

Banks and money: national data

10 June 2022

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

Figure 1

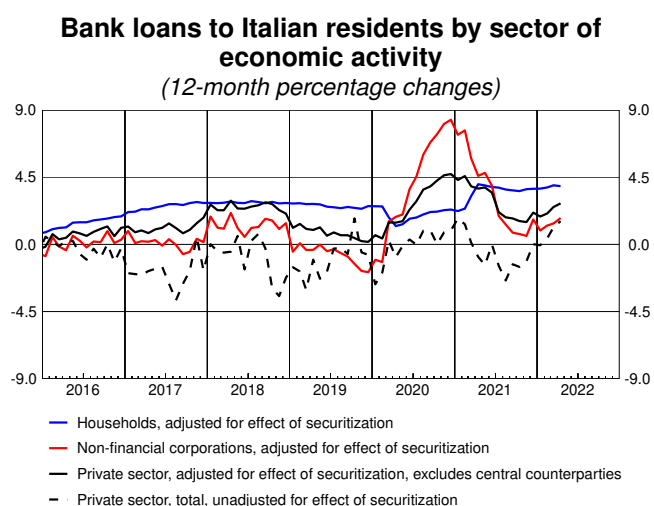
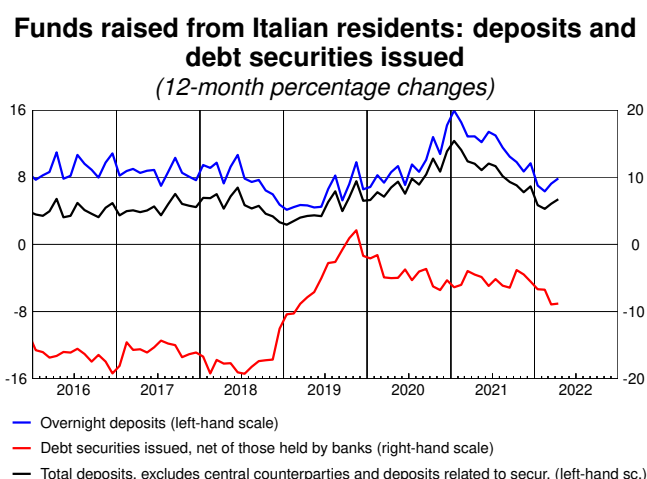


Figure 2



In April lending to the private sector, adjusted in line with the European System of Central Banks (ESCB) harmonised methodology, grew by 2.7 per cent on an annual basis (against 2.5 in March). Lending to households increased by 3.9 per cent on an annual basis (4.0 in March), while that to non-financial corporations increased by 1.8 per cent (against 1.4 per cent in the previous month). Private sector deposits rose by 5.4 per cent on an annual basis (against 4.8 per cent in March); bond funding growth rate decreased by 8.8 per cent (against -8.9 in March).

Figure 3

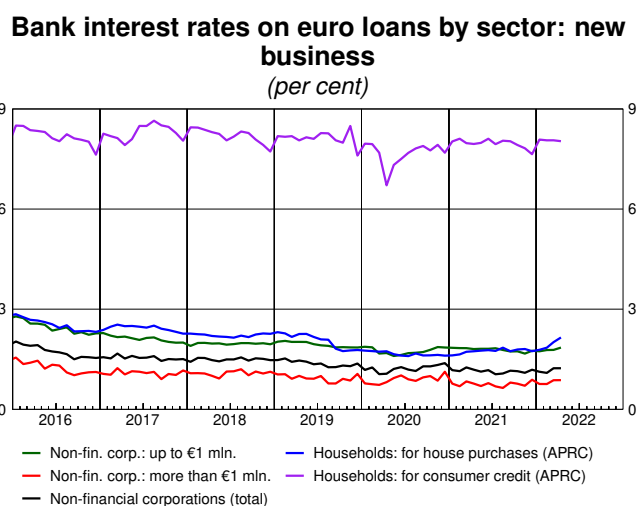
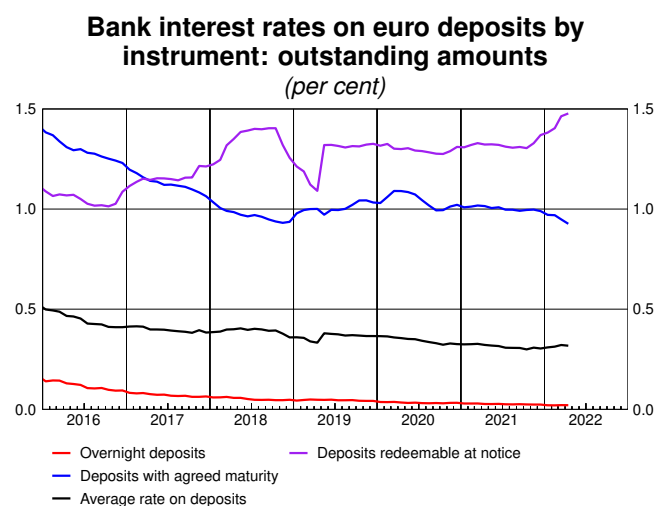


Figure 4



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 2.15 per cent (against 2.01 in March), whereas those on new consumer loans came to 8.03 per cent (8.06 in the previous month). Interest rates on new lending to non-financial corporations amounted to 1.23 per cent (same as in the previous month); those on new loans of up to €1 million were equal to 1.85 per cent, while the rates on new loans of above that amount were equal to 0.87 per cent. Rates on the outstanding amount of deposits were equal to 0.32 per cent (same as in March).

Reference period: April 2022

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 January 2022, with the beginning of the reporting of the revised [Regulation \(EU\) 2021/379](#) concerning Balance Sheet Items of the Monetary Financial Institutions, the computation of the 12-month percentage changes has been innovated embedding revisions in line with the European System of Central Banks harmonized adjustment methodology. In more detail, outstanding amounts, used in the calculation of percentage changes, include also securitized loans derecognized managed by banking servicers and other derecognized loans serviced by the bank originator. In addition, acquired loans (including bad loans) are reported at the nominal value instead of the acquisition value.

Starting from January 2022 two new tables, available only in the Statistical Database (SDB), have been introduced:

- BSIB1010:Banks: main assets – reference series for the calculation of the percentage changes;
- BSIB1110: Banks: main liabilities – reference series for the calculation of the percentage changes.

These tables give users all the components for the calculation of the percentage changes published in tables BSIB1000 e BSIB1100. Please notice that, in these last two tables, the descriptions of the variables have been updated, while SDB codes remain unchanged (a bridging table between the new and the previous descriptions is available at this [link](#)).

Since March 2022, the corporations responsible for money market funds management allow data dissemination even in presence of confidentiality issues due to the limited number of the reporting agents. Therefore the time series in Tables 1.1, 1.2, 1.6, 1.17, marked by an asterisk in publications from September 2021 to February 2022, consider now only banking data.

