Banks and Money: national data

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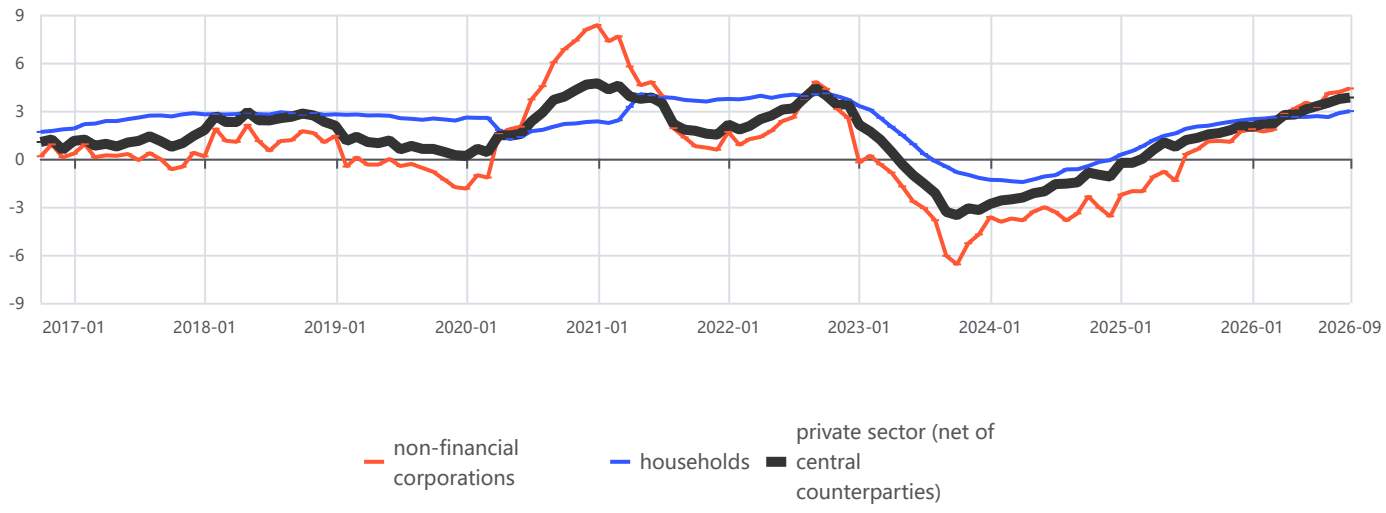
Statistics on banks and money provide an overview of the banking system through information on **bank balance sheets** and the *Cassa Depositi e Prestiti (CDP)*, **interest rates**, and **monetary aggregates**. These statistics are largely harmonised at the European level and support the analysis of credit and monetary developments over time.
Further details are available in the **Methods and Sources: Methodological Notes** and in the publications **Bank Interest Rates** and **Banks' Balance Sheets** in the *Methods and Sources* series.
The statistics presented on this page are updated monthly according to a pre-announced release **calendar**.

1. Loans

Loans are the main instrument through which banks finance the economy.
Loans are classified according to:

- *counterparty sector* (public sector, private sector, monetary financial institutions);
- *maturity* of the loan;
- *sector of economic activity* for loans to non-financial corporations;
- *purpose of lending* for loans to households (credit for consumption, for house purchase, or for other purposes).

Figure 1.1 - Loans to Italian residents by sector
(monthly data; 12-month percentage changes) (1)



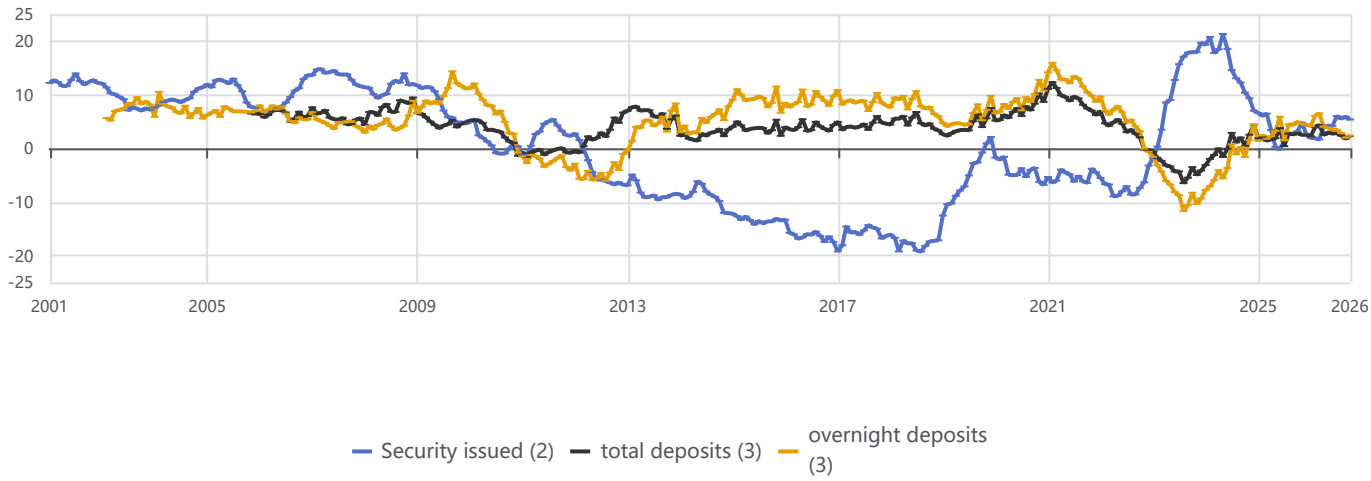
Source: Supervisory reports. Reporting institutions: banks and CDP.
BDS table: **BSIB1000**.

