

Banks and money: national data

9 February 2023

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

Figure 1

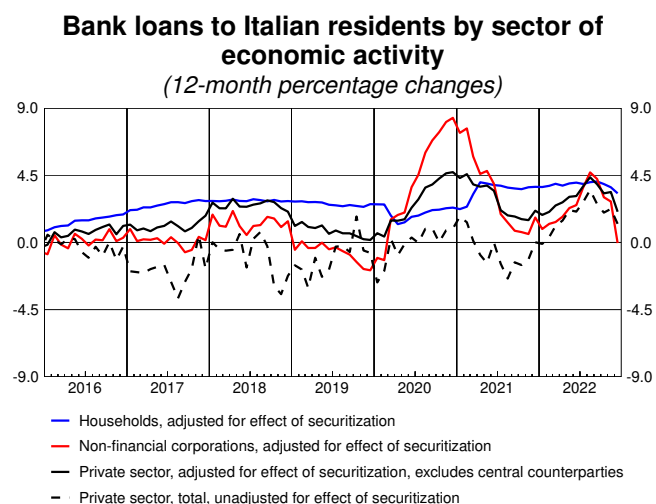
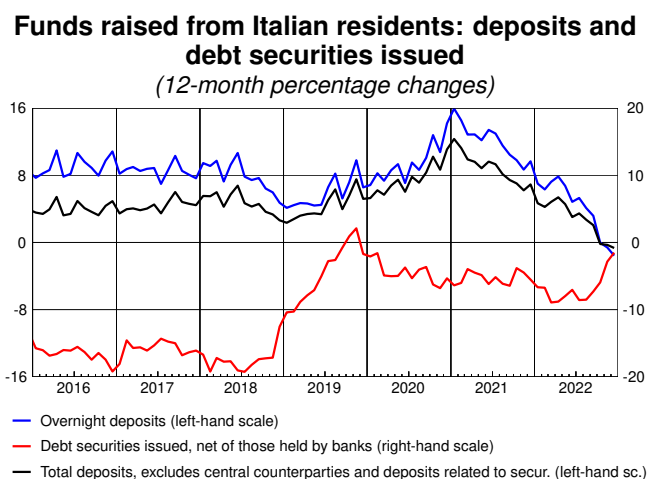


Figure 2



In December lending to the private sector, adjusted in line with the European System of Central Banks (ESCB) harmonised methodology, grew by 2.1 per cent on an annual basis (against 3.4 in November). Lending to households increased by 3.3 per cent on an annual basis (3.7 in November), while the growth rate of loans to non-financial corporations was equal to 0 (against an increase of 2.7 per cent in the previous month). Private sector deposits decreased by 0.7 per cent on an annual basis (-0.3 in November); bond funding decreased by 1.5 per cent on the corresponding period (against -2.9 in November).

Figure 3

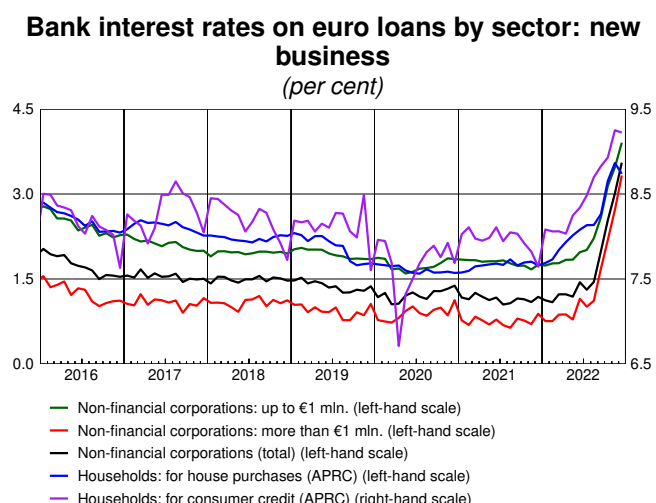
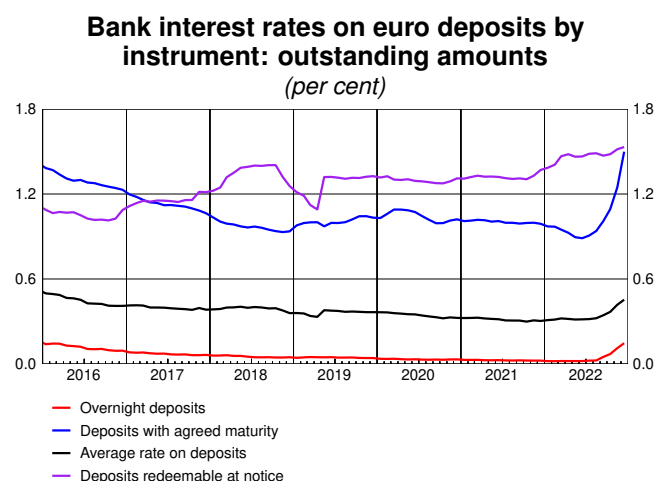


Figure 4



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 3.36 per cent (3.55 in November), whereas those on new consumer loans came to 9.22 per cent (9.25 in the previous month). Interest rates on new lending to non-financial corporations amounted to 3.55 per cent (3.01 in the previous month); those on new loans of up to €1 million were equal to 3.91 per cent, while the rates on new loans of above that amount were equal to 3.33 per cent. Rates on the outstanding amount of deposits were equal to 0.45 per cent (0.42 in November).

Reference period: December 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 1: Banks: balance sheet and other information

Access to data on BDS:

Table 1.1 - Balance sheet of banks resident in Italy: assets	BSIB0100
Table 1.2 - Balance sheet of banks resident in Italy: liabilities	BSIB0200
Table 1.3 - Deposits by sector of economic activity (stocks)	BSIB0300
Table 1.4 - Deposits by sector of economic activity and debt securities issued (flows)	BSIB0400
Table 1.5 - Funds raised from other General government and other sectors, by maturity and type	BSIB0500
Table 1.6 - Loans by sector of economic activity (stocks)	BSIB0600
Table 1.7 - Loans to residents of Italy, by sector (flows)	BSIB0700
Table 1.8 - Loans to residents of Italy, by maturity and type	BSIB0800
Table 1.9 - Loans by branch of economic activity: residents of Italy	ATECO100
Table 1.10 - Securitized loans, originated by banks resident in Italy, by type and borrowing sector: total	CARB0100
Table 1.11 - Securitized loans, originated by banks resident in Italy, by type and borrowing sector: loans derecognised from the balance sheets (stocks)	CARB0200
Table 1.12 - Securitizations and other loan disposals: loans to residents of Italy derecognised from the balance sheets (flows)	CARB0300
Table 1.13 - One-month percentage changes on an annual basis: funds raised	BSID0100
Table 1.14 - One-month percentage changes on an annual basis: loans and holdings of securities	BSID0200
Table 1.15 - Bad debts by sector of economic activity: residents of Italy	BSIB0900
Table 1.16 - Bad debts by branch of economic activity: residents of Italy	ATECO200
Table 1.17 - Holdings of securities other than shares issued by residents of Italy	TITP0100
Table 1.18 - Securities of third parties held in deposit: debt securities at face value by sector of holder	TITD0100
Table 1.19 - Securities of third parties held in deposit at fair value by instrument	TITD0200

Tables available only on BDS

Income statement and other structural indicators	CE00100
Banks: main assets – 12-month percentage changes	BSIB1000
Banks: main assets – reference series for the calculation of the percentage changes	BSIB1010
Banks: main liabilities – 12-month percentage changes	BSIB1100
Banks: main liabilities – reference series for the calculation of the percentage changes	BSIB1110

Section 2: Banks: interest rates

Access to data on BDS:

Table 2.1 - Composite cost of bank borrowing indicators	MIR0100
Table 2.2 - Bank interest rates on euro loans to non-financial corporations: new business	MIR0200
Table 2.3 - Volumes of euro loans to non-financial corporations: new business	MIR0300
Table 2.4 - Bank interest rates on euro loans to households: new business	MIR0400
Table 2.5 - Volumes of euro loans to households: new business	MIR0500
Table 2.6 - Bank interest rates on euro loans to households and non-financial corporations: outstanding amounts	MIR0600
Table 2.7 - Bank interest rates on euro deposits from households and non-financial corporations: new business	MIR0700
Table 2.8 - Bank interest rates on euro deposits from households and non-financial corporations: outstanding amounts	MIR0800
Table 2.9 - Other bank interest rates	MID0100

