

(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 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
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Fiscal 2010	1,372,573	0.6	26,083,784	4.7	17	-12.5	1,092,276 (199,812)	-0.2 (-1.9)	220,131	2.2	2,125	-8.0	58,023	10.5
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November 2010	1,104,439	5.2	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
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
December 2010	1,287,742	1.4	2,277,026	1.0	2	-28.1	97,201 (17,828)	0.8 (0.4)	26,906	1.9	164	-6.4	4,469	10.5
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
January 2011	1,041,889	3.7	2,009,237	4.9	2	-27.5	83,788 (12,974)	4.3 (2.9)	16,825	1.7	202	11.4	3,372	-0.9
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
February 2011	1,112,588	3.4	1,960,281	3.2	2	-23.5	90,914 (19,066)	3.7 (10.8)	16,685	2.5	165	-2.4	4,823	1.4
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
March 2011	1,222,535	-1.6	2,739,602	0.9	2	-28.2	93,640 (14,266)	-3.2 (-3.8)	17,362	2.1	169	-25.2	11,363	8.0
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
April 2011	1,114,199	-8.4	2,317,610	-4.6	0	9.4	89,597 (16,406)	-9.8 (-24.9)	17,168	0.3	135	-24.7	7,298	-10.5
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
May 2011	1,091,195	5.7	2,169,702	7.4	0	-38.9	88,598 (13,035)	6.2 (4.4)	16,713	3.7	207	8.7	3,676	3.3
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
June 2011	1,222,513	-1.2	2,300,241	3.0	0	-40.7	96,104 (20,247)	-1.8 (-7.5)	22,189	1.6	159	-7.8	4,061	-1.6
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
July 2011	1,085,598	-1.6	2,023,997	2.1	1	-37.4	84,398 (13,432)	-1.9 (-4.0)	20,476	0.4	133	-11.4	3,590	-5.5
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
August 2011	1,116,147	2.9	2,254,246	7.4	1	-33.8	95,225 (18,229)	3.1 (1.8)	16,994	1.9	193	-5.8	3,735	3.0
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
September 2011	1,074,171	1.1	2,308,812	1.3	1	-37.8	86,849 (13,818)	1.0 (0.6)	16,909	1.8	161	-6.6	3,496	1.8
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
October 2011	1,115,897	3.0	2,120,268	8.5	2	-25.6	95,056 (19,649)	3.3 (-0.5)	17,107	1.8	166	12.9	3,566	0.6
	—	—	—	—	—	—	—	—	—	—	—	—	—	—
November 2011	1,070,466	-2.8	2,140,322	1.9	2	-8.7	86,988 (13,123)	-3.0 (-6.8)	16,522	-1.8	165	-20.3	3,369	-10.0
	127	—	1,054,252	—	0	—	122 (14)	—	—	—	0	—	5	—
	1,069,191	-2.9	1,086,070	-48.3	2	-8.7	86,866 (13,109)	-3.1 (-6.9)	16,522	-1.8	165	-20.3	3,365	-10.1

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."

5. Fractional numbers are rounded off.

6. Top: total; middle: large-value domestic transfers; bottom: small-value domestic transfer

7. Set to begin bulk domestic transfers on November 14, 2011.

## (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		Bulk payment system payments		Account verification	
					Volume	YoY	Value	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY
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	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	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	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	4	-18.8	39,823	53.6
Fiscal 2010	91,603	-10.1	221,439	7.0	853	-12.7	8,869	4.2	30,482	-3.9	3,151	1.5	14	-44.9	5,683	15.2	14,268	12.0	4	-6.1	28,278	-29.0
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	0	2.9	1,258	-25.2
December 2010	11,667	4.2	32,473	9.5	76	-11.7	778	11.4	2,812	-1.2	1,455	1.7	1	-48.9	848	7.2	4,161	20.2	0	0.6	1,535	-18.5
January 2011	6,158	-41.2	14,638	16.5	62	-12.2	566	13.9	2,555	-1.2	14	47.9	1	-45.5	86	5.8	103	20.9	0	-2.7	2,770	-61.2
February 2011	6,307	-42.2	13,159	-3.7	62	-10.2	1,016	24.8	2,496	-2.3	13	-3.8	1	-45.9	862	8.2	232	1.6	0	-4.6	1,621	-74.8
March 2011	5,507	-19.3	19,960	10.7	75	-11.5	693	5.3	2,143	-18.0	74	-13.2	1	-44.7	114	-0.1	781	5.1	0	-1.2	1,614	-35.7
April 2011	6,862	-7.7	14,355	-6.9	65	-15.2	646	-9.5	2,542	-4.6	46	10.9	1	-49.6	841	6.1	168	26.4	0	-1.5	2,545	-15.2
May 2011	7,265	-6.9	15,480	11.7	65	-9.6	581	20.0	2,464	-0.7	31	47.5	1	-50.5	137	-10.3	1,042	20.7	0	11.3	2,940	-21.0
June 2011	12,256	5.4	35,308	12.4	66	-16.5	1,111	10.0	2,727	1.9	853	1.6	1	-50.0	1,352	54.9	4,440	16.7	0	1.2	1,704	-27.2
July 2011	6,127	-5.0	15,288	5.2	63	-14.3	681	18.7	2,739	2.9	591	-2.1	1	-46.0	137	43.5	100	39.9	0	-0.3	1,814	-23.4
August 2011	6,857	-8.0	20,694	18.8	62	-9.5	906	9.8	2,684	5.0	29	-14.2	1	-48.0	1,256	52.2	354	5.5	0	0.9	1,565	-44.3
September 2011	5,883	-12.3	14,274	-1.2	59	-10.8	676	19.6	2,478	1.2	23	13.0	1	-44.7	163	54.6	506	5.9	0	-6.7	1,975	-34.7
October 2011	6,341	-5.4	15,138	19.4	61	-9.7	1,070	8.6	2,517	0.2	17	10.0	1	-51.3	1,268	56.7	96	0.2	0	-5.0	1,310	-40.9
November 2011	2,008	-	5,699	-	26	-	283	-	629	-	6	-	0	-	63	-	447	-	0	-	554	-

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," and "loan-trust dividend transfers," overdraft executable date for "bulk payment system payments," and the transmission date for all others.

2. Fractional numbers are rounded off.

(3) Changes in new file transfer volume

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

Fiscal year / Month	Fund transfer transactions																									
	Breakdown by type																									
	Document-based transfers		Posted dated transfers		Payroll transfers		Bonus transfers		Loan-trust dividend transfers		Pension benefit transfers		Stock dividend transfers		Bulk payment system payments		Transfer account statements		Pension transfer statements		Tax refund transfer statements					
	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 year)																										
	(No applicable data)																									
23.11	7,472	—	18,710	—	41	—	615	—	3,416	—	26	—	0	—	135	—	2,467	—	0	—	491	—	0	—	279	—

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 "Remittance of loans and dividends transfers," designated transfer date for "post-dated transfers," "payroll transfers," "bonus transfers," and "loan-trust dividend transfers," overdraft executable date for "bulk payment system payments," and payment start date for all others.  
 2. Fractional numbers are rounded off.

(4) Member Financial Institutions (as of Nov. 30, 2011)

	Number of financial institutions	Branches
City banks	6	2,171
Regional banks	64	7,503
Trust banks	9	422
Member banks of the Second Association of Regional Banks	42	3,161
Foreign banks	4	13
Shinkin Central Bank / Shinkin banks	272	7,564
Shinkumi Federation Bank / Credit cooperatives	157	1,743
Rokinren Bank / Labour banks	14	628
Norinchukin Bank / Credit federations / Credit federations of	789	8,862
Other	14	416
Total	1,371	32,483
Change from previous month end	0	-32

(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, Daiwa Next Bank,

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

Shoko Chukin Bank, and Japan Post Bank