



EUROPEAN CENTRAL BANK

EUROSYSTEM

Italy

1. Basic statistical data

	2016	2017	2018	2019	2020
Population (thousands, annual average)	60,115	60,002	59,877	59,729	59,450
GDP (EUR billions)	1,696	1,737	1,772	1,791	1,652
GDP per capita (EUR)	28,209	28,942	29,587	29,984	27,781
HICP (annual percentage changes)	-0.1	1.3	1.2	0.6	-0.1

Explanatory information on certain data items is given in the notes accompanying these tables.



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2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2016	2017	2018	2019	2020
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	1,034,235	1,110,385	1,189,797	1,259,797	1,450,257
<i>of which:</i>					
Transferable deposits	1,020,592	1,096,574	1,176,659	1,246,293	1,432,620
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	16,292	17,684	18,367	18,194	23,123
Outstanding value on e-money storages issued by MFIs	3,299	3,505	3,642	3,750	4,090
<i>of which:</i>					
Hardware-based electronic money	3,279	3,484	3,620	3,728	4,064
Software-based electronic money	20	21	22	22	26

Explanatory information on certain data items is given in the notes accompanying these tables.



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3. Settlement media used by credit institutions

(EUR millions; average for the first reserve maintenance period, unless otherwise indicated)

	2016	2017	2018	2019	2020
Overnight deposits held at the central bank	49,038	141,616	95,130	123,926	318,769
Overnight deposits held at other credit institutions (end of period)	106,264	112,824	104,754	101,883	98,523
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	21,742	20,580	20,071	21,468	28,214
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	200,991	251,485	243,539	216,840	373,959
Intraday borrowing from the central bank (average for last reserve maintenance period)	9,782	3,561	5,655	3,098	1,373

Explanatory information on certain data items is given in the notes accompanying these tables.



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5. Institutions offering payment services to non-MFIs - page 1

(original units, unless otherwise indicated; values in EUR millions; end of period)

	2016	2017	2018	2019	2020
Institutions offering payment services to non-MFIs (total)					
Number of institutions	656	586	548	534	523
Number of offices	41,654	39,993	38,192	36,907	36,034
Number of overnight deposits (thousands)	.	.	.	.	.
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	35,540.2	37,914.3	39,807.6	41,590.3	42,724.6
Value of overnight deposits	.	.	.	.	1,506,798
Number of payment accounts (thousands)	46,375.9	47,162.6	47,827.8	48,659.7	50,232.1
Number of e-money accounts (thousands)	22,227.2	23,874.0	23,258.7	25,092.1	25,850.1
Outstanding value on e-money storages issued	.	.	.	8,917	11,421
Central bank					
Number of offices	39	39	33	33	33
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	18,409	16,193	45,742	37,725	59,397
<i>of which:</i>					
Value of transferable deposits	18,411	16,194	45,743	37,725	59,397
Credit institutions irrespective of their legal incorporation					
Number of institutions	611	546	508	490	475
Number of offices	29,039	27,374	25,409	24,312	23,480
Number of overnight deposits (thousands)	46,662.9	48,205.8	52,863.4	56,063.9	56,276.3
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	35,540.2	37,914.3	39,807.6	41,590.3	42,724.6
Number of transferable overnight deposits (thousands)	45,303.6	46,587.3	48,043.2	49,661.2	51,385.8
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	35,540.2	37,914.3	39,464.7	41,223.6	42,652.9
Value of overnight deposits	1,012,968	1,089,645	1,140,565	1,154,854	.
<i>of which:</i>					
Value of transferable deposits	1,002,181	1,080,380	1,130,916	1,208,568	1,373,223
Number of payment accounts (thousands)	40,169.4	40,977.1	41,608.1	42,495.9	43,986.1
Number of e-money accounts (thousands)	7,371.0	8,258.0	6,231.5	6,788.9	5,899.7
Outstanding value on e-money storages issued	3,279	3,484	3,620	3,728	4,064
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	527	467	429	410	393
Number of offices	28,869	27,203	25,242	24,173	23,345
Value of overnight deposits	974,693	1,052,977	1,095,349	1,106,808	1,338,911
Branches of euro area-based credit institutions					
Number of institutions	59	57	57	64	66
Number of offices	139	140	137	118	118
Value of overnight deposits	33,883	32,205	40,252	42,031	42,220
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	18	18	16	11	5
Number of offices	22	20	20	11	3
Value of overnight deposits	2,579	2,513	2,603	3,432	.
Branches of non-EEA-based credit institutions					
Number of institutions	7	7	6	5	11
Number of offices	9	11	10	10	14
Value of overnight deposits	1,813	1,950	2,361	2,583	5,921
Electronic money institutions					
Number of institutions	4	4	7	8	9
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	133	127	.	.	.
Other payment service providers					
Number of institutions	40	35	32	35	38
Number of offices	12,576	12,580	12,750	12,562	12,521
Number of overnight deposits (thousands)	.	.	.	.	.
Value of overnight deposits	.	.	.	.	.
Number of payment accounts (thousands)	6,206.5	6,185.5	6,219.7	6,163.7	6,246.0
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables.



