212	2,273,259	114,951	105,776	56,700	375,573	133,538				
2018 - Dec. ....	12,212	2,273,259	114,951	105,776	56,700	375,573	133,538				
2019 - Jan. ....	10,245	2,264,398	114,987	104,025	57,040	389,281	131,823				
Feb. ....	9,624	2,250,062	123,989	103,162	56,958	394,457	132,180				
Mar. ....	9,481	2,277,793	127,769	97,407	59,532	394,422	132,044				
Apr. ....	11,194	2,276,546	134,177	93,784	59,396	401,953	128,978				
May ....	9,675	2,277,810	138,318	93,830	58,975	398,697	127,706				
June ....	9,870	2,292,551	139,283	94,030	59,067	397,064	128,394				
July ....	11,682	2,294,015	137,568	96,086	59,979	408,345	127,635				
Aug. ....	9,797	2,288,380	139,005	101,548	60,151	409,198	126,908				
Sept. ....	10,164	2,310,530	138,282	103,239	61,249	409,992	125,999				
Oct. ....	10,217	2,341,931	133,859	100,850	61,699	404,395	128,200				
Nov. ....	9,797	2,298,080	132,918	102,750	61,854	394,556	145,931				
Dec. ....	(12,634)	(2,236,219)	(127,072)	(103,304)	(62,428)	(383,876)	(147,987)				
	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					
2018 .....	12,386	44,584	8,786	36,029	30,123	72,361					
2018 - Dec. ....	12,386	44,584	8,786	36,029	30,123	72,361					
2019 - Jan. ....	12,794	46,993	8,986	32,308	29,508	71,902					
Feb. ....	12,962	50,051	9,430	33,214	27,111	72,353					
Mar. ....	12,922	49,301	9,246	33,121	27,636	72,947					
Apr. ....	13,136	45,694	9,751	34,730	27,892	73,037					
May ....	13,671	49,959	9,816	36,647	28,051	72,739					
June ....	14,025	43,632	10,550	38,534	27,990	73,110					
July ....	14,417	47,587	10,831	41,375	26,821	73,344					
Aug. ....	14,435	52,714	10,916	43,483	26,834	73,164					
Sept. ....	14,683	55,223	11,455	41,655	27,000	72,998					
Oct. ....	15,049	54,753	11,682	40,815	27,040	73,249					
Nov. ....	15,256	56,095	11,991	41,779	23,446	73,657					
Dec. ....	(15,794)	(58,967)	(12,074)	(41,775)	(23,848)	(74,228)					
	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									
2018 .....	40,050	11,281	17,802	8	57,585	262,976	3,665,979				
2018 - Dec. ....	40,050	11,281	17,802	8	57,585	262,976	3,665,979				
2019 - Jan. ....	39,966	11,477	17,971	..	68,017	272,727	3,684,449				
Feb. ....	40,302	11,478	17,692	100	70,623	273,491	3,689,240				
Mar. ....	40,118	11,557	18,317	119	72,357	285,993	3,732,081				
Apr. ....	40,235	12,037	18,116	114	72,830	280,114	3,733,713				
May ....	40,138	11,901	18,018	104	73,643	285,791	3,745,490				
June ....	40,511	12,053	18,142	109	74,409	293,539	3,766,862				
July ....	40,213	12,343	18,373	119	74,983	296,680	3,792,396				
Aug. ....	40,184	12,291	17,887	119	75,187	314,723	3,816,923				
Sept. ....	40,222	15,685	18,430	105	75,602	307,572	3,840,076				
Oct. ....	40,482	15,090	18,764	73	75,858	288,577	3,842,579				
Nov. ....	40,591	15,234	18,875	73	76,159	293,726	3,812,766				
Dec. ....	(40,546)	(15,039)	(17,590)	(..)	(77,506)	(271,636)	(3,722,522)				

## 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
2018 .....	639,893	38,831	1,736,807	2,383,765	187,164	402	20,614	188,292
2018 - Dec. ....	639,893	38,831	1,736,807	2,383,765	187,164	402	20,614	188,292
2019 - Jan. ....	638,671	52,788	1,712,113	2,371,653	190,075	356	20,866	191,793
Feb. ....	627,783	53,620	1,726,090	2,376,564	202,974	333	20,173	202,167
Mar. ....	636,487	52,472	1,748,879	2,405,785	218,229	286	21,803	219,688
Apr. ....	629,988	52,471	1,749,222	2,400,886	217,135	263	21,363	216,563
May ....	636,055	54,377	1,750,024	2,410,121	221,576	426	22,298	222,313
June ....	652,443	54,897	1,762,102	2,439,069	217,035	357	22,975	217,802
July ....	651,506	56,073	1,755,105	2,433,480	216,030	326	23,047	213,967
Aug. ....	659,729	55,823	1,776,881	2,462,296	220,354	336	21,961	214,789
Sept. ....	658,775	63,322	1,762,525	2,454,094	219,240	552	23,574	216,777
Oct. ....	640,242	66,840	1,804,375	2,482,533	226,871	551	24,395	224,086
Nov. ....	609,053	66,221	1,828,422	2,474,459	225,936	460	24,022	222,806
Dec. ....	(599,640)	(53,171)	(1,802,907)	(2,428,071)	(216,067)	(604)	(25,662)	(218,916)

	Deposits of the residents of the rest of the world	Debt securities issued		Capital and reserves	Remaining liabilities	Total liabilities
		of which: in euro				
2018 .....	110,348	81,313	299,689	380,251	251,981	3,665,979
2018 - Dec. ....	110,348	81,313	299,689	380,251	251,981	3,665,979
2019 - Jan. ....	109,272	84,241	299,768	380,526	280,014	3,684,449
Feb. ....	105,648	80,747	296,814	378,690	277,116	3,689,240
Mar. ....	95,131	68,493	302,567	375,124	281,102	3,732,080
Apr. ....	90,390	65,746	300,633	374,544	297,703	3,733,713
May ....	90,462	64,617	298,450	373,240	298,583	3,745,490
June ....	88,532	62,732	298,500	371,469	298,552	3,766,862
July ....	87,474	63,929	303,301	372,285	327,250	3,792,396
Aug. ....	87,274	63,757	302,282	368,077	324,207	3,816,923
Sept. ....	88,138	63,970	303,588	370,771	349,591	3,840,076
Oct. ....	84,120	62,724	302,730	376,977	315,477	3,842,579
Nov. ....	84,695	63,644	303,208	370,483	300,265	3,812,766
Dec. ....	(81,778)	(62,450)	(300,884)	(363,590)	(278,219)	(3,722,522)

## 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:		Central government	Local government and social security funds	Other sectors			of which: repos with central counterparties				
		banks	intragroup positions			Insurance companies	Pension funds	Other financial institutions					
2018 .....	639,893	395,101	298,218	20,962	17,869	11,674	6,557	359,272	147,898				
2018 - Dec. ....	639,893	395,101	298,218	20,962	17,869	11,674	6,557	359,272	147,898				
2019 - Jan. ....	638,671	393,819	302,541	34,256	18,531	14,072	8,138	341,727	132,588				
Feb. ....	627,783	384,420	295,477	35,487	18,133	13,677	6,561	349,278	138,640				
Mar. ....	636,487	392,490	322,430	34,185	18,287	11,414	6,996	347,781	135,409				
Apr. ....	629,988	386,270	316,886	34,482	17,989	15,894	7,462	344,243	136,439				
May ....	636,055	392,477	321,273	35,739	18,639	15,258	7,430	343,750	130,698				
June ....	652,443	410,130	335,646	35,504	19,394	10,949	7,167	340,080	124,256				
July ....	651,506	411,757	340,988	36,720	19,352	13,958	7,809	331,242	119,230				
Aug. ....	659,729	420,435	347,365	36,832	18,991	14,925	6,624	329,199	120,588				
Sept. ....	658,775	423,132	352,446	42,765	20,557	12,870	6,121	322,451	113,975				
Oct. ....	640,242	404,739	336,357	46,216	20,624	14,142	7,935	355,497	146,591				
Nov. ....	609,053	373,713	299,466	44,933	21,288	15,622	6,024	363,804	136,120				
Dec. ....	(599,640)	(378,439)	(306,972)	(33,075)	(20,096)	(10,624)	(7,068)	(346,051)	(118,063)				
	Residents of Italy					Residents of other euro area countries							
	Other sectors					MFIs	of which: banks						
	Non-financial corporations	Households					of which: intragroup positions						
		Consumer households	Producer households	Non-profit institutions									
2018 .....	281,646	989,779	60,434	27,445	187,164	186,170	80,292						
2018 - Dec. ....	281,646	989,779	60,434	27,445	187,164	186,170	80,292						
2019 - Jan. ....	265,104	995,600	59,930	27,542	190,075	188,967	83,058						
Feb. ....	266,731	1,001,184	60,571	28,087	202,974	202,039	81,317						
Mar. ....	286,800	1,005,519	62,078	28,291	218,229	217,262	94,011						
Apr. ....	283,176	1,006,993	62,482	28,973	217,135	216,443	95,576						
May ....	283,671	1,008,309	62,483	29,125	221,576	220,626	95,756						
June ....	298,359	1,011,297	64,790	29,460	217,035	216,151	97,230						
July ....	289,534	1,018,183	65,033	29,346	216,030	215,076	98,310						
Aug. ....	304,621	1,026,190	65,783	29,538	220,354	219,475	94,576						
Sept. ....	294,140	1,032,648	64,212	30,083	219,240	218,169	92,986						
Oct. ....	302,035	1,028,965	65,001	30,801	226,871	225,885	97,326						
Nov. ....	314,221	1,032,359	65,967	30,425	225,936	225,074	95,061						
Dec. ....	(301,615)	(1,043,634)	(64,152)	(29,764)	(216,067)	(215,092)	(86,993)						
	Residents of other euro area countries					Rest of the world	of which: banks						
	General government	Other sectors		Households									
		Insurance companies, pension funds and other financial institutions	Non-financial corporations	Households									
2018 .....	402	15,328	3,368	1,918	110,348	75,857							
2018 - Dec. ....	402	15,328	3,368	1,918	110,348	75,857							
2019 - Jan. ....	356	15,625	3,135	2,107	109,272	72,301							
Feb. ....	333	14,745	3,164	2,264	105,648	72,874							
Mar. ....	286	16,109	3,274	2,420	95,131	61,869							
Apr. ....	263	15,674	3,134	2,555	90,390	59,149							
May ....	426	15,964	3,646	2,688	90,462	58,982							
June ....	357	16,632	3,598	2,745	88,532	58,119							
July ....	326	16,433	3,771	2,843	87,474	57,187							
Aug. ....	336	14,711	4,267	2,982	87,274	55,820							
Sept. ....	552	15,961	4,461	3,153	88,138	56,145							
Oct. ....	551	16,974	4,093	3,329	84,120	53,512							
Nov. ....	460	16,300	4,204	3,518	84,695	53,193							
Dec. ....	(604)	(16,708)	(5,399)	(3,555)	(81,778)	(50,162)							

## 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		
2016 .....	64,475	13,678	46,967	6,377	-78,133
2017 .....	60,923	28,647	24,768	8,002	-53,421
2018 - Nov. ....	-11,005	-4,195	-6,210	-279	-3,153
Dec. ....	25,637	7,137	18,103	3,674	6,764
2019 - Jan. ....	-12,609	-19,060	3,775	-1,303	-66
Feb. ....	7,374	1,586	6,757	1,013	-2,926
Mar. ....	25,544	18,803	5,655	2,932	3,035
Apr. ....	2,265	-3,621	2,560	-1,621	-1,342
May ....	8,017	2,566	1,457	4,665	-2,096
June ....	16,512	14,790	5,678	594	633
July ....	-987	-8,915	6,974	-2,680	3,791
Aug. ....	20,682	15,014	8,918	-3,015	-1,322
Sept. ....	-7,806	-9,658	5,397	-972	33
Oct. ....	9,075	8,003	-2,128	91	-765
Nov. ....	16,725	12,103	3,949	1,118	-326
Dec. ....	(-5,998)	(-12,493)	(8,846)	(1,585)	(-2,396)