2. Deposits and debt securities issued

The **funding activity** of banks provides the resources required to perform the core functions, including lending, investment and other financial operations. The main funding instruments include **deposits** and **debt securities issued** by banks.
Deposits include *overnight deposits*, *deposits with agreed maturity* and *deposits redeemable at notice* as well as *repurchase agreements*.
Debt securities issued are recorded at face value and, until November 2017, included own debt securities repurchased.
Aggregate information on the funding of Italian banks is classified by *holder sector*, *maturity* and *instrument*.

Figure 2.1 - Deposits to Italian residents and securities issued

(monthly data; 12-month percentage changes) (1)



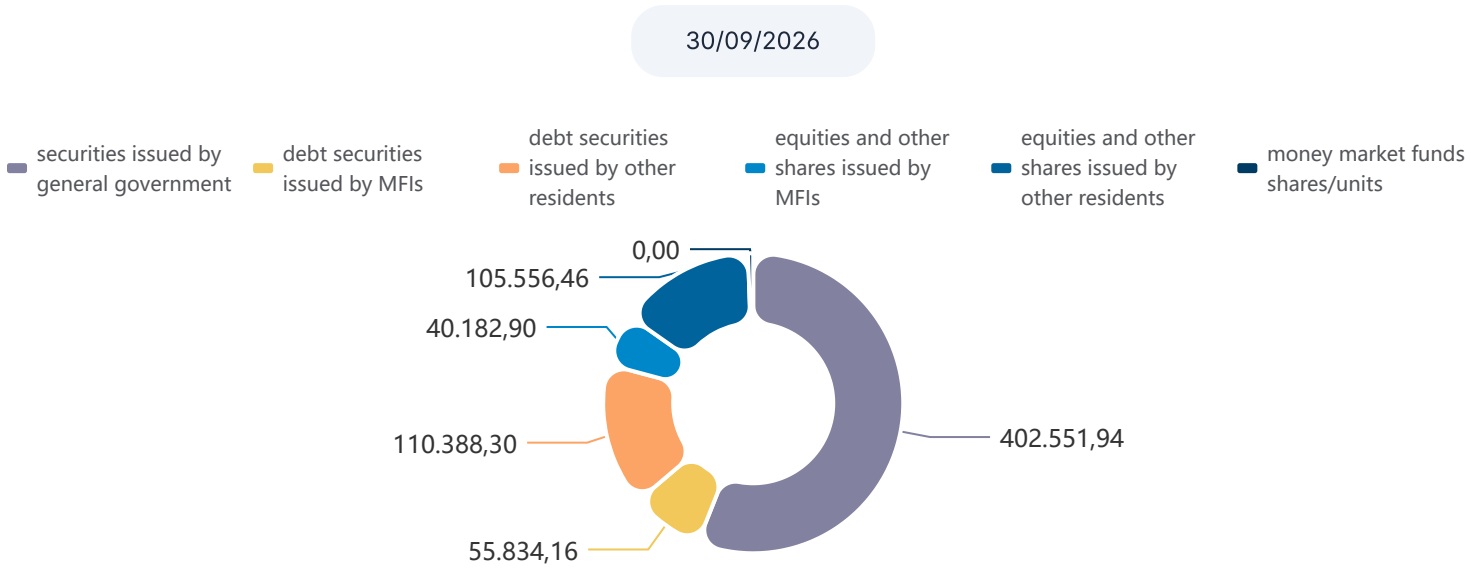
Source: Supervisory reports. Reporting institutions: banks and CDP.
BDS table: **BSIB1100**.

