

Banks and money: national data

10 December 2021

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Figure 1

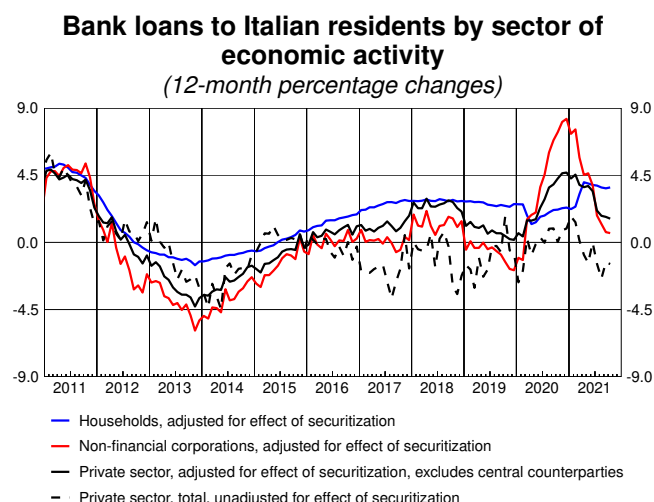
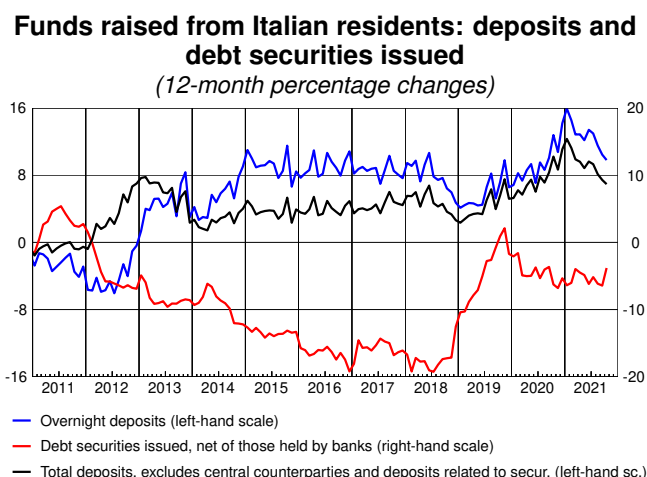


Figure 2



In October lending to the private sector, adjusted to take account of securitizations and other loans transferred and derecognized from banks' balance sheets, grew by 1.6 per cent on an annual basis (against 1.7 in September). Lending to households increased by 3.7 per cent on an annual basis (3.6 in September), while that to non-financial corporations increased by 0.6 per cent (against 0.7 per cent in the previous month). Private sector deposits rose by 6.9 per cent on an annual basis (against 7.4 per cent in September); bond funding growth rate decreased by 3.8 per cent (against -6.4 in September). Bad debts fell by 19.6 per cent on an annual basis (-22.5 per cent in the previous month); the variation can be affected by securitization operations.

Figure 3

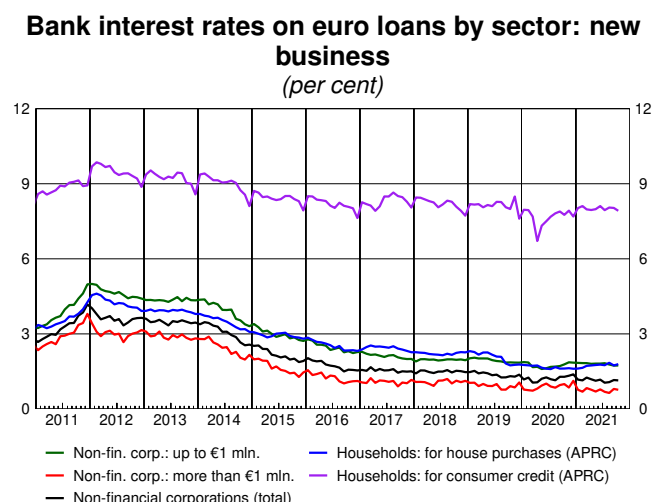
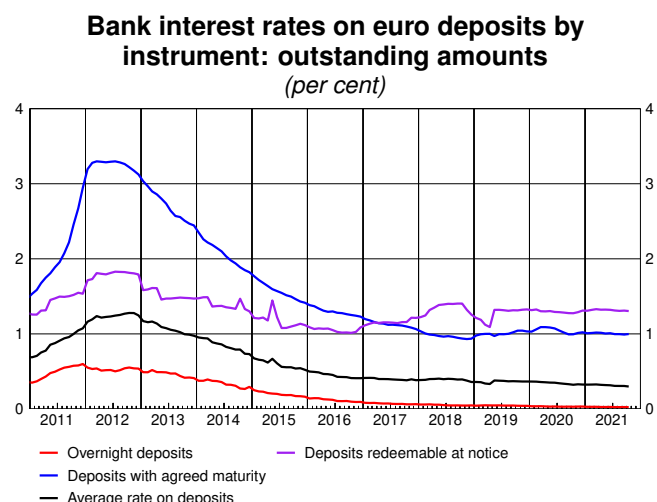


Figure 4



The interest rates on loans granted during the reference month to households for house purchase including ancillary costs (Annual Percentage Rate of Charge, APRC) came to 1.79 per cent (against 1.74 in September), whereas those on new consumer loans came to 7.92 per cent (against 8.03 in the previous month). Interest rates on new lending to non-financial corporations amounted to 1.14 per cent (against 1.16 in the previous month); those on new loans of up to €1 million were equal to 1.74 per cent, while the rates on new loans of above that amount were equal to 0.77 per cent. Rates on the outstanding amount of deposits were equal to 0.30 per cent (against 0.31 in September).

Reference period: October 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.

Starting from September 2021, the number of reporting money market funds decreased below the threshold suitable to fulfill the confidentiality principles. Therefore, some series related to money market funds in Tables 3.1a, 3.1b, 3.7b are joined together to other series in order to avoid "direct confidentiality" issues. Moreover, some banking series (highlighted by an asterisk) in Tables 1.1, 1.2, 1.6, 1.17 include also money market funds data starting from September 2021. This intervention has been implemented in order to avoid "secondary confidentiality" issues.

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

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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 - 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	2,358,199	128,528	95,675	47,809	434,866	146,042
Mar.	9,293	2,413,522	134,573	99,359	47,991	425,830	145,742
Apr.	9,051	2,434,493	135,717	98,247	47,688	426,322	150,072
May	9,498	2,436,571	140,767	97,218	48,628	429,750	147,351
June	9,387	2,447,211	143,415	100,770	49,665	421,886	143,921
July	9,488	2,461,063	143,980	104,475	49,973	426,869	143,332
Aug.	9,676	2,449,388	145,246	103,205	51,105	428,422	142,842
Sept.	9,562	2,446,599	145,213	104,268	50,803	423,480	142,269
Oct.	(9,582)	(2,460,098)	(151,831)	(104,412)	(50,364)	(422,493)	(140,063)
	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 - 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.	21,382	66,527	12,743	42,871	26,077	79,147	
Mar.	21,615	69,345	13,254	46,322	26,041	80,159	
Apr.	21,171	67,057	13,392	46,068	23,427	81,507	
May	21,247	68,922	13,988	47,097	23,581	80,799	
June	23,133	71,569	14,475	49,911	23,591	80,448	
July	23,229	70,420	14,404	48,956	23,587	80,166	
Aug.	22,517	69,361	14,438	48,831	23,604	80,048	
Sept.	22,758	69,760	15,176	49,252	23,823	80,027	
Oct.	(22,434)	(68,144)	(15,763)	(52,134)	(23,872)	(80,538)	
	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 - 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	238,651	3,854,790
Mar.	40,239	15,395	16,014	192	73,581	231,022	3,909,490
Apr.	40,227	15,278	16,367	192	73,717	221,142	3,921,135
May	40,278	15,603	16,574	192	73,719	222,397	3,934,179
June	40,319	15,261	16,856	190	73,845	222,391	3,948,245
July	40,304	15,276	17,162	190	74,195	226,690	3,973,758
Aug.	40,309	15,497	17,194	190	74,288	224,045	3,960,206
Sept.	40,370	15,554	17,914	203	73,901	224,755	3,955,689
Oct.	(40,312)	(15,518)	(17,825)	(190)	(73,957)	(230,165)	(3,979,694)

(*) Starting from September 2021, data include also Monetary Market Funds

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 - 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.	659,513	51,527	1,961,828	2,645,893	192,883	733	29,371	199,521
Mar.	743,542	48,915	1,939,176	2,703,982	175,227	648	29,577	180,201
Apr.	729,193	50,861	1,966,808	2,720,426	191,527	445	30,927	196,736
May	726,934	51,723	1,974,524	2,726,361	199,148	415	30,123	202,703
June	754,406	52,032	1,967,514	2,747,030	179,097	355	28,448	180,317
July	751,859	55,322	1,997,223	2,776,273	194,840	299	29,335	197,185
Aug.	751,247	50,774	1,983,746	2,758,393	197,231	254	27,393	196,781
Sept.....	737,485	44,975	1,995,117	2,750,018	189,194	163	28,073	191,063
Oct.	(747,232)	(42,380)	(2,027,646)	(2,790,629)	(195,179)	(141)	(29,162)	(195,919)

