



Banks and money: national data

10 December 2020

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

Figure 1

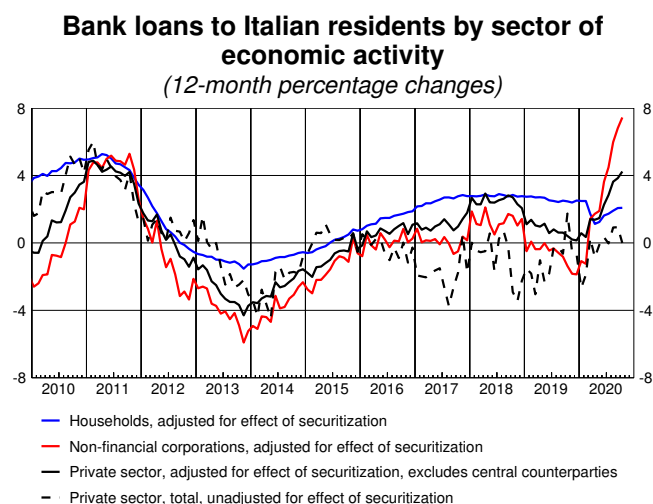
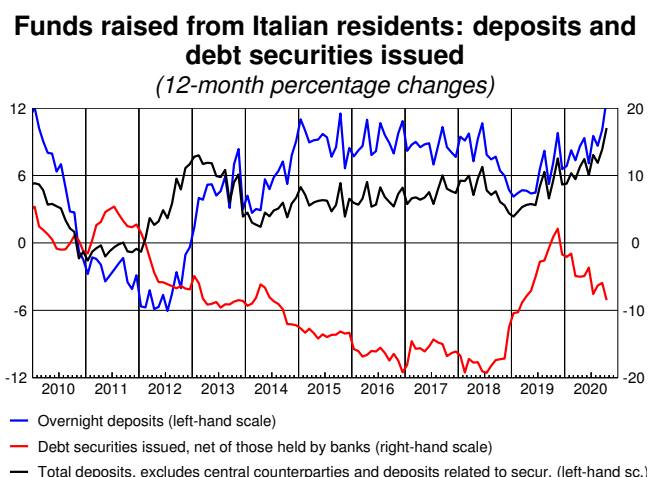


Figure 2



In October lending to the private sector, adjusted to take account of securitizations and other loans transferred and derecognized from banks' balance sheets, grew by 4.2 per cent on an annual basis (against 3.8 in September). Lending to households increased by 2.1 per cent on the same period of 2019 (as in September), while that to non-financial corporations increased by 7.4 per cent (against 6.8 per cent in the previous month). Private sector deposits rose by 10.2 per cent on an annual basis (against 8.3 per cent in September); bond funding growth rate decreased by 8.5 per cent (against -5.9 in September). Bad debts fell by 14.1 per cent on an annual basis (-14.3 per cent in the previous month); the variation can be affected by securitization operations.

Figure 3

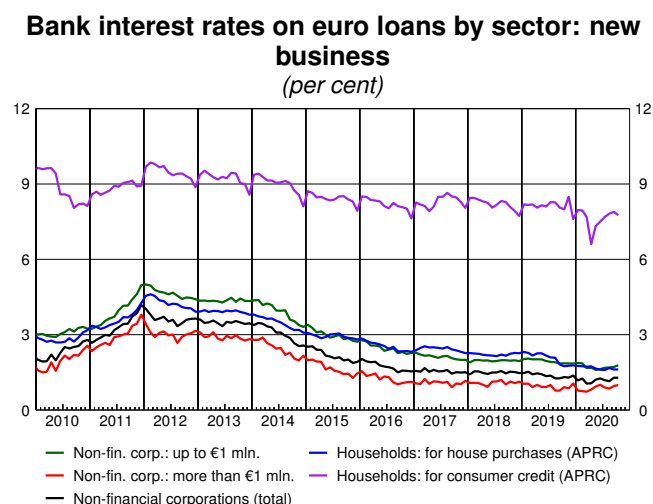
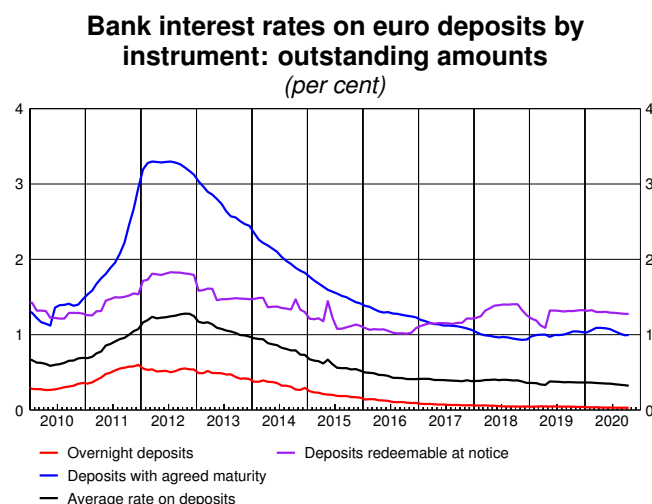


Figure 4



The interest rates on loans granted during the reference month to households for house purchase, including ancillary costs, came to 1.62 per cent (1.61 in September), whereas those on new consumer loans came to 7.76 per cent (against 7.89 in the previous month). Interest rates on new lending to non-financial corporations amounted to 1.29 per cent (as in the previous month); those on new loans of up to €1 million were equal to 1.78 per cent, while the rates on new loans of above that amount were equal to 0.99 per cent. Rates on the outstanding amount of deposits were equal to 0.32 per cent (against 0.33 in September).

Reference period: October 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.

Since June 2020, own securities issued involved in repo operations with other MFIs are no longer included in the instrument "securities issued" but in the "interbank deposits".

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.

Section 1: Banks: balance sheet and other information

Access to data on BDS:

Table 1.1 - Balance sheet of banks resident in Italy: assets	<u>BSIB0100</u>
Table 1.2 - Balance sheet of banks resident in Italy: liabilities	<u>BSIB0200</u>
Table 1.3 - Deposits by sector of economic activity (stocks)	<u>BSIB0300</u>
Table 1.4 - Deposits by sector of economic activity and debt securities issued (flows)	<u>BSIB0400</u>
Table 1.5 - Funds raised from other General government and other sectors, by maturity and type	<u>BSIB0500</u>
Table 1.6 - Loans by sector of economic activity (stocks)	<u>BSIB0600</u>
Table 1.7 - Loans to residents of Italy, by sector (flows)	<u>BSIB0700</u>
Table 1.8 - Loans to residents of Italy, by maturity and type	<u>BSIB0800</u>
Table 1.9 - Loans by branch of economic activity: residents of Italy	<u>ATECO100</u>
Table 1.10 - Securitized loans, originated by banks resident in Italy, by type and borrowing sector: total	<u>CARB0100</u>
Table 1.11 - Securitized loans, originated by banks resident in Italy, by type and borrowing sector: loans derecognised from the balance sheets (stocks)	<u>CARB0200</u>
Table 1.12 - Securitizations and other loan disposals: loans to residents of Italy derecognised from the balance sheets (flows)	<u>CARB0300</u>
Table 1.13 - One-month percentage changes on an annual basis: funds raised	<u>BSID0100</u>
Table 1.14 - One-month percentage changes on an annual basis: loans and holdings of securities	<u>BSID0200</u>
Table 1.15 - Bad debts by sector of economic activity: residents of Italy	<u>BSIB0900</u>
Table 1.16 - Bad debts by branch of economic activity: residents of Italy	<u>ATECO200</u>
Table 1.17 - Holdings of securities other than shares issued by residents of Italy	<u>TITP0100</u>
Table 1.18 - Securities of third parties held in deposit: debt securities at face value by sector of holder	<u>TITD0100</u>
Table 1.19 - Securities of third parties held in deposit at fair value by instrument	<u>TITD0200</u>
 <i>Tables available only on BDS</i>	
Income statement and other structural indicators	<u>CE00100</u>
Banks: main assets – 12-month percentage changes	<u>BSIB1000</u>
Banks: main liabilities – 12-month percentage changes	<u>BSIB1100</u>

Section 2: Banks: interest rates

Access to data on BDS:

Table 2.1 - Composite cost of bank borrowing indicators	<u>MIR0100</u>
Table 2.2 - Bank interest rates on euro loans to non-financial corporations: new business	<u>MIR0200</u>
Table 2.3 - Volumes of euro loans to non-financial corporations: new business	<u>MIR0300</u>
Table 2.4 - Bank interest rates on euro loans to households: new business	<u>MIR0400</u>
Table 2.5 - Volumes of euro loans to households: new business	<u>MIR0500</u>
Table 2.6 - Bank interest rates on euro loans to households and non-financial corporations: outstanding amounts	<u>MIR0600</u>
Table 2.7 - Bank interest rates on euro deposits from households and non-financial corporations: new business	<u>MIR0700</u>
Table 2.8 - Bank interest rates on euro deposits from households and non-financial corporations: outstanding amounts	<u>MIR0800</u>
Table 2.9 - Other bank interest rates	<u>MID0100</u>
 <i>Tables available only on BDS</i>	
Volumes of euro deposits from households and non-financial corporations: new business	<u>MIR0900</u>

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

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](#) (9 October 2020 version).

