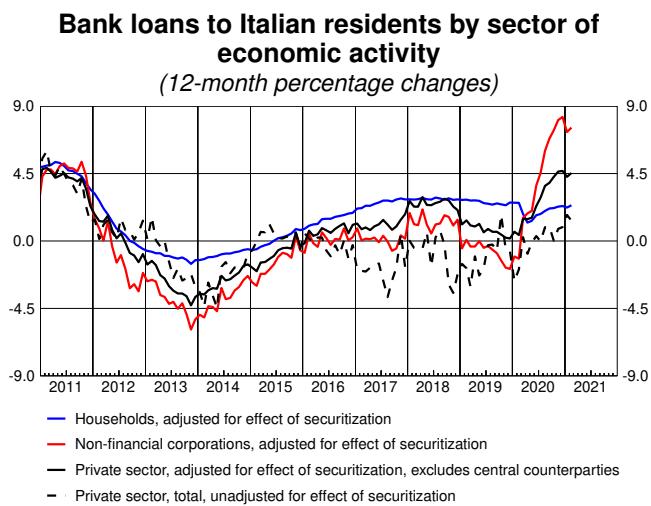


Banks and money: national data

12 April 2021

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www.bancaditalia.it/statistiche/index.html

Figure 1



In February lending to the private sector, adjusted to take account of securitizations and other loans transferred and derecognized from banks' balance sheets, grew by 4.5 per cent on an annual basis (against 4.3 in January). Lending to households increased by 2.4 per cent on the same period of 2020 (against 2.2 in January), while that to non-financial corporations increased by 7.6 per cent (against 7.3 per cent in the previous month). Private sector deposits rose by 11.3 per cent on an annual basis (against 12.3 per cent in January); bond funding growth rate decreased by 6.0 per cent (against -6.4 in January). Bad debts fell by 19.0 per cent on an annual basis (-19.3 per cent in the previous month); the variation can be affected by securitization operations.

Figure 2

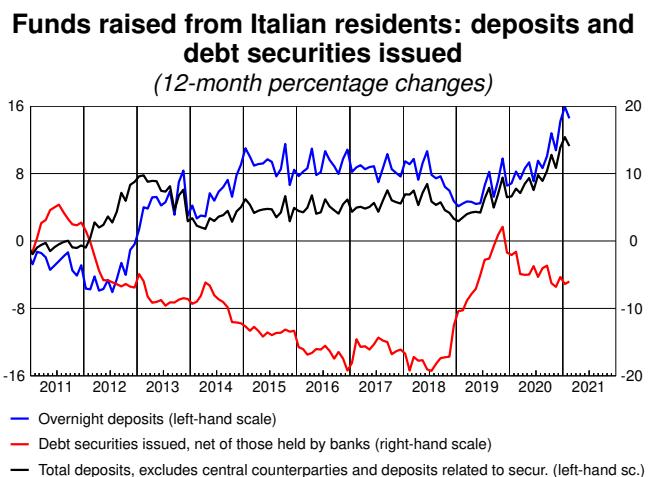
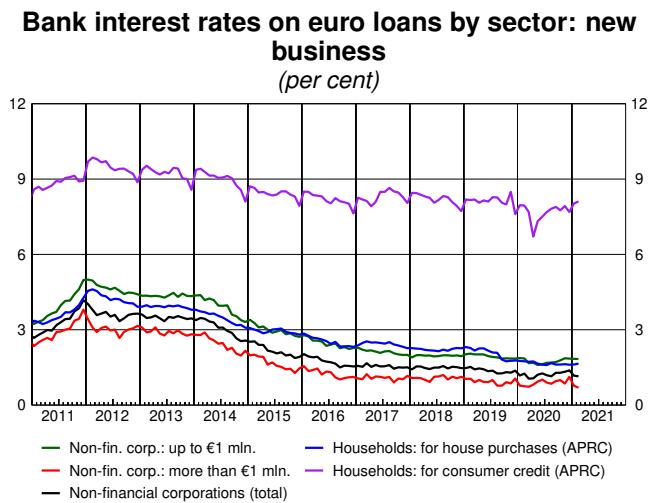
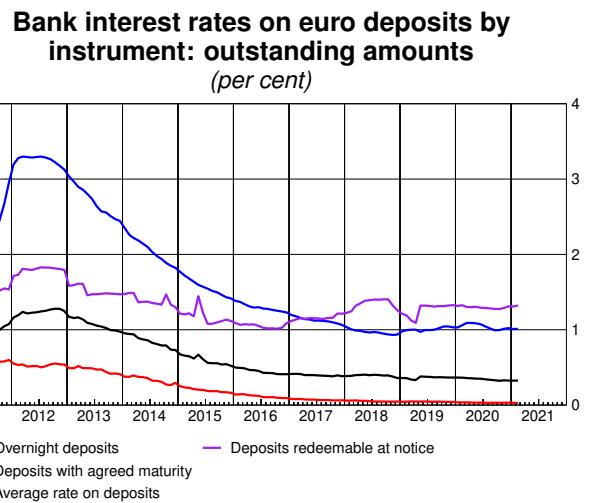


Figure 3



The interest rates on loans granted during the reference month to households for house purchase, including ancillary costs, came to 1.65 per cent (against 1.61 in January), whereas those on new consumer loans came to 8.11 per cent (against 8.03 in the previous month). Interest rates on new lending to non-financial corporations amounted to 1.15 per cent (against 1.17 in the previous month); those on new loans of up to €1 million were equal to 1.83 per cent, while the rates on new loans of above that amount were equal to 0.69 per cent. Rates on the outstanding amount of deposits were equal to 0.33 per cent (against 0.32 in January).

