BANCA D'ITALIA
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Statistics

Banks and money: national data

11 January 2023

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www.bancaditalia.it/statistiche/index.html

Figure 1

Bank loans to Italian residents by sector of economic activity

(12-month percentage changes)

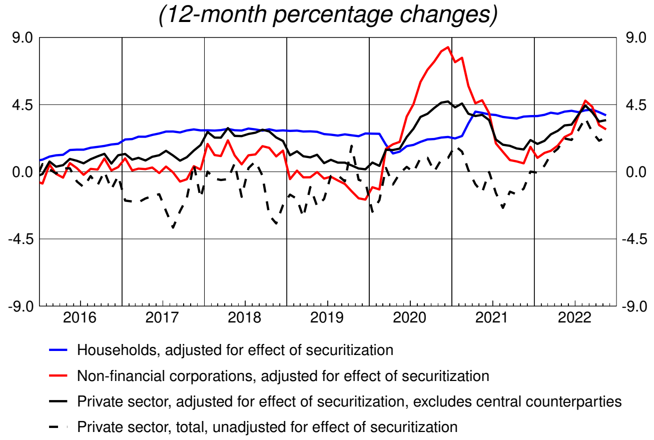
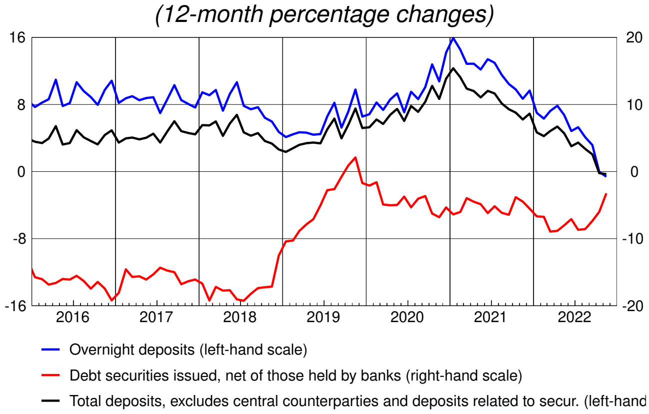


Figure 2

Funds raised from Italian residents: deposits and debt securities issued

(12-month percentage changes)



In November lending to the private sector, adjusted in line with the European System of Central Banks (ESCB) harmonised methodology, grew by 3.5 per cent on an annual basis (against 3.4 in October). Lending to households increased by 3.8 per cent on an annual basis (4.0 in October), while that to non-financial corporations increased by 2.8 per cent (against 3.1 per cent in the previous month). Private sector deposits decreased by 0.3 per cent on an annual basis (-0.2 in October); bond funding decreased by 3.2 per cent on the corresponding period (against -6.0 in October).

Figure 3

Bank interest rates on euro loans by sector: new business

(per cent)

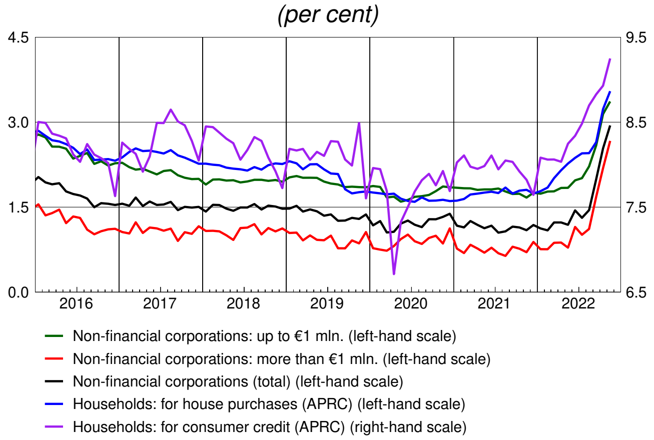
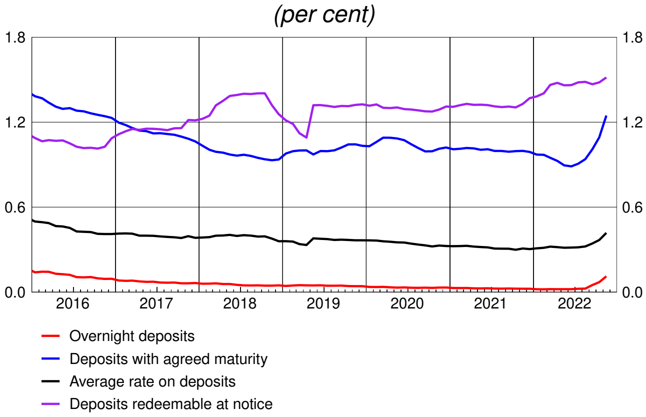


Figure 4

Bank interest rates on euro deposits by instrument: outstanding amounts

(per cent)



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 3.55 per cent (3.23 in October), whereas those on new consumer loans came to 9.25 per cent (8.93 in the previous month). Interest rates on new lending to non-financial corporations amounted to 2.94 per cent (2.54 in the previous month); those on new loans of up to €1 million were equal to 3.37 per cent, while the rates on new loans of above that amount were equal to 2.67 per cent. Rates on the outstanding amount of deposits were equal to 0.42 per cent (0.37 in October).

Reference period: November 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).

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.

Contents

Section 3: Single monetary policy statistics: the Italian components

Access to data on BDS:

Tables available only on BDS

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

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 - 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.	9,890	2,470,498	149,426	106,279	50,040	422,145	146,914
May	9,649	2,479,511	148,699	105,182	49,757	417,449	146,077
June	9,829	2,411,094	146,378	109,813	48,277	412,084	144,900
July	9,848	2,411,087	156,631	111,996	48,590	415,175	143,341
Aug.	9,907	2,406,656	151,077	111,041	48,813	403,268	140,124
Sept.	9,838	2,387,757	161,000	109,517	48,455	386,993	140,023
Oct.	9,651	2,394,365	154,065	107,268	48,284	395,375	136,868
Nov.	(9,566)	(2,405,142)	(152,496)	(103,329)	(49,491)	(393,139)	(138,840)

	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 - 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.	24,478	75,962	16,061	62,030	21,312	74,203
May	24,707	77,703	16,018	62,737	21,273	78,064
June	24,613	76,331	15,464	62,721	21,809	76,948
July	25,161	76,913	15,531	65,748	21,956	79,882
Aug.	24,489	74,327	15,241	65,943	22,012	79,618
Sept.	24,223	73,858	15,246	64,262	21,675	79,469
Oct.	23,542	76,162	14,807	64,171	21,729	79,551
Nov.	(25,366)	(77,588)	(14,986)	(63,647)	(20,627)	(79,467)

	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 - 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	15,078	17,844	2	75,851	287,883	4,064,231
May	38,338	15,193	18,017	2	76,005	292,043	4,076,424
June	38,356	14,896	18,503	2	75,626	315,619	4,023,262
July	38,374	14,600	18,353	2	75,864	306,825	4,035,877
Aug.	38,381	14,558	18,457	2	75,858	338,343	4,038,114
Sept.	38,388	14,061	18,729	2	75,657	381,895	4,051,049
Oct.	38,437	14,267	18,510	2	80,210	369,994	4,047,260
Nov.	(38,292)	(14,378)	(18,304)	(2)	(81,043)	(359,133)	(4,044,837)

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 - 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.	746,132	50,671	2,085,884	2,855,794	217,141	27	28,066	212,144
May	751,609	50,297	2,079,702	2,854,695	215,769	29	27,805	210,903
June	719,587	50,559	2,040,071	2,782,667	199,458	22	26,877	192,210
July	723,582	52,495	2,075,064	2,823,756	215,411	20	28,621	207,755
Aug.	716,838	52,694	2,052,958	2,795,147	218,849	20	27,147	208,703
Sept................	719,083	48,875	2,027,021	2,768,505	214,553	19	29,960	211,336
Oct.	719,602	51,122	2,025,221	2,769,038	220,486	20	28,659	213,208
Nov.	(701,934)	(54,323)	(2,015,809)	(2,745,800)	(219,596)	(19)	(27,223)	(213,517)