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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A brief description of the content of this report, of the methodology and of the data revision policy is available in

[Methods and Sources: Methodological Notes](#)

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
2021 - 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	2,446,310	145,213	104,268	50,803	422,472	142,269
Oct.	9,582	2,459,811	151,831	104,412	50,364	421,521	140,773
Nov.	9,642	2,470,851	148,281	104,922	50,502	417,915	141,134
Dec.	10,797	2,453,374	146,776	106,212	52,048	409,343	150,422
2022 - Jan.	9,687	2,472,511	147,009	106,646	51,514	418,508	147,467
Feb.	9,395	2,458,245	144,837	104,590	51,891	427,672	145,073
Mar.	9,242	2,460,272	146,766	107,191	51,033	426,254	143,778
Apr.	(9,889)	(2,470,752)	(149,432)	(106,274)	(50,040)	(422,181)	(146,914)

	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
2021 - 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	69,242	15,176	49,252	23,823	80,027
Oct.	22,512	67,735	15,455	52,296	23,872	80,555
Nov.	22,941	74,167	15,958	58,302	23,381	80,819
Dec.	23,675	71,450	15,809	59,293	23,157	79,625
2022 - Jan.	24,021	76,211	15,919	60,386	23,041	78,523
Feb.	24,171	78,981	15,824	61,311	22,159	78,326
Mar.	24,490	78,282	15,871	62,135	22,045	74,449
Apr.	(24,481)	(75,947)	(16,618)	(61,475)	(21,312)	(74,202)

	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					
2020	40,460	15,081	15,588	16	76,605	243,725	3,845,391
2021 - 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	224,712	3,953,830
Oct.	40,312	15,518	17,825	190	73,957	230,209	3,978,727
Nov.	38,206	15,419	17,758	191	74,120	238,052	4,002,557
Dec.	38,161	15,418	17,537	191	73,931	233,978	3,981,197
2022 - Jan.	38,217	15,636	17,463	190	74,215	239,035	4,016,197
Feb.	38,224	15,228	17,079	190	75,547	243,502	4,012,244
Mar.	38,250	14,919	17,592	2	75,442	260,106	4,028,117
Apr.	(38,335)	(15,096)	(17,836)	(2)	(75,849)	(287,822)	(4,064,458)

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
2021 - 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.	741,389	45,503	2,055,724	2,815,906	178,888	723	29,932	179,544
2022 - Jan.	744,847	50,132	2,042,433	2,810,591	202,314	655	29,337	201,511
Feb.	740,976	50,832	2,041,734	2,805,923	208,869	25	28,286	206,725
Mar.	750,776	50,495	2,040,926	2,815,662	206,520	28	28,174	201,820
Apr.	(745,774)	(50,671)	(2,085,882)	(2,855,792)	(217,141)	(27)	(28,066)	(212,144)

	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
2021 - 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	270,652	3,953,829
Oct.	75,535	58,314	262,544	348,384	248,971	3,978,727
Nov.	77,430	58,465	260,482	347,593	298,436	4,002,557
Dec.	76,319	55,736	260,972	340,392	251,354	3,981,197
2022 - Jan.	75,337	57,856	255,389	340,564	275,188	4,016,196
Feb.	75,027	56,479	255,282	341,616	269,598	4,012,244
Mar.	77,485	58,044	249,810	345,597	278,306	4,028,116
Apr.	(78,609)	(56,955)	(248,137)	(337,697)	(272,453)	(4,064,458)

Banks and Money: National Data
Table 1.3
[Access to data:](#)
[BSIB0300](#)
Deposits by sector of economic activity
(end-of-period stocks in millions of euros)

	Residents of Italy								
	MFIs	of which: 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
2021 - 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.	741,389	285,962	233,192	24,417	21,087	15,096	8,869	323,149	91,890
2022 - Jan.	744,847	290,270	236,294	28,220	21,912	16,301	9,274	336,027	112,729
Feb.	740,976	285,942	232,246	29,800	21,032	15,545	7,790	333,441	114,487
Mar.	750,776	295,831	240,208	29,294	21,201	12,772	8,483	324,058	105,710
Apr.	(745,774)	(291,329)	(232,177)	(29,231)	(21,440)	(16,058)	(8,533)	(340,191)	(121,702)

	Residents of Italy				Residents of other euro area countries		
	Non-financial corporations	Other sectors			MFIs	of which: banks	of which: intragroup positions
		Consumer households	Producer households	Non-profit institutions			
2020	384,589	1,109,607	75,874	32,892	191,954	191,823	93,732
2021 - 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.	428,419	1,163,425	82,771	33,996	178,888	178,070	75,365
2022 - Jan.	395,320	1,169,476	82,117	33,917	202,314	201,532	72,223
Feb.	395,151	1,172,366	83,185	34,255	208,869	208,165	73,531
Mar.	401,558	1,174,836	84,782	34,436	206,520	205,795	72,267
Apr.	(419,566)	(1,178,975)	(87,596)	(34,963)	(217,141)	(216,363)	(72,435)

	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
2021 - 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	19,176	6,032	4,725	76,319	43,997
2022 - Jan.	655	18,980	5,514	4,842	75,337	42,467
Feb.	25	17,860	5,406	5,019	75,027	41,714
Mar.	28	17,727	5,283	5,164	77,485	39,236
Apr.	(27)	(18,436)	(4,263)	(5,367)	(78,609)	(40,384)

Banks and Money: National Data
Table 1.4

Access to data:

[BSIB0400](#)
Deposits by sector of economic activity and debt securities issued

(flows in millions of euros)

	Deposits of other domestic sectors (net of central counterparties)				Debt securities issued, net of securities purchased by banks
	of which:				
	Non-financial corporations	Households	Other financial institutions		
2019	76,822	17,906	58,342	993	-4,170
2020	172,167	86,552	83,304	451	-12,653
2021 - 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.	35,242	19,393	8,061	3,558	-627
Nov.	-19,935	-16,848	-7,438	4,591	-2,951
Dec.	43,907	25,051	19,745	2,937	-1,171
2022 - Jan.	-32,557	-33,221	4,853	-5,777	-5,624
Feb.	-332	-142	4,307	-2,263	-809
Mar.	9,261	6,374	4,237	734	-5,126
Apr.	(26,156)	(17,618)	(7,362)	(-2,101)	(-2,139)

Banks and Money: National Data
Table 1.5
[Access to data:](#)
[BSIB0500](#)
Funds raised from other General government and other sectors, by maturity and type
(end-of-period stocks in millions of euros)

	Deposits of residents of Italy						
	Overnight deposits	Deposits with agreed maturity			Deposits redeemable at notice	Repos	of which: with central counterparties
		Up to 2 years	More than 2 years	of which: related to operations of loans sales			
2020	1,348,719	45,233	161,633	129,730	313,257	87,247	86,541
2021 - 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.	1,480,121	33,486	154,825	125,445	315,978	92,401	91,890
2022 - Jan.	1,447,541	32,766	151,679	123,176	318,759	113,600	112,729
Feb.	1,445,984	32,831	149,132	121,116	319,110	115,709	114,487
Mar.	1,456,951	33,539	147,373	119,750	317,489	106,774	105,710
Apr.	(1,485,919)	(31,824)	(148,417)	(121,754)	(318,300)	(122,862)	(121,702)
	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	
2021 - 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.	13,702	5,607	7,966	577	2,779	32,322	
2022 - Jan.	13,710	5,897	7,604	571	2,191	32,870	
Feb.	12,402	6,073	7,669	568	1,579	33,313	
Mar.	12,142	6,409	7,692	363	1,572	38,249	
Apr.	(12,027)	(6,361)	(7,781)	(363)	(1,540)	(38,226)	
	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	
2021 - 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	2,400,735	
2022 - Jan.	4,283	251,106	84,685	54,162	51,514	2,382,576	
Feb.	3,903	251,379	84,558	54,674	51,891	2,379,653	
Mar.	3,779	246,030	84,004	55,502	51,033	2,378,365	
Apr.	(4,005)	(244,132)	(81,338)	(55,034)	(50,040)	(2,421,756)	