	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 - 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	262,707	351,111	270,277	3,854,790
Mar.	72,919	57,683	263,362	353,678	282,446	3,909,491
Apr.	69,866	54,405	260,021	348,906	272,580	3,921,135
May	70,115	54,781	258,200	346,614	276,383	3,934,179
June	70,826	53,891	260,122	348,787	286,659	3,948,244
July	70,916	54,631	262,429	348,789	262,745	3,973,758
Aug.	73,653	57,030	263,096	350,052	262,760	3,960,206
Sept.....	74,974	56,722	263,610	349,586	272,512	3,955,689
Oct.	(75,535)	(58,314)	(262,544)	(349,312)	(250,563)	(3,979,694)

(*) Starting from September 2021, data include also Monetary Market Funds

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								
				General government		Other sectors			
	MFIs	of which: banks	of which: intragroup positions	Central government	Local government and social security funds	Insurance companies	Pension funds	Other financial institutions	of which: repos with central counterparties
2019	599,658	378,458	313,922	33,119	20,096	10,624	7,068	346,065	118,063
2020 - 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.	659,513	283,948	217,591	28,896	22,631	14,811	7,313	325,823	107,618
Mar.	743,542	293,887	222,396	27,539	21,377	12,541	7,059	306,599	86,180
Apr.	729,193	279,703	221,130	29,455	21,406	16,350	8,985	321,945	94,277
May	726,934	277,837	220,892	30,296	21,427	16,400	8,380	321,185	96,103
June	754,406	289,001	232,019	31,676	20,356	12,930	8,661	308,566	84,491
July	751,859	287,037	230,640	34,819	20,503	14,625	8,586	309,436	91,074
Aug.	751,247	286,578	231,199	28,989	21,785	15,483	7,917	300,725	85,365
Sept.	737,485	287,049	231,516	23,783	21,192	16,237	7,533	311,712	97,623
Oct.	(747,232)	(297,375)	(241,898)	(20,790)	(21,590)	(19,399)	(8,596)	(312,650)	(97,532)
	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 - 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	1,122,221	78,587	33,132	192,883	192,394	79,666		
Mar.	375,944	1,124,925	79,100	33,008	175,227	174,722	80,562		
Apr.	380,727	1,129,190	77,318	32,293	191,527	190,528	79,200		
May	387,145	1,130,348	78,140	32,927	199,148	198,294	79,376		
June	392,164	1,131,601	80,155	33,436	179,097	178,487	80,493		
July	410,872	1,137,231	83,274	33,197	194,840	194,024	77,731		
Aug.	401,572	1,142,727	81,906	33,416	197,231	196,352	76,411		
Sept.	400,630	1,143,702	81,359	33,944	189,194	188,717	76,691		
Oct.	(419,955)	(1,149,120)	(83,654)	(34,272)	(195,179)	(194,692)	(77,288)		
	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 - 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	77,582	45,848			
Feb.	733	17,936	7,253	4,183	74,838	42,404			
Mar.	648	17,306	8,070	4,201	72,919	41,473			
Apr.	445	19,346	7,295	4,286	69,866	37,832			
May	415	18,566	7,210	4,347	70,115	38,801			
June	355	18,319	5,676	4,452	70,826	38,369			
July	299	19,174	5,611	4,550	70,916	39,506			
Aug.	254	17,737	5,062	4,594	73,653	40,525			
Sept.	163	17,115	6,336	4,622	74,974	42,837			
Oct.	(141)	(18,040)	(6,557)	(4,566)	(75,535)	(42,435)			

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 - 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.	5,687	-7,257	9,950	-260	-3,276
Feb.	7,000	2,507	6,782	-1,714	-702
Mar.	-1,183	-4,247	3,004	2,621	-366
Apr.	15,971	5,013	1,849	3,336	-2,619
May	8,524	6,494	2,638	-68	-2,555
June	8,179	4,797	3,705	2,900	350
July	23,094	18,695	8,508	-5,725	2,098
Aug.	-7,004	-9,334	4,334	-2,187	-532
Sept.....	-711	-1,097	906	-868	226
Oct.	(33,579)	(19,356)	(8,051)	(1,942)	(-630)

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 - 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.	1,357,509	44,526	156,312	124,419	317,114	108,998	107,618
Mar.	1,356,623	43,636	155,483	123,749	317,309	87,502	86,180
Apr.	1,374,346	41,694	159,199	127,809	317,596	95,378	94,277
May	1,384,364	40,938	156,436	125,336	317,102	97,111	96,103
June	1,394,274	39,402	152,146	121,313	316,673	85,375	84,491
July	1,417,835	38,945	151,973	121,319	316,933	92,039	91,074
Aug.	1,413,014	37,871	150,932	120,487	317,415	86,299	85,365
Sept.	1,412,566	38,298	150,312	119,994	316,703	98,431	97,623
Oct.	(1,449,364)	(37,169)	(147,609)	(117,485)	(316,329)	(98,766)	(97,532)
	Deposits of residents of other euro area countries						Deposits of the rest of the world
	Overnight deposits	Deposits with agreed maturity		Deposits redeemable at notice	Repos		
		Up to 2 years	More than 2 years				
2019	13,952	6,767	3,875	744	911	31,616	
2020 - 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	
Mar.	14,762	8,120	4,424	1,529	1,218	31,446	
Apr.	15,065	8,203	4,528	1,820	1,733	32,034	
May	14,163	7,287	5,330	1,802	1,931	31,314	
June	13,300	6,506	5,871	795	2,308	32,456	
July	14,582	6,084	6,545	588	1,812	31,411	
Aug.	12,708	5,835	6,797	597	1,685	33,127	
Sept.	13,935	5,035	7,336	384	1,522	32,137	
Oct.	(14,298)	(4,987)	(7,390)	(407)	(2,200)	(33,100)	
	Debt securities issued					Total	
	Up to 2 years	More than 2 years	Memorandum item: debt securities issued over 1 year, at variable rate	Memorandum item: covered bonds	Memorandum item: held by Italian banks		
2019	6,684	294,199	97,826	67,462	62,425	2,181,765	
2020 - 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	258,022	76,025	59,079	47,809	2,309,536	
Mar.	4,699	258,663	83,500	59,883	47,991	2,285,415	
Apr.	4,507	255,514	83,348	58,816	47,688	2,311,619	
May	4,562	253,638	82,597	58,284	48,628	2,315,978	
June	4,248	255,874	83,250	58,297	49,665	2,309,229	
July	4,320	258,109	83,691	59,066	49,973	2,341,178	
Aug.	4,305	258,791	84,655	59,066	51,105	2,329,376	
Sept.	4,279	259,331	84,649	59,589	50,803	2,340,269	
Oct.	(4,301)	(258,243)	(83,477)	(58,739)	(50,364)	(2,374,161)	

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

	Residents of Italy							
	MFIs ^(*)	of which: banks ^(*)	of which: intragroup positions	General government		Other sectors		
				Central government	Local government and social security funds	Insurance companies and pension funds	Other financial institutions	of which: repos with central counterparties
2019	480,112	378,241	313,922	192,041	62,798	4,070	235,563	90,663
2020 - 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.	595,002	281,092	217,591	199,443	64,207	4,304	184,931	52,538
Mar.	646,580	290,927	222,396	198,600	63,530	4,689	183,310	49,948
Apr.	676,986	277,626	221,130	198,523	66,966	4,737	174,906	43,967
May	677,490	276,212	220,892	199,416	67,879	4,900	171,490	40,346
June	680,918	286,462	232,019	201,369	67,700	4,864	175,641	39,775
July	699,727	284,369	230,640	199,621	67,473	4,627	171,021	41,147
Aug.	700,509	284,275	231,199	200,208	67,140	4,717	164,219	37,550
Sept.	691,474	285,202	231,516	194,095	67,342	4,717	174,952	43,727
Oct.	(716,463)	(295,465)	(241,898)	(182,354)	(67,479)	(4,733)	(170,530)	(42,554)
	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	631,206	545,818	76,989	7,530	103,175	102,816	41,368	
2020 - 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.	668,293	550,891	83,335	7,793	105,565	104,852	43,001	
Mar.	671,212	553,401	84,453	7,748	110,533	109,774	42,731	
Apr.	666,733	556,901	80,958	7,782	112,039	111,250	43,169	
May	667,717	559,215	80,943	7,522	117,313	116,413	43,040	
June	666,135	562,047	81,082	7,455	119,698	118,725	49,200	
July	662,102	568,288	80,732	7,474	120,244	119,762	50,340	
Aug.	657,985	566,567	80,610	7,433	122,205	121,741	52,826	
Sept.	657,805	568,463	80,239	7,512	121,351	120,893	53,070	
Oct.	(659,297)	(571,619)	(80,114)	(7,509)	(127,793)	(127,374)	(57,753)	
	Residents of other euro area countries				Rest of the world			
	General government	Other sectors					of which: banks	
		Insurance companies, pension funds and other financial institutions	Non-financial corporations	Households				
2019	172	11,831	11,231	662	103,302	66,513		
2020 - 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		
Mar.	111	11,874	11,380	675	99,359	53,142		
Apr.	107	11,335	11,569	668	98,247	53,562		
May	121	11,181	11,479	673	97,218	52,248		
June	130	11,397	11,508	682	100,770	54,471		
July	124	11,765	11,171	676	104,475	54,431		
Aug.	110	11,329	10,935	668	103,205	53,524		
Sept.	132	11,341	11,716	674	104,268	54,714		
Oct.	(127)	(11,489)	(11,733)	(689)	(104,412)	(53,824)		

