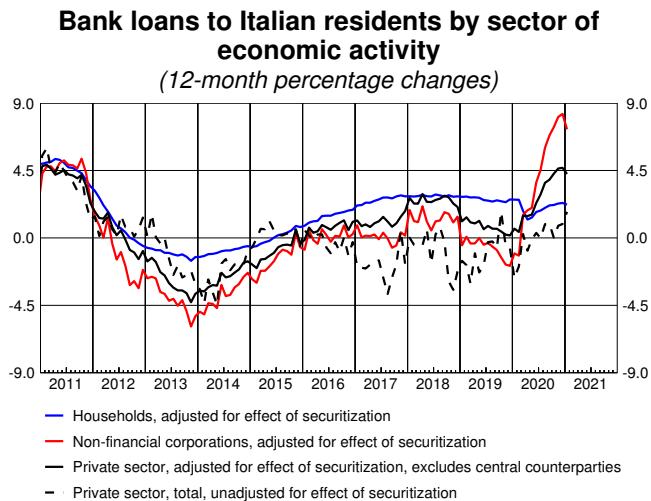


# Banks and money: national data

10 March 2021

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[www.bancaditalia.it/statistiche/index.html](http://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 4.3 per cent on an annual basis (against 4.7 in December). Lending to households increased by 2.2 per cent on the same period of 2019 (against 2.3 in December), while that to non-financial corporations increased by 7.2 per cent (against 8.3 per cent in the previous month). Private sector deposits rose by 12.3 per cent on an annual basis (against 11.1 per cent in December); bond funding growth rate decreased by 6.4 per cent (against -5.4 in December). Bad debts fell by 19.3 per cent on an annual basis (-19.5 per cent in the previous month); the variation can be affected by securitization operations.

Figure 2

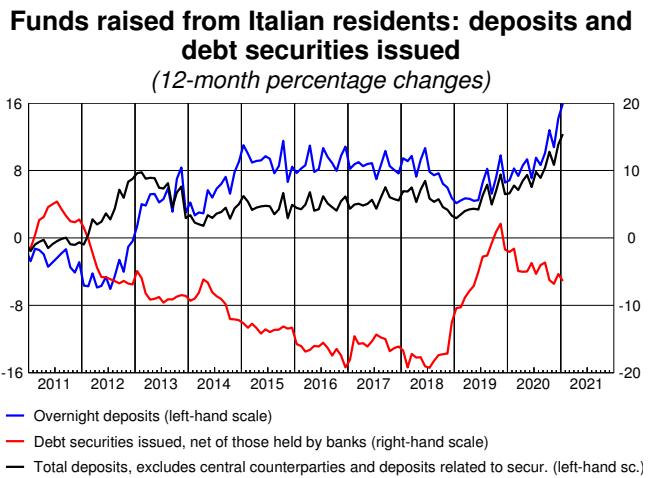
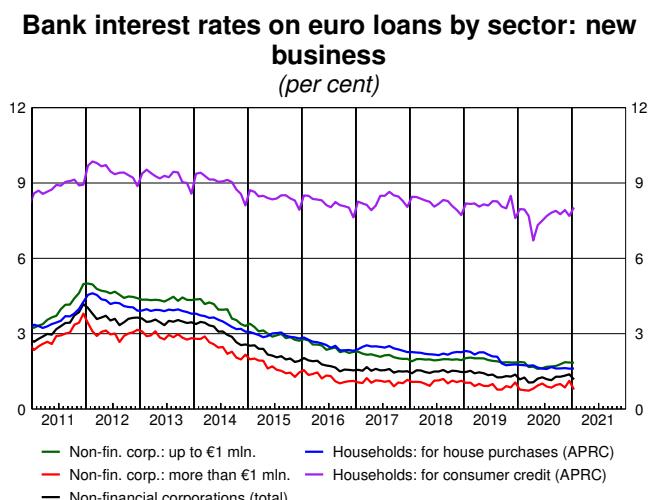
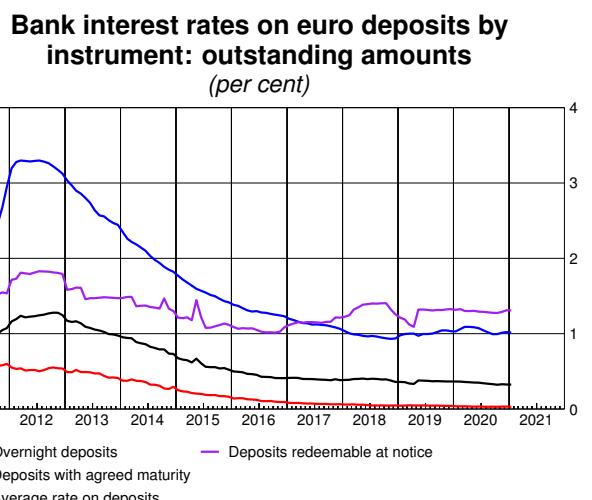


Figure 3



The interest rates on loans granted during the reference month to households for house purchase, including ancillary costs, came to 1.61 per cent (same as in December), whereas those on new consumer loans came to 8.03 per cent (against 7.69 in the previous month). Interest rates on new lending to non-financial corporations amounted to 1.18 per cent (against 1.38 in the previous month); those on new loans of up to €1 million were equal to 1.84 per cent, while the rates on new loans of above that amount were equal to 0.78 per cent. Rates on the outstanding amount of deposits were equal to 0.32 per cent (against 0.33 in December).

Figure 4



Reference period: January 2021

## **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 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”.

Since November 2020, due to new clarifications related to Eurosystem harmonized statistics, the value of debts relating to operating leases is included in the item “Other liabilities” instead of in the item “Deposits with agreed maturity”, partially deviating from IFRS 16.

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

*Tables available only on BDS*

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

**Section 2: Banks: interest rates***Access to data on BDS:*

Table 2.1	- Composite cost of bank borrowing indicators	<a href="#">MIR0100</a>
Table 2.2	- Bank interest rates on euro loans to non-financial corporations: new business	<a href="#">MIR0200</a>
Table 2.3	- Volumes of euro loans to non-financial corporations: new business	<a href="#">MIR0300</a>
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*Tables available only on BDS*

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

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

Table 3.1a - Italian components of the monetary aggregates of the euro area: residents of the euro area (stocks)	<a href="#"><u>AGGM0100</u></a>
Table 3.1b - Italian components of the monetary aggregates of the euro area: residents of the euro area (flows)	<a href="#"><u>AGGM0200</u></a>
Table 3.2a - Counterparts of money: residents of the euro area (stocks)	<a href="#"><u>AGGM0300</u></a>
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Table 3.3a - Balance sheet of the Bank of Italy: assets	<a href="#"><u>SPBI0100</u></a>
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Table 3.7a - Balance sheet of other MFIs resident in Italy: assets	<a href="#"><u>BSIO0100</u></a>
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*Tables available only on BDS*

Main monetary aggregates – 12-month percentage changes	<a href="#"><u>AGGM0500</u></a>
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A brief description of the content of this report, of the methodology and of the data revision policy is available in

[Methods and Sources: Methodological Notes](#) (13 January 2021 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				
2019 .....	12,634	2,236,127	127,071	103,302	62,425	383,812	147,978				
2020 - Jan. ....	9,808	2,239,803	130,553	106,433	60,699	387,243	145,775				
Feb. ....	9,532	2,239,362	132,463	106,441	61,271	390,370	144,932				
Mar. ....	9,562	2,267,712	143,669	117,936	59,311	403,904	143,600				
Apr. ....	9,723	2,270,288	143,440	116,244	58,912	426,028	141,076				
May ....	9,816	2,306,092	135,832	114,572	58,935	440,843	139,425				
June ....	10,077	2,359,961	137,039	107,714	59,469	440,972	148,409				
July ....	9,973	2,228,891	142,078	125,394	51,537	447,459	148,394				
Aug. ....	10,040	2,227,388	134,305	108,945	51,522	450,866	147,136				
Sept. ....	10,012	2,255,748	139,020	104,318	51,808	450,867	146,433				
Oct. ....	9,531	2,309,725	139,353	102,737	51,577	443,968	148,257				
Nov. ....	9,638	2,362,155	145,732	102,377	51,823	433,096	155,802				
Dec. ....	11,454	2,335,225	140,617	102,897	49,247	418,236	150,977				
2021 - Jan. ....	(9,532)	(2,349,288)	(133,084)	(99,857)	(48,415)	(426,543)	(147,885)				
	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					
2019 .....	15,794	58,966	12,032	41,813	23,873	74,288					
2020 - Jan. ....	16,449	60,939	11,745	43,108	23,865	74,521					
Feb. ....	16,456	61,805	11,596	45,090	23,711	74,784					
Mar. ....	16,202	62,192	11,568	44,308	23,451	73,451					
Apr. ....	16,793	67,187	12,042	44,334	23,443	73,559					
May ....	16,952	70,394	12,681	45,269	23,483	73,970					
June ....	18,898	72,003	13,037	45,556	23,941	75,585					
July ....	18,613	74,955	11,301	41,342	20,944	75,462					
Aug. ....	18,399	75,465	11,282	39,909	24,729	75,584					
Sept. ....	19,049	74,906	11,603	39,978	25,439	75,490					
Oct. ....	20,757	73,896	11,962	40,524	25,428	75,394					
Nov. ....	20,870	68,279	11,917	41,398	25,480	77,201					
Dec. ....	20,792	67,473	11,986	41,522	25,537	77,953					
2021 - Jan. ....	(21,398)	(65,374)	(12,969)	(42,238)	(26,057)	(78,478)					
	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									
2019 .....	40,546	15,042	17,590	..	77,500	269,790	3,720,583				
2020 - Jan. ....	40,352	14,964	17,458	..	77,690	286,168	3,747,572				
Feb. ....	40,358	14,438	17,005	..	77,921	300,071	3,767,607				
Mar. ....	40,320	13,418	15,322	2	77,004	286,581	3,809,512				
Apr. ....	40,319	13,676	15,481	2	77,114	296,877	3,846,538				
May ....	40,313	13,852	15,791	22	77,307	292,089	3,887,639				
June ....	40,308	13,885	16,010	27	76,809	291,541	3,951,240				
July ....	40,139	13,740	15,748	27	76,978	258,423	3,801,398				
Aug. ....	40,330	13,937	15,741	32	76,996	245,505	3,768,111				
Sept. ....	40,352	14,161	15,337	32	75,852	248,490	3,798,894				
Oct. ....	40,366	14,284	15,367	38	76,557	248,396	3,848,116				
Nov. ....	40,348	14,571	15,371	31	76,764	250,082	3,902,935				
Dec. ....	40,460	15,081	15,588	16	76,605	243,725	3,845,391				
2021 - Jan. ....	(40,290)	(15,124)	(15,934)	(60)	(75,595)	(247,917)	(3,856,039)				