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5. Institutions offering payment services to non-MFIs - page 2

(original units, unless otherwise indicated; values in EUR millions; end of period)

	2016	2017	2018	2019	2020
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	384	439	451	480	545
<i>of which:</i>					
Institutions providing services through an established branch	24	28	29	29	27
Institutions providing services through an agent	21	45	21	23	7
Institutions providing services neither establishing a branch nor through an agent	339	366	401	428	511

Explanatory information on certain data items is given in the notes accompanying these tables.



Italy

6. Payment card functions and accepting devices

(original units, number of cards in thousands; end of period)

	2016	2017	2018	2019	2020
Cards issued by resident PSPs					
Cards with a cash function	79,702	82,494	83,281	86,141	91,355
Cards with a payment function*	76,417	77,535	82,387	84,284	86,722
<i>of which:</i>					
Cards with a debit function	52,373	54,142	55,770	57,207	59,418
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	24,044	23,394	26,617	27,077	27,304
Cards with an e-money function	26,096	28,352	27,511	28,934	31,937
Cards on which e-money can be stored directly	4,195	4,265	3,996	3,842	3,820
Cards which give access to e-money stored on e-money accounts	21,901	23,826	23,094	24,565	25,312
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	26,096	28,091	27,089	28,407	29,131
Total number of cards (irrespective of the number of functions on the card)	102,513	105,887	109,898	113,218	118,659
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	49,286	48,564	47,678	49,062	48,423
Located in the reporting country	49,281	48,564	47,676	49,044	48,412
Located abroad	5	0	2	18	11
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	49,286	48,564	47,678	49,062	48,423
Located in the reporting country	49,281	48,564	47,676	49,044	48,412
Located abroad	5	0	2	18	11
ATMs with a credit transfer function	45,565	44,838	44,340	43,812	43,595
Located in the reporting country	45,565	44,838	44,338	43,794	43,594
Located abroad	0	0	2	18	1
POS terminals	2,226,131	2,462,978	3,171,174	3,589,609	3,617,098
Located in the reporting country	2,210,311	2,462,798	3,171,015	3,589,569	3,616,988
Located abroad	15,820	180	159	40	110
POS terminals					
<i>of which:</i>					
EFTPOS terminals	2,226,131	2,462,978	3,171,174	3,589,609	3,617,098
Located in the reporting country	2,210,311	2,462,798	3,171,015	3,589,569	3,616,988
Located abroad	15,820	180	159	40	110
E-money card POS terminals	1,467,437	1,575,481	1,693,891	1,884,703	1,824,337
Located in the reporting country	1,467,305	1,575,313	1,691,981	1,884,369	1,824,282
Located abroad	132	168	1,910	334	55
E-money card terminals	1,557,197	1,667,058	1,789,193	2,004,022	1,975,521
Located in the reporting country	1,556,918	1,666,713	1,787,031	2,003,547	1,975,450
Located abroad	279	345	2,162	475	71
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	45,594	44,655	44,340	43,812	43,595
Located in the reporting country	45,594	44,651	44,338	43,794	43,594
Located abroad	0	4	2	18	1
E-money card accepting terminals	1,511,603	1,622,403	1,744,850	1,960,210	1,931,926
Located in the reporting country	1,511,324	1,622,062	1,742,690	1,959,753	1,931,856
Located abroad	279	341	2,160	457	70

Explanatory information on certain data items is given in the notes accompanying these tables.