Figure 4



Notice to readers

‘Banks and Money: National Data’ is issued monthly and includes aggregated national data on the banking system, which for the most part follow the Eurosystem’s harmonized definitions.

The publication comprises 40 tables and is divided into three sections.

Section 1. Banking statistics: balance sheets and other information

Section 2. Bank interest rates

Section 3. Single monetary policy statistics: the Italian components

The [Methods and Sources: Methodological Notes](#) is printed separately but forms an integral part of the publication and describes its content.

Since 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.

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Tables available only on BDS

Income statement and other structural indicators	CE00100
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Tables available only on BDS

Volumes of euro deposits from households and non-financial corporations: new business	MIR0900
	<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)	<u>AGGM0100</u>
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Tables available only on BDS

Main monetary aggregates – 12-month percentage changes	<u>AGGM0500</u>
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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 - 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	2,349,287	133,089	99,895	48,415	426,543	147,822				
Feb.	(9,429)	(2,358,253)	(128,528)	(95,675)	(47,809)	(434,866)	(146,043)				
	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 - 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.	21,462	65,383	12,790	42,304	26,057	78,504					
Feb.	(21,303)	(66,527)	(13,356)	(42,338)	(26,077)	(79,138)					
	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 - 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	15,158	15,941	60	75,595	247,481	3,855,607				
Feb.	(40,252)	(15,124)	(15,768)	(206)	(75,493)	(238,586)	(3,854,771)				

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 - 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.	647,264	51,567	1,953,553	2,623,737	198,114	765	30,036	205,486
Feb.	(659,514)	(51,527)	(1,961,958)	(2,645,972)	(192,883)	(733)	(29,371)	(199,521)

	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 - 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.	77,582	60,941	263,972	348,271	284,485	3,855,608
Feb.	(74,838)	(60,418)	(262,706)	(351,148)	(270,092)	(3,854,771)

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 - 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.	647,264	272,271	211,461	29,280	22,287	14,509	8,189	326,270	104,371		
Feb.	(659,514)	(283,948)	(217,591)	(28,896)	(22,631)	(14,811)	(7,313)	(325,873)	(107,618)		
	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		
2019	301,661	1,043,631	64,153	29,720	215,986		215,010		95,281		
2020 - 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	1,116,995	77,393	32,767	198,114		197,896		85,565		
Feb.	(379,941)	(1,122,300)	(78,587)	(33,132)	(192,883)		(192,394)		(79,666)		
	Residents of other euro area countries					MFIs	of which: banks		of which: intragroup positions		
	General government	Other sectors					Consumer households	Producer households	Non-profit institutions		
	Insurance companies, pension funds and other financial institutions	Non-financial corporations	Households				Rest of the world	of which: banks			
2019	604	16,708	5,399	3,555	81,770		81,770		50,154		
2020 - Feb.	492	15,513	5,796	3,650	87,975		87,975		55,767		
Mar.	434	13,132	5,815	3,412	81,988		81,988		49,299		
Apr.	507	13,920	5,812	3,281	79,701		79,701		47,075		
May	440	14,754	6,131	3,226	83,652		83,652		51,099		
June	199	14,519	6,943	3,254	85,734		85,734		52,048		
July	537	15,806	7,057	3,335	96,807		96,807		59,237		
Aug.	494	15,839	7,267	3,409	84,577		84,577		52,955		
Sept.	492	16,210	7,474	3,563	83,609		83,609		50,566		
Oct.	475	16,571	7,267	3,725	85,647		85,647		54,035		
Nov.	521	16,871	6,839	3,814	85,379		85,379		53,212		
Dec.	873	16,400	6,989	3,953	84,121		84,121		52,780		
2021 - Jan.	765	18,522	7,454	4,059	77,582		77,582		45,848		
Feb.	(733)	(17,936)	(7,253)	(4,183)	(74,838)		(74,838)		(42,404)		

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		
2018	37,769	4,140	26,047	7,508	-34,960
2019	76,822	17,906	58,342	993	-4,170
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	-200
Aug.	11,514	10,098	4,637	-2,011	1,766
Sept.....	9,942	6,095	5,604	-808	938
Oct.	39,342	21,341	13,423	1,394	-6,843
Nov.	-5,679	-12,267	2,255	3,072	-1,577
Dec.	29,984	13,982	19,909	1,454	1,210
2021 - Jan.	5,699	-7,248	9,951	-255	-3,265
Feb.	(7,183)	(2,504)	(6,861)	(-1,609)	(-698)

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 - 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.	1,350,109	45,462	158,527	126,451	316,332	105,409	104,371
Feb.	(1,357,559)	(44,526)	(156,391)	(124,398)	(317,114)	(108,998)	(107,618)
	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 - 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	959	31,734
Feb.	(14,234)	(8,020)	(4,673)		(1,565)	(1,444)	(32,434)
	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 - 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	2,302,178	
Feb.	(4,685)	(258,021)	(76,025)	(59,079)	(47,809)	(2,309,664)	