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 - 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	2,239,897	130,553	106,433	60,691	387,218	145,805
Feb.	9,532	2,239,464	132,463	106,441	61,270	390,377	144,941
Mar.	9,562	2,267,819	143,671	117,936	59,311	403,908	143,607
Apr.	9,723	2,270,232	143,440	116,243	58,912	426,028	141,084
May	9,816	2,306,076	135,832	114,533	58,935	440,843	139,425
June	10,077	2,360,049	137,039	107,619	59,468	440,972	148,405
July	9,973	2,228,535	140,581	110,033	51,537	447,459	148,394
Aug.	10,040	2,227,377	134,299	108,961	51,522	450,866	147,137
Sept.	10,012	2,255,693	139,020	104,318	51,808	450,867	146,436
Oct.	(9,531)	(2,309,369)	(139,337)	(102,754)	(51,577)	(443,968)	(148,184)
	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 - 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.	16,448	60,939	11,747	43,108	23,843	74,471	
Feb.	16,455	61,805	12,127	45,090	23,703	74,734	
Mar.	16,202	62,192	12,070	44,308	23,444	73,401	
Apr.	16,792	67,187	12,044	44,334	23,436	73,506	
May	16,952	70,394	12,682	45,269	23,483	73,970	
June	18,898	72,003	13,043	45,552	23,941	75,576	
July	18,563	74,955	11,357	41,336	20,944	75,462	
Aug.	18,350	75,465	11,340	39,905	24,729	75,584	
Sept.	19,049	74,906	11,604	39,978	25,439	75,521	
Oct.	(20,757)	(73,796)	(12,147)	(40,465)	(25,428)	(75,398)	
	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 - 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	14,964	17,456	..	77,694	288,004	3,749,432
Feb.	40,358	14,438	16,474	..	77,924	301,893	3,769,491
Mar.	40,320	13,418	14,820	2	77,008	286,632	3,809,629
Apr.	40,319	13,675	15,481	2	77,117	296,927	3,846,482
May	40,313	13,851	15,791	22	77,307	292,089	3,887,583
June	40,308	13,883	16,010	27	76,809	291,771	3,951,449
July	40,139	13,743	15,747	27	76,979	282,258	3,808,023
Aug.	40,330	13,967	15,707	32	76,996	245,531	3,768,136
Sept.	40,352	14,178	15,310	32	75,852	248,458	3,798,833
Oct.	(40,366)	(14,310)	(15,316)	(38)	(76,567)	(248,619)	(3,847,927)

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 - 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.	583,831	60,988	1,790,692	2,406,579	227,292	542	26,481	228,258
Feb.	582,986	61,622	1,812,895	2,428,058	227,894	492	24,959	227,733
Mar.	651,539	49,929	1,835,713	2,493,243	214,283	434	22,359	212,993
Apr.	669,116	41,933	1,857,956	2,522,688	215,538	507	23,013	214,978
May	697,401	41,615	1,878,906	2,573,637	219,279	440	24,111	219,324
June	769,708	42,299	1,859,615	2,639,167	195,546	199	24,716	196,727
July	609,622	44,265	1,883,079	2,511,939	211,046	537	26,199	214,383
Aug.	611,964	42,932	1,893,451	2,523,788	198,691	494	26,515	204,081
Sept.....	637,566	48,806	1,884,820	2,546,739	180,696	492	27,247	187,049
Oct.	(647,329)	(50,419)	(1,924,273)	(2,595,884)	(201,763)	(475)	(27,563)	(209,821)

	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 - 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.	81,441	64,491	298,339	358,030	321,795	3,749,432
Feb.	87,975	67,192	297,475	357,758	315,436	3,769,491
Mar.	81,988	62,884	291,996	356,610	304,777	3,809,629
Apr.	79,701	64,099	289,879	353,063	315,778	3,846,482
May	83,652	64,544	287,190	354,852	300,134	3,887,583
June	85,734	65,817	285,220	359,719	328,693	3,951,449
July	96,807	77,849	275,943	355,238	305,288	3,808,023
Aug.	84,577	65,606	277,396	357,885	274,232	3,768,137
Sept.....	83,609	64,274	278,958	360,846	295,793	3,798,833
Oct.	(85,728)	(67,934)	(271,895)	(362,932)	(275,550)	(3,847,927)

Deposits by sector of economic activity

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

	Residents of Italy								
	MFIs	of which: banks	of which: intragroup positions	General government		Other sectors			
				Central government	Local government and social security funds	Insurance companies	Pension funds	Other financial institutions	of which: repos with central counterparties
2018	639,879	395,088	298,218	20,962	18,035	11,674	6,407	359,206	147,898
2019 - 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.	583,831	366,846	298,202	40,546	20,442	13,475	7,289	343,153	119,751
Feb.	582,986	366,163	298,270	41,431	20,192	14,393	6,269	343,958	121,797
Mar.	651,539	378,925	309,690	30,188	19,742	12,578	6,960	348,539	127,423
Apr.	669,116	375,689	302,031	22,733	19,200	15,853	8,283	352,635	133,208
May	697,401	391,784	314,584	21,975	19,640	16,069	7,998	351,659	137,910
June	769,708	418,270	342,080	22,530	19,769	11,860	6,620	336,944	114,945
July	609,622	262,599	189,953	24,122	20,143	14,906	7,640	337,093	113,946
Aug.	611,964	260,297	188,547	23,244	19,689	14,301	7,024	334,006	114,568
Sept.	637,566	268,892	200,478	28,982	19,824	13,870	6,528	314,437	96,868
Oct.	(647,329)	(278,345)	(205,708)	(29,892)	(20,527)	(16,233)	(7,353)	(315,930)	(95,477)
	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 - 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.	288,721	1,044,271	64,169	29,615	227,292	226,666	90,101		
Feb.	302,046	1,050,682	65,800	29,747	227,894	227,332	90,690		
Mar.	304,350	1,068,423	65,445	29,418	214,283	213,910	93,105		
Apr.	308,749	1,076,241	66,757	29,438	215,538	215,360	93,257		
May	333,143	1,070,390	70,433	29,217	219,279	219,078	90,485		
June	333,997	1,067,265	72,448	30,481	195,546	195,349	89,195		
July	348,602	1,068,885	74,817	31,135	211,046	210,852	88,950		
Aug.	358,665	1,074,000	74,196	31,258	198,691	198,473	86,443		
Sept.	364,883	1,079,097	74,342	31,664	180,696	180,500	88,593		
Oct.	(386,234)	(1,088,994)	(77,098)	(32,432)	(201,763)	(201,633)	(91,314)		
	Residents of other euro area countries					Rest of the world	of which: banks		
	General government	Other sectors							
		Insurance companies, pension funds and other financial institutions	Non-financial corporations	Households					
	2018	402	15,328	3,368	1,910	110,392	75,893		
2019 - 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	3,608	81,441	49,815			
Feb.	492	15,513	5,796	3,650	87,975	55,597			
Mar.	434	13,132	5,815	3,412	81,988	49,299			
Apr.	507	13,920	5,812	3,281	79,701	47,075			
May	440	14,754	6,131	3,226	83,652	51,099			
June	199	14,519	6,943	3,254	85,734	52,047			
July	537	15,806	7,057	3,335	96,807	59,237			
Aug.	494	15,839	7,267	3,409	84,577	52,954			
Sept.	492	16,210	7,474	3,563	83,609	50,566			
Oct.	(475)	(16,571)	(7,267)	(3,725)	(85,728)	(54,117)			

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		
2017	60,923	28,647	24,768	8,002	-53,421
2018	37,769	4,140	26,047	7,508	-34,960
2019 - Sept.....	-7,967	-9,689	5,266	-972	21
Oct.	9,318	8,001	-1,869	76	-767
Nov.	16,826	12,104	3,951	1,218	-314
Dec.	-6,822	-12,495	8,846	762	-2,399
2020 - Jan.	-12,260	-12,994	464	-2,785	-959
Feb.	21,270	13,292	8,159	-73	-1,677
Mar.	18,234	2,310	17,060	-11	-5,461
Apr.	18,791	4,333	9,121	752	-1,552
May	19,078	24,563	-2,319	-3,129	-1,778
June	-3,885	879	167	645	3,620
July	25,871	14,950	4,780	2,004	-5,705
Aug.	11,530	10,119	4,637	-2,014	1,769
Sept.....	9,955	6,100	5,605	-803	952
Oct.	(39,316)	(21,326)	(13,412)	(1,393)	(-6,841)

Banks and Money: National Data

Table 1.5

[Access to data:](#)

[BSIB0500](#)

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

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

	Deposits of residents of Italy						
	Overnight deposits	Deposits with agreed maturity			Deposits redeemable at notice	Repos	of which: with central counterparties
		Up to 2 years	More than 2 years				
			of which: related to operations of loans sales				
2018	1,109,802	50,789	143,347	117,875	301,728	148,999	147,898
2019 - 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.	1,166,757	47,700	167,214	128,215	308,561	120,901	119,751
Feb.	1,187,514	47,576	166,343	127,020	308,694	122,959	121,797
Mar.	1,204,102	46,642	164,807	125,992	311,387	128,517	127,423
Apr.	1,220,255	48,079	162,026	123,496	312,484	134,311	133,208
May	1,236,493	50,969	159,540	121,080	312,407	139,140	137,910
June	1,231,311	52,656	167,374	128,708	312,162	115,882	114,945
July	1,256,181	52,233	166,536	128,082	312,285	115,987	113,946
Aug.	1,267,849	50,535	165,277	126,622	313,101	116,378	114,568
Sept.	1,279,885	49,183	164,144	125,485	312,539	98,894	96,868
Oct.	(1,321,061)	(48,151)	(165,674)	(126,960)	(312,701)	(97,214)	(95,477)
	Deposits of residents of other euro area countries						Deposits of the rest of the world
	Overnight deposits	Deposits with agreed maturity		Deposits redeemable at notice	Repos		
		Up to 2 years	More than 2 years				
2018	11,524	4,939	3,590	210	724	34,499	
2019 - 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	
Feb.	13,069	6,723	3,935	740	965	32,377	
Mar.	10,854	6,258	3,964	946	731	32,689	
Apr.	11,679	6,270	3,918	894	578	32,626	
May	12,641	6,236	3,902	887	705	32,553	
June	12,536	6,291	3,984	1,392	691	33,686	
July	12,892	7,609	3,961	1,385	709	37,570	
Aug.	13,005	7,588	4,030	1,412	792	31,623	
Sept.	13,714	7,534	4,121	1,432	757	33,043	
Oct.	(13,409)	(7,652)	(4,184)	(1,840)	(771)	(31,611)	
	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 - 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	2,168,101	
Feb.	6,792	290,683	96,766	68,914	61,270	2,188,371	
Mar.	6,737	285,259	95,307	68,625	59,311	2,202,893	
Apr.	6,664	283,214	93,964	68,613	58,912	2,222,999	
May	6,562	280,628	91,031	68,751	58,935	2,242,663	
June	6,212	279,008	90,699	68,508	59,468	2,223,185	
July	5,506	270,437	85,179	67,255	51,537	2,243,291	
Aug.	5,292	272,104	84,555	67,255	51,522	2,248,985	
Sept.	4,160	274,798	83,775	66,748	51,808	2,244,204	
Oct.	(3,999)	(267,896)	(82,238)	(63,750)	(51,577)	(2,276,163)	

Loans by sector of economic activity*(end-of-period stocks in millions of euros)*

