

Banks and money: national data

9 February 2022

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Figure 1

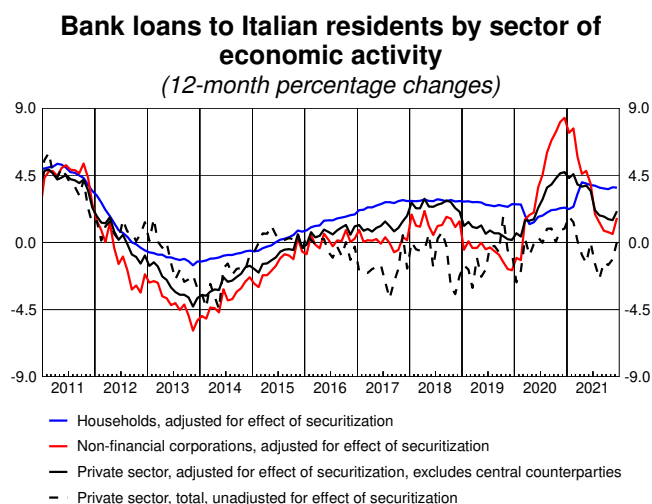
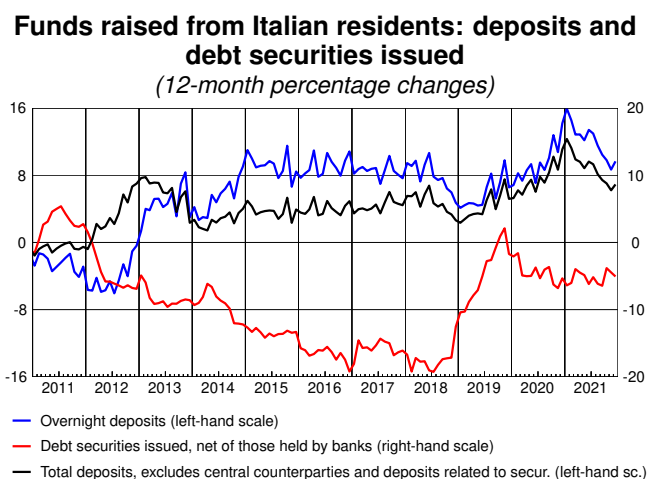


Figure 2



In December lending to the private sector, adjusted to take account of securitizations and other loans transferred and derecognized from banks' balance sheets, grew by 2.1 per cent on an annual basis (against 1.5 in November). Lending to households increased by 3.7 per cent on an annual basis (same as in November), while that to non-financial corporations increased by 1.6 per cent (against 0.6 per cent in the previous month). Private sector deposits rose by 6.9 per cent on an annual basis (against 6.2 per cent in November); bond funding growth rate decreased by 5.1 per cent (against -4.5 in November). Bad debts fell by 20.3 per cent on an annual basis (-22.9 per cent in the previous month); the variation can be affected by securitization operations.

Figure 3

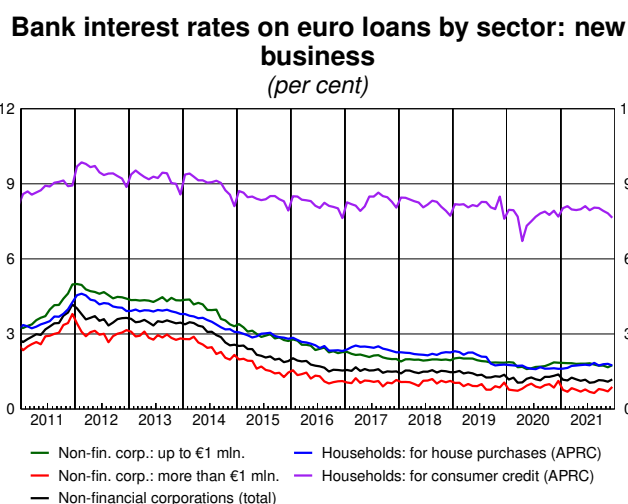
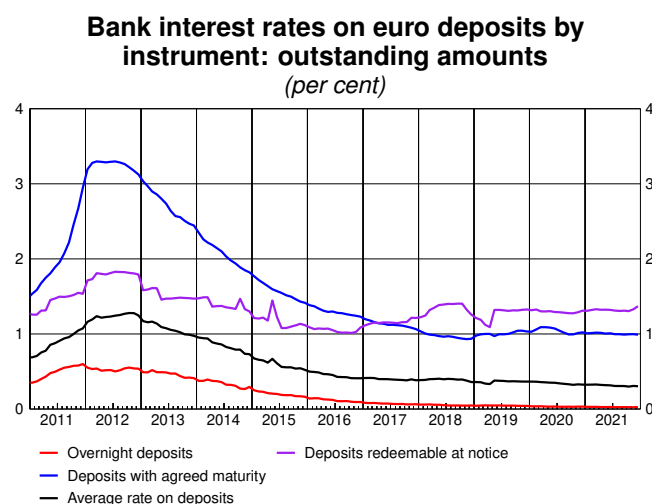


Figure 4



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 1.74 per cent (against 1.81 in November), whereas those on new consumer loans came to 7.64 per cent (against 7.82 in the previous month). Interest rates on new lending to non-financial corporations amounted to 1.18 per cent (against 1.09 in the previous month); those on new loans of up to €1 million were equal to 1.75 per cent, while the rates on new loans of above that amount were equal to 0.88 per cent. Rates on the outstanding amount of deposits were equal to 0.30 per cent (against 0.31 in November).