## 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)

	Overnight deposits	Deposits of residents of Italy						
		Deposits with agreed maturity		More than 2 years	of which: related to operations of loans sales	Deposits redeemable at notice	Repos	
		Up to 2 years	More than 2 years					
2018 .....	1,109,802	50,924	143,222	117,912	301,728	148,999	147,898	
2018 - Dec. ....	1,109,802	50,924	143,222	117,912	301,728	148,999	147,898	
2019 - Jan. ....	1,092,558	52,432	146,820	116,373	304,368	134,466	132,588	
Feb. ....	1,097,618	53,196	147,945	116,820	304,841	140,623	138,640	
Mar. ....	1,122,389	53,671	149,461	115,546	304,711	136,934	135,409	
Apr. ....	1,124,246	52,594	147,281	112,601	304,600	138,490	136,439	
May ....	1,130,932	54,239	146,175	111,958	304,717	132,599	130,698	
June ....	1,149,694	51,857	149,338	114,227	304,638	125,968	124,256	
July ....	1,147,930	51,145	148,442	113,020	305,439	121,501	119,230	
Aug. ....	1,168,228	49,965	148,355	112,573	306,580	122,744	120,588	
Sept. ....	1,163,898	48,933	149,272	112,445	305,943	115,037	113,975	
Oct. ....	1,171,934	48,427	150,271	112,871	305,868	148,499	146,591	
Nov. ....	1,189,858	48,076	168,312	130,464	305,453	138,012	136,120	
Dec. ....	(1,182,434)	(46,938)	(169,090)	(129,271)	(305,710)	(118,831)	(118,063)	
	Overnight deposits	Deposits of residents of other euro area countries						
		Deposits with agreed maturity		Deposits redeemable at notice	Repos	Deposits of the rest of the world		
		Up to 2 years	More than 2 years					
2018 .....	11,524	4,938	3,598	210	724	34,491		
2018 - Dec. ....	11,524	4,938	3,598	210	724	34,491		
2019 - Jan. ....	11,738	5,150	3,388	212	713	36,971		
Feb. ....	10,906	5,102	3,580	214	683	32,774		
Mar. ....	12,254	5,160	3,557	214	881	33,262		
Apr. ....	11,710	5,333	3,542	215	807	31,241		
May ....	12,564	5,521	3,539	220	858	31,480		
June ....	13,316	5,332	3,582	239	842	30,413		
July ....	13,367	5,383	3,490	265	847	30,287		
Aug. ....	11,940	5,458	3,625	290	957	31,454		
Sept. ....	13,660	5,453	3,734	311	941	31,993		
Oct. ....	14,262	5,536	3,846	341	944	30,608		
Nov. ....	13,714	5,643	3,812	348	948	31,502		
Dec. ....	(14,037)	(6,767)	(3,790)	(744)	(911)	(31,616)		
	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			
2018 .....	3,252	296,437	109,780	61,931	56,699	2,109,850		
2018 - Dec. ....	3,252	296,437	109,780	61,931	56,699	2,109,850		
2019 - Jan. ....	5,164	294,603	107,692	62,681	57,040	2,088,583		
Feb. ....	4,984	291,829	106,810	63,075	56,958	2,094,294		
Mar. ....	4,944	297,623	108,699	65,967	59,532	2,125,062		
Apr. ....	4,963	295,671	105,047	65,321	59,396	2,120,692		
May ....	5,005	293,444	103,603	65,925	58,975	2,121,295		
June ....	5,388	293,112	103,503	65,168	59,067	2,133,718		
July ....	6,200	297,101	101,930	66,248	59,979	2,131,397		
Aug. ....	6,464	295,818	101,439	65,749	60,151	2,151,878		
Sept. ....	7,682	295,907	101,653	64,599	61,249	2,142,762		
Oct. ....	7,872	294,858	99,698	65,787	61,699	2,183,267		
Nov. ....	8,140	295,069	98,364	65,868	61,854	2,208,885		
Dec. ....	(6,684)	(294,201)	(98,667)	(67,462)	(62,428)	(2,181,752)		

## Banks and Money: National Data

Table 1.6

[Access to data:](#)

[BSIB0600](#)

### Loans by sector of economic activity

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

	Residents of Italy							
	MFIs			General government		Other sectors		
		of which: banks	of which: intragroup positions	Central government	Local government and social security funds	Insurance companies and pension funds	Other financial institutions	of which: repos with central counterparties
2018 .....	483,478	394,774	298,218	199,180	65,289	4,323	216,236	69,963
2018 - Dec. ....	483,478	394,774	298,218	199,180	65,289	4,323	216,236	69,963
2019 - Jan. ....	457,076	393,805	302,541	201,970	64,780	4,160	230,554	91,787
Feb. ....	457,758	384,882	295,477	200,084	64,813	4,250	218,970	81,605
Mar. ....	494,491	394,244	322,430	202,355	64,576	4,187	219,942	79,820
Apr. ....	472,247	386,669	316,886	201,296	64,996	4,324	237,190	101,807
May ....	478,303	392,860	321,273	200,955	65,325	4,155	232,846	97,419
June ....	516,307	412,667	335,646	200,550	65,172	4,087	216,817	74,425
July ....	492,560	412,835	340,988	202,259	64,601	3,902	236,297	96,586
Aug. ....	498,147	420,576	347,365	203,416	64,613	3,785	237,370	100,213
Sept. ....	524,447	423,484	352,446	204,557	64,604	4,300	232,587	90,890
Oct. ....	543,030	404,940	336,357	203,023	64,525	3,789	250,050	111,240
Nov. ....	512,304	373,115	299,466	200,437	64,703	4,058	241,811	103,489
Dec. ....	(480,075)	(378,205)	(306,972)	(191,988)	(62,961)	(4,068)	(235,430)	(90,624)
	Residents of Italy				Residents of other euro area countries			
	Other sectors				MFIs	of which: banks	of which: intragroup positions	
	Non-financial corporations	Households						
2018 .....	678,503	537,926	80,392	7,931	87,022	86,641	26,404	
2018 - Dec. ....	678,503	537,926	80,392	7,931	87,022	86,641	26,404	
2019 - Jan. ....	679,204	538,433	80,193	8,029	87,453	87,072	25,567	
Feb. ....	676,956	539,242	79,997	7,992	96,267	95,865	26,476	
Mar. ....	665,190	539,981	79,215	7,856	99,706	99,301	33,508	
Apr. ....	668,468	541,184	79,144	7,697	106,415	106,009	34,171	
May ....	666,631	542,902	79,038	7,657	110,679	110,272	33,561	
June ....	658,810	544,606	78,574	7,628	111,124	110,813	37,227	
July ....	661,369	547,275	78,160	7,592	109,581	109,265	34,557	
Aug. ....	650,122	545,786	77,539	7,602	111,020	110,703	34,507	
Sept. ....	647,920	547,092	77,497	7,528	113,604	113,234	30,647	
Oct. ....	643,520	548,999	77,451	7,544	108,451	107,995	34,436	
Nov. ....	642,698	547,128	77,315	7,625	109,476	109,044	34,863	
Dec. ....	(631,243)	(545,929)	(76,994)	(7,532)	(103,175)	(102,816)	(37,527)	
	Residents of other euro area countries				Rest of the world			
	General government	Other sectors			MFIs	of which: banks		
		Insurance companies, pension funds and other financial institutions	Non-financial corporations	Households				
2018 .....	196	15,777	11,421	534	105,776	105,776	73,556	
2018 - Dec. ....	196	15,777	11,421	534	105,776	105,776	73,556	
2019 - Jan. ....	180	15,727	11,102	525	104,025	104,025	71,522	
Feb. ....	179	16,103	10,912	529	103,162	103,162	70,475	
Mar. ....	180	16,625	10,741	516	97,407	97,407	64,703	
Apr. ....	175	16,746	10,308	533	93,784	93,784	62,411	
May ....	177	16,542	10,385	534	93,830	93,830	62,629	
June ....	189	17,133	10,305	532	94,030	94,030	62,863	
July ....	195	16,960	10,290	542	96,086	96,086	63,597	
Aug. ....	193	17,094	10,156	541	101,548	101,548	67,375	
Sept. ....	201	13,529	10,405	542	103,239	103,239	67,491	
Oct. ....	203	13,192	11,467	547	100,850	100,850	65,663	
Nov. ....	165	11,194	11,536	548	102,750	102,750	68,007	
Dec. ....	(174)	(11,828)	(11,232)	(662)	(103,304)	(103,304)	(66,514)	

## 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	Households			Other financial institutions		
		Consumer credit	Lending for house purchase	Other lending			
2016 .....	-1,737	-11,502	7,552	6,006	6,181	-4,635	2,179
2017 .....	-15,026	-33,275	10,522	7,673	7,754	-4,904	7,172
2018 - Nov. .....	4,649	4,909	1,555	956	653	-54	-1,795
Dec. .....	-10,785	-17,264	-4,641	20	-276	-4,384	11,072
2019 - Jan. .....	-4,862	2,280	514	557	151	-194	-7,485
Feb. .....	-2,281	-1,813	700	712	591	-603	-1,248
Mar. .....	-6,969	-10,089	419	1,281	304	-1,166	2,777
Apr. .....	16	3,546	1,060	1,037	419	-396	-4,720
May .....	1,542	-413	2,091	895	1,149	47	37
June .....	1,559	-6,596	1,200	573	1,030	-403	7,035
July .....	2,104	2,711	2,292	1,318	1,385	-412	-2,717
Aug. .....	-15,456	-10,774	-2,045	-346	-552	-1,147	-2,463
Sept. ....	5,267	-1,328	1,572	383	742	447	4,506
Oct. ....	-4,918	-3,849	2,223	1,195	1,396	-368	-2,787
Nov. ....	-3,113	-288	-2,601	834	-2,163	-1,273	-490
Dec. ....	(-4,180)	(-9,587)	(-1,211)	(241)	(-126)	(-1,326)	(6,613)

## 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		
2016 .....	1,889,462	613,618	251,443	1,024,401	775,814	260,794	160,272	354,748
2017 .....	1,835,867	578,095	263,431	994,341	726,729	239,925	163,422	323,382
2018 - Nov. ....	1,800,555	548,266	270,296	981,992	696,772	223,368	166,429	306,975
Dec. ....	1,789,781	551,457	266,489	971,836	678,503	217,080	162,611	298,812
2019 - Jan. ....	1,807,323	569,373	266,824	971,125	679,204	218,268	162,998	297,939
Feb. ....	1,792,304	552,495	267,222	972,587	676,956	215,703	163,103	298,150
Mar. ....	1,783,301	548,804	265,235	969,263	665,190	208,117	162,271	294,802
Apr. ....	1,804,299	570,441	264,673	969,185	668,468	212,564	161,611	294,292
May ....	1,799,507	563,838	265,756	969,913	666,631	210,791	162,525	293,315
June ....	1,776,244	543,176	266,167	966,901	658,810	208,293	160,216	290,302
July ....	1,801,455	570,757	266,929	963,770	661,369	212,086	161,170	288,113
Aug. ....	1,790,233	564,236	265,384	960,613	650,122	204,628	159,308	286,186
Sept. ....	1,786,084	561,832	265,245	959,007	647,920	205,241	158,514	284,164
Oct. ....	1,798,901	573,500	265,323	960,077	643,520	202,054	158,733	282,733
Nov. ....	1,785,775	560,838	267,507	957,431	642,698	200,633	159,958	282,107
Dec. ....	(1,756,144)	(545,152)	(261,217)	(949,775)	(631,243)	(197,514)	(156,774)	(276,955)