(*) Starting from September 2021, data include also Monetary Market Funds

Banks and Money: National Data

Table 1.7

[Access to data:](#)

[BSIB0700](#)

Loans to residents of Italy, by sector

(flows in millions of euros)

		Loans to other domestic sectors (net of central counterparties)					
		of which:					
		Non-financial corporations	Households			Other financial institutions	
				Consumer credit	Lending for house purchase		Other lending
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 - 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.	-3,877	1,354	-212	-665	817	-365	-5,010
Feb.	-1,712	-665	1,719	119	1,143	456	-2,691
Mar.	8,178	3,189	3,691	589	2,013	1,090	912
Apr.	-3,305	-3,437	2,435	-49	1,954	530	-2,354
May	3,745	1,206	2,149	540	1,821	-212	228
June	6,628	-1,074	3,061	630	1,988	443	4,680
July	-4,145	-3,165	4,802	2,182	3,110	-490	-5,545
Aug.	-8,981	-4,018	-1,841	-652	-887	-302	-3,214
Sept.	6,667	410	1,736	185	1,964	-413	4,524
Oct.	(738)	(875)	(3,089)	(240)	(2,136)	(713)	(-3,242)

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 - 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.	1,763,197	447,082	265,455	1,050,660	668,293	146,939	166,957	354,396
Mar.	1,766,942	449,253	261,629	1,056,061	671,212	147,535	165,344	358,333
Apr.	1,757,507	438,018	257,056	1,062,433	666,733	145,142	162,593	358,998
May	1,759,081	437,035	254,132	1,067,914	667,717	144,404	162,059	361,253
June	1,766,292	442,834	255,020	1,068,438	666,135	145,867	159,193	361,076
July	1,761,337	433,173	253,127	1,075,037	662,102	139,471	160,052	362,580
Aug.	1,748,880	426,040	250,062	1,072,777	657,985	138,194	158,403	361,388
Sept.	1,755,125	430,243	250,576	1,074,306	657,805	139,074	157,829	360,902
Oct.	(1,743,636)	(414,173)	(253,189)	(1,076,273)	(659,297)	(138,307)	(159,135)	(361,855)

	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 - 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.	642,019	2,566	31,972	74,955	1,150	392,307	34,664	14,875	89,530
Mar.	645,601	2,678	32,189	75,190	1,149	394,313	35,437	14,939	89,707
Apr.	645,641	2,660	29,967	75,154	1,166	396,219	35,268	15,102	90,104
May	647,680	2,926	30,023	75,346	1,095	398,081	35,172	15,265	89,772
June	650,584	3,116	30,197	75,593	1,110	400,042	35,515	15,334	89,676
July	656,494	3,117	30,787	78,192	1,110	403,144	35,246	15,372	89,525
Aug.	654,611	3,080	30,470	77,651	1,021	402,341	35,488	15,323	89,237
Sept.	656,213	3,015	30,471	77,885	1,036	404,269	35,531	15,074	88,931
Oct.	(659,243)	(3,049)	(30,464)	(78,087)	(1,066)	(406,362)	(36,259)	(15,092)	(88,863)

Loans by branch of economic activity: residents of Italy

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

Branches of economic activity		September 2021			October 2021		
		Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	22,354	18,195	40,549	(22,398)	(18,378)	(40,776)
Mining and quarrying.....	B	33	1,946	1,979	(33)	(1,903)	(1,937)
Manufacturing.....	C	5,096	199,527	204,623	(5,050)	(199,070)	(204,121)
Food, beverages and tobacco products.....	1000061	949	31,286	32,235	(957)	(31,295)	(32,252)
Textiles, clothing and leather products.....	1000062	602	17,347	17,949	(582)	(17,358)	(17,941)
Wood and wood products and furnishings.....	1000066	623	9,243	9,866	(612)	(9,109)	(9,721)
Paper, paper products and printing.....	1000063	231	7,340	7,571	(230)	(7,105)	(7,334)
Refined petroleum products, chemical products and pharmaceuticals.....	1000067	116	17,621	17,737	(116)	(17,743)	(17,859)
Rubber and plastic products.....	22	96	10,595	10,692	(96)	(10,454)	(10,551)
Basic metals, fabricated metal products and non-metallic mineral products.....	1000068	1,177	46,708	47,885	(1,161)	(46,509)	(47,670)
Electronics products, electrical and non-electrical equipment and apparatus.....	1000069	198	12,365	12,563	(196)	(12,760)	(12,956)
Machinery and equipment.....	28	174	21,644	21,819	(172)	(21,580)	(21,752)
Motor vehicles and other transport equipment.....	1000060	118	17,310	17,428	(118)	(17,082)	(17,200)
Other products of manufacturing.....	1000070	811	8,067	8,879	(811)	(8,075)	(8,886)
Electricity, gas, steam and air conditioning supply.....	D	83	19,249	19,332	(83)	(19,511)	(19,594)
Water supply, sewerage, waste management and remediation activities.....	E	88	8,219	8,307	(88)	(8,328)	(8,416)
Construction.....	F	6,237	64,830	71,066	(6,184)	(64,817)	(71,001)
Wholesale and retail trade, repair of motor vehicles and motorcycles.....	G	15,157	113,174	128,330	(15,042)	(111,927)	(126,969)
Transportation and storage.....	H	1,948	33,459	35,408	(1,945)	(33,121)	(35,066)
Accommodation and food service activities.....	I	5,167	32,207	37,374	(5,170)	(32,189)	(37,359)
Information and communication.....	J	670	15,402	16,072	(671)	(15,800)	(16,471)
Real estate activities.....	L	1,663	68,882	70,545	(1,669)	(68,645)	(70,314)
Professional, scientific and technical activities.....	M	10,706	41,769	52,475	(10,735)	(43,616)	(54,351)
Administrative and support service activities.....	N	1,094	18,293	19,388	(1,099)	(19,058)	(20,157)
All remaining activities.....	1000073	9,942	22,654	32,596	(9,945)	(22,933)	(32,878)
All branches	1004999	80,239	657,805	738,044	(80,114)	(659,297)	(739,411)

Banks and Money: National Data

Table 1.10

[Access to data:](#)

[CARB0100](#)

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

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

	Total securitized loans (including loans non derecognised from the balance sheets)								
	Total		Other residents of Italy						
		of which: bad debts		Insurance corporations, pension funds and other financial institutions	Non-financial corporations		Households		
							Consumer credit	Lending for house purchase	Other lending
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 - 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.	302,903	171,063	301,474	5,406	162,107	133,961	42,278	47,897	43,786
Mar.	303,578	172,907	302,149	5,251	163,398	133,500	41,887	47,225	44,387
Apr.	308,172	172,405	306,747	5,313	162,954	138,481	46,429	47,707	44,345
May	304,554	171,697	303,137	5,315	161,739	136,083	44,855	47,084	44,144
June	303,448	172,505	302,013	5,373	162,396	134,244	44,219	46,176	43,849
July	303,038	172,522	301,644	5,458	162,123	134,063	44,512	45,740	43,812
Aug.	302,731	174,039	301,347	5,565	162,632	133,150	43,797	45,633	43,720
Sept.	302,668	173,604	301,280	5,551	162,099	133,629	44,688	45,122	43,819
Oct.	(305,775)	(171,404)	(304,360)	(5,338)	(159,330)	(139,692)	(44,429)	(52,103)	(43,160)

Table 1.11

[Access to data:](#)

[CARB0200](#)