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 - 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.	582,519	268,446	211,461	197,060	63,900	4,377	191,930	56,841
Feb.	(595,003)	(281,092)	(217,591)	(199,446)	(64,207)	(4,304)	(184,981)	(52,538)
	Residents of Italy				Residents of other euro area countries			
	Other sectors				MFIs	of which: banks		
	Non-financial corporations	Households					of which: intragroup positions	
2019	631,206	545,818	76,989	7,530	103,175	102,816		41,368
2020 - 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.	669,141	550,192	82,545	7,622	109,627	108,951		44,377
Feb.	(668,289)	(550,895)	(83,335)	(7,793)	(105,565)	(104,852)		(43,001)
	Residents of other euro area countries				Rest of the world			
	General government	Other sectors			Households	of which: banks		
		Insurance companies, pension funds and other financial institutions	Non-financial corporations					
2019	172	11,831	11,231	662		103,302		66,513
2020 - Feb.	175	12,652	10,811	562		106,441		68,900
Mar.	184	12,817	11,662	599		117,936		77,127
Apr.	175	11,577	12,687	678		116,244		75,398
May	180	11,995	12,706	596		114,572		74,977
June	186	12,676	12,018	601		107,714		68,249
July	191	13,123	12,084	605		125,394		65,359
Aug.	179	12,946	11,514	584		108,945		60,299
Sept.	145	13,091	11,318	605		104,318		56,465
Oct.	135	12,654	10,286	667		102,737		56,381
Nov.	142	12,818	10,094	676		102,377		56,829
Dec.	245	12,946	10,567	615		102,897		55,944
2021 - Jan.	115	11,593	11,134	619		99,895		53,131
Feb.	(113)	(11,350)	(10,835)	(665)		(95,675)		(50,796)

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	Other financial institutions		
2018	-31,559	-38,976	2,242	8,054	6,342	-12,154	5,929
2019	-31,229	-36,189	6,153	8,579	4,245	-6,672	-822
2020 - Jan.	2,195	8,203	558	332	283	-57	-6,509
Feb.	-6,013	-3,110	474	440	1,026	-992	-3,203
Mar.	17,807	16,225	-2,133	-1,321	-347	-466	3,737
Apr.	-108	5,908	-2,855	-1,871	-118	-867	-3,099
May	3,512	815	3,255	-273	1,315	2,213	-517
June	12,526	5,951	3,263	426	636	2,202	3,890
July	10,163	8,602	2,361	529	1,444	387	-1,944
Aug.	-1,306	1,843	-428	-420	-630	622	-2,663
Sept.	9,903	5,996	2,881	540	1,299	1,043	943
Oct.	1,754	735	2,366	423	1,598	345	-1,305
Nov.	7,018	5,620	1,511	-673	1,523	661	-144
Dec.	-7,387	-12,979	-886	-199	350	-1,036	6,388
2021 - Jan.	-3,874	1,355	-210	-668	822	-364	-5,006
Feb.	(-1,662)	(-668)	(1,722)	(97)	(1,083)	(541)	(-2,642)

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		
2018	1,789,506	551,356	266,325	971,826	678,483	217,076	162,611	298,795
2019	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.	1,766,768	454,717	267,989	1,044,062	669,141	150,492	168,846	349,804
Feb.	(1,763,251)	(447,133)	(265,459)	(1,050,659)	(668,289)	(146,935)	(166,957)	(354,396)

	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	
2018	626,210	3,263	31,463	67,784	1,856	377,109	41,329	17,028	86,379
2019	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.	640,359	2,555	31,983	74,843	1,065	391,262	34,611	14,850	89,190
Feb.	(642,023)	(2,570)	(31,954)	(74,947)	(1,150)	(392,249)	(34,664)	(14,893)	(89,597)

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	January 2021			February 2021		
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	22,279	17,933	40,212	(22,407)	(18,079)
Mining and quarrying.....	B	30	2,866	2,896	(30)	(2,881)
Manufacturing.....	C	5,432	199,955	205,387	(5,501)	(200,710)
Food, beverages and tobacco products.....	1000061	985	30,578	31,563	(998)	(30,734)
Textiles, clothing and leather products.....	1000062	670	18,167	18,837	(677)	(18,050)
Wood and wood products and furnishings.....	1000066	670	9,262	9,932	(676)	(9,226)
Paper, paper products and printing.....	1000063	243	7,403	7,646	(242)	(7,349)
Refined petroleum products, chemical products and pharmaceuticals	1000067	131	18,794	18,925	(135)	(18,749)
Rubber and plastic products	22	100	10,067	10,168	(102)	(10,091)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	1,254	46,093	47,347	(1,267)	(46,109)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	218	12,208	12,426	(219)	(12,425)
Machinery and equipment.....	28	185	21,978	22,162	(190)	(22,200)
Motor vehicles and other transport equipment.....	1000060	134	17,339	17,472	(133)	(17,666)
Other products of manufacturing.....	1000070	842	8,067	8,909	(862)	(8,110)
Electricity, gas, steam and air conditioning supply	D	87	20,584	20,671	(86)	(20,332)
Water supply, sewerage, waste management and remediation activities.....	E	96	8,179	8,275	(98)	(8,308)
Construction	F	6,668	66,567	73,235	(6,840)	(66,510)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	16,679	112,899	129,578	(16,570)	(112,828)
Transportation and storage	H	2,078	36,732	38,811	(2,112)	(36,745)
Accommodation and food service activities.....	I	5,412	32,105	37,517	(5,506)	(32,494)
Information and communication	J	695	17,222	17,918	(708)	(17,194)
Real estate activities.....	L	1,708	69,750	71,459	(1,741)	(69,968)
Professional, scientific and technical activities	M	10,136	43,407	53,544	(10,256)	(41,421)
Administrative and support service activities.....	N	1,138	17,903	19,041	(1,170)	(18,059)
All remaining activities	1000073	10,105	23,037	33,142	(10,310)	(22,759)
All branches	1004999	82,545	669,141	751,687	(83,335)	(668,289)
						(751,624)

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
2018	280,489	156,377	279,485	4,450	141,276	133,758	33,074	59,367	41,318
2019	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.	304,387	171,597	303,005	5,364	163,074	134,567	42,225	48,387	43,954
Feb.	(302,723)	(171,042)	(301,329)	(5,388)	(162,077)	(133,864)	(42,274)	(47,831)	(43,760)