	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	
2016 .....	624,163	3,092	26,858	56,562	2,408	367,111	49,965	20,342	97,825
2017 .....	629,082	3,104	29,500	62,333	2,548	372,876	45,926	19,517	93,277
2018 - Nov. ....	631,148	3,064	31,483	67,953	1,928	377,446	43,662	17,710	87,903
Dec. ....	626,250	3,266	31,459	67,784	1,856	377,198	41,328	17,035	86,323
2019 - Jan. ....	626,655	3,001	31,726	68,326	1,858	377,299	41,526	16,941	85,977
Feb. ....	627,231	2,818	31,921	69,011	1,870	377,849	41,057	16,906	85,799
Mar. ....	627,052	3,004	32,253	69,766	1,879	378,127	41,023	16,342	84,658
Apr. ....	628,025	3,127	32,543	70,380	1,877	378,516	41,019	16,176	84,388
May ....	629,597	3,155	32,827	70,903	1,872	379,373	41,005	16,221	84,241
June ....	630,808	3,186	32,936	71,508	1,878	380,344	40,534	16,260	84,162
July ....	633,028	3,430	33,372	72,141	1,901	381,685	40,635	16,147	83,716
Aug. ....	630,926	3,332	33,124	72,135	1,907	381,112	39,897	16,022	83,397
Sept. ....	632,117	3,260	33,214	72,476	1,925	381,804	40,489	15,911	83,038
Oct. ....	633,994	3,309	33,572	73,215	1,893	383,051	40,400	15,811	82,743
Nov. ....	632,068	3,392	33,925	73,610	1,913	380,841	40,111	16,092	82,182
Dec. ....	(630,456)	(3,711)	(33,734)	(73,597)	(1,751)	(380,832)	(39,846)	(15,774)	(81,211)

## Banks and Money: National Data

## Table 1.9

[Access to data:  
ATECO100](#)

### Loans by branch of economic activity: residents of Italy

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

Branches of economic activity	November 2019			December 2019		
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	22,548	17,836	40,384	(22,379)	(17,565)
Mining and quarrying.....	B	32	2,690	2,723	(32)	(2,449)
Manufacturing.....	C	5,332	181,183	186,515	(5,278)	(178,994)
Food, beverages and tobacco products.....	1000061	963	30,137	31,100	(947)	(29,827)
Textiles, clothing and leather products .....	1000062	675	16,001	16,676	(658)	(15,573)
Wood and wood products and furnishings .....	1000066	688	9,094	9,782	(675)	(8,946)
Paper, paper products and printing .....	1000063	234	7,470	7,704	(234)	(7,411)
Refined petroleum products, chemical products and pharmaceuticals .....	1000067	117	15,976	16,093	(117)	(15,722)
Rubber and plastic products .....	22	106	9,627	9,733	(105)	(9,648)
Basic metals, fabricated metal products and non-metallic mineral products .....	1000068	1,260	44,398	45,658	(1,252)	(44,419)
Electronics products, electrical and non-electrical equipment and apparatus .....	1000069	230	11,448	11,677	(229)	(11,141)
Machinery and equipment.....	28	197	20,738	20,935	(196)	(19,994)
Motor vehicles and other transport equipment.....	1000060	97	8,407	8,504	(96)	(8,532)
Other products of manufacturing.....	1000070	766	7,888	8,653	(768)	(7,780)
Electricity, gas, steam and air conditioning supply .....	D	102	20,487	20,589	(102)	(20,379)
Water supply, sewerage, waste management and remediation activities.....	E	98	7,831	7,929	(97)	(7,688)
Construction .....	F	6,496	75,715	82,211	(6,384)	(72,014)
Wholesale and retail trade, repair of motor vehicles and motorcycles .....	G	15,363	109,337	124,700	(15,275)	(108,644)
Transportation and storage .....	H	1,950	33,203	35,153	(1,953)	(31,946)
Accommodation and food service activities.....	I	4,763	26,576	31,339	(4,729)	(26,556)
Information and communication .....	J	651	14,480	15,131	(649)	(14,829)
Real estate activities.....	L	1,752	75,710	77,462	(1,740)	(74,606)
Professional, scientific and technical activities .....	M	8,346	38,448	46,794	(8,447)	(37,310)
Administrative and support service activities.....	N	1,003	15,326	16,329	(1,002)	(15,260)
All remaining activities .....	1000073	8,878	23,875	32,754	(8,927)	(23,003)
<b>All branches</b>	<b>1004999</b>	<b>77,315</b>	<b>642,698</b>	<b>720,014</b>	<b>(76,994)</b>	<b>(631,243)</b>
						<b>(708,237)</b>

## 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	of which: bad debts	Other residents of Italy						
			Insurance corporations, pension funds and other financial institutions	Non-financial corporations	Households			Consumer credit	Lending for house purchase
2016 .....	189,622	65,932	188,718	3,667	65,691	119,360	27,825	62,825	28,710
2017 .....	237,615	113,715	236,659	4,527	105,506	126,626	29,555	63,552	33,519
2018 - Nov. ....	270,370	145,055	269,429	4,266	133,700	131,463	32,470	59,673	39,321
Dec. ....	277,217	153,053	276,187	4,434	139,037	132,716	33,074	59,413	40,229
2019 - Jan. ....	278,355	154,347	277,310	4,475	138,883	133,953	33,092	60,330	40,531
Feb. ....	274,657	152,813	273,671	4,564	136,962	132,145	32,295	59,842	40,007
Mar. ....	276,146	155,048	275,149	4,569	137,635	132,945	32,590	60,144	40,211
Apr. ....	279,658	155,690	278,635	4,584	140,870	133,181	32,640	59,810	40,731
May ....	279,315	157,590	278,311	4,728	141,720	131,863	30,833	59,598	41,432
June ....	276,334	156,007	274,995	4,260	138,851	131,884	31,010	59,417	41,457
July ....	278,719	157,899	277,376	4,263	141,159	131,955	31,150	59,025	41,780
Aug. ....	278,568	157,877	277,172	4,254	140,794	132,123	31,861	58,641	41,622
Sept. ....	285,397	158,352	283,988	4,246	141,500	138,242	32,277	64,530	41,435
Oct. ....	300,895	162,550	299,503	5,034	150,759	143,711	33,646	67,548	42,517
Nov. ....	301,452	162,074	299,957	5,209	152,171	142,577	33,153	66,509	42,915
Dec. ....	(305,940)	(166,923)	(303,566)	(5,203)	(154,512)	(143,851)	(33,262)	(66,588)	(44,000)

**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	of which: bad debts	Other residents of Italy						
			Insurance corporations, pension funds and other financial institutions	Non-financial corporations	Households			Consumer credit	Lending for house purchase
2016 .....	66,004	57,580	65,671	2,896	39,226	23,550	3,842	3,509	16,199
2017 .....	96,156	86,453	95,589	3,552	63,745	28,293	3,976	3,580	20,737
2018 - Nov. ....	140,924	130,594	140,256	3,558	98,639	38,059	4,678	4,607	28,774
Dec. ....	155,209	144,111	154,543	3,783	109,208	41,551	5,143	5,922	30,487
2019 - Jan. ....	154,735	143,640	154,052	3,811	108,772	41,469	5,112	5,885	30,471
Feb. ....	153,141	142,125	152,485	3,903	107,558	41,024	5,064	5,860	30,101
Mar. ....	162,606	151,296	161,939	4,035	114,278	43,626	5,079	6,805	31,742
Apr. ....	163,184	151,990	162,518	4,041	114,696	43,780	5,079	6,777	31,924
May ....	165,203	153,859	164,540	4,218	115,935	44,387	5,065	6,739	32,583
June ....	163,091	153,432	162,096	3,760	114,136	44,199	5,048	6,697	32,455
July ....	166,531	155,320	165,503	3,779	117,026	44,698	5,046	6,714	32,938
Aug. ....	166,876	155,256	165,807	3,768	117,421	44,619	5,031	6,689	32,898
Sept. ....	167,679	156,023	166,601	3,762	118,204	44,634	5,020	6,670	32,945
Oct. ....	167,441	155,985	166,336	3,917	117,901	44,517	5,029	6,579	32,909
Nov. ....	173,535	159,748	172,346	4,079	119,630	48,637	5,008	9,630	33,999
Dec. ....	(178,796)	(164,539)	(176,809)	(4,106)	(122,391)	(50,312)	(5,006)	(10,177)	(35,129)

## Banks and Money: National Data

**Table 1.12**

Access to data:  
[CARB0300](#)

### Securitizations and other loan disposals: loans to residents of Italy derecognised from the balance sheets (flows in millions of euros)

	Other sectors							Other financial institutions	
	Total	Non-financial corporations		Households					
				Consumer credit	Lending for house purchase	Other lending			
2016 .....	18,988	13,689	4,421	917	432	3,072	877		
2017 .....	43,404	34,572	7,367	597	991	5,779	1,465		
2018 - Nov. ....	3,015	2,246	639	51	177	412	130		
Dec. ....	15,505	12,661	4,789	185	1,272	3,333	-1,945		
2019 - Jan. ....	-375	-341	-63	-19	-34	-10	28		
Feb. ....	110	80	-103	-76	-20	-6	132		
Mar. ....	8,516	5,943	2,459	49	909	1,500	114		
Apr. ....	-219	-146	-76	-25	-35	-16	3		
May ....	745	281	277	111	15	151	187		
June ....	962	1,083	279	189	-36	126	-399		
July ....	3,606	3,133	334	-7	23	318	139		
Aug. ....	1,638	1,422	203	-10	-3	216	14		
Sept. ....	1,369	1,186	175	80	-13	107	9		
Oct. ....	814	520	170	-20	2	188	124		
Nov. ....	7,126	2,624	4,309	-125	3,357	1,077	193		
Dec. ....	(8,320)	(5,289)	(2,782)	(199)	(877)	(1,706)	(248)		

## 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		
2016 .....	7.9	27.4	6.7	4.6	-26.6
2017 .....	5.4	18.5	1.6	20.8	-23.4
2018 - Nov. ....	-3.2	-10.3	-1.2	-5.5	-14.8
Dec. ....	-1.8	-10.8	-0.2	21.5	47.2
2019 - Jan. ....	9.9	13.0	9.2	8.8	1.4
Feb. ....	6.2	9.1	5.5	23.8	-10.3
Mar. ....	6.9	13.3	4.9	20.9	8.2
Apr. ....	4.9	4.4	4.4	-16.9	-7.2
May....	9.7	7.2	7.1	47.8	-8.7
June....	6.0	34.9	4.9	-26.0	-0.0
July....	13.6	10.1	12.9	11.9	14.0
Aug. ....	9.8	18.9	8.4	5.0	-6.3
Sept. ....	-0.6	-10.2	5.5	-19.0	4.7
Oct. ....	6.8	20.1	2.9	-1.0	-2.8
Nov. ....	9.8	18.2	8.0	10.7	-1.9
Dec. ....	(-4.6)	(-6.8)	(-3.1)	(-3.8)	(-5.4)

**Table 1.14**

Access to data:

[BSID0200](#)

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

(percentage changes, seasonally-adjusted data)