3. Securities

Securities are financial instruments representing a claim on the issuer (**debt securities**), an ownership interest (**shares and other equity**), or a participation in an investment fund (**investment fund shares/units**). A debt security (or bond) entitles the investor to receive repayment of the principal at maturity and, where applicable, periodic interest payments in the form of coupons. Shares represent a fraction of a company's share capital and confer ownership rights, including economic rights (such as dividends) and/or governance rights (such as voting rights at shareholders' meetings). The return on shares depends on the economic performance of the issuing company.
Securities held in portfolio are classified by *type of instrument* (debt securities, shares and investment fund shares/units) and by *sector of the issuer* (general government, monetary financial institutions, private sector, etc.). **Securities of third parties held in custody** are also classified by the *sector of the holder* (households, non-financial corporations, financial institutions, etc.).

Figure 3.1a - Holding of securities issued by Italian residents by sector

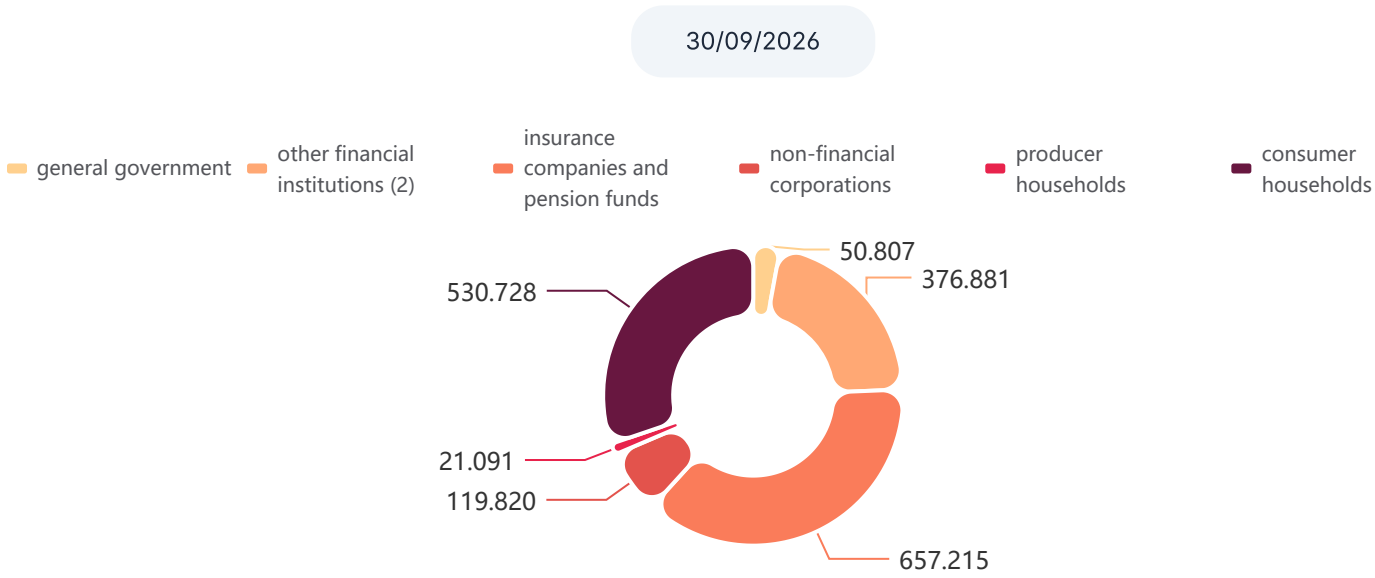
(monthly data; end-of-period stocks in euro millions) (1)



Source: Supervisory reports. Reporting institutions: banks and CDP.
BDS table: **TITP0100**.

Figure 3.1b - Securities of third parties held in deposit by sector of holder

(monthly data; end-of-period stocks in EUR millions) (1)

