



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Italy

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	60,002	59,877	59,729	59,439	59,110
GDP (EUR billions)	1,737	1,771	1,797	1,657	1,775
GDP per capita (EUR)	28,942	29,584	30,080	27,877	30,036
HICP (annual percentage changes)	1.3	1.2	0.6	-0.1	1.9

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)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	1,110,385	1,189,797	1,259,797	1,450,257	1,585,908
<i>of which:</i>					
Transferable deposits	1,096,574	1,176,659	1,246,293	1,432,620	1,571,006
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	17,684	18,367	18,194	23,123	23,197
Outstanding value on e-money storages issued by MFIs	3,505	3,642	3,750	4,090	4,058
<i>of which:</i>					
Hardware-based electronic money	3,484	3,620	3,728	4,064	4,016
Software-based electronic money	21	22	22	26	42

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)

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	141,616	95,130	123,926	318,769	424,331
Overnight deposits held at other credit institutions (end of period)	112,824	104,754	101,883	98,523	109,936
of which:					
Transferable deposits at other MFIs (end of period)	20,580	20,071	21,468	28,214	30,876
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	251,485	243,539	216,840	373,959	453,408
Intraday borrowing from the central bank (average for last reserve maintenance period)	3,561	5,655	3,098	1,373	2,563

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)

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	586	548	534	523	514
Number of offices	39,993	38,192	36,907	36,034	34,346
Number of overnight deposits (thousands)	.	.	.	.	.
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	37,914.3	39,807.6	41,590.3	42,724.6	44,121.1
Value of overnight deposits	.	.	.	1,506,798	1,649,388
Number of payment accounts (thousands)	47,162.6	47,827.8	48,659.7	50,232.1	.
Number of e-money accounts (thousands)	23,874.0	23,258.7	25,092.1	25,850.1	26,265.6
Outstanding value on e-money storages issued	.	7,220	8,917	11,421	12,756
<b>Central bank</b>					
Number of offices	39	33	33	33	33
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	16,193	45,742	37,725	59,397	66,308
<i>of which:</i>					
Value of transferable deposits	16,194	45,743	37,725	59,397	66,307
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	546	508	490	475	457
Number of offices	27,374	25,409	24,312	23,480	21,799
Number of overnight deposits (thousands)	48,205.8	52,863.4	56,063.9	56,276.3	57,554.8
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	37,914.3	39,807.6	41,590.3	42,724.6	44,121.1
Number of transferable overnight deposits (thousands)	46,587.3	48,043.2	49,661.2	51,385.8	52,924.8
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	37,914.3	39,464.7	41,223.6	42,652.9	44,065.2
Value of overnight deposits	1,089,645	1,140,565	1,154,854	.	.
<i>of which:</i>					
Value of transferable deposits	1,080,380	1,130,916	1,208,568	1,373,223	1,504,699
Number of payment accounts (thousands)	40,977.1	41,608.1	42,495.9	43,986.1	45,105.6
Number of e-money accounts (thousands)	8,258.0	6,231.5	6,788.9	5,899.7	5,605.0
Outstanding value on e-money storages issued	3,484	3,620	3,728	4,064	4,085
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	467	429	410	393	377
Number of offices	27,203	25,242	24,173	23,345	21,650
Value of overnight deposits	1,052,977	1,095,349	1,106,808	1,338,911	1,453,416
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	57	57	64	66	69
Number of offices	140	137	118	118	138
Value of overnight deposits	32,205	40,252	42,031	42,220	52,711
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	18	16	11	5	4
Number of offices	20	20	11	3	3
Value of overnight deposits	2,513	2,603	3,432	.	.
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	7	6	5	11	7
Number of offices	11	10	10	14	8
Value of overnight deposits	1,950	2,361	2,583	5,921	6,663
<b>Electronic money institutions</b>					
Number of institutions	4	7	8	9	11
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	127	.	.	.	.
<b>Other payment service providers</b>					
Number of institutions	35	32	35	38	45
Number of offices	12,580	12,750	12,562	12,521	12,514
Number of overnight deposits (thousands)	.	.	.	.	.
Value of overnight deposits	.	.	.	.	.
Number of payment accounts (thousands)	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)

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	439	451	480	545	295
<i>of which:</i>					
Institutions providing services through an established branch	28	29	29	27	13
Institutions providing services through an agent	45	21	23	7	8
Institutions providing services neither establishing a branch nor through an agent	366	401	428	511	274

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)