Tables available only on BDS

Volumes of euro deposits from households and non-financial corporations: new business

[MIR0900](#)

Section 3: Single monetary policy statistics: the Italian components

Access to data on BDS:

Table 3.1a - Italian components of the monetary aggregates of the euro area: residents of the euro area (stocks)	AGGM0100
Table 3.1b - Italian components of the monetary aggregates of the euro area: residents of the euro area (flows)	AGGM0200
Table 3.2a - Counterparts of money: residents of the euro area (stocks)	AGGM0300
Table 3.2b - Counterparts of money: residents of the euro area (flows)	AGGM0400
Table 3.3a - Balance sheet of the Bank of Italy: assets	SPBI0100
Table 3.3b - Balance sheet of the Bank of Italy: liabilities	SPBI0200
Table 3.4 - Official Eurosystem interest rates	TUFF0100
Table 3.5 - Eurosystem monetary policy operations allotted by the Bank of Italy through tenders	OPM0100
Table 3.6a - Minimum reserve statistics - Reserve base of banks resident in Italy subject to reserve requirements	ROB0100
Table 3.6b - Minimum reserve statistics - Reserve maintenance by banks resident in Italy	BMON0100
Table 3.7a - Balance sheet of other MFIs resident in Italy: assets	BSIO0100
Table 3.7b - Balance sheet of other MFIs resident in Italy: liabilities	BSIO0200

Tables available only on BDS

Main monetary aggregates – 12-month percentage changes

[AGGM0500](#)

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
2021	10,797	2,453,374	146,776	106,212	52,048	409,343	150,422
2021 - Dec.	10,797	2,453,374	146,776	106,212	52,048	409,343	150,422
2022 - Jan.	9,687	2,472,662	147,012	106,644	51,514	418,533	147,437
Feb.	9,395	2,458,370	144,805	104,591	51,891	427,673	145,073
Mar.	9,242	2,460,272	146,766	107,191	51,036	426,264	143,764
Apr.	9,890	2,470,412	149,426	106,279	50,040	422,165	146,990
May	9,649	2,479,511	148,699	105,182	49,757	417,449	146,047
June	9,829	2,411,094	146,378	109,813	48,277	412,084	145,029
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	2,401,369	152,532	103,329	49,491	393,131	139,166
Dec.	(10,442)	(2,303,398)	(158,321)	(96,473)	(47,909)	(376,293)	(154,302)

	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
2021	23,675	71,450	15,809	59,293	23,157	79,625
2021 - Dec.	23,675	71,450	15,809	59,293	23,157	79,625
2022 - Jan.	24,005	76,211	15,901	60,395	23,041	78,556
Feb.	24,156	78,981	15,830	61,316	22,159	78,326
Mar.	24,488	78,282	15,879	62,140	22,045	74,449
Apr.	24,475	75,962	16,046	62,057	21,308	74,203
May	24,755	77,704	15,963	62,766	21,273	78,064
June	24,641	76,333	15,352	62,730	21,809	76,948
July	25,161	76,913	15,464	65,748	21,956	79,881
Aug.	24,489	74,327	15,241	65,943	22,012	79,618
Sept.	24,223	73,858	15,245	64,262	21,675	79,469
Oct.	23,542	76,162	14,807	64,171	21,729	79,551
Nov.	25,381	77,588	14,966	64,082	20,645	79,490
Dec.	(24,710)	(75,609)	(13,693)	(62,863)	(20,593)	(78,969)

	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					
2021	38,161	15,418	17,537	191	73,931	233,978	3,981,197
2021 - Dec.	38,161	15,418	17,537	191	73,931	233,978	3,981,197
2022 - Jan.	38,216	15,639	17,462	190	74,215	238,792	4,016,112
Feb.	38,223	15,227	17,078	190	75,547	243,211	4,012,042
Mar.	38,250	14,919	17,592	2	75,442	259,947	4,027,968
Apr.	38,334	15,078	17,844	2	75,851	287,869	4,064,233
May	38,338	15,200	18,017	2	76,005	292,045	4,076,426
June	38,356	14,896	18,577	2	75,626	314,752	4,022,526
July	38,374	14,619	18,400	2	75,882	306,824	4,035,894
Aug.	38,380	14,558	18,456	2	75,876	338,347	4,038,135
Sept.	38,388	14,063	18,729	2	75,757	381,434	4,050,688
Oct.	38,437	14,267	18,510	2	80,210	369,994	4,047,260
Nov.	38,292	14,379	18,304	2	81,027	359,372	4,042,113
Dec.	(38,245)	(14,243)	(17,266)	(2)	(81,413)	(390,416)	(3,965,160)

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
2021	741,389	45,503	2,055,724	2,815,906	178,888	723	29,932	179,544
2021 - Dec.	741,389	45,503	2,055,724	2,815,906	178,888	723	29,932	179,544
2022 - Jan.	744,847	50,132	2,042,425	2,810,583	202,317	24	29,345	200,892
Feb.	740,976	50,832	2,041,735	2,805,923	208,872	25	28,286	206,728
Mar.	750,801	50,495	2,040,901	2,815,662	206,519	28	28,174	201,819
Apr.	746,132	50,671	2,085,884	2,855,794	217,141	27	28,066	212,144
May	751,609	50,297	2,079,704	2,854,697	215,769	29	27,805	210,903
June	719,587	50,559	2,040,175	2,782,771	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.	697,948	54,323	2,016,134	2,742,150	219,582	19	27,213	213,503
Dec.	(646,372)	(47,276)	(2,042,707)	(2,709,794)	(210,559)	(17)	(27,954)	(208,945)

	Deposits of the residents of the rest of the world	Debt securities issued	Capital and reserves	Remaining liabilities	Total liabilities	
	of which: in euro					
2021	76,319	55,736	260,972	340,392	251,354	3,981,197
2021 - Dec.	76,319	55,736	260,972	340,392	251,354	3,981,197
2022 - Jan.	75,964	58,484	255,389	340,549	275,119	4,016,112
Feb.	75,024	56,476	255,282	341,619	269,393	4,012,042
Mar.	77,486	58,045	249,811	345,560	278,194	4,027,968
Apr.	78,252	56,955	248,137	337,679	272,242	4,064,233
May	77,307	56,843	247,219	340,131	286,556	4,076,425
June	76,324	54,266	249,433	342,368	317,725	4,022,526
July	76,399	52,733	248,772	338,665	276,864	4,035,893
Aug.	78,606	56,626	249,408	338,463	303,153	4,038,135
Sept.....	78,436	55,014	252,942	343,880	335,918	4,050,688
Oct.	74,706	52,789	254,710	344,705	328,029	4,047,259
Nov.	75,472	55,346	257,494	344,385	349,543	4,042,113
Dec.	(72,803)	(51,205)	(256,950)	(342,347)	(318,174)	(3,965,160)

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
2021	741,389	285,962	233,192	24,417	21,087	15,096	8,869	323,149	91,890
2021 - 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	16,299	9,274	336,028	112,729
Feb.	740,976	285,942	232,246	29,800	21,032	15,545	7,790	333,266	114,487
Mar.	750,801	295,856	240,208	29,294	21,201	12,772	8,483	323,858	105,710
Apr.	746,132	291,686	232,177	29,231	21,440	16,058	8,533	340,015	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	313,946	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.	697,948	280,747	224,285	32,349	21,974	16,302	8,178	312,556	113,044
Dec.	(646,372)	(287,613)	(227,848)	(24,424)	(22,852)	(15,197)	(8,401)	(300,502)	(87,490)

	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			
2021	428,419	1,163,425	82,771	33,996	178,888	178,070	75,365
2021 - Dec.	428,419	1,163,425	82,771	33,996	178,888	178,070	75,365
2022 - Jan.	395,321	1,169,468	82,117	33,917	202,317	201,536	75,515
Feb.	395,347	1,172,347	83,184	34,255	208,872	208,169	77,185
Mar.	401,734	1,174,836	84,782	34,436	206,519	205,795	76,565
Apr.	419,744	1,178,976	87,596	34,963	217,141	216,363	76,573
May	416,263	1,178,697	86,990	35,261	215,769	215,144	73,334
June	412,856	1,169,168	86,887	35,300	199,458	199,133	80,190
July	434,184	1,177,834	90,111	34,597	215,411	215,106	82,344
Aug.	421,296	1,176,419	86,006	34,634	218,849	218,495	84,766
Sept.	412,716	1,173,690	86,093	34,983	214,553	214,199	94,941
Oct.	409,362	1,170,184	87,019	35,118	220,486	220,248	88,626
Nov.	400,846	1,158,965	84,122	35,165	219,582	219,436	87,051
Dec.	(423,971)	(1,174,347)	(85,841)	(34,449)	(210,559)	(210,111)	(85,940)

