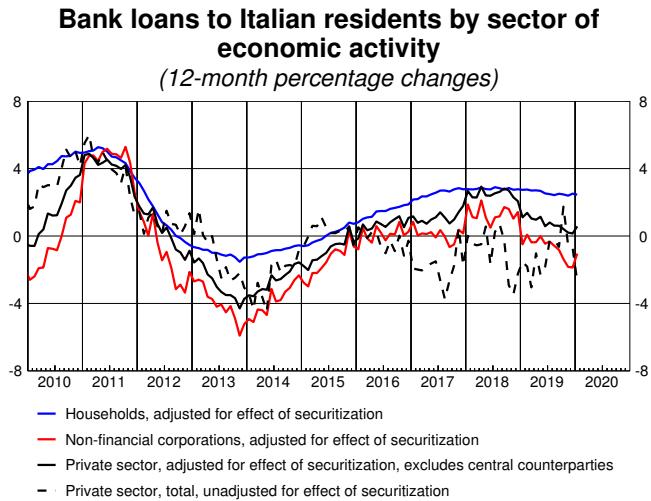


Banks and money: national data

10 March 2020

For further information: statistiche@bancaitalia.it
www.bancaditalia.it/statistiche/index.html

Figure 1



In January lending to the private sector, adjusted to take account of securitizations and other loans transferred and derecognized from banks' balance sheets, grew by 0.6 per cent on an annual basis, against 0.1 per cent in the previous month. Lending to households accelerated by 2.5 per cent on the same period of 2019, as in December, while that to non-financial corporations decreased by 1.0 per cent (against -1.9 per cent). Private sector deposits rose by 5.3 per cent on an annual basis (against 5.2 per cent in December); bond funding growth rate decreased by 2.1 per cent, against -1.7 in December. Bad debts fell by 17.4 per cent on an annual basis (-17.2 per cent in the previous month); the reduction is affected by securitization operations occurred in the last year.

Figure 2

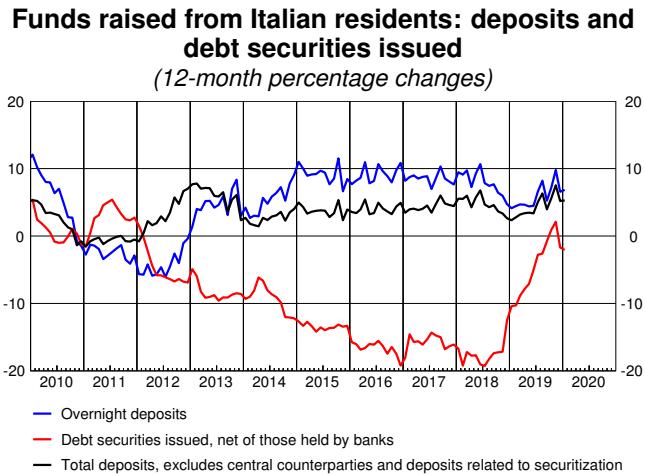
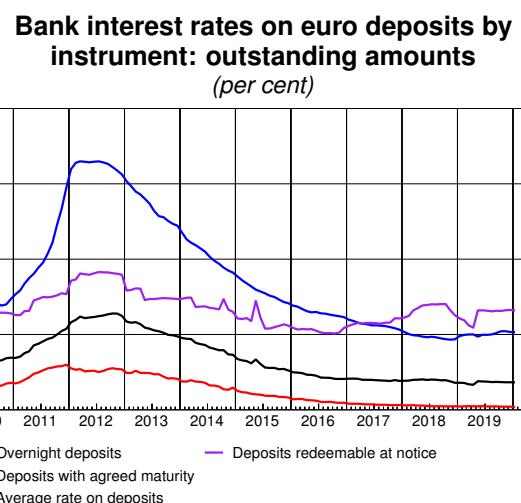


Figure 4



The interest rates on loans granted during the reference month to households for house purchase, including ancillary costs, came to 1.76 per cent (against 1.78 per cent in December), whereas those on new consumer loans came to 7.96 per cent. Interest rates on new lending to non-financial corporations amounted to 1.18 per cent (against 1.37 in the previous month); those on new loans of up to €1 million were equal to 1.87 per cent, while those on new loans of above that amount were equal to 0.77 per cent. Rates on the outstanding amount of deposits were equal to 0.37 per cent.

Reference period: January 2020

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, due to the depletion of the volumes traded on the interbank deposit electronic market (e-MID), 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". The time series of interbank interest rates collected up to December 2019 can be consulted 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	BSIB0100
Table 1.2	- Balance sheet of banks resident in Italy: liabilities	BSIB0200
Table 1.3	- Deposits by sector of economic activity (stocks)	BSIB0300
Table 1.4	- Deposits by sector of economic activity and debt securities issued (flows)	BSIB0400
Table 1.5	- Funds raised from other General government and other sectors, by maturity and type	BSIB0500
Table 1.6	- Loans by sector of economic activity (stocks)	BSIB0600
Table 1.7	- Loans to residents of Italy, by sector (flows)	BSIB0700
Table 1.8	- Loans to residents of Italy, by maturity and type	BSIB0800
Table 1.9	- Loans by branch of economic activity: residents of Italy	ATECO100
Table 1.10	- Securitized loans, originated by banks resident in Italy, by type and borrowing sector: total	CARB0100
Table 1.11	- Securitized loans, originated by banks resident in Italy, by type and borrowing sector: loans derecognised from the balance sheets (stocks)	CARB0200
Table 1.12	- Securitizations and other loan disposals: loans to residents of Italy derecognised from the balance sheets (flows)	CARB0300
Table 1.13	- One-month percentage changes on an annual basis: funds raised	BSID0100
Table 1.14	- One-month percentage changes on an annual basis: loans and holdings of securities	BSID0200
Table 1.15	- Bad debts by sector of economic activity: residents of Italy	BSIB0900
Table 1.16	- Bad debts by branch of economic activity: residents of Italy	ATECO200
Table 1.17	- Holdings of securities other than shares issued by residents of Italy	TITP0100
Table 1.18	- Securities of third parties held in deposit: debt securities at face value by sector of holder	TITD0100
Table 1.19	- Securities of third parties held in deposit at fair value by instrument	TITD0200

Tables available only on BDS

Income statement and other structural indicators	CE00100
Banks: main assets – 12-month percentage changes	BSIB1000
Banks: main liabilities – 12-month percentage changes	BSIB1100

Section 2: Banks: interest rates

Access to data on BDS:

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

Tables available only on BDS

Euro-denominated deposits from households and non-financial corporations: new business	MIR0900
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follow

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

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	2,273,149	114,852	105,875	56,709	375,630	133,432				
2019 - Jan.	10,245	2,264,393	114,987	104,025	57,053	389,338	131,766				
Feb.	9,624	2,250,070	123,993	103,158	56,972	394,510	131,906				
Mar.	9,480	2,277,791	128,503	96,672	59,944	394,475	131,953				
Apr.	11,194	2,276,545	134,805	93,156	59,404	402,057	129,071				
May	9,675	2,277,807	138,318	93,830	58,983	398,747	127,848				
June	9,870	2,292,547	139,283	94,030	59,069	397,151	128,515				
July	11,682	2,293,967	137,568	96,086	59,992	408,486	127,902				
Aug.	9,797	2,288,380	139,005	101,548	60,152	409,316	127,215				
Sept.	10,164	2,310,531	138,282	103,239	61,263	409,992	125,977				
Oct.	10,217	2,341,931	133,859	100,850	61,710	404,395	128,164				
Nov.	9,797	2,298,080	132,918	102,750	61,854	394,556	145,931				
Dec.	12,634	2,236,233	127,074	103,302	62,425	383,816	147,981				
2020 - Jan.	(9,808)	(2,239,523)	(130,132)	(106,433)	(60,691)	(387,218)	(145,812)				
	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	12,389	44,584	8,778	36,031	30,139	72,365					
2019 - Jan.	12,817	46,996	8,918	32,305	29,511	71,890					
Feb.	12,962	50,051	9,217	33,214	27,115	72,339					
Mar.	12,932	49,301	9,246	33,112	27,240	72,935					
Apr.	13,136	45,694	9,751	34,730	27,896	73,028					
May	13,671	49,959	9,816	36,647	28,056	72,732					
June	14,041	43,632	10,550	38,534	27,994	73,100					
July	14,433	47,587	10,829	41,375	26,825	73,316					
Aug.	14,435	52,714	10,916	43,483	26,839	73,157					
Sept.	14,681	55,223	11,457	41,655	27,000	73,000					
Oct.	15,049	54,753	11,675	40,815	27,087	73,203					
Nov.	15,256	56,095	11,991	41,779	23,446	73,657					
Dec.	15,794	58,966	12,033	41,813	23,851	74,207					
2020 - Jan.	(16,334)	(60,929)	(12,367)	(42,636)	(23,843)	(74,471)					
	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	11,336	17,752	8	57,570	262,937	3,665,798				
2019 - Jan.	39,966	11,490	18,007	..	70,284	272,722	3,686,714				
Feb.	40,302	11,489	17,894	100	72,429	273,477	3,690,822				
Mar.	40,118	11,557	18,317	119	72,527	285,966	3,732,188				
Apr.	40,235	12,038	18,116	114	73,001	280,109	3,734,081				
May	40,138	11,901	18,018	104	73,815	285,789	3,745,853				
June	40,511	12,111	18,142	109	74,409	293,543	3,767,140				
July	40,213	12,349	18,373	119	75,172	296,724	3,792,997				
Aug.	40,184	12,291	17,887	119	75,376	314,727	3,817,541				
Sept.	40,221	15,685	18,431	105	75,606	307,132	3,839,643				
Oct.	40,482	15,097	18,764	73	75,858	288,577	3,842,556				
Nov.	40,591	15,234	18,875	73	76,159	293,726	3,812,766				
Dec.	40,546	15,042	17,590	..	77,509	271,650	3,722,467				
2020 - Jan.	(40,351)	(14,947)	(17,447)	(..)	(77,658)	(289,671)	(3,750,270)				