	Residents of Italy							
	MFIs	of which: banks	of which: intragroup positions	General government		Other sectors		
				Central government	Local government and social security funds	Insurance companies and pension funds	Other financial institutions	of which: repos with central counterparties
2018	483,643	394,939	298,218	199,172	65,254	4,330	216,057	69,963
2019 - 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.	493,555	366,958	298,202	193,920	65,258	4,019	213,450	74,968
Feb.	493,625	367,866	298,270	194,188	65,296	3,841	216,036	80,736
Mar.	490,748	378,487	309,690	203,086	64,621	3,821	226,014	86,868
Apr.	490,293	375,013	302,031	200,452	65,409	3,765	228,045	91,992
May	520,102	392,932	314,584	198,065	65,747	3,717	232,463	97,018
June	593,324	418,305	342,080	195,742	64,786	3,137	209,104	69,793
July	444,129	261,618	189,953	195,489	65,177	4,196	215,426	78,389
Aug.	441,653	258,979	188,547	195,460	64,342	4,220	216,584	82,208
Sept.	475,638	267,381	200,478	193,666	64,432	4,309	203,929	68,572
Oct.	(528,967)	(275,520)	(205,708)	(193,640)	(64,028)	(4,261)	(201,912)	(68,214)
	Residents of Italy				Residents of other euro area countries			
	Other sectors				MFIs	of which: banks	of which: intragroup positions	
	Non-financial corporations	Households		Non-profit institutions				
		Consumer households	Producer households					
2018	678,483	537,886	80,392	7,932	86,925	86,545	26,404	
2019 - 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.	638,726	546,491	76,901	7,578	107,194	106,791	36,635	
Feb.	635,098	547,380	76,449	7,552	108,264	107,830	35,752	
Mar.	650,455	545,068	76,477	7,530	118,409	118,036	45,921	
Apr.	656,247	542,290	76,253	7,478	118,324	117,979	48,169	
May	656,779	543,177	78,351	7,676	110,355	110,107	45,334	
June	661,685	544,297	80,427	7,547	111,558	111,311	45,607	
July	669,614	546,020	80,893	7,591	114,646	114,363	43,455	
Aug.	671,173	544,730	81,518	7,697	109,083	108,783	42,773	
Sept.	677,008	546,587	82,476	7,649	113,862	113,549	43,606	
Oct.	(677,518)	(548,613)	(82,656)	(7,773)	(115,594)	(115,218)	(47,521)	
	Residents of other euro area countries				Rest of the world			
	General government	Other sectors		Non-financial corporations	Households		of which: banks	
		Insurance companies, pension funds and other financial institutions						
2018	195	15,777	11,421	534	105,875	73,653		
2019 - 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		
Feb.	175	12,652	10,811	562	106,441	65,829		
Mar.	184	12,817	11,662	599	117,936	77,127		
Apr.	175	11,577	12,687	678	116,243	75,398		
May	180	12,233	12,468	596	114,533	74,977		
June	186	12,676	12,018	601	107,619	68,249		
July	191	13,106	12,033	605	110,033	65,359		
Aug.	179	12,939	11,514	584	108,961	60,299		
Sept.	145	13,091	11,318	604	104,318	56,465		
Oct.	(135)	(12,654)	(10,286)	(667)	(102,754)	(56,397)		

Banks and Money: National Data

Table 1.7

[Access to data:](#)

[BSIB0700](#)

Loans to residents of Italy, by sector

(flows in millions of euros)

	Loans to other domestic sectors (net of central counterparties)						
	of which:						Other financial institutions
	Non-financial corporations	Households					
		Consumer credit	Lending for house purchase	Other lending			
2017	-15,026	-33,275	10,522	7,673	7,754	-4,904	7,172
2018	-31,559	-38,976	2,242	8,054	6,342	-12,154	5,929
2019 - Sept.	5,267	-1,273	1,570	383	740	447	4,451
Oct.	-5,053	-3,906	2,228	1,186	1,227	-185	-2,863
Nov.	-2,978	-287	-2,602	839	-2,169	-1,272	-355
Dec.	-4,049	-9,585	-1,215	234	-115	-1,334	6,747
2020 - Jan.	2,147	8,142	564	337	287	-60	-6,508
Feb.	-5,999	-3,106	489	448	1,033	-993	-3,202
Mar.	17,808	16,098	-2,132	-1,316	-362	-455	3,864
Apr.	-259	5,935	-3,013	-2,035	-99	-879	-3,120
May	3,554	833	3,295	-272	1,314	2,253	-535
June	12,590	5,940	3,341	430	635	2,276	3,890
July	9,980	8,686	2,356	523	1,444	389	-2,120
Aug.	-1,216	1,887	-494	-413	-628	548	-2,636
Sept.	9,835	5,986	2,821	536	1,306	979	944
Oct.	(1,456)	(749)	(2,413)	(470)	(1,599)	(345)	(-1,657)

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
2017	1,835,867	578,095	263,431	994,341	726,729	239,925	163,422	323,382
2018	1,789,506	551,356	266,325	971,826	678,483	217,076	162,611	298,795
2019 - 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.	1,746,342	533,024	260,743	952,574	638,726	204,623	157,172	276,931
Feb.	1,745,839	529,494	262,070	954,275	635,098	199,465	158,405	277,228
Mar.	1,777,071	553,931	267,653	955,487	650,455	207,295	163,884	279,276
Apr.	1,779,939	547,155	268,427	964,356	656,247	203,068	165,916	287,263
May	1,785,974	536,022	269,829	980,123	656,779	191,710	167,179	297,889
June	1,766,725	505,946	272,406	988,373	661,685	186,223	169,655	305,807
July	1,784,406	505,549	276,370	1,002,487	669,614	180,172	172,601	316,841
Aug.	1,785,724	500,038	276,646	1,009,040	671,173	173,895	174,088	323,190
Sept.	1,780,055	481,819	277,106	1,021,131	677,008	169,136	175,437	332,435
Oct.	(1,780,401)	(469,635)	(280,103)	(1,030,664)	(677,518)	(159,145)	(178,666)	(339,708)

	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	
2017	629,082	3,104	29,500	62,333	2,548	372,876	45,926	19,517	93,277
2018	626,210	3,263	31,463	67,784	1,856	377,109	41,329	17,028	86,379
2019 - 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.	630,970	3,401	33,964	74,008	1,732	381,131	40,017	15,804	80,911
Feb.	631,380	3,204	34,103	74,507	1,728	382,160	38,988	15,922	80,768
Mar.	629,074	2,744	33,459	74,273	1,729	381,742	38,842	15,772	80,514
Apr.	626,021	2,562	32,297	73,579	1,728	382,558	37,883	15,210	80,206
May	629,204	2,888	31,895	73,374	1,730	383,816	36,966	15,105	83,429
June	632,271	3,243	31,950	73,358	1,732	384,398	37,187	14,943	85,459
July	634,505	3,433	32,065	73,571	1,739	385,778	36,251	15,097	86,570
Aug.	633,945	2,972	31,883	73,794	1,737	385,130	36,209	14,971	87,248
Sept.	636,711	2,924	32,163	74,095	1,749	386,411	36,252	15,036	88,082
Oct.	(639,041)	(2,893)	(32,159)	(74,592)	(1,797)	(387,942)	(35,696)	(15,162)	(88,801)

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		September 2020			October 2020		
		Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	22,545	17,649	40,194	(22,585)	(17,843)	(40,429)
Mining and quarrying	B	33	2,893	2,926	(31)	(2,844)	(2,875)
Manufacturing.....	C	5,524	201,308	206,832	(5,526)	(202,119)	(207,645)
Food, beverages and tobacco products.....	1000061	1,001	31,255	32,255	(996)	(30,995)	(31,992)
Textiles, clothing and leather products.....	1000062	680	19,075	19,755	(686)	(18,713)	(19,399)
Wood and wood products and furnishings.....	1000066	689	9,612	10,301	(681)	(9,422)	(10,103)
Paper, paper products and printing	1000063	244	7,367	7,611	(243)	(7,280)	(7,523)
Refined petroleum products, chemical products and pharmaceuticals	1000067	124	18,022	18,146	(142)	(18,163)	(18,306)
Rubber and plastic products	22	102	10,087	10,189	(102)	(9,953)	(10,055)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	1,286	46,484	47,770	(1,277)	(46,014)	(47,292)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	221	12,086	12,307	(221)	(12,076)	(12,297)
Machinery and equipment.....	28	192	22,941	23,132	(188)	(22,774)	(22,962)
Motor vehicles and other transport equipment.....	1000060	139	16,000	16,139	(140)	(18,321)	(18,461)
Other products of manufacturing.....	1000070	847	8,379	9,226	(849)	(8,407)	(9,256)
Electricity, gas, steam and air conditioning supply	D	94	20,708	20,803	(93)	(20,699)	(20,792)
Water supply, sewerage, waste management and remediation activities.....	E	96	7,986	8,082	(96)	(8,089)	(8,185)
Construction	F	6,869	71,897	78,766	(6,852)	(71,512)	(78,364)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	16,619	111,324	127,943	(16,491)	(110,401)	(126,891)
Transportation and storage	H	2,053	38,241	40,293	(2,091)	(37,629)	(39,721)
Accommodation and food service activities.....	I	5,425	30,582	36,007	(5,445)	(31,114)	(36,559)
Information and communication	J	691	17,538	18,230	(699)	(16,679)	(17,378)
Real estate activities.....	L	1,745	72,867	74,612	(1,736)	(72,435)	(74,171)
Professional, scientific and technical activities	M	9,777	44,602	54,379	(9,925)	(46,784)	(56,709)
Administrative and support service activities.....	N	1,128	16,554	17,682	(1,136)	(16,999)	(18,135)
All remaining activities.....	1000073	9,878	22,857	32,736	(9,949)	(22,371)	(32,320)
All branches	1004999	82,476	677,008	759,484	(82,656)	(677,518)	(760,174)

Banks and Money: National Data

Table 1.10

[Access to data:](#)

[CARB0100](#)

Securitized loans, originated by banks resident in Italy, by type and borrowing sector: total