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
2018	158,502	147,436	157,837	3,799	111,448	42,590	5,143	5,933	31,514
2019	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.	181,005	167,077	179,821	4,545	125,634	49,642	4,543	9,451	35,648
Feb.	(180,560)	(166,585)	(179,294)	(4,571)	(125,252)	(49,471)	(4,523)	(9,403)	(35,545)

Banks and Money: National Data

Table 1.12

Access to data:
[CARB0300](#)

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

	Other sectors						
	Total	Non-financial corporations	Households			Other financial institutions	
			Consumer credit	Lending for house purchase	Other lending		
2018	64,319	50,190	15,921	1,268	2,702	11,950	-1,792
2019	33,820	21,657	10,965	407	4,896	5,662	1,199
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.	62	66	-1	-126	-18	143	-3
Feb.	(-176)	(-101)	(-131)	(-17)	(-44)	(-69)	(56)

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		
2018	3.2	-0.9	2.6	29.8	45.0
2019	-4.7	-6.5	-3.4	-10.3	-8.4
2020 - Jan.....	3.6	9.2	3.7	-10.1	-0.1
Feb.....	10.9	19.1	8.6	9.6	-4.4
Mar.....	8.5	7.4	12.2	-27.8	-29.2
Apr.....	11.7	6.9	8.6	63.4	-6.8
May.....	17.1	134.9	2.1	-43.8	-7.0
June.....	6.9	23.3	6.7	-17.7	13.0
July.....	16.6	43.7	6.3	52.4	-5.2
Aug.....	8.3	29.8	3.5	8.9	7.6
Sept.....	11.2	27.5	8.5	-12.9	7.2
Oct.....	16.1	27.6	12.8	9.8	-30.5
Nov.....	8.6	5.4	7.6	23.4	-7.1
Dec.....	12.5	33.7	9.3	-0.7	10.0
2021 - Jan.....	10.5	19.9	7.7	18.4	-11.9
Feb.....	(9.3)	(24.5)	(6.4)	(-8.3)	(0.1)

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	
2018	2.5	1.4	2.5	8.7	-1.0	13.6
2019	1.7	0.6	3.7	-2.1	10.1	1.7
2020 - Jan.....	4.0	5.5	3.2	-0.0	-15.8	-0.7
Feb.....	1.3	2.6	3.2	-12.8	2.7	-1.1
Mar.....	11.3	32.8	-6.6	-0.6	40.2	2.6
Apr.....	0.4	3.9	-4.4	6.2	38.3	5.9
May.....	3.6	4.7	4.3	-4.6	10.9	8.0
June.....	4.5	7.0	4.4	-2.8	12.8	10.5
July.....	6.8	7.5	4.0	6.1	1.6	10.2
Aug.....	5.1	8.1	4.7	-8.1	13.8	11.8
Sept.....	3.3	6.1	3.9	-14.3	1.9	11.7
Oct.....	5.4	6.2	4.0	8.4	-4.9	10.8
Nov.....	4.3	5.8	3.7	-1.7	-8.9	7.4
Dec.....	3.1	3.8	3.8	-4.5	-10.4	5.6
2021 - Jan.....	3.7	3.6	3.6	5.2	6.0	7.6
Feb.....	(3.0)	(3.4)	(3.9)	(-3.4)	(6.2)	(7.9)

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		
2018	67,276	21,988	8,156	285	..	1,495
2019	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
Feb.	(33,497)	(11,561)	(4,441)	(195)	(..)	(1,847)

	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	
2018	465	99,199	99,664	-51,693	63,944	31,873
2019	384	72,009	72,393	-16,025	26,679	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	120	19,856
Feb.	(407)	(51,541)	(51,948)	(444)	(-224)	(20,123)

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	January 2021			February 2021		
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	1,009	814	1,823	(1,018)	(813)
Mining and quarrying.....	B	2	96	98	(2)	(96)
Manufacturing.....	C	473	6,886	7,358	(470)	(6,883)
Food, beverages and tobacco products.....	1000061	107	817	924	(105)	(814)
Textiles, clothing and leather products.....	1000062	73	1,089	1,162	(73)	(1,092)
Wood and wood products and furnishings.....	1000066	71	760	831	(71)	(756)
Paper, paper products and printing.....	1000063	17	262	279	(16)	(263)
Refined petroleum products, chemical products and pharmaceuticals	1000067	4	204	208	(4)	(206)
Rubber and plastic products	22	8	283	291	(8)	(289)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	116	1,938	2,054	(116)	(1,940)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	14	413	426	(14)	(411)
Machinery and equipment.....	28	15	604	619	(14)	(600)
Motor vehicles and other transport equipment.....	1000060	6	230	237	(6)	(228)
Other products of manufacturing.....	1000070	42	286	328	(42)	(285)
Electricity, gas, steam and air conditioning supply	D	2	271	274	(2)	(268)
Water supply, sewerage, waste management and remediation activities.....	E	10	234	245	(11)	(234)
Construction	F	685	8,922	9,607	(687)	(8,988)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	1,094	5,609	6,703	(1,098)	(5,653)
Transportation and storage	H	121	800	921	(122)	(803)
Accommodation and food service activities.....	I	331	1,383	1,714	(334)	(1,386)
Information and communication	J	31	376	407	(31)	(380)
Real estate activities.....	L	101	5,710	5,812	(101)	(5,754)
Professional, scientific and technical activities	M	212	752	963	(217)	(754)
Administrative and support service activities.....	N	74	672	746	(75)	(675)
All remaining activities	1000073	275	807	1,083	(274)	(809)
All branches	1004999	4,422	33,331	37,753	(4,441)	(33,497)
						(37,938)