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	639,879	38,996	1,736,631	2,383,754	187,128	402	20,606	188,284
2019 - Jan.	638,684	52,970	1,714,655	2,374,391	190,076	356	20,860	191,786
Feb.	627,792	53,804	1,728,294	2,378,961	202,975	333	20,166	202,160
Mar.	636,493	52,636	1,748,805	2,405,882	219,511	286	21,795	220,496
Apr.	629,994	52,638	1,749,410	2,401,247	217,135	263	21,355	216,555
May	636,061	54,544	1,750,210	2,410,480	221,576	426	22,290	222,305
June	652,429	54,897	1,762,325	2,439,280	217,035	357	22,967	217,794
July	651,507	56,158	1,755,350	2,433,811	216,030	326	23,306	214,226
Aug.	659,730	55,912	1,777,129	2,462,633	220,354	336	22,220	215,048
Sept.	658,775	63,407	1,762,182	2,453,837	219,240	552	23,833	217,036
Oct.	640,242	66,940	1,804,275	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.	599,666	53,171	1,802,915	2,428,106	216,076	604	25,662	218,924
2020 - Jan.	(583,815)	(60,943)	(1,790,699)	(2,406,570)	(226,800)	(542)	(26,481)	(227,767)

	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	110,392	81,321	299,684	380,213	251,867	3,665,798
2019 - Jan.	109,294	84,263	299,762	380,534	279,523	3,686,714
Feb.	105,670	80,769	296,809	378,692	276,288	3,690,822
Mar.	93,859	67,686	302,567	375,150	281,087	3,732,188
Apr.	90,398	65,754	300,633	374,789	297,464	3,734,081
May	90,470	64,625	298,450	373,484	298,343	3,745,853
June	88,540	62,740	298,500	371,542	298,546	3,767,139
July	87,474	63,929	303,351	372,324	327,173	3,792,997
Aug.	87,274	63,757	302,282	368,073	324,232	3,817,541
Sept.	88,138	63,970	303,588	370,771	349,157	3,839,643
Oct.	84,120	62,724	302,730	376,977	315,453	3,842,555
Nov.	84,695	63,644	303,208	370,483	300,265	3,812,766
Dec.	81,769	62,442	300,883	363,539	278,183	3,722,467
2020 - Jan.	(81,941)	(64,990)	(298,339)	(358,881)	(321,830)	(3,750,270)

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:		General government		Other sectors			of which: repos with central counterparties				
		banks	intragroup positions	Central government	Local government and social security funds	Insurance companies	Pension funds	Other financial institutions					
2018	639,879	395,088	298,218	20,962	18,035	11,674	6,407	359,206	147,898				
2019 - Jan.	638,684	393,832	302,541	34,258	18,712	14,077	8,009	342,219	132,588				
Feb.	627,792	384,429	295,477	35,489	18,315	13,682	6,433	349,595	138,640				
Mar.	636,493	392,497	322,831	34,185	18,451	11,414	6,847	347,709	135,409				
Apr.	629,994	386,276	316,886	34,482	18,156	15,894	7,313	344,446	136,439				
May	636,061	392,483	321,256	35,739	18,806	15,258	7,280	343,952	130,698				
June	652,429	410,117	335,646	35,504	19,394	10,949	7,167	340,303	124,256				
July	651,507	411,758	340,988	36,720	19,437	13,958	7,809	331,581	119,230				
Aug.	659,730	420,436	347,365	36,832	19,079	14,925	6,624	329,544	120,588				
Sept.	658,775	423,133	352,446	42,765	20,642	12,870	6,121	322,367	113,975				
Oct.	640,242	404,739	336,357	46,216	20,724	14,142	7,935	355,397	146,591				
Nov.	609,053	373,713	299,466	44,933	21,288	15,622	6,024	363,804	136,120				
Dec.	599,666	378,465	306,972	33,075	20,096	10,624	7,068	346,061	118,063				
2020 - Jan.	(583,815)	(366,843)	(298,202)	(40,501)	(20,442)	(13,475)	(7,289)	(343,137)	(119,751)				
	Residents of Italy					Residents of other euro area countries							
	Other sectors					MFIs	of which: banks	of which: intragroup positions					
	Non-financial corporations	Households											
		Consumer households	Producer households	Non-profit institutions									
2018	281,686	989,779	60,434	27,445	187,128	186,134	80,292						
2019 - Jan.	267,512	995,294	59,987	27,558	190,076	188,967	83,058						
Feb.	269,094	1,000,756	60,630	28,104	202,975	202,039	81,317						
Mar.	286,939	1,005,522	62,082	28,292	219,511	218,543	95,293						
Apr.	283,278	1,007,021	62,485	28,974	217,135	216,443	96,454						
May	283,772	1,008,338	62,486	29,125	221,576	220,625	96,412						
June	298,369	1,011,288	64,791	29,460	217,035	216,151	97,230						
July	289,583	1,018,036	65,035	29,347	216,030	215,076	98,310						
Aug.	304,652	1,026,059	65,785	29,539	220,354	219,475	94,576						
Sept.	294,140	1,032,388	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.	301,612	1,043,634	64,152	29,764	216,076	215,101	86,993						
2020 - Jan.	(288,685)	(1,044,287)	(64,168)	(29,660)	(226,800)	(226,174)	(90,101)						
	Residents of other euro area countries					Rest of the world	of which: banks						
	General government	Other sectors		Non-financial corporations	Households								
		Insurance companies, pension funds and other financial institutions	Non-financial corporations										
2018	402	15,328	3,368	1,910	110,392	75,893							
2019 - Jan.	356	15,625	3,135	2,100	109,294	72,301							
Feb.	333	14,745	3,164	2,257	105,670	72,874							
Mar.	286	16,109	3,274	2,412	93,859	60,587							
Apr.	263	15,674	3,134	2,547	90,398	59,149							
May	426	15,964	3,646	2,680	90,470	58,982							
June	357	16,632	3,598	2,737	88,540	58,119							
July	326	16,433	4,030	2,843	87,474	57,187							
Aug.	336	14,711	4,526	2,982	87,274	55,820							
Sept.	552	15,961	4,720	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	81,769	50,153							
2020 - Jan.	(542)	(17,089)	(5,785)	(3,607)	(81,941)	(50,315)							

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 - Dec.	25,513	7,203	18,106	3,636	6,751
2019 - Jan.	-12,728	-19,092	3,742	-1,383	-65
Feb.	7,249	1,540	6,633	1,055	-2,927
Mar.	24,616	17,756	6,366	2,366	2,641
Apr.	2,287	-3,657	2,585	-1,588	-1,342
May	8,009	2,565	1,456	4,664	-2,095
June	16,557	14,703	5,637	617	633
July	-1,193	-8,877	6,839	-2,789	3,828
Aug.	20,678	14,994	8,932	-3,015	-1,373
Sept.....	-7,971	-9,690	5,264	-970	20
Oct.	9,317	8,002	-1,868	74	-765
Nov.	16,825	12,103	3,949	1,218	-315
Dec.	-6,823	-12,494	8,846	761	-2,397
2020 - Jan.	(-12,262)	(-13,031)	(522)	(-2,808)	(-927)