Reference period: December 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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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
2020	11,454	2,335,225	140,617	102,897	49,247	418,236	150,977
2020 - 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	2,460,104	151,831	104,412	50,364	422,493	140,773
Nov.	9,642	2,471,159	148,281	104,922	50,502	418,896	141,134
Dec.	(10,797)	(2,454,186)	(146,805)	(106,177)	(52,048)	(410,299)	(149,820)
	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	
2020	20,792	67,473	11,986	41,522	25,537	77,953	
2020 - 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.	22,512	68,213	15,455	52,296	23,872	80,555	
Nov.	22,941	74,645	15,958	58,302	23,381	80,819	
Dec.	(23,675)	(71,851)	(16,244)	(58,969)	(23,152)	(79,626)	
	Shares and other equity		Money market funds shares/units	Fixed assets	Remaining assets ^(*)	Total assets ^(*)	
	Residents of other euro area countries						
	MFIs	Other sectors					
2020	40,460	15,081	15,588	16	76,605	243,725	3,845,391
2020 - 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	230,236	3,980,498
Nov.	38,206	15,419	17,758	191	74,120	238,053	4,004,325
Dec.	(38,161)	(15,418)	(17,537)	(191)	(74,050)	(233,985)	(3,982,989)

(*) 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
2020	651,073	50,471	1,934,268	2,607,315	191,954	873	27,342	199,470
2020 - 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	42,382	2,029,197	2,792,182	195,179	141	29,162	195,919
Nov.	740,902	41,107	2,009,614	2,765,196	197,725	339	28,928	196,260
Dec.	(741,412)	(45,503)	(2,055,004)	(2,815,215)	(178,886)	(723)	(29,984)	(179,597)

	Deposits of the residents of the rest of the world		Debt securities issued	Capital and reserves	Remaining liabilities ^(*)	Total liabilities ^(*)
		of which: in euro				
2020	84,121	65,001	267,810	347,895	289,585	3,845,391
2020 - 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	348,384	250,741	3,980,497
Nov.	77,430	58,465	260,482	347,593	300,204	4,004,325
Dec.	(76,316)	(55,732)	(260,972)	(340,427)	(253,762)	(3,982,989)

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

Deposits by sector of economic activity

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

	Residents of Italy								
	MFIs	of which: banks	of which: intragroup positions	General government		Other sectors			
				Central government	Local government and social security funds	Insurance companies	Pension funds	Other financial institutions	of which: repos with central counterparties
2020	651,073	275,240	215,395	28,651	21,821	11,906	7,529	311,871	86,541
2020 - 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	21,592	19,399	8,596	314,158	97,532
Nov.	740,902	290,837	235,520	19,952	21,156	19,595	8,196	318,796	98,385
Dec.	(741,412)	(285,985)	(233,192)	(24,417)	(21,087)	(15,096)	(8,869)	(322,251)	(91,890)
	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					
2020	384,589	1,109,607	75,874	32,892	191,954	191,823	93,732		
2020 - 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.	419,989	1,149,120	83,654	34,282	195,179	194,692	77,288		
Nov.	403,342	1,143,840	81,415	34,430	197,725	197,210	74,509		
Dec.	(428,791)	(1,163,339)	(82,661)	(33,997)	(178,886)	(178,067)	(75,203)		
	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					
2020	873	16,400	6,989	3,953	84,121	52,780			
2020 - 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			
Nov.	339	17,998	6,300	4,629	77,430	44,810			
Dec.	(723)	(19,229)	(6,029)	(4,726)	(76,316)	(43,997)			

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 - 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	18,694	8,507	-5,725	2,099
Aug.	-7,004	-9,334	4,334	-2,187	-533
Sept.....	-732	-1,107	905	-875	201
Oct.	35,241	19,393	8,061	3,558	-627
Nov.	-19,908	-16,838	-7,436	4,597	-2,921
Dec.	(43,852)	(25,424)	(19,552)	(2,705)	(-167)

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			
2020	1,348,719	45,233	161,633	129,730	313,257	87,247	86,541
2020 - 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.	1,449,358	37,174	149,156	118,992	316,334	98,766	97,532
Nov.	1,430,509	34,699	148,154	118,063	317,751	99,657	98,385
Dec.	(1,480,066)	(33,486)	(154,160)	(124,780)	(315,978)	(92,401)	(91,890)
	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				
2020	13,156	8,228	4,389	1,444	799	31,340	
2020 - 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.	14,322	4,987	7,390	382	2,200	33,100	
Nov.	14,585	5,034	7,440	381	1,799	32,620	
Dec.	(13,754)	(5,607)	(7,966)	(577)	(2,779)	(32,319)	
	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		
2020	4,560	263,249	80,464	63,743	49,247	2,283,254	
2020 - 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	2,375,714	
Nov.	4,788	255,694	82,180	57,978	50,502	2,353,111	
Dec.	(4,983)	(255,989)	(82,574)	(57,162)	(52,048)	(2,400,064)	