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

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

	Securitized loans derecognized from the balance sheets								
	Total		Other residents of Italy						
		of which: bad debts		Insurance corporations, pension funds and other financial institutions	Non-financial corporations		Households		
							Consumer credit	Lending for house purchase	Other lending
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 - 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.	180,704	166,606	179,439	4,588	125,282	49,568	4,525	9,425	35,618
Mar.	182,296	168,487	181,030	4,459	126,781	49,790	4,477	9,323	35,991
Apr.	182,433	168,073	181,168	4,538	126,941	49,688	4,451	9,189	36,047
May	183,423	168,981	182,161	4,560	127,402	50,199	4,456	9,221	36,522
June	184,677	169,832	183,395	4,710	128,716	49,970	4,324	9,258	36,388
July	184,347	169,272	183,070	4,839	128,208	50,024	4,498	9,187	36,339
Aug.	187,102	172,009	185,835	4,962	130,356	50,517	4,485	9,500	36,532
Sept.	186,729	171,691	185,457	4,959	130,073	50,424	4,484	9,397	36,544
Oct.	(184,354)	(169,482)	(183,053)	(4,789)	(128,786)	(49,478)	(4,480)	(8,919)	(36,079)

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 - 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.	-32	-71	-34	-16	-22	4	73
Mar.	-252	72	-192	-70	-96	-26	-132
Apr.	580	477	-57	8	-28	-37	161
May	1,351	730	599	33	43	523	22
June	2,678	2,305	314	-268	77	505	59
July	-1,615	-1	-1,760	-1,696	-68	3	146
Aug.	1,822	1,251	476	6	314	155	95
Sept.	1,984	1,095	827	112	179	536	62
Oct.	(-647)	(-329)	(-160)	(19)	(-388)	(209)	(-158)

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	2.8	-2.7	2.5	29.8	43.8
2019	-5.2	-8.5	-3.5	-10.3	-9.3
2020 - Sept	12.3	30.6	9.4	-10.6	5.5
Oct	16.5	30.3	13.0	7.5	-30.7
Nov.	8.0	2.4	7.5	23.9	-8.0
Dec.	12.7	34.9	9.1	-0.6	8.8
2021 - Jan.....	8.6	10.8	7.5	19.3	-12.9
Feb.	7.8	17.6	6.2	-8.9	-1.2
Mar.	0.7	-8.6	3.4	14.0	-2.3
Apr.	4.7	3.9	1.3	36.9	-11.3
May.....	8.0	13.7	6.7	1.2	-10.1
June.....	11.8	22.1	8.4	7.2	-4.6
July.....	7.0	22.4	6.9	-27.4	5.4
Aug.	3.9	-4.8	6.2	6.4	-5.1
Sept	2.9	2.2	2.9	-9.3	1.4
Oct	(6.2)	(7.0)	(4.6)	(13.1)	(-3.5)

Table 1.14

[Access to data:](#)

[BSID0200](#)

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

(percentage changes, seasonally-adjusted data)

	Total loans to other domestic sectors (net of CCP)				Holdings of securities other than shares	
	of which:			One-month percentage changes	12-month percentage changes	
	Non-financial corporations	Households	Other financial institutions			
2018	2.5	1.5	2.5	8.5	-1.8	13.5
2019	1.4	0.5	3.1	-2.3	9.1	1.6
2020 - Sept	3.0	6.0	4.0	-16.9	1.5	11.7
Oct	4.6	4.5	3.7	10.8	-7.6	10.8
Nov.	3.9	5.3	3.5	-2.0	-10.6	7.3
Dec.	2.4	2.6	3.4	-4.8	-11.5	5.5
2021 - Jan	3.1	2.6	3.4	4.3	4.1	7.5
Feb.	1.8	1.3	3.6	-4.1	4.4	7.7
Mar.	1.6	2.9	3.6	-17.2	-20.2	2.3
Apr.	2.3	-0.1	3.9	7.4	-1.9	-0.6
May	2.8	2.0	3.9	0.1	-5.8	-2.0
June	0.8	-1.1	3.8	-2.7	-16.4	-4.8
July	-1.6	-3.0	3.8	-17.0	-0.5	-4.9
Aug.	0.1	-1.7	3.5	-6.8	7.7	-5.1
Sept	2.1	-0.9	3.7	11.9	-1.3	-5.3
Oct	(1.3)	(0.7)	(4.0)	(-8.6)	(6.8)	(-4.2)

Bad debts by sector of economic activity: residents of Italy*(millions of euros)*

	Outstanding amounts					
	Non-financial corporations	Households			Insurance corporations and pension funds	Other financial institutions
		Consumer households	Producer households	Non-profit institutions serving the households		
2018	67,276	21,988	8,156	285	..	1,495
2019	50,175	13,349	6,398	210	..	1,878
2020 - 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.	33,501	11,559	4,441	195	..	1,847
Mar.	33,437	11,578	4,471	200	..	1,831
Apr.	33,428	11,948	4,269	200	..	1,828
May	32,459	11,607	4,041	195	..	1,819
June	30,810	11,321	3,981	195	..	1,729
July	30,792	11,264	3,947	193	..	1,714
Aug.	29,913	10,953	3,848	188	..	1,580
Sept.	28,402	10,510	3,527	184	..	1,562
Oct.	(28,870)	(11,414)	(3,576)	(206)	(..)	(1,560)

	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 - 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	51,543	51,950	445	-202	20,114
Mar.	407	51,516	51,924	505	-170	19,931
Apr.	404	51,672	52,076	400	-204	19,796
May	408	50,121	50,528	-1,253	1,203	17,967
June	501	48,036	48,537	-1,205	2,188	17,640
July	503	47,910	48,412	107	30	17,796
Aug.	505	46,482	46,987	-1,267	1,553	16,545
Sept.	505	44,184	44,689	-1,478	2,068	15,397
Oct.	(511)	(45,625)	(46,136)	(1,628)	(-521)	(16,790)

Banks and Money: National Data

Table 1.16

[Access to data:](#)

[ATECO200](#)

Bad debts by branch of economic activity: residents of Italy

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

Branches of economic activity		September 2021			October 2021		
		Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	912	751	1,663	(916)	(759)	(1,675)
Mining and quarrying.....	B	1	94	96	(1)	(96)	(98)
Manufacturing.....	C	359	5,632	5,991	(365)	(5,715)	(6,080)
Food, beverages and tobacco products.....	1000061	90	717	807	(92)	(725)	(816)
Textiles, clothing and leather products.....	1000062	48	877	925	(49)	(885)	(935)
Wood and wood products and furnishings.....	1000066	53	621	674	(53)	(634)	(688)
Paper, paper products and printing.....	1000063	13	219	232	(13)	(221)	(234)
Refined petroleum products, chemical products and pharmaceuticals.....	1000067	3	164	167	(3)	(165)	(168)
Rubber and plastic products.....	22	5	244	249	(5)	(248)	(253)
Basic metals, fabricated metal products and non-metallic mineral products.....	1000068	90	1,547	1,637	(92)	(1,574)	(1,665)
Electronics products, electrical and non-electrical equipment and apparatus.....	1000069	11	355	366	(11)	(360)	(371)
Machinery and equipment.....	28	11	486	497	(11)	(491)	(502)
Motor vehicles and other transport equipment.....	1000060	4	181	186	(4)	(187)	(191)
Other products of manufacturing.....	1000070	31	221	252	(32)	(225)	(256)
Electricity, gas, steam and air conditioning supply.....	D	3	295	298	(2)	(301)	(303)
Water supply, sewerage, waste management and remediation activities.....	E	8	241	250	(8)	(247)	(256)
Construction.....	F	493	7,591	8,084	(498)	(7,662)	(8,160)
Wholesale and retail trade, repair of motor vehicles and motorcycles.....	G	837	4,828	5,665	(855)	(4,928)	(5,782)
Transportation and storage.....	H	88	667	754	(89)	(691)	(780)
Accommodation and food service activities.....	I	274	1,236	1,510	(277)	(1,250)	(1,527)
Information and communication.....	J	23	310	333	(24)	(311)	(335)
Real estate activities.....	L	80	4,794	4,874	(81)	(4,821)	(4,902)
Professional, scientific and technical activities.....	M	187	676	863	(189)	(679)	(868)
Administrative and support service activities.....	N	54	546	600	(54)	(555)	(610)
All remaining activities.....	1000073	208	740	948	(216)	(855)	(1,071)
All branches	1004999	3,527	28,402	31,929	(3,576)	(28,870)	(32,446)

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:						of which:			
	Central government ^(*)									
	of which ^(*) :									
			BOTs	CCTs	BTPs	CTZs	bonds issued by banks	repurchases of their own securitised assets not derecognised		
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 - 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	312,261	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	640,721
Dec.	418,236	411,894	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	193,850	47,809	110,400	628,716
Mar.	425,830	421,516	13,943	68,542	304,187	14,422	193,733	47,991	109,632	619,564
Apr.	426,322	422,019	12,796	70,426	305,109	14,492	197,760	47,688	114,027	624,082
May.	429,750	425,495	13,240	71,797	307,574	15,277	195,979	48,628	112,180	625,729
June.	421,886	417,730	12,255	73,913	303,862	12,157	193,586	49,665	108,491	615,472
July.	426,869	422,718	10,685	78,148	306,974	11,465	193,305	49,973	108,651	620,173
Aug.	428,422	424,292	11,993	78,932	306,088	11,892	193,947	51,105	108,370	622,368
Sept.	423,480	419,376	10,800	80,365	301,194	12,041	193,072	50,803	107,890	616,553
Oct.	(422,493)	(418,427)	(11,264)	(81,528)	(298,762)	(11,577)	(190,426)	(50,364)	(105,446)	(612,920)