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	50,789	143,347	117,875	301,728	148,999	147,898	
2019 - Jan.	1,092,558	52,303	149,672	116,373	304,368	134,466	132,588	
Feb.	1,097,618	53,077	150,450	116,603	304,841	140,623	138,640	
Mar.	1,122,396	53,389	149,826	115,504	304,711	136,934	135,409	
Apr.	1,124,246	52,596	147,634	112,802	304,600	138,490	136,439	
May	1,130,932	54,241	146,526	112,158	304,717	132,599	130,698	
June	1,149,706	51,868	149,539	114,427	304,638	125,968	124,256	
July	1,147,671	51,145	149,031	113,443	305,439	121,501	119,230	
Aug.	1,167,969	49,965	148,950	113,002	306,580	122,744	120,588	
Sept.	1,163,639	48,933	149,273	112,445	305,943	115,037	113,975	
Oct.	1,171,934	48,327	150,271	112,871	305,968	148,499	146,591	
Nov.	1,189,858	48,076	168,312	130,464	305,453	138,012	136,120	
Dec.	1,182,435	46,937	169,098	130,106	305,710	118,831	118,063	
2020 - Jan.	(1,166,804)	(47,752)	(167,109)	(128,221)	(308,561)	(120,915)	(119,751)	
	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	4,939	3,590	210	724	34,499		
2019 - Jan.	11,738	5,150	3,381	212	713	36,994		
Feb.	10,906	5,102	3,572	214	683	32,796		
Mar.	12,254	5,160	3,549	214	881	33,271		
Apr.	11,710	5,333	3,534	215	807	31,249		
May	12,564	5,521	3,531	220	858	31,488		
June	13,316	5,332	3,574	239	842	30,421		
July	13,626	5,383	3,490	265	847	30,287		
Aug.	12,199	5,458	3,625	290	957	31,454		
Sept.	13,919	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.	13,952	6,767	3,875	744	911	31,616		
2020 - Jan.	(14,474)	(6,984)	(3,921)	(743)	(881)	(31,626)		
	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	296,432	109,726	61,931	56,709	2,109,835		
2019 - Jan.	5,164	294,598	107,639	62,681	57,053	2,091,316		
Feb.	4,985	291,825	106,758	63,075	56,972	2,096,691		
Mar.	4,944	297,623	108,647	65,967	59,944	2,125,153		
Apr.	4,963	295,671	104,987	65,321	59,404	2,121,046		
May	5,005	293,444	103,553	65,925	58,983	2,121,648		
June	5,388	293,112	104,704	65,168	59,069	2,133,942		
July	6,200	297,151	103,230	66,248	59,992	2,132,036		
Aug.	6,464	295,818	102,689	65,749	60,152	2,152,474		
Sept.	7,682	295,907	101,653	64,599	61,263	2,142,763		
Oct.	7,872	294,858	99,698	65,787	61,710	2,183,267		
Nov.	8,140	295,069	98,364	65,868	61,854	2,208,885		
Dec.	6,684	294,199	98,666	67,462	62,425	2,181,759		
2020 - Jan.	(6,813)	(291,525)	(98,687)	(68,235)	(60,691)	(2,168,109)		

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	483,643	394,939	298,218	199,172	65,254	4,330	216,057	69,963
2019 - Jan.	457,226	393,955	302,541	201,970	64,824	4,160	230,404	91,787
Feb.	457,758	384,882	295,477	200,084	64,857	4,250	218,970	81,605
Mar.	494,492	394,245	322,831	202,355	64,619	4,187	219,942	79,820
Apr.	472,249	386,671	316,886	201,296	64,996	4,324	237,190	101,807
May	478,303	392,860	321,256	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	4,301	232,532	90,890
Oct.	543,030	404,940	336,357	203,023	64,655	3,789	249,920	111,240
Nov.	512,304	373,115	299,466	200,437	64,703	4,058	241,811	103,489
Dec.	480,085	378,214	306,972	191,988	62,835	4,070	235,571	90,624
2020 - Jan.	(493,557)	(366,959)	(298,202)	(193,920)	(65,384)	(4,019)	(213,324)	(74,968)
	Residents of Italy				Residents of other euro area countries			
	Other sectors				MFIs	of which: banks		
	Non-financial corporations	Households					of which: intragroup positions	
2018	678,483	537,886	80,392	7,932	86,925	86,545		26,404
2019 - Jan.	679,156	538,433	80,193	8,029	87,453	87,072		25,567
Feb.	676,909	539,253	79,997	7,992	96,271	95,869		26,476
Mar.	665,144	539,981	79,215	7,856	100,441	100,036		34,653
Apr.	668,464	541,185	79,144	7,697	107,044	106,638		36,083
May	666,628	542,902	79,037	7,657	110,679	110,272		34,978
June	658,806	544,606	78,573	7,628	111,124	110,813		37,227
July	661,335	547,262	78,160	7,592	109,581	109,265		34,557
Aug.	650,122	545,786	77,538	7,602	111,020	110,703		34,507
Sept.	647,975	547,080	77,508	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.	631,239	545,920	76,994	7,532	103,175	102,816		37,527
2020 - Jan.	(638,722)	(546,120)	(76,900)	(7,578)	(106,774)	(106,370)		(36,635)
	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	195	15,777	11,421	534	105,875			73,653
2019 - Jan.	180	15,727	11,102	525	104,025			71,522
Feb.	179	16,103	10,912	529	103,158			70,470
Mar.	180	16,625	10,741	516	96,672			63,968
Apr.	175	16,746	10,308	533	93,156			61,782
May	177	16,542	10,385	534	93,830			62,629
June	189	17,133	10,305	532	94,030			62,863
July	195	16,960	10,290	542	96,086			63,597
Aug.	193	17,094	10,156	541	101,548			67,375
Sept.	201	13,529	10,405	542	103,239			67,491
Oct.	203	13,192	11,467	547	100,850			65,663
Nov.	165	11,194	11,536	548	102,750			68,007
Dec.	174	11,831	11,232	662	103,302			66,513
2020 - Jan.	(172)	(11,851)	(10,786)	(550)	(106,433)			(69,386)

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 - Dec.	-10,787	-17,226	-4,659	21	-356	-4,323	11,047
2019 - Jan.	-4,828	2,252	555	558	239	-242	-7,457
Feb.	-2,261	-1,805	712	721	635	-644	-1,249
Mar.	-6,984	-10,091	409	1,264	313	-1,167	2,774
Apr.	63	3,591	1,060	1,038	371	-349	-4,718
May	1,552	-409	2,096	892	1,158	47	37
June	1,562	-6,597	1,198	579	1,022	-403	7,038
July	2,056	2,682	2,281	1,311	1,397	-427	-2,716
Aug.	-15,410	-10,741	-2,030	-351	-546	-1,133	-2,464
Sept.	5,263	-1,275	1,575	378	749	448	4,449
Oct.	-5,049	-3,905	2,223	1,195	1,214	-185	-2,862
Nov.	-2,983	-288	-2,601	834	-2,163	-1,273	-360
Dec.	-4,044	-9,585	-1,219	241	-126	-1,334	6,753
2020 - Jan.	(1,644)	(8,139)	(195)	(-41)	(295)	(-59)	(-6,636)

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 - Dec.	1,789,506	551,356	266,325	971,826	678,483	217,076	162,611	298,795
2019 - Jan.	1,807,168	569,368	266,674	971,125	679,156	218,263	162,998	297,896
Feb.	1,792,312	552,502	267,223	972,587	676,909	215,699	163,104	298,106
Mar.	1,783,299	548,792	265,242	969,265	665,144	208,113	162,273	294,759
Apr.	1,804,296	570,436	264,674	969,185	668,464	212,560	161,612	294,292
May	1,799,504	563,833	265,757	969,913	666,628	210,786	162,526	293,315
June	1,776,240	543,200	266,139	966,901	658,806	208,289	160,216	290,302
July	1,801,407	570,737	266,901	963,769	661,335	212,053	161,170	288,112
Aug.	1,790,233	564,236	265,384	960,613	650,122	204,628	159,308	286,186
Sept.	1,786,084	561,833	265,245	959,007	647,975	205,242	158,514	284,218
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.	1,756,149	545,148	261,182	949,819	631,239	197,514	156,769	276,957
2020 - Jan.	(1,745,966)	(532,669)	(260,723)	(952,574)	(638,722)	(204,640)	(157,152)	(276,931)