## 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
2019 .....	599,658	53,215	1,802,921	2,428,149	215,986	604	25,662	218,834
2020 - Jan. ....	583,828	60,988	1,790,715	2,406,599	227,197	542	26,481	228,163
Feb. ....	582,986	61,622	1,812,916	2,428,079	227,791	492	24,959	227,631
Mar. ....	651,540	49,929	1,835,735	2,493,265	214,133	434	22,359	212,843
Apr. ....	669,116	41,933	1,857,977	2,522,708	215,594	507	23,013	215,034
May ....	697,401	41,615	1,878,929	2,573,657	219,335	440	24,111	219,380
June ....	769,703	42,299	1,859,621	2,639,167	195,600	199	24,716	196,781
July ....	609,642	44,265	1,883,098	2,511,979	211,098	537	26,199	214,436
Aug. ....	611,964	42,932	1,893,451	2,523,787	198,743	494	26,515	204,132
Sept. ....	637,566	48,806	1,884,823	2,546,742	180,746	492	27,247	187,100
Oct. ....	647,329	50,419	1,924,355	2,595,967	201,845	475	27,563	209,894
Nov. ....	650,121	53,177	1,923,059	2,599,107	207,605	521	27,524	214,827
Dec. ....	651,073	50,471	1,934,268	2,607,315	191,954	873	27,342	199,470
2021 - Jan. ....	(647,370)	(51,567)	(1,953,418)	(2,623,621)	(198,115)	(765)	(30,035)	(205,486)

	Deposits of the residents of the rest of the world	Debt securities issued		Capital and reserves	Remaining liabilities	Total liabilities
		of which: in euro				
2019 .....	81,770	62,442	300,883	362,517	277,367	3,720,582
2020 - Jan. ....	81,441	64,491	298,339	357,026	321,014	3,747,571
Feb. ....	87,975	67,192	297,475	356,725	314,666	3,767,607
Mar. ....	81,988	62,884	291,996	356,608	304,790	3,809,512
Apr. ....	79,701	64,099	289,879	353,064	315,756	3,846,538
May ....	83,652	64,544	287,190	354,852	300,114	3,887,639
June ....	85,734	66,156	285,220	359,681	328,468	3,951,240
July ....	96,807	78,187	275,947	355,295	298,511	3,801,399
Aug. ....	84,577	65,945	277,395	357,835	274,205	3,768,111
Sept. ....	83,609	64,628	278,958	360,841	295,806	3,798,895
Oct. ....	85,647	68,213	271,895	362,881	275,709	3,848,117
Nov. ....	85,379	68,642	269,753	361,850	323,946	3,902,936
Dec. ....	84,121	65,001	267,810	347,895	289,585	3,845,391
2021 - Jan. ....	(77,581)	(60,974)	(263,972)	(348,321)	(284,894)	(3,856,039)

## Banks and Money: National Data

Table 1.3

Access to data:

[BSIB0300](#)

### Deposits by sector of economic activity

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

	Residents of Italy														
	MFIs	of which:		Central government	Local government and social security funds	Other sectors			Other financial institutions	of which: repos with central counterparties					
		banks	intragroup positions			Insurance companies	Pension funds								
2019 .....	599,658	378,458	313,922	33,119	20,096	10,624	7,068	346,065	118,063						
2020 - Jan. ....	583,828	366,843	302,541	40,546	20,442	13,475	7,289	343,153	119,751						
Feb. ....	582,986	366,163	302,350	41,431	20,192	14,393	6,269	343,958	121,797						
Mar. ....	651,540	378,925	314,399	30,188	19,742	12,578	6,960	348,540	127,423						
Apr. ....	669,116	375,689	308,002	22,733	19,200	15,853	8,283	352,635	133,208						
May ....	697,401	391,784	322,855	21,975	19,640	16,069	7,998	351,659	137,910						
June ....	769,703	418,265	352,645	22,530	19,769	11,860	6,620	336,956	114,945						
July ....	609,642	262,619	198,330	24,122	20,143	14,906	7,640	337,092	113,946						
Aug. ....	611,964	260,297	197,997	23,244	19,689	14,301	7,024	334,006	114,568						
Sept. ....	637,566	268,893	209,859	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	315,981	95,477						
Nov. ....	650,121	281,526	218,451	30,627	22,550	16,978	7,842	328,924	98,103						
Dec. ....	651,073	275,240	215,395	28,651	21,821	11,906	7,529	311,871	86,541						
2021 - Jan. ....	(647,370)	(272,378)	(211,461)	(29,280)	(22,287)	(14,509)	(8,189)	(326,282)	(104,371)						
	Residents of Italy					Residents of other euro area countries									
	Other sectors					MFIs	of which: banks			of which: intragroup positions					
	Non-financial corporations	Households													
2019 .....	301,661	1,043,631	64,153	29,720	215,986		215,010		95,281						
2020 - Jan. ....	288,742	1,044,274	64,169	29,615	227,197		226,571		98,747						
Feb. ....	302,067	1,050,682	65,800	29,747	227,791		227,230		97,660						
Mar. ....	304,371	1,068,422	65,445	29,418	214,133		213,760		93,252						
Apr. ....	308,770	1,076,241	66,757	29,438	215,594		215,416		93,430						
May ....	333,163	1,070,390	70,433	29,217	219,335		219,133		90,664						
June ....	334,017	1,067,238	72,448	30,481	195,600		195,403		89,363						
July ....	348,621	1,068,886	74,817	31,135	211,098		210,905		89,107						
Aug. ....	358,665	1,074,001	74,196	31,258	198,743		198,525		86,606						
Sept. ....	364,885	1,079,097	74,342	31,664	180,746		180,550		88,751						
Oct. ....	386,253	1,089,004	77,099	32,432	201,845		201,715		91,179						
Nov. ....	370,787	1,090,541	75,116	32,872	207,605		207,471		96,045						
Dec. ....	384,589	1,109,607	75,874	32,892	191,954		191,823		93,732						
2021 - Jan. ....	(377,429)	(1,116,849)	(77,393)	(32,767)	(198,115)		(197,898)		(85,565)						
	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											
2019 .....	604	16,708	5,399	3,555		81,770			50,154						
2020 - Jan. ....	542	17,089	5,785	3,608		81,441			49,816						
Feb. ....	492	15,513	5,796	3,650		87,975			55,767						
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			52,048						
July ....	537	15,806	7,057	3,335		96,807			59,237						
Aug. ....	494	15,839	7,267	3,409		84,577			52,955						
Sept. ....	492	16,210	7,474	3,563		83,609			50,566						
Oct. ....	475	16,571	7,267	3,725		85,647			54,035						
Nov. ....	521	16,871	6,839	3,814		85,379			53,212						
Dec. ....	873	16,400	6,989	3,953		84,121			52,780						
2021 - Jan. ....	(765)	(18,522)	(7,454)	(4,059)		(77,581)			(45,848)						

## 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		
2017 .....	60,923	28,647	24,768	8,002	-53,421
2018 .....	37,769	4,140	26,047	7,508	-34,960
2019 - Dec. .....	-6,881	-12,364	8,694	727	-2,398
2020 - Jan. .....	-12,088	-13,021	512	-2,635	-967
Feb. .....	21,267	13,293	8,156	-73	-1,679
Mar. .....	18,234	2,310	17,059	-10	-5,461
Apr. .....	18,790	4,332	9,121	752	-1,551
May .....	19,080	24,562	-2,319	-3,129	-1,908
June .....	-4,111	879	140	448	3,620
July .....	25,890	14,949	4,808	1,997	-204
Aug. .....	11,514	10,098	4,637	-2,011	1,770
Sept.....	9,942	6,095	5,604	-808	938
Oct. .....	39,342	21,341	13,423	1,394	-6,844
Nov. .....	-5,680	-12,267	2,255	3,071	-1,576
Dec. .....	29,958	13,968	19,904	1,446	1,187
2021 - Jan. .....	(5,548)	(-7,248)	(9,805)	(-260)	(-3,265)