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7a. Payments per type of payment service involving non-MFIs - page 1
(number of payments sent, unless otherwise stated; millions; total for the period)

	2016	2017	2018	2019	2020
Payments per type of payment service					
Total payments involving non-MFIs	5,746.2	6,035.0	6,784.0	7,529.0	7,736.0
Domestic	5,621.0	5,796.0	6,373.0	6,995.0	7,119.0
Cross-border	125.1	239.0	411.0	534.0	617.0
Credit transfers	1,362.5	1,390.0	1,450.0	1,505.0	1,584.8
Domestic	1,343.7	1,368.0	1,425.0	1,477.0	1,553.0
Cross-border	18.9	22.0	25.0	28.0	31.8
Credit transfers					
Initiated in paper-based form	714.3	692.0	688.0	690.0	694.7
Initiated electronically	648.3	698.0	762.0	815.0	890.1
Initiated in a file/batch	402.0	395.0	417.0	449.0	530.6
Initiated on a single payment basis	246.2	302.0	345.0	366.0	359.5
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	546.8	484.0	481.0	461.0	484.5
Direct debits	790.7	822.0	919.6	979.0	1,033.5
Domestic	789.5	821.0	917.7	977.0	1,031.8
Cross-border	1.2	1.0	1.9	2.0	1.7
Direct debits					
Initiated in a file/batch	590.5	602.0	657.0	695.0	744.0
Initiated on a single payment basis	200.1	220.0	262.6	284.0	289.5
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
Card payments with cards issued by resident PSPs*	2,612.9	2,796.0	3,260.0	3,687.0	3,655.1
Domestic card payments	2,537.4	2,706.0	3,075.0	3,457.0	3,401.1
Cross-border card payments	75.5	90.0	185.0	230.0	254.0
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,836.5	1,941.0	2,208.0	2,471.0	2,498.7
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	776.4	855.0	1,052.0	1,216.0	1,156.4
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	2,447.5	2,596.0	2,999.0	3,384.0	3,320.0
Payments initiated remotely	165.4	200.0	261.0	303.0	335.1
E-money payments with e-money issued by resident PSPs	461.2	583.0	739.0	969.0	1,158.7
Domestic	432.1	460.0	541.0	696.0	829.5
Cross-border	29.1	123.0	198.0	273.0	329.2
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
Cheques	186.2	167.0	152.2	134.0	96.7
Domestic	186.1	167.0	152.2	134.0	96.7
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	284.6	272.0	261.8	253.0	207.1
Domestic	284.2	272.0	261.4	253.0	206.8
Cross-border	0.4	0.0	0.4	0.0	0.3

Explanatory information on certain data items is given in the notes accompanying these tables.



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7a. Payments per type of payment service involving non-MFIs - page 2 (number of payments sent, unless otherwise stated; millions; total for the period)

	2016	2017	2018	2019	2020
Total cross-border payments received (excluding card payments)	41.8	45.8	63.3	82.0	75.8
Cross-border credit transfers received	38.5	42.8	62.0	78.0	66.3
Cross-border direct debits received	0.1	0.1	0.1	0.1	.
Cross-border e-money payments with e-money issued by resident PSPs received	2.3	2.9	.	.	.
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	115.7	93.0	85.8	83.0	88.9
Debits from the accounts by simple book entry	962.6	958.0	1,029.0	1,086.0	1,108.6
Money remittances	3.6	3.0	18.7	23.0	25.3
Domestic	0.0	0.0	2.1	0.0	0.5
Cross-border	3.6	3.0	16.6	23.0	24.9
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.2	0.2	1.4	2.0	1.6
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



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7b. Payments per type of terminal involving non-MFIs
(number of payments sent; millions; total for the period)