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

	Total securitized loans (including loans non derecognised from the balance sheets)								
	Total		Other residents of Italy						
		of which: bad debts		Insurance corporations, pension funds and other financial institutions	Non-financial corporations		Households		
							Consumer credit	Lending for house purchase	Other lending
2017	237,615	113,715	236,659	4,527	105,506	126,626	29,555	63,552	33,519
2018	280,489	156,377	279,485	4,450	141,276	133,758	33,074	59,367	41,318
2019 - 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.	302,336	165,298	300,797	5,588	152,617	142,593	33,402	65,615	43,575
Feb.	298,056	165,090	296,560	5,551	151,082	139,927	32,654	63,593	43,681
Mar.	299,741	164,720	298,224	5,657	152,223	140,344	33,264	63,362	43,718
Apr.	301,976	164,233	300,451	5,625	150,899	143,927	37,578	62,774	43,574
May	304,254	164,084	302,735	5,644	150,242	146,849	41,488	61,901	43,460
June	306,198	166,138	304,585	5,698	152,421	146,466	41,109	61,406	43,950
July	304,746	166,102	303,188	5,744	151,590	145,854	41,491	60,736	43,627
Aug.	302,868	166,100	301,310	5,701	150,885	144,723	40,751	60,250	43,723
Sept.	301,316	165,261	299,767	5,725	150,441	143,602	40,610	59,634	43,358
Oct.	(299,904)	(165,076)	(298,389)	(5,531)	(150,140)	(142,718)	(43,150)	(56,217)	(43,351)

Table 1.11

[Access to data:](#)

[CARB0200](#)

Securitized loans, originated by banks resident in Italy, by type and borrowing sector: loans derecognised from the balance sheets

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

	Securitized loans derecognized from the balance sheets								
	Total		Other residents of Italy						
		of which: bad debts		Insurance corporations, pension funds and other financial institutions	Non-financial corporations		Households		
							Consumer credit	Lending for house purchase	Other lending
2017	96,156	86,453	95,589	3,552	63,745	28,293	3,976	3,580	20,737
2018	158,502	147,436	157,837	3,799	111,448	42,590	5,143	5,933	31,514
2019 - 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.	177,253	163,138	176,034	4,503	121,724	49,807	4,910	10,019	34,878
Feb.	176,904	162,827	175,681	4,492	121,004	50,185	4,887	9,943	35,355
Mar.	176,875	162,618	175,639	4,518	121,034	50,086	4,884	9,852	35,350
Apr.	176,238	162,134	175,000	4,498	120,497	50,005	4,869	9,799	35,337
May	175,937	161,961	174,693	4,529	120,325	49,839	4,854	9,755	35,229
June	177,375	163,011	176,087	4,597	121,357	50,133	4,834	9,705	35,593
July	178,195	164,074	176,907	4,661	122,214	50,033	4,819	9,642	35,572
Aug.	178,063	164,056	176,789	4,650	122,030	50,109	4,790	9,616	35,703
Sept.	177,165	163,205	175,892	4,699	121,476	49,716	4,773	9,571	35,372
Oct.	(177,046)	(163,060)	(175,803)	(4,511)	(121,738)	(49,554)	(4,638)	(9,469)	(35,447)

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	
2017	43,404	34,572	7,367	597	991	5,779	1,465
2018	64,319	50,190	15,921	1,268	2,702	11,950	-1,792
2019 - 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.	-252	-55	-202	-79	-70	-53	4
Feb.	319	202	136	-25	-71	231	-19
Mar.	93	189	-135	-47	-70	-17	39
Apr.	-257	-260	18	-14	-15	47	-14
May	193	292	-134	-2	-39	-93	35
June	2,320	1,560	672	167	25	480	88
July	5,037	3,871	1,040	320	104	615	126
Aug.	-331	-177	-146	-45	-24	-78	-7
Sept.	-4	-69	9	45	-35	-1	56
Oct.	(340)	(448)	(70)	(62)	(-39)	(48)	(-178)

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		
2017	7.6	19.1	3.6	24.4	-22.3
2018	3.9	1.7	3.3	28.3	49.5
2019 - Sept.	-1.0	-10.2	4.6	-18.1	2.7
Oct.	3.5	14.3	0.8	-6.6	4.3
Nov.	9.4	12.8	8.9	7.7	-1.9
Dec.	-3.2	-1.6	-2.0	-11.6	-5.1
2020 - Jan.	4.3	10.4	4.2	-6.7	-3.4
Feb.	11.0	21.7	8.6	3.9	-4.0
Mar.	7.7	5.1	11.8	-28.5	-30.1
Apr.	11.3	6.2	8.2	63.3	-7.5
May.	16.6	133.1	1.8	-44.2	-6.7
June.	6.5	21.9	6.3	-16.9	10.3
July.	15.9	41.9	5.9	51.0	-31.9
Aug.	7.5	27.6	3.1	8.1	8.1
Sept.	11.3	29.9	8.1	-13.4	7.3
Oct.	(15.0)	(23.8)	(12.3)	(9.2)	(-23.4)

Table 1.14

[Access to data:](#)

[BSID0200](#)

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

(percentage changes, seasonally-adjusted data)

	Total loans to other domestic sectors (net of CCP)				Holdings of securities other than shares	
	of which:			One-month percentage changes	12-month percentage changes	
	Non-financial corporations	Households	Other financial institutions			
2017	7.3	-0.5	2.8	119.1	40.3	-7.1
2018	2.5	1.4	2.7	7.6	-3.5	13.5
2019 - Sept.....	1.8	-1.0	2.7	8.8	4.4	0.8
Oct.....	0.1	-2.1	2.9	2.9	4.5	-0.3
Nov.....	1.2	0.3	2.9	-3.9	29.2	0.8
Dec.....	0.6	-0.7	3.0	-3.4	6.1	1.6
2020 - Jan.....	3.4	4.0	3.0	1.6	-14.8	-0.8
Feb.....	0.6	1.5	3.2	-13.4	4.0	-1.1
Mar.....	10.7	31.5	-6.8	0.4	40.9	2.6
Apr.....	0.5	4.2	-4.6	6.1	38.8	5.9
May.....	3.9	5.4	4.1	-4.4	11.1	8.0
June.....	5.0	8.0	4.3	-2.9	13.3	10.4
July.....	7.5	9.0	4.3	5.9	2.0	10.2
Aug.....	6.0	10.1	4.3	-7.7	14.7	11.8
Sept.....	4.6	8.7	4.2	-14.2	2.4	11.6
Oct.....	(7.0)	(9.8)	(4.2)	(5.9)	(-4.1)	(10.8)

Bad debts by sector of economic activity: residents of Italy

(millions of euros)

	Outstanding amounts					
	Non-financial corporations	Households			Insurance corporations and pension funds	Other financial institutions
		Consumer households	Producer households	Non-profit institutions serving the households		
2017	117,054	33,234	13,761	527	..	2,420
2018	67,276	21,988	8,156	285	..	1,495
2019 - 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.	49,504	13,437	6,394	210	..	2,016
Feb.	49,103	13,524	6,305	207	..	2,138
Mar.	48,458	13,491	6,259	209	..	2,128
Apr.	48,528	13,569	6,263	210	..	2,106
May	48,553	13,663	6,269	211	..	2,105
June	46,851	13,130	6,070	213	..	2,124
July	43,948	12,923	5,701	212	..	2,015
Aug.	43,696	13,034	5,701	213	..	1,974
Sept.	43,726	13,058	5,700	214	..	1,977
Oct.	(43,184)	(13,218)	(5,657)	(214)	(..)	(2,070)

	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	
2017	449	166,995	167,445	-18,935	37,294	64,093
2018	465	99,199	99,664	-51,693	63,944	31,873
2019 - 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.	388	71,561	71,949	386	-263	25,851
Feb.	388	71,278	71,665	367	205	25,926
Mar.	401	70,544	70,945	226	-6	26,480
Apr.	402	70,676	71,078	378	-182	26,072
May	405	70,802	71,207	366	59	26,181
June	405	68,388	68,793	-1,132	1,431	24,983
July	402	64,799	65,201	-3,360	3,444	24,621
Aug.	405	64,619	65,024	(178)	-276	24,484
Sept.	403	64,675	65,077	(359)	-6	24,341
Oct.	(404)	(64,343)	(64,746)	(18)	(240)	(24,529)

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		September 2020			October 2020		
		Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	1,387	1,165	2,552	(1,375)	(1,167)	(2,542)
Mining and quarrying.....	B	4	139	144	(4)	(138)	(142)
Manufacturing.....	C	573	8,615	9,188	(563)	(8,505)	(9,068)
Food, beverages and tobacco products.....	1000061	125	1,095	1,220	(124)	(1,101)	(1,225)
Textiles, clothing and leather products.....	1000062	90	1,371	1,461	(89)	(1,358)	(1,447)
Wood and wood products and furnishings.....	1000066	82	993	1,075	(81)	(985)	(1,067)
Paper, paper products and printing.....	1000063	19	334	353	(19)	(325)	(345)
Refined petroleum products, chemical products and pharmaceuticals.....	1000067	5	236	240	(5)	(224)	(229)
Rubber and plastic products.....	22	9	343	352	(9)	(337)	(346)
Basic metals, fabricated metal products and non-metallic mineral products.....	1000068	148	2,398	2,545	(143)	(2,358)	(2,501)
Electronics products, electrical and non-electrical equipment and apparatus.....	1000069	17	483	500	(16)	(480)	(496)
Machinery and equipment.....	28	16	730	746	(16)	(713)	(728)
Motor vehicles and other transport equipment.....	1000060	7	272	279	(7)	(267)	(273)
Other products of manufacturing.....	1000070	56	361	417	(55)	(356)	(411)
Electricity, gas, steam and air conditioning supply.....	D	3	328	331	(3)	(339)	(343)
Water supply, sewerage, waste management and remediation activities.....	E	12	291	304	(12)	(286)	(299)
Construction.....	F	887	12,365	13,252	(881)	(12,249)	(13,130)
Wholesale and retail trade, repair of motor vehicles and motorcycles.....	G	1,376	6,991	8,367	(1,364)	(6,882)	(8,247)
Transportation and storage.....	H	138	984	1,122	(136)	(959)	(1,096)
Accommodation and food service activities.....	I	456	1,853	2,308	(452)	(1,812)	(2,264)
Information and communication.....	J	40	475	516	(41)	(465)	(506)
Real estate activities.....	L	128	7,537	7,665	(128)	(7,446)	(7,574)
Professional, scientific and technical activities.....	M	276	948	1,224	(279)	(936)	(1,215)
Administrative and support service activities.....	N	88	950	1,037	(87)	(942)	(1,028)
All remaining activities.....	1000073	332	1,083	1,415	(332)	(1,057)	(1,389)
All branches	1004999	5,700	43,726	49,426	(5,657)	(43,184)	(48,841)