	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		
2021	723	19,176	6,032	4,725	76,319	43,997
2021 - Dec.	723	19,176	6,032	4,725	76,319	43,997
2022 - Jan.	24	18,989	5,514	4,842	75,964	42,464
Feb.	25	17,860	5,406	5,019	75,024	41,718
Mar.	28	17,727	5,283	5,164	77,486	39,248
Apr.	27	18,436	4,263	5,367	78,252	40,402
May	29	18,118	4,202	5,486	77,307	38,611
June	22	16,087	5,095	5,696	76,324	39,107
July	20	18,053	4,784	5,784	76,399	39,220
Aug.	20	16,801	4,351	5,996	78,606	41,035
Sept.	19	19,643	4,200	6,118	78,436	40,425
Oct.	20	17,859	4,431	6,370	74,706	37,167
Nov.	19	16,666	4,375	6,172	75,472	37,254
Dec.	(17)	(16,891)	(4,859)	(6,204)	(72,803)	(36,940)

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 - Nov.	-19,935	-16,848	-7,438	4,591	-2,951
Dec.	43,907	25,051	19,745	2,937	-1,171
2022 - Jan.	-32,548	-33,212	4,846	-5,772	-5,605
Feb.	-332	49	4,294	-2,441	-814
Mar.	9,235	6,354	4,257	709	-5,130
Apr.	26,184	17,620	7,363	-2,076	-2,139
May	-5,191	-3,356	-546	-1,205	-626
June	-18,628	-3,609	-9,658	-2,860	2,336
July	31,643	21,148	11,129	-2,958	-1,320
Aug.	-20,741	-12,988	-5,516	-1,063	-379
Sept.	-12,277	-8,729	-2,342	-216	2,864
Oct.	-4,609	-3,219	-2,402	-2,617	2,368
Nov.	-21,916	-8,226	-13,976	1,613	3,825
Dec.	(37,088)	(23,311)	(16,441)	(-1,822)	(1,684)

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			
2021	1,480,121	33,486	154,825	125,445	315,978	92,401	91,890
2021 - Dec.	1,480,121	33,486	154,825	125,445	315,978	92,401	91,890
2022 - Jan.	1,447,533	32,766	151,679	123,176	318,759	113,600	112,729
Feb.	1,445,985	32,831	149,132	121,116	319,110	115,709	114,487
Mar.	1,456,927	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	1,481,261	30,990	147,554	121,264	318,978	122,388	121,474
June	1,465,174	30,668	146,159	120,142	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.	1,424,560	43,076	138,416	112,192	317,412	114,644	113,044
Dec.	(1,458,155)	(46,337)	(153,135)	(127,624)	(319,474)	(88,458)	(87,490)
	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				
2021	13,702	5,607	7,966	577	2,779	32,322	
2021 - Dec.	13,702	5,607	7,966	577	2,779	32,322	
2022 - Jan.	13,088	5,897	7,604	571	2,191	33,499	
Feb.	12,402	6,073	7,669	568	1,579	33,306	
Mar.	12,142	6,409	7,692	363	1,572	38,237	
Apr.	12,027	6,361	7,781	363	1,540	37,850	
May	11,193	6,113	7,851	363	2,294	38,696	
June	11,158	6,424	7,969	362	970	37,217	
July	12,120	6,672	7,766	368	1,699	37,178	
Aug.	10,608	6,952	7,861	364	1,368	37,571	
Sept.	13,163	7,230	8,113	367	1,092	38,011	
Oct.	11,757	7,288	8,094	374	1,151	37,539	
Nov.	10,027	7,697	8,044	368	1,081	38,217	
Dec.	(10,167)	(8,344)	(8,213)	(351)	(883)	(35,864)	
	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		
2021	4,983	255,989	82,574	57,162	52,048	2,400,735	
2021 - Dec.	4,983	255,989	82,574	57,162	52,048	2,400,735	
2022 - Jan.	4,283	251,106	84,772	54,162	51,514	2,382,576	
Feb.	3,903	251,379	84,658	54,674	51,891	2,379,646	
Mar.	3,779	246,031	84,105	55,502	51,036	2,378,329	
Apr.	4,005	244,133	81,439	55,034	50,040	2,421,384	
May	4,515	242,704	79,948	55,158	49,757	2,414,900	
June	5,201	244,232	78,782	55,658	48,277	2,375,599	
July	4,336	244,436	79,625	56,524	48,590	2,411,965	
Aug.	4,325	245,083	80,269	56,923	48,813	2,389,917	
Sept.	4,516	248,426	82,474	55,813	48,455	2,370,092	
Oct.	5,504	249,206	83,722	55,643	48,284	2,368,278	
Nov.	6,414	251,080	84,238	55,483	49,491	2,361,036	
Dec.	(5,839)	(251,111)	(85,369)	(53,390)	(47,909)	(2,386,330)	

Loans by sector of economic activity

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

	Residents of Italy							
	MFIs	of which: banks	of which: intragroup positions	General government		Other sectors		
				Central government	Local government and social security funds	Insurance companies and pension funds	Other financial institutions	of which: repos with central counterparties
2021	689,082	284,587	233,192	194,250	66,475	4,656	172,937	37,405
2021 - Dec.	689,082	284,587	233,192	194,250	66,475	4,656	172,937	37,405
2022 - Jan.	703,918	288,594	236,294	196,580	67,945	4,973	175,325	36,287
Feb.	689,109	284,392	232,246	195,247	69,355	5,087	171,685	35,679
Mar.	677,057	293,762	240,208	193,241	69,251	5,004	180,475	38,700
Apr.	695,837	289,889	232,177	192,425	69,302	5,093	177,502	36,967
May	698,972	296,332	233,852	191,339	69,203	4,941	172,362	37,374
June	627,356	284,229	227,799	194,127	68,116	5,008	172,405	33,853
July	621,396	288,322	233,132	193,058	67,847	4,735	172,044	36,473
Aug.	617,635	281,870	223,120	193,608	67,682	4,398	167,718	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.	621,865	279,961	224,285	187,344	68,100	3,477	172,557	36,161
Dec.	(532,650)	(287,407)	(227,848)	(195,994)	(67,563)	(3,461)	(173,948)	(28,061)
	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				
2021	663,169	575,240	79,923	7,641	124,326	123,953	52,195	
2021 - Dec.	663,169	575,240	79,923	7,641	124,326	123,953	52,195	
2022 - Jan.	660,655	575,630	79,851	7,783	125,131	125,046	50,962	
Feb.	662,720	577,374	79,892	7,900	122,522	122,485	61,936	
Mar.	666,022	581,015	80,175	8,031	123,456	123,385	63,310	
Apr.	660,685	582,006	79,664	7,899	126,504	126,401	65,197	
May	669,863	585,031	79,928	7,873	125,616	125,307	67,589	
June	668,878	588,013	79,618	7,574	121,799	121,442	68,731	
July	674,045	591,605	78,918	7,440	132,554	132,231	71,707	
Aug.	678,881	590,536	78,761	7,436	127,237	126,921	67,838	
Sept.	676,490	593,102	78,641	7,640	135,002	134,710	75,352	
Oct.	667,065	594,367	78,161	7,754	128,767	128,476	71,171	
Nov.	666,285	595,881	77,883	7,977	127,222	126,861	70,259	
Dec.	(649,202)	(595,415)	(77,369)	(7,796)	(131,823)	(131,271)	(71,601)	
	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					
2021	157	9,595	12,000	698	106,212	54,605		
2021 - Dec.	157	9,595	12,000	698	106,212	54,605		
2022 - Jan.	92	9,118	11,982	689	106,644	56,613		
Feb.	86	9,224	12,271	702	104,591	55,520		
Mar.	97	9,786	12,709	717	107,191	57,104		
Apr.	92	9,748	12,355	726	106,279	57,382		
May	89	10,080	12,176	737	105,182	57,694		
June	168	10,309	13,351	751	109,813	61,021		
July	149	9,519	13,653	757	111,996	61,601		
Aug.	125	9,135	13,815	765	111,041	61,177		
Sept.	173	9,964	15,087	774	109,517	60,686		
Oct.	168	9,842	14,512	776	107,268	57,948		
Nov.	140	9,986	14,390	793	103,329	53,324		
Dec.	(218)	(11,744)	(13,735)	(801)	(96,473)	(47,550)		