## 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			
2019 .....	1,182,391	46,771	169,315	130,704	305,710	118,831	118,063
2020 - Jan. ....	1,166,757	47,573	167,364	128,558	308,561	120,901	119,751
Feb. ....	1,187,514	47,433	166,507	127,170	308,694	122,959	121,797
Mar. ....	1,204,102	46,488	164,982	126,157	311,387	128,517	127,423
Apr. ....	1,220,255	47,921	162,205	123,612	312,484	134,311	133,208
May ....	1,236,493	50,805	159,723	121,218	312,407	139,140	137,910
June ....	1,231,318	52,477	167,583	129,081	312,131	115,882	114,945
July ....	1,256,181	52,049	166,739	128,399	312,285	115,987	113,946
Aug. ....	1,267,849	50,535	165,277	126,742	313,101	116,378	114,568
Sept. ....	1,279,884	49,186	164,144	125,557	312,539	98,894	96,868
Oct. ....	1,321,061	48,152	165,755	127,073	312,701	97,214	95,477
Nov. ....	1,316,611	46,147	168,453	136,378	314,443	99,955	98,103
Dec. ....	1,348,719	45,233	161,633	129,730	313,257	87,247	86,541
2021 - Jan. ....	(1,350,104)	(45,462)	(158,397)	(126,468)	(316,332)	(105,409)	(104,371)
	Deposits of residents of other euro area countries						
	Overnight deposits	Deposits with agreed maturity			Deposits redeemable at notice	Repos	Deposits of the rest of the world
		Up to 2 years	More than 2 years				
2019 .....	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	32,207
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. ....	13,715	7,534	4,121		1,432	757	33,043
Oct. ....	13,409	7,652	4,184		1,840	771	31,611
Nov. ....	13,018	7,843	4,260		1,845	839	32,167
Dec. ....	13,156	8,228	4,389		1,444	799	31,340
2021 - Jan. ....	(15,295)	(8,318)	(4,475)		(1,585)	(958)	(31,734)
	Debt securities issued						
	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	Total	
2019 .....	6,684	294,199	97,826	67,462	62,425	2,181,765	
2020 - Jan. ....	6,813	291,525	97,865	68,235	60,699	2,168,124	
Feb. ....	6,792	290,683	96,947	68,914	61,271	2,188,222	
Mar. ....	6,737	285,259	95,250	68,625	59,311	2,202,914	
Apr. ....	6,664	283,214	93,908	68,613	58,912	2,223,020	
May ....	6,562	280,628	91,031	68,751	58,935	2,242,683	
June ....	6,212	279,008	90,699	68,508	59,469	2,223,190	
July ....	5,506	270,441	85,179	67,255	51,537	2,243,314	
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	2,244,207	
Oct. ....	3,999	267,896	82,238	63,750	51,577	2,276,245	
Nov. ....	4,520	265,233	82,014	63,731	51,823	2,275,335	
Dec. ....	4,560	263,249	80,464	63,743	49,247	2,283,254	
2021 - Jan. ....	(4,819)	(259,153)	(78,988)	(61,591)	(48,415)	(2,302,042)	

## 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
2019 .....	480,112	378,241	313,922	192,041	62,798	4,070	235,563	90,663
2020 - Jan. ....	493,555	366,958	302,541	193,966	65,258	4,019	213,402	74,968
Feb. ....	493,625	367,866	302,350	194,241	65,296	3,841	215,989	80,736
Mar. ....	490,748	378,487	314,399	203,135	64,621	3,821	225,839	86,868
Apr. ....	490,293	375,013	308,002	200,507	65,409	3,765	227,891	91,992
May ....	520,102	392,932	322,855	198,119	65,747	3,717	232,328	97,018
June ....	593,324	418,305	352,645	195,758	64,785	3,137	208,969	69,793
July ....	444,389	261,874	198,330	195,493	65,177	4,284	215,467	78,389
Aug. ....	441,656	258,979	197,997	195,465	64,342	4,225	216,597	82,208
Sept. ....	475,638	267,381	209,859	193,670	64,432	4,309	203,929	68,572
Oct. ....	528,967	275,520	205,708	193,640	64,028	4,264	202,266	68,214
Nov. ....	578,568	279,149	218,451	194,846	64,119	4,298	196,345	62,503
Dec. ....	570,909	273,527	215,395	193,643	63,127	4,389	194,569	54,498
2021 - Jan. ....	(582,528)	(268,455)	(211,461)	(197,059)	(63,900)	(4,377)	(191,922)	(56,841)
	Residents of Italy				Residents of other euro area countries			
	Other sectors				MFIs	of which: banks	of which: intragroup positions	
	Non-financial corporations	Households						
2019 .....	631,206	545,818	76,989	7,530	103,175	102,816	41,368	
2020 - Jan. ....	638,748	546,383	76,896	7,576	107,194	106,791	40,136	
Feb. ....	635,117	547,260	76,443	7,549	108,264	107,830	39,922	
Mar. ....	650,601	544,947	76,471	7,528	118,408	118,035	46,177	
Apr. ....	656,372	542,329	76,247	7,475	118,323	117,979	48,177	
May ....	656,886	543,175	78,345	7,673	110,355	110,107	45,357	
June ....	661,804	544,212	80,424	7,547	111,558	111,311	45,702	
July ....	669,652	545,934	80,904	7,591	116,076	115,792	43,471	
Aug. ....	671,166	544,776	81,464	7,697	109,083	108,783	42,800	
Sept. ....	677,012	546,633	82,476	7,649	113,862	113,549	43,643	
Oct. ....	677,517	548,595	82,675	7,773	115,610	115,234	45,881	
Nov. ....	682,282	550,575	83,292	7,830	122,002	121,565	48,111	
Dec. ....	667,980	550,428	82,542	7,639	116,245	115,767	47,410	
2021 - Jan. ....	(669,139)	(550,213)	(82,527)	(7,622)	(109,635)	(108,959)	(44,377)	
	Residents of other euro area countries				Rest of the world			
	General government	Other sectors			MFIs	of which: banks	of which: intragroup positions	
		Insurance companies, pension funds and other financial institutions	Non-financial corporations	Households				
2019 .....	172	11,831	11,231	662	103,302	103,302	66,513	
2020 - Jan. ....	172	11,851	10,786	550	106,433	106,433	69,386	
Feb. ....	175	12,652	10,811	562	106,441	106,441	68,900	
Mar. ....	184	12,817	11,662	599	117,936	117,936	77,127	
Apr. ....	175	11,577	12,687	678	116,244	116,244	75,398	
May ....	180	11,995	12,706	596	114,572	114,572	74,977	
June ....	186	12,676	12,018	601	107,714	107,714	68,249	
July ....	191	13,123	12,084	605	125,394	125,394	65,359	
Aug. ....	179	12,946	11,514	584	108,945	108,945	60,299	
Sept. ....	145	13,091	11,318	605	104,318	104,318	56,465	
Oct. ....	135	12,654	10,286	667	102,737	102,737	56,381	
Nov. ....	142	12,818	10,094	676	102,377	102,377	56,829	
Dec. ....	245	12,946	10,567	615	102,897	102,897	55,944	
2021 - Jan. ....	(115)	(11,581)	(11,134)	(619)	(99,857)	(99,857)	(53,134)	

## 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			of which:		
		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 - Dec. .....	-4,249	-9,752	-1,222	231	-121	-1,333	6,714
2020 - Jan. .....	2,196	8,199	557	332	282	-57	-6,509
Feb. .....	-6,014	-3,109	476	440	1,027	-992	-3,202
Mar. .....	17,807	16,226	-2,133	-1,321	-347	-466	3,737
Apr. .....	-107	5,907	-2,854	-1,871	-117	-866	-3,100
May .....	3,552	815	3,293	-273	1,342	2,224	-516
June .....	12,581	5,952	3,319	426	676	2,217	3,890
July .....	10,233	8,602	2,431	529	1,496	406	-1,945
Aug. .....	-1,465	1,841	-587	-420	-747	580	-2,663
Sept. ....	9,902	5,996	2,882	540	1,299	1,043	943
Oct. ....	1,755	736	2,366	423	1,598	345	-1,305
Nov. ....	7,020	5,621	1,512	-673	1,524	661	-144
Dec. ....	-7,391	-12,982	-889	-193	340	-1,036	6,386
2021 - Jan. ....	(-3,881)	(1,353)	(-207)	(-668)	(823)	(-363)	(-5,014)