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						
2018	375,630	368,320	14,136	55,295	270,434	15,043	190,141	56,709	101,146	565,771
2019	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	196,237	48,415	111,781	622,781
Feb.....	(434,866)	(428,936)	(17,392)	(68,272)	(305,379)	(15,428)	(193,851)	(47,809)	(110,400)	(628,717)

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			
2018	65,260	258,867	511,041	22,779	276,480	10,671	1,145,099	20,876	1,165,975
2019	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.....	56,512	232,620	540,783	22,686	217,183	8,109	1,077,892	21,275	1,099,167
Feb.....	(59,223)	(230,596)	(542,971)	(23,003)	(215,418)	(8,163)	(1,079,374)	(21,470)	(1,100,844)

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						
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 "	1,233,648	639,572	23,856	19,983	575,375	89,016	1,128,508	318,932	809,576

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 - 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	1.47
Feb.	(1.30)	(1.34)	(1.32)	(1.40)

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 - 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.....	1.17	1.10	1.34	1.10	1.84	2.12	1.82	0.77	0.67	0.65		
Feb.	(1.15)	(1.09)	(1.80)	(1.09)	(1.83)	(2.14)	(1.82)	(0.69)	(1.15)	(0.58)		

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 - 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.....	38,530	33,607	6,601	34,347	14,497	3,076	13,288	24,033	3,524	21,059	
Feb.	(34,632)	(29,761)	(4,195)	(30,891)	(13,709)	(2,747)	(12,537)	(20,923)	(1,448)	(18,354)	

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 - 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
Feb.....	(1.30)	(1.27)	(1.31)	(1.65)	(1.23)
Consumer credit					
	Initial period of rate fixation		APRC	of which: pure new loans	
	up to 1 year	over 1 year			
	6.54	3.46	6.77	7.95	6.55
2020 - 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
Feb.....	(6.46)	(3.72)	(6.58)	(8.11)	(6.47)
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			
	3.29	3.61	2.60	2.81	3.76
2020 - 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
Feb.....	(2.64)	(3.07)	(2.02)	(1.93)	(3.00)

Banks and Money: National Data

Table 2.5
Access to data:
MIR0500

Volumes of euro loans to households: new business

(millions of euros)

	Loans for house purchase			
	Initial period of rate fixation		of which: pure new loans	
	up to 1 year	over 1 year		
2020 - 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	955	4,590	4,078
Feb.....	(6,850)	(1,269)	(5,581)	(4,873)
Consumer credit				
	Initial period of rate fixation		of which: pure new loans	
	up to 1 year	over 1 year		
	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
Nov.....	3,542	204	3,338	3,511
Dec.....	3,008	178	2,830	2,983
2021 - Jan.....	3,229	153	3,076	3,203
Feb.....	(3,820)	(162)	(3,658)	(3,796)
Loans for other purposes				
	Initial period of rate fixation		of which: producer households	of which: pure new loans
	up to 1 year	over 1 year		
	2,746	1,894	852	1,036
Mar.....	2,532	1,891	641	770
Apr.....	2,596	1,642	954	931
May.....	6,053	1,690	4,363	3,947
June.....	5,314	1,840	3,474	3,212
July.....	4,567	1,962	2,605	2,350
Aug.....	2,477	1,257	1,220	1,191
Sept.....	3,405	1,694	1,710	1,474
Oct.....	3,618	1,861	1,757	1,400
Nov.....	2,718	1,375	1,343	1,222
Dec.....	2,937	1,589	1,348	1,282
2021 - Jan.....	2,648	1,509	1,139	1,190
Feb.....	(2,747)	(1,625)	(1,122)	(1,159)
				(2,166)

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 - 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	14.72	1.78	2.63	1.71
Feb.	(2.76)	(1.67)	(4.48)	(3.31)	(14.71)	(1.77)	(2.58)	(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 - 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.....	0.68	0.76	0.68	0.98	0.34	0.43		
Feb.....	(0.82)	(0.83)	(0.80)	(0.87)	(0.71)	(0.38)		

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 - 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
Feb.....	(0.33)	(0.41)	(0.06)	(0.03)	(1.01)	(1.32)	(0.75)

	Overnight deposits		Deposits with agreed maturity			Non-financial corporations	
	Households	Non-financial corporations	Households		over 2 years		
			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 - 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	0.77		
Feb.....	(0.03)	(0.03)	(0.81)	(1.35)	(0.79)		

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 - 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
Feb.	(0.03)	(1.87)	(0.95)

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)
2018	208,140	1,174,903	1,383,043	55,727	310,194	1,748,964
2019	211,742	1,264,740	1,476,482	54,961	313,770	1,845,213
2020 - Jan.....	211,359	1,257,279	1,468,638	54,868	315,834	1,839,340
Feb.....	212,880	1,277,331	1,490,211	54,468	315,959	1,860,639
Mar.....	218,954	1,291,597	1,510,551	53,017	318,956	1,882,523
Apr.....	222,144	1,306,719	1,528,864	54,190	320,092	1,903,146
May.....	225,309	1,323,349	1,548,657	57,166	320,019	1,925,842
June.....	226,896	1,318,781	1,545,677	58,768	320,415	1,924,859
July.....	229,325	1,331,490	1,560,815	59,659	320,441	1,940,914
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	57,431	320,669	1,965,625
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	320,967	2,047,265
2021 - Jan.....	238,242	1,434,077	1,672,319	55,704	323,350	2,051,373
Feb.....	(239,596)	(1,439,067)	(1,678,664)	(54,099)	(324,230)	(2,056,993)