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 - 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.	-9,165	-5,286	-371	-623	513	-258	-3,743
Feb.	1,545	1,679	2,270	252	1,960	57	-2,519
Mar.	13,674	3,687	4,312	765	2,485	1,062	5,760
Apr.	-2,205	-2,247	1,177	233	1,659	-707	-1,221
May	10,079	6,319	3,486	1,058	2,258	167	426
June	8,244	1,385	3,223	588	2,377	263	3,573
July	3,958	4,954	2,290	388	2,529	-624	-3,009
Aug.	2,329	4,338	-508	-396	-244	135	-1,164
Sept.	1,101	-1,894	2,859	439	2,137	288	650
Oct.	-9,949	-8,104	1,101	411	1,159	-474	-2,761
Nov.	6,158	318	1,789	562	853	368	4,275
Dec.	(-4,757)	(-13,952)	(-400)	(-11)	(1,024)	(-1,417)	(9,610)

Banks and Money: National Data
Table 1.8

 Access to data:
[BSIB0800](#)
Loans to residents of Italy, by maturity and type

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

	General government and other residents			Non-financial corporations				
	Up to 1 year	From 1 to 5 years	More than 5 years	Up to 1 year	From 1 to 5 years	More than 5 years		
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 - 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.	1,768,743	448,201	246,188	1,074,354	660,655	149,208	153,023	358,425
Feb.	1,769,260	445,055	244,724	1,079,481	662,720	149,922	152,713	360,085
Mar.	1,783,215	452,029	248,415	1,082,770	666,022	149,943	155,262	360,816
Apr.	1,774,575	446,892	247,074	1,080,609	660,685	148,436	153,765	358,484
May	1,780,539	448,337	244,398	1,087,804	669,863	152,332	154,760	362,771
June	1,783,738	456,174	243,063	1,084,500	668,878	155,136	154,251	359,491
July	1,789,691	452,175	248,335	1,089,181	674,045	153,249	158,706	362,090
Aug.	1,789,021	447,088	250,781	1,091,152	678,881	153,906	162,408	362,567
Sept.	1,786,998	448,420	247,510	1,091,068	676,490	156,759	159,040	360,692
Oct.	1,774,666	439,243	246,485	1,088,939	667,065	151,210	157,681	358,174
Nov.	1,779,504	439,847	253,126	1,086,531	666,285	152,052	160,611	353,622
Dec.	(1,770,748)	(442,912)	(247,149)	(1,080,687)	(649,202)	(145,456)	(156,601)	(347,145)

	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 - 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.	663,265	2,871	30,182	77,816	1,002	409,377	39,721	15,508	86,787
Feb.	665,165	2,812	30,131	78,140	1,019	411,090	39,793	15,589	86,592
Mar.	669,221	3,018	30,174	78,642	1,041	413,414	40,570	15,824	86,538
Apr.	669,568	3,083	30,003	78,900	1,020	414,751	40,097	15,693	86,021
May	672,831	3,266	30,126	79,519	1,035	416,916	40,462	15,780	85,727
June	675,205	3,311	30,243	79,921	1,058	418,788	40,970	15,810	85,103
July	677,963	3,406	30,314	80,558	1,075	421,288	40,475	16,041	84,806
Aug.	676,733	3,393	30,022	80,439	1,074	420,991	40,514	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.	681,741	3,445	30,170	81,418	960	425,028	41,842	15,937	82,942
Dec.	(680,580)	(3,675)	(30,055)	(81,129)	(953)	(426,006)	(41,113)	(15,794)	(81,855)

Loans by branch of economic activity: residents of Italy

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

Branches of economic activity	November 2022			December 2022			
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total	
Agriculture, forestry and fishing	A	21,857	18,859	40,716	(21,683)	(18,759)	(40,442)
Mining and quarrying	B	28	1,818	1,845	(27)	(1,717)	(1,744)
Manufacturing	C	4,796	200,604	205,400	(4,704)	(196,897)	(201,601)
Food, beverages and tobacco products	1000061	879	33,287	34,166	(864)	(32,846)	(33,710)
Textiles, clothing and leather products	1000062	547	16,691	17,238	(539)	(16,582)	(17,121)
Wood and wood products and furnishings	1000066	566	8,899	9,466	(547)	(8,659)	(9,207)
Paper, paper products and printing	1000063	213	7,443	7,656	(210)	(7,302)	(7,511)
Refined petroleum products, chemical products and pharmaceuticals	1000067	111	18,552	18,663	(110)	(18,469)	(18,579)
Rubber and plastic products	22	94	11,464	11,558	(94)	(11,273)	(11,367)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	1,114	47,944	49,058	(1,089)	(47,220)	(48,308)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	186	12,635	12,821	(184)	(12,271)	(12,455)
Machinery and equipment	28	170	23,418	23,588	(164)	(22,543)	(22,707)
Motor vehicles and other transport equipment	1000060	119	12,019	12,138	(118)	(11,514)	(11,631)
Other products of manufacturing	1000070	797	8,251	9,048	(786)	(8,218)	(9,004)
Electricity, gas, steam and air conditioning supply	D	81	22,290	22,371	(79)	(21,335)	(21,414)
Water supply, sewerage, waste management and remediation activities	E	81	9,541	9,622	(81)	(9,712)	(9,792)
Construction	F	5,862	60,692	66,553	(5,740)	(57,942)	(63,682)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	14,257	115,684	129,940	(14,094)	(113,687)	(127,781)
Transportation and storage	H	1,804	32,849	34,653	(1,791)	(32,235)	(34,025)
Accommodation and food service activities	I	4,730	30,776	35,506	(4,719)	(30,482)	(35,201)
Information and communication	J	676	17,998	18,674	(674)	(18,577)	(19,251)
Real estate activities	L	1,634	63,454	65,088	(1,707)	(62,094)	(63,800)
Professional, scientific and technical activities	M	10,890	47,743	58,634	(10,927)	(43,266)	(54,193)
Administrative and support service activities	N	1,107	19,274	20,381	(1,101)	(17,622)	(18,724)
All remaining activities	1000073	10,080	24,705	34,785	(10,041)	(24,878)	(34,919)
All branches	1004999	77,883	666,285	744,168	(77,369)	(649,202)	(726,571)

Banks and Money: National Data
Table 1.10
[Access to data:](#)
[CARB0100](#)
Securitized loans, originated by banks resident in Italy, by type and borrowing sector: total
(end-of-period stocks in millions of euros)

	Total securitized loans (including loans non derecognised from the balance sheets)								
	Total		Other residents of Italy						
		<i>of which: bad debts</i>		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 - 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.	307,064	174,559	306,892	5,758	164,149	136,986	42,575	50,182	44,228
Feb.	304,719	173,700	304,546	5,705	162,692	136,149	42,583	49,763	43,803
Mar.	303,836	173,990	303,665	5,693	162,869	135,103	41,961	48,876	44,267
Apr.	308,101	177,493	307,917	6,063	167,034	134,819	41,620	48,912	44,287
May	308,198	178,073	308,010	6,157	167,440	134,413	41,388	48,539	44,486
June	311,239	179,863	311,034	6,284	170,865	133,885	40,590	48,298	44,997
July	306,499	179,244	306,277	6,182	167,920	132,175	39,993	47,619	44,564
Aug.	304,703	179,033	304,480	5,972	167,080	131,429	39,651	47,344	44,433
Sept.	304,034	178,798	303,801	5,844	166,867	131,090	40,020	46,745	44,324
Oct.	319,292	178,755	319,022	5,906	179,657	133,460	40,622	46,303	46,536
Nov.	321,396	178,028	321,174	5,857	181,590	133,727	40,972	46,256	46,499
Dec.	(324,230)	(180,526)	(324,014)	(5,776)	(184,916)	(133,322)	(40,910)	(45,727)	(46,684)

