

(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)	(-)	(-)	(-)	(-)	(-)	(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)	(-)	(-)	(-)	(-)	(-)	(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)	(-)	(-)	(-)	(-)	(-)	(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)	(-)	(-)	(-)	(-)	(-)	(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)	(-)	(-)	(-)	(-)	(-)	(190,210)	(-4.8)	(-)	(-)	(-)	(-)	(-)	(-)	
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)	(-)	(-)	(-)	(-)	(-)	(16,918)	(-5.1)	(-)	(-)	(-)	(-)	(-)	(-)	
January 2012	185	-	1,505,722	-	0	-	177	-	-	-	0	-	8	-	
	(21)	(-)	(-)	(-)	(-)	(-)	(21)	(-)	(-)	(-)	(-)	(-)	(-)	(-)	
February 2012	112,302	1.3	2,124,494	8.5	2	6.0	92,338	1.8	16,224	-2.8	154	-7.1	3,384	-29.8	
	(18,489)	(-)	(-)	(-)	(-)	(-)	(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)	(-)	(-)	(-)	(-)	(-)	(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)	(-)	(-)	(-)	(-)	(-)	(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)	(-)	(-)	(-)	(-)	(-)	(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)	(-)	(-)	(-)	(-)	(-)	(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)	(-)	(-)	(-)	(-)	(-)	(14,206)	(5.8)	(-)	(-)	(-)	(-)	(-)	(-)	
August 2012	113,236	-2.2	2,125,680	-5.6	2	42.8	92,749	-2.6	16,867	-0.7	152	-21.1	3,467	-7.2	
	(19,074)	(-)	(-)	(-)	(-)	(-)	(19,074)	(4.6)	(-)	(-)	(-)	(-)	(-)	(-)	
September 2012	101,093	-5.6	2,196,756	-4.7	2	29.7	81,269	-6.4	16,696	-1.3	118	-27.2	3,008	-14.0	
	(13,067)	(-)	(-)	(-)	(-)	(-)	(13,067)	(-5.4)	(-)	(-)	(-)	(-)	(-)	(-)	
October 2012	121,284	4.9	2,269,994	7.1	2	-0.6	100,697	5.9	16,867	-1.4	182	9.4	3,537	-0.8	
	(20,176)	(-)	(-)	(-)	(-)	(-)	(20,176)	(2.7)	(-)	(-)	(-)	(-)	(-)	(-)	
November 2012	108,967	1.8	2,204,892	3.0	2	7.6	88,311	1.5	17,051	3.2	151	-8.4	3,452	2.4	
	(14,247)	(-)	(-)	(-)	(-)	(-)	(14,247)	(8.6)	(-)	(-)	(-)	(-)	(-)	(-)	
December 2012	125,558	-1.3	2,396,361	1.5	2	-3.6	94,490	-2.2	26,746	2.9	132	-14.2	4,188	-5.9	
	(17,366)	(-)	(-)	(-)	(-)	(-)	(17,366)	(2.6)	(-)	(-)	(-)	(-)	(-)	(-)	

Notes: 1. The basis for volume and value for each type is as follows: designated transfer date for "payroll transfers" and "transfers (post-dated)," start date for "credit advice (post-dated)" and "bills (post-dated)," and the transmission date for all others.  
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. Top: total; middle: large-value domestic transfers; bottom: small-value domestic transfers. Set to begin bulk domestic transfers on November 14, 2011.  
6. 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		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	
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		
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	—		
August 2012	402	—	367	—	0	—	124	—	76	—	0	—	0	—	0	—	0	—	0	—	202	—		
September 2012	388	—	339	—	0	—	92	—	76	—	0	—	0	—	0	—	0	—	0	—	220	—		
October 2012	440	—	473	—	0	—	228	—	76	—	1	—	0	—	0	—	0	—	0	—	135	—		
November 2012	275	—	356	—	0	—	95	—	77	—	0	—	0	—	0	—	0	—	0	—	103	—		
December 2012	362	-9.6	539	-6.6	0	-92.3	123	0.6	85	-0.1	47	-0.6	0	0.0	0	0.0	0	0.0	0	0.0	106	-26.6		

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. There is data that was migrated to the new file transfer system in conjunction with the start of the new file transfer system on November 14, 2011. Therefore, year-on-year comparisons for each month are not posted for before November 2012 from the perspective of continuity

3. 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	Breakdown by type																											
	Fund transfer transactions				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	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	—		
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	—		
August 2012	14,729	—	29,822	—	54	—	1,560	—	5,904	—	43	—	0	—	3,555	—	408	—	0	—	2,828	—	0	—	376	—		
September 2012	10,804	—	20,707	—	50	—	1,120	—	5,588	—	45	—	0	—	174	—	482	—	0	—	3,001	—	0	—	344	—		
October 2012	14,378	—	28,658	—	57	—	2,231	—	5,646	—	39	—	0	—	3,610	—	176	—	0	—	2,287	—	0	—	331	—		
November 2012	11,286	—	27,796	—	77	—	1,232	—	5,416	—	45	—	0	—	166	—	2,267	—	0	—	1,753	—	0	—	330	—		
December 2012	21,365	5.8	50,861	6.1	58	Δ 15.9	1,317	6.4	6,074	24.6	2,432	24.2	0	-39.9	3,694	-8.2	5,526	-1.9	0	-14.8	1,747	-14.2	159	—	357	-3.0		

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 "tax refund transfer statements."  
2. Offsetting transaction files include volume only.  
3. The start date of new file transfers was November 14, 2011.  
4. Fractional numbers are rounded off.

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

	Number of financial institutions	Branches
City banks	6	2,181
Regional banks	64	7,528
Trust banks	8	417
Member banks of the Second Association of Regional Banks	41	3,092
Foreign banks	5	14
Shinkin Central Bank / Shinkin banks	271	7,522
Shinkumi Federation Bank / Credit cooperatives	156	1,729
Rokinren Bank / Labour banks	14	624
Norinchukin Bank / Credit federations / Credit federations of	781	8,694
Other	15	432
Total	1,361	32,233
Change from previous month end	0	-4

(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