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:			
	of which:									
			BOTs	CCTs	BTPs	CTZs	bonds issued by banks	repurchases of their own securitised assets not derecognised		
2017	331,669	323,955	10,576	50,795	234,370	13,737	192,165	64,564	104,710	523,834
2018	375,630	368,320	14,136	55,295	270,434	15,043	190,141	56,709	101,146	565,771
2019 - 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	206,496	60,691	109,925	593,714
Feb.	390,377	383,593	15,839	62,565	277,216	13,768	206,211	61,270	109,473	596,588
Mar.	403,908	397,178	15,866	63,923	290,530	12,845	202,918	59,311	108,652	606,827
Apr.	426,028	419,262	20,862	64,783	301,266	14,382	199,996	58,912	106,500	626,024
May.	440,843	434,089	20,590	66,075	309,018	16,359	198,360	58,935	105,205	639,203
June.	440,972	434,343	17,009	68,318	310,334	16,713	207,873	59,468	113,541	648,845
July.	447,459	440,852	17,205	69,230	313,699	18,724	199,931	51,537	113,013	647,390
Aug.	450,866	444,270	18,272	70,487	314,563	19,030	198,659	51,522	112,187	649,524
Sept.	450,867	444,293	13,397	70,749	318,296	19,842	198,244	51,808	111,472	649,111
Oct.	(443,968)	(437,426)	(12,444)	(70,539)	(312,260)	(20,122)	(199,761)	(51,577)	(113,284)	(643,730)

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							Rest of the world	Total
	Non-financial corporations	Financial institutions	Insurance corporations and pension funds	General government	Households		Total residents		
					Consumer households	Producer households			
2017	67,422	258,690	498,537	21,568	291,452	11,679	1,149,347	23,250	1,172,597
2018	65,260	258,867	511,041	22,779	276,480	10,671	1,145,099	20,876	1,165,975
2019 - 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.	50,558	260,653	527,801	21,353	246,623	9,255	1,116,243	17,589	1,133,832
Feb.	52,942	258,744	527,979	21,590	243,042	8,982	1,113,279	17,026	1,130,305
Mar.	51,237	261,784	531,368	23,122	240,312	8,975	1,116,798	17,635	1,134,433
Apr.	52,312	272,229	528,344	23,073	238,236	8,969	1,123,163	17,491	1,140,654
May.	53,843	278,759	528,072	22,887	250,776	9,628	1,143,964	17,974	1,161,939
June.	54,719	254,532	531,994	22,281	257,505	13,103	1,134,134	19,162	1,153,296
July.	57,138	261,895	529,781	22,095	257,303	9,720	1,137,932	18,647	1,156,580
Aug.	58,317	268,860	531,900	22,276	249,374	9,332	1,140,060	19,939	1,159,998
Sept.	55,539	257,560	537,262	22,197	247,238	9,087	1,128,882	21,100	1,149,982
Oct.	(55,305)	(262,397)	(538,149)	(21,795)	(243,520)	(9,209)	(1,130,375)	(22,125)	(1,152,499)

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: BOTs	of which: CCTs	of which: BTPs	of which: shares		of which: mutual funds shares		
2017 - 4th qtr	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
2020 - 1st qtr	1,189,238	629,339	30,382	26,123	549,447	90,719	918,905	248,808	670,097
2nd"	1,199,699	631,752	28,787	24,397	557,221	94,135	1,016,183	290,024	726,159
3rd "	(1,214,547)	(643,139)	(28,311)	(22,488)	(568,319)	(92,254)	(1,033,278)	(286,464)	(746,814)

Section 2

**Banks:
interest rates**

Composite cost of bank borrowing indicators*(percentages)*

	Households: loans for house purchase	Non-financial corporations	Households and non-financial corporations	
			Short-term loans	Long-term loans
2017	1.91	1.79	1.79	1.90
2018	1.88	1.74	1.71	2.08
2019 - 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	1.52	1.45
Feb.	1.40	1.56	1.54	1.54
Mar.	1.37	1.41	1.44	1.22
Apr.	1.40	1.43	1.47	1.17
May	1.33	1.48	1.51	1.26
June	1.28	1.50	1.52	1.28
July	1.27	1.42	1.43	1.27
Aug.	1.33	1.38	1.41	1.24
Sept.	1.27	1.48	1.47	1.38
Oct.	(1.27)	(1.47)	(1.45)	(1.43)

Bank interest rates on euro loans to non-financial corporations: new business
 (percentages)

		Total								
		of which:			Loans up to 1 million euros			Loans over 1 million euros		
		initial period of rate fixation up to 1 year	fully collateralized loans	pure new loans		of which:			of which:	
						fully collateralized loans	pure new loans		fully collateralized loans	pure new loans
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 - 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
Feb.	1.25	1.20	2.01	1.22	1.86	2.42	1.84	0.75	1.28	0.68
Mar.	1.05	1.06	1.40	1.00	1.67	2.34	1.62	0.73	0.74	0.68
Apr.	1.06	1.11	1.57	0.94	1.69	2.25	1.58	0.81	1.10	0.69
May	1.21	1.21	1.60	1.15	1.60	1.70	1.54	0.93	1.36	0.85
June	1.26	1.24	1.57	1.22	1.63	1.85	1.59	1.01	1.17	0.94
July	1.19	1.16	1.55	1.15	1.68	1.97	1.66	0.90	1.08	0.83
Aug.	1.15	1.14	1.88	1.09	1.69	2.02	1.68	0.85	1.72	0.76
Sept.	1.29	1.24	1.83	1.25	1.71	2.11	1.68	0.96	1.52	0.90
Oct.	(1.29)	(1.23)	(1.61)	(1.26)	(1.78)	(2.10)	(1.76)	(0.99)	(1.19)	(0.94)

Volumes of euro loans to non-financial corporations: new business*(millions of euros)*

		Total								
		of which:			Loans up to 1 million euros			Loans over 1 million euros		
		initial period of rate fixation up to 1 year	fully collateralized loans	pure new loans		of which:			of which:	
						fully collateralized loans	pure new loans		fully collateralized loans	pure new loans
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 - 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.....	38,247	34,570	7,266	32,984	14,072	3,276	12,573	24,175	3,990	20,412
Feb.	29,543	26,829	4,786	25,819	13,446	3,057	12,159	16,097	1,729	13,660
Mar.	40,480	35,728	7,492	35,822	13,885	3,080	12,241	26,595	4,412	23,582
Apr.	42,738	34,297	6,942	35,491	12,315	2,873	9,987	30,424	4,068	25,505
May.....	38,774	28,952	7,510	33,566	16,017	5,349	14,241	22,757	2,161	19,325
June.....	46,791	37,148	8,102	40,952	19,005	4,758	17,422	27,786	3,344	23,530
July.....	54,522	44,396	9,413	48,930	20,279	4,915	18,856	34,243	4,497	30,074
Aug.	32,065	26,162	5,149	28,771	11,283	2,783	10,368	20,782	2,366	18,403
Sept.	42,785	35,379	8,215	37,784	18,650	4,397	17,013	24,135	3,818	20,771
Oct.	(42,515)	(36,171)	(8,463)	(36,960)	(15,700)	(3,844)	(14,245)	(26,815)	(4,619)	(22,715)

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 - 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
Feb.....	1.40	1.39	1.40	1.74	1.35
Mar.....	1.38	1.35	1.39	1.73	1.27
Apr.....	1.40	1.42	1.39	1.74	1.26
May.....	1.33	1.39	1.31	1.65	1.21
June.....	1.27	1.37	1.25	1.61	1.18
July.....	1.26	1.36	1.23	1.59	1.17
Aug.....	1.32	1.37	1.31	1.67	1.24
Sept.....	1.27	1.34	1.25	1.61	1.19
Oct.....	(1.26)	(1.30)	(1.26)	(1.62)	(1.20)
	Consumer credit				
		Initial period of rate fixation		APRC	of which: pure new loans
		up to 1 year	over 1 year		
2019 - 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
Feb.....	6.54	3.46	6.77	7.95	6.55
Mar.....	6.49	3.39	6.85	7.69	6.51
Apr.....	5.87	3.15	6.44	6.61	5.96
May.....	5.89	3.18	6.25	7.32	5.84
June.....	6.11	3.33	6.42	7.50	6.09
July.....	6.35	3.44	6.63	7.68	6.35
Aug.....	6.51	3.47	6.79	7.82	6.53
Sept.....	6.57	3.53	6.81	7.89	6.58
Oct.....	(6.46)	(3.56)	(6.72)	(7.76)	(6.48)
	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		
2019 - 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
Feb.....	3.28	3.58	2.60	2.81	3.77
Mar.....	3.20	3.44	2.50	2.78	4.03
Apr.....	2.87	3.35	2.03	2.21	3.38
May.....	2.05	3.40	1.53	1.53	2.04
June.....	2.18	3.49	1.48	1.50	2.26
July.....	2.21	2.95	1.66	1.69	2.35
Aug.....	2.44	3.36	1.49	1.62	2.76
Sept.....	2.42	3.22	1.62	1.73	2.70
Oct.....	(2.27)	(2.82)	(1.68)	(1.90)	(2.58)

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 - 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	
Feb.	7,281	1,249	6,032	4,760	
Mar.	5,340	1,377	3,963	3,009	
Apr.	4,520	981	3,538	2,913	
May	6,719	1,332	5,386	4,789	
June	6,786	1,144	5,642	4,771	
July.	7,673	1,328	6,345	5,492	
Aug.	3,277	671	2,606	2,016	
Sept.	6,649	1,060	5,589	5,004	
Oct.	(7,130)	(1,197)	(5,933)	(5,267)	

		Consumer credit			
		Initial period of rate fixation		of which: pure new loans	
		up to 1 year	over 1 year		
2019 - 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	
Feb.	3,777	262	3,515	3,759	
Mar.	2,109	222	1,887	2,088	
Apr.	971	169	802	917	
May	2,081	246	1,835	1,891	
June	3,009	303	2,705	2,870	
July.	3,344	299	3,046	3,282	
Aug.	2,184	188	1,996	2,150	
Sept.	3,198	236	2,962	3,156	
Oct.	(3,364)	(271)	(3,094)	(3,332)	

		Loans for other purposes			
		Initial period of rate fixation		of which:	of which:
		up to 1 year	over 1 year	producer households	pure new loans
2019 - Oct.....	3,272	2,244	1,028	1,036	2,413
Nov.	2,888	2,042	846	979	2,072
Dec.	2,819	1,867	953	1,066	2,214
2020 - Jan.	2,853	1,973	881	991	2,018
Feb.	2,761	1,909	852	1,036	2,155
Mar.	2,560	1,904	656	770	1,797
Apr.	2,596	1,642	954	931	1,792
May	6,053	1,690	4,363	3,947	5,259
June	5,314	1,840	3,474	3,212	4,614
July.	4,567	1,962	2,605	2,350	3,535
Aug.	2,477	1,257	1,220	1,191	1,957
Sept.	3,405	1,694	1,710	1,474	2,720
Oct.	(3,618)	(1,861)	(1,757)	(1,400)	(2,755)