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	82,494	83,281	86,141	89,091	90,999
Cards with a payment function*	77,535	82,387	84,284	86,722	88,010
<i>of which:</i>					
Cards with a debit function	54,142	55,770	57,207	59,418	60,940
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	23,394	26,617	27,077	27,304	27,070
Cards with an e-money function	28,352	27,511	28,934	29,673	30,059
Cards on which e-money can be stored directly	4,265	3,996	3,842	3,820	3,798
Cards which give access to e-money stored on e-money accounts	23,826	23,094	24,565	25,316	25,648
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	28,091	27,089	28,407	29,135	29,445
Total number of cards (irrespective of the number of functions on the card)	105,887	109,898	113,218	116,395	118,069
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals provided by resident PSPs</b>					
ATMs	48,564	47,678	49,062	48,423	45,529
Located in the reporting country	48,564	47,676	49,044	48,412	45,529
Located abroad	0	2	18	11	0
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	48,564	47,678	49,062	48,423	45,529
Located in the reporting country	48,564	47,676	49,044	48,412	45,529
Located abroad	0	2	18	11	0
ATMs with a credit transfer function	44,838	44,340	43,812	43,595	42,662
Located in the reporting country	44,838	44,338	43,794	43,594	42,662
Located abroad	0	2	18	1	0
POS terminals	2,462,978	3,171,174	3,589,609	3,694,835	4,149,250
Located in the reporting country	2,462,798	3,171,015	3,589,569	3,694,725	4,148,706
Located abroad	180	159	40	110	544
POS terminals					
<i>of which:</i>					
EFTPOS terminals	2,462,978	3,171,174	3,589,609	3,694,835	4,149,250
Located in the reporting country	2,462,798	3,171,015	3,589,569	3,694,725	4,148,706
Located abroad	180	159	40	110	544
E-money card POS terminals	1,575,481	1,693,891	1,884,703	1,824,337	2,042,138
Located in the reporting country	1,575,313	1,691,981	1,884,369	1,824,282	2,041,253
Located abroad	168	1,910	334	55	885
E-money card terminals	1,667,058	1,789,193	2,004,022	1,975,521	2,430,923
Located in the reporting country	1,666,713	1,787,031	2,003,547	1,975,450	2,429,643
Located abroad	345	2,162	475	71	1,280
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	44,655	44,340	43,812	43,595	42,662
Located in the reporting country	44,651	44,338	43,794	43,594	42,662
Located abroad	4	2	18	1	0
E-money card accepting terminals	1,622,403	1,744,850	1,960,210	1,931,926	2,388,261
Located in the reporting country	1,622,062	1,742,690	1,959,753	1,931,856	2,386,981
Located abroad	341	2,160	457	70	1,280

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

\*Except cards with an e-money function only.



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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)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	6,035.0	6,784.0	7,601.9	8,006.6	9,916.3
Domestic	5,796.0	6,373.0	7,067.9	7,389.6	9,182.9
Cross-border	239.0	411.0	534.0	617.0	733.3
<b>Credit transfers</b>	1,390.0	1,450.0	1,505.0	1,584.8	1,722.6
Domestic	1,368.0	1,425.0	1,477.0	1,553.0	1,687.0
Cross-border	22.0	25.0	28.0	31.8	35.6
Credit transfers					
Initiated in paper-based form	692.0	688.0	690.0	694.7	717.7
Initiated electronically	698.0	762.0	815.0	890.1	1,004.9
Initiated in a file/batch	395.0	417.0	449.0	530.6	555.8
Initiated on a single payment basis	302.0	345.0	366.0	359.5	449.1
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	484.0	481.0	461.0	484.5	490.4
<b>Direct debits</b>	822.0	919.6	979.0	1,033.5	1,137.5
Domestic	821.0	917.7	977.0	1,031.8	1,135.8
Cross-border	1.0	1.9	2.0	1.7	1.7
Direct debits					
Initiated in a file/batch	602.0	657.0	695.0	744.0	803.7
Initiated on a single payment basis	220.0	262.6	284.0	289.5	333.9
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	2,796.0	3,260.0	3,760.9	3,925.7	5,201.1
Domestic card payments	2,706.0	3,075.0	3,530.9	3,671.7	4,902.0
Cross-border card payments	90.0	185.0	230.0	254.0	299.2
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,941.0	2,208.0	2,545.3	2,769.3	3,834.5
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	855.0	1,052.0	1,216.0	1,156.4	1,366.6
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	2,596.0	2,999.0	3,457.9	3,590.6	4,845.7
Payments initiated remotely	200.0	261.0	303.3	335.1	355.5
<b>E-money payments with e-money issued by resident PSPs</b>	583.0	739.0	969.0	1,158.8	1,561.3
Domestic	460.0	541.0	696.0	829.6	1,164.8
Cross-border	123.0	198.0	273.0	329.3	396.5
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	-	-	-	-	-
<b>Cheques</b>	167.0	152.2	134.0	96.7	87.2
Domestic	167.0	152.2	134.0	96.7	87.2
Cross-border	0.0	0.0	0.0	0.0	0.0
<b>Other payment services</b>	272.0	261.8	253.0	207.1	206.5
Domestic	272.0	261.4	253.0	206.8	206.1
Cross-border	0.0	0.4	0.0	0.3	0.4