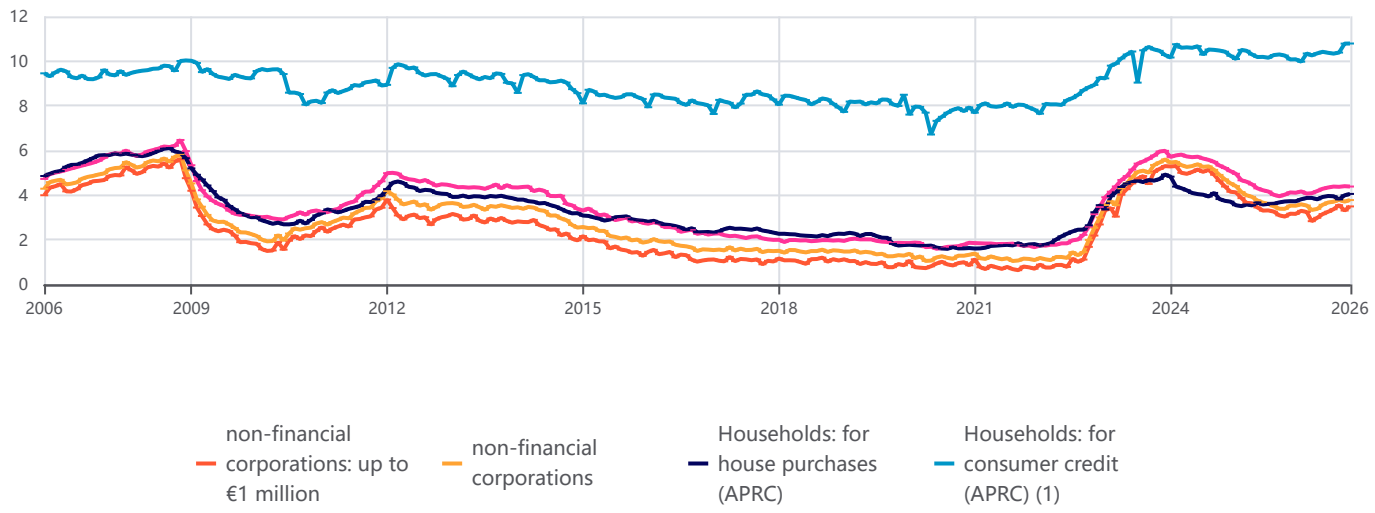


Source: Supervisory reports; reporting institutions: banks and CDP.
BDS table: **TITD0100**.

4. Interest rates

Interest rates represent, in percentage terms, the price of money, the cost paid to borrow money (**debit interest rates**) or the return obtained from lending it (**credit interest rates**).
Credit interest rates on outstanding amounts and on new business are defined in accordance with a **harmonised methodology** adopted by the European System of Central Banks (ESCB). They are compiled as weighted averages of the rates applied to the various instruments, classified by maturity and amount. The published data refer to the nominal annual rate and to the annual percentage rate of charge (**APRC**). For new business, interest rates are weighted by the corresponding disbursement amounts, which include both the **granting of new loans** (actual disbursements) and the **renegotiation** of previously granted, non-impaired loans. For outstanding amounts, rates are weighted by end-of-month account balances for the reference period.
Debit interest rates on deposits, applied to outstanding amounts and to flows of new business, are broken down by *counterparty sector*, distinguishing between non-financial corporations and households.

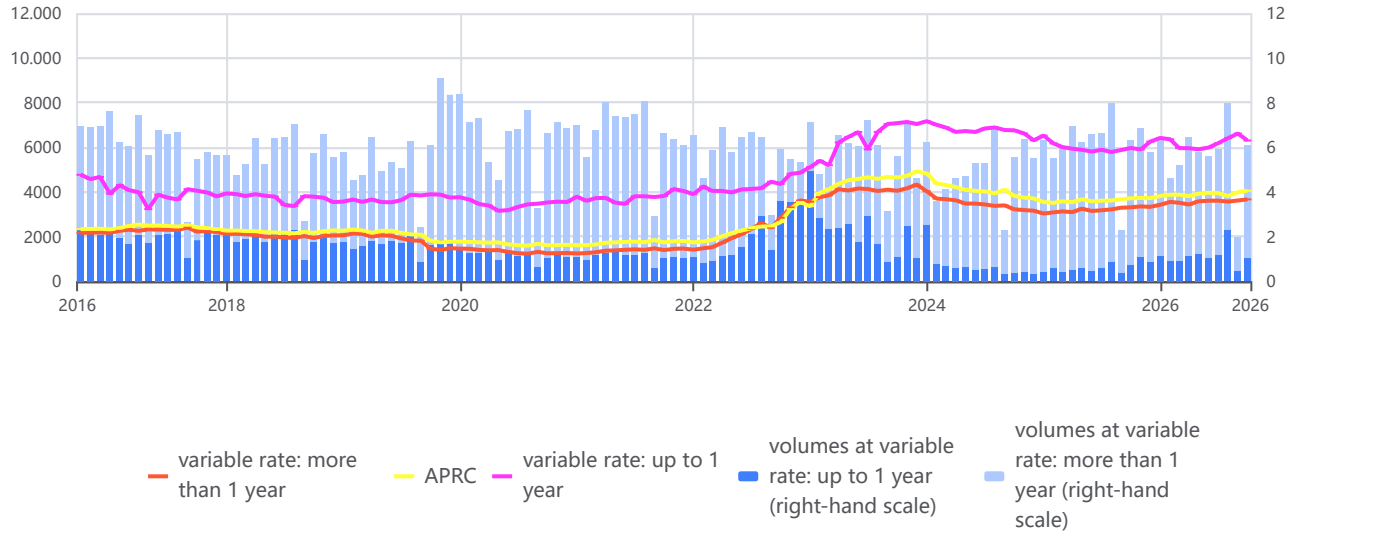
Figure 4.1a - Loans in euro to euro area residents by sector: interest rates on new business
(monthly data; percent)



