

(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 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	
	—	—	—	—	—	—	(—)	—	—	—	—	—	—		
	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	
	—	—	—	—	—	—	(—)	—	—	—	—	—	—		
	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	
	—	—	—	—	—	—	(—)	—	—	—	—	—	—		
	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	
Fiscal 2011	1,349,730	-0.5	26,932,823	3.4	15	-13.7	1,086,763 (190,210)	-0.5 -4.8	219,576	-0.3	1,948	-8.4	41,427	-28.6	
	915	—	7,745,624	—	0	—	879 (93)	—	—	—	—	35	—		
	1,348,815	-0.5	19,187,199	-26.3	15	-13.8	1,085,884 (190,117)	-0.6 -4.9	219,576	-0.3	1,947	-8.4	41,392	-28.7	
Fiscal 2012	1,362,863	1.0	27,752,374	3.0	16	8.0	1,096,789 (195,826)	0.9 3.0	222,543	1.4	1,848	-5.1	41,666	0.6	
	2,323	—	19,816,518	—	0	—	2,227 (235)	—	—	—	—	94	—		
	1,360,540	0.9	7,935,855	-58.6	16	7.9	1,094,561 (195,591)	0.8 2.9	222,543	1.4	1,847	-5.1	41,571	0.4	
September 2012	101,093	-5.6	2,196,756	-4.7	2	29.7	81,269 (13,067)	-6.4 -5.4	16,696	-1.3	118	-27.2	3,008	-14.0	
	186	—	1,587,005	—	0	—	179 (18)	—	—	—	—	7	—		
	100,907	-5.8	609,750	-73.6	2	29.1	81,090 (13,049)	-6.6 -3.6	16,696	-1.3	117	-27.2	3,001	-14.2	
October 2012	121,284	4.9	2,269,994	7.1	2	-0.6	107,697 (20,176)	-3.9 2.7	16,867	-1.4	182	9.4	3,537	-0.8	
	196	—	1,613,935	—	0	—	187 (21)	—	—	—	—	8	—		
	121,089	4.8	656,058	-69.0	2	-0.6	100,509 (20,155)	5.7 2.6	16,867	-1.4	182	9.3	3,529	-1.1	
November 2012	108,967	1.8	2,204,892	3.0	2	7.6	88,311 (14,247)	1.5 8.6	17,051	3.2	151	-8.4	3,452	2.4	
	181	—	1,541,997	—	0	—	174 (19)	—	—	—	—	7	—		
	108,785	1.7	662,895	-39.0	2	7.6	88,137 (14,229)	1.5 8.5	17,051	3.2	151	-8.5	3,444	2.4	
December 2012	125,558	-1.3	2,396,361	1.5	2	-3.6	94,490 (17,366)	-2.2 2.6	26,746	2.9	132	-14.2	4,188	-5.9	
	197	-0.5	1,704,847	2.3	0	0.0	190 (19)	-0.4 -6.4	—	—	—	0	0.0	8	-4.7
	125,360	-1.3	691,514	-0.5	2	-3.6	94,301 (17,347)	-2.2 2.7	26,746	2.9	132	-14.2	4,180	-5.9	
January 2013	107,749	3.6	2,287,014	8.1	2	-3.0	87,139 (12,741)	3.5 0.9	17,178	5.2	197	2.6	3,234	-0.5	
	196	6.3	1,646,377	9.3	0	0.0	188 (20)	6.2 -3.3	—	—	—	0	-9.6	8	8.5
	107,552	3.6	640,637	5.0	2	-3.0	86,951 (12,720)	3.5 0.9	17,178	5.2	197	2.6	3,225	-0.5	
February 2013	112,102	-0.2	2,173,689	2.3	2	-4.6	91,990 (18,818)	-0.6 1.8	16,840	3.8	149	-2.7	3,122	-7.8	
	181	0.9	1,560,643	2.3	0	0.0	174 (18)	0.9 -4.7	—	—	—	0	-14.8	7	1.4
	111,921	-0.2	613,046	2.3	2	-4.6	91,816 (18,800)	-0.6 1.8	16,840	3.8	149	-2.7	3,115	-7.8	
March 2013	111,380	-0.2	2,900,556	6.5	2	-3.5	89,948 (13,712)	-0.7 -3.7	17,547	3.4	122	-5.6	3,761	-3.8	
	232	3.0	2,152,009	7.9	0	0.0	224 (19)	3.1 -2.9	—	—	—	0	2.7	8	0.5
	111,148	-0.2	748,547	2.8	2	-3.6	89,724 (13,693)	-0.8 -3.7	17,547	3.4	122	-5.6	3,753	-3.8	
April 2013	118,067	5.3	2,780,263	14.8	0	-17.4	96,876 (16,600)	6.3 -1.7	17,333	1.1	174	17.9	3,684	1.9	
	219	12.8	1,986,520	17.7	0	0.0	210 (23)	12.6 6.2	—	—	—	0	0.0	9	17.1
	117,848	5.3	793,743	8.2	0	-17.4	96,665 (16,577)	6.3 -1.8	17,333	1.1	174	17.9	3,676	1.9	
May 2013	110,209	-1.9	2,517,933	9.2	0	5.5	89,416 (13,105)	-2.4 -3.2	17,161	1.0	153	-21.4	3,280	-3.7	
	208	3.8	1,841,181	12.6	0	0.0	199 (20)	4.3 -9.6	—	—	—	0	-20.7	8	-6.7
	110,001	-2.0	676,751	0.9	0	5.5	89,495 (13,085)	-2.4 -3.2	17,161	1.0	153	-21.4	3,272	-3.7	
June 2013	117,009	-4.0	2,444,078	8.8	0	-29.1	91,495 (18,545)	-4.9 -15.7	22,235	0.5	109	-10.5	3,169	-8.0	
	190	4.3	1,782,438	11.4	0	0.0	182 (17)	4.6 -3.5	—	—	—	0	-5.9	8	-2.2
	116,819	-4.0	661,640	2.1	0	-29.1	91,313 (18,527)	-4.9 -15.7	22,235	0.5	109	-10.5	3,161	-8.0	
July 2013	117,954	2.5	2,459,578	10.6	1	-25.7	93,403 (13,733)	2.6 -3.3	20,896	2.0	173	-5.9	3,482	1.4	
	207	7.4	1,766,267	12.6	0	0.0	198 (20)	7.5 -1.9	—	—	—	0	-3.9	9	4.3
	117,747	2.4	693,311	6.0	1	-25.7	93,205 (13,712)	2.6 -3.3	20,896	2.0	172	-5.9	3,473	1.4	
August 2013	111,582	-1.5	2,154,377	1.4	1	-22.4	90,816 (18,361)	-2.1 -3.7	17,364	2.9	117	-23.1	3,284	-5.3	
	182	-1.2	1,554,290	2.4	0	-50.0	174 (18)	-0.9 -11.4	—	—	—	0	4.4	7	-8.5
	111,400	-1.5	600,087	-1.2	1	-22.4	90,642 (18,343)	-2.1 -3.7	17,364	2.9	117	-23.1	3,277	-5.3	
September 2013	108,509	7.3	2,497,080	13.7	1	-20.8	88,082 (13,168)	8.4 0.8	17,218	3.1	164	39.6	3,044	1.2	
	213	14.8	1,790,554	12.8	0	0.0	205 (21)	14.3 20.2	—	—	—	0	61.4	9	26.4
	108,295	7.3	706,527	15.9	1	-20.9	87,877 (13,147)	8.4 0.7	17,218	3.1	164	39.6	3,035	1.1	