## 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 - Dec. ....	1,756,015	544,749	261,185	950,082	631,206	197,427	156,851	276,928
2020 - Jan. ....	1,746,247	532,653	260,709	952,885	638,748	204,624	157,222	276,902
Feb. ....	1,745,737	529,110	262,036	954,591	635,117	199,464	158,456	277,197
Mar. ....	1,776,964	553,531	267,616	955,817	650,601	207,294	163,884	279,423
Apr. ....	1,779,995	546,752	268,458	964,785	656,372	203,068	165,916	287,389
May ....	1,785,990	535,611	269,820	980,559	656,886	191,710	167,179	297,996
June ....	1,766,637	505,476	272,339	988,823	661,804	186,205	169,654	305,945
July ....	1,784,502	505,312	276,249	1,002,942	669,652	180,215	172,602	316,835
Aug. ....	1,785,732	499,994	276,666	1,009,071	671,166	173,906	174,088	323,172
Sept. ....	1,780,110	481,822	277,125	1,021,163	677,012	169,139	175,437	332,437
Oct. ....	1,780,757	469,694	280,481	1,030,583	677,517	159,194	178,684	339,639
Nov. ....	1,783,588	466,927	278,942	1,037,719	682,282	160,747	176,690	344,845
Dec. ....	1,764,316	457,038	271,383	1,035,895	667,980	151,953	172,650	343,377
2021 - Jan. ....	(1,766,760)	(454,708)	(267,989)	(1,044,063)	(669,139)	(150,490)	(168,846)	(349,803)

	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 - Dec. ....	630,337	3,386	33,701	73,865	1,720	381,795	39,838	15,774	80,257
2020 - Jan. ....	630,855	3,029	33,931	74,319	1,732	382,060	40,014	15,804	79,966
Feb. ....	631,253	2,822	34,067	74,823	1,728	383,082	38,985	15,922	79,823
Mar. ....	628,946	2,349	33,421	74,597	1,730	382,680	38,839	15,772	79,558
Apr. ....	626,051	2,159	32,327	74,007	1,728	382,558	37,880	15,210	80,182
May ....	629,193	2,477	31,925	73,810	1,730	383,816	36,964	15,066	83,405
June ....	632,183	2,823	31,978	73,802	1,732	384,399	37,157	14,848	85,444
July ....	634,429	3,008	32,094	74,026	1,739	385,778	36,274	14,945	86,565
Aug. ....	633,937	2,972	31,903	73,826	1,737	385,130	36,154	14,971	87,244
Sept. ....	636,758	2,924	32,182	74,126	1,750	386,411	36,252	15,035	88,078
Oct. ....	639,043	2,894	32,517	74,236	1,797	387,945	35,707	15,163	88,784
Nov. ....	641,697	2,776	32,380	75,106	1,794	389,420	35,991	15,423	88,808
Dec. ....	640,608	3,081	32,076	74,899	1,058	390,458	35,372	14,997	88,668
2021 - Jan. ....	(640,362)	(2,555)	(31,983)	(74,843)	(1,065)	(391,262)	(34,612)	(14,850)	(89,191)

## 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 2020			January 2021		
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	22,233	17,795	40,027	(22,279)	(17,933)
Mining and quarrying.....	B	30	2,923	2,952	(30)	(2,866)
Manufacturing.....	C	5,459	200,069	205,528	(5,430)	(199,955)
Food, beverages and tobacco products.....	1000061	982	30,624	31,606	(985)	(30,578)
Textiles, clothing and leather products .....	1000062	670	18,124	18,794	(670)	(18,167)
Wood and wood products and furnishings .....	1000066	672	9,223	9,895	(669)	(9,262)
Paper, paper products and printing .....	1000063	243	7,400	7,643	(242)	(7,403)
Refined petroleum products, chemical products and pharmaceuticals .....	1000067	152	18,855	19,007	(131)	(18,794)
Rubber and plastic products .....	22	101	9,992	10,093	(100)	(10,067)
Basic metals, fabricated metal products and non-metallic mineral products .....	1000068	1,256	45,878	47,135	(1,254)	(46,093)
Electronics products, electrical and non-electrical equipment and apparatus .....	1000069	221	12,204	12,425	(218)	(12,208)
Machinery and equipment.....	28	186	22,207	22,393	(185)	(21,978)
Motor vehicles and other transport equipment.....	1000060	139	17,514	17,653	(134)	(17,339)
Other products of manufacturing.....	1000070	838	8,047	8,885	(842)	(8,067)
Electricity, gas, steam and air conditioning supply .....	D	89	21,092	21,181	(87)	(20,584)
Water supply, sewerage, waste management and remediation activities.....	E	95	8,081	8,176	(96)	(8,179)
Construction .....	F	6,657	66,189	72,845	(6,666)	(66,567)
Wholesale and retail trade, repair of motor vehicles and motorcycles .....	G	16,799	112,906	129,705	(16,670)	(112,899)
Transportation and storage .....	H	2,087	37,322	39,409	(2,078)	(36,732)
Accommodation and food service activities.....	I	5,401	31,682	37,083	(5,409)	(32,105)
Information and communication .....	J	695	17,173	17,868	(695)	(17,222)
Real estate activities.....	L	1,708	69,919	71,627	(1,708)	(69,750)
Professional, scientific and technical activities .....	M	10,102	43,104	53,207	(10,135)	(43,407)
Administrative and support service activities.....	N	1,130	16,877	18,007	(1,137)	(17,903)
All remaining activities .....	1000073	10,057	22,849	32,906	(10,104)	(23,036)
<b>All branches</b>	<b>1004999</b>	<b>82,542</b>	<b>667,980</b>	<b>750,522</b>	<b>(82,527)</b>	<b>(669,139)</b>
						<b>(751,666)</b>

## Banks and Money: National Data

**Table 1.10**

Access to data:  
[CARB0100](#)

### Securitized loans, originated by banks resident in Italy, by type and borrowing sector: total (end-of-period stocks in millions of euros)

	Total securitized loans (including loans non derecognised from the balance sheets)								
	Total	of which: bad debts	Other residents of Italy						
			Insurance corporations, pension funds and other financial institutions	Non-financial corporations	Households			Consumer credit	Lending for house purchase
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 - Dec. ....	304,864	166,011	303,298	5,671	153,595	144,032	33,159	66,500	44,373
2020 - Jan. ....	302,113	165,239	300,612	5,634	151,894	143,084	33,397	65,586	44,101
Feb. ....	297,905	165,203	296,451	5,591	150,833	140,027	32,649	63,564	43,815
Mar. ....	299,553	164,670	298,019	5,662	151,903	140,455	33,265	63,362	43,828
Apr. ....	301,817	164,213	300,280	5,640	150,645	143,996	37,579	62,775	43,641
May ....	304,146	163,998	302,621	5,659	149,959	147,003	41,488	61,901	43,614
June ....	305,606	165,832	303,993	5,691	151,880	146,423	41,109	61,406	43,907
July ....	305,008	166,359	303,450	5,744	151,828	145,878	41,491	60,736	43,651
Aug. ....	302,654	165,878	301,093	5,697	150,834	144,563	40,751	60,250	43,563
Sept. ....	301,504	165,446	299,951	5,712	150,571	143,668	40,610	59,634	43,424
Oct. ....	300,262	165,438	298,746	5,518	150,364	142,863	43,150	56,270	43,443
Nov. ....	304,265	166,361	302,884	5,387	159,245	138,252	43,076	51,184	43,992
Dec. ....	306,724	171,871	305,349	5,391	163,861	136,097	43,034	48,996	44,067
2021 - Jan. ....	(303,620)	(170,954)	(302,243)	(5,351)	(161,461)	(135,432)	(42,209)	(48,379)	(44,844)

**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
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 - Dec. ....	177,729	163,627	176,541	4,574	121,474	50,494	4,903	10,089	35,502
2020 - Jan. ....	177,031	163,079	175,849	4,549	121,002	50,298	4,905	9,990	35,404
Feb. ....	176,754	162,941	175,572	4,532	120,755	50,285	4,882	9,914	35,488
Mar. ....	176,686	162,568	175,433	4,523	120,714	50,196	4,884	9,853	35,460
Apr. ....	176,079	162,114	174,829	4,513	120,242	50,074	4,870	9,800	35,404
May ....	175,830	161,876	174,580	4,544	120,042	49,994	4,854	9,756	35,383
June ....	176,764	162,702	175,476	4,589	120,798	50,088	4,834	9,705	35,549
July ....	178,458	164,330	177,170	4,661	122,452	50,056	4,819	9,642	35,596
Aug. ....	177,849	163,833	176,573	4,645	121,978	49,949	4,790	9,616	35,543
Sept. ....	177,354	163,390	176,076	4,687	121,607	49,782	4,773	9,571	35,438
Oct. ....	177,404	163,422	176,160	4,498	121,963	49,699	4,638	9,521	35,540
Nov. ....	178,419	164,601	177,287	4,492	122,423	50,372	4,628	9,462	36,282
Dec. ....	181,154	167,404	179,988	4,553	125,602	49,833	4,700	9,510	35,623
2021 - Jan. ....	(180,238)	(166,433)	(179,059)	(4,532)	(124,020)	(50,507)	(4,526)	(9,443)	(36,538)

## Banks and Money: National Data

**Table 1.12**

Access to data:  
[CARB0300](#)