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

\*Except cards with an e-money function only.



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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)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	45.8	.	78.2	66.9	90.5
Cross-border credit transfers received	42.8	62.0	78.0	66.3	89.7
Cross-border direct debits received	0.1	0.1	0.1	0.6	0.6
Cross-border e-money payments with e-money issued by resident PSPs received	2.9	.	0.1	0.0	0.1
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	93.0	85.8	83.0	88.9	96.5
Debits from the accounts by simple book entry	958.0	1,029.0	1,086.0	1,108.6	1,297.3
Money remittances	3.0	18.7	23.0	25.3	28.6
Domestic	0.0	2.1	0.0	0.5	0.5
Cross-border	3.0	16.6	23.0	24.9	28.1
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	1.4	2.0	1.6	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)

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	4,369.5	4,846.0	5,474.4	5,541.9	7,182.4
At terminals located in the reporting country	4,369.5	4,846.0	5,474.4	5,541.9	7,182.4
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 of which:					
ATM cash withdrawals (except e-money transactions)	1,024.0	1,025.8	1,011.0	807.0	840.6
At terminals located in the reporting country	1,024.0	1,025.8	1,011.0	807.0	840.6
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)	2,706.1	3,075.0	3,530.9	3,671.7	4,902.0
At terminals located in the reporting country	2,706.1	3,075.0	3,530.9	3,671.7	4,902.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	178.3	204.1	236.0	233.6	275.0
At terminals located in the reporting country	178.3	204.1	236.0	233.6	275.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	460.0	541.0	696.0	829.6	1,164.8
At terminals located in the reporting country	460.0	541.0	696.0	829.6	1,164.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	413.1	475.0	596.1	163.7	253.6
At terminals located in the reporting country	413.1	475.0	596.1	163.7	253.6
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)	413.1	475.0	596.1	163.7	253.6
At terminals located in the reporting country	413.1	475.0	596.1	163.7	253.6
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	-	-	-
At terminals located in the reporting country	0.0	0.0	-	-	-
At terminals located abroad	0.0	0.0	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	217.0	386.2	508.0	585.5	698.1
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	217.0	386.2	508.0	585.5	698.1
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.6	2.9	4.0	2.4	2.4
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	2.6	2.9	4.0	2.4	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)	90.9	370.1	230.0	254.0	299.2
At terminals located in the reporting country	0.0	185.1	0.0	0.0	0.0
At terminals located abroad	90.9	185.1	230.0	254.0	299.2
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	123.0	396.3	273.0	329.2	396.5
At terminals located in the reporting country	0.0	198.2	0.0	0.0	0.0
At terminals located abroad	123.0	198.2	273.0	329.2	396.5
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.0	-	-	-	-
OTC cash withdrawals	170.0	152.7	184.1	123.4	112.7
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)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	9,060.7	9,462.5	8,985.4	8,000.4	8,998.0
Domestic	6,821.9	7,156.5	7,050.4	6,498.9	7,412.4
Cross-border	2,238.8	2,306.0	1,935.0	1,501.5	1,585.6
<b>Credit transfers</b>	7,422.4	7,788.7	7,311.1	6,549.6	7,338.2
Domestic	5,198.6	5,505.4	5,404.0	5,074.4	5,783.1
Cross-border	2,223.7	2,283.3	1,907.1	1,475.3	1,555.1
<b>Credit transfers</b>					
Initiated in paper-based form	2,755.4	2,943.3	2,639.6	2,196.7	2,353.6
Initiated electronically	4,667.0	4,845.4	4,671.5	4,353.0	4,984.6
Initiated in a file/batch	2,794.2	2,873.4	3,164.1	3,279.4	3,709.7
Initiated on a single payment basis	1,872.8	1,972.0	1,507.4	1,073.6	1,274.9
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
<b>Credit transfers</b>					
of which:					
Non-SEPA credit transfers	54.8	54.3	52.3	51.9	55.1
<b>Direct debits</b>	401.7	448.4	462.4	428.4	515.9
Domestic	400.7	447.7	461.7	427.9	515.3
Cross-border	1.0	0.6	0.7	0.5	0.6
<b>Direct debits</b>					
Initiated in a file/batch	295.7	326.7	339.9	323.3	387.9
Initiated on a single payment basis	106.0	121.6	122.4	105.1	128.0
<b>Direct debits</b>					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	179.8	203.9	223.5	223.5	268.2
Domestic card payments	173.9	192.2	209.7	211.5	254.8
Cross-border card payments	5.9	11.7	13.9	12.0	13.4
<b>Card payments with cards issued by resident PSPs*</b>					
Payments with cards with a debit function	113.9	123.6	135.5	148.1	183.6
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	65.8	80.3	88.0	75.4	84.6
<b>Card payments with cards issued by resident PSPs*</b>					
Payments initiated at physical EFTPOS	165.4	186.1	199.5	190.3	247.5
Payments initiated remotely	14.4	17.8	20.4	20.0	20.7
<b>E-money payments with e-money issued by resident PSPs</b>	24.9	29.7	36.6	42.7	54.1
Domestic	20.4	23.0	27.0	32.0	41.2
Cross-border	4.5	6.8	9.6	10.8	12.9
<b>E-money payments with e-money issued by resident PSPs</b>					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
<b>Cheques</b>	439.9	409.8	375.2	278.9	294.1
Domestic	439.7	409.6	375.1	278.8	294.0
Cross-border	0.2	0.2	0.1	0.1	0.1
<b>Other payment services</b>	592.0	582.0	576.6	477.3	527.4
Domestic	588.5	578.6	573.0	474.4	524.0
Cross-border	3.5	3.5	3.6	2.9	3.4