Loans by sector of economic activity

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

	Residents of Italy							
	MFIs	Other sectors		General government		Other sectors		
		of which: banks	of which: intragroup positions	Central government	Local government and social security funds	Insurance companies and pension funds	Other financial institutions	of which: repos with central counterparties
2020	570,909	273,527	215,395	193,643	63,127	4,389	194,569	54,498
2021 - 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.	691,184	284,623	231,516	194,095	67,342	4,717	174,952	43,727
Oct.	716,170	294,879	241,898	182,355	67,479	4,733	170,531	42,554
Nov.	716,004	289,046	235,520	184,800	67,418	4,662	172,177	44,323
Dec.	689,082	284,587	233,192	194,250	66,475	4,656	172,937	37,405
2022 - Jan.	703,873	288,548	236,294	196,580	67,945	4,973	175,334	36,287
Feb.	689,064	284,346	232,246	195,247	69,355	5,087	171,735	35,679
Mar.	677,057	293,762	240,208	193,222	69,251	5,004	180,562	38,700
Apr.	(695,836)	(289,890)	(232,177)	(192,425)	(69,302)	(5,093)	(177,931)	(36,967)
	Residents of Italy				Residents of other euro area countries			
	Non-financial corporations	Households			MFIs	of which: banks	of which: intragroup positions	
		Consumer households	Producer households	Non-profit institutions				
2020	667,980	550,428	82,542	7,639	116,245	115,767	47,410	
2021 - 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.	663,169	575,240	79,923	7,641	124,326	123,953	52,195	
2022 - Jan.	660,546	575,621	79,861	7,778	125,128	125,044	50,233	
Feb.	662,598	577,362	79,902	7,895	122,554	122,517	61,214	
Mar.	665,942	581,024	80,176	8,032	123,456	123,385	62,473	
Apr.	(660,601)	(582,007)	(79,664)	(7,894)	(126,510)	(126,407)	(64,291)	
	Residents of other euro area countries				Rest of the world			
	General government	Other sectors			Households	of which: banks		
		Insurance companies, pension funds and other financial institutions	Non-financial corporations					
2020	245	12,946	10,567	615	102,897	55,944		
2021 - 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	9,595	12,000	698	106,212	54,605		
2022 - Jan.	92	9,118	11,931	740	106,646	56,084		
Feb.	86	9,224	12,259	714	104,590	55,030		
Mar.	97	9,786	12,697	729	107,191	56,627		
Apr.	(92)	(9,748)	(12,355)	(726)	(106,274)	(56,906)		

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			Other financial institutions		
Consumer credit		Lending for house purchase	Other lending				
2019	-31,229	-36,189	6,153	8,579	4,245	-6,672	-822
2020	50,065	43,807	10,368	-2,066	8,379	4,055	-4,425
2021 - 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.	-208	700	2,320	240	2,138	-58	-3,240
Nov.	5,319	4,178	2,213	302	971	940	-997
Dec.	8,951	1,412	-174	-389	1,509	-1,294	7,717
2022 - Jan.	-8,606	-4,885	-202	-620	505	-87	-3,833
Feb.	1,582	1,665	2,280	253	1,962	66	-2,477
Mar.	13,740	3,705	4,371	766	2,493	1,112	5,798
Apr.	(-1,553)	(-2,184)	(1,494)	(93)	(1,689)	(-282)	(-879)

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		
2019	1,756,015	544,749	261,185	950,082	631,206	197,427	156,851	276,928
2020	1,764,316	457,038	271,383	1,035,895	667,980	151,953	172,650	343,377
2021 - 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.	1,764,292	440,616	252,352	1,071,324	663,169	146,024	159,448	357,697
2022 - Jan.	1,768,638	448,096	246,172	1,074,370	660,546	149,122	153,005	358,420
Feb.	1,769,182	444,977	244,723	1,079,482	662,598	149,837	152,691	360,071
Mar.	1,783,215	452,029	248,415	1,082,770	665,942	149,885	155,238	360,819
Apr.	(1,774,916)	(446,892)	(247,335)	(1,080,689)	(660,601)	(148,378)	(153,746)	(358,478)

	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	
2019	630,337	3,386	33,701	73,865	1,720	381,795	39,838	15,774	80,257
2020	640,608	3,081	32,076	74,899	1,058	390,458	35,372	14,997	88,668
2021 - 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.	662,803	3,409	30,284	77,783	1,001	408,868	39,302	15,296	86,861
2022 - Jan.	663,260	2,871	30,182	77,816	1,002	409,375	39,716	15,487	86,810
Feb.	665,159	2,812	30,131	78,139	1,018	411,089	39,787	15,589	86,594
Mar.	669,232	3,018	30,174	78,641	1,041	413,414	40,565	15,824	86,555
Apr.	(669,564)	(3,083)	(30,000)	(78,750)	(1,020)	(414,751)	(40,092)	(15,697)	(86,172)

Loans by branch of economic activity: residents of Italy

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

Branches of economic activity	March 2022			April 2022			
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total	
Agriculture, forestry and fishing	A	22,290	18,804	41,095	(22,195)	(18,692)	(40,887)
Mining and quarrying	B	30	2,518	2,548	(30)	(1,850)	(1,880)
Manufacturing	C	5,057	202,613	207,670	(4,992)	(200,882)	(205,873)
Food, beverages and tobacco products	1000061	942	32,607	33,549	(931)	(32,700)	(33,631)
Textiles, clothing and leather products	1000062	578	17,151	17,729	(572)	(17,139)	(17,711)
Wood and wood products and furnishings	1000066	606	9,179	9,786	(592)	(9,046)	(9,638)
Paper, paper products and printing	1000063	224	7,417	7,641	(222)	(7,426)	(7,648)
Refined petroleum products, chemical products and pharmaceuticals	1000067	113	19,436	19,549	(113)	(19,194)	(19,308)
Rubber and plastic products	22	94	11,229	11,322	(92)	(11,299)	(11,391)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	1,177	50,020	51,197	(1,157)	(48,890)	(50,047)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	198	12,839	13,037	(196)	(12,773)	(12,969)
Machinery and equipment	28	178	22,158	22,335	(173)	(22,115)	(22,289)
Motor vehicles and other transport equipment	1000060	126	12,181	12,307	(124)	(11,898)	(12,022)
Other products of manufacturing	1000070	823	8,395	9,217	(819)	(8,401)	(9,220)
Electricity, gas, steam and air conditioning supply	D	78	22,509	22,587	(75)	(21,323)	(21,398)
Water supply, sewerage, waste management and remediation activities	E	84	8,409	8,493	(83)	(8,801)	(8,884)
Construction	F	6,123	63,160	69,283	(6,036)	(62,598)	(68,634)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	15,070	114,894	129,964	(14,851)	(114,351)	(129,202)
Transportation and storage	H	1,908	33,089	34,998	(1,901)	(32,704)	(34,605)
Accommodation and food service activities	I	5,092	31,930	37,022	(5,038)	(31,700)	(36,739)
Information and communication	J	677	16,858	17,534	(678)	(17,062)	(17,740)
Real estate activities	L	1,679	67,139	68,818	(1,667)	(66,973)	(68,640)
Professional, scientific and technical activities	M	10,892	41,105	51,997	(10,909)	(41,029)	(51,938)
Administrative and support service activities	N	1,109	18,959	20,067	(1,103)	(18,753)	(19,857)
All remaining activities	1000073	10,088	23,955	34,043	(10,105)	(23,884)	(33,989)
All branches	1004999	80,176	665,942	746,119	(79,664)	(660,601)	(740,265)