	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 - Dec.	626,210	3,263	31,463	67,784	1,856	377,109	41,329	17,028	86,379
2019 - Jan.	626,655	3,001	31,726	68,326	1,858	377,299	41,526	16,941	85,977
Feb.	627,242	2,830	31,921	69,011	1,871	378,075	41,057	16,905	85,573
Mar.	627,052	3,004	32,253	69,766	1,880	378,353	41,015	16,347	84,434
Apr.	628,025	3,127	32,543	70,380	1,877	378,697	41,019	16,176	84,206
May	629,597	3,155	32,827	70,903	1,872	379,555	41,005	16,221	84,059
June	630,808	3,186	32,936	71,508	1,878	380,526	40,534	16,260	83,980
July	633,014	3,430	33,372	72,141	1,901	381,869	40,621	16,147	83,533
Aug.	630,926	3,332	33,124	72,135	1,907	381,295	39,897	16,022	83,215
Sept.	632,116	3,260	33,214	72,476	1,925	381,986	40,489	15,910	82,856
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.	630,446	3,711	33,734	73,598	1,720	380,862	39,841	15,774	81,206
2020 - Jan.	(630,598)	(3,029)	(33,964)	(74,008)	(1,732)	(381,131)	(40,018)	(15,804)	(80,912)

Banks and Money: National Data

Table 1.9

[Access to data:
ATECO100](#)

Loans by branch of economic activity: residents of Italy

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

Branches of economic activity	December 2019			January 2020		
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	22,379	17,565	39,944	(22,362)	(17,495)
Mining and quarrying.....	B	32	2,449	2,481	(32)	(2,425)
Manufacturing.....	C	5,278	178,994	184,272	(5,267)	(180,831)
Food, beverages and tobacco products.....	1000061	947	29,827	30,774	(947)	(29,771)
Textiles, clothing and leather products	1000062	658	15,573	16,232	(656)	(15,568)
Wood and wood products and furnishings	1000066	675	8,946	9,622	(679)	(9,071)
Paper, paper products and printing	1000063	234	7,411	7,644	(236)	(7,374)
Refined petroleum products, chemical products and pharmaceuticals	1000067	117	15,722	15,840	(98)	(16,461)
Rubber and plastic products	22	105	9,648	9,752	(105)	(9,641)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	1,252	44,419	45,672	(1,257)	(45,180)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	229	11,141	11,370	(227)	(11,337)
Machinery and equipment.....	28	196	19,994	20,190	(196)	(20,526)
Motor vehicles and other transport equipment.....	1000060	96	8,532	8,628	(96)	(8,077)
Other products of manufacturing.....	1000070	768	7,780	8,548	(770)	(7,825)
Electricity, gas, steam and air conditioning supply	D	102	20,379	20,481	(102)	(19,778)
Water supply, sewerage, waste management and remediation activities.....	E	97	7,688	7,785	(97)	(7,681)
Construction	F	6,384	72,010	78,394	(6,396)	(72,220)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	15,275	108,647	123,923	(15,203)	(108,127)
Transportation and storage	H	1,953	31,946	33,899	(1,929)	(32,551)
Accommodation and food service activities.....	I	4,729	26,556	31,285	(4,714)	(26,701)
Information and communication	J	649	14,829	15,478	(645)	(15,103)
Real estate activities.....	L	1,740	74,606	76,346	(1,744)	(74,285)
Professional, scientific and technical activities	M	8,447	37,310	45,757	(8,433)	(41,920)
Administrative and support service activities.....	N	1,002	15,260	16,262	(997)	(15,165)
All remaining activities	1000073	8,927	23,001	31,927	(8,980)	(24,440)
All branches	1004999	76,994	631,239	708,233	(76,900)	(638,722)
						(715,623)

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 - Dec.	280,489	156,377	279,485	4,450	141,276	133,758	33,074	59,367	41,318
2019 - Jan.	282,065	157,854	281,040	4,538	141,325	135,177	33,092	60,453	41,632
Feb.	279,572	157,678	278,580	4,633	140,344	133,602	32,295	59,923	41,384
Mar.	279,689	158,549	278,689	4,633	140,020	134,035	32,590	60,225	41,220
Apr.	282,135	158,117	281,108	4,636	142,470	134,002	32,640	59,849	41,512
May	279,675	157,913	278,667	4,771	141,845	132,051	30,833	59,637	41,581
June	276,485	156,157	275,146	4,302	138,809	132,034	31,008	59,518	41,508
July	279,183	157,957	277,840	4,360	141,343	132,137	31,305	59,064	41,768
Aug.	278,833	157,896	277,436	4,351	140,801	132,283	32,019	58,679	41,585
Sept.	285,412	158,286	284,005	4,282	141,319	138,404	32,440	64,566	41,398
Oct.	301,045	162,891	299,645	5,076	150,799	143,769	33,646	67,563	42,560
Nov.	301,452	162,074	299,957	5,209	152,171	142,577	33,153	66,509	42,915
Dec.	305,068	166,065	303,460	5,628	154,205	143,628	33,255	66,527	43,846
2020 - Jan.	(302,574)	(165,714)	(301,036)	(5,591)	(152,890)	(142,555)	(33,317)	(65,626)	(43,612)

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 - Dec.	158,502	147,436	157,837	3,799	111,448	42,590	5,143	5,933	31,514
2019 - Jan.	158,300	147,147	157,636	3,874	111,214	42,548	5,113	5,896	31,539
Feb.	158,056	146,991	157,394	3,972	110,940	42,482	5,064	5,871	31,547
Mar.	166,149	154,796	165,479	4,099	116,664	44,716	5,079	6,816	32,820
Apr.	165,661	154,416	164,991	4,093	116,296	44,601	5,079	6,777	32,745
May	165,563	154,182	164,896	4,261	116,060	44,575	5,065	6,739	32,771
June	163,242	153,583	162,247	3,802	114,095	44,350	5,046	6,759	32,544
July	166,658	155,379	165,630	3,876	117,048	44,705	5,046	6,714	32,945
Aug.	166,982	155,276	165,913	3,865	117,428	44,620	5,031	6,689	32,900
Sept.	167,531	155,957	166,454	3,798	118,023	44,633	5,019	6,670	32,944
Oct.	167,591	156,327	166,477	3,960	117,942	44,576	5,029	6,594	32,952
Nov.	173,535	159,748	172,346	4,079	119,630	48,637	5,008	9,630	33,999
Dec.	177,924	163,682	176,704	4,531	122,084	50,089	4,999	10,115	34,975
2020 - Jan.	(177,677)	(163,554)	(176,458)	(4,506)	(121,997)	(49,955)	(5,010)	(10,030)	(34,915)

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							
	Total	Non-financial corporations		Households			Other financial institutions	
				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 - Dec.	16,857	13,695	5,271	174	1,349	3,748	-2,109	
2019 - Jan.	-86	-139	-22	-18	-34	30	75	
Feb.	125	86	-92	-77	-20	4	131	
Mar.	8,299	5,829	2,357	80	803	1,474	114	
Apr.	-188	-116	-75	-28	-35	-12	3	
May	708	246	275	110	15	150	187	
June	762	921	241	187	26	28	-401	
July	3,889	3,317	376	-5	-39	421	196	
Aug.	1,617	1,406	197	-10	-3	211	14	
Sept.	1,117	998	171	80	-13	105	-53	
Oct.	802	533	140	-20	16	144	129	
Nov.	7,126	2,624	4,309	-125	3,357	1,077	193	
Dec.	9,202	5,905	2,622	212	816	1,593	676	
2020 - Jan.	(172)	(218)	(-54)	(22)	(-59)	(-17)	(8)	