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 - 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
Feb.	2.96	1.86	4.68	4.10	14.62	1.99	2.88	1.87
Mar.	2.95	1.84	4.69	4.14	14.70	1.97	2.89	1.86
Apr.....	2.94	1.83	4.70	4.08	14.60	1.95	2.89	1.83
May	2.91	1.85	4.59	3.79	14.53	1.90	2.79	1.83
June	2.88	1.83	4.52	3.72	14.52	1.89	2.74	1.82
July.....	2.84	1.79	4.48	3.64	14.50	1.84	2.71	1.79
Aug.....	2.82	1.78	4.46	3.65	14.49	1.82	2.69	1.76
Sept.....	2.81	1.75	4.45	3.63	14.55	1.81	2.66	1.76
Oct.....	(2.78)	(1.73)	(4.42)	(3.56)	(14.63)	(1.79)	(2.64)	(1.73)

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

	Deposits with agreed maturity					Repos
		Households		Non-financial corporations		
		up to 1 year	over 1 year			
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 - 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	0.18	0.26
Feb.	1.09	1.30	1.43	0.86	0.01	0.14
Mar.	1.24	1.44	1.56	0.85	0.31	0.28
Apr.	0.83	0.86	0.91	0.78	0.77	0.59
May.....	0.80	0.79	0.67	0.89	0.82	0.68
June.....	0.56	0.71	0.64	0.79	0.44	0.52
July.....	0.53	0.77	0.70	0.86	0.12	0.48
Aug.....	0.57	0.67	0.54	0.85	0.20	0.27
Sept.	0.73	0.72	0.64	0.83	0.79	0.13
Oct.....	(0.78)	(0.80)	(0.82)	(0.77)	(0.62)	(0.39)

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 - 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
Feb.....	0.36	0.44	0.08	0.04	1.06	1.33	0.66
Mar.....	0.36	0.43	0.08	0.04	1.09	1.30	0.34
Apr.....	0.36	0.43	0.08	0.03	1.09	1.30	1.25
May.....	0.35	0.43	0.08	0.03	1.08	1.30	1.22
June.....	0.35	0.42	0.09	0.03	1.07	1.29	1.03
July.....	0.34	0.42	0.08	0.03	1.04	1.29	0.96
Aug.....	0.34	0.41	0.08	0.03	1.02	1.28	0.93
Sept.....	0.33	0.41	0.08	0.03	0.99	1.28	0.37
Oct.....	(0.32)	(0.40)	(0.07)	(0.03)	(0.99)	(1.28)	(0.90)

	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 - 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
Feb.....	0.03	0.04	0.96	1.26	0.92
Mar.....	0.04	0.04	1.01	1.27	0.93
Apr.....	0.03	0.04	1.02	1.27	0.92
May.....	0.03	0.03	1.02	1.27	0.92
June.....	0.03	0.03	1.01	1.27	0.89
July.....	0.03	0.03	0.96	1.27	0.85
Aug.....	0.03	0.03	0.89	1.27	0.85
Sept.....	0.03	0.03	0.80	1.28	0.87
Oct.....	(0.03)	(0.03)	(0.79)	(1.28)	(0.88)

Other bank interest rates

(percentages)

	Bank interest rates		
	Minimum for loans up to 1 year (stocks)	Bonds	
		Average for stocks	Average for issues with initial period of rate fixation of more than 1 year
2017	0.13	2.60	1.23
2018	0.06	2.39	1.88
2019 - 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	2.10	0.79
Feb.	0.09	2.08	1.35
Mar.	0.09	2.14	0.96
Apr.	0.10	2.13	0.50
May	0.10	2.11	2.14
June	0.10	2.11	1.32
July	0.08	1.99	1.40
Aug.	0.03	1.98	1.73
Sept.	0.02	1.99	2.68
Oct.	(0.01)	(1.97)	(2.49)

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)
2017	197,736	1,122,467	1,320,203	73,621	308,475	1,702,299
2018	208,140	1,174,903	1,383,043	55,727	310,194	1,748,964
2019 - Sept.....	207,432	1,242,355	1,449,787	54,388	313,557	1,817,732
Oct.	208,357	1,250,622	1,458,979	53,862	313,574	1,826,415
Nov.	209,871	1,282,775	1,492,646	54,114	313,050	1,859,810
Dec.	211,742	1,264,784	1,476,526	55,128	313,770	1,845,424
2020 - Jan.	211,359	1,257,279	1,468,638	54,995	315,834	1,839,467
Feb.	212,880	1,277,331	1,490,211	54,611	315,959	1,860,782
Mar.	218,954	1,291,597	1,510,551	53,171	318,956	1,882,677
Apr.	222,144	1,306,719	1,528,864	54,348	320,092	1,903,304
May	225,309	1,323,349	1,548,657	57,330	320,019	1,926,006
June	226,896	1,318,774	1,545,670	58,947	320,415	1,925,031
July.....	229,325	1,331,490	1,560,815	59,843	320,441	1,941,098
Aug.....	230,198	1,341,216	1,571,414	58,421	321,240	1,951,075
Sept.....	230,688	1,356,837	1,587,525	57,427	320,669	1,965,621
Oct.	(232,537)	(1,395,520)	(1,628,057)	(57,471)	(321,183)	(2,006,711)

	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
2017	1,414	4,006	11,380	1,719,099	1,122,467	1,504,563	1,521,363
2018	1,825	3,173	3,115	1,757,077	1,174,903	1,540,823	1,548,936
2019 - Sept.....	2,003	1,877	7,062	1,828,674	1,242,355	1,610,300	1,621,242
Oct.	2,851	1,774	7,260	1,838,300	1,250,622	1,618,058	1,629,943
Nov.	2,840	1,632	7,529	1,871,811	1,282,775	1,649,939	1,661,940
Dec.	1,679	1,576	6,202	1,854,881	1,264,784	1,633,683	1,643,140
2020 - Jan.	2,031	1,978	6,311	1,849,787	1,257,279	1,628,109	1,638,429
Feb.	2,127	2,081	6,278	1,871,268	1,277,331	1,647,902	1,658,388
Mar.	1,825	2,296	6,274	1,893,072	1,291,597	1,663,723	1,674,118
Apr.	1,681	2,427	6,164	1,913,576	1,306,719	1,681,159	1,691,431
May	1,935	2,379	6,064	1,936,384	1,323,349	1,700,697	1,711,075
June	1,628	2,324	5,660	1,934,643	1,318,774	1,698,136	1,707,748
July.....	2,750	2,264	5,288	1,951,400	1,331,490	1,711,774	1,722,076
Aug.....	2,602	2,265	5,080	1,961,022	1,341,216	1,720,876	1,730,823
Sept.....	2,784	2,291	3,953	1,974,650	1,356,837	1,734,933	1,743,961
Oct.	(2,507)	(2,182)	(3,809)	(2,015,209)	(1,395,520)	(1,774,174)	(1,782,672)

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)
2017	7,315	81,557	88,872	-14,020	-1,148	73,704
2018	10,404	56,955	67,359	-17,547	1,332	51,144
2019 - Sept.....	21	-3,720	-3,699	-1,995	-587	-6,281
Oct.	925	8,530	9,455	-514	17	8,958
Nov.	1,514	31,958	33,472	243	-524	33,191
Dec.	1,871	-17,726	-15,855	1,026	720	-14,109
2020 - Jan.	-383	-7,740	-8,123	-143	2,064	-6,202
Feb.	1,521	19,972	21,493	-387	125	21,231
Mar.	6,074	14,278	20,352	-1,439	2,996	21,909
Apr.	3,191	14,959	18,150	1,170	1,137	20,457
May	3,164	17,040	20,204	2,999	-72	23,131
June	1,587	-4,475	-2,888	1,622	396	-870
July	2,429	23,462	25,891	940	27	26,858
Aug.	874	9,845	10,719	-1,216	799	10,302
Sept.	489	15,371	15,860	-1,006	-571	14,283
Oct.	(1,849)	(38,634)	(40,483)	(41)	(514)	(41,037)

	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
2017	-3,113	-753	3,254	73,092	81,557	66,386	65,775
2018	411	-833	-8,288	42,434	56,955	40,738	32,031
2019 - Sept.....	-1,110	28	1,222	-6,141	-3,720	-6,303	-6,164
Oct.	848	-103	200	9,903	8,530	8,034	8,980
Nov.	-11	-142	266	33,304	31,958	31,676	31,789
Dec.	-1,161	-56	-1,325	-16,651	-17,726	-15,979	-18,520
2020 - Jan.	352	402	107	-5,341	-7,740	-5,821	-4,960
Feb.	96	103	-34	21,396	19,972	19,710	19,875
Mar.	-302	215	-5	21,817	14,278	15,836	15,743
Apr.	-144	131	-115	20,329	14,959	17,266	17,138
May	255	-48	-93	23,245	17,040	19,969	20,082
June	-336	-55	-394	-1,655	-4,475	-2,458	-3,243
July	1,123	-60	-383	27,538	23,462	24,429	25,109
Aug.	-148	1	-207	9,948	9,845	9,429	9,074
Sept.	181	26	-1,128	13,362	15,371	13,794	12,873
Oct.	(-276)	(-110)	(-145)	(40,506)	(38,634)	(39,188)	(38,658)

Banks and Money: National Data

Table 3.2a

Access to data:
[AGGM0300](#)

Counterparts of money: residents of the euro area

(end of period amounts in millions of euros)

	Total monetary liabilities	Other liabilities of MFIs					
		Deposits of central government	Non-monetary liabilities to the "money-holding sector"				Liabilities to non-residents of the euro area
			Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	Debt securities over 2 years' agreed maturity	Capital and reserves	Total	
2017	1,719,099	48,005	155,277	219,164	499,690	874,131	108,922
2018	1,757,077	52,976	151,500	188,858	442,509	782,867	113,757
2019 - Sept.....	1,828,674	58,885	157,615	181,412	509,635	848,662	90,381
Oct.	1,838,300	69,336	158,698	179,755	510,832	849,285	86,525
Nov.	1,871,811	69,993	176,634	179,406	497,919	853,959	87,001
Dec.	1,854,881	44,954	177,289	177,793	491,389	846,471	83,721
2020 - Jan.	1,849,787	85,045	176,044	175,864	505,606	857,514	83,492
Feb.	1,871,268	87,243	175,087	174,034	503,778	852,899	89,973
Mar.	1,893,072	48,290	173,447	170,998	486,928	831,373	83,882
Apr.	1,913,576	68,025	170,505	168,217	479,817	818,539	81,634
May	1,936,384	80,596	167,922	165,004	487,304	820,230	85,770
June	1,934,643	80,224	175,608	160,535	504,122	840,265	88,457
July.....	1,951,400	114,221	174,746	160,216	517,202	852,164	99,594
Aug.....	1,961,022	131,633	173,513	162,145	512,638	848,296	87,395
Sept.....	1,974,650	113,988	172,400	163,768	521,671	857,839	86,410
Oct.	(2,015,209)	(107,552)	(173,946)	(157,106)	(530,550)	(861,602)	(88,557)