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

	Total securitized loans (including loans non derecognised from the balance sheets)								
	Total	of which: bad debts	Other residents of Italy						
			Insurance corporations, pension funds and other financial institutions	Non-financial corporations	Households				
						Consumer credit	Lending for house purchase	Other lending	
2019	304,864	166,011	303,298	5,671	153,595	144,032	33,159	66,500	44,373
2020	310,889	175,770	309,460	5,396	167,260	136,804	43,034	49,005	44,765
2021 - 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.	310,662	175,791	309,202	5,649	165,313	138,241	42,663	50,771	44,806
2022 - Jan.	303,559	171,174	303,388	5,648	161,669	136,072	42,113	50,037	43,923
Feb.	301,541	170,675	301,370	5,600	160,387	135,383	42,143	49,617	43,623
Mar.	303,391	173,680	303,220	5,604	162,949	134,667	41,506	48,876	44,285
Apr.	(307,448)	(177,476)	(307,263)	(5,700)	(167,131)	(134,432)	(40,893)	(48,912)	(44,627)

Table 1.11

[Access to data:](#)[CARB0200](#)**Securitized loans, originated by banks resident in Italy, by type and borrowing sector: loans derecognised from the balance sheets***(end-of-period stocks in millions of euros)*

	Securitized loans derecognized from the balance sheets								
	Total	of which: bad debts	Other residents of Italy						
			Insurance corporations, pension funds and other financial institutions	Non-financial corporations	Households				
						Consumer credit	Lending for house purchase	Other lending	
2019	177,729	163,627	176,541	4,574	121,474	50,494	4,903	10,089	35,502
2020	185,319	171,303	184,098	4,558	129,001	50,540	4,700	9,519	36,320
2021 - 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.	191,748	174,667	190,387	5,157	134,463	50,768	3,418	9,412	37,938
2022 - Jan.	186,634	170,173	186,516	5,177	131,514	49,824	3,564	9,107	37,153
Feb.	185,954	169,674	185,835	5,149	131,008	49,678	3,656	9,055	36,968
Mar.	188,680	172,761	188,560	5,195	133,508	49,857	3,320	9,099	37,438
Apr.	(194,753)	(176,714)	(194,620)	(5,323)	(138,283)	(51,014)	(3,471)	(9,670)	(37,873)

Securitized 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	
2019	33,820	21,657	10,965	407	4,896	5,662	1,199
2020	24,330	18,637	5,464	1,330	961	3,173	231
2021 - 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.	7,911	5,066	2,572	144	642	1,786	273
2022 - Jan.	553	503	47	92	-3	-42	2
Feb.	-168	-56	-112	-68	-10	-34	1
Mar.	48	90	-23	5	-8	-20	-20
Apr.	(2,547)	(2,067)	(457)	(24)	(214)	(218)	(24)

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
	<i>of which:</i>				
	Non-financial corporations	Households	Other financial institutions		
2019	-6.1	-10.8	-3.8	-12.3	-9.9
2020	11.1	30.2	8.7	-4.0	7.8
2021 - Mar.	0.7	-9.8	3.4	22.2	1.3
Apr.	3.3	-2.9	1.1	38.2	-11.7
May.....	7.1	12.3	6.4	-2.4	-10.1
June.....	11.7	23.2	8.1	5.5	-5.5
July.....	7.0	23.5	6.6	-27.8	4.0
Aug.....	3.7	-4.5	5.9	5.9	-6.2
Sept.....	1.1	-4.3	2.6	-10.0	-0.0
Oct.....	7.4	10.2	4.4	28.4	-4.7
Nov.....	3.8	3.0	2.6	29.5	-13.7
Dec.....	9.8	22.7	5.3	11.1	-6.0
2022 - Jan.....	-3.8	-12.6	2.9	-26.5	-21.7
Feb.....	3.5	8.8	3.9	-8.6	-3.9
Mar.....	3.0	3.7	4.5	-16.6	-23.4
Apr.....	(7.5)	(22.4)	(4.6)	(-0.9)	(-10.1)

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	
	<i>of which:</i>			One-month percentage changes	12-month percentage changes	
	Non-financial corporations	Households	Other financial institutions			
2019	1.2	0.4	3.1	-2.9	4.2	1.6
2020	1.1	0.3	3.4	-5.5	-16.8	5.5
2021 - Mar.	1.4	3.4	3.5	-20.6	-19.7	2.2
Apr.	1.8	-0.5	4.0	4.5	-0.8	-0.6
May.....	3.0	3.2	3.9	-3.4	-5.4	-2.0
June.....	1.4	-0.5	3.8	1.5	-16.1	-4.8
July.....	-1.1	-2.1	3.8	-16.2	-0.1	-4.9
Aug.....	0.7	-0.8	3.4	-5.8	8.2	-5.1
Sept.....	2.8	0.3	3.7	13.4	-0.9	-5.3
Oct.....	2.5	3.1	3.8	-7.6	8.4	-4.0
Nov.....	2.1	1.5	4.0	-2.8	-10.5	-4.4
Dec.....	4.9	5.5	4.1	6.2	31.4	-0.7
2022 - Jan.....	2.7	-0.2	4.1	10.9	4.8	-0.6
Feb.....	3.3	3.1	4.3	-1.1	9.3	-0.1
Mar.....	4.6	2.0	4.4	20.1	1.9	1.9
Apr.....	(4.8)	(3.5)	(4.2)	(14.2)	(-0.2)	(2.0)

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		
2019	50,175	13,349	6,398	210	..	1,878
2020	33,350	11,383	4,423	196	..	1,890
2021 - 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.	22,411	11,454	2,817	147	..	1,318
2022 - Jan.	24,319	12,130	3,053	144	..	1,306
Feb.	24,535	12,188	3,067	143	..	1,289
Mar.	24,472	12,166	3,089	146	..	1,240
Apr.	(21,506)	(11,471)	(2,693)	(132)	(..)	(1,186)