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	8.4	23.3	7.7	6.7	-26.1
2017	6.9	17.0	3.2	25.3	-22.7
2018 - Dec.....	2.9	-0.2	2.5	29.3	48.8
2019 - Jan.....	9.8	11.4	9.1	11.4	1.6
Feb.....	5.0	5.7	5.1	20.9	-10.4
Mar.....	6.8	14.0	5.1	13.9	6.5
Apr.....	5.6	9.6	4.2	-17.9	-7.3
May.....	9.8	9.7	6.7	46.3	-8.8
June.....	5.0	29.9	4.5	-26.9	-0.2
July.....	13.1	10.5	12.5	9.5	13.7
Aug.....	8.7	15.8	8.0	3.5	-6.7
Sept.....	-0.1	-6.0	5.1	-20.3	4.4
Oct.....	6.2	18.1	2.8	-2.7	-3.0
Nov.....	7.8	8.0	7.9	10.2	-2.0
Dec.....	-4.7	-4.9	-3.1	-10.0	-5.5
2020 - Jan.....	(2.4)	(3.0)	(3.4)	(-4.4)	(-2.8)

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		
	of which:					
	Non-financial corporations	Households	Other financial institutions	One-month percentage changes	12-month percentage changes	
2016	2.4	1.3	2.7	6.7	-2.9	-1.7
2017	7.4	-0.4	2.7	120.1	38.1	-7.2
2018 - Dec.....	2.4	1.1	2.6	8.4	-5.3	13.3
2019 - Jan.....	-0.7	-2.9	2.6	-1.9	11.5	13.5
Feb.....	1.2	0.2	2.6	0.1	8.4	14.9
Mar.....	-0.9	-1.9	2.6	-9.7	-3.7	15.0
Apr.....	0.2	-1.5	2.5	-1.9	1.5	14.6
May.....	1.1	-0.2	2.4	4.1	-12.2	9.2
June.....	0.0	-1.8	2.2	0.0	-13.2	4.0
July.....	1.5	-0.7	2.3	12.5	2.4	2.1
Aug.....	-0.5	-2.2	2.4	-4.3	-3.4	1.2
Sept.....	1.1	-1.8	2.5	6.0	1.9	0.9
Oct.....	-0.2	-3.0	2.5	7.0	0.2	-0.4
Nov.....	0.7	-0.8	2.5	-2.1	25.6	0.7
Dec.....	-0.2	-2.1	2.5	-2.3	3.8	1.4
2020 - Jan.....	(2.0)	(1.6)	(2.5)	(2.6)	(-16.8)	(-1.0)

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 - Dec.	67,276	21,988	8,156	285	..	1,495
2019 - Jan.	67,555	22,147	8,165	282	..	1,546
Feb.	67,479	22,183	8,152	285	..	1,654
Mar.	61,488	20,538	7,740	259	..	1,508
Apr.	61,740	20,672	7,767	260	..	1,507
May	61,808	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.	56,665	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.	50,172	13,350	6,398	210	..	1,878
2020 - Jan.	(49,501)	(13,437)	(6,394)	(210)	(..)	(2,016)

	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 - Dec.	465	99,199	99,664	-16,527	18,161	31,873
2019 - Jan.	470	99,694	100,164	814	-196	33,512
Feb.	433	99,752	100,186	648	-21	33,623
Mar.	439	91,532	91,971	-6,949	7,963	31,698
Apr.	436	91,947	92,384	758	-152	32,571
May	434	91,590	92,023	675	40	32,589
June	433	89,601	90,035	-740	1,431	31,833
July	439	87,790	88,230	-1,415	2,148	31,943
Aug.	440	87,178	87,617	-255	1,081	32,330
Sept.	443	85,799	86,242	-5	1,019	30,685
Oct.	356	84,873	85,229	-186	973	31,249
Nov.	400	79,854	80,254	-3,734	4,714	29,345
Dec.	387	72,007	72,394	-5,656	7,361	26,528
2020 - Jan.	(392)	(71,558)	(71,950)	(387)	(156)	(25,851)

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	December 2019			January 2020		
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	1,480	1,241	2,721	(1,469)	(1,233)
Mining and quarrying.....	B	6	158	164	(6)	(156)
Manufacturing.....	C	658	10,026	10,684	(655)	(9,809)
Food, beverages and tobacco products.....	1000061	143	1,263	1,406	(142)	(1,237)
Textiles, clothing and leather products	1000062	106	1,511	1,617	(106)	(1,506)
Wood and wood products and furnishings	1000066	98	1,128	1,226	(97)	(1,104)
Paper, paper products and printing	1000063	23	391	414	(23)	(378)
Refined petroleum products, chemical products and pharmaceuticals	1000067	5	280	286	(5)	(272)
Rubber and plastic products	22	11	413	423	(11)	(372)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	166	2,847	3,014	(166)	(2,793)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	19	556	575	(18)	(545)
Machinery and equipment.....	28	17	878	895	(17)	(852)
Motor vehicles and other transport equipment.....	1000060	8	330	338	(8)	(331)
Other products of manufacturing.....	1000070	62	429	491	(62)	(419)
Electricity, gas, steam and air conditioning supply	D	3	362	366	(3)	(355)
Water supply, sewerage, waste management and remediation activities.....	E	13	385	398	(13)	(385)
Construction	F	1,016	14,331	15,347	(1,017)	(14,244)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	1,597	7,830	9,427	(1,595)	(7,759)
Transportation and storage	H	163	1,620	1,784	(164)	(1,394)
Accommodation and food service activities.....	I	487	2,099	2,586	(489)	(2,072)
Information and communication	J	47	545	592	(46)	(527)
Real estate activities.....	L	147	8,199	8,346	(147)	(8,186)
Professional, scientific and technical activities	M	317	1,156	1,473	(322)	(1,155)
Administrative and support service activities.....	N	97	1,058	1,155	(97)	(1,067)
All remaining activities	1000073	367	1,161	1,527	(369)	(1,159)
All branches	1004999	6,398	50,172	56,569	(6,394)	(49,501)
						(55,894)

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 - Dec.....	375,630	368,320	14,136	55,295	270,434	15,043	190,141	56,709	101,146	565,771
2019 - Jan.....	389,338	382,042	19,962	56,629	275,282	16,503	188,819	57,053	99,546	578,158
Feb.	394,510	387,219	20,847	58,472	277,076	17,218	188,878	56,972	99,415	583,388
Mar.	394,475	387,187	20,662	59,445	275,443	18,012	191,897	59,944	98,476	586,373
Apr.	402,057	394,750	22,608	60,267	278,174	20,255	188,475	59,404	95,631	590,533
May.....	398,747	391,526	22,754	60,258	277,796	17,252	186,832	58,983	94,202	585,578
June.....	397,151	390,000	16,647	61,750	280,769	17,198	187,584	59,069	95,947	584,734
July.....	408,486	401,331	18,788	65,357	287,248	16,541	187,894	59,992	95,404	596,380
Aug.....	409,316	402,154	19,088	66,221	286,479	17,782	187,368	60,152	94,490	596,683
Sept.....	409,992	402,443	17,410	67,388	286,221	18,406	187,240	61,263	94,305	597,231
Oct.....	404,395	396,861	18,365	65,375	284,780	14,710	189,875	61,710	95,362	594,270
Nov.....	394,556	387,091	16,982	60,721	282,132	13,666	207,785	61,854	111,189	602,342
Dec.....	383,816	376,531	13,211	59,980	278,254	11,657	210,406	62,425	111,415	594,222
2020 - Jan.....	(387,218)	(380,478)	(14,413)	(59,763)	(279,381)	(12,620)	(206,502)	(60,691)	(109,932)	(593,721)

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 - Dec.....	65,260	258,867	511,041	22,779	276,480	10,671	1,145,099	20,876	1,165,975
2019 - Jan.....	62,160	283,701	510,770	22,621	277,466	10,674	1,167,392	21,403	1,188,795
Feb.....	59,647	273,619	513,121	22,714	277,931	10,711	1,157,742	21,931	1,179,672
Mar.....	51,968	269,631	519,238	22,630	278,129	10,267	1,151,864	20,069	1,171,933
Apr.....	51,866	291,887	517,138	24,045	276,506	10,265	1,171,707	20,335	1,192,042
May.....	52,580	280,059	520,704	24,076	274,859	10,232	1,162,511	20,692	1,183,203
June.....	49,076	257,405	525,590	23,971	272,187	10,114	1,138,344	20,348	1,158,692
July.....	50,787	273,755	522,484	23,180	264,364	9,760	1,144,331	20,682	1,165,013
Aug.....	49,549	273,414	522,253	22,938	259,798	9,621	1,137,573	20,190	1,157,763
Sept.....	51,100	267,697	524,803	22,382	249,581	9,214	1,124,777	18,993	1,143,770
Oct.....	52,327	279,654	523,381	22,477	247,111	9,191	1,134,141	17,573	1,151,714
Nov.....	53,287	276,107	524,432	22,426	245,937	9,102	1,131,291	16,820	1,148,112
Dec.....	49,269	270,633	527,292	22,142	246,626	9,265	1,125,228	17,175	1,142,403
2020 - Jan.....	(50,553)	(260,519)	(527,775)	(21,353)	(246,613)	(9,255)	(1,116,068)	(17,517)	(1,133,585)