	Claims on residents of the euro area						Claims on non-residents of the euro area	Other counterparts
	Finance to general government		Finance to other residents			Total		
		<i>of which:</i> bonds		<i>of which:</i> bonds	<i>of which:</i> holdings of shares/other equity			
2017	1,078,463	817,579	1,775,262	155,069	92,827	2,853,725	184,259	-287,827
2018	1,136,428	871,808	1,740,331	165,401	92,080	2,876,759	199,628	-369,710
2019 - Sept.....	1,226,611	957,249	1,712,011	161,944	98,675	2,938,622	207,022	-319,043
Oct.	1,212,727	944,846	1,707,938	164,283	98,361	2,920,665	204,146	-281,365
Nov.	1,194,067	928,763	1,722,519	182,489	99,187	2,916,586	206,980	-240,802
Dec.	1,173,887	918,891	1,719,574	184,457	99,253	2,893,461	206,314	-269,748
2020 - Jan.	1,199,170	939,821	1,717,376	182,164	99,476	2,916,546	211,290	-251,998
Feb.	1,199,125	939,466	1,710,282	181,891	98,407	2,909,407	212,894	-220,919
Mar.	1,223,630	955,738	1,722,575	179,203	95,393	2,946,205	222,033	-311,620
Apr.	1,263,775	997,739	1,721,744	178,007	96,710	2,985,519	221,140	-324,885
May	1,308,265	1,044,274	1,725,894	177,549	97,898	3,034,159	219,838	-331,016
June	1,337,037	1,076,323	1,750,327	187,376	100,161	3,087,364	212,909	-356,683
July.....	1,373,832	1,112,975	1,757,391	186,501	99,795	3,131,223	209,184	-323,028
Aug.....	1,386,221	1,126,240	1,755,311	185,660	100,591	3,141,532	207,825	-321,010
Sept.....	1,405,732	1,147,489	1,765,952	185,809	100,937	3,171,684	204,350	-343,148
Oct.	(1,414,359)	(1,156,556)	(1,768,484)	(188,819)	(100,488)	(3,182,843)	(202,726)	(-312,650)

Banks and Money: National Data

Table 3.2b

[Access to data:](#)

[AGGM0400](#)

Counterparts of money: residents of the euro area

(flows in millions of euros)

	Total monetary liabilities	Other liabilities of MFIs					Liabilities to non-residents of the euro area
		Deposits of central government	Non-monetary liabilities to the "money-holding sector"			Total	
			Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	Debt securities over 2 years' agreed maturity	Capital and reserves		
2017	73,092	-11,685	8,429	-60,819	18,673	-33,717	-15,856
2018	42,434	4,972	-4,256	-31,889	10,586	-25,559	3,868
2019 - Sept.....	-6,141	-47,809	334	-1,458	5,258	4,134	-119
Oct.	9,903	10,451	1,089	-1,475	6,785	6,399	-3,356
Nov.	33,304	657	17,932	-1,034	2,895	19,793	163
Dec.	-16,651	-25,038	661	-1,458	-4,867	-5,664	-2,867
2020 - Jan.	-5,341	40,091	-1,250	-1,621	-5,189	-8,060	-520
Feb.	21,396	2,198	-958	-1,889	2,133	-714	6,378
Mar.	21,817	-38,953	-1,638	-6,069	4,245	-3,462	-6,088
Apr.	20,329	19,735	-2,945	-2,374	-10,821	-16,140	-2,380
May	23,245	12,571	-2,578	-2,186	875	-3,889	4,558
June	-1,655	-372	7,686	2,083	3,998	13,767	2,446
July	27,538	24,027	-856	-4,971	-1,639	-7,466	12,197
Aug.	9,948	17,412	-1,432	2,071	350	989	-12,071
Sept.	13,362	-17,651	-1,115	1,565	4,295	4,744	-984
Oct.	(40,506)	(-6,436)	(1,546)	(-6,612)	(2,030)	(-3,036)	(2,146)

	Claims on residents of the euro area						Claims on non-residents of the euro area	Other counterparts
	Finance to general government		Finance to other residents			Total		
		<i>of which:</i> bonds		<i>of which:</i> bonds	<i>of which:</i> holdings of shares/other equity			
2017	55,163	56,905	9,340	22,094	645	64,503	13,532	-66,201
2018	89,379	85,638	-18,964	12,079	-1,846	70,415	11,561	-56,261
2019 - Sept.....	11	-1,132	4,894	277	2,800	4,905	-823	-54,017
Oct.	-7,773	-6,382	-2,644	2,630	-198	-10,417	-101	33,915
Nov.	-4,573	-1,995	14,275	18,364	527	9,702	1,146	43,069
Dec.	-17,680	-7,373	-755	2,178	-378	-18,435	3,158	-34,943
2020 - Jan.	8,437	4,085	-2,290	-2,730	-58	6,147	2,338	17,685
Feb.	9,197	8,887	-5,286	-680	550	3,911	685	24,662
Mar.	44,221	35,988	18,548	-247	-159	62,769	10,138	-99,593
Apr.	50,604	52,460	-909	-1,461	1,371	49,695	-3,546	-24,605
May	32,595	34,639	4,204	-519	763	36,799	1,759	-2,073
June	15,603	18,879	24,593	9,463	1,440	40,196	-6,093	-19,917
July	21,151	21,005	10,913	1,373	145	32,064	6,219	18,013
Aug.	16,338	17,214	-1,885	-720	444	14,453	-116	1,941
Sept.	6,979	8,717	11,187	174	700	18,167	-5,408	-13,287
Oct.	(1,464)	(1,904)	(4,118)	(2,727)	(1,104)	(5,582)	(-1,673)	(29,270)

Banks and Money: National Data

Table 3.3a

[Access to data:](#)

[SPBIO100](#)

Balance sheet of the Bank of Italy: assets

(end of period amounts in millions of euros)

	Gold and gold receivables	Claims on non-euro area residents		Lending to euro area financial sector counterparties denominated in euros					
			of which: receivables from the IMF	Refinancing operations			Fine-tuning reverse operations	Marginal lending facilities	Credits related to margin calls and other claims
				Main	Longer term				
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 - 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	..	..	..
Mar.	115,646	52,778	11,276	259,865	240	259,625	..	..	..
Apr.	124,179	53,323	11,843	278,721	233	278,488	..	..	..
May	122,299	52,395	11,678	290,963	166	290,797	..	..	..
June	124,473	51,894	11,733	345,226	433	344,793	..	..	..
July	131,543	50,324	11,743	344,784	143	344,641	..	..	..
Aug.	129,774	51,392	11,702	349,753	145	349,608	..	..	..
Sept.	126,861	53,358	11,898	367,447	108	367,339	..	..	..
Oct.	127,192	53,009	12,076	367,385	25	367,360	..	..	..
Nov.	116,477	52,465	11,947	367,420	35	367,385	..	..	..

	Claims on euro area residents denominated in foreign currency	Securities issued by euro area residents	Claims on general government	Intra-Eurosystem claims			Other assets	Total
				of which: participation in ECB capital	of which: claims deriving from the transfer of foreign reserves			
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 - 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	53,752	1,278	6,840	67,632	994,702
2020 - Jan.	947	489,365	18,921	54,684	1,278	6,840	69,725	1,014,381
Feb.	713	484,528	18,544	56,227	1,302	6,854	69,987	1,014,510
Mar.	12,422	486,147	17,973	59,518	1,302	6,854	68,857	1,073,206
Apr.	14,505	504,200	17,505	59,194	1,302	6,854	70,175	1,121,802
May	14,356	532,780	17,845	58,313	1,302	6,854	69,885	1,158,836
June	3,564	563,074	18,143	57,334	1,302	6,854	73,869	1,237,577
July	2,096	589,623	18,417	56,943	1,302	6,854	72,920	1,266,649
Aug.	1,334	599,340	18,275	56,979	1,302	6,854	73,409	1,280,257
Sept.	528	618,745	18,584	57,295	1,302	6,854	75,030	1,317,849
Oct.	1,176	633,631	18,737	57,888	1,302	6,854	77,609	1,336,627
Nov.	1,004	647,470	18,855	57,015	1,302	6,854	78,437	1,339,142

Banks and Money: National Data

Table 3.3b

[Access to data:](#)

[SPBIO200](#)

Balance sheet of the Bank of Italy: liabilities

(end of period amounts in millions of euros)

	Banknotes in circulation	Liabilities to euro area financial sector counterparties denominated in euros						Liabilities to other euro area residents denominated in euros
			Current accounts (covering the minimum reserves system)	Deposit facility	Fixed-term deposits	Fine-tuning reverse operations	Deposits related to margin calls	
2017	188,368	142,581	109,646	32,936	..	..	..	12,793
2018	198,090	88,703	80,848	7,855	..	..	..	42,270
2019 - 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
Mar.	205,447	112,088	109,831	2,257	..	..	..	45,539
Apr.	208,512	114,941	113,358	1,582	..	..	..	69,664
May	211,515	126,982	124,281	2,701	..	..	..	82,533
June	213,211	175,086	172,479	2,602	..	..	5	81,784
July	215,346	182,469	179,449	3,020	..	..	..	101,250
Aug.	216,195	182,391	179,649	2,743	..	..	..	117,217
Sept.	216,626	208,992	205,511	3,481	..	..	..	96,533
Oct.	217,872	254,581	204,922	49,659	..	..	..	87,403
Nov.	219,443	300,654	241,016	59,638	..	..	..	72,308