	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 - 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.	78,252	56,955	248,137	337,677	272,244	4,064,231
May	77,307	56,844	247,217	340,131	286,557	4,076,423
June	76,324	54,266	249,432	342,368	318,566	4,023,262
July	76,399	52,733	248,640	338,232	277,413	4,035,876
Aug.	78,606	56,626	249,405	338,463	303,135	4,038,114
Sept................	78,436	55,014	252,942	343,880	336,279	4,051,049
Oct.	74,706	52,789	254,710	344,705	328,029	4,047,259
Nov.	(75,389)	(55,274)	(256,785)	(344,336)	(349,423)	(4,044,837)

Access to data:
BSIB0300

Deposits by sector of economic activity

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

	Residents of Italy								
				General government		Other sectors			
	MFIs	*of which:* banks	*of which:* intragroup positions	Central government	Local government and social security funds	Insurance companies	Pension funds	Other financial institutions	*of which:* repos with central counterparties
2020	651,073	275,240	215,395	28,651	21,821	11,906	7,529	311,871	86,541
2021 - 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.	746,132	291,686	232,177	29,231	21,440	16,058	8,533	340,191	121,702
May	751,609	296,740	233,852	28,829	21,468	16,158	8,327	338,009	121,474
June	719,587	286,021	227,799	28,667	21,891	13,520	8,499	313,842	101,263
July	723,582	290,035	233,132	30,171	22,325	16,021	8,354	313,964	105,443
Aug.	716,838	283,025	223,120	29,866	22,827	15,580	7,638	311,385	106,959
Sept.	719,083	286,400	228,032	26,723	22,152	15,174	7,080	297,284	93,307
Oct.	719,602	286,711	224,740	28,978	22,144	17,553	8,307	297,678	99,399
Nov.	(701,934)	(284,733)	(228,261)	(32,349)	(21,974)	(16,302)	(8,178)	(312,239)	(113,044)

	Residents of Italy				Residents of other euro area countries		
	Other sectors						
		Households					
	Non-financial corporations	Consumer households	Producer households	Non-profit institutions	MFIs	*of which:* banks	*of which:* intragroup positions
2020	384,589	1,109,607	75,874	32,892	191,954	191,823	93,732
2021 - 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.	419,568	1,178,976	87,596	34,963	217,141	216,363	72,435
May	416,261	1,178,697	86,990	35,261	215,769	215,144	69,680
June	412,841	1,169,183	86,887	35,300	199,458	199,133	76,440
July	434,184	1,177,834	90,111	34,597	215,411	215,106	78,155
Aug.	421,296	1,176,419	86,006	34,634	218,849	218,495	80,095
Sept.	412,716	1,173,690	86,093	34,983	214,553	214,199	90,309
Oct.	409,362	1,170,184	87,019	35,118	220,486	220,248	84,430
Nov.	(400,838)	(1,158,965)	(84,122)	(35,165)	(219,596)	(219,451)	(87,051)

	Residents of other euro area countries				Rest of the world	*of which:* banks
		Other sectors				
	General government	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 - 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	78,252	40,384
May	29	18,118	4,202	5,486	77,307	38,588
June	22	16,087	5,095	5,696	76,324	39,076
July	20	18,053	4,784	5,784	76,399	39,193
Aug.	20	16,801	4,351	5,996	78,606	41,002
Sept.	19	19,643	4,200	6,118	78,436	40,387
Oct.	20	17,859	4,431	6,370	74,706	37,167
Nov.	(19)	(16,666)	(4,373)	(6,184)	(75,389)	(37,190)

Deposits by sector of economic activity and debt securities issued

(flows in millions of euros)

	Deposits of other domestic sectors (net of central counterparties)	of which: Non-financial corporations	of which: Households	of which: Other financial institutions	Debt securities issued, net of securities purchased by banks
2019	76,822	17,906	58,342	993	-4,170
2020	172,167	86,552	83,304	451	-12,653
2021 - 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.	-32,555	-33,220	4,853	-5,776	-5,624
Feb.	-330	-140	4,308	-2,263	-810
Mar.	9,262	6,374	4,238	734	-5,135
Apr.	26,101	17,594	7,355	-2,117	-2,190
May	-5,173	-3,173	-545	-1,374	-612
June	-18,628	-3,637	-9,647	-2,842	2,313
July	31,587	21,150	11,110	-2,993	-1,473
Aug.	-20,761	-12,998	-5,520	-1,069	-254
Sept.	-12,306	-8,741	-2,345	-227	2,850
Oct.	-4,609	-3,219	-2,402	-2,617	2,368
Nov.	(-21,916)	(-8,235)	(-13,976)	(1,621)	(3,116)

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	
		Up to 2 years	More than 2 years				
				of which: related to operations of loans sales			*of which:* with central counterparties
2020	1,348,719	45,233	161,633	129,730	313,257	87,247	86,541
2021 - 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.	1,485,921	31,824	148,418	121,754	318,300	122,862	121,702
May	1,481,259	30,990	147,554	121,264	318,978	122,388	121,474
June	1,465,174	30,695	146,028	120,010	318,219	101,847	101,263
July	1,496,775	29,718	144,855	118,823	319,622	106,418	105,443
Aug.	1,474,819	30,492	141,712	115,726	320,610	108,151	106,959
Sept.	1,461,204	32,840	141,213	115,400	319,533	94,384	93,307
Oct.	1,452,490	36,682	138,042	112,400	319,452	100,699	99,399
Nov.	(1,424,559)	(43,076)	(138,091)	(111,867)	(317,412)	(114,644)	(113,044)

	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 - 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	37,868
May	11,193	6,113	7,851	363	2,294	38,719
June	11,158	6,424	7,969	362	970	37,247
July	12,120	6,672	7,766	368	1,699	37,206
Aug.	10,608	6,952	7,861	364	1,368	37,604
Sept.	13,163	7,230	8,113	367	1,092	38,049
Oct.	11,757	7,288	8,094	374	1,151	37,539
Nov.	(10,037)	(7,697)	(8,044)	(368)	(1,081)	(38,199)

	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 - 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	2,421,401
May	4,515	242,702	79,846	55,158	49,757	2,414,919
June	5,201	244,231	78,680	55,658	48,277	2,375,524
July	4,318	244,322	79,474	56,524	48,590	2,411,860
Aug.	4,325	245,080	80,166	56,923	48,813	2,389,947
Sept.	4,516	248,426	82,474	55,813	48,455	2,370,131
Oct.	5,504	249,206	83,722	55,643	48,284	2,368,278
Nov.	(6,414)	(250,371)	(84,183)	(55,211)	(49,491)	(2,359,993)

Table 1.6

Access to data: BSIB0600

Loans by sector of economic activity

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

	Residents of Italy							
				General government		Other sectors		
	MFIs	*of which:* banks	*of which:* intragroup positions	Central government	Local government and social security funds	Insurance companies 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 - 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.	695,837	289,891	232,177	192,425	69,302	5,093	177,675	36,967
May	698,972	296,333	233,852	191,339	69,203	4,941	172,449	37,374
June	627,356	284,229	227,799	194,127	68,116	5,008	172,262	33,853
July	621,396	288,322	233,132	193,058	67,847	4,735	172,131	36,473
Aug.	617,635	281,870	223,120	193,608	67,682	4,398	167,873	33,312
Sept.	600,760	284,823	228,032	192,878	67,802	3,886	166,560	31,452
Oct.	619,699	286,428	224,740	192,050	67,880	3,700	163,689	31,466
Nov.	(625,842)	(283,938)	(228,261)	(187,202)	(68,100)	(3,477)	(172,551)	(36,161)