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						
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 "	1,165,529	608,279	21,720	30,840	533,195	121,428	1,045,884	306,302	739,582
4th "	1,174,372	628,892	23,398	30,015	553,773	112,272	970,955	280,838	690,116
2019 - 1st qtr	1,205,273	634,230	25,910	29,672	555,046	115,129	1,025,645	306,282	719,363
2nd"	1,222,763	636,890	22,755	27,680	563,800	111,552	1,014,173	302,560	711,613
3rd "	1,258,105	669,959	30,375	27,267	584,213	107,582	1,037,385	310,565	726,820
4th "	(1,220,228)	(642,753)	(31,126)	(27,786)	(555,592)	(101,937)	(1,076,290)	(317,403)	(758,887)

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
2017	1.91	1.79	1.79	1.90
2018	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	1.65	1.64	1.53
2020 - Jan.	(1.44)	(1.52)	(1.53)	(1.45)

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
2017	1.50	1.50	2.09	1.43	2.00	2.55	1.96	1.16	1.59	1.06		
2018	1.47	1.41	1.83	1.44	1.95	2.66	1.94	1.12	1.17	1.06		
2019 - Jan.....	1.47	1.45	1.75	(1.44)	2.03	2.71	(2.01)	1.04	0.95	(0.95)		
Feb.....	1.52	1.49	2.03	(1.52)	2.05	2.70	(2.03)	1.05	1.34	(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		
2020 - Jan.....	(1.18)	(1.15)	(1.50)	(1.09)	(1.87)	(2.48)	(1.84)	(0.77)	(0.70)	(0.63)		

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	
2017	36,676	32,287	6,148	32,913	14,993	3,186	13,456	21,682	2,962	19,457	
2018	36,920	33,927	7,207	33,120	15,592	3,195	14,377	21,327	4,012	18,743	
2019 - Jan.....	33,486	30,633	7,765	(28,628)	14,687	3,544	(13,181)	18,799	4,221	(15,447)	
Feb.	29,212	26,915	6,292	(25,223)	13,832	3,176	(12,589)	15,380	3,116	(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.....	39,373	35,306	7,225	34,381	15,479	3,250	14,108	23,894	3,975	20,273	
2020 - Jan.....	(38,248)	(34,570)	(7,263)	(32,985)	(14,072)	(3,273)	(12,573)	(24,175)	(3,990)	(20,412)	

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			
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
2020 - Jan.	(1.44)	(1.40)	(1.45)	(1.76)	(1.44)
Consumer credit					
	Initial period of rate fixation		APRC	of which: pure new loans	
	up to 1 year	over 1 year			
	6.66	3.66	6.91	8.19	6.68
2019 - 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
2020 - Jan.	(6.54)	(3.65)	(6.77)	(7.96)	(6.57)
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			
	2.95	2.87	3.21	3.13	3.64
2019 - 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	3.06	2.39	2.72	3.16
2020 - Jan.	(3.00)	(3.20)	(2.57)	(2.81)	(3.68)

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		
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
2020 - Jan.	(7,107)	(1,276)	(5,831)	(4,195)
Consumer credit				
	Initial period of rate fixation		of which: pure new loans	
	up to 1 year	over 1 year		
	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
2020 - Jan.	(3,667)	(263)	(3,404)	(3,625)
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		
	2,733	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.	2,819	1,867	953	1,066
2020 - Jan.	(2,853)	(1,973)	(881)	(991)
				(2,018)

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	
2017	3.24	2.10	4.92	4.69	14.79	2.22	3.00	2.11
2018	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	14.58	2.00	2.83	1.88
2020 - Jan.	(2.98)	(1.87)	(4.69)	(4.19)	(14.65)	(2.01)	(2.93)	(1.88)

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						
2017	0.56	0.70	0.71	0.70	0.31	0.35		
2018	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	0.79	1.24		
July.....	0.79	0.84	0.66	1.14	0.65	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		
2020 - Jan.....	(0.86)	(1.09)	(1.14)	(0.96)	(0.17)	(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				
2017	0.38	0.46	0.10	0.06	1.06	1.21	0.71
2018	0.36	0.43	0.09	0.05	0.94	1.26	1.66
2019 - Jan.....	0.36	0.42	0.12	0.04	0.98	1.21	1.69
Feb.	0.36	0.41	0.12	0.05	1.00	1.19	1.68
Mar.	0.34	0.39	0.12	0.05	1.00	1.12	1.82
Apr.	0.33	0.38	0.12	0.05	1.00	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	1.00	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
2020 - Jan.....	(0.37)	(0.43)	(0.09)	(0.04)	(1.03)	(1.32)	(0.59)

	Overnight deposits		Deposits with agreed maturity		
	Households	Non-financial corporations	Households		Non-financial corporations
			up to 2 years	over 2 years	
2017	0.06	0.07	0.86	1.76	0.76
2018	0.04	0.06	0.74	1.30	0.85
2019 - Jan.....	0.04	0.05	0.76	1.26	1.05
Feb.	0.04	0.06	0.80	1.25	1.06
Mar.	0.04	0.06	0.81	1.24	1.06
Apr.	0.04	0.06	0.83	1.22	1.05
May.....	0.04	0.06	0.84	1.25	0.85
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
2020 - Jan.....	(0.03)	(0.04)	(0.88)	(1.26)	(0.92)

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
2017	0.13	2.60	1.23
2018	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.	0.10	2.19	1.11
Dec.	0.09	2.15	0.82
2020 - Jan.	(0.10)	(2.08)	(0.79)

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 - Dec.....	208,141	1,174,904	1,383,044	55,728	310,194	1,748,966
2019 - Jan.....	199,710	1,162,340	1,362,050	57,453	311,869	1,731,372
Feb.....	200,697	1,166,904	1,367,601	58,179	312,309	1,738,089
Mar.....	201,726	1,194,754	1,396,480	58,549	312,541	1,767,569
Apr.....	202,278	1,196,010	1,398,289	57,928	312,358	1,768,575
May.....	204,154	1,204,885	1,409,039	59,762	312,387	1,781,188
June.....	205,345	1,225,889	1,431,234	57,199	312,306	1,800,739
July.....	205,417	1,223,985	1,429,402	56,528	313,018	1,798,948
Aug.....	207,411	1,245,886	1,453,298	56,374	314,144	1,823,816
Sept.....	207,432	1,242,355	1,449,787	54,386	313,556	1,817,730
Oct.....	208,358	1,250,622	1,458,979	53,863	313,574	1,826,416
Nov.....	209,871	1,282,775	1,492,646	54,114	313,050	1,859,811
Dec.....	211,741	1,264,783	1,476,524	55,128	313,770	1,845,423
2020 - Jan.....	(211,360)	(1,257,326)	(1,468,686)	(55,046)	(315,834)	(1,839,566)

	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 - Dec.....	1,826	3,173	3,115	1,757,079	1,174,904	1,540,826	1,548,939
2019 - Jan.....	2,591	2,924	4,622	1,741,510	1,162,340	1,531,663	1,541,800
Feb.....	2,666	2,254	4,482	1,747,490	1,166,904	1,537,392	1,546,793
Mar.....	2,406	2,289	4,418	1,776,683	1,194,754	1,565,844	1,574,957
Apr.....	2,859	1,927	4,437	1,777,798	1,196,010	1,566,297	1,575,520
May.....	2,759	1,832	4,474	1,790,254	1,204,885	1,577,034	1,586,100
June.....	2,554	1,696	4,850	1,809,839	1,225,889	1,595,394	1,604,494
July.....	3,119	1,779	5,577	1,809,422	1,223,985	1,593,531	1,604,006
Aug.....	3,114	1,848	5,840	1,834,618	1,245,886	1,616,405	1,627,207
Sept.....	2,002	1,876	7,061	1,828,669	1,242,355	1,610,298	1,621,237
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	1,854,879	1,264,783	1,633,681	1,643,137
2020 - Jan.....	(2,045)	(1,978)	(6,355)	(1,849,943)	(1,257,326)	(1,628,206)	(1,638,584)