(*) Starting from September 2021, data include also Monetary Market Funds

Banks and Money: National Data

Table 1.18

[Access to data:](#)

[TITD0100](#)

Securities of third parties held in deposit: debt securities at face value by sector of holder

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

	Residents of Italy							Rest of the world	Total
	Non-financial corporations	Financial institutions	Insurance corporations and pension funds	General government	Households		Total residents		
					Consumer households	Producer households			
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 - 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.	59,226	230,698	544,670	23,003	215,418	8,163	1,081,178	21,565	1,102,743
Mar.	57,432	229,850	547,667	22,784	212,235	8,124	1,078,092	22,413	1,100,505
Apr.....	56,716	217,585	551,606	22,555	213,082	7,628	1,069,171	21,583	1,090,754
May.....	56,010	214,093	551,820	22,952	211,463	7,551	1,063,888	21,179	1,085,067
June.....	56,364	211,898	554,594	26,040	209,685	7,507	1,066,088	21,594	1,087,682
July.....	56,169	213,742	553,287	25,989	207,281	7,409	1,063,877	22,094	1,085,971
Aug.....	55,035	212,113	551,796	26,795	202,820	7,314	1,055,873	21,955	1,077,828
Sept.....	52,608	217,772	553,852	26,860	201,265	7,301	1,059,658	22,273	1,081,931
Oct.....	(50,736)	(221,319)	(553,629)	(27,635)	(199,680)	(7,216)	(1,060,215)	(21,953)	(1,082,168)

Table 1.19

[Access to data:](#)

[TITD0200](#)

Securities of third parties held in deposit at fair value by instrument

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

	Debt securities at fair value						Shares and other equity at fair value		
	of which: Government securities					Bank bonds	Total		
		of which: BOTs	of which: CCTs	of which: BTPs			of which: shares	of which: mutual funds shares	
2018 - 4th qtr	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	1,114,501	317,531	796,970
2021 - 1st qtr	1,214,986	623,192	21,176	19,507	564,523	84,120	1,173,126	342,768	830,358
2nd"	1,187,701	608,416	21,093	19,230	552,902	79,596	1,237,619	359,033	878,586
3rd "	(1,195,009)	(594,094)	(20,730)	(20,597)	(537,294)	(77,396)	(1,267,408)	(362,782)	(904,626)

Section 2

**Banks:
interest rates**

Composite cost of bank borrowing indicators*(percentages)*

	Households: loans for house purchase	Non-financial corporations	Households and non-financial corporations	
			Short-term loans	Long-term loans
2018	1.88	1.74	1.71	2.08
2019	1.43	1.65	1.64	1.53
2020 - 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.	1.29	1.33	1.31	1.39
Mar.	1.37	1.42	1.41	1.42
Apr.	1.38	1.37	1.32	1.55
May	1.40	1.31	1.27	1.49
June	1.42	1.34	1.32	1.48
July	1.40	1.21	1.22	1.29
Aug.	1.46	1.23	1.26	1.26
Sept.	1.39	1.32	1.28	1.47
Oct.	(1.43)	(1.29)	(1.26)	(1.47)

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

		Total								
		of which:			Loans up to 1 million euros			Loans over 1 million euros		
		initial period of rate fixation up to 1 year	fully collateralized loans	pure new loans		of which:			of which:	
						fully collateralized loans	pure new loans		fully collateralized loans	pure new loans
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 - 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.	1.14	1.09	1.80	1.08	1.83	2.14	1.82	0.69	1.15	0.58
Mar.	1.25	1.21	1.74	1.20	1.83	2.13	1.81	0.84	1.23	0.72
Apr.	1.19	1.12	1.42	1.16	1.80	2.12	1.80	0.77	0.82	0.71
May	1.13	1.06	1.44	1.09	1.81	2.10	1.80	0.70	0.77	0.62
June	1.17	1.12	1.74	1.14	1.81	2.12	1.81	0.78	1.30	0.69
July	1.05	1.03	1.19	0.97	1.83	2.20	1.81	0.69	0.64	0.57
Aug.	1.07	1.08	1.60	1.00	1.78	2.24	1.76	0.64	0.99	0.53
Sept.	1.16	1.11	1.71	1.13	1.73	2.12	1.72	0.80	1.27	0.75
Oct.	(1.14)	(1.09)	(1.54)	(1.10)	(1.74)	(2.12)	(1.74)	(0.77)	(1.04)	(0.68)

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

		Total								
		<i>of which:</i>			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		<i>of which:</i>			<i>of which:</i>	
						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 - 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.	34,553	29,709	4,159	30,856	13,677	2,723	12,532	20,876	1,436	18,324
Mar.	38,704	32,556	5,393	33,750	16,290	3,081	14,678	22,414	2,312	19,072
Apr.	31,472	27,715	5,297	27,928	12,688	2,456	11,475	18,784	2,842	16,453
May.....	32,536	28,025	4,737	29,430	12,575	2,405	11,670	19,961	2,332	17,760
June.....	38,664	34,168	4,883	33,879	14,612	2,625	13,460	24,052	2,258	20,419
July.....	38,191	32,343	6,635	33,826	12,151	2,376	10,991	26,040	4,260	22,835
Aug.	20,374	17,593	3,097	18,108	7,759	1,520	6,974	12,616	1,578	11,133
Sept.	31,282	27,623	3,925	27,504	11,919	2,045	10,826	19,363	1,879	16,677
Oct.	(31,446)	(27,381)	(4,498)	(28,028)	(12,156)	(2,074)	(11,125)	(19,290)	(2,424)	(16,903)

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 - 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.	1.29	1.25	1.30	1.64	1.23
Mar.	1.37	1.36	1.37	1.72	1.32
Apr.	1.38	1.38	1.38	1.74	1.33
May	1.40	1.39	1.41	1.76	1.37
June	1.42	1.39	1.43	1.77	1.40
July	1.40	1.39	1.41	1.75	1.38
Aug.	1.46	1.43	1.47	1.85	1.44
Sept.	1.39	1.36	1.39	1.74	1.37
Oct.	(1.43)	(1.33)	(1.45)	(1.79)	(1.41)
	Consumer credit				
		Initial period of rate fixation		APRC	of which: pure new loans
		up to 1 year	over 1 year		
2020 - 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
Mar.	6.33	3.73	6.46	7.98	6.34
Apr.	6.43	3.52	6.60	7.95	6.45
May	6.44	3.46	6.62	7.98	6.45
June	6.47	3.80	6.62	8.11	6.48
July	6.38	3.80	6.53	7.94	6.39
Aug.	6.45	3.77	6.61	8.05	6.46
Sept.	6.38	3.82	6.50	8.03	6.42
Oct.	(6.33)	(4.13)	(6.44)	(7.92)	(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		
2020 - 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	3.08	2.02	1.93	3.00
Mar.	2.67	3.10	2.06	1.93	3.03
Apr.	2.67	2.94	2.22	2.05	3.16
May	2.87	3.35	2.15	2.02	3.26
June	2.49	2.84	1.98	2.02	2.79
July	2.83	3.16	2.23	2.29	3.25
Aug.	3.06	3.38	2.30	2.27	3.34
Sept.	3.16	3.58	2.35	2.32	3.65
Oct.	(2.88)	(3.16)	(2.38)	(2.27)	(3.28)

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 - 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.	6,749	1,197	5,552	4,874	
Mar.	8,019	1,285	6,734	6,126	
Apr.	7,373	1,363	6,010	5,690	
May	7,330	1,189	6,141	5,877	
June	7,458	1,162	6,296	6,329	
July.....	8,043	1,253	6,790	7,002	
Aug.....	2,909	598	2,311	2,207	
Sept.....	6,637	1,059	5,578	5,872	
Oct.....	(6,376)	(1,100)	(5,276)	(5,561)	
		Consumer credit			
		Initial period of rate fixation		of which: pure new loans	
		up to 1 year	over 1 year		
2020 - 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	
Mar.	4,426	213	4,213	4,391	
Apr.	3,687	197	3,490	3,652	
May	3,961	220	3,741	3,921	
June	4,026	214	3,812	3,987	
July.....	3,845	207	3,638	3,812	
Aug.....	2,636	146	2,490	2,612	
Sept.....	3,923	182	3,741	3,888	
Oct.....	(3,922)	(185)	(3,738)	(3,909)	
		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		
2020 - Oct.....	3,618	1,861	1,757	1,400	2,755
Nov.	2,718	1,375	1,343	1,222	2,196
Dec.	2,937	1,589	1,348	1,282	2,354
2021 - Jan.	2,648	1,509	1,139	1,190	2,108
Feb.	2,721	1,606	1,115	1,148	2,165
Mar.	3,530	2,071	1,459	1,494	2,799
Apr.	2,795	1,765	1,030	1,097	2,070
May	2,790	1,670	1,120	1,113	2,219
June	3,159	1,900	1,260	1,168	2,572
July.....	2,858	1,837	1,021	1,093	2,210
Aug.....	1,763	1,235	528	620	1,493
Sept.....	2,443	1,605	838	774	1,991
Oct.....	(2,415)	(1,555)	(860)	(872)	(1,997)