	Liabilities to non-euro area residents	Liabilities to euro area residents denominated in foreign currency	Revaluation accounts	Capital and reserves	Intra-Eurosystem liabilities	Other liabilities	of which: counterpart SDR	Total
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 - 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	55,927	8,127	994,702
2020 - Jan.	2,048	390	149,031	26,148	383,248	57,679	8,193	1,014,381
Feb.	1,995	386	146,794	26,148	384,717	58,202	8,227	1,014,510
Mar.	1,891	393	132,157	26,148	491,642	57,902	8,192	1,073,206
Apr.	1,930	405	136,239	26,237	512,899	50,977	8,262	1,121,803
May	2,114	378	139,724	26,237	517,347	52,007	8,102	1,158,836
June	2,719	347	150,952	26,237	536,722	50,520	8,079	1,237,577
July	2,722	361	164,411	26,237	522,159	51,695	7,843	1,266,649
Aug.	2,753	354	160,258	26,237	522,862	51,990	7,815	1,280,257
Sept.	2,736	377	167,069	26,237	546,330	52,950	7,906	1,317,849
Oct.	2,764	375	173,120	26,237	519,585	54,691	7,936	1,336,627
Nov.	2,932	366	167,602	26,237	494,941	54,660	7,850	1,339,142

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	-

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

Date of settlement	Amount		Fixed rate tenders	Variable-rate tenders			Running for ...days
	Bids	Allotment		Minimum bid rate	Marginal rate	Weighted average rate	
Main referencing operations							
26.08.2020	145	145	0.00	-	-	-	7
2.09.2020	145	145	0.00	-	-	-	7
9.09.2020	235	235	0.00	-	-	-	7
16.09.2020	267	267	0.00	-	-	-	7
23.09.2020	397	397	0.00	-	-	-	7
30.09.2020	108	108	0.00	-	-	-	7
7.10.2020	15	15	0.00	-	-	-	7
14.10.2020	25	25	0.00	-	-	-	7
21.10.2020	50	50	0.00	-	-	-	7
28.10.2020	25	25	0.00	-	-	-	7
Longer-term refinancing operations with maturity up to 3 months							
10.06.2020	785	785	-0.50	-	-	-	14
25.06.2020	243	243	0.00	-	-	-	98
30.07.2020	20	20	0.00	-	-	-	91
27.08.2020	138	138	0.00	-	-	-	91
1.10.2020	108	108	0.00	-	-	-	77
29.10.2020	-	-	0.00	-	-	-	91
Longer-term refinancing operations with maturity over 3 months							
24.06.2020	249,334	249,334	0.00	-	-	-	1,099
24.06.2020	14,021	14,021	-0.25	-	-	-	463
6.08.2020	5,357	5,357	-0.25	-	-	-	420
3.09.2020	600	600	-0.25	-	-	-	357
30.09.2020	22,229	22,229	0.00	-	-	-	1,092
8.10.2020	176	176	-0.25	-	-	-	322
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
2017	-	-	-	-	-	-
2018	-	-	-	-	-	-
2019 - 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.	2,125,318	1,630,458	6,337	63,562	133,036	291,925
Feb.	-	-	-	-	-	-
Mar.	2,149,555	1,657,488	6,250	60,858	139,701	285,259
Apr.	2,162,201	1,668,049	6,178	60,094	144,667	283,214
May	2,186,173	1,690,668	6,091	58,823	149,963	280,628
June	-	-	-	-	-	-
July.....	2,195,234	1,729,778	5,220	58,064	126,339	275,833
Aug.....	-	-	-	-	-	-
Sept.....	2,191,596	1,742,333	3,910	57,307	110,383	277,663
Oct.	(2,228,248)	(1,786,979)	(3,772)	(57,227)	(107,425)	(272,846)

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					
2017	Dec.	15,238	105,838	90,600	1	0.00
2018	Dec.	15,297	97,543	82,246	..	0.00
2019 - Oct.	-	-	-	-	-	-
Nov.	-	-	-	-	-	-
Dec.....	17	16,276	127,795	111,519	..	0.00
2020 - Jan.	28	16,415	123,511	107,096	..	0.00
Feb.	-	-	-	-	-	-
Mar.	17	16,560	128,409	111,849	..	0.00
Apr.	-	-	-	-	-	-
May	5	16,323	128,706	112,383	..	0.00
June	9	16,593	133,608	117,015	..	0.00
July.....	21	16,698	150,459	133,761	..	0.00
Aug.....	-	-	-	-	-	-
Sept.....	15	16,923	182,908	165,985	..	0.00
Oct.	-	-	-	-	-	-
Nov.....	3	17,306	204,026	186,720	..	0.00

Banks and Money: National Data

Table 3.7a

[Access to data:](#)

[BSIO0100](#)

Balance sheet of other MFIs resident in Italy: assets

(stocks in millions of euros)

	Cash	Loans						Rest of the world
		Residents of Italy			Residents of other euro area countries			
		MFIs	General government	Other sectors	MFIs	General government	Other sectors	
2018	12,212	484,059	264,425	1,525,081	86,925	195	27,732	105,875
2019 - 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	493,852	259,177	1,487,165	107,194	172	23,186	106,433
Feb.	9,532	493,998	259,484	1,486,355	108,264	175	24,024	106,441
Mar.	9,562	491,143	267,708	1,509,364	118,409	184	25,078	117,936
Apr.	9,723	490,697	265,861	1,514,077	118,324	175	24,942	116,243
May	9,816	520,516	263,811	1,522,163	110,355	180	25,297	114,533
June	10,077	593,707	260,528	1,506,197	111,558	186	25,294	107,619
July	9,973	444,512	260,666	1,523,740	114,646	191	25,744	110,033
Aug.	10,040	442,028	259,802	1,525,922	109,083	179	25,037	108,961
Sept.	10,012	476,025	258,098	1,521,957	113,862	145	25,013	104,318
Oct.	(9,531)	(529,333)	(257,668)	(1,522,733)	(115,594)	(135)	(23,607)	(102,754)
	Holdings of securities other than shares							Rest of the world
	Residents of Italy			Residents of other euro area countries				
	MFIs	General government	Other sectors	MFIs	General government	Other sectors		
2018	56,736	377,776	133,432	12,429	45,221	8,779	36,042	
2019 - Oct.	61,710	405,341	128,164	15,172	55,334	11,675	40,815	
Nov.	61,854	395,457	145,931	15,379	56,607	11,991	41,779	
Dec.	62,425	384,699	147,981	15,844	59,391	12,033	41,813	
2020 - Jan.	60,691	388,220	145,805	16,499	61,570	11,747	43,108	
Feb.	61,270	391,421	144,941	16,505	62,479	12,127	45,090	
Mar.	59,311	405,053	143,607	16,254	62,930	12,070	44,308	
Apr.	58,912	427,221	141,084	16,844	67,970	12,044	44,334	
May	58,935	442,028	139,425	17,023	71,181	12,682	45,269	
June	59,468	442,160	148,405	18,959	72,757	13,043	45,552	
July	51,537	448,613	148,394	18,625	75,690	11,357	41,336	
Aug.	51,522	452,018	147,137	18,416	76,200	11,340	39,905	
Sept.	51,808	452,029	146,436	19,116	75,645	11,604	39,978	
Oct.	(51,577)	(445,113)	(148,184)	(20,831)	(74,556)	(12,147)	(40,465)	
	Shares and other equity					Fixed assets	Other assets	Total assets
	Residents of Italy		Residents of other euro area countries		Rest of the world			
	MFIs	Other sectors	MFIs	Other sectors				
2018	30,139	72,365	40,050	11,336	17,752	57,570	262,970	3,669,103
2019 - Oct.	27,087	73,203	40,482	15,097	18,764	75,858	288,603	3,844,432
Nov.	23,446	73,657	40,591	15,234	18,875	76,159	293,729	3,814,483
Dec.	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	14,964	17,456	77,694	288,009	3,751,417
Feb.	23,703	74,734	40,358	14,438	16,474	77,924	301,900	3,771,639
Mar.	23,444	73,401	40,320	13,418	14,820	77,008	286,666	3,811,992
Apr.	23,436	73,506	40,319	13,675	15,481	77,117	296,932	3,848,917
May	23,483	73,970	40,313	13,851	15,791	77,307	292,107	3,890,037
June	23,941	75,576	40,308	13,883	16,010	76,809	291,802	3,953,839
July	20,944	75,462	40,139	13,743	15,747	76,979	282,264	3,810,336
Aug.	24,729	75,584	40,330	13,967	15,707	76,996	245,538	3,770,440
Sept.	25,439	75,521	40,352	14,178	15,310	75,852	248,466	3,801,164
Oct.	(25,428)	(75,398)	(40,366)	(14,310)	(15,316)	(76,567)	(248,627)	(3,850,239)

Banks and Money: National Data

Table 3.7b

[Access to data:](#)

[BSIO0200](#)

Balance sheet of other MFIs resident in Italy: liabilities

(stocks in millions of euros)

	Deposits						
	Residents of Italy			Residents of other euro area countries			Rest of the world
	MFIs	Central government	Other general government and other sectors	MFIs	Central government	Other general government and other sectors	
2018	639,879	20,962	1,754,665	187,128	22	20,986	110,392
2019 - 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.	583,831	40,546	1,811,134	227,292	21	27,003	81,441
Feb.	582,986	41,431	1,833,086	227,894	18	25,432	87,975
Mar.	651,539	30,188	1,855,455	214,283	40	22,753	81,988
Apr.	669,116	22,733	1,877,156	215,538	181	23,339	79,701
May	697,401	21,975	1,898,548	219,279	180	24,371	83,652
June	769,708	22,530	1,879,384	195,546	20	24,894	85,734
July	609,622	24,122	1,903,222	211,046	180	26,556	96,807
Aug.	611,964	23,244	1,913,140	198,691	181	26,827	84,577
Sept.	637,566	28,982	1,904,645	180,696	181	27,558	83,609
Oct.	(647,329)	(29,892)	(1,944,800)	(201,763)	(181)	(27,856)	(85,728)
	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 - 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	358,030	321,799	3,751,417		
Feb.	2,084	297,475	357,758	315,500	3,771,639		
Mar.	2,301	291,996	356,610	304,839	3,811,992		
Apr.	2,432	289,879	353,063	315,780	3,848,917		
May	2,405	287,190	354,852	300,182	3,890,037		
June	2,355	285,220	359,719	328,729	3,953,839		
July	2,295	275,943	355,238	305,307	3,810,336		
Aug.	2,301	277,396	357,885	274,235	3,770,440		
Sept.	2,327	278,958	360,846	295,798	3,801,164		
Oct.	(2,223)	(271,895)	(362,932)	(275,639)	(3,850,239)		

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

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

Requests for clarifications concerning data contained in this publication can be sent by e-mail to statistiche@bancaditalia.it

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