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 - Dec.....	2,474	21,450	23,925	5	-61	23,868
2019 - Jan.....	-8,431	-13,056	-21,487	1,726	1,674	-18,086
Feb.....	987	4,459	5,446	719	440	6,605
Mar.....	1,029	27,635	28,663	355	232	29,250
Apr.....	553	1,266	1,819	-620	-183	1,017
May.....	1,876	9,902	11,778	630	29	12,437
June.....	1,191	21,266	22,457	-2,550	-81	19,826
July.....	72	-2,127	-2,055	-681	712	-2,025
Aug.....	1,995	21,720	23,715	-162	1,126	24,679
Sept.....	21	-3,721	-3,700	-1,997	-588	-6,285
Oct.....	926	8,528	9,453	-511	18	8,960
Nov.....	1,513	31,959	33,472	242	-524	33,190
Dec.....	1,870	-17,732	-15,862	1,027	720	-14,114
2020 - Jan.....	(-382)	(-7,693)	(-8,075)	(-93)	(2,064)	(-6,105)

	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 - Dec.....	-297	104	1,626	25,302	21,450	21,394	22,828
2019 - Jan.....	765	-249	1,506	-16,063	-13,056	-9,655	-7,632
Feb.....	75	-670	-150	5,859	4,459	5,618	4,871
Mar.....	-259	36	-27	28,999	27,635	28,221	27,971
Apr.....	452	-362	19	1,126	1,266	464	573
May.....	-99	-95	36	12,278	9,902	10,562	10,403
June.....	-205	-137	379	19,864	21,266	18,635	18,673
July.....	564	83	723	-655	-2,127	-2,097	-726
Aug.....	-5	69	264	25,007	21,720	22,684	23,012
Sept.....	-1,112	28	1,221	-6,148	-3,721	-6,306	-6,169
Oct.....	851	-102	200	9,909	8,528	8,034	8,983
Nov.....	-12	-142	268	33,303	31,959	31,677	31,789
Dec.....	-1,161	-57	-1,325	-16,657	-17,732	-15,985	-18,527
2020 - Jan.....	(366)	(402)	(132)	(-5,204)	(-7,693)	(-5,723)	(-4,823)

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 - Dec.....	1,757,079	52,975	151,499	188,858	442,509	782,866	113,757		
2019 - Jan.	1,741,510	96,306	158,352	186,702	451,944	796,999	111,261		
Feb.....	1,747,490	85,737	159,235	184,132	448,982	792,348	107,665		
Mar.....	1,776,683	63,199	158,106	186,310	453,623	798,040	95,403		
Apr.....	1,777,798	73,704	155,884	184,682	448,059	788,626	91,988		
May.....	1,790,254	66,598	154,784	182,119	446,160	783,062	92,025		
June.....	1,809,839	83,696	157,792	181,571	464,540	803,903	90,685		
July.....	1,809,422	114,880	157,244	184,068	484,686	825,999	89,811		
Aug.....	1,834,618	106,693	157,277	182,421	503,106	842,804	90,190		
Sept.....	1,828,669	58,885	157,616	181,412	509,635	848,663	90,382		
Oct.....	1,838,302	69,336	158,698	179,755	510,832	849,285	86,526		
Nov.....	1,871,811	69,993	176,633	179,405	497,919	853,958	87,002		
Dec.....	1,854,879	44,955	177,289	177,792	490,918	845,999	83,722		
2020 - Jan.	(1,849,943)	(84,999)	(175,940)	(175,933)	(507,541)	(859,415)	(83,992)		

	Claims on residents of the euro area						Claims on non-residents of the euro area	Other counterparts		
	Finance to general government		Finance to other residents			Total				
	of which: bonds		of which: bonds	of which: holdings of shares/other equity						
2016	1,034,988	772,359	1,797,672	136,618	96,289	2,832,660	182,692	-258,358		
2017	1,078,463	817,579	1,775,262	155,069	92,827	2,853,725	184,259	-287,827		
2018 - Dec.....	1,136,429	871,809	1,740,332	165,402	92,080	2,876,761	199,628	-369,711		
2019 - Jan.	1,159,656	892,683	1,732,282	164,087	92,250	2,891,938	194,356	-340,218		
Feb.....	1,160,329	895,210	1,730,926	164,672	92,944	2,891,255	194,519	-352,533		
Mar.....	1,166,910	899,756	1,723,353	165,207	93,759	2,890,263	189,735	-346,674		
Apr.....	1,170,205	903,739	1,721,210	162,937	94,489	2,891,416	187,871	-347,170		
May.....	1,165,722	899,266	1,718,603	161,634	93,702	2,884,326	191,054	-343,441		
June.....	1,171,239	905,329	1,722,385	163,425	94,895	2,893,624	192,288	-297,789		
July.....	1,200,416	933,362	1,724,507	163,341	95,412	2,924,923	198,871	-283,682		
Aug.....	1,219,487	951,265	1,708,833	162,891	95,167	2,928,321	206,191	-260,206		
Sept.....	1,226,610	957,248	1,712,012	161,944	98,675	2,938,622	207,022	-319,045		
Oct.....	1,212,726	944,845	1,707,939	164,283	98,362	2,920,665	204,146	-281,362		
Nov.....	1,194,069	928,764	1,722,520	182,490	99,188	2,916,589	206,979	-240,803		
Dec.....	1,173,886	918,889	1,719,575	184,457	99,254	2,893,461	206,313	-270,220		
2020 - Jan.	(1,199,286)	(939,810)	(1,717,485)	(182,791)	(99,459)	(2,916,771)	(210,809)	(-249,231)		

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 - Dec.....	25,302	-18,006	3,029	4,940	-11,437	-3,469	2,054	
2019 - Jan.....	-16,063	43,332	-217	-1,786	533	-1,469	-2,496	
Feb.....	5,859	-10,571	880	-2,478	1,434	-164	-3,596	
Mar.....	28,999	-22,542	-1,133	2,750	-665	952	-12,262	
Apr.....	1,126	10,505	-2,221	-1,587	-6,667	-10,475	-3,415	
May.....	12,278	-7,108	-102	-2,617	-167	-2,887	37	
June.....	19,864	17,103	3,014	370	-2,450	934	-1,340	
July.....	-655	31,178	-552	2,833	2,751	5,031	-874	
Aug.....	25,007	-8,189	29	-1,235	-2,997	-4,202	379	
Sept.....	-6,148	-47,813	334	-1,461	5,313	4,186	192	
Oct.....	9,909	10,458	1,088	-1,477	5,415	5,026	-3,856	
Nov.....	33,303	653	17,932	-1,035	-1,365	15,531	476	
Dec.....	-16,657	-25,032	661	-1,485	-7,731	-8,555	-3,281	
2020 - Jan.....	(-5,204)	(40,038)	(-1,354)	(-1,520)	(-2,479)	(-5,353)	(270)	

	Claims on residents of the euro area					Claims on non-residents of the euro area	Other counterparts		
	Finance to general government		Finance to other residents		Total				
	of which: bonds	of which: bonds	of which: bonds	of which: holdings of shares/other equity					
2016	99,930	109,474	13,550	10,852	3,249	113,480	21,864	-125,203	
2017	55,163	56,905	9,340	22,094	645	64,503	13,532	-66,201	
2018 - Dec.....	-10,989	-16,305	-4,915	5,631	-13	-15,905	-4,004	25,789	
2019 - Jan.....	16,710	14,356	-7,120	-1,625	-289	9,589	-5,814	19,528	
Feb.....	9,259	11,113	-1,565	477	51	7,694	-213	-15,954	
Mar.....	-2,271	-4,307	-6,443	-31	246	-8,714	-6,992	10,853	
Apr.....	2,197	2,885	-2,744	-2,464	-51	-547	-1,743	31	
May.....	466	476	1,030	-1,230	833	1,496	2,086	-1,261	
June.....	-14,981	-14,435	3,115	1,527	-517	-11,866	2,894	45,533	
July.....	10,093	8,949	2,225	-367	734	12,318	4,438	17,925	
Aug.....	566	-602	-15,070	-661	11	-14,504	5,128	22,371	
Sept.....	-20	-1,164	4,682	306	2,566	4,662	-827	-53,419	
Oct.....	-7,715	-6,323	-2,774	2,573	-277	-10,490	-47	32,073	
Nov.....	-4,610	-2,033	14,112	18,400	334	9,502	1,122	39,339	
Dec.....	-17,628	-7,321	-642	2,123	-218	-18,270	3,116	-38,371	
2020 - Jan.....	(8,348)	(3,869)	(-2,539)	(-2,777)	(243)	(5,809)	(1,899)	(22,043)	

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				
2017	85,283	42,486	9,480	251,692	942	250,750	..	..
2018	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	..	..
Feb.....	116,448	52,615	11,324	215,449	573	214,876	..	..