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
2020	570,909	273,527	215,395	193,643	63,127	4,389	194,569	54,498
2020 - 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	284,912	231,516	194,095	67,342	4,717	174,952	43,727
Oct.	716,463	295,172	241,898	182,355	67,479	4,733	170,531	42,554
Nov.	716,311	289,353	235,520	184,800	67,418	4,662	172,177	44,323
Dec.	(689,874)	(285,378)	(233,192)	(194,250)	(66,475)	(4,656)	(172,949)	(37,405)
	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				
2020	667,980	550,428	82,542	7,639	116,245	115,767	47,410	
2020 - 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.	659,298	571,621	80,114	7,509	127,795	127,374	57,753	
Nov.	662,625	574,782	80,749	7,634	125,221	124,815	51,971	
Dec.	(663,220)	(575,233)	(79,888)	(7,641)	(124,355)	(123,981)	(51,985)	
	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				
2020	245	12,946	10,567	615	102,897	55,944		
2020 - 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	11,486	11,734	689	104,412	53,823		
Nov.	149	10,864	11,357	690	104,922	54,241		
Dec.	(157)	(9,581)	(12,014)	(698)	(106,177)	(54,605)		

(*) 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:						Other financial institutions
	Non-financial corporations	Households					
		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 - 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	1,920	2,149	540	1,821	-212	-486
June	6,628	-1,530	3,061	630	1,988	443	5,136
July	-4,144	-3,164	4,802	2,182	3,110	-490	-5,545
Aug.	-8,981	-4,018	-1,842	-652	-887	-303	-3,214
Sept.	6,665	408	1,729	190	1,953	-414	4,525
Oct.	-209	699	2,320	240	2,138	-58	-3,241
Nov.	5,323	4,179	2,215	295	980	940	-996
Dec.	(9,399)	(1,769)	(-93)	(-387)	(1,553)	(-1,259)	(7,730)

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 - 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.	1,743,641	414,167	253,282	1,076,192	659,298	138,300	159,146	361,852
Nov.	1,754,847	426,806	251,716	1,076,325	662,625	143,626	158,275	360,724
Dec.	(1,764,313)	(440,614)	(252,348)	(1,071,350)	(663,220)	(146,047)	(159,465)	(357,708)

	Households								
	Consumer credit				Lending for house purchase		Other lending		
	Up to 1 year	From 1 to 5 years	More than 5 years	Up to 5 years	More than 5 years	Up to 1 year	From 1 to 5 years	More than 5 years	
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 - 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.	659,245	3,049	30,464	78,087	1,066	406,362	36,259	15,171	88,787
Nov.	663,165	3,190	30,474	78,229	1,071	407,327	39,230	15,408	88,236
Dec.	(662,762)	(3,409)	(30,284)	(77,783)	(999)	(408,869)	(39,261)	(15,317)	(86,840)

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		November 2021			December 2021		
		Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	22,436	18,590	41,026	(22,180)	(18,556)	(40,736)
Mining and quarrying.....	B	33	1,903	1,936	(33)	(2,110)	(2,143)
Manufacturing.....	C	5,095	201,388	206,483	(5,016)	(201,875)	(206,891)
Food, beverages and tobacco products.....	1000061	956	31,794	32,750	(933)	(31,476)	(32,409)
Textiles, clothing and leather products.....	1000062	585	17,417	18,002	(576)	(17,036)	(17,612)
Wood and wood products and furnishings.....	1000066	617	9,242	9,859	(596)	(9,029)	(9,625)
Paper, paper products and printing.....	1000063	231	7,280	7,511	(228)	(7,279)	(7,507)
Refined petroleum products, chemical products and pharmaceuticals.....	1000067	116	17,976	18,092	(115)	(19,099)	(19,214)
Rubber and plastic products.....	22	97	10,636	10,733	(95)	(10,763)	(10,858)
Basic metals, fabricated metal products and non-metallic mineral products.....	1000068	1,178	47,427	48,604	(1,157)	(47,316)	(48,473)
Electronics products, electrical and non-electrical equipment and apparatus.....	1000069	197	12,892	13,089	(196)	(12,515)	(12,711)
Machinery and equipment.....	28	179	21,881	22,061	(176)	(21,491)	(21,667)
Motor vehicles and other transport equipment.....	1000060	117	16,607	16,725	(129)	(17,569)	(17,697)
Other products of manufacturing.....	1000070	822	8,237	9,059	(815)	(8,302)	(9,117)
Electricity, gas, steam and air conditioning supply.....	D	84	20,268	20,352	(81)	(22,465)	(22,546)
Water supply, sewerage, waste management and remediation activities.....	E	87	8,297	8,384	(85)	(8,253)	(8,339)
Construction.....	F	6,214	64,442	70,655	(6,045)	(61,519)	(67,564)
Wholesale and retail trade, repair of motor vehicles and motorcycles.....	G	15,354	113,032	128,386	(15,092)	(113,265)	(128,356)
Transportation and storage.....	H	1,959	33,416	35,375	(1,942)	(34,070)	(36,012)
Accommodation and food service activities.....	I	5,183	32,142	37,325	(5,093)	(31,590)	(36,683)
Information and communication.....	J	673	15,543	16,217	(676)	(17,707)	(18,383)
Real estate activities.....	L	1,666	67,795	69,461	(1,660)	(66,789)	(68,450)
Professional, scientific and technical activities.....	M	10,831	43,140	53,971	(10,861)	(42,460)	(53,321)
Administrative and support service activities.....	N	1,102	19,480	20,582	(1,095)	(19,992)	(21,087)
All remaining activities.....	1000073	10,031	23,190	33,221	(10,029)	(22,570)	(32,599)
All branches	1004999	80,749	662,625	743,374	(79,888)	(663,220)	(743,108)