	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
2018	1,825	3,173	3,115	1,757,077	1,174,903	1,540,823	1,548,936
2019	1,679	1,576	6,202	1,854,670	1,264,740	1,633,472	1,642,929
2020 - Jan.....	2,031	1,978	6,311	1,849,660	1,257,279	1,627,982	1,638,302
Feb.....	2,127	2,081	6,278	1,871,125	1,277,331	1,647,759	1,658,245
Mar.....	1,825	2,296	6,274	1,892,918	1,291,597	1,663,569	1,673,964
Apr.....	1,681	2,427	6,164	1,913,418	1,306,719	1,681,001	1,691,273
May.....	1,935	2,379	6,064	1,936,220	1,323,349	1,700,533	1,710,911
June.....	1,628	2,324	5,660	1,934,471	1,318,781	1,697,964	1,707,576
July.....	2,750	2,264	5,288	1,951,216	1,331,490	1,711,590	1,721,892
Aug.....	2,601	2,265	5,080	1,961,021	1,341,216	1,720,876	1,730,822
Sept.....	2,783	2,291	3,954	1,974,653	1,356,837	1,734,937	1,743,965
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.....	1,504	1,858	4,443	2,055,070	1,428,893	1,809,767	1,817,572
2021 - Jan.....	1,997	1,676	4,752	2,059,798	1,434,077	1,813,131	1,821,555
Feb.....	(2,824)	(1,587)	(4,626)	(2,066,030)	(1,439,067)	(1,817,397)	(1,826,434)

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)
2018	10,404	56,955	67,359	-17,547	1,332	51,144
2019	3,602	90,072	93,674	-1,857	3,576	95,393
2020 - Jan.	-383	-7,696	-8,079	-103	2,064	-6,118
Feb.....	1,521	19,972	21,493	-403	125	21,215
Mar.....	6,074	14,278	20,352	-1,450	2,996	21,898
Apr.....	3,191	14,959	18,150	1,166	1,137	20,453
May.....	3,164	17,040	20,204	2,993	-72	23,125
June.....	1,587	-4,468	-2,881	1,607	396	-878
July.....	2,429	23,455	25,884	935	27	26,846
Aug.....	874	9,845	10,719	-1,232	799	10,286
Sept.....	489	15,355	15,844	-1,004	-571	14,269
Oct.....	1,848	38,629	40,477	39	513	41,029
Nov.....	1,595	-234	1,361	-2,820	1,987	528
Dec.....	3,367	34,353	37,720	5,297	-2,200	40,817
2021 - Jan.	744	6,207	6,951	-4,211	2,382	5,122
Feb.....	(1,354)	(4,977)	(6,331)	(-1,605)	(880)	(5,606)

	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
2018	411	-833	-8,288	42,434	56,955	40,738	32,031
2019	-146	-1,747	3,113	96,613	90,072	91,790	93,012
2020 - Jan.	352	402	107	-5,257	-7,696	-5,737	-4,876
Feb.....	96	103	-34	21,380	19,972	19,694	19,859
Mar.....	-302	215	-5	21,806	14,278	15,825	15,732
Apr.....	-144	131	-115	20,325	14,959	17,262	17,134
May.....	255	-48	-93	23,239	17,040	19,963	20,076
June.....	-336	-55	-394	-1,663	-4,468	-2,466	-3,251
July.....	1,123	-60	-383	27,526	23,455	24,417	25,097
Aug.....	-149	1	-207	9,931	9,845	9,413	9,057
Sept.....	182	26	-1,125	13,352	15,355	13,779	12,862
Oct.....	-276	-109	-144	40,500	38,629	39,182	38,653
Nov.....	184	-130	571	1,153	-234	-1,067	-442
Dec.....	-1,186	-194	50	39,487	34,353	37,450	36,118
2021 - Jan.	492	-182	311	5,744	6,207	4,378	5,000
Feb.....	(827)	(-89)	(-126)	(6,219)	(4,977)	(4,252)	(4,865)

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		
2018	1,757,077	52,976	151,500	188,858	442,509	782,867	113,757	
2019	1,854,670	44,998	177,506	177,793	490,345	845,644	83,722	
2020 - Jan.	1,849,660	85,045	176,194	175,856	504,579	856,629	83,492	
Feb.....	1,871,125	87,243	175,251	174,030	502,737	852,018	89,973	
Mar.....	1,892,918	48,290	173,623	170,998	486,918	831,539	83,882	
Apr.....	1,913,418	68,025	170,684	168,217	479,807	818,708	81,634	
May.....	1,936,220	80,596	168,106	165,004	487,304	820,414	85,770	
June.....	1,934,471	80,224	175,786	160,534	504,084	840,404	88,457	
July.....	1,951,216	114,221	174,950	160,170	517,259	852,379	99,594	
Aug.....	1,961,021	131,633	173,513	162,095	512,588	848,196	87,395	
Sept.....	1,974,653	113,988	172,400	163,769	521,667	857,836	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.....	2,055,070	72,912	169,901	154,967	517,928	842,796	88,467	
2021 - Jan.	2,059,798	106,122	167,428	152,059	516,322	835,809	80,484	
Feb.....	(2,066,030)	(133,580)	(165,433)	(151,697)	(506,505)	(823,635)	(77,852)	