Source: Supervisory reports. Reporting institutions: banks and CDP.
BDS tables: **MIR0200**, **MIR0400**.

Figure 4.1b - Loans in euro to euro area households for house purchase: new business and interest rates

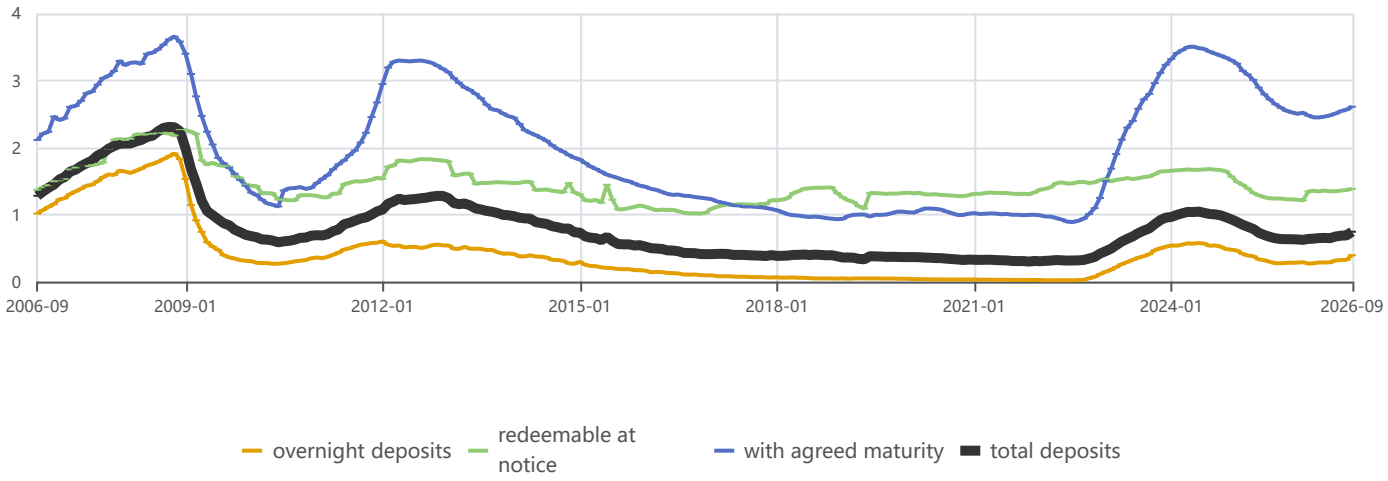
(monthly data; EUR millions and percentage values)



Source: Supervisory reports; reporting institutions: banks and CDP
BDS tables: **MIR0400**, **MIR0500**.

4.2 - Deposits in euro of Italian households and non-financial corporations by sector: interest rate on stocks

(monthly data; percentage values)



Source: Supervisory reports. Reporting institutions: banks and CDP.
BDS table: **MIR0800**.

5. Monetary aggregates

Money in modern economies takes different forms and can be created by different institutions; these distinctions underpin the definition of the monetary aggregates used by the Eurosystem.

Money consists of **central bank money** and **commercial bank money**. In the conduct of monetary policy, the central bank issues its own liabilities, in the form of both **currency in circulation**, comprising banknotes and coins, and **overnight deposits** held by financial institutions, in particular banks. In addition to central banks, money may also be created by commercial banks through the issuance of their own liabilities (**deposits**), which are used as money by their customers.