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						
		<i>of which: bad debts</i>		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 - 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.	190,140	173,558	190,020	5,287	133,994	50,738	4,027	9,253	37,459
Feb.	189,132	172,700	189,011	5,254	133,314	50,443	4,096	9,200	37,147
Mar.	189,126	173,071	189,005	5,284	133,428	50,293	3,774	9,099	37,420
Apr.	195,090	176,731	194,957	5,686	138,172	51,099	3,895	9,670	37,534
May	195,271	176,857	195,138	5,800	138,038	51,301	3,885	9,639	37,777
June	199,317	179,121	199,136	5,934	141,062	52,140	3,919	9,884	38,336
July	198,402	178,496	198,202	5,893	140,396	51,913	3,894	9,835	38,183
Aug.	197,917	178,236	197,717	5,692	140,167	51,858	3,865	9,837	38,156
Sept.	197,403	177,996	197,196	5,594	139,811	51,790	3,961	9,775	38,054
Oct.	198,764	178,077	198,519	5,659	141,108	51,752	3,953	9,718	38,081
Nov.	201,742	177,339	201,543	5,608	144,161	51,774	3,962	9,682	38,129
Dec.	(204,233)	(179,896)	(204,039)	(5,542)	(146,370)	(52,127)	(4,031)	(9,645)	(38,451)

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 - 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.	734	666	65	134	-3	-65	2
Feb.	-78	28	-107	-77	-10	-20	1
Mar.	-41	-21	1	19	-7	-11	-21
Apr.	2,849	2,124	344	-3	214	132	381
May	97	-119	159	-7	13	153	57
June	1,109	611	399	-23	134	288	99
July	205	147	89	89	-15	14	-31
Aug.	-49	126	-32	-38	-7	13	-143
Sept.	177	279	-54	-53	4	-4	-48
Oct.	117	149	-88	-70	-14	-3	56
Nov.	3,412	3,323	79	-121	26	175	9
Dec.	(701)	(620)	(16)	(-79)	(-2)	(97)	(65)

Banks and Money: National Data
Table 1.13
[Access to data:](#)
[BSID0100](#)
One-month percentage changes on an annual basis: funds raised
(percentage changes, seasonally-adjusted data)

	Total deposits of other domestic sectors (net of CCP)				Debt securities issued
	of which:				
	Non-financial corporations	Households	Other financial institutions		
2019	-6.9	-14.5	-3.8	-9.4	-10.1
2020	10.6	27.6	8.7	0.8	7.6
2021 - Nov.	4.0	0.3	3.7	25.4	-16.3
Dec.	9.2	19.9	5.5	19.7	-6.2
2022 - Jan.	-6.6	-19.9	1.9	-32.1	-21.3
Feb.	1.9	7.2	2.7	-16.4	-2.9
Mar.	1.9	3.4	3.4	-21.0	-22.7
Apr.	5.7	19.8	3.4	-6.6	-8.7
May.	3.5	4.7	4.9	-21.7	-0.7
June.	-4.1	0.8	-3.7	-37.9	5.3
July.	5.4	10.3	5.0	-6.1	-11.5
Aug.	-2.4	-11.1	0.5	6.5	-3.8
Sept.	-5.2	-17.4	-0.9	-5.8	14.4
Oct.	-8.7	-19.9	-3.0	-34.8	11.3
Nov.	-2.0	1.0	-1.6	-9.8	22.7
Dec.	(3.2)	(14.7)	(0.4)	(-31.5)	(10.3)

Table 1.14
[Access to data:](#)
[BSID0200](#)
One-month percentage changes on an annual basis: loans and holdings of securities
(percentage changes, seasonally-adjusted data)

	Total loans to other domestic sectors (net of CCP)				Holdings of securities other than shares	
	of which:			One-month percentage changes	12-month percentage changes	
	Non-financial corporations	Households	Other financial institutions			
2019	1.2	0.6	3.1	-4.4	0.6	1.6
2020	2.7	3.8	3.4	-7.7	-20.7	5.5
2021 - Nov.	2.5	3.4	4.3	-11.0	-9.4	-4.3
Dec.	13.3	23.8	4.6	3.6	22.8	-0.7
2022 - Jan.	-2.3	-10.5	4.3	12.9	2.9	-0.7
Feb.	3.8	4.1	4.3	-1.2	9.3	-0.2
Mar.	5.4	4.0	4.2	20.5	1.9	1.8
Apr.	4.9	3.7	3.9	15.9	-0.4	1.9
May.	3.9	3.4	3.9	7.5	-2.7	2.0
June.	2.7	3.2	3.8	-5.0	1.5	3.6
July.	2.6	2.4	3.5	1.2	-4.3	3.1
Aug.	3.4	2.6	3.4	11.0	-7.4	1.6
Sept.	-0.4	0.4	3.2	-16.6	-5.3	1.0
Oct.	-0.5	-3.1	2.5	-0.1	7.6	1.1
Nov.	3.1	-1.1	1.9	37.6	-1.2	1.8
Dec.	(-0.5)	(-4.7)	(1.4)	(12.9)	(30.4)	(2.3)

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 - Nov.	27,465	12,692	3,426	170	..	1,478
Dec.	22,411	11,454	2,817	147	..	1,318
2022 - Jan.	24,462	12,130	3,053	144	..	1,163
Feb.	24,679	12,189	3,067	143	..	1,146
Mar.	24,615	12,166	3,089	146	..	1,097
Apr.	21,651	11,471	2,693	132	..	956
May	21,406	11,273	2,613	129	..	905
June	20,065	11,002	2,492	109	..	881
July	20,186	11,078	2,500	110	..	862
Aug.	20,933	10,477	2,482	110	..	780
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
Dec.	(17,060)	(9,737)	(2,166)	(83)	(..)	(633)

	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 - 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	1,652	-1,655	18,159
Feb.	501	41,224	41,725	514	6	17,904
Mar.	507	41,113	41,620	565	-53	17,881
Apr.	499	36,902	37,401	161	983	16,560
May	498	36,326	36,823	194	-117	16,254
June	467	34,550	35,016	1,710	-87	15,973
July	469	34,735	35,204	243	-58	15,898
Aug.	471	34,782	35,253	384	..	16,294
Sept.	475	34,379	34,854	449	106	16,173
Oct.	478	34,238	34,716	1,377	-83	16,607
Nov.	478	33,536	34,014	559	-33	16,172
Dec.	(473)	(29,678)	(30,152)	(-9)	(-74)	(14,166)

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	November 2022			December 2022			
	Producer households	Non-financial corporations	Total	Producer households	Non-financial corporations	Total	
Agriculture, forestry and fishing	A	577	474	1,052	(521)	(422)	(943)
Mining and quarrying	B	1	53	53	(1)	(47)	(47)
Manufacturing	C	244	4,306	4,550	(222)	(3,743)	(3,965)
Food, beverages and tobacco products	1000061	59	792	852	(56)	(727)	(783)
Textiles, clothing and leather products	1000062	39	568	607	(36)	(509)	(545)
Wood and wood products and furnishings	1000066	34	397	431	(29)	(311)	(340)
Paper, paper products and printing	1000063	7	163	171	(6)	(145)	(151)
Refined petroleum products, chemical products and pharmaceuticals	1000067	3	143	146	(3)	(131)	(134)
Rubber and plastic products	22	4	160	164	(4)	(133)	(137)
Basic metals, fabricated metal products and non-metallic mineral products	1000068	56	1,093	1,149	(47)	(926)	(973)
Electronics products, electrical and non-electrical equipment and apparatus	1000069	8	306	314	(8)	(260)	(268)
Machinery and equipment	28	9	318	327	(7)	(272)	(279)
Motor vehicles and other transport equipment	1000060	3	141	144	(3)	(117)	(120)
Other products of manufacturing	1000070	21	225	246	(22)	(212)	(234)
Electricity, gas, steam and air conditioning supply	D	2	234	236	(2)	(248)	(249)
Water supply, sewerage, waste management and remediation activities	E	6	178	184	(3)	(164)	(167)
Construction	F	306	4,431	4,736	(278)	(3,694)	(3,972)
Wholesale and retail trade, repair of motor vehicles and motorcycles	G	579	3,599	4,178	(523)	(3,208)	(3,731)
Transportation and storage	H	69	492	561	(66)	(465)	(530)
Accommodation and food service activities	I	192	1,050	1,242	(180)	(957)	(1,137)
Information and communication	J	16	276	291	(15)	(262)	(277)
Real estate activities	L	59	3,295	3,353	(53)	(2,410)	(2,463)
Professional, scientific and technical activities	M	138	521	659	(124)	(435)	(559)
Administrative and support service activities	N	44	466	510	(44)	(415)	(459)
All remaining activities	1000073	149	650	799	(135)	(592)	(727)
All branches	1004999	2,381	20,024	22,405	(2,166)	(17,060)	(19,227)