	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				
2018	1,136,428	871,808	1,740,331	165,401	92,080	2,876,759	199,628	-369,710
2019	1,173,897	918,887	1,719,461	184,452	99,334	2,893,358	206,314	-270,638
2020 - Jan.	1,199,241	939,846	1,717,254	182,133	99,526	2,916,495	211,292	-252,961
Feb.....	1,199,171	939,459	1,709,637	181,351	98,457	2,908,808	213,424	-221,874
Mar.....	1,223,674	955,734	1,721,959	178,694	95,443	2,945,633	222,534	-311,537
Apr.....	1,263,830	997,739	1,721,790	177,997	96,764	2,985,620	221,140	-324,975
May.....	1,308,320	1,044,274	1,725,857	177,548	97,901	3,034,177	219,877	-331,053
June.....	1,337,052	1,076,323	1,750,233	187,375	100,171	3,087,285	213,008	-356,737
July.....	1,373,835	1,112,974	1,757,491	186,444	99,792	3,131,326	224,553	-338,469
Aug.....	1,386,226	1,126,240	1,755,231	185,601	100,560	3,141,457	207,847	-321,058
Sept.....	1,405,736	1,147,489	1,765,951	185,805	100,889	3,171,687	204,379	-343,178
Oct.....	1,414,459	1,156,656	1,768,695	188,705	100,457	3,183,154	202,820	-313,106
Nov.....	1,413,464	1,154,357	1,787,548	196,712	104,247	3,201,012	203,154	-350,836
Dec.....	1,405,516	1,148,501	1,777,734	192,054	106,232	3,183,250	202,987	-326,992
2021 - Jan.	1,422,346	1,161,271	1,770,204	189,856	106,919	3,192,550	200,808	-311,146
Feb.....	(1,439,825)	(1,176,060)	(1,768,287)	(188,957)	(107,933)	(3,208,112)	(196,507)	(-303,522)

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		
2018	42,434	4,972	-4,256	-31,889	10,586	-25,559	3,868	
2019	96,613	-7,977	19,799	-9,198	9,692	20,293	-30,628	
2020 - Jan.	-5,257	40,047	-1,317	-1,629	-4,962	-7,908	-521	
Feb.	21,380	2,198	-944	-1,893	2,105	-732	6,378	
Mar.	21,806	-38,953	-1,626	-6,067	5,274	-2,419	-6,088	
Apr.	20,325	19,735	-2,942	-2,374	-10,822	-16,138	-2,380	
May	23,239	12,571	-2,573	-2,316	918	-3,971	4,558	
June	-1,663	-372	7,679	2,084	3,960	13,723	2,446	
July....	27,526	24,027	-829	532	-1,534	-1,831	12,196	
Aug.	9,931	17,412	-1,436	2,067	244	875	-12,071	
Sept.	13,352	-17,645	-1,115	1,547	4,340	4,772	-1,312	
Oct.	40,500	-6,437	1,627	-6,615	1,997	-2,991	2,041	
Nov.	1,153	-14,936	9,901	-1,870	334	8,365	264	
Dec.	39,487	-19,699	-6,822	1,125	1,528	-4,169	553	
2021 - Jan.	5,744	33,206	-2,474	-3,270	3,422	-2,322	-7,983	
Feb.	(6,219)	(27,458)	(-1,995)	(-779)	(3,850)	(1,076)	(-2,632)	

	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					
2018	89,379	85,638	-18,964	12,079	-1,846	70,415	11,561	-56,261	
2019	-7,880	1,636	-10,711	18,962	4,137	-18,591	3,182	93,710	
2020 - Jan.	8,469	4,085	-2,240	-2,730	-57	6,229	2,339	17,793	
Feb.	9,201	8,884	-5,300	-679	549	3,901	1,237	24,086	
Mar.	44,216	35,988	18,535	-258	-159	62,751	10,138	-98,543	
Apr.	50,611	52,460	-754	-1,458	1,371	49,857	-3,546	-24,769	
May	32,915	34,959	4,166	-517	765	37,081	1,799	-2,483	
June	15,548	18,864	24,590	9,474	1,490	40,138	-6,033	-19,971	
July....	21,138	21,003	11,265	1,466	153	32,403	17,813	11,702	
Aug.	16,340	17,215	-2,025	-720	455	14,315	-15,541	17,373	
Sept.	7,020	8,760	11,095	127	596	18,115	-5,326	-13,622	
Oct.	1,497	1,941	3,873	2,514	774	5,370	-1,666	29,409	
Nov.	-7,444	-8,749	15,575	7,886	838	8,131	2,463	-15,748	
Dec.	-9,612	-7,524	-7,995	-4,375	1,772	-17,607	1,809	31,970	
2021 - Jan.	23,375	19,315	-7,247	-1,892	470	16,127	-3,096	15,613	
Feb.	(26,183)	(23,493)	(-1,948)	(-651)	(492)	(24,235)	(-3,717)	(11,603)	

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 - 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	..	..
Mar.....	113,258	52,825	12,325	448,043	120	447,923	..	..

	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 - 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	56,746	1,302	6,854	79,707	1,362,052
2021 - Jan.....	1,590	663,619	18,706	55,840	1,302	6,854	79,357	1,366,078
Feb.....	1,184	669,948	18,463	56,377	1,302	6,854	79,755	1,366,237
Mar.....	1,850	685,058	18,558	57,316	1,302	6,854	79,328	1,456,235

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 - 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	..	..	81,784
Aug.....	216,195	182,391	179,649	2,743	..	..	101,250
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
Mar.....	226,315	356,662	278,870	77,792	..	..	107,171

	Liabilities to non-euro area residents	Liabilities to euro area residents denominated in foreign currency	Revaluation accounts	Capital and reserves	Intra-Eurosystem liabilities	Other liabilities	Total	
							of which: counterpart SDR	Total
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 - 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	56,319	7,751	1,362,051
2021 - Jan.....	2,887	366	169,470	26,237	481,717	57,631	7,807	1,366,078
Feb.....	2,998	358	157,429	26,237	466,941	58,796	7,809	1,366,237
Mar.....	2,920	418	161,115	26,237	515,584	59,815	7,949	1,456,235

Banks and Money: National Data

Table 3.4

Access to data:
[TUFF0100](#)

Official Eurosystem interest rates (percentages)

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

Banks and Money: National Data

Table 3.5

Access to data:
[OPM0100](#)

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

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

Date of settlement	Amount		Fixed rate tenders	Variable-rate tenders			Running for ... days
	Bids	Allotment		Minimum bid rate	Marginal rate	Weighted average rate	
Main referencing operations							
6.01.2021	35	35	0.00	-	-	-	7
13.01.2021	15	15	0.00	-	-	-	7
20.01.2021	40	40	0.00	-	-	-	7
27.01.2021	21	21	0.00	-	-	-	7
3.02.2021	16	16	0.00	-	-	-	7
10.02.2021	15	15	0.00	-	-	-	7
17.02.2021	15	15	0.00	-	-	-	7
24.02.2021	135	135	0.00	-	-	-	7
3.03.2021	15	15	0.00	-	-	-	7
10.03.2021	15	15	0.00	-	-	-	7
Longer-term refinancing operations with maturity up to 3 months							
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
28.01.2021	-	-	0.00	-	-	-	91
25.02.2021	-	-	0.00	-	-	-	91
Longer-term refinancing operations with maturity over 3 months							
24.06.2020	249,334	249,334	0.00	-	-	-	1,099
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
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
2018	-	-	-	-	-	-
2019	-	-	-	-	-	-
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.	2,251,665	1,811,402	4,570	58,551	113,048	264,093
Feb.....	(2,255,145)	(1,813,875)	(4,436)	(57,903)	(117,971)	(260,959)

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				
2018	Dec.	15,297	97,543	82,246	.. 0.00
2019	Dec.	16,276	127,795	111,519	.. 0.00
2020 - 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
Feb.....	-	-	-	-	-
Mar.....	16	17,823	263,473	245,650	.. 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 - 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	582,804	260,960	1,505,808	109,627	115	23,346	99,895
Feb.	(9,429)	(595,360)	(263,653)	(1,499,598)	(105,565)	(113)	(22,850)	(95,675)
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	61,271	391,414	144,932	16,506	62,479	11,596	45,090	
2020 - Mar.	59,311	405,049	143,600	16,254	62,930	11,568	44,308	
Apr.	58,912	427,221	141,076	16,845	67,970	12,042	44,334	
May	58,935	442,028	139,425	17,023	71,181	12,681	45,269	
June	59,469	442,160	148,409	18,959	72,757	13,037	45,556	
July	51,537	448,612	148,394	18,674	75,690	11,301	41,342	
Aug.	51,522	452,018	147,136	18,466	76,200	11,282	39,909	
Sept.	51,808	452,029	146,433	19,116	75,645	11,603	39,978	
Oct.	51,577	445,112	148,257	20,831	74,656	11,962	40,524	
Nov.	51,823	434,165	155,802	20,936	68,908	11,917	41,398	
Dec.	49,247	419,260	150,977	20,828	68,065	11,986	41,522	
2021 - Jan.	48,415	427,488	147,822	21,522	65,890	12,790	42,304	
Feb.	(47,809)	(435,835)	(146,043)	(21,510)	(67,060)	(13,356)	(42,338)	
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	23,711	74,784	40,358	14,438	17,005	77,921	300,078	3,769,755
2020 - Mar.	23,451	73,451	40,320	13,418	15,322	77,004	286,615	3,811,875
Apr.	23,443	73,559	40,319	13,676	15,481	77,114	296,882	3,848,972
May	23,483	73,970	40,313	13,852	15,791	77,307	292,107	3,890,092
June	23,941	75,585	40,308	13,885	16,010	76,809	291,572	3,953,630
July	20,944	75,462	40,139	13,740	15,748	76,978	258,430	3,803,712
Aug.	24,729	75,584	40,330	13,937	15,741	76,996	245,512	3,770,415
Sept.	25,439	75,490	40,352	14,161	15,337	75,852	248,498	3,801,226
Oct.	25,428	75,394	40,366	14,284	15,367	76,557	248,403	3,850,429
Nov.	25,480	77,201	40,348	14,571	15,371	76,764	250,087	3,905,032
Dec.	25,537	77,953	40,460	15,081	15,588	76,605	243,760	3,847,365
2021 - Jan.	26,057	78,504	40,290	15,158	15,941	75,595	247,488	3,857,350
Feb.	(26,077)	(79,138)	(40,252)	(15,124)	(15,768)	(75,493)	(238,593)	(3,856,637)

Banks and Money: National Data

Table 3.7b
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Balance sheet of other MFIs resident in Italy: liabilities

(stocks in millions of euros)

	Deposits						Rest of the world	
	Residents of Italy			Residents of other euro area countries				
	MFIs	Central government	Other general government and other sectors	MFIs	Central government	Other general government and other sectors		
2019	599,658	33,119	1,823,017	215,986	16	26,249	81,770	
2020 - 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.	647,264	29,280	1,975,839	198,114	169	30,632	77,582	
Feb.	(659,514)	(28,896)	(1,984,588)	(192,883)	(169)	(29,935)	(74,838)	

	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 - 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	348,271	284,488	3,857,350
Feb.	(1,796)	(262,706)	(351,148)	(270,162)	(3,856,638)

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