	Residents of Italy				Residents of other euro area countries		
	Other sectors						
		Households					
	Non-financial corporations	Consumer households	Producer households	Non-profit institutions	MFIs	*of which:* banks	*of which:* intragroup positions
2020	667,980	550,428	82,542	7,639	116,245	115,767	47,410
2021 - 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.	660,603	582,006	79,664	7,894	126,504	126,401	64,291
May	669,781	585,031	79,928	7,868	125,616	125,307	66,637
June	669,026	588,013	79,619	7,569	121,799	121,442	67,603
July	673,962	591,565	78,959	7,435	132,554	132,231	70,676
Aug.	678,129	591,090	78,805	7,436	127,237	126,921	66,575
Sept.	676,490	593,061	78,682	7,640	135,002	134,710	74,369
Oct.	667,065	594,367	78,161	7,754	128,767	128,476	70,171
Nov.	(666,224)	(595,885)	(77,883)	(7,977)	(127,222)	(126,861)	(70,259)

	Residents of other euro area countries				Rest of the world	
		Other sectors				
	General government	Insurance companies, pension funds and other financial institutions	Non-financial corporations	Households		*of which:* banks
2020	245	12,946	10,567	615	102,897	55,944
2021 - 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	106,279	56,904
May	89	10,080	12,176	737	105,182	57,222
June	168	10,309	13,351	751	109,813	60,559
July	149	9,519	13,653	757	111,996	61,139
Aug.	125	9,135	13,815	765	111,041	60,718
Sept.	173	9,964	15,087	774	109,517	60,243
Oct.	168	9,842	14,512	776	107,268	57,948
Nov.	(140)	(9,986)	(14,317)	(831)	(103,329)	(53,324)

Table 1.7

Access to data: **BSIB0700**

Loans to residents of Italy, by sector

(flows in millions of euros)

	Loans to other domestic sectors (net of central counterparties)						
		of which:					
		Non-financial corporations	Households				Other financial institutions
				Consumer credit	Lending for house purchase	Other lending	
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 - 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.	-8,604	-4,884	-202	-620	505	-87	-3,833
Feb.	1,582	1,665	2,280	253	1,962	66	-2,477
Mar.	13,739	3,704	4,371	768	2,491	1,112	5,748
Apr.	-1,821	-2,254	1,491	257	1,671	-439	-1,142
May	10,000	6,323	3,485	1,055	2,263	166	342
June	8,249	1,622	3,224	595	2,365	263	3,344
July	4,185	4,951	2,290	394	2,521	-624	-2,781
Aug.	2,322	4,264	-505	-392	-252	139	-1,096
Sept.	1,096	-1,745	2,858	445	2,125	288	495
Oct.	-9,949	-8,104	1,101	411	1,159	-474	-2,761
Nov.	(6,164)	(311)	(1,802)	(563)	(855)	(379)	(4,273)

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
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 - 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.	1,774,662	446,892	247,074	1,080,696	660,603	148,378	153,741	358,484
May	1,780,539	448,337	244,398	1,087,804	669,781	152,274	154,736	362,771
June	1,783,738	456,174	243,063	1,084,500	669,026	155,078	154,457	359,491
July	1,789,691	452,175	248,336	1,089,180	673,962	153,191	158,682	362,090
Aug.	1,789,021	447,088	250,781	1,091,152	678,129	153,191	162,374	362,564
Sept.	1,786,998	448,417	247,512	1,091,068	676,490	156,756	159,042	360,692
Oct.	1,774,666	439,243	246,485	1,088,939	667,065	151,210	157,681	358,174
Nov.	(1,779,300)	(439,709)	(253,138)	(1,086,453)	(666,224)	(152,055)	(160,623)	(353,546)

	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 - 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.	669,563	3,083	30,003	78,900	1,020	414,751	40,092	15,693	86,022
May	672,827	3,266	30,126	79,519	1,035	416,916	40,457	15,780	85,727
June	675,200	3,311	30,243	79,921	1,058	418,787	40,965	15,810	85,104
July	677,958	3,406	30,314	80,558	1,075	421,288	40,470	16,041	84,806
Aug.	677,331	3,393	30,022	80,439	1,074	420,991	41,112	15,891	84,408
Sept.	679,383	3,272	30,074	80,841	1,087	423,082	41,120	15,793	84,113
Oct.	680,282	3,251	30,116	81,174	1,051	424,192	41,136	15,813	83,549
Nov.	(681,745)	(3,445)	(30,170)	(81,418)	(960)	(425,030)	(41,842)	(15,937)	(82,944)

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		October 2022			November 2022		
		Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing	*A*	21,932	18,821	40,753	(21,857)	(18,859)	(40,716)
Mining and quarrying	*B*	27	1,765	1,793	(28)	(1,818)	(1,845)
Manufacturing	*C*	4,822	200,735	205,557	(4,796)	(200,565)	(205,361)
Food, beverages and tobacco products	*1000061*	885	32,787	33,672	(879)	(33,287)	(34,166)
Textiles, clothing and leather products	*1000062*	549	16,805	17,354	(547)	(16,691)	(17,238)
Wood and wood products and furnishings	*1000066*	567	8,940	9,507	(566)	(8,899)	(9,466)
Paper, paper products and printing	*1000063*	216	7,436	7,652	(213)	(7,443)	(7,656)
Refined petroleum products, chemical products and pharmaceuticals	*1000067*	111	18,309	18,420	(111)	(18,552)	(18,663)
Rubber and plastic products	*22*	94	11,609	11,703	(94)	(11,464)	(11,558)
Basic metals, fabricated metal products and non-metallic mineral products	*1000068*	1,116	48,078	49,194	(1,114)	(47,906)	(49,020)
Electronics products, electrical and non-electrical equipment and apparatus	*1000069*	191	12,699	12,890	(186)	(12,635)	(12,821)
Machinery and equipment	*28*	170	23,660	23,830	(170)	(23,418)	(23,588)
Motor vehicles and other transport equipment	*1000060*	120	12,182	12,301	(119)	(12,019)	(12,138)
Other products of manufacturing	*1000070*	803	8,231	9,034	(797)	(8,251)	(9,048)
Electricity, gas, steam and air conditioning supply	*D*	80	22,436	22,516	(81)	(22,290)	(22,371)
Water supply, sewerage, waste management and remediation activities	*E*	81	9,667	9,748	(81)	(9,541)	(9,622)
Construction	*F*	5,902	60,945	66,846	(5,862)	(60,692)	(66,553)
Wholesale and retail trade, repair of motor vehicles and motorcycles	*G*	14,363	115,233	129,595	(14,257)	(115,679)	(129,935)
Transportation and storage	*H*	1,813	32,473	34,287	(1,804)	(32,849)	(34,653)
Accommodation and food service activities	*I*	4,758	30,835	35,593	(4,730)	(30,776)	(35,506)
Information and communication	*J*	678	18,096	18,774	(676)	(17,998)	(18,674)
Real estate activities	*L*	1,632	65,374	67,007	(1,634)	(63,436)	(65,071)
Professional, scientific and technical activities	*M*	10,923	48,030	58,953	(10,890)	(47,743)	(58,634)
Administrative and support service activities	*N*	1,082	19,259	20,341	(1,107)	(19,274)	(20,381)
All remaining activities	*1000073*	10,068	23,396	33,464	(10,080)	(24,705)	(34,785)
All branches	***1004999***	**78,161**	**667,065**	**745,226**	**(77,883)**	**(666,224)**	**(744,107)**