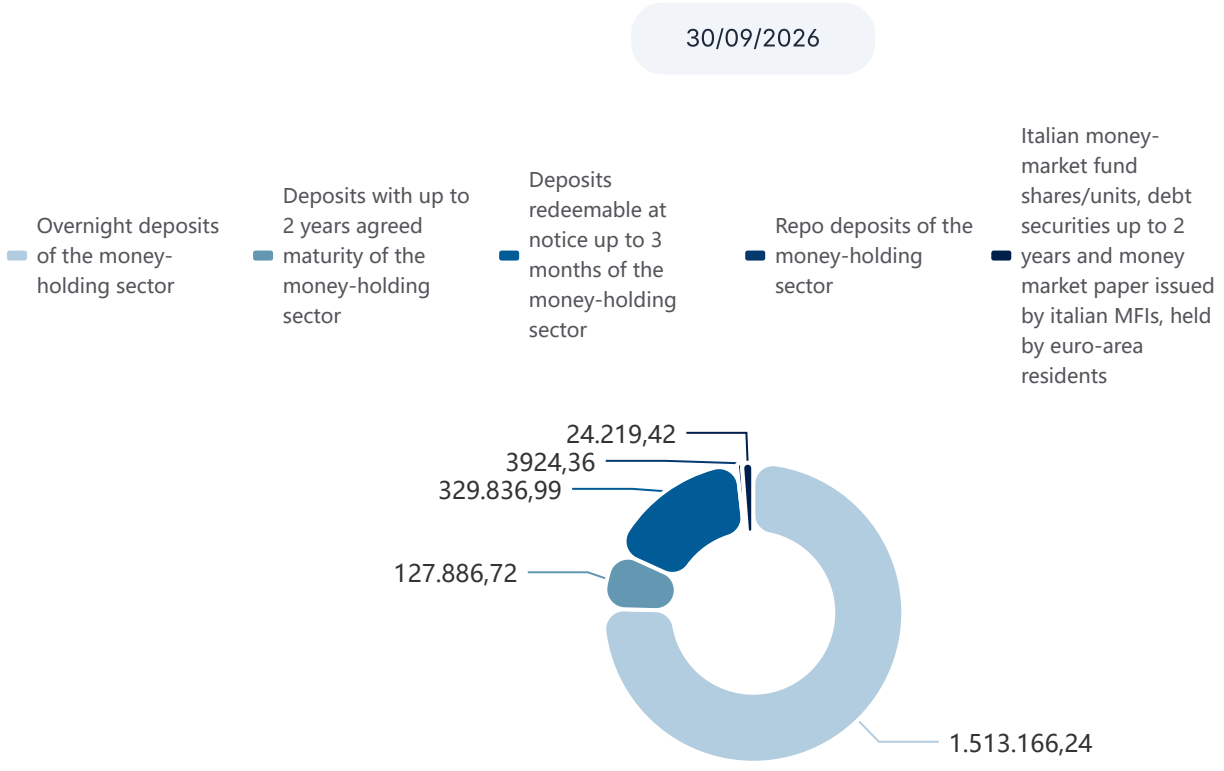
Monetary aggregates represent the amount of money present in an economic system at a given point in time. The definitions adopted by the Eurosystem for the monetary aggregates of the euro area are based on a harmonised delineation not only of the **issuing sector** and the **money-holding sector**, but also of the underlying **financial instruments**. In particular, the Eurosystem has defined three aggregates, a narrow aggregate (M1), an intermediate aggregate (M2) and a broad aggregate (M3), according to the degree of liquidity of the instruments included:

- M1 comprises **currency in circulation** and **overnight deposits**;
- M2 comprises M1 plus **deposits with agreed maturity of up to two years** and **deposits redeemable at notice of up to three months**;
- M3 comprises M1 and M2 plus **repurchase agreements**, **money market fund shares/units**, and **debt securities issued with a maturity of up to two years** by monetary financial institutions.

Italy contributes to the euro area monetary aggregates through its money-issuing sector. *Following the introduction of the euro, national contributions to the M1, M2 and M3 monetary aggregates are calculated excluding currency in circulation, as the amount of banknotes and coins actually held in each country is no longer directly measurable. Currency in circulation is calculated by the European Central Bank for the euro area as a whole.*

Figure 5.1 - Italian components of monetary aggregates of the euro area: stocks

(monthly data; end-of-period stocks in EUR millions)