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

	Other sectors							Other financial institutions	
	Total	Non-financial corporations	Households			Other lending			
			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 - Dec. .....	9,418	5,685	3,061	219	823	2,020	672		
2020 - Jan. .....	99	199	-107	20	-72	-55	8		
Feb. .....	400	317	103	-15	-70	188	-20		
Mar. .....	422	413	6	-35	-41	81	3		
Apr. .....	-197	-179	-14	-8	-15	8	-3		
May .....	251	264	-47	-2	-39	-6	34		
June .....	1,982	1,253	663	167	24	472	66		
July .....	4,667	3,787	879	163	104	612	1		
Aug. .....	-279	-216	-55	-29	-24	-2	-8		
Sept. ....	-119	-142	-22	45	-35	-32	44		
Oct. .....	230	327	81	62	-39	58	-179		
Nov. .....	2,867	1,876	947	654	-41	334	45		
Dec. .....	13,455	10,200	3,014	308	1,201	1,505	242		
2021 - Jan. .....	(-202)	(-128)	(-71)	(-126)	(-26)	(81)	(-4)		

## 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 .....	7.2	17.3	3.2	25.3	-24.4	
2018 .....	3.3	-0.1	2.5	30.0	44.5	
2019 - Dec.....	-4.4	-5.0	-3.4	-10.1	-9.0	
2020 - Jan.....	3.7	10.1	3.7	-9.9	-0.8	
Feb.....	11.5	23.1	8.9	5.6	-4.1	
Mar.....	8.2	5.5	12.2	-27.2	-29.6	
Apr.....	11.6	6.2	8.5	64.8	-7.2	
May.....	17.0	134.1	2.1	-43.7	-7.1	
June.....	6.9	23.1	6.6	-17.5	11.6	
July.....	16.5	42.8	6.3	52.7	-6.5	
Aug.....	8.2	29.6	3.5	9.2	6.4	
Sept.....	11.1	26.8	8.5	-12.6	6.2	
Oct.....	15.9	26.6	12.7	10.2	-24.7	
Nov.....	9.1	7.7	7.6	23.8	-7.6	
Dec.....	11.1	26.4	9.2	-0.3	8.7	
2021 - Jan.....	(9.3)	(14.7)	(7.5)	(18.7)	(-12.6)	

**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	
2017 .....	7.1	-0.4	2.2	120.8	42.9	-7.1
2018 .....	2.5	1.4	2.4	8.8	-1.0	13.6
2019 - Dec.....	1.6	0.5	3.7	-2.1	10.1	1.7
2020 - Jan.....	4.0	5.6	3.3	0.0	-15.7	-0.7
Feb.....	0.7	1.6	3.2	-13.5	3.0	-1.1
Mar.....	11.3	32.9	-6.6	-0.5	40.3	2.6
Apr.....	0.4	3.9	-4.4	6.3	38.2	5.9
May.....	3.7	4.8	4.3	-4.4	10.8	8.0
June.....	4.5	7.0	4.4	-2.7	12.8	10.5
July.....	6.9	7.7	4.1	6.2	1.6	10.2
Aug.....	5.2	8.4	4.6	-8.0	13.8	11.8
Sept.....	3.4	6.5	3.9	-14.2	1.8	11.6
Oct.....	5.6	6.6	4.0	8.5	-5.0	10.8
Nov.....	4.4	6.1	3.7	-1.6	-9.0	7.4
Dec.....	3.5	4.6	3.7	-4.4	-10.4	5.6
2021 - Jan.....	(4.0)	(4.3)	(3.5)	(5.3)	(5.6)	(7.6)

## 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		
2017 .....	117,054	33,234	13,761	527	..	2,420
2018 .....	67,276	21,988	8,156	285	..	1,495
2019 - Dec. ....	50,175	13,349	6,398	210	..	1,878
2020 - Jan. ....	49,504	13,436	6,394	210	..	2,016
Feb. ....	49,103	13,523	6,305	207	..	2,138
Mar. ....	48,458	13,490	6,259	209	..	2,128
Apr. ....	48,528	13,573	6,263	210	..	2,106
May ....	48,553	13,667	6,269	211	..	2,105
June ....	46,855	13,134	6,070	213	..	2,124
July ....	43,968	12,953	5,713	212	..	2,008
Aug. ....	43,699	13,038	5,702	213	..	1,974
Sept. ....	43,730	13,062	5,701	214	..	1,977
Oct. ....	43,184	13,218	5,657	214	..	2,070
Nov. ....	41,646	12,733	5,518	217	..	2,072
Dec. ....	33,350	11,383	4,423	196	..	1,890
2021 - Jan. ....	(33,331)	(11,505)	(4,422)	(195)	(..)	(1,884)

	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 - Dec. ....	384	72,009	72,393	-5,634	7,465	27,007
2020 - Jan. ....	388	71,560	71,948	387	94	26,328
Feb. ....	388	71,276	71,664	366	376	26,405
Mar. ....	401	70,543	70,945	226	248	26,479
Apr. ....	402	70,680	71,082	376	-133	26,070
May ....	405	70,806	71,211	366	-6	26,185
June ....	405	68,396	68,801	-1,128	1,398	24,998
July ....	402	64,854	65,256	-3,314	3,182	24,621
Aug. ....	405	64,626	65,031	130	-240	24,491
Sept. ....	403	64,683	65,086	382	-115	24,348
Oct. ....	404	64,343	64,746	3	133	24,525
Nov. ....	405	62,187	62,593	-1,271	2,297	23,539
Dec. ....	402	51,242	51,643	-9,431	10,207	20,900
2021 - Jan. ....	(405)	(51,337)	(51,742)	(386)	(-26)	(19,858)

## 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 2020			January 2021		
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	1,013	811	1,825	(1,009)	(814)
Mining and quarrying.....	B	2	96	98	(2)	(96)
Manufacturing.....	C	472	6,861	7,333	(473)	(6,886)
Food, beverages and tobacco products.....	1000061	107	817	925	(107)	(817)
Textiles, clothing and leather products.....	1000062	74	1,085	1,159	(73)	(1,089)
Wood and wood products and furnishings.....	1000066	71	758	830	(71)	(760)
Paper, paper products and printing.....	1000063	16	263	279	(17)	(262)
Refined petroleum products, chemical products and pharmaceuticals .....	1000067	4	204	208	(4)	(204)
Rubber and plastic products .....	22	8	282	290	(8)	(283)
Basic metals, fabricated metal products and non-metallic mineral products .....	1000068	116	1,938	2,054	(116)	(1,938)
Electronics products, electrical and non-electrical equipment and apparatus .....	1000069	14	413	427	(14)	(413)
Machinery and equipment.....	28	15	592	607	(15)	(604)
Motor vehicles and other transport equipment.....	1000060	6	221	227	(6)	(230)
Other products of manufacturing.....	1000070	42	287	328	(42)	(286)
Electricity, gas, steam and air conditioning supply .....	D	2	270	272	(2)	(271)
Water supply, sewerage, waste management and remediation activities.....	E	11	233	243	(10)	(234)
Construction .....	F	686	8,967	9,653	(685)	(8,922)
Wholesale and retail trade, repair of motor vehicles and motorcycles .....	G	1,094	5,594	6,688	(1,094)	(5,609)
Transportation and storage .....	H	122	795	917	(121)	(800)
Accommodation and food service activities.....	I	331	1,372	1,703	(331)	(1,383)
Information and communication .....	J	31	374	404	(31)	(376)
Real estate activities.....	L	101	5,748	5,849	(101)	(5,710)
Professional, scientific and technical activities .....	M	210	752	962	(212)	(752)
Administrative and support service activities.....	N	74	670	744	(74)	(672)
All remaining activities .....	1000073	274	808	1,082	(275)	(807)
<b>All branches</b>	<b>1004999</b>	<b>4,423</b>	<b>33,350</b>	<b>37,773</b>	<b>(4,422)</b>	<b>(33,331)</b>
						<b>(37,753)</b>

## Banks and Money: National Data

**Table 1.17**

Access to data:

[TITP0100](#)

### Holdings of securities other than shares issued by residents of Italy (end-of-period stocks in millions of euros)

	Securities issued by General government				Other securities				Total	
	of which: Central government				of which:					
	of which:				of which:		bonds issued by banks	repurchases of their own securitised assets not derecognised		
	BOTs	CCTs	BTPs	CTZs						
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 - Dec.....	383,812	376,527	13,211	59,975	278,254	11,657	210,403	62,425	111,415	594,215
2020 - Jan.....	387,243	380,503	14,413	59,759	279,410	12,620	206,474	60,699	109,925	593,717
Feb.....	390,370	383,586	15,839	62,561	277,213	13,768	206,203	61,271	109,473	596,573
Mar.....	403,904	397,174	15,866	63,919	290,530	12,845	202,910	59,311	108,652	606,815
Apr.....	426,028	419,262	20,862	64,783	301,266	14,382	199,988	58,912	106,500	626,016
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	207,878	59,469	113,550	648,851
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	198,658	51,522	112,187	649,524
Sept.....	450,867	444,293	13,397	70,749	318,296	19,842	198,241	51,808	111,472	649,108
Oct.....	443,968	437,426	12,444	70,539	312,260	20,122	199,834	51,577	113,333	643,802
Nov.....	433,096	426,571	13,972	70,630	303,474	15,955	207,625	51,823	121,041	640,720
Dec.....	418,236	411,893	9,624	67,457	298,832	13,659	200,224	49,247	114,627	618,460
2021 - Jan.....	(426,543)	(420,228)	(15,225)	(67,414)	(300,733)	(14,483)	(196,300)	(48,415)	(111,806)	(622,844)

