



Financial market infrastructures

Data updated to 2026-09-30

published on 2026-10-27

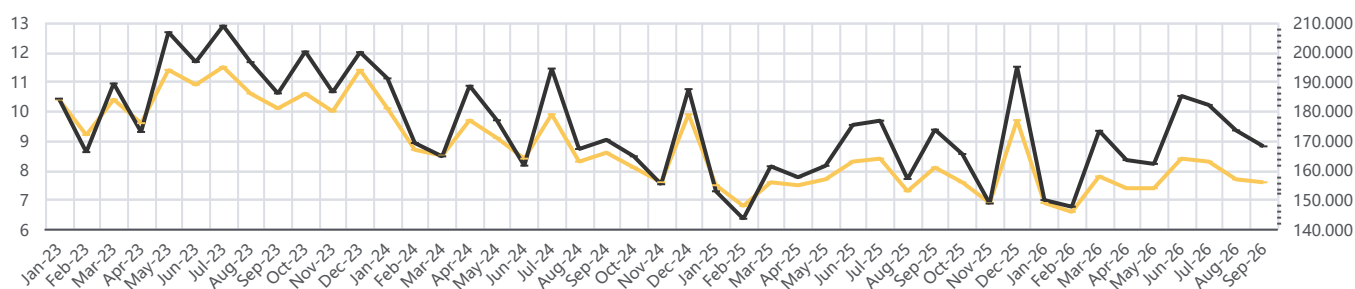
For further information: statistiche@bancaditalia.it

<https://statistiche.bancaditalia.it>

1. BI-COMP

BI-COMP is the clearing and interbank settlement infrastructure managed by the Bank of Italy for handling retail payments. The system allows for the exchange and multilateral clearing of transactions between intermediaries, followed by the settlement of the resulting balances, helping to make payments more efficient and secure. BI-COMP manages different types of retail transactions, including card payments, bank transfers, commercial collections, and checks. In the context of the evolution of European payment infrastructures, the system has undergone streamlining efforts, including the phase-out of SEPA components starting from March 2024. Overall, BI-COMP is a key part of the Italian payment system, ensuring the smooth operation of interbank retail flows and contributing to financial stability.

Evolution of card operations on BI-COMP



— BI-COMP: Bancomat (ATM withdrawals and card payments) - value of transactions in billion euro

— BI-COMP: Bancomat (ATM withdrawals and card payments) - number of transactions in thousands of units

Yearly numbers BICOMP
(Number of operations per year: thousands)

		Credit transfers	Bancomat (ATM withdrawals and card payments)	Cheque truncation	Collection orders	Total
2023	31/12/2023	591,896	2,294,649	54,715	246,730	3,187,989
2024	31/12/2024	126,054	2,092,108	46,984	172,521	2,437,669
2025	31/12/2025		1,969,979	39,717	140,193	2,149,890
2026 Q1-Q3	30/09/2026		1,505,940	25,116	104,675	1,635,732

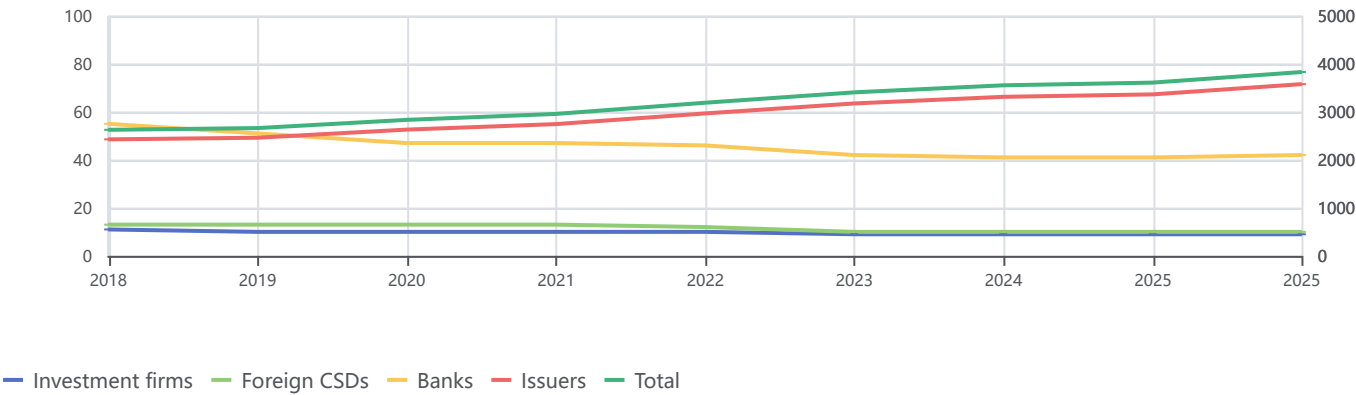
Yearly amounts BICOMP
(Amounts per year in billions of euros)