	2016	2017	2018	2019	2020
a) At terminals provided by resident PSPs with cards issued by resident PSPs	4,138.3	4,369.5	4,846.0	5,400.0	5,271.2
At terminals located in the reporting country	4,138.3	4,369.5	4,846.0	5,400.0	5,271.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1,007.7	1,024.0	1,025.8	1,011.0	807.0
At terminals located in the reporting country	1,007.7	1,024.0	1,025.8	1,011.0	807.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	-	0.0	0.0	-	-
At terminals located in the reporting country	-	0.0	0.0	-	-
At terminals located abroad	-	0.0	0.0	-	-
POS transactions (except e-money transactions)	2,538.0	2,706.1	3,075.0	3,457.0	3,401.1
At terminals located in the reporting country	2,538.0	2,706.1	3,075.0	3,457.0	3,401.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	160.6	178.3	204.1	236.0	233.6
At terminals located in the reporting country	160.6	178.3	204.1	236.0	233.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	432.1	460.0	541.0	696.0	829.5
At terminals located in the reporting country	432.1	460.0	541.0	696.0	829.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	315.6	413.1	475.0	670.0	326.3
At terminals located in the reporting country	315.6	413.1	475.0	670.0	326.3
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	-	-	0.0	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	0.0	-	-
ATM cash deposits (except e-money transactions)	-	9.0	0.0	-	-
At terminals located in the reporting country	-	0.0	0.0	-	-
At terminals located abroad	-	9.0	0.0	-	-
POS transactions (except e-money transactions)	315.6	413.1	475.0	670.0	326.3
At terminals located in the reporting country	315.6	413.1	475.0	670.0	326.3
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	-	-
At terminals located in the reporting country	0.0	0.0	0.0	-	-
At terminals located abroad	0.0	0.0	0.0	-	-
E-money payments with cards with an e-money function	0.0	0.0	0.0	-	-
At terminals located in the reporting country	0.0	0.0	0.0	-	-
At terminals located abroad	0.0	0.0	0.0	-	-
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	107.2	217.0	386.2	508.0	585.5
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	107.2	217.0	386.2	508.0	585.5
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.5	2.6	2.9	4.0	2.4
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	2.5	2.6	2.9	4.0	2.4
ATM cash deposits (except e-money transactions)	-	0.0	0.0	0.0	-
At terminals located in the reporting country	-	0.0	0.0	0.0	-
At terminals located abroad	-	0.0	0.0	-	-
POS transactions (except e-money transactions)	74.9	90.9	370.1	230.0	254.0
At terminals located in the reporting country	0.0	0.0	185.1	0.0	0.0
At terminals located abroad	74.9	90.9	185.1	230.0	254.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	29.1	123.0	396.3	273.0	329.2
At terminals located in the reporting country	0.0	0.0	198.2	0.0	0.0
At terminals located abroad	29.1	123.0	198.2	273.0	329.2
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	0.0	-	-	-
OTC cash withdrawals	204.2	170.0	152.7	184.1	123.4
OTC cash deposits	-	0.0	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



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8a. Payments per type of payment service involving non-MFIs - page 1
(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2016	2017	2018	2019	2020
Payments per type of payment service					
Total payments involving non-MFIs	8,652.6	9,060.7	9,462.5	8,981.8	7,987.2
Domestic	6,663.4	6,821.9	7,156.5	7,046.9	6,485.7
Cross-border	1,989.2	2,238.8	2,306.0	1,935.0	1,501.5
Credit transfers	6,994.0	7,422.4	7,788.7	7,311.1	6,549.6
Domestic	5,015.2	5,198.6	5,505.4	5,404.0	5,074.4
Cross-border	1,978.8	2,223.7	2,283.3	1,907.1	1,475.3
Credit transfers					
Initiated in paper-based form	2,827.2	2,755.4	2,943.3	2,639.6	2,196.7
Initiated electronically	4,166.8	4,667.0	4,845.4	4,671.5	4,353.0
Initiated in a file/batch	2,626.3	2,794.2	2,873.4	3,164.1	3,279.4
Initiated on a single payment basis	1,540.5	1,872.8	1,972.0	1,507.4	1,073.6
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	61.4	54.8	54.3	52.3	51.9
Direct debits	365.2	401.7	448.4	462.4	428.4
Domestic	364.7	400.7	447.7	461.7	427.9
Cross-border	0.5	1.0	0.6	0.7	0.5
Direct debits					
Initiated in a file/batch	271.5	295.7	326.7	339.9	323.3
Initiated on a single payment basis	93.7	106.0	121.6	122.4	105.1
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
Card payments with cards issued by resident PSPs*	174.2	179.8	203.9	219.9	210.3
Domestic card payments	168.7	173.9	192.2	206.1	198.3
Cross-border card payments	5.5	5.9	11.7	13.9	12.1
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	111.8	113.9	123.6	131.9	134.9
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	62.3	65.8	80.3	88.0	75.4
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	165.0	165.4	186.1	199.5	190.3
Payments initiated remotely	12.8	14.4	17.8	20.4	20.0
E-money payments with e-money issued by resident PSPs	20.6	24.9	29.7	36.6	42.7
Domestic	19.4	20.4	23.0	27.0	32.0
Cross-border	1.2	4.5	6.8	9.6	10.8
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
Cheques	479.4	439.9	409.8	375.2	278.9
Domestic	479.2	439.7	409.6	375.1	278.8
Cross-border	0.2	0.2	0.2	0.1	0.1
Other payment services	605.2	592.0	582.0	576.6	477.3
Domestic	602.2	588.5	578.6	573.0	474.4
Cross-border	3.0	3.5	3.5	3.6	2.9

Explanatory information on certain data items is given in the notes accompanying these tables.