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 - Nov.	306,482	168,578	305,047	5,387	161,525	138,134	43,076	51,190	43,868
Dec.	310,889	175,770	309,460	5,396	167,260	136,804	43,034	49,005	44,765
2021 - Jan.	308,281	175,491	306,844	5,369	166,209	135,267	42,225	48,393	44,649
Feb.	306,797	174,957	305,313	5,410	165,241	134,661	42,278	47,902	44,481
Mar.	305,112	174,441	303,637	5,252	164,696	133,689	41,887	47,231	44,571
Apr.	309,706	173,939	308,235	5,313	164,252	138,670	46,429	47,712	44,528
May	306,088	173,231	304,624	5,315	163,037	136,272	44,855	47,089	44,328
June	304,889	173,946	303,407	5,373	163,647	134,387	44,219	46,182	43,987
July	304,478	173,962	303,038	5,458	163,373	134,207	44,512	45,745	43,949
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.	305,815	171,335	304,400	5,339	159,330	139,731	44,468	52,103	43,161
Nov.	307,599	171,898	306,208	5,466	162,729	138,013	42,529	52,036	43,448
Dec.	(309,750)	(174,960)	(308,281)	(5,646)	(164,801)	(137,834)	(42,615)	(50,646)	(44,574)

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 - Nov.	180,636	166,818	179,449	4,493	124,703	50,254	4,628	9,468	36,158
Dec.	185,319	171,303	184,098	4,558	129,001	50,540	4,700	9,519	36,320
2021 - Jan.	184,899	170,971	183,660	4,549	128,769	50,342	4,543	9,457	36,343
Feb.	184,598	170,500	183,278	4,593	128,417	50,268	4,525	9,431	36,312
Mar.	183,830	170,021	182,518	4,460	128,079	49,979	4,477	9,328	36,174
Apr.	183,967	169,608	182,656	4,539	128,240	49,877	4,451	9,195	36,231
May	184,957	170,516	183,649	4,560	128,700	50,388	4,456	9,226	36,705
June	186,118	171,273	184,790	4,710	129,966	50,113	4,324	9,264	36,526
July	185,787	170,713	184,464	4,840	129,458	50,167	4,498	9,192	36,476
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.	184,355	169,414	183,054	4,789	128,786	49,478	4,480	8,919	36,079
Nov.	185,082	168,383	183,795	4,878	130,179	48,738	3,316	9,232	36,189
Dec.	(190,836)	(173,835)	(189,466)	(5,154)	(133,951)	(50,361)	(3,370)	(9,286)	(37,706)

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 - Nov.	2,880	1,887	951	654	-41	337	42
Dec.	13,996	10,728	3,027	308	1,208	1,511	242
2021 - Jan.	62	66	-1	-126	-18	143	-3
Feb.	-32	-71	-34	-16	-22	4	73
Mar.	-195	112	-182	-70	-96	-15	-126
Apr.	580	477	-57	8	-28	-37	161
May	1,351	730	599	33	43	523	22
June	2,585	2,257	269	-268	77	459	59
July	-1,616	-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.	-630	-354	-117	19	-61	-75	-158
Nov.	3,500	2,191	1,191	141	554	497	117
Dec.	(6,921)	(4,478)	(2,113)	(140)	(107)	(1,867)	(330)