Notes: 1. The basis for volume and value for each type is as follows: designated transfer date for "payroll transfers" and "transfers (post-dated)," start date for "credit advice (post-dated)" and "bills (post-dated)," and the transmission date for "remittances (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. Top: total; middle: large-value domestic transfers; bottom: small-value domestic transfers 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	
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
Fiscal 2012	5,045	—	4,970	—	0	—	1,749	—	917	—	98	—	0	—	0	—	0	—	0	—	2,281	—
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
January 2013	321	-23.1	336	-1.8	0	-89.5	84	-7.2	77	9.6	0	-23.9	0	0.0	0	0.0	0	0.0	0	0.0	160	-37.7
February 2013	441	3.1	426	1.0	0	-85.0	233	10.5	79	6.2	0	52.4	0	0.0	0	0.0	0	0.0	0	0.0	128	-9.6
March 2013	342	11.5	387	-0.2	0	-82.8	107	2.5	78	9.4	2	29.3	0	0.0	0	0.0	0	0.0	0	0.0	154	19.9
April 2013	407	-9.7	542	4.6	0	-81.8	137	-30.3	81	10.3	2	-27.9	0	0.0	0	0.0	0	0.0	0	0.0	187	4.9
May 2013	451	-22.4	328	-2.6	0	-80.8	90	13.9	78	13.5	0	-33.7	0	0.0	0	0.0	0	0.0	0	0.0	282	-34.8
June 2013	466	-27.3	556	4.5	0	-73.7	241	-17.0	81	8.7	37	13.6	0	0.0	0	0.0	0	0.0	0	0.0	107	-56.1
July 2013	356	-11.1	414	14.8	0	28.6	120	27.5	89	16.5	11	-3.6	0	0.0	0	0.0	0	0.0	0	0.0	135	-38.0
August 2013	429	6.6	452	23.0	0	-53.3	186	49.2	90	18.6	1	545.6	0	0.0	0	0.0	0	0.0	0	0.0	152	-24.5
September 2013	425	9.3	423	25.0	0	-73.3	121	30.7	89	17.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	216	-2.2