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8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2016	2017	2018	2019	2020
Total cross-border payments received (excluding card payments)	1,810.1	2,047.5	2,183.4	1,799.5	1,393.7
Cross-border credit transfers received	1,808.8	2,046.5	2,182.5	1,798.5	1,392.4
Cross-border direct debits received	1.1	0.8	0.8	0.9	.
Cross-border e-money payments with e-money issued by resident PSPs received	0.1	0.2	.	.	.
Cross-border cheques received	0.0	-	-	-	-
Other cross-border payment services received	0.0	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	966.9	918.9	1,025.3	969.1	1,029.6
Debits from the accounts by simple book entry	822.5	815.8	941.9	910.3	928.8
Money remittances	0.5	1.3	5.7	7.1	8.1
Domestic	0.0	0.0	1.3	1.0	1.3
Cross-border	0.5	1.3	4.4	6.1	6.8
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.1	0.1	0.4	0.5	0.5
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



Italy

8b. Payments per type of terminal involving non-MFIs

(value of payments sent; EUR billions; total for the period)

	2016	2017	2018	2019	2020
a) At terminals provided by resident PSPs with cards issued by resident PSPs	414.9	428.2	456.4	479.3	452.4
At terminals located in the reporting country	414.9	428.2	456.4	479.3	452.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	193.6	198.0	201.1	202.2	179.0
At terminals located in the reporting country	193.6	198.0	201.1	202.2	179.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	-	0.0	0.0	0.0	-
At terminals located in the reporting country	-	0.0	0.0	0.0	-
At terminals located abroad	-	0.0	0.0	-	-
POS transactions (except e-money transactions)	168.8	173.9	192.2	206.1	198.3
At terminals located in the reporting country	168.8	173.9	192.2	206.1	198.3
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	33.1	35.9	40.0	44.1	43.2
At terminals located in the reporting country	33.1	35.9	40.0	44.1	43.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	19.4	20.4	23.0	27.0	32.0
At terminals located in the reporting country	19.4	20.4	23.0	27.0	32.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	31.0	37.6	43.8	51.4	29.4
At terminals located in the reporting country	31.0	37.6	43.8	51.4	29.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	-	0.0	0.0	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	0.0	0.0	-	-
ATM cash deposits (except e-money transactions)	-	0.0	0.0	-	-
At terminals located in the reporting country	-	0.0	0.0	-	-
At terminals located abroad	-	0.0	0.0	-	-
POS transactions (except e-money transactions)	31.0	37.6	43.8	51.4	29.4
At terminals located in the reporting country	31.0	37.6	43.8	51.4	29.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	-	-
At terminals located in the reporting country	0.0	0.0	0.0	-	-
At terminals located abroad	0.0	0.0	0.0	-	-
E-money payments with cards with an e-money function	0.0	0.0	0.0	-	-
At terminals located in the reporting country	0.0	0.0	0.0	-	-
At terminals located abroad	0.0	0.0	0.0	-	-
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	7.0	10.7	37.9	24.2	23.2
At terminals located in the reporting country	0.0	0.0	18.9	0.0	0.0
At terminals located abroad	7.0	10.7	18.9	24.2	23.2
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	0.4	0.4	0.4	0.7	0.4
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.4	0.4	0.4	0.7	0.4
ATM cash deposits (except e-money transactions)	-	0.0	0.0	0.0	-
At terminals located in the reporting country	-	-	0.0	0.0	-
At terminals located abroad	-	0.0	0.0	-	-
POS transactions (except e-money transactions)	5.4	5.9	23.4	13.9	12.1
At terminals located in the reporting country	0.0	0.0	11.7	0.0	0.0
At terminals located abroad	5.4	5.9	11.7	13.9	12.1
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	1.2	4.5	6.8	9.6	10.8
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	1.2	4.5	6.8	9.6	10.8
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	167.9	155.1	141.8	183.8	137.7
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



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9. Participation in selected payment systems

(original units; end of period)

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-IT					
Number of participants	148	131	124	113	113
<i>of which:</i>					
Direct participants	99	89	85	83	84
<i>of which:</i>					
Credit institutions	95	85	81	79	80
Central bank	1	1	1	1	1
Other direct participants	3	3	3	3	3
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	1	1	1	1	1
Others	0	0	0	0	0
Indirect participants	49	42	39	30	29
RETAIL SYSTEM: Italian CSMs					
Number of participants	69	64	60	58	58
<i>of which:</i>					
Direct participants	69	64	60	58	58
<i>of which:</i>					
Credit institutions	65	60	56	54	54
Central bank	1	1	1	1	1
Other direct participants	3	3	3	3	3
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	1	1	1	1	1
Others	0	0	0	0	0
Indirect participants	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



