

## (1) Changes in telegraphic transfer volume

(Volume in thousands; value in 100 million yen and percentages)

Fiscal year / Month	Fund transfer transactions				Breakdown by type									
					Remittances		Transfers		Payroll transfers		Collections		Credit advice, bills, communications, government payments, etc.	
	Volume	YoY	Value	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY
Fiscal 2005	1,261,510	2.2	24,112,821	5.3	40	-14.6	1,051,353 ( 174,532)	1.8 ( 3.5)	186,429	5.9	3,732	-10.7	19,956	-3.6
Fiscal 2006	1,276,713	1.2	25,297,896	4.9	23	-42.1	1,054,758 ( 180,919)	0.3 ( 3.7)	191,416	2.7	3,284	-12.0	27,232	36.5
Fiscal 2007	1,316,663	3.1	27,061,368	7.0	23	-1.1	1,079,282 ( 187,040)	2.3 ( 3.4)	200,726	4.9	3,027	-7.8	33,605	23.4
Fiscal 2008	1,321,966	0.4	26,781,818	-1.0	20	-13.9	1,076,582 ( 189,663)	-0.3 ( 1.4)	209,004	4.1	2,581	-14.7	33,780	0.5
Fiscal 2009	1,364,083	3.2	24,908,945	-7.0	20	-0.3	1,093,955 ( 203,725)	1.6 ( 7.4)	215,293	3.0	2,310	-10.5	52,505	55.4
November 2009	106,982	9.0	1,977,135	1.3	2	-1.4	86,694 ( 13,539)	7.6 ( 4.3)	16,435	3.5	221	29.1	3,630	137.5
December 2009	127,007	-0.5	2,254,340	-8.7	2	15.3	96,388 ( 17,753)	-3.4 (-3.4)	26,397	3.0	176	-27.1	4,044	111.0
January 2010	100,437	0.7	1,915,252	-3.4	2	14.1	80,306 ( 12,613)	-1.7 (-3.4)	16,546	1.0	182	-15.9	3,401	129.6
February 2010	108,855	1.3	1,899,529	0.1	2	11.0	87,653 ( 17,202)	-0.8 (-2.6)	16,273	2.0	169	-12.0	4,757	61.9
March 2010	124,472	5.2	2,714,298	7.3	2	10.4	96,715 ( 14,824)	3.2 ( 1.5)	17,010	3.5	226	-9.0	10,519	32.9
April 2010	124,732	2.8	2,429,551	12.9	0	-7.5	99,277 ( 21,836)	0.6 ( 5.6)	17,118	3.6	179	-11.3	8,157	39.0
May 2010	103,268	-5.4	2,019,825	11.0	0	13.7	83,407 ( 12,489)	-8.5 (-35.8)	16,112	0.9	191	11.8	3,558	86.8
June 2010	124,030	-2.4	2,233,515	2.9	1	7.4	97,891 ( 21,893)	-4.6 (-7.5)	21,838	2.0	173	-23.9	4,128	43.3
July 2010	110,386	-3.1	1,983,302	-2.9	2	-2.1	86,050 ( 13,994)	-4.0 (-4.5)	20,385	1.7	151	-23.7	3,799	-8.4
August 2010	112,861	4.5	2,098,040	10.0	2	-3.5	92,352 ( 17,900)	5.3 ( 3.3)	16,675	2.2	204	8.4	3,627	-4.2
September 2010	106,250	1.8	2,278,800	9.3	2	11.9	86,031 ( 13,736)	1.6 ( 1.7)	16,608	4.5	173	-5.8	3,436	-5.3
October 2010	112,553	0.1	1,953,590	-0.9	2	0.7	92,056 ( 19,751)	0.2 ( 6.7)	16,801	1.9	147	-11.8	3,546	-9.9
November 2010	110,439	3.2	2,101,015	6.3	2	-15.4	89,669 ( 14,080)	3.4 ( 4.0)	16,817	2.3	206	-6.7	3,744	3.2

Notes: 1. The basis for volume and value for each type is as follows: designated transfer date for "payroll transfers" and "transfers (post-dated)".

2. Figures in parentheses for transfers show the number of "transfers (post-dated)."

3. Communications volume includes communications from the Bank of Japan and the Zengin Center.

4. Government payments volume includes "itemized accounts of centralized government payments" and "National Tax Payment Remittance Statement/Refund and Statement."

5. Fractional numbers are rounded off.

## (2) Changes in MT data file transmissions

(Volume in thousands; value in 100 million yen and percentages)

Fiscal year / Month	Fund transfer transactions																								
	Breakdown by type																								
	Document-based transfers		Post-dated transfers		Payroll transfers		Bonus transfers		Loan-trust dividend transfers		Pension benefit transfers		Stock dividend transfers		Expenditure Concentrated Remittance Statement/Refund Statement and National Tax Payment Remittance Refund Statement		Bulk payment system payments		Account verification						
Volume	YoY	Value	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY
Fiscal 2005	98,492	-1.9	778,502	6.6	5,198	-20.7	7,510	6.5	35,785	-2.4	3,612	5.3	135	-30.4	3,893	-7.4	7,801	2.5	19,406	1.7	16	-46.8	15,135	-2.9	
Fiscal 2006	100,932	2.5	784,269	0.7	3,360	-35.4	7,699	2.5	37,976	6.1	3,816	5.6	89	-34.2	4,085	4.9	8,964	14.9	19,404	0.0	13	-21.2	15,527	2.6	
Fiscal 2007	107,023	6.0	753,764	-3.9	2,391	-28.8	8,429	9.5	38,236	0.7	3,816	0.0	59	-33.4	4,272	4.6	11,222	25.2	19,967	2.9	10	-24.2	18,622	19.9	
Fiscal 2008	114,019	6.5	768,982	2.0	1,971	-17.6	8,369	-0.7	35,911	-6.1	3,267	-14.4	41	-30.3	4,305	0.8	13,444	19.8	20,777	4.1	5	-43.7	25,928	39.2	
Fiscal 2009	107,631	-5.6	387,910	-49.6	977	-50.4	8,512	1.7	31,723	-11.7	3,104	-5.0	26	-36.2	4,935	14.6	12,737	-5.3	5,789	-72.1	4	-18.8	39,823	53.6	
November 2009	7,920	-20.4	19,566	-75.8	84	-38.1	542	11.3	2,544	-10.4	16	0.2	2	-34.2	120	11.5	2,931	-7.9	1	-99.9	0	-21.6	1,680	5.2	
December 2009	11,200	-18.1	29,656	-54.1	86	-57.2	698	-7.0	2,847	-11.0	1,430	-4.6	2	-35.8	791	22.1	3,461	-10.9	1	-99.9	0	-20.1	1,884	10.9	
January 2010	10,478	39.2	12,568	-66.4	70	-46.0	497	-6.6	2,585	-4.1	10	-9.1	2	-40.0	81	3.9	85	38.0	1	-99.9	0	-17.6	7,147	209.3	
February 2010	10,914	28.9	13,663	-63.6	69	-54.4	815	-1.7	2,555	-4.1	13	18.7	2	-38.8	797	18.6	228	-2.1	3	-99.8	0	-10.6	6,432	203.3	
March 2010	6,824	-18.8	18,032	-84.5	85	-45.3	659	1.1	2,612	-8.4	85	32.3	2	-41.2	114	10.1	743	-11.5	14	-99.4	0	-12.2	2,511	59.6	
April 2010	7,434	-34.2	15,424	-87.4	76	-27.3	713	-16.2	2,664	-2.5	41	33.9	2	-43.9	792	24.7	133	-13.5	10	-99.6	0	-3.7	3,001	-32.6	
May 2010	7,802	-25.7	13,864	-62.7	72	-10.7	485	-40.9	2,481	-2.3	21	18.2	2	-40.1	153	50.1	864	20.4	2	-99.9	0	-26.0	3,722	-14.0	
June 2010	11,628	-10.9	31,407	-59.9	79	-5.2	1,010	5.0	2,675	-5.2	840	4.3	2	-43.6	873	32.1	3,806	10.3	2	-99.9	0	-16.1	2,341	-14.3	
July 2010	6,450	3.4	14,529	-2.3	74	-13.5	574	-10.3	2,661	-2.3	604	-3.6	1	-44.1	95	22.2	71	18.0	1	52.0	0	-9.6	2,369	17.1	
August 2010	7,452	9.9	17,423	17.3	68	-10.1	825	19.2	2,555	-2.9	33	-12.5	1	-41.6	825	27.8	335	-2.6	1	28.8	0	-11.2	2,807	19.5	
September 2010	6,710	11.6	14,451	5.1	66	-11.6	566	8.1	2,448	-2.0	20	30.4	1	-45.0	105	14.0	478	0.9	1	26.4	0	0.9	3,025	29.7	
October 2010	6,705	4.6	12,677	1.2	67	-14.5	986	21.2	2,512	-4.6	16	2.5	1	-49.1	809	-1.1	96	6.0	1	35.2	0	3.1	2,215	13.4	
November 2010	7,822	-1.2	21,495	9.9	76	-9.3	657	21.3	2,480	-2.5	19	23.0	1	-48.2	120	0.3	3,208	9.5	1	40.3	0	2.9	1,258	-25.2	

Notes: 1. The basis for volume and value for each type is as follows: start date for "document-based transfers," payment start date for "pension benefit transfers" and "stock dividend transfers," designated transfer date for "post-dated transfers," "payroll transfers," "bonus transfers,"

2. The Expenditure Concentrated Remittance Statement was changed to a telegraphic transfer method from June 22, 2009

3. Data for the fund transfer transactions column was changed to the total of all data types sent by MT data file transmissions

4. Fractional numbers are rounded off.

(3) Member Financial Institutions (as of Nov. 30, 2010)

	Number of financial institutions	Branches
City banks	6	2,161
Regional banks	63	7,500
Trust banks	10	425
Member banks of the Second Association of Regional Banks	42	3,163
Foreign banks	4	13
Shinkin Central Bank / Shinkin banks	273	7,604
Shinkumi Federation Bank / Credit cooperatives	157	1,760
Rokinren Bank / Labour banks	14	643
Norinchukin Bank / Credit federations / Credit federations of	790	8,993
Other	13	407
Total	1,372	32,669
Change from previous month end	-1	-16

(Notes) 1. "Branches" includes agents (participating in the Domestic Fund Transfer System)

2. "Branches" do not include each Zengin Center.

3. "Shinkumi Federation Bank / Credit cooperatives" includes the Resolution and Collection Corporation.

4. Other includes: Japan Net Bank, Seven Bank, Sony Bank, Rakuten Bank,

SBI Sumishin Net Bank, Jibun Bank, AEON Bank,

Shinginko Tokyo, Shinsei Bank, Aozora Bank, Citibank Japan,

Shoko Chukin Bank, and Japan Post Bank