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 - 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	14.69	1.77	2.58	1.71
Mar.	2.75	1.66	4.47	3.32	14.77	1.75	2.50	1.70
Apr.....	2.73	1.65	4.45	3.22	14.78	1.74	2.44	1.70
May	2.71	1.64	4.43	3.17	14.83	1.73	2.45	1.69
June	2.70	1.63	4.41	3.14	14.86	1.71	2.39	1.69
July.....	2.70	1.62	4.43	3.04	14.86	1.69	2.31	1.67
Aug.....	2.69	1.62	4.42	3.06	14.87	1.69	2.32	1.67
Sept.....	2.69	1.61	4.43	3.09	14.89	1.69	2.29	1.67
Oct.....	(2.69)	(1.61)	(4.43)	(3.05)	(14.95)	(1.67)	(2.25)	(1.66)

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

		Deposits with agreed maturity				Non-financial corporations	Repos
			Households				
			up to 1 year	over 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 - 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
Mar.	0.74	0.83	0.82	0.84	0.31		0.46
Apr.	0.72	0.83	0.82	0.84	0.38		0.51
May.....	0.62	0.67	0.60	0.83	0.48		-0.03
June.....	0.49	0.58	0.47	0.78	0.28		0.35
July.....	0.46	0.58	0.51	0.75	0.17		0.47
Aug.....	0.55	0.58	0.49	0.75	0.44		0.18
Sept.	0.59	0.71	0.67	0.76	0.24		0.53
Oct.....	(0.64)	(0.72)	(0.75)	(0.66)	(0.39)		(0.96)

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 - 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
Mar.....	0.33	0.41	0.06	0.03	1.02	1.33	0.75
Apr.....	0.32	0.40	0.06	0.03	1.01	1.32	0.72
May.....	0.32	0.40	0.05	0.03	1.00	1.32	0.52
June.....	0.32	0.40	0.05	0.03	1.01	1.32	0.71
July.....	0.31	0.39	0.05	0.02	1.00	1.31	1.44
Aug.....	0.31	0.39	0.05	0.02	1.00	1.31	1.37
Sept.....	0.31	0.39	0.05	0.03	0.99	1.31	0.87
Oct.....	(0.30)	(0.38)	(0.04)	(0.02)	(1.00)	(1.30)	(1.15)

	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 - 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	1.36	0.79
Mar.....	0.03	0.02	0.81	1.35	0.83
Apr.....	0.03	0.02	0.82	1.33	0.82
May.....	0.03	0.02	0.81	1.32	0.82
June.....	0.03	0.02	0.80	1.32	0.83
July.....	0.03	0.02	0.78	1.32	0.79
Aug.....	0.03	0.02	0.77	1.32	0.82
Sept.....	0.03	0.02	0.75	1.32	0.81
Oct.....	(0.03)	(0.02)	(0.74)	(1.33)	(0.82)

Other bank interest rates

(percentages)

	Bank interest rates		
	Minimum for loans up to 1 year (stocks)	Bonds	
		Average for stocks	Average for issues with initial period of rate fixation of more than 1 year
2018	0.06	2.39	1.88
2019	0.09	2.15	0.82
2020 - 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
Mar.	0.02	1.84	0.93
Apr.	0.05	1.82	1.87
May	0.05	1.80	0.66
June	0.05	1.81	2.42
July	0.05	1.79	0.97
Aug.	0.03	1.79	0.95
Sept.	0.02	1.80	0.59
Oct.	(0.04)	(1.76)	(0.63)

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 - 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	1,434,076	1,672,318	55,704	323,351	2,051,372
Feb.	239,596	1,439,017	1,678,613	54,100	324,231	2,056,944
Mar.	241,942	1,446,580	1,688,522	54,296	324,234	2,067,053
Apr.	243,390	1,459,400	1,702,790	51,084	324,659	2,078,534
May	245,474	1,473,502	1,718,977	48,612	324,085	2,091,673
June	247,571	1,489,775	1,737,346	46,761	322,617	2,106,724
July.....	250,265	1,505,877	1,756,142	45,653	322,529	2,124,324
Aug.....	250,409	1,501,392	1,751,801	44,855	323,005	2,119,661
Sept.....	251,458	1,506,882	1,758,340	44,303	322,068	2,124,710
Oct.	(252,871)	(1,540,071)	(1,792,942)	(44,011)	(321,683)	(2,158,636)

	Repurchase agreements (g)	Debt securities up to 2 years and money market fund shares/units (h)	Total monetary liabilities (i)=(f+g+h)	Contribution to euro area monetary aggregates (excluding currency held by the public)		
				M1	M2	M3
2018	1,825	6,288	1,757,077	1,174,903	1,540,823	1,548,936
2019	1,679	7,778	1,854,670	1,264,740	1,633,472	1,642,929
2020 - Sept.....	2,783	6,245	1,974,653	1,356,837	1,734,937	1,743,965
Oct.	2,507	5,992	2,015,211	1,395,519	1,774,175	1,782,674
Nov.	2,691	6,442	2,015,975	1,394,912	1,772,712	1,781,845
Dec.	1,504	6,301	2,055,070	1,428,893	1,809,767	1,817,572
2021 - Jan.	1,997	6,429	2,059,798	1,434,076	1,813,130	1,821,556
Feb.	2,823	6,213	2,065,980	1,439,017	1,817,348	1,826,384
Mar.	2,540	6,425	2,076,018	1,446,580	1,825,110	1,834,075
Apr.	2,834	6,223	2,087,591	1,459,400	1,835,142	1,844,199
May	2,940	6,216	2,100,829	1,473,502	1,846,199	1,855,355
June	3,070	5,100	2,114,894	1,489,775	1,859,154	1,867,324
July.....	2,548	5,335	2,132,207	1,505,877	1,874,059	1,881,942
Aug.....	2,389	6,060	2,128,110	1,501,392	1,869,253	1,877,702
Sept.....	2,330	5,813	2,132,853	1,506,882	1,873,252	1,881,395
Oct.	(3,434)	(5,765)	(2,167,834)	(1,540,071)	(1,905,765)	(1,914,963)

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 - 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	6,192	6,936	-4,212	2,383	5,107
Feb.	1,354	4,928	6,282	-1,604	881	5,559
Mar.	2,347	7,054	9,401	168	2	9,571
Apr.	1,448	13,307	14,755	-3,182	426	11,999
May	2,084	14,260	16,344	-2,463	-574	13,307
June	2,097	15,832	17,929	-1,870	-1,469	14,590
July	2,694	16,074	18,768	-1,109	-88	17,571
Aug.	144	-4,550	-4,406	-801	476	-4,731
Sept.	1,048	5,182	6,230	-569	-938	4,723
Oct.	(1,413)	(33,253)	(34,666)	(-287)	(-385)	(33,994)

	Repurchase agreements (g)	Debt securities up to 2 years and money market fund shares/units (h)	Total monetary liabilities (i)=(f+g+h)	Contribution to euro area monetary aggregates (excluding currency held by the public)		
				M1	M2	M3
2018	411	-9,121	42,434	56,955	40,738	32,031
2019	-146	1,366	96,613	90,072	91,790	93,012
2020 - Sept.....	182	-1,099	13,352	15,355	13,779	12,862
Oct.	-276	-253	40,500	38,629	39,182	38,653
Nov.	184	441	1,153	-234	-1,067	-442
Dec.	-1,186	-144	39,487	34,353	37,450	36,118
2021 - Jan.	492	129	5,728	6,192	4,364	4,985
Feb.	826	-216	6,169	4,928	4,204	4,814
Mar.	-287	212	9,496	7,054	7,223	7,149
Apr.	300	-200	12,099	13,307	10,551	10,650
May	109	-7	13,409	14,260	11,224	11,325
June	121	-1,084	13,627	15,832	12,493	11,530
July	-523	228	17,276	16,074	14,877	14,582
Aug.	-160	725	-4,166	-4,550	-4,875	-4,310
Sept.	-65	-244	4,415	5,182	3,675	3,366
Oct.	(1,105)	(-45)	(35,054)	(33,253)	(32,581)	(33,641)

Banks and Money: National Data

Table 3.2a

Access to data:
[AGGM0300](#)