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10. Payments processed by selected payment systems

(number of transactions sent; millions; total for the period)

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-IT					
Credit transfers and direct debits	8.1	8.5	8.3	8.5	7.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	5.7	5.9	5.7	5.8	5.0
Credit transfers and direct debits to another TARGET component	2.3	2.7	2.7	2.8	2.9
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	2.3	2.6	2.6	2.7	2.8
Credit transfers and direct debits to a non-euro area TARGET component	0.1	0.1	0.1	0.0	0.1
Concentration ratio in terms of volume (percentages)	43.4	45.2	45.6	48.2	51.1
RETAIL SYSTEM: Italian CSMs					
Total transactions	2,097.7	2,072.5	2,044.1	2,009.7	1,892.3
Domestic	2,093.4	2,067.2	2,038.7	2,004.3	1,886.9
Cross-border	4.3	5.3	5.5	5.4	5.4
Credit transfers	276.0	205.4	207.6	222.3	245.9
Domestic	272.8	201.4	203.5	217.9	241.3
Cross-border	3.2	4.1	4.1	4.4	4.5
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	276.0	205.4	207.6	222.3	245.9
Direct debits	217.4	215.4	204.4	194.7	175.6
Domestic	217.0	215.0	203.9	194.2	175.2
Cross-border	0.4	0.4	0.4	0.4	0.4
Card payments (except e-money transactions)	1,231.3	1,270.4	1,266.6	1,252.3	1,223.2
Domestic	1,230.7	1,269.7	1,265.8	1,251.9	1,222.9
Cross-border	0.6	0.7	0.7	0.4	0.4
ATM transactions (except e-money transactions)	219.1	242.6	241.3	231.8	169.7
Domestic	219.0	242.5	241.2	231.8	169.6
Cross-border	0.1	0.1	0.1	0.1	0.1
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	151.1	138.6	124.3	108.7	78.0
Domestic	151.0	138.6	124.2	108.6	78.0
Cross-border	0.0	0.0	0.1	0.1	0.1
Other payment services	2.9	0.0	0.0	0.0	0.0
Domestic	2.9	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	31.4	29.8	31.2	32.3	32.0

Explanatory information on certain data items is given in the notes accompanying these tables.



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11. Payments processed by selected payment systems

(value of transactions sent; EUR billions; total for the period)

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-IT:					
Credit transfers and direct debits	18,416.5	17,845.0	18,192.5	16,844.4	15,900.3
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	8,222.8	8,365.5	8,267.7	7,010.4	6,018.1
Credit transfers and direct debits to another TARGET component	10,193.7	9,479.4	9,924.8	9,834.0	9,882.2
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	10,138.0	9,403.1	9,807.2	9,685.8	9,757.6
Credit transfers and direct debits to a non-euro area TARGET component	55.7	76.3	117.6	148.1	124.6
Concentration ratio in terms of value (percentages)	42.0	46.6	48.1	46.7	48.5
RETAIL SYSTEM: Italian CSMs					
Total transactions	1,520.9	1,610.9	1,577.8	1,563.2	1,440.5
Domestic	1,485.1	1,568.0	1,535.6	1,518.9	1,397.2
Cross-border	35.8	42.9	42.2	44.3	43.3
Credit transfers	599.2	698.8	683.8	708.9	727.9
Domestic	564.2	656.8	642.6	665.6	685.5
Cross-border	34.9	42.0	41.2	43.3	42.4
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	599.2	698.8	683.8	708.9	727.9
Direct debits	408.5	419.8	424.3	420.9	377.5
Domestic	407.8	419.1	423.5	420.1	376.8
Cross-border	0.7	0.8	0.8	0.8	0.7
Card payments (except e-money transactions)	71.7	73.3	72.8	71.2	69.6
Domestic	71.7	73.2	72.8	71.2	69.6
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	31.6	35.4	35.7	34.7	27.0
Domestic	31.6	35.4	35.7	34.7	27.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	402.8	383.6	361.2	327.5	238.5
Domestic	402.8	383.6	361.1	327.3	238.4
Cross-border	0.0	0.0	0.1	0.2	0.1
Other payment services	7.1	0.0	0.0	0.0	0.0
Domestic	7.1	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	30.2	34.2	39.1	41.9	45.3

Explanatory information on certain data items is given in the notes accompanying these tables.