	Outstanding amounts			Flows		Memorandum item: bad debts net of provisions (stock)
	General government	Other residents	Residents of Italy Total	Residents of Italy Total	Securitized and other disposals of bad debts	
2019	384	72,009	72,393	-16,025	21,554	27,007
2020	402	51,242	51,643	-12,908	14,092	20,900
2021 - Mar.	407	51,516	51,924	505	-335	19,931
Apr.	404	51,672	52,076	400	-458	19,796
May	408	50,121	50,528	-1,253	1,029	17,967
June	501	48,036	48,537	-1,205	1,327	17,640
July	503	47,910	48,412	107	-454	17,796
Aug.	505	46,482	46,987	-1,267	1,492	16,545
Sept.	505	44,184	44,689	-1,478	1,623	15,397
Oct.	511	45,626	46,136	476	-2,161	16,703
Nov.	507	45,231	45,739	-1,646	251	17,563
Dec.	506	38,147	38,653	-6,005	6,672	15,152
2022 - Jan.	502	40,952	41,453	923	-1,665	18,159
Feb.	501	41,223	41,724	524	4	17,904
Mar.	507	41,113	41,620	609	..	17,925
Apr.	(502)	(36,987)	(37,489)	(579)	(932)	(16,677)

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	March 2022			April 2022			
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total	
Agriculture, forestry and fishing	A	797	682	1,479	(653)	(588)	(1,241)
Mining and quarrying	B	2	65	67	(1)	(59)	(60)
Manufacturing	C	319	5,041	5,359	(287)	(4,392)	(4,679)
Food, beverages and tobacco products	1000061	85	673	759	(78)	(636)	(714)
Textiles, clothing and leather products	1000062	45	698	743	(41)	(594)	(635)
Wood and wood products and furnishings	1000066	46	505	551	(41)	(438)	(479)
Paper, paper products and printing	1000063	10	211	222	(9)	(182)	(191)
Refined petroleum products, chemical products and pharmaceuticals	1000067	2	165	167	(2)	(147)	(149)
Rubber and plastic products	22	5	203	208	(5)	(176)	(181)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	75	1,357	1,432	(67)	(1,193)	(1,260)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	10	346	356	(9)	(299)	(307)
Machinery and equipment	28	10	400	410	(9)	(330)	(339)
Motor vehicles and other transport equipment	1000060	4	209	213	(3)	(158)	(161)
Other products of manufacturing	1000070	27	273	299	(23)	(240)	(263)
Electricity, gas, steam and air conditioning supply	D	3	288	291	(2)	(269)	(271)
Water supply, sewerage, waste management and remediation activities	E	6	200	206	(6)	(185)	(191)
Construction	F	395	5,871	6,266	(352)	(5,031)	(5,383)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	741	4,265	5,007	(648)	(3,695)	(4,343)
Transportation and storage	H	89	674	762	(84)	(594)	(678)
Accommodation and food service activities	I	233	1,171	1,404	(209)	(1,062)	(1,271)
Information and communication	J	19	303	323	(17)	(271)	(288)
Real estate activities	L	70	4,039	4,109	(62)	(3,656)	(3,718)
Professional, scientific and technical activities	M	168	609	777	(151)	(552)	(702)
Administrative and support service activities	N	55	518	573	(49)	(473)	(522)
All remaining activities	1000073	192	747	939	(173)	(679)	(852)
All branches	1004999	3,089	24,472	27,561	(2,693)	(21,506)	(24,199)

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
	<i>of which:</i> Central government						<i>of which:</i>			
	<i>of which:</i>						bonds issued by banks	repurchases of their own securitised assets not derecognised		
	BOTs	CCTs	BTPs	CTZs						
2019	383,812	376,527	13,211	59,975	278,254	11,657	210,403	62,425	111,415	594,215
2020	418,236	411,894	9,624	67,457	298,832	13,659	200,224	49,247	114,627	618,460
2021 - 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.	422,472	418,367	9,897	80,365	301,093	11,592	193,072	50,803	107,890	615,544
Oct.	421,521	417,455	10,397	81,528	298,661	11,572	191,137	50,364	106,173	612,658
Nov.	417,915	413,851	8,435	81,327	301,684	6,686	191,636	50,502	105,630	609,550
Dec.	409,343	405,333	6,639	81,425	297,793	4,194	202,470	52,048	113,321	611,813
2022 - Jan.	418,508	414,508	7,743	80,752	306,597	4,257	198,981	51,514	111,195	617,489
Feb.	427,672	423,652	6,015	82,045	318,105	2,607	196,964	51,891	108,928	624,636
Mar.	426,254	422,364	5,133	84,284	315,504	2,631	194,810	51,033	107,877	621,064
Apr.	(422,181)	(418,314)	(6,696)	(83,888)	(310,194)	(3,012)	(196,954)	(50,040)	(109,482)	(619,135)

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			
2019	49,227	270,633	527,292	22,142	246,626	9,265	1,125,185	17,127	1,142,312
2020	53,633	232,883	541,984	22,473	221,154	8,301	1,080,428	21,735	1,102,163
2021 - 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.....	47,588	214,319	557,462	27,867	198,226	7,393	1,052,856	23,945	1,076,800
2022 - Jan.....	48,687	220,825	558,358	27,802	197,445	7,165	1,060,283	25,267	1,085,550
Feb.....	49,861	222,673	561,431	28,064	197,191	7,237	1,066,457	25,676	1,092,133
Mar.	48,532	223,640	565,413	29,413	197,277	7,248	1,071,524	26,512	1,098,037
Apr.....	(49,328)	(231,115)	(564,865)	(29,063)	(208,021)	(7,456)	(1,089,848)	(26,007)	(1,115,854)

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				
2019 - 2nd qtr	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
4th "	1,166,441	570,745	16,616	20,401	521,281	74,070	1,305,882	387,685	918,197
2022 - 1st qtr	(1,138,265)	(556,651)	(16,655)	(21,863)	(507,590)	(69,711)	(1,389,902)	(369,560)	(1,020,342)

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
2019	1.43	1.65	1.64	1.53
2020	1.25	1.55	1.54	1.41
2021 - 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	1.31	1.34
2022 - Jan.	1.45	1.28	1.28	1.37
Feb.	1.49	1.26	1.20	1.62
Mar.	1.65	1.37	1.32	1.69
Apr.	(1.83)	(1.42)	(1.28)	(2.12)

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			
2019	1.37	1.34	1.89	1.31	1.85	2.47	1.83	1.06	1.41	0.95
2020	1.38	1.35	1.60	1.36	1.85	2.06	1.84	1.12	1.21	1.08
2021 - 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	0.89	1.52	0.79
2022 - Jan.....	1.12	1.10	1.33	1.06	1.74	2.20	1.72	0.76	0.77	0.66
Feb.....	1.09	1.00	1.56	1.06	1.77	2.25	1.77	0.76	0.77	0.72
Mar.....	1.23	1.16	1.79	1.20	1.78	2.26	1.77	0.87	1.15	0.82
Apr.....	(1.23)	(1.12)	(1.41)	(1.20)	(1.85)	(2.35)	(1.84)	(0.87)	(0.84)	(0.82)