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 - 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.	418,533	414,533	7,743	80,752	306,622	4,257	198,951	51,514	111,195	617,484
Feb.	427,673	423,653	6,015	82,045	318,106	2,607	196,964	51,891	108,928	624,637
Mar.	426,264	422,374	5,133	84,284	315,514	2,631	194,800	51,036	107,877	621,064
Apr.	422,165	418,297	6,696	83,852	310,213	3,012	197,030	50,040	109,482	619,195
May.	417,449	413,606	4,006	83,427	310,239	1,665	195,804	49,757	109,466	613,253
June.	412,084	408,347	3,775	80,886	308,319	1,244	193,306	48,277	107,969	605,390
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.	393,131	389,548	6,048	84,033	286,018	..	188,658	49,491	100,564	581,788
Dec.	(376,293)	(372,791)	(5,622)	(81,628)	(272,556)	(.)	(202,211)	(47,909)	(115,527)	(578,505)

Banks and Money: National Data
Table 1.18

Access to data:
[TITD0100](#)

Securities of third parties held in deposit: debt securities at face value by sector of holder
(end-of-period stocks in millions of euros)

	Residents of Italy						Total residents	Rest of the world	Total
	Non-financial corporations	Financial institutions	Insurance corporations and pension funds	General government	Households				
					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 - 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.	48,686	220,757	558,352	27,798	197,196	7,166	1,059,955	25,266	1,085,221
Feb.	49,862	222,597	561,422	28,059	197,241	7,237	1,066,418	25,675	1,092,093
Mar.	48,567	223,421	565,407	29,413	197,262	7,250	1,071,320	26,515	1,097,835
Apr.	48,867	224,849	564,920	29,063	207,984	7,458	1,083,141	25,932	1,109,073
May.	50,724	219,737	564,954	29,330	206,988	7,841	1,079,575	25,833	1,105,408
June.	52,971	220,007	570,056	29,768	219,457	8,490	1,100,748	26,565	1,127,313
July.	54,667	225,700	569,734	29,889	224,976	9,150	1,114,116	26,696	1,140,811
Aug.	54,071	222,371	571,669	29,929	233,501	9,841	1,121,381	26,046	1,147,427
Sept.	55,450	223,251	577,142	31,034	236,926	10,286	1,134,090	26,477	1,160,567
Oct.	58,945	226,678	578,476	31,684	248,697	10,318	1,154,797	25,820	1,180,617
Nov.	61,793	231,479	578,118	31,918	280,358	11,525	1,195,191	26,020	1,221,212
Dec.	(62,138)	(231,011)	(581,305)	(32,265)	(262,709)	(10,197)	(1,179,626)	(28,844)	(1,208,471)

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	1,139,629	556,651	16,655	21,863	507,590	69,711	1,256,582	370,211	886,370
2nd"	1,071,389	521,494	14,402	20,661	477,704	68,265	1,166,768	339,517	827,251
3rd "	1,045,927	497,040	16,614	18,383	455,175	71,203	1,131,071	326,127	804,943

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 - 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	3.03	2.96	3.61
Dec.	(3.34)	(3.56)	(3.54)	(3.51)

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:		pure new loans	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 - 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.....	3.01	2.94	3.57	3.03	3.47	3.96	3.50	2.72	3.12	2.73
Dec.....	(3.55)	(3.57)	(3.71)	(3.59)	(3.91)	(4.21)	(3.95)	(3.33)	(3.33)	(3.35)

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 - 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.....	37,507	35,227	4,479	33,943	14,567	2,392	13,460	22,941	2,087	20,483
Dec.....	(41,925)	(36,683)	(5,498)	(37,106)	(16,358)	(2,388)	(15,106)	(25,568)	(3,110)	(22,000)

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 - 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.....	2.05	1.44	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
Dec.....	(3.01)	(2.77)	(3.56)	(3.36)	(3.27)
	Consumer credit				
		Initial period of rate fixation		APRC	of which: pure new loans
		up to 1 year	over 1 year		
2021 - 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
Dec.....	(7.56)	(5.11)	(7.72)	(9.22)	(7.57)
	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 - 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
Dec.....	(4.04)	(3.94)	(4.74)	(4.17)	(4.46)

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 - 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.....	6,660	2,127	4,533	6,247	
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	
Dec.....	(7,114)	(4,942)	(2,172)	(4,844)	
		Consumer credit			
		Initial period of rate fixation		of which: pure new loans	
		up to 1 year	over 1 year		
2021 - 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.....	4,030	244	3,786	4,017	
Dec.....	(3,158)	(189)	(2,969)	(3,147)	
		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 - 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
Dec.....	(3,563)	(3,135)	(428)	(888)	(2,667)

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 - 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
Dec.....	(3.27)	(2.30)	(4.91)	(4.02)	(14.76)	(3.12)	(3.60)	(3.06)

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 - 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	1.44	
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	
Dec.....	(2.16)	(2.07)	(2.00)	(2.28)	(2.20)	(0.08)	

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 - 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	1.39	0.88
Feb.....	0.31	0.40	0.03	0.02	0.97	1.41	1.26
Mar.....	0.32	0.41	0.03	0.02	0.95	1.47	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.....	0.32	0.41	0.03	0.02	0.89	1.47	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	1.49	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
Dec.....	(0.45)	(0.50)	(0.30)	(0.15)	(1.50)	(1.53)	(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 - 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
Dec.....	(0.12)	(0.21)	(1.18)	(1.53)	(1.74)

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 - 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
Dec.	(0.86)	(2.12)	(4.35)

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	53,537	313,770	1,843,789
2020	237,498	1,428,700	1,666,198	53,461	320,967	2,040,626
2021 - Nov.....	253,854	1,523,349	1,777,203	39,732	323,078	2,140,013
Dec.....	256,977	1,570,862	1,827,839	39,092	321,208	2,188,140
2022 - Jan.....	257,220	1,539,008	1,796,228	38,663	324,278	2,159,169
Feb.....	258,914	1,535,178	1,794,092	38,904	324,568	2,157,563
Mar.....	263,605	1,546,448	1,810,053	39,949	322,710	2,172,712
Apr.....	265,212	1,577,854	1,843,066	38,185	323,503	2,204,754
May.....	266,595	1,575,989	1,842,584	37,104	324,185	2,203,872
June.....	267,923	1,556,430	1,824,352	37,092	323,419	2,184,863
July.....	267,674	1,585,511	1,853,185	36,390	324,702	2,214,277
Aug.....	263,415	1,559,810	1,823,225	37,444	325,668	2,186,337
Sept.....	261,831	1,550,518	1,812,349	40,070	324,567	2,176,987
Oct.....	261,546	1,543,737	1,805,282	43,970	324,460	2,173,713
Nov.....	260,757	1,517,821	1,778,578	50,773	322,318	2,151,669
Dec.....	(262,237)	(1,545,990)	(1,808,228)	(54,681)	(324,254)	(2,187,162)