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
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 - 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.	307,710	177,449	307,525	6,064	166,948	134,513	40,893	48,912	44,708
May	307,447	177,319	307,259	6,100	167,025	134,134	41,388	48,539	44,207
June	310,309	179,213	310,104	6,177	170,299	133,627	40,590	48,298	44,739
July	305,559	178,567	305,337	6,143	167,280	131,914	39,993	47,619	44,303
Aug.	304,058	178,387	303,834	5,972	166,670	131,192	39,651	47,344	44,197
Sept.	304,031	178,794	303,798	5,844	166,864	131,090	40,020	46,745	44,324
Oct.	318,926	178,389	318,656	5,902	179,381	133,373	40,622	46,303	46,449
Nov.	(320,119)	(177,666)	(319,897)	(5,851)	(180,765)	(133,281)	(40,971)	(46,060)	(46,250)

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
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 - 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.	195,015	176,687	194,882	5,687	138,100	51,095	3,471	9,670	37,954
May	194,521	176,104	194,387	5,743	137,622	51,022	3,885	9,639	37,498
June	198,386	178,471	198,205	5,828	140,496	51,882	3,919	9,884	38,078
July	197,462	177,819	197,262	5,854	139,756	51,652	3,894	9,835	37,922
Aug.	197,271	177,590	197,072	5,689	139,761	51,622	3,865	9,837	37,920
Sept.	197,401	177,993	197,193	5,594	139,808	51,790	3,961	9,775	38,054
Oct.	198,398	177,711	198,153	5,656	140,832	51,666	3,953	9,718	37,995
Nov.	(201,376)	(176,977)	(201,178)	(5,605)	(143,882)	(51,690)	(3,962)	(9,682)	(38,046)

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	
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 - 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.	2,814	2,080	355	26	214	115	379
May	76	-135	154	3	13	139	57
June	1,085	576	410	17	134	259	99
July	207	149	89	89	-15	15	-31
Aug.	169	315	-18	-38	-7	27	-128
Sept.	176	278	-54	-53	4	-4	-48
Oct.	120	152	-88	-70	-14	-3	56
Nov.	(3,483)	(3,359)	(115)	(-110)	(35)	(190)	(9)

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)	of which: Non-financial corporations	of which: Households	of which: Other financial institutions	Debt securities issued
2019	-7.3	-14.3	-4.2	-14.7	-9.7
2020	9.9	28.2	8.0	-8.2	8.2
2021 - Oct.	11.4	20.2	6.2	41.7	-6.4
Nov.	4.2	0.3	3.8	26.6	-16.0
Dec.	8.2	20.7	4.3	3.4	-5.5
2022 - Jan.	-6.7	-20.3	2.0	-29.9	-21.3
Feb.	2.1	6.8	2.9	-12.3	-2.9
Mar.	1.9	3.2	3.5	-20.1	-22.7
Apr.	5.8	19.7	3.5	-5.9	-9.0
May	3.6	4.8	5.1	-21.9	-0.7
June	-4.0	0.8	-3.5	-37.0	5.0
July	5.5	10.5	5.1	-5.3	-12.4
Aug.	-2.3	-11.3	0.6	7.7	-3.5
Sept.	-5.1	-17.3	-0.8	-4.8	13.9
Oct.	-8.8	-20.7	-2.9	-33.8	10.9
Nov.	(-2.0)	(0.3)	(-1.5)	(-8.8)	(18.4)

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)	of which: Non-financial corporations	of which: Households	of which: Other financial institutions	Holdings of securities other than shares: One-month percentage changes	Holdings of securities other than shares: 12-month percentage changes
2019	1.3	0.4	3.1	-2.9	4.0	1.6
2020	1.4	0.9	3.4	-5.7	-17.0	5.5
2021 - Oct.	4.1	6.2	4.1	-7.1	6.1	-4.0
Nov.	2.4	3.2	4.3	-11.3	-10.0	-4.3
Dec.	5.8	7.1	4.3	6.7	30.9	-0.6
2022 - Jan.	3.6	1.3	4.2	11.9	3.8	-0.6
Feb.	3.8	4.3	4.3	-1.3	8.4	-0.1
Mar.	5.1	3.2	4.3	20.0	1.1	1.9
Apr.	5.4	4.6	4.0	16.2	-1.0	1.9
May	4.2	4.1	4.1	6.6	-3.5	2.0
June	3.1	4.1	4.0	-6.6	0.3	3.6
July	3.2	3.4	3.8	2.3	-4.8	3.1
Aug.	4.1	3.9	3.7	11.1	-8.3	1.5
Sept.	-0.0	1.2	3.6	-17.8	-6.3	0.9
Oct.	0.5	-1.4	3.0	-0.5	6.7	1.0
Nov.	(4.5)	(1.0)	(2.7)	(37.2)	(-3.0)	(1.6)

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 - 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.	21,508	11,471	2,693	132	..	1,186
May	21,262	11,273	2,613	129	..	1,048
June	19,922	11,002	2,492	109	..	1,025
July	20,043	11,078	2,500	110	..	1,005
Aug.	20,193	11,075	2,482	110	..	922
Sept.	20,656	10,396	2,465	110	..	752
Oct.	20,511	10,454	2,441	106	..	725
Nov.	(20,024)	(10,308)	(2,381)	(102)	(..)	(721)

	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	
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 - 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.	499	36,988	37,487	576	932	16,647
May	498	36,326	36,823	107	-107	16,255
June	467	34,550	35,016	1,720	-87	15,973
July	469	34,735	35,204	319	-58	15,899
Aug.	471	34,782	35,253	384	..	16,295
Sept.	475	34,379	34,854	448	104	16,154
Oct.	478	34,238	34,716	1,377	-79	16,607
Nov.	(478)	(33,536)	(34,014)	(628)	(18)	(16,259)

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		October 2022			November 2022		
		Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total
Agriculture, forestry and fishing	*A*	585	540	1,125	(577)	(474)	(1,052)
Mining and quarrying	*B*	1	55	56	(1)	(53)	(53)
Manufacturing	*C*	250	4,361	4,611	(244)	(4,306)	(4,550)
Food, beverages and tobacco products	*1000061*	61	787	848	(59)	(792)	(852)
Textiles, clothing and leather products	*1000062*	39	577	616	(39)	(568)	(607)
Wood and wood products and furnishings	*1000066*	34	400	435	(34)	(397)	(431)
Paper, paper products and printing	*1000063*	8	164	172	(7)	(163)	(171)
Refined petroleum products, chemical products and pharmaceuticals	*1000067*	2	145	148	(3)	(143)	(146)
Rubber and plastic products	*22*	4	160	164	(4)	(160)	(164)
Basic metals, fabricated metal products and non-metallic mineral products	*1000068*	59	1,116	1,174	(56)	(1,093)	(1,149)
Electronics products, electrical and non-electrical equipment and apparatus	*1000069*	9	311	319	(8)	(306)	(314)
Machinery and equipment	*28*	9	328	337	(9)	(318)	(327)
Motor vehicles and other transport equipment	*1000060*	3	144	147	(3)	(141)	(144)
Other products of manufacturing	*1000070*	22	229	251	(21)	(225)	(246)
Electricity, gas, steam and air conditioning supply	*D*	2	255	257	(2)	(234)	(236)
Water supply, sewerage, waste management and remediation activities	*E*	6	179	185	(6)	(178)	(184)
Construction	*F*	318	4,543	4,861	(306)	(4,431)	(4,736)
Wholesale and retail trade, repair of motor vehicles and motorcycles	*G*	593	3,654	4,247	(579)	(3,599)	(4,178)
Transportation and storage	*H*	73	503	575	(69)	(492)	(561)
Accommodation and food service activities	*I*	194	1,058	1,251	(192)	(1,050)	(1,242)
Information and communication	*J*	15	279	294	(16)	(276)	(291)
Real estate activities	*L*	60	3,398	3,457	(59)	(3,295)	(3,353)
Professional, scientific and technical activities	*M*	142	533	675	(138)	(521)	(659)
Administrative and support service activities	*N*	45	475	520	(44)	(466)	(510)
All remaining activities	*1000073*	158	680	838	(149)	(650)	(799)
All branches	*1004999*	**2,441**	**20,511**	**22,953**	**(2,381)**	**(20,024)**	**(22,405)**