		Credit transfers	Bancomat (ATM withdrawals and card payments)	Cheque truncation	Collection orders	Total
2023	31/12/2023	1,578.3	126.1	235.8	500.9	2,441.5
2024	31/12/2024	333.8	106.9	218.9	463.0	1,122.9
2025	31/12/2025		93.2	196.2	447.9	737.3
2026 Q1-Q3	30/09/2026		68.1	126.3	347.7	542.0

2. Monte titoli

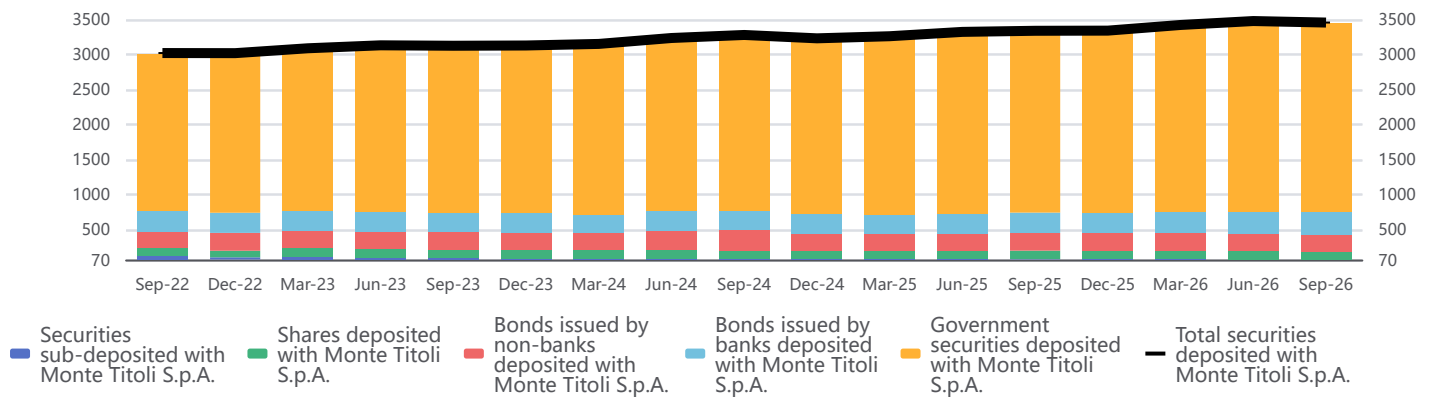
Monte Titoli S.p.A. (also known as Euronext Securities Milan) is the Italian central securities depository. Below is some information that characterizes it.

Numbers of partecipants



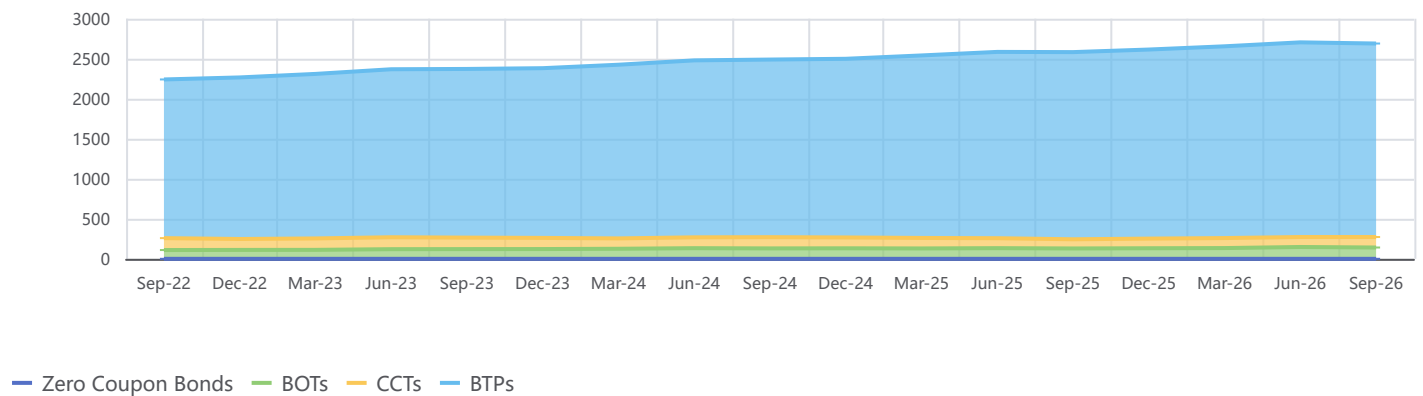
Number of account holders with one or more securities accounts at Monte Titoli. The item 'numero di emittenti' includes entities other than those shown in the table, limited to financial instruments issued by themselves and by companies controlled through equity holdings.

Securities in custody at Monte Titoli



Outstanding amounts at nominal value of the securities deposited with the central securities depository system managed by Monte Titoli. Shares also include units of closed-end mutual funds. Sub-custodied securities include securities sub-deposited with foreign central securities depositories with which Monte Titoli has established bilateral operational links.

Government securities in custody at Monte Titoli



Outstanding nominal value of government securities held in the central securities depository system.