Volumes of euro loans to non-financial corporations: new business

(millions of euros)

	Total									
	of which:			Loans up to 1 million euros				Loans over 1 million euros		
	initial period of rate fixation up to 1 year	fully collateralized loans	pure new loans	of which:				of which:		
				fully collateralized loans	pure new loans	fully collateralized loans	pure new loans			
2019	39,373	35,306	7,225	34,381	15,479	3,250	14,108	23,894	3,975	20,273
2020	47,631	41,292	6,836	43,051	16,939	3,133	15,935	30,692	3,703	27,117
2021 - 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.....	42,545	36,220	5,068	37,876	14,665	2,502	13,155	27,880	2,567	24,722
2022 - Jan.....	32,008	27,337	6,254	28,251	11,971	2,419	10,751	20,038	3,835	17,501
Feb.....	36,816	32,200	4,235	34,454	12,049	2,251	11,087	24,767	1,984	23,368
Mar.....	36,282	31,109	4,810	32,610	14,327	2,780	13,120	21,955	2,030	19,491
Apr.....	(34,623)	(31,277)	(6,084)	(31,116)	(12,668)	(2,311)	(11,525)	(21,955)	(3,773)	(19,591)

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		
2021 - 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
2022 - Jan.....	1.45	1.33	1.48	1.78	1.43
Feb.....	1.49	1.32	1.52	1.85	1.48
Mar.....	1.66	1.33	1.72	2.01	1.65
Apr.....	(1.81)	(1.33)	(1.93)	(2.15)	(1.82)
Consumer credit					
		Initial period of rate fixation		APRC	of which: pure new loans
		up to 1 year	over 1 year		
2021 - 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
2022 - Jan.....	6.41	4.24	6.50	8.08	6.42
Feb.....	6.48	4.04	6.59	8.06	6.49
Mar.....	6.52	4.04	6.63	8.06	6.52
Apr.....	(6.58)	(3.98)	(6.71)	(8.03)	(6.58)
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		
2021 - 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
2022 - Jan.....	2.88	3.19	2.24	2.41	3.45
Feb.....	3.18	3.54	2.47	2.49	3.54
Mar.....	2.93	3.11	2.60	2.31	3.27
Apr.....	(2.80)	(2.77)	(2.87)	(2.60)	(3.01)

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		
2021 - 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	
2022 - Jan.....	4,600	825	3,775	3,863	
Feb.....	5,893	930	4,964	5,183	
Mar.....	6,892	1,141	5,751	6,193	
Apr.....	(5,772)	(1,167)	(4,605)	(5,183)	

		Consumer credit			
		Initial period of rate fixation		of which: pure new loans	
		up to 1 year	over 1 year		
2021 - 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	
2022 - Jan.....	3,387	144	3,243	3,362	
Feb.....	3,871	165	3,706	3,856	
Mar.....	4,512	207	4,306	4,496	
Apr.....	(3,663)	(179)	(3,484)	(3,650)	

		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		
2021 - 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
2022 - Jan.....	2,611	1,760	851	909	1,973
Feb.....	2,517	1,665	852	875	2,130
Mar.....	2,976	1,945	1,031	1,191	2,539
Apr.....	(2,374)	(1,686)	(687)	(863)	(2,077)

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	
2019	2.98	1.88	4.68	4.03	14.58	2.00	2.83	1.88
2020	2.78	1.69	4.49	3.31	14.65	1.79	2.60	1.73
2021 - 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
2022 - Jan.....	2.65	1.59	4.38	3.02	14.96	1.65	2.23	1.63
Feb.....	2.65	1.59	4.37	2.97	14.97	1.64	2.21	1.62
Mar.....	2.64	1.59	4.35	2.97	14.96	1.64	2.20	1.62
Apr.....	(2.66)	(1.62)	(4.36)	(2.91)	(14.97)	(1.66)	(2.17)	(1.65)

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

	Deposits with agreed maturity						Repos
		Households		Non-financial corporations			
		up to 1 year	over 1 year				
2019	0.73	0.90	0.83	1.03	0.46	0.26	
2020	0.57	0.73	0.61	0.93	0.15	0.42	
2021 - 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	
2022 - Jan.....	0.49	0.56	0.50	0.72	0.27	0.59	
Feb.....	0.57	0.65	0.64	0.67	0.30	2.34	
Mar.....	0.06	0.62	0.62	0.62	-0.32	2.33	
Apr.....	(0.47)	(0.51)	(0.44)	(0.60)	(0.39)	(1.55)	

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				
2019	0.37	0.44	0.09	0.04	1.03	1.33	0.40
2020	0.33	0.41	0.06	0.03	1.02	1.31	0.69
2021 - 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
2022 - Jan.....	0.31	0.39	0.03	0.02	0.97	1.38	0.88
Feb.....	0.31	0.40	0.03	0.02	0.97	1.40	1.26
Mar.....	0.32	0.41	0.03	0.02	0.95	1.46	1.59
Apr.....	(0.32)	(0.41)	(0.03)	(0.02)	(0.93)	(1.48)	(1.22)

	Overnight deposits		Deposits with agreed maturity		
	Households	Non-financial corporations	Households		Non-financial corporations
			up to 2 years	over 2 years	
2019	0.04	0.05	0.86	1.26	0.97
2020	0.03	0.03	0.83	1.36	0.78
2021 - 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
2022 - Jan.....	0.02	0.01	0.71	1.35	0.66
Feb.....	0.02	0.01	0.70	1.36	0.65
Mar.....	0.02	0.01	0.69	1.36	0.61
Apr.....	(0.02)	(0.01)	(0.66)	(1.34)	(0.58)

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
2019	0.09	2.15	0.82
2020	0.04	1.94	2.45
2021 - 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
2022 - Jan.	-0.00	1.71	1.48
Feb.	-0.00	1.73	0.58
Mar.	0.00	1.72	0.97
Apr.	(-0.01)	(1.72)	(1.29)

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)
2019	211,742	1,264,740	1,476,482	54,961	313,770	1,845,213
2020	237,498	1,428,893	1,666,391	59,907	320,967	2,047,265
2021 - 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	1,524,105	1,777,959	40,227	323,078	2,141,264
Dec.	256,977	1,570,862	1,827,839	48,738	321,208	2,197,786
2022 - Jan.	257,220	1,541,738	1,798,958	39,943	323,195	2,162,096
Feb.	258,914	1,538,352	1,797,266	39,136	323,494	2,159,897
Mar.	263,605	1,554,098	1,817,703	39,949	321,664	2,179,315
Apr.	(265,212)	(1,577,853)	(1,843,065)	(42,111)	(322,453)	(2,207,629)