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

\*Except cards with an e-money function only.



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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)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	2,047.5	.	1,799.4	1,393.3	1,637.0
Cross-border credit transfers received	2,046.5	2,182.5	1,798.5	1,392.4	1,636.1
Cross-border direct debits received	0.8	0.8	0.9	0.8	0.9
Cross-border e-money payments with e-money issued by resident PSPs received	0.2	.	0.0	0.0	0.0
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	918.9	1,025.3	969.1	1,029.6	1,085.6
Debits from the accounts by simple book entry	815.8	941.9	910.3	928.8	963.2
Money remittances	1.3	5.7	7.1	8.1	8.5
Domestic	0.0	1.3	1.0	1.3	0.7
Cross-border	1.3	4.4	6.1	6.8	7.7
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	0.4	0.5	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.



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

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

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	428.2	456.4	482.9	465.7	537.8
At terminals located in the reporting country	428.2	456.4	482.9	465.7	537.8
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)	198.0	201.1	202.2	179.0	191.1
At terminals located in the reporting country	198.0	201.1	202.2	179.0	191.1
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)	173.9	192.2	209.7	211.5	254.8
At terminals located in the reporting country	173.9	192.2	209.7	211.5	254.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	35.9	40.0	44.1	43.2	50.7
At terminals located in the reporting country	35.9	40.0	44.1	43.2	50.7
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	20.4	23.0	27.0	32.0	41.2
At terminals located in the reporting country	20.4	23.0	27.0	32.0	41.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	37.6	43.8	47.8	13.6	19.6
At terminals located in the reporting country	37.6	43.8	47.8	13.6	19.6
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)	37.6	43.8	47.8	13.6	19.6
At terminals located in the reporting country	37.6	43.8	47.8	13.6	19.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	-	-	-
At terminals located in the reporting country	0.0	0.0	-	-	-
At terminals located abroad	0.0	0.0	-	-	-
E-money payments with cards with an e-money function	0.0	0.0	-	-	-
At terminals located in the reporting country	0.0	0.0	-	-	-
At terminals located abroad	0.0	0.0	-	-	-
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	10.7	37.9	24.2	23.2	26.8
At terminals located in the reporting country	0.0	18.9	0.0	0.0	0.0
At terminals located abroad	10.7	18.9	24.2	23.2	26.8
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	0.7	0.4	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	0.7	0.4	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)	5.9	23.4	13.9	12.1	13.4
At terminals located in the reporting country	0.0	11.7	0.0	0.0	0.0
At terminals located abroad	5.9	11.7	13.9	12.1	13.4
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	4.5	6.8	9.6	10.8	12.9
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	4.5	6.8	9.6	10.8	12.9
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	155.1	141.8	183.8	137.7	128.0
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)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-IT</b>					
Number of participants	131	124	113	113	111
<i>of which:</i>					
Direct participants	89	85	83	84	83
<i>of which:</i>					
Credit institutions	85	81	79	80	79
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	42	39	30	29	28
<b>RETAIL SYSTEM: Italian CSMs</b>					