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	2.3	-4.1	2.4	28.9	43.9
2019	-5.9	-11.1	-3.6	-11.1	-9.4
2020 - Nov.	8.7	4.1	8.4	16.8	-5.3
Dec.	11.0	28.1	8.9	-2.1	8.4
2021 - Jan.	9.3	13.1	7.4	23.6	-12.4
Feb.	7.8	17.6	6.1	-6.9	-0.4
Mar.	0.8	-8.2	3.4	15.2	-7.0
Apr.	4.7	4.1	1.2	38.3	-10.8
May.	8.0	13.9	6.6	2.3	-9.4
June.	11.9	22.3	8.3	8.4	-4.8
July.	7.0	22.3	6.8	-26.6	4.9
Aug.	4.3	-3.2	6.1	7.7	-5.1
Sept.	1.8	-2.7	2.8	-8.2	1.2
Oct.	7.7	9.9	4.5	30.6	-3.2
Nov.	5.3	7.8	2.8	31.9	-12.1
Dec.	(11.2)	(28.5)	(5.4)	(11.1)	(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:			One-month percentage changes	12-month percentage changes	
	Non-financial corporations	Households	Other financial institutions			
2018	2.5	1.5	2.5	7.4	-5.0	13.5
2019	1.2	0.4	3.1	-3.7	4.5	1.6
2020 - Nov.	3.8	5.0	3.5	-1.0	-6.6	7.5
Dec.	1.1	0.5	3.4	-6.7	-16.5	5.5
2021 - Jan.	3.1	2.7	3.4	4.4	2.4	7.4
Feb.	1.8	1.3	3.5	-4.0	4.9	7.6
Mar.	1.7	3.2	3.6	-17.1	-19.9	2.3
Apr.	2.5	0.4	3.9	7.4	-1.6	-0.6
May.	2.9	3.2	3.9	-4.3	-5.6	-2.0
June.	1.4	-0.3	3.7	0.1	-15.9	-4.8
July.	-1.1	-1.9	3.7	-17.0	-0.1	-4.9
Aug.	0.6	-0.6	3.3	-6.8	8.2	-5.1
Sept.	2.7	0.4	3.6	12.0	-0.8	-5.3
Oct.	2.3	3.1	3.7	-8.5	8.3	-4.0
Nov.	2.2	1.9	3.9	-4.1	-10.3	-4.4
Dec.	(4.7)	(5.4)	(3.8)	(5.3)	(29.8)	(-0.8)

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

	Outstanding amounts					
	Non-financial corporations	Households			Insurance corporations and pension funds	Other financial institutions
		Consumer households	Producer households	Non-profit institutions serving the households		
2018	67,276	21,988	8,156	285	..	1,495
2019	50,175	13,349	6,398	210	..	1,878
2020 - 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
Nov.	27,465	12,692	3,426	170	..	1,478
Dec.	(22,410)	(11,454)	(2,817)	(147)	(..)	(1,318)

	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 - Nov.	405	62,187	62,593	-1,271	3,989	23,539
Dec.	402	51,242	51,643	-9,431	10,216	20,900
2021 - Jan.	405	51,337	51,742	386	120	19,856
Feb.	407	51,543	51,950	445	-203	20,114
Mar.	407	51,516	51,924	505	-119	19,931
Apr.	404	51,672	52,076	400	-204	19,796
May	408	50,121	50,528	-1,253	1,202	17,967
June	501	48,036	48,537	-1,205	2,095	17,640
July	503	47,910	48,412	107	29	17,796
Aug.	505	46,482	46,987	-1,267	1,552	16,545
Sept.	505	44,184	44,689	-1,478	2,068	15,397
Oct.	511	45,626	46,136	476	-546	16,703
Nov.	507	45,231	45,739	-1,646	1,683	17,563
Dec.	(506)	(38,146)	(38,652)	(-5,580)	(6,259)	(15,054)

Bad debts by branch of economic activity: residents of Italy*(end-of-period stocks in millions of euros)*

Branches of economic activity		November 2021			December 2021		
		Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing.....	A	880	742	1,622	(729)	(601)	(1,330)
Mining and quarrying.....	B	1	93	94	(1)	(55)	(56)
Manufacturing.....	C	342	5,378	5,720	(286)	(4,407)	(4,692)
Food, beverages and tobacco products.....	1000061	88	686	775	(74)	(529)	(602)
Textiles, clothing and leather products.....	1000062	46	803	849	(39)	(612)	(652)
Wood and wood products and furnishings.....	1000066	49	592	641	(40)	(495)	(535)
Paper, paper products and printing.....	1000063	12	205	217	(10)	(178)	(188)
Refined petroleum products, chemical products and pharmaceuticals.....	1000067	3	157	160	(3)	(133)	(136)
Rubber and plastic products.....	22	5	235	240	(4)	(191)	(195)
Basic metals, fabricated metal products and non-metallic mineral products.....	1000068	86	1,492	1,578	(71)	(1,238)	(1,310)
Electronics products, electrical and non-electrical equipment and apparatus.....	1000069	10	347	357	(9)	(278)	(287)
Machinery and equipment.....	28	10	461	470	(7)	(384)	(391)
Motor vehicles and other transport equipment.....	1000060	4	183	187	(3)	(165)	(168)
Other products of manufacturing.....	1000070	29	217	246	(26)	(202)	(228)
Electricity, gas, steam and air conditioning supply.....	D	2	300	302	(2)	(300)	(302)
Water supply, sewerage, waste management and remediation activities.....	E	7	242	250	(6)	(197)	(203)
Construction.....	F	466	7,128	7,595	(370)	(5,588)	(5,958)
Wholesale and retail trade, repair of motor vehicles and motorcycles.....	G	821	4,715	5,535	(687)	(3,964)	(4,651)
Transportation and storage.....	H	84	663	747	(73)	(599)	(672)
Accommodation and food service activities.....	I	270	1,219	1,490	(218)	(1,031)	(1,249)
Information and communication.....	J	23	308	331	(18)	(257)	(275)
Real estate activities.....	L	78	4,561	4,639	(64)	(3,703)	(3,766)
Professional, scientific and technical activities.....	M	184	638	822	(144)	(584)	(728)
Administrative and support service activities.....	N	53	522	575	(46)	(463)	(509)
All remaining activities.....	1000073	214	956	1,169	(173)	(663)	(836)
All branches	1004999	3,426	27,465	30,891	(2,817)	(22,410)	(25,227)