	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
2019	1,679	7,778	1,854,670	1,264,740	1,633,472	1,642,929
2020	1,504	6,301	2,055,070	1,428,893	1,809,767	1,817,572
2021 - 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.	3,071	6,192	2,150,527	1,524,105	1,887,410	1,896,673
Dec.	3,289	6,477	2,207,552	1,570,862	1,940,807	1,950,573
2022 - Jan.	3,062	5,953	2,171,111	1,541,738	1,904,876	1,913,891
Feb.	2,801	5,540	2,168,238	1,538,352	1,900,983	1,909,324
Mar.	2,636	5,530	2,187,481	1,554,098	1,915,710	1,923,877
Apr.	(2,700)	(5,670)	(2,215,999)	(1,577,853)	(1,942,416)	(1,950,787)

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)
2019	3,602	90,072	93,674	-1,857	3,576	95,393
2020	25,756	175,488	201,244	5,025	7,201	213,470
2021 - 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	33,276	34,688	-280	-404	34,004
Nov.	984	-16,401	-15,417	-3,814	1,413	-17,818
Dec.	3,123	45,700	48,823	8,509	-1,870	55,462
2022 - Jan.	243	-29,811	-29,568	-8,805	1,987	-36,386
Feb.	1,694	-3,323	-1,629	-802	299	-2,132
Mar.	4,691	15,673	20,364	813	-1,831	19,346
Apr.	(1,608)	(22,963)	(24,570)	(2,117)	(788)	(27,476)

	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
2019	-146	1,366	96,613	90,072	91,790	93,012
2020	-201	-1,490	211,779	175,488	187,715	186,019
2021 - 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	35,063	33,276	32,592	33,651
Nov.	-367	426	-17,759	-16,401	-18,803	-18,745
Dec.	217	300	55,979	45,700	52,338	52,855
2022 - Jan.	-228	-523	-37,137	-29,811	-36,630	-37,382
Feb.	-261	-412	-2,805	-3,323	-3,826	-4,499
Mar.	-165	-10	19,172	15,673	14,655	14,481
Apr.	(61)	(142)	(27,680)	(22,963)	(25,868)	(26,072)

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		
2019	1,854,670	44,998	177,506	177,793	490,345	845,644	83,722
2020	2,055,070	72,912	169,901	154,967	518,376	843,244	88,467
2021 - 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.	2,150,527	89,404	159,490	146,211	514,207	819,908	81,159
Dec.	2,207,552	70,893	166,523	144,569	503,336	814,428	80,059
2022 - Jan.	2,171,111	105,626	163,647	142,636	497,773	804,056	79,484
Feb.	2,168,238	123,524	161,107	142,658	490,665	794,430	78,836
Mar.	2,187,481	115,536	159,281	138,984	486,529	784,795	80,881
Apr.	(2,215,999)	(121,064)	(160,364)	(138,644)	(452,478)	(751,486)	(82,371)

	Claims on residents of the euro area					Total	Claims on non-residents of the euro area	Other counterparts
	Finance to general government		Finance to other residents					
		of which: bonds	of which: bonds	of which: holdings of shares/other equity				
2019	1,173,897	918,887	1,719,461	184,452	99,334	2,893,358	206,314	-270,638
2020	1,405,516	1,148,501	1,777,734	192,054	106,232	3,183,250	202,987	-326,544
2021 - 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	1,768,880	188,487	112,692	3,278,414	214,582	-290,818
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.	1,508,981	1,256,614	1,784,568	189,306	113,492	3,293,549	228,286	-380,838
Dec.	1,503,949	1,243,067	1,800,705	198,507	113,183	3,304,654	230,517	-362,239
2022 - Jan.	1,529,803	1,265,187	1,797,796	195,616	111,240	3,327,599	232,711	-400,033
Feb.	1,535,262	1,270,574	1,793,853	192,389	109,998	3,329,115	230,926	-395,014
Mar.	1,526,442	1,263,871	1,802,648	191,113	105,890	3,329,090	234,205	-394,603
Apr.	(1,491,141)	(1,229,321)	(1,799,734)	(194,804)	(105,678)	(3,290,875)	(234,644)	(-354,599)

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		
2019	96,613	-7,977	19,799	-9,198	9,692	20,293	-30,628
2020	211,779	17,948	-397	-15,409	3,954	-11,852	6,064
2021 - 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.	35,063	-3,986	-1,147	-190	-451	-1,788	-3,765
Nov.	-17,759	-27,304	-1,043	-3,289	1,328	-3,004	1,267
Dec.	55,979	-18,504	7,033	-1,926	2,423	7,530	-1,172
2022 - Jan.	-37,137	34,733	-2,878	-2,904	2,923	-2,859	-852
Feb.	-2,805	17,898	-2,540	-1,104	3,000	-644	-577
Mar.	19,172	-7,997	-1,825	-4,992	8,398	1,581	2,046
Apr.	(27,680)	(5,489)	(1,080)	(-2,599)	(-4,453)	(-5,971)	(1,490)

	Claims on residents of the euro area					Total	Claims on non-residents of the euro area	Other counterparts
	Finance to general government	Finance to other residents						
		<i>of which:</i> bonds	<i>of which:</i> bonds	<i>of which:</i> holdings of shares/other equity				
2019	-7,880	1,636	-10,711	18,962	4,137	-18,591	3,182	93,710
2020	189,899	187,886	70,785	10,730	8,547	260,684	5,486	-42,231
2021 - 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	-8,888	18	155	1,561	-1,856	18,343
Sept.	168	6,058	8,540	787	-48	8,708	874	-45,428
Oct.	2,182	13,791	-222	-547	467	1,960	4,687	18,877
Nov.	6,281	3,875	5,635	1,194	819	11,916	4,091	-62,807
Dec.	8,003	-512	19,353	9,140	874	27,356	2,122	14,355
2022 - Jan.	32,552	29,278	-10,318	-2,043	124	22,234	-29	-28,320
Feb.	26,235	26,162	-755	-2,011	219	25,480	435	-12,043
Mar.	4,914	7,031	9,493	-607	-4,681	14,406	3,893	-3,497
Apr.	(3,250)	(3,993)	(3,766)	(4,969)	(958)	(7,016)	(-4,751)	(26,422)

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				
2019	106,742	51,273	11,285	220,141	4,718	215,423	..	..	..
2020	121,703	52,013	12,290	374,055	160	373,895	..	..	..
2021 - 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	..	..	..
Feb.....	134,514	76,566	31,502	453,499	104	453,395	..	..	..
Mar.....	137,086	76,127	31,462	453,316	61	453,255	..	..	..
Apr.....	143,328	78,733	32,223	453,339	69	453,270	..	..	..
May	136,275	77,994	31,833	453,394	124	453,270	..	..	..