## 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			
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 - Dec.....	49,227	270,633	527,292	22,142	246,626	9,265	1,125,185	17,127	1,142,312
2020 - Jan.....	50,515	260,654	527,803	21,353	246,629	9,255	1,116,209	17,513	1,133,722
Feb.....	52,899	258,876	527,979	21,590	243,043	8,982	1,113,369	16,950	1,130,320
Mar.....	51,194	261,784	531,368	23,122	240,300	8,975	1,116,743	17,654	1,134,397
Apr.....	52,319	272,229	528,344	23,073	238,223	8,969	1,123,158	17,491	1,140,649
May.....	53,789	278,712	528,070	22,744	251,168	9,627	1,144,109	17,988	1,162,097
June.....	54,687	254,421	532,006	22,281	258,178	13,105	1,134,678	20,683	1,155,361
July.....	57,096	261,896	529,770	22,095	257,290	9,720	1,137,867	21,183	1,159,050
Aug.....	57,774	268,860	531,889	22,276	249,361	9,332	1,139,493	21,444	1,160,937
Sept.....	55,495	257,560	537,249	22,197	247,216	9,087	1,128,804	21,100	1,149,904
Oct.....	55,316	262,615	538,420	21,823	243,081	9,209	1,130,465	22,162	1,152,627
Nov.....	53,338	236,995	536,750	21,706	224,774	8,387	1,081,951	20,118	1,102,069
Dec.....	53,633	232,883	541,984	22,473	221,154	8,301	1,080,428	21,735	1,102,163
2021 - Jan.....	(56,264)	(232,446)	(540,718)	(22,684)	(212,467)	(8,075)	(1,072,655)	(21,150)	(1,093,805)

**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		of which: shares	of which: mutual funds shares			
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 " .....	1,219,310	642,753	31,126	27,786	555,592	101,936	1,072,017	318,319	753,698
2020 - 1st qtr .....	1,189,238	629,339	30,382	26,123	549,447	90,719	916,694	248,808	667,886
2nd" .....	1,199,170	631,752	28,787	24,397	557,221	94,135	1,013,698	287,538	726,159
3rd" .....	1,214,482	643,139	28,311	22,488	568,319	92,254	1,030,688	286,464	744,225
4th " .....	(1,233,654)	(639,572)	(23,856)	(19,983)	(575,375)	(89,016)	(1,128,502)	(318,932)	(809,570)

## **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
2018 .....	1.88	1.74	1.71	2.08
2019 .....	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	1.29
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
Nov. .....	1.28	1.50	1.48	1.44
Dec. .....	1.25	1.55	1.54	1.41
2021 - Jan. .....	(1.27)	(1.38)	(1.34)	(1.46)

## 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
2018 .....	1.47	1.41	1.83	1.44	1.95	2.66	1.94	1.12	1.17	1.06		
2019 .....	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	1.59	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	1.59	1.22	1.63	1.85	1.59	1.01	1.24	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		
Nov.....	1.33	1.26	1.80	1.31	1.86	2.07	1.86	0.86	1.26	0.81		
Dec.....	1.38	1.35	1.60	1.36	1.85	2.06	1.84	1.12	1.21	1.08		
2021 - Jan.....	(1.18)	(1.11)	(1.34)	(1.11)	(1.84)	(2.12)	(1.82)	(0.78)	(0.67)	(0.66)		

## 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	
2018 .....	36,920	33,927	7,207	33,120	15,592	3,195	14,377	21,327	4,012	18,743	
2019 .....	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	20,411	
Feb. ....	29,543	26,829	4,786	25,819	13,446	3,057	12,160	16,097	1,729	13,660	
Mar. ....	40,480	35,728	7,492	35,822	13,885	3,080	12,245	26,595	4,412	23,577	
Apr. ....	42,738	34,297	6,942	35,491	12,315	2,873	9,996	30,424	4,068	25,496	
May.....	38,774	28,952	7,510	33,566	16,017	5,349	14,241	22,757	2,161	19,324	
June.....	46,990	37,148	8,301	40,953	19,005	4,758	17,422	27,985	3,544	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	14,244	26,815	4,619	22,715	
Nov. ....	34,764	28,136	5,051	31,709	16,249	3,333	15,200	18,515	1,718	16,509	
Dec. ....	47,631	41,292	6,836	43,051	16,939	3,133	15,935	30,692	3,703	27,117	
2021 - Jan.....	(38,524)	(33,609)	(6,601)	(34,325)	(14,490)	(3,077)	(13,283)	(24,034)	(3,524)	(21,043)	

## 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			
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
Nov.	1.27	1.31	1.26	1.63	1.21
Dec.	1.25	1.29	1.24	1.61	1.20
2021 - Jan.	(1.27)	(1.30)	(1.26)	(1.61)	(1.19)
Consumer credit					
	Initial period of rate fixation		APRC	of which: pure new loans	
	up to 1 year	over 1 year			
	6.54	3.65	6.77	7.96	6.57
2020 - 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	6.71	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.	6.47	3.56	6.73	7.76	6.49
Nov.	6.16	3.54	6.32	7.92	6.17
Dec.	5.97	3.78	6.11	7.69	5.98
2021 - Jan.	(6.33)	(3.60)	(6.46)	(8.03)	(6.33)
Loans for other purposes					
	Initial period of rate fixation		of which: producer households	of which: pure new loans	
	up to 1 year	over 1 year			
	3.03	3.22	2.58	2.81	3.68
2020 - Feb.	3.29	3.61	2.60	2.81	3.76
Mar.	3.23	3.46	2.54	2.78	4.04
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
Nov.	2.44	3.08	1.80	1.88	2.73
Dec.	2.38	2.95	1.71	1.79	2.68
2021 - Jan.	(2.49)	(3.04)	(1.76)	(1.77)	(2.84)

## 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			of which: pure new loans	
		Initial period of rate fixation		of which: pure new loans		
		up to 1 year	over 1 year			
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		
Nov.	6,864	1,114	5,750	5,182		
Dec.	6,995	1,095	5,900	5,640		
2021 - Jan.	(5,546)	(956)	(4,590)	(4,078)		
Consumer credit						
		Initial period of rate fixation		of which: pure new loans		
		up to 1 year	over 1 year			
		3,667	263	3,404	3,625	
2020 - Jan.	3,777	262	3,515	3,759		
Feb.	2,109	222	1,887	2,088		
Mar.	971	169	802	917		
Apr.	2,081	246	1,835	1,891		
May	3,009	303	2,705	2,870		
June	3,344	299	3,046	3,282		
July	2,184	188	1,996	2,150		
Aug.	3,198	236	2,962	3,156		
Sept.	3,364	271	3,094	3,332		
Oct.	3,542	204	3,338	3,511		
Nov.	3,008	178	2,830	2,983		
2021 - Jan.	(3,229)	(153)	(3,076)	(3,203)		
Loans for other purposes						
		Initial period of rate fixation		of which: producer households		
		up to 1 year	over 1 year			
		2,832	1,961	872	991	
2020 - Jan.	2,746	1,894	852	1,036	2,028	
Feb.	2,532	1,891	641	770	2,166	
Mar.	2,596	1,642	954	931	1,800	
Apr.	6,053	1,690	4,363	3,947	1,792	
May	5,314	1,840	3,474	3,212	5,259	
June	4,567	1,962	2,605	2,350	4,614	
July	2,477	1,257	1,220	1,191	3,535	
Aug.	3,405	1,694	1,710	1,474	1,957	
Sept.	3,618	1,861	1,757	1,400	2,720	
Oct.	2,718	1,375	1,343	1,222	2,755	
Nov.	2,937	1,589	1,348	1,282	2,196	
Dec.	(2,648)	(1,509)	(1,139)	(1,190)	2,354	
2021 - Jan.					(2,108)	

## 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	
2018 .....	3.08	2.01	4.72	4.38	14.65	2.06	2.82	1.99
2019 .....	2.98	1.88	4.68	4.03	14.58	2.00	2.83	1.88
2020 - Jan. ....	2.99	1.87	4.72	4.19	14.65	2.01	2.93	1.88
Feb. ....	2.97	1.86	4.71	4.10	14.62	1.99	2.88	1.87
Mar. ....	2.96	1.84	4.72	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	14.60	1.79	2.64	1.73
Nov. ....	2.82	1.71	4.54	3.58	14.79	1.81	2.66	1.74
Dec. ....	2.78	1.69	4.49	3.31	14.65	1.79	2.60	1.73
2021 - Jan. ....	(2.77)	(1.67)	(4.50)	(3.44)	(14.74)	(1.78)	(2.63)	(1.71)

## 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						
2018 .....	0.79	0.85	0.86	0.82	0.64	1.53		
2019 .....	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		
Nov. .......	0.69	0.70	0.57	0.88	0.62	0.21		
Dec. .......	0.57	0.73	0.61	0.93	0.15	0.42		
2021 - Jan.....	(0.70)	(0.77)	(0.68)	(1.00)	(0.39)	(0.43)		

## 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				
2018 .....	0.36	0.43	0.09	0.05	0.94	1.26	1.66
2019 .....	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
Nov. ....	0.33	0.41	0.07	0.03	1.01	1.29	0.94
Dec. ....	0.33	0.41	0.06	0.03	1.02	1.31	0.69
2021 - Jan.....	(0.32)	(0.40)	(0.06)	(0.03)	(1.01)	(1.31)	(0.81)