Banks and Money: National Data

Table 1.17

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[TITP0100](#)

Holdings of securities other than shares issued by residents of Italy

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

	Securities issued by General government ^(*)						Other securities ^(*)			Total ^(*)
	of which:									
	Central government ^(*)									
	of which ^(*) :						of which:			
			BOTs	CCTs	BTPs	CTZs	bonds issued by banks	repurchases of their own securitised assets not derecognised		
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 - 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	191,137	50,364	106,173	613,631
Nov.	418,896	414,832	9,251	81,327	301,846	6,691	191,636	50,502	105,630	610,532
Dec.	(410,299)	(406,289)	(7,430)	(81,425)	(297,954)	(4,198)	(201,868)	(52,048)	(112,656)	(612,167)

(*) 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 - 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.	50,741	217,313	553,645	27,645	199,690	7,217	1,056,250	22,052	1,078,302
Nov.	49,195	219,553	553,148	27,854	200,040	7,228	1,057,018	22,953	1,079,972
Dec.	(47,577)	(214,314)	(557,464)	(27,860)	(198,229)	(7,389)	(1,052,833)	(23,929)	(1,076,762)

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 "	1,194,944	594,094	20,730	20,597	537,294	77,396	1,259,695	362,782	896,913

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 - 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
Nov.	1.44	1.24	1.21	1.47
Dec.	(1.40)	(1.31)	(1.32)	(1.34)

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

		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	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 - 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	1.73	0.77	1.04	0.68
Nov.	1.09	1.02	1.53	1.06	1.67	2.15	1.66	0.70	0.82	0.64
Dec.	(1.18)	(1.17)	(1.80)	(1.12)	(1.75)	(2.09)	(1.75)	(0.88)	(1.52)	(0.79)

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 - 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.....	31,453	27,385	4,498	28,038	12,166	2,074	11,135	19,288	2,424	16,903
Nov.	30,398	25,611	4,271	27,940	12,248	2,292	11,410	18,150	1,979	16,530
Dec.....	(42,527)	(36,202)	(5,068)	(37,859)	(14,665)	(2,502)	(13,154)	(27,862)	(2,567)	(24,704)

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 - 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
Nov.	1.44	1.34	1.46	1.81	1.43
Dec.	(1.40)	(1.32)	(1.41)	(1.74)	(1.38)
	Consumer credit				
		Initial period of rate fixation		APRC	of which: pure new loans
		up to 1 year	over 1 year		
2020 - 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
Nov.	6.22	4.04	6.34	7.82	6.23
Dec.	(6.08)	(3.90)	(6.23)	(7.64)	(6.09)
	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 - 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	2.37	2.27	3.27
Nov.	3.01	3.43	2.27	2.33	3.33
Dec.	(2.68)	(3.06)	(2.11)	(2.20)	(3.09)

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 - 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	
Nov.....	6,079	1,060	5,019	5,313	
Dec.....	(6,531)	(1,098)	(5,433)	(5,809)	
		Consumer credit			
		Initial period of rate fixation		of which: pure new loans	
		up to 1 year	over 1 year		
2020 - 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	
Nov.....	3,924	206	3,718	3,911	
Dec.....	(2,955)	(194)	(2,762)	(2,941)	
		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 - 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.....	2,417	1,555	862	872	1,999
Nov.....	2,583	1,650	933	920	2,228
Dec.....	(2,820)	(1,706)	(1,114)	(988)	(2,248)

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 - 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
Nov.	2.68	1.60	4.40	3.09	14.92	1.66	2.22	1.65
Dec.....	(2.64)	(1.59)	(4.34)	(2.86)	(14.92)	(1.62)	(2.11)	(1.62)

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 - 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	0.67	0.39	0.96	
Nov.....	0.65	0.70	0.69	0.71	0.42	0.39	
Dec.....	(0.48)	(0.57)	(0.52)	(0.66)	(0.29)	(0.47)	