	Total loans to other domestic sectors (net of CCP)			Holdings of securities other than shares		
	of which:					
	Non-financial corporations	Households	Other financial institutions	One-month percentage changes	12-month percentage changes	
2016 .....	2.4	1.4	2.7	6.3	-2.5	-1.7
2017 .....	7.6	-0.1	2.7	121.5	38.7	-7.2
2018 - Nov. ....	0.3	0.5	2.6	-10.8	11.6	17.2
Dec. ....	1.8	-0.1	2.3	10.0	-5.0	13.5
2019 - Jan. ....	0.1	-0.9	2.4	-3.0	6.3	13.6
Feb. ....	1.1	-0.4	2.6	1.1	7.9	15.0
Mar. ....	-0.7	-1.9	2.6	-8.1	-3.8	15.0
Apr. ....	-0.2	-1.7	2.3	-4.1	2.5	14.6
May....	1.0	-0.5	2.4	4.7	-11.5	9.2
June....	-0.1	-2.1	2.1	1.8	-13.7	4.0
July....	1.0	-1.3	2.4	8.9	4.5	2.1
Aug. ....	-0.6	-2.7	2.4	-2.0	-3.8	1.2
Sept. ....	0.5	-2.8	2.4	6.0	3.8	0.9
Oct. ....	-0.4	-2.9	2.4	4.6	0.8	-0.3
Nov. ....	-0.3	-3.1	2.6	-0.9	26.7	0.7
Dec. ....	(-1.0)	(-3.7)	(3.1)	(-5.7)	(5.5)	(1.5)

## Banks and Money: National Data

**Table 1.15**

[Access to data](#)

[BSIB0900](#)

### Bad debts by sector of economic activity: residents of Italy

(millions of euros)

	Non-financial corporations	Outstanding amounts				
		Households			Insurance corporations and pension funds	Other financial institutions
		Consumer households	Producer households	Non-profit institutions serving the households		
2016 .....	143,226	37,085	16,045	577	..	3,450
2017 .....	117,054	33,234	13,761	527	..	2,420
2018 - Nov. ....	80,025	24,829	10,256	330	..	1,603
Dec. ....	67,276	21,988	8,156	283	..	1,495
2019 - Jan. ....	67,555	22,147	8,165	282	..	1,546
Feb. ....	67,478	22,183	8,152	285	..	1,654
Mar. ....	61,486	20,538	7,742	259	..	1,508
Apr. ....	61,739	20,672	7,767	260	..	1,507
May ....	61,807	20,267	7,741	261	..	1,512
June ....	59,997	20,004	7,721	257	..	1,622
July ....	58,312	20,103	7,516	261	..	1,598
Aug. ....	57,853	20,086	7,410	257	..	1,572
Sept. ....	56,664	19,866	7,191	256	..	1,821
Oct. ....	55,963	19,686	7,116	256	..	1,852
Nov. ....	55,271	15,417	7,096	254	..	1,817
Dec. ....	(50,141)	(13,350)	(6,399)	(210)	(..)	(1,866)

	Outstanding amounts			Flows		Memorandum item: bad debts net of provisions (stock)
	General government	Other residents	Residents of Italy Total	Residents of Italy Total	Securitizations and other disposals of bad debts	
2016 .....	451	200,383	200,835	10,778	18,211	86,572
2017 .....	449	166,995	167,445	-18,935	37,294	64,093
2018 - Nov. ....	468	117,044	117,512	-1,742	3,022	38,269
Dec. ....	465	99,198	99,662	-16,606	16,616	31,873
2019 - Jan. ....	470	99,694	100,164	815	-379	33,512
Feb. ....	433	99,751	100,185	641	-70	33,640
Mar. ....	439	91,532	91,972	-6,948	8,061	31,706
Apr. ....	436	91,946	92,382	754	-179	32,570
May ....	434	91,589	92,022	666	62	32,588
June ....	433	89,601	90,035	-741	1,600	31,834
July ....	439	87,790	88,230	-1,414	1,925	31,949
Aug. ....	440	87,178	87,617	(-255)	1,120	32,330
Sept. ....	443	85,799	86,242	(-6)	1,105	30,685
Oct. ....	356	84,873	85,229	(-185)	865	31,094
Nov. ....	400	79,854	80,254	-3,734	4,714	29,345
Dec. ....	(395)	(71,967)	(72,361)	(-5,697)	(7,260)	27,503

## Banks and Money: National Data

**Table 1.16**

[Access to data:](#)  
[ATECO200](#)

### Bad debts by branch of economic activity: residents of Italy

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

Branches of economic activity	November 2019			December 2019		
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	1,608	1,315	2,923	(1,480)	(1,241)
Mining and quarrying.....	B	6	177	184	(6)	(158)
Manufacturing.....	C	730	11,139	11,868	(658)	(10,011)
Food, beverages and tobacco products.....	1000061	153	1,379	1,532	(143)	(1,263)
Textiles, clothing and leather products .....	1000062	119	1,649	1,768	(106)	(1,511)
Wood and wood products and furnishings .....	1000066	111	1,262	1,373	(98)	(1,128)
Paper, paper products and printing .....	1000063	25	467	492	(23)	(391)
Refined petroleum products, chemical products and pharmaceuticals .....	1000067	7	310	317	(5)	(265)
Rubber and plastic products .....	22	12	448	459	(11)	(413)
Basic metals, fabricated metal products and non-metallic mineral products .....	1000068	184	3,133	3,317	(166)	(2,847)
Electronics products, electrical and non-electrical equipment and apparatus .....	1000069	22	616	639	(19)	(556)
Machinery and equipment.....	28	19	1,038	1,057	(17)	(878)
Motor vehicles and other transport equipment.....	1000060	9	353	362	(8)	(330)
Other products of manufacturing.....	1000070	69	483	552	(62)	(429)
Electricity, gas, steam and air conditioning supply .....	D	3	414	417	(3)	(362)
Water supply, sewerage, waste management and remediation activities.....	E	14	433	448	(13)	(385)
Construction .....	F	1,144	15,528	16,672	(1,016)	(14,314)
Wholesale and retail trade, repair of motor vehicles and motorcycles .....	G	1,794	8,961	10,755	(1,597)	(7,831)
Transportation and storage .....	H	183	1,780	1,963	(163)	(1,620)
Accommodation and food service activities.....	I	536	2,294	2,830	(487)	(2,099)
Information and communication .....	J	52	634	687	(47)	(545)
Real estate activities.....	L	167	8,846	9,013	(147)	(8,199)
Professional, scientific and technical activities .....	M	347	1,309	1,656	(317)	(1,156)
Administrative and support service activities.....	N	110	1,180	1,290	(97)	(1,058)
All remaining activities .....	1000073	402	1,260	1,662	(368)	(1,160)
<b>All branches</b>	<b>1004999</b>	<b>7,096</b>	<b>55,271</b>	<b>62,367</b>	<b>(6,399)</b>	<b>(50,141)</b>
						<b>(56,540)</b>

## Banks and Money: National Data

**Table 1.17**

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			
2016 .....	382,803	374,669	13,920	58,226	273,151	14,110	342,913	224,250	99,259	725,716
2017 .....	331,669	323,955	10,576	50,795	234,370	13,737	192,165	64,564	104,710	523,834
2018 - Nov. ....	386,285	378,928	20,420	54,065	269,777	21,246	185,896	57,866	98,580	572,181
Dec. ....	375,573	368,315	14,136	55,301	270,423	15,043	190,237	56,699	101,164	565,810
2019 - Jan. ....	389,281	382,036	19,962	56,629	275,277	16,503	188,863	57,040	99,546	578,144
Feb. ....	394,457	387,216	20,847	58,472	277,076	17,218	189,138	56,958	99,632	583,595
Mar. ....	394,422	387,184	20,662	59,445	275,452	18,012	191,575	59,532	98,517	585,997
Apr. ....	401,953	394,736	22,608	60,265	278,174	20,255	188,374	59,396	95,430	590,327
May. ....	398,697	391,525	22,754	60,258	277,800	17,252	186,681	58,975	94,001	585,378
June. ....	397,064	389,966	16,647	61,750	280,769	17,182	187,460	59,067	95,747	584,524
July. ....	408,345	401,300	18,788	65,357	287,248	16,541	187,614	59,979	94,981	595,958
Aug. ....	409,198	402,143	19,088	66,221	286,479	17,782	187,058	60,151	94,061	596,256
Sept. ....	409,992	402,443	17,410	67,388	286,221	18,406	187,238	61,249	94,305	597,230
Oct. ....	404,395	396,861	18,365	65,375	284,780	14,710	189,898	61,699	95,362	594,294
Nov. ....	394,556	387,091	16,982	60,721	282,132	13,666	207,785	61,854	111,189	602,342
Dec. ....	(383,876)	(376,589)	(13,211)	(59,980)	(278,283)	(11,657)	(210,415)	(62,428)	(111,406)	(594,291)

## Banks and Money: National Data

**Table 1.18**

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						Total residents	Rest of the world	Total
	Non-financial corporations	Financial institutions	Insurance corporations and pension funds	General government	Households	Producer households			
2016 .....	70,566	295,780	474,517	21,720	363,875	14,580	1,241,038	25,249	1,266,287
2017 .....	67,422	258,690	498,537	21,568	291,452	11,679	1,149,347	23,250	1,172,597
2018 - Nov .....	64,435	263,820	508,833	22,795	276,669	10,682	1,147,234	20,281	1,167,515
Dec .....	65,261	258,895	511,043	22,779	276,500	10,672	1,145,150	20,876	1,166,027
2019 - Jan .....	62,161	283,726	510,772	22,621	277,486	10,677	1,167,442	21,598	1,189,041
Feb .....	59,648	273,643	513,123	22,714	279,496	10,714	1,159,337	21,931	1,181,268
Mar .....	51,969	269,648	519,241	22,630	278,173	10,271	1,151,932	19,968	1,171,900
Apr .....	51,866	291,908	519,207	24,052	276,556	10,268	1,173,857	20,336	1,194,192
May .....	52,581	280,059	522,804	24,043	274,926	10,232	1,164,645	20,692	1,185,337
June .....	49,077	257,436	525,593	23,971	272,254	10,114	1,138,445	20,348	1,158,793
July .....	50,788	273,773	522,487	23,180	264,370	9,760	1,144,357	20,410	1,164,767
Aug .....	49,550	273,433	522,256	22,938	259,803	9,621	1,137,601	20,190	1,157,791
Sept .....	50,862	267,685	524,806	22,382	249,556	9,212	1,124,503	18,981	1,143,484
Oct .....	52,327	279,653	523,381	22,477	247,114	9,191	1,134,143	17,573	1,151,716
Nov .....	53,287	276,107	524,432	22,426	245,937	9,102	1,131,291	16,820	1,148,112
Dec .....	(49,270)	(270,632)	(527,289)	(22,142)	(246,625)	(9,265)	(1,125,222)	(17,250)	(1,142,473)

**Table 1.19**

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: shares	of which: mutual funds shares
	of which: BOTs	of which: CCTs	of which: BTPs						
2016 - 4th qtr .....	1,333,648	711,389	16,790	50,916	616,390	208,686	918,430	276,495	641,935
2017 - 1st qtr .....	1,293,707	680,293	21,826	42,534	590,846	192,719	978,110	298,907	679,202
2nd" .....	1,263,655	660,658	16,011	39,932	578,722	179,683	1,008,309	304,019	704,289
3rd" .....	1,259,539	657,528	18,819	40,276	575,504	165,837	1,023,257	321,061	702,195
4th " .....	1,227,127	642,999	13,455	40,615	565,809	150,828	1,036,003	316,543	719,460
2018 - 1st qtr .....	1,216,921	643,709	13,646	38,962	568,636	137,950	1,036,980	317,909	719,071
2nd" .....	1,186,238	621,643	20,007	33,682	546,596	128,972	1,041,377	311,654	729,722
3rd " .....	1,167,061	608,281	21,720	30,841	533,196	121,464	1,045,474	306,374	739,100
4th " .....	1,174,402	628,892	23,398	30,015	553,773	112,277	970,908	280,793	690,114
2019 - 1st qtr .....	1,205,300	634,230	25,910	29,672	555,046	115,129	1,025,619	306,260	719,358
2nd" .....	1,222,786	636,890	22,755	27,680	563,800	111,552	1,014,069	302,539	711,530
3rd " .....	1,258,106	669,959	30,375	27,267	584,213	107,582	1,037,385	310,565	726,820