	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	1,853,246	1,264,740	1,632,048	1,641,505
2020	1,504	6,301	2,048,431	1,428,700	1,803,128	1,810,933
2021 - Nov.....	3,071	6,192	2,149,276	1,523,349	1,886,159	1,895,422
Dec.....	3,289	6,477	2,197,906	1,570,862	1,931,161	1,940,927
2022 - Jan.....	3,062	5,953	2,168,184	1,539,008	1,901,949	1,910,964
Feb.....	2,801	5,540	2,165,905	1,535,178	1,898,650	1,906,991
Mar.....	2,636	5,520	2,180,868	1,546,448	1,909,107	1,917,263
Apr.....	2,700	5,660	2,213,115	1,577,854	1,939,543	1,947,903
May.....	3,207	6,269	2,213,348	1,575,989	1,937,278	1,946,754
June.....	1,553	7,222	2,193,639	1,556,430	1,916,941	1,925,717
July.....	2,674	6,279	2,223,230	1,585,511	1,946,603	1,955,556
Aug.....	2,560	6,091	2,194,989	1,559,810	1,922,922	1,931,573
Sept.....	2,169	6,401	2,185,557	1,550,518	1,915,156	1,923,727
Oct.....	2,451	7,287	2,183,451	1,543,737	1,912,167	1,921,905
Nov.....	2,681	8,410	2,162,760	1,517,821	1,890,912	1,902,003
Dec.....	(1,851)	(8,393)	(2,197,406)	(1,545,990)	(1,924,925)	(1,935,169)

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	-3,281	3,576	93,969
2020	25,756	175,295	201,051	3	7,201	208,255
2021 - Nov.....	984	-17,157	-16,173	-2,453	1,413	-17,213
Dec.....	3,123	46,456	49,579	-642	-1,870	47,067
2022 - Jan.....	242	-31,836	-31,593	-439	2,038	-29,995
Feb.....	1,694	-3,773	-2,079	245	290	-1,545
Mar.....	4,691	11,196	15,887	1,043	-1,858	15,073
Apr.....	1,607	30,615	32,222	-1,809	792	31,205
May.....	1,383	-1,596	-213	-1,064	682	-596
June.....	1,328	-19,985	-18,657	-37	-766	-19,460
July.....	-249	28,704	28,455	-725	1,282	29,013
Aug.....	-4,259	-25,912	-30,171	1,035	966	-28,170
Sept.....	-1,585	-9,599	-11,183	2,594	-1,101	-9,690
Oct.....	-285	-6,509	-6,794	3,929	-107	-2,972
Nov.....	-788	-25,330	-26,118	6,866	-2,142	-21,394
Dec.....	(1,480)	(28,544)	(30,024)	(3,944)	(1,936)	(35,904)

	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	806	1,366	96,141	90,072	90,366	92,540
2020	-201	-1,490	206,564	175,295	182,500	180,804
2021 - Nov.....	-367	426	-17,154	-17,157	-18,198	-18,140
Dec.....	217	300	47,584	46,456	43,943	44,460
2022 - Jan.....	-228	-524	-30,746	-31,836	-30,237	-30,989
Feb.....	-261	-411	-2,217	-3,773	-3,238	-3,910
Mar.....	-165	-20	14,889	11,196	10,382	10,197
Apr.....	61	142	31,409	30,615	29,598	29,802
May.....	508	609	521	-1,596	-1,978	-862
June.....	-1,655	961	-20,154	-19,985	-20,788	-21,482
July.....	1,120	-943	29,190	28,704	29,261	29,438
Aug.....	-115	-189	-28,474	-25,912	-23,911	-24,215
Sept.....	-392	310	-9,772	-9,599	-8,105	-8,187
Oct.....	283	887	-1,802	-6,509	-2,687	-1,517
Nov.....	231	1,135	-20,028	-25,330	-20,606	-19,240
Dec.....	(-829)	(-16)	(35,059)	(28,544)	(34,424)	(33,579)

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	1,853,246	44,998	177,506	177,793	490,345	845,644	83,722
2020	2,048,431	72,912	169,901	154,967	518,376	843,244	88,467
2021 - Nov.....	2,149,276	89,404	159,490	146,211	514,207	819,908	81,159
Dec.....	2,197,906	70,893	166,523	144,569	502,117	813,209	80,059
2022 - Jan.....	2,168,184	105,626	162,565	142,651	496,539	801,755	80,110
Feb.....	2,165,905	123,524	160,032	142,673	490,667	793,372	78,832
Mar.....	2,180,868	115,536	158,235	138,995	486,492	783,721	80,881
Apr.....	2,213,115	121,064	159,314	138,661	452,464	750,439	82,013
May.....	2,213,348	100,581	158,446	137,011	433,128	728,585	80,873
June.....	2,193,639	105,014	157,113	140,512	425,848	723,472	82,818
July.....	2,223,230	116,978	155,662	139,411	435,629	730,702	83,073
Aug.....	2,194,989	95,677	152,556	141,824	405,203	699,583	85,304
Sept.....	2,185,557	65,678	152,254	146,740	386,473	685,467	85,154
Oct.....	2,183,451	79,855	149,014	148,491	388,996	686,501	81,399
Nov.....	2,162,760	65,486	149,328	147,030	409,275	705,633	82,300
Dec.....	(2,197,406)	(54,991)	(164,168)	(150,360)	(377,335)	(691,863)	(79,723)

	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	1,718,095	184,452	99,334	2,891,992	206,314	-270,696
2020	1,405,516	1,148,501	1,775,801	192,054	106,232	3,181,317	202,987	-331,250
2021 - Nov.....	1,508,981	1,256,614	1,784,087	189,306	113,492	3,293,068	228,286	-381,608
Dec.....	1,503,949	1,243,067	1,800,705	198,507	113,183	3,304,654	230,517	-373,104
2022 - Jan.....	1,529,830	1,265,212	1,796,723	195,569	111,275	3,326,553	232,721	-403,599
Feb.....	1,535,263	1,270,575	1,793,707	192,396	109,997	3,328,970	230,931	-398,269
Mar.....	1,526,470	1,263,881	1,802,625	191,108	105,890	3,329,095	234,210	-402,298
Apr.....	1,491,139	1,229,320	1,798,882	194,309	105,662	3,290,021	235,239	-358,629
May.....	1,477,177	1,216,546	1,808,343	192,948	109,603	3,285,520	234,630	-396,763
June.....	1,466,270	1,203,859	1,809,814	190,722	106,693	3,276,084	240,019	-411,159
July.....	1,485,500	1,224,446	1,816,905	189,887	110,641	3,302,405	246,586	-395,008
Aug.....	1,442,618	1,181,203	1,813,221	185,394	109,562	3,255,839	245,755	-426,041
Sept.....	1,396,974	1,136,121	1,812,948	184,072	107,927	3,209,921	242,707	-430,772
Oct.....	1,418,802	1,158,705	1,798,310	180,528	109,188	3,217,112	239,633	-425,540
Nov.....	1,425,334	1,169,750	1,807,399	183,778	110,406	3,232,733	234,127	-450,681
Dec.....	(1,386,075)	(1,122,299)	(1,812,758)	(197,186)	(109,210)	(3,198,832)	(224,479)	(-399,328)

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	96,141	-7,977	19,799	-9,198	9,692	20,293	-30,628
2020	206,564	17,948	-397	-15,409	3,954	-11,852	6,064
2021 - Nov.....	-17,154	-27,304	-1,043	-3,289	1,328	-3,004	1,267
Dec.....	47,584	-18,504	7,033	-1,926	1,204	6,311	-1,172
2022 - Jan.....	-30,746	34,724	-2,928	-2,918	1,985	-3,861	-641
Feb.....	-2,217	17,898	-2,533	-1,109	4,109	468	-1,278
Mar.....	14,889	-7,997	-1,799	-4,997	8,801	2,005	2,050
Apr.....	31,409	5,489	1,077	-2,570	-3,915	-5,408	1,132
May.....	521	-20,471	-867	-1,986	4,818	1,965	-1,140
June.....	-20,154	4,411	-1,335	1,252	6,745	6,662	1,945
July.....	29,190	11,950	-1,452	-504	-4,193	-6,150	255
Aug.....	-28,474	-21,315	-3,106	135	4,348	1,377	2,231
Sept.....	-9,772	-30,017	-303	2,574	11,535	13,806	-150
Oct.....	-1,802	14,188	-3,239	2,137	714	-388	-3,755
Nov.....	-20,028	-14,340	317	1,295	-1,773	-161	901
Dec.....	(35,059)	(-10,480)	(14,842)	(3,133)	(3,619)	(21,594)	(-2,576)