Table 1.17

Access to data:
TITP0100

Holdings of securities other than shares issued by residents of Italy

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

	Securities issued by General government						Other securities			Total
		of which: Central government						*of which:*		
			of which:							
			BOTs	CCTs	BTPs	CTZs		bonds issued by banks	repurchases of their own securitised assets not derecognised	
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 - 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.	422,145	418,278	6,696	83,852	310,194	3,012	196,954	50,040	109,482	619,099
May.........	417,449	413,606	4,006	83,427	310,239	1,665	195,834	49,757	109,466	613,283
June........	412,084	408,347	3,775	80,886	308,319	1,244	193,177	48,277	107,838	605,260
July.........	415,175	411,481	4,789	81,046	310,307	1,150	191,931	48,590	106,812	607,106
Aug.........	403,268	399,603	7,193	81,096	296,162	1,311	188,937	48,813	103,962	592,205
Sept.	386,993	383,410	6,498	81,264	282,430	..	188,479	48,455	103,895	575,471
Oct..........	395,375	391,799	7,579	83,249	287,686	..	185,153	48,284	101,228	580,528
Nov.	(393,139)	(389,556)	(6,048)	(84,033)	(286,026)	(..)	(188,332)	(49,491)	(100,239)	(581,470)

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 - 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.	48,830	224,871	564,889	29,063	207,985	7,456	1,083,093	25,931	1,109,023
May	50,718	219,732	564,925	29,330	206,983	7,839	1,079,527	25,830	1,105,357
June	52,940	219,388	569,369	29,768	219,459	8,487	1,099,410	26,564	1,125,974
July	54,659	225,699	569,734	29,889	225,003	9,150	1,114,134	26,696	1,140,830
Aug.	54,071	222,371	571,672	29,929	233,507	9,841	1,121,391	26,046	1,147,438
Sept.	55,531	223,269	577,107	31,034	237,240	10,282	1,134,463	26,351	1,160,814
Oct.	58,945	226,678	578,476	31,684	248,697	10,318	1,154,797	25,820	1,180,617
Nov.	(61,795)	(231,357)	(578,051)	(31,899)	(281,664)	(11,509)	(1,196,275)	(26,313)	(1,222,587)

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 - 4th qtr	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	1,255,916	369,560	886,356
2nd"	1,077,243	523,030	14,402	20,661	479,240	68,265	1,158,040	330,792	827,249
3rd "	1,046,336	497,037	16,614	18,383	455,172	71,203	1,131,098	327,292	803,806

Section 2

Banks:
interest rates

Banks and Money: National Data

Table 2.1

Access to data: ***MIR0100***

Composite cost of bank borrowing indicators

(percentages)

	Households: loans for house purchase	Non-financial corporations	Households and non-financial corporations	
			Short-term loans	Long-term loans
2019	1.43	1.65	1.64	1.53
2020	1.25	1.55	1.54	1.41
2021 - 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
May	1.97	1.40	1.26	2.25
June	2.17	1.61	1.50	2.36
July	2.41	1.55	1.40	2.70
Aug.	2.27	1.58	1.57	2.05
Sept.	2.64	2.08	2.07	2.49
Oct.	3.11	2.64	2.57	3.26
Nov.	(3.40)	(3.00)	(2.96)	(3.48)

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		
						of which:			*of which:*	
		initial period of rate fixation up to 1 year	fully collateralized loans	pure new loans		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 - 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	1.84	2.34	1.83	0.87	0.84	0.82
May........	1.19	1.08	1.67	1.17	1.84	2.37	1.84	0.78	1.00	0.75
June.......	1.44	1.36	1.74	1.43	1.97	2.42	1.98	1.15	1.15	1.11
July........	1.31	1.24	1.52	1.29	2.01	2.58	2.01	1.01	0.89	0.98
Aug.	1.45	1.42	2.19	1.46	2.22	2.70	2.24	1.11	1.41	1.10
Sept.	1.99	1.98	2.65	2.01	2.59	3.13	2.64	1.68	2.18	1.67
Oct.........	2.54	2.49	2.90	2.54	3.14	3.61	3.17	2.19	2.36	2.16
Nov.	(2.94)	(2.89)	(3.57)	(2.96)	(3.37)	(3.96)	(3.38)	(2.67)	(3.12)	(2.67)

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		
						of which:			*of which:*	
		initial period of rate fixation up to 1 year	fully collateralized loans	pure new loans		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 - 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.	34,767	31,421	6,090	31,260	12,785	2,317	11,642	21,982	3,773	19,617
May........	36,128	33,118	5,278	33,084	13,800	2,565	12,738	22,328	2,713	20,346
June.......	43,683	40,273	5,545	38,680	15,496	2,567	14,159	28,187	2,978	24,521
July	44,259	42,159	6,503	40,020	13,254	2,426	12,060	31,005	4,076	27,961
Aug.	31,285	28,017	2,749	27,242	9,423	1,655	8,493	21,863	1,094	18,749
Sept.	40,066	36,901	4,641	35,580	13,668	2,305	12,400	26,397	2,336	23,180
Oct.	37,498	35,190	5,716	32,793	13,711	2,470	12,359	23,787	3,245	20,434
Nov.	(38,443)	(35,852)	(4,479)	(34,879)	(15,062)	(2,392)	(13,955)	(23,381)	(2,087)	(20,923)

Access to data: *MIR0400*

Bank interest rates on euro loans to households: new business

(percentages)

	Loans for house purchase				
		Initial period of rate fixation		APRC	*of which:* pure new loans
		up to1 year	over 1 year		
2021 - 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
May	1.92	1.33	2.10	2.27	1.94
June	2.04	1.39	2.34	2.37	2.06
July	2.15	1.61	2.60	2.45	2.18
Aug.	2.07	1.72	2.40	2.45	2.11
Sept.	2.26	1.88	2.84	2.65	2.26
Oct.	2.75	2.45	3.30	3.23	2.75
Nov.	(3.06)	(2.76)	(3.61)	(3.55)	(3.07)

	Consumer credit				
		Initial period of rate fixation		APRC	*of which:* pure new loans
		up to1 year	over 1 year		
2021 - 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
May	6.69	4.11	6.81	8.25	6.69
June	6.74	4.13	6.87	8.34	6.74
July	6.91	4.16	7.06	8.48	6.91
Aug.	7.19	4.45	7.35	8.70	7.21
Sept.	7.27	4.35	7.44	8.83	7.29
Oct.	7.36	4.81	7.50	8.93	7.37
Nov.	(7.66)	(4.85)	(7.84)	(9.25)	(7.66)

	Loans for other purposes				
		Initial period of rate fixation		*of which:* producer households	*of which:* pure new loans
		up to1 year	over 1 year		
2021 - 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
May	2.95	2.91	3.04	2.72	3.35
June	3.06	2.96	3.36	2.54	3.53
July	3.13	3.05	3.39	3.17	3.64
Aug.	3.41	3.37	3.58	3.19	3.87
Sept.	3.36	3.19	4.19	3.34	3.75
Oct.	3.96	3.84	4.43	4.10	4.48
Nov.	(4.14)	(4.05)	(4.54)	(4.37)	(4.45)

Table 2.5

Access to data: [MIR0500]

Volumes of euro loans to households: new business

(millions of euros)

		Loans for house purchase			
			Initial period of rate fixation		*of which*: pure new loans
			up to1 year	over 1 year	
2021 -	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
	May	6,434	1,541	4,893	5,857
	June	6,594	2,034	4,560	6,181
	July	6,415	2,917	3,498	5,899
	Aug.	2,939	1,413	1,526	2,540
	Sept.	5,935	3,614	2,322	5,499
	Oct.	5,454	3,560	1,894	4,649
	Nov.	(5,343)	(3,450)	(1,893)	(4,365)