Number of participants	64	60	58	58	55
<i>of which:</i>					
Direct participants	64	60	58	58	55
<i>of which:</i>					
Credit institutions	60	56	54	54	51
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)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-IT</b>					
Credit transfers and direct debits	8.5	8.3	8.5	7.9	8.8
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	5.9	5.7	5.8	5.0	5.2
Credit transfers and direct debits to another TARGET component	2.7	2.7	2.8	2.9	3.5
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	2.6	2.6	2.7	2.8	3.4
Credit transfers and direct debits to a non-euro area TARGET component	0.1	0.1	0.0	0.1	0.1
Concentration ratio in terms of volume (percentages)	45.2	45.6	48.2	51.1	51.4
<b>RETAIL SYSTEM: Italian CSMs</b>					
<b>Total transactions</b>	2,072.5	2,044.1	2,009.7	1,892.3	2,348.9
Domestic	2,067.2	2,038.7	2,004.3	1,886.9	2,343.3
Cross-border	5.3	5.5	5.4	5.4	5.6
Credit transfers	205.4	207.6	222.3	245.9	257.7
Domestic	201.4	203.5	217.9	241.3	253.1
Cross-border	4.1	4.1	4.4	4.5	4.6
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	205.4	207.6	222.3	245.9	257.7
Direct debits	215.4	204.4	194.7	175.6	175.1
Domestic	215.0	203.9	194.2	175.2	174.6
Cross-border	0.4	0.4	0.4	0.4	0.4
Card payments (except e-money transactions)	1,270.4	1,266.6	1,252.3	1,223.2	1,682.0
Domestic	1,269.7	1,265.8	1,251.9	1,222.9	1,681.6
Cross-border	0.7	0.7	0.4	0.4	0.5
ATM transactions (except e-money transactions)	242.6	241.3	231.8	169.7	164.2
Domestic	242.5	241.2	231.8	169.6	164.2
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	138.6	124.3	108.7	78.0	70.0
Domestic	138.6	124.2	108.6	78.0	69.9
Cross-border	0.0	0.1	0.1	0.1	0.1
Other payment services	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
Concentration ratio in terms of volume (percentages)	29.8	31.2	32.3	32.0	35.2

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)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-IT</b>					
Credit transfers and direct debits	17,845.0	18,192.5	16,844.4	15,900.3	15,155.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	8,365.5	8,267.7	7,010.4	6,018.1	6,363.5
Credit transfers and direct debits to another TARGET component	9,479.4	9,924.8	9,834.0	9,882.2	8,792.4
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	9,403.1	9,807.2	9,685.8	9,757.6	8,649.4
Credit transfers and direct debits to a non-euro area TARGET component	76.3	117.6	148.1	124.6	143.0
Concentration ratio in terms of value (percentages)	46.6	54.6	58.5	61.8	60.2
<b>RETAIL SYSTEM: Italian CSMs</b>					
<b>Total transactions</b>	1,610.9	1,577.8	1,563.2	1,440.5	1,532.5
Domestic	1,568.0	1,535.6	1,518.9	1,397.2	1,489.7
Cross-border	42.9	42.2	44.3	43.3	42.8
Credit transfers	698.8	683.8	708.9	727.9	751.1
Domestic	656.8	642.6	665.6	685.5	709.2
Cross-border	42.0	41.2	43.3	42.4	41.8
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	698.8	683.8	708.9	727.9	751.1
Direct debits	419.8	424.3	420.9	377.5	416.5
Domestic	419.1	423.5	420.1	376.8	415.7
Cross-border	0.8	0.8	0.8	0.7	0.8
Card payments (except e-money transactions)	73.3	72.8	71.2	69.6	85.6
Domestic	73.2	72.8	71.2	69.6	85.6
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	35.4	35.7	34.7	27.0	26.3
Domestic	35.4	35.7	34.7	27.0	26.3
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	383.6	361.2	327.5	238.5	253.0
Domestic	383.6	361.1	327.3	238.4	252.9
Cross-border	0.0	0.1	0.2	0.1	0.1
Other payment services	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
Concentration ratio in terms of value (percentages)	34.2	39.1	41.9	45.3	42.0

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