## **Section 2**

**Banks:  
interest rates**

## Banks and Money: National Data

**Table 2.1**

Access to data:

[MIR0100](#)

### 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
2016 .....	1.97	1.90	1.90	2.02
2017 .....	1.91	1.79	1.79	1.90
2018 - Dec. .....	1.88	1.74	1.71	2.08
2019 - Jan. .....	1.95	1.78	1.77	1.96
Feb. .....	1.91	1.81	1.79	2.05
Mar. .....	1.82	1.73	1.69	2.04
Apr. .....	1.86	1.78	1.78	1.85
May .....	1.86	1.74	1.72	1.98
June .....	1.77	1.66	1.65	1.84
July .....	1.70	1.67	1.68	1.66
Aug. .....	1.70	1.58	1.56	1.80
Sept. ....	1.43	1.59	1.58	1.51
Oct. ....	1.39	1.62	1.62	1.43
Nov. ....	1.41	1.58	1.57	1.50
Dec. ....	(1.43)	(1.66)	(1.66)	(1.53)

## Banks and Money: National Data

**Table 2.2**

Access to data:  
[MIR200](#)

### 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:				fully collateralized loans	pure new loans	of which:	
					fully collateralized loans	pure new loans	fully collateralized loans	pure new loans			fully collateralized loans	pure new loans
2016 .....	1.54	1.52	2.45	1.47	2.27	3.07	2.24	1.12	1.86	1.02		
2017 .....	1.50	1.50	2.09	1.43	2.00	2.55	1.96	1.16	1.59	1.06		
2018 - Dec.....	1.47	1.41	1.83	1.44	1.95	2.66	1.94	1.13	1.17	1.07		
2019 - Jan.....	1.47	1.45	1.75	1.44	2.03	2.71	2.01	1.04	0.95	0.95		
Feb. ....	1.51	1.48	2.01	1.52	2.05	2.70	2.03	1.03	1.31	1.02		
Mar. ....	1.42	1.36	2.02	1.42	2.02	2.70	2.00	0.91	1.17	0.89		
Apr. ....	1.46	1.45	1.85	1.45	2.02	2.68	2.00	1.00	1.06	0.95		
May.....	1.43	1.39	2.12	1.42	2.02	2.63	2.01	0.92	1.31	0.87		
June.....	1.35	1.31	2.00	1.32	1.95	2.55	1.94	0.92	1.39	0.84		
July.....	1.37	1.36	1.83	1.35	1.92	2.56	1.89	1.00	1.16	0.95		
Aug.....	1.26	1.22	1.79	1.25	1.90	2.57	1.88	0.77	0.93	0.74		
Sept.....	1.26	1.23	1.89	1.26	1.85	2.45	1.84	0.77	1.06	0.74		
Oct.....	1.31	1.29	1.78	1.29	1.86	2.44	1.84	0.91	1.02	0.86		
Nov.....	1.29	1.26	1.91	1.28	1.85	2.44	1.83	0.86	1.23	0.81		
Dec.....	(1.37)	(1.34)	(1.89)	(1.31)	(1.85)	(2.47)	(1.83)	(1.06)	(1.41)	(0.95)		

## Banks and Money: National Data

**Table 2.3**

Access to data:

[MIR0300](#)

### 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:		fully collateralized loans	pure new loans	of which:		fully collateralized loans
					fully collateralized loans	pure new loans			fully collateralized loans	pure new loans	
2016 .....	38,104	34,546	6,666	32,335	13,850	3,241	12,051	24,254	3,424	20,284	
2017 .....	36,676	32,287	6,148	32,913	14,993	3,186	13,456	21,682	2,962	19,457	
2018 - Dec.....	37,042	33,927	7,207	33,242	15,592	3,195	14,377	21,449	4,012	18,865	
2019 - Jan.....	33,486	30,633	7,765	28,628	14,687	3,544	13,181	18,799	4,221	15,447	
Feb.....	29,092	26,795	6,251	25,231	13,832	3,176	12,597	15,260	3,075	12,634	
Mar.....	34,114	31,225	6,144	29,858	15,698	3,389	14,267	18,416	2,755	15,591	
Apr.....	31,153	28,366	6,625	25,809	14,048	3,241	12,443	17,106	3,384	13,366	
May.....	32,126	29,662	5,521	27,447	14,799	3,407	13,398	17,328	2,114	14,049	
June.....	37,135	33,821	6,414	32,380	15,537	3,341	14,129	21,597	3,073	18,251	
July.....	39,637	35,901	7,749	34,259	16,141	3,742	14,537	23,496	4,007	19,722	
Aug.....	22,876	21,400	4,236	19,249	9,858	2,230	8,651	13,018	2,006	10,598	
Sept.....	33,759	30,999	5,350	29,391	15,323	3,206	13,857	18,437	2,144	15,534	
Oct.....	36,927	33,098	6,608	32,177	15,495	3,510	13,958	21,431	3,099	18,219	
Nov.....	33,356	29,640	5,656	28,765	14,484	3,183	13,221	18,871	2,473	15,545	
Dec.....	(39,377)	(35,309)	(7,226)	(34,384)	(15,481)	(3,251)	(14,109)	(23,896)	(3,975)	(20,275)	

## Banks and Money: National Data

## Table 2.4

[Access to data:](#)  
[MIR0400](#)

### 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			
2018 - Dec.....	1.89	1.52	2.06	2.26	1.88
2019 - Jan.....	1.95	1.57	2.14	2.31	1.94
Feb.....	1.91	1.50	2.12	2.27	1.92
Mar.....	1.85	1.47	2.00	2.17	1.89
Apr.....	1.86	1.47	2.06	2.26	1.86
May.....	1.85	1.51	2.03	2.26	1.83
June.....	1.77	1.48	1.92	2.17	1.75
July.....	1.69	1.43	1.83	2.09	1.67
Aug.....	1.70	1.50	1.81	2.08	1.67
Sept.....	1.44	1.37	1.46	1.82	1.39
Oct.....	1.40	1.38	1.40	1.74	1.39
Nov.....	1.43	1.27	1.48	1.76	1.43
Dec.....	(1.44)	(1.37)	(1.46)	(1.78)	(1.41)
Consumer credit					
	Initial period of rate fixation		APRC	of which: pure new loans	
	up to 1 year	over 1 year			
	6.22	3.57	6.57	7.72	6.24
2019 - Jan.....	6.66	3.66	6.91	8.19	6.68
Feb.....	6.65	3.55	6.92	8.17	6.66
Mar.....	6.68	3.65	6.95	8.19	6.69
Apr.....	6.60	3.55	6.90	8.06	6.61
May.....	6.65	3.53	6.94	8.15	6.68
June.....	6.63	3.63	6.90	8.10	6.64
July.....	6.77	3.87	7.01	8.28	6.78
Aug.....	6.81	3.84	7.06	8.27	6.85
Sept.....	6.62	3.89	6.83	8.06	6.63
Oct.....	6.47	3.88	6.69	7.99	6.48
Nov.....	6.32	3.75	6.52	8.49	6.33
Dec.....	(6.18)	(3.76)	(6.46)	(7.60)	(6.21)
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			
	3.06	3.11	2.93	3.06	3.47
2019 - Jan.....	2.95	2.87	3.21	3.13	3.64
Feb.....	3.20	3.25	3.07	3.16	3.56
Mar.....	3.20	3.22	3.15	3.11	3.72
Apr.....	3.01	3.00	3.04	3.06	3.64
May.....	3.30	3.38	3.05	3.01	3.77
June.....	3.04	3.05	3.04	3.03	3.45
July.....	2.93	2.95	2.88	3.02	3.44
Aug.....	3.63	3.80	2.98	2.99	4.34
Sept.....	2.91	3.08	2.49	2.91	3.48
Oct.....	2.81	2.91	2.57	2.92	3.30
Nov.....	2.91	3.00	2.71	2.90	3.59
Dec.....	(2.83)	(3.05)	(2.39)	(2.71)	(3.16)

## Banks and Money: National Data

**Table 2.5**  
Access to data:  
**MIR0500**

### 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		
2018 - Dec.....	5,753	1,754	3,999	4,840
2019 - Jan.....	4,552	1,466	3,086	3,641
Feb.....	4,764	1,595	3,170	3,799
Mar.....	6,436	1,788	4,648	4,326
Apr.....	4,919	1,683	3,236	3,869
May.....	5,295	1,800	3,495	4,455
June.....	5,059	1,735	3,324	4,302
July.....	6,257	2,144	4,113	5,296
Aug.....	2,398	867	1,532	1,592
Sept.....	6,099	1,638	4,461	4,252
Oct.....	9,076	1,839	7,237	4,881
Nov.....	8,265	1,731	6,534	4,616
Dec.....	(8,388)	(1,503)	(6,885)	(5,392)
Consumer credit				
	Initial period of rate fixation		of which: pure new loans	
	up to 1 year	over 1 year		
	2,572	301	2,271	2,552
2019 - Jan.....	3,585	276	3,309	3,554
Feb.....	3,694	300	3,394	3,669
Mar.....	3,968	326	3,642	3,936
Apr.....	3,711	329	3,382	3,677
May.....	4,042	346	3,696	3,999
June.....	3,527	286	3,242	3,505
July.....	3,941	292	3,649	3,918
Aug.....	2,473	195	2,278	2,445
Sept.....	3,537	255	3,282	3,493
Oct.....	4,382	345	4,036	4,330
Nov.....	4,159	301	3,858	4,132
Dec.....	(2,892)	(301)	(2,591)	(2,857)
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		
	2,851	2,110	742	987
2018 - Dec.....	2,733	2,103	630	973
Feb.....	2,625	1,904	721	965
Mar.....	2,865	2,136	729	1,070
Apr.....	2,807	2,100	707	1,027
May.....	3,094	2,296	797	1,073
June.....	2,748	2,023	725	1,020
July.....	3,106	2,275	830	1,044
Aug.....	1,990	1,578	412	655
Sept.....	2,710	1,921	789	833
Oct.....	3,272	2,244	1,028	1,036
Nov.....	2,888	2,042	846	979
Dec.....	(2,821)	(1,869)	(953)	(1,068)
				(2,216)

## Banks and Money: National Data

**Table 2.6**

Access to data:

[MIR0600](#)

### 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	
2016 .....	3.28	2.26	4.77	5.16	14.26	2.50	3.51	2.37
2017 .....	3.24	2.10	4.92	4.69	14.79	2.22	3.00	2.11
2018 - Dec.....	3.08	2.01	4.72	4.38	14.65	2.06	2.82	1.99
2019 - Jan. ....	3.09	2.00	4.76	4.57	14.69	2.11	2.98	2.00
Feb. ....	3.09	2.00	4.76	4.45	14.73	2.12	3.00	2.01
Mar. ....	3.08	2.00	4.75	4.43	14.77	2.10	2.99	1.98
Apr. ....	3.08	1.99	4.76	4.47	14.77	2.12	3.04	1.95
May .....	3.07	1.99	4.74	4.37	14.73	2.10	2.98	1.95
June .....	3.06	1.98	4.72	4.28	14.73	2.08	2.93	1.95
July .....	3.05	1.97	4.71	4.27	14.70	2.05	2.87	1.92
Aug. ....	3.04	1.96	4.70	4.20	14.71	2.03	2.85	1.91
Sept. ....	3.03	1.93	4.71	4.27	14.71	2.03	2.89	1.90
Oct. ....	3.01	1.91	4.70	4.24	14.72	2.02	2.91	1.89
Nov. ....	3.00	1.89	4.69	4.16	14.74	2.00	2.84	1.88
Dec. ....	(2.97)	(1.88)	(4.65)	(4.03)	(14.61)	(2.00)	(2.83)	(1.97)