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," and "loan-  
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	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
(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	—		
Fiscal 2012	221,517	—	360,352	—	693	—	18,278	—	67,016	—	5,482	—	4	—	22,793	—	21,874	—	4	—	35,784	—	32,611	—	16,980	—		
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	-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		
January 2013	10,114	17.6	20,286	10.5	51	-7.6	1,159	6.9	5,338	24.2	24	49.7	0	-39.6	158	1.5	121	2.5	0	-12.7	2,804	9.7	129	—	329	3.1		
February 2013	47,590	226.0	26,404	0.4	49	-13.9	1,949	3.9	5,541	13.3	23	13.7	0	-43.3	3,699	-7.4	226	0.6	0	33.8	2,239	68.8	31,875	—	1,990	-10.0		
March 2013	18,597	13.9	22,842	4.9	58	-12.1	1,310	3.0	5,370	10.6	162	1.9	0	-39.0	197	-0.7	868	8.8	0	-8.8	3,132	108.7	447	—	7,053	-5.7		
April 2013	52,056	205.6	31,029	8.5	55	-7.4	1,585	7.2	5,557	5.1	83	3.7	0	-44.3	4,013	14.8	191	13.4	0	-11.8	3,957	71.8	32,038	—	4,576	10.0		
May 2013	13,708	-2.7	22,583	1.1	53	-15.6	1,268	12.4	5,492	3.9	56	14.9	0	-46.2	182	12.2	982	10.0	0	-10.4	4,708	-19.7	334	—	633	-1.5		
June 2013	59,290	103.7	62,424	7.7	56	-8.5	1,982	-20.5	6,015	2.3	1,619	-0.3	0	-48.2	4,234	13.5	10,115	-4.8	0	-10.6	2,483	-38.6	32,113	—	672	5.2		
July 2013	11,642	-6.3	25,642	6.5	54	-7.5	1,404	8.0	5,758	1.3	979	6.8	0	-46.9	179	19.2	102	-7.8	0	-6.2	2,404	-36.4	310	—	452	5.5		
August 2013	46,887	218.3	30,215	1.3	50	-8.1	1,534	-1.7	5,725	-3.0	43	-1.1	0	-45.6	4,066	14.4	412	0.8	0	-4.2	2,473	-12.6	32,198	—	388	3.1		
September 2013	10,969	1.5	22,073	6.6	47	-5.3	1,204	7.5	5,390	-3.5	41	-8.6	0	-47.9	151	-13.4	523	8.4	0	-1.0	2,879	-4.1	339	—	395	15.0		

(No applicable data)

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  
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 Sep. 30, 2013)

	Number of financial institutions	Branches
City banks	5	2,176
Regional banks	64	7,527
Trust banks	8	419
Member banks of the Second Association of Regional Banks	41	3,085
Foreign banks	5	14
Shinkin Central Bank / Shinkin banks	271	7,508
Shinkumi Federation Bank / Credit cooperatives	156	1,728
Rokinren Bank / Labour banks	14	624
Norinchukin Bank / Credit federations / Credit federations of	776	8,603
Other	15	437
Total	1,355	32,121
Change from previous month end	0	△ 12

(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