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 - 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
Nov.....	0.31	0.39	0.04	0.02	1.00	1.33	1.23
Dec.....	(0.30)	(0.39)	(0.04)	(0.02)	(0.99)	(1.37)	(0.59)

	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 - 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	0.81
Nov.....	0.03	0.02	0.73	1.34	0.81
Dec.....	(0.03)	(0.02)	(0.73)	(1.35)	(0.70)

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 - 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
Nov.	0.04	1.76	1.21
Dec.	(-0.00)	(1.76)	(1.11)

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 - 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	1,459,593	1,702,983	51,084	324,659	2,078,727
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	1,758,341	44,303	322,068	2,124,712
Oct.....	252,870	1,540,090	1,792,960	44,018	321,664	2,158,642
Nov.....	253,854	1,524,103	1,777,957	40,228	323,080	2,141,265
Dec.....	(256,978)	(1,570,859)	(1,827,836)	(48,738)	(321,209)	(2,197,783)

	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 - 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	2,087,784	1,459,593	1,835,335	1,844,392
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	2,132,855	1,506,882	1,873,254	1,881,397
Oct.....	3,433	5,765	2,167,840	1,540,090	1,905,772	1,914,970
Nov.....	3,072	6,192	2,150,528	1,524,103	1,887,411	1,896,674
Dec.....	(3,290)	(6,477)	(2,207,550)	(1,570,859)	(1,940,806)	(1,950,572)

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 - 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	13,500	14,948	-3,182	426	12,192
May	2,084	14,067	16,151	-2,463	-574	13,114
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.	1,049	5,160	6,209	-569	-938	4,702
Oct.	1,412	33,275	34,687	-280	-404	34,003
Nov.	983	-16,377	-15,394	-3,812	1,415	-17,790
Dec.	(3,123)	(45,702)	(48,825)	(8,509)	(-1,871)	(55,462)

	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 - 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	12,292	13,500	10,744	10,843
May	109	-7	13,216	14,067	11,031	11,132
June	121	-1,084	13,627	15,832	12,493	11,530
July	-523	228	17,276	16,074	14,876	14,581
Aug.	-160	725	-4,166	-4,550	-4,876	-4,311
Sept.	-64	-245	4,393	5,160	3,654	3,345
Oct.	1,104	-45	35,062	33,275	32,591	33,651
Nov.	-368	427	-17,731	-16,377	-18,774	-18,715
Dec.	(217)	(301)	(55,979)	(45,702)	(52,339)	(52,856)

Banks and Money: National Data

Table 3.2a

Access to data:
[AGGM0300](#)

Counterparts of money: residents of the euro area

(end of period amounts in millions of euros)

	Total monetary liabilities	Other liabilities of MFIs					
		Deposits of central government	Non-monetary liabilities to the "money-holding sector"				Liabilities to non-residents of the euro area
			Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	Debt securities over 2 years' agreed maturity	Capital and reserves	Total	
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 - 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.	2,087,784	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.	2,132,855	120,694	161,678	148,712	506,050	816,440	83,317
Oct.	2,167,840	116,708	160,531	148,967	499,489	808,987	79,468
Nov.	2,150,528	89,403	159,490	146,210	514,207	819,908	81,159
Dec.	(2,207,550)	(70,893)	(165,858)	(144,567)	(501,284)	(811,709)	(80,056)

	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 - 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	-327,162
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	1,240,101	1,775,941	189,037	112,079	3,277,611	217,345	-341,650
Oct.	1,489,337	1,239,377	1,777,843	187,987	113,462	3,267,180	220,973	-315,150
Nov.....	1,508,982	1,256,614	1,784,569	189,306	113,493	3,293,551	228,284	-380,836
Dec.....	(1,503,779)	(1,242,897)	(1,800,562)	(198,341)	(113,183)	(3,304,341)	(230,157)	(-364,292)

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 - 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	5,713	3,871	-2,450
Apr.....	12,292	13,903	3,779	-1,577	-7,305	-5,103	559
May	13,216	-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	1,789	-1,156	1,186	-98
Aug.....	-4,166	18,457	-850	-554	2,550	1,146	2,611
Sept.....	4,393	-45,540	-150	-146	4,632	4,336	965
Oct.	35,062	-3,986	-1,147	-190	-451	-1,788	-3,765
Nov.....	-17,731	-27,317	-1,043	-3,257	1,328	-2,972	1,693
Dec.....	(55,979)	(-18,512)	(6,367)	(-935)	(-3,029)	(2,402)	(-1,103)

	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 - 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	10,350	-109	661	12,837	4,893	-25,472
Apr.	16,349	12,992	1,608	5,577	1,214	17,957	1,798	1,896
May	17,652	15,832	3,070	-1,345	967	20,722	1,437	-24,617
June	4,867	3,085	3,510	-3,007	-946	8,377	4,971	-267
July	16,820	18,801	-4,827	-314	475	11,993	2,892	38,456
Aug.	10,449	10,209	-8,889	18	154	1,560	-1,856	18,344
Sept.	168	6,058	8,541	787	-47	8,709	874	-45,429
Oct.	2,182	13,791	931	-546	468	3,113	4,684	17,726
Nov.	6,228	3,821	5,887	1,260	996	12,116	4,161	-62,605
Dec.	(7,984)	(-531)	(18,536)	(8,733)	(12)	(26,521)	(1,662)	(10,583)

Banks and Money: National Data

Table 3.3a

[Access to data:](#)

[SPB10100](#)

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 - 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	..	..	..
Dec.....	126,874	76,041	31,258	453,414	14	453,400	..	..	..
2022 - Jan.	126,539	76,961	31,553	453,400	5	453,395	..	..	..