## Banks and Money: National Data

**Table 2.7**

Access to data:  
[MIR0700](#)

### Bank interest rates on euro deposits from households and non-financial corporations: new business (percentages)

		Deposits with agreed maturity			Non-financial corporations	Repos		
		Households		over 1 year				
		up to 1 year						
2016 .....	1.20	1.11	1.14	1.01	1.42	0.35		
2017 .....	0.56	0.70	0.71	0.70	0.31	0.35		
2018 - Dec.....	0.79	0.85	0.86	0.82	0.64	1.53		
2019 - Jan.....	0.83	0.89	0.88	0.91	0.60	0.88		
Feb.....	0.82	0.93	0.90	0.95	0.60	0.65		
Mar.....	0.84	0.90	0.72	1.06	0.68	0.56		
Apr.....	0.79	0.91	0.71	1.07	0.53	0.58		
May.....	0.82	0.96	0.65	1.27	0.51	0.36		
June.....	0.95	0.99	0.68	1.34	0.78	1.24		
July.....	0.80	0.85	0.66	1.16	0.66	0.79		
Aug.....	0.79	0.82	0.66	1.08	0.56	0.25		
Sept.....	0.79	0.83	0.68	1.02	0.56	0.47		
Oct.....	0.81	0.82	0.69	0.99	0.78	0.91		
Nov.....	0.71	0.74	0.61	0.97	0.50	0.41		
Dec.....	(0.73)	(0.90)	(0.83)	(1.03)	(0.46)	(0.26)		

## Banks and Money: National Data

**Table 2.8**

[Access to data:](#)

[MIR0800](#)

### 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				
2016 .....	0.41	0.47	0.17	0.09	1.23	1.09	0.56
2017 .....	0.38	0.46	0.10	0.06	1.06	1.21	0.71
2018 - Dec.....	0.36	0.43	0.09	0.05	0.94	1.26	1.66
2019 - Jan.....	0.36	0.42	0.10	0.04	0.97	1.21	1.69
Feb.....	0.36	0.41	0.11	0.05	0.98	1.19	1.68
Mar.....	0.34	0.39	0.12	0.05	0.98	1.12	1.82
Apr.....	0.33	0.38	0.12	0.05	0.99	1.09	1.74
May.....	0.38	0.45	0.11	0.05	0.97	1.32	1.71
June.....	0.38	0.45	0.11	0.05	1.00	1.32	1.73
July.....	0.37	0.44	0.11	0.04	0.99	1.32	1.56
Aug.....	0.37	0.44	0.10	0.05	1.00	1.31	1.72
Sept.....	0.37	0.44	0.11	0.05	1.02	1.31	1.47
Oct.....	0.37	0.44	0.10	0.04	1.04	1.31	1.47
Nov.....	0.37	0.44	0.10	0.04	1.04	1.32	1.49
Dec.....	(0.37)	(0.44)	(0.09)	(0.04)	(1.03)	(1.33)	(0.40)

	Overnight deposits		Deposits with agreed maturity			Non-financial corporations	
	Households	Non-financial corporations	Households		over 2 years		
			up to 2 years	over 2 years			
2016 .....	0.08	0.12	1.02	2.01	1.14		
2017 .....	0.06	0.07	0.86	1.76	0.76		
2018 - Dec.....	0.04	0.06	0.74	1.30	0.85		
2019 - Jan.....	0.04	0.05	0.76	1.29	0.94		
Feb.....	0.04	0.06	0.80	1.28	0.96		
Mar.....	0.04	0.06	0.81	1.22	1.02		
Apr.....	0.04	0.06	0.83	1.22	1.01		
May.....	0.04	0.06	0.84	1.25	0.83		
June.....	0.04	0.06	0.85	1.27	0.90		
July.....	0.04	0.06	0.84	1.26	0.90		
Aug.....	0.04	0.06	0.84	1.26	0.92		
Sept.....	0.04	0.05	0.85	1.24	1.03		
Oct.....	0.04	0.05	0.86	1.26	1.07		
Nov.....	0.04	0.05	0.87	1.26	1.04		
Dec.....	(0.04)	(0.05)	(0.86)	(1.26)	(0.97)		

## Banks and Money: National Data

**Table 2.9**

Access to data:

[MID0100](#)

### Other bank interest rates

(percentages)

	Bank interest rates		
	Bonds		
	Minimum for loans up to 1 year (stocks)	Average for stocks	Average for issues with initial period of rate fixation of more than 1 year
2016 .....	0.16	2.74	0.82
2017 .....	0.13	2.60	1.23
2018 - Dec. ....	0.06	2.39	1.88
2019 - Jan. ....	0.07	2.39	1.13
Feb. ....	0.09	2.33	2.28
Mar. ....	0.10	2.32	1.42
Apr. ....	0.10	2.38	1.76
May ....	0.11	2.37	1.08
June ....	0.12	2.37	1.78
July ....	0.13	2.36	1.37
Aug. ....	0.12	2.35	1.49
Sept. ....	0.10	2.32	1.84
Oct. ....	0.11	2.23	1.39
Nov. ....	0.05	2.19	1.11
Dec. ....	(0.00)	(2.15)	(0.82)

In November 2018 the time-series of 'Average interest rate on bond issues with initial period of rate fixation over 1 year' reflects the issuance of a subordinated debt security with a 13% interest rate; such transaction almost entirely explains the interest rate change on the previous month.

## **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)
2016 .....	190,421	1,044,360	1,234,781	89,032	307,828	1,631,641
2017 .....	197,736	1,122,467	1,320,203	73,621	308,475	1,702,299
2018 - Nov.....	205,666	1,157,591	1,363,257	55,640	310,345	1,729,241
Dec.....	208,140	1,179,151	1,387,291	55,862	310,194	1,753,347
2019 - Jan.....	199,710	1,162,340	1,362,050	57,583	311,868	1,731,502
Feb.....	200,697	1,166,904	1,367,601	58,299	312,309	1,738,209
Mar.....	201,725	1,194,746	1,396,472	58,830	312,542	1,767,843
Apr.....	202,279	1,196,011	1,398,290	57,927	312,358	1,768,575
May.....	204,154	1,204,885	1,409,039	59,761	312,387	1,781,187
June.....	205,344	1,225,876	1,431,221	57,188	312,306	1,800,715
July.....	205,417	1,223,985	1,429,402	56,527	313,017	1,798,947
Aug.....	207,411	1,245,885	1,453,297	56,375	314,144	1,823,816
Sept.....	207,432	1,242,355	1,449,787	54,387	313,557	1,817,731
Oct.....	208,358	1,250,622	1,458,979	53,963	313,474	1,826,416
Nov.....	209,871	1,282,775	1,492,646	54,114	313,050	1,859,811
Dec.....	(211,741)	(1,264,866)	(1,476,607)	(55,129)	(313,770)	(1,845,507)

	Repurchase agreements (g)	Money market fund shares/units (h)	Debt securities up to 2 years (i)	Total monetary liabilities (l)=(f+g+h+i)	Contribution to euro area monetary aggregates (excluding currency held by the public)		
					M1	M2	M3
2016 .....	4,527	4,759	8,101	1,649,028	1,044,360	1,441,220	1,458,607
2017 .....	1,414	4,006	11,380	1,719,099	1,122,467	1,504,563	1,521,363
2018 - Nov.....	2,121	3,068	1,487	1,735,917	1,157,591	1,523,576	1,530,252
Dec.....	1,825	3,173	3,115	1,761,460	1,179,151	1,545,206	1,553,319
2019 - Jan.....	2,591	2,924	4,622	1,741,639	1,162,340	1,531,791	1,541,928
Feb.....	2,666	2,254	4,482	1,747,611	1,166,904	1,537,512	1,546,914
Mar.....	2,406	2,289	4,418	1,776,956	1,194,746	1,566,118	1,575,231
Apr.....	2,859	1,928	4,438	1,777,800	1,196,011	1,566,296	1,575,521
May.....	2,759	1,832	4,474	1,790,252	1,204,885	1,577,033	1,586,098
June.....	2,554	1,696	4,850	1,809,815	1,225,876	1,595,370	1,604,470
July.....	3,118	1,778	5,578	1,809,421	1,223,985	1,593,529	1,604,003
Aug.....	3,113	1,849	5,841	1,834,619	1,245,885	1,616,405	1,627,208
Sept.....	2,003	1,877	7,062	1,828,673	1,242,355	1,610,299	1,621,241
Oct.....	2,852	1,774	7,259	1,838,302	1,250,622	1,618,059	1,629,944
Nov.....	2,840	1,632	7,529	1,871,811	1,282,775	1,649,940	1,661,940
Dec.....	(1,679)	(1,576)	(6,202)	(1,854,963)	(1,264,866)	(1,633,765)	(1,643,221)

## 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)
2016 .....	7,977	101,886	109,863	-31,112	-3,865	74,886
2017 .....	7,315	81,557	88,872	-14,020	-1,148	73,704
2018 - Nov.....	798	-3,403	-2,605	-1,460	523	-3,542
Dec.....	2,474	21,634	24,108	227	-151	24,184
2019 - Jan.....	-8,430	-12,803	-21,233	1,721	1,674	-17,838
Feb.....	987	4,462	5,449	710	441	6,600
Mar.....	1,028	27,629	28,657	516	233	29,406
Apr.....	554	1,275	1,829	-622	-184	1,023
May.....	1,875	9,903	11,778	631	29	12,438
June.....	1,191	21,250	22,441	-2,560	-81	19,800
July.....	73	-2,112	-2,039	-671	711	-1,999
Aug.....	1,994	21,721	23,715	-160	1,127	24,682
Sept.....	21	-3,719	-3,698	-1,996	-587	-6,281
Oct.....	926	8,528	9,453	-411	-82	8,960
Nov.....	1,513	31,959	33,472	142	-424	33,190
Dec.....	(1,870)	(-17,652)	(-15,781)	(1,028)	(720)	(-14,033)

	Repurchase agreements (g)	Money market fund shares/units (h)	Debt securities up to 2 years (i)	Total monetary liabilities (l)=(f+g+h+i)	Contribution to euro area monetary aggregates (excluding currency held by the public)		
					M1	M2	M3
2016 .....	750	-1,143	-944	73,549	101,886	66,907	65,570
2017 .....	-3,113	-753	3,254	73,092	81,557	66,386	65,775
2018 - Nov.....	138	176	-851	-4,079	-3,403	-4,340	-4,876
Dec.....	-296	105	1,628	25,621	21,634	21,710	23,147
2019 - Jan.....	766	-399	1,506	-15,965	-12,803	-9,407	-7,534
Feb.....	75	-670	-151	5,854	4,462	5,612	4,866
Mar.....	-260	35	-27	29,154	27,629	28,379	28,127
Apr.....	453	-361	20	1,135	1,275	469	581
May.....	-100	-96	35	12,277	9,903	10,562	10,402
June.....	-205	-136	379	19,838	21,250	18,609	18,647
July.....	564	82	723	-630	-2,112	-2,072	-703
Aug.....	-5	71	264	25,012	21,721	22,687	23,017
Sept.....	-1,110	28	1,222	-6,141	-3,719	-6,303	-6,164
Oct.....	851	-102	200	9,909	8,528	8,035	8,984
Nov.....	-12	-142	268	33,303	31,959	31,677	31,789
Dec.....	(-1,161)	(-57)	(-1,325)	(-16,576)	(-17,652)	(-15,904)	(-18,446)