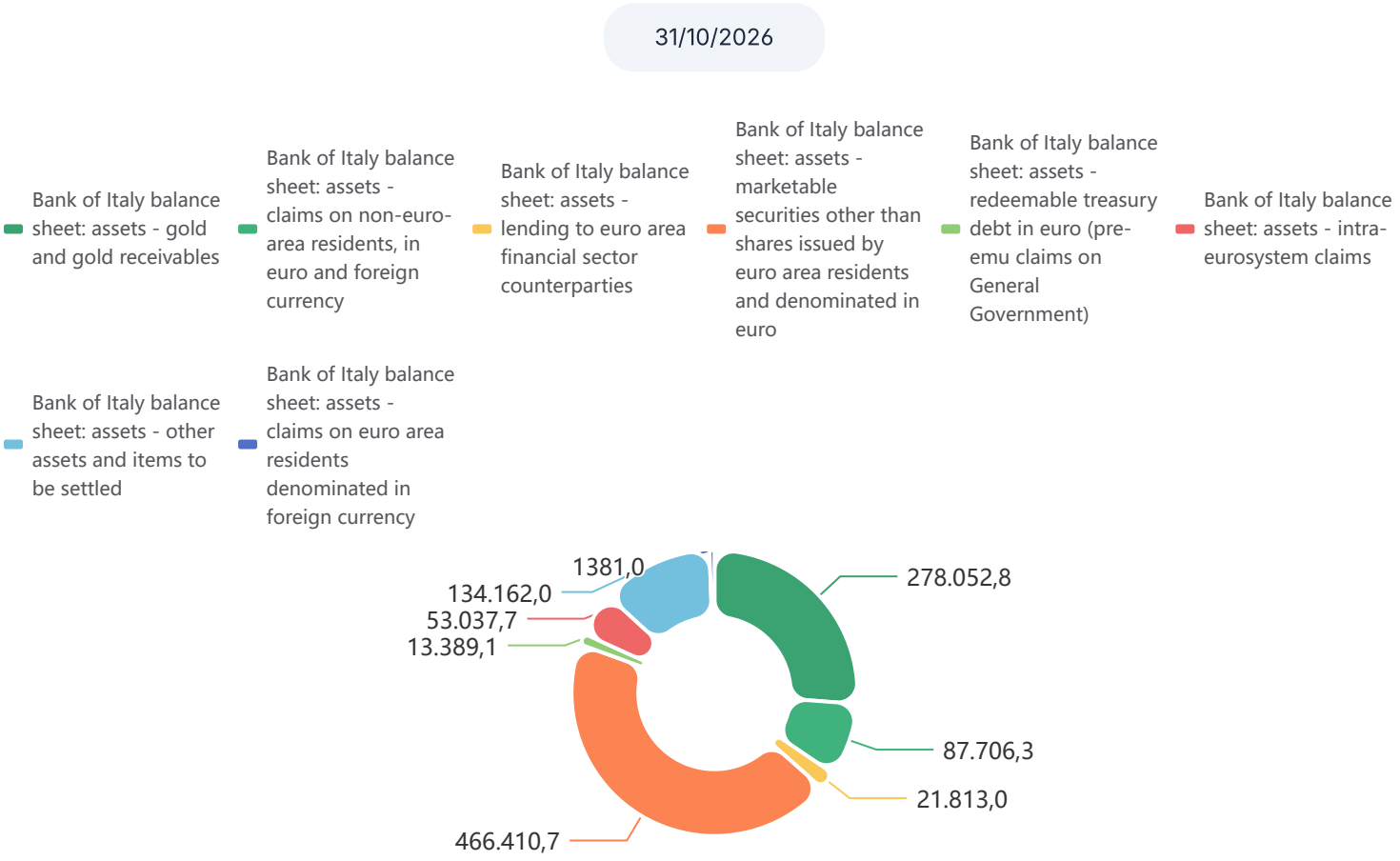


Source: Supervisory reports. Reporting institutions: banks and CDP.
BDS table: **AGGM0100**.

6. Balance sheet of the central bank

The balance sheet of Banca d'Italia consists of the **balance sheet**, the **profit and loss account** and the **notes to the financial statements**, and is accompanied by the Report on Operations, according to Article 37 of the Statute.
The wide range of functions performed by Banca d'Italia is reflected in the balance sheet items. The implementation of the monetary policy decisions taken by the Governing Council of the European Central Bank is recorder in the **securities purchased for monetary policy purposes**, in the **refinancing operations** conducted with credit institutions and, on the liabilities side, in the **deposits** held by those institutions.
Assets and liabilities in foreign currencies reflect the management of the country's **official reserves**, which also include gold. The banknote issuance function, shared with the other Eurosystem central banks, is reflected in **banknotes in circulation** recorded on the liabilities side of the balance sheet. Through the TARGET settlement platform, liquidity is distributed across the euro area, giving rise to **intra-Eurosystem claims and liabilities** in Banca d'Italia balance sheet. Treasury services carried out on behalf of the government are reflected in **general government deposits** recorded on the liabilities side.

