



RESEARCH DATA CENTER

REX - Remote Execution / Sistema di elaborazione a distanza

Individual bank balance sheets for statistical purposes (IBBaSS)

Database handbook

Reference period for the data: from January 2003 to December 2022

Updated in: November 2023

Keywords: bank, balance sheet, assets, liabilities, counterparty, instrument, purpose



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General information

The database on banks' individual balance sheets ([IBBaSS](#)) contains end-of-period outstanding amounts of the assets and liabilities of credit institutions operating in Italy, broken down by sector and place of residence of the counterparty, starting in January 2003. The balance sheet items are broken down by original maturity, instrument or purpose.

Reference population

The database includes banks operating in Italy (including foreign branches and subsidiaries) and, as of October 2007, Cassa Depositi e Prestiti (CDP).

The bank identification code (ABI) has been modified to preserve data confidentiality, while keeping the time series intact.

Banks, throughout their business life, can become parties to extraordinary operations. In case of mergers or acquisitions, in the period when these operations are reported, the merged bank (absorbed by another one) is deleted from the database and corresponding amounts, for all balance sheet items, are allocated to the acquiring bank.

Availability period and frequency of the data

The variables are available from January 2003 to December 2022, reporting at monthly frequency. However, some data have a shorter historical depth (see the section 'Variables description and characteristics').

The database is updated annually in June. The data relating to the last quarter are to be considered provisional, as they could be revised at the next update.

Data collection and regulatory references

The database consists of banking statistics harmonized on the basis of common criteria defined at the Eurosystem level. The collection and compilation of harmonized statistics are governed by Regulation ECB/2013/33 (Regulation on the balance sheet of the monetary financial institutions sector – BSI) (as amended) and by Guideline ECB/2021/11 on balance sheet item and interest rate statistics of monetary financial institutions (MFIs)¹. The submission of data from the banks is

¹ See also the ECB Manual on MFI balance sheet statistics (January 2019).

governed by secondary legislation issued by the Bank of Italy: Matrice dei conti (Circular No. 272 of 30 July 2008) and Reporting templates (Circular No. 154 of 22 November 1991).

Aggregated statistics and reference publications

The aggregate data of the IBBaSS database can be compared with those disseminated monthly by the Bank of Italy, which can be found in the statistical publication '[Banks and Money: National Data](#)' and in the online [Statistical Database](#).

Database structure and characteristics

The database consists of one CSV file that can be used for statistical processing but cannot be downloaded. Each row identifies an individual bank and the month in which the figure is recorded. The variables identify asset and liability items broken down by the counterparty's sector and place of residence, original maturity, instrument or purpose of the underlying transactions.

The amounts are expressed in millions of euros.

Methodology

The database includes 194 variables relating to the outstanding amounts of banks' assets and liabilities (see the section 'Variables description and characteristics').

The banks' counterparties (borrowers, depositors and issuers of securities) are organized by place of residence (Italy, euro area, rest of the world) and institutional sector. The institutional sectors are classified as per the European system of accounts (ESA 2010). The MFIs include: the Bank of Italy, banks, money market funds, electronic money institutions, and CDP. General government includes central government and the other general government, which in turn can be divided into local bodies and social security institutions. Other residents include insurance companies and pension funds, other financial institutions, including non-money market funds, non-financial corporations, households and non-profit institutions serving households.

The time series recorded in the database can present breaks in trends due to, for example, changes in the reporting population and the reclassification of balance sheet items or sectors. Main statistical breaks reflected over time in the outstanding amounts of balance sheet items are highlighted in Section 1.4 of the methodological notes to the publication 'Banks and Money: National Data' in the series 'Methods and Sources', available at: <https://www.bancaditalia.it/pubblicazioni/metodi-e-fonti-note/index.html?com.dotmarketing.htmlpage.language=1>.

Others breaks can be related to loans, due to the disposal (very frequent) or acquisition of loans and to the write-downs applied by the bank. Securities values can vary due to market price fluctuations.

In the IBBaSS database, only the stock series are made available. Without the series necessary to make adjustments (for securitizations or loan write-downs and write-offs and for fluctuations in security prices), all calculated growth rates are distorted.

The accounting policies for banks in conglomerates are decided at central level. Therefore, it is more correct to carry out the analyses by looking at banks that belong to the same banking group as a single entity.

Banks of different sizes differ greatly in terms of business models. By classifying them according to their size class (or that of the group, where applicable), the analyses can account for such variability.

In order to take account of these events, the Bank of Italy has made available the [‘Ancillary tables’ \(BANCI\)](#)² to be used in association with the IBBaSS. For information on how to use the ancillary tables, see the [examples](#).

The data undergo rigorous controls, based on both changes in balance sheet items over time for individual banks and in comparison with other entities, to identify any outliers. Taking account of the computing processes that underlie the generation of the final individual bank balance sheet database, a consistency check is run between the IBBaSS and the corresponding aggregated statistics available.

If a bank doesn’t report data referred to a particular item for a month, we assume that its value is zero.

Variables description and characteristics

The description of the variables and the domain of the relevant attributes are contained in this excel file.

Variables description and characteristics [file](#) (format of the variables and codes/domains)

For further details on the content of the items, see Section 1 of the methodological notes to the publication ‘Banks and Money: National Data’, in the statistical series ‘Methods and Sources’, available at:

² The ‘Ancillary tables’ include data on both mergers and acquisitions and on banking group affiliation. Furthermore, they assign the size class and entity category (cooperative credit bank or Italian branch of a foreign bank) to each bank.

<https://www.bancaditalia.it/pubblicazioni/metodi-e-fonti-note/index.html?com.dotmarketing.htmlpage.language=1>.

For further information, see also the document 'Banks' balance sheets. Handbook on the data published by the Bank of Italy, available at: <https://www.bancaditalia.it/pubblicazioni/metodi-e-fonti-approfondimenti/index.html?com.dotmarketing.htmlpage.language=1>.

How to cite the database

Banca d'Italia (2023): Individual bank balance sheets for statistical purposes, September 2023 (from January 2003 to December 2022).