## 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	Deposits of central government	Other liabilities of MFIs				Liabilities to non-residents of the euro area	
			Non-monetary liabilities to the "money-holding sector"					
			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		
2016 .....	1,649,028	59,681	154,465	282,973	483,607	921,045	127,239	
2017 .....	1,719,099	48,005	155,277	219,164	499,690	874,131	108,922	
2018 - Nov.....	1,735,917	70,983	148,472	184,201	438,776	771,449	111,704	
Dec.....	1,761,460	52,976	151,383	188,876	442,563	782,822	113,713	
2019 - Jan.....	1,741,639	96,304	155,507	186,744	451,939	794,190	111,239	
Feb.....	1,747,611	85,734	156,737	184,150	448,984	789,871	107,643	
Mar.....	1,776,956	63,199	157,749	186,731	453,201	797,681	96,676	
Apr.....	1,777,800	73,704	155,539	184,690	447,817	788,046	91,980	
May.....	1,790,252	66,598	154,441	182,127	445,920	782,488	92,017	
June.....	1,809,815	83,696	157,598	181,589	464,470	803,657	90,677	
July.....	1,809,421	114,879	156,655	184,048	484,652	825,355	89,811	
Aug.....	1,834,619	106,694	156,682	182,423	503,114	842,219	90,189	
Sept.....	1,828,673	58,885	157,614	181,423	509,634	848,671	90,381	
Oct.....	1,838,302	69,336	158,698	179,767	510,879	849,344	86,526	
Nov.....	1,871,811	69,993	176,633	179,405	497,919	853,958	87,002	
Dec.....	(1,854,963)	(44,955)	(177,196)	(177,791)	(490,972)	(845,959)	(83,730)	

	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					
	of which: bonds	of which: bonds	of which: holdings of shares/other equity	Total				
2016 .....	1,034,988	772,359	1,797,672	136,618	96,289	2,832,660		
2017 .....	1,078,463	817,579	1,775,262	155,069	92,827	2,853,725		
2018 - Nov.....	1,129,715	870,411	1,747,117	159,755	92,426	2,876,832		
Dec.....	1,136,417	871,752	1,740,618	165,515	92,021	2,877,035		
2019 - Jan.....	1,159,553	892,623	1,732,604	164,211	92,249	2,892,157		
Feb.....	1,160,233	895,157	1,731,451	165,158	92,948	2,891,684		
Mar.....	1,166,812	899,701	1,723,503	165,298	93,772	2,890,315		
Apr.....	1,170,101	903,634	1,721,126	162,842	94,497	2,891,227		
May.....	1,165,672	899,216	1,718,471	161,491	93,710	2,884,143		
June.....	1,171,153	905,242	1,722,218	163,305	94,846	2,893,371		
July.....	1,200,276	933,221	1,724,314	163,076	95,436	2,924,590		
Aug.....	1,219,371	951,148	1,708,532	162,583	95,175	2,927,903		
Sept.....	1,226,611	957,249	1,712,018	161,954	98,673	2,938,629		
Oct.....	1,212,596	944,845	1,708,151	164,325	98,402	2,920,747		
Nov.....	1,194,069	928,764	1,722,520	182,490	99,188	2,916,589		
Dec.....	(1,174,072)	(918,949)	(1,719,506)	(184,503)	(99,272)	(2,893,578)		
					(2,893,578)	(206,276)		
						(-270,248)		

## 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	Deposits of central government	Other liabilities of MFIs				Liabilities to non-residents of the euro area	
			Non-monetary liabilities to the "money-holding sector"					
			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		
2016 .....	73,549	9,959	-222	-76,743	3,185	-73,780	413	
2017 .....	73,092	-11,685	8,429	-60,819	18,673	-33,717	-15,856	
2018 - Nov.....	-4,079	2,596	443	-2,575	228	-1,904	3,101	
Dec.....	25,621	-18,006	2,913	4,929	-2,717	5,125	2,205	
2019 - Jan.....	-15,965	43,328	-145	-1,772	487	-1,430	-2,395	
Feb.....	5,854	-10,570	1,227	-2,488	2,338	1,077	-3,779	
Mar.....	29,154	-22,535	-522	3,137	3,959	6,574	-11,375	
Apr.....	1,135	10,505	-2,490	-1,585	-6,885	-10,960	-4,717	
May.....	12,277	-7,106	-100	-2,626	-165	-2,891	-93	
June.....	19,838	17,098	3,162	383	-2,890	655	-854	
July.....	-630	31,183	-947	2,796	2,788	4,637	-1,332	
Aug.....	25,012	-8,185	22	-1,189	-2,804	-3,971	136	
Sept.....	-6,141	-47,809	929	-1,437	5,308	4,800	-119	
Oct.....	9,909	10,458	1,089	-1,477	5,416	5,027	-3,857	
Nov.....	33,303	653	17,932	-1,047	-1,412	15,473	476	
Dec.....	(-16,576)	(-25,032)	(568)	(-1,484)	(-7,655)	(-8,571)	(-3,273)	

	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						
	<i>of which:</i> bonds		<i>of which:</i> bonds	<i>of which:</i> holdings of shares/other equity	Total				
2016 .....	99,930	109,474	13,550	10,852	3,249	113,480	21,864		
2017 .....	55,163	56,905	9,340	22,094	645	64,503	13,532		
2018 - Nov.....	-302	-420	7,033	3,120	63	6,731	69		
Dec.....	-10,946	-16,307	-5,215	5,673	-356	-16,161	-4,250		
2019 - Jan.....	16,610	14,344	-6,765	-1,643	118	9,845	-5,634		
Feb.....	9,272	11,126	-1,198	686	230	8,074	-279		
Mar.....	-2,235	-4,270	-6,648	-265	258	-8,883	-6,250		
Apr.....	2,246	2,890	-2,754	-2,582	104	-508	-1,862		
May.....	475	486	604	-1,139	325	1,079	1,421		
June.....	-15,044	-14,500	3,474	1,575	-201	-11,570	2,855		
July.....	10,134	8,991	1,906	-634	632	12,040	4,516		
Aug.....	593	-574	-15,197	-691	-39	-14,604	5,123		
Sept.....	10	-1,133	5,328	714	2,797	5,338	-623		
Oct.....	-7,845	-6,323	-2,643	2,573	-277	-10,489	-47		
Nov.....	-4,480	-2,033	13,900	18,357	295	9,420	1,122		
Dec.....	(-17,548)	(-7,366)	(-803)	(2,108)	(-226)	(-18,350)	(3,042)		
							(-38,143)		

## 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  <i>of which:</i> receivables from the IMF	Lending to euro area financial sector counterparties denominated in euros					
			Refinancing operations		Fine-tuning reverse operations	Marginal lending facilities	Credits related to margin calls and other claims	
			Main	Longer term				
2016 .....	86,558	44,217	10,169	204,239	16,050	188,189	..	..
2017 .....	85,283	42,486	9,480	251,692	942	250,750	..	..
2018 - Dec.....	88,364	46,681	10,647	244,050	5,117	238,934	..	..
2019 - Jan.....	90,813	46,694	10,692	243,298	4,344	238,954	..	..
Feb.....	91,527	46,913	10,745	242,978	4,099	238,879	..	..
Mar.....	91,171	48,412	10,842	242,935	4,301	238,634	..	..
Apr.....	90,304	49,303	11,234	242,839	4,125	238,714	..	..
May.....	91,794	50,394	11,242	242,925	4,117	238,808	..	..
June.....	97,926	49,254	11,099	241,692	4,063	237,629	..	..
July.....	101,344	50,932	11,406	239,144	1,515	237,629	..	..
Aug.....	109,015	51,206	11,473	238,404	1,053	237,351	..	..
Sept.....	107,497	51,651	11,546	234,584	278	234,306	..	..
Oct.....	106,540	51,567	11,405	234,287	199	234,088	..	..
Nov.....	104,332	51,302	11,387	234,390	178	234,213	..	..
Dec.....	106,742	51,273	11,285	220,141	4,718	215,423	..	..
2020 - Jan.....	112,790	51,958	11,376	215,990	632	215,358	..	..

	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
				<i>of which:</i> participation in ECB capital	<i>of which:</i> claims deriving from the transfer of foreign reserves			
2016 .....	1,288	336,761	18,820	44,612	1,333	7,134	58,248	794,741
2017 .....	809	439,665	18,157	48,569	1,333	7,134	64,051	950,713
2018 - Dec.....	1,142	458,959	16,902	54,776	1,333	7,134	69,236	980,110
2019 - Jan.....	1,348	463,979	17,077	47,219	1,278	6,840	68,078	978,506
Feb.....	1,414	457,874	16,733	48,397	1,278	6,840	72,574	978,410
Mar.....	1,878	463,247	17,050	48,996	1,278	6,840	66,932	980,620
Apr.....	1,451	463,009	17,096	48,766	1,278	6,840	66,863	979,631
May.....	1,212	458,007	16,909	51,064	1,278	6,840	67,504	979,808
June.....	1,730	469,652	17,617	51,383	1,278	6,840	63,216	992,471
July.....	1,058	480,677	18,289	49,463	1,278	6,840	65,481	1,006,388
Aug.....	2,083	490,114	18,931	51,840	1,278	6,840	68,409	1,030,003
Sept.....	1,711	491,929	19,202	52,353	1,278	6,840	66,542	1,025,470
Oct.....	1,133	485,015	18,989	53,379	1,278	6,840	68,107	1,019,017
Nov.....	1,848	478,142	18,501	54,157	1,278	6,840	68,708	1,011,380
Dec.....	967	475,832	18,363	52,149	1,278	6,840	68,749	994,216
2020 - Jan.....	947	489,365	18,921	54,684	1,278	6,840	70,717	1,015,373

## Banks and Money: National Data

**Table 3.3b**

Access to data:

[SPBI0200](#)

### 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	
2016 .....	181,208	71,984	69,957	1,997	..	..	30 15,649
2017 .....	188,368	142,581	109,646	32,936	..	..	.. 12,793
2018 - Dec.....	198,090	88,703	80,848	7,855	..	..	.. 42,270
2019 - Jan.....	188,514	63,195	56,950	6,244	..	..	.. 72,202
Feb.....	188,844	72,865	64,718	8,147	..	..	.. 60,095
Mar.....	189,673	100,211	93,295	6,917	..	..	.. 39,469
Apr.....	191,716	85,453	75,207	10,246	..	..	.. 50,116
May.....	192,025	85,407	77,382	8,025	..	..	.. 43,740
June.....	193,297	103,565	92,024	11,541	..	..	.. 61,903
July.....	194,984	79,711	72,273	7,438	..	..	.. 92,122
Aug.....	195,080	77,298	74,004	3,293	..	..	.. 87,166
Sept.....	195,387	100,564	93,047	7,518	..	..	.. 31,870
Oct.....	196,299	137,808	135,175	2,633	..	..	.. 39,096
Nov.....	197,318	139,081	135,969	3,112	..	..	.. 52,552
Dec.....	201,629	101,775	100,477	1,298	..	..	.. 37,028
2020 - Jan.....	198,685	126,676	124,660	2,016	..	..	.. 70,476