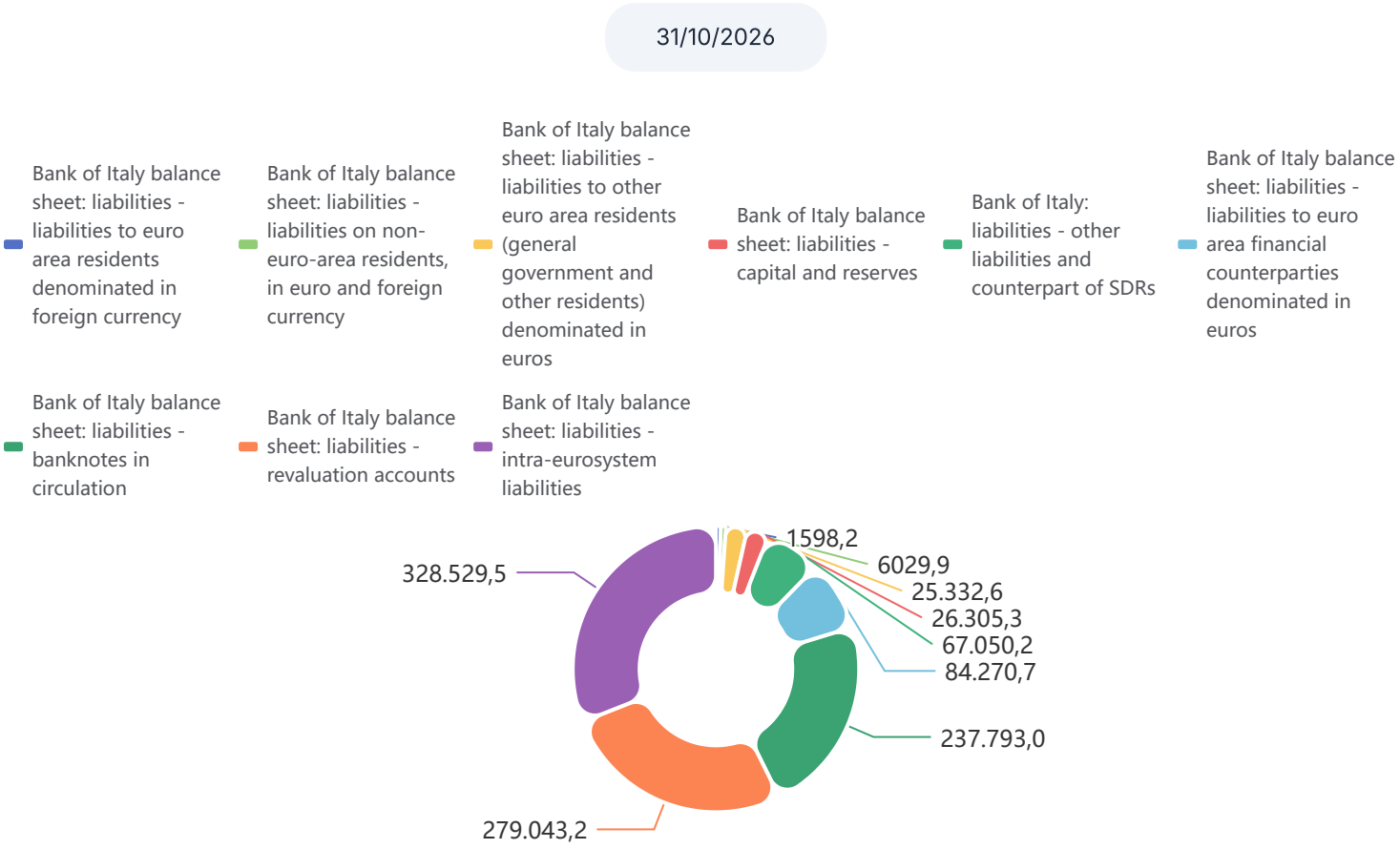
Figure 6.1a - Balance Sheet of Banca d'Italia: assets
(monthly data; end-of-period stocks in EUR millions)



Source: Banca d'Italia.
BDS table: **SPBI0100**.

Figure 6.1b - Balance sheet of Banca d'Italia: liabilities

(monthly data; end-of-period stocks in EUR millions)



Source: Banca d'Italia
BDS table: **SPBI0200**.

7. Access to the tables

Banks: balance sheet and other information

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Loans to residents of Italy, by maturity and type - **BSIB0800**
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One-month percentage changes on an annual basis: loans and holdings of securities - **BSID0200**
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