		Consumer credit			
			Initial period of rate fixation		*of which*: pure new loans
			up to1 year	over 1 year	
2021 -	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
	May	4,685	209	4,477	4,672
	June	4,285	205	4,080	4,270
	July	3,878	208	3,670	3,857
	Aug.	2,912	161	2,751	2,893
	Sept.	4,060	215	3,845	4,040
	Oct.	4,090	210	3,880	4,066
	Nov.	(4,031)	(244)	(3,787)	(4,018)

		Loans for other purposes				
			Initial period of rate fixation		*of which*: producer households	*of which*: pure new loans
			up to1 year	over 1 year		
2021 -	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
	May	2,487	1,716	771	948	2,034
	June	2,669	1,982	687	1,070	2,156
	July	2,254	1,705	549	750	1,740
	Aug.	1,573	1,252	321	487	1,279
	Sept.	2,409	1,994	415	760	1,922
	Oct.	2,170	1,743	428	699	1,624
	Nov.	(2,415)	(1,960)	(455)	(703)	(1,970)

Access to data: ***MIR0600***

Bank interest rates on euro loans to households and non-financial corporations: outstanding amounts

(percentages)

	Households					Non-financial corporations		
		Loans for house purchase	Consumer credit and other loans	Revolving loans and overdrafts	Extended credit card debt		Revolving loans and overdrafts	Loans with original maturity over 1 year
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 - 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	1.66
May	2.65	1.61	4.35	2.92	14.96	1.67	2.18	1.67
June	2.68	1.63	4.39	2.91	14.96	1.74	2.20	1.74
July	2.71	1.67	4.41	2.91	14.95	1.79	2.22	1.81
Aug.	2.76	1.74	4.45	3.05	14.93	1.87	2.30	1.88
Sept.	2.85	1.83	4.54	3.26	14.95	2.09	2.56	2.07
Oct.	3.07	2.06	4.75	3.82	14.88	2.50	3.03	2.45
Nov.	(3.18)	(2.18)	(4.85)	(3.99)	(14.82)	(2.73)	(3.34)	(2.65)

Access to data: ***MIR0700***

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 - 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
May	-0.04	0.53	0.47	0.62	-0.17	2.55
June	0.29	0.50	0.39	0.68	0.16	2.86
July	0.10	0.91	0.66	1.30	-0.28	2.25
Aug.	0.84	1.12	0.88	1.48	0.59	2.12
Sept.	0.86	1.25	1.16	1.37	0.76	2.14
Oct.	1.17	1.55	1.38	1.82	1.03	1.86
Nov.	(1.58)	(1.90)	(1.78)	(2.10)	(1.49)	(0.51)

Table 2.8

Access to data: *MIR0800*

Bank interest rates on euro deposits from households and non-financial corporations: outstanding amounts

(percentages)

	Deposits	Total deposits (exluding 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 - 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
May	0.31	0.40	0.03	0.02	0.90	1.46	0.94
June	0.31	0.40	0.03	0.02	0.89	1.46	0.93
July	0.32	0.41	0.03	0.02	0.91	1.48	0.88
Aug.	0.32	0.41	0.03	0.02	0.94	1.48	0.84
Sept.	0.34	0.42	0.08	0.05	1.01	1.47	1.28
Oct.	0.37	0.44	0.13	0.07	1.09	1.48	1.88
Nov.	(0.42)	(0.48)	(0.22)	(0.11)	(1.25)	(1.52)	(1.67)

	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 - 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
May	0.02	0.01	0.64	1.34	0.50
June	0.02	0.01	0.62	1.35	0.48
July	0.03	0.01	0.63	1.37	0.51
Aug.	0.03	0.02	0.64	1.39	0.58
Sept.	0.05	0.05	0.67	1.41	0.83
Oct.	0.06	0.09	0.76	1.45	1.00
Nov.	(0.09)	(0.15)	(0.93)	(1.49)	(1.28)

Banks and Money: National Data

Table 2.9

Access to data: ***MID0100***

Other bank interest rates

(percentages)

	Bank interest rates		
		Bonds	
	Minimum for loans up to 1 year (stocks)	Average for stocks	Average for issues with initial period of rate fixation of more than 1 year
2019	0.09	2.15	0.82
2020	0.04	1.94	2.45
2021 - 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
May	-0.01	1.72	2.85
June	0.01	1.77	1.31
July	0.04	1.78	3.41
Aug.	0.09	1.81	1.79
Sept.	0.18	1.91	3.05
Oct.	0.38	1.97	4.67
Nov.	(0.60)	(2.07)	(5.18)

Section 3

Single monetary policy statistics:

the Italian components

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 - 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	1,554,099	1,817,704	39,949	321,663	2,179,316
Apr.	265,211	1,577,856	1,843,067	42,112	322,453	2,207,632
May	266,594	1,578,627	1,845,221	38,670	323,148	2,207,039
June	267,922	1,562,622	1,830,544	38,151	322,409	2,191,104
July	267,674	1,585,511	1,853,185	40,293	323,693	2,217,171
Aug.	263,416	1,561,744	1,825,160	38,350	324,737	2,188,247
Sept.	261,830	1,550,520	1,812,350	45,152	323,672	2,181,174
Oct.	261,546	1,545,801	1,807,346	45,851	324,460	2,177,658
Nov.	(260,757)	(1,519,318)	(1,780,075)	(53,035)	(322,318)	(2,155,428)

	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 - 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.	2,637	5,530	2,187,483	1,554,099	1,915,711	1,923,878
Apr.	2,700	5,671	2,216,003	1,577,856	1,942,421	1,950,792
May	3,206	6,300	2,216,545	1,578,627	1,940,445	1,949,951
June	1,553	7,223	2,199,880	1,562,622	1,923,182	1,931,958
July	2,673	6,261	2,226,105	1,585,511	1,949,498	1,958,432
Aug.	2,561	6,092	2,196,900	1,561,744	1,924,831	1,933,484
Sept.	2,169	6,401	2,189,744	1,550,520	1,919,343	1,927,913
Oct.	2,451	7,287	2,187,396	1,545,801	1,916,112	1,925,851
Nov.	(2,681)	(8,410)	(2,166,519)	(1,519,318)	(1,894,671)	(1,905,762)

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 - 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	-29,810	-29,567	-8,805	1,987	-36,385
Feb.	1,694	-3,321	-1,627	-802	299	-2,130
Mar.	4,691	15,672	20,363	812	-1,831	19,344
Apr.	1,606	22,911	24,517	2,115	789	27,421
May	1,383	1,060	2,443	-3,424	695	-286
June	1,329	-16,460	-15,131	-547	-740	-16,418
July	-248	22,484	22,236	2,118	1,284	25,638
Aug.	-4,258	-24,002	-28,260	-1,962	1,044	-29,178
Sept.	-1,586	-11,561	-13,147	6,768	-1,065	-7,444
Oct.	-285	-4,445	-4,730	730	-98	-4,099
Nov.	(-788)	(-25,897)	(-26,686)	(7,246)	(-2,142)	(-21,581)

	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 - 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	-37,136	-29,810	-36,628	-37,380
Feb.	-261	-412	-2,803	-3,321	-3,825	-4,498
Mar.	-164	-9	19,171	15,672	14,652	14,479
Apr.	61	144	27,626	22,911	25,815	26,019
May	507	629	850	1,060	-1,668	-532
June	-1,654	961	-17,111	-16,460	-17,746	-18,439
July	1,119	-961	25,796	22,484	25,885	26,043
Aug.	-113	-170	-29,461	-24,002	-24,920	-25,203
Sept.	-393	309	-7,528	-11,561	-5,858	-5,943
Oct.	283	887	-2,929	-4,445	-3,814	-2,644
Nov.	(231)	(1,135)	(-20,215)	(-25,897)	(-20,793)	(-19,426)