	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	Total	
							of which: counterpart SDR	Total
2016 .....	2,568	304	98,589	25,346	356,559	42,534	8,387	794,741
2017 .....	3,304	232	91,577	25,613	439,023	47,222	7,809	950,713
2018 - Dec.....	3,358	301	87,438	25,885	481,998	52,070	7,985	980,110
2019 - Jan.....	1,960	292	91,637	25,885	481,969	52,853	8,018	978,506
Feb.....	1,989	364	91,753	25,885	482,836	53,779	8,053	978,410
Mar.....	1,539	272	93,986	25,885	474,805	54,781	8,126	980,620
Apr.....	1,587	264	93,395	26,148	481,472	49,482	8,124	979,631
May.....	1,551	281	93,769	26,148	486,496	50,390	8,124	979,808
June.....	2,141	304	106,001	26,148	447,582	51,530	8,034	992,471
July.....	2,333	296	121,697	26,148	435,889	53,210	8,111	1,006,388
Aug.....	2,912	287	143,323	26,148	443,683	54,107	8,154	1,030,003
Sept.....	2,240	289	146,665	26,148	468,018	54,289	8,233	1,025,470
Oct.....	2,402	267	141,284	26,148	419,760	55,954	8,133	1,019,017
Nov.....	2,303	266	130,810	26,148	406,275	56,626	8,201	1,011,380
Dec.....	1,949	344	130,453	26,148	439,449	55,442	8,127	994,216
2020 - Jan.....	2,048	390	149,031	26,148	383,248	58,671	8,193	1,015,373

## 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)
22.12.1998	4.01.1999	2.75	3.25	-	-	-
22.12.1998	1.01.1999	2.00	4.50	7.01.1999	3.00	-
8.04.1999	9.04.1999	1.50	3.50	14.04.1999	2.50	-
4.11.1999	5.11.1999	2.00	4.00	10.11.1999	3.00	-
3.02.2000	4.02.2000	2.25	4.25	9.02.2000	3.25	-
16.03.2000	17.03.2000	2.50	4.50	22.03.2000	3.50	-
27.04.2000	28.04.2000	2.75	4.75	4.05.2000	3.75	-
8.06.2000	-	-	-	28.06.2000	-	4.25
8.06.2000	9.06.2000	3.25	5.25	15.06.2000	4.25	-
31.08.2000	1.09.2000	3.50	5.50	6.09.2000	-	4.50
5.10.2000	6.10.2000	3.75	5.75	11.10.2000	-	4.75
10.05.2001	11.05.2001	3.50	5.50	15.05.2001	-	4.50
30.08.2001	31.08.2001	3.25	5.25	5.09.2001	-	4.25
17.09.2001	18.09.2001	2.75	4.75	19.09.2001	-	3.75
8.11.2001	9.11.2001	2.25	4.25	14.11.2001	-	3.25
5.12.2002	6.12.2002	1.75	3.75	11.12.2002	-	2.75
6.03.2003	7.03.2003	1.50	3.50	12.03.2003	-	2.50
5.06.2003	6.06.2003	1.00	3.00	9.06.2003	-	2.00
1.12.2005	6.12.2005	1.25	3.25	6.12.2005	-	2.25
2.03.2006	8.03.2006	1.50	3.50	8.03.2006	-	2.50
8.06.2006	15.06.2006	1.75	3.75	15.06.2006	-	2.75
3.08.2006	9.08.2006	2.00	4.00	9.08.2006	-	3.00
5.10.2006	11.10.2006	2.25	4.25	11.10.2006	-	3.25
7.12.2006	13.12.2006	2.50	4.50	13.12.2006	-	3.50
8.03.2007	14.03.2007	2.75	4.75	14.03.2007	-	3.75
6.06.2007	13.06.2007	3.00	5.00	13.06.2007	-	4.00
3.07.2008	9.07.2008	3.25	5.25	9.07.2008	-	4.25
8.10.2008	8.10.2008	2.75	4.75	-	-	-
8.10.2008	9.10.2008	3.25	4.25	15.10.2008	3.75	-
6.11.2008	12.11.2008	2.75	3.75	12.11.2008	3.25	-
4.12.2008	10.12.2008	2.00	3.00	10.12.2008	2.50	-
18.12.2008	21.01.2009	1.00	3.00	-	-	-
15.01.2009	21.01.2009	1.00	3.00	21.01.2009	2.00	-
5.03.2009	11.03.2009	0.50	2.50	11.03.2009	1.50	-
2.04.2009	8.04.2009	0.25	2.25	8.04.2009	1.25	-
7.05.2009	13.05.2009	0.25	1.75	13.05.2009	1.00	-
7.04.2011	13.04.2011	0.50	2.00	13.04.2011	1.25	-
7.07.2011	13.07.2011	0.75	2.25	13.07.2011	1.50	-
3.11.2011	9.11.2011	0.50	2.00	9.11.2011	1.25	-
8.12.2011	14.12.2011	0.25	1.75	14.12.2011	1.00	-
5.07.2012	11.07.2012	0.00	1.50	11.07.2012	0.75	-
2.05.2013	8.05.2013	0.00	1.00	8.05.2013	0.50	-
7.11.2013	13.11.2013	0.00	0.75	13.11.2013	0.25	-
5.06.2014	11.06.2014	-0.10	0.40	11.06.2014	0.15	-
4.09.2014	10.09.2014	-0.20	0.30	10.09.2014	0.05	-
3.12.2015	9.12.2015	-0.30	0.30	9.12.2015	0.05	-
9.03.2016	16.03.2016	-0.40	0.25	16.03.2016	0.00	-
12.09.2019	18.09.2019	-0.50	0.25	18.09.2019	0.00	-

## Banks and Money: National Data

**Table 3.5**

Access to data:  
[OPM0100](#)

### 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	
<b>Main referencing operations</b>							
20.11.2019	130	130	0.00	-	-	-	7
27.11.2019	178	178	0.00	-	-	-	7
4.12.2019	97	97	0.00	-	-	-	7
11.12.2019	140	140	0.00	-	-	-	7
18.12.2019	1,157	1,157	0.00	-	-	-	5
23.12.2019	4,718	4,718	0.00	-	-	-	10
2.01.2020	345	345	0.00	-	-	-	6
8.01.2020	201	201	0.00	-	-	-	7
15.01.2020	203	203	0.00	-	-	-	7
22.01.2020	243	243	0.00	-	-	-	7
<b>Longer-term refinancing operations with maturity up to 3 months</b>							
1.08.2019	750	750	0.00	-	-	-	91
29.08.2019	1,075	1,075	0.00	-	-	-	91
26.09.2019	752	752	0.00	-	-	-	84
31.10.2019	532	532	0.00	-	-	-	91
28.11.2019	1,200	1,200	0.00	-	-	-	91
19.12.2019	820	820	0.00	-	-	-	98
<b>Longer-term refinancing operations with maturity over 3 months</b>							
29.06.2016	138,946	138,946	0.00	-	-	-	1,456
28.09.2016	17,437	17,437	0.00	-	-	-	1,463
21.12.2016	17,808	17,808	0.00	-	-	-	1,456
29.03.2017	67,377	67,377	0.00	-	-	-	1,456
25.09.2019	390	390	0.00	-	-	-	1,099
18.12.2019	32,596	32,596	0.00	-	-	-	1,099
<b>Other operations</b>							
7.05.2014	-1,500	-1,500	-	-	-	-	7
14.05.2014	-1,095	-1,095	-	-	-	-	7
21.05.2014	-40	-40	-	-	-	-	7
28.05.2014	-	-	-	-	-	-	7
4.06.2014	-15	-15	-	-	-	-	7
11.06.2014	-15	-15	-	-	-	-	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
2016 .....	-	-	-	-	-	-
2017 .....	-	-	-	-	-	-
2018 - Nov.....	2,070,047	1,543,310	1,333	65,155	167,512	292,738
Dec.....	-	-	-	-	-	-
2019 - Jan.....	2,077,494	1,548,147	4,726	70,823	159,206	294,593
Feb.....	2,085,321	1,558,122	4,541	70,533	160,300	291,825
Mar.....	-	-	-	-	-	-
Apr.....	2,100,990	1,582,930	4,527	65,056	152,807	295,671
May.....	2,103,768	1,592,707	4,569	65,324	147,723	293,444
June .....	-	-	-	-	-	-
July.....	2,105,408	1,607,709	5,728	59,936	134,934	297,101
Aug.....	2,125,408	1,626,137	5,952	61,191	136,310	295,818
Sept.....	-	-	-	-	-	-
Oct.....	2,162,472	1,638,648	7,311	61,440	160,214	294,859
Nov.....	2,170,990	1,652,897	7,581	64,143	151,301	295,068
Dec.....	-	-	-	-	-	-

**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				
2016 .....	Dec.	14,483	34,958	20,475	.. 0.00
2017 .....	Dec.	15,238	105,838	90,600	1 0.00
2018 - Dec.....	18	15,297	97,543	82,246	.. 0.00
2019 - Jan.....	29	15,486	85,883	70,397	.. 0.00
Feb.....	-	-	-	-	-
Mar.....	12	15,400	73,177	57,777	.. 0.00
Apr.....	16	15,482	78,427	62,945	.. 0.00
May.....	-	-	-	-	-
June .....	11	15,581	79,327	63,746	.. 0.00
July.....	30	15,829	69,552	53,723	.. 0.00
Aug.....	-	-	-	-	-
Sept.....	17	15,928	73,795	57,867	.. 0.00
Oct.....	-	-	-	-	-
Nov.....	-	-	-	-	-
Dec.....	17	16,276	127,795	111,519	.. 0.00
2020 - Jan.....	28	16,415	123,511	107,096	.. 0.00



## 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		
2018 .....	639,893	20,962	1,754,676	187,164	22	20,994	110,348	
2018 - Dec.....	639,893	20,962	1,754,676	187,164	22	20,994	110,348	
2019 - Jan.....	638,671	34,256	1,730,644	190,075	22	21,201	109,272	
Feb.....	627,783	35,487	1,744,223	202,974	22	20,484	105,648	
Mar.....	636,487	34,185	1,767,166	218,229	22	22,067	95,131	
Apr.....	629,988	34,482	1,767,211	217,135	20	21,607	90,390	
May.....	636,055	35,739	1,768,663	221,576	21	22,703	90,462	
June.....	652,443	35,504	1,781,495	217,035	22	23,310	88,532	
July.....	651,506	36,720	1,774,457	216,030	21	23,352	87,474	
Aug.....	659,729	36,832	1,795,872	220,354	26	22,271	87,274	
Sept.....	658,775	42,765	1,783,082	219,240	27	24,099	88,138	
Oct.....	640,242	46,216	1,824,999	226,871	17	24,930	84,120	
Nov.....	609,053	44,933	1,849,710	225,936	17	24,465	84,695	
Dec.....	(599,640)	(33,075)	(1,823,002)	(216,067)	(16)	(26,249)	(81,778)	

	Money market funds shares/units	Debt securities issued	Capital and reserves	Other liabilities	Total

2018 .....	3,189	299,689	380,251	252,096	3,669,283
2018 - Dec.....	3,189	299,689	380,251	252,096	3,669,283
2019 - Jan.....	2,931	299,768	380,526	280,025	3,687,390
Feb.....	2,360	296,814	378,690	277,149	3,691,633
Mar.....	2,414	302,567	375,124	281,118	3,734,511
Apr.....	2,045	300,633	374,544	297,711	3,735,766
May.....	1,940	298,450	373,240	298,587	3,747,434
June.....	1,808	298,500	371,469	298,578	3,768,696
July.....	1,901	303,301	372,285	327,271	3,794,318
Aug.....	1,971	302,282	368,077	324,210	3,818,897
Sept.....	1,985	303,588	370,771	349,594	3,842,063
Oct.....	1,850	302,730	376,977	315,503	3,844,456
Nov.....	1,708	303,208	370,483	300,274	3,814,483
Dec.....	(1,579)	(300,884)	(363,590)	(278,286)	(3,724,167)

'Statistics' series publications are available on the Bank of Italy's site:

<http://www.bancaditalia.it/statistiche/>

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