	Overnight deposits		Deposits with agreed maturity		
	Households	Non-financial corporations	Households		Non-financial corporations
			up to 2 years	over 2 years	
2018 .....	0.04	0.06	0.74	1.30	0.85
2019 .....	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
Nov. ....	0.03	0.03	0.84	1.33	0.80
Dec. ....	0.03	0.03	0.83	1.36	0.78
2021 - Jan.....	(0.03)	(0.03)	(0.81)	(1.36)	(0.80)

## 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
2018 .....	0.06	2.39	1.88
2019 .....	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
Nov. ....	0.03	1.93	0.86
Dec. ....	0.04	1.94	2.45
2021 - Jan. ....	0.05	1.84	0.60

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 - 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	1,356,836	1,587,524	57,428	320,669	1,965,621
Oct.....	232,536	1,395,519	1,628,056	57,474	321,182	2,006,712
Nov.....	234,131	1,394,912	1,629,043	54,631	323,168	2,006,842
Dec.....	237,498	1,428,893	1,666,391	59,907	320,968	2,047,265
2021 - Jan.....	(238,242)	(1,434,072)	(1,672,314)	(55,704)	(323,350)	(2,051,368)

	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 - 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.....	2,783	2,291	3,954	1,974,649	1,356,836	1,734,933	1,743,961
Oct.....	2,507	2,182	3,810	2,015,211	1,395,519	1,774,175	1,782,674
Nov.....	2,691	2,052	4,390	2,015,975	1,394,912	1,772,712	1,781,845
Dec.....	1,505	1,857	4,441	2,055,069	1,428,893	1,809,767	1,817,571
2021 - Jan.....	(1,997)	(1,676)	(4,752)	(2,059,792)	(1,434,072)	(1,813,126)	(1,821,550)

## 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 - 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	15,354	15,843	-1,007	-571	14,265
Oct.....	1,848	38,630	40,478	42	513	41,033
Nov.....	1,595	-235	1,360	-2,820	1,987	527
Dec.....	3,367	34,326	37,694	5,296	-2,200	40,790
2021 - Jan.....	(744)	(6,202)	(6,946)	(-4,211)	(2,382)	(5,117)

	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 - 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	-1,125	13,347	15,354	13,775	12,857
Oct.....	-276	-109	-144	40,504	38,630	39,186	38,657
Nov.....	184	-130	571	1,152	-235	-1,068	-442
Dec.....	-1,185	-194	47	39,459	34,326	37,423	36,091
2021 - Jan.....	(491)	(-182)	(311)	(5,738)	(6,202)	(4,373)	(4,994)

## 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		
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 - 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	486,927	831,372	83,882	
Apr.....	1,913,576	68,025	170,505	168,217	479,813	818,535	81,634	
May.....	1,936,384	80,596	167,922	165,004	487,304	820,230	85,770	
June.....	1,934,643	80,224	175,577	160,535	504,122	840,234	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.....	1,974,649	113,988	172,400	163,769	521,672	857,841	86,411	
Oct.....	2,015,211	107,551	174,027	157,105	530,498	861,630	88,476	
Nov.....	2,015,975	92,615	176,726	154,358	525,330	856,414	88,326	
Dec.....	2,055,069	72,912	169,901	154,966	517,927	842,795	88,467	
2021 - Jan.....	(2,059,792)	(106,122)	(167,299)	(152,122)	(516,372)	(835,793)	(80,483)	

	Claims on residents of the euro area				Claims on non-residents of the euro area	Other counterparts		
	Finance to general government		Finance to other residents					
	of which: bonds	of which: bonds	of which: holdings of shares/other equity	Total				
2017 .....	1,078,463	817,579	1,775,262	155,069	92,827	2,853,725		
2018 .....	1,136,428	871,808	1,740,331	165,401	92,080	2,876,759		
2019 - Dec.....	1,173,887	918,891	1,719,574	184,457	99,253	2,893,461		
2020 - Jan.....	1,199,170	939,821	1,717,376	182,164	99,476	2,916,546		
Feb.....	1,199,125	939,466	1,710,282	181,891	98,407	2,909,407		
Mar.....	1,223,630	955,738	1,722,575	179,203	95,393	2,946,205		
Apr.....	1,263,775	997,739	1,721,744	178,007	96,710	2,985,519		
May.....	1,308,265	1,044,274	1,725,894	177,549	97,898	3,034,159		
June.....	1,337,037	1,076,323	1,750,327	187,376	100,161	3,087,364		
July.....	1,373,832	1,112,975	1,757,391	186,501	99,795	3,131,223		
Aug.....	1,386,221	1,126,240	1,755,311	185,660	100,591	3,141,532		
Sept.....	1,405,732	1,147,489	1,765,952	185,809	100,937	3,171,684		
Oct.....	1,414,459	1,156,656	1,768,695	188,705	100,457	3,183,154		
Nov.....	1,413,464	1,154,357	1,787,548	196,712	104,247	3,201,012		
Dec.....	1,405,515	1,148,500	1,777,736	192,055	106,232	3,183,251		
2021 - Jan.....	(1,422,337)	(1,161,263)	(1,770,367)	(190,099)	(106,859)	(3,192,704)		
					(200,697)	(-311,212)		

## 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		
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 - 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	4,242	-3,465	-6,088	
Apr.....	20,329	19,735	-2,945	-2,374	-10,825	-16,144	-2,380	
May.....	23,245	12,571	-2,578	-2,186	880	-3,884	4,558	
June.....	-1,655	-372	7,686	2,083	3,998	13,767	2,446	
July.....	27,538	24,027	-856	-4,970	-1,639	-7,465	12,196	
Aug.....	9,948	17,412	-1,432	2,071	350	989	-12,071	
Sept.....	13,347	-17,645	-1,115	1,547	4,295	4,727	-1,312	
Oct.....	40,504	-6,437	1,627	-6,616	1,992	-2,997	2,042	
Nov.....	1,152	-14,936	9,901	-1,869	334	8,366	262	
Dec.....	39,459	-19,695	-6,821	1,111	1,527	-4,184	141	
2021 - Jan.....	(5,738)	(33,206)	(-2,604)	(-3,233)	(3,577)	(-2,259)	(-7,984)	

	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					
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 - 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	18,538	-257	-159	62,759	10,138	-99,586	
Apr.....	50,604	52,460	-905	-1,457	1,371	49,699	-3,546	-24,613	
May.....	32,595	34,639	4,205	-518	763	36,800	1,759	-2,069	
June.....	15,603	18,879	24,593	9,463	1,440	40,196	-6,093	-19,917	
July.....	21,150	21,004	10,909	1,373	145	32,059	6,131	18,106	
Aug.....	16,338	17,214	-1,886	-720	444	14,452	-155	1,981	
Sept.....	7,021	8,760	11,004	126	569	18,025	-5,324	-13,584	
Oct.....	1,501	1,941	3,872	2,510	726	5,373	-1,639	29,378	
Nov.....	-7,444	-8,749	15,577	7,886	838	8,133	2,475	-15,764	
Dec.....	-9,569	-7,480	-8,256	-4,431	1,572	-17,825	2,338	31,208	
2021 - Jan.....	(23,295)	(19,235)	(-7,265)	(-1,886)	(466)	(16,030)	(-3,186)	(15,857)	

## 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				
2018 .....	88,364	46,681	10,647	244,050	5,117	238,934	..	..
2019 .....	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	..	..
Dec. ....	121,703	52,013	12,290	374,055	160	373,895	..	..
2021 - Jan. ....	121,403	51,646	12,221	373,916	21	373,895	..	..
Feb. ....	114,709	51,928	12,225	373,872	135	373,737	..	..

	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			
2018 .....	1,142	458,959	16,902	54,776	1,333	7,134	69,236	980,110
2019 .....	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	77,613	1,336,631
Nov. ....	1,004	647,470	18,855	57,015	1,302	6,854	78,441	1,339,145
Dec. ....	1,684	657,267	18,877	54,793	1,302	6,854	80,991	1,361,382
2021 - Jan. ....	1,590	663,619	18,706	55,840	1,302	6,854	80,502	1,367,224
Feb. ....	1,184	669,948	18,463	56,377	1,302	6,854	79,756	1,366,237

## 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	
2018 .....	198,090	88,703	80,848	7,855	..	..	42,270
2019 .....	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
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
Dec.....	224,207	299,287	228,259	71,028	..	..	61,475
2021 - Jan. ....	223,120	315,813	258,513	57,300	..	..	88,837
Feb.....	224,270	314,373	256,258	58,115	..	..	114,834

	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	
2018 .....	3,358	301	87,438	25,885	481,998	52,070	7,985	980,110
2019 .....	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	54,695	7,936	1,336,631
Nov.....	2,932	366	167,602	26,237	494,941	54,663	7,850	1,339,145
Dec.....	4,331	387	173,841	26,237	515,967	55,649	7,751	1,361,382
2021 - Jan. ....	2,887	366	169,470	26,237	481,717	58,776	7,807	1,367,224
Feb.....	2,998	358	157,429	26,237	466,941	58,797	7,809	1,366,237

## Banks and Money: National Data

**Table 3.4**

Access to data:  
[TUFF0100](#)

### Official Eurosystem interest rates (percentages)

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

## Banks and Money: National Data

**Table 3.5**

Access to data:  
[OPM0100](#)