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	
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 - 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	502,117	813,209	80,059
2022 - Jan.	2,171,111	105,626	163,647	142,636	496,554	802,837	79,484
Feb.	2,168,238	123,524	161,107	142,658	490,665	794,430	78,836
Mar.	2,187,483	115,535	159,281	138,984	486,529	784,794	80,881
Apr.	2,216,003	121,065	160,363	138,647	452,458	751,468	82,013
May	2,216,545	100,581	159,482	137,024	433,128	729,634	80,873
June	2,199,880	105,014	157,991	140,539	425,848	724,378	82,818
July	2,226,105	116,977	156,671	139,299	435,200	731,170	83,073
Aug.	2,196,900	95,677	153,487	141,822	405,204	700,513	85,304
Sept.	2,189,744	65,678	153,149	146,739	386,472	686,360	85,153
Oct.	2,187,396	79,855	149,014	148,491	388,996	686,501	81,399
Nov.	(2,166,519)	(65,486)	(149,003)	(146,336)	(409,244)	(704,583)	(82,217)

	Claims on residents of the euro area						Claims on non-residents of the euro area	Other counterparts
	Finance to general government		Finance to other residents			Total		
		of which: bonds		*of which*: bonds	*of which*: 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 - 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	-363,458
2022 - Jan.	1,529,803	1,265,187	1,797,796	195,616	111,240	3,327,599	232,711	-401,252
Feb.	1,535,262	1,270,574	1,793,853	192,389	109,998	3,329,115	230,927	-395,015
Mar.	1,526,442	1,263,871	1,802,648	191,114	105,889	3,329,090	234,204	-394,601
Apr.	1,491,119	1,229,300	1,798,906	194,248	105,662	3,290,025	235,211	-354,687
May	1,477,177	1,216,546	1,808,523	193,032	109,595	3,285,700	234,599	-392,666
June	1,466,268	1,203,857	1,809,797	190,705	106,693	3,276,065	239,936	-403,911
July	1,485,500	1,224,447	1,817,551	189,953	110,614	3,303,051	246,538	-392,264
Aug.	1,442,618	1,181,203	1,813,220	185,394	109,562	3,255,838	245,755	-423,199
Sept.	1,396,975	1,136,121	1,813,817	184,073	107,925	3,210,792	242,707	-426,564
Oct.	1,418,802	1,158,705	1,798,772	180,528	109,188	3,217,574	239,633	-422,056
Nov.	(1,425,200)	(1,169,757)	(1,806,972)	(183,472)	(110,382)	(3,232,172)	(233,691)	(-447,059)

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						
		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	
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 - 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	1,204	6,311	-1,172
2022 - Jan.	-37,136	34,733	-2,878	-2,904	2,923	-2,859	-848
Feb.	-2,803	17,898	-2,540	-1,105	4,219	574	-575
Mar.	19,171	-7,989	-1,827	-5,002	8,396	1,567	1,903
Apr.	27,626	5,530	1,079	-2,646	-3,947	-5,514	239
May	850	-20,484	-880	-1,946	4,820	1,994	-839
June	-17,111	4,433	-1,492	1,255	6,731	6,494	1,429
July	25,796	11,963	-1,322	-632	-4,623	-6,577	-146
Aug.	-29,461	-21,300	-3,184	236	4,777	1,829	1,901
Sept.	-7,528	-29,999	-338	2,551	11,532	13,745	-614
Oct.	-2,929	14,188	-3,248	2,137	715	-396	-3,755
Nov.	(-20,215)	(-14,340)	(-9)	(602)	(-1,500)	(-907)	(818)

	Claims on residents of the euro area						Claims on non-residents of the euro area	Other counterparts
	Finance to general government		Finance to other residents			Total		
		of which: bonds		*of which:* bonds	*of which:* 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 - 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	13,136
2022 - Jan.	32,552	29,278	-10,316	-2,043	124	22,236	-44	-28,302
Feb.	26,235	26,162	-754	-2,011	219	25,481	430	-10,817
Mar.	4,931	7,048	9,587	-626	-4,569	14,518	3,902	-3,768
Apr.	3,524	4,269	2,256	4,104	601	5,780	-4,033	26,134
May	8,556	9,835	14,371	-586	4,680	22,927	1,741	-43,147
June	1,147	-712	8,153	-906	-653	9,300	2,907	-16,962
July	5,423	6,782	2,413	-2,010	379	7,836	1,594	21,606
Aug.	-4,221	-4,582	-1,553	-3,132	89	-5,774	-978	-40,279
Sept.	-13,552	-12,992	4,072	-6	-135	-9,480	-3,733	-11,183
Oct.	13,090	13,820	-15,664	-3,521	-1,031	-2,574	917	8,765
Nov.	(-13,712)	(-9,057)	(6,422)	(2,051)	(-1,341)	(-7,290)	(-737)	(-26,616)

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	*of which:* receivables from the IMF	Lending to euro area financial sector counterparties denominated in euros	Refinancing operations: Main	Refinancing operations: Longer term	Fine-tuning reverse operations	Marginal lending facilities	Credits related to margin calls and other claims
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 - 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	..	..	..
June	137,072	78,871	32,421	431,940	188	431,752	..	..	..
July	135,887	81,212	33,369	432,023	211	431,812	..	..	..
Aug.	135,042	81,315	33,538	432,085	273	431,812	..	..	..
Sept.	134,477	81,585	33,838	430,983	153	430,780	..	50	..
Oct.	130,150	80,964	33,769	431,340	285	430,995	..	60	..
Nov.	133,768	79,393	33,485	415,072	423	414,649	..	..	..
Dec.	134,488	78,506	32,988	356,451	712	355,739	..	..	..

	Claims on euro area residents denominated in foreign currency	Securities issued by euro area residents	Claims on general government	Intra-Eurosystem claims	*of which:* partecipation in ECB capital	*of which:* claims deriving from the transfer of foreign reserves	Other assets	Total
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 - 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	94,567	1,599,795
Apr.	1,456	730,042	16,035	64,237	1,406	6,854	110,948	1,598,117
May	1,063	721,346	15,682	65,502	1,406	6,854	122,438	1,593,693
June	1,351	714,911	15,491	66,391	1,406	6,854	128,707	1,574,734
July	1,116	733,386	15,683	64,223	1,406	6,854	121,873	1,585,401
Aug.	1,446	705,016	15,002	60,612	1,406	6,854	145,706	1,576,223
Sept.	1,696	676,256	14,483	60,096	1,406	6,854	184,774	1,584,350
Oct.	1,469	687,836	14,610	59,528	1,406	6,854	159,640	1,565,537
Nov.	1,609	699,505	14,836	58,377	1,406	6,854	146,013	1,548,573
Dec.	1,212	670,156	14,268	56,296	1,510	6,854	170,923	1,482,300

Table 3.3b
Access to data:
SPBI0200

Balance sheet of the Bank of Italy: liabilities

(end of period amounts in millions of euros)

	Banknotes in circulation	Liabilities to euro area financial sector counterparties denominated in euros						Liabilities to other euro area residents denominated in euros
			Current accounts (covering the minimum reserves system)	Deposit facility	Fixed-term deposits	Fine-tuning reverse operations	Deposits related to margin calls	
2019	201,629	101,775	100,477	1,298	..	..	..	37,028
2020	224,207	299,287	228,259	71,028	..	..	..	61,475
2021 - 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
June	250,487	344,556	253,193	91,363	..	..	..	99,822
July	250,208	333,552	301,532	32,020	..	..	..	104,137
Aug.	246,310	336,299	306,965	29,334	..	..	..	80,318
Sept.	244,760	315,708	28,881	286,828	..	..	..	56,611
Oct.	244,318	333,600	28,729	304,871	..	..	..	70,166
Nov.	243,551	341,807	21,383	320,424	..	..	..	51,683
Dec.	245,701	245,002	22,428	222,574	..	..	..	62,992