	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 - 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	79,899	1,544,919
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	82,191	1,572,869
Dec.....	1,512	761,711	17,673	60,834	1,406	6,854	84,512	1,582,570
2022 - Jan.	1,371	767,483	17,503	59,961	1,406	6,854	86,417	1,589,634

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 - 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
Dec.....	241,380	404,822	304,513	100,309	..	..	..	72,295
2022 - Jan.	240,617	416,562	320,227	96,335	..	..	..	97,040

	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 - 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	159,428	26,304	513,515	76,505	25,576	1,544,919
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	79,322	25,913	1,572,869
Dec.....	3,711	567	161,881	26,304	589,983	81,627	25,979	1,582,570
2022 - Jan.	3,940	606	157,200	26,304	564,803	82,563	26,224	1,589,634

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							
13.10.2021	-	-	0.00	-	-	-	7
20.10.2021	-	-	0.00	-	-	-	7
27.10.2021	14	14	0.00	-	-	-	7
3.11.2021	14	14	0.00	-	-	-	7
10.11.2021	28	28	0.00	-	-	-	7
17.11.2021	34	34	0.00	-	-	-	7
24.11.2021	34	34	0.00	-	-	-	7
1.12.2021	32	32	0.00	-	-	-	7
8.12.2021	36	36	0.00	-	-	-	7
15.12.2021	15	15	0.00	-	-	-	7
Longer-term refinancing operations with maturity up to 3 months							
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
25.11.2021	10	10	0.00	-	-	-	91
Longer-term refinancing operations with maturity over 3 months							
25.03.2021	150	150	-0.25	-	-	-	371
24.06.2021	15,652	15,652	0.00	-	-	-	1,098
24.06.2021	320	320	-0.25	-	-	-	371
29.09.2021	41,682	41,682	0.00	-	-	-	1,092
30.09.2021	972	972	-0.25	-	-	-	364
16.12.2021	350	350	-0.25	-	-	-	406
Other operations							
12.11.2021	-	-	0.00	-	-	-	6
18.11.2021	-	-	0.00	-	-	-	8
26.11.2021	-	-	0.00	-	-	-	6
2.12.2021	-	-	0.00	-	-	-	7
9.12.2021	-	-	0.00	-	-	-	7
16.12.2021	-	-	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 - 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.	2,320,875	1,886,300	4,134	58,074	111,453	260,913
Nov.	-	-	-	-	-	-
Dec.	2,344,836	1,917,906	4,785	58,752	105,661	257,732

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 - 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
Dec.	21	18,530	329,833	311,303	..	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	
2020	11,454	571,211	256,770	1,507,546	116,245	245	24,127	102,897
2020 - 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	1,493,808	127,795	127	23,909	104,412
Nov.....	9,642	716,311	252,218	1,502,629	125,221	149	22,911	104,922
Dec.....	(10,797)	(689,874)	(260,725)	(1,503,587)	(124,355)	(157)	(22,293)	(106,177)

	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	
2020	49,247	419,260	150,977	20,828	68,065	11,986	41,522
2020 - 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	140,773	22,702	68,213	15,455	52,296
Nov.....	50,502	418,896	141,134	23,132	74,645	15,958	58,302
Dec.....	(52,048)	(410,299)	(149,820)	(23,866)	(71,851)	(16,244)	(58,969)

	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				
2020	25,537	77,953	40,460	15,081	15,588	76,605	243,760	3,847,365
2020 - 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	80,555	40,312	15,518	17,825	73,957	230,236	3,980,498
Nov.	23,381	80,819	38,206	15,419	17,758	74,120	238,053	4,004,325
Dec.	(23,152)	(79,626)	(38,161)	(15,418)	(17,537)	(74,050)	(233,985)	(3,982,989)

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	
2020	651,073	28,651	1,956,089	191,954	200	28,015	84,121
2020 - 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	2,050,789	195,179	22	29,281	75,535
Nov.	740,902	19,952	2,030,770	197,725	28	29,238	77,430
Dec.	(741,412)	(24,417)	(2,076,091)	(178,886)	(25)	(30,682)	(76,316)

	Debt securities issued	Capital and reserves	Other liabilities	Total
2020	267,810	347,895	291,558	3,847,365
2020 - 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	348,384	250,741	3,980,497
Nov.	260,482	347,593	300,204	4,004,325
Dec.	(260,972)	(340,427)	(253,762)	(3,982,989)

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