### Eurosystem monetary policy operations allotted by the Bank of Italy through tenders

(millions of euros; interest rates as annual percentages; daily data)

Date of settlement	Amount		Fixed rate tenders	Variable-rate tenders			Running for ... days
	Bids	Allotment		Minimum bid rate	Marginal rate	Weighted average rate	
<b>Main referencing operations</b>							
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
16.12.2020	39	39	0.00	-	-	-	7
23.12.2020	95	95	0.00	-	-	-	7
30.12.2020	160	160	0.00	-	-	-	7
6.01.2021	35	35	0.00	-	-	-	7
13.01.2021	15	15	0.00	-	-	-	7
20.01.2021	40	40	0.00	-	-	-	7
<b>Longer-term refinancing operations with maturity up to 3 months</b>							
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
17.12.2020	108	108	0.00	-	-	-	105
<b>Longer-term refinancing operations with maturity over 3 months</b>							
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
16.12.2020	10,517	10,517	0.00	-	-	-	1,099
<b>Other operations</b>							
7.05.2014	-1,500	-1,500	-	-	-	-	7
14.05.2014	-1,095	-1,095	-	-	-	-	7
21.05.2014	-40	-40	-	-	-	-	7
28.05.2014	-	-	-	-	-	-	7
4.06.2014	-15	-15	-	-	-	-	7
11.06.2014	-15	-15	-	-	-	-	7

## Banks and Money: National Data

**Table 3.6a**

Access to data:

[ROB0100](#)

### Minimum reserve statistics - Reserve base of banks resident in Italy subject to reserve requirements (end of period amounts in millions of euros)

	Total liabilities subject to the reserve requirement	Liabilities to which a positive reserve coefficient is applied		Liabilities to which a 0% reserve coefficient is applied		
		Deposits (overnight; up to 2 years' agreed maturity; redeemable at notice up to 2 years)	Debt securities up to 2 years' agreed maturity	Deposits (over 2 years' agreed maturity; redeemable at notice over 2 years)	Repos	Debt securities over 2 years' agreed maturity
2017 .....	-	-	-	-	-	-
2018 .....	-	-	-	-	-	-
2019 - 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
Nov.....	2,226,266	1,782,386	4,303	58,825	110,578	270,174
Dec.....	-	-	-	-	-	-
2021 - Jan.....	(2,254,557)	(1,814,293)	(4,570)	(58,551)	(113,048)	(264,093)

**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 - 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
Dec.....	-	-	-	-	-
2021 - Jan.....	26	17,864	256,694	238,830	.. 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	
2019 .....	12,634	480,362	254,839	1,501,176	103,175	172	23,724	103,302
2020 - Jan. ....	9,808	493,852	259,223	1,487,024	107,194	172	23,186	106,433
Feb. ....	9,532	493,998	259,537	1,486,200	108,264	175	24,024	106,441
Mar. ....	9,562	491,143	267,756	1,509,207	118,408	184	25,078	117,936
Apr. ....	9,723	490,697	265,916	1,514,079	118,323	175	24,942	116,244
May ....	9,816	520,516	263,866	1,522,124	110,355	180	25,297	114,572
June ....	10,077	593,706	260,543	1,506,094	111,558	186	25,294	107,714
July ....	9,973	444,771	260,670	1,523,832	116,076	191	25,812	125,394
Aug. ....	10,040	442,031	259,807	1,525,925	109,083	179	25,044	108,945
Sept. ....	10,012	476,025	258,103	1,522,008	113,862	145	25,013	104,318
Oct. ....	9,531	529,333	257,668	1,523,089	115,610	135	23,607	102,737
Nov. ....	9,638	578,927	258,965	1,524,623	122,002	142	23,588	102,377
Dec. ....	11,454	571,211	256,770	1,507,546	116,245	245	24,127	102,897
2021 - Jan. ....	(9,532)	(582,812)	(260,960)	(1,505,800)	(109,635)	(115)	(23,334)	(99,857)
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		
	62,425	384,695	147,978	15,845	59,391	12,032	41,813	
2019 .....	60,699	388,245	145,775	16,499	61,570	11,745	43,108	
2020 - Jan. ....	61,271	391,414	144,932	16,506	62,479	11,596	45,090	
Feb. ....	59,311	405,049	143,600	16,254	62,930	11,568	44,308	
Mar. ....	58,912	427,221	141,076	16,845	67,970	12,042	44,334	
Apr. ....	58,935	442,028	139,425	17,023	71,181	12,681	45,269	
May ....	59,469	442,160	148,409	18,959	72,757	13,037	45,556	
June ....	51,537	448,612	148,394	18,674	75,690	11,301	41,342	
July ....	51,522	452,018	147,136	18,466	76,200	11,282	39,909	
Aug. ....	51,808	452,029	146,433	19,116	75,645	11,603	39,978	
Sept. ....	51,577	445,112	148,257	20,831	74,656	11,962	40,524	
Oct. ....	51,823	434,165	155,802	20,936	68,908	11,917	41,398	
Nov. ....	49,247	419,260	150,977	20,828	68,065	11,986	41,522	
2021 - Jan. ....	(48,415)	(427,488)	(147,885)	(21,458)	(65,881)	(12,969)	(42,238)	
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				
	23,873	74,288	40,546	15,042	17,590	77,500	269,828	3,722,228
2019 .....	23,865	74,521	40,352	14,964	17,458	77,690	286,173	3,749,556
2020 - Jan. ....	23,711	74,784	40,358	14,438	17,005	77,921	300,078	3,769,755
Feb. ....	23,451	73,451	40,320	13,418	15,322	77,004	286,615	3,811,875
Mar. ....	23,443	73,559	40,319	13,676	15,481	77,114	296,882	3,848,972
Apr. ....	23,483	73,970	40,313	13,852	15,791	77,307	292,107	3,890,092
May ....	23,941	75,585	40,308	13,885	16,010	76,809	291,572	3,953,630
June ....	20,944	75,462	40,139	13,740	15,748	76,978	258,430	3,803,712
July ....	24,729	75,584	40,330	13,937	15,741	76,996	245,512	3,770,415
Aug. ....	25,439	75,490	40,352	14,161	15,337	75,852	248,498	3,801,226
Sept. ....	25,428	75,394	40,366	14,284	15,367	76,557	248,403	3,850,429
Oct. ....	25,480	77,201	40,348	14,571	15,371	76,764	250,087	3,905,032
Nov. ....	25,537	77,953	40,460	15,081	15,588	76,605	243,760	3,847,365
2021 - Jan. ....	(26,057)	(78,478)	(40,290)	(15,124)	(15,934)	(75,595)	(247,923)	(3,857,781)

## Banks and Money: National Data

**Table 3.7b**  
 Access to data:  
[BSIO0200](#)

### Balance sheet of other MFIs resident in Italy: liabilities

(stocks in millions of euros)

	Deposits						Rest of the world	
	Residents of Italy			Residents of other euro area countries				
	MFIs	Central government	Other general government and other sectors	MFIs	Central government	Other general government and other sectors		
2019 .....	599,658	33,119	1,823,017	215,986	16	26,249	81,770	
2020 - Jan.....	583,828	40,546	1,811,157	227,197	21	27,003	81,441	
Feb.....	582,986	41,431	1,833,108	227,791	18	25,433	87,975	
Mar.....	651,540	30,188	1,855,476	214,133	40	22,753	81,988	
Apr.....	669,116	22,733	1,877,176	215,594	181	23,339	79,701	
May.....	697,401	21,975	1,898,568	219,335	180	24,371	83,652	
June.....	769,703	22,530	1,879,390	195,600	20	24,894	85,734	
July.....	609,642	24,122	1,903,241	211,098	180	26,556	96,807	
Aug.....	611,964	23,244	1,913,139	198,743	181	26,827	84,577	
Sept.....	637,566	28,982	1,904,647	180,746	181	27,558	83,609	
Oct.....	647,329	29,892	1,944,882	201,845	181	27,856	85,647	
Nov.....	650,121	30,627	1,945,610	207,605	240	27,805	85,379	
Dec.....	651,073	28,651	1,956,089	191,954	200	28,015	84,121	
2021 - Jan.....	(647,370)	(29,280)	(1,975,705)	(198,115)	(169)	(30,631)	(77,581)	

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

2019 .....	1,579	300,883	362,517	277,433	3,722,228
2020 - Jan.....	1,981	298,339	357,026	321,017	3,749,556
Feb.....	2,084	297,475	356,725	314,730	3,769,755
Mar.....	2,301	291,996	356,608	304,852	3,811,875
Apr.....	2,432	289,879	353,064	315,758	3,848,973
May.....	2,405	287,190	354,852	300,163	3,890,093
June.....	2,355	285,220	359,681	328,503	3,953,630
July.....	2,295	275,947	355,295	298,530	3,803,712
Aug.....	2,301	277,395	357,835	274,208	3,770,415
Sept.....	2,327	278,958	360,841	295,811	3,801,226
Oct.....	2,223	271,895	362,881	275,798	3,850,429
Nov.....	2,086	269,753	361,850	323,956	3,905,033
Dec.....	1,877	267,810	347,895	289,681	3,847,365
2021 - Jan.....	(1,739)	(263,972)	(348,321)	(284,897)	(3,857,782)

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