	Liabilities to non-euro area residents	Liabilities to euro area residents denominated in foreign currency	Revaluation accounts	Capital and reserves	Intra-Eurosystem liabilities	Other liabilities		Total
							of which: counterpart SDR	
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 - 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	83,983	26,176	1,599,795
Apr.	3,713	782	150,581	26,304	573,014	78,521	26,810	1,598,117
May	3,519	720	139,219	26,304	596,913	80,412	26,483	1,593,693
June	6,446	721	137,953	26,304	627,682	80,763	26,870	1,574,734
July	6,626	724	140,502	26,304	640,085	83,263	27,282	1,585,401
Aug.	6,650	736	136,555	26,304	658,756	84,296	27,354	1,576,223
Sept.	6,669	652	133,597	26,304	714,932	85,117	27,599	1,584,350
Oct.	6,644	614	129,845	26,304	669,454	84,591	27,209	1,565,537
Nov.	6,779	567	133,996	26,304	659,745	84,141	26,636	1,548,573
Dec.	6,871	556	130,570	26,304	684,310	79,994	26,311	1,482,300

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)*
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	-
21.07.2022	27.07.2022	0.00	0.75	27.07.2022	0.50	-
8.09.2022	14.09.2022	0.75	1.50	14.09.2022	1.25	-
27.10.2022	2.11.2022	1.50	2.25	2.11.2022	2.00	-
15.12.2022	21.12.2022	2.00	2.75	21.12.2022	2.50	-

Table 3.5

Access to data:
OPM0100

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

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

Date of settlement	Amount		Fixed rate tenders	Variable-rate tenders			Running for …days
	Bids	Allotment		Minimum bid rate	Marginal rate	Weighted average rate	
Main referencing operations							
12.10.2022	180	180	1.25	-	-	-	7
19.10.2022	208	208	1.25	-	-	-	7
26.10.2022	285	285	1.25	-	-	-	7
2.11.2022	229	229	2.00	-	-	-	7
9.11.2022	236	236	2.00	-	-	-	7
16.11.2022	238	238	2.00	-	-	-	7
23.11.2022	491	491	2.00	-	-	-	7
30.11.2022	423	423	2.00	-	-	-	7
7.12.2022	484	484	2.00	-	-	-	7
14.12.2022	490	490	2.00	-	-	-	7
Longer-term refinancing operations with maturity up to 3 months							
30.06.2022	132	132	0.00	-	-	-	91
28.07.2022	80	80	0.50	-	-	-	91
1.09.2022	9	9	0.50	-	-	-	91
29.09.2022	328	328	1.25	-	-	-	84
27.10.2022	295	295	1.25	-	-	-	91
1.12.2022	203	203	2.00	-	-	-	84
Longer-term refinancing operations with maturity over 3 months							
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
22.12.2021	21,754	21,754	0.00	-	-	-	1,092
Other operations							
10.11.2022	-	-	0.00	-	-	-	7
17.11.2022	-	-	0.00	-	-	-	8
25.11.2022	-	-	0.00	-	-	-	6
1.12.2022	-	-	0.00	-	-	-	7
8.12.2022	5	5	4.09	-	-	-	7
15.12.2022	15	15	4.59	-	-	-	7

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 - 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
May	2,363,284	1,920,703	4,380	55,841	136,794	245,567
June	-	-	-	-	-	-
July	2,366,692	1,938,172	4,245	55,660	120,532	248,082
Aug.	-	-	-	-	-	-
Sept.	2,325,868	1,906,157	4,441	55,818	107,045	252,407
Oct.	2,325,328	1,900,401	5,608	53,849	112,589	252,880
Nov.	-	-	-	-	-	-

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 - 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
May	-	-	-	-	-	-
June	14	18,886	319,490	300,604	..	0.00
July	26	19,288	288,399	269,111	..	0.00
Aug.	-	-	-	-	-	-
Sept.	13	19,210	315,090	295,880	..	0.50
Oct.	-	-	-	-	-	-
Nov.	1	19,384	24,951	5,567	..	1.25
Dec.	20	19,066	21,291	2,225	4	2.00

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
2021 - 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.	9,890	696,269	261,727	1,512,935	126,504	92	22,829	106,279
May	9,649	699,461	260,542	1,519,997	125,616	89	22,993	105,182
June	9,829	627,883	262,243	1,521,495	121,799	168	24,411	109,813
July	9,848	621,865	260,905	1,528,786	132,554	149	23,928	111,996
Aug.	9,907	618,214	261,290	1,527,730	127,237	125	23,715	111,041
Sept.	9,838	601,273	260,680	1,526,318	135,002	173	25,825	109,517
Oct.	9,651	620,276	259,930	1,514,736	128,767	168	25,130	107,268
Nov.	(9,566)	(626,416)	(255,303)	(1,523,997)	(127,222)	(140)	(25,135)	(103,329)

	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
2021 - 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	423,196	146,914	24,480	76,452	16,061	62,030
May	49,757	418,479	146,077	24,709	78,149	16,018	62,737
June	48,277	413,455	144,900	24,615	76,795	15,464	62,721
July	48,590	416,554	143,341	25,163	77,347	15,531	65,748
Aug.	48,813	404,463	140,124	24,491	74,784	15,241	65,943
Sept.	48,455	388,099	140,023	24,225	74,354	15,246	64,262
Oct.	48,284	396,631	136,868	23,544	76,636	14,807	64,171
Nov.	(49,491)	(394,374)	(138,840)	(25,368)	(78,291)	(14,986)	(63,647)

	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
2021 - 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	74,203	38,335	15,078	17,844	75,851	287,883	4,066,205
May	21,273	78,064	38,338	15,193	18,017	76,005	292,043	4,078,388
June	21,809	76,948	38,356	14,896	18,503	75,626	315,619	4,025,625
July	21,956	79,882	38,374	14,600	18,353	75,864	306,825	4,038,159
Aug.	22,012	79,618	38,381	14,558	18,457	75,858	338,343	4,040,345
Sept.	21,675	79,469	38,388	14,061	18,729	75,657	381,896	4,053,165
Oct.	21,729	79,551	38,437	14,267	18,510	80,210	369,994	4,049,566
Nov.	(20,627)	(79,467)	(38,292)	(14,378)	(18,304)	(81,043)	(359,136)	(4,047,352)

Table 3.7b
Access to data:
BSIO0200

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 - 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.	746,132	29,231	2,107,325	217,141	22	28,072	78,252
May	751,609	28,829	2,101,170	215,769	21	27,814	77,307
June	719,587	28,667	2,061,962	199,458	16	26,883	76,324
July	723,582	30,171	2,097,389	215,411	15	28,626	76,399
Aug.	716,838	29,866	2,075,785	218,849	15	27,152	78,606
Sept.	719,083	26,723	2,049,173	214,553	14	29,965	78,436
Oct.	719,602	28,978	2,047,365	220,486	15	28,664	74,706
Nov.	(701,934)	(32,349)	(2,037,783)	(219,596)	(15)	(27,227)	(75,389)

	Debt securities issued	Capital and reserves	Other liabilities	Total
2020	267,810	347,895	291,558	3,847,365
2021 - 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	337,677	274,218	4,066,205
May	247,217	340,131	288,522	4,078,387
June	249,432	342,368	320,929	4,025,625
July	248,640	338,232	279,695	4,038,158
Aug.	249,405	338,463	305,366	4,040,345
Sept.	252,942	343,880	338,394	4,053,164
Oct.	254,710	344,705	330,335	4,049,566
Nov.	(256,785)	(344,336)	(351,938)	(4,047,352)

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