	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			
2017	809	439,665	18,157	48,569	1,333	7,134	64,051	950,713
2018	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	70,722	1,015,378
Feb.....	713	484,528	18,544	56,227	1,302	6,854	69,981	1,014,504

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	
2017	188,368	142,581	109,646	32,936	..	..	12,793
2018	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
Feb.....	199,848	125,360	123,945	1,415	..	..	71,061

	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
2017	3,304	232	91,577	25,613	439,023	47,222	7,809	950,713
2018	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	58,677	8,193	1,015,378
Feb.....	1,995	386	146,794	26,148	384,717	58,195	8,227	1,014,504

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	
Main referencing operations							
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
Longer-term refinancing operations with maturity up to 3 months							
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
Longer-term refinancing operations with maturity over 3 months							
29.06.2016	1,083	1,083	0.00	-	-	-	819
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
Other operations							
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 - 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.....	-	-	-	-	-	-
2020 - Jan.....	(2,125,238)	(1,630,026)	(6,337)	(63,563)	(133,386)	(291,925)

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 3.7a
Access to data:
[BSIO0100](#)

Balance sheet of other MFIs resident in Italy: assets (stocks in millions of euros)

	Cash	Loans						
		Residents of Italy			Residents of other euro area countries			Rest of the world
		MFIs	General government	Other sectors	MFIs	General government	Other sectors	
2018	12,212	484,059	264,425	1,525,081	86,925	195	27,732	105,875
2019 - Jan.	10,245	457,546	266,793	1,540,375	87,453	180	27,354	104,025
Feb.	9,624	458,036	264,941	1,527,372	96,271	179	27,543	103,158
Mar.	9,480	494,858	266,974	1,516,325	100,441	180	27,882	96,672
Apr.	11,194	472,560	266,292	1,538,004	107,044	175	27,587	93,156
May	9,675	478,589	266,279	1,533,225	110,679	177	27,461	93,830
June	9,870	516,570	265,722	1,510,518	111,124	189	27,970	94,030
July	11,682	492,856	266,860	1,534,547	109,581	195	27,792	96,086
Aug.	9,797	498,441	268,030	1,522,203	111,020	193	27,791	101,548
Sept.	10,164	524,768	269,161	1,516,924	113,604	201	24,476	103,239
Oct.	10,217	543,303	267,678	1,531,223	108,451	203	25,205	100,850
Nov.	9,797	512,557	265,139	1,520,636	109,476	165	23,277	102,750
Dec.	12,634	480,335	254,822	1,501,326	103,175	174	23,725	103,302
2020 - Jan.	(9,808)	(493,853)	(259,303)	(1,486,663)	(106,774)	(172)	(23,186)	(106,433)
Holdings of securities other than shares								
	Residents of Italy			Residents of other euro area countries			Rest of the world	
	MFIs	General government	Other sectors	MFIs	General government	Other sectors		
	56,736	377,776	133,432	12,429	45,221	8,779	36,042	
2018	57,079	391,138	131,766	12,868	47,730	8,918	32,305	
2019 - Jan.	56,998	395,846	131,906	13,112	50,730	9,217	33,214	
Feb.	59,971	395,758	131,953	13,101	49,996	9,246	33,112	
Mar.	59,404	403,143	129,071	13,300	46,290	9,751	34,730	
Apr.	58,983	399,704	127,848	13,825	50,595	9,816	36,647	
May	59,069	398,066	128,515	14,200	44,204	10,550	38,534	
June	59,992	409,448	127,902	14,602	48,195	10,829	41,375	
July	60,152	410,291	127,215	14,604	53,360	10,916	43,483	
Aug.	61,263	410,971	125,977	14,836	55,850	11,457	41,655	
Sept.	61,710	405,341	128,164	15,172	55,334	11,675	40,815	
Oct.	61,854	395,457	145,931	15,379	56,607	11,991	41,779	
Nov.	62,425	384,699	147,981	15,844	59,391	12,033	41,813	
2020 - Jan.	(60,691)	(388,220)	(145,812)	(16,384)	(61,560)	(12,367)	(42,636)	
Shares and other equity								
	Residents of Italy		Residents of other euro area countries		Rest of the world	Fixed assets	Other assets	Total assets
	MFIs	Other sectors	MFIs	Other sectors				
	30,139	72,365	40,050	11,336	17,752	57,570	262,970	3,669,103
2018	29,511	71,890	39,966	11,490	18,007	70,284	272,733	3,689,656
2019 - Jan.	27,115	72,339	40,302	11,489	17,894	72,429	273,501	3,693,215
Feb.	27,240	72,935	40,118	11,557	18,317	72,527	285,976	3,734,618
Mar.	27,896	73,028	40,235	12,038	18,116	73,001	280,121	3,736,134
Apr.	28,056	72,732	40,138	11,901	18,018	73,815	285,802	3,747,796
May	27,994	73,100	40,511	12,111	18,142	74,409	293,576	3,768,974
June	26,825	73,316	40,213	12,349	18,373	75,172	296,730	3,794,919
July	26,839	73,157	40,184	12,291	17,887	75,376	314,734	3,819,514
Aug.	27,000	73,000	40,221	15,685	18,431	75,606	307,141	3,841,631
Sept.	27,087	73,203	40,482	15,097	18,764	75,858	288,603	3,844,432
Oct.	23,446	73,657	40,591	15,234	18,875	76,159	293,729	3,814,483
Nov.	23,851	74,207	40,546	15,042	17,590	77,509	271,688	3,724,113
2020 - Jan.	(23,843)	(74,471)	(40,351)	(14,947)	(17,447)	(77,658)	(289,677)	(3,752,255)

Banks and Money: National Data

Table 3.7b
 Access to data:
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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	639,879	20,962	1,754,665	187,128	22	20,986	110,392	
2019 - Jan.....	638,684	34,258	1,733,367	190,076	22	21,194	109,294	
Feb.....	627,792	35,489	1,746,609	202,975	22	20,476	105,670	
Mar.....	636,493	34,185	1,767,255	219,511	22	22,059	93,859	
Apr.....	629,994	34,482	1,767,565	217,135	20	21,599	90,398	
May.....	636,061	35,739	1,769,016	221,576	21	22,695	90,470	
June.....	652,429	35,504	1,781,719	217,035	22	23,302	88,540	
July.....	651,507	36,720	1,774,787	216,030	21	23,611	87,474	
Aug.....	659,730	36,832	1,796,209	220,354	26	22,530	87,274	
Sept.....	658,775	42,765	1,782,824	219,240	27	24,358	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.....	599,666	33,075	1,823,011	216,076	16	26,249	81,769	
2020 - Jan.....	(583,815)	(40,501)	(1,811,141)	(226,800)	(21)	(27,003)	(81,941)	

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

2018	3,189	299,684	380,213	251,982	3,669,102
2019 - Jan.....	2,931	299,762	380,534	279,533	3,689,656
Feb.....	2,360	296,809	378,692	276,320	3,693,215
Mar.....	2,414	302,567	375,150	281,103	3,734,619
Apr.....	2,045	300,633	374,789	297,473	3,736,134
May.....	1,940	298,450	373,484	298,346	3,747,796
June.....	1,808	298,500	371,542	298,571	3,768,973
July.....	1,901	303,351	372,324	327,194	3,794,919
Aug.....	1,971	302,282	368,073	324,235	3,819,514
Sept.....	1,985	303,588	370,771	349,159	3,841,630
Oct.....	1,850	302,730	376,977	315,479	3,844,432
Nov.....	1,708	303,208	370,483	300,274	3,814,483
Dec.....	1,579	300,883	363,539	278,249	3,724,113
2020 - Jan.....	(1,981)	(298,339)	(358,881)	(321,834)	(3,752,255)

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