	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			
2019	967	475,832	18,363	53,752	1,278	6,840	67,632	994,702
2020	1,684	657,267	18,877	56,746	1,302	6,854	79,707	1,362,052
2021 - 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	83,606	1,581,664
2022 - Jan.....	1,371	767,483	17,503	59,961	1,406	6,854	85,513	1,588,731
Feb.....	1,345	760,761	17,036	61,481	1,406	6,854	90,996	1,596,197
Mar.....	1,512	756,394	16,672	64,122	1,406	6,854	94,562	1,599,790
Apr.....	1,456	730,042	16,035	64,237	1,406	6,854	110,940	1,598,108
May	1,063	721,346	15,682	65,502	1,406	6,854	122,435	1,593,691

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	
2019	201,629	101,775	100,477	1,298	..	..	37,028
2020	224,207	299,287	228,259	71,028	..	..	61,475
2021 - 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
Feb.....	241,915	405,344	313,392	91,952	..	..	111,799
Mar.....	246,076	383,007	284,350	98,657	..	..	106,089
Apr.....	248,115	406,444	310,368	96,076	..	..	110,641
May	249,135	402,383	304,588	97,795	..	..	95,089

	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:	Total
							counterpart SDR	
2019	1,949	344	130,453	26,148	439,449	55,927	8,127	994,702
2020	4,331	387	173,841	26,237	515,967	56,319	7,751	1,362,051
2021 - 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	80,721	25,979	1,581,664
2022 - Jan.	3,940	606	157,200	26,304	564,803	81,659	26,224	1,588,731
Feb.....	3,464	797	155,425	26,304	568,054	83,095	26,181	1,596,197
Mar.....	3,373	835	153,571	26,304	596,558	83,978	26,176	1,599,790
Apr.....	3,713	782	150,581	26,304	573,014	78,513	26,810	1,598,108
May	3,519	720	139,219	26,304	596,913	80,409	26,483	1,593,691

Banks and Money: National Data

Table 3.4

Access to data:

[TUFF0100](#)

Official Eurosystem interest rates

(percentages)

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

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

Date of settlement	Amount		Fixed rate tenders	Variable-rate tenders			Running for ...days
	Bids	Allotment		Minimum bid rate	Marginal rate	Weighted average rate	
Main referencing operations							
9.02.2022	40	40	0.00	-	-	-	7
16.02.2022	44	44	0.00	-	-	-	7
23.02.2022	104	104	0.00	-	-	-	7
2.03.2022	120	120	0.00	-	-	-	7
9.03.2022	100	100	0.00	-	-	-	7
16.03.2022	40	40	0.00	-	-	-	7
23.03.2022	65	65	0.00	-	-	-	7
30.03.2022	61	61	0.00	-	-	-	7
6.04.2022	59	59	0.00	-	-	-	7
13.04.2022	55	55	0.00	-	-	-	7
Longer-term refinancing operations with maturity up to 3 months							
28.10.2021	10	10	0.00	-	-	-	91
25.11.2021	10	10	0.00	-	-	-	91
23.12.2021	7	7	0.00	-	-	-	98
27.01.2022	5	5	0.00	-	-	-	91
24.02.2022	10	10	0.00	-	-	-	91
31.03.2022	27	27	0.00	-	-	-	91
Longer-term refinancing operations with maturity over 3 months							
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
16.12.2021	350	350	-0.25	-	-	-	406
22.12.2021	21,754	21,754	0.00	-	-	-	1,092
Other operations							
10.03.2022	50	50	0.35	-	-	-	7
17.03.2022	80	80	0.61	-	-	-	7
24.03.2022	-	-	0.00	-	-	-	7
31.03.2022	140	140	0.59	-	-	-	7
7.04.2022	-	-	0.00	-	-	-	7
14.04.2022	-	-	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
2019	-	-	-	-	-	-
2020	-	-	-	-	-	-
2021 - 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
2022 - Jan.	2,327,905	1,886,839	4,136	57,754	126,326	252,851
Feb.	2,331,377	1,888,922	3,769	57,814	127,757	253,114
Mar.	-	-	-	-	-	-
Apr.	(2,372,646)	(1,929,014)	(3,867)	(56,711)	(136,075)	(246,979)

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					
2019	Dec.	16,276	127,795	111,519	..	0.00
2020	Dec.	17,419	242,049	224,630	..	0.00
2021 - 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
2022 - Jan.	-	-	-	-	-	-
Feb.	-	-	-	-	-	-
Mar.	15	19,185	328,479	309,294	..	0.00
Apr.	19	18,868	316,855	297,987	..	0.00

Banks and Money: National Data

Table 3.7a

Access to data:

[BSIO0100](#)

Balance sheet of other MFIs resident in Italy: assets

(stocks in millions of euros)

	Cash	Loans						Rest of the world
		Residents of Italy			Residents of other euro area countries			
		MFIs	General government	Other sectors	MFIs	General government	Other sectors	
2020	11,454	571,211	256,770	1,507,546	116,245	245	24,127	102,897
2021 - 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	689,432	260,725	1,503,566	124,326	157	22,293	106,212
2022 - Jan.	9,687	704,279	264,526	1,504,112	125,128	92	21,789	106,646
Feb.	9,395	689,460	264,602	1,504,580	122,554	86	22,197	104,590
Mar.	9,242	677,398	262,474	1,520,741	123,456	97	23,212	107,191
Apr.	(9,889)	(696,269)	(261,727)	(1,513,189)	(126,510)	(92)	(22,829)	(106,274)

	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	
2020	49,247	419,260	150,977	20,828	68,065	11,986	41,522
2021 - 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	410,349	150,422	23,866	71,971	15,809	59,293
2022 - Jan.	51,514	419,622	147,467	24,211	76,745	15,919	60,386
Feb.	51,891	428,768	145,073	24,362	79,534	15,824	61,311
Mar.	51,033	427,380	143,778	24,492	78,839	15,871	62,135
Apr.	(50,040)	(423,232)	(146,914)	(24,483)	(76,437)	(16,618)	(61,475)

	Shares and other equity				Rest of the world	Fixed assets	Other assets	Total assets
	Residents of Italy		Residents of other euro area countries					
	MFIs	Other sectors	MFIs	Other sectors				
2020	25,537	77,953	40,460	15,081	15,588	76,605	243,760	3,847,365
2021 - 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.	23,157	79,625	38,161	15,418	17,537	73,931	233,980	3,983,076
2022 - Jan.	23,041	78,523	38,217	15,636	17,463	74,215	239,036	4,018,252
Feb.	22,159	78,326	38,224	15,228	17,079	75,547	243,502	4,014,288
Mar.	22,045	74,449	38,250	14,919	17,592	75,442	260,107	4,030,143
Apr.	(21,312)	(74,202)	(38,335)	(15,096)	(17,836)	(75,849)	(287,822)	(4,066,432)

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
2021 - 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.....	741,389	24,417	2,076,811	178,888	25	30,630	76,319
2022 - Jan.....	744,847	28,220	2,064,345	202,314	19	29,973	75,337
Feb.....	740,976	29,800	2,062,766	208,869	19	28,292	75,027
Mar.....	750,776	29,294	2,062,127	206,520	23	28,179	77,485
Apr.....	(745,774)	(29,231)	(2,107,322)	(217,141)	(22)	(28,072)	(78,609)

	Debt securities issued	Capital and reserves	Other liabilities	Total
2020	267,810	347,895	291,558	3,847,365
2021 - 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	340,392	253,233	3,983,076
2022 - Jan.....	255,389	340,564	277,243	4,018,251
Feb.....	255,282	341,616	271,643	4,014,288
Mar.....	249,810	345,597	280,332	4,030,142
Apr.....	(248,137)	(337,697)	(274,427)	(4,066,432)

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