

## (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		
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
	915	( )	7,745,624	( )	0	( )	( 190,210)	( 4.8)	( )	( )	1	( )	35	( )
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
	2,323	153.9	19,816,518	155.8	0	90.9	( 195,826)	( 3.0)	2,227	153.3	1	132.2	94	167.6
Fiscal 2013	1,381,272	1.4	29,670,055	6.9	14	-16.0	1,111,131	1.3	227,660	2.3	1,768	-4.3	40,699	-2.3
	2,443	5.2	21,374,535	7.9	0	-9.5	( 188,190)	( 3.9)	2,344	5.3	1	13.6	97	2.7
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
	182	-1.2	1,554,290	2.4	0	-30.0	( 18,361)	( 3.7)	( 174)	0.9	0	4.4	( )	-8.5
September 2013	108,509	7.3	2,497,080	13.7	1	-20.8	90,642	2.1	17,364	2.9	117	-23.1	3,277	-5.3
	213	14.8	1,790,554	12.8	0	0.0	( 18,343)	( 3.7)	88,082	8.4	164	39.6	3,044	1.2
October 2013	119,462	-1.5	2,363,261	4.1	1	-14.9	98,256	2.2	17,399	3.2	145	-20.5	3,473	-1.8
	197	0.3	1,713,197	6.2	0	0.0	( 19,166)	( 5.0)	189	0.7	0	-8.5	8	-8.0
November 2013	106,485	-2.3	2,208,590	0.2	2	-16.0	98,147	2.2	17,399	3.2	144	-20.5	3,465	-1.8
	178	-1.7	1,558,640	1.1	0	0.0	( 13,051)	( 8.5)	85,645	2.8	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
	220	11.2	1,884,145	10.5	0	0.0	( 17,581)	( 1.2)	88,256	2.2	0	79.0	9	19.2
January 2014	108,598	0.8	2,398,247	4.9	2	-0.9	98,849	6.9	27,546	3.0	151	14.1	4,199	0.4
	203	3.3	1,735,848	5.4	0	0.0	( 17,560)	( 1.2)	87,527	0.4	183	-6.9	3,162	-2.2
February 2014	113,626	1.4	2,252,457	3.6	1	-13.8	93,016	1.1	17,472	3.8	139	-7.2	2,998	-4.0
	184	1.4	1,626,413	4.2	0	0.0	( 18,401)	( 2.2)	92,839	1.1	0	19.2	7	-0.3
March 2014	116,805	4.9	2,937,805	1.3	2	-13.9	94,980	5.6	18,015	2.7	145	19.6	3,662	-2.6
	244	5.1	2,135,043	-0.8	0	-18.2	( 14,013)	( 2.2)	234	4.8	0	80.7	9	9.8
April 2014	117,674	-0.3	2,706,920	-2.6	0	9.4	94,746	5.6	18,015	2.7	145	19.5	3,654	-2.7
	212	-3.2	1,911,745	-3.8	0	0.0	( 13,992)	( 2.2)	93,976	0.9	136	-21.9	3,587	-2.6
May 2014	107,854	-2.1	2,322,068	-7.8	0	-9.5	95,772	0.9	17,975	3.7	136	-21.9	3,579	-2.6
	192	-7.6	1,683,366	-8.6	0	0.0	( 16,490)	( 0.5)	86,815	3.1	0	-33.6	8	-7.1
June 2014	125,653	7.4	2,629,079	7.6	0	2.1	93,332	0.4	17,725	3.2	183	-6.9	3,154	-2.2
	212	11.6	1,891,950	6.1	0	0.0	( 13,057)	( 0.2)	86,630	3.1	119	-22.3	3,076	-6.0
July 2014	117,975	0.0	2,398,854	-2.5	1	6.6	99,352	8.6	22,895	3.0	157	44.4	3,248	2.5
	203	-1.9	1,715,591	-2.9	0	0.0	( 19,923)	( 7.4)	92,966	0.5	0	36.3	9	23.0
August 2014	114,444	2.6	2,171,132	0.8	1	-16.2	99,150	8.6	22,895	3.0	157	44.4	3,239	2.4
	183	0.9	1,563,622	0.6	0	-100.0	( 19,901)	( 7.4)	92,966	0.5	0	-19.5	8	-8.9

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  
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	Breakdown by type																					
	Fund transfer transactions				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 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	-90.5	4,970	-96.3	0	-99.9	1,749	-73.0	917	-95.2	98	-94.0	0	-100.0	0	-100.0	0	-100.0	0	-100.0	2,281	-84.9
Fiscal 2013	4,299	-14.8	4,440	-10.7	0	-78.2	1,558	-10.9	791	-13.7	107	8.9	0	0.0	0	0.0	0	0.0	0	0.0	1,843	-19.2
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
February 2014	142	-67.8	34	-92.0	0	-50.0	27	-88.4	1	-99.3	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	114	-10.6
March 2014	213	-37.6	8	-97.8	0	-40.0	1	-98.6	1	-99.3	0	-87.6	0	0.0	0	0.0	0	0.0	0	0.0	211	36.8
April 2014	320	-21.3	35	-93.6	0	-50.0	27	-80.2	1	-99.3	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	293	56.1
May 2014	199	-55.8	8	-97.6	0	-60.0	2	-98.3	1	-99.3	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	197	-30.3
June 2014	163	-65.0	37	-93.4	0	-20.0	27	-88.7	1	-99.3	0	-99.0	0	0.0	0	0.0	0	0.0	0	0.0	135	26.4
July 2014	233	-34.7	7	-98.2	0	-88.9	2	-98.7	1	-99.4	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	230	70.9
August 2014	245	-43.0	34	-92.4	0	-71.4	27	-85.2	1	99.4	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	217	42.3

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)																									
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	—
Fiscal 2013	384,984	73.8	382,292	6.1	645	-6.9	18,325	0.3	67,681	1.0	5,638	2.8	2	Δ 51.2	25,708	12.8	21,712	-0.7	3	-4.2	32,664	-8.7	195,179	498.5	17,428	2.6
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	Δ 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	Δ 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	Δ 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	Δ 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	Δ 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	Δ 57.6	151	-3.9	128	5.3	0	-10.2	2,903	3.5	113	Δ 12.2	368	12.1
February 2014	48,196	1.3	27,527	4.3	47	-2.4	1,885	-3.3	5,534	-0.1	26	15.4	0	Δ 51.6	4,149	12.2	220	-2.8	0	3.6	2,020	-9.8	32,312	1.4	2,002	0.6
March 2014	18,576	-0.1	24,896	9.0	57	-0.8	1,315	0.4	5,579	3.9	201	24.4	0	Δ 60.6	165	-16.2	882	1.6	0	-5.1	3,243	3.6	404	Δ 9.6	6,729	Δ 4.6
April 2014	54,510	4.7	30,626	-1.3	53	-3.5	1,442	-9.0	5,627	1.3	109	32.0	0	Δ 67.2	4,089	1.9	167	-12.6	0	0.7	5,834	47.4	32,464	1.3	4,724	3.2
May 2014	11,775	-14.1	21,162	-6.3	49	-6.0	1,072	-15.5	5,342	-2.7	62	10.3	0	Δ 74.7	156	-14.4	753	-23.2	0	-3.2	3,313	-29.6	272	Δ 18.4	754	19.2
June 2014	58,683	-1.0	67,869	8.7	55	-0.4	1,857	-6.3	6,230	3.6	1,655	2.2	0	Δ 60.9	4,113	-2.9	9,309	-8.0	0	-2.6	2,244	-9.6	32,447	1.0	772	14.9
July 2014	12,396	6.5	25,655	0.1	53	-2.7	1,324	-5.7	5,937	3.1	1,009	3.1	0	Δ 74.0	168	-5.8	90	-11.3	0	-5.2	3,016	25.5	294	Δ 5.4	505	11.7
August 2014	48,372	3.2	29,825	-1.3	44	-10.9	1,653	7.8	6,034	5.4	54	27.5	0	Δ 71.1	3,936	-3.2	353	-14.2	0	-10.6	3,300	33.5	32,556	1.1	439	13.3

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 Aug. 31, 2014)

	Number of financial institutions	Branches
City banks	5	2,176
Regional banks	64	7,523
Trust banks	8	408
Member banks of the Second Association of Regional Banks	41	3,081
Foreign banks	6	16
Shinkin Central Bank / Shinkin banks	268	7,457
Shinkumi Federation Bank / Credit cooperatives	153	1,711
Rokinren Bank / Labour banks	14	627
Norinchukin Bank / Credit federations / Credit federations of	767	8,471
Other	15	438
Total	1,341	31,908
Change from previous month end	-5	-16

(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