	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	-7,880	1,636	-11,127	18,962	4,137	-19,007	3,182	93,654
2020	189,899	187,886	70,218	10,730	8,547	260,117	5,486	-46,879
2021 - Nov.....	6,281	3,875	6,236	1,194	819	12,517	4,091	-62,803
Dec.....	8,003	-512	19,834	9,140	874	27,837	2,122	4,260
2022 - Jan.....	32,777	29,244	-11,129	-2,045	1,015	21,648	361	-22,532
Feb.....	26,243	26,171	721	-2,001	783	26,964	393	-12,486
Mar.....	4,932	7,031	9,717	-670	-4,558	14,649	4,000	-7,703
Apr.....	3,394	4,154	2,539	4,345	1,007	5,933	-4,189	30,878
May.....	8,595	9,875	14,385	-702	4,845	22,981	1,820	-43,926
June.....	1,083	-776	9,620	-740	536	10,703	2,956	-20,794
July.....	5,531	6,733	394	-2,104	-726	5,925	1,621	27,699
Aug.....	-4,263	-4,624	-224	-3,081	756	-4,487	-943	-40,750
Sept.....	-13,609	-13,049	4,047	61	638	-9,562	-3,262	-13,308
Oct.....	13,090	13,820	-15,256	-3,520	-1,033	-2,166	917	9,491
Nov.....	-13,521	-9,007	7,399	2,538	-1,293	-6,122	-308	-27,198
Dec.....	(-128)	(-8,323)	(11,791)	(14,422)	(167)	(11,663)	(-5,026)	(36,960)

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 - 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	..	..	..
2023 - Jan.	138,891	77,608	32,797	332,258	581	331,677	..	..	..

	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 - 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	170,911	1,482,288
2023 - Jan.	1,686	683,371	14,569	55,036	1,510	6,854	158,552	1,461,971

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 - 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
2023 - Jan.....	241,310	274,774	20,463	254,311	..	..	41,082

	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 - 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	79,982	26,311	1,482,288
2023 - Jan.....	6,690	553	137,522	26,304	651,080	82,656	26,165	1,461,971

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)
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	-
2.02.2023	8.02.2023	2.50	3.25	8.02.2023	3.00	-

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							
30.11.2022	423	423	2.00	-	-	-	7
7.12.2022	484	484	2.00	-	-	-	7
14.12.2022	490	490	2.00	-	-	-	7
21.12.2022	591	591	2.50	-	-	-	7
28.12.2022	712	712	2.50	-	-	-	7
4.01.2023	490	490	2.50	-	-	-	7
11.01.2023	516	516	2.50	-	-	-	7
18.01.2023	457	457	2.50	-	-	-	7
25.01.2023	581	581	2.50	-	-	-	7
1.02.2023	469	469	2.50	-	-	-	7
Longer-term refinancing operations with maturity up to 3 months							
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
22.12.2022	583	583	2.50	-	-	-	98
26.01.2023	390	390	2.50	-	-	-	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							
22.12.2022	190	190	4.59	-	-	-	14
5.01.2023	-	-	0.00	-	-	-	7
12.01.2023	-	-	0.00	-	-	-	7
19.01.2023	150	150	4.58	-	-	-	7
26.01.2023	200	200	4.58	-	-	-	7
2.02.2023	200	200	4.84	-	-	-	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 - 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.....	-	-	-	-	-	-
Dec.....	2,324,298	1,909,903	5,704	54,984	99,523	254,184

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

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	
2021	10,797	689,432	260,725	1,503,566	124,326	157	22,293	106,212
2021 - Dec.....	10,797	689,432	260,725	1,503,566	124,326	157	22,293	106,212
2022 - Jan.....	9,687	704,324	264,526	1,504,218	125,131	92	21,789	106,644
Feb.....	9,395	689,506	264,602	1,504,658	122,522	86	22,197	104,591
Mar.....	9,242	677,398	262,492	1,520,722	123,456	97	23,212	107,191
Apr.....	9,890	696,269	261,727	1,512,848	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	622,439	255,444	1,524,060	127,222	140	25,170	103,329
Dec.....	(10,442)	(533,057)	(263,557)	(1,507,191)	(131,823)	(218)	(26,279)	(96,473)

	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	
2021	52,048	410,349	150,422	23,866	71,971	15,809	59,293
2021 - Dec.....	52,048	410,349	150,422	23,866	71,971	15,809	59,293
2022 - Jan.....	51,514	419,647	147,437	24,196	76,745	15,901	60,395
Feb.....	51,891	428,769	145,073	24,346	79,534	15,830	61,316
Mar.....	51,036	427,390	143,764	24,489	78,839	15,879	62,140
Apr.....	50,040	423,216	146,990	24,477	76,452	16,046	62,057
May.....	49,757	418,479	146,047	24,757	78,149	15,963	62,766
June.....	48,277	413,455	145,029	24,642	76,797	15,352	62,730
July.....	48,590	416,554	143,341	25,163	77,347	15,464	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	15,245	64,262
Oct.....	48,284	396,631	136,868	23,544	76,636	14,807	64,171
Nov.....	49,491	394,366	139,166	25,384	78,291	14,966	64,082
Dec.....	(47,909)	(377,507)	(154,302)	(24,712)	(77,120)	(13,693)	(62,863)

	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				
2021	23,157	79,625	38,161	15,418	17,537	73,931	233,980	3,983,076
2021 - Dec.....	23,157	79,625	38,161	15,418	17,537	73,931	233,980	3,983,076
2022 - Jan.....	23,041	78,556	38,216	15,639	17,462	74,215	238,793	4,018,167
Feb.....	22,159	78,326	38,223	15,227	17,078	75,547	243,211	4,014,086
Mar.....	22,045	74,449	38,250	14,919	17,592	75,442	259,948	4,029,994
Apr.....	21,308	74,203	38,334	15,078	17,844	75,851	287,869	4,066,207
May.....	21,273	78,064	38,338	15,200	18,017	76,005	292,045	4,078,390
June.....	21,809	76,948	38,356	14,896	18,577	75,626	314,752	4,024,889
July.....	21,956	79,881	38,374	14,619	18,400	75,882	306,824	4,038,176
Aug.....	22,012	79,618	38,380	14,558	18,456	75,876	338,347	4,040,366
Sept.....	21,675	79,469	38,388	14,063	18,729	75,757	381,434	4,052,803
Oct.....	21,729	79,551	38,437	14,267	18,510	80,210	369,994	4,049,566
Nov.....	20,645	79,490	38,292	14,379	18,304	81,027	359,375	4,044,628
Dec.....	(20,593)	(78,969)	(38,245)	(14,243)	(17,266)	(81,413)	(390,418)	(3,968,293)

Banks and Money: National Data

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	
2021	741,389	24,417	2,076,811	178,888	25	30,630	76,319
2021 - Dec.....	741,389	24,417	2,076,811	178,888	25	30,630	76,319
2022 - Jan.....	744,847	28,220	2,064,337	202,317	19	29,351	75,964
Feb.	740,976	29,800	2,062,767	208,872	19	28,291	75,024
Mar.	750,801	29,294	2,062,102	206,519	23	28,179	77,486
Apr.	746,132	29,231	2,107,325	217,141	22	28,072	78,252
May.....	751,609	28,829	2,101,172	215,769	21	27,814	77,307
June.....	719,587	28,667	2,062,067	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.	697,948	32,349	2,038,108	219,582	15	27,217	75,472
Dec.....	(646,372)	(24,424)	(2,065,559)	(210,559)	(14)	(27,957)	(72,803)

	Debt securities issued	Capital and reserves	Other liabilities	Total
2021	260,972	340,392	253,233	3,983,076
2021 - Dec.....	260,972	340,392	253,233	3,983,076
2022 - Jan.....	255,389	340,549	277,174	4,018,167
Feb.	255,282	341,619	271,437	4,014,086
Mar.	249,811	345,560	280,219	4,029,993
Apr.	248,137	337,679	274,216	4,066,207
May.....	247,219	340,131	288,520	4,078,390
June.....	249,433	342,368	320,088	4,024,889
July	248,772	338,665	279,146	4,038,175
Aug.	249,408	338,463	305,384	4,040,366
Sept.	252,942	343,880	338,033	4,052,803
Oct.....	254,710	344,705	330,335	4,049,566
Nov.	257,494	344,385	352,058	4,044,628
Dec.....	(256,950)	(342,347)	(321,307)	(3,968,293)

'Statistics' series publications are available on the Bank of Italy's site:

<http://www.bancaditalia.it/statistiche/>

Requests for clarifications concerning data contained in this publication can be sent by e-mail to statistiche@bancaditalia.it

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