

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	-0.3	209,004	4.1	2,581	-14.7	33,780	0.5
	(						(							
	189,663						1,076,582	-0.3	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	1.6	215,293	3.0	2,310	-10.5	52,505	55.4
	(						(							
	203,725						1,093,955	1.6	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	-0.2	220,131	2.2	2,125	-8.0	58,023	10.5
	(						(							
	199,812						1,092,276	-0.2	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	-0.5	219,576	-0.3	1,948	-8.4	41,427	-28.6
	(						(							
	190,319						1,086,763	-0.5	219,576	-0.3	1,948	-8.4	41,427	-28.6
Fiscal 2012	1,362,863	1.0	27,752,374	3.0	16	8.0	1,096,789	0.9	222,543	1.4	1,848	-5.1	41,666	0.6
	(						(							
	195,826						1,096,789	0.9	222,543	1.4	1,848	-5.1	41,666	0.6
January 2013	107,749	3.6	2,287,014	8.1	2	-3.0	87,139	3.5	17,178	5.2	197	2.6	3,234	-0.5
	(						(							
	12,741						87,139	3.5	17,178	5.2	197	2.6	3,234	-0.5
February 2013	112,102	-0.2	2,173,689	2.3	2	-4.6	91,990	-0.6	16,840	3.8	149	-2.7	3,122	-7.8
	(						(							
	18,818						91,990	-0.6	16,840	3.8	149	-2.7	3,122	-7.8
March 2013	111,380	-0.2	2,900,556	6.5	2	-3.5	89,948	-0.7	17,547	3.4	122	-3.6	3,761	-3.8
	(						(							
	13,712						89,948	-0.7	17,547	3.4	122	-3.6	3,761	-3.8
April 2013	118,067	5.3	2,780,263	14.8	0	-17.4	96,876	6.3	17,333	1.1	174	17.9	3,684	1.9
	(						(							
	16,600						96,876	6.3	17,333	1.1	174	17.9	3,684	1.9
May 2013	110,209	-1.9	2,517,933	9.2	0	5.5	89,616	-2.4	17,161	1.0	153	-21.4	3,280	-3.7
	(						(							
	13,105						89,616	-2.4	17,161	1.0	153	-21.4	3,280	-3.7
June 2013	117,009	-4.0	2,444,078	8.8	0	-29.1	91,495	-4.9	22,235	0.5	109	-10.5	3,169	-8.0
	(						(							
	18,545						91,495	-4.9	22,235	0.5	109	-10.5	3,169	-8.0
July 2013	117,954	2.5	2,459,578	10.6	1	-25.7	93,403	2.6	20,896	2.0	173	-3.9	3,482	1.4
	(						(							
	13,733						93,403	2.6	20,896	2.0	173	-3.9	3,482	1.4
August 2013	111,582	-1.5	2,154,377	1.4	1	-22.4	90,816	-2.1	17,364	2.9	117	-23.1	3,284	-5.3
	(						(							
	18,361						90,816	-2.1	17,364	2.9	117	-23.1	3,284	-5.3
September 2013	108,509	7.3	2,497,080	13.7	1	-20.8	88,082	8.4	17,218	3.1	164	39.6	3,044	1.2
	(						(							
	13,168						88,082	8.4	17,218	3.1	164	39.6	3,044	1.2
October 2013	119,462	-1.5	2,363,261	4.1	1	-14.9	98,445	-2.2	17,399	3.2	145	-20.5	3,473	-1.8
	(						(							
	19,166						98,445	-2.2	17,399	3.2	145	-20.5	3,473	-1.8
November 2013	106,485	-2.3	2,208,590	0.2	2	-16.0	85,817	-2.8	17,297	1.4	117	-22.4	3,253	-5.8
	(						(							
	13,031						85,817	-2.8	17,297	1.4	117	-22.4	3,253	-5.8
December 2013	132,965	5.9	2,656,385	10.9	1	-13.3	101,060	7.0	27,546	3.0	151	14.2	4,208	0.5
	(						(							
	17,581						101,060	7.0	27,546	3.0	151	14.2	4,208	0.5
January 2014	108,598	0.8	2,398,247	4.9	2	-0.9	87,527	0.4	17,725	3.2	183	-6.9	3,162	-2.2
	(						(							
	12,486						87,527	0.4	17,725	3.2	183	-6.9	3,162	-2.2

Notes: 1. The basis for volume and value for each type is as follows: designated transfer date for "payroll transfers" and "transfers (post-dated)," 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 transfer.  
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	—
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
October 2013	527	19.7	573	21.2	0	-75.0	323	41.4	91	19.5	1	9.4	0	0.0	0	0.0	0	0.0	0	0.0	112	-16.8
November 2013	301	9.4	407	14.4	0	-98.5	135	41.2	90	17.8	0	-29.6	0	0.0	0	0.0	0	0.0	0	0.0	76	-26.0
December 2013	424	17.1	696	29.2	0	166.7	176	42.8	100	17.8	54	15.4	0	0.0	0	0.0	0	0.0	0	0.0	93	-12.3
January 2014	159	-50.5	6	-98.1	0	-33.3	1	-98.2	1	-99.3	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	157	-1.8

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
	(No applicable data)																									
(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	—
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
October 2013	46,853	225.9	29,272	2.1	52	-7.5	2,115	-5.2	5,626	-0.4	41	5.4	0	-59.8	4,096	13.5	194	10.1	0	-4.7	2,123	-7.2	32,234	—	372	12.3
November 2013	11,734	4.0	29,739	7.0	69	-10.1	1,270	3.1	5,663	4.6	56	26.6	0	-63.0	169	1.9	2,104	-7.2	0	9.5	1,686	-3.8	305	—	411	24.4
December 2013	54,681	155.9	55,544	9.2	55	-4.2	1,470	11.6	5,981	-1.5	2,468	1.5	0	-51.6	4,153	12.4	5,859	6.0	0	4.0	1,787	2.3	32,478	20,270.1	429	20.2
January 2014	10,393	2.8	21,347	5.2	49	-2.7	1,293	11.5	5,363	0.5	24	2.7	0	-57.6	151	-3.9	128	5.3	0	-10.2	2,903	3.5	113	-12.2	368	12.1

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

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 Jan. 31, 2014)

	Number of financial institutions	Branches
City banks	5	2,176
Regional banks	64	7,525
Trust banks	8	419
Member banks of the Second Association of Regional Banks	41	3,080
Foreign banks	6	16
Shinkin Central Bank / Shinkin banks	269	7,481
Shinkumi Federation Bank / Credit cooperatives	155	1,722
Rokinren Bank / Labour banks	14	628
Norinchukin Bank / Credit federations / Credit federations of	776	8,575
Other	15	437
Total	1,353	32,059
Change from previous month end	1	-11

(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