Counterparts of money: residents of the euro area

(end of period amounts in millions of euros)

	Total monetary liabilities	Other liabilities of MFIs					Liabilities to non-residents of the euro area
		Deposits of central government	Non-monetary liabilities to the "money-holding sector"			Total	
			Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	Debt securities over 2 years' agreed maturity	Capital and reserves		
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 - 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	518,376	843,244	88,467
2021 - Jan.	2,059,798	106,121	167,428	152,058	514,937	834,423	80,484
Feb.	2,065,980	133,579	165,355	151,619	506,468	823,442	77,851
Mar.	2,076,018	114,920	164,182	151,587	512,870	828,639	75,870
Apr.	2,087,591	128,823	167,958	149,833	497,708	815,499	73,182
May	2,100,829	119,153	165,935	147,044	503,979	816,958	73,453
June	2,114,894	112,800	162,123	146,940	503,442	812,505	79,422
July.....	2,132,207	147,777	162,677	148,422	518,107	829,206	79,320
Aug.....	2,128,110	166,234	161,826	147,997	516,014	825,837	81,997
Sept.....	2,132,853	120,695	161,678	148,712	506,049	816,438	83,316
Oct.	(2,167,834)	(116,708)	(158,984)	(149,045)	(500,416)	(808,446)	(79,467)

	Claims on residents of the euro area						Claims on non-residents of the euro area	Other counterparts
	Finance to general government		Finance to other residents			Total		
		<i>of which:</i> bonds		<i>of which:</i> bonds	<i>of which:</i> holdings of shares/other equity			
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 - 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	-326,544
2021 - Jan.	1,422,347	1,161,272	1,770,202	189,856	106,918	3,192,549	200,808	-312,531
Feb.	1,439,822	1,176,059	1,767,631	188,344	107,941	3,207,453	197,040	-303,641
Mar.	1,447,371	1,185,130	1,779,372	188,457	110,050	3,226,743	205,014	-336,310
Apr.	1,451,628	1,186,032	1,777,091	193,371	111,594	3,228,719	203,731	-327,355
May	1,469,243	1,201,827	1,778,806	191,608	111,984	3,248,049	204,127	-341,782
June	1,477,092	1,207,893	1,782,714	188,959	111,668	3,259,806	212,408	-352,593
July.....	1,504,869	1,237,651	1,777,649	188,788	111,964	3,282,518	215,946	-309,954
Aug.....	1,509,534	1,242,076	1,768,879	188,487	112,691	3,278,413	214,582	-290,817
Sept.....	1,501,670	1,240,102	1,775,941	189,037	112,079	3,277,612	217,344	-341,654
Oct.	(1,489,268)	(1,239,308)	(1,777,421)	(187,584)	(113,445)	(3,266,689)	(220,812)	(-315,047)

Banks and Money: National Data

Table 3.2b

[Access to data:](#)

[AGGM0400](#)

Counterparts of money: residents of the euro area

(flows in millions of euros)

	Total monetary liabilities	Other liabilities of MFIs					Liabilities to non-residents of the euro area
		Deposits of central government	Non-monetary liabilities to the "money-holding sector"			Total	
			Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	Debt securities over 2 years' agreed maturity	Capital and reserves		
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 - 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	2,100	-3,597	553
2021 - Jan.	5,728	33,209	-2,475	-3,282	1,589	-4,168	-8,176
Feb.	6,169	27,458	-2,074	-860	5,198	2,264	-2,658
Mar.	9,496	-18,659	-1,175	-667	5,699	3,857	-2,450
Apr.	12,099	13,903	3,779	-1,577	-7,305	-5,103	559
May	13,409	-9,670	-2,021	-2,590	-1,795	-6,406	402
June	13,627	-6,353	-3,815	-580	4,622	227	5,580
July.....	17,276	34,977	553	1,788	-1,156	1,185	-99
Aug.....	-4,166	18,457	-850	-553	2,550	1,147	2,611
Sept.....	4,415	-45,551	-151	-119	4,632	4,361	1,320
Oct.	(35,054)	(-3,984)	(-2,693)	(-170)	(266)	(-2,597)	(-3,850)

	Claims on residents of the euro area						Claims on non-residents of the euro area	Other counterparts
	Finance to general government		Finance to other residents			Total		
		<i>of which:</i> bonds		<i>of which:</i> bonds	<i>of which:</i> holdings of shares/other equity			
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 - 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	32,542
2021 - Jan.	23,401	19,341	-7,336	-1,918	416	16,065	-3,041	13,569
Feb.	26,154	23,466	-2,486	-1,299	655	23,668	-3,135	12,700
Mar.	2,487	4,009	10,337	-109	648	12,824	4,893	-25,473
Apr.....	16,349	12,992	1,608	5,577	1,214	17,957	1,798	1,703
May	17,652	15,832	3,070	-1,345	967	20,722	1,437	-24,424
June	4,867	3,085	3,510	-3,007	-946	8,377	4,971	-267
July.....	16,820	18,801	-4,827	-314	476	11,993	2,886	38,460
Aug.....	10,449	10,209	-8,889	18	154	1,560	-1,859	18,348
Sept.....	122	6,010	9,265	841	388	9,386	843	-45,685
Oct.	(2,118)	(13,727)	(-375)	(-1,344)	(-40)	(1,743)	(4,443)	(18,438)

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		Lending to euro area financial sector counterparties denominated in euros					
			of which: receivables from the IMF	Refinancing operations			Fine-tuning reverse operations	Marginal lending facilities	Credits related to margin calls and other claims
				Main	Longer term				
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 - 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	..	..	..
Apr.	115,359	52,368	12,119	447,958	125	447,833	..	..	..
May	123,118	52,677	12,054	447,958	125	447,833	..	..	..
June	116,781	54,767	12,267	463,880	75	463,805	..	..	..
July	121,167	55,220	12,280	463,701	35	463,666	..	..	..
Aug.	120,801	72,702	29,805	462,905	15	462,890	..	..	..
Sept.	117,474	73,843	30,366	448,712	..	448,712	..	..	..
Oct.	120,941	74,287	30,576	448,731	14	448,717	..	..	..
Nov.	124,421	75,531	30,992	448,761	34	448,727	..	..	..

	Claims on euro area residents denominated in foreign currency	Securities issued by euro area residents	Claims on general government	Intra-Eurosystem claims			Other assets	Total
				of which: participation in ECB capital	of which: claims deriving from the transfer of foreign reserves			
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 - 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	79,331	1,456,239
Apr.	1,303	689,083	18,286	57,079	1,302	6,854	78,594	1,460,029
May	1,179	700,122	18,239	57,303	1,302	6,854	78,021	1,478,617
June	1,584	711,463	18,287	57,725	1,302	6,854	80,098	1,504,583
July	1,179	737,349	18,454	57,786	1,302	6,854	81,225	1,536,079
Aug.	1,354	741,908	18,309	57,516	1,302	6,854	82,207	1,557,704
Sept.	1,329	747,095	18,097	58,470	1,302	6,854	79,928	1,544,948
Oct.	1,238	749,488	17,731	59,131	1,302	6,854	83,739	1,555,286
Nov.	1,078	763,407	17,927	59,553	1,302	6,854	82,185	1,572,862

Banks and Money: National Data

Table 3.3b

[Access to data:](#)

[SPBIO200](#)

Balance sheet of the Bank of Italy: liabilities

(end of period amounts in millions of euros)

	Banknotes in circulation	Liabilities to euro area financial sector counterparties denominated in euros						Liabilities to other euro area residents denominated in euros
		Current accounts (covering the minimum reserves system)	Deposit facility	Fixed-term deposits	Fine-tuning reverse operations	Deposits related to margin calls		
2018	198,090	88,703	80,848	7,855	..	..	..	42,270
2019	201,629	101,775	100,477	1,298	..	..	..	37,028
2020 - 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
Apr.	227,429	400,536	314,423	86,113	..	..	..	112,656
May	229,764	402,882	314,832	88,050	..	..	..	105,638
June	231,578	395,650	295,873	99,777	..	..	..	105,205
July	234,109	417,366	327,083	90,283	..	..	..	127,392
Aug.	234,387	418,029	323,150	94,879	..	..	..	153,683
Sept.	235,225	408,060	309,044	99,016	..	..	..	117,051
Oct.	236,515	422,797	326,898	95,899	..	..	..	113,133
Nov.	237,457	427,808	322,383	105,425	..	..	..	87,515

	Liabilities to non-euro area residents	Liabilities to euro area residents denominated in foreign currency	Revaluation accounts	Capital and reserves	Intra-Eurosystem liabilities	Other liabilities	of which: counterpart SDR	Total
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 - 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	161,101	26,237	515,584	59,832	7,949	1,456,239
Apr.	3,133	399	154,015	26,304	480,653	54,904	7,816	1,460,029
May	3,309	384	161,685	26,304	493,464	55,188	7,788	1,478,617
June	8,566	524	158,731	26,304	521,506	56,519	7,893	1,504,583
July	8,374	478	172,061	26,304	492,165	57,832	7,902	1,536,079
Aug.	8,314	503	167,997	26,304	472,465	76,023	25,298	1,557,704
Sept.	8,313	517	159,457	26,304	513,515	76,505	25,576	1,544,948
Oct.	3,718	517	155,067	26,304	519,100	78,134	25,549	1,555,286
Nov.	3,508	511	165,530	26,304	544,914	79,315	25,913	1,572,862

Official Eurosystem interest rates

(percentages)

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

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

Date of settlement	Amount		Fixed rate tenders	Variable-rate tenders			Running for ...days
	Bids	Allotment		Minimum bid rate	Marginal rate	Weighted average rate	
Main referencing operations							
25.08.2021	15	15	0.00	-	-	-	7
1.09.2021	15	15	0.00	-	-	-	7
8.09.2021	15	15	0.00	-	-	-	7
15.09.2021	15	15	0.00	-	-	-	7
22.09.2021	-	-	0.00	-	-	-	7
29.09.2021	-	-	0.00	-	-	-	7
6.10.2021	-	-	0.00	-	-	-	7
13.10.2021	-	-	0.00	-	-	-	7
20.10.2021	-	-	0.00	-	-	-	7
27.10.2021	14	14	0.00	-	-	-	7
Longer-term refinancing operations with maturity up to 3 months							
27.05.2021	-	-	0.00	-	-	-	91
1.07.2021	3	3	0.00	-	-	-	91
29.07.2021	5	5	0.00	-	-	-	91
26.08.2021	-	-	0.00	-	-	-	91
30.09.2021	2	2	0.00	-	-	-	84
28.10.2021	10	10	0.00	-	-	-	91
Longer-term refinancing operations with maturity over 3 months							
24.03.2021	76,777	76,777	0.00	-	-	-	1,099
25.03.2021	150	150	-0.25	-	-	-	371
24.06.2021	320	320	-0.25	-	-	-	371
24.06.2021	15,652	15,652	0.00	-	-	-	1,098
29.09.2021	41,682	41,682	0.00	-	-	-	1,092
30.09.2021	972	972	-0.25	-	-	-	364
Other operations							
23.09.2021	-	-	0.00	-	-	-	7
30.09.2021	-	-	0.00	-	-	-	7
7.10.2021	-	-	0.00	-	-	-	7
14.10.2021	-	-	0.00	-	-	-	7
21.10.2021	-	-	0.00	-	-	-	7
28.10.2021	-	-	0.00	-	-	-	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 - 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.....	2,254,665	1,813,535	4,436	57,785	117,971	260,937
Mar.....	-	-	-	-	-	-
Apr.....	2,252,558	1,827,681	4,278	57,211	104,997	258,390
May.....	2,260,064	1,835,766	4,332	57,010	106,676	256,281
June	-	-	-	-	-	-
July.....	2,294,981	1,869,889	4,114	57,691	102,525	260,762
Aug.....	-	-	-	-	-	-
Sept.....	2,287,004	1,853,053	4,082	57,518	110,162	262,189
Oct	(2,320,844)	(1,886,290)	(4,134)	(58,053)	(111,453)	(260,913)

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 - Oct.....	-	-	-	-	-	-
Nov.....	3	17,306	204,026	186,720	..	0.00
Dec.....	15	17,419	242,049	224,630	..	0.00
2021 - Jan.....	26	17,864	256,694	238,830	..	0.00
Feb.....	-	-	-	-	-	-
Mar.....	16	17,823	263,473	245,650	..	0.00
Apr.....	27	18,116	295,432	277,316	..	0.00
May.....	-	-	-	-	-	-
June	15	18,137	321,026	302,889	..	0.00
July.....	27	18,277	318,690	300,414	..	0.00
Aug.....	-	-	-	-	-	-
Sept.....	14	18,359	329,717	311,358	..	0.00
Oct	-	-	-	-	-	-
Nov.....	2	18,698	327,017	308,319	..	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 - 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	595,359	263,650	1,499,547	105,565	113	22,850	95,675
Mar.	9,293	646,944	262,130	1,504,813	110,533	111	23,929	99,359
Apr.	9,051	677,381	265,489	1,492,018	112,039	107	23,571	98,247
May	9,498	677,831	267,295	1,491,786	117,313	121	23,332	97,218
June	9,387	681,297	269,069	1,497,224	119,698	130	23,587	100,770
July	9,488	700,107	267,094	1,494,243	120,244	124	23,612	104,475
Aug.	9,676	700,872	267,348	1,481,532	122,205	110	22,931	103,205
Sept.	9,562	691,474	261,437	1,493,688	121,351	132	23,731	104,268
Oct.	(9,582)	(716,463)	(249,833)	(1,493,803)	(127,793)	(127)	(23,911)	(104,412)
	Holdings of securities other than shares							Rest of the world
	Residents of Italy			Residents of other euro area countries				
	MFIs	General government	Other sectors	MFIs	General government	Other sectors		
2019	62,425	384,695	147,978	15,845	59,391	12,032	41,813	
2020 - 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	146,042	21,589	67,060	12,743	42,871	
Mar.	47,991	426,890	145,742	21,807	69,929	13,254	46,322	
Apr.	47,688	427,405	150,072	21,363	67,637	13,392	46,068	
May	48,628	430,795	147,351	21,439	69,493	13,988	47,097	
June	49,665	422,849	143,921	23,323	72,094	14,475	49,911	
July	49,973	427,895	143,332	23,419	71,008	14,404	48,956	
Aug.	51,105	429,495	142,842	22,707	69,944	14,438	48,831	
Sept.	50,803	423,480	142,269	22,961	69,760	15,176	49,252	
Oct.	(50,364)	(422,493)	(140,063)	(22,624)	(68,144)	(15,763)	(52,134)	
	Shares and other equity					Fixed assets	Other assets	Total assets
	Residents of Italy		Residents of other euro area countries		Rest of the world			
	MFIs	Other sectors	MFIs	Other sectors				
2019	23,873	74,288	40,546	15,042	17,590	77,500	269,828	3,722,228
2020 - 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	79,147	40,252	15,124	15,768	75,493	238,658	3,856,656
Mar.	26,041	80,159	40,239	15,395	16,014	73,581	231,029	3,911,505
Apr.	23,427	81,507	40,227	15,278	16,367	73,717	221,146	3,923,196
May	23,581	80,799	40,278	15,603	16,574	73,719	222,400	3,936,139
June	23,591	80,448	40,319	15,261	16,856	73,845	222,424	3,950,145
July	23,587	80,166	40,304	15,276	17,162	74,195	226,693	3,975,757
Aug.	23,604	80,048	40,309	15,497	17,194	74,288	224,049	3,962,228
Sept.	23,823	80,027	40,370	15,554	17,914	73,901	224,755	3,955,689
Oct.	(23,872)	(80,538)	(40,312)	(15,518)	(17,825)	(73,957)	(230,165)	(3,979,694)

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						
	Residents of Italy			Residents of other euro area countries			Rest of the world
	MFIs	Central government	Other general government and other sectors	MFIs	Central government	Other general government and other sectors	
2019	599,658	33,119	1,823,017	215,986	16	26,249	81,770
2020 - 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.	659,513	28,896	1,984,459	192,883	169	29,935	74,838
Mar.	743,542	27,539	1,960,553	175,227	170	30,054	72,919
Apr.	729,193	29,455	1,988,214	191,527	23	31,349	69,866
May	726,934	30,296	1,995,951	199,148	25	30,512	70,115
June	754,406	31,676	1,987,870	179,097	22	28,781	70,826
July	751,859	34,819	2,017,725	194,840	21	29,613	70,916
Aug.	751,247	28,989	2,005,531	197,231	24	27,622	73,653
Sept.	737,485	23,783	2,016,310	189,194	23	28,212	74,974
Oct.	(747,232)	(20,790)	(2,049,236)	(195,179)	(22)	(29,281)	(75,535)

	Debt securities issued	Capital and reserves	Other liabilities	Total
2019	300,883	362,517	279,012	3,722,228
2020 - Oct.	271,895	362,881	278,021	3,850,429
Nov.	269,753	361,850	326,042	3,905,033
Dec.	267,810	347,895	291,558	3,847,365
2021 - Jan.	263,972	348,271	286,227	3,857,350
Feb.	262,707	351,111	272,143	3,856,656
Mar.	263,362	353,678	284,460	3,911,505
Apr.	260,021	348,906	274,642	3,923,197
May	258,200	346,614	278,342	3,936,139
June	260,122	348,787	288,559	3,950,145
July	262,429	348,789	264,744	3,975,756
Aug.	263,096	350,052	264,783	3,962,228
Sept.	263,610	349,586	272,512	3,955,689
Oct.	(262,544)	(349,312)	(250,563)	(3,979,694)

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