

(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 2007	1,316,663	3.1	27,061,368	7.0	23	-1.1	1,079,282	2.3	200,726	4.9	3,027	-7.8	33,605	23.4
	(187,040)	(3.4)	()	()	()	()	()	()	()	()	()	()	()	
Fiscal 2008	1,321,966	0.4	26,781,818	-1.0	20	-13.9	1,076,582	-0.3	209,004	4.1	2,581	-14.7	33,780	0.5
	(189,663)	(1.4)	()	()	()	()	()	()	()	()	()	()	()	
Fiscal 2009	1,364,083	3.2	24,908,945	-7.0	20	-0.3	1,093,955	1.6	215,293	3.0	2,310	-10.5	52,505	55.4
	(203,725)	(7.4)	()	()	()	()	()	()	()	()	()	()	()	
Fiscal 2010	1,372,573	0.6	26,083,784	4.7	17	-12.5	1,092,276	-0.2	220,131	2.2	2,125	-8.0	58,023	10.5
	(199,812)	(-1.9)	()	()	()	()	()	()	()	()	()	()	()	
Fiscal 2011	1,349,730	-0.5	26,932,823	3.4	15	-13.7	1,086,763	-0.5	219,576	-0.3	1,948	-8.4	41,427	-28.6
	(190,210)	(-4.8)	()	()	()	()	()	()	()	()	()	()	()	
July 2011	108,598	-1.6	2,023,997	2.1	1	-37.4	84,398	-1.9	20,476	0.4	133	-11.4	3,590	-5.5
	(13,432)	(-4.0)	()	()	()	()	()	()	()	()	()	()	()	
August 2011	116,147	2.9	2,254,246	7.4	1	-33.8	95,225	3.1	16,994	1.9	193	-5.8	3,735	3.0
	(18,229)	(1.8)	()	()	()	()	()	()	()	()	()	()	()	
September 2011	107,417	1.1	2,308,812	1.3	1	-37.8	86,849	1.0	16,909	1.8	161	-6.6	3,496	1.8
	(13,818)	(0.6)	()	()	()	()	()	()	()	()	()	()	()	
October 2011	115,897	3.0	2,120,268	8.5	2	-25.6	95,056	3.3	17,107	1.8	166	12.9	3,566	0.6
	(19,649)	(-0.5)	()	()	()	()	()	()	()	()	()	()	()	
November 2011	107,046	-2.8	2,140,322	1.9	2	-8.7	86,988	-3.0	16,522	-1.8	165	-20.3	3,369	-10.0
	(13,123)	(-6.8)	()	()	()	()	()	()	()	()	()	()	()	
December 2011	127,167	-0.9	2,361,458	3.8	2	11.3	96,575	-0.6	25,985	-3.4	154	-6.4	4,451	-0.4
	(16,918)	(-5.1)	()	()	()	()	()	()	()	()	()	()	()	
January 2012	103,978	0.1	2,116,109	5.4	2	5.5	84,213	0.5	16,324	-3.0	192	-5.3	3,248	-3.7
	(12,626)	(-2.7)	()	()	()	()	()	()	()	()	()	()	()	
February 2012	112,302	1.3	2,124,494	8.5	2	6.0	92,538	1.8	16,224	-2.8	154	-7.1	3,384	-29.8
	(18,489)	(-3.0)	()	()	()	()	()	()	()	()	()	()	()	
March 2012	111,628	-3.6	2,722,391	-0.3	2	23.0	90,622	-3.2	16,965	-2.3	129	-23.8	3,910	-65.6
	(14,237)	(-0.2)	()	()	()	()	()	()	()	()	()	()	()	
April 2012	112,072	1.6	2,421,090	4.7	0	-27.5	91,158	1.7	17,150	-0.1	148	9.4	3,616	-50.5
	(16,894)	(3.0)	()	()	()	()	()	()	()	()	()	()	()	
May 2012	112,390	3.5	2,306,297	6.4	0	7.9	91,806	3.6	16,985	1.6	194	-6.3	3,405	-7.4
	(13,538)	(3.9)	()	()	()	()	()	()	()	()	()	()	()	
June 2012	121,904	0.0	2,247,175	-2.0	1	40.7	96,202	0.1	22,135	-0.2	121	-23.8	3,444	-15.2
	(21,986)	(8.6)	()	()	()	()	()	()	()	()	()	()	()	
July 2012	115,127	6.4	2,222,869	10.1	1	35.4	91,029	7.9	20,481	0.0	183	37.4	3,433	-4.4
	(14,206)	(5.8)	()	()	()	()	()	()	()	()	()	()	()	

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	Volume	YoY	Volume	YoY	
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
Fiscal 2011	53,275	-41.8	132,603	-40.1	467	-45.3	6,483	-26.9	19,083	-37.4	1,645	-47.8	5	-64.8	4,457	-21.6	6,053	-35.3	2	-40.4	15,080	-46.7
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	—
December 2011	400	—	576	—	0	—	123	—	85	—	47	—	0	—	0	—	0	—	0	—	145	—
January 2012	418	—	342	—	0	—	91	—	70	—	0	—	0	—	0	—	0	—	0	—	257	—
February 2012	427	—	422	—	0	—	211	—	74	—	0	—	0	—	0	—	0	—	0	—	142	—
March 2012	306	—	388	—	0	—	105	—	71	—	2	—	0	—	0	—	0	—	0	—	128	—
April 2012	451	—	518	—	0	—	197	—	73	—	2	—	0	—	0	—	0	—	0	—	179	—
May 2012	581	—	337	—	0	—	79	—	69	—	0	—	0	—	0	—	0	—	0	—	433	—
June 2012	641	—	532	—	0	—	291	—	74	—	33	—	0	—	0	—	0	—	0	—	243	—
July 2012	400	—	361	—	0	—	94	—	77	—	12	—	0	—	0	—	0	—	0	—	217	—

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)																										
Fiscal 2011	69,063	—	138,415	—	287	—	6,085	—	22,334	—	2,179	—	2	—	9,267	—	10,342	—	1	—	7,909	—	0	—	10,656	—
November 2011	7,472	—	18,710	—	41	—	615	—	3,416	—	26	—	0	—	135	—	2,467	—	0	—	491	—	0	—	279	—
December 2011	20,202	—	47,924	—	69	—	1,237	—	4,875	—	1,958	—	1	—	4,024	—	5,635	—	0	—	2,035	—	0	—	369	—
January 2012	8,603	—	18,364	—	55	—	1,085	—	4,298	—	16	—	1	—	155	—	118	—	0	—	2,557	—	0	—	319	—
February 2012	14,600	—	26,309	—	57	—	1,876	—	4,889	—	20	—	0	—	3,995	—	225	—	0	—	1,326	—	0	—	2,213	—
March 2012	16,327	—	21,774	—	66	—	1,272	—	4,855	—	159	—	0	—	198	—	798	—	0	—	1,500	—	0	—	7,478	—
April 2012	17,034	—	28,610	—	59	—	1,479	—	5,287	—	80	—	0	—	3,497	—	169	—	0	—	2,303	—	0	—	4,160	—
May 2012	14,090	—	22,345	—	62	—	1,129	—	5,288	—	49	—	0	—	162	—	892	—	0	—	5,865	—	0	—	642	—
June 2012	29,102	—	57,936	—	61	—	2,492	—	5,882	—	1,625	—	0	—	3,732	—	10,627	—	0	—	4,044	—	0	—	639	—
July 2012	12,429	—	24,084	—	59	—	1,300	—	5,683	—	917	—	0	—	150	—	111	—	0	—	3,782	—	0	—	428	—

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. Offsetting transaction files include volume only.

3. Fractional numbers are rounded off.

(4) Member Financial Institutions (as of Jul. 31, 2012)

	Number of financial institutions	Branches
City banks	6	2,178
Regional banks	64	7,511
Trust banks	8	419
Member banks of the Second Association of Regional Banks	42	3,146
Foreign banks	5	14
Shinkin Central Bank / Shinkin banks	272	7,547
Shinkumi Federation Bank / Credit cooperatives	157	1,741
Rokinren Bank / Labour banks	14	626
Norinchukin Bank / Credit federations / Credit federations of	784	8,748
Other	15	429
Total	1,367	32,359
Change from previous month end	2	-10

(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, SBJ Bank,

Shoko